

ALICE IN THE CROSSCURRENTS

2024
UPDATE

AN UPDATE ON FINANCIAL HARDSHIP IN MISSISSIPPI

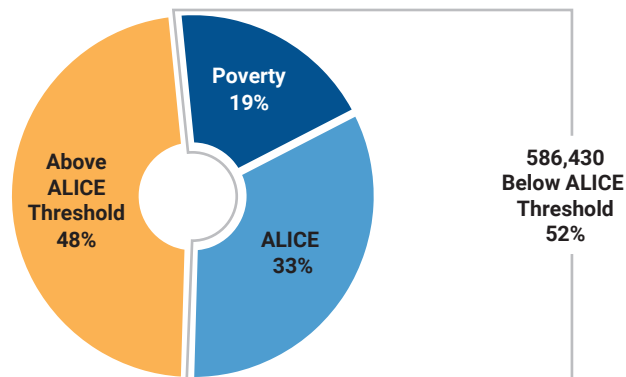
In 2022, financial hardship in Mississippi continued to be shaped by the conflicting economic forces of the pandemic, and remained substantially undercounted by official measures.

These powerful crosscurrents – COVID-19, inflation, wage growth, and the expansion and expiration of [pandemic public assistance](#) – impacted how many Mississippi households were below the [ALICE Threshold of Financial Survival](#).

Between 2021 and 2022, the number of households in poverty in Mississippi decreased by 605 (down to 19% of all households). Yet the number of ALICE households increased by 7,973 (up to 33% of all households), continuing a more than decade-long trend of growth in the ALICE population. **In 2022, of the 1,128,883 households in Mississippi, 586,430 – 52% – were below the ALICE Threshold.**

With the latest data from the [American Community Survey](#) (2022), the [U.S. Census Bureau's Household Pulse Survey](#) (2023), and the [Federal Reserve Board's Survey of Household Economics and Decisionmaking \(SHED\)](#) (2022), this Update highlights the conflicting forces that continue to present opportunities for, and barriers to, financial stability in Mississippi.

Total Households in Mississippi = 1.1 Million



KEY TERMS

- **ALICE: Asset Limited, Income Constrained, Employed** – households that earn above the Federal Poverty Level (FPL) but cannot afford the basic cost of living in their county. Despite struggling to make ends meet, ALICE households often do not qualify for public assistance.
- **ALICE Household Survival Budget:** Reflects the minimum costs of household necessities in Mississippi (housing, child care, food, transportation, health care, and technology) plus taxes, adjusted for different counties and household types
- **ALICE Threshold of Financial Survival:** Derived from the Household Survival Budget, the minimum average income that a household needs to afford basic costs, calculated for all U.S. counties
- **Below ALICE Threshold:** Includes households in poverty and ALICE households combined
- **ALICE Essentials Index:** A measure of the average change over time in the costs of essential goods and services

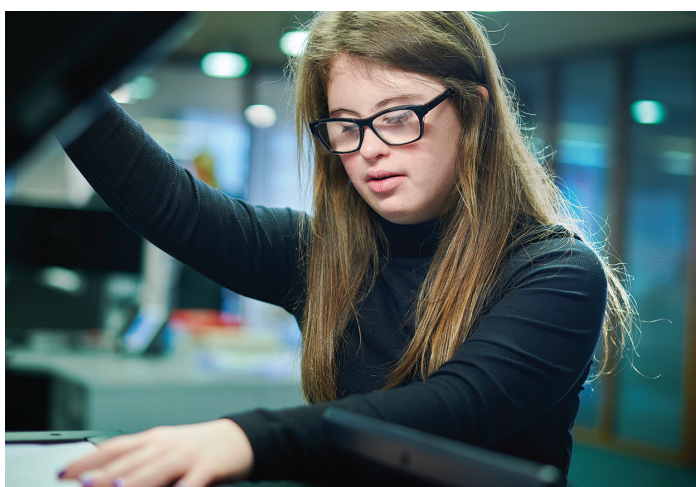


Mississippi United Ways
Association

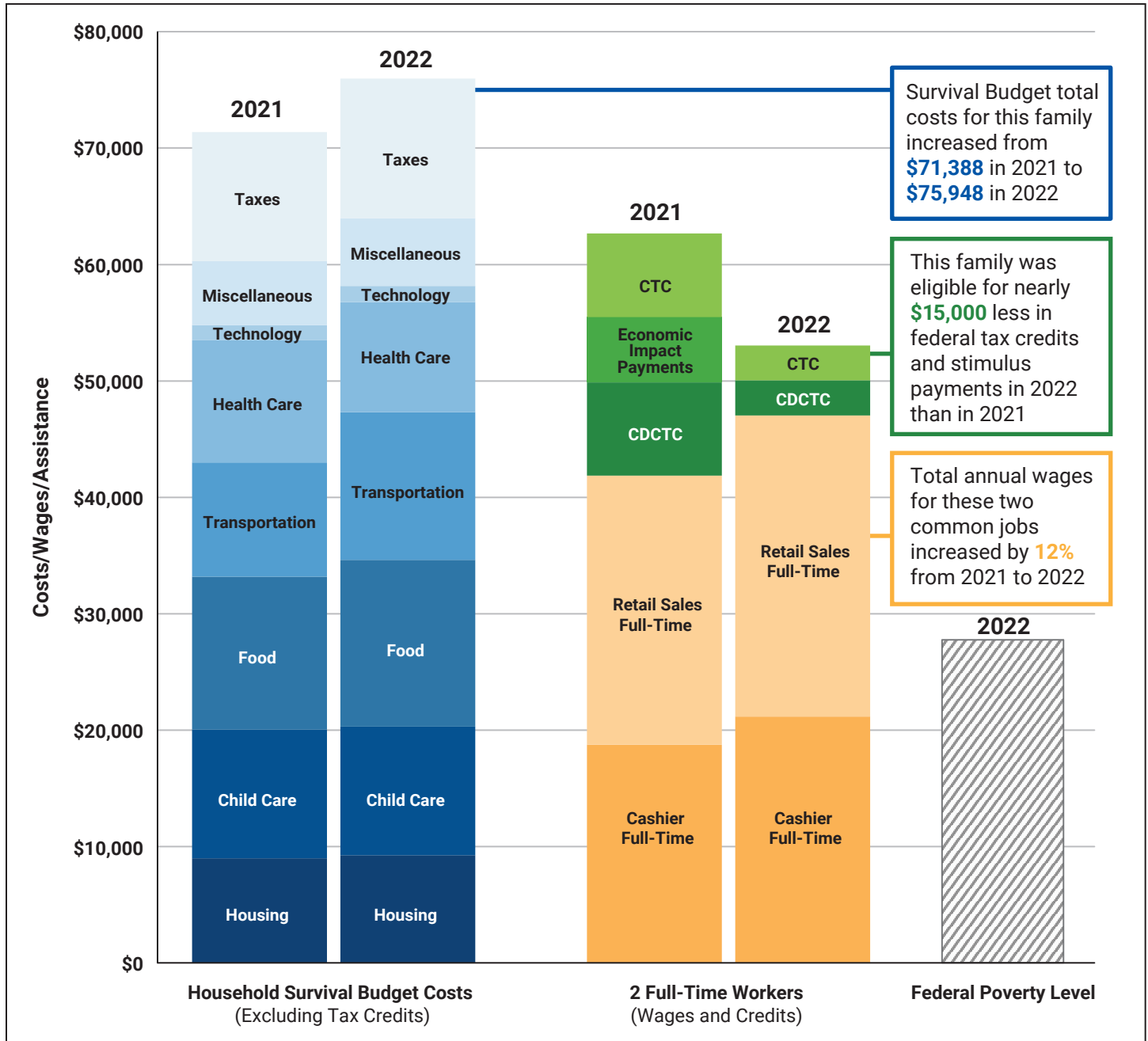
HOUSEHOLD COSTS, PUBLIC ASSISTANCE, AND WAGES

Financial hardship among Mississippi households shifted from 2021 to 2022 based primarily on three factors:

- **Costs:** From 2021 to 2022, the ALICE Household Survival Budget for a single adult in Mississippi increased from \$24,552 to \$25,884, well above the FPL of \$13,590. For a family of four with an infant and a preschooler, the budget (including tax credits) increased from \$58,668 to \$70,752, well above the FPL of \$27,750. Excluding tax credits, costs for a family of four totaled \$75,948 in 2022, up from \$71,388 in 2021. (More data on inflation is available in the [ALICE Essentials Index](#) June 2024 Update.)
- **Public assistance:** Pandemic assistance had the most pronounced effects on families with children. The Economic Impact Payments and the expansions of the Child Tax Credit (CTC) and the Child and Dependent Care Tax Credit (CDCTC) helped many ALICE families through 2021. But this assistance was substantially reduced when the [2021 American Rescue Plan](#) expired, stimulus payments ended, and tax credits reverted to 2020 levels. In 2022, a family of four with an infant and a preschooler in Mississippi was eligible for approximately \$15,000 less in maximum federal tax credits and stimulus payments than in 2021.
- **Wages:** As pandemic assistance wound down, wages increased for most low-wage jobs. For example, median retail sales wages in Mississippi increased from \$11.12 per hour in 2021 to \$12.45 per hour in 2022.



Comparison of Costs, Public Assistance, and Wages, Family of Four, Mississippi, 2021 and 2022



Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Full-time income is calculated based on 40 hours per week.

Sources: ALICE Threshold, 2021 and 2022; Bureau of Labor Statistics—Occupational Employment Statistics, 2021 and 2022; Internal Revenue Service, tax credits—CTC, CDCTC, EITC, 2021 and 2022; U.S. Department of the Treasury, 2022 and 2023

See page 13 for Household Survival Budget sources and visit UnitedForALICE.org/Household-Budgets/Mississippi to see the Household Survival Budget for all counties and for any household composition.

Across the country, between 2019 and 2022, [wages for the lowest-paid jobs increased](#) at a faster rate than at any point since 1979. This was in part due to a [tighter labor market](#) in which workers reevaluated their employment situation in the wake of the pandemic and inflation, and employers had to offer more competitive wages to attract and retain them. Minimum wage increases in some states also contributed to this effect. That was not the case in Mississippi where there is no state minimum wage and the federal minimum wage has remained at \$7.25 per hour since 2009. Yet overall, low-wage jobs in Mississippi still saw notable wage increases from 2019 to 2022.

While these increases helped fill the gap when pandemic assistance ended, they were not enough to make up for years of falling behind. In 2022, of the 20 most common occupations in Mississippi as reported by the Bureau of Labor Statistics (BLS), 80% still paid less than \$20 per hour. And of the workers in these 20 most common occupations, 38% were below the ALICE Threshold in 2022. Occupations with the largest share of ALICE workers included personal care aides, cashiers, cooks, fast food/counter workers, and waiters/waitresses.

Labor Characteristics of Most Common Occupations, Mississippi, 2019–2022

Most Common Occupations	Total Employment, 2022 (BLS)	Percent of Workers Below ALICE Threshold, 2022 (ACS PUMS)	Median Hourly Wage, 2022 (BLS)	Percent Change in Wage, 2019–2022 (BLS)
Driver/Sales Workers and Truck Drivers	35,170	33%	\$18.19	0%
Cashiers	34,590	61%	\$12.03	30%
Retail Salespersons	33,260	38%	\$12.45	15%
Laborers and Freight, Stock, and Material Movers, Hand	30,170	44%	\$14.64	25%
Fast Food and Counter Workers	29,990	56%	\$10.01	11%
Registered Nurses	29,370	12%	\$30.45	8%
Cooks	26,350	61%	\$11.58	18%
General and Operations Managers	25,250	7%	\$32.65	7%
Stockers and Order Fillers	24,670	54%	\$14.44	24%
Customer Service Representatives	21,000	43%	\$14.76	17%
Office Clerks, General	19,750	35%	\$14.68	13%
Elementary and Middle School Teachers	18,310	15%	\$22.81	6%
Waiters and Waitresses	16,960	55%	\$8.78	-3%
Personal Care Aides	16,230	74%	\$10.51	7%
First-Line Supervisors of Retail Sales Workers	13,580	32%	\$17.75	2%
Maintenance and Repair Workers, General	12,840	34%	\$17.44	17%
Secondary School Teachers	12,830	15%	\$23.25	5%
Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	12,450	35%	\$15.72	5%
Bookkeeping, Accounting, and Auditing Clerks	10,440	19%	\$18.03	4%
Nursing Assistants	10,440	54%	\$13.19	19%

Note: BLS = Bureau of Labor Statistics; ACS PUMS = American Community Survey Public Use Microdata Sample. Occupation titles and percent of workers below the ALICE Threshold come from ACS PUMS. ALICE Threshold status is determined by comparing workers' household income to the Household Survival Budget for their household composition and location. Employment and wage numbers are from BLS and are matched to the closest PUMS occupation title (which are generally broader than those in BLS).

Sources: ALICE Threshold, 2022; Bureau of Labor Statistics—Occupational Employment Statistics, 2022; U.S. Census Bureau, American Community Survey, PUMS, 2019 and 2022

To see the most common occupations for workers below the ALICE Threshold in your community, visit UnitedForALICE.org/ALICE-EVD. For more data on jobs by hourly wages and full-time, part-time, and hourly work schedules, visit UnitedForALICE.org/Labor-Force/Mississippi.

Financial Hardship Over Time

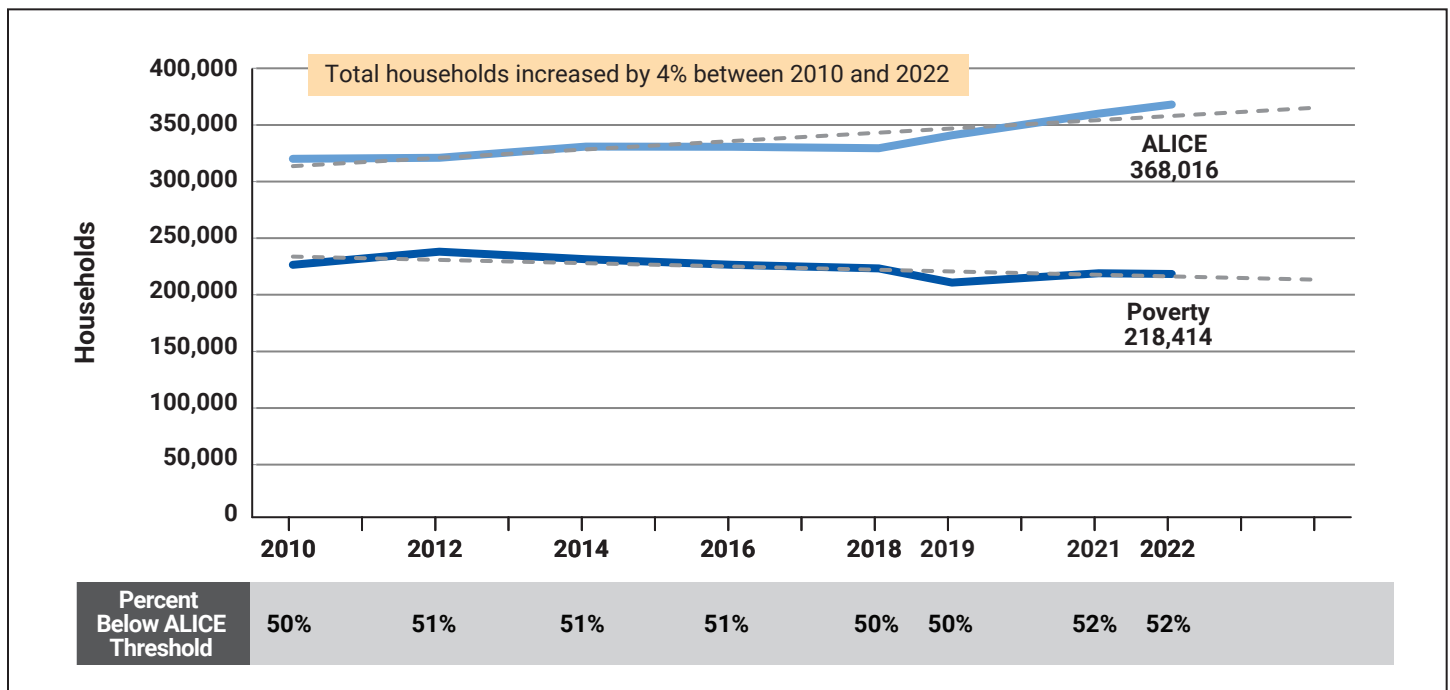
Despite some ups and downs in rates of financial hardship since the end of the Great Recession (2010–2022), the trend is clear: **The number of ALICE households in Mississippi has continued to rise.** During this period, the total number of households in the state increased by 4%, households in poverty decreased by 4%, and the number of ALICE households increased by 15%. By 2022, 19% (218,414) of all households were below the FPL, and 33% (368,016) of all households were ALICE – a combined 52% (586,430) of households struggling to make ends meet.

Threshold in 2019 to 52% in 2022. And by number, households below the Threshold also continued to grow.

This consistent trend – a growing number of households that are struggling financially, often ineligible for public assistance, and undercounted by official measures – represents a major vulnerability in our economic system. It also suggests that overall social and economic policies are falling short in addressing the root causes of financial instability.

Narrowing the focus to the period around the COVID-19 pandemic, the rate of financial hardship in Mississippi increased from 50% of households below the ALICE

Households by Income, Mississippi, 2010–2022



Note: The gray dashed trend lines in this figure highlight the general direction of the point-in-time data for the years shown. These lines indicate whether the numbers of ALICE and Poverty-Level households have been generally increasing, decreasing, or remaining flat. The ALICE and Poverty trend lines are both statistically significant (ALICE at $p < 0.01$ and Poverty at $p < 0.05$).

Sources: ALICE Threshold, 2010–2022; U.S. Census Bureau, American Community Survey, 2010–2022

To see additional data on financial hardship over time in Mississippi, visit UnitedForALICE.org/Mississippi.

SPOTLIGHT ON ALICE DEMOGRAPHICS

Families With Children

While recent attention has focused on the rising [Supplemental Poverty Rate](#) for children following the expansion and reversal of Child Tax Credits during and after the pandemic, longer-term trends — specifically, the decline in total families with children and the rise in ALICE households — tell a more nuanced story.

The number of households with children in Mississippi has been declining (down 10% from 2010 to 2022). This trend has been driven by married-parent households, which fell in number from 197,766 in 2010 to 180,647 in 2022 (down 9%). Single-parent households also declined from 2010 to 2022 — the number of single-female-headed households fell from 108,746 to 93,913 (down 14%) and single-male-headed households decreased from 25,433 to 22,712 (down 11%).

While overall in Mississippi, the number of households with children and the number of households with children in poverty has been declining over the past decade, the number of ALICE households with children has increased for both married-parent and single-parent families.

By 2022, 47% of families with children in Mississippi were below the ALICE Threshold. And longstanding disparities in financial hardship by household type remained: 86% of single-female-headed families and 69% of single-male-headed families were below the ALICE Threshold in 2022, compared to 24% of married-parent families.

Households With Children, Mississippi

	Married-Parent	Single-Female-Headed	Single-Male-Headed
Percent Change 2010 to 2022			
Total Households	▼ Decreased 9%	▼ Decreased 14%	▼ Decreased 11%
Households in Poverty	▼ Decreased 28%	▼ Decreased 23%	▼ Decreased 23%
ALICE Households	▲ Increased 37%	▲ Increased 29%	▲ Increased 5%
Percent Below ALICE Threshold, 2022	24%	86%	69%

Note: Poverty rates for families with children differ from rates for individual children, in part due to different surveys and in part because there are often multiple children in a single household, which can accentuate swings.

Sources: ALICE Threshold, 2010–2022; U.S. Census Bureau, American Community Survey, 2010–2022

THE COST OF CHILD CARE

Child care remains one of the highest Survival Budget costs for households with children, and the [child care system](#) is still feeling the impact of the COVID-19 pandemic. Provider shortages and lack of affordable care present fewer options for parents. According to the October 2023 Household Pulse Survey, when families in the [East South Central Census Region](#) (which includes Mississippi) were asked what they did when child care was closed, unavailable, or unaffordable, the most common responses for respondents below the ALICE Threshold were to take unpaid leave (30%), to cut work hours (29%), or to supervise one or more children while working (23%).

Households Headed by People Age 65 and Over

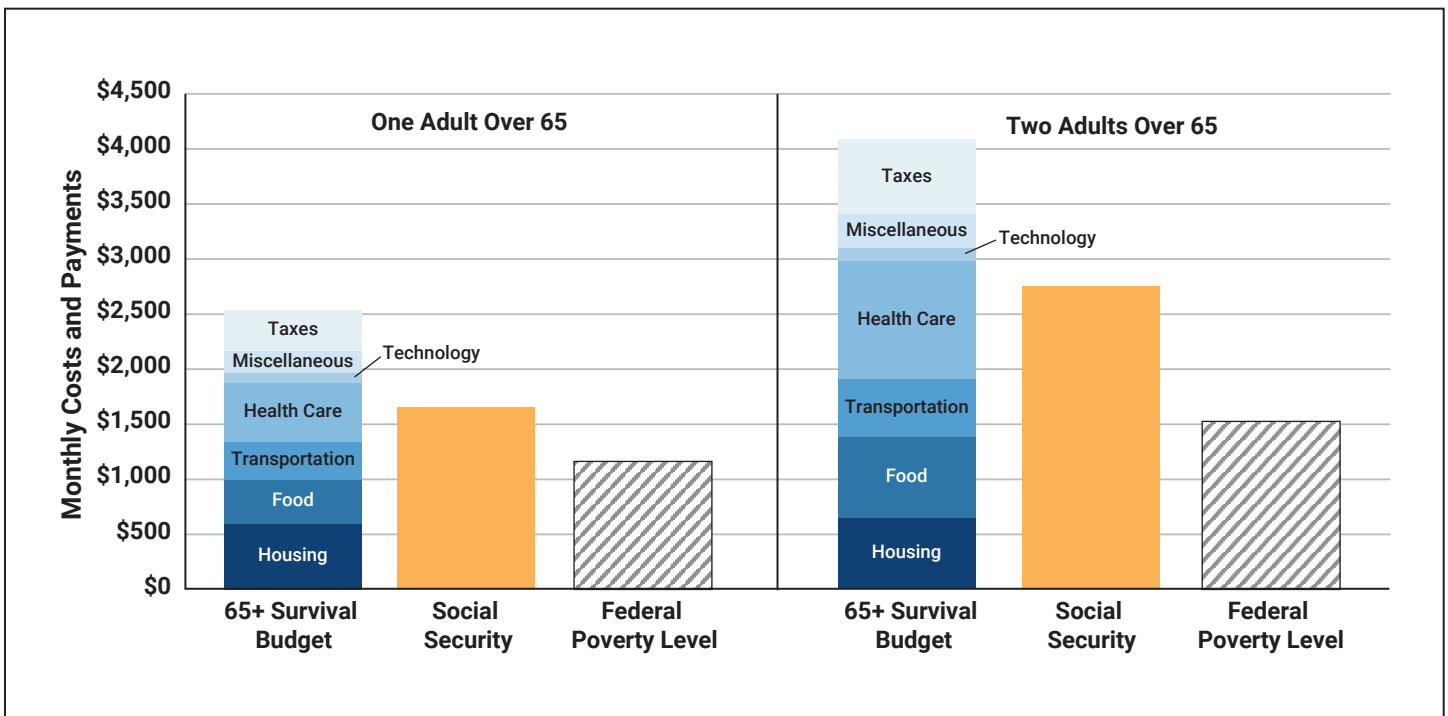
With the [aging of the Baby Boomer generation](#), households headed by people age 65 and over are the fastest-growing age group in Mississippi (up 30% between 2010 and 2022). They are also the age group with the most substantial increase in the number of households below the ALICE Threshold (up 26% during the same period).

In 2022, 57% of Mississippi’s 65+ households were below the ALICE Threshold (179,692). While Social Security helps [reduce the poverty rate for households headed by older adults](#) (17% in Mississippi in 2022), benefits have not been enough to bring older adults to financial stability. As a result,

for more than a decade, a substantial number of these households have been ALICE (40% in 2022). In 2022, monthly costs for the ALICE 65+ Survival Budget for one adult in Mississippi were \$876 more than the [average Social Security payment](#) of \$1,657.

With increasing costs and insufficient retirement savings, many older adults have needed to continue working. In 2022, nearly 192,000 people age 65 and over living below the ALICE Threshold in Mississippi did not have retirement savings beyond Social Security, and nearly 17,250 were working.

Monthly ALICE 65+ Survival Budget Total, Average Monthly Social Security Payments, and the Federal Poverty Level, Mississippi, 2022



Note: See page 13 for a breakdown of monthly ALICE 65+ Survival Budget cost.

Sources: ALICE 65+ Survival Budget, 2022 (see the ALICE [Methodology](#) for details); Social Security Administration, 2022

Black, Hispanic, and Indigenous Households

Rates of financial hardship differ substantially by race/ethnicity in Mississippi due to [persistent systemic racism](#), [discrimination](#), and [geographic barriers](#) that limit many families' access to resources and opportunities for financial stability. In 2022, 68% of Black, 64% of Native Hawaiian/Pacific Islander, 63% of American Indian/Alaska Native, and 58% of Hispanic households, as well as 56% of households headed by someone of Two or More Races, were below the ALICE Threshold in Mississippi, compared to 42% of White and 41% of Asian households. These disparities were also mirrored in employment and health.

- **Employment:** Black and Hispanic workers were more likely than White workers to experience [disruptions in employment](#) during the pandemic. And gaps in employment by income and race/ethnicity persisted: 10% of adults age 16+ below the ALICE Threshold in Mississippi were not working, but looking for work in 2022, higher than the rate for those above the Threshold (2%). For Black workers below the Threshold, the rate was even higher (12%).
- **Health:** In 2022, [uninsurance rates](#) in Mississippi varied by race/ethnicity, with 24.2% of Hispanic, 16.7% of American Indian/Alaska Native and 11.9% of Black people without health insurance, compared to 8.9% of White people. White people in Mississippi were also more likely to have insurance through their employer in 2022 (50.5%), compared to 40.8% of Hispanic, 39.3% of Black, and 38.1% of American Indian/Alaska Native people in the state.



Household Financial Status and Key Demographics, Mississippi, 2022

	Total	Below ALICE Threshold	■ Poverty ■ ALICE ■ Above ALICE Threshold		
ALL HOUSEHOLDS	1,128,883	586,430	19%	33%	48%
AGE					
Under 25 Years	44,867	33,819	40%	36%	25%
25 to 44 Years	346,686	172,069	21%	29%	50%
45 to 64 Years	420,938	200,850	18%	30%	52%
65 Years and Over	316,392	179,692	17%	40%	43%
RACE/ETHNICITY					
American Indian/ Alaska Native	4,102	2,578	18%	45%	37%
Asian	9,975	4,087	10%	31%	59%
Black	403,490	273,664	22%	46%	32%
Hispanic	26,397	15,183	13%	44%	42%
Native Hawaiian/ Pacific Islander	514	328	23%	41%	36%
Two or More Races	24,753	13,805	14%	42%	44%
White	656,479	278,631	9%	33%	58%
HOUSEHOLD TYPE					
Married With Children	180,647	42,756	9%	15%	76%
Single-Female- Headed With Children	93,913	80,372	57%	29%	14%
Single-Male-Headed With Children	22,712	15,729	33%	36%	31%
Single or Cohabiting, Under 65, no Children	515,219	267,881	17%	35%	48%
RURAL/URBAN					
Rural	593,808	332,652	22%	34%	44%
Urban	535,075	253,778	16%	31%	53%

Note: The groups shown in this figure are based on head of household and overlap across categories. Within the race/ethnicity category, all racial categories except Two or More Races are for one race alone. Race and ethnicity are overlapping categories; in this Update, the American Indian/Alaska Native, Asian, Black, Native Hawaiian (includes other Pacific Islanders), and Two or More Races groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race. Because household poverty data is not available for the American Community Survey's race/ethnicity categories, annual income below \$15,000 is used as a proxy. Counties are defined as rural or urban based on the USDA's designation of metropolitan or non-metropolitan at the census tract level. Counties with 50% or more of the population in metropolitan tracts are designated as urban; those with 50% or more of the population in non-metropolitan tracts are designated as rural.

Sources: ALICE Threshold, 2022; American Community Survey, 2022

ALICE REMAINS IN THE CROSSCURRENTS

Many ALICE households face [ongoing distress](#) because they have not recovered from the Great Recession, debt accumulation, a job loss, or other major challenges. Many are working hard and still struggling to find safe housing, quality child care, nutritious food, accessible health care, and reliable transportation that they can afford. Rising wages and pandemic assistance mitigated some of the financial impact of business disruptions, a health crisis, and rising inflation that characterized the past few years. Yet 52% of households in Mississippi were still struggling in 2022 – [ranking](#) Mississippi 51st among all states and the District of Columbia in financial hardship (with 1st representing the lowest rate of hardship). Insights from the Federal Reserve SHED and the Household Pulse Survey help explain why:



Inflation is Hitting ALICE Harder

- **The cost of basics** is increasing faster than the overall rate of inflation, as reported by the [ALICE Essentials Index](#). And it has gotten even harder for ALICE to keep up with bills than at the height of the pandemic. According to the Household Pulse Survey, 61% of households below the ALICE Threshold in Mississippi reported that it was somewhat or very difficult to pay for usual items such as food, rent or mortgage, car payments, and medical expenses in October 2023, up from 46% in August 2020.
- **Housing costs** are on the rise in many parts of the state, and the impact is greater for those who were already struggling financially. According to the SHED, in 2022, 35% of households below the ALICE Threshold in the [East South Central Census Region](#) reported that their rent or mortgage had increased in the prior 12 months (compared to 22% of households above the Threshold).

Changes in Public Assistance Impact ALICE

- **Food assistance:** Increased need for food assistance was a hallmark of the pandemic. Food pantries experienced a substantial increase in [demand for services](#), and Supplemental Nutrition Assistance Program (SNAP) [eligibility criteria broadened and monthly payments increased](#) (through February 2023). In 2022, the need remained high, with one in six Americans (49 million) [receiving private charitable food assistance](#) – down from the height of the pandemic, but still up markedly from 40 million in 2019. In part due to the SNAP income eligibility level in Mississippi (130% of the FPL), public food assistance was not accessible to all households that were struggling financially: Only 42% of all Mississippi households in poverty and 14% of all ALICE households participated in SNAP in 2022.
 - Among all eligible people, estimated [SNAP participation rates were higher](#).
- **Rent:** With rising costs, the expiration of [pandemic rental assistance](#), and the end of [state](#) and [federal eviction bans](#), many Mississippians continued to struggle to pay their rent. In Mississippi in 2022, 56% of households below the ALICE Threshold were rent burdened (paying more than 30% of their income on rent) and 31% were severely rent burdened (paying more than 50% of their income on rent). And according to the Household Pulse Survey, 17% of renter households below the ALICE Threshold in Mississippi were behind on rent payments in October 2023.

ALICE is Less Prepared for Crises and Retirement

- **ALICE struggles to save:** According to the SHED, while the emergency savings rate for all households in the [East South Central Census Region](#) increased during the pandemic (rising from 49% in 2019 to 52% in 2022), only 39% of households below the ALICE Threshold had emergency savings (or rainy day funds) that would cover their expenses for three months in the event of sickness, job loss, economic downturn, or another emergency in 2022.
- **ALICE faces unexpected medical expenses:** According to the SHED, 28% of respondents below the ALICE Threshold in the [East South Central Census Region](#) incurred an unexpected major medical expense that they had to pay for out of pocket because it was not completely paid for by insurance in 2022, up from 23% in 2021. Medical debt generally reflects [poorer health](#) and lower rates of health care coverage, and can lead to [lower credit scores](#) and [additional financial hardship](#). Additionally, the [consequences of medical debt](#) are not experienced equally; those with lower incomes and people of color are more likely than their counterparts to be contacted by collection agencies and denied future care.
- **Financial hardship impedes retirement savings:** According to the SHED, in 2022, while only 19% of all

non-retired adults and 25% of non-retired adults above the ALICE Threshold in the [East South Central Census Region](#) reported that their retirement savings plan was currently on track, even fewer respondents below the Threshold (14%) reported the same.
















- **Financial hardship takes a toll on mental health:** The negative impact of financial stress on mental health has been [well established](#). According to the Household Pulse Survey, 19% of respondents below the ALICE Threshold in the [East South Central Census Region](#) reported feeling nervous, anxious, or on edge nearly every day over the prior two weeks in October 2023 – compared to 12% of respondents above the Threshold.

This research shows a clear trend in our communities and our economy: Financial hardship is widespread, and it is not going away. The current system is not working for ALICE. The narrative in this Update helps make the case for innovative, cross-sector change in Mississippi and across the U.S. The data, tools, and resources on the [United For ALICE](#) website can equip business, government, education, and nonprofit leaders to make data-informed decisions that address the root causes of financial hardship. Collaborative effort at all levels – local, state, and federal – will be needed to change the trajectory for ALICE households.



ALICE ONLINE

Visit UnitedForALICE.org to explore interactive data and resources. Click the icons below to get started.

 <p>Interactive Maps Data at the state, county, municipal, and ZIP-code levels</p>	 <p>ALICE Demographics Information about ALICE households by age, race/ethnicity, household type, and location</p>	 <p>County Reports An in-depth look at ALICE data, county by county</p>
 <p>Data Sheet Spreadsheet of ALICE data over time and by location</p>	 <p>ALICE Household Budgets ALICE Household Survival and Stability Budgets for the state and one or more counties</p>	 <p>ALICE Essentials Index Key data on the increase in the cost of household basics over time</p>
 <p>Legislative District Tool ALICE data by legislative district, including state upper and lower chambers and congressional districts</p>	 <p>National Overview National ALICE data and a comparison of financial hardship across U.S. states</p>	 <p>Economic Viability Dashboard Key data on the local economic conditions that matter most to ALICE households: Work, Housing, and Community Resources</p>
 <p>Research Advisory Committees Information about the members and role of these critical groups</p>	 <p>ALICE Methodology Overview of the sources and calculations used in the ALICE research</p>	 <p>Equity for ALICE Creating equity for ALICE by illustrating how structural racism and systemic barriers limit life outcomes, and working to remove those barriers so that all people can participate fully in all aspects of our social and economic systems</p>
 <p>ALICE Voices Are you ALICE? Use this tool to share your story</p>	 <p>ALICE in Action Programs, practices, and policy changes implemented by partners across the United For ALICE network</p>	 <p>ALICE Videos Videos that highlight the ALICE research and partner network</p>

ALICE RESEARCH & METHODOLOGY

The Household Survival Budget calculates the cost of household essentials for each county in Mississippi and relies on a wide range of public data sources, listed below. For household income, the ALICE measures rely on the U.S. Census Bureau’s American Community Survey (ACS) – both household tabulated data and individual data from the Public Use Microdata Sample (PUMS) records. Household costs are compared to household income to determine if households are below the ALICE Threshold.

The latest [ALICE Methodology](#) review was completed in the summer of 2023. Methodology enhancements include:

- Health care costs:** A “poor health multiplier” is used to capture the additional costs lower-income households incur for being in poor or fair health. Based on the latest research, out-of-pocket costs in the health care line item are increased by 19% (a more conservative estimate than the 30% used in prior years).
- Broadband added:** To reflect the finding that the majority of Americans now [have home broadband](#), basic broadband internet has been added to technology costs. The smartphone plan has been updated to include an unlimited (albeit less expensive than the previous 10GB version) smartphone plan for each adult in the household.
- Determining ALICE status:** For 2021 data and years prior, the ALICE Threshold was rounded to the nearest ACS income bracket (e.g., Threshold of \$32,500 corresponded to bracket \$30,000–\$34,999; all households in that bracket were below the ALICE Threshold). Starting this year (2022 data), the Threshold is calculated in proportion to where it falls within the bracket (e.g., if Threshold is \$32,500, half of households in the bracket are below the Threshold).

ALICE Household Survival Budget, Mississippi, 2022			
	Single Adult (Age 18–64)	Single Adult (Age 65+)	2 Adults, 1 Infant, 1 Preschooler
Monthly Costs			
Housing – Rent	\$431	\$431	\$461
Housing – Utilities	\$163	\$163	\$310
Child Care	-	-	\$920
Food	\$438	\$404	\$1,193
Transportation	\$410	\$345	\$1,060
Health Care	\$164	\$538	\$786
Technology	\$86	\$86	\$116
Miscellaneous	\$169	\$197	\$485
Tax Before Credits	\$296	\$369	\$998
Monthly Total	\$2,157	\$2,533	\$6,329
ANNUAL TOTAL Before Tax Credits	\$25,884	\$30,396	\$75,948
Tax Credits (CTC and CDCTC)	\$0	\$0	(\$5,196)
ANNUAL TOTAL With Tax Credits	\$25,884	\$30,396	\$70,752
Full-Time Hourly Wage	\$12.94	\$15.20	\$35.38

Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Full-time hourly wage represents the wage needed at 40 hours per week to support the annual total, with credits. For the family of four, this represents the combined wage needed for two workers. Many households incur higher costs, especially for housing, as units may not be available at Fair Market Rent.

Sources: AAA, 2022; Agency for Healthcare Research and Quality, 2022; American Community Survey, 2022; Bureau of Labor Statistics, 2022—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2022—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2023—Medicare - Chronic Conditions; Centers for Medicare & Medicaid Services, 2020—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2023; Federal Reserve Bank of Atlanta—Policy Rules Database; Federal Highway Administration, 2017; Feeding America, 2023; Frank, 2022; Internal Revenue Service, 2022; Medicare.gov; Mississippi Department of Human Services, 2021; The Zebra, 2022; U.S. Department of Agriculture, 2022—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2022—Fair Market Rents; USTelecom, 2022.

To view ALICE Household Survival Budgets for all counties and for any household composition, visit UnitedForALICE.org/Household-Budgets/Mississippi.

Data Notes: The income data used in this Update rely on ACS estimates. The ACS is based on a representative sample, rather than all housing units and people; therefore, these estimates have a [degree of uncertainty](#). Some data points are geographic averages, others are one- or five-year averages depending on population size (see the [Data Sheet](#) for details). Percentages are rounded to whole numbers, sometimes resulting in percentages totaling 99% or 101%. ALICE analysis includes households regardless of work status, as employment is fluid and most households have members who are working, have worked, are out on disability, or are looking for work. ALICE analysis does not include people who are unhoused or living in group quarters.

ABOUT UNITED FOR ALICE AND OUR PARTNERS

ALICE in the Crosscurrents: An Update on Financial Hardship in Mississippi is brought to you by the [Mississippi United Ways Association](#) in partnership with [United For ALICE](#), a driver of innovative research and action around financial hardship for ALICE households. With a commitment to [racial and economic justice](#), United For ALICE and United Ways across Mississippi share this work with foundations, government, corporations, and other nonprofits to inform policy and promote positive change for ALICE households. The grassroots ALICE movement, developed by United Way of Northern New Jersey, has spread to 31 states and the District of Columbia. Learn more about the ALICE movement [here](#).

To create the ALICE Reports, our [team of researchers](#) works with [Research Advisory Committees](#) composed of experts from our partner states. This work is guided by our rigorous [methodology](#), which is updated biennially with experts from across our Research Advisory Committees.

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Mississippi United Ways Association



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

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

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