Poverty and Well-Being Profiles
Bolivar County, MS (2023)
extension.msstate.edu/economic-profiles

Populations and Households in Poverty (2022)

Category	Mississippi	Bolivar	Cleveland*
Population**	2,858,819	28,497	9,651
Households (HH)	1,121,269	11,704	3,996
Population in Poverty	548,804	9,054	2,738
Child Poverty	26.8%	45.1%	33.0%
Young Adult Poverty	21.7%	32.3%	26.3%
Elder Poverty	13.4%	18.9%	16.5%

Cities and towns listed in this profile are county seats.
**Total population to determine poverty status — American Community Survey (ACS) Table S1701.*

Child is defined as a person under 18 years of age; young adult is defined as a person between 18 and 34 years of age; elder is aged 65 and over. Source: 2022 Population Estimates, U.S Census Bureau for 2022 population of state, county, and county seat — Table S1701; Population in poverty for the state versus the United States or county/district and county seat — SAIPE, U.S Census Bureau.

Poverty Rate Measures (2022)
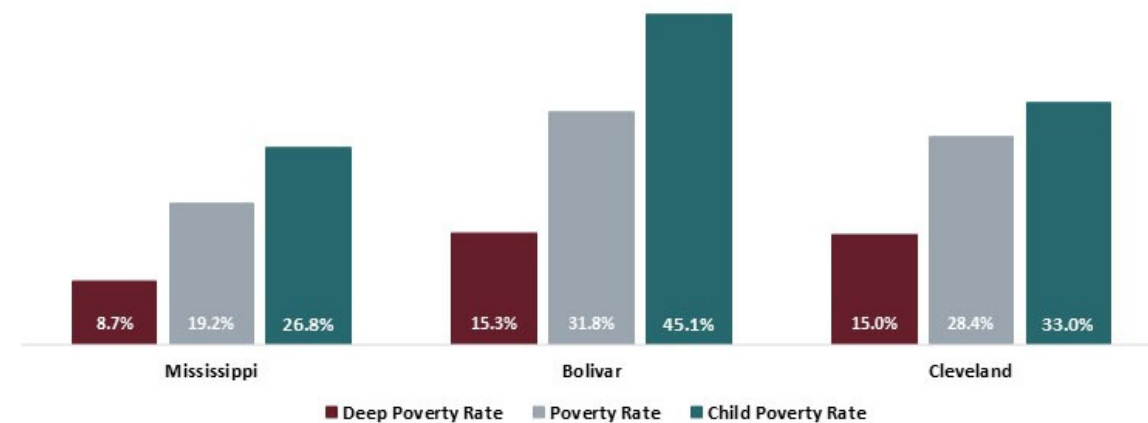
Mississippi: Deep Poverty Rate 8.7%, Poverty Rate 19.2%, Child Poverty Rate 26.8%
Bolivar: Deep Poverty Rate 15.3%, Poverty Rate 31.8%, Child Poverty Rate 45.1%
Cleveland: Deep Poverty Rate 15.0%, Poverty Rate 28.4%, Child Poverty Rate 33.0%

■ Deep Poverty Rate ■ Poverty Rate ■ Child Poverty Rate

Source: Small Area Income and Poverty Estimates, U.S. Census Bureau ACS 2018-2022 5-year estimates for poverty rates of the state versus the United States or county/district and county seat—Table S1701.
The U.S. Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty.

Population Pyramid (2022)
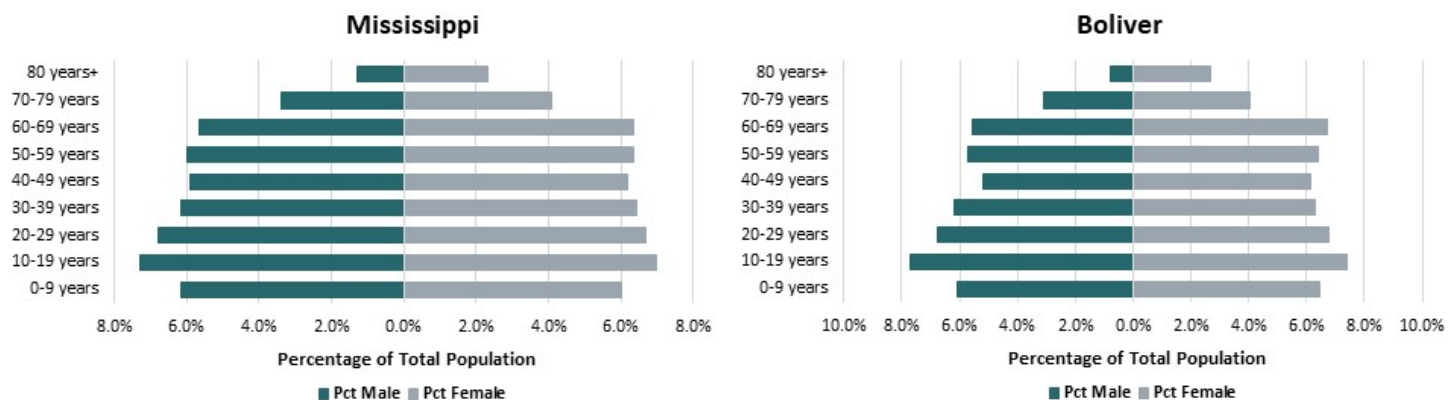
Population Pyramid: Shows the age-gender distribution of the given population. Age groups are depicted on the y-axis and the percentage of the population on the x-axis. Gender is shown on the left/right sides. The population pyramid provides a picture of the composition of the population. Source: U.S. Census Bureau ACS 2018-2022 5-year estimates, Table S0101.

For information regarding data and analysis contained in these profiles, please contact Devon Mills at d.mills@msstate.edu or 662.325.2751.

Asset Poverty (2022)

Category	Mississippi	Bolivar	Cleveland
Asset Poverty	28.0%	38.0%	36.0%
Liquid Asset Poverty	45.0%	46.0%	53.0%
Zero Net Worth	16.0%	20.0%	22.6%
Unbanked	11.0%	14.0%	15.0%
Underbanked	21.0%	21.0%	20.0%

Source: Prosperity Now Scorecard — *https://scorecard.prosperitynow.org/*

Percentage of Population by Race/Ethnicity (2022)

	White Only	Black Only	Hispanic
Mississippi	57.3%	36.9%	3.2%
Bolivar	31.3%	62.8%	2.3%
Cleveland	43.0%	50.2%	0.8%

U.S. Census Bureau ACS 2018-2022 estimates

Median Household Income by Race and Ethnicity (2022)

Mississippi: Median HH Inc $52,985; White Only $65,518; Black Only $36,263; Hispanic $48,652
Bolivar: Median HH Inc $37,845; White Only $70,417; Black Only $27,280
Cleveland: Median HH Inc $42,005; White Only $62,141

Legend: Median HH Inc · Median HH Inc - White Only · Median HH Inc - Black Only · Median HH Inc - Hispanic
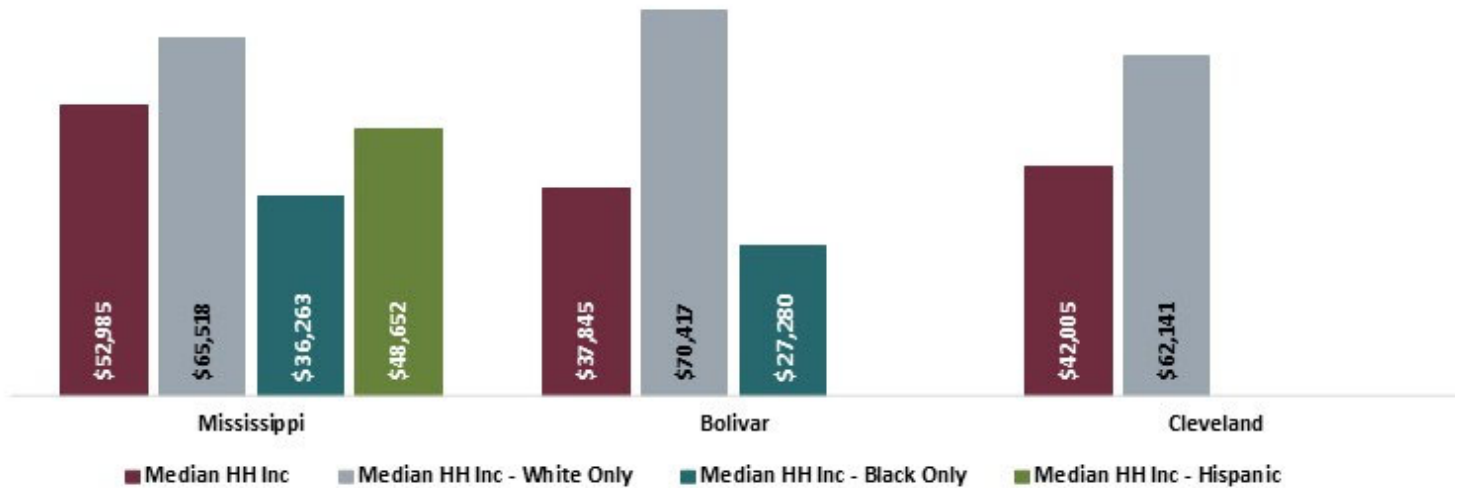
Source: Small Area Income and Poverty Estimates, U.S. Census Bureau ACS 2018-2022 five-year estimates for median household income of the state/county/place. U.S Census Bureau ACS 2018-2022 5-year estimates —Table B19013 series.

Poverty Rate by Race and Ethnicity(2022)

Mississippi: White Only 11.9%; Black Only 30.0%; Other Races 22.0%; Hispanic 24.4%
Bolivar: White Only 15.7%; Black Only 41.9%; Other Races 8.8%; Hispanic 0.3%
Cleveland: White Only 2.8%

Legend: White Only · Black Only · Other Races · Hispanic
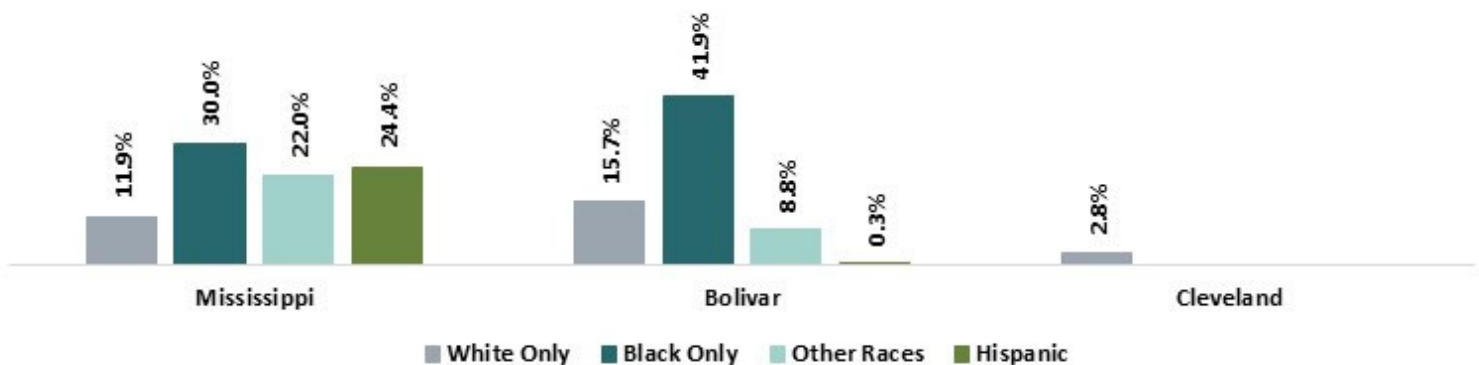
Source: U.S. Census Bureau ACS 2018-2022 5-year estimates for poverty rate by race/ethnicity — Table S1701 series.

Living Wage (2023)

		Related children under 18 years of age			
		None	**1 Child**	**2 Children**	**3 Children**
1 Adult	Living Wage	$17.71	$29.09	$34.57	$43.21
	Poverty Wage	$7.24	$9.83	$12.41	$15.00
2 Adults					
1 Working FT	Living Wage	$13.25	$16.65	$34.57	$21.60
	Poverty Wage	$9.83	$16.65	$15.00	$17.59
2 Working FT	Living Wage	$12.99	$16.52	$20.11	$21.73
	Poverty Wage	$4.91	$6.21	$7.50	$8.79

Note: The living wage is the hourly rate that an individual must earn to support their family. The values are **per adult in a family**. The minimum wage is $7.25 per hour. Full-time is considered as 2,080 hours per year. Living Wage Calculator. *https://livingwage.mit.edu/*

Typical Expenses (2023)

Annual Expense	1 Adult 0 Children	1 Adult 1 Child	1 Adult 2 Children	1 Adult 3 Children	2 Adults (1 wrkg FT) 0 Children	2 Adults (1 wrkg FT) 1 Child	2 Adults (1 wrkg FT) 2 Children	2 Adults (1 wrkg FT) 3 Children
Food	$3,988	$5,879	$8,818	$11,720	$7,311	$9,101	$11,721	$14,291
Child care	$0	$4,326	$8,651	$12,852	$0	$0	$0	$0
Medical	$2,820	$9,845	$9,731	$10,203	$6,680	$9,731	$10,203	$9,790
Housing	$8,238	$10,892	$10,892	$13,510	$8,287	$10,892	$10,892	$13,510
Transportation	$9,049	$10,472	$13,191	$15,178	$10,472	$13,191	$15,178	$15,161
Other	$7,557	$12,265	$13,691	$17,280	$12,844	$14,270	$17,859	$17,100
Required annual income after taxes	$31,652	$53,679	$64,975	$80,743	$45,594	$57,186	$65,854	$69,852
Annual taxes	$5,178	$6,833	$6,934	$9,143	$6,343	$7,064	$7,118	$6,021
Required annual income	$36,831	$60,511	$71,909	$89,886	$51,937	$64,250	$72,971	$75,873

Typical Expenses (2023)

Annual Expense	2 Adults (2 wrkg FT) 0 Children	2 Adults (2 wrkg FT) 1 Child	2 Adults (2 wrkg FT) 2 Children	2 Adults (2 wrkg FT) 3 Children
Food	$7,311	$9,101	$11,721	$14,291
Child care	$0	$4,326	$8,651	$12,852
Medical	$6,680	$9,731	$10,203	$9,790
Housing	$8,287	$10,892	$10,892	$13,510
Transportation	$10,472	$13,191	$15,178	$15,161
Other	$12,844	$14,270	$17,859	$17,100
Required annual income after taxes	$45,594	$61,511	$74,505	$82,704
Annual taxes	$6,044	$7,232	$7,752	$7,691
Required annual income	$51,639	$68,744	$82,257	$90,395

Definitions of Measures and Data Sources

Measure	Definition	Data Source
Poverty rate	Number of people with household income at or below 100% of the poverty threshold based on household size.	
Deep poverty	Household incomes below 50% of the poverty threshold based on household size.	Small Area Income and Poverty Estimates, U.S. Census Bureau American Community Survey 2018-2022 5-year estimates for median household income.
Poverty threshold	Income dollar amount to determine a household's poverty status. Thresholds vary according to the size of the household and the ages of its members.	
Household income	Income of the householder and all other people 15 years and older in the household.	
Median household income	The point that divides the household income distribution into halves, one-half with income above the median and the other with income below the median.	

Assets and Financial Security

Measure	Definition	Data Source
Net worth	Assets minus liabilities (i.e., how much a person owns minus what they owe to others).	
Zero net worth	Percentage of households that have zero or negative net worth.	
(Liquid) asset poverty	Percentage of households without sufficient liquid assets to subsist at the poverty level for 3 months under a financial crisis such as a job loss, medical emergency, or the need to fix a car.	Prosperity Now Scorecard, Survey of Income and Program Participation (SIPP) 2022, U.S. Census Bureau.
Liquid asset	Includes cash on hand or an asset that can be readily converted to cash (e.g., bank account, other interest-earning account, equity in stocks and mutual funds, and retirement accounts).	
Unbanked	Percentage of households not having a checking, savings, or money market account.	National Survey of Unbanked and Underbanked Households, Federal Deposit Insurance Corporation.
Underbanked	Percentage of households having a checking or savings account, but also obtaining financial products and services outside of the banking system.	