INTRODUCTION

In the United States, quality housing has often been considered a “strong social determinant of health.” Conversely, poor housing conditions have been associated with negative health outcomes for both children and adults (Cutts et al., 2011). Affordable and stable housing has also been linked to improvements in education and economic well-being. This can be a platform for linking people to the services and resources that families need (Center for the Study of Social Policy, 2011).

In the aftermath of the latest recession, the U.S. has seen millions of Americans lose their jobs and/or fall into poverty. In addition, the economic security of those who have kept their jobs has been affected, and the number of low-income working families is on the rise (Roberts, Povich, & Mather, 2012). For example, in 2010 the U.S. Census Bureau reported that there were more than 10 million low-income working families in the U.S. Families have had to endure job losses, and part-time work, often with little or no benefits. The income gap is widening which will likely have long term consequences for families in the future. Among all groups, it appears that children are bearing the brunt of these worsening conditions (Foundation for Child Development, 2012).
CHILDREN IN POVERTY

Another impact of the recession can be seen in the rising rate of child poverty. According to U.S. Census data, from 2009-2010 child poverty rose from 20.7% to 22%, the highest rate since 1993. Disparities in poverty for racial/ethnic groups can be illustrated by the following rates: African American children (38.2%), Hispanic children (32.3%), non-Hispanic White children (17%), and Asian children (13%) (American Psychological Association [APA], 2012). Research points to a wide range of negative effects on children living in poverty. Some of these effects include poor academic achievement, school dropout, behavioral problems, developmental delays, chronic stress and other health problems. Poverty has also been linked to inadequate nutrition and food insecurity, substandard housing, homelessness and lack of access to health care (American Psychological Association [APA], 2012). According to the U.S. Census Bureau (2011), the state poverty rate for all Mississippians was 22.4%. The poverty rate for children under age five was 37.5% and for children ages 5-17, the poverty rate was 30.2%. For children under 18, the rate was 32.4%.

CHILDREN LIVING IN AREAS OF CONCENTRATED POVERTY

Nationally, 11% of U.S. children live in areas of concentrated poverty. In 2010, 23% of Mississippi’s children were living in areas of concentrated poverty, the highest of any state in the nation. (Population Reference Bureau, American Community Survey, n.d.)

LOW-INCOME CHILDREN AND POVERTY

Families with an annual income between 100-199% below the federal poverty level (FPL) are considered to be low-income families. Families with an even lower annual income, below 100% of the FPL, are considered to be poor. Children are the poorest age group in the U.S. According to results from the 2010 American Community Survey (ACS), the very youngest children (infants and toddlers under age three) are the most vulnerable. For this group, 48% live in low-income households and 25% live in poor households (Addy & Wight, 2012).

In 2010, 88% of the children whose parents lack a high school degree lived in low-income families, 72% of the children whose parents only had a high school degree lived in low-income families, and 45% of the children whose parents had some college (or higher) lived in low-income families (National Center for Children in Poverty, 2010).
EFFECTS OF HOMELESSNESS ON CHILDREN & FAMILIES

The National Center on Family Homelessness reported that over 1.6 million children were homeless in America from 2006-2010. Forty percent were under the age of six. Their definition of homelessness includes children and youth who share housing with other persons, live in shelters, motels, cars, public spaces, and abandoned buildings due to loss of housing or other economic hardships (Bassuk, Murphy, Coupe, Kennedy, & Beach, 2011). According to the U.S. Department of Housing and Urban Development (HUD), from 2007 to 2010 the number of homeless families increased by 20% (Magruder, 2012). These families make up a larger percentage of the shelter population than any previous point in time (McCoy-Rogh, Mackintosh, & Murphey, 2012).

The fastest growing groups in the United States that are affected by homelessness are families with young children. Since the economic recession, families with young children make up 34% of the homeless population. Not only are these families likely to be low-income, but many families have a history of trauma and violence. Homelessness can induce a number of stressors for families and be detrimental to the development of young children (McCoy-Rogh, 2012). Other traits common to both homeless adults and children can be physical, mental, and developmental (Seibel & Darling, 2012).

According to America’s Youngest Outcasts 2010, a state report card on child homelessness created by The National Center on Family Homelessness (Bassuk et al., 2011):

- 1.6 million children in America are homeless throughout the year
- This amounts to 30,000 children each week, and 4,400 each day
- Children who are homeless suffer from hunger, lower levels of physical and emotional health, and fewer educational opportunities
- The majority of these children have limited educational proficiency in math and reading

Homeless children tend to suffer disproportionately from chronic medical illnesses than children who are not homeless. In addition, they struggle with hunger at twice the rate of other children. With regard to emotional and behavioral issues, their rate of anxiety, depression, sleep problems, withdrawal, and aggression are three times higher (Bassuk et al., 2011).

Research conducted by the Center on the Developing Child at Harvard University reports that early experiences in brain development are a critical component of future learning, behavior, and health. In the ideal environment, children should have “stimulating early play and educational experiences[to] develop neural pathways in the brain that lay a foundation for academic readiness, positive social skills, and emotional stability” (Bassuk et al., 2012, p. 11). However, these opportunities are usually denied to homeless children.
According to Bassuk et al., there are several ways in which homelessness can hurt children:

- **Brain development**: Homeless children are more likely to suffer from anxiety, depression, and behavioral issues due to delays in their development.

- **Stress**: The American Public Health Association found that homelessness can lead to “toxic stress,” which can be biologically harmful to a developing child.

- **Parenting**: Because of the difficult challenges homeless parents must endure, their children might not have a positive interaction with adults.

- **School Readiness**: Homeless children are at greater risk of repeating a grade, being placed in special education classes, and having lower standardized test scores.

- **Health and Well-Being**: A study conducted at the University of Illinois found that homeless children experienced physical disabilities more often than other low-income children who were not homeless. In addition, homeless children had more emotional or behavioral problems.

**IMPACT OF FORECLOSURES ON FAMILIES**

The Center for Responsible Lending reported that at least 2.7 million households had lost their homes to foreclosure by 2011. Furthermore, they suggest that foreclosures are strongly linked to risky lending practices. That is, even before the housing crash, borrowers who were given high-risk loans (i.e., loans with prepayment penalties, adjustable-rate mortgages) were more likely to be delinquent on payments and had the worst foreclosure rates. In addition, race and ethnicity are strongly linked to high risk loans. It was found that African Americans and Latinos received loans with higher interest rates than the general population. These disparities held true even when other borrowers had similar credit score ranges (Bocian, Li, & Quercia, 2011).
Children are often the overlooked victims of foreclosures. The process of foreclosure not only affects the homeowner or landlord, but also the children living there. There are usually no records to tell us how many children live in these homes. Five years after the foreclosure crisis, families with children are still continuing to lose their homes. Although an estimated 2.3 million children have lost their homes to foreclosure, it is believed that at least three million are still at risk of future foreclosures. In addition, the same number may be evicted from rental properties because of foreclosure. Children in these circumstances not only lose their homes but may also be forced to change schools, causing them to lose close friends and lag behind academically (Isaacs, 2012).

**RENT BURDEN AND CHILD WELL-BEING**

Recent research from the American Community Survey (ACS) suggests that Americans are choosing to rent rather than buy, as they become wary of the housing market. Because of the foreclosure crisis and the unstable job market, renting has become more appealing than in past years. Research also suggests that many of these renters come from low-income households (National Low Income Housing Coalition, 2011). Rent burden has been defined as “spending more than 30% of household income on rent.” In 2009, 54% of households with children who paid rent experienced rent burden. When any renter-occupied household with children spends more than 30% of their income on housing, a child’s overall well-being may be in jeopardy. In terms of racial/ethnic groups, African American and Hispanic children have the highest rates of rent burden at 65% and 62% respectively. Conversely, Asian and American Indian children have the lowest rates of rent burden at 46% each (National Center for Children in Poverty, 2011).

Nationally, there seems to be a discrepancy between the cost of living, availability of assistance for renters, and the day-to-day wages people earn. For example, today a household needs to earn approximately $37,960 annually in order to afford the national Fair Market Rent (FMR) of $949 per month for two-bedroom housing. Based on
full-time employment, the national housing wage is $18.25/hr. This amount exceeds the average renter wage by more than four dollars and is approximately three times the minimum wage. Yet, in the midst of all the needs for affordable housing, many of the social safety net programs continue to suffer cuts (National Low Income Housing Coalition, 2012).

**HOUSING IN MISSISSIPPI**

The shortage of affordable, stable, and decent housing in Mississippi continues to be a chronic problem. Fair Market Rent (FMR) for a two-bedroom apartment averages $622 a month. In order to avoid spending more than 30% of their income on housing, a family would have to earn at least $2,074 per month. A person working for an hourly minimum wage ($7.25) would have to work 66 hours per week, 52 weeks per year in order to afford the FMR for the two-bedroom apartment (National Low Income Housing Coalition, 2012). In 2010, 35% of children in Mississippi lived in households that spent more than 30% of their income on housing, compared to 41% nationwide (AECF, n.d).

**For every 100 extremely low income renter (ELI) households, there are only 30 affordable and available units**

Home mortgage delinquencies and foreclosures in Mississippi continue to be alarming. Mississippi has the highest rate of subprime lending in the country. Still, another contributing factor to homeowners losing their homes is the aftermath of Hurricane Katrina. The devastation took its toll on homeowners, leaving them unable to pay their mortgages (Evans & Sivak, 2008). To help alleviate some of the problems for Mississippi homeowners, the U.S. Department of Housing and Urban Development (HUD) awards counseling grants to help families find and keep housing. The counseling agencies who receive this funding help families on a one-on-one basis. Some of the services provided include: helping families manage their money, walking through the process of buying a home, providing assistance to renters and homeless families, and financial literacy training. Such services are considered to be foreclosure prevention activities (Magruder, 2012).
EMPLOYMENT/UNEMPLOYMENT IN LOW-INCOME WORKING FAMILIES

Due to the recession, there has been a decline in the economic security of many American working families. As jobs became scarce, incomes plummeted, home values decreased, and income inequality increased. As a result of pay cuts, decreased work hours, or reduced employment, many families who considered themselves middle class fell below the low-income threshold. Although the majority of working families earn enough to stay above the official poverty level, many are struggling to pay for basic expenses (i.e., housing, childcare, transportation, and health care) (Roberts, 2011-2012).

When parents have stable employment and sufficient income for basic needs, their families experience decent housing, good nutrition, and affordable health care. Secure employment can also decrease parental stress, alleviate depression, and create a more positive home environment for children. Furthermore, working parents have wider social networks, enabling them to have access to many resources that contribute to their mental and physical well-being, as well as their children’s well-being. More than ever, children are now growing up without these advantages (Shore & Shore, 2009). In 2010, 33% of children in the U.S. lived in households where no parent had full-time employment, compared to 39% for Mississippi, 37% for Alabama, 36% for Louisiana, and 34% for Georgia (AECF, 2010).

Nationwide, low-income workers are still struggling to afford basic necessities (Shaffer, 2011). However, there is some good news to report. By January 2012, 45 states and the District of Columbia showed a decrease in the rates of unemployed individuals. In addition, non-farm payroll
employment saw an increase in 37 states and a decrease in only 13 states and the District of Columbia (Economic News Release, 2012).

Mississippi participates in the Workforce Investment Network (WIN), a system that combines federal, state and community workforce programs and services at a physical location or an electronic site. These WIN job centers offer employment and training services to both employers and job seekers. Employers take advantage of free job postings, a pool of available workers, and job training programs. WIN also recruits and screens candidates looking for employment. For job seekers, WIN provides job search and job placement assistance and training information on how to upgrade their skills. Currently, there are 55 WIN job centers located throughout the state of Mississippi. WIN centers are a vital resource for Mississippians when seeking employment, thereby broadening the tax base, aiding community growth (MS Department of Employment Security, 2012).

**STATUS OF WORKING FAMILIES IN MISSISSIPPI**

In 2011, the Federal Bureau of Economic Analysis concluded that the overall economy in Mississippi slipped back into recession (Amy, 2012). For 2011, the average Mississippi unemployment rate was 10.7% compared to the national average of 8.9% (U.S. Department of Labor, Bureau of Labor Statistics, 2012). Although families in Mississippi are working hard, many fail to make ends meet. This is due, in part, to low-wage work and lack of assets. According to a report published by the Mississippi Economic Policy Center (MEPC) and the Foundation for the Mid South (2012), Mississippi has the highest percentage of individuals in the nation who lack a checking or savings account. Without access to a bank or credit union, families are forced to conduct business with alternative financial services (AFS). These include, but are not limited to, check cashing facilities, payday loans, title loans, and rent-to-own services. These are all high-cost financial
services, which take more away from low-wage earners and leave less money to save and build assets. Only 7.7% of households nationwide are unbanked compared to 16% of Mississippi’s households. Furthermore, households that are low-income are more likely to be unbanked (Sivak & Duran, 2011).

**EMPLOYMENT OPPORTUNITIES IN MISSISSIPPI**

In 2011, the trade, transportation, and utilities sectors provided the most jobs in Mississippi. Even though the manufacturing sector lost jobs in the last decade, it is still the state’s third largest industry, with the next largest being health services and education. The number of jobs in each industry is not expected to change much from now through 2018. However, there is an expectation that there will be modest growth shifts in construction and health care. Additionally, low-wage workers will continue to be in high demand, yet still be likely to experience economic insecurity. For those without a 4-year degree, job growth is expected in the areas of administrative positions, sales-related positions, food service, and health care (The Basic Economic Security Tables for Mississippi, 2011).

The health care industry has become a key area for job growth in Mississippi as overall employment stagnates. In the last decade, the health care industry in Mississippi has expanded and become a larger employer for our workforce. In 2011, one in nine workers secured employment in the health care field compared to one in twelve in 2001. By the middle of 2012, jobs in health and education surpassed the number of jobs in manufacturing in Mississippi. Jobs in health care tend to provide a better avenue to economic security for Mississippians (MEPC, 2012).

**GENDER PAY GAP**

Almost 50 years following the Equal Pay Act of 1963, there is still a push for fair pay in the workplace. In 2010, women who worked full-time in the United States only earned
77% of what men earned. It is not only a “women’s issue,” but also a family issue since many families now rely on women’s wages to make ends meet. It is estimated that 34% of working mothers in the U.S. are the sole bread-winner for their families. These families are seriously affected as the gender pay gap often contributes to “poor living conditions, poor nutrition, and fewer opportunities for their children” (The American Association of University Women, 2012, p. 4).

According to the U.S. Census Bureau, women in Mississippi earn about 75 cents to every dollar a man earns, even though women are more likely to have a college degree. The wage gap is estimated to add up to approximately $10,000 a year, money that could be put back into Mississippi’s economy, especially in these distressed economic times (Cherry, 2012).

**POLICY CONSIDERATIONS**

- Pilot evidence-based, age-appropriate financial literacy concepts/program, integrated into core standards within Mississippi’s schools
- Promote Earned Income Tax Credit (EITC) in Mississippi, as an evidence-based strategy to reduce poverty
- Support policies to decrease predatory lending, particularly among low-income individuals and families
- Support research studies to evaluate effectiveness of community-based programs such as “Bridges Out of Poverty” to promote financial independence of individuals and families on a local level
- Enhance linkages among community colleges, universities and corporations to enhance training consistent with needed technologies and/or skill sets
- Support policies that enhance business infrastructure, while attracting quality job opportunities throughout all regions within Mississippi
Figures 1 and 2 display the Annual Per Capita Income for the top five counties in Mississippi with the lowest and highest per capita income in 2010. Madison County has the highest with an income of $31,517, whereas Holmes County has the lowest annual per capita income at $11,585. Rankin ($26,637), Lamar ($26,052), DeSoto ($24,531), and Harrison all have an annual income of at least $22,880. Conversely, Issaquena ($11,810), Sunflower ($11,993), Jefferson ($12,534), and Claiborne have an annual income no greater than $12,571. The figures also display the Annual Per Capita Income for Mississippi ($19,977) and the United States ($27,334). (U.S. Census Bureau, American Community Survey, n.d.).
The U.S. Census Bureau defines areas of concentrated poverty as census tracts with overall poverty rates of 30% or more. Negative effects of neighborhood poverty appear as poverty rates exceed 20% and continue to increase until approximately 40%. In 2010, 23% of children in Mississippi were living in areas of concentrated poverty, greater than any other state. This was over ten percentage points higher than the nationwide average (11%). Other states with high percentages included: New Mexico (20%), Louisiana (18%), Texas (17%), and Arizona (16%). States with low percentages included: Wyoming (.5%), New Hampshire (2%), Utah, Maryland, Maine, Idaho, and Alaska (3%) (Population Reference Bureau, American Community Survey, n.d.).
Map 2 indicates the percentage of children under age 18 who live with a single parent. As defined by the U.S. Census Bureau, single-parent families may include cohabitating couples and do not include children living with married stepparents. As of 2010, Mississippi led all other states in the percentage of children living in single-parent families (46%), second only to the District of Columbia (60%). Other states with over 40% of children in living in single-parent families included Louisiana (45%), New Mexico (42%), and South Carolina (42%) (Population Reference Bureau, American Community Survey, n.d.).

Source: Population Reference Bureau; 2010 American Community Survey
OVERALL POPULATION IN POVERTY, 2010

Map 3 displays the percentage of people living in poverty in each county. In 2010, the counties with the highest percentage of people in poverty were located in the Mississippi Delta: Issaquena (43.3%), Humphreys (42.2%), Washington (42.2%), Holmes (41.2%), and Sunflower (39.2%). The counties with the lowest percentage of poverty included: DeSoto (10.4%), Madison (12.8%), Rankin (13.8%), Pontotoc (16%), and Lamar (16.2%) (U.S. Census Bureau, Small Area Income and Poverty Estimates, 2011).

POVERTY RATES OF CHILDREN (AGES 0-17), 2010

Of the 82 counties in Mississippi, 13 had at least 50% of children living in poverty in 2010 with most located in the Mississippi Delta. Counties with the highest percentage of children in poverty included: Humphreys (61.1%), Issaquena (60.1%), Sharkey (58.9%), and Washington (57.1%). Counties with the lowest percentage of children in poverty included: DeSoto (15.1%), Madison (17.3%), Rankin (20%), and Lamar (21.5%) (U.S. Census Bureau, Small Area Income and Poverty Estimates, 2011).
In 2010, Mississippi led the nation for children (ages 0-17) in poverty with 32.4% of children living in poverty. In comparison, the national average was 21.6%. States with the lowest percentages included: New Hampshire (10.8%), Connecticut (12.8%), Maryland (13.1%), New Jersey (14.3%), and Massachusetts (14.4%). States with the highest percentages included: New Mexico (28.5%), Alabama (27.4%), Louisiana (27.4%), Arkansas (27.3%), and Kentucky (26.1%) (U.S. Census Bureau, Small Area Income and Poverty Estimates, 2011).
CHILDREN IN EXTREME POVERTY, 2011

Map 6 indicates the percentage of children under age 18 who live in families with incomes less than 50% of the federal poverty level. In 2011, 15% of children in Mississippi were living in extreme poverty, second only to the District of Columbia (17%). The remaining top five states with the highest percentages of children in extreme poverty included: Louisiana (14%), New Mexico (14%), South Carolina (13%), and Kentucky (13%). The five states with the lowest percentages of children in extreme poverty included: Vermont (5%), Wyoming (6%), Utah (6%), New Hampshire (6%), and Minnesota (6%) (Population Reference Bureau, American Community Survey, n.d.)
Figure 3 illustrates the average amount of food insecurity and very low food security households. From the years 2002 to 2004, Mississippi’s average percentage of household level food insecurity was 15.8. This percentage continued to increase from the years 2005 to 2010, with a 10% increase in 2005-2007 and an additional 11.5% increase in 2008-2010. This level of insecurity topped off at 19.4% in 2010. On the other hand, an average of 4.5% of Mississippi households had very low food security in the years 2002-2004. The amount of very low food security households increased to 7% in 2005-2007, and then decreased to 6.9% during the years 2008-2010 (United States Department of Agriculture, 2010).

Source: United States Department of Agriculture (USDA)
Figure 4 explains the percent in which the unemployment rates have changed over the years. In 2003 there was an unemployment rate of 6% in the U.S. and 6.4% in Mississippi. In 2005, Mississippi’s unemployment rate increased to 7.8%, and then it drastically decreased the next two years, down to 6.3% in 2007. The United States unemployment rate decreased each year from 2003 until 2006. In 2008 the unemployment rate in both Mississippi and the United States increased. The United States peaked in 2010 at 9.6%. However, Mississippi’s unemployment rate continued to increase in 2011 to 10.7% (Bureau of Labor Statistics, 2012).
Compared to 2007, the national percentage of unemployment has drastically increased from 4.6% in 2007 to 8.9% in 2011. Map 7 indicates the percentage of unemployment for all 3,120 counties in the United States. Of the top 100 counties with the highest unemployment percentage, the states that appear the most times were California with 12 counties followed by Mississippi with six counties, and Georgia with five. The average unemployment percentage for Mississippi was 10.7% (U.S. Department of Labor, Bureau of Labor Statistics, 2012).
A major concern for Mississippi is the unemployment rate. More than 75% of the counties in the state are facing high rates of unemployment. In 2011, the total rate of unemployment for the state of Mississippi was 10.7%. The counties with the highest rate of unemployment were Tunica (19%), Clay (18.7%), Holmes (18.5%), Noxubee (17.9%), and Issaquena (17.1%). The counties with the lowest rates were Rankin (6.6%), Madison (7.4%), Lamar (8%), DeSoto (8%), and Jones (8.5%) (U.S. Department of Labor, Bureau of Labor Statistics, 2012).

Source: Bureau of Labor Statistics, Local Area Unemployment Statistics
Map 9 indicates the percentage of children under 18, per state, living in families where no parent had regular, full-time employment. In 2010, Mississippi had the highest percentage of any state (39%), trailing only the District of Columbia (44%). Alabama, Kentucky, Michigan, and New Mexico follow Mississippi at 37% each. States with the lowest percentages included: North Dakota (22%), Wyoming (23%), and South Dakota (23%) (Population Reference Bureau, American Community Survey, n.d.).

Source: Population Reference Bureau; 2008-2010 American Community Survey
The overall percentage of Mississippians who own their home is 69.6%. This total is only a few points higher than the overall percentage of U.S. citizens who own their home at 65.1%. The top five counties with the highest percentage of homeowners are Jasper (85.6%), Smith (84.6%), Greene (84.6%), Carroll (83.5%), and Amite (83.5%). The top five counties with the lowest percentage of residents owning their home include Tunica (44.6%), Oktibbeha (49.1%), Leflore (52.5%), Coahoma (55.5%), and Lafayette (56.3%) (U.S. Census Bureau, n.d.).

The percentage of Mississipians who rent their housing is 30.4% which is less than the 34.9% of all U.S. citizens who rent. The top five counties with the highest percentages of residents renting include Tunica (55.4%), Oktibbeha (50.9%), Leflore (47.5%), Coahoma (44.5%), and Lafayette (43.7%). The top five counties with the lowest percentage of residents who rent their homes are Jasper (14.4%), Greene (15.4%), Smith (15.4%), Amite (16.5%), and Carroll (16.5%) (U.S. Census Bureau, n.d.).

Source: U.S. Census Bureau, American Fact Finder, Table DP04

Source: U.S. Census Bureau, American Fact Finder, Table DP-1
VACANT HOUSING, 2010

Map 12 displays the percentage of vacant housing units per county in Mississippi. The top five counties with the highest percentages of vacant houses include the counties of Wilkinson (31.5%), Franklin (22.7%), Tishomingo (20.9%), Hancock (20.4%), and Jefferson (20.3%). The top five counties with the lowest percentage of vacant houses are DeSoto (6.3%), Rankin (6.5%), Madison (7.1%), Tate (8.3%), and Sunflower (8.9%). The total percentage of vacant houses in Mississippi is 12.5% (U.S. Census Bureau, n.d.).

FORECLOSURE AVERAGES, 2011

Mississippi had an overall foreclosure average of 3.2%. A total of 14 counties were in the highest foreclosure range (4.0%-5.4%), and the top five counties included: Benton (5.43%), Holmes (5.39%), Jefferson (4.70%), Grenada (4.50%), and Hancock (4.49%). The top five counties with the lowest foreclosure averages included Oktibbeha (1.46%), Madison (1.72%), Webster (1.75%), Scott (1.80%), and Rankin (1.93%). Twelve counties did not have sufficient data in order to determine the foreclosure averages for 2011 (Federal Reserve Bank of Atlanta, 2011).
STATE COMPOSITE SCORE ON CHILD HOMELESSNESS

According to rankings published by the National Center on Family Homelessness, Mississippi ranks 49th in the U.S. for its efforts in dealing with child homelessness, second only to Alabama (50). These rankings are composite scores based on each state’s overall performance in four areas: Extent of child homelessness, child well-being, risk for child homelessness, and state policy and planning efforts. Other states in the bottom five include: Arkansas (48), Arizona (47), and California (46). States in the top five include: Vermont (1), Minnesota (2), Nebraska (3), North Dakota (4), and Maine (5) (The National Center on Family Homelessness, 2010).
MISSISSIPPI HAS THE HIGHEST LEVEL OF CHILD POVERTY IN THE UNITED STATES.

Only four counties in Mississippi fall below the national average for child poverty.

21.6% is the national average for child poverty.

Mississippi children have the highest percentage of extreme poverty.

Nearly 1/4 of Mississippi children live in areas of concentrated poverty (23%).

5 counties have an unemployment rate above 17%:
- Issaquena
- Tunica
- Holmes
- Noxubee
- Clay
9 COUNTIES HAVE A PER CAPITA INCOME BELOW $13,000

Total cost of housing, meals, and tuition alone.

That’s not enough to put one student through one year of college.

UNEMPLOYMENT RATE

MS 10.7%
U.S. 8.9%

RENTER-OCCUPIED HOUSING VS. OWNER-OCCUPIED HOUSING

70% of the households in Mississippi are owner-occupied
30% are renter-occupied

= 10 HOUSEHOLDS

THERE ARE 12,929 HOMELESS CHILDREN IN MISSISSIPPI

(shared housing, shelters, motels, cars, public spaces, abandoned buildings)
It has been a beacon of hope to East Biloxi residents for nearly a century and has served as a light of inspiration to communities across Mississippi looking for ways to improve the lives of their own children and families. Founded in 1924 by Methodist women committed to the children of immigrant workers in the seasonal fishing industry, Moore Community House (MCH) continues to serve the same neighborhood today, geographically bound by Biloxi Bay, the Gulf of Mexico and Keesler Air Force Base and economically bound by poverty. The narrow peninsula is culturally diverse and is comprised of the Eastern European descendents whose ancestors were part of the beginning of Moore, along with Vietnamese immigrants who came to East Biloxi to work in the shrimping industry, and most recently Hispanics who came to the Biloxi area in search of post Katrina recovery-related jobs. “East Biloxi is a special and unique environment,” says Anne Smith, Youth Programs Director for Keesler Air Force Base, an active partner with Moore Community House. “They have had so many waves of immigrants over the last 100 years. With each new wave, there are new challenges and new cultures, but the children are always the same, and they always need the same things.”
Those “things,” according to MCH Executive Director Carol Burnett, are programs aimed at helping families gain self-sufficiency while at the same time nurturing and educating children whose heads-of-households tend to be single mothers. “The way to make families economically successful is to move them to a place where you either provide something they don’t have to pay for in order to help their income and outflow, or you make them able to earn more to help their income and outflow. We’re doing both by helping them reduce their outflow and increase their income,” according to Burnett.

The Moore programs that serve as anchors are the Early Head Start Center with two facilities located at Moore and on the Hope VI public housing project and the innovative Women in Construction (WinC) program aimed at training low-income women in non-traditional jobs.

One of 14 grantees in the state of Mississippi, the Moore Community House Early Head Start Center provides childcare and early education to children from birth to three years of age at no charge to their families. There are 104 children enrolled at any one time, and the waiting list always exceeds 100. A staff of 47 including two Family Service Coordinators determines the needs of each child’s family and engages them in setting goals. “To have healthy children who are ready to learn, their families also have to be taken care of, given information and support,” says Mary Harrington, the center’s director. “The families trust us so that they can go to work, provide for their families, go to school to make a better life for themselves and know that their children are safe and well cared for. Our future is the children. So we’re all working together for our future.”

A unique feature of the Moore Community House Early Head Start Center is the Parent Advisory Council that allows parents to have a voice in the governance of the center and encourages them to become actively involved in their child’s education from the very beginning. With the help of numerous community partners, the MCH Early Head Start Center staff members identify and coordinate assistance for physical and mental health services, financial counseling, safety and nutrition information all tailored to the individual needs of families. One of those community partners is the Coastal Family Health Center which provides medical and dental services to Moore’s children and families. They often come on-site to provide services such as immunizations, well-baby check-ups and even taking care of sick
children so their mothers won’t miss work time. According to Angel Greer, the CEO of Coastal Family Health Center, partnering with Moore Community House is beneficial in many ways, “Their goal [MCH] is to improve children’s education starting early, and our goal is to improve their health. So it makes sense for us to work together. We both have the same mission. We’re serving folks not to earn a dollar, but to make a difference.”

The testimonials from those who have been a part of Moore’s Early Head Start Center are numerous. Ember Desrosier, a mother of five has benefitted from having her twin boys enrolled. “Moore has provided counseling for me, they’ve helped with my children’s behavioral problems, and they’ve helped me be able to work. Since my kids have been going to school here, I’ve gotten my GED, and I start college in August.” The support does not go unnoticed, and Ember along with others feels a sense to give back to Moore. For other mothers, the connection to Moore started with volunteering and led to employment. Alison Omelia volunteered her time in the beginning after her grandmother and aunt, both employees at the center, told her about it. Homeless at a young age, Alison soon was able to enroll her two children at Moore, gain employment there and go back to school. “I don’t know how I would work without it [Moore]. I would have no one to watch my kids. I wouldn’t have the money. Childcare is so expensive.”

“Our future is the children. So we’re all working together for our future.”

- Mary Harrington
Director, MCH Early Head Start Center

From childcare to construction, Moore Community House is assisting women in the Gulf Coast area on their pathway to self sufficiency. The Women in Construction (WinC) program, the only one of its kind on the Gulf Coast, provides instruction in construction skills to women and helps them secure employment in those fields. Following the devastation of Hurricane Katrina, Moore partnered with Wider Opportunities for Women (WOW) to develop a way for low income women to increase their earning potential while at the same time offering their newly acquired skills in the rebuilding efforts on the Gulf Coast. A planning grant from Oxfam led to a start-up grant from the Women’s Fund of Mississippi in January 2008. Since that time, over 100 women have graduated from the program, and approximately 85% are employed across the coast as certified welders, carpenters, and construction workers making significantly higher wages than before.
The program advertises through the WIN Job Center, the Gulf Coast Women’s Center for Nonviolence and the Hope VI Housing Project prior to the start of a WinC course cycle which typically lasts between eight and twelve weeks, depending upon the particular course offered. To develop the initial program, Moore reached out to women in the trades programs throughout the country along with local training providers to design the curriculum best fit for the needs of coastal women and employers. Moore also partners with Mississippi Gulf Coast Community College to offer welding classes, Hope Community Development Agency to provide training, as well as the Gulf Coast Community Design Studio, a non-profit organization working to rebuild the coast infrastructure. The participants in the WinC program gain hands-on experience under the direct supervision of local contractors and WinC staff. “They have helped us probably more than we have helped them,” says Design Studio Director David Perkes, a Moore Community House trustee. “They provide a lot of labor for our projects, so there’s always been a good partnership there.”

Once they have completed the course, graduates apply for jobs with the assistance of WinC staff who also encourage the women to continue on their career path and to take more classes related to the construction field. “It’s a really important step,” says Kimberly Domio, who recently began the basic construction course with WinC. “I just took one step, but to me, it’s like I took a hundred.”

“We have women who have gone from situations where they were literally homeless to making their own way because they got a job that paid enough,” says MCH Director Carol Burnett. She is quick to point out that in order to positively impact the high poverty rate in Mississippi, childcare should be made more affordable and job training leading to higher paying jobs created. “We have centered on the places where we can do the most good and these two programs [Early Head Start and WinC] are each successful because of the incredible partnerships that we have in the community.”

Those who work with Moore Community House insist that the key word to success for any community is “partnership.” “Moore demonstrates unequivocally that a community’s assets are much greater than the asset of any one organization,” says Ed Sivak, the Director of the Mississippi Economic Policy Center. “While it may not be easy to replicate an early Head Start Center, we can certainly replicate collaboration — especially in the interest of low income children.”
Moore Community House Partners:

### Early Head Start
- Coastal Family Health Center
- WIN Job Center
- Mississippi Dept. of Health
- Back Bay Mission
- Biloxi Public School District
- El Pueblo
- Catholic Diocese of Biloxi
- Asian Americans for Change
- Visions of Hope
- Hope Community Credit Union
- EXCEL by 5
- Mississippi Gulf Coast Resource and Referral Agency
- Biloxi Public Library
- Mississippi Gulf Coast Community College
- Gulf Coast Community Action Agency
- Head Start
- University of Southern Mississippi
- Harrison County School District
- Kool Smiles

### Women in Construction
- WIN Job Center
- Gulf Coast Community Design Studio
- Mississippi Center for Justice
- U.S. Equal Employment Opportunity Commission
- Hope Community Development Agency
- Mississippi Gulf Coast Community College
- Gulf Coast Women’s Center for Non-Violence, Inc.
- Biloxi Housing Authority
- Huntington Ingalls Industries
- El Pueblo, Project Safe Space
- Hope Community Credit Union
- Coastal Family Health Center
- Wider Opportunities for Women

### Funders
- Mississippi Foundation for Women
- Women’s Fund of Mississippi
- Mary Reynolds Babcock Foundation
- W. K. Kellogg Foundation
- United Methodist Church
- United Way of South Mississippi
- City of Biloxi