

## ECONOMY AT A GLANCE

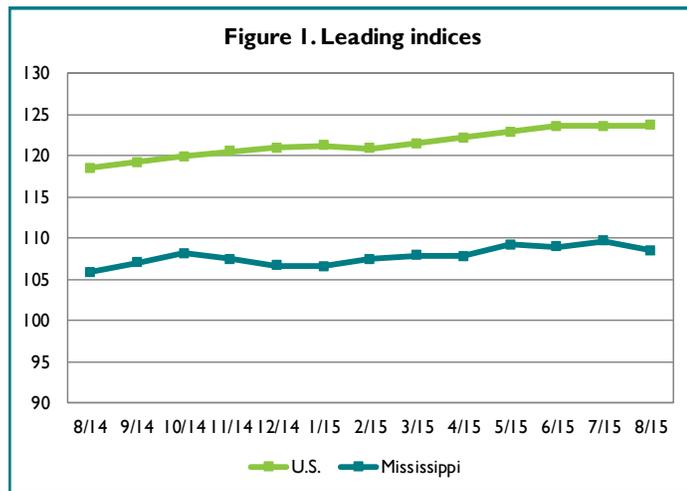
The value of the Mississippi Leading Index (MLI) fell 1.0 percent in August as seen in Figure 1 below. The decrease was primarily due to declines in the value of withholdings and consumer expectations. The value of the MLI was 2.5 percent higher in August compared to one year ago, the smallest year-over-year increase since June 2014.

As Figure 2 below indicates, the value of the Mississippi Coincident Index (MCI) rose 0.9 percent in August. Compared to one year ago the value of the MCI was 3.8 percent higher in August. The MCI has increased in value each month in 2015 thus far.

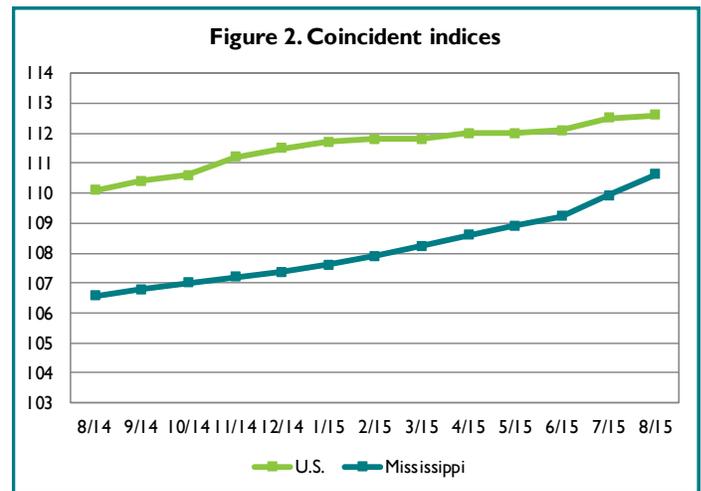
According to the third estimate of the U.S. Bureau of Economic Analysis (BEA) the change in real U.S. gross domestic product (GDP) for the second quarter was 3.9 percent. The third estimate rose 0.2 percentage point

from the second estimate. The increase resulted from higher assessments for personal consumption expenditures and nonresidential fixed investment than originally reported. Much like in 2014, the U.S. economy rebounded relatively strongly in the second quarter from a weak first quarter. However, real GDP growth for all of 2015 is expected to about the same as or below the 2.4 percent increase in 2014.

The outlook for Mississippi's economy took a hit in August as a decline in withholdings helped drive down the value of the MLI. However, employment numbers, despite a downward revision to the July data, remain improved compared to the first eight months of 2014. Nevertheless, if consumer expectations and the U.S. manufacturing industry continue to struggle, the state's economy may experience little growth in the remainder of 2015.



Sources: University Research Center and The Conference Board



Sources: Federal Reserve Bank of Philadelphia and The Conference Board

**Notes:** The Mississippi Coincident Index is constructed by the Federal Reserve Bank of Philadelphia and re-indexed to 2004. The Index is based on changes in nonfarm employment, the unemployment rate, average manufacturing workweek length, and wage and salary disbursements. The Mississippi Leading Index is constructed by the Mississippi University Research Center. The U.S. Indices are from The Conference Board. All series are indexed to a base year of 2004.

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## MISSISSIPPI'S BUSINESS

## MISSISSIPPI LEADING INDEX, AUGUST 2015

The **Mississippi Leading Index of Economic Indicators (MLI)** lost 1.0 percent of its value in August. The value of the MLI was 2.5 percent higher for the month compared to one year ago. Following the August decline, the value of the MLI has increased 2.0 percent over the last six months.

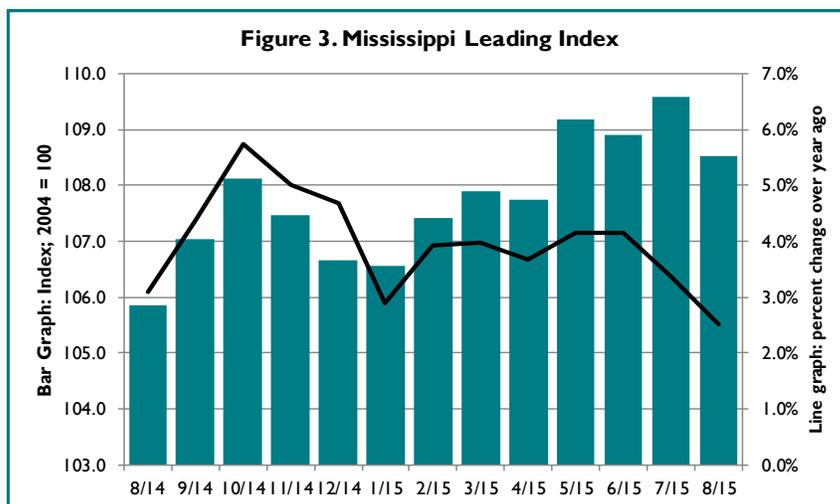
Four of the seven components of the MLI contributed negatively in August. Discussion of each component appears below in order of smallest to largest contribution.

As seen in Figure 4, the value of **Mississippi income tax withholdings** (three-month moving average) fell 3.5 percent in August, almost giving back all of the previous month's gain. However, compared to one year ago the August value was 2.5 percent higher. Over the last six months, the three-month moving average of withholdings is down 0.4 percent compared to the previous six months.

The value of the **University of Michigan Index of Consumer Expectations** (three-month moving average) decreased for the third consecutive month in August. As Figure 5 indicates, the Index fell 3.8 percent from its July value. The Index declined to its lowest level since October 2014; however, the value remained 12.4 percent higher in August compared to one year ago. The recent declines in U.S. stock markets have perpetuated consumers' concerns about their financial futures. Inflation expectations did not change in September, however, a reflection of the Federal Reserve's inaction on interest rates.

As Figure 6 indicates, the value of the **Institute for Supply Management Index of U.S. Manufacturing Activity** fell for the third consecutive month in September, declining 1.8 percent. The value was 10.5 percent lower in August compared to one year ago. The level of the Index dropped to 50.2, barely remaining in expansion territory. A lack of both foreign and domestic demand for manufactured goods continues to weigh on the industry. A relatively strong U.S. dollar and declines in commodity prices are impairing a number of subsectors in U.S. manufacturing.

The value of **Mississippi residential building permits** (three-month moving average) changed little in August, slipping 0.1 percent from the previous month as indicated in Figure 7. Nevertheless, building permits in the state continued its relatively strong performance in 2015 as the



Source: University Research Center

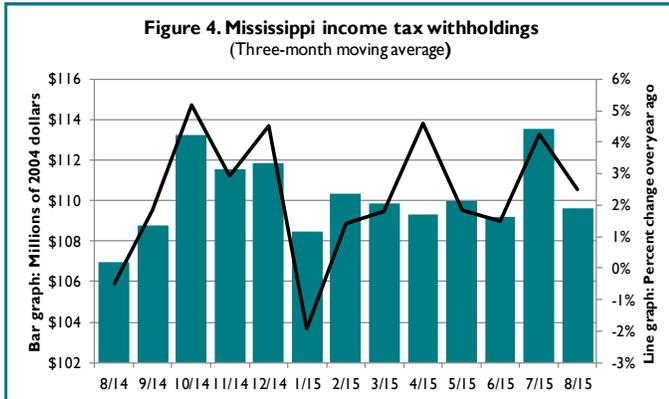
August value was 15.9 percent higher compared to one year ago. The seasonally-adjusted number of units for which building permits were issued (three-month moving average) in Mississippi increased 0.9 percent in August, climbing higher for the third consecutive month. The number of units was 7.4 percent higher in August compared to one year ago. Nationally in August the number of privately-owned housing units in the U.S. authorized by building permits rose 3.5 percent over the revised July value. Compared to one year ago the number was 12.5 percent higher in August.

Figure 8 indicates the value of **U.S. retail sales** increased 0.2 percent in August. In addition, the July value was revised slightly higher to an increase of 0.7 percent. Compared to one year ago the value of retail sales was 2.2 percent higher in August. The value of sales excluding gasoline rose 0.4 percent, reflecting the impact of lower gasoline prices for the month. Excluding automobiles and gasoline, the value of sales rose 0.3 percent in August. Other components that increased included electronics and appliances, food and beverages, and food services; however, much of these gains were offset by declines in building materials, furniture, and nonstore retailers.

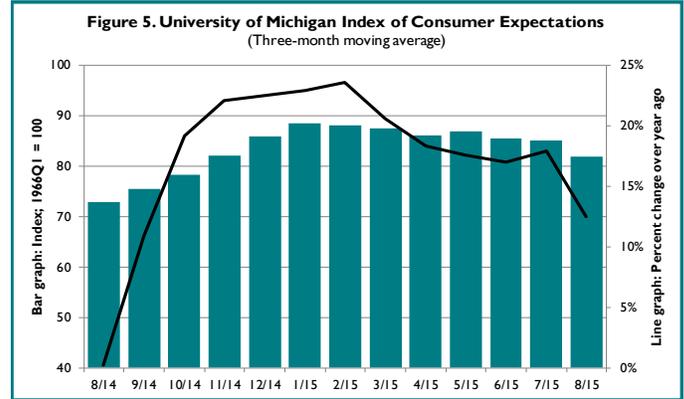
For the second consecutive month, the value of seasonally-adjusted **initial unemployment claims** in Mississippi fell in August as seen in Figure 9. For the month, the value declined 4.4 percent but was only 0.4 percent lower compared to one year ago. The latter slight change reflects the relative stability of the value over the past year. In contrast, the number of seasonally-adjusted continued

(Continued on page 4)

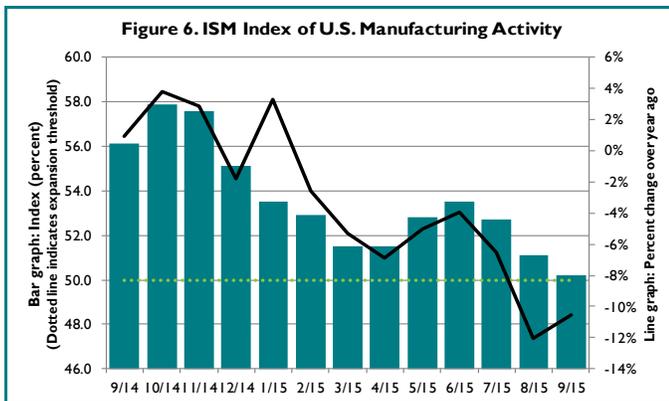
# COMPONENTS OF MISSISSIPPI LEADING INDEX, IN FIGURES



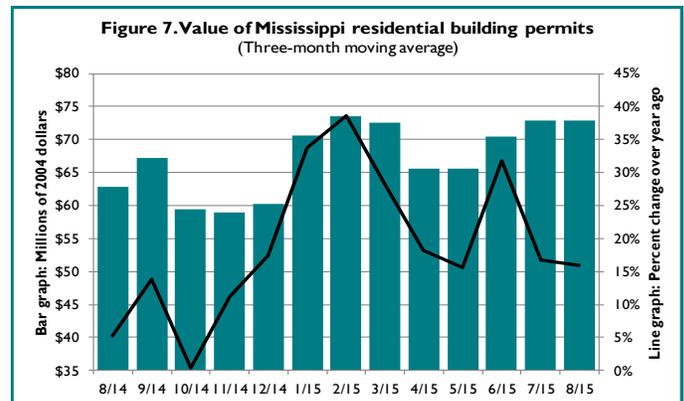
Source: Mississippi Department of Revenue; seasonally adjusted



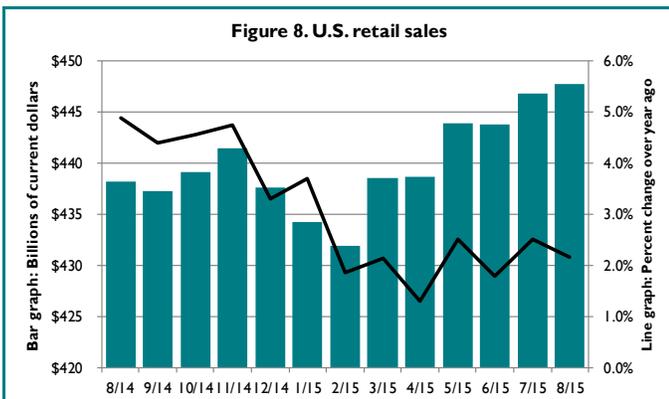
Source: Thomson Reuters/University of Michigan Surveys of Consumers



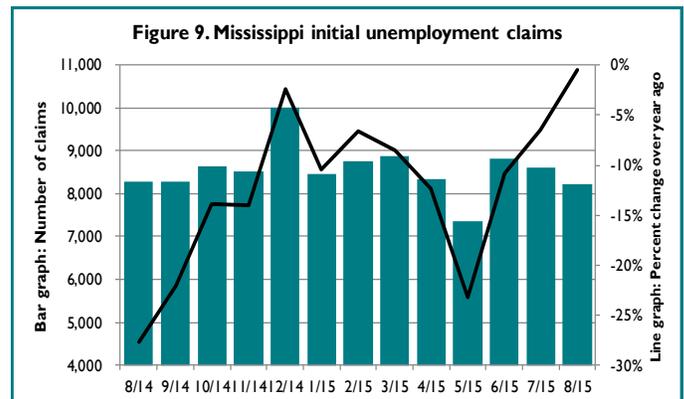
Source: Institute for Supply Management



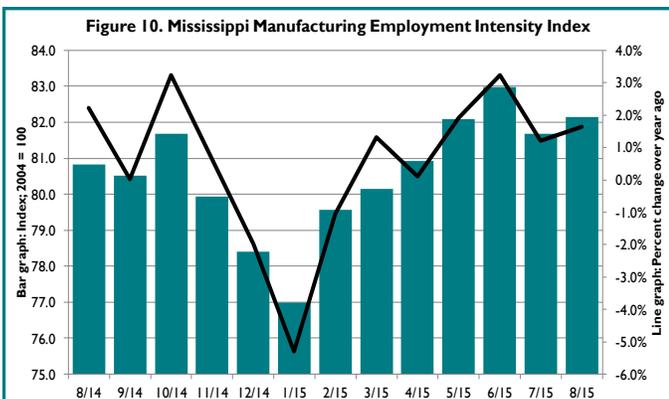
Source: Bureau of the Census; seasonally adjusted



Source: Bureau of the Census



Source: U.S. Department of Labor; seasonally adjusted



Source: URC using data from Bureau of Labor Statistics

*The value of the Mississippi Leading Index (MLI) lost 1.0% for the month in August. Four components of the MLI declined.*

## MISSISSIPPI'S BUSINESS

### MISSISSIPPI LEADING INDEX, AUGUST 2015 (CONTINUED)

unemployment claims in Mississippi climbed 6.7 percent in August. As Figure 14 on page 6 indicates, the value rose to its highest level since November 2014, but remained 20.4 percent below the value of one year ago. Nevertheless, the value of continued claims in the state has been relatively stable in 2015. The seasonally-adjusted unemployment rate in Mississippi for August dropped 0.2 percentage point to 6.3 percent, a rate that last occurred in March 2008.

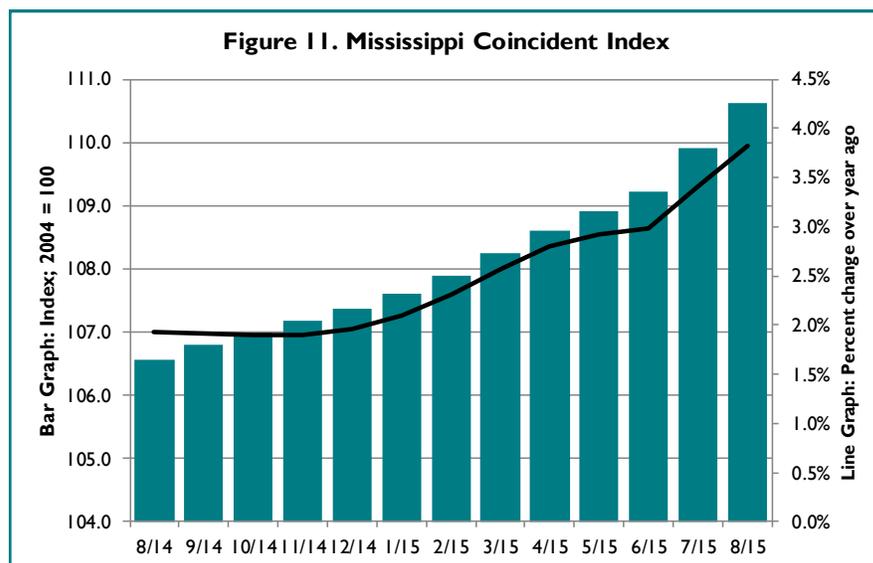
The value of the **Mississippi Manufacturing Employment Intensity Index** rose 0.6 percent in August as seen in Figure 10. The Index returned to its May level and remains 1.6 percent higher compared to one year ago. While the average weekly hours of production employees in Mississippi increased slightly in August, employment in manufacturing fell 0.2 percent. The Index and employment in manufacturing in the state continue to hold their own despite the downturn in the U.S. manufacturing sector.

### MISSISSIPPI COINCIDENT INDEX, AUGUST 2015

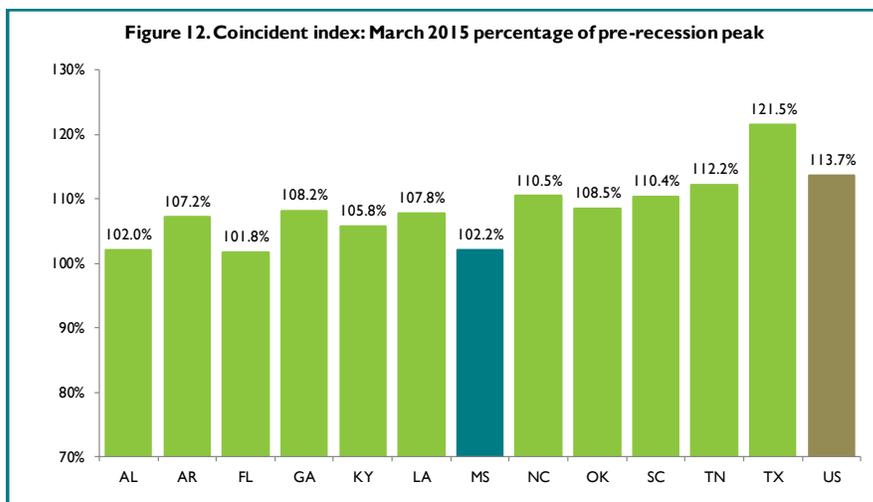
The value of the **Mississippi Coincident Index of Economic Indicators (MCI)** climbed 0.9 percent in August according to the Federal Reserve Bank of Philadelphia. As Figure 11 indicates, the value of the MCI was 3.8 percent higher in August compared to one year ago.

For the fifth consecutive month, the values of the coincident indices for all states in the Southeast region were above 100 percent of their pre-recession peaks in August. As Figure 12 indicates, once again the coincident index for Florida held the lowest value at 101.8 percent of its pre-recession peak followed by the coincident index for Alabama at 102.0 percent. The value of the coincident index for Mississippi was only slightly higher at 102.2 percent, the third-lowest value in the region. While its margin has shrunk compared to previous months, the value of the coincident index for Texas remained the highest among the states in the Southeast.

As Figure 13 on page 5 indicates, compared to three months prior the value of the coincident indices in forty-five states increased in August. Mississippi was one of thirty-three states with a coincident index that rose more than 0.5 percent in value relative to May. The coincident indices for Alaska, Arizona, New Mexico, and North Dakota experienced declines in value of less than 1.0 percent while the value of the coincident index for West Virginia fell almost 2.0 percent.



Source: Federal Reserve Bank of Philadelphia



Source: Federal Reserve Bank of Philadelphia

## NATIONAL TRENDS

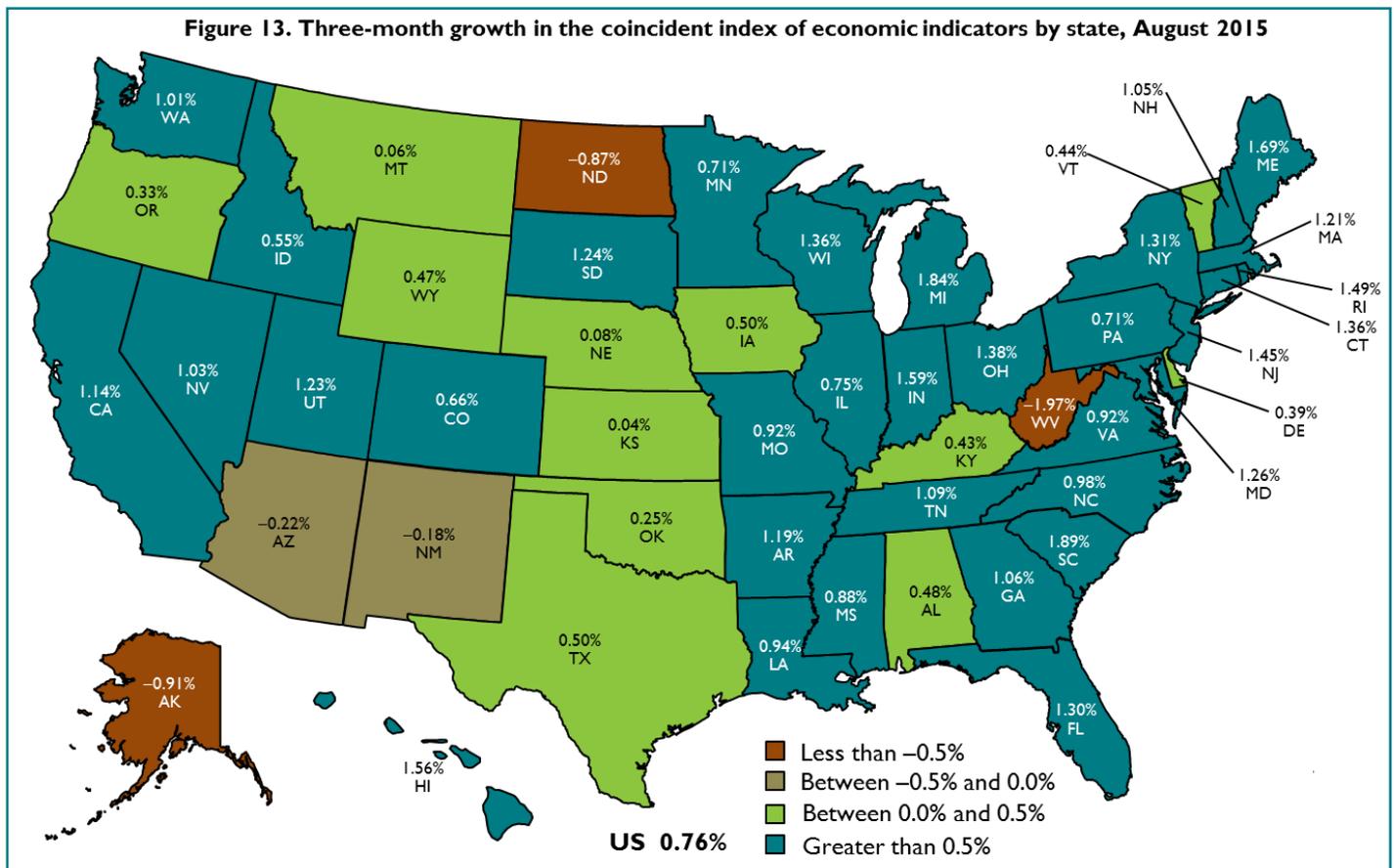
As Figure 1 on page 1 indicates, the value of the U.S. Leading Economic Index (LEI) edged higher by 0.1 percent in August according to The Conference Board. Moreover, the July value was revised higher, indicating no change from the previous month rather than a decline as originally reported. Compared to one year ago the value of the LEI was 4.1 percent higher in August. Five of the ten components of the LEI increased in value for the month, as the interest rate spread made the largest contribution. The value of the LEI rose 2.3 percent over the last six months, slightly more than the 2.0 percent increase for the previous six months.

The value of the U.S. Coincident Economic Index (CEI) also increased 0.1 percent in August according to The Conference Board as Figure 2 on page 1 indicates. The value of the CEI in August was 2.3 percent higher compared to one year ago. Three of the four components of the CEI increased in August and employees on nonagricultural payrolls made the largest contribution.

For the second consecutive month, the National Federation of Independent Businesses (NFIB) Small Business Op-

timism Index increased in August. Figure 20 on page 6 indicates the value moved higher by 0.5 percent. Despite the gain, compared to one year ago the value for August remained 0.2 percent lower. The share of respondents reporting current job openings rose to 29 percent from 25 percent in July, the highest level since May. The share with plans to increase employment also edged up to its highest level since January. However, the share that expects the economy to improve declined. Similarly, the share that expects credit conditions to improve fell for the second consecutive month. Overall the index remains below its levels of earlier in the year.

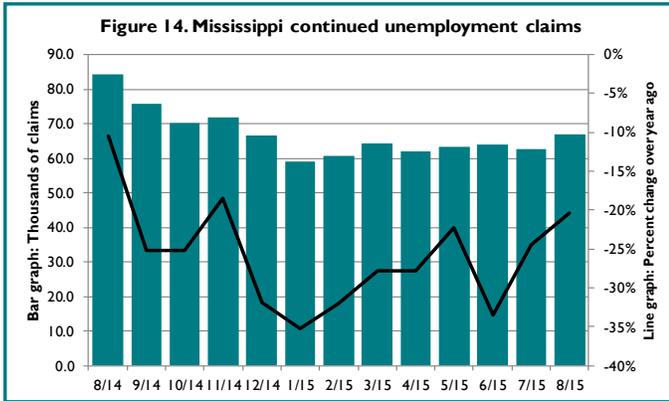
In what became a close call, the Federal Reserve declined to increase interest rates at its meeting in September. Members of the Federal Open Market Committee (FOMC) decided recent upheaval in the global economy as well as a U.S. inflation rate that remains well below its target of 2.0 percent were enough to postpone an increase in rates yet again. Following a lackluster September jobs report as well as downward revisions to previous months, a rate hike may be off the table for 2015.



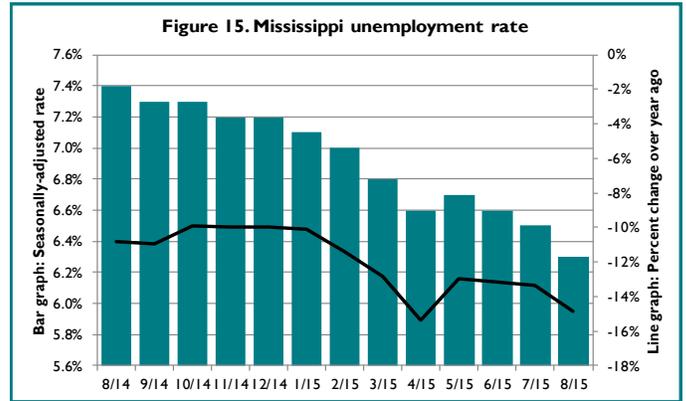
Source: Federal Reserve Bank of Philadelphia

MISSISSIPPI'S BUSINESS

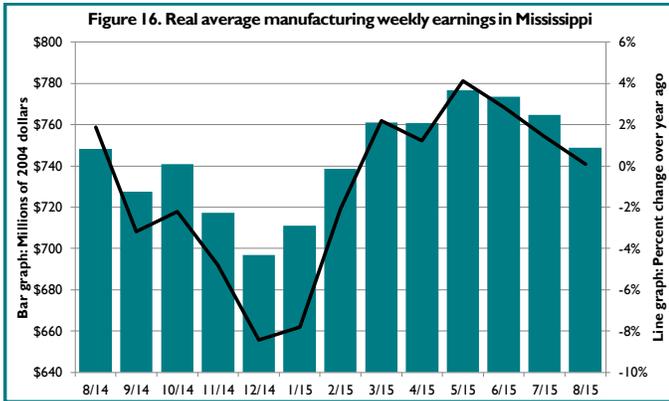
MISCELLANEOUS ECONOMIC INDICATORS, IN FIGURES



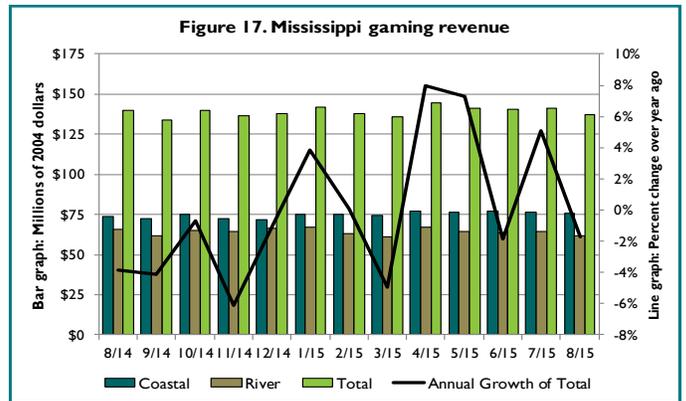
Source: U.S. Department of Labor; seasonally adjusted



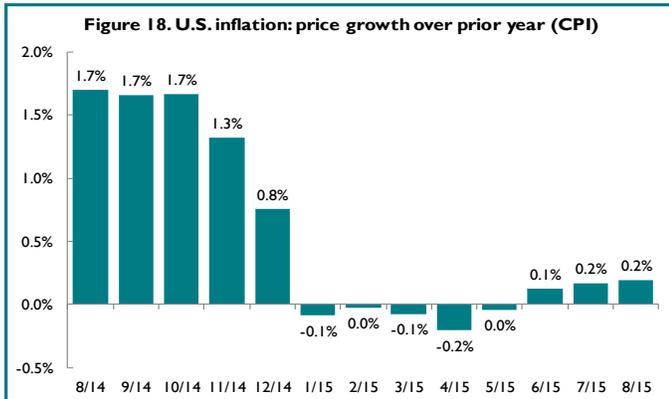
Source: U.S. Bureau of Labor Statistics; seasonally adjusted



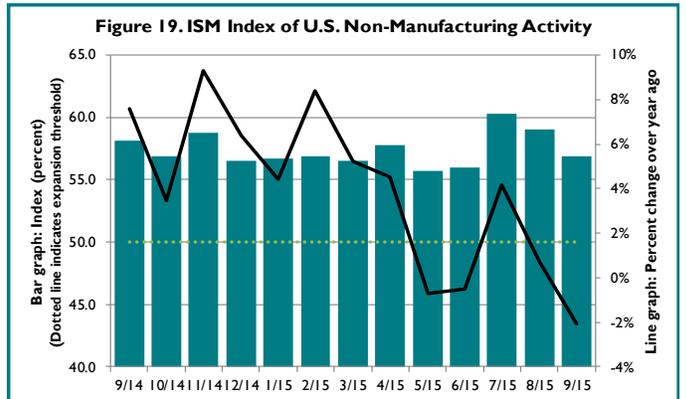
Source: U.S. Bureau of Labor Statistics; non-seasonally adjusted



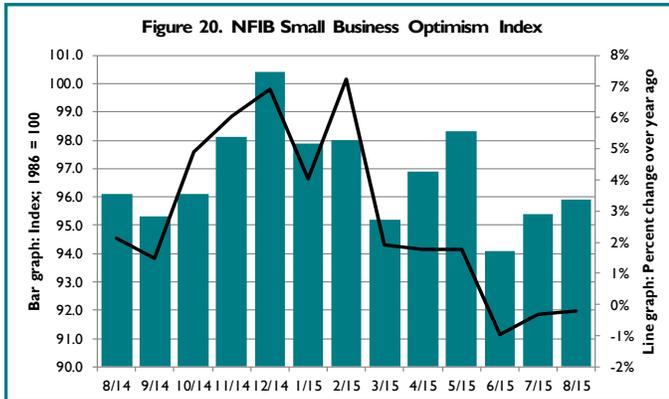
Source: Mississippi Department of Revenue; seasonally adjusted



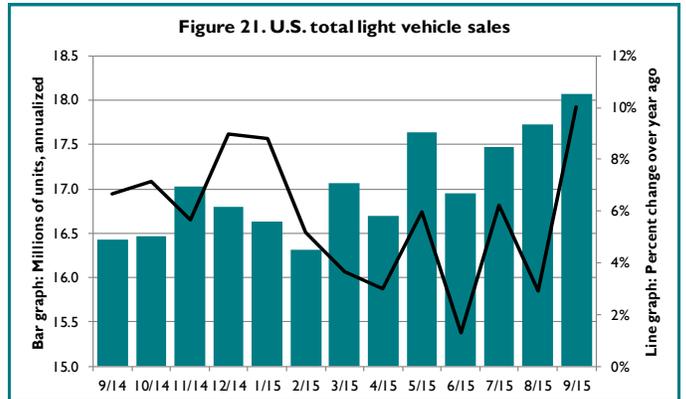
Source: U.S. Bureau of Labor Statistics



Source: Institute for Supply Management



Source: National Federation of Independent Businesses



Source: Bureau of Economic Analysis; seasonally adjusted at annual rates

TABLE I. SELECTED ECONOMIC INDICATORS

Indicator	August	July	August	Percent change from		
	2015	2015	2014	July 2015	August 2014	
<b>U.S. Leading Economic Index</b> 2004 = 100. Source: The Conference Board	123.7	123.6	118.5	▲0.1%	▲4.4%	Economic Indices
<b>U.S. Coincident Economic Index</b> 2004 = 100. Source: The Conference Board	112.6	112.5	110.1	▲0.1%	▲2.3%	
<b>Mississippi Leading Index</b> 2004 = 100. Source: University Research Center	108.5	109.6	105.9	▼1.0%	▲2.5%	
<b>Mississippi Coincident Index</b> 2004 = 100. Source: Federal Reserve Bank of Philadelphia	110.6	109.9	106.6	▲0.6%	▲3.8%	
<b>Mississippi initial unemployment claims</b> Seasonally adjusted. Source: U.S. Department of Labor	8,234	8,616	8,269	▼4.4%	▼0.4%	Components of the Mississippi Leading Index
<b>Value of Mississippi residential building permits</b> Three-month moving average; seasonally adjusted; millions of 2004 dollars. Source: Bureau of the Census	72.9	72.9	62.9	▼0.1%	▲15.9%	
<b>Mississippi income tax withholdings</b> Three-month moving average; seasonally adjusted; millions of 2004 dollars. Source: Mississippi Department of Revenue	109.6	113.6	106.9	▼3.5%	▲2.5%	
<b>Mississippi Manufacturing Employment Intensity Index</b> 2004 = 100. Source: URC using data from U.S. Bureau of Labor Statistics	82.1	81.7	80.8	▲0.6%	▲1.6%	
<b>University of Michigan Index of Consumer Expectations</b> Three-month moving average; index 1966Q1 = 100. Source: Thomson Reuters/University of Michigan Surveys of Consumers	81.9	85.1	72.8	▼3.8%	▲12.4%	
<b>ISM Index of U.S. Manufacturing Activity</b> Advanced one month. Source: Institute for Supply Management	50.2	51.1	56.1	▼1.8%	▼10.5%	
<b>U.S. retail sales</b> Current dollars, in billions. Source: Bureau of the Census	447.7	446.9	438.2	▲0.2%	▲2.2%	
<b>U.S. Consumer Price Index</b> 2004 = 100. Source: URC using data from Bureau of Labor Statistics	126.2	126.3	125.9	▼0.1%	▲0.2%	
<b>Mississippi unemployment rate</b> Seasonally-adjusted. Source: U.S. Bureau of Labor Statistics	6.3%	6.5%	7.4%	▼3.1%	▼14.9%	
<b>Mississippi continued unemployment claims</b> Seasonally adjusted. Source: U.S. Department of Labor	66,994	62,763	84,121	▲6.7%	▼20.4%	
<b>ISM Index of U.S. Non-Manufacturing Activity</b> Advanced one month. Source: Institute for Supply Management	56.9	59.0	58.1	▼3.6%	▼2.1%	Miscellaneous Indicators
<b>U.S. mortgage rates</b> Seasonally adjusted; 30-year conventional. Source: U.S. Federal Reserve	3.84%	3.93%	4.04%	▼2.3%	▼4.9%	
<b>Mississippi average hourly wage for manufacturing</b> Seasonally adjusted; 2004 dollars. Source: U.S. Bureau of Labor Statistics	17.89	18.39	17.84	▼2.7%	▲0.3%	
<b>Mississippi average weekly earnings for manufacturing</b> Seasonally adjusted; 2004 dollars. Source: U.S. Bureau of Labor Statistics	764.77	773.53	754.03	▼1.1%	▲1.4%	
<b>NFIB Small Business Optimism Index</b> 1986 = 100. Source: National Federation of Independent Businesses	95.9	95.4	96.1	▲0.5%	▼0.2%	
<b>U.S. total light vehicle sales</b> Millions of units seasonally adjusted at annual rates. Source: U.S. Bureau of Economic Analysis	18.07	17.73	16.42	▲1.9%	▲10.0%	
<b>Gaming revenue</b>	137.4	141.3	139.9	▼2.7%	▼1.7%	
<b>Coastal counties</b>	76.0	76.7	73.9	▼0.9%	▲2.8%	
<b>River counties</b> Seasonally adjusted; millions of 2004 dollars. Source: Mississippi Department of Revenue	61.4	64.6	66.0	▼4.8%	▼6.9%	

## MISSISSIPPI'S BUSINESS

## MISSISSIPPI EMPLOYMENT TRENDS

Total nonfarm employment in Mississippi slipped 0.1 percent in August according to the U.S. Bureau of Labor Statistics (BLS). As seen in Table 2 below, Mississippi's economy lost 800 jobs in August. More significantly, total nonfarm employment for July was revised down by 3,800 jobs or 0.3 percent. Total employment in Mississippi was 1.0 percent higher for the month compared to one year ago. Despite the downward revision for July, for four consecutive months the year-over-year gain in employment in the state reached 1.0 percent or more. In the first eight months of 2015, the state's economy has added 6,700 jobs.

According to BEA, total nonfarm employment increased in thirty-two states in August. The largest month-over-month increases in employment in August occurred in the states of California, Florida, and Ohio. The largest percentage increase in August occurred in Hawaii. The states of New York, Texas, and New Hampshire experienced the largest decreases in employment in August. The largest percentage decrease occurred in South Dakota. Employment was lower in three states compared to one year ago: West Virginia, North Dakota, and Alaska.

Among all industries in Mississippi, the largest absolute increase in employment in August occurred in Trade, Transportation, and Utilities, which added 1,200 jobs for the month. The Health Care and Social Assistance sector experienced the largest absolute decrease in employment in August, losing 3,300 jobs for the month, a decline of 2.6%.

The Arts and Entertainment sector experienced the largest percentage increase in employment in Mississippi in August, rising 0.9 percent, a gain of 100 jobs. Accommodation and Food Services followed closely with an increase of 0.8 percent or 900 jobs.

The largest percentage decrease in employment in the state in August occurred in the Construction sector, which fell 4.3 percent, a loss of 2,000 jobs. In addition, employment in Educational Services and Other Services fell 3.2 percent and 3.1 percent for the month, respectively.

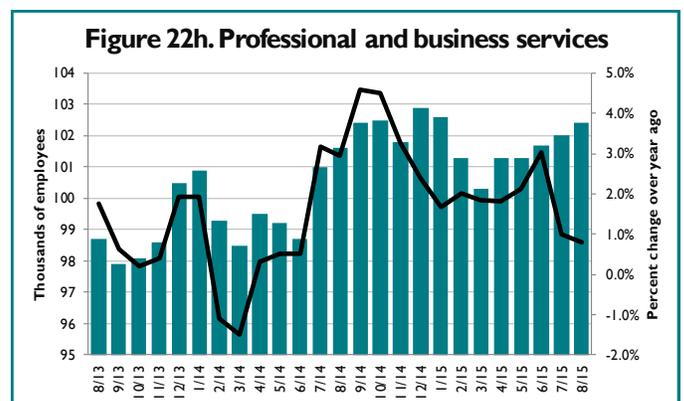
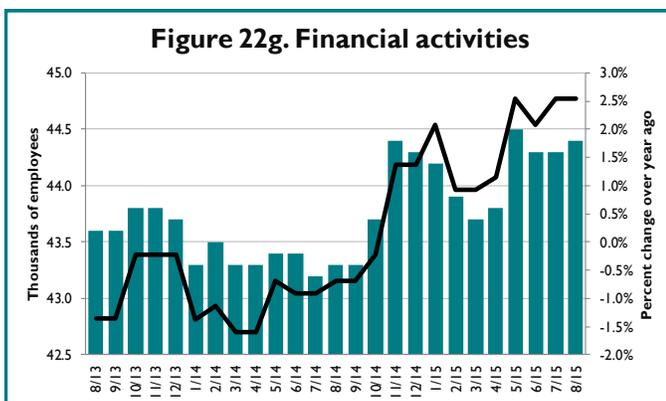
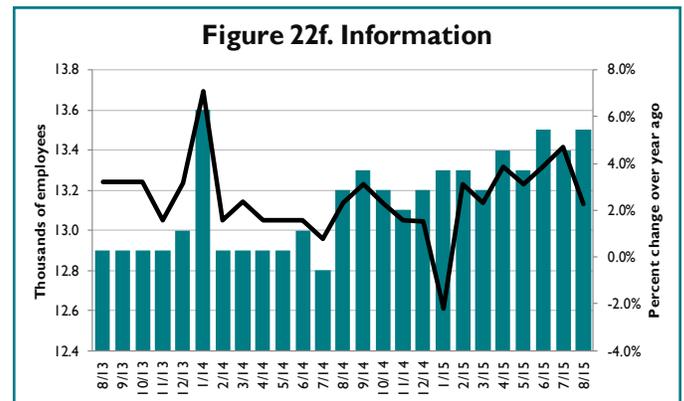
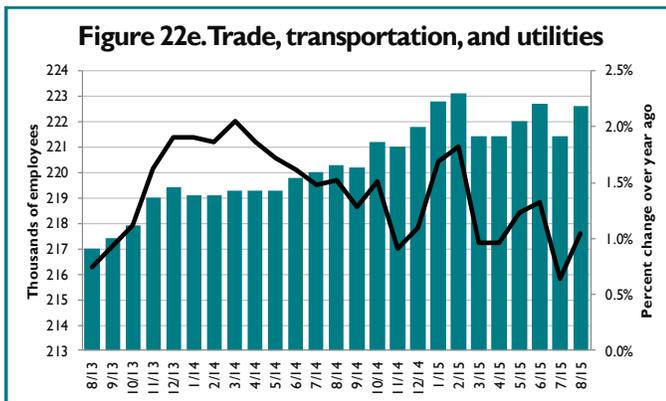
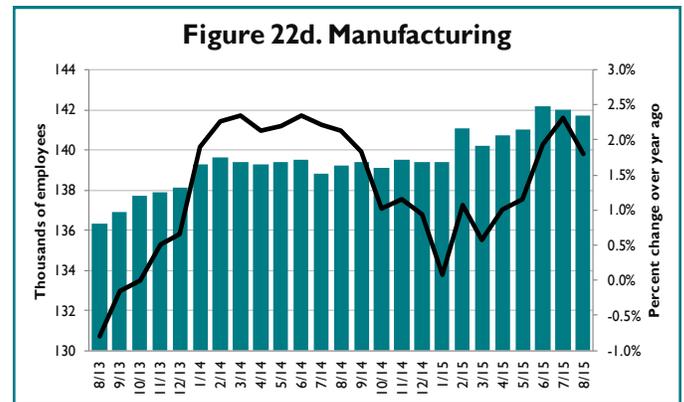
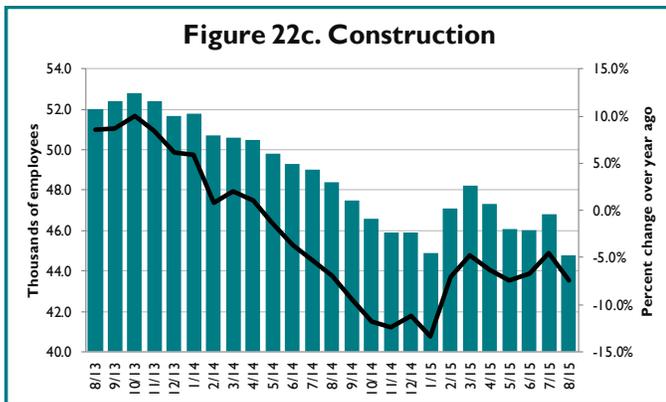
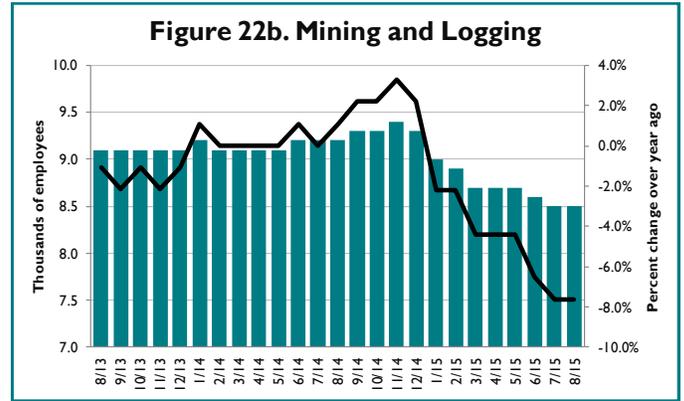
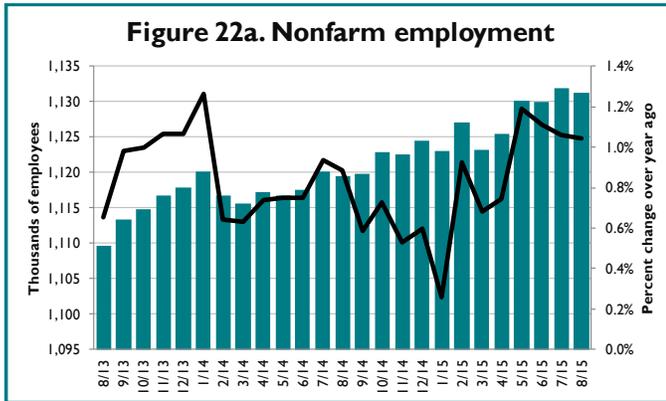
Other Services also joined Mining and Logging and Construction as the industries in the state that employed fewer people in August compared to one year ago.

**Table 2. Change in Mississippi employment by industry, August 2015**

	Relative share of total <sup>a</sup>	August 2015	July 2015	August 2014	Change from July 2015		Change from August 2014	
					Level	Percent	Level	Percent
Total Nonfarm	100.0%	1,131,200	1,132,000	1,119,500	▼800	▼0.1%	▲11,700	▲1.0%
Mining and Logging	0.8%	8,500	8,500	9,200	—	◀0.0%	▼700	▼7.6%
Construction	4.1%	44,800	46,800	48,400	▼2,000	▼4.3%	▼3,600	▼7.4%
Manufacturing	12.5%	141,700	142,000	139,200	▼300	▼0.2%	▲2,500	▲1.8%
Trade, Transportation, & Utilities	19.7%	222,600	221,400	220,300	▲1,200	▲0.5%	▲2,300	▲1.0%
Retail Trade	12.1%	136,600	135,900	135,700	▲700	▲0.5%	▲900	▲0.7%
Information	1.2%	13,500	13,400	13,200	▲100	▲0.7%	▲300	▲2.3%
Financial Activities	3.9%	44,400	44,300	43,300	▲100	▲0.2%	▲1,100	▲2.5%
Services	35.9%	407,000	410,500	400,600	▼3,500	▼0.9%	▲6,400	▲1.6%
Professional & Business Services	9.0%	102,400	102,000	101,600	▲400	▲0.4%	▲800	▲0.8%
Educational Services	1.1%	12,000	12,400	11,600	▼400	▼3.2%	▲400	▲3.4%
Health Care & Social Assistance	11.1%	125,600	128,900	123,900	▼3,300	▼2.6%	▲1,700	▲1.4%
Arts & Entertainment	1.0%	11,100	11,000	10,900	▲100	▲0.9%	▲200	▲1.8%
Accommodation and Food Services	10.3%	118,800	117,900	113,700	▲900	▲0.8%	▲5,100	▲4.5%
Other Services	3.4%	37,100	38,300	38,900	▼1,200	▼3.1%	▼1,800	▼4.6%
Government	21.9%	248,700	248,300	245,300	▲400	▲0.2%	▲3,400	▲1.4%

<sup>a</sup>Relative shares are for the most recent twelve-month average. Source: U.S. Bureau of Labor Statistics

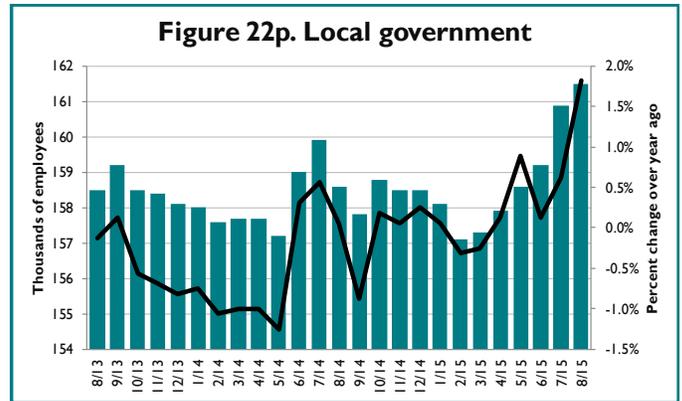
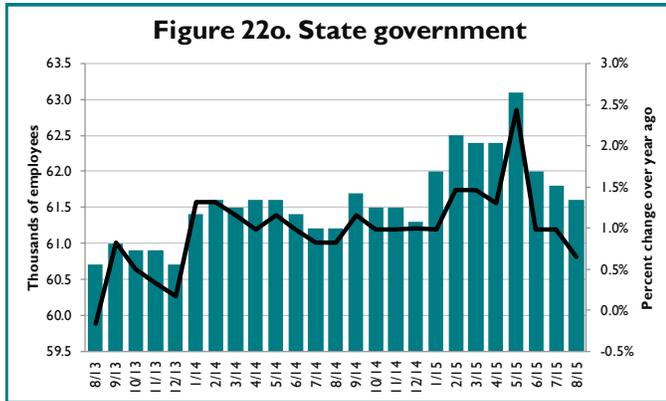
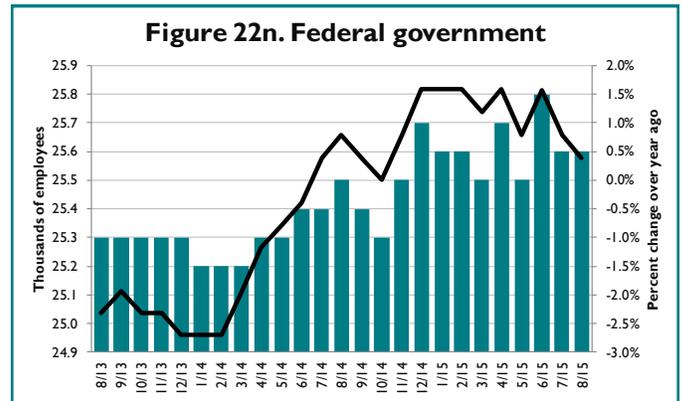
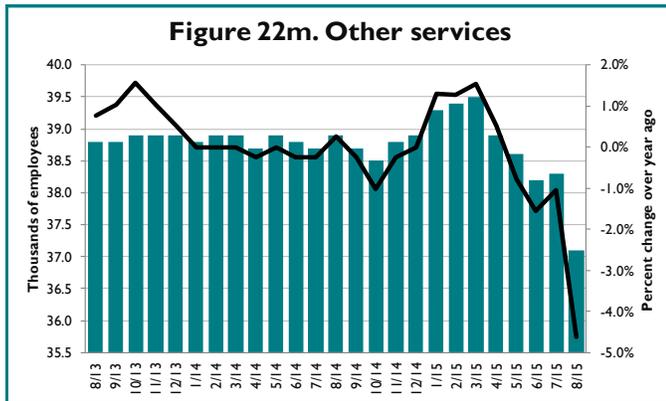
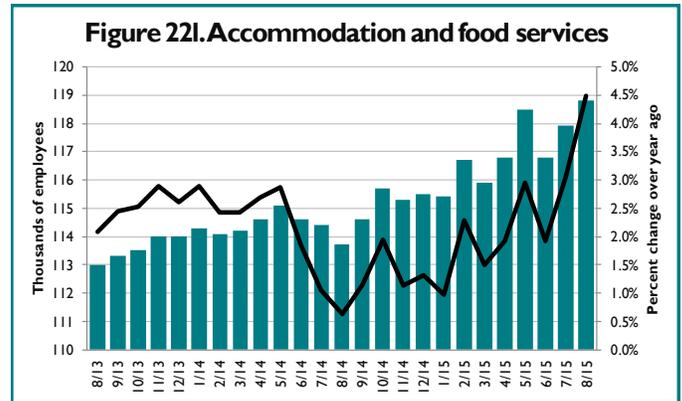
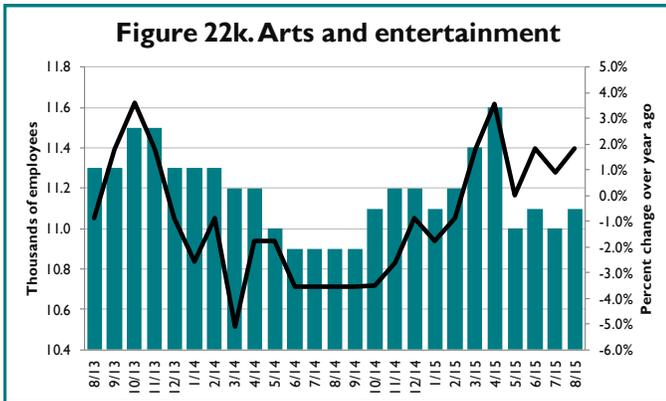
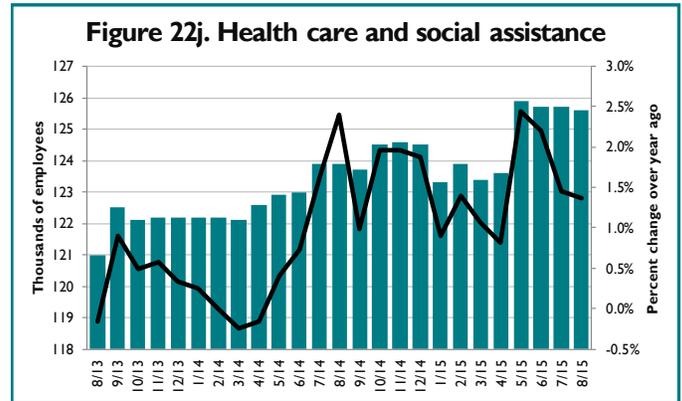
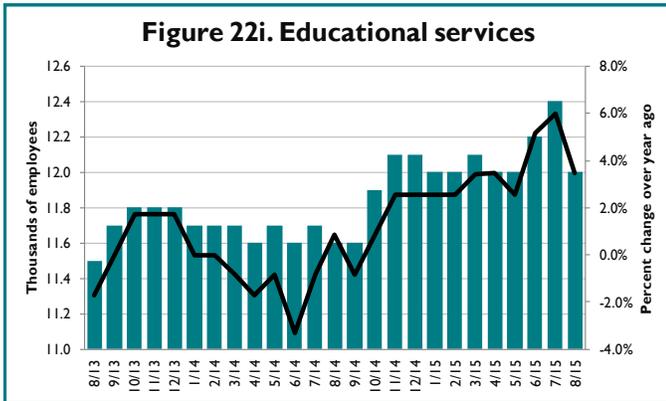
# MISSISSIPPI EMPLOYMENT TRENDS BY SECTOR, IN FIGURES



Source: U.S. Bureau of Labor Statistics (all figures); seasonally adjusted

MISSISSIPPI'S BUSINESS

MISSISSIPPI EMPLOYMENT TRENDS BY SECTOR, IN FIGURES (CONTINUED)



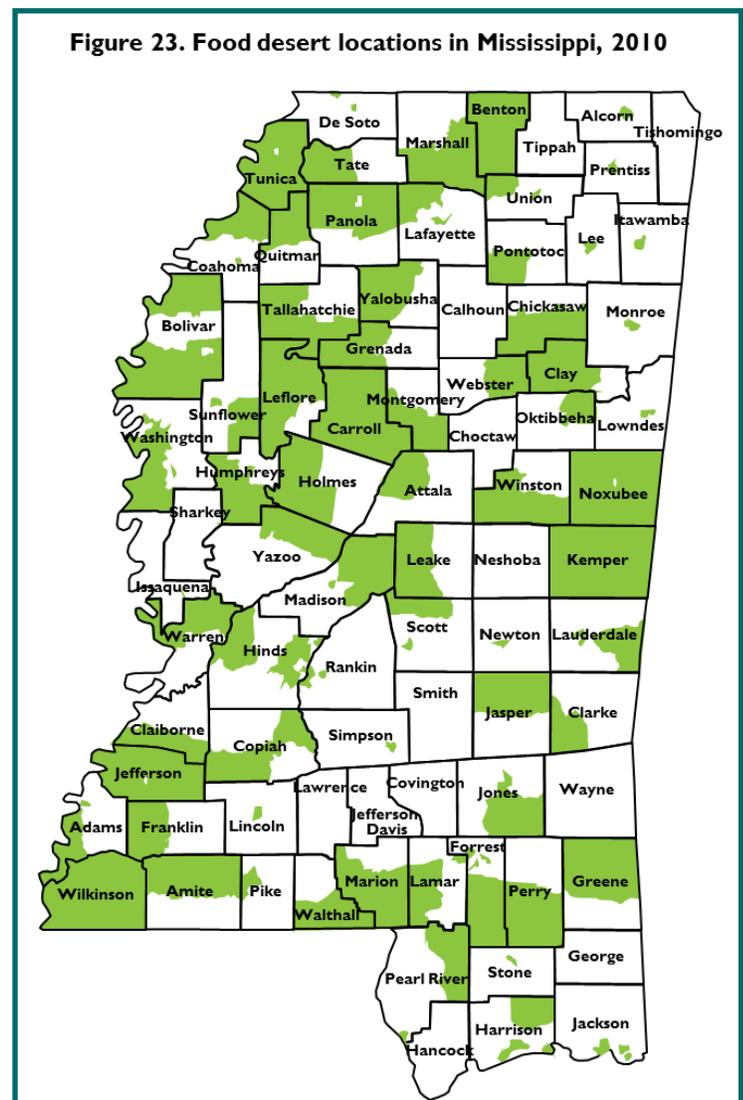
Source: U.S. Bureau of Labor Statistics (all figures); seasonally adjusted

## FOOD DESERTS AND FOOD INSECURITY IN MISSISSIPPI

A topic that has garnered much attention from researchers in the economics of food and nutrition in recent years is known as food deserts. The concept is a way of defining and describing areas where food insecurity may pose significant problems. Definitions can vary considerably, however, depending on the treatment of variables such as income, access, and types of food. The U.S. Department of Agriculture broadly describes food deserts as “urban neighborhoods and rural towns without ready access to fresh, healthy, and affordable food.” Figure 23 depicts food desert locations in Mississippi and is based on USDA’s mapping tool that plots food deserts by census tract. The map uses the measure for food deserts originally found in the 2008 farm bill, where for a significant number of residents in low-income census tracts the nearest supermarket is at least one mile away in urban areas and at least ten miles away in rural areas. To further delineate this measure, “low income” refers to census tracts where the poverty rate is 20 percent or higher or median family income is less than 80 percent of median family income for the state or metro area. A “significant” number of residents with low access means at least 500 people or 33 percent of a tract’s population live beyond the maximum distances from a supermarket.

Based on an analysis of the data according to these criteria, 50.4 percent of Mississippi’s population lived in a food desert in 2010. Unlike in other states, in Mississippi the population residing in food deserts is almost exclusively rural. Only 0.03 percent of residents living in food deserts in the state in 2010 were classified as urban. As a point of comparison, only 6.6 percent of the rural population of the U.S. as a whole lived more than ten miles from a supermarket in 2010. Interestingly, in Mississippi many counties where food deserts are otherwise absent contain cities or similar metro areas that meet the food desert criteria. Conversely, some counties that otherwise would be 100 percent food deserts contain a city or metro area that does not meet the criteria.

The most pertinent question to this area of research is, “What are the implications for residents of food desert areas?” The most obvious impact of a lack of access to affordable healthy food is it can lead to a generally poor diet, causing individuals to miss meals or eat meals that lack essential nutrients. The relationship between food access and obesity is particularly relevant to Mississippi, which has maintained the highest or one of the highest rates of obesity among all states for a number of years. Yet research is mixed with regard to this link. One study found that the presence of a supermarket in a census tract area is associated with a lower incidence of obesity and overweight. Another analysis determined that the absence of a supermarket coupled with the presence of at least one grocery or convenience store led to a higher potential for obesity. However, a recent study on childhood obesity in Arkansas (which includes a delta region similar to Mississippi) found no significant relationship between food deserts and rates of childhood obesity. Another recent study determined the distribution of supermarkets in urban areas did not significantly affect residents’ purchases of fruits and vegetables.



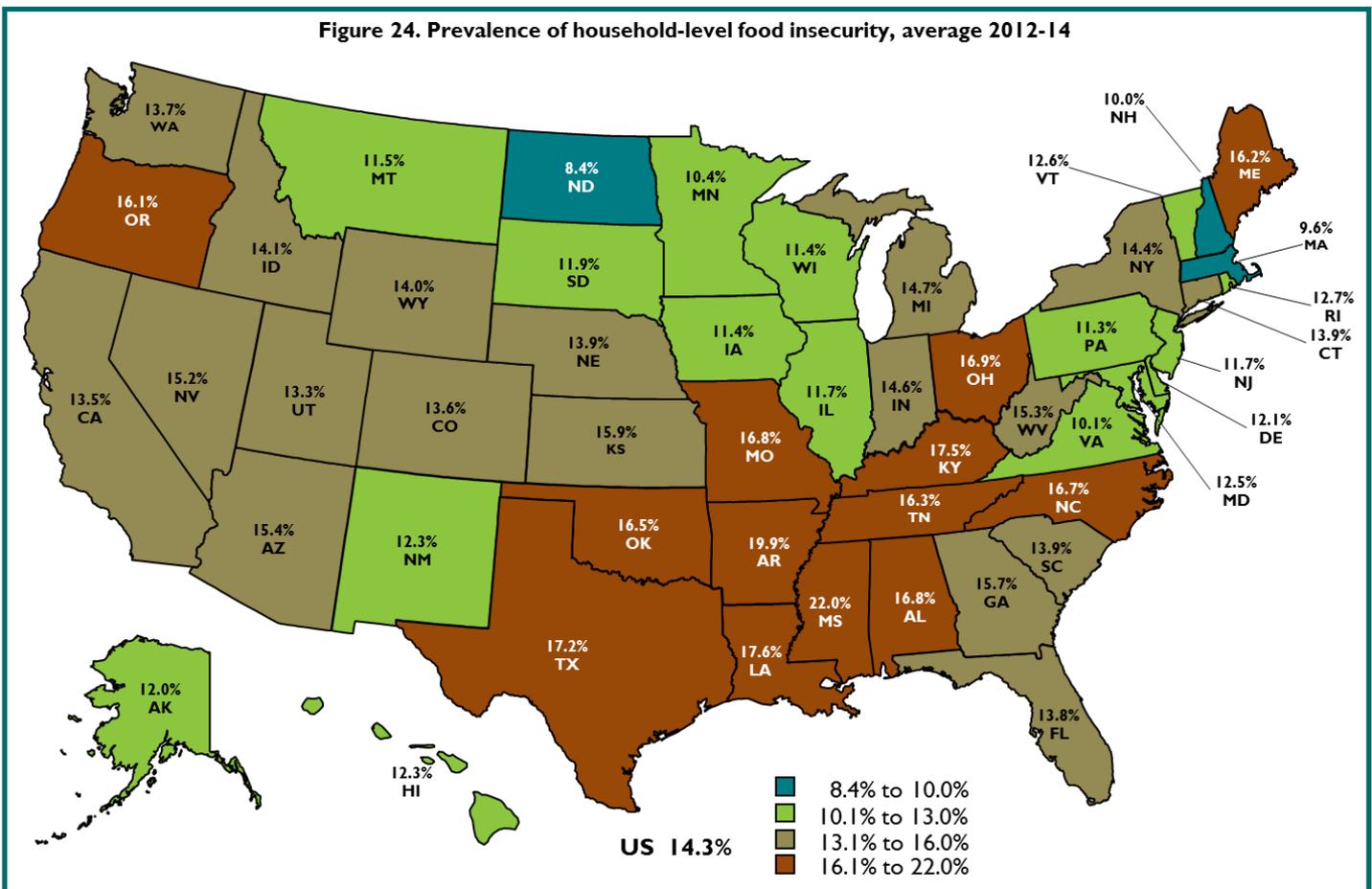
Source: Economic Research Service, U.S. Department of Agriculture.

## MISSISSIPPI'S BUSINESS

## FOOD DESERTS AND FOOD INSECURITY IN MISSISSIPPI, CONTINUED

The preceding exposition leads into the more general discourse on food security. According to USDA, a household lacks food security when at least once during a year it cannot provide adequate food for one or more of its members because of the absence of resources to acquire food. Figure 24 below maps the rates of household-level food insecurity by state using the most recent three-year moving average. Mississippi is included among the states with the highest rates of food insecurity; in fact, Mississippi owns the highest rate among all states at 22 percent. As Figure 24 indicates, almost all of the most food-insecure states are found in the South. For the majority of U.S. states, the rate of food insecurity falls between 10 and 16 percent. Only three states were determined to have rates of food insecurity of 10 percent or less: Massachusetts, New Hampshire, and North Dakota.

Combining the information from Figures 23 and 24 leads to some general conclusions, as emphasized in recent literature. First, many of the effects of food insecurity and food deserts stem from a lack of income. That Mississippi has the highest rate of food insecurity among all states as well as one of the highest rates of poverty are very likely related. However, income alone is unlikely to completely account for the existence of food deserts and food insecurity in the U.S. Access to supermarkets and other establishments that sell healthy food represents another part of the food security equation in many areas. Thus, as recent studies note, policy mechanisms to combat food insecurity effectively and specifically the problem of food deserts must address the lack of income as well as access to food—the critical issues of affordability and availability. Other studies recommend interventions that address the economic context of the environment where food is purchased. Because most of the state's population lives in rural areas and many residents own automobiles, the issue of access may not be as challenging in Mississippi as in other states. Nevertheless, the deleterious effects of food insecurity likely represent another result of the systemic problems that have plagued the state for decades.



Source: Economic Research Service, U.S. Department of Agriculture.