

2021
REPORT



ALICE IN MISSISSIPPI: A FINANCIAL HARDSHIP STUDY



Mississippi United Ways
Association

UnitedForALICE.org

ALICE IN THE TIME OF COVID-19



The release of this ALICE Report for Mississippi comes during an unprecedented crisis – the COVID-19 pandemic. While our world changed significantly in March 2020 with the impact of this global, dual health and economic crisis, ALICE remains central to the story in every U.S. county and state. The pandemic has exposed exactly the issues of economic fragility, widespread hardship, and growing disparities – particularly by race and ethnicity – that United For ALICE and the ALICE data work to reveal.

That exposure makes the ALICE data and analysis more important than ever. The ALICE Report for Mississippi presents the latest ALICE data available – a point-in-time snapshot of economic conditions across the state in 2019. By showing how many Mississippi households were struggling then, the ALICE Research provides the backstory for why the COVID-19 crisis is having such a devastating economic impact. The ALICE data is especially important now to help stakeholders identify the most vulnerable in their communities, and direct programming and resources to assist them throughout the pandemic and the recovery that follows. And as Mississippi moves forward, this data can be used to estimate the impact of the crisis over time, providing an important baseline for changes to come.

This crisis is fast-moving and quickly evolving. To stay abreast of the impact of COVID-19 on ALICE households and their communities, visit our website at UnitedForALICE.org/COVID19 for updates.

UNITED WAYS OF MISSISSIPPI

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United Way for Jackson and George Counties

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United Way of East Mississippi

United Way of Leflore County

United Way of Lincoln County

United Way of Lowndes & Noxubee

United Way of North Central Mississippi

United Way of Northeast Mississippi

United Way of Oxford-Lafayette County

United Way of South Mississippi

United Way of Southeast Mississippi

United Way of the Capital Area

United Way of the Pine Belt Region

United Way of West Central Mississippi

United Way of West Point & Clay County

Learn more about ALICE in Mississippi at: msunitedway.org

Mississippi State Partner



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Acknowledgments

The Mississippi United Ways Association would like to thank the W. K. Kellogg Foundation, our partners, and community stakeholders throughout the state for their support and commitment to this 2021 ALICE Report for Mississippi. It is our hope that this Report will help raise awareness of the 50% of households in the state who are living below the ALICE Threshold. Our goal is to inform and inspire policy and action to improve the lives of ALICE families.

To learn more about how you can get involved in advocating and creating change for ALICE in Mississippi, contact: Ira Murray at ira@myunitedway.com, or Michele Connelly at michele@unitedwayvicksburg.org

To access the ALICE data and resources for Mississippi, go to UnitedForALICE.org/Mississippi.

About the Cover

Tupelo parents of two, Jonathan and Julie are both self-employed; he is a painting contractor, she is an ASL interpreter.
Photo courtesy of United Way of Northeast Mississippi.

LETTER TO THE COMMUNITY

Dear Fellow Mississippians,

Who is ALICE? ALICE is Asset Limited, Income Constrained, Employed. ALICE is the essential, frontline worker who carried us through the challenges of 2020, reporting to work to take care of our most basic needs. ALICE includes many of our educators, grocery store workers, child care providers, health care and long-term care professionals, human and social service providers, and others we rely upon every day. We labeled many of them heroes – without acknowledging the challenges they face in meeting their own basic needs.

Half of Mississippi families are unable to meet their basic household financial obligations each month despite working one or more full-time jobs, paying taxes, and helping to keep our economy going. For so long, this group of hardworking individuals had no voice. They were invisible. Yet we know these families live in every community throughout our state.

United Ways across Mississippi have come together to highlight the lived experiences and uplift the voices of Mississippians who work hard yet still struggle to make ends meet. This inaugural Mississippi ALICE Report is a first step toward deepening our understanding of the realities faced by ALICE families in our state. On behalf of Mississippi United Ways, we thank you for joining us on this journey.

Sincerely,



Ira Murray, Ph.D.,
President & CEO,
United Way of the Capital Area

Co-chair
Mississippi ALICE Project Steering Committee

Michele Connelly,
Executive Director
United Way of West Central Mississippi

Co-chair
Mississippi ALICE Project Steering Committee

A CALL TO SUPPORT FAMILIES AND CHILDREN IN MISSISSIPPI

The W.K. Kellogg Foundation is honored to partner with United Ways across Mississippi to produce the 2021 ALICE Report for Mississippi. Our foundation's primary goal is to foster lasting, transformational change for children through ensuring that all families, regardless of race or income, have opportunities to reach their full potential. Working families need to live in equitable communities, have access to good jobs with adequate incomes, and be able to save for future goals and unexpected expenses. Unfortunately, these often are not the reality for ALICE households.

This ALICE Report provides a comprehensive picture of need in our state and comes at a critical time, as COVID-19 has exposed and exacerbated inequities for families who are unable to make ends meet, even while working full time. The report provides data and resources to help policymakers and service organizations better support our children and families. This includes ensuring that dollars from the American Rescue Plan are equitably distributed and reach the families and communities that need them most.

As our state begins to rebuild from the economic impact of COVID-19, the W.K. Kellogg Foundation is committed to creating and strengthening conditions to support thriving children, working families, and equitable communities in Mississippi.



Rhea Williams Bishop
Director of Mississippi and New Orleans Programs
W.K. Kellogg Foundation

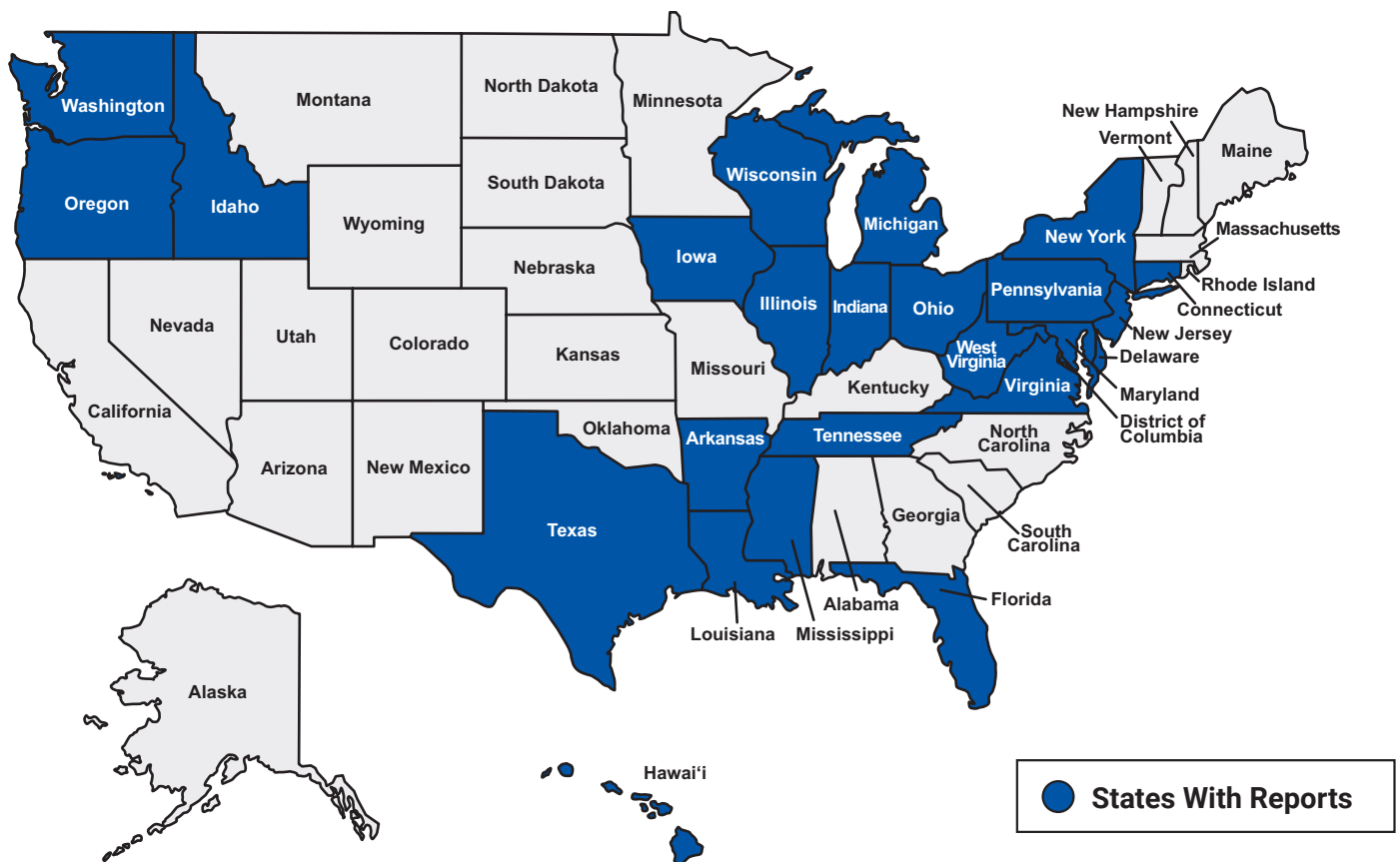


Paula Sammons
Program Officer
W.K. Kellogg Foundation

ALICE: A GRASSROOTS MOVEMENT

United For ALICE is a center of innovation, research, and action around financial hardship. At its core is **ALICE: Asset Limited, Income Constrained, Employed** – a measure of the growing number of households in our communities that earn above the Federal Poverty Level but not enough to afford household basics. The ALICE research drills down to the local level – county by county and state by state – for both household incomes and costs, showing the mismatch between what workers earn and what it actually takes to survive.

Partnering with United Ways, nonprofits, foundations, academic institutions, corporations, and other state organizations, this research initiative provides data to stimulate meaningful discussion, engage community stakeholders, and ultimately inform strategies for positive change. Based on the overwhelming success of this research in identifying and articulating the needs of this vulnerable population, this work has grown from a pilot in Morris County, New Jersey, to a project spanning 24 states and more than 675 United Ways. Together, United For ALICE partners convene, advocate, and innovate in their communities, to highlight the issues faced by ALICE households and to build solutions that promote financial stability. To access Reports from all states, visit UnitedForALICE.org.



NATIONAL ALICE ADVISORY COUNCIL

The following companies are major funders and supporters of this work:

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ALICE RESEARCH

ALICE Reports provide high-quality, research-based information to foster a better understanding of who is struggling in our communities. To produce the ALICE Report for Mississippi, our team of researchers collaborated with a Research Advisory Committee composed of independent experts from across the state, in fields ranging from health care and child care to labor and technology. Research Advisory Committee members from our partner states also periodically review the ALICE Methodology. This collaborative model ensures that the ALICE Reports are based on unbiased data that is transparent, replicable, current, and sensitive to local context.

Learn more about the ALICE Research Team on our website at UnitedForALICE.org/ALICE-team

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ALICE DATA & METHODOLOGY

This ALICE Report for Mississippi provides the most comprehensive look at the population called **ALICE** — households that have incomes above the Federal Poverty Level but that struggle to afford household necessities. The Report tracks data from before and after the Great Recession (2007 and 2010) and then during the recovery through 2019.

The Report examines issues surrounding ALICE households from different angles to draw the clearest picture with the range of data available. Sources include the American Community Survey, the U.S. Department of Housing and Urban Development, the U.S. Department of Agriculture, the Bureau of Labor Statistics at the U.S. Department of Labor, the Internal Revenue Service, and the Tax Foundation, as well as data collected by other state and local government agencies and stakeholders. State, county, and municipal data is used to provide different lenses on ALICE households.

Counties serve as the base geographic unit of analysis because they are the smallest jurisdiction for which there is reliable data across the country. The data points are estimates; some are geographic averages, others are one- or five-year averages depending on population size. Where possible, ALICE data points are also presented at the U.S. Census Bureau's municipal, county subdivision, and ZIP-code levels. State-level data, while available for a broader set of economic indicators, masks significant intercounty variation. Additional details are available at UnitedForALICE.org/county-profiles/Mississippi.

The data and methodology have two external checks. For each report, the ALICE research team engages an independent Research Advisory Committee of local experts, listed on the previous page. In addition, every two years, United For ALICE draws from the state Research Advisory Committees to scrutinize the ALICE methodology and sources and ensure that the best local data is presented. This rigorous process results in enhancements to the methodology and new ideas for how to more accurately measure and present data on financial hardship. It is designed to ensure that the ALICE metrics accurately reflect how much income families need to live and work in the modern economy. For a more detailed description of the methodology and sources, see the Methodology Overview on our website at UnitedForALICE.org/methodology.

Note: In this Report, many percentages are rounded to whole numbers for ease of reading. In some cases, this may result in percentages totaling 99 or 101 percent instead of 100 percent. Data may include author's calculations.

GLOSSARY

ALICE is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households with income above the Federal Poverty Level but below the basic cost of living. A household consists of all the people who occupy a housing unit. In this Report, households do not include those living in group quarters such as a dorm, nursing home, or prison.

The **Household Survival Budget** estimates the actual bare-minimum costs of household necessities (housing, child care, food, transportation, health care, and a basic smartphone plan) in Mississippi, adjusted for different counties and household types.

The **Senior Survival Budget** incorporates specific cost estimates for seniors for food, transportation, and health care, reflecting key differences in household expenses by age.

The **Household Stability Budget** calculates the costs of supporting and sustaining an economically viable household over time, including a contingency for savings.

The **ALICE Threshold** is the average income that a household needs to afford the basics defined by the Household Survival Budget for each county in Mississippi. Households **Below the ALICE Threshold** include both ALICE and poverty-level households.

The **ALICE Essentials Index** is a measure of the average change over time in the costs of the essential goods and services that households need to live and work in the modern economy – housing, child care, food, transportation, health care, and a smartphone plan.

ALICE ONLINE

Visit UnitedForALICE.org for more details about ALICE, including:



Interactive Maps

Data at the state, county, municipal, and ZIP code levels



Research Advisory Committee

Learn about the members and role of this critical group



Additional Reports

Explore The ALICE Essentials Index and The Consequences of Insufficient Household Income



Demographic Data

Information about ALICE households by age, race/ethnicity, and household type



Data Spreadsheet

Download the ALICE data



Labor Force Data

Details about the challenges ALICE workers face



County Profiles

Detailed data about ALICE households in each county



Methodology

Overview of the sources and calculations used in the ALICE research



More About United For ALICE

See our partners, press coverage, learning communities, etc.

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INTRODUCTION: ALICE IN MISSISSIPPI

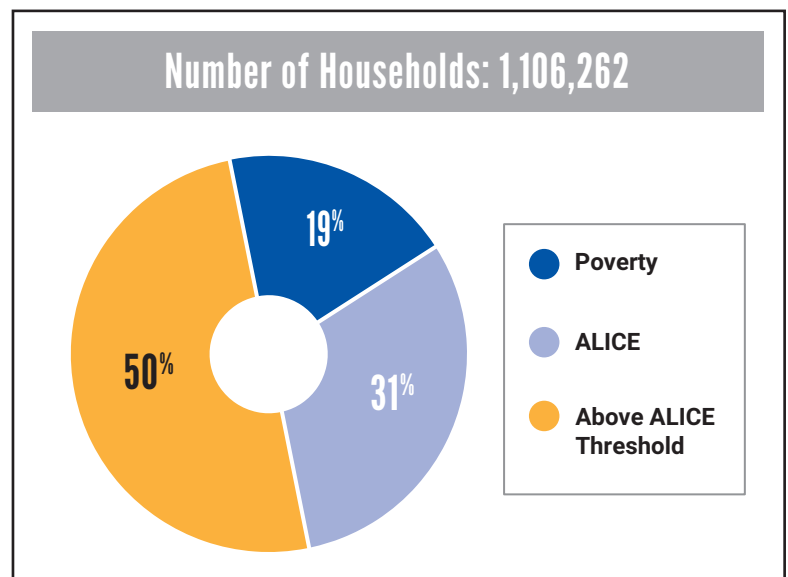
The COVID-19 pandemic has exposed disparities and vulnerabilities that have long existed in our communities and our society. This economic and health crisis is also widening these gaps in profound and interconnected ways, with major impacts on the lives and well-being of households in Mississippi and across the United States. Yet official economic measures do not capture the economic realities so many low-income families face. These challenges are especially evident when assessing the budget needed to cover essentials for living and working in the modern economy. The picture becomes even starker when comparing the rising costs of these essentials with stagnant wages.

From 2010 to 2019, according to traditional measures, Mississippi showed steady economic improvements. Unemployment in the state and across the U.S. reached historic lows, the GDP grew, and wages rose slightly. **Yet during that time, conditions actually worsened for millions of families across Mississippi**, making them more vulnerable to the impact of the COVID-19 pandemic.

The ALICE measures provide critical insight into that vulnerability. In 2019, behind the veneer of a stronger economy, 50% of Mississippi's 1,106,262 households struggled to make ends meet. And while 19% of them were living below the Federal Poverty Level (FPL), another 31% were **ALICE: Asset Limited, Income Constrained, Employed**. These households earned above the FPL, but not enough to afford household basics.

In analyzing the true extent of hardship in Mississippi and across the U.S., the most deceptive measure is the FPL. Developed 50 years ago to measure the country's progress in the War on Poverty, the FPL's calculations have failed to keep up with changing conditions. For example, food is no longer 33% of a family budget, as the FPL first assumed, but closer to 15%; and a smartphone, which didn't exist 20 years ago, is now essential. **Because the FPL's methodology never changed, over time the threshold it set for poverty grew impossibly low — far below what any household actually needs to survive.** Because of this, many government and nonprofit agencies use multiples of the FPL to determine eligibility for assistance programs, including federal programs like Medicaid and the Children's Health Insurance Program (CHIP), and state programs like Mississippi's Weatherization Assistance Program (which uses 200% of the FPL as an eligibility cap).¹ The FPL has also not taken into account the varying costs of goods in different parts of the country (except Alaska and Hawai'i). And increases in the FPL have lagged far behind the rate of increase in the cost of most essential household items.

The ALICE measures capture hardship more accurately. The Household Survival Budget — the bare-minimum cost of household necessities — and **the ALICE Threshold** — the income needed to afford the Survival Budget — reveal how households fared as wages stagnated and the cost of basics rose. By 2019, the average ALICE Household Survival Budget in Mississippi was \$21,924 for a single adult, \$24,672 for a single senior, and \$55,980 for a family of four — significantly more than the FPL of \$12,490 for a single adult and \$25,750 for a family of four (Figure 1).



Sources: ALICE Threshold, 2019; American Community Survey, 2019

Figure 1.
Household Survival Budget, Mississippi Average, 2019

Household Survival Budget, Mississippi Average, 2019			
	SINGLE ADULT	SENIOR (1 ADULT)	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs			
Housing	\$522	\$522	\$713
Child Care	–	–	\$531
Food	\$267	\$230	\$812
Transportation	\$363	\$312	\$835
Health Care	\$202	\$489	\$812
Technology	\$55	\$ 55	\$75
Miscellaneous	\$166	\$187	\$424
Taxes	\$252	\$ 261	\$463
Monthly Total	\$1,827	\$2,056	\$4,665
ANNUAL TOTAL	\$21,924	\$24,672	\$55,980
Hourly Wage*	\$10.96	\$12.34	\$27.99

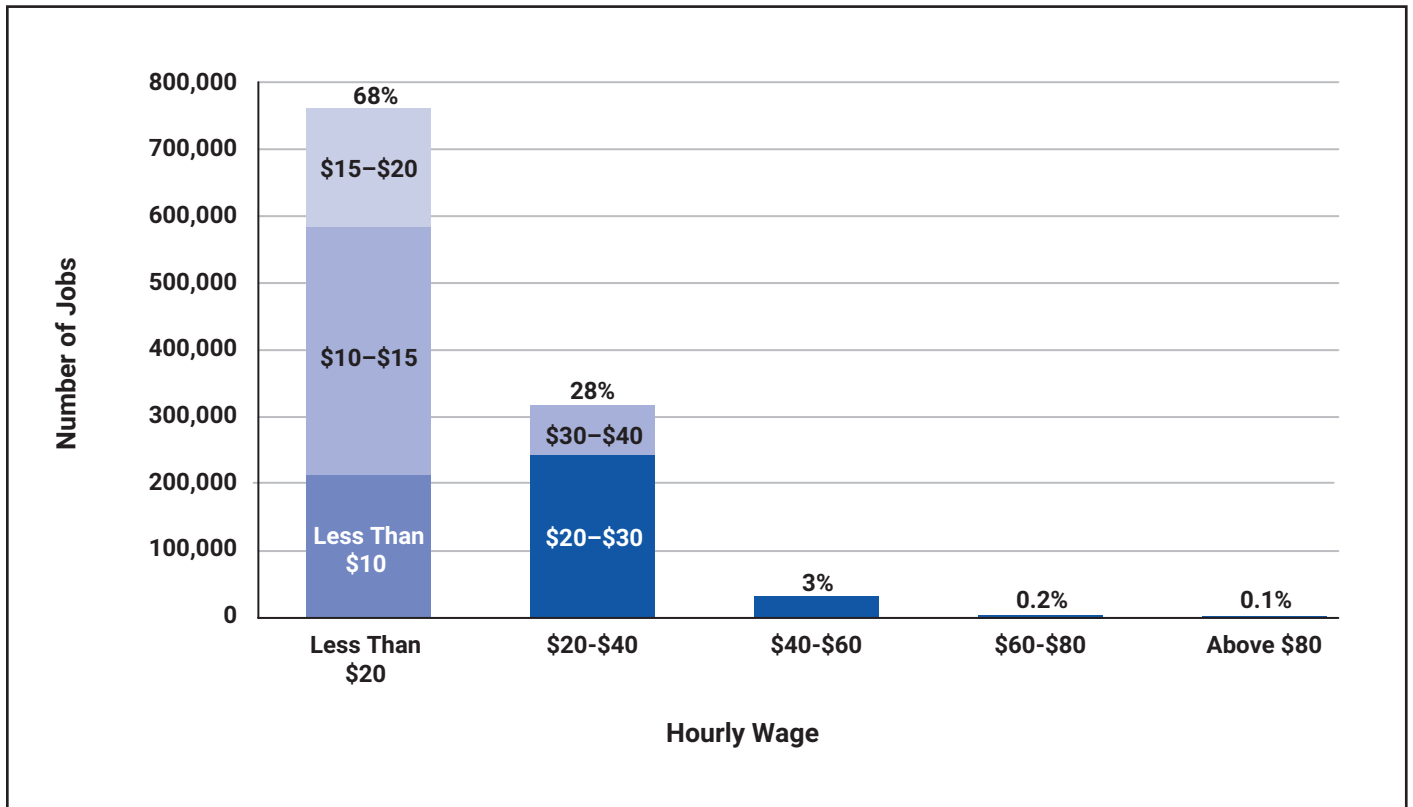
*Full-time wage required to support this budget. More detailed information on budgets is available at UnitedForALICE.org/household-budgets/Mississippi.

Sources: AAA, 2019; Agency for Healthcare Research and Quality, 2019; American Community Survey, 2019; Bureau of Labor Statistics, 2019—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2019—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2016—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2019; Centers for Medicare & Medicaid Services, 2019—Medicare - Chronic Conditions; Federal Highway Administration, 2017; Feeding America, 2020; Fowler, 2019; Internal Revenue Service, 2020; Internal Revenue Service—FICA, 2020; Medicare.gov; Mississippi Department of Human Services, 2016; Scarborough, 2018; Tax Foundation, 2019; The Zebra, 2020; U.S. Department of Agriculture, 2019—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2019—Fair Market Rents; Walczak, 2019. For more details, see the Methodology Overview at UnitedForALICE.org/Methodology.

Over the last decade of “recovery” from the Great Recession, more households in Mississippi have actually moved closer to falling below the ALICE Threshold, and ALICE families have not been able to rebuild or replenish their savings. Life has become harder in Mississippi for both ALICE families and those in poverty:

- **The number of ALICE households has increased in Mississippi** as a result of rising costs and stagnant wages. The share of households in poverty increased from 19% in 2007 to a high of 21% in 2012, before returning to 19% in 2019. But the larger group of ALICE households grew from 20% of all households in 2007 to 31% in 2019.
- **The cost of essential household items has continued to rise.** From 2007 to 2019, the cost of household essentials (housing, child care, food, transportation, health care, and technology) increased faster than the cost of other goods and services. The ALICE Essentials Index, a new tool that measures change over time in the cost of essentials, increased at an average rate of 3.4% annually nationwide over the past decade, while the official rate of inflation (the Consumer Price Index) was 1.8%.
- **Worker vulnerability has increased while wages stagnate in ALICE jobs.** By 2019, there was a near-record-low rate of unemployment. However, workers, especially those who were ALICE, faced greater risk, as low-wage jobs dominated the economy, wage increases were minimal, and fluctuations in job hours, schedules, and benefits made it harder for workers to budget and plan. These trends were clear in 2019: 61% of Mississippi workers were paid by the hour and 68% of the state’s jobs paid less than \$20 an hour — with nearly 80% of those jobs paying less than \$15 an hour (Figure 2). In addition, 44% of working-age adults were outside the labor force, either because they were retired or because they had stopped looking for work.

Figure 2.
Number of Jobs by Hourly Wage, Mississippi, 2019



Source: Bureau of Labor Statistics, Labor Force Statistics, 2019—Occupational Employment Statistics

This Report highlights the financial struggles of Mississippi’s low-income workers and families. ALICE households in Mississippi mirror the diversity of the U.S. population, and the challenges they face are built into the structure of the American economy: The fact that working does not guarantee financial stability. The ALICE measures help stakeholders ask the right questions, reduce vulnerabilities, remove obstacles to advancement, identify gaps in community resources, build a stronger workforce, and implement programs and policies that help put financial stability within reach for ALICE households and create equity across communities. It is in everyone’s interest to move toward a more equitable economy and ensure that no one is left behind.

ALICE BY COUNTY

2019 Point-in-Time Data

Number of Households: 1,106,262
State Population: 2,976,149

Percent of Households Below ALICE Threshold (ALICE + Poverty): 50%
Number of Counties: 82

Mississippi Counties, 2019		
COUNTY	TOTAL HOUSEHOLDS	% ALICE + POVERTY
Adams	11,237	66%
Alcorn	14,649	45%
Amite	5,218	53%
Attala	6,941	56%
Benton	3,149	56%
Bolivar	12,111	62%
Calhoun	5,846	51%
Carroll	3,827	46%
Chickasaw	6,476	56%
Choctaw	3,228	54%
Claiborne	2,908	69%
Clarke	6,237	47%
Clay	7,618	61%
Coahoma	8,782	64%
Copiah	9,414	54%
Covington	6,759	57%
DeSoto	65,220	43%
Forrest	27,340	59%

Mississippi Counties, 2019		
COUNTY	TOTAL HOUSEHOLDS	% ALICE + POVERTY
Franklin	2,928	54%
George	7,592	48%
Greene	3,925	44%
Grenada	8,391	48%
Hancock	20,036	43%
Harrison	74,628	49%
Hinds	88,471	53%
Holmes	6,188	73%
Humphreys	3,186	67%
Issaquena	483	64%
Itawamba	8,653	49%
Jackson	56,323	41%
Jasper	6,629	54%
Jefferson	2,448	69%
Jefferson Davis	4,713	56%
Jones	24,858	53%
Kemper	3,611	68%
Lafayette	18,721	49%

Mississippi Counties, 2019

COUNTY	TOTAL HOUSEHOLDS	% ALICE + POVERTY
Lamar	22,116	41%
Lauderdale	29,736	47%
Lawrence	4,849	52%
Leake	8,105	58%
Lee	32,099	43%
Leflore	9,962	64%
Lincoln	12,699	50%
Lowndes	22,436	45%
Madison	39,635	34%
Marion	9,483	57%
Marshall	12,772	51%
Monroe	13,966	49%
Montgomery	4,539	47%
Neshoba	10,657	56%
Newton	8,037	56%
Noxubee	3,986	58%
Oktibbeha	17,798	55%
Panola	12,488	54%
Pearl River	21,020	47%
Perry	4,623	51%
Pike	14,404	64%
Pontotoc	10,783	52%
Prentiss	9,145	54%
Quitman	3,027	64%

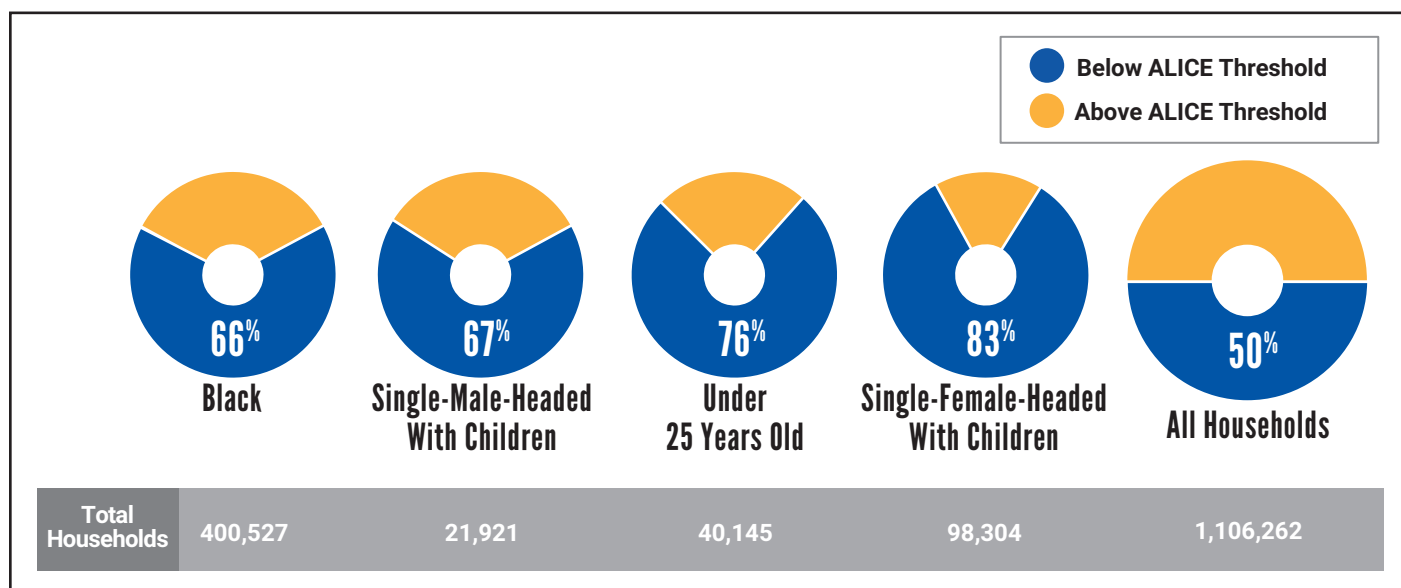
Mississippi Counties, 2019

COUNTY	TOTAL HOUSEHOLDS	% ALICE + POVERTY
Rankin	55,909	35%
Scott	10,180	55%
Sharkey	1,751	63%
Simpson	9,486	53%
Smith	5,820	51%
Stone	6,334	53%
Sunflower	8,322	65%
Tallahatchie	4,369	66%
Tate	10,324	46%
Tippah	7,834	55%
Tishomingo	7,635	52%
Tunica	3,930	56%
Union	9,808	51%
Walthall	5,601	61%
Warren	18,235	49%
Washington	17,988	59%
Wayne	7,683	52%
Webster	3,782	48%
Wilkinson	3,170	71%
Winston	7,269	56%
Yalobusha	5,181	45%
Yazoo	8,542	69%

For more details, see the Methodology Overview at UnitedForALICE.org/Methodology

Another way to examine the data is to look at the proportion of each group that is below the ALICE Threshold. Overall, 50% of households in Mississippi had income below the ALICE Threshold in 2019. But many groups had a disproportionately high percentage of families below the ALICE Threshold, including Black households and three smaller groups: female-headed single-parent households (83%), households headed by someone under age 25 (76%), and male-headed single-parent households (67%) (Figure 4). Other population groups with a higher share of households below the ALICE Threshold included those headed by someone of two or more races (55%) and Hispanic households (53%). By contrast, Asian households had a lower share than the overall state average, with 40% of all households below the ALICE Threshold. For more detailed information, visit UnitedForALICE.org/Demographics/Mississippi

Figure 4.
Select Household Groups by Income, Mississippi, 2019



Sources: ALICE Threshold, 2019; American Community Survey, 2019

In addition to these demographic disparities by age, race/ethnicity, and family type – which are perpetuated by discrimination and institutionalized racism, ageism, and sexism – other factors can also make households more likely to face financial hardship. Households facing challenges that often lead to low incomes include those headed by a recent immigrant, especially one who is undocumented or unskilled; by someone with low proficiency in English; by a lesbian, gay, bisexual, transgender, or queer (LGBTQ+) person; by someone with a low level of education; by someone who was previously incarcerated; or by someone living with a disability. Within these groups, individuals may face compounded discrimination and financial hardship – recent immigrants with special needs, for example, who may have both limited English proficiency and a disability; or transgender people of color, who face both systemic racism and discrimination based on gender identity.²

Demographic groups are shifting in Mississippi. Between 2010 and 2019, the state became increasingly diverse — the total number of White households decreased by 3%, while the number of Black households rose by 8%, Asian households by 12%, and Hispanic households by 38%. Household structure in Mississippi changed during this period, too, with a 10% decrease in the number of married-parent families with children. In 2019, single or cohabiting adults (including roommates, unmarried partners, adult relatives, etc.) under age 65 with no children under age 18 made up the largest proportion of households in Mississippi (46%), as well as the overall largest share of households below the ALICE Threshold (46%).

Additionally, the population of Mississippi, like the rest of the nation, is aging: By 2045, 25% of the state's population will be 65 or older, compared to 16% in 2019.³ Finally, since 2014, the state's population has been slowly declining, while most other states in the Southeast have experienced a population boom. Mississippi is losing residents and having a harder time attracting and retaining millennials in comparison with other states in the region. Millennials are mainly leaving to live in states with larger metropolitan areas, where there is more opportunity for employment, job growth, higher earnings, and socialization with other young professionals.⁴ These demographic trends will continue to impact the percentage of households below the ALICE Threshold by age, race and ethnicity, and household composition in the years ahead.

SENIORS ARE STRUGGLING IN MISSISSIPPI

In 2019, 54% of senior households in Mississippi were living below the ALICE Threshold, ranging from 38% in Oktibbeha County to 77% in Tallahatchie County.

Among seniors, there are currently several factors contributing to an increasing number experiencing financial hardship. First, having lived through a decade of financial challenges following the Great Recession, and the more recent economic contraction associated with the COVID-19 pandemic, more Mississippi seniors are becoming ALICE.

The pandemic is also creating additional challenges for the nearly 45,000 grandparents who are responsible (householders) for their grandchildren in Mississippi.⁵ During the pandemic, grandfamilies have experienced heightened needs related to housing and food insecurity, limited access to services for children, and few options for alternate caregiving. Parenting the second time around has implications for the physical, mental, and financial health of grandparents. In 2018, nearly 50% of the grandparents in grandfamilies in the U.S. were over the age of 60, 25% had a disability, and 46% provided care for more than five years.⁶

In 2019, 17% of all Mississippi seniors had difficulty doing errands alone (such as shopping or going to medical appointments) due to a physical, mental, or emotional health issue.⁷ A 2021 report on the best and worst places for seniors to live ranked Mississippi 19th out of 50 states, with higher scores for housing costs and availability of subsidized housing, and lower scores associated with income and earning potential, access to parks and libraries, and prevalence of smoking and obesity.⁸

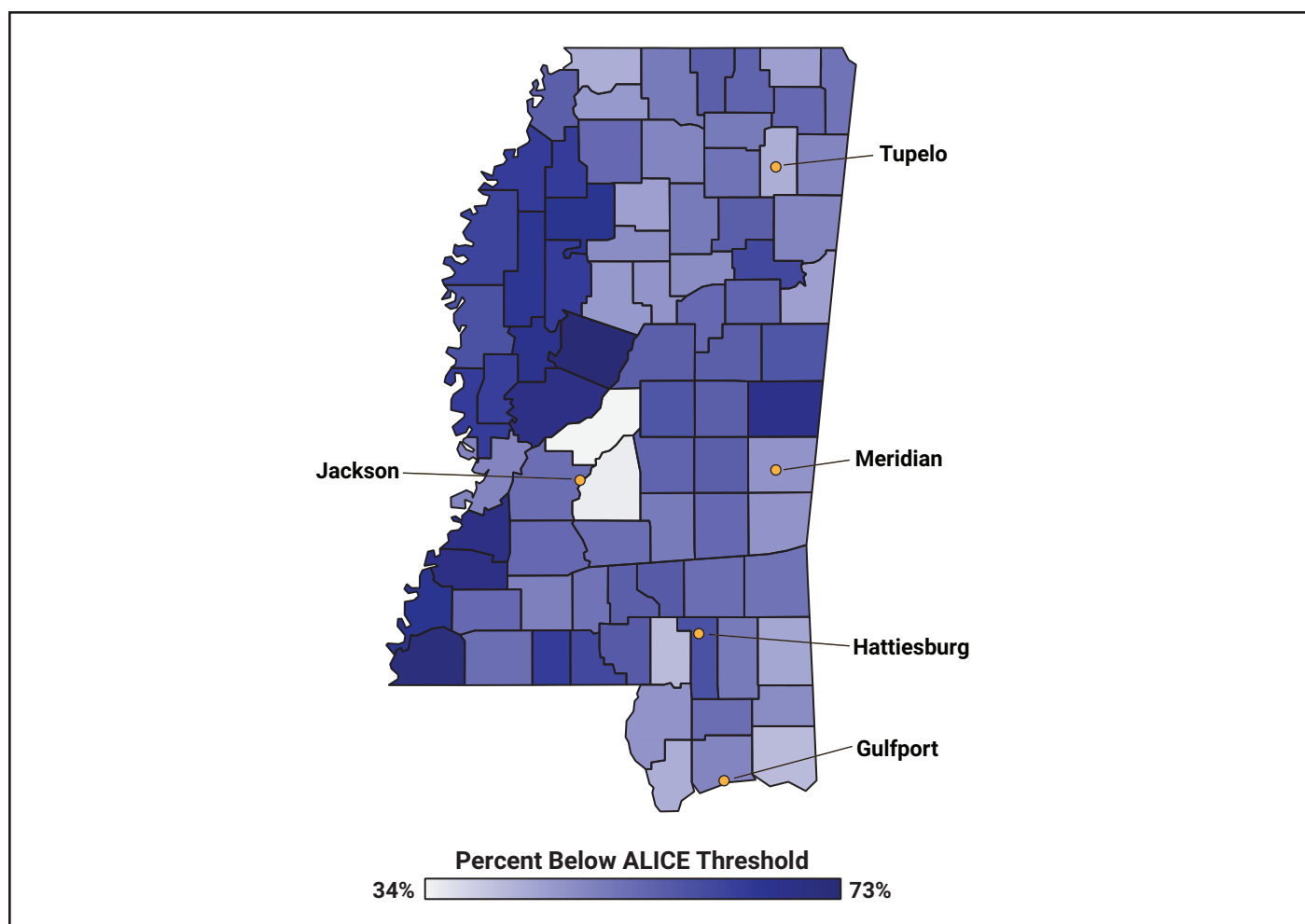
While there are many policies and programs in place to help seniors financially — such as Social Security, property tax deductions or exemptions based on age, and senior discounts for both private and public purchases — many seniors live on fixed incomes and continue to struggle to make ends meet.⁹

Financial hardship varies by location. The total number of households varies widely across Mississippi’s counties — from Issaquena County, with 483 households in 2019, to Hinds County, with 88,471 households. Figure 5 shows that households living below the ALICE Threshold constituted a significant percentage of households in all Mississippi counties. However, there was variation between counties in both numbers and shares of ALICE and poverty-level households:

- **Below the ALICE Threshold (ALICE and poverty-level households combined):** In 2019, percentages ranged from 34% in Madison County to 73% in Holmes County — two counties that share a border in the central part of the state. A higher percentage of households lived below the ALICE Threshold in counties located in the Mississippi Delta, as well as in southwestern border counties, including Adams, Claiborne, Jefferson, and Wilkinson.
- **Poverty:** Percentages ranged from 8% in DeSoto County and Rankin County to 43% in Holmes County.
- **ALICE:** Percentages ranged from 22% in Montgomery County and Greene County to 42% in Wilkinson County.

Variation is found within counties. For example, in Jackson County, the share of households below the ALICE Threshold ranged from 13% in Big Point to 67% in Helena. (For more detail, see the County Profiles on our website at UnitedForAlice.Org/County-Profiles/Mississippi)

Figure 5.
Percent of Households Below the ALICE Threshold by County, Mississippi, 2019



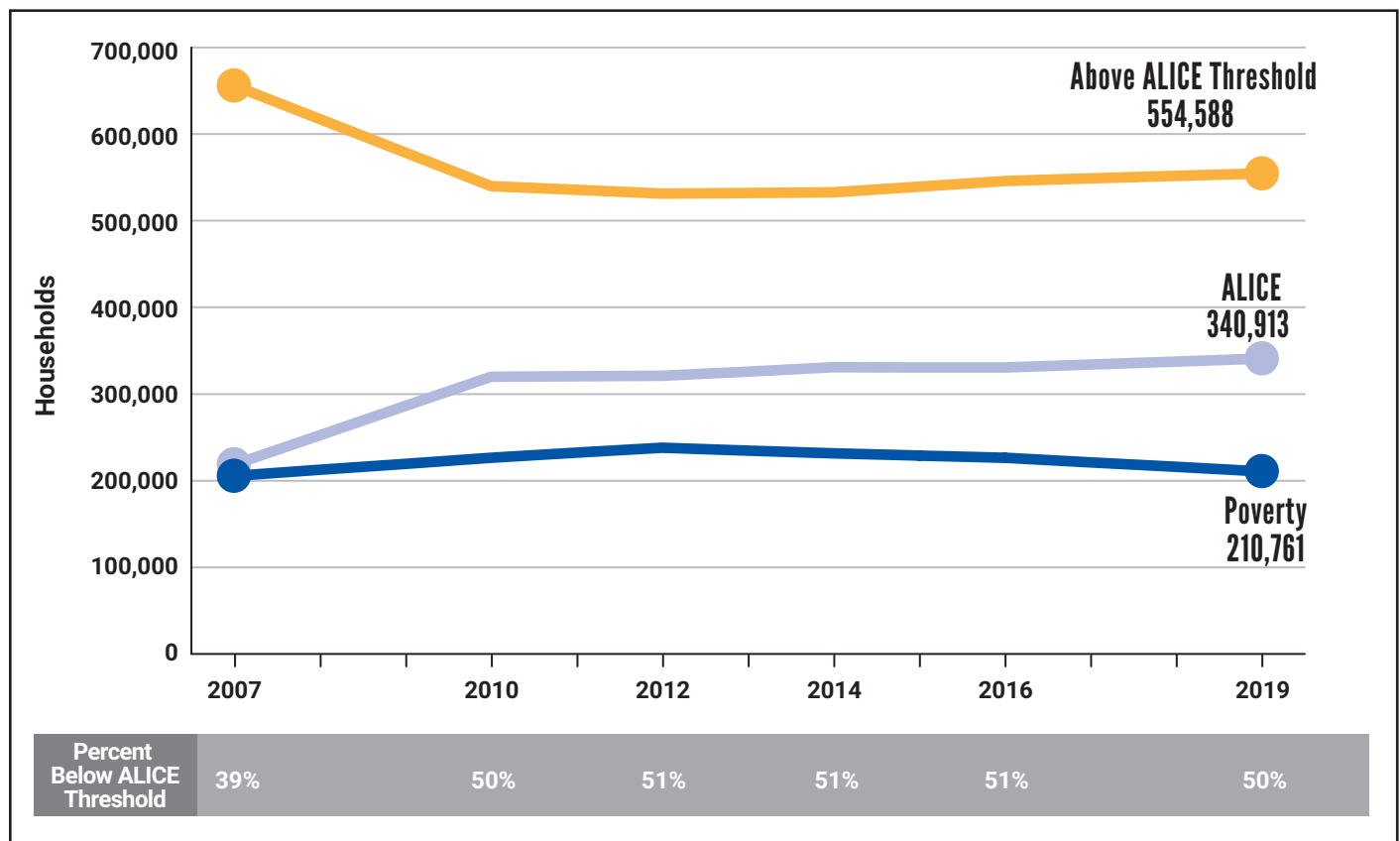
Sources: ALICE Threshold, 2019; American Community Survey, 2019

MISSISSIPPI'S ALICE HOUSEHOLDS NEVER RECOVERED FROM THE GREAT RECESSION

The number of ALICE households in Mississippi predictably increased during the Great Recession (2007 to 2010). Yet even during the post-Recession recovery (2010 to 2019), that number continued to grow. From 2010 to 2019, the number of households in poverty decreased by 7%, comprising 19% of all households, and leading many to believe the economy was improving for all. But the number of ALICE households continued to increase (from 320,084 to 340,913, a 7% increase), with their share of all households rising from 20% in 2007 to 31% in 2019.

Overall, the percentage of Mississippi households living below the ALICE Threshold (ALICE and poverty-level households combined – the dark-blue and medium-blue lines in Figure 6) increased from 39% in 2007 to 50% in 2010, never dropping below 50% through 2019. The rate of growth of households below the ALICE Threshold was uneven across racial and ethnic groups. Households below the ALICE Threshold increased 6% for Black households; 40% for Hispanic households; 49% for American Indian/Alaska Native households; and 120% for Native Hawaiian and other Pacific Islander households. In contrast, Asian and White households below the ALICE Threshold decreased by 2% and 4%, respectively.¹⁰

Figure 6.
Households by Income, Mississippi, 2007–2019

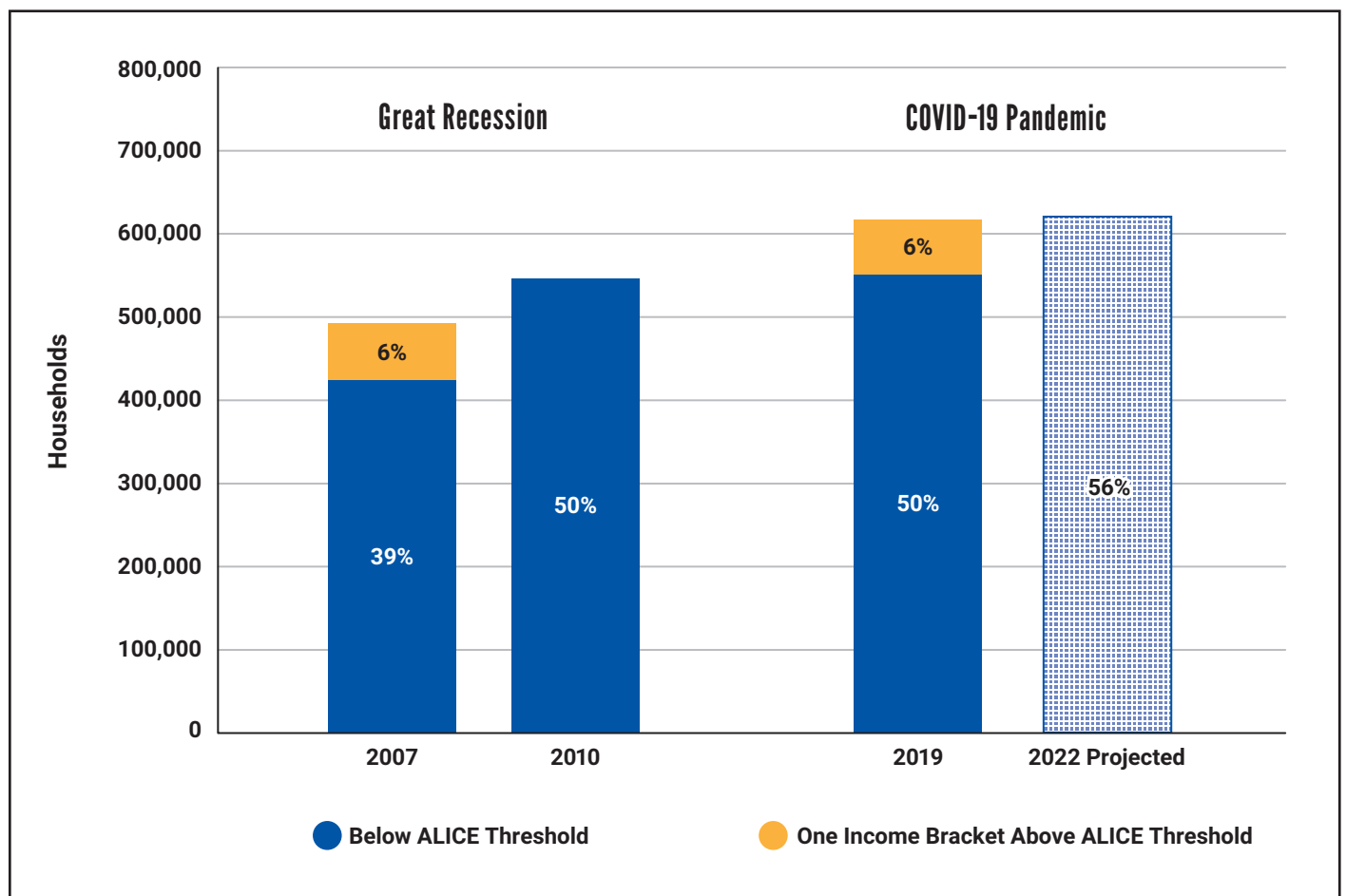


Sources: ALICE Threshold, 2007–2019; American Community Survey, 2007–2019

A GROWING NUMBER OF HOUSEHOLDS LIVE ON THE EDGE OF HARDSHIP

A large number of Mississippi households are just above the ALICE Threshold. When economic disruptions happen, these households are most vulnerable to becoming ALICE. The Recession, the largest economic crisis before the COVID-19 pandemic, holds lessons for the state in the wake of the pandemic. Before the Recession, 39% of Mississippi households were below the ALICE Threshold, and 6% of all households were just one income bracket above the Threshold. By the end of the Recession in 2010, the share of households below the ALICE Threshold had increased to 50%. (Figure 7). If the same pattern repeated during the pandemic, the nearly 66,000 Mississippi households (6%) that were just above the ALICE Threshold in 2019, faced with reduced wages or unemployment, could become ALICE. That would bring the total share of the state's households below the ALICE Threshold to 56%, meaning more than half of all households would be facing financial hardship (Figure 7).

Figure 7.
Households Below the ALICE Threshold and One Income Bracket Above, Mississippi, 2007–2010 and 2019–2022



Sources: ALICE Threshold, 2007–2019; American Community Survey, 2007–2019

THE COST OF BASIC NEEDS IN MISSISSIPPI

Traditional economic measures systematically underestimate the actual cost of basic needs and their rate of increase over time, concealing important aspects of the local and national economy. Two ALICE tools provide a more accurate estimate of the cost of living and a clearer way to track ALICE households' costs over time. The **ALICE Household Budgets** better capture the reality of how much income households need to live and work in the modern economy in each county in Mississippi, and the **ALICE Essentials Index**, a standardized national measure, captures change over time in the cost of the essentials that ALICE households purchase. This section explores these tools, highlights the challenges ALICE families face in meeting basic needs, and looks at how the pandemic has raised those challenges to a crisis level for many households.

THE ALICE HOUSEHOLD BUDGETS

United For ALICE provides three basic budgets for all counties in Mississippi. Each budget can be calculated for various household types.

- The **ALICE Household Survival Budget** is an estimate of the minimal total cost of household essentials – housing, child care, food, transportation, health care, and technology, plus taxes and a miscellaneous contingency fund equal to 10% of the budget. It does not include savings, auto repairs, cable service, travel, laundry costs, or amenities such as holiday gifts or dinner at a restaurant that are out of reach for many families.
- The **Senior Survival Budget** adjusts the Household Survival Budget to reflect the fact that seniors have lower food costs than younger adults, travel fewer miles for work and family responsibilities, and have increasing health needs and out-of-pocket health care expenses.
- For comparison to a more sustainable budget, the **ALICE Household Stability Budget** estimates the higher costs of maintaining a viable household over time, and it is the only ALICE budget to include a savings category, equal to 10% of the budget.

“*For a single adult, the FPL was \$12,490 per year in 2019, but the average Household Survival Budget for a single adult in Mississippi was \$21,924.*”

The actual cost of household basics in every county in Mississippi is well above the Federal Poverty Level (FPL) for all household sizes and types (Figure 8). For a single adult, the FPL was \$12,490 per year in 2019, but the average Household Survival Budget for a single adult in Mississippi was \$21,924 per year.¹¹ The average Senior Survival Budget totaled \$24,672 per year, primarily due to increased health costs. (Despite having Medicare, seniors have greater out-of-pocket health care costs, largely due to increased spending on chronic health issues like heart disease and diabetes.) And both budgets were significantly lower than the Household Stability Budget, which reached \$41,172 per year for a single adult.

The gaps are even larger for families. The FPL for a four-person family was \$25,750 in 2019, while the Household Survival Budget for a family with two adults, an infant, and a four-year-old was \$55,980.¹² And the Household Stability Budget – the income that family would need not just to survive in Mississippi, but to be financially sustainable over time, with savings – was \$101,484 per year. More information on the Household Survival and Stability budgets and different household combinations is available on the website at UnitedForALICE.org/household-budgets/Mississippi.

The hourly wages needed to support these budgets were \$10.96 for the single adult’s Survival Budget; \$12.34 for the Senior Survival Budget; and \$27.99 for one worker, or \$14.00 each for two workers, for the family of four’s Survival Budget. To put these budgets in perspective:

- The median hourly wage for the most common occupation in Mississippi, cashiers, was \$9.21 in 2019, or \$18,420 if full time, year-round – not enough to support any of the ALICE budgets.
- Stimulus checks have made a difference for many ALICE families, providing cash to fill emergency gaps. While helpful, the payments do not go very far in meeting ongoing expenses:¹³

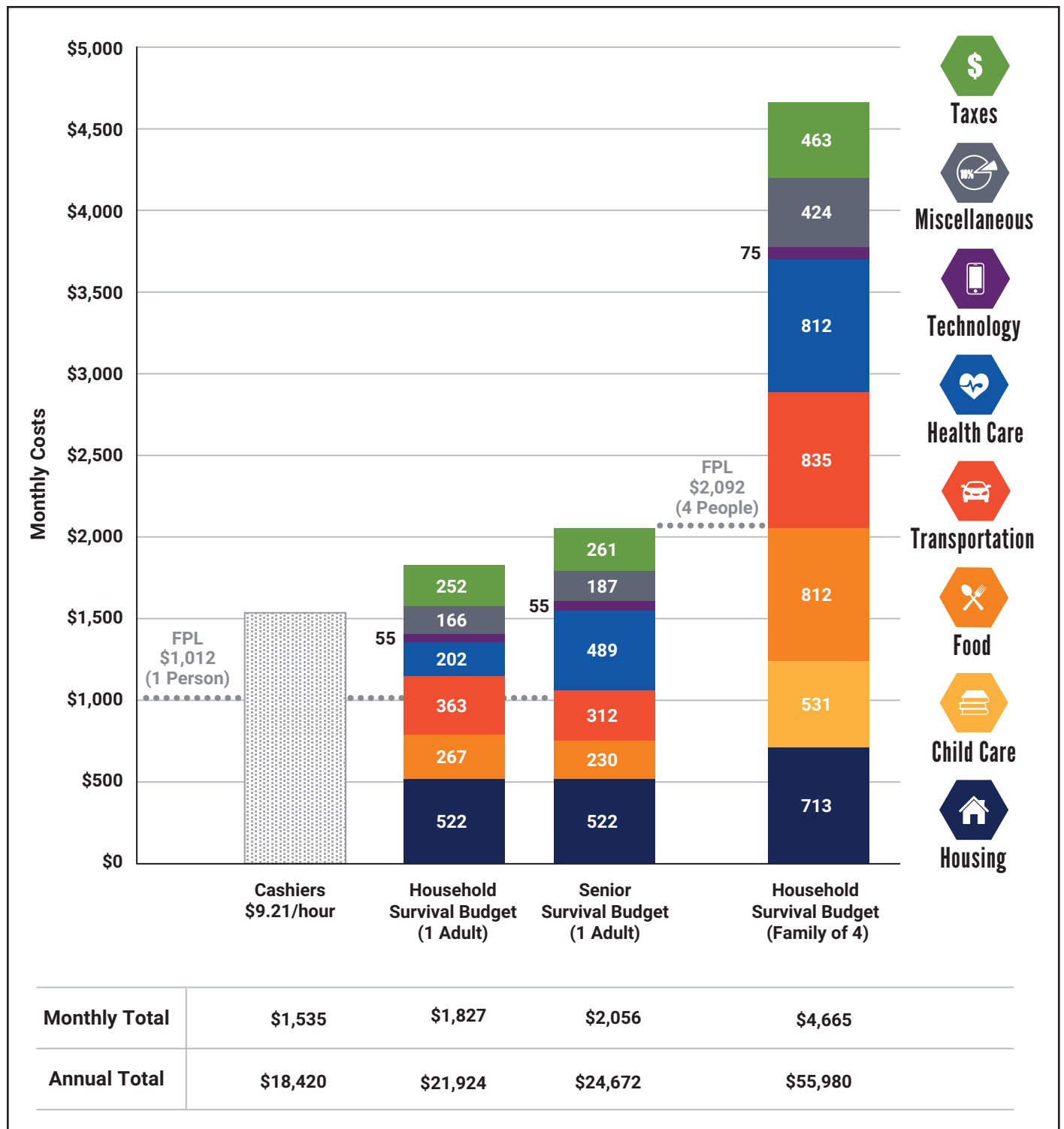
- A single adult incurs \$1,827 per month in expenses. In 2020 and 2021, single adults eligible for stimulus checks might have received up to \$1,200 from the first Economic Impact Payment, \$600 from the second Economic Impact Payment, and \$1,400 from the American Rescue Plan. Together, these three payments total \$3,200, covering less than two months of living expenses.

“ The median hourly wage for the most common occupation in Mississippi, cashiers, was \$9.21 in 2019, or \$18,420 if full time, year-round – not enough to support any of the ALICE budgets. ”

- A family of four incurs \$4,665 per month in expenses. In 2020 and 2021, families eligible for stimulus checks might have received up to \$3,400 from the first Economic Impact Payment, \$2,400 from the second Economic Impact Payment, and \$5,600 from the American Rescue Plan. Together, these three payments total \$11,400, covering less than three months of living expenses.

The Household Survival Budget varies across Mississippi’s counties. In 2019, household necessities were least expensive for a single adult in Sunflower County, at \$19,887 per year; for a Mississippi family in Leflore County, they were \$50,285 per year. Essentials were most expensive in DeSoto County – \$69,585 per year for a family of four and \$29,173 per year for a single adult. A Household Survival Budget for each county in Mississippi is presented in the County Profiles on our website: UnitedForALICE.org/County-Profiles/Mississippi

Figure 8.
Budget Comparison, Mississippi, 2019



Note: The FPL is a total; there is no breakdown of how that amount is allocated by budget category.

Sources: AAA, 2019; Agency for Healthcare Research and Quality, 2019; American Community Survey, 2019; Bureau of Labor Statistics, 2019—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2019—Consumer Expenditure Survey; Bureau of Labor Statistics, 2019—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2016—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2019; Centers for Medicare & Medicaid Services, 2019—Medicare - Chronic Conditions; Federal Highway Administration, 2017; Feeding America, 2019; Fowler, 2019; Internal Revenue Service, 2020; Internal Revenue Service—FICA, 2020; Medicare.gov; Mississippi Department of Human Services, 2016; Scarborough, 2018; Tax Foundation, 2019; The Zebra, 2019; U.S. Department of Agriculture, 2019—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2019—Fair Market Rents; Walczak, 2019. For more details, see the Methodology Overview at UnitedForALICE.org/Methodology.¹⁴

SURVIVAL BUDGET COMPONENTS



Housing

The housing budget uses the U.S. Department of Housing and Urban Development's (HUD) Fair Market Rent for an efficiency (studio) apartment for a single adult and a two-bedroom apartment for a family, adjusted in metropolitan areas using the American Community Survey (ACS). The cost includes utilities but not telephone service, and it does not include a security deposit.



Child Care

The child care budget represents the cost of registered home-based child care for an infant and a 4-year-old, as reported by the Mississippi Department of Human Services. Licensed facility-based child care centers, which are fully regulated to meet expanded standards of quality care, are significantly more expensive.



Food

The food budget is based on the U.S. Department of Agriculture's (USDA) Thrifty Food Plan by age, with county variation from Feeding America. This food plan is also the basis for benefits provided by the Supplemental Nutrition Assistance Program (SNAP) and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).



Transportation

The transportation budget is calculated using operating costs for a car (based on average daily miles by age, cost per mile, license, fees, and insurance costs) using data from the American Automobile Association (AAA) and Federal Highway Administration, or public transportation where viable as reported by the Bureau of Labor Statistics' Consumer Expenditure Survey (CES).



Health Care

The health care budget includes health insurance premiums based on employer-sponsored health insurance as reported by U.S. Agency for Health Care Research and Quality Medical Expenditure Panel Survey (MEPS), plus out-of-pocket costs by age and region from the CES.



Technology

Because cell phones have become essential for workers, the cost of a basic smartphone plan is added to the Household Survival Budget for each adult in the household. The cost is based on the cheapest available plan as reported by Consumer Reports.



Miscellaneous

The miscellaneous category includes 10% percent of the budget total (including taxes) to cover cost overruns. This category can also cover additional essentials such as toiletries, diapers, cleaning supplies, or work clothes.



Taxes

The tax budget includes applicable federal, state, and local taxes from the IRS and Tax Foundation.



For more detailed information, go to UnitedForALICE.org/Methodology

THE ALICE ESSENTIALS INDEX

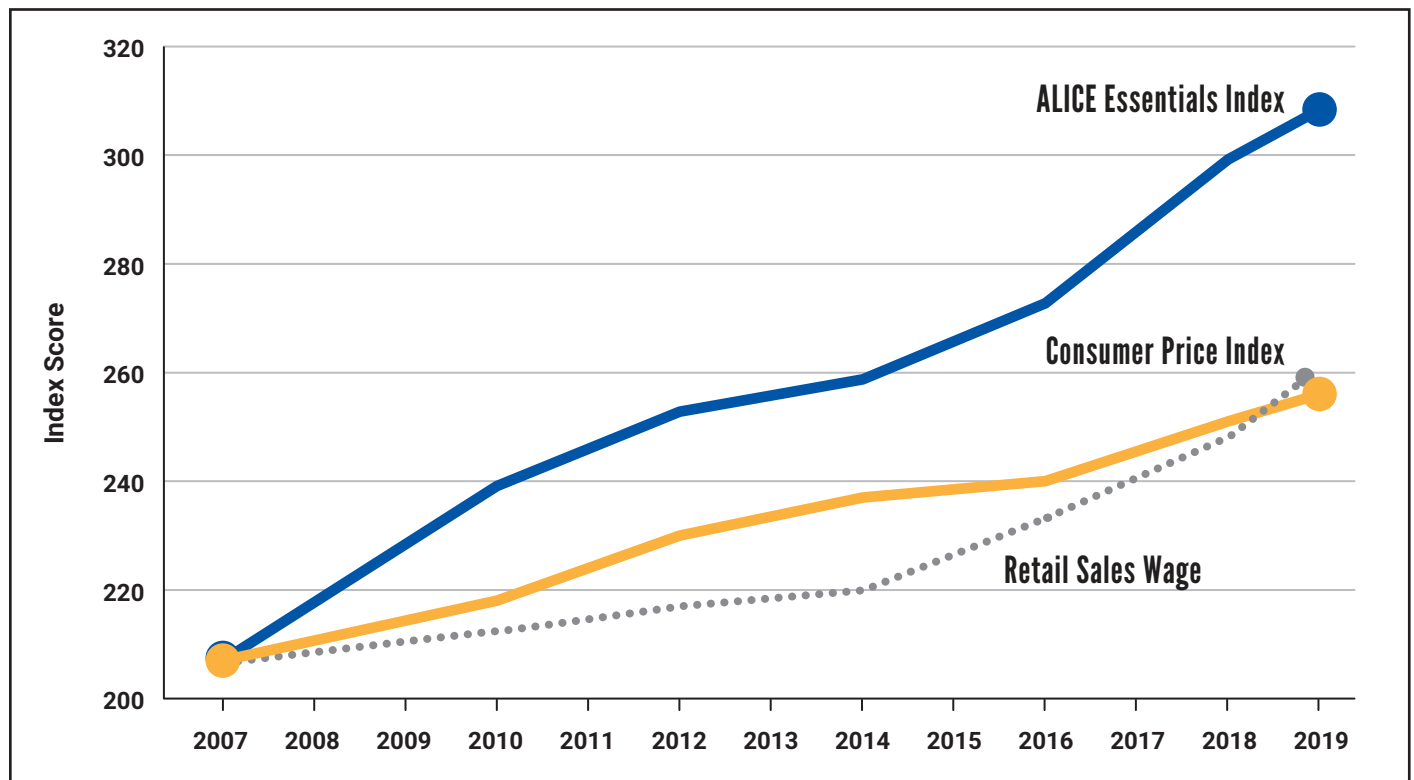
The cost of goods that ALICE households buy on a regular basis is increasing faster than the overall rate of inflation as measured by the Consumer Price Index (CPI). The ALICE Essentials Index is a national standardized measure of the change over time in the costs of household essentials — a much narrower definition than the more common rate of inflation based on the CPI. While the CPI covers a larger group of goods and services that urban consumers buy regularly (housing, food and beverages, transportation, medical care, apparel, recreation, education, and telecommunication services), the ALICE Essentials Index includes *only essential household items* (housing, child care, food, transportation, health care, and a smartphone plan). The ALICE Essentials Index is also calculated for both urban and rural areas, while the CPI only tracks inflation based on a select number of metropolitan (urban) counties.¹⁵ For more detailed information, see the 2020 *ALICE Essentials Index Report* available at UnitedForALICE.org/Essentials-Index.

The difference between these two cost-of-living measures is more than an academic question. The CPI is used to measure inflation and monitor monetary policy. It also determines the rate at which a wide range of government program levels and benefits are increased, including Social Security, veterans' and Federal Civil Service retirees' benefits, government assistance programs, the FPL, income tax brackets, and tax credits like the Earned Income Tax Credit (EITC).¹⁶ But the ALICE Essentials Index shows that, from 2007 to 2019, the CPI considerably underestimated the increase in the cost of living for ALICE households across the country.

Across the country, the ALICE Essentials Index has increased faster than the CPI over the last decade (Figure 9). From 2007 to 2019, the average annual rate of increase was 3.3% in urban areas and 3.1% in rural areas, while the CPI increased by 1.8%.¹⁷ This difference is primarily due to the fact that the costs of basics, especially housing and health care, have increased, while the costs of other items — notably manufactured goods, from apparel to cars — have remained relatively flat. And while basic household goods were 18% to 24% more expensive in urban areas than in rural areas, those costs increased at nearly the same rate in both areas during this period.

Figure 9.

Consumer Price Index and ALICE Essentials Index, United States, 2007–2019



Sources: ALICE Essentials Index, 2007–2019; Bureau of Labor Statistics—Consumer Price Index, 2007–2019. For more information, visit UnitedForALICE.org/Essentials-Index.

The increase in the cost of these basic goods may not be noticed by many consumers, but for ALICE households, it means that their already stretched income covers even less. ALICE's wages have not kept pace with rising costs; for example, from 2007 to 2019, ALICE workers in retail sales saw their wages increase from \$9.69 to \$12.14 nationally – only 1.7%, about half the rate at which the costs in the ALICE Essentials Index grew.¹⁸ The impact is even starker for those who depend on public assistance: Families with children reliant on the Supplemental Nutrition Program for Women with Infants and Children (WIC), or those with a disability who rely on Supplemental Security Income (SSI), are seeing the value of their benefits erode over time as costs rise.

A CRISIS IN MEETING BASIC NEEDS IN MISSISSIPPI

Earning less than the cost of basic goods, ALICE households continually struggle to meet their basic needs – and the pandemic has made that even harder. This section delves into the challenges ALICE households face across the Household Survival Budget areas. As the impacts of the pandemic are still unfolding, these examples represent conditions at the time this Report was released.



Housing

Where we live matters; it impacts current and future health and economic well-being.¹⁹ Where ALICE lives and how much housing costs affects all other family choices.

In order to get by, ALICE families have to make tough decisions, and one of the most common is spending a disproportionate amount of their income on housing. Even before the pandemic, the share of severely rent burdened households in Mississippi (with rent accounting for more than 50% of their income) was 21%.²⁰

Other strategies include renting or buying in less desirable locations, including living in neighborhoods with:

- Lower-quality schools
- Older infrastructure
- A dearth of health care providers and grocery stores
- A lack of green space
- Exposure to environmental risks, from flooding to air pollution
- Locations far from work, leading to longer commutes and higher transportation costs²¹

These challenges make ALICE households more susceptible to the impacts of natural disasters in general; during the COVID-19 pandemic, before the wide availability of vaccines, many of these challenges became potentially lethal dangers. Living in close quarters, traveling to work via public transportation, and having difficulty accessing health care all increased the risk of contracting COVID-19 and becoming severely ill or dying from it.²²



Compounding these challenges for ALICE families is the fact that the cost of low-end housing has been increasing during the pandemic. As with the Great Recession, one effect of the economic disruption is to push families out of home-buying and into rental units. This heightens demand and competition for rental housing, especially for smaller and lower-cost units, which then raises the cost. Nationally, there was an average 2.3% rise in prices for rentals in 2020, despite declining prices for luxury units in many cities. While some metro areas have experienced lower rents, many metro areas have seen increases, especially for smaller and lower-end rentals.²³ In Mississippi, the average rent for a two-bedroom apartment in Jackson increased by 15% from 2020 to 2021, and the percentage change was even higher for a one-bedroom apartment, at 25%.²⁴

Racial disparities in housing have been exacerbated by the pandemic. Black and Hispanic Mississippi residents have experienced higher rates and duration of job loss, compounding the financial hardships these groups were facing before COVID-19. As a result, these households have also been more likely to fall behind in rent and to face eviction.²⁵ (Read more about disparities in access to homeownership in the “Filling the Gaps” section of this report.)

According to a recent report prepared for the National Council of State Housing Agencies, as of September 2020, it was estimated that between 100,000 to 150,000 renter households in Mississippi were unable to pay rent.²⁶ While Mississippi lawmakers banned evictions early on in the pandemic, that ban has since expired. Some tenants who qualified are still protected under the federal eviction moratorium, but that moratorium is expected to expire in the last half of 2021.²⁷ As these protections are lifted, evictions are poised to rise, as tenants struggle to afford back payments of rent along with ongoing housing expenses.

At the same time, individual landlords who own residential properties are also struggling to survive: Roughly one-third of landlords are from low- to moderate-income households, and since they tend to rent to lower-income renters, they too are being disproportionately impacted by the pandemic.²⁸



Child Care

With working parents making up approximately one-third of the U.S. workforce, child care has become a critical component of the economy as well as a key factor in child development.²⁹ Yet the child care sector — the workforce behind the workforce — has been facing economic challenges for the last decade. The lack of affordable, accessible child care costs the U.S. economy an estimated \$57 billion annually in lost productivity, revenue, and earnings.³⁰

At the start of the pandemic, virtually all child care centers and schools closed. Even with distance learning and partial reopening in some areas of the country, the long-term impact on children, parents, child care providers, teachers, and the economy has already been severe:

- **Children:** Diminished access to quality early-childhood programs and K–12 schooling will exacerbate existing educational inequities and economic productivity in the long term.³¹ Early learning opportunities are key to closing educational achievement gaps by income or race/ethnicity. For example, lifetime earnings increase with successful completion of each school year, linked to an average of about 10% higher income.³² Yet, in Mississippi, 46% of children ages 3 to 4 were not enrolled in preschool between 2017 and 2019.³³

- **Parents:** Parents are juggling work (remote and in-person) and child care in new ways, with the greatest impact on women and parents in less flexible, lower-income jobs— often to the detriment of both parents and children.³⁴ Not only does child care enable a parent to work, but it also impacts their ability to pursue higher education or training for career advancement. In a 2019 survey of 332 working parents in Mississippi with children 5 years and younger, more than 50% reported missing work due to child-care issues in the past three months, 41% of parents enrolled in post-secondary education reported having to postpone school or training, and almost 11% left a job altogether due to child care issues.³⁵ In April 2020 it was estimated that, without adequate federal funding support, nearly 60,000 licensed child-care slots in Mississippi – approximately 54% – could be lost in response to the pandemic.³⁶
- **Child care providers:** Temporary closures and reduced income are taking a lasting toll among child care workers. Nationally, between February and April 2020, a full 370,600 child care workers – 95% of them women – lost their jobs, and by July, only 42% of those jobs had returned.³⁷ Mississippi is no exception: A May 2020 survey of 1,220 licensed child care centers in the state reported a significant decrease in enrollment and staffing, with an estimated loss of 577 jobs. Most of the centers predicted it would take six months to get back to pre-COVID status, with more than half of the centers expressing the need to replace more than five staff members. Centers will also have to incur additional costs associated with recruiting, onboarding, and training new staff.³⁸
- **Public school students and teachers:** As of December 2020, 52% of households in Mississippi reported having at least one school-age child who moved to distance learning using online resources.³⁹ While online learning has improved since the start of the pandemic, issues and inequities persist. At the end of 2020, Black students, who make up the largest percentage of Mississippi public school students, as well as Hispanic students, were less likely to have access to devices and internet service, and less likely to have had live contact with a teacher than their White peers.⁴⁰ In Mississippi, household availability of a computer for educational purposes varied significantly by income. In March 2021, 19% of households in the state with annual incomes below \$50,000 did not have reliable computer access, while for families with incomes above \$50,000, only 4% lacked access.⁴¹ These challenging – and continually changing – conditions, along with budget shortfalls, are contributing to teachers leaving the profession. In a May 2020 poll of teachers in Mississippi, 78% said they were not able to provide the same level or quality of instruction they had offered prior to the pandemic, and 50% had considered leaving teaching.⁴²
- **The economy:** Without functioning child care and K–12 education for working families, neither local economies nor the national economy can recover. Investing in early childhood education impacts the strength and quality of the future workforce, promotes upward mobility for households living in poverty, and reduces costs associated with better health outcomes and reduced need for social services.⁴³ According to a recent report by the U.S. Chamber of Commerce, barriers to child care result in losses to the Mississippi economy of \$673 million dollars per year.⁴⁴





Food

Even before the pandemic, access to affordable, high-quality, healthy food was a challenge for many households in Mississippi, with up to 26% of the population living in a food desert (without sufficient access to a grocery store) in 2015. Lower-income families and rural residents face the greatest challenges in accessing affordable and nutritious food: 70% of SNAP-eligible households across the state must travel more than 30 miles to reach a supermarket.⁴⁵ Residents living in food deserts may be more prone to food insecurity, which affects health and impacts school performance, work productivity, and levels of chronic stress.⁴⁶ Short-term effects of food insecurity include fatigue and reduced immune response; in the longer term, there can be developmental, psychological, physical, and emotional harms.⁴⁷

Food insecurity in Mississippi has increased significantly during the pandemic. According to Feeding America, food insecurity in the state was projected to have risen from 18% in 2018 to 23% in 2020; similarly, child food insecurity rose from 23% in 2019 to a projected 31% in 2020.⁴⁸ Meals and snacks from schools or child care centers, many of which have been closed or have had limited opening hours during the pandemic, typically provide up to two-thirds of children's daily nutritional needs and save families at least \$30 per week, per child.⁴⁹

Senior food insecurity is also on the rise and expected to increase dramatically in response to COVID-19. In 2018, 15% of seniors in Mississippi were food insecure; by April–May 2020, this number climbed to 32%, the highest of any state in the U.S.⁵⁰ Many ALICE households, including seniors, have turned to food pantries, as they are one of the few social services that do not require income verification. ALICE families often earn too much to qualify for SNAP.⁵¹ Participation in SNAP is also low among seniors who do qualify – at almost half the rate of other eligible groups due to a lack of awareness of the program, low benefit levels, and difficulty navigating the application process.⁵²



Transportation

ALICE households depend on reliable transportation in order to reach jobs, schools and child care, health care, stores, and more. Yet access to transportation is a significant barrier for many ALICE families. While public transportation is often more economical than owning a vehicle, in many locations public transportation is not readily available.⁵³ During the pandemic, transit services became even more limited and ridership decreased in response to public health and safety concerns, high rates of unemployment, and the transition to remote work.⁵⁴ Nationally, public transit ridership decreased by nearly 80% in April 2020, and while some riders returned throughout the year, ridership remained 65% below pre-pandemic levels at the end of 2020.⁵⁵ Essential workers who are dependent on public transportation have felt the brunt of transit system disruptions, having to navigate revised schedules, reduced services, and health and safety concerns enroute to in-person jobs.⁵⁶

Because Mississippi is a rural state, public transportation is not a viable option in many communities, which makes owning or leasing a vehicle a necessity for many. A car is the most common asset in Mississippi, but many lower-income families must buy lower-priced, used vehicles that are usually less fuel-efficient, tend to break down, and need more frequent repairs, which increases expenses. This, in turn, can lead to tardiness or absenteeism at work; missed medical, dental, or social service appointments; limited child care and school options; and limited access to healthy food.⁵⁷ In Mississippi, 32% of people with a credit bureau record had an auto loan or lease in 2019.⁵⁸ The

percentage with subprime credit (those with credit scores below 620) has been increasing the fastest, with their borrowing coming primarily through predatory lending.⁵⁹

The pandemic has exacerbated these factors as used car prices and loan fees have reached all-time highs, with many households losing or at risk of losing their cars. In August 2020, for example, 4.3% of auto loan accounts nationwide were in hardship, up from 0.5% in April 2019.⁶⁰

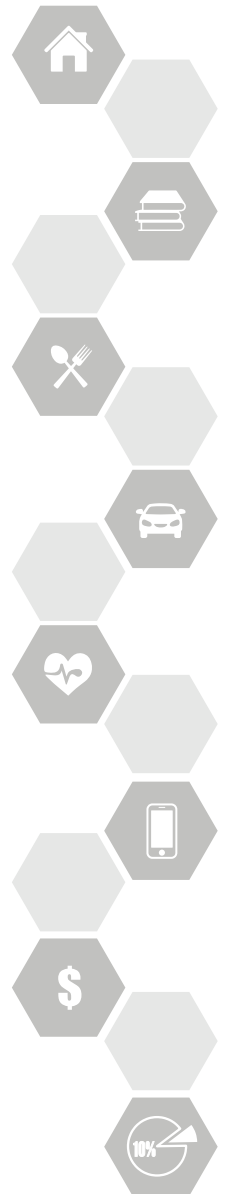


Health Care

Poor health can be both a consequence and a cause of financial instability, and that duality has become even more pronounced during the pandemic. Poor health is directly linked to unmet basic needs, including limited access to care, economic factors like unemployment and low income, and environmental factors like poor housing, air, and water quality. Individual health behaviors (like diet and exercise) only account for about 30% of health outcomes.⁶¹ As a result of these factors, low-income households are less likely to have health insurance coverage and more likely to forgo preventative care – yet have an ongoing chronic condition.⁶²

In 2014, the Affordable Care Act (ACA) helped millions of people in the U.S. gain access to health insurance, yet the uninsured rate has been climbing since 2017. One of the provisions of the ACA was Medicaid expansion, which expanded eligibility to low-income households. To date, 12 states have not adopted Medicaid expansion, including Mississippi.⁶³ In 2019, 15% of non-elderly Mississippians were uninsured, compared to 11% nationwide.⁶⁴ In addition to the uninsured, there is an even larger group of underinsured people – 23% in the U.S. in 2018 – who have coverage, but with high deductibles and out-of-pocket costs that leave many struggling to pay medical bills or delaying care to avoid high costs they can't afford.⁶⁵ Along with the barriers associated with income and exorbitant health care costs, institutionalized racism and discrimination have contributed to profound disparities in health care quality, access, and affordability.⁶⁶

For all these reasons, COVID-19 is hitting ALICE families particularly hard. Nationally, studies show that infection rates and deaths are higher in communities with lower income levels, and higher still in communities with significant populations of color.⁶⁷ In total, there have been 305,000 COVID-19 cases and nearly 7,100 deaths in Mississippi as of early April 2021 (see [UnitedForALICE.org/COVID19](https://www.unitedforalice.org/COVID19)). One of the primary contributors to the high death rate in Mississippi (ranked 17th in the country) is the significant prevalence of chronic health issues and underlying conditions that often lead to increased complications and deaths, including hypertension, diabetes, obesity, heart disease, kidney disease, and lung disease.⁶⁸ While overall cases have been higher in larger metropolitan areas with bigger populations, rural communities have faced their own challenges, including higher rates of uninsured people and limited health-care-system capacity, which makes it more difficult to treat those who are infected.⁶⁹ Equitable distribution of COVID-19 vaccinations is key to ensuring that the disproportionate impact of COVID-19 on lower-income households and communities of color is not exacerbated even further.⁷⁰



These issues are compounded for many older adults, who not only are at an increased risk of contracting and dying from COVID-19 but who were financially vulnerable even before the pandemic.⁷¹ Seniors living in long-term care facilities, which include more than 200 nursing homes in Mississippi, were most vulnerable to the health risks associated with COVID-19 early in the pandemic. Family members, too, faced increasing levels of stress and anxiety as outbreaks and rising numbers of fatalities in long-term care facilities were reported just a few months into the pandemic, and subsequent social distance orders curtailed visits.⁷²

The mental health effects of the pandemic are far-reaching — from health worries, isolation, and stress over lost work, to paying bills and extra health care costs.⁷³ In the 2020 U.S. Census Bureau Household Pulse Survey, more than half (54%) of all respondents reported experiencing anxiety, defined as “several or more days in the past week not being able to stop worrying,” in August, which increased to a high of 60% by December. Percentages were even higher for households with children, at 57% in August 2020 and 64% in December.⁷⁴ A survey of seniors and their family caregivers in October 2020 found that nearly half (44%) of seniors living outside of a facility reported feeling less connected socially, and 26% felt lonelier and sadder than they did prior to the pandemic. Concerns among caregivers included worrying about their own physical and mental health, financial concerns, and the need for respite care.⁷⁵

The stresses of COVID-19 are also reflected in increased rates of both substance use (see text box) and domestic violence. It is not unusual for domestic violence to increase after a natural disaster or crisis, as the event brings increased physical and mental stress, shifts in daily routines, school or work closings, and limited community resources. For example, reports of partner physical abuse increased nearly two-fold in southern Mississippi counties following Hurricane Katrina. The increase in domestic violence incidents often persist several months after a disaster. The pandemic is no exception, and concerns remain that incidents have gone unreported due to social distancing and lack of contact with community supports.⁷⁶

During the height of the pandemic, the need for mental health services soared, at the same time lockdowns limited access to mental health providers and peer support. Even the growing use of telehealth services has not been enough to address provider shortages as patients continue to be put on waiting lists. Mental health services have been difficult to access and afford, particularly for the uninsured, even before the pandemic. COVID-19 has exacerbated the inequities and barriers to mental health care services.⁷⁷

Two trends will add to the hardship for ALICE families, and especially for those who are Black and Hispanic:

- Hospital closures and growing reliance on telemedicine during the pandemic have widened health disparities by reducing access for those who need it most. The health care costs of the pandemic are adding more pressure on already struggling hospitals, forcing many in rural and low-income communities to close. The alternative — telemedicine — has grown exponentially. Yet for rural or low-income families, seniors who may struggle with technology, or communities without reliable internet services or digital devices, this trend further reduces access to health care.⁷⁸
- The pandemic is also accelerating the trend of health care-related bankruptcies. Two-thirds of all bankruptcies in the U.S. between 2013 and 2016 were tied to medical issues, because of either high cost for care or time out of work.⁷⁹ In September 2020, 32% of White respondents to a national poll said they were concerned or extremely concerned about being able to pay out-of-pocket costs for COVID-19 treatment, while 58% of respondents of other races/ethnicities said the same.⁸⁰

As a result of all these factors, **COVID-19 is reducing life expectancy in the U.S., and estimated reductions for Black and Hispanic populations are three to four times that for Whites**, reversing more

than 10 years of progress in life expectancy. These gaps are expected to persist beyond 2020 because of continued COVID-19 mortality and long-term health, social, and economic impacts of the pandemic.⁸¹ Even before the pandemic, life expectancy in Mississippi was 74.9 years, nearly four years below the U.S. average of 78.5 years.⁸²



AN ONGOING CRISIS IN SUBSTANCE USE DISORDERS

The pandemic has added to the already alarming number of drug-related hospitalizations and overdose deaths in Mississippi and across the country. The pandemic's negative impact on mental health has led to increased alcohol and substance use and created new barriers to treatment for people who have a substance use disorder. Compounding the problem, chronic use of substances increases the risk of contracting COVID-19 and worsens associated outcomes.⁸³

Mississippi had experienced a rise in drug overdose deaths over the last decade, largely due to opioid use. The total number of annual drug overdose deaths increased from 314 in 2007 to 394 in 2019.⁸⁴ As part of the effort to curb this growing number of deaths, in 2017 Governor Bryant established an Opioid and Heroin Study Task Force, and the state implemented public health strategies that included data and surveillance, medical education, and increasing availability of naloxone. While Mississippi experienced some successes, including a decrease in overall opioid prescriptions, drug overdose deaths were on the rise even before COVID-19.⁸⁵

National surveys show that substance use is increasing sharply during the pandemic, with opioid use seeing the greatest increase. The result has been an 18% increase in suspected drug overdoses nationally.⁸⁶ People of all incomes, geographies, ages, and races/ethnicities suffer from substance use disorders. In Mississippi, 20 or more overdose deaths were reported in 36 of the state's 82 counties between 2011 and 2018. One of the "hot spots" for drug overdose deaths in the state is seven adjacent counties in the southeastern region, including Pearl River (26.2 deaths per 100,000 population from 2011–2018), Hancock (23.3), Marion (22.8), Harrison (17.8), Jackson (17.6), George (17.6), and Lamar (12.5). Other areas of the state with high overdose rates include Alcorn, DeSoto, Tate, and Tishomingo counties in the northern part of the state, and Pontotoc and Rankin counties, which are located near the cities of Tupelo and Jackson, respectively.⁸⁷ In 2019, while some of the highest numbers of overdose deaths occurred in counties that also had a high percentage of households below the ALICE Threshold, overall there was not a significant relationship between income (defined by the percentage of households below the ALICE Threshold) and drug overdose deaths across Mississippi's counties.

Although economic standing is not always a risk factor for drug addiction in Mississippi, addiction and substance use disorders often lead to a decline in a family's financial position. Nationally, methadone treatment for opioid users costs about \$500 per month and inpatient rehabilitation facilities can range from \$6,000 to \$20,000 per month. Lower-income families may not have access to such treatment programs, which only prolongs and compounds the outcomes of addiction. Substance use disorders take a toll on the stability of employment, on families and marriages, on parenting, and on the physical and mental health of family members. Those with fewer financial resources will need more help to recover.⁸⁸



Technology

Access to digital technology has exploded over the last three decades for both households and businesses. By 2019, 93% of U.S. households owned a computing device and 87% had a broadband internet subscription. In Mississippi, the rates were considerably lower: 88% of households owned a computing device and 72% had a broadband internet subscription in 2019. Technology has also become critically important for work, education, community participation, and, crucially, disaster response and recovery. But access to technology still varies by income and geography.⁸⁹

Even before the pandemic, the “digital divide” translated directly to reduced job opportunities, educational opportunities, health care access, and access to financial tools. In Mississippi, 40% of households with income below the ALICE Threshold did not have an internet subscription in 2019, compared with only 13% for households above the ALICE Threshold. Rates of access also vary widely by location, for reasons of both availability and cost: The lowest access rates are in rural counties, which are often not covered by high-speed internet service and where 48% of households below the ALICE Threshold did not have an internet subscription in 2019.⁹⁰

The pandemic has not only exposed the digital divide but aggravated its consequences for both work and education. A wide range of workers now need to utilize new technology platforms, work remotely, and use technology to report and analyze data.⁹¹ **However, low-wage workers are six times less likely to be able to work from home than higher-wage workers** and are therefore less likely to have these skills or the opportunity to develop them, limiting the types of jobs available to them during the pandemic as well as their longer-term career possibilities.⁹²

Most visibly, the pandemic is also increasing the educational divide. Remote learning is hard for many, but it is even harder for those without access to reliable, high-speed internet and computing devices, not to mention space and quiet to participate in classes. For example, teachers and students have reported working outside of fast-food restaurants, public libraries, or other places with free Wi-Fi in order to attend remote classes.⁹³

Another digital divide is driven by age: Many seniors struggle with use of technology or do not have access to internet service or to computing devices. These people are at increased risk of isolation from family and friends, and they often have trouble accessing information and resources, reaching doctors, and finding help with tasks outside the house such as grocery shopping.⁹⁴

Additionally, technology plays a critical role in relaying government and news alerts about natural disasters and evacuation orders, including news about how to find and sign up for COVID-19 testing and vaccines. In an emergency scenario, slow internet speeds or lack of access altogether can be life-threatening for households living below the ALICE Threshold. Compounding the problem for many ALICE households is the closure of local libraries due to the pandemic. There are 228 public libraries across Mississippi’s 82 counties (shown in an interactive feature on UnitedForALICE.org/Mississippi). Libraries are a community anchor institution and a safe, inclusive place for all community members. They provide information on social services and job opportunities, free internet and computer access, and a range of free programs, community meetings, and in some locations, 3-D printers. After a natural disaster, they serve as second responders, providing electricity, internet access, charging stations, heat or air conditioning, and current information on recovery efforts.⁹⁵



Taxes

While headlines often feature low-income households receiving government assistance, ALICE households are net contributors who pay about 22% of what they earn in income, property, and payroll taxes. Workers, including ALICE, bear the greatest burden of taxation, paying for the majority of government revenue through taxes on labor – individual income taxes account for 47% of government revenue and payroll taxes for 33%. By contrast, taxes on wealth – property taxes, capital gains taxes, and corporate taxes – contribute less than 20% of government revenue, a factor that exacerbates wealth inequality: Corporations and wealthy individuals can leverage these low rates, along with increased access to tax shelters, to build even more wealth.⁹⁶

Overall, the federal income tax structure in the U.S. is progressive (those earning higher incomes pay a higher rate of tax). However, this is generally not the case for state, local, payroll, and sales taxes, which are regressive, meaning they capture a larger share of income from low- and middle-income families than from wealthy families. **Nationwide, the lowest-income taxpayers (the 20% of households with the lowest income) pay state and local tax rates that are over 50% higher than rates for the top 1% of households.** States with regressive tax systems exacerbate income inequality by giving the top earners a higher percentage of their pre-tax income to spend and save for the future compared to middle- and low-income taxpayers. The ITEP Tax Inequality Index, which measures the impact of a state's tax system on income inequality, ranked Mississippi 24th out of the 50 states (with first place being the least equitable) for its regressive tax-code features.⁹⁷

The pandemic has made things more difficult for low-income taxpayers. With many free tax-preparation assistance sites closed, and potential challenges in finding internet access, many have found it harder to file their taxes and receive credits, such as EITC and the child tax credit. Not filing taxes or updating tax return information also delayed stimulus checks for many.⁹⁸



DIG DEEPER INTO THE DATA

Many households are now seeking public assistance for the first time, and getting assistance for all of these most basic resources can be a difficult and stigmatized process.⁹⁹ To learn more about the difficult decisions ALICE households face, see United For ALICE's 2019 Report, *The Consequences of Insufficient Income*, at UnitedForALICE.org/Consequences.

For regularly updated content on the impact of COVID-19 on ALICE households, visit our website at UnitedForALICE.org/COVID19.

THE CHANGING LANDSCAPE OF WORK IN MISSISSIPPI

ALICE workers play an essential role in ensuring that Mississippi's economy runs smoothly, yet they increasingly cannot meet their own household expenses. Following the Great Recession, Mississippi's state economy steadily improved, with nearly record-low unemployment and a GDP that reached \$116 billion at the start of 2019.¹⁰⁰ However, Mississippi's economic recovery from the Great Recession was on a slower trajectory when compared to other states in the Southeast region. Growth in Mississippi's GDP from 2009 through 2018 trailed that of its border states (Alabama, Arkansas, Louisiana, and Tennessee) at 1.7% compared to an average of 8.2% across those states. Recovery of jobs lost during the Recession was also slower than in other states: Jobs grew at a rate of 0.9% between 2013 and 2018, placing Mississippi 39th among the 50 states.¹⁰¹ Additionally, between 2010 and 2019, employment growth in Mississippi was dominated by low-wage jobs, and the income gap between high- and low-wage earners continued to grow. As a result, when the pandemic hit, ALICE workers were especially vulnerable.

In 2020, in response to economic downturn caused by the pandemic, 51,000 jobs in all sectors were lost in Mississippi.¹⁰² Nearly half (47%) of all employees in the state work in sectors that have a high or medium-high level of exposure to COVID-19: Retail trade; accommodation and food services; and arts, recreation and entertainment.¹⁰³ The tourism and hospitality industry in Mississippi was one of the hardest hit, as restaurants, hotels, casinos, and sporting and entertainment venues went into lockdown, workers lost jobs and income, businesses permanently closed, and the state lost revenue.¹⁰⁴ While there have been signs of job recovery in the first quarter of 2021, joblessness remains high, particularly among low-wage workers and Black and Hispanic workers.¹⁰⁵ Rates of unemployment have varied throughout the state, ranging from 6.5% in the Gulfport-Biloxi-Pascagoula Metropolitan Service Area (MSA), to 5.7% in the Jackson MSA, and 5.6% in the Hattiesburg MSA as of January 2021. In February 2021, the unemployment rate in Mississippi was 6.3% with 81,000 unemployed Mississippians, down from a high of 15.7% in April 2020.¹⁰⁶

“ Between 2010 and 2019, employment growth in Mississippi was dominated by low-wage jobs, and the income gap between high- and low-wage earners continued to grow. ”

GDP and unemployment rates are key economic metrics, yet these metrics alone are not enough to capture the overall health of the labor landscape. By breaking down labor force data in new ways, this section highlights the challenges ALICE workers face: the heightened risks to essential workers in the pandemic; the declining power of wages to keep up with the cost of living; a labor force marked by greater dependence on hourly wage work and increased economic risk for workers; and a large number of adults out of the labor force. The section concludes by reviewing the impact of the pandemic on the trend towards automation of jobs, and the risks and opportunities automation poses for ALICE workers.

ESSENTIAL ALICE WORKERS MAINTAIN THE ECONOMY

While national conversations about work often focus on the economic importance of the “innovation” sector and its high-paying jobs, the pandemic has revealed that the smooth functioning of the national and Mississippi economies relies on a much larger number of occupations that build and repair the physical infrastructure and educate and care for the past, current, and future workforce. The workers in these jobs are described as “Maintainers” by technology scholars Lee Vinsel and Andrew Russell, and they are primarily ALICE.¹⁰⁷ To better understand where ALICE works, we elaborate on Vinsel and Russell’s concept by breaking down all occupations in Mississippi into two occupational categories: the lower-paying Maintainer occupations, composed of Infrastructor and Nurturer jobs; and the higher-paying Innovator occupations, composed of Adaptor and Inventor jobs.

DEFINITIONS

Maintainer Occupations:

Infrastructors build and maintain the physical economy (construction, maintenance, management, administration, manufacturing, agriculture, mining, transportation, retail).

Nurturers care for and educate the workforce (health and education, food service, arts, tourism, hospitality).

Innovator Occupations:

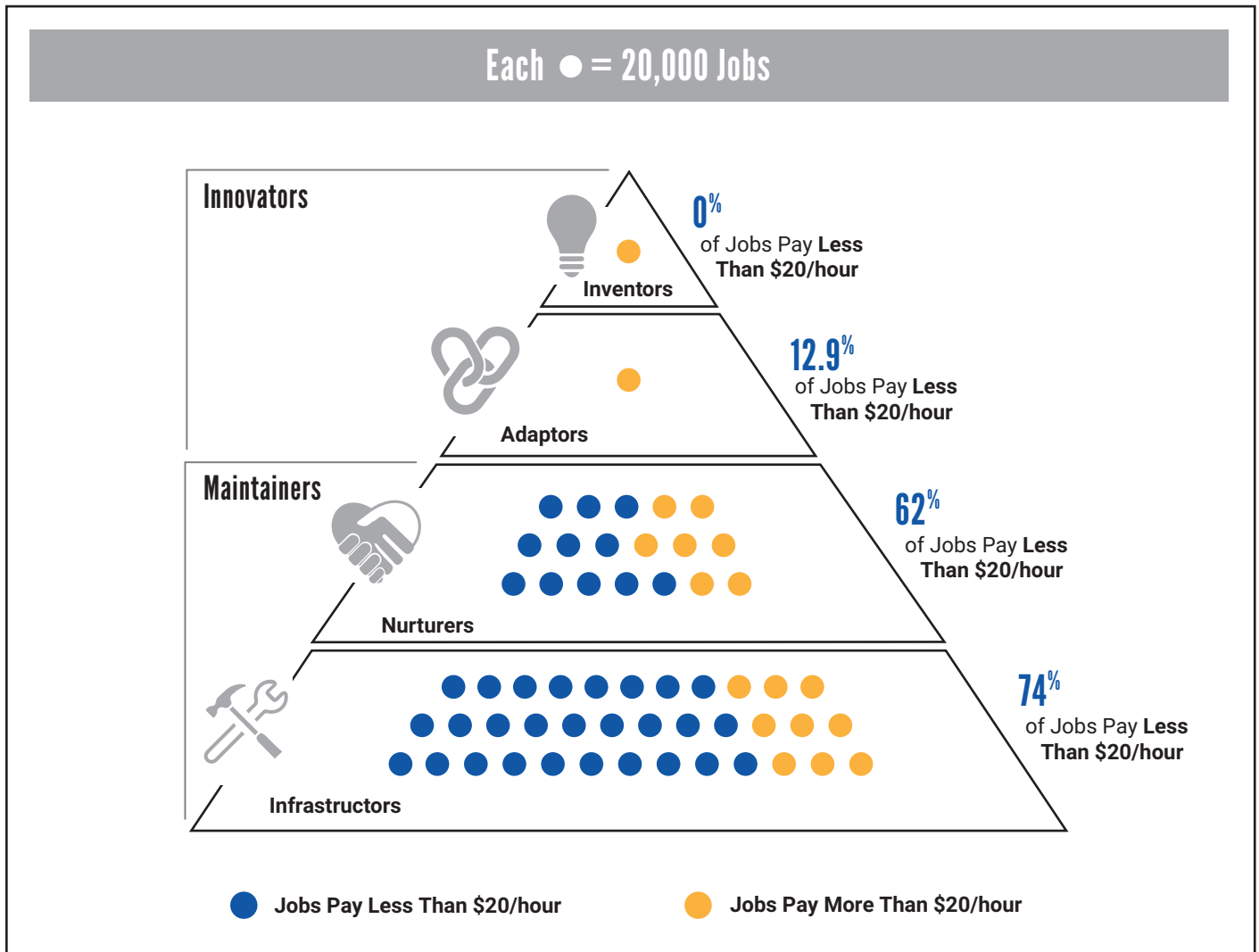
Adaptors implement existing tools or processes in new ways, responding to opportunities and changing circumstances (managers, industrial and organizational psychologists, analysts, designers, technicians, and even policymakers).

Inventors devise new processes, appliances, machines, or ideas. Before World War II, most inventors were independent entrepreneurs. Today, they are most likely engineers and scientists working in research & development, and, in some cases, higher education.

The largest employment sectors in Mississippi are Maintainer occupations. The single largest industry in 2019, with 163,030 employees, was health care and social assistance, which is comprised of Nurturer jobs. The second largest, with 145,700 employees, was manufacturing, which is comprised of Infrastructor jobs. Both industries have large shares of ALICE workers.¹⁰⁸ There are far fewer jobs in Innovator occupations (Adaptors and Inventors).

When stacked together, Mississippi’s occupations form a pyramid that reveals the critical role of Maintainer jobs – the jobs most accessible to ALICE – in the state economy (Figure 10). The majority of Maintainer jobs (74% of Infrastructor jobs and 62% of Nurturer jobs) pay less than \$20 per hour – a wage that, if full time, year-round, provides a maximum annual salary of \$40,000, or \$15,980 less than the family Household Survival Budget of \$55,980. By comparison, almost all Adaptor and Inventor occupations pay more than \$20 per hour.

Figure 10.
Occupations by Wage and Type, Mississippi, 2019



Source: Bureau of Labor Statistics, Labor Force Statistics, 2019—Occupational Employment Statistics

From the start of the pandemic, many essential workers in Maintainer jobs were praised for their bravery and sacrifice, when in fact they often had no choice but to work despite increased health risks and low wages. The pandemic has impacted workers in many fields, yet workers who provide in-person services have felt the brunt of layoffs and reduced wages. This is especially true for those working in retail, warehousing, grocery stores, transportation, pharmacies, hospitals, and nursing homes, with perhaps the most egregious exposure among workers in meatpacking plants. Initially, many of these low-wage employees were not provided sufficient safety equipment, resulting in greater exposure to COVID-19.¹⁰⁹ And while many companies provided “heroes’ pay” and other types of hazard pay at the beginning of the pandemic, these interventions were largely minimal and temporary.

Women in Mississippi have been shouldering the burden of care for COVID patients throughout the pandemic; nearly 90% of the 64,000 nurses, medical assistants, and home health aides in the state are women, placing themselves and their families at heightened risk for contracting COVID-19. Women are also overrepresented in retail sales and food preparation and service occupations, comprising 8 out of 10 cashiers and over 70% of all food service workers in Mississippi, and working for a median hourly wage of \$9.01 and \$9.15, respectively. At the same time, essential workers with children have also had to juggle child care as schools moved to online classes and child care centers operated on reduced schedules.¹¹⁰

Small businesses have been particularly vulnerable during the pandemic. Small businesses play an important role in the economy as a major contributor to job growth, innovation, and economic activity. Prior to the pandemic, small businesses employed nearly half of all employees in Mississippi.¹¹¹ Particularly in the early months of the pandemic, businesses that require close personal contact, such as personal services, restaurants, and bars, were most likely to have reduced staff and a drop in sales, or to be closed down. Women- and minority-led small businesses were the hardest hit, as they were usually in the sectors and communities most impacted by COVID-19 and less likely to be in sectors that could easily transition to remote work.¹¹² The Paycheck Protection Program (PPP), which began in April 2020, has been helping some businesses keep their doors open, until the economy improves. However, the program has been criticized for uneven distribution of funding with little regard for those businesses that need assistance the most.¹¹³

In a February 2021 survey, 61% of small businesses in Mississippi reported that sales were still lower than before the pandemic, compared to 51% nationally. On a positive note, only 21% of Mississippi's small businesses reported reductions in employment as a result of the pandemic, which is lower than the national average of 27%.¹¹⁴

MOST EMPLOYMENT GROWTH HAS BEEN IN LOW-WAGE JOBS

Low-wage jobs are not always viewed unfavorably, out of a belief that they are necessary for workers just starting their careers or for people looking to earn supplemental income. In reality, more than half of low-wage workers are either a family's primary earner or a substantial contributor to total earnings. Nationally, in 2019, 26% of low-wage workers were the only earners in their families, and another 25% lived in families in which all workers earned low wages. In addition, research has shown that the economic mobility of low-wage workers is limited – most remain in low-wage jobs over time.¹¹⁵ And most low-wage jobs don't meet the definition of "good jobs" or "quality jobs" – those that are well paid with a salary, provide a stable income that can support a family, and take out regular taxes.¹¹⁶

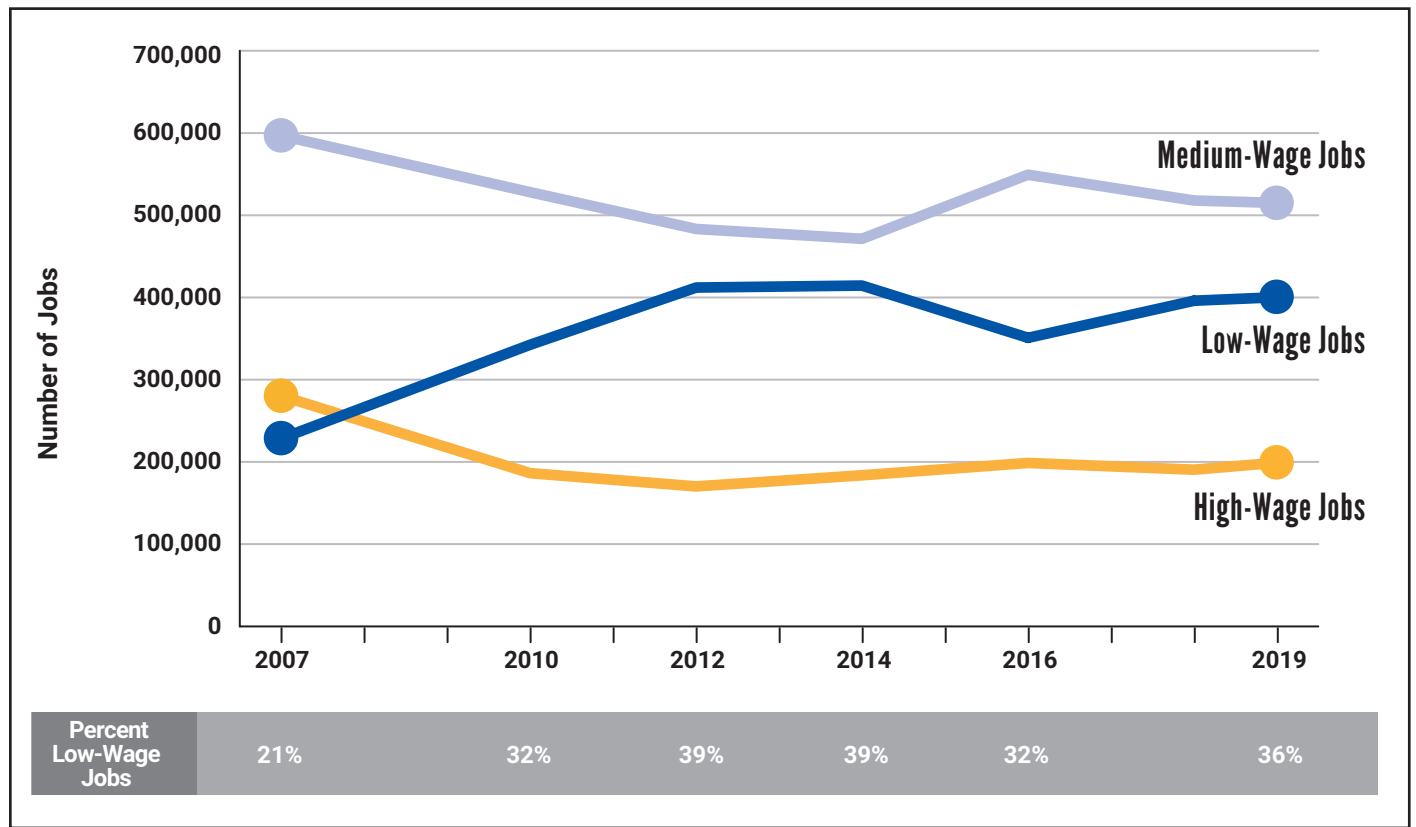
Figure 11 breaks down the jobs in Mississippi by their ability to support the family Household Survival Budget. Tracking these job groups from 2007 to 2019 illustrates the following trends:

- **Low-wage jobs** (dark-blue line) are those that pay a wage too low to support the family Household Survival Budget (which includes costs for two adults, an infant, and a four-year-old) even with two people working full time, year-round. In 2007, this wage was up to \$9.24 per hour, per worker; by 2019, it had risen to up to \$13.99 per hour, per worker. The number of low-wage jobs increased by 75% during that period and accounted for 36% of jobs in Mississippi in 2019. This shows that, even with two earners working full time, it is not only possible but common for households to fall below the ALICE Threshold.

“ Women- and minority-led small businesses were the hardest hit, as they were usually in the sectors and communities most impacted by COVID-19 and less likely to be in sectors that could easily transition to remote work. ”

- **Medium-wage jobs** (light-blue line) allow two workers to afford a family Household Survival Budget. In 2007, these were jobs that paid between \$9.24 and \$18.48 per hour, per worker; by 2019, wages needed for these jobs were between \$13.99 and \$27.99 per hour, per worker. The number of medium-wage jobs decreased by 14% during that period.
- **High-wage jobs** (gold line) allow one worker to afford a family Household Survival Budget. In 2007, the wage required was \$18.48 per hour or more; by 2019, the wage required had increased to \$27.99 per hour or more. The number of high-wage jobs decreased by 29% during that period.¹¹⁷

Figure 11.
Number of Jobs by Wage Level, Mississippi, 2007–2019



Note: Wage levels are defined by their relation to the Household Survival Budget. Dark blue = Job cannot support family Household Survival Budget with two earners. Light blue = Job supports family Household Survival Budget with two earners. Gold = Job supports family Household Survival Budget with one earner.

Sources: ALICE Household Survival Budget, 2007–2019; Bureau of Labor Statistics, Labor Force Statistics, 2007–2019—Occupational Employment Statistics

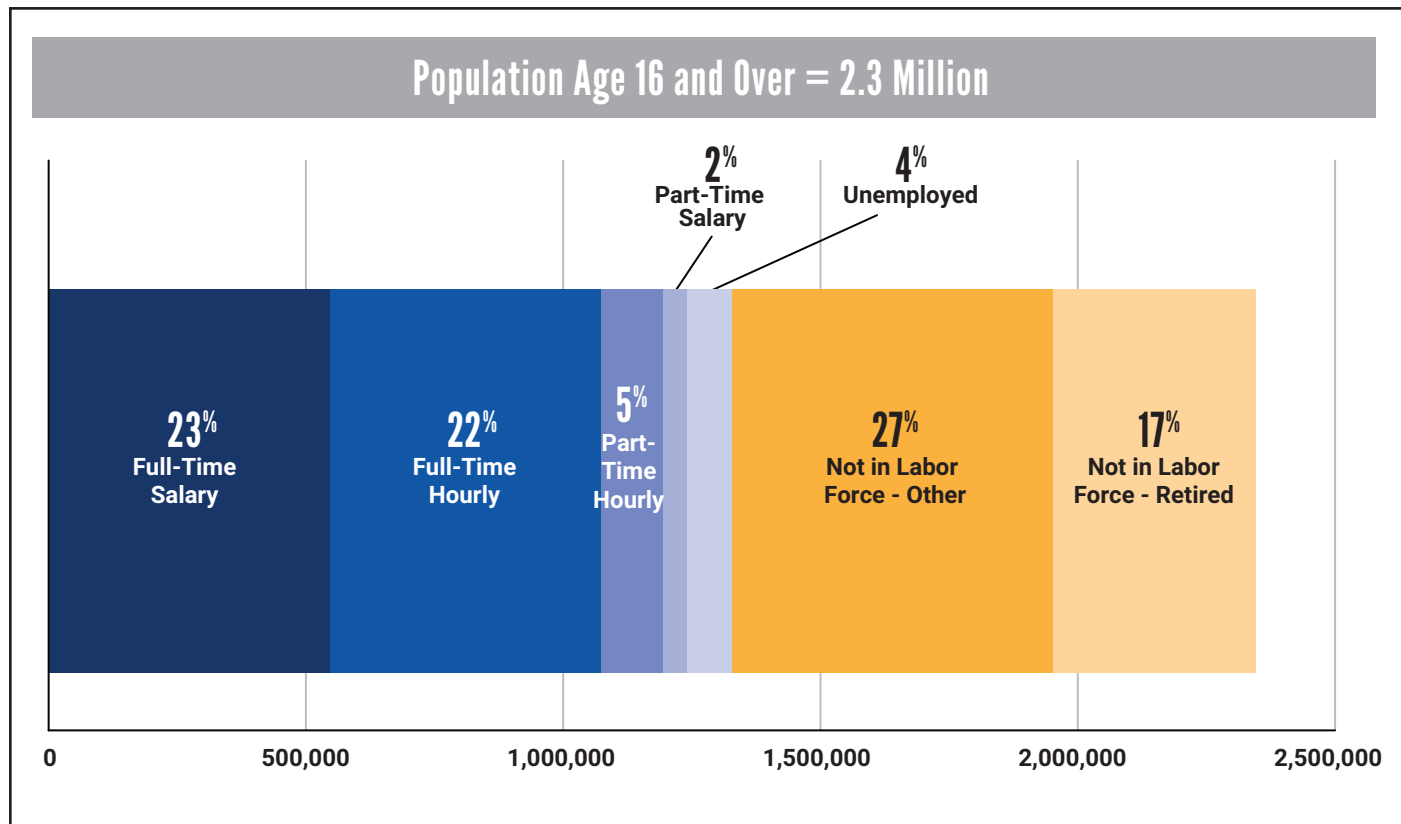
During the Great Recession, high-wage jobs and medium-wage jobs decreased and they remained below pre-Recession levels through 2019. Mirroring the decade following the Recession, low-wage workers are now feeling the brunt of the financial strain of the pandemic, with higher levels of unemployment and slower job recovery. Unemployment reached historic highs in 2020 for all income groups. Between January 15, 2020 and March 27, 2021, employment rates for all jobs in Mississippi increased by 11%, but low-wage job employment rates increased by only 3%.¹¹⁸

ALICE WORKERS SHOULDERS MORE RISK IN THE MODERN ECONOMY

Increasingly, ALICE workers serve as the reservoir for the U.S. labor force through work arrangements that leave them with more economic risk and fewer job protections. When the economy grows, more workers are hired, as happened over the last decade. But the experience of the Great Recession shifted the way their work was structured — increasingly hourly paid, part-time, at will, and project-based — making it easier to reduce workers’ hours or cut their employment altogether when the economy ebbs. Over the last decade, as much as 94% of U.S. net employment growth has come from alternative or contingent labor, according to a National Bureau of Economic Research report.¹¹⁹ The growth in these arrangements set the stage for the disproportionate impact of the pandemic on low-wage ALICE workers.

A 2019 overview of the labor status of Mississippi's 2,346,086 working-age adults (people age 16 and over) shows that 56% of adults were in the labor force (blue bars in Figure 12), yet nearly half of them were hourly-paid workers. In addition, 44% of adults were outside the labor force (gold bars), the largest number since 2015 (Figure 12).¹²⁰

Figure 12.
Labor Status, Population Age 16 and Over, Mississippi, 2019



Note: Data for full- and part-time jobs is only available at the national level; these national rates (49% of full-time workers and 73% of part-time workers paid hourly) have been applied to the total Mississippi workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year.

Sources: American Community Survey, 2019; Federal Reserve Bank of St. Louis, 2019

Though the majority of adults in Mississippi were working in 2019 and most households had at least one worker, only 23% of working-age adults had the security of a full-time job with a salary. The rest were paid hourly and/or worked part time.¹²¹

THE GIG ECONOMY DEFINED

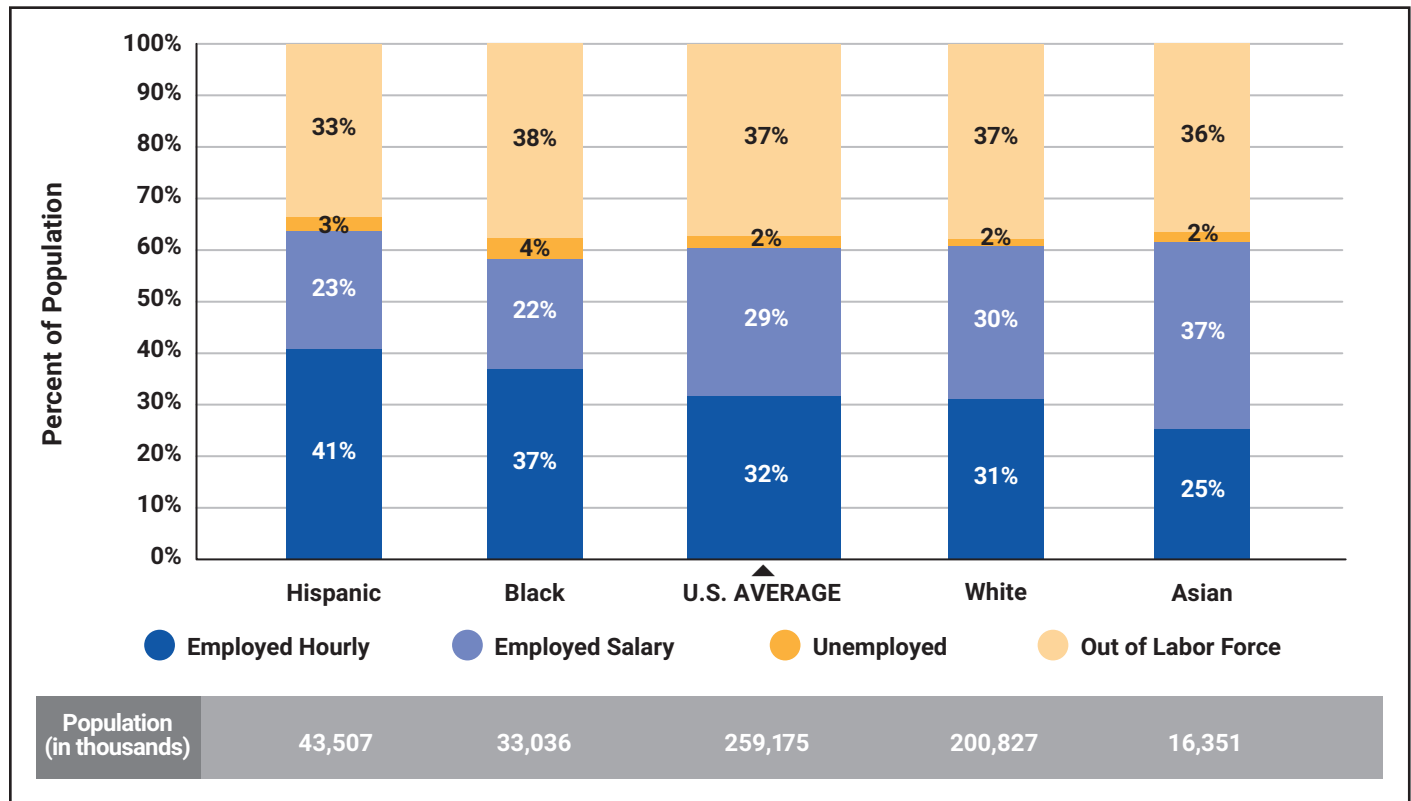
Hourly paid and part-time workers face a range of challenges in earning enough income to meet their basic needs. In addition to lower wages, these workers are more likely to have fluctuations in income, with frequent schedule changes and variation in the number of hours available for work each week or month. They are often on their own in finding affordable technical support or navigating basic worker safety. They are also less likely to receive benefits such as health insurance, paid time off, family leave, or retirement benefits, especially if they work fewer than 30 hours per week at a single job.¹²² Not providing benefits results in significant savings for employers; nationally in 2019, companies spent an average of 31% of compensation on benefits.¹²³

Before the start of the pandemic, gig workers were not eligible for traditional unemployment benefits. The economic impact of the pandemic, with millions of workers losing their jobs, brought the lack of these benefits into stark relief. In March 2020, the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act extended unemployment benefits to gig workers. Mississippi gig workers who were unable to work because of the COVID-19 crisis could now apply for Pandemic Unemployment Assistance (PUA) benefits.¹²⁴

Hourly paid, part-time, and other non-traditional workers are also more likely to rely on multiple types of work. Traditional measures of employment have focused on the number of jobs held by a worker; for example, the Bureau of Labor Statistics (BLS) estimates that only 5% of workers held two or more jobs in 2019.¹²⁵ However, in the modern economy, a worker may have many sources of income that are not necessarily considered a “job” by agencies like BLS. In 2019, one in ten in working-age adults spent at least 20 hours in the previous month working a side gig, with one in three working just a few hours a month performing gig work. Most gig workers relied on this income to supplement their primary source of income.¹²⁶

Disparities in the labor force by race/ethnicity are striking across the country and Mississippi, in both wages and working arrangements. Starting with slavery and continuing through today’s education, employment, and immigration policies, Black and Hispanic people in particular face occupational segregation into chronically undervalued occupations and institutionalized racial disparities in wages and benefits. Notably, most domestic, agricultural, and service occupations — jobs disproportionately held by workers of color — are still exempt from minimum wage requirements, overtime requirements, and health and safety protections.¹²⁷ In addition, Black and Hispanic adults disproportionately work in hourly-paid jobs: While state-level data by race is not available, at the national level, 41% of Hispanic workers and 37% of Black workers worked in hourly-paid jobs in 2019, compared to 31% of White workers and 25% of Asian workers (Figure 13).¹²⁸

Figure 13.
Labor Status by Race/Ethnicity, United States, 2019



Sources: American Community Survey, 2019; Federal Reserve Bank of St. Louis, 2019

Disparities in wages continue to persist by sex, race/ethnicity, disability, sexual orientation, and gender identity.

Nationwide, nearly 2.5 million women left the workforce between March 2020 and February 2021 – with women of color being disproportionately impacted – largely in response to unmet needs for child care, along with the fact that many women were working in jobs that were hardest hit by the pandemic. This is significantly more than the 1.8 million men that left during the same time frame.¹²⁹ The exodus of women from the labor market has undone years of progress toward gender equity in the workplace.¹³⁰ Nearly 40% of women who were unemployed in February 2021 had been out of work for more than six months, which will make re-entry into the workforce harder. Women who have been out of the workforce for an extended period of time may have to take a job with lower pay. And lack of income will also prevent many women from pursuing additional education or training for career advancement.¹³¹

The gender gap was significant in Mississippi even before COVID-19. In 2019, women working full time, year-round earned 77 cents for every dollar White men earned, which translates to a loss of tens of thousands of dollars each year, and hundreds of thousands of dollars during one’s lifetime. The gap is even wider for Black and Hispanic women in Mississippi, who made 56 cents and 55 cents, respectively, for every dollar that White men earned.¹³² Closing the income gap would help improve financial stability not only for women in dual-earner households in Mississippi, but also for the nearly 100,000 single-female-headed households who were struggling before the pandemic (83% of single-female-headed households were below the ALICE Threshold in 2019).

By race and ethnicity, in 2019, Black and Hispanic workers in Mississippi earned 46% and 35% less, respectively, than White workers, compared to 39% and 22% less nationally. Workers with disabilities also earned less: Nationally in 2017, full-time, year-round workers with disabilities earned 13% less than those without disabilities. Yet workers with disabilities in almost all occupations were also less likely to work full time. When including all workers, regardless of work schedule or occupation, the gap between disabled and non-disabled workers was even wider (34%).¹³³

Intersectional identities impact disparities in the workplace even further. Intersectionality, a term coined by Kimberlé Crenshaw in the late 1980s, helps explain how the intersection of an individual’s gender, race/ethnicity, age, ability,

sexual orientation, social class, and religion overlap with one another and with systems of power to privilege or oppress certain groups in society.¹³⁴ For example, studies show that lesbian, gay, bisexual, transgender, and queer (LGBTQ+) employees experience real and significant wage gaps: In 2017, 34% of LGBTQ+ individuals in Mississippi earned less than \$24,000 per year, as opposed to 30% for non-LGBTQ+ individuals (compared with 25% and 18%, respectively, nationwide). These gaps may also overlap with issues of race/ethnicity and disability. For example, in 2017, Black women earn 62 cents for each dollar that White men earn, compared to White women (\$.79) and Asian women (\$.89).¹³⁵

Record low unemployment levels in Mississippi in 2019 masked the breadth, severity, and persistence of underemployment. Figure 12 shows that 4% of Mississippians in 2019 were unemployed but looking for work (lightest blue column). The official unemployment rate from BLS at the time was 5.5%, almost half the rate of unemployment in 2010 (10.1%).¹³⁶ Yet this measure — closely followed by the media, the Federal Reserve, and policymakers — does not fully capture the employment realities on the ground. With the increase in gig-work opportunities, many people are working but not with the hours or wages that they need. The BLS reported an underemployment rate of 10% in Mississippi in 2019, and other national surveys reported much higher rates of employees who were dissatisfied with their current employment situation, including 11% of part-time workers who preferred more work hours (not just those who want a full-time job), and nearly half of workers nationwide — 46% — who were working at a job that didn't utilize their education, experience, or training.¹³⁷

The pandemic has further impacted employment levels. In addition to increases in the number of workers who are underemployed, 53% of those workers reported they were even more underutilized because of the pandemic. Others have had to leave the labor force altogether.¹³⁸

FINANCIAL HARDSHIP AMONG COLLEGE STUDENTS

As more families face financial hardship and the cost of college continues to rise, more students are working while in school despite aid, student loans, and assistance from family members.¹³⁹ Nationally, 20% of high school students, 42% of full-time college students, and 85% of part-time college students had a job in 2019.¹⁴⁰ Working long hours to earn more income comes at a price, as it can interfere with academic performance and ultimately the likelihood of obtaining a degree.¹⁴¹ In a recent financial wellness survey, students reported that two of the major obstacles to academic success were juggling work with school and other responsibilities and difficulty meeting expenses.¹⁴²

The COVID-19 pandemic is creating even greater challenges for college students. The Hope Center surveyed 38,602 students in 26 states between April and May of 2020 and found that nearly three in five students were experiencing some basic needs insecurity (e.g., food insecurity, housing insecurity, homelessness). Greater rates of basic needs insecurity are associated with the loss of a job or reduction in hours or pay. Thirty-three percent of students at two-year schools and 42% of students at four-year schools reported they had lost a job they held prior to the pandemic.¹⁴³ According to the College and University Anti-Hunger Alliance of Mississippi, about half the state's college students struggle with food insecurity. The University of Southern Mississippi's food pantry, which has received more than 5,000 visits since it opened in 2016, serves about 30–40 students each of the two days a week it is open.¹⁴⁴

Finally, a major contributor to rising student debt is the increasing cost of tuition. Almost one-third of college students nationally report that they are paying for college with a credit card, and in Mississippi, 55% of college students who graduated in 2019 were in debt, with an average loan of \$31,651, a 43% increase from 2010.¹⁴⁵

Who is Out of the Labor Force?

Even before the pandemic, in 2019, a record number of adults in Mississippi were out of the labor force. (Figure 12). Adults who were out of the labor force are not included in the unemployment rate because they were not actively looking for work. Of adults 16 years and older in Mississippi, 17% were out of the labor force in 2019 because they were retired and another 27% were out of the labor force for other reasons (gold bars in Figure 12). This totaled 44% of adults outside the labor force, one of the highest rates in the country.¹⁴⁶ During the pandemic, that number has continued to grow as older workers are retiring, the youngest workers and low-wage workers in nonessential industries (such as leisure and hospitality) are discouraged from looking for a job, and parents (especially women) are staying home to care for children and help with remote learning.¹⁴⁷

When there are large numbers of working-age adults out of the labor force, they can serve as a latent reserve of potential workers. From 2010 to 2019, although unemployment rates were low, the number of people outside the labor force constituted a large supply of potential workers; without this reserve, employers would have to increase wages to attract workers. As such, the large number of adults out of the labor force has helped keep wages low.¹⁴⁸ Due to both high unemployment levels and larger numbers out of the labor force, the reserve of potential workers is even larger during the pandemic, which in turn may make recovery even harder than expected.

Retirees (age 65 and over and not working) are traditionally one of the largest groups of adults out of the labor force. In Mississippi in 2019, they accounted for 17% of the working-age population, in part due to the aging baby boomer generation. However, this percentage did not include the increasing number of seniors who were still working; in 2019, 19% of seniors in Mississippi were still in the labor force.¹⁴⁹ Downturns have traditionally been a juncture where older workers retire and drop out of the labor force, and this pandemic period is no exception.¹⁵⁰

Those under age 65 and not working were out of the labor force before the pandemic for a variety of reasons, the two most common being:

- **School:** Nationally, 80% of high school students and 52% of college students did not work in 2019. In Mississippi, non-working students accounted for 29% of the state's working-age adults out of the workforce.¹⁵¹
- **Health/Disability:** Adults with one or more health issues — an illness or disability that makes it difficult to get to work, perform some job functions, or work long hours — accounted for 26% of those out of the labor force in Mississippi in 2019.¹⁵² These numbers are likely to increase in response to COVID-19. The pandemic has been particularly difficult for workers with disabilities, as many found work in industries that have experienced higher rates of job loss, including retail, hospitality, food services, and building grounds and maintenance. Initially, fear of catching the virus kept some workers out of the workforce. In addition, many jobs did not prove conducive to working remotely, and employers were frequently not able to make accommodations during the pandemic.¹⁵³

Other reasons for being out of the labor force include:

- **Child care/family caregiving:** For women 25 to 54 years old, the most common reason for not working in 2019 was in-home responsibilities — caring for children, but also caring for an aging parent or a family member with a disability or chronic health issue, especially as the population continues to age.¹⁵⁴
- **Educational attainment:** High school graduation rates in Mississippi have been on the rise, climbing from 80.8% in 2016 to 87.7% in 2021.¹⁵⁵ While this is a significant gain, educational attainment beyond high school is a key determinant for future employment and financial stability. Having less post-secondary education lowers the chances of employment and earnings. Workers with an associate degree are about 8.5% more likely to be employed, and make 18.7% more, than workers with a high school diploma or less; with a bachelor's degree those percentages increase to 13% and 45%, respectively.¹⁵⁶ In 2019, 23% of Mississippians 25 and older had a four-year degree, compared to 33% of the U.S population, with statewide variations according to race and ethnicity — rates of four-year degrees were highest among the Asian population (47%), followed by the White population (27%), Hispanic population (17%), and Black population (16%).¹⁵⁷

- **Incarceration:** According to the Prison Policy Initiative, in 2020, the unemployment rate for people who have been formerly incarcerated in the U.S. was nearly five times greater than the general population, with discriminations based on race and gender further impeding access to work.¹⁵⁸ Mississippi has the second highest imprisonment rate in the country, 57 times the national average in 2020, with 652 out of 100,000 people in prison across the population. Convictions that result in incarceration often bring additional penalties including fines, fees, and barriers to future employment.¹⁵⁹

The remainder of adults were out of the workforce for other reasons, including residential and geographical segregation from job opportunities, and limited access to reliable transportation or child care.¹⁶⁰

AUTOMATION POSES OPPORTUNITIES AND RISKS FOR ALICE WORKERS

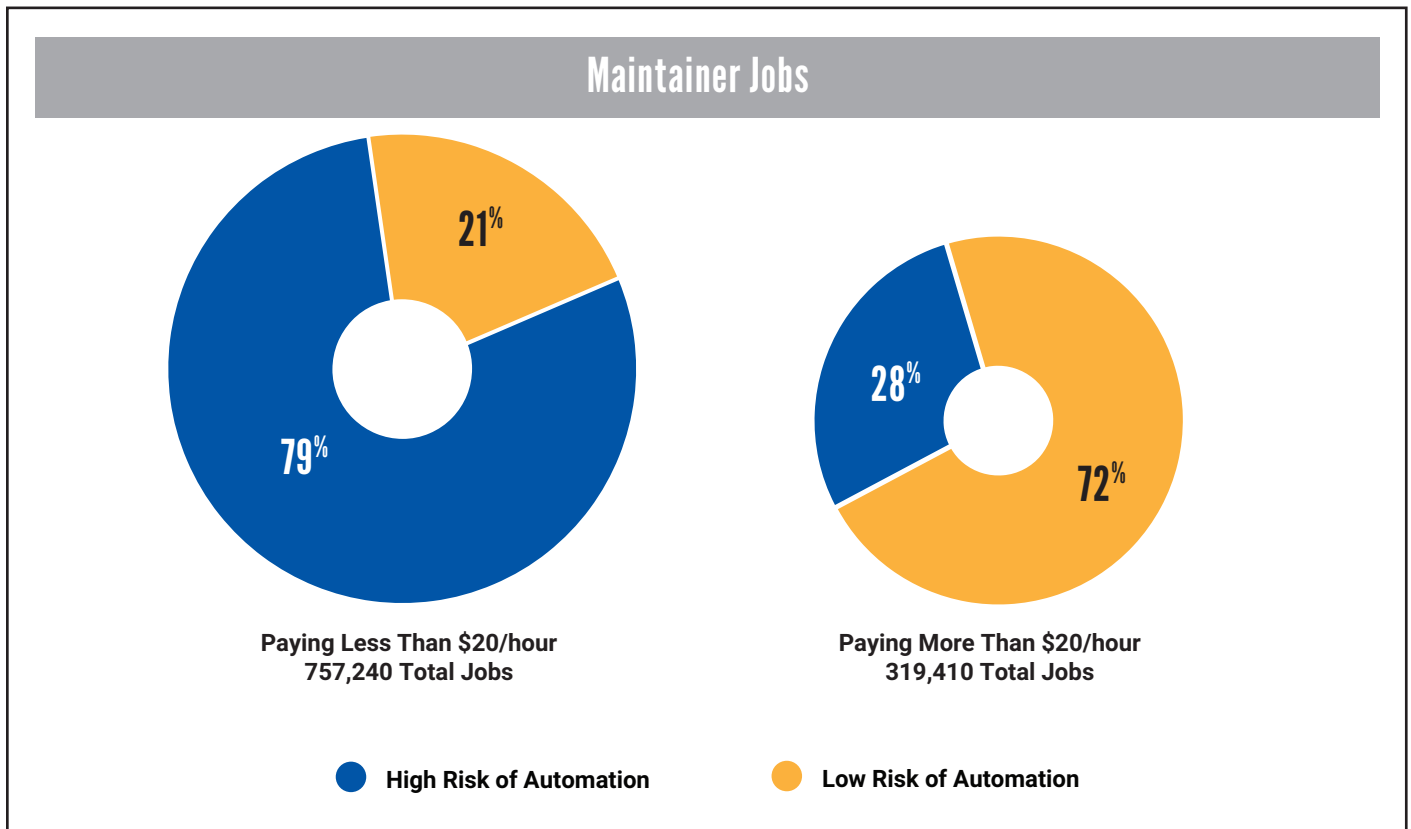
Many low-wage ALICE jobs are at risk of automation, and even more will require workers to have digital skills going forward. The McKinsey Global Institute estimated that only about 10% of jobs are at risk of being lost because of automation and artificial intelligence (AI), but 60% of all jobs fall into a category where at least one-third of tasks could be automated. Workers will require an increasing ability to incorporate new technologies, work with data, and make data-based decisions.¹⁶¹

For ALICE, the possibility of automation is double-edged: Automation could help ALICE workers by increasing productivity and reducing health and safety risks. The benefits of increased technology also include improved accuracy in areas like pharmaceutical pill dispensing, and reduced risk of injury for workers such as warehouse packers and long-distance drivers.¹⁶² On the other hand, automation could harm ALICE workers by eliminating their jobs, especially if there is no replacement or training for better jobs. ALICE workers will need to gain new skills rapidly, and that will require more on-the-job training, more flexibility to change career paths, and different kinds of education providers.¹⁶³

“ALICE workers will need to gain new skills rapidly, and that will require more on-the-job training, more flexibility to change career paths, and different kinds of education providers.”

As the pandemic has increased risks for in-person work, companies are revisiting their investments in robotics and automation. Even before the pandemic, a large swath of jobs were likely candidates for automation (defined as having a greater than 50% chance of being replaced by technology in the next decade). Jobs that pay less than \$20 per hour are more likely to be replaced by technology compared to higher-paying jobs. This is especially true for Maintainer occupations, where most jobs pay less than \$20 per hour and 79% of these low-paying jobs are at a high risk of automation. By comparison, only 28% of Maintainer jobs that pay more than \$20 per hour are at that level of risk (Figure 14). The economic downturn associated with the pandemic, however, may be slowing the trend towards automation as many firms struggle just to keep the lights on.¹⁶⁴

Figure 14.
Occupations by Type and Risk of Automation, Mississippi, 2019



Sources: Bureau of Labor Statistics, 2019—Occupational Employment Statistics; Frey & Osborne, 2013

In Maintainer occupations, the risk of automation drops sharply in higher-paying jobs. Among Infrastructor jobs, 88% of jobs that pay less than \$20 per hour are at risk of automation, compared to 47% of those that pay more than \$20 per hour. Among Nurturer jobs, the discrepancy is even greater: 56% of jobs that pay less than \$20 per hour are at risk of automation, compared with 1% of those that pay more than \$20 per hour.¹⁶⁵

Many of these jobs are the ones that, prior to the pandemic, were predicted to grow; those predictions may now need to be revisited. From 2016 to 2026, the occupation projected to have the largest number of new jobs in Mississippi is cashier; the median wage for these jobs in 2019 was \$9.21 per hour, which was not enough to support the single-adult, senior, or family Survival Budgets. Of the state’s top 20 projected growth occupations during the same decade, 80% will pay less than \$15 per hour, 66% will not require any formal educational credential at all, and 3% will require only a high school diploma.¹⁶⁶

FILLING THE GAPS: PUBLIC ASSISTANCE, ASSETS, AND ACCESS TO CREDIT

ALICE families are often in a financial catch-22: They earn too much to be eligible for most public assistance programs but too little to save or to access tools, like low-interest credit cards and financial services, that wealthier families use. With a low income, no financial cushion, and difficulty paying immediate bills, ALICE families often fall into a vicious cycle of budget shortfalls. A failure to pay bills on time leads to fees, penalties, and low credit scores, which in turn increase interest rates, insurance rates, and costs for other financial transactions (from check-cashing to credit card fees).¹⁶⁷ The costs of financial instability are cumulative and intensify over time.

PUBLIC ASSISTANCE HELPS, BUT ISN'T ENOUGH FOR FINANCIAL STABILITY

Without public assistance, ALICE households would face even greater hardship and many more would be in poverty, especially during economic downturns such as the Great Recession and the COVID-19 pandemic. Programs like the Supplemental Nutrition Assistance Program (SNAP), the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC), Medicaid, and, increasingly, food banks and other community supports provide a critical safety net for basic household well-being and enable many families to work.¹⁶⁸

Yet public assistance is not enough to ensure that ALICE families achieve financial stability. While ALICE families are not earning enough to afford essentials, their earnings are often too high to qualify for assistance. Only a small fraction of struggling families receive public assistance in Mississippi (Figure 15), and for most programs the percentage receiving assistance has decreased over time. SNAP, the government's largest food assistance program, reached 152,419 households in Mississippi in 2019, providing assistance to only 28% of all households below the ALICE Threshold.

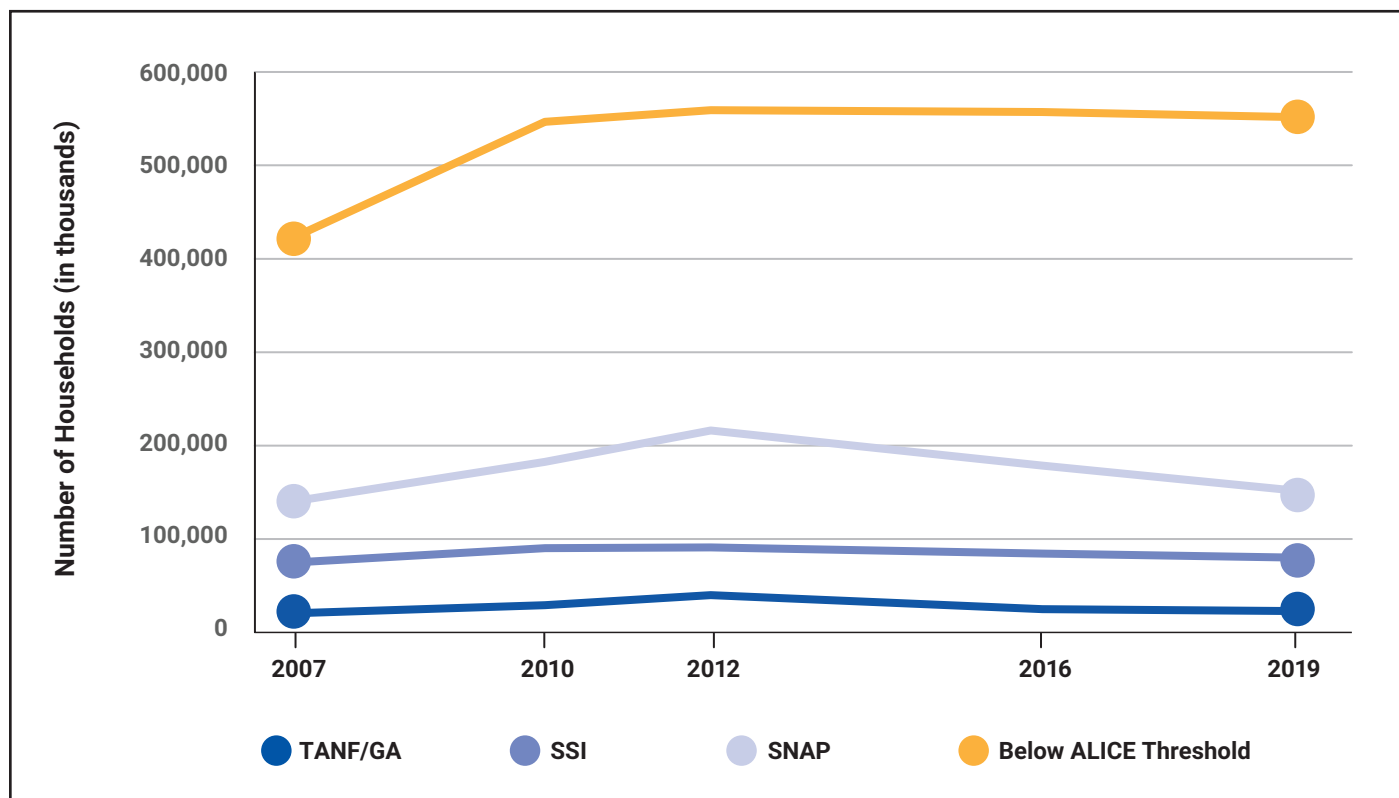
Other programs cover even fewer households:

Temporary Assistance for Needy Families (TANF), which provides payments from state or local welfare offices, reached about 20,181 households in 2019, just 4% of those below the ALICE Threshold. And Supplemental Security Income (SSI), which includes payments to low-income people who are 65 and older and people of any age who are blind or disabled, supported 80,288 households — only 15% of households below the ALICE Threshold.¹⁶⁹

“ SNAP, the government's largest food assistance program, reached 152,419 households in Mississippi in 2019, providing assistance to only 28% of all households below the ALICE Threshold. ”

Figure 15.

Households With Benefits Compared to ALICE Threshold, Mississippi, 2007–2019



Sources: ALICE Threshold, 2007–2019; American Community Survey, 2007–2019

For those who do qualify for assistance, the amount and duration are only enough to lift households out of poverty, but not enough to bring them to stability. The majority of government programs are intended to fill short-term needs, such as basic housing, food, clothing, health care, and education. Most assistance is delivered as a good or service, like food assistance or health care, and cannot be transferred to other needs a family may face. These programs are not designed to help households achieve long-term financial stability.¹⁷⁰

SAVINGS AND ASSETS ARE KEY TO STABILITY, BUT OFTEN OUT OF REACH

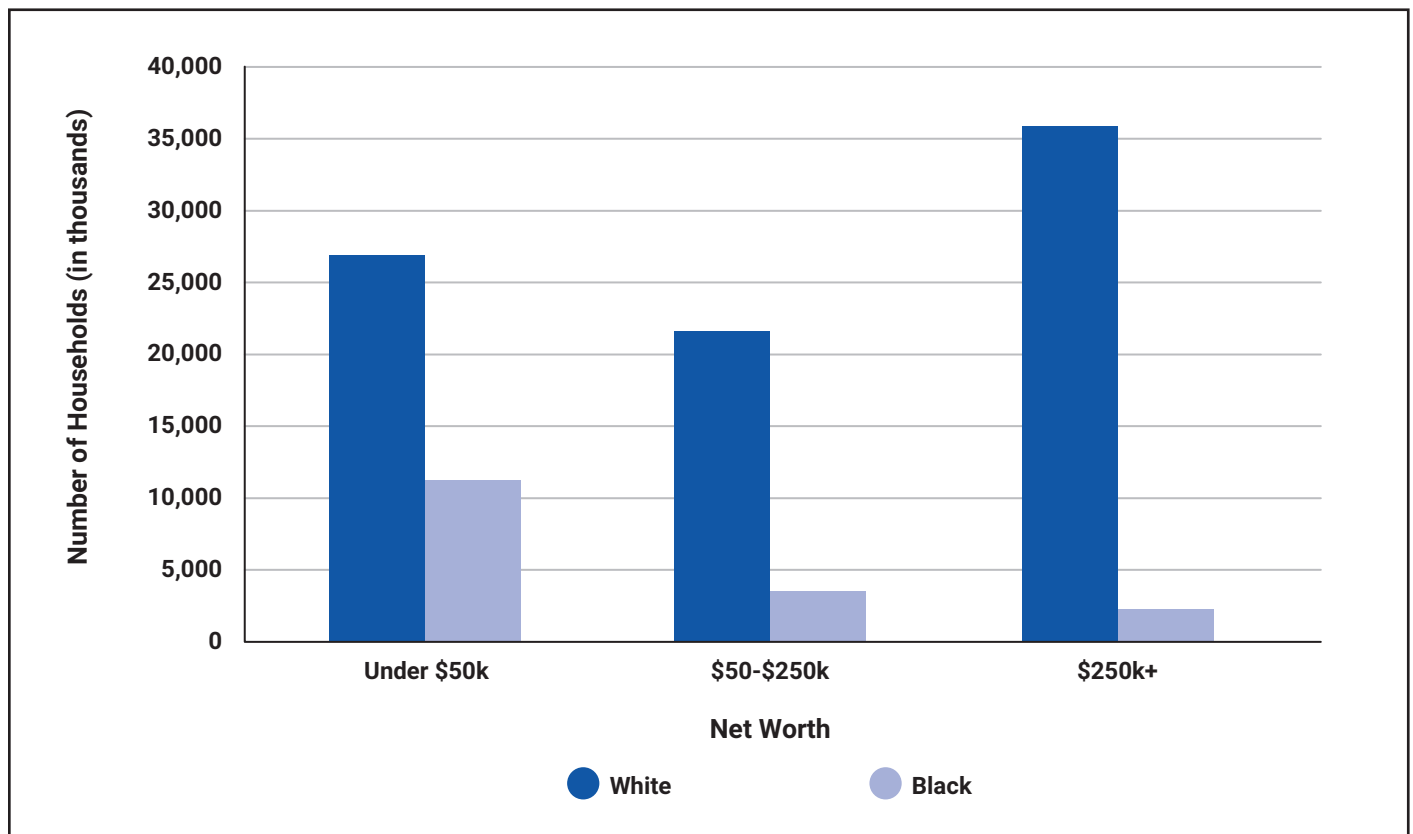
When workers struggle to meet their families' immediate basic needs, saving for the future is difficult. When ALICE families face unexpected emergencies — anything from a car repair to a medical crisis — they are forced to deplete their savings. And due to persistent gaps in access to assets, financial tools, and credit, lower-income households, and households of color in particular, often incur excessive fees or interest rates on borrowing. As a result, ALICE families do not have the means to build assets, let alone catch up to those who already have assets (especially those who have been building them for generations).

In this way, growing income inequality has led to an even greater inequality of wealth. Nationwide, from the late 1940s to the early 1970s, incomes across the income distribution grew at nearly the same pace. Then, beginning in the 1970s, income disparities began to widen: The average income for the top 1% increased nearly five times more than that of the middle 60%, and over two and a half times more than that of the bottom fifth, from 1979 to 2016.¹⁷¹ The gap in wealth

(savings and assets) has grown even more over the last decade. Nationally, the average net wealth of the lower two quintiles of American households was less than \$45,000 in 2019. Meanwhile, the average net wealth of middle-income families was over twice that amount, at \$92,100; over \$200,000 for families in the upper two quintiles; and \$1.6 million for the top 10%.¹⁷²

Due to factors such as unequal access to financial resources and jobs with adequate wages — disparities perpetuated by persistent racism and discrimination — Black households have substantially less wealth than White households, a gap that exists across all income levels.¹⁷³ Nationally in 2019, two-thirds of Black households had assets valued at less than \$50,000 compared to only one-third of White households (Figure 16). At the other end of the spectrum, 43% of White households had assets of more than \$250,000, compared to only 13% of Black households.¹⁷⁴

Figure 16.
Household Net Worth by Race, United States, 2017



Source: U.S. Census Bureau—Wealth and Asset Ownership, 2019

Savings

The lack of household savings is widespread. Nationally in 2019, 37% of respondents to a national survey could not easily cover an emergency expense costing \$400; more than 19% of respondents would have to sell something or use a payday loan, a deposit advance, or an overdraft in order to do so.¹⁷⁵ In another indicator, only 57% of adults in Mississippi had set aside money in the previous 12 months that could be used for unexpected expenses or emergencies such as illness or the loss of a job — well below the national rate of 64%.¹⁷⁶ Behind the national average, however, there was substantial variation, especially by income, race/ethnicity, and disability status:

- **By income:** Just 36% of households making less than \$15,000 and 48% of households making \$15,000 to \$30,000 had emergency savings, compared to 78% of households making at least \$75,000.

- **By race/ethnicity:** While 69% of White households had emergency savings, the same was true for only 63% of Asian households, 54% of Hispanic households, 53% of Black households, and 48% of American Indian/Alaskan Native households.
- **By disability status:** For households that included a person with a disability (aged 25–64), the percentage with emergency savings was even lower, at 46%.¹⁷⁷

Beyond emergencies, lack of savings also limits future possibilities. Sending a child to college, putting a down payment on a house, or building a nest egg for retirement become unattainable dreams. The inability to save or invest for the future makes it nearly impossible for ALICE families to change their financial status.

ALICE families also face a range of barriers that, when compounded, create an even bigger wealth gap – issues including lower pay for women, racial/ethnic discrimination in homeownership, and student loan debt. While the wealth gap between White and Black households is one of the widest, other groups – including but not limited to Hispanic people, women, people with disabilities, and LGBTQ+ people – also face institutionalized barriers to wealth generation, such as lower pay and discrimination in the workforce, barriers to homeownership, and unequal access to credit. Collectively, these factors contribute to greater challenges in generating wealth now and across generations.¹⁷⁸

“ While the wealth gap between White and Black households is one of the widest, other groups – including but not limited to Hispanic people, women, people with disabilities, and LGBTQ+ people – also face institutionalized barriers to wealth generation. ”

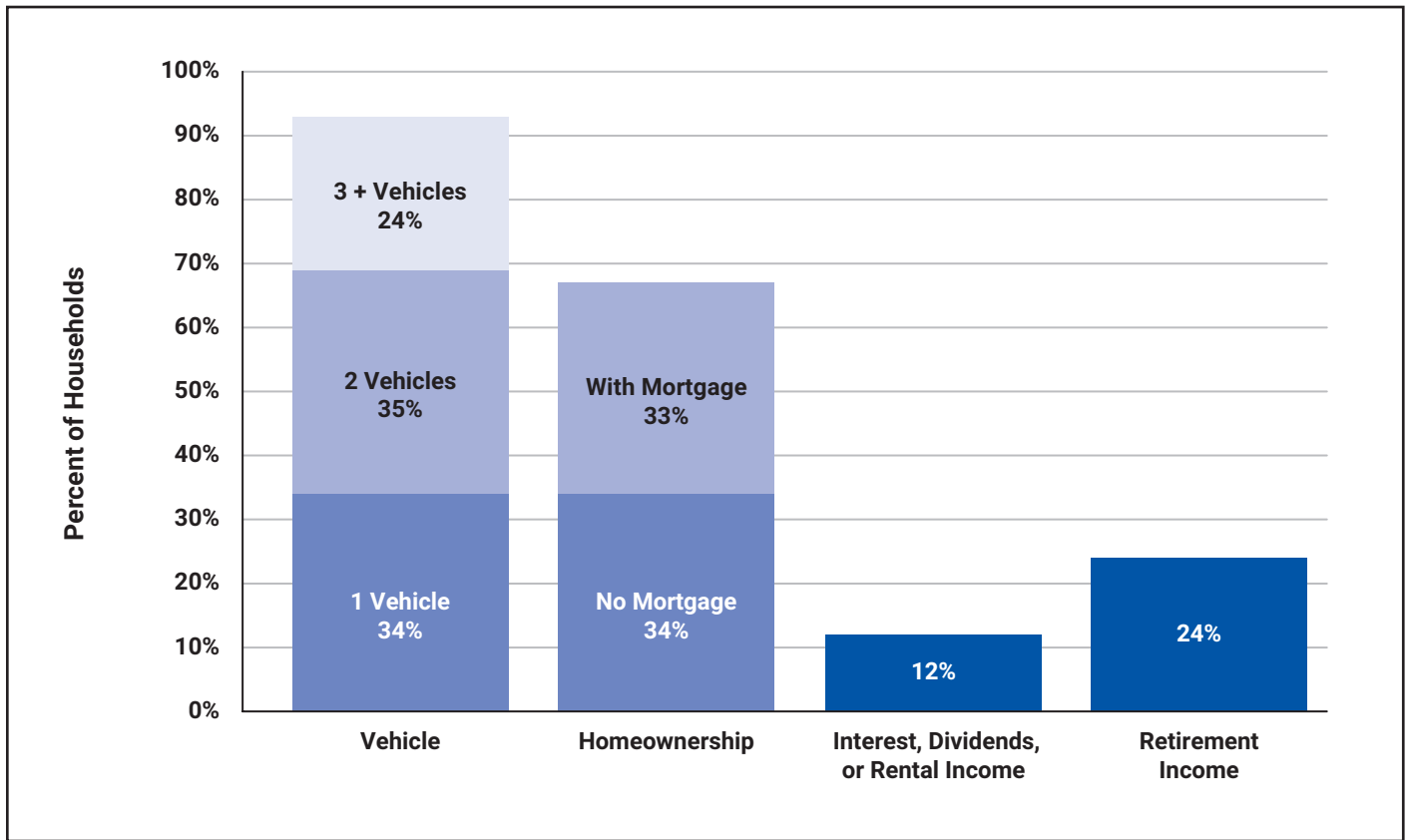
The COVID-19 pandemic will continue to widen and accelerate these existing inequities in income and wealth over the long term. Out of necessity, lower-income households are spending (wages, stimulus checks, unemployment benefits, and savings), while higher-income households have increased their savings and assets during this time.¹⁷⁹ Nationwide in 2020, the personal savings rate, which captures personal saving as a percentage of disposable income, reached its historic high at 34% in April 2020. Before 2020, the highest rates were around 15% nationally, but tended to be in the range of 5% to 10% over the past few decades.¹⁸⁰ This increased savings in 2020 is largely attributed to COVID-19 economic interventions such as Economic Impact Payments and increased unemployment insurance, as well as decreased consumer spending during widespread lockdowns.

But there are significant differences by household income, as shown by how people in a national survey reported using their stimulus checks: Households making \$75,000 or more saved 41% of their initial Economic Impact Payments and spent 15% on essentials. For households with incomes of less than \$40,000, 31% was saved and 22% went to essentials. And many of those who were unemployed when the increased unemployment payments were suspended had to dip back into savings to get by: Those who were unemployed in July of 2020 spent over 60% of their accumulated savings in August 2020 alone.¹⁸¹

Assets

After a bank account, the most common assets are vehicles, homes, and investments (Figure 17). Data on wealth and assets at the state level is limited, but the American Community Survey provides some basic data that is presented in the following sections.

Figure 17.
Household Assets, Mississippi, 2019



Definitions:

Vehicle: a very broad category in the American Community Survey that includes cars, vans, and trucks below one-ton capacity that are kept at home and used for non-business purposes; dismantled or immobile vehicles are not included.

Retirement Income: retirement, survivor, or disability income from a former employer, a labor union, the government, or the U.S. military; or regular income from IRA and Keogh plans

Interest, Dividends, or Rental Income: income from investments such as savings account, stocks, bonds, or rental properties

Source: American Community Survey, 2019

Vehicle Ownership

Most households in Mississippi own a vehicle because owning a car is essential to live and work in many communities. Car ownership is important not only for transportation or physical mobility, especially in rural communities, but also for economic and social mobility. Having access to a car helps families access more employment opportunities, work more hours, and participate more fully in their communities.¹⁸² During the pandemic, ALICE essential workers needed a reliable vehicle to get to work, particularly in areas where public transportation options were restricted during lockdowns. In 2019, 93% of households in Mississippi owned a vehicle, slightly above the national average of 91%, and most owned two or more (Figure 17).¹⁸³ Yet while cars offer benefits beyond their cash value, they are not an effective means of accumulating wealth because the value of a car normally decreases over time.

Owning a car, even a used car, is expensive; the average used vehicle price reached \$20,085 by the end of 2018.¹⁸⁴ Since many low-wage workers do not have strong credit ratings and cannot qualify for traditional low-cost loans, they are forced to use non-traditional, high-cost financing such as “Buy Here, Pay Here” loans. As a result, buyers with fair or poor credit pay significantly more. In 2019, the average auto loan rate for a borrower with a high credit score was under 7.2% while someone with a low credit score paid more than 17%.¹⁸⁵ From 2003 to 2019, the auto debt per capita in Mississippi increased to \$5,220 — the 17th highest rate in the country, and well above the national average of \$4,850. At the same time, the state’s delinquency rate on auto loans rose from 4% in 2003 to 7% in 2019.¹⁸⁶

Subprime car loans like “Buy Here, Pay Here” loans are proliferating among used car dealerships, accounting for 29% of used car loans in the first quarter of 2019. Yet three in ten customers default on their payments, largely due to high interest rates and predatory practices. Because defaults have traditionally grown as unemployment increases, the industry is bracing for a rise in delinquency and default rates in response to the pandemic.¹⁸⁷

“ Auto insurance in Mississippi is costly; the average annual rate is \$1,800, 26% higher than the national average. Drivers with low credit scores pay even more: The average cost for a Mississippian with a poor credit rating is \$3,410, compared to \$1,555 for someone with exceptional credit. ”

In addition to bearing the cost of purchasing a car, low-income households are more likely to have higher vehicle running costs. Older cars require more maintenance and are less likely to be covered by a warranty. Low-income households also face higher insurance costs based on their neighborhood, credit score, and type of vehicle.¹⁸⁸ Auto insurance in Mississippi is costly; the average annual rate is \$1,800, 26% higher than the national average. Drivers with low credit scores pay even more: The average cost for a Mississippian with a poor credit rating is \$3,410, compared to \$1,555 for someone with exceptional credit.¹⁸⁹

While regulations across the country prohibit using race as a factor in vehicle insurance pricing, recent reports have found that major insurers charge Black and Hispanic drivers more for car insurance than White drivers — even when White drivers have previous driving offenses on their records, lower credit scores, or live in an under-resourced neighborhood. Premiums were much higher on average in predominantly non-White ZIP codes compared to predominantly White ZIP codes with similar risk. Ultimately, for many insurers, rates showed little association to risk.¹⁹⁰

Homeownership

The next most common — and perhaps most important — asset in Mississippi is a home, providing financial stability and a means for low-income families to accumulate wealth. Homeownership can increase both financial and social stability for families. For example, children whose parents own their home tend to have higher educational attainment and lower rates of teen pregnancy. In 2019, 67% of all Mississippi households owned their homes, and 49% of those households had a mortgage. Homeownership is highly correlated with income: The rate of homeownership for Mississippians earning \$75,000 or more was 86% (compared to 79% nationally), while the rate for those earning less than \$20,000 was considerably lower at 47% (yet still better than the national average of 38%).¹⁹¹

Overall, the homeownership rate in Mississippi has fallen over the last decade, from 71% in 2007 to 67% in 2019. As in other states across the U.S., the housing crisis hit Mississippi hard: Housing prices fell by 8%, and as a result, many who sold their homes between 2006 and 2011 lost money, with some owing more than the sale price. Prices have since rebounded and mortgage delinquencies have declined, falling from a rate of 5% in 2009 to 2% in 2019.¹⁹²

In many locations, it would be more economical for ALICE households to buy a home rather than rent, but they often cannot save enough for a down payment and cannot qualify for a traditional low-rate mortgage. Many ALICE families have used non-traditional, high-risk, and high-cost mortgage products, as the availability and outreach of such products has expanded. But the higher borrowing costs of these products reduce the borrower's overall investment opportunity and increase financial risks.¹⁹³

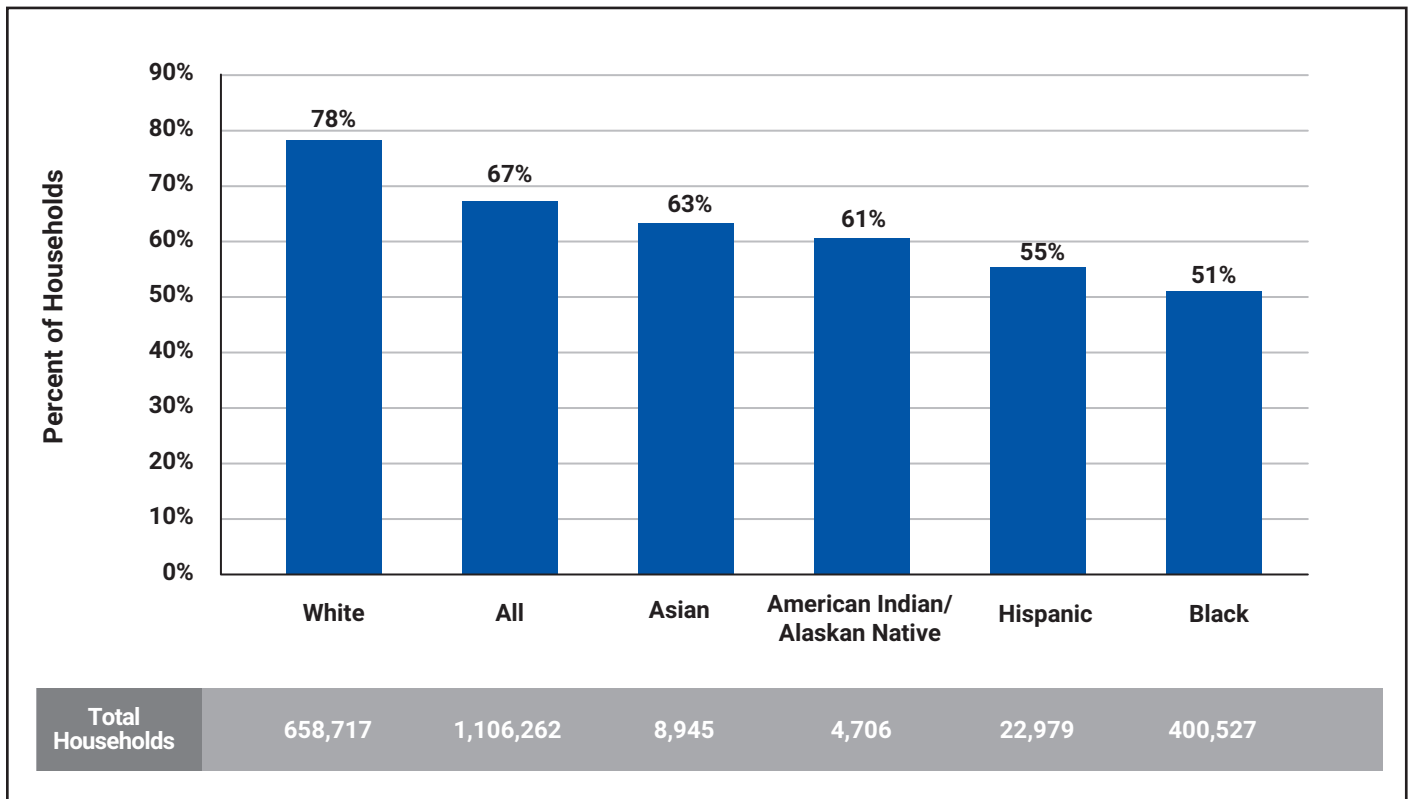
“Disparities in mortgage access perpetuate gaps in homeownership. In 2019, Mississippi's homeownership rate was 51% for Black households and 55% for Hispanic households, compared to 78% for White households.”

Low income is not the only barrier to quality housing and prosperous communities: discrimination and institutionalized racism persist in sales and rentals, appraisals, assessments, and lending. In 2019, there were 28,880 reported acts of housing discrimination nationwide – slightly lower than the 2018 record-high since these statistics were first reported in 1995; the top three factors were disability status, race, and family type.¹⁹⁴ Largely due to systemic factors – inequities in lending and access to credit, income inequality, housing discrimination, the lasting effects of now-illegal real estate and lending practices such as redlining, and displacement due to gentrification – there are substantial homeownership gaps by race/ethnicity.

Black and Hispanic applicants are denied mortgages at more than twice the rate of White applicants. In 2008, Black and Hispanic applicants were denied home mortgage loans at rates of 31% and 28%, respectively, compared to 14% for White applicants. More than a decade later, even as denial rates have decreased, the gaps by race and ethnicity persist. In 2019, Black and Hispanic applicants were denied home mortgage loans at rates of 16% and 12%, respectively, compared to 7% for White applicants. The disparities are even greater in refinancing. And for those who got loans, Black and Hispanic mortgage holders were almost three times more likely to have higher-rate loans: 22% of Black mortgage holders and 23% of Hispanic mortgage holders had higher-priced loans, compared to 8% of White mortgage holders.¹⁹⁵ Research into bias shows that overt racial discrimination directly contributes to these substantial disparities. A national study from the University of California, Berkeley, found that 1.3 million creditworthy Black and Hispanic applicants were rejected by both face-to-face and online lenders between 2008 and 2015, but when their race identifiers were removed, the mortgage applications were accepted.¹⁹⁶

These disparities in mortgage access perpetuate gaps in homeownership. In 2019, Mississippi's homeownership rate was 51% for Black households and 55% for Hispanic households, compared to 78% for White households (Figure 18).¹⁹⁷ Nationally in 2019, the homeownership gap between White and Black families was larger than before the passage of the Fair Housing Act in 1968, when race-based discrimination in housing was still legal.¹⁹⁸

Figure 18.
Homeownership Rate by Race/Ethnicity, Mississippi, 2019



Source: American Community Survey, 2019

The forms of discrimination have shifted over time, but the racial barriers to wealth accumulation through homeownership remain:

- Black and Hispanic mortgage borrowers are not able to access the lowest-cost financial products. Since the New Deal, the government has deemed neighborhoods with a large population of Black and other people of color too risky to secure government-backed mortgages, or to invest in critical infrastructure.¹⁹⁹
- Location choices for Black and Hispanic families are constrained – historically through restrictive covenants and Neighborhood Composition Rules, and more recently by mortgage and real-estate-agent bias. Nationally in 2019, the typical White household’s home value was \$230,000, while typical Hispanic and Black home values were \$200,000 and \$150,000, respectively.²⁰⁰
- Homeownership has failed to provide wealth accumulation at the same rate for Black and Hispanic families as for White families. During good times, homes in predominantly Black and Hispanic neighborhoods have failed to appreciate at the same pace as those in predominantly White neighborhoods. During downturns, Black and Hispanic households experience greater losses. During the Recession, the median net worth of Hispanic households fell 61% and Black households fell 50%, compared to 26% for White households.²⁰¹

And now, during the pandemic, Black and Hispanic Mississippi homeowners – who have been more likely to lose jobs or work hours, miss out on unemployment or stimulus benefits, and have family members contract or die of COVID-19 than their White peers – are more likely to miss or defer mortgage payments.²⁰²

Investment and Retirement Assets

Investments that produce income, such as stocks or rental properties, provide families with an effective resource to weather an emergency. Yet they are a less common asset than vehicles or homes. In 2019, only 12% of Mississippi households had this type of investment. In addition, there is likely a large overlap between households receiving investment income and those receiving retirement account income (Figure 17).²⁰³

In terms of retirement assets, several indicators show that Americans are not financially prepared to maintain their standard of living in retirement:

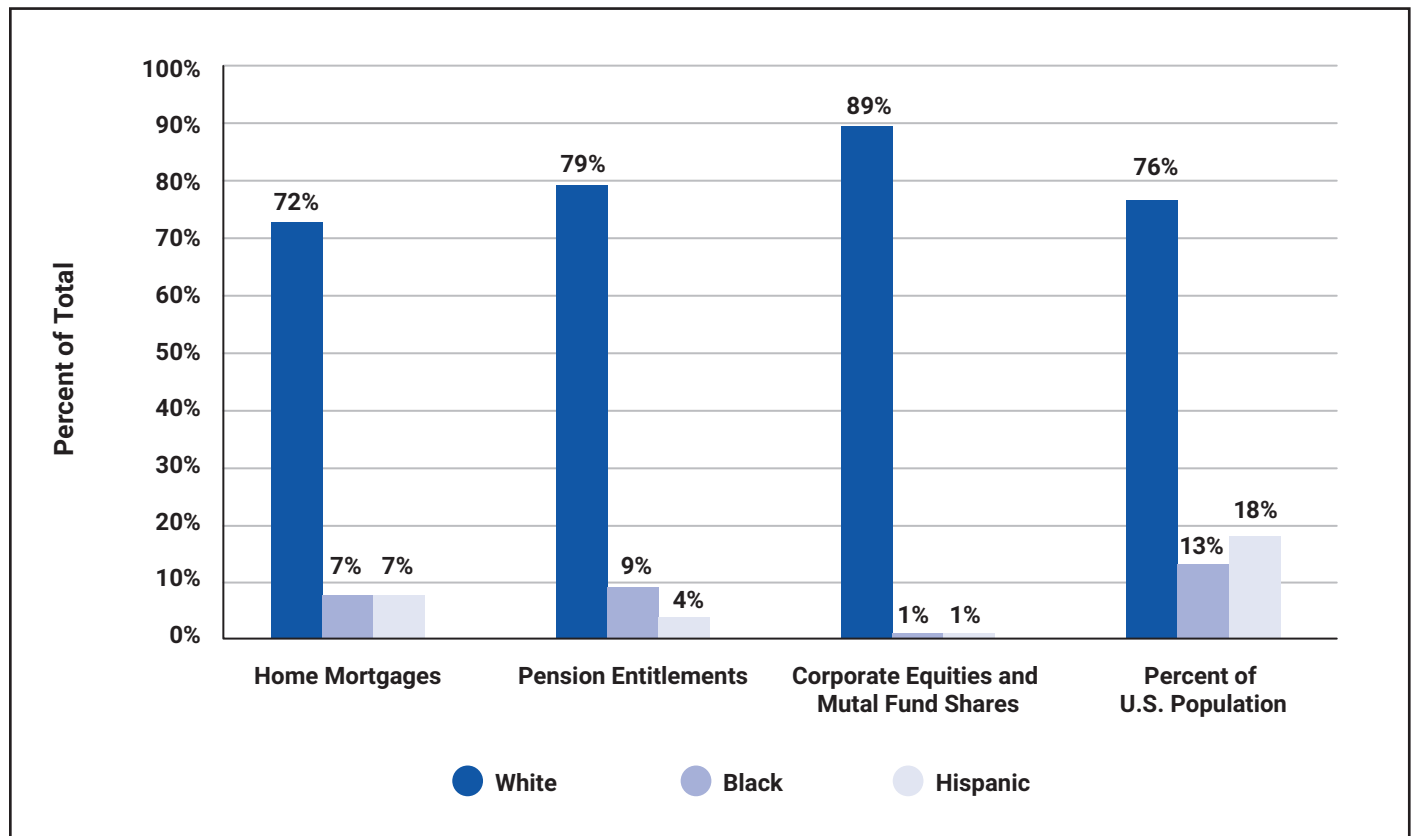
- According to the 2019 National Retirement Risk Index, 49% of American households are at risk of being unable to maintain their standard of living in retirement, even if households work to age 65 and annuitize all their financial assets, including the receipts from reverse mortgages on their homes.²⁰⁴
- The National Institute on Retirement Security found that, shockingly, the median retirement account balance for all working-age individuals was \$0 in 2018, and for the subgroup of those with a retirement account, the average balance was a modest \$40,000.²⁰⁵
- During the pandemic, the federal CARES Act eliminated the 10% penalty on withdrawals up to \$100,000 from eligible retirement plans and allowed up to three years to pay the tax liability on the money taken out. The largest 401(k) providers reported that about 6% of eligible participants took some money out of their accounts during 2020.²⁰⁶

The most common source of income for retirement-age seniors, however, is Social Security, with nearly nine out of ten seniors over the age of 65 receiving benefits.²⁰⁷ The aging of Mississippi's population is evident in the 40% increase in the number of Mississippi households receiving retirement income between 2007 and 2019, and the 15% increase in the number of the state's households receiving Social Security benefits. In contrast, during the same time period, the number receiving investment income fell by 24%.²⁰⁸ According to the Social Security Administration, nationally in 2020, 21% of married seniors and nearly 45% of unmarried seniors relied on Social Security payments for 90% or more of their income.²⁰⁹

While Social Security benefits provide a critical financial foundation, they are rarely enough to cover a Senior Household Survival Budget. Nationally, the average Social Security retirement benefit in June 2020 was about \$1,502 per month, or about \$18,170 per year, compared to \$2,056 per month or \$24,672 per year needed to afford Mississippi's Senior Survival Budget. The average disabled worker and senior widow received even less, at \$1,258 and \$1,422, respectively.²¹⁰ Also, since Social Security benefits are based on lifetime earnings, benefits may be lower for gig economy workers who don't make their full contributions to Social Security and Medicare through payment of the self-employment tax (for example, lifetime earnings reported needed to be more than \$54,400 in 2019 to receive full Social Security benefits).²¹¹

Some of the largest racial wealth gaps are in investment in stocks and bonds, and they have the greatest ability to exacerbate wealth disparities. The stock market posted some of its largest gains in history during the pandemic, even as one in two American households lost income. The S&P 500, widely regarded as the best gauge of U.S. equities, gained more than 16% in 2020. More concretely, a family that could invest \$100 in these stocks ended the year with \$116; a family that needed that \$100 to pay bills ended the year with zero.²¹² With 89% of all corporate equities and mutual funds owned by White investors (76% of the U.S. population is White), and only 1% by Black and 1% by Hispanic investors (13% of the population is Black and 18% is Hispanic), most households of color did not benefit from the booming stock market (Figure 19).²¹³

Figure 19.
Percent Share of Asset Ownership, United States, 4th Quarter 2019



Source: Board of Governors of the Federal Reserve System, 2021

ACCESS TO CREDIT DIFFERS BY INCOME

Differential access to credit may be the most important, and most under-recognized, difference between low- and high-income households – and the key to maintaining their status. Access to credit provides cushion in lean times and leverage in better times. The ability to borrow varies greatly by income and assets: The higher the income and the greater the assets, the more borrowing options a family has, and at better rates. Families with low incomes and no assets have fewer options; they typically pay higher rates, incur fees, and are consequently more likely to be delinquent or default on their loans.²¹⁴

The most common way to access credit is by borrowing from a bank. Just having a bank account lowers financial delinquency and increases credit scores. In 2019, 12.8 % of Mississippi households were unbanked (meaning no one in the household had a checking, savings, or credit union account) – more than double the percentage among all U.S. households (5.4%) – and 52.4% had not accessed bank credit (i.e., credit card, personal bank loan, or line of credit).²¹⁵

Because the banking needs of low- to moderate-income individuals and small businesses are often not filled by community banks and credit unions, local networks and lenders become the fallback. Nationally, more than one in three people (38%) borrowed from friends and family in 2017 – most commonly to pay utilities and bills (46%), followed by rent (23%) and medical emergencies (17%). Informal lending groups range from loans from friends and family, to rotating savings and credit associations, to loan sharks.²¹⁶

Low-income families are also more likely to use Alternative Financial Products (AFP), also referred to as Alternative Financial Services (AFS) – non-traditional financial products such as payday, auto title, and other loans that charge higher interest rates.²¹⁷ The negative impacts of using AFPs are often cumulative, with high rates leading to greater need for more high-risk borrowing and a vicious cycle of debt. Mississippi households used a range of non-bank services in 2019: 27% of households used money orders, check cashing, or bill payment services, while 8% used pawn shop loans, payday loans, tax refund anticipation loans, rent-to-own services, or auto title loans.²¹⁸

Attempts to regulate the payday loan industry have had varied success depending on the state. As of 2019, 33 states, including Mississippi, still allowed payday loans and did not regulate interest rates. Payday loans provide fast cash (typically no more than \$500) with a quick repayment period (2–4 weeks).²¹⁹ In theory, the borrower will pay the loan back when they receive their next paycheck. The reality is that borrowers are often not able to pay the loan back, in part due to the high interest rates attached. While interest rates on payday loans vary significantly across the country, they are all exorbitant – for example, on a \$300 loan, rates range from 154% in Oregon to 677% in Ohio, with Mississippi at 521%.²²⁰ Advocates for payday loans argue that the loans provide a benefit to households that cannot qualify for bank loans or credit, and offer households the ability to cover a one-time unexpected expense. However, 75% of payday loans are obtained by borrowers who have taken out 11 or more loans in one year, with many using the cash to cover recurring expenses such as utilities, rent, food, and other essentials, falling deeper into debt with each additional loan.²²¹

“ In 2019, residents of Mississippi had the lowest average credit score in the country (647), compared to the national average score (710). ”

Another common way to access credit, especially in the short term, is with a credit card. Nationally, there is wide variation in credit card usage by income level. For example, the share of families with at least one credit card was 36% for families with income below \$15,000 in 2019 but 89% for families with income above \$75,000.²²² And location matters: Families living in low-income neighborhoods with poor credit ratings have more difficulty being approved for credit, and if they are approved, they may have lower credit limits. In 2019, residents of Mississippi had the lowest average credit score in the country (647), compared to the national average score (710).²²³ In low-income neighborhoods where high-cost lending may be the only option, there is less saving and borrowing.²²⁴

For some families, the need for quick loan options to cover basic expenses, such as heat or essential medical care, outweighs the risks for vulnerable families that face chronic financial troubles.²²⁵ The repeated use of payday loans and credit cards greatly increases fees and interest charges, decreases the chance that the debts can be repaid, and is linked to a higher rate of moving out of one’s home, delaying medical care or prescription drug purchases, and even filing for Chapter 13 bankruptcy.²²⁶

FEWER ASSETS LEAVE ALICE MORE VULNERABLE TO NATURAL DISASTERS AND HEALTH CRISES

The compounding effect of lack of access to public assistance and credit and few or no savings or assets makes ALICE households more vulnerable to the effects of disasters and crises – from floods, hurricanes, and tornadoes to pandemics. These families feel the economic impact almost immediately – if they can’t work, they lose pay; if there is damage to their home or car, there are immediate repair bills; and if the power goes out, they need money to replace spoiled food supplies.

ALICE households disproportionately bear the impact of crisis and disaster. They are more likely to live in housing units and communities that are more vulnerable to flooding, fire, and other hazards, primarily because those areas are more affordable, but they do not have the resources to withstand these disasters. Often they cannot afford to make protective repairs, evacuate, or take necessary precautions during a public health crisis.²²⁷ After a disaster, ALICE takes longer to recover, if ever; because they are less likely to have insurance or savings to repair damage, it is harder to recover from illness, make housing repairs, and pay ongoing bills.²²⁸ For example, in August 2005, Hurricane Katrina took a significant toll on the Vietnamese fishing community living in low-lying areas of Biloxi. Language barriers compounded an already difficult situation and interfered with the distribution of recovery and assistance services, including medical, social services, and disaster aid. Compounding the problem, many of the fisherman were self-employed, seasonal workers, who lacked property insurance or health insurance to help recover losses incurred from the crisis. Just five years later, as the community was still rebounding from Katrina, they suffered another devastating blow, when the Deepwater Horizon oil spill closed the Gulf Coast fisheries and threatened the livelihood and health of local residents once again.²²⁹

The COVID-19 global pandemic has brought to the fore the striking health disparities between different racial/ethnic groups during times of crisis.²³⁰ Black, Hispanic, American Indian/Alaska Native, and Pacific Islander individuals have contracted and died from COVID-19 at much higher rates than White individuals nationwide.²³¹ For example, as of March 2, 2021, the age-adjusted death rate of Black and Hispanic residents from COVID-19 was respectively 2.0 and 2.3 times higher than that of White and Asian residents. Other groups that are smaller and therefore less likely to receive national media attention, including American Indian/Alaska Native and Pacific Islander populations, have mortality rates 3.3 and 2.6 times higher than White and Asian populations, respectively.²³²

At the same time that ALICE workers face these sharply increased risks, they are also essential to the pandemic recovery, as well as to rebuilding from other recent crises. With jobs in Maintainer occupations, ALICE workers have often been called pandemic heroes, essential to caring for COVID-19 patients and to keeping the economy running by working in food service, grocery stores, and warehouse and fulfillment centers. Yet they receive low wages and little protective gear to keep them and their families safe.²³³ Similarly, in the aftermath of hurricanes and tornadoes, ALICE workers are essential for debris removal, housing repairs, and rebuilding basic infrastructure. Yet these jobs are nearly impossible to do if workers and their families are in crisis themselves.

MAPPING ALICE, DISASTERS, AND HEALTH CRISES

ALICE households often live in areas with limited community resources, making it even more difficult to make ends meet. The lack of some resources has both immediate and direct costs. For example, without public transportation or nearby health providers, ALICE families pay more for transportation and may forgo health care. Other costs, such as the consequences of limited access to community banks or credit unions, open space, or libraries, accumulate over time.

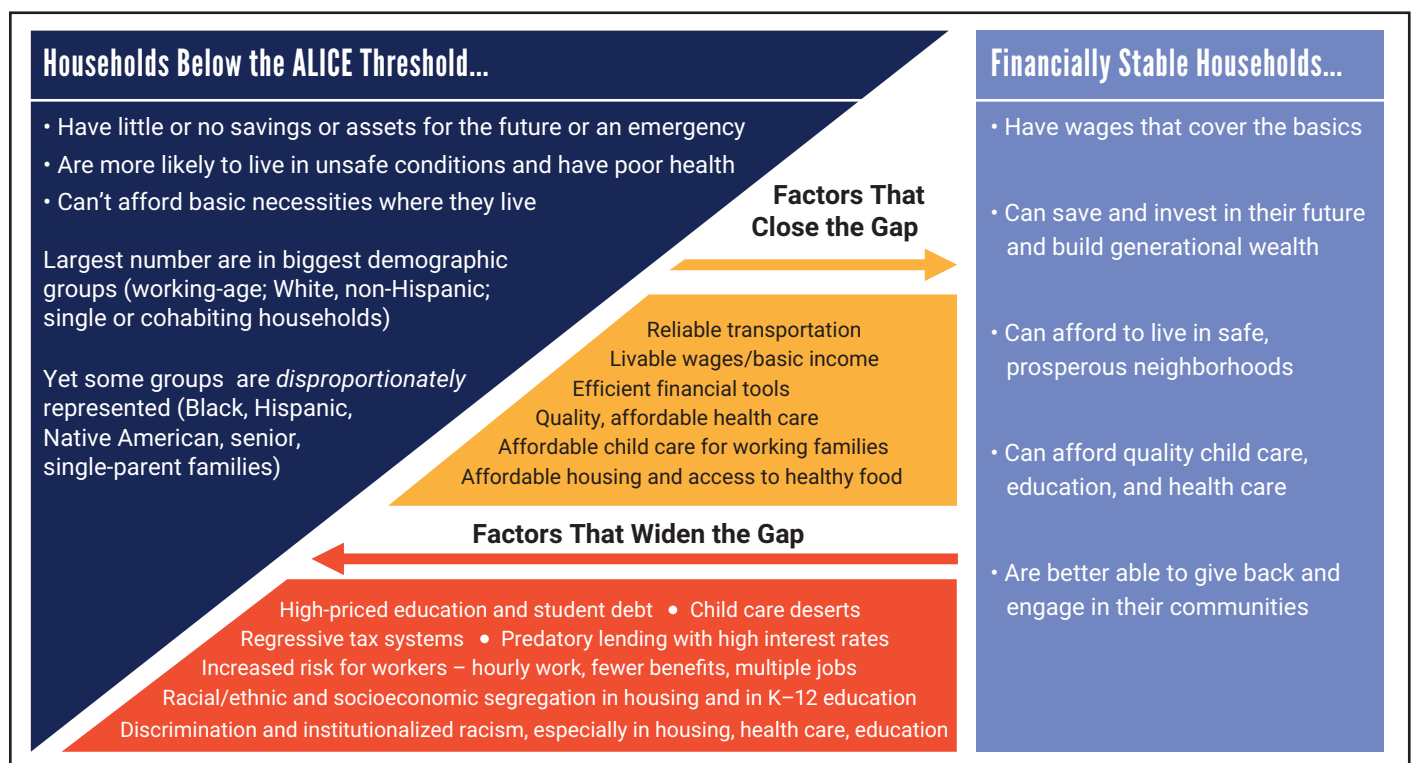
Mapping where ALICE lives along with the location of community resources can help identify gaps by town, ZIP code, or county, and assist federal, state, and local governments in targeting preparation, response, and assistance during a natural disaster or public health crisis. Examples of mapping can be found on our website: UnitedForALICE.org/Resource-Gaps/Mississippi

DATA FOR ACTION: A VISION FOR EQUITABLE RECOVERY IN MISSISSIPPI

The ALICE research highlights significant problems in the Mississippi economy in 2019: stagnant wages, a rising cost of living, and 50% of the state’s households unable to afford even the most basic budget. However, this data can also be used to generate solutions to these problems, helping ALICE households and creating equity across communities. The measures of cost of living, financial hardship, and changes in the labor force presented in this Report can help stakeholders ask the right questions and make data-driven decisions. This data can help policymakers and community organizations identify gaps in community resources, and it can guide businesses in finding additional ways to assist their workforce and increase productivity – both in times of economic growth and in periods of economic recovery.

To make these decisions, it is important to first examine both the barriers to and facilitators of financial stability. The factors that work to widen or close the gap between living below the ALICE Threshold and being financially stable are outlined in Figure 20.

Figure 20.
Closing the Gap: Moving ALICE Households Toward Financial Stability



Note: For sources, see Figure 20: Sources, following the Endnotes for this Report

THE BENEFITS OF MOVING TOWARD EQUITY IN MISSISSIPPI

The strength of the Mississippi economy is inextricably tied to the financial stability of its residents. The more people who participate in a state's economy, the stronger it will be. To better understand the extent to which financial hardship is a drain on a state's economy, this section provides an estimate of the benefits of raising the income of all households to the ALICE Threshold. Conversely, if the number of households who struggle to support their families increases, there will be less consumer spending, lower tax revenue, and greater demand for public services. This latter scenario is unfortunately playing out during the pandemic.²³⁴

In Mississippi, there is the potential for economic growth of approximately \$31.8 billion – a 27% increase in the state GDP (based on 2019 data) – by implementing policies that bring all poverty-level and ALICE households (a combined 551,674) above the ALICE Threshold (Figure 21). While lifting family income would be an enormous undertaking, the statewide benefits of doing so make a compelling case for pointing both policy and investment toward that goal. This is based on three categories of economic enhancement:

Earnings: Mississippi's 2019 GDP reflected earnings of \$12.4 billion by the state's households below the ALICE Threshold. Bringing all households to the ALICE Threshold would have a two-fold impact:

- **Additional earnings:** \$12.5 billion statewide.
- **Multiplier effect:** Studies show that almost all additional wages earned by low-wage workers are put back into the economy through increased consumer spending, which in turn spurs business growth.²³⁵ Building on economic calculations used by Moody's Analytics, this estimate assumes an economic multiplier of 1.2, meaning that a \$1 increase in compensation to low-wage workers leads to a \$1.20 increase in economic activity. In Mississippi, this increased economic activity would be valued at \$15 billion.²³⁶

Tax revenue: Mississippi's 2019 GDP reflected tax revenue of \$263 million from the state's households below the ALICE Threshold. Bringing all households to the ALICE Threshold would have a two-fold impact:

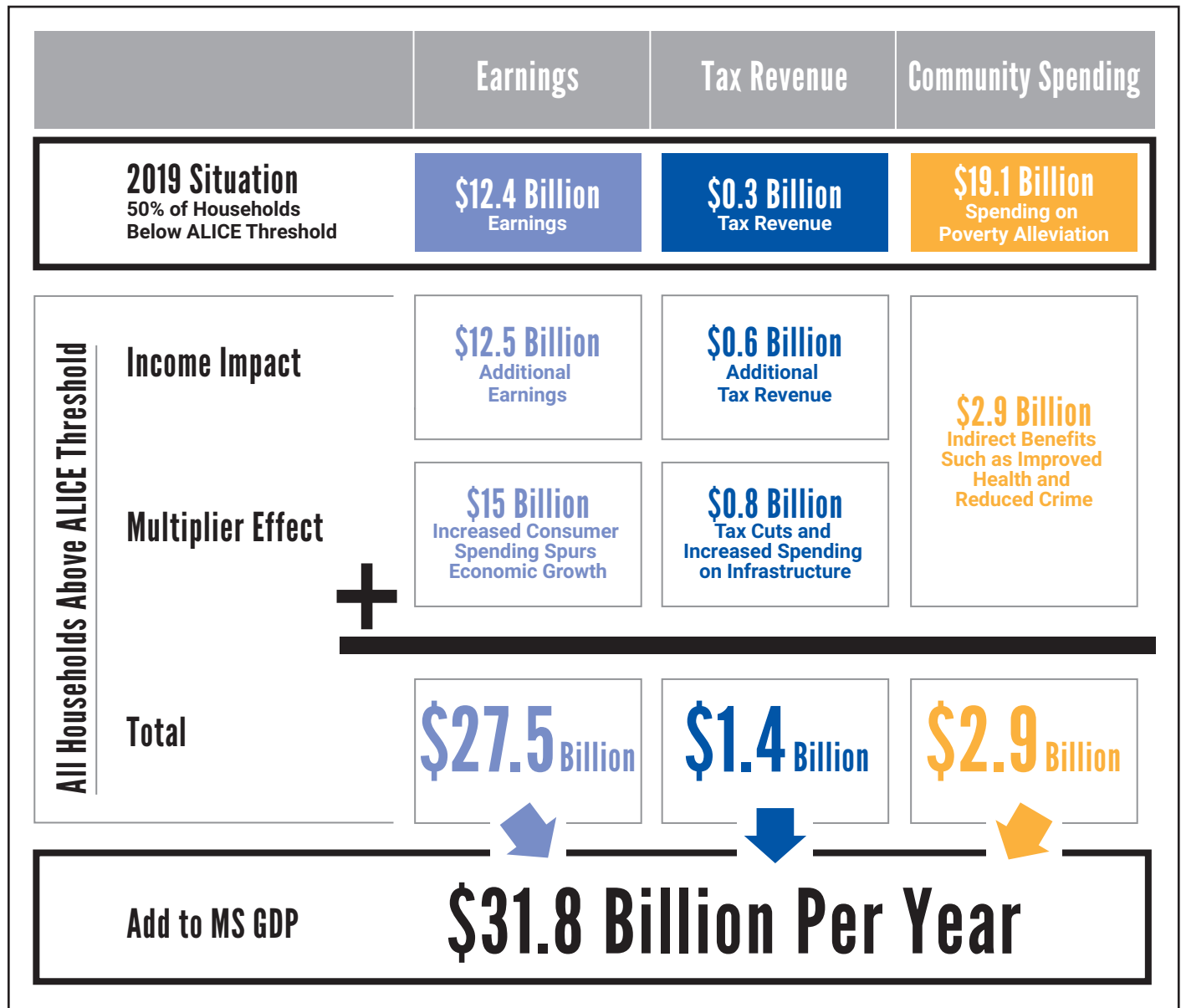
- **Additional tax revenue:** With additional earnings, there would also be additional taxes paid and reduced usage of tax credits, such as EITC, for low-income earners, totaling an additional \$580 million in tax revenue for Mississippi.
- **Multiplier effect:** Additional state tax revenue gives state and local governments the opportunity to make investments that matter most to the well-being of residents and businesses – from tax cuts for small businesses to improvements in infrastructure, including health care and education – that can yield a high return on investment. Based on work by the Congressional Budget Office and Moody's Analytics, the estimated multiplier is 1.44, which would mean an added \$836 million in economic activity in Mississippi.²³⁷

Community spending: Mississippi's 2019 GDP reflected community spending of \$19.1 billion on assistance to the state's households below the ALICE Threshold.²³⁸ When all households can meet their basic needs, this spending can be reallocated to projects and programs that help families and communities thrive, not just survive.

- **Indirect benefits:** Added value to the state GDP would come in the form of indirect benefits associated with increased financial stability. These benefits include improved health (and reduced health care expenditures), reduced crime and homelessness, and greater community engagement. Figure 21 uses the very conservative estimate of an added \$2.9 billion (or 2.5% of the state GDP, which is the estimated cost of childhood poverty alone).²³⁹ This is still far short of the total indirect benefits of bringing all households to the ALICE Threshold, as it does not include benefits for adults or factor in the direct impact of redeploying private and nonprofit spending currently used to alleviate poverty.²⁴⁰

Figure 21.

Economic Benefits of Raising All Households to the ALICE Threshold, Mississippi, 2019










Sources: ALICE Threshold, 2019; American Community Survey, 2019; Internal Revenue Service—1040, 2019; Internal Revenue Service—EITC, 2019; Internal Revenue Service—FICA, 2019; McKeever, 2018; National Association of State Budget Officers, 2020; Office of Management and Budget, 2019; Scarboro, 2018; Tax Foundation, 2019; U.S. Department of Agriculture—SNAP, 2019; Urban Institute, 2012; Walczak, 2019²⁴¹

Benefits for Households and Local Communities

In addition to economic benefits for the state if all households had income above the ALICE Threshold, there would be a significant number of positive changes for families and their communities. Our 2019 companion Report, *The Consequences of Insufficient Household Income*, outlines the tough choices ALICE and poverty-level families make when they do not have enough income to afford household necessities, and how those decisions affect their broader communities. By contrast, Figure 22 outlines the improvements that all Mississippi families and their communities would experience if policies were implemented that moved all households above the ALICE Threshold.²⁴²

Figure 22.
The Benefits of Sufficient Income

If households have sufficient income for...	Impact on ALICE Households	Impact on the Community
 Safe, Affordable Housing	Improved health through safer environments and decreased stress, improved educational performance and outcomes for children, greater stability for household members, a means to build wealth for homeowners	Less traffic, lower health care costs, better maintained housing stock, lower crime rates, less spending on homelessness/social services
 Quality Child Care and Education	Improved academic performance, higher lifetime earnings, higher graduation rates, improved job stability/access for parents, better health	Decreased racial/ethnic and socioeconomic performance gaps, decreased income disparities, high return on investment (especially for early childhood education)
 Adequate Food	Decreased food insecurity, improved health (especially for children and seniors), decreased likelihood of developmental delays and behavioral problems in school	Lower health care costs, improved workplace productivity, less spending on emergency food services
 Reliable Transportation	Improved access to job opportunities, school and child care, health care, retail markets, social services, and support systems (friends, family, faith communities)	Fewer high-emissions vehicles on the road, more diverse labor market, decreased income disparities
 Quality Health Care	Better mental and physical health (including increased life expectancy), improved access to preventative care, fewer missed days of work/school, decreased need for emergency services	Decreased health care spending and need for emergency services, fewer communicable diseases, improved workplace productivity, decreased wealth-health gap
 Reliable Technology	Improved access to job opportunities, expanded access to health information and telemedicine services, increased job and academic performance	Decreased “digital divide” in access to technology by income, increased opportunities for civic participation
 Savings	Ability to withstand emergencies without impacting long-term financial stability and greater asset accumulation over time (e.g., interest on savings; ability to invest in education, property, or finance a secure retirement)	Greater charitable contributions, less spending on emergency health, food, and senior services

Note: For sources or a pdf download of this figure visit [UnitedForALICE.org/special-topics](https://www.unitedforalice.org/special-topics)

Greater financial stability and having basic needs met can reduce the anxiety that comes from struggling to survive, or not having a cushion for emergencies. It also leaves more time to spend with loved ones and to give back to the community – all of which contribute to happiness and improved life satisfaction.²⁴³

Having money saves money: Having enough income means that households can build their credit scores and avoid late fees, predatory lending, and higher interest rates.²⁴⁴ That, in turn, means that ALICE families have more resources to use to reduce risks (e.g., by purchasing insurance), stay healthy (e.g., by getting preventative health care), or save and invest in education or assets that could grow over time (e.g., buying a home or opening a small business). Instead of a downward cycle of accumulating fees, debt, and stress, families can have an upward cycle of savings and health that makes them even better able to be engaged in their communities and, in turn, enjoy a reasonable quality of life.

For communities, this leads to greater economic activity, greater tax revenue, lower levels of crime, and fewer demands on the social safety net, allowing more investment in vital infrastructure, schools, and health care.²⁴⁵ Strengthening communities by strengthening ALICE families means a higher quality of life for all.

NEXT STEPS: A VISION FOR ALICE IN MISSISSIPPI

In Mississippi and across the U.S., intervention is needed across the board – in business, government, nonprofit, and educational institutions – to set the groundwork for a more equitable future for ALICE. Current policy is primarily designed to fill short-term needs for basic survival; it is not designed to bring families to financial stability, much less to ensure a sustainable future.²⁴⁶ As a result, the amount of public assistance households receive, even when added to wages (more than half of government spending on assistance for low-income households goes to working families), falls far short of what is actually needed. A national economy where 42% of all households cannot afford even household basics (50% in Mississippi) cannot sustain economic growth.

Overcoming the magnitude of financial hardship, the extent of the structural imbalance between costs and wages, and the depth of institutional racism will require decisive action in Mississippi. The ALICE framework and data can provide the underpinnings necessary to guide this process in three key ways:

“ALICE needs to be included in the policymaking process at all levels.”

- **Include ALICE at the table:** ALICE needs to be included in the policymaking process at all levels. These firsthand accounts and diversity of voices provide an often ignored perspective. It is important to hear stories of ALICE’s lived experience – of struggles, triumphs, and navigating the very systems that policymakers aim to improve. Putting a face to this experience in Mississippi is key to reaffirming the inherent worth and dignity of all, regardless of income. ALICE can also share real-time problems, which can inform priority areas – for example, identifying where there are child care or food deserts, where public transportation routes or timetables limit employment opportunities, which health centers engage in discriminatory practices, or where housing is unsafe. ALICE voices can be heard when policymakers and business leaders who have themselves been ALICE share their experiences; when workers participate in workers’ councils, unions, or policy convenings about “the future of work”; and when ALICE participates in their community and votes: ALICE and poverty-level voters make up more than one-third of the electorate.²⁴⁷

- **Use ALICE measures:** Inequities can only be addressed if disparities are identified and tracked over time. The ALICE measures provide the necessary tools and data to better gauge the health of the overall economy. Specifically, it is time to replace the Federal Poverty Level. The Household Survival Budget provides a more realistic estimate of the local cost of basics for every county in the country; the ALICE Threshold then provides a more accurate measure of how many households are struggling financially; and the ALICE Essentials Index shows how costs are growing over time. Using these measures together is critical to accurately portray the scope of financial hardship and which demographic groups are disproportionately impacted, as well as to ensure that policy reflects the growth in the cost of essential goods over time.
- **Make data-informed decisions:** Good data is the essential foundation for effective policy. ALICE measures can also be explored along with the location of key community resources, and analyzed alongside data on health, education, and social factors. To address pressing, immediate needs, mapping ALICE with community resources shows where gaps exist so that stakeholders can direct assistance to those areas. To address more ingrained, interconnected challenges, ALICE data can be compared with other indicators such as food insecurity, internet access, life expectancy, grocery-store access, rent burden, and homeownership. This analysis can help identify underlying causes of hardship and barriers to mobility, as well as highlight areas of success. In addition, the Census is a key metric for the ALICE Threshold; an accurate Census count is especially important for small groups. The marginalization of disadvantaged groups has traditionally started with undercounting them, from enslaved Africans who were counted as 3/5 of a person to American Indians/Alaska Natives who were undercounted in the last three Censuses: by 12% in 1990, 0.7% in 2000, and 5% in 2010.²⁴⁸

Stakeholders with differing perspectives and concerns can use the ALICE research and narrative to create better policy. Federal, state, and local governments can target communities where ALICE lives for preparation, response, and assistance for natural disasters and public health crises. Because ALICE households and communities do not have the same resources as their wealthier counterparts, such as insurance or savings, local responders know they will need more assistance over a longer period of time.²⁴⁹ Employers can deploy new skills training and strengthen career paths for ALICE workers.²⁵⁰ And health care providers can better understand which patients are ALICE in order to address presenting health issues, as well as to work with community stakeholders to confront underlying problems.²⁵¹

Our vision for pandemic recovery is a country where ALICE families not only have sufficient income to afford the basics but can also save and invest in their future. Having enough income for safe and affordable housing, adequate food, reliable transportation, quality child and health care, and sufficient technology not only has the immediate impact of fulfilling essential needs, but also creates a ripple effect: When ALICE households can afford the basics, there is a significant positive impact on local communities and the wider economy. This is a vision not only for ALICE, but for the nation as a whole.

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