



My Drift

Title: Richest and Poorest States

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For as long as I can remember, I always thought Mississippi was the poorest state in America. My research for this article proves this to be true. However, for some reason, I thought Connecticut was the richest state. Connecticut didn't even make the top five. The richest state in America is Maryland. In fact, Maryland residents enjoy a median household income that is almost twice that of people in Mississippi. In this article, we are going to learn a few things about these two states and try to figure out why Maryland is so rich and Mississippi is so poor.

Maryland



Year 2017 Median Income was \$78,945

Mississippi



Year 2017 Median Income was \$41,754





The distance between Maryland and Mississippi as a bird or airplane flies is 852 miles

Some General Information about Maryland and Mississippi and their largest cities

Maryland is in the Mid-Atlantic eastern region of the United States, bordering Virginia, West Virginia, and Washington, D.C. to its south and west; Pennsylvania to its north; and Delaware to its east. The state's largest city is Baltimore and its capital is Annapolis. Among its nicknames are the Old Line State, the Free State, and the Chesapeake Bay State. The state is named after the English queen Henrietta Maria of France.



Chesapeake Bay

Sixteen of Maryland's twenty-three counties border on the tidal waters of the Chesapeake Bay and its many tributaries, which combined total more than 4,000 miles of the shoreline. The population is approximately six million residents. As of 2017, Maryland had the highest median household income of any state, owing in large part to its close proximity to the nation's capital and a highly diversified economy spanning manufacturing, services, and biotechnology.

Baltimore is the largest city in the state of Maryland with a population of 611,000. As of 2016, the population of the Baltimore metropolitan area was estimated to be about 2.8 million. Baltimore is located about 40 miles (60 km) northeast of Washington, D.C., making it a principal city in the Washington-Baltimore combined statistical area (CSA), the fourth largest CSA in the nation with a calculated 2016 population of 9,665,000.



Founded in 1729, Baltimore is the second-largest seaport in the Mid-Atlantic. The city's Inner Harbor was once the second leading port of entry for immigrants to the United States and a major manufacturing center. After a decline in major manufacturing, industrialization, and rail transportation, Baltimore shifted to a service-oriented economy, with Johns Hopkins Hospital (founded 1889) and Johns Hopkins University (founded 1876), now the city's top two employers.

With hundreds of identified districts, Baltimore has been dubbed a "city of neighborhoods". Many of these neighborhoods are very nice and that is where the rich people live. Unfortunately, many more of these neighborhoods are infamous for having a very high crime rate, including a violent crime rate that ranks way above the national average. Violent crime spiked in 2015 after the death of Freddie Gray on April 19, 2015, which touched off riots and an increase in murders. The city recorded a total of 344 homicides in 2015, a number second only to the number recorded in 1993 when the population was 100,000 higher. People who can have been leaving the city of Baltimore at an alarming rate.

Comment: I have been to Maryland several times over the years. I was sent on extended TDY to Letterkenny Army Depot in Chambersburg, PA. The closest horse racing track was in Hagerstown, Maryland. We went there often and had a great time. Some friends and me went to Baltimore one time and while we were at a bar, someone broke a window in the car and stole all our stuff. I attended IBM training in Columbia, Maryland and that is a beautiful city and I really enjoyed it there. Columbia is a planned community with no tall buildings and many trees. It is 30 miles from Washington DC and is one of those places where the rich people live.





Mississippi River

Mississippi is bordered to the north by Tennessee, to the east by Alabama, to the south by Louisiana and a narrow coast on the Gulf of Mexico; and to the west, by the Mississippi River, Louisiana, and Arkansas. The state has a population of about 3 million. As you might have guessed, the state was named after the Mississippi River. Located in the center of the state is Jackson, the state capital and largest city with a population of approximately 175,000 people. There are no other cities or towns with a population over 75,000. The next largest city is Gulfport with a population of 72,000. There are a lot of small towns in Mississippi.

The state is heavily forested outside of the Mississippi Delta area, between the Mississippi and Yazoo rivers. Before the American Civil War, most development in the state was along riverfronts, where slaves worked on cotton plantations. After the war, the bottomlands to the interior were cleared, mostly by freedmen. By the end of the 19th century, African Americans made up two-thirds of the Delta's property owners, but timber and railroad companies acquired much of the land after the African Americans suffered several financial crises.

Mississippi is a largely rural state with agricultural areas dominated by industrial farms. Mississippi is ranked last among the states in such measures as health, educational attainment, and median household income. The state's catfish aquaculture farms produce the majority of farm-raised catfish consumed in the United States.



The Mississippi Delta

Since the 1930s and the Great Migration, the majority of Mississippi's population has been white, albeit with the highest percentage of black residents of any U.S. state. Currently, a little over 37% of Mississippians are African Americans. From the early 19th century to the 1930s, its residents were mostly black, a population that before the American Civil War was composed largely of African American slaves. Democratic Party whites retained political power through Jim Crow laws. In the first half of the 20th century, nearly 400,000 rural blacks left the state for work and opportunities in northern and midwestern cities, with another wave of migration around World War II to West Coast cities. Since the early 1960s, Mississippi has been the poorest state in the nation with 86% of its non-whites living below the poverty level.



Downtown Jackson, Mississippi

Jackson, officially the City of Jackson, is the capital city and largest urban center of the state of Mississippi. While its population declined from 184,000 at the 2000 census to current population of 175,000, the metropolitan region grew to a population of 540,000. Jackson is on the Pearl River, which drains into the Gulf of Mexico, and it is part of the Jackson Prairie region of the state.

The city is named after General Andrew Jackson, who is famous for his role in the Battle of New Orleans during the War of 1812 and later serving as a U.S. president. The current slogan for the city is "The City with Soul" since it has had numerous musicians prominent in blues, gospel, folk, and jazz.

Why is Maryland America's Richest State? The Answer Might Make You Angry!

The fat cats in Washington D.C. are living the high life, and they are doing it at your expense. Over the past decade, there has been one area of the country which has experienced a massive economic boom. Thanks to wildly out of control government spending, the Washington D.C. region is absolutely swimming in cash. In fact, the state of Maryland has the most millionaires per capita in the entire nation and it isn't even close. If you have never lived there, it is hard to describe what the D.C. area is like. Two of the top three richest neighborhoods in the country are in Maryland. They are Bradley Manor-Longwood in Bethesda and Potomac Manors in Potomac.



An Average House in these Neighborhoods

Every weekday morning, hordes of lawyers, lobbyists and government bureaucrats descend upon D.C. from the surrounding suburbs. And at the end of the day, the process goes in reverse. Everyone

is just trying to get their piece of the pie, and it is a pie that just keeps on growing as government salaries, government contracts and government giveaways just get larger and larger. Of course, our founders never intended for this to happen. They wanted a very small and simple federal government. Sadly, today we have the most bloated central government in the history of the planet and it gets worse with each passing year.

If you were to ask most Americans, they would tell you that the wealthiest Americans probably live in cities such as New York or San Francisco or Hollywood. But thanks to the Obama administration (and before that the Bush and Clinton administrations), the state of Maryland is packed with millionaires. In particular, the Maryland suburbs immediately surrounding D.C. are absolutely overflowing with government fat cats that make a living at our expense. Every weekday morning, huge numbers of them leave their mansions in places such as Potomac and Rockville and drive their luxury vehicles to work in the city. As the Washington Post has detailed, approximately 10 percent of all households in the entire state of Maryland contain millionaires, and the rest of the area is not doing too shabby either...

The rest of the Beltway isn't lacking in millionaires either: The District and Virginia ranked in the top 10 among those with the highest number of millionaire households per capita in 2016.

And while not too many of them are millionaires, your average federal workers that toil in D.C. are doing quite well too. Once upon a time, it was considered to be a "sacrifice" to go into "government service". Not anymore. Overall, compensation for federal employees comes to a grand total of close to half a trillion dollars every 12 months. In fact, there are tens of thousands of federal employees that make more than the governors of their own states do. Does that seem right to you?

2018 GS Pay Table – Washington-Baltimore-Arlington

INCORPORATING THE 1.4% GENERAL SCHEDULE INCREASE AND A LOCALITY PAYMENT OF 28.22% FOR THE LOCALITY PAY AREA OF WASHINGTON-BALTIMORE-ARLINGTON, DC-MD-VA-WV-PA EFFECTIVE JANUARY 2018

Annual Rates by Grade and Step

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
11	68036	70304	72573	74841	77109	79377	81645	83914	86182	88450
12	81548	84266	86984	89703	92421	95139	97858	100576	103294	106012
13	96970	100203	103435	106668	109900	113132	116365	119597	122830	126062
14	114590	118410	122230	126049	129869	133689	137508	141328	145148	148967
15	134789	139282	143774	148267	152760	157253	161746	164200 *	164200 *	164200 *

*Source: OPM

Comment: Somewhere between a GS-11 Step 5 and 6 is the Maryland Average Median Wage of \$78,945. Since most government employees in the Washington DC area earn more than this, they are doing quite well. However, I see no problem with these wages. Above average pay is needed in this area to live a decent life. It is about time that government pay caught up with private industry.

If you want to live "the American Dream" these days, the Washington area is the place to go. Just check out the following description of the region from the Washington Post... Washingtonians now enjoy the highest median household income of any metropolitan area in the country, and five of the top 10 jurisdictions in America — Loudoun, Howard and Fairfax counties, and Falls Church and Fairfax City — are here.

And of course, let us not forget the fat cats in Congress. According to CNN, our Congress clowns are now wealthier than ever before... The typical American family is still struggling to recover from the Great Recession, but Congress is getting wealthier every year. The median net worth of lawmakers was well over \$1 million in 2016, or 20 times the wealth of the typical American household.



And while Americans' median wealth is down 43% since 2007, Congress members' net worth has jumped 30%. Not only that, there are more than 200 members of Congress that are actually multimillionaires... Over one hundred are worth more than \$5 million; the top-10 deal in nine digits. The annual congressional salary alone—\$174,000 a year—qualifies every member as the top 6 percent of earners. None of them are close to experiencing the poverty-reduction programs—affordable housing, food assistance, Medicaid—that they help control. Though some came from poverty, only 13 out of 783 members of Congress came from a “blue-collar” upbringing. Incredible!

But even though almost all of them are quite wealthy, they don't hesitate to spend massive amounts of taxpayer money on their own personal needs. For example, according to the Weekly Standard, more than five million dollars was spent on the hair care needs of U.S. Senators alone over one recent 15-year period... Senate Hair Care Services has cost taxpayers about \$5.25 million over 15 years. They foot the bill of more than \$40,000 for the shoeshine attendant last fiscal year. Six barbers took in more than \$40,000 each, including nearly \$80,000 for the head barber.

And last year, an average of over \$4 million was spent on “personal” and “office” expenses per U.S. Senator. So, the grand total would have been over 400 million dollars for a single year. That seems excessive, doesn't it?

And even when they end up leaving Washington, our Congress members have ensured that they will continue to collect money from U.S. taxpayers for the rest of their lives... In 2016, Congressional pay was \$174,000 per year, which, at an 80% rate, equates to a lifelong pension benefit of \$139,200. All benefits are taxpayer-funded. Additionally, members of Congress enjoy the same Thrift Savings Plan (TSP) as all other federal employees, which is similar to a 401(k).

Of course, the biggest windfalls of all are for our ex-presidents. Most Americans would be shocked to learn that the U.S. government is spending approximately 4 million dollars a year to support the lavish lifestyles of former presidents such as George W. Bush, Bill Clinton, and Barack Obama. Before leaving office, President Obama vetoed a bill passed in the House and Senate that would have capped the annual monetary allowance of former presidents at \$200,000.

So, does this make you angry? Or are you okay with these fat cats living the high life at our expense?

Comment: Well, I'm a retired Federal Government Employee and just getting by living here in Hawaii so yes it does make me mad that these fat cats are living the high life using my tax dollars. I worked 49 years for the government (counting my Navy and Department of Defense service) to earn my modest retirement pay. Yes, it really makes me angry members of Congress only have to get elected one time to receive a higher retirement amount than me. This is not right!!

Why is Mississippi the Poorest State?

Mississippi has the nation's highest unemployment rate (7.8 percent), highest poverty rate (20.8 percent), lowest life expectancy (75 years), one of the highest rates (11.8 percent) of people who lack health insurance, and the lowest household income of \$41,754 annually. In addition to having the lowest median income of its neighboring states, Mississippi is just one of three states—along with Arkansas and West Virginia—where median yearly income is below \$45,000.

Although the state saw poverty dip slightly since 2014, Mississippi's three-year poverty rate is one of only two states where more than 20 percent of the population are in poverty; the other is neighboring Louisiana, at 20.6 percent. Nationally, the poverty rate has declined for three consecutive years, standing now at 14 percent.

There is a total of 246,000 Mississippi children, or 34 percent, living in poverty. In contrast, the national figure for child poverty is 22 percent. There are more children living in poverty in Mississippi right now than there are people living in Madison, Wisconsin or Reno, Nevada.

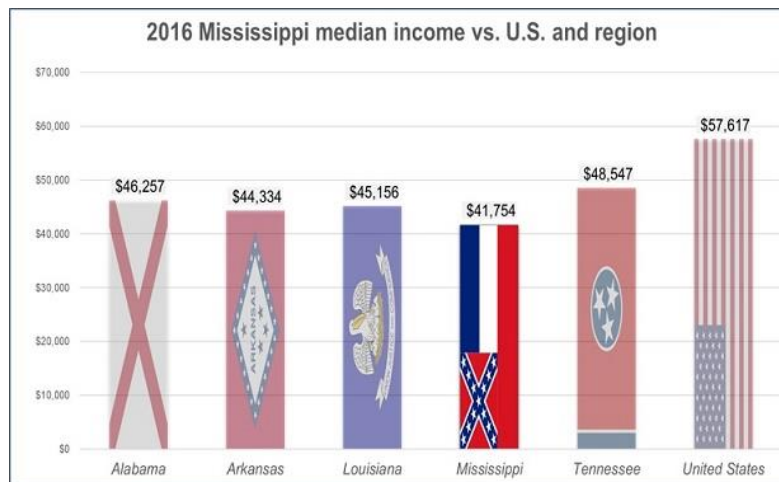
Mississippi 2017

Population:
2,892,894

Number in Poverty:
602,768

Overall
20.8%
RANKED: 51ST
Percentage of people
who fell below
the poverty line—
\$24,340 for a family
of four—in 2016

SOURCE: TALKPOVERTY.ORG



Here are the views of one former resident:

I'd love to give my perspective as a person born and raised in Mississippi.

While I'll always love my home state, quite honestly, I think Mississippi is so bad because of religion and poverty coming together to create never-ending cycles of poor decisions making change difficult.

What industries reign supreme in Mississippi? Agriculture--but rarely does that spell big money for Mississippians. Next is manufacturing--many people from my hometown commute 2 hours each way to the Nissan manufacturing plant and consider themselves lucky as those jobs tend to start around \$10/hr. There are not a lot of opportunities in Mississippi, and most people I know are totally apathetic about this fact. Most residents of my hometown will complain about how terrible it is, but never end up leaving. There's a huge prevalence of "small town mentality" that seems to keep many Mississippians forever rooted in the little rinky dink towns they grew up in. I got so much negative feedback from my

family and my peers when I decided to move away. Things like, "You won't make it in the city", "It's dangerous in the city," or "Why would you leave your family behind?"

Mississippi is mostly filled with small towns just like mine that are poor with sub-par schools that can barely afford to keep the lights on, so it's no surprise that educators are way underpaid. The best and brightest teachers are more likely than not to have gotten their teaching degrees and moved somewhere out of state that could pay more than \$30,000/year. I had several teachers who DID NOT teach at all and somehow kept their jobs. The supply is lower than demand for good educators. Low levels of education + extreme small town boredom + bible-based "don't do it til marriage" sex education = high rates of teen pregnancy. Also, extreme small town boredom also seems to breed a bunch of alcoholism and drug use. Now throw in the fact that most of these people are poor as hell, and you get a town full of people can't even afford to leave if they wanted to.

A high percentage of people, like myself, who get an education and who could potentially be the driving forces of social changes, growing businesses, etc. feel the need to leave the state all together. In my experience it seems that there's a lot of resistance to change. Over the years there have been talks of new businesses blocked from coming into my hometown because local government officials feel we should fight to keep our "small town charm". Unfortunately, I think a lot of Mississippians are stuck in this old ideal of society and just don't want to give it up.

Comment: I think this pretty much sums up why people in the deep south are so poor. I never spent any time in Mississippi, but I was stationed in the Navy at New Iberia Naval Air Station in Louisiana. I have been all around the world and I have never met people as "unfriendly" as those in Louisiana. This base provided many good paying jobs to the residents in the area but most of the people in New Iberia didn't like the military or any strangers coming into their town. This Navy training facility operated for a mere five years in the 1960s before closing for good.

Okay, let's look at the Top 6 Richest and Poorest States

Richest:

Maryland: \$78,945

Alaska: \$76,440

New Jersey: \$76,126

Massachusetts: \$75,297

Hawaii: \$74,511

New Jersey: \$74,126

Poorest:

Mississippi: \$41,754

West Virginia: \$43,385

Arkansas: \$44,334

Louisiana: \$45,156

Alabama: \$46,257

New Mexico: \$46,748

The biggest surprise on these lists is New Mexico. I didn't realize that they were so poor!



A Deserted Motel in New Mexico

Now, let's look at the Cost of Living Index - The average Cost of Living Index in the U.S. is 100

Most Expensive:

Hawaii: 162.9

*Washington DC: 139.6

New York: 132.2

Alaska: 131.8

New Jersey: 127.6

California: 127.1

Connecticut: 125.2

Maryland: 116.8

Least Expensive:

Mississippi: 87.8

Tennessee: 89.7

Kentucky: 90.0

Oklahoma: 90.4

Indiana: 90.7

Kansas: 91.3

Nebraska: 91.7

Alabama: 92.4

*I know that Washington DC is not a state, but I included it to show how expensive it is to live there



The median price for single-family homes on Oahu, Hawaii is now \$795,000



The median home price in Mississippi is \$128,500



The median home price in Maryland is \$282,300

America's Happiest (and Most Miserable) States

Okay, let's face it, the most important things in life are being healthy and happy. Being the richest state doesn't mean you are the happiest and being the poorest state doesn't mean you are the most miserable. Just for the record, Maryland is the 30th most happy state in America. I guess most people in Maryland are rich and miserable. Mississippi is the 4th most miserable. Each state's well-being was based on the following five elements:

1. **Purpose:** Liking what you do each day and being motivated to achieve your goals.
2. **Social:** Having supportive relationships and love in your life.
3. **Financial:** Managing your economic life to reduce stress and increase security.
4. **Community:** Liking where you live, feeling safe, and having pride in your community.

5. **Physical: Having good health and enough energy to get things done daily.**

The Happiest States:

1. South Dakota
2. Vermont
3. Hawaii
4. Minnesota
5. North Dakota
6. Colorado
7. New Hampshire
8. Idaho
9. Utah

The Most Miserable States:

1. West Virginia
2. Louisiana
3. Arkansas
4. Mississippi
5. Oklahoma
6. Kentucky
7. Ohio
8. Nevada
9. Indiana

Comment: I thought it was cold in South Dakota!



Happy and Healthy People

What did we learn in this article?

- We learned that a \$300,000 house in Maryland is bigger, stronger, and comes with more land than a \$800,000 home on the island of Oahu in Hawaii.
- We learned that although the residents of Mississippi don't make much money, things don't cost as much as in most other states. They are not quite as bad off as we might have thought.
- We learned that those government "fat cats" live in some very rich Maryland neighborhoods. However, many other Maryland residents are not so well-off.
- We learned that the states in the deep south are the poorest, have the biggest percentage of African Americans, and have been that way since the end of the Civil War.
- I learned that if I lived in Mississippi I would have been dead for two years. The life expectancy in Maryland is 78 years. Hey, that's not good either. The life expectancy in Hawaii is 81 years. That's better – I might have 3 or 4 good years to enjoy life.

I hope all my family and friends are happy and healthy wherever they live.

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