

CITY OF HATTIESBURG

Financial Literacy Master Plan



FINANCIAL MASTER PLAN

2017

City of Hattiesburg Financial Master Plan

Working Together to Develop Our Future

Table of Contents	2
Executive Summary	3
Vision Statement and Plan Goals & Objectives	4
Logic Model	5
Areas of Focus	6
INTRODUCTION	7
Why a Financial Master Plan?	
CITY HISTORY OF FINANCIAL EMPOWERMENT	14
PLANNING PROCESS	15
FOCUS GROUP RESULTS	16
FINANCIAL MASTER PLAN FRAMEWORK	17
Vision and Goals	
City Profile	
Financial Programs Profile	
AREAS OF FOCUS	25
Financial Education (Pre-K – 12)	
Family Financial Counseling/Coaching	
Community Financial Programs	
RECOMMENDATIONS AND NEXT STEPS	35
APPENDICES	37

Executive Summary

The City of Hattiesburg Financial Master Plan is the culmination of a collaborative process between the City of Hattiesburg and citizens, for-profit and non-profit businesses, banks, and the Hattiesburg Public School District. The process was aimed at transforming the way our community views financial literacy and providing supports to youth and families in Hattiesburg. This effort joined community agencies and organizations, schools, families, and youth in a community-wide effort to extend and enhance financial literacy services for youth and families.

A steering committee was formed to complete the development process. A variety of resources were utilized to develop the components of the plan including focus groups, brainstorming sessions, financial services asset mapping, and sustainability searches to ensure the longevity of the plan. The planning process also included a review of the current financial programs provided by the City of Hattiesburg and National League of Cities' guidelines for creating a financial master plan.

The vision of the Financial Master Plan for the City of Hattiesburg is to establish a sound financial structure that ensures self-sufficiency and sustainable growth for the citizens of Hattiesburg as part of a community health and plan. This vision was created from results of the city's community health and work, focus groups, and through input from citizens, for-profit and non-profit businesses, banks, and the Hattiesburg Public School District. The same resources also provided guidance for the three focus areas identified for Hattiesburg.

The City of Hattiesburg Financial Master Plan is designed around key areas of financial literacy: Pre-K – 12 Financial Education and one-on-one services provided to families to enable them to move toward home ownership, better credit, checking and savings accounts, fiscal responsibility and stable businesses. Each key area consists of goals, goal description, indication of needs in each area, community programs in each area with an interactive map, and suggested programs for implementation.

Given the ever-changing needs of the community, the plan should remain flexible, anticipating unforeseen challenges and opportunities. Community agencies and organizations will be the keys to implementing the programs that will address the goals of the plan. Assessment of progress toward the goals in the plan should be conducted annually with updates and revisions included in updated drafts of the financial master plan. This will allow the plan to grow and change to reflect what is most relevant and needed for citizens at any point in time.

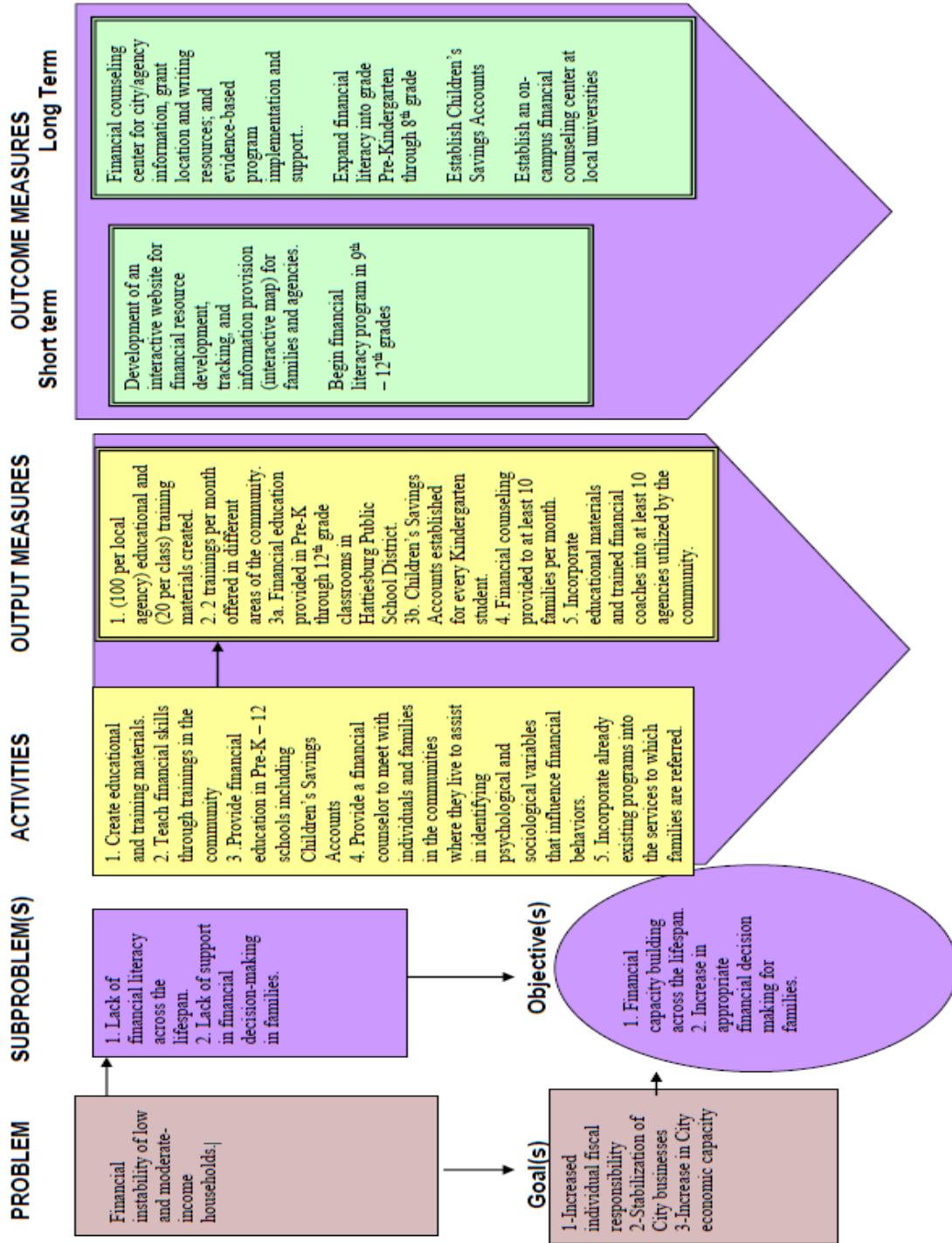
The following pages provide the foundation and focus areas of the financial master plan.

VISION STATEMENT

The vision for the City of Hattiesburg is to establish a sound financial structure that ensures self-sufficiency and sustainable growth for the citizens of Hattiesburg as part of an inclusive community health and plan.



**CITY OF HATTIESBURG
FINANCIAL MASTER PLAN
LOGIC MODEL**



AREAS OF FOCUS:

Financial Capacity

➤ **Financial Education**

☆ Youth Financial Education (programs embedded in Hattiesburg Public School District schools)

- Financial literacy
- Children's savings accounts

☆ Adult Financial Education (classes offered to adults outside of the school district)

➤ **Financial Therapy/Coaching**

- Stages of Change
- Wants and Needs
- Budgeting
- Planning
- Credit Building

➤ **Community Financial Programs**

- Financial knowledge
- Financial application

Paired with:

➤ **Asset building and resources**

- Connecting citizens to service providers:
 - Down payment assistance
 - Earned Income Tax Credit
 - Investments
 - Home Repairs
 - Financial institutions
 - Community Housing Development Organization
 - Bank On Hattiesburg

➤ **Financial Institutions**

- Checking and Savings Accounts
- Loans

GOALS FOR FINANCIAL FITNESS:

- Increased individual fiscal responsibility (home ownership, credit building, bank accounts, investments)
- Stabilization of City businesses
- Increase in City economic capacity

INTRODUCTION

Why a Financial Master Plan?

Having a citywide financial master plan can begin the conversation among service providers and create collaboration instead of the individualized, “silo” approach to services. Coordinating services will increase the efficient use of a city’s limited budget and help community members improve access to and use of existing services to improve their overall well-being. Beginning at a city level creates a culture of financial wellness that can be built upon by using the city structure to integrate service delivery into its day to day activities, thus creating a place for community members to reference when seeking financial inclusion services. As defined by The National League of Cities, “financial inclusion refers to quality, affordable financial services in a convenient manner and with dignity for the customer” (NLC, 2015). The city can have an impact on service providers by providing information and support in addressing the situations community members face every day. Service providers can become more effective and efficient in their delivery of services and can more fully support community members in multiple areas of need. Collaboration allows for greater awareness of what is available to the community, not only for community members, but also for community agencies—for profit and non-profit. This awareness creates a referral network allowing clients and service providers to more quickly address client challenges and increase the service utilization by clients and other service agencies. The community is then better off.

A number of unique challenges exist for children and families in the Hattiesburg area in accessing financial services. Mississippi ranks higher than the national average in poverty with Forrest and Perry county schools along with Hattiesburg Public School District ranking at least two times higher in number of children in poverty than the national average. Poverty is prevalent in the Hattiesburg area preventing some families from benefitting from programs that are affordable or accessible to their neighborhoods. With the average family size of 3.22 and an average annual income ranging from \$26,000 to \$38,000, the ability to access and benefit from paid services is limited. In addition to the barriers that coexist with poverty, lack of information about financial programs limits a family’s ability to benefit from the positive effects of those programs.

Based on national, state, and local data, the target population that will be most impacted by a financial master plan are those with inadequate or low income (less than \$25,000 per year);

the unbanked community members; and those with high school or less education. In particular, these categories fall within the African American, Hispanic, and Millennial populations. Areas of focus as determined by national, state and local research are: sources of income, spending versus saving, financial stress, “rainy day” funds, retirement, planning for college, banking, home ownership and mortgages, credit cards, student loans, other debt, financial education, financial literacy, and financial behavior. These 14 areas are consistent with community perceptions and are divided into two overarching categories. Programs should be developed to address each focus. Program implementation should be conducted by partner agencies and evaluated for success.

Hattiesburg has many groups and individuals responsible for the healthy development of its citizens. School districts provide educational opportunities. Police and firemen provide health and safety services for the community. Non-profit and for-profit agencies and organizations provide opportunities for mental and physical growth outside of school and work. City parks and recreation departments provide activities and locations for recreation. Finally, faith communities, neighborhood associations, and other organizations respond to the other varied needs of citizens in the Hattiesburg community.

The creation of the financial master plan provides a framework for collaboration and coordination of existing and needed services to improve outcomes for everyone in our community. Coordination of services diminishes gaps and overlaps in services and provides a framework for the allocation of scarce resources where they are most needed. Identifying entities harming our citizens from a financial lens will also provide an opportunity to educate and protect citizens from harmful predatory lending and other practices.

A financial master plan can also change how a community views its future and affects more than just finances. It also impacts all areas of community health and : access to recreation and open space; access to healthy foods; access to medical services; access to public transit and active transportation; access to quality affordable housing; completeness of neighborhoods; safe neighborhoods and public spaces; environmental quality; and green and sustainable development and practices. Involvement of the community in the development of a financial master plan provides opportunities for open communication and learning among the adults, youth, and businesses in the community. Families in our community have hopes and dreams for their future. They just need the support of the entire community to help them realize those hopes and

dreams. Their success depends on everyone. It is up to all of us to provide the needed skills and assets to nurture success for families in all areas of their lives.

Financial capability is defined by the Center for Financial Inclusion as “The combination of knowledge, skills, attitudes and ultimately behaviors that translate into sound financial decisions and appropriate use of financial services (Center for Financial Inclusion, n.d.).”

Financial capability can be broken into several different aspects; however, the following review will analyze both the psychological aspect and educational aspect of financial capability. Research on financial education and financial skills are more easily accessible; however, the psychological aspect is essential in the study of financial capability. A study, by Taylor, Jenkins, & Sacker in the *Journal of Economic Psychology*, indicated that an individual’s financial capability has a statistically significant impact on psychological health. This study concluded that by teaching young people financial skills, they would likely have better psychological health in the future as they begin facing financially demanding decisions (Taylor, Jenkins, & Sacker, 2011). Therefore, due to this connection between financial capability and psychological health, practices such as financial therapy, financial coaching and financial planning appear to be effective methods of achieving financial capability.

Financial therapy helps the client identify the underlying psychological reasoning for their current financial capability deficit and helps the client to identify financial goals. A financial therapy workbook, created by Smith, Shelton, and Richards, walks individuals through a psychological journey to increased financial capability. This workbook helps the client identify wants, identify needs, identify what you have, identify what to do, and make plans to keep you going and get back up when you feel defeated. This prepares clients mentally for the demands of gaining financial capability. The authors state that this process is helpful to any individual seeking financial capability. It is especially helpful for those who have long-lasting financial problems (Smith, Shelton, & Richards, 2014). This workbook models the overall efforts of financial psychology. Individuals are guided in learning the root of their inadequate financial capability and are taught how to change their current mindset to achieve the financial capabilities that they desire.

The financial education aspect of financial capability is a process intended to increase an individual's financial knowledge (Delgadillo, 2014). Every individual seeking financial

capability must seek financial education; however, education alone will likely not help individuals achieve full financial capability.

Evidence has suggested that financial education programs have increased participant financial capability. One study pre- and post- tested individuals utilizing five measurable variables: objective financial literacy, subjective financial literacy, financial behavior, perceived financial capability, and financial capability index and concluded that financial education increased individuals' overall financial capability (Xiao & O'Neill, 2014). Therefore, the process of educating individuals on financial aspects, such as credit, bank accounts, savings, etc. does contribute to increased financial decisions and knowledge.

Studies support the need for financial education; however, is financial education enough to create a lasting impact on communities struggling with financial capability? According to a financial seminar conducted at a Midwest university, the relationship between financial education and financial success is complex. This pre- and post- survey of 6,520 students indicated that financial education did not correlate with credit card balance. Education alone was not enough to create a substantial difference in students' credit card balances (Robb & Sharpe, 2009). Thus, it appears that by combining financial coaching and financial education with financial skills practice, communities will be able to receive an all-inclusive financial education program.

Mississippi financial data has indicated that many Mississippians lack financial capability. According to the 2016 Adult Financial Literacy Report, Mississippi has an overall financial literacy rate of an F. The Financial Literacy report is conducted by the Champlain College Center for Financial Literacy. Each state received an overall financial literacy score in addition to five category grades. The category grades consist of financial knowledge, credit, saving and spending, retirement readiness and other investing, and protect and insure. The grades are given based on three main criteria: availability of data, quality of methodology used in generating the data, and reputation of source and timeliness of data. After a raw score was developed, the authors utilized a linear curve grading system to develop a final grade. Mississippi received a D in financial knowledge; however, received F's for credit, saving and spending, retirement readiness, and protection and security (Pelletier, 2016). This study indicates that Mississippians do not have the education or application of financial processes to make wise financial decisions.

Several interventions have been proven to increase financial capability within a community. This review analyzes one-on-one interventions, interventions in public education, and community collaboration intervention programs and how they impact a community's overall financial capability.

One-on-one interventions tend to relate to the psychological aspect of financial capability. Examples of evidence-based one-on-one interventions include financial coaching, financial therapy/counseling, and financial planning (Delgadillo, 2014). While each have similar characteristics, each of these interventions serves a different purpose.

According to Delgadillo's study on financial clarity, financial coaching is implemented in several different ways to help clients incorporate financial education with financial skills (one on one, incorporated into existing program, integrating into multiple programs). A financial coach helps the client combine financial knowledge and financial application (Delgadillo, 2014). An extensive evaluation conducted by the Urban Institute tested the effectiveness of two financial coaching programs, The Financial Clinic in New York City and Branches in Miami. Both programs provide financial coaching and education programs to low and moderate-income clients. Clients who utilized these programs were given the opportunity to sign-up for this study. The participants were given a baseline assessment prior to the intervention as well as a follow-up survey after the completion of the intervention. The results indicated that the relationship between financial coaching and financial capability was statistically significant within these programs (Theodos et al., 2015). Just as other forms of coaching have been proven to increase an individual's ability to perform a task, financial coaching appears to increase an individual's ability to perform financial tasks.

Financial therapy/counseling focuses on preventative, productive and remedial measures. Therapy sessions help guide the client through current financial behaviors and how to modify them to fit their individual goals (Delgadillo, 2014). A pilot study on strengths-based financial therapy, analyzed pre- and post- therapy data from Midwestern University college students (graduate and undergraduate) who were seeking financial guidance or counseling. The results indicated that the students who participated had increased psychological well-being, improved financial behaviors, and decreased personal distress (Archuleta et al., 2015). Similar to financial coaching, it appears that the one-on-one education and application method significantly impacted the students' financial abilities.

Lastly, financial planning involves helping individuals plan and prepare for the financial future. Clients will analyze future financial situations that they are expected to face and will be guided through how to address and be prepared for the financial future (Delgadillo, 2014). According to a study on a teen financial planning curriculum, students who participated in financial planning showed significant increases in financial knowledge, financial behavior, and financial confidence (Danes, Huddleston-Casas, & Boyce, 1999). The confidence that clients gain through one-on-one financial planning appears to be the result of the increased financial knowledge and improved financial behavior.

Interventions in public education appear to have a more widespread impact than other interventions because children are given the opportunity to learn about financial capability before they are faced with pressing financial demands. Many studies have concluded that addressing financial capability early leads to lasting capability and improved psychological health.

One study utilized five variables to determine the difference in financial capability among generations. The authors analyzed objective financial literacy, subjective financial literacy, desirable financial behavior, perceived financial capability, and financial capability index across different generations and concluded that young adults (ages 18-24) are the least financially capable. The authors inferred that as an individual gets older and is exposed to more financial responsibility they become more financially capable (Xiao, Chen, & Sun, 2015). Therefore, the earlier individuals achieve financial capability the more likely that they will have more financial success and security in the future (Sherraden & Grinstein-Weiss, 2015). Instead of learning by our financial mistakes, it appears efficient to help children, adolescents, and young adults gain financial capability early so that they will be prepared to make financial decisions as they get older.

One study researched the effectiveness of “I Can Save (ICS),” a savings and financial education course, in a Midwest school where over 50% of the students qualify for free or reduced lunch. The ICS program is a voluntary afterschool program that offers each student participant \$1 per attended session. Depending on the student’s grade, the number of sessions ranged from 9 to 28 with a combination of money management lessons, income lessons, savings and investment lessons, and spending lessons. In addition to the sessions, students also took field trips applicable to what they were learning. For example, the students took the money they had received for attending the sessions and started a bank account. The researchers gathered both

quantitative data, in the form of a survey, and qualitative, in the form of an interview, which led them to conclude that the ICS program was successful. The data collected indicated that the students who participated did gain financial capability skills by the end of the 4-year program (Sherraden & Grinstein-Weiss, 2015). In this case, financial education combined with the application of knowledge, helped the students increase their financial capability. The field trips helped the students apply what they were learning in the classroom setting to real life financial processes.

Lastly, community collaboration programs have been utilized within financially illiterate communities to improve overall financial capability. Several models have been presented to encourage struggling cities to form financial capability programs by initiating collaborations between banks, schools, and other local businesses. These models present step-by-step guidelines to formulate a team of individuals and organizations that can implement financial capability programs.

Two examples of these models include, *Bank on Cities: Connecting Residents to the Financial Mainstream* and *Building Financial Capability: A Planning Guide for Integrated Services*. Both of these guides focus on assessing the financial need in the community, forming a team of individuals that are willing to address financial capability within their community, and lastly putting resources together to create financial capability services (The National League of Cities, 2011; Corporation for Enterprise Development, n.d.). These guides are helpful for those wanting to start a community wide financial capability program. Each guide walks the reader through a step-by-step process of creating a financial capability program in one's own community. They both reveal the necessity of establishing a team of allies that will help combine resources and reach out to community members.

Upon analyzing methods of achieving financial capability, it appears that there are many effective ways to address this issue on an individual, education, and community level. These studies reveal the necessity of analyzing community needs to select the intervention method best suited for the targeted population. However, it does appear that in order to achieve the most efficient results, financial capability programs should combine financial education with other methods such as financial coaching, therapy, or planning. Education alone did not appear to produce the financial application and skills results that other methods produced.

CITY HISTORY OF FINANCIAL EMPOWERMENT

For many years, the City of Hattiesburg has worked to improve the life of the citizens in the community. The city has had a long-standing commitment to community value and outcomes. In 2001, the Mayor's Financial Education Initiative was established to increase awareness about Earned Income Tax Credit (EITC). The Initiative has since brought many financial literacy services to the community. The city participates yearly in the U. S. Conference of Mayors' DollarWise Campaign providing financial seminars for summer youth employees; has established Bank On Hattiesburg (the only city in Mississippi offering this service) which offers low- or no-cost banking products and access to financial education; through partnership with The First Bank, a Banker in Every Classroom is offered during Financial Literacy Month; free tax preparation and e-filing assistance is provided to qualifying citizens with financial education videos included; first-time homebuyers down payment assistance is offered; a limited Micro-Enterprise Grant Program is provided; financial education for youth and camp coaches is provided during summer camps in the city; and financial education seminars through The First Bank and Mississippi State University Extension Services are conducted.

In addition to the services offered through the Mayor's office, other agencies in the area also offer financial literacy services to Hattiesburg citizens. Along with banks, United Way of Southeast Mississippi has worked on a ten year plan to reduce the number of lower-income families who are financially unstable through their funding of financial stability programs: The Carpenter's Helper, Hattiesburg Area Habitat for Humanity, THRIVE at Christian Services, and United Christian Ministries.

The Hattiesburg Area Development Partnership (ADP) also offers financial education services to area schools. Some of their programs include Jumpstart to Success that teaches area ninth grade students about career opportunities in the region through hosting of a career fair. They also allow students at area schools to participate in the 'Game of Life' that exposes them to real-life budgeting and income scenarios.

PLANNING PROCESS

In January 2016, the City of Hattiesburg became even more proactive in the financial wellness arena by actively pursuing the development of a financial master plan. Through their continued relationship with The National League of Cities, they were able to begin moving forward with this pursuit. In September and October 2016 a major review of national, state, and local data with literature searches and consultation with state financial experts began. In addition to the literature search, the components of existing cities' financial master plans with similar demographic characteristics to Hattiesburg were reviewed. Finally, a policy search was conducted to identify financial policies that are in place on a federal, state, or local level to assist consumers.

In November 2016 mapping of the service area was done to identify existing financial service providers, non-profit agencies conducting financial services, and businesses that help or hinder financial capability. Partners for the financial master plan were identified (banks, non-profits, local school district, and churches) and focus group questions were developed based on national, state, and local financial literature.

December 2016 entailed designating an advisory board and tentative identification of key categories of focus for the financial master plan. Dates were selected for focus groups with community members, business leaders/employers, local banking leaders, and non-profit agency directors from agencies providing some sort of financial services for the community. Other focus groups identified that could be held after the initial four to five included: public school personnel, additional community members, college students, youth, and church leaders. Policy analysis also continued.

In January, February, and March 2017, six focus groups were held and focus group data was analyzed. Policy searches yielded only one bill in the State congress – House Bill 579 which failed in committee and was never brought forward for a vote. House Bill 579 was a bill that would require public schools in Mississippi to implement a financial literacy curriculum for graduation eligibility to students in grades 9 – 12. Meetings were also conducted with area agencies (banks, non-profits, churches) to determine their capabilities and willingness to provide services through the financial master plan. In April 2017, the service area mapping was finalized and grant opportunities were identified that could assist the City in providing one-on-one or family financial counseling and referrals for those citizens in need of that service.

The summer months (May, June, July, and August, 2017) were spent writing the master plan and coordinating with city service providers to set in motion the components of the financial master plan. Grant funding was identified and should be considered as the city moves forward with its implementation of the master plan.

FOCUS GROUP RESULTS

In order to obtain the most accurate information on the target population, focus groups were conducted. Five focus groups were held with residents and service providers in the target community. Focus groups were conducted with English-speaking community members, community service providers, college students, teachers, neighborhood association leaders, and Hispanic community members. Four focus groups consisted of English speaking community members; one focus group consisted of Spanish-speaking community members using a translator for those who were non-English speaking. Focus group responses were used to validate the literature for this area and to develop the ideas found in the financial master plan recommendations.

The definition of financial capability used for the focus groups was:

Financial capability is a broad concept that encompasses people's knowledge and skills to understand their own financial circumstances, along with the motivation to take action. Financially capable consumers plan ahead, find and use information, know when to seek advice and can understand and act on this advice, leading to greater participation in the financial services market. It addresses not only knowledge, but the barriers that face low-income households.

The focus group questions asked about financial capability and changes needed in the community; things that keep families from being financially capable; things that could be done to make a difference; and identification of groups currently working to improve financial capability in the community. Questions were tailored to each type of group interviewed with the non-English speaking group's questions being translated by a bilingual volunteer. The themes that emerged from the four focus groups were:

- I. Financial capability changes needed in the community:
 - a. Access/reaching individuals where they are
 - b. Increase knowledge and skills
 - c. Remove barriers (fear/intimidation); create relationships
- II. What keeps families from being financially capable:

- a. Current mindset (spend what you have/paycheck to paycheck)
 - b. Lack of adequate wages/employment
 - c. Lack of skills-based education
- III. What could make a difference:
- a. Fostering relationships in communities (bring services to the community)
 - b. Link services to existing agencies in the community (schools, churches)
 - c. Utilization of churches and schools to provide information
 - d. “One-stop shop” for multiple services
- IV. Groups that currently work to improve financial capability in the community:
- a. ADP, Christian Services, United Way, Bank On Hattiesburg, Mount Olive Baptist Church, Habitat for Humanity, Project Share through Mississippi Power, banks, universities and schools, PRVO

Results indicated a need for both psychological and skill-based knowledge as well as providing the relationship of a one-on-one service for families. Based on the results of the focus groups, a plan for Hattiesburg was developed to best meet the needs of the community.

FINANCIAL MASTER PLAN FRAMEWORK

Vision and Goals Overview

Three Focus Areas

- ***Financial Education (Pre-K – Adult)***
- ***Financial Counseling/Coaching***
- ***Community Financial Programs***

Hattiesburg’s Financial Master Plan will utilize an education and financial therapy approach as its framework. Community agency, family, and youth input, along with state, regional, and local data were used to inform the distribution of services in the Hattiesburg area. The vision for the

city of Hattiesburg is to establish a sound financial wellness structure that ensures self-sufficiency and sustainable growth for the citizens of Hattiesburg as part of a community health and plan. A key to the success of the Financial Master Plan is giving financial inclusion programs a designated location in city government and having city leaders appoint a financial champion to lead the mission of financial fitness through coordination, programming, and marketing of the plan, thereby ensuring the goals and vision of the financial master plan are realized. We want to ensure all citizens are included, supported, and protected in the financial landscape of our city.

SUPPORTING INFORMATION

City Profile

Table 1 – *Local Statistics*

Hattiesburg	
Population (2016)	47,556
Female Population (2010)	52.6%
Population under 5 years old (2010)	7.4%
Population under 18 years old (2010)	21.1%
White	41.9%
Black or African American	53%
Hispanic	4.3%
Other Race	<1%
High school graduate or higher	82.8%
Median Household Income (2015)	\$26,825
Persons below poverty level (2017)	37.8%
Single dad households, with children under 18 years old	2%
Single mom households, with children under 18 years old	11.9%
Average family size	3.22
Number of grandparents responsible for grandchildren	65.6%
Families with children under 18 years of age whose income is below the poverty level (*for a family of 4, the federal poverty level is \$33,948)	42.8%
(American Community Survey, 2008-2012; Census Bureau, 2010, 2015, 2017).	

Referred to as “The Hub City,” Hattiesburg is centrally located from larger urban centers such as New Orleans, Louisiana, Mobile, Alabama, and the state capital, Jackson. As one of Mississippi’s Metropolitan Statistical Areas (MSA) and its fourth largest city, Hattiesburg serves the populations of numerous small cities along with unincorporated areas of Forrest, Lamar, and Perry counties providing higher education, business, and medical services. Historically programs

introduced in the city have also been used by numerous individuals who reside outside of the city borders.

The City of Hattiesburg is located in the south central region of Mississippi, the nation’s poorest state, and serves some of the poorest counties (US Census Bureau, 2012). Within the city limits, Hattiesburg has a population of 13,339 children making up 29% of the total population (45,988) with the 2012 growth rate estimated at 2.6% (US Census Bureau, 2012). The counties comprising Hattiesburg and the unincorporated areas of Forrest, Lamar, and Perry counties have a combined population of 145,428 (Mississippi State University, 2013).

Hattiesburg was founded on the basis of railroads and the timber industry, and like many cities, neighborhoods developed along the lines of racial segregation and economic disparity. The chemical processing, scrap metal recycling, mining, and other environmentally intrusive industries have left a legacy of pollution and health issues in and around Hattiesburg’s poorest neighborhoods, such as the Kerr-McGee Gulf States creosote site, Hercules chemical plant, and Davis Timber superfund site. Decreases in manufacturing along with the national economic downturn that has always disproportionately affected poorer states and municipalities have resulted in the twelve-month unemployment percentage rates of:

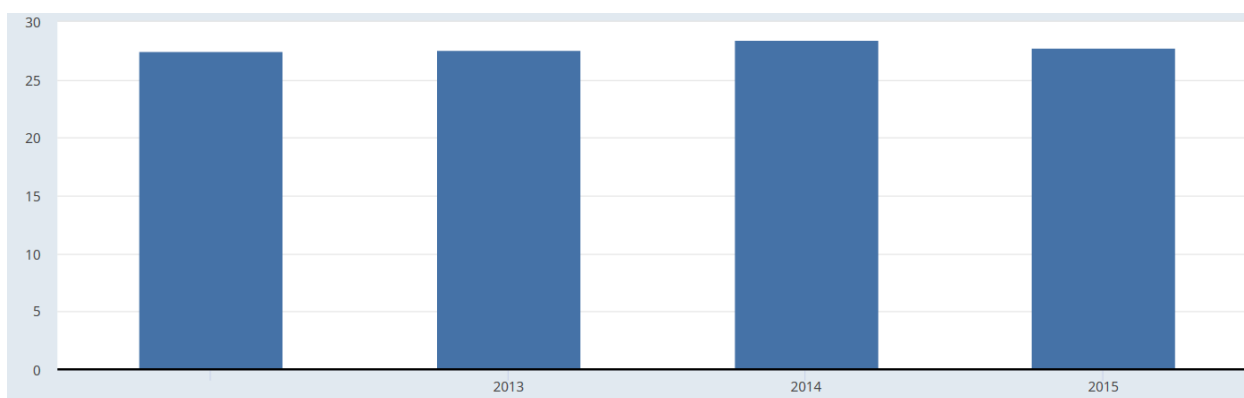
Table 2 - 12 Month Unemployment Rates (April 2017)

Location	Percent
Lamar County	3.20
Hattiesburg MSA	4.00
Forrest County	4.08
Perry County	4.99
United States	4.40

Source: Mississippi Department of Employment Security, 2017

Outmigration or population flight of more affluent individuals has resulted in a concentration of poverty in Forrest County where Hattiesburg is located (KIDS COUNT.org). Twenty-nine percent of the city’s population ages 0-65 are at 138%-400% of the Federal Poverty Limit (FPL), with 11% at 400%+ FPL (U.S. Census CMS/ASPE, 2011).

● Percent of Population Below the Poverty Level in Forrest County, MS Vintage: 2017-02-03



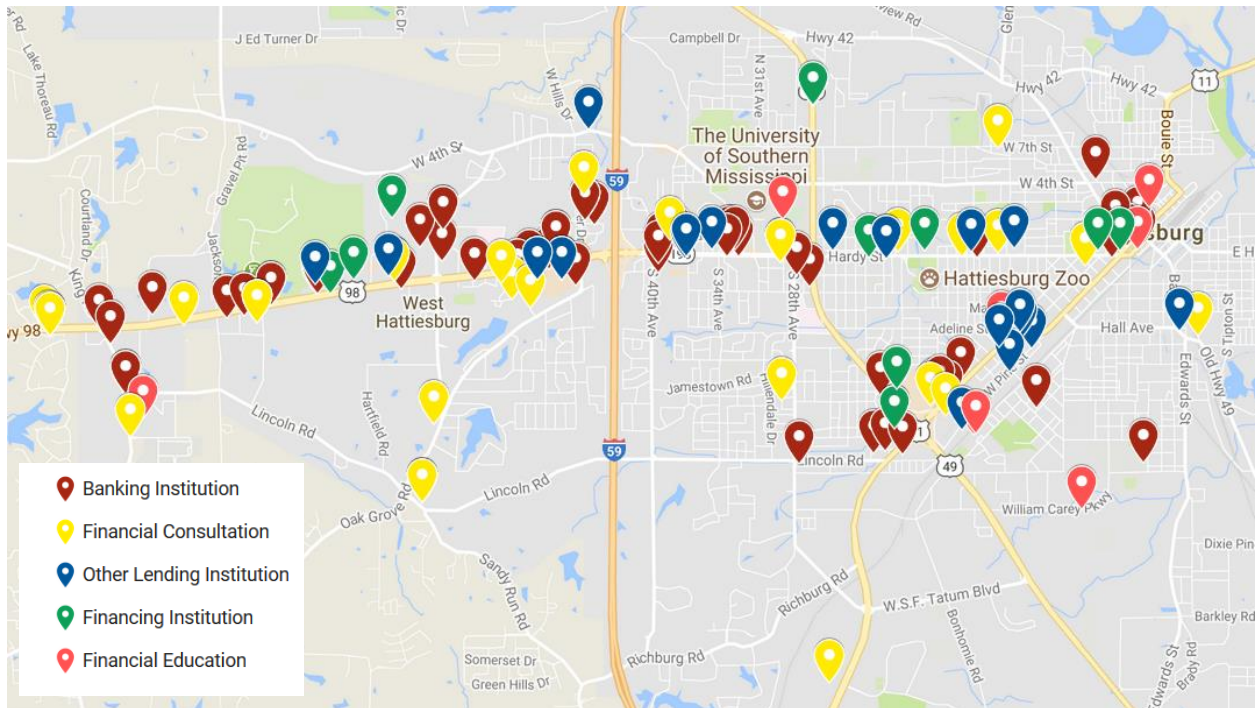
Source: U.S. Census Bureau, 2017

The Mississippi Department of Education indicates that 92% of the children within the Hattiesburg corporate limit (Perry, Lamar, and Forrest counties) receive free or reduced lunch with the highest concentration inside the city limits of Hattiesburg (personal communication, October 9, 2013). Though many are eligible in Mississippi, in Forrest and Lamar counties, two of the counties comprising the Hattiesburg area, the number of uninsured ages zero to 65 is 24,400 (Uninsured and the SNAP Program, n.d.) In 2012, Mississippi ranked 50th in cardiovascular deaths, low birth weight, obesity and diabetes, 41st in children in poverty, 47th in preventable hospitalizations, and 42nd in lack of health insurance (United Health Foundation, 2013). Additional data is located in Appendix C.

Financial Programs Profile

In order to identify the current financial programs (positive and negative) for families in Hattiesburg, an interactive map is provided below and for each area of focus. The map should be continually updated as additional programs are discovered or created.

Map of Current Financial Services

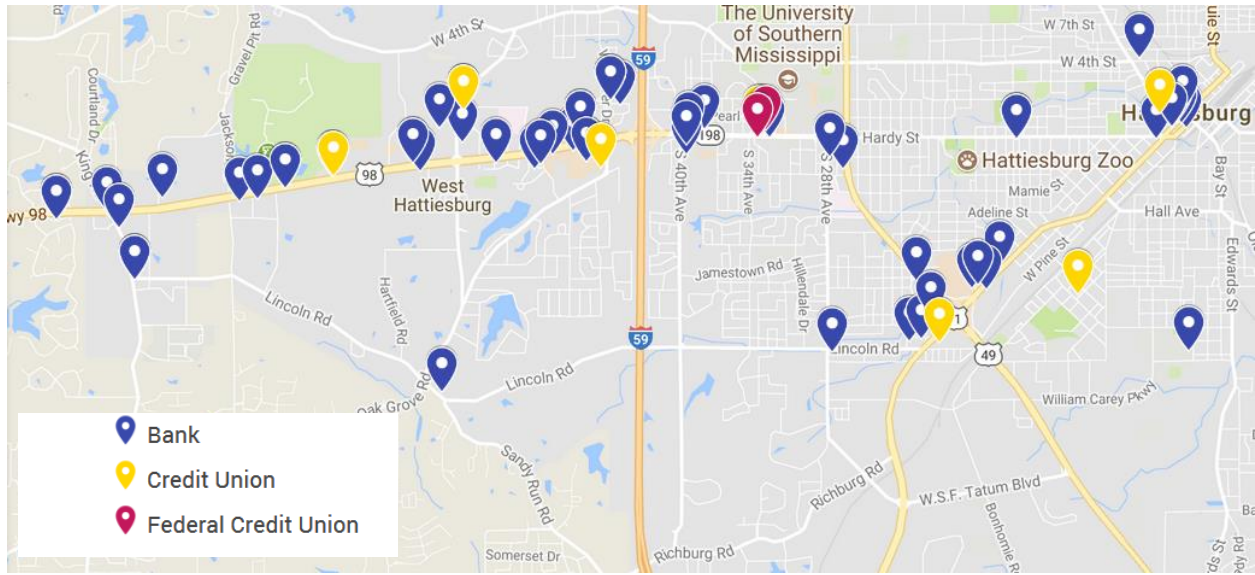


For an interactive map, go to:

<https://www.google.com/maps/d/viewer?mid=1OZkrbkhefr7oS4pvhokz28c60m0&ll=31.314945191832937%2C-89.38820659858396&z=12>

*Note: Maps should be periodically updated to encompass any missing programs and any new programs.

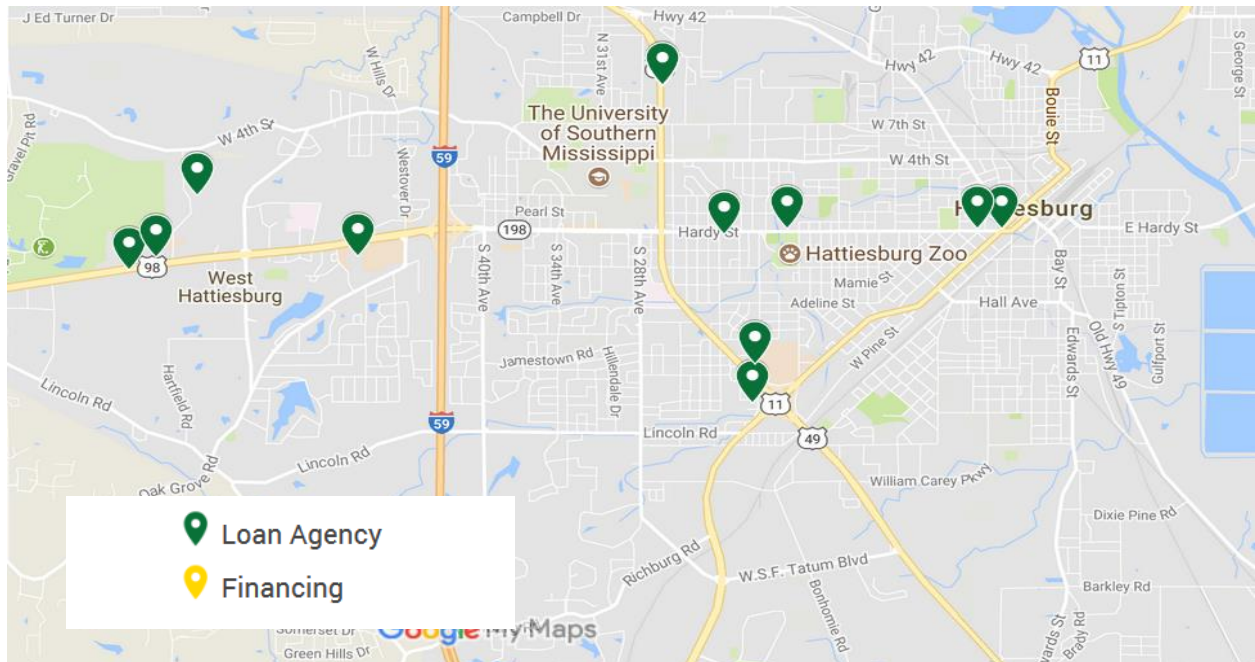
Banking Institutions



For an interactive map, go to:

<https://www.google.com/maps/d/viewer?mid=1kA9vleRAs2oT2ou47H0snxvfmWk&ll=31.310446721484574%2C-89.35037437929685&z=13>

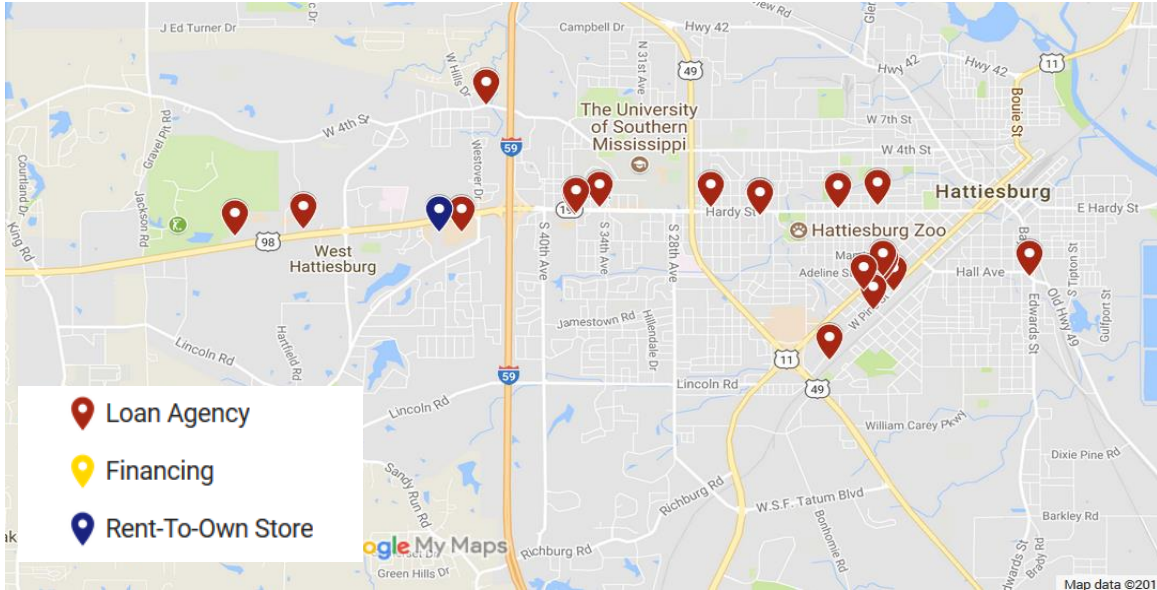
Financing Institutions



For an interactive map, go to:

<https://www.google.com/maps/d/viewer?mid=11KwvTbNvZG74lqBt-LAhFj0aUQw&ll=31.3260703872067%2C-89.36771697719723&z=12>

Other Lending Institutions



For an interactive map, go to:

<https://www.google.com/maps/d/viewer?mid=16uKxX4FbygDS9Y6JMxcLIm5CrdM&ll=31.322186173045356%2C-89.33677975&z=13>

Imperative to the cause of financial change is the use of evidence-based programming (EBP), scientific models of interventions and strategies that have been evaluated and proven effective for meeting program goals. EBPs are constantly evaluated even upon proven effectiveness, in order to continue to improve services and further understand the outcomes the programs are aiming towards (Allison, et.al, 2011). “To use an EBP perspective, one needs to know which interventions work and which do not” (Fraser & Galinsky, 2004). It is important to realize that financial literacy and inclusion overlap in the identified focus areas and can be addressed across areas rather than isolating efforts to target one set of needs (Allison, et.al, 2011). In order to best meet the needs of the community, a central entity supporting the collaboration of community agencies, providing assistance to community partners, and identifying strategies and barriers is essential to the success of Hattiesburg’s financial master plan.

To achieve the outcomes of the financial master plan, attainable strategies must be included. Recommendations have been made in each focus area of this plan for specific evidence-based programs that can be used. The target areas of focus in identifying the evidence-based programs

were derived from focus groups, community assets mapping, and review of the literature surrounding financial literacy development.

AREAS OF FOCUS

- *Financial Education (Pre-K – Adult)*
- *Financial Counseling/Coaching*
- *Community Financial Programs*

The Financial Master Plan areas of focus describe the course of action that should be taken to meet the vision statement for Hattiesburg citizens. The plan is inclusive of *all citizens* in Hattiesburg. A description of the goal, indicators of need, existing programs in the community, and evidence-based programs that can be established to meet the goals and address the financial wellness factors needed by the community to enable them to become responsible, productive adults and leaders in the community will be included. Indicators of goal achievement will also be identified. Current programs are found in each area, but gaps in services to address the developmental assets needed to promote optimal financial wellness still exists. As different aspects of the financial master plan are implemented, it is important to keep in mind the needs of the most underserved in our area, non-English language speakers and elderly or disabled members of our community. In future updates of the financial master plan, evidence-based programming specific to the needs of these individuals should be further incorporated. Current recommended programming is, as much as possible, inclusive of all citizens regardless of their ability status.

Table 9 - *Current Available Services for Financial Services in Hattiesburg*

Banking Institutions

Bancorp South	Great Southern National Bank
Bank First	Hancock Bank
Bank First Financial Services	Harrison Finance Company
Camp Shelby Federal Credit Union	Hattiesburg Federal Credit Union
Central Sunbelt FCU	Hattiesburg Laurel Federal Credit Union
Citizens Bank of Philadelphia	Keesler Federal Credit Union
Citizens National Bank	Magnolia State Bank
Community Bank	Priority One
First Bank	Regions Bank
First Heritage Federal Credit Union	Richton Bank and Trust
First National Bank	Southern Mississippi Credit Union
First Southern Bank	The First

Forrest County Teachers Federal Credit Union	Trustmark
Forrest – Petal Educational Federal Credit Union	Union Planters Bank
Grand Bank	Wells Fargo
Grand Bank- Corporate Office	Wesley Federal Credit Union

Financial Education/Consultation

Advantage Financial Services	Liberty Tax Service
All American Check Cashing	McArthur, Slay, & Dews, PLLC CPA
AmeriPrise Financial Services	Mt Olive Baptist Church
Bill Berry Financial	Nicholson Wealth Advisors LLC
Black and Company LLC	Pearl River Valley Opportunity Incorporated
Broom Sherron & Associates LLC	Personal Finance
Christian Services	Pine Belt Federal Credit Union
Edward Jones	R Lee Chip Edmonson
Ephesus 7 th Day Adventist Community Service Center	Raanes Capital Advisors
Family Choice Financial Inc.	Raymond James Financial Services
Financial Freedom Consulting Group	Raymond James Rod Little
Friends for Financial Freedom	Round Up Ltd
Inman Wealth Management	Schamber Jones CPA
J Roberts Capital Inc.	Southern Financial Systems
Keene Bourne & Sanderson	Summit Financial Services
Ktb Wealth Partners	Temple Baptist Church
Legacy Financial	Wellspring Wealth Group

Financing Institution

1st Franklin Financial	Hartford Financial Services
Acceptance Loan Company	Lendmark Financial Services LLC
Central Financial Service, Inc.	Oak Grove Credit
CMB Financial Services	One Main Financial
Eagle Financial	Republic Finance
Harrison Finance Company	Tower Loan

FINANCIAL EDUCATION (PRE-K – 12)

***Goal:** Provide financial education that can have a positive impact on the financial well-being of Hattiesburg children and their families*

Description of Goal:

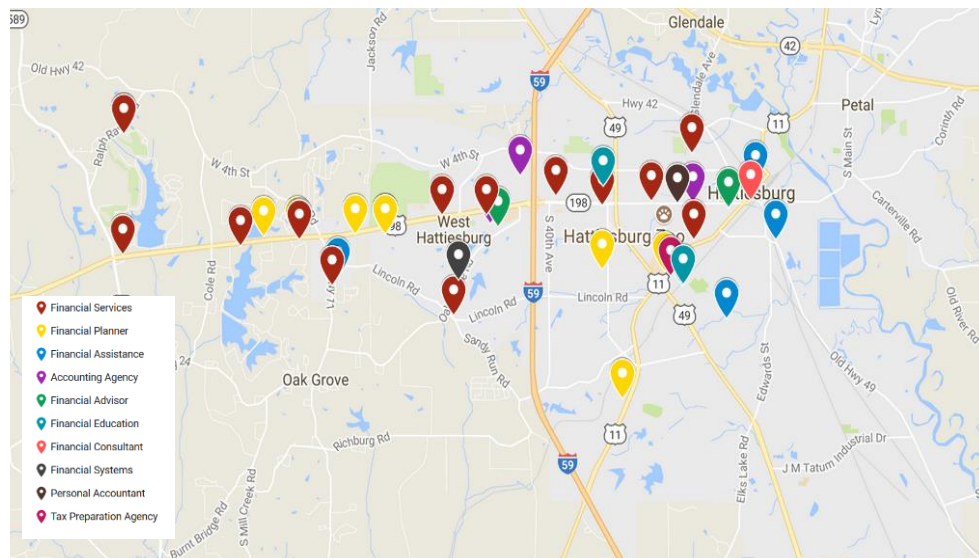
Families, community agencies, national, state, regional, and local data identify areas of concern in the lack of financial knowledge that individuals and families possess. In order to address this lack of knowledge the following strategies should be implemented:

- Create educational and training materials with information about financial planning, compound interest, managing debt, profitable savings techniques, and the time value of money.
- Teach the skills to create a budget, the ability to track spending, learning the techniques to pay off debt, and effectively planning for the future through regular trainings in the community.
- Provide financial education in Pre-K – 12 schools including Children’s Savings Accounts

Indication of Needs:

There are limited programs providing financial education in the Hattiesburg area. Hattiesburg Public School District offers an economics elective at the high school level and other schools provide short-term financial literacy workshops during parts of the school year. However, there is not a consistent program in place to ensure skills are taught across grade levels. Hands-on experience with banks and bank employees occurs twice a year when bankers go into the schools for workshops on financial topics.

Current Community Programs:



Interactive Link:

<https://www.google.com/maps/d/viewer?mid=1nujb9vyYNOF9uCxay7joduX7FMY&ll=31.31006773190629%2C-89.35370584824221&z=12>

Suggested evidence-based programs:

Nusenda Credit Union Foundation:

<https://www.nusendafoundation.org/programs/financial-capability>

This program is the US Common Core State Standards-aligned financial capability curriculum. The goal of this program is to provide students with the knowledge and skill needed to make financial plans and effectively manage their money. The curriculum in this program covers budgeting, saving, credit, buying a house, credit cards, cost of college, etc. This program adapts their courses to address both grade school and university students. Additionally, it provides programs for parents to help them engage more in their child's schooling and education.

Pathfinders:

<http://www.pathfinderstc.org/financial-capability>

This program is aimed to prepare students for their financial future. Students are taught how to manage their money, reduce expenses, save for emergencies, and improve their self-advocacy skills. This program focuses on fun and interactive activities to help students learn to address future or current financial decisions.

Hands on Banking:

<https://handsonbanking.org/educators/>

This program provides instruction in English and Spanish for four groups: kids (4th & 5th grade), teens (6th to 8th grade), high school and adults. The curriculum includes material on budgeting, savings and checking accounts, credit, investing, homeownership and starting a small business. The lessons are correlated with selected national education standards for math, personal finance, and economics. The goal of this material is to help individuals understand financial concepts and approach financial decision making.

High School Financial Planning Programs:

<https://www.hsfpp.org/about-the-program.aspx>

This program focuses on providing a personal finance curriculum that is relevant to teens between the ages of 13 and 19. This is a free, downloadable curriculum that is useful in classrooms, one-on-one, and at workshops.

Financial Fitness for Life: Student Workbook:

<http://store.councilforeconed.org>

The Council for Economic Education created this curriculum to address financial literacy among grade school students. The curriculum provides age appropriate lessons and activities that help students understand and apply financial capability. Lessons include material on income, savings, spending, borrowing, investing, and many more topics. In addition to student workbooks, a teaching guide and a parents' guide are also available. This program provides both the Workbook and Parents' Guide in Spanish.

Financial Literacy- TEACH IT!:

<https://wimedialab.org/finance/>

This program has twenty-one lessons and motivational resources on how to effectively teach financial literacy in elementary, middle and high school classrooms. Wisconsin's Standards for Personal Financial Literacy serve as the foundation for this multi-media resource. Online videos on the website show enthusiastic teachers and students interacting in the learning environment.

National Standards in K-12 Personal Finance Education:

<http://jumpstart.org/national-standards.html>

This program focuses on providing students K-12 with the financial knowledge and skills that they will need as they transition into young adulthood. The curriculum is sectioned into six parts: spending and saving, credit and debit, employment and income, risk management and insurance, and financial decision-making.

Junior Achievement:

<https://jafinancepark4.ja.org/PublicUser/Register>

This organization has many different financial capability curriculums that are aimed towards grade school students. Each program has a different focus; however, their shared goal is to prepare students for the "real world" by teaching them to obtain and manage finances. The programs utilize scenarios and activities that help the students develop financial capability skills.

Preparing Adolescents for Young Adulthood:

http://www.casey.org/media/CLS_ResourceGuides_subdocs_PAYAModule1.pdf

This curriculum focuses on assisting adolescents' transition into young adulthood. This curriculum includes information, scenarios, and activities that help students gain financial capability. This program includes material focusing on budgeting, checking and saving accounts, understanding your paycheck, etc.

Indicators of Goal Achievement (Evaluation of Results):

- Educational and training materials created and distributed to the local school district
- Increase in knowledge as measured by an increase in scores from pre-test to post-test during financial education classes or topic areas (tests to be created based on the curriculum chosen by the school district)
- Tracking of the number of students participating in the financial education classes throughout the school district and at each grade level
- Establishment of Children's Savings Accounts in school district with tracking of the number of students utilizing the program

FAMILY COUNSELING/COACHING

Goal: *Individuals and families will make better decisions with their finances.*

Description of Goal:

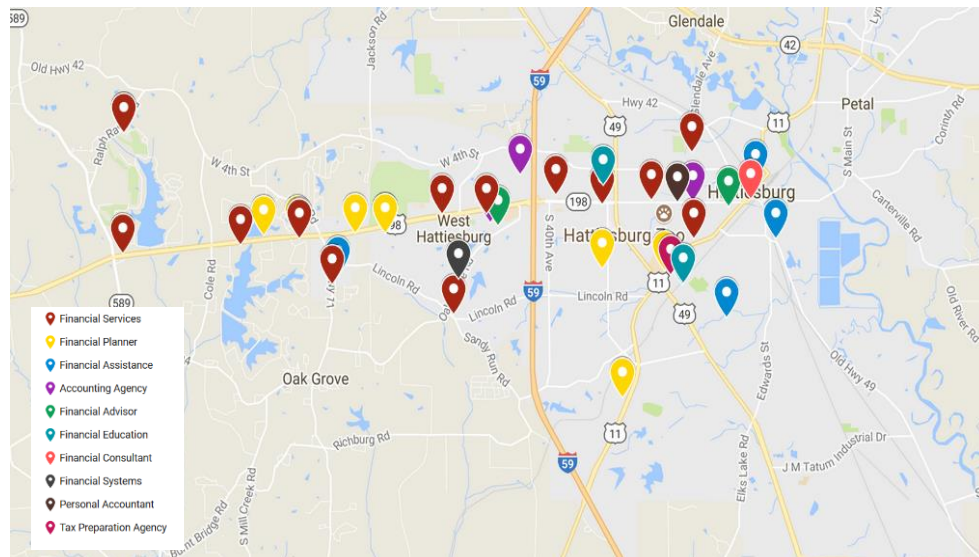
Finances are a primary resource for families. In order for them to be effective in developing a strong financial background, they must be supported in this area of life. Families need a place to access services and receive referrals for services as well as receive information on improving their financial future. Agency and school support of families is also needed. According to the theory of change, if a person has a clear path to a long term goal, they are more likely to achieve that goal.

Indication of Needs:

Focus groups and brainstorming sessions kept returning to the same theme: families need a “one-stop-shop” for learning about and accessing services. The services that currently exist are felt to be located in silos with very little interaction among agencies and with the constituents of their services. Families also need interactive programs to learn and assist in their family’s financial development.

Current Community Programs:

See above section for interactive map of financial counseling/coaching agencies or click link below.



Interactive Link:

<https://www.google.com/maps/d/viewer?mid=1nujb9vyYNOF9uCxay7joduX7FMY&ll=31.31006773190629%2C-89.35370584824221&z=12>

Additionally, the state’s attorney general has established a statewide program to build capacity in financial coaching by training individuals across the state who work directly with clients served by public social services or community non-profits.

Suggested Programs:

Pathfinders:

<http://www.pathfinderstc.org/financial-capability>

This program relies on volunteer coaches to give one-on-one financial coaching to low- and moderate-income individuals. The goal of this program is to help clients reach financial stability and improve financial behaviors. Coaches guide clients through questions pertaining to their budgeting, banking and borrowing, and credit. United Way refers clients in the Pathfinders program.

Mission Economic Development Agency (MEDA):

<http://medasf.org/programs/financialcapability/>

This is a free hybrid program that incorporates both financial education and financial coaching to provide one-on-one care to low- and moderate-income individuals and families. The goal of this program is to improve credit scores, raise income, increase savings, reduce debt, and reach short and long term financial goals. The workshops and individuals coaches are available for both English and Spanish speakers.

Smith, T. E., Shelton, V. M., & Richards, K. V. (2014). More than numbers: Everyday financial therapy participant workbook. Southeastern Professional Books, Seattle, WA.

This program guides individuals through the five steps of identifying financial issues. This source provides worksheets that help individuals target behavior that has lead or will lead to financial struggles. Additionally, this guide provides activities that will prompt financial management and stability. The five steps of this program include: Identify wants, identify needs, identify what you have, identify what to do, and make plans to keep you going, and get back up when you are feeling defeated. In utilizing these steps, the authors predict that individuals will better understand their "relationship with money and develop a functional, healthy financial lifestyle."

The Financial Therapy Center:

<https://financialtherapycenter.com/blog-authors/>

This center dedicated to helping clients develop sustainable financial lifestyles through a Five-Step Model. The center utilizes evidence-based clinical model that blends contemporary therapeutic procedures with basic principles of personal finance. This model incorporates a non-judgmental and respectful clinical orientation in changing what we do with money. It is not intended to provide a primer on personal finance. It seeks to jumpstart people whose professional and personal relationships are suffering from their financial problems. This model is offered with in an online format, a home-based format, and weekend workshops. Training for this five-step model is offered to practitioners and CEU training will be offered in the future.

Financial Social Work:

<https://www.financialsocialwork.com/financial-social-work-certification/what-is-financial-social-work>

This model is for the Social Work practice. This is a strengths based, psychosocial approach that aims to increase social workers' capability to help their clients improve their financial circumstances. The goal of this model is for social workers to provide education, motivation, and support to those who are financially unstable.

Indicators of Goal Achievement (Evaluation of Results):

- Development of an interactive website for financial resource development, tracking, and information provision for families and agencies.
- Training of at least four individuals in the Hattiesburg area in financial coaching
- One-stop-shop for city/agency information, grant location and writing resources, and evidence-based program implementation and support established

COMMUNITY-BASED FINANCIAL PROGRAMS

Goal: Individuals and families will make better decisions with their finances.

Description of Goal:

It is important to combine resources and create allies in developing a community-wide financial capability program. Banks, schools, and other local businesses should continue conversations surrounding financial capability in order to establish community-based financial capability programs that enriches a community's knowledge base as well as their use of resources.

Indication of Needs:

Current initiatives in the city of Hattiesburg (for example, Bank On Hattiesburg) have served as examples of addressing the community-wide financial need. However, long-term plans that incorporate needs identified by the community do not have enough resources and allies to maintain them long-term.

Current Community Programs:

In 2001, the Mayor's Financial Education Initiative was established to increase awareness about Earned Income Tax Credit (EITC). The city participates yearly in the U. S. Conference of Mayors' DollarWise Campaign providing financial seminars for summer youth employees; has established Bank On Hattiesburg (the only city in Mississippi offering this service) which offers low- or no-cost banking products and access to financial education; through partnership with The First Bank, a Banker in Every Classroom is offered during Financial Literacy Month; free tax

preparation and e-filing assistance is provided to qualifying citizens with financial education videos included; first-time homebuyers down payment assistance is offered; a limited Micro-Enterprise Grant Program is provided; financial education for youth and camp coaches is provided during summer camps in the city; and financial education seminars through The First Bank and Mississippi State University Extension Services are conducted.

Suggested Programs:

<p>NeighborWorks America: http://www.neighborworks.org/Homes-Finances/Financial-Security</p> <p>This program combines education, coaching and counseling to create a program for individuals and families wanting to gain financial security. This program aims to address attitudes and behaviors to positively impact a community.</p>
<p>National Institute of Food and Agriculture (NIFA's Financial Capability program): https://nifa.usda.gov/program/financial-capability</p> <p>This program targets families, youth, and financially vulnerable populations to help them meet society's financial demands. NIFA partners work together to implement three focuses of financial capability: knowledge and understanding, skills and competence, and responsibility.</p>
<p>The National League of Cities: http://www.nlc.org/sites/default/files/2016-12/bank-on-cities-kit-april-2011.pdf</p> <p>This program is a toolkit for leaders who are interested in starting a Bank On program in their community. The Bank On program helps the large number of individuals living in the United States who do not use bank account or other safe banking options. This program utilizes community leaders and businesses that aim to see a more financially capable community.</p>
<p>Corporation for Enterprise Development: https://www.acf.hhs.gov/sites/default/files/ocs/afi_resource_guide_building_financial_capability_final.pdf</p> <p>This program is a guide for community organizers to build financial capability among low and moderate-income clients. This guide focuses on the importance of integrated financial services. The authors believe that in order to provide the best care for their clients, it is essential to connect them to both knowledge and skills programs.</p>
<p>Money Smart: https://www.fdic.gov/consumers/consumer/moneysmart/</p> <p>This program is community based and provides many different versions of material depending on the target population (student, young adult, older adult). This program focuses on low- and</p>

moderate-income individuals and provides versions in nine different languages, Braille, and large text. The Money Smart curriculum is available for financial institutions to provide financial programs to their community members by collaborating with other community financial institutions.

Indicators of Goal Achievement (Evaluation of Results):

- Survey of community members indicating their knowledge of financial capability or financial inclusion programs; ease of access to financial capability programs and financial institutions; usage of new programs implemented; and satisfaction with new and existing programs
- Increase in the number of new bank accounts opened at area banks
- Increase in community individuals' account balances over time (1 year, 2 years, etc.)
- Increase in knowledge as measured pre-program usage and post-program usage (pre/post-tests designed according to program implemented)

RECOMMENDATIONS AND NEXT STEPS

At the end of the financial master plan development, the advisory committee, with input from focus groups and financial literature, identified some recommendations for the City of Hattiesburg. These suggestions are meant to contribute to the overall vision of the financial master plan and ensure our citizens develop into responsible, productive adults and leaders in the community. It takes an entire community to make this happen. Therefore, the recommendations encompass the entire community.

Each area of focus has an effect on the other areas of focus. As one area increases in capacity, it will carry over into the other areas and indirectly affect the things addressed by the other areas. Goals, strategies, and program suggestions for each area of focus were purposely limited in scope to allow goals to be realistically addressed for each of the key need areas. **An evaluation of progress and additional recommendations is suggested every 3 – 5 years.**

The **establishment of an Office of Financial Empowerment** is recommended to allow continuous focus on the goals established in this plan. A full-time financial inclusion coordinator would be beneficial in coordinating services, researching funding opportunities, writing grants, and maintaining continuous communication with financial agencies. This could be accomplished within the city or externally in an established agency in the community to ensure the program is sustainable regardless of changes in city government.

To ensure the financial master plan is put into action, the following are planned next steps:

- Design the interactive website for youth, family, and community provider access that allows families to learn about services and providers to advertise services.
- Design a resource guide to be linked on the website and delivered annually to all Hattiesburg area families.
- Obtain funding to establish a financial one-stop shop (stand-alone or within another agency).
- Establish the capacity to measure progress toward goals utilizing the identified indicators and developing additional measures.
- Identify city government's investment in financial inclusion programming in order to better allocate resources to financial master plan priorities.

- Designate the physical location of the one-stop-shop for community members and providers to utilize for the provision and utilization of some of the services described in the financial master plan.

The completion of the financial master plan brings great promise to the families in the Hattiesburg area. Community agencies and organizations have already committed to taking on the responsibility of bringing the financial master plan to life. It is up to all of us to ensure a bright future for our youth, our families, and our community as a whole.

APPENDICES

Appendix A – Focus Group Questions

Financial Capability Focus Group Questions

Date _____

Location _____

Please Sign In:

Name	Email Address
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Financial Master Plan Moderator's Guide

Location: _____

Date: _____

Facilitator: _____

Note takers/Recorders: _____

Introduction:

Hello. I am _____. I will be facilitating the conversation today. This is _____. They will be taking notes. Thank you for volunteering your time today.

The City of Hattiesburg wants to develop a Financial Master Plan to address the needs of everyone in the city, but especially those low wealth families and households that could break the cycle of generational poverty. They envision a holistic approach that will begin with the development of a plan. You are here to help with the development of that plan.

We have a discussion scheduled for 1 to 1 ½ hours today. During the conversation, we want to get your reaction to some questions about your community and financial capability. What we learn will help increase our knowledge about the community. Your participation in this conversation will help us to determine how to move forward in addressing the challenges facing our community and ensure everyone is represented and every voice is heard.

Do you have any questions about the information shared so far?

We have note takers here today because we don't want to miss any comments. We will only be using first names today and there will not be any names attached to the comments on the final report. You may be assured complete confidentiality.

Pass around a sign in sheet.

Fold the index card in half and write the name you would like to use in this focus group on it. Turn it to face out.

Now a set of questions will be asked. The expectations for the conversation are:

- 1) We're here to listen and learn.
- 2) We want to better understand people's aspirations for the community.
- 3) The sign in sheet is so that we can follow up with you later – and share with you what we've learned.
- 4) We can't promise any new initiatives or programs will emerge from this, but we'll get back with you and share what we learned and how we're going to use it to move forward.

Here are the ground rules:

- 1) Have a "kitchen table" conversation. Everyone participates; no one dominates.

Appendix B – Relevant Focus Group Results

- I. Financial capability changes needed in the community:
 - d. Access/reaching individuals where they are
 - e. Increase knowledge and skills
 - f. Remove barriers (fear/intimidation); create relationships
- II. What keeps families from being financially capable:
 - d. Current mindset (spend what you have/paycheck to paycheck)
 - e. Lack of adequate wages/employment
 - f. Lack of skills-based education
- III. What could make a difference:
 - e. Fostering relationships in communities (bring services to the community)
 - f. Link services to existing agencies in the community (schools, churches)
 - g. Utilization of churches and schools to provide information
 - h. “One-stop shop” for multiple services
- IV. Groups that currently work to improve financial capability in the community:
 - a. ADP, Christian Services, United Way, Bank On Hattiesburg, Mount Olive Baptist Church, Habitat for Humanity, Project Share through Mississippi Power, banks, universities and schools, PRVO

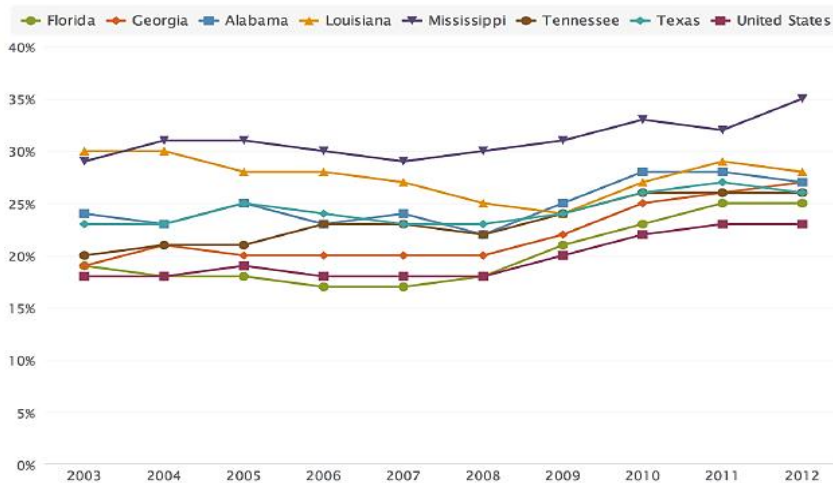
Appendix C – Indicators of Need

The Need-State Level

Mississippi	
Population	2,988,726
Children ages 0-18	717,294 (24.1% of the total population)
White	59.3%
Black	37.7%
Poverty Rate, Children Ages 0-18	211,000 (30%)
Median Household Income (2011-2013)	\$39,665
(Kids Count, 2016; National Census Bureau, 2015, 2016)	

Table 2 - *Percent of Children Living in Poverty*

Data Provided by: National KIDS COUNT



Retrieved from <http://www.kidscount.org>

Table 3 - *Children in Poverty in Southern States (2016 Kids Count)*

Location	Percent
National	19
Texas	22
Alabama	25
Georgia	23
Louisiana	29
Arkansas	24
Mississippi	30

Source: National Kids Count

Table 4 - *School District Children in Poverty (2015 Kids Count)*

School District	Percent
Mississippi	62
Lamar County	18.7
Petal City	17.80
Forrest AHS	50
Forrest County	30
Perry County	34.5
Hattiesburg City	43.7

Source: <http://orsap.mde.k12.ms.us/MAARS/index.jsp>

Table 5 – County Health Rankings and Roadmaps

County Health Rankings and Roadmaps (Rankings 1-82)			
	Forrest County	Lamar County	Perry County
Health Outcomes Ranking			
Premature death, poor or fair health, poor physical health days, poor mental health days, low birthweight	39	3	30
Health Factors Ranking			
Tobacco/alcohol/drug use, sexual activity, clinical care, social and economic factors, physical environment	13	3	62
Clinical Care Ranking			
Uninsured, physicians, screenings	17	2	74
Social & Economic Factors Ranking			
Education attainment, social support, crime	16	4	58
Physical Environment Ranking			
Pollution, housing, commute to work	60	37	61
(Robert Wood Johnson Foundation, 2014)			

Table 6 - Hattiesburg Surrounding County Profile

County Profiles	Forrest	Lamar	Perry
Population	76267	58,885	12,187
Percentage Female	52.4%	51.4%	51.4%
White	59.8%	75.8%	77.5%
Black/African American	36.6%	20.1%	21.3%
Other	<4%	<4%	<.5%
Population not English Proficient	4.6%	---	---
Percentage below 5 years old	7%	6.8%	6.4%
Percentage between 5 and 9 years old	6.4%	6.9%	6.3%
Percentage between 10 and 14 years old	6.3%	7.8%	6.9%
Percentage between 15 and 19 years old	8.2%	6.6%	6.7%

Median Household Income	\$35,198	\$53,205	\$37,777
Number of families served by Temporary Assistance for Needy Families	95	49	49
Number of children served by TANF	171	86	13
Percentage of population participating in the Supplemental Nutrition Assistance Program	18.8%	11.7%	17.9%
Children in Single Parent Households	48.8%	34.6%	41.9%
Children in Poverty (0-18 years old)	32.2%	21.3%	32.8%
Percentage of children enrolled in preschool or nursery school	57.1%	55.2%	46.3%
Percentage of population with a high school degree or higher	84.8%	91.2%	82%
Low birthweight babies	12.5%	9.9%	7.8%
Premature babies	13.3%	12%	7%
Teen pregnancy rate (per 1,000 women ages 15-19 years old)	112	55	22
Teen infant mortality rate	17.2	0	0
Juvenile Offenders	320	160	34
Child Abuse and Neglect	195	119	22
(MSDH, 2011; MS Kids Count, 2012, 2015, 2016)			

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