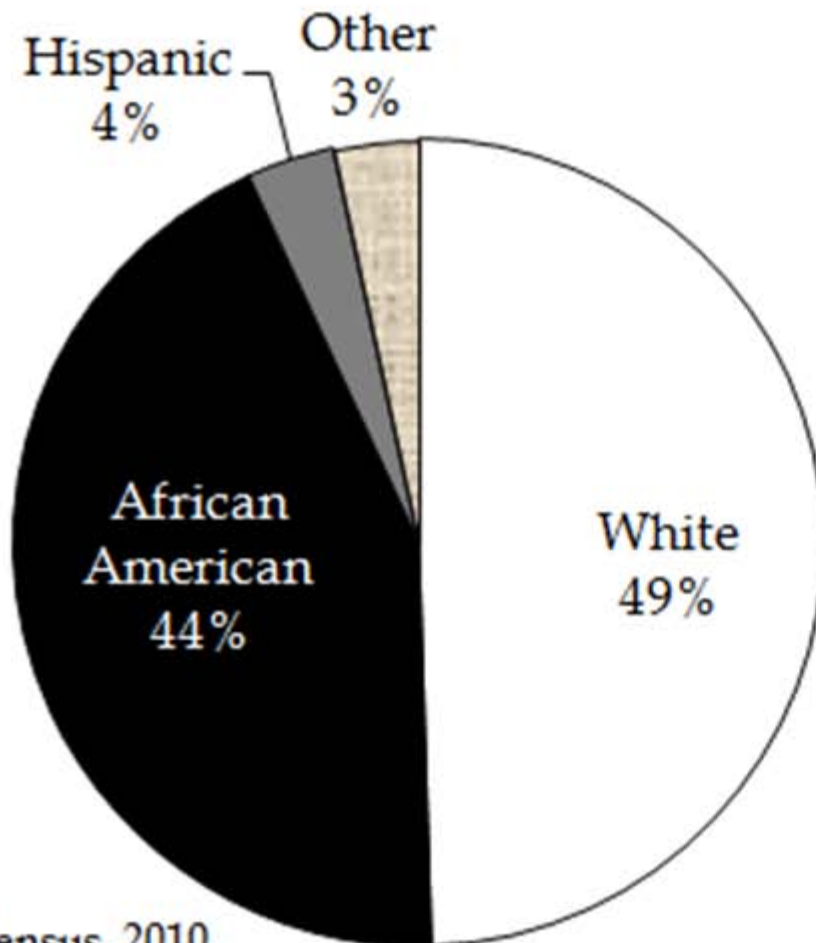


***The Mississippi Basic Economic Security Tables:
From Analysis to Advocacy***

Howard University Center on Race & Wealth /
Joint Center for Political & Economic Studies Webinar
June 21, 2012

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Mississippi Economic Policy Center

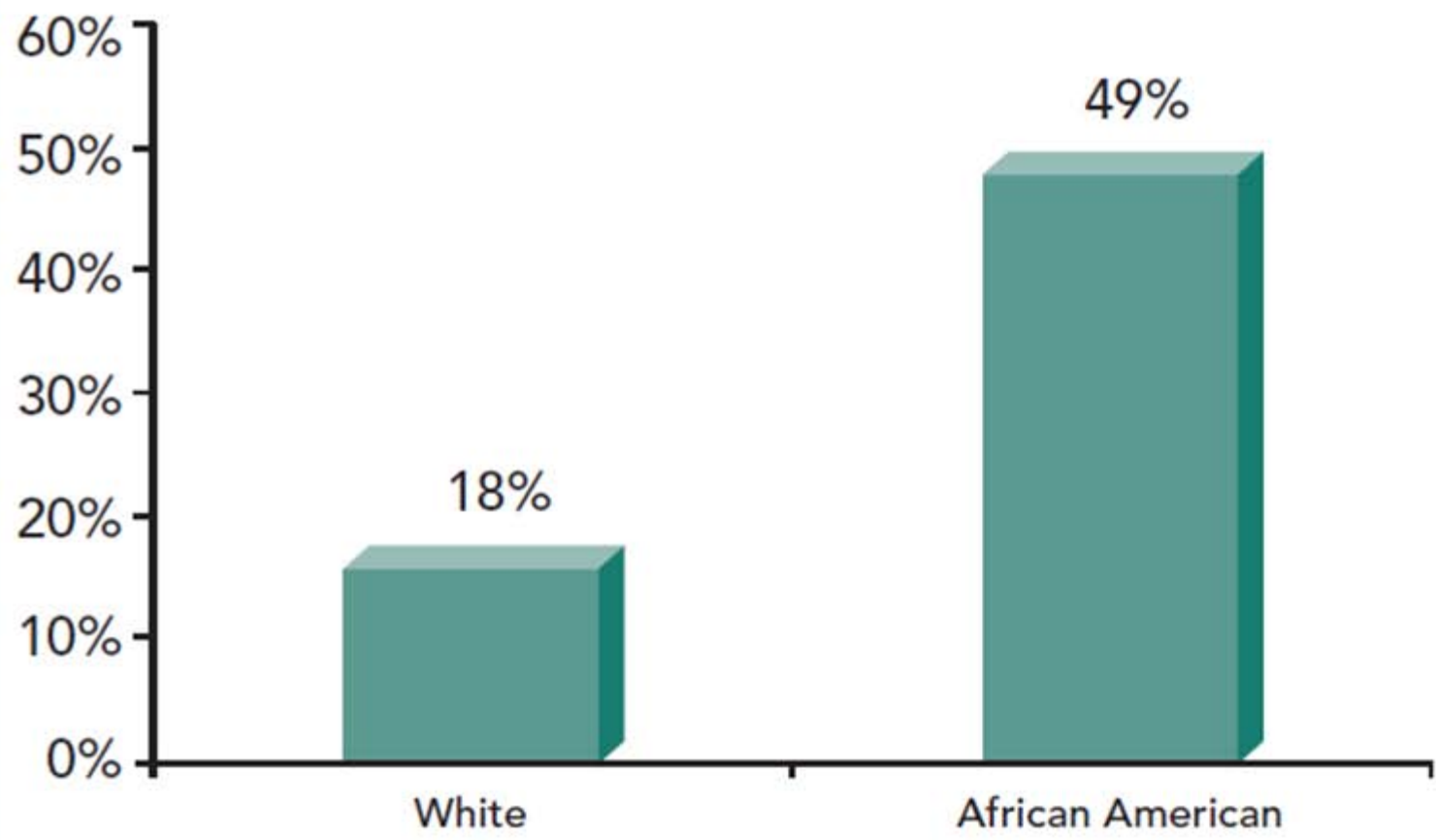
MISSISSIPPI POPULATION UNDER 18 BY RACE AND ETHNICITY 2010



Source: U.S. Census. 2010.

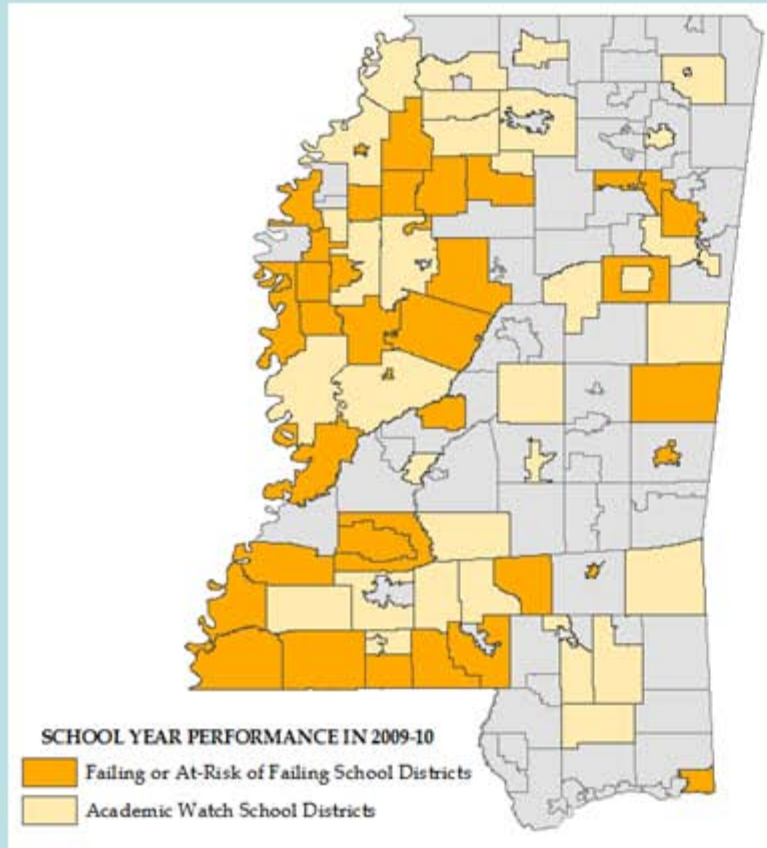
MISSISSIPPI CHILDREN IN POVERTY

By Race 2010

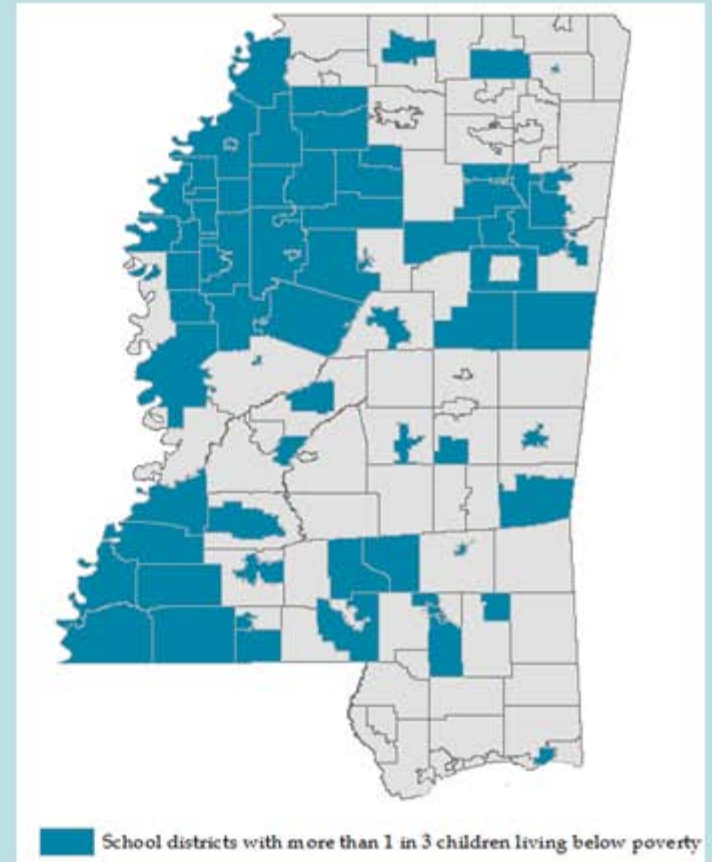


Source: National KIDS COUNT Program analysis of U.S. Census.

Districts Failing or Under Academic Watch



Districts with 1 in 3 Children in Poverty





Basic Economic Security Calculator

RSS + Share |

County

Family Type

Number of Children

Select monthly savings for your family type

- Include Monthly Emergency & Retirement Savings
- Include Monthly Homeownership Savings
- Include Monthly Savings for Child's Post-Secondary Education

[Calculate My Basic Economic Security Wage](#)

COUNTIES

- Adams County
- Alcorn County
- Amite County
- Attala County
- Benton County
- Bolivar County
- Calhoun County
- Carroll County
- Chickasaw County
- Choctaw County
- Claiborne County
- Clarke County
- Clay County
- Coahoma County
- Copiah County
- Covington County
- Desoto County
- Forrest County
- Franklin County
- George County
- Greene County
- Grenada County
- Hancock County
- Harrison County
- Hinds County
- Holmes County
- Humphreys County
- Issaquena County
- Itawamba County
- Jackson County

County Harrison ▼
 Family Type 1 Adult ▼
 Number of Children 0 ▼

Select monthly savings for your family type

- Include Monthly Emergency & Retirement Savings
- Include Monthly Homeownership Savings
- Include Monthly Savings for Child's Post-Secondary Education

[Calculate My Basic Economic Security Wage](#)

Economic Security Tables Index	
Expense Type	Monthly Cost
Housing	\$614.00
Utilities	\$161.00
Food	\$249.00
Transportation	\$583.00
Child Care	\$0.00
Personal & Household Items	\$276.00
Healthcare	\$143.00
Emergency Savings	\$83.00
Retirement Savings	\$84.00
Taxes	\$410.00
Tax Credits	\$0.00
Basic Economic Security Wage	
Monthly	\$2,603.00
Annually	\$31,236.00
Hourly	\$14.79
Additional Savings Selections	
Savings Type	Monthly Amount
Homeownership Savings	\$82.00

EXAMPLE: 2 Adults, 1 Preschooler and a Schoolchild

ECONOMIC SECURITY TABLE

Economic Security Tables Index	
Expense Type	Monthly Cost
Housing	\$553.00
Utilities	\$210.00
Food	\$666.00
Transportation	\$1,198.00
Child Care	\$611.00
Personal & Household Items	\$385.00
Healthcare	\$497.00
Emergency Savings	\$153.00
Retirement Savings	\$78.00
Taxes	\$699.00
Tax Credits	-\$267.00
Basic Economic Security Wage	
Monthly	\$2,391.00
Annually	\$57,384.00
Hourly	\$13.59
Additional Savings Selections	
Savings Type	Monthly Amount
Child's Post-Secondary Savings	\$47.00

THE WAGE TOOL

Select the Job Category:

Select the Job:

Job Title:	Electricians
Entry Hourly Wage:	\$15.48
Entry Annual Wage:	\$32,190
Experienced Hourly Wage:	\$22.25
Experienced Annual Wage:	\$46,280
Basic Economic Security Wage:	Yes. This job will likely pay a Basic Economic Security Wage.
Education:	Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree.
Job Training:	Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers. A recognized apprenticeship program may be associated with these occupations.

THE WAGE TOOL: Comparing Different Wages with Economic Security Needs

Child Care Worker

Select the Job Category:

Select the Job:

Job Title:	Child Care Workers
Entry Hourly Wage:	\$7.85
Entry Annual Wage:	\$16,320
Experienced Hourly Wage:	\$9.32
Experienced Annual Wage:	\$19,380
Basic Economic Security Wage:	No. This job will not pay a Basic Economic Security Wage for this family type. For this family type to reach self sufficiency with an adult working in this occupation, the person will need to have another source of income.
Education:	These occupations usually require a high school diploma.
Job Training:	Employees in these occupations need anywhere from a few months to one year of working with experienced employees. A recognized apprenticeship program may be associated with these occupations.

Elementary School Teacher

Select the Job Category:

Select the Job:

Job Title:	Elementary School Teachers, Except Special Education
Entry Hourly Wage:	N/A
Entry Annual Wage:	\$35,310
Experienced Hourly Wage:	N/A
Experienced Annual Wage:	\$47,840
Basic Economic Security Wage:	Yes. This job will likely pay a Basic Economic Security Wage.
Education:	Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree.
Job Training:	Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers. A recognized apprenticeship program may be associated with these occupations.

USING THE TOOL WITH STUDENTS AND GROUPS

NAME: _____

COUNTY: _____

CALCULATING BASIC ECONOMIC SECURITY

How much does one adult need to cover basic necessities and save for longer-term economic security?

STEP 1. For each expense below, estimate how much 1 adult living in your county would need for 1 month.

BASIC ECONOMIC SECURITY TABLE	
Expense Type	Monthly Estimate
Housing (Rent)	
Utilities	
Food	
Transportation	
Child Care	
Personal & Household Items	
Healthcare	
Emergency Savings	
Retirement Savings	
Taxes	
Tax Credits	

STEP 2. Which expense do you have as the largest?

Which expense do you have as the smallest?

STEP 3. Based on the expenses you listed above what is your estimate of the total amount 1 adult needs for basic expenses and savings for 1 month? What about 1 year? Fill in the boxes below.

BASIC ECONOMIC SECURITY TOTALS	
Expense Type	Total Estimate
Monthly	
Annually	

STEP 4. What expenses are missing you think should be included? What savings are missing you think should be included?



MISSISSIPPI COUNCIL
ON ECONOMIC EDUCATION
AT MILLSAPS COLLEGE

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Jackson, MS 39210
(601) 974-1325 Voice
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"Giving our children the tools they need to succeed!"

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Programs

The MCEE offers multiple programs to Mississippi educators and their students. The Master Teacher in Economics Program, Mississippi Stock Market Game, Economics Challenge, Economics America, EconomicsInternational and the Capstone Exemplary Lessons are just a few of the MCEE's offerings. For additional information concerning these and other programs, please email mcee@millsaps.edu or phone us at the MCEE offices.

NEW! Self-Sufficiency Standard

The Self Sufficiency Standards calculates how much a family needs to earn to live in their county without any government or private assistance. The Standard is unique in that it varies based on the county of residence, the type of family (1 parent or 2 parents) and the number and ages of children. [Click here](#) to find out what it takes to be self-sufficient in your county and then come back to the MCEE website for lessons to use in teaching this info! (Courtesy of Mississippi Economic Policy Center, an ECD initiative)

How does this fit in your classroom? Two Mississippi teachers have created lessons just for you! Click the links below to see the handouts.

Lesson 1 and Materials

[Lesson Plan](#)

[Pretest](#)

[Wants vs. Needs worksheet](#)

[Career Choice Activity](#)

[Student Worksheet](#)

[Article: the Value of a Degree](#)

Lesson 2 and Materials

[Lesson Plan](#)

[Pre/Post test](#)

[Pre/Post test answer key](#)

[Self-Sufficiency notetaking guide](#)

[Self-Sufficient Rubric](#)

[PowerPoint presentation](#)

Comparing Two Family Types in Hinds County

1 ADULT

Expense Type	Monthly Cost
Housing	\$477.00
Utilities	\$181.00
Food	\$230.00
Transportation	\$593.00
Child Care	\$0.00
Personal & Household Items	\$239.00
Healthcare	\$143.00
Emergency Savings	\$74.00
Retirement Savings	\$68.00
Taxes	\$325.00
Tax Credits	\$0.00
Basic Economic Security Wage	
Monthly	\$2,330.00
Annually	\$27,960.00
Hourly	\$13.24

1 ADULT & 1 INFANT

Expense Type	Monthly Cost
Housing	\$553.00
Utilities	\$210.00
Food	\$331.00
Transportation	\$643.00
Child Care	\$429.00
Personal & Household Items	\$295.00
Healthcare	\$312.00
Emergency Savings	\$113.00
Retirement Savings	\$68.00
Taxes	\$512.00
Tax Credits	-\$152.00
Basic Economic Security Wage	
Monthly	\$3,314.00
Annually	\$39,768.00
Hourly	\$18.83



USING BASIC ECONOMIC SECURITY TABLES

- **Facilitate career and education planning with counselors**
 - Counselors, College Students and High School Students
 - Continuing Education Units (CEU) for Mississippi Guidance Counselors
 - Dropout Prevention Workshops – Lincoln County
 - Master Economics Teacher Training
- **Guide worker decisions on training**
 - Mississippi Community College Partnership - Career Tech Counselor Training
- **Show the value of public supports and training supports**
 - Advocacy group capacity building, Coalitions and Direct Service Providers
 - Community Profiles
 - Racial Equity Training – William Winter Institute for Racial Reconciliation
- **Set program goals and measure outcomes**
 - Funder Collaboratives, Non-Profits and State Agencies
- **Provide lessons on budgeting, basic needs and savings**
 - High Schoolers and Adults

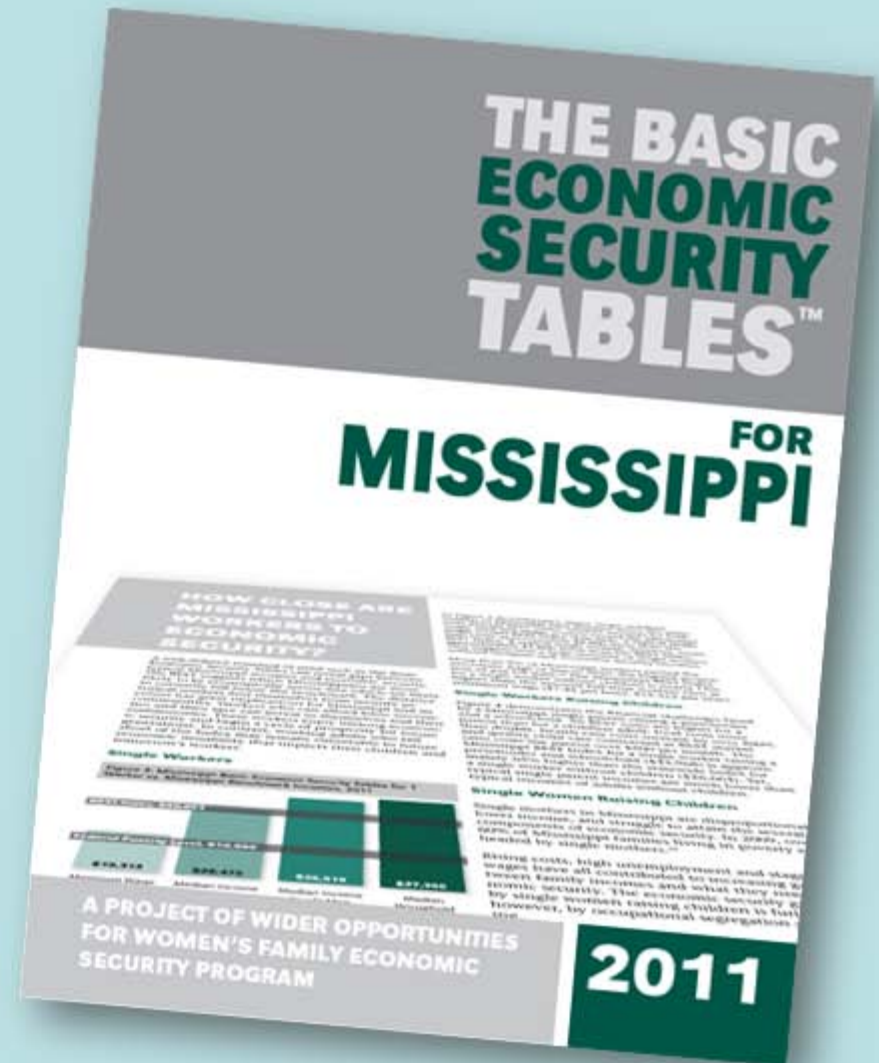
Resources:

Basic Economic Security Calculator:

<http://mepconline.com/self-sufficiency-standard/your-standard.php>

MEPC's website: <http://mepconline.org>

Ed Sivak: esivak@mepconline.org



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