

# 2020 MISSOURI POVERTY REPORT



Presented by  
Missouri Community  
Action Network and  
Missourians to End  
Poverty



# MISSOURI POVERTY

## A Vision for Missouri

**2020 IS A BIG YEAR.** It marks a new decade. It includes an election. It encompasses a Census. This is a year when things count. Literally.

Every two years, Missouri Community Action Network and Missourians to End Poverty release this—the Missouri Poverty Report—to synthesize data and information about poverty. It is used by nonprofit organizations, advocacy and policy workers, elected officials, community organizers, reporters and newsrooms, schools, churches, and community groups. It's used for advocacy work, policymaking, education, and general information. Rather than a comprehensive study of poverty, it is an entry point.

This report illustrates the interconnected nature of life's basic necessities: economic and family security, education, food and nutrition, health, and housing and energy. We call these the five elements of poverty.

This report aggregates the stories of Missourians in need in a tangible way for decision-making—through data. It helps inform decision-makers as they deliberate funding for services that assist our most vulnerable neighbors.

This report is also a tool that shows what is and what is not working within the five elements of poverty. It shows disparities between genders, across racial and ethnic groups, and throughout rural and urban places.

Finally, this report provides scope to honor the words embedded in marble within our statehouse, to “let the welfare of the people be the supreme law” in Missouri. Ultimately, it is a guide to how welfare—quality of life—is experienced daily through stratified experiences.

Our data comes from many sources: Bureau of Labor Statistics, Food Research and Action Center, Center on

Budget and Policy Priorities, National Center for Education Statistics, and yes, the United States Census Bureau.

Our numbers are only as strong and as valid a representation of poverty as our ability to engage Missourians in the Census. The 2020 Census is critical to accessing resources that meet the welfare needs of the people. It defines, asserts, and presents a case for social service programs to advocate and legislate need. Census data educates communities on where the greatest needs lie, whether those needs are in public transportation or increased funding for school lunches. Census data is vital for researchers, businesses, and communities for economic and socioeconomic development.

The 2020 Census informs the redistricting of political representation to account for shifts in populations. It helps analysts track the movement of people from rural to urban spaces and informs how funding for welfare needs is distributed throughout the state. Limitations placed on who and what matters in the Census only reduce the accuracy of the count and consequently every piece of data associated with this report. So, for political representation, monetary allocations to communities, funding for programs that help people through difficult times, it all counts. All Missourians count.

We cannot neglect to factor in the welfare of the people. This is our hope for this report: to bring into awareness the outcomes of decisions—past so that decisions made present and in the future will affect prosperity for Missouri's people—that we can cast a vision for a better Show-Me state where all people have the opportunity to live, thrive, and contribute to their families and communities.



*Throughout this report, you'll see these five symbols: the five elements of poverty. When there is struggle in one of these areas, the other areas of a person's life suffer. Together, these elements highlight the many facets of poverty and the need for multi-dimensional solutions. While information in this report is organized by these five elements, we hope the interconnection of the elements of poverty becomes clear as the complexity that is poverty comes into focus.*



### ON THE COVER

A patron of the Samaritan Center walked a half mile home with her cart filled with pantry items. Many food pantries and local resources such as the Samaritan Center in Jefferson City, MO help people with necessities by filling the gaps in assistance from programs such as SNAP and WIC.

Photo credit: Steve Bohnstedt

To download a full bibliography for this report, scan this QR code or visit [missouripovertyreport.org](http://missouripovertyreport.org).



## Measuring Poverty Official Poverty Measure

The official poverty measure was developed in 1963 and is based on the cost of the minimum food diet in today's prices multiplied by three for various family sizes. This official poverty calculation does not take into account the value of federal benefits—such as the Supplemental Nutrition Assistance Program (SNAP) or housing and energy assistance—nor does it account for typical household expenses such as work expenses or child care.

## Supplemental Poverty Measure

The Supplemental Poverty Measure, however, considers family resources, including income and benefits such as SNAP, subsidized housing, and the Low Income Home Energy Assistance Program (LIHEAP). 2016 US Census poverty data released in 2017 does not show a statistically significant difference between the poverty rate and the supplemental poverty measure for Missouri.

## 2020 Poverty Guidelines

The Poverty Guidelines are determined by the Department of Health and Human Services and updated annually. Amounts are based on the number of persons in a family per household. For families or households with more than eight persons, \$4,480 is added for each additional person. The 2020 poverty guidelines for the 48 contiguous states and Washington DC are:

PERSONS/ HOUSEHOLD	GROSS INCOME
 1	\$12,760
 2	\$17,240
 3	\$21,720
 4	\$26,200
 5	\$30,680
 6	\$35,160
 7	\$39,640
 8	\$44,120

US Department of Health and Human Services<sup>1</sup>

## 50%, 100% or 200% of Poverty?

Sometimes, data refers to “50% of the poverty level” or “200% of the poverty level.” For example a household of four people with \$26,200 gross income would be considered in poverty. 50% of poverty means half of that amount for that family: \$13,100. The 50% of poverty threshold represents deep poverty or extreme poverty. As for 200% of the poverty level for a family of four, that amount would be \$52,400. With a gross income of \$52,400, a family of four would be categorized at 200% of the poverty level. Although the poverty level is updated annually, the methodology for determining poverty rate has seen little change since it was developed. For example, inflation year to year outpaces the change in the poverty level year to year—the cost of goods increases while lower-income populations have a higher cost burden. Thresholds such as 200% of the poverty level help increase understanding of what families require to meet basic needs.

## Poverty in Missouri: A Two-Year Comparison

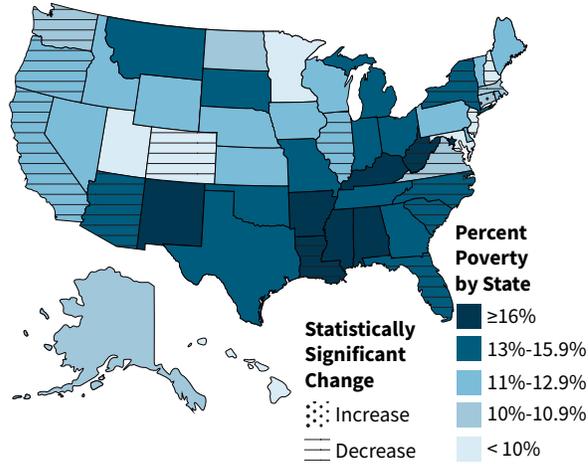
2018				2017			
Total Missouri Population in 2018 <b>5,943,658</b>	Number of people ABOVE 200% poverty line <b>4,069,945</b>			Total Missouri Population in 2017 <b>5,928,516</b>	Number of people ABOVE 200% poverty line <b>4,027,915</b>		
	Percent of people BELOW 200% of poverty line <b>31.5%</b>				Percent of people BELOW 200% of poverty line <b>32.1%</b>		
	Number of people living in poverty <b>786,330</b>	Percent of people living in poverty <b>13.2%</b>	Percent of children living in poverty <b>18.3%</b>		Number of people living in poverty <b>795,732</b>	Percent of people living in poverty <b>13.4%</b>	Percent of children living in poverty <b>18.6%</b>
	Number of people below 50% of the poverty line <b>335,885</b>	Percent of people below 50% of the poverty line <b>5.7%</b>			Number of people below 50% of the poverty line <b>340,742</b>	Percent of people below 50% of the poverty line <b>5.7%</b>	

The US Census Bureau American Community Survey shows data for poverty and income at the state level. This data can be broken down by age groups and genders, as well as race and ethnicity, educational attainment, employment status, and work experience. It is a wealth of information as the data is available across many years. In 2018, the poverty rate for Missouri was 13.2% with a child poverty rate—age 18 and under—of 18.3% and a poverty rate of 19.9% for children under the age of 5. While the poverty rate has decreased slightly from 2017 to 2018, there are nuances across populations that reveal the realities of poverty across demographic, gender, and other subgroups. *US Census Bureau ACS*<sup>2,3,4,5</sup>

# \$ Poverty: An Overview

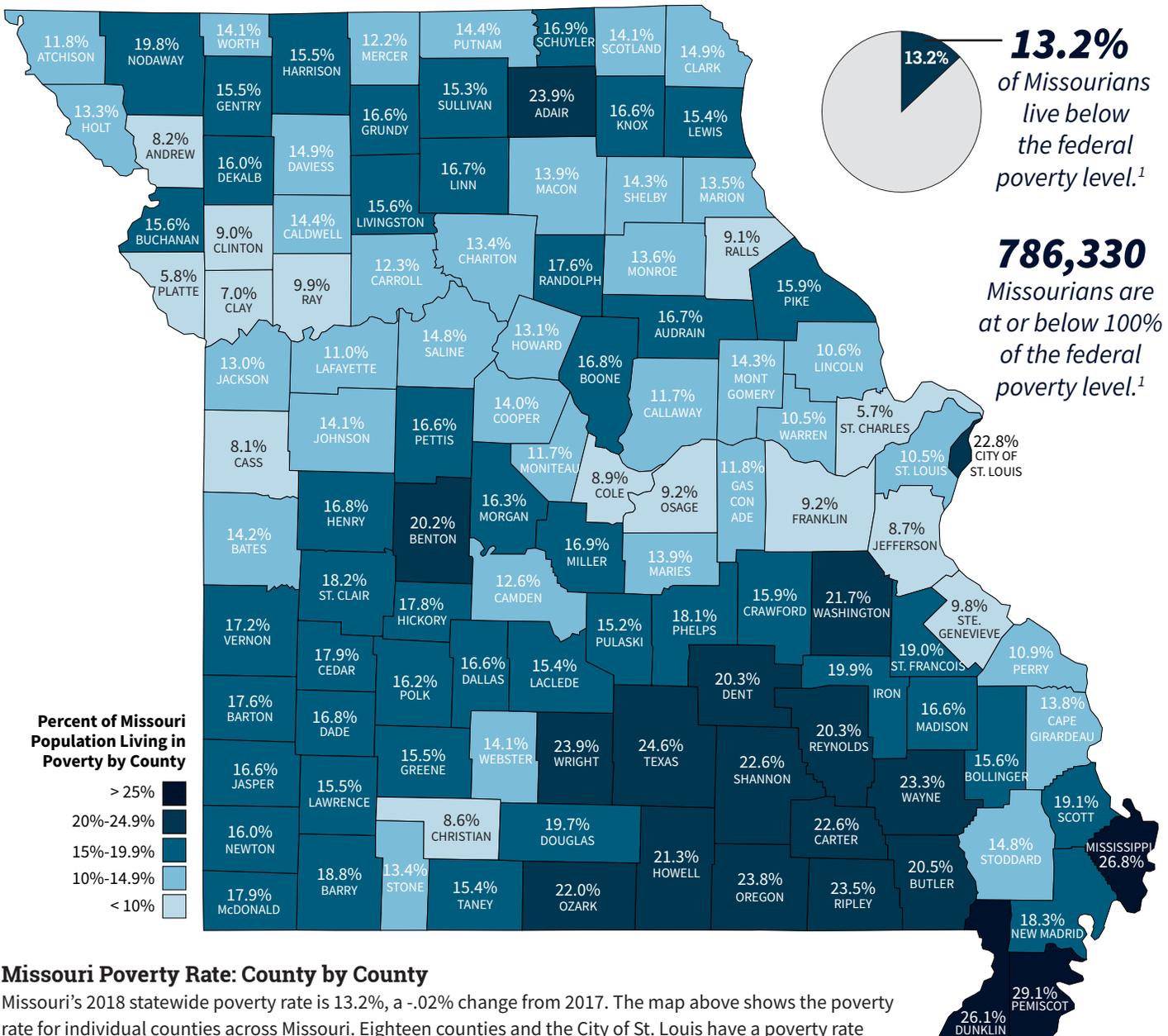
## Poverty Across the Nation

The 2019 US Census Bureau poverty data release shows poverty rates for the United States in 2018. Missouri ranks 20th highest in the US for poverty rate with a statewide poverty rate of 13.2%. Mississippi has the highest poverty rate of 19.7%, and New Hampshire has the lowest poverty rate of 7.6%. States with the lined pattern indicate a statistically significant decrease in poverty rate from 2017 to 2018. Connecticut, labeled with the dot pattern, is the only state with a statistically significant increase in poverty rate. States without a pattern had no statistically significant change in poverty rate from 2017 to 2018. *US Census Bureau ACS<sup>1</sup>*



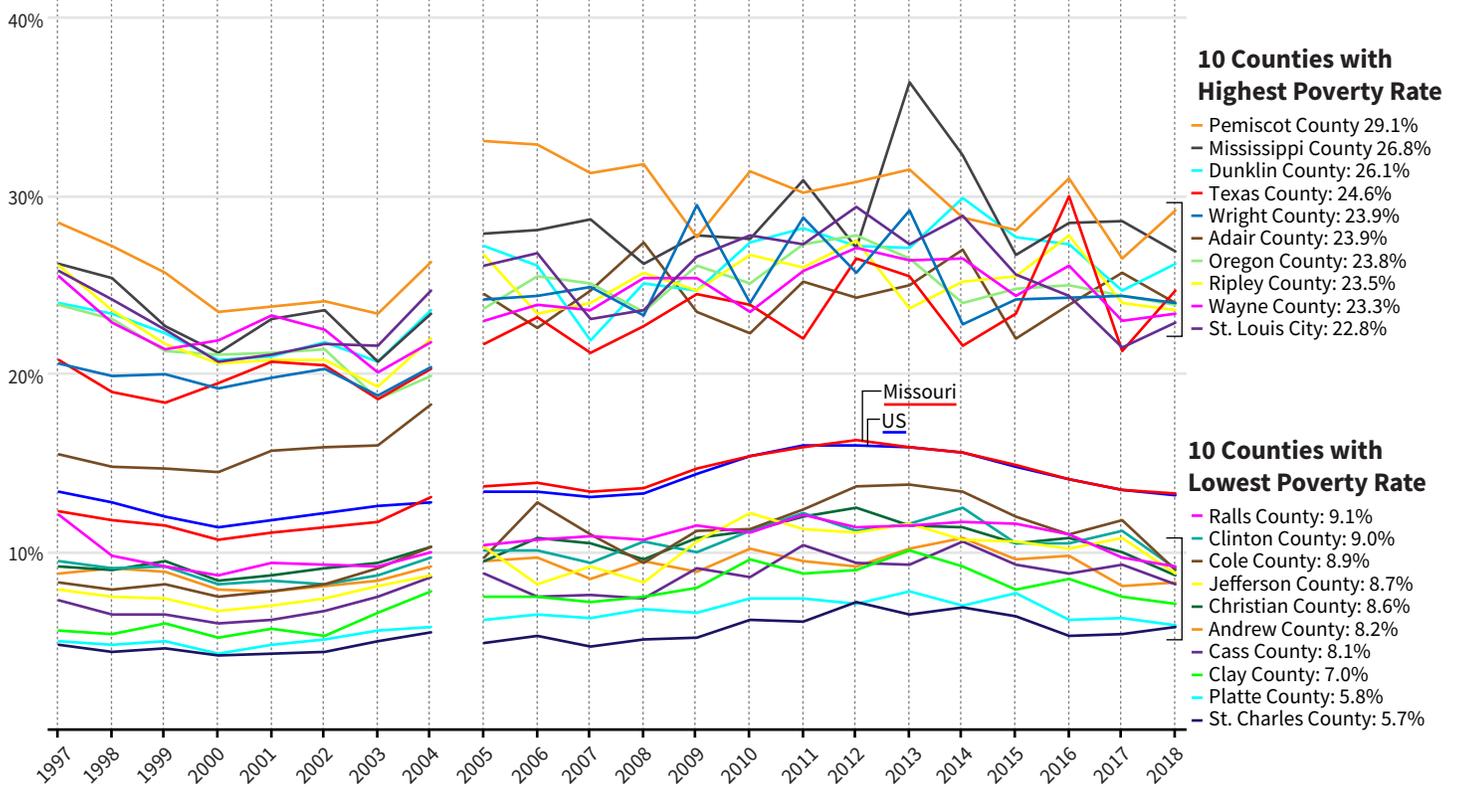
**13.1%**  
of all people in the US live below the poverty level.<sup>1</sup>

Missouri's population for which poverty is determined  
**5,943,658<sup>1</sup>**



**13.2%**  
of Missourians live below the federal poverty level.<sup>1</sup>

**786,330**  
Missourians are at or below 100% of the federal poverty level.<sup>1</sup>



### Historical Trends: US and Missouri Poverty

While lower than the US average in the late 1990's and early 2000's, Missouri's statewide poverty rate has stayed near the nationwide poverty rate over the years. A steady increase in the Missouri poverty rate was seen through 2012 when the poverty rate reached 16.2% and has been followed by a steady decline to the 2019 statewide poverty rate of 13.2%. The gap between 2004 and 2005 in this chart represents US Census Bureau's switch from its previous Current Population Survey to the American Community Survey. *US Census Bureau SAIPE<sup>3</sup>*

### A Closer Look: Two-Year Comparison of Poverty in Missouri by Demographics

Looking at 2017 to 2018, disparities persisted for different races in Missouri, both for the general population and for children. Non-Hispanic White and Asian populations saw a decrease in poverty. However, Black and Hispanic or Latino populations saw an increase in poverty for both the general population and for children from 2017 to 2018. *US Census Bureau ACS<sup>4,5</sup>*

	2018				2017			
ASIAN	Asian population 116,993	Number of Asians in poverty 10,545	Percent of Asians in poverty 9.0%	Percent of Asian children in poverty 3.5%	Asian population 121,521	Number of Asians in poverty 20,370	Percent of Asians in poverty 16.8%	Percent of Asian children in poverty 13.5%
	Black population 672,581	Number of Blacks in poverty 173,133	Percent of Blacks in poverty 25.7%	Percent of African American Children, "Black or African American alone" in poverty 39.1%	Black population 661,669	Number of Blacks in poverty 163,219	Percent of Blacks in poverty 24.7%	Percent of African American Children, "Black or African American alone" in poverty 37.6%
HISPANIC/ LATINO	"Hispanic or Latino (any race)" population 245,258	Number of "Hispanic or Latino (any race)" in poverty 47,960	Percent of "Hispanics or Latino (any race)" in poverty 19.6%	Percent of Hispanic or Latino (any race) children, "Hispanic or Latino (any race)" in poverty 26.8%	"Hispanic or Latino (any race)" population 248,274	Number of "Hispanic or Latino (any race)" in poverty 44,556	Percent of "Hispanic or Latino (any race)" in poverty 17.9%	Percent of Hispanic or Latino (any race) children, "Hispanic or Latino (any race)" in poverty 22.0%
	WHITE	Non-Hispanic White population 4,724,452	Number of Non-Hispanic Whites in poverty 519,575	Percent of Non-Hispanic Whites in poverty 11.0%	Percent of Non-Hispanic White children in poverty 13.9%	Non-Hispanic White population 4,724,368	Number of Non-Hispanic Whites in poverty 529,689	Percent of Non-Hispanic Whites in poverty 11.2%

# \$ Economic and Family Security

Economic and family security is foundational for the well-being of an individual or family—in a way, it's the starting point of what sets up a family for success. Numerous factors impact economic and family security: local economy, availability of employment, minimum wage regulations, and taxes. Geography, race, and gender all play a part in economic security as well.

Throughout the past three decades, the most affluent American families have added to their net worth, while those less affluent have dipped into what is called “negative wealth”—the value of debts as exceeding assets. Research shows prices have risen more quickly for people at the bottom of the income distribution than for those at the top. This phenomenon is known as “inflation inequality.”

Thus, the other four elements of poverty hinge on economic and family security. The cost of education continues to increase, health insurance and copays for services and prescriptions skyrocket, and food costs steadily rise. We'll get to each of those areas later in this report. For now, let's consider the facts about economic and family security for Missourians.

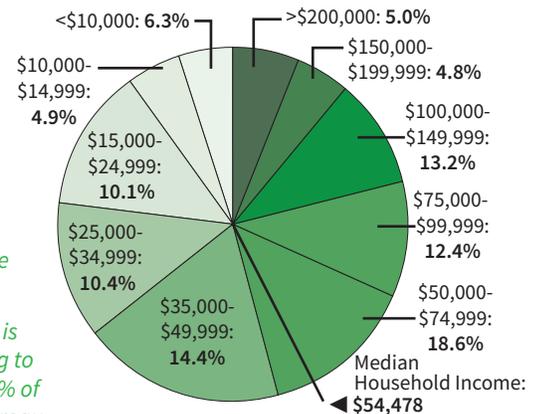
## Median Household Income

The median income of households in Missouri was \$54,478 in 2018. An estimated 11.2% of Missouri households had income below \$15,000 a year and nearly 10% had income over \$150,000.

US Census Bureau ACS<sup>1</sup>

**\$52,004** US Median Income for Men<sup>2</sup>  
**\$42,238** US Median Income for Women<sup>2</sup>

The nation-wide median income for men is **\$9,766 higher** than for women. According to this data, median income for women is 81% of the median income for men. US Census Bureau American Community Survey<sup>2</sup>



## Median Household Income for

### 10 Counties with Highest Poverty Rate<sup>3,4</sup>

1. Pemiscot County .....\$31,831 .....29.1%
2. Mississippi County.....\$34,735 .....26.8%
3. Dunklin County.....\$37,331 .....26.1%
4. Texas County .....\$34,824 .....24.6%
5. Wright County.....\$35,293 .....23.9%
6. Adair County.....\$40,395 .....23.9%
7. Oregon County .....\$32,720 .....23.8%
8. Ripley County .....\$32,802 .....23.5%
9. Wayne County .....\$33,703 .....23.3%
10. St. Louis City .....\$43,263 .....22.8%

## Median Household Income for

### 10 Counties with Lowest Poverty Rate<sup>3,4</sup>

1. St. Charles County.....\$82,048 .....5.7%
2. Platte County.....\$82,567 .....5.8%
3. Clay County .....\$68,943 .....7.0%
4. Cass County.....\$71,374 .....8.1%
5. Andrew County.....\$57,459 .....8.2%
6. Christian County.....\$58,057 .....8.6%
7. Jefferson County.....\$65,150 .....8.7%
8. Cole County.....\$62,817 .....8.9%
9. Clinton County .....\$58,641 .....9.0%
10. Ralls County.....\$57,549 .....9.1%

## Income Volatility

Income volatility results from job loss and irregular job schedules. Unstable public benefits—such as recipients' benefits canceled due to administrative and system errors—and changes in household configuration also impact financial stability. Missouri ranks 46th highest for income volatility—the percentage of households that reported their incomes varied substantially over the past 12 months. Lack of a reliable income proves difficult for families to get by in the short-term or plan for future financial well-being. Prosperity Now Scorecard<sup>5</sup>

**23.9%** of Missouri households experience income volatility.<sup>5</sup>

**“If we take seriously the idea that inflation varies across different points in the income distribution, a different picture of the economic health of those with low incomes emerges.”**

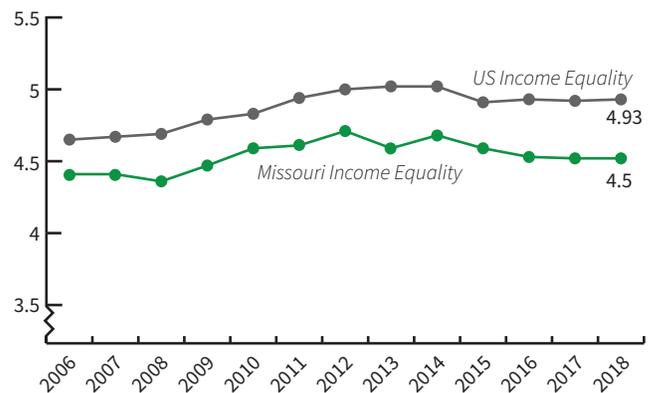
—from Center on Poverty and Social Policy's “The Cost of Being Poor”<sup>7</sup>

## Income Equality in Missouri

The richest 20% of households in Missouri make 4.5 times as much income annually as compared to the poorest 20% of households in Missouri. Missouri ranks 22nd highest for income inequality. Income inequality has become more entrenched as much of the gains made during the recent economic recovery occurred at the top of the income and wealth distributions. Research has shown that higher income inequality contributes to slower or negative economic growth, and inequality in America is at its highest level since the early part of the 20th century.

Prosperity Now Scorecard<sup>6</sup>

A 2019 report from the Brookings Institution exploring low-wage work across the US shows two Missouri cities among the 20 metros with the highest and lowest shares of workers earning low wages: St. Louis and Jefferson City.<sup>8</sup>



**36.8%** of workers in St. Louis are low-wage workers.<sup>8</sup>

**34.6%** of workers in Jefferson City earn a low wage.<sup>8</sup>

## Employment and Unemployment in Missouri

Missouri is among 16 states with a statistically significant change in the unemployment rate from 2017 to 2018. The annual unemployment rate in 2017 was 3.8% compared to 3.2% in 2018, a change of -.6%. Although a decreased unemployment rate is desirable, the unemployment rate is actually a measure of the number of people who utilize unemployment services. It does not account for people without jobs who are not accessing unemployment services. The employment rate shows a different story as seen in employment rates by gender, race and ethnicity, and age.

Bureau of Labor Statistics<sup>9, 10, 11</sup>

Population Group <i>*Numbers in thousands</i>	Civilian non-institutional population		Civilian labor force		Employment		Unemployment	
	Number*	Percent	Number*	Percent	Number*	Percent	Number*	Rate
<b>Total</b> .....	4,818	3,080	63.9%	2,981	61.9%	99	3.2%	
Men.....	2,322	1,585	68.3%	1,537	66.2%	48	3.0%	
Women.....	2,495	1,495	59.9%	1,445	57.9%	50	3.4%	
<b>White</b> .....	4,084	2,620	64.2%	2,547	62.4%	74	2.8%	
Men.....	1,978	1,359	68.7%	1,324	66.9%	35	2.6%	
Women.....	2,106	1,261	59.9%	1,223	58.1%	39	3.1%	
<b>Black or African American</b> .....	533	340	63.7%	322	60.4%	18	5.2%	
Men.....	240	156	64.8%	147	61.2%	9	5.5%	
Women.....	293	184	62.9%	175	59.8%	9	4.9%	
<b>Hispanic or Latino ethnicity</b> .....	214	151	70.5%	143	67.2%	7	4.8%	
<b>Total</b>	20 to 24 years.....	373	285	76.5%	267	71.6%	18	6.5%
	25 to 34 years.....	793	688	86.7%	666	84.0%	22	3.1%
	35 to 44 years.....	777	654	84.2%	640	82.4%	15	2.2%
	45 to 54 years.....	690	560	81.2%	549	79.6%	11	2.0%
	55 to 64 years.....	860	540	62.7%	528	61.4%	12	2.2%
	65 years and older.....	1,025	217	21.2%	212	20.7%	5	2.3%
<b>Men</b>	20 to 24 years.....	182	141	77.3%	134	73.4%	7	5.1%
	25 to 34 years.....	383	345	90.2%	334	87.3%	11	3.1%
	35 to 44 years.....	380	339	89.2%	332	87.5%	7	1.9%
	45 to 54 years.....	340	287	84.2%	282	82.8%	5	1.7%
	55 to 64 years.....	409	282	68.8%	274	67.0%	8	2.7%
<b>Women</b>	20 to 24 years.....	190	144	75.8%	133	69.8%	11	7.8%
	25 to 34 years.....	411	343	83.5%	332	80.9%	11	3.1%
	35 to 44 years.....	397	316	79.5%	308	77.5%	8	2.5%
	45 to 54 years.....	350	274	78.2%	267	76.4%	6	2.3%
	55 to 64 years.....	451	258	57.2%	254	56.3%	4	1.6%

## Meet An Average Missouri Family



This is Rob and Stacy. They live in Missouri.



Stacy and Rob both work. Stacy works part time 30 hours a week. Rob works full time at 40 hours per week.

They have employer-subsidized insurance with monthly premiums, but both adults only earn a minimum wage: \$9.45 per hour.



Stacy and Rob have two kids. Carson is in 4th grade at the local public school. Amy is 3 and enrolled in pre-school.



The family's gross income is **\$34,398** per year. The 2020 federal poverty guideline for a family of 4 is \$26,200.

According to these guidelines, this family is not in poverty.<sup>14</sup>

Follow this sidebar throughout the report to see how this working family does with the average costs of life's essentials.



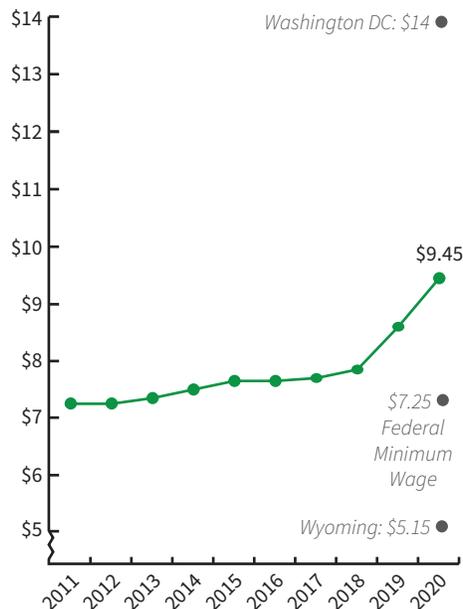
# \$9.45

Before taxes, a Missourian working full time for 40 hours a week at the state minimum wage earns:

**\$9.45 hourly**  
**\$378 weekly**  
**\$19,656 annually**

## Minimum Wage in Missouri

As of January 1, 2020, Missouri's minimum wage is \$9.45. Over the past 10 years, the minimum wage increased by \$2.40, from \$7.05 in 2011. Several states including Missouri have enacted gradual minimum wage increases to take effect over the next several years. Washington DC has the highest minimum wage in the US at \$14.00; Wyoming has the lowest minimum wage at \$5.15 an hour. Six states do not have a state-mandated minimum wage. Bureau of Labor Statistics<sup>12, 13</sup>



# Education

Numerous studies show that educational attainment increases employment rates and earnings, which impact economic and family security long-term. Education can include traditional four-year colleges and universities, trade schools, apprenticeships, and bridge programs. Undoubtedly, education is a key strategy for poverty reduction, but significant barriers exist for low-income students. The cost of traditional higher education has increased exponentially, and the cost of seeking education in this traditional route sets the potential for future economic hardship with the student debt crisis.

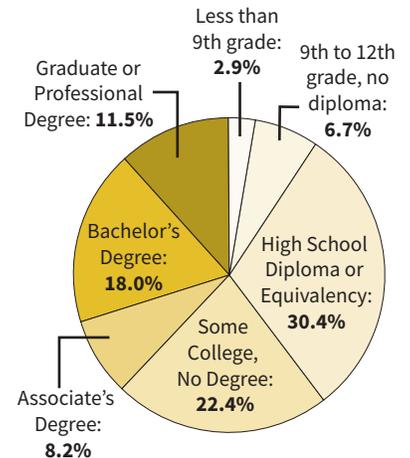
The foundation of education in the early years is just as important. Education for children is critical as it provides opportunity for development and growth, pointing toward long-term success, which can include breaking the cycle of generational poverty. Even programs and activities adjacent to the regular school day set students up for success. Poverty rates for high school graduates are lower than poverty rates for people without a high school diploma or equivalent.

## Educational Attainment in Missouri

9.6% of Missourians have educational attainment less than a high school diploma, and 30.4% have a high school diploma only. With each level of education completed and more skills developed, the more access a person has to higher paying occupations. The percentage of Missourians with less than a bachelor's degree is 70.6%. *US Census Bureau ACS<sup>1</sup>*

*The Brookings Institution report on low-wage work reinforces the importance of educational attainment to worker experiences in the labor market. Compared to high school graduates, lifetime wage returns are:*

**22%** higher with an associate's degree<sup>2</sup>      **32%** higher with a bachelor's degree<sup>2</sup>      **46%** higher with a graduate degree<sup>2</sup>



## Poverty Rates by Educational Attainment

US Census data reveals higher poverty rates for Missourians with lower educational attainment. The poverty rate is higher for females than males at each of the four educational attainment levels. The data shows poverty rates for Missouri population 25 years and older. *US Census Bureau ACS<sup>3</sup>*

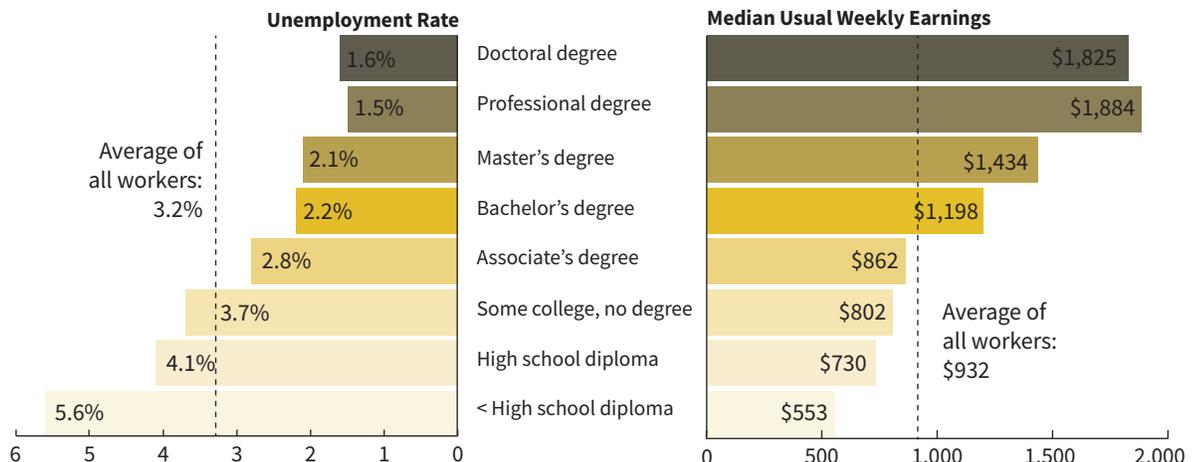
Level of Education Attained	Poverty Rate	Male Poverty Rate	Female Poverty Rate
Less than high school graduate	25.9%	22.4%	29.4%
High school graduate	13.1%	11.4%	14.9%
Some college or associate's degree	9.4%	7.4%	11.2%
Bachelor's degree or higher	3.8%	3.6%	4.0%

*The poverty rate for males and females with less than high school graduate educational attainment is higher than the overall statewide poverty rate of 13.2%.<sup>3</sup>*

## Unemployment and Earnings by Educational Attainment

Education plays a part in economic security. The following data reflects earnings for full-time, salaried workers for persons age 25 and older in the US. These education categories reflect only the highest level of educational attainment and do not take into account completion of training programs such as apprenticeships and other on-the-job training. As education attainment increases, median weekly earnings increase and unemployment rates decrease—a combination that illustrates increased economic security. *Bureau of Labor Statistics<sup>4</sup>*

*Missouri is among 28 states where center-based infant care costs more than tuition at public colleges. The average cost of center-based infant care is \$9,802 while the average cost of tuition and fees at Missouri public colleges is \$8,875. High-cost child care provides additional considerations for families seeking to increase their educational attainment.<sup>5</sup>*



## Fast Facts About Missouri Schools

Afterschool programs are a lifeline that help many parents work without worry to balance their schedules.

**7 in 10 Missouri parents** say afterschool programs give them peace of mind and help them keep their jobs.

**7 in 10 Missouri parents** believe afterschool programs reduce the likelihood that kids will engage in risky behaviors.

82% of Missouri parents support public funding of afterschool programs. Afterschool Alliance<sup>6</sup>

**17:1 Student to classroom teacher ratio in Missouri**

Missouri State Report Card<sup>7</sup>

**181:1 Student to administrator ratio in Missouri**

Missouri State Report Card<sup>7</sup>

**50.7%** of Missouri students are eligible for free or reduced-price lunch.

Missouri State Report Card<sup>7</sup>

## National High School Graduation Rates

By the end of the 2016-2017 school year, the average graduation rate in the United States was about 84.6% and the individual states contributed to this total as listed below. Among the 50 states and District of Columbia, Missouri ranks 13th highest for statewide graduation rate. *National Center for Education Statistics*<sup>8</sup>

1. Iowa.....	91.0%
2. New Jersey.....	90.5%
3. Tennessee.....	89.8%
4. Kentucky.....	89.7%
5. Texas.....	89.7%
6. West Virginia.....	89.4%
7. Alabama.....	89.3%
8. Nebraska.....	89.1%
9. Vermont.....	89.1%
10. New Hampshire.....	88.9%
11. Wisconsin.....	88.6%
12. Massachusetts.....	88.3%
<b>13. Missouri.....</b>	<b>88.3%</b>
14. Arkansas.....	88.0%
15. Connecticut.....	87.9%
16. Maryland.....	87.7%
17. North Dakota.....	87.2%
18. Illinois.....	87.0%
19. Delaware.....	86.9%
20. Maine.....	86.9%
21. Virginia.....	86.9%
22. North Carolina.....	86.6%
23. Pennsylvania.....	86.6%
24. Kansas.....	86.5%
25. Wyoming.....	86.2%
26. Utah.....	86.0%
27. Montana.....	85.8%
28. Ohio.....	84.2%
29. Rhode Island.....	84.1%
30. Indiana.....	83.8%
31. South Dakota.....	83.7%
32. South Carolina.....	83.6%
33. Mississippi.....	83.0%
34. California.....	82.7%
35. Hawaii.....	82.7%
36. Minnesota.....	82.7%
37. Oklahoma.....	82.6%
38. Florida.....	82.3%
39. New York.....	81.8%
40. Nevada.....	80.9%
41. Georgia.....	80.6%
42. Michigan.....	80.2%
43. Idaho.....	79.7%
44. Washington.....	79.4%
45. Colorado.....	79.1%
46. Alaska.....	78.2%
47. Louisiana.....	78.1%
48. Arizona.....	78.0%
49. Oregon.....	76.7%
50. District of Columbia.....	73.2%
51. New Mexico.....	71.1%

## High School Dropout Rates

The overall Missouri dropout rate was 1.9% in 2018. Closer examination of dropout rates by demographics reveals disparities across student groups. *Missouri Department of Elementary and Secondary Education*<sup>9</sup>

Black	4.2%
Hawaiian/Pacific Islander	3.2%
Hispanic	2.5%
American Indian/Alaska Native	2.2%
Multi-Race	2.1%
<b>Missouri statewide average</b>	<b>1.9%</b>
White	1.4%
Asian	0.9%

## Four-Year Graduation Rates

In 2018, the 4-year graduation rate for Missouri public high school students was 89.23%. Rates vary by race, ethnicity and subpopulations. For example, the graduation rate for homeless students was 76.19%. *Missouri Department of Elementary and Secondary Education*<sup>10</sup>

Female	91.49%
Male	87.10%

## Race and Ethnicity

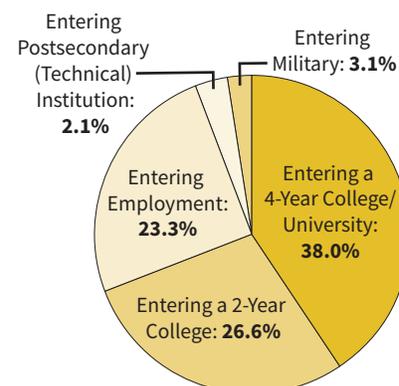
Asian	93.12%
White	91.56%
Multi-Race	88.21%
American Indian/Alaska Native	86.64%
Hawaiian/Pacific Islander	86.54%
Hispanic	84.73%
Black	79.95%

## Subpopulations

Gifted	98.76%
Military	93.08%
Migrant	87.50%
Free or Reduced Lunch	82.09%
Homeless	76.19%
Special Education	75.76%
Limited English Proficient	70.59%
Foster	69.13%

## Where Missouri Students Go

Missouri students follow one of five paths after graduation. 66.7% of students pursue continued education whether at a technical institution, 2-year college, or 4-year college/university. *Missouri Department of Elementary and Secondary Education*<sup>11</sup>



Let's circle back to Amy. She is 3 and enrolled in preschool.



Child care is one of the biggest expenses families face.

According to the US Department of Health and Human Services, child care is affordable if it costs no more than 7% of a family's income. By this standard, only 10.6% of Missouri families can afford child care.

The average cost of child care for Amy's age (3 to 4-year-olds) is \$7,014 per year, but enables Stacy and Rob to work.

**\$34,398**  
**-\$7,014**  
**= \$27,384**

# Food and Nutrition

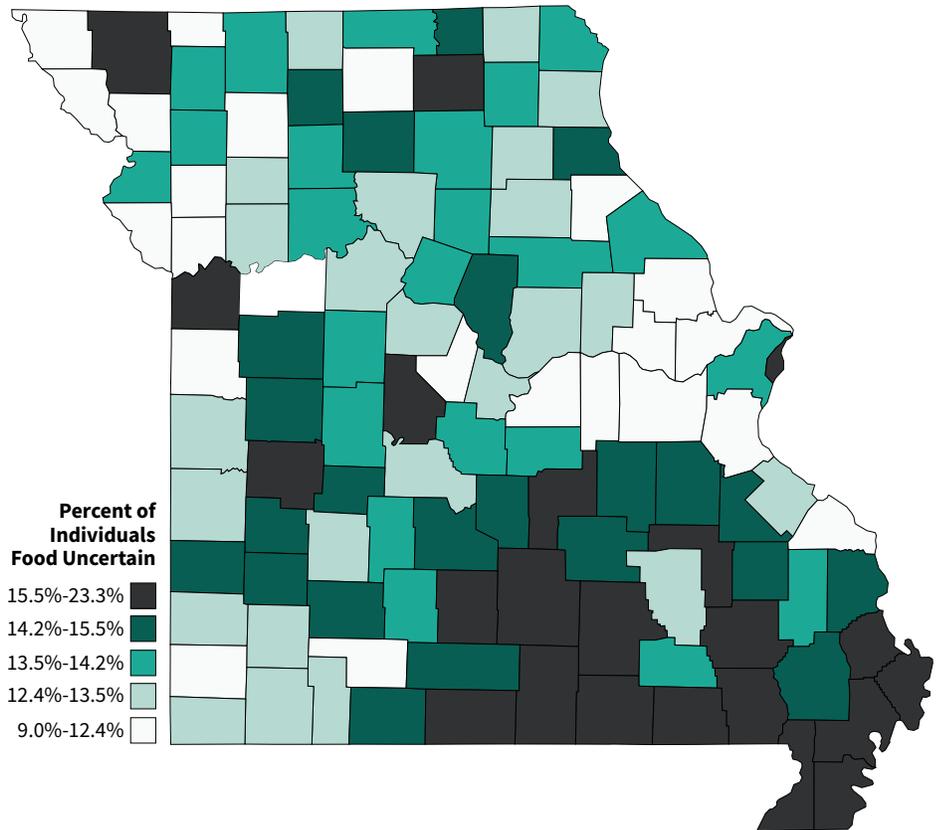
Food is one of life's most basic necessities. Without nutritious food, risk of disease and health issues increase, and mental focus at work for adults and at school for children decreases. Yet this basic necessity is a struggle for many Missourians.

Food insecurity and hunger continue to plague our state. Although national economic recovery has contributed to some improvement in state food insecurity rates, there is still a large number of people who worry about having sufficient food. Households that are food insecure have had improved success in meeting food needs in the past few years, as seen by a decrease in the percentage of people who are food insecure and who also experience hunger. However, the number of food insecure households in Missouri remains high.

Barriers to nutritious foods may include a household's low income, the affordability of food, or even access to nutritious food based on where people live. Whatever the barrier, or barriers, might be for an individual or family, the numbers show that Missourians experience food insecurity at rates higher than the national average.

## Food Uncertainty by County

While the USDA uses an empirical count to estimate food insecurity at the national and state level, the county-level estimates provided by Feeding America, as noted in the Missouri Hunger Atlas, rely on a combination of variables—unemployment rates, median income, poverty rates, homeownership rates, and other predictors of food insecurity—to provide a roughly equivalent but not identical measure. Some of the counties with the highest food uncertainty rates in Missouri are counties with the highest poverty rates in the state. Hunger is a major predictor of poverty. Addressing hunger impacts not only individuals and parents but whole families and children. *Missouri Hunger Atlas*<sup>1</sup>



### Percent of Individuals Food Uncertain for 10 Counties with Highest Poverty Rate<sup>2,3</sup>

	Poverty Rate	Percent Food Uncertain	
1. Pemiscot County	29.1%	23.2%	●
2. Mississippi County	26.8%	21.7%	●
3. Dunklin County	26.1%	18.9%	●
4. Texas County	24.6%	16.4%	●
5. Wright County	23.9%	16.7%	●
6. Adair County	23.9%	17.5%	●
7. Oregon County	23.8%	15.8%	●
8. Ripley County	23.5%	16.0%	●
9. Wayne County	23.3%	15.6%	●
10. St. Louis City	22.8%	23.3%	●

### Percent of Individuals Food Uncertain for 10 Counties with Lowest Poverty Rate<sup>2,3</sup>

	Poverty Rate	Percent Food Uncertain	
1. St. Charles County	5.7%	9.0%	○
2. Platte County	5.8%	10.8%	○
3. Clay County	7.0%	11.1%	○
4. Cass County	8.1%	10.7%	○
5. Andrew County	8.2%	10.5%	○
6. Christian County	8.6%	11.0%	○
7. Jefferson County	8.7%	10.9%	○
8. Cole County	8.9%	13.3%	●
9. Clinton County	9.0%	11.6%	○
10. Ralls County	9.1%	11.5%	○

- Very high food uncertainty
- Low food uncertainty
- Very low food uncertainty

*The food insecurity rate for households with children (13.9%) was two-fifths higher than the rate for households without children (9.9%) in 2018.*

*USDA Economic Research Service<sup>4</sup>*

### Food Insecurity Across the Nation

Food-insecure households are those that are not able to afford an adequate diet at all times in the past 12 months. According to the Food Research and Action Center, the food insecurity rate is highest in the South Census region, followed by the Midwest, West, and Northeast. The prevalence of food insecurity varied considerably by state, ranging from 7.8% in New Hampshire to 16.8% in New Mexico (for the three-year period of 2016–2018). Even in the best performing states, one in 13 households was food insecure. Of the 10 most populous states, four had food insecurity rates higher than the national average of 11.7% from 2016–2018: Texas (14%), North Carolina (13.9%), Ohio (13.2%), and Michigan (12.9%). *Food Research and Action Center<sup>5</sup>*

## Food Security vs. Insecurity

The USDA defines food security as access by all people at all times to enough food for an active, healthy life. Food insecurity is the state of being without reliable access to a sufficient quantity of affordable, nutritious food. Missouri ranks 31st highest for food insecurity at 12%, which is higher than the national average of 11.7%. 12% of Missourians do not have reliable access to a sufficient quantity of affordable, nutritious food. *USDA Economic Research Service*<sup>6,7</sup>

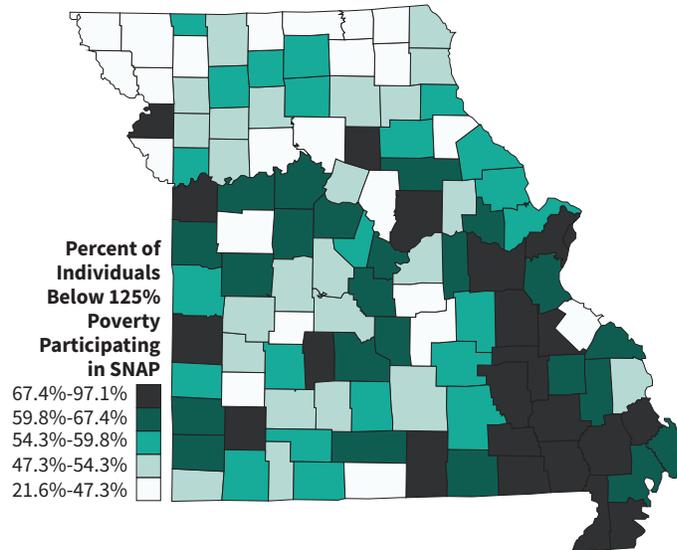
Rank	State	Percentage
1.	New Hampshire	7.8%
2.	Hawaii	8.0%
3.	New Jersey	8.5%
4.	Minnesota	8.6%
5.	North Dakota	8.8%
6.	Wisconsin	8.9%
7.	Colorado	9.1%
8.	Iowa	9.2%
9.	Massachusetts	9.3%
10.	Vermont	9.6%
11.	Idaho	9.8%
12.	Utah	9.8%
13.	Virginia	10.1%
14.	Montana	10.3%
15.	Washington	10.3%
16.	Delaware	10.5%
17.	New York	10.5%
18.	California	10.6%
19.	District of Columbia	10.6%
20.	Illinois	10.7%
21.	Alaska	10.8%
22.	South Dakota	10.9%
23.	Rhode Island	11.0%
24.	South Carolina	11.0%
25.	Maryland	11.1%
26.	Oregon	11.1%
27.	Pennsylvania	11.1%
28.	Georgia	11.3%
29.	Nebraska	11.4%
	<b>United States</b>	<b>11.7%</b>
30.	Florida	11.7%
31.	<b>Missouri</b>	<b>12.0%</b>
32.	Arizona	12.4%
33.	Connecticut	12.4%
34.	Tennessee	12.4%
35.	Wyoming	12.6%
36.	Michigan	12.9%
37.	Nevada	12.9%
38.	Ohio	13.2%
39.	Indiana	13.5%
40.	Maine	13.6%
41.	Kansas	13.8%
42.	North Carolina	13.9%
43.	Texas	14.0%
44.	Alabama	14.7%
45.	Kentucky	14.7%
46.	Arkansas	15.1%
47.	Oklahoma	15.6%
48.	West Virginia	15.7%
49.	Louisiana	15.8%
50.	Mississippi	15.9%
51.	New Mexico	16.8%

LOWER THAN NATIONAL AVERAGE

HIGHER THAN NATIONAL AVERAGE

## Addressing Hunger and Food Insecurity Supplemental Nutrition Assistance Program

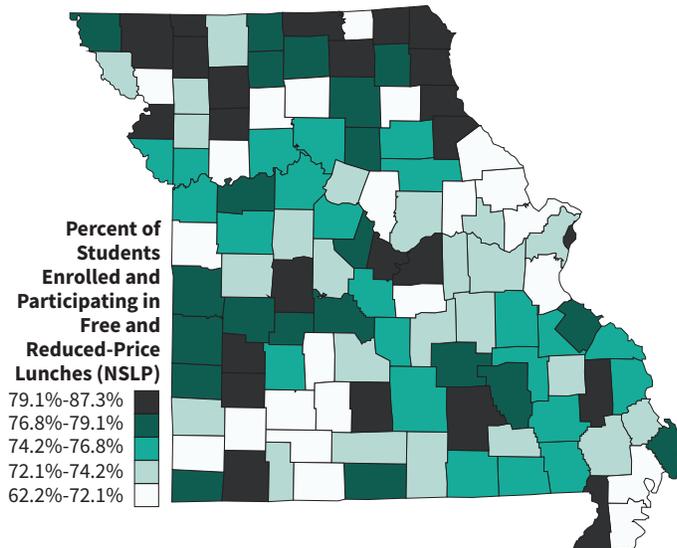
The mission and purpose of the Supplemental Nutrition Assistance Program (SNAP) is to improve the diets of low-income households by increasing food access and food purchasing ability, as SNAP benefits are available to recipients on an Electronic Benefits Transfer card for individuals and families to make purchasing decisions for their specific dietary needs. SNAP is available for household-level incomes less than 130% of poverty levels. Data from the Missouri Hunger Atlas measuring participation in SNAP uses 125% of the Federal Poverty Level to compensate for other disqualifying criteria and to avoid overestimation of eligibility. *Missouri Hunger Atlas*<sup>8</sup>



*SNAP is also good for the economy. In Missouri, 4,996 authorized retailers participate in SNAP. They redeemed about \$1.1 billion in SNAP benefits in 2017. Center on Budget and Policy Priorities<sup>9</sup>*

## National School Lunch Program

The free and reduced-price lunches offered by schools through the National School Lunch Program help address food insecurity on the student level. When school districts see participation past a certain threshold, all students across the district may be eligible for this program, increasing access to a food insecurity solution that benefits the whole school community. *Missouri Hunger Atlas*<sup>10</sup>



According to the USDA, the low-cost food plan for a family of four averages \$849.80 per month.<sup>11</sup> Over the year, the total cost of food for our family is \$10,197.60.

**\$27,384.00**  
**-\$10,197.60**  
**= \$17,186.40**

# Health

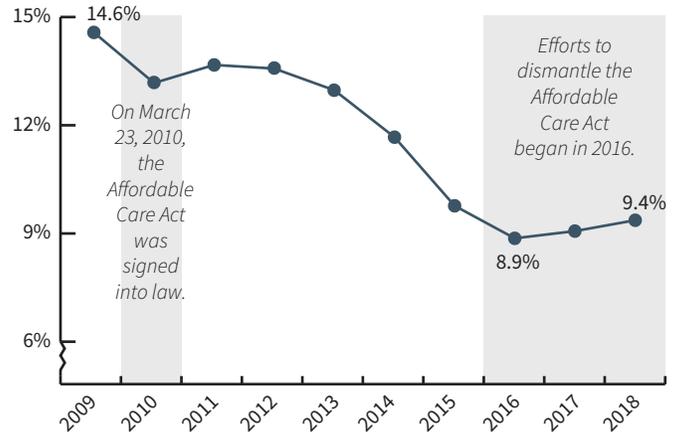
Most Missourians have access to health care with employer-provided insurance, but in our system of employer-provided insurance, those at the lowest levels of income are rarely provided coverage by their employer. In 2019, the average cost of health insurance for family coverage was \$20,576, according to the Kaiser Family Foundation,<sup>1</sup> with an average employer covering about 70% of the cost.

In this health care system, low-income families often pay out-of-pocket for health care while higher income individuals receive employer subsidies. This impedes low-income individuals' access to primary and preventative care, increasing health care costs for all Missourians.

Health and longevity are influenced by income, but determining the unique contributing factor can be difficult because income and health intersect with many other social determinants of health, including access to housing, workplace safety, racial segregation, social support, food insecurity, and more.

## Health Insurance Coverage Trend

After reaching a high of 14.6% in 2009, the percent of Missourians without health insurance declined to 8.9% in 2016, which represented 531,923 Missourians. Uninsured rates have steadily increased since 2016. In 2018, 9.4% of Missourians did not have health insurance coverage. US Census Bureau ACS<sup>2</sup>



## Health Insurance Coverage in Missouri

The uninsured rate for Missouri is 9.4%, an increase over the past two years following the low of 8.9% uninsured Missourians in 2016. US Census Bureau ACS<sup>3</sup>



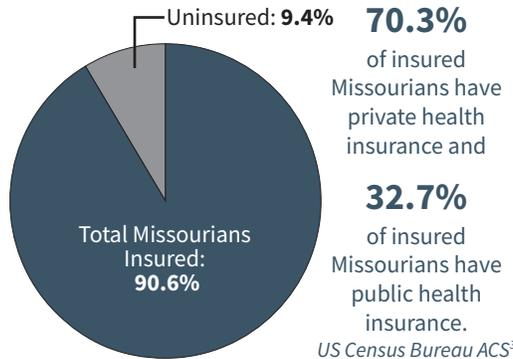
**8.9%**

of Americans do not have health insurance coverage. US Census Bureau ACS<sup>3</sup>



**9.4%**

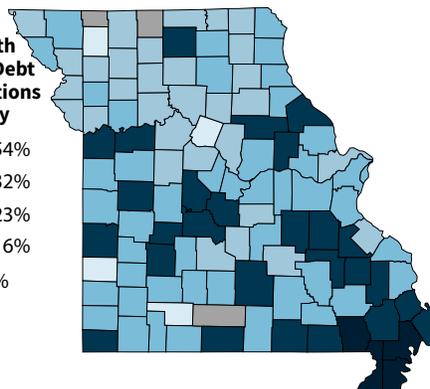
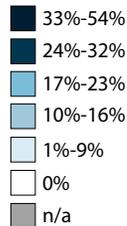
of Missourians do not have health insurance coverage. US Census Bureau ACS<sup>3</sup>



## Medical Debt in Collections

The share of people across Missouri with a credit bureau record who have medical debt in collections is 19%. While the statewide percent share is lower for white communities at 17%, the percent share is much higher—34%—for communities of color. Missouri counties with the highest percent share of medical debt in collections have some of the highest poverty rates in the state. Urban Institute<sup>6</sup>

Percent Share with Medical Debt in Collections by County



Percent Share without Health Insurance Coverage

**10%**

All

**9%**

White communities

**16%**

Communities of color

Median Medical Debt in Collections

**\$781**

All

**\$753**

White communities

**\$953**

Communities of color

Average Household Income

**\$72,959**

All

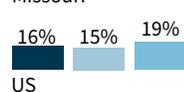
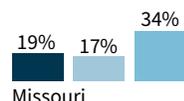
**\$76,414**

White communities

**\$57,084**

Communities of color

Percent Share with Medical Debt



Legend: All (darkest blue), White communities (medium blue), Communities of color (light blue)

## Life Expectancy and Poverty Rate

Studies show the lower people's incomes are, the earlier they die. Poor people have higher rates of diseases such as heart disease. Missouri counties with higher poverty rates have lower life expectancies.<sup>4,5</sup>

### Life Expectancy for 10 Counties with Highest Poverty Rate

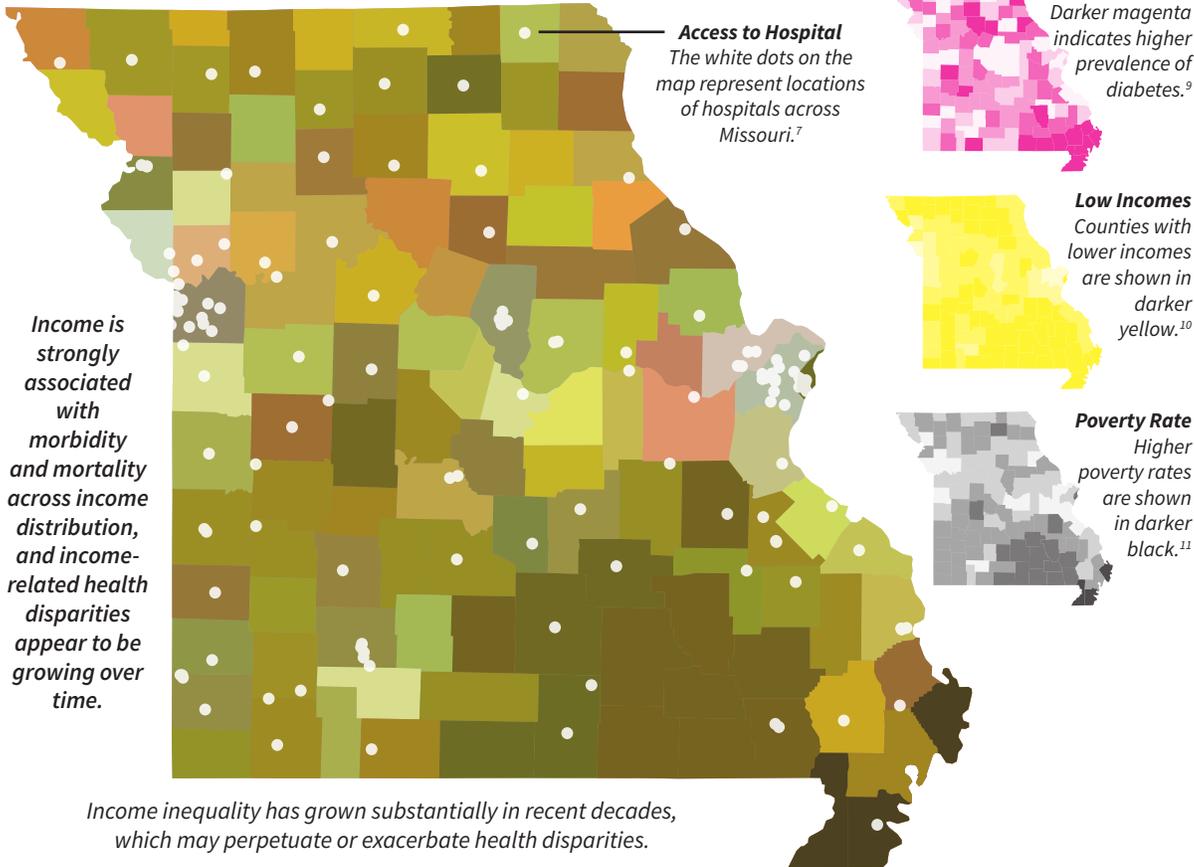
	Poverty Rate	Life Expectancy
1. Pemiscot County	29.1%	70.7
2. Mississippi County	26.8%	73.6
3. Dunklin County	26.1%	72.8
4. Texas County	24.6%	76.6
5. Wright County	23.9%	74.7
6. Adair County	23.9%	77.3
7. Oregon County	23.8%	74.6
8. Ripley County	23.5%	72.8
9. Wayne County	23.3%	74.7
10. St. Louis City	22.8%	73.9

### Life Expectancy for 10 Counties with Lowest Poverty Rate

	Poverty Rate	Life Expectancy
1. St. Charles County	5.7%	80.4
2. Platte County	5.8%	80.3
3. Clay County	7.0%	79.5
4. Cass County	8.1%	79.1
5. Andrew County	8.2%	79.5
6. Christian County	8.6%	79.5
7. Jefferson County	8.7%	76.3
8. Cole County	8.9%	79.5
9. Clinton County	9.0%	76.6
10. Ralls County	9.1%	79.3

## Prevalence of Poverty, Health Factors, and Access to Medical Care

Poor health contributes to reduced income, creating a negative feedback loop. In Missouri, counties with the highest poverty rates have the lowest incomes, some of the highest prevalence of diabetes, and highest health factors, which are based on four measures: health behaviors, clinical care, socioeconomic factors, and physical environment factors. Initiatives that supplement income and improve educational opportunities, housing prospects, and social mobility can reduce poverty and lead to improved health outcomes for low-income people. *Missouri Hospital Association*<sup>7</sup>



In 2019, the cost of health care for an average American family of four covered by an average employer-sponsored health insurance plan is \$20,576 with employers paying an average of \$14,561.<sup>1</sup>

Rob has employer-sponsored family health care. The monthly premiums are \$501.25 per month for an annual total of \$6,015.

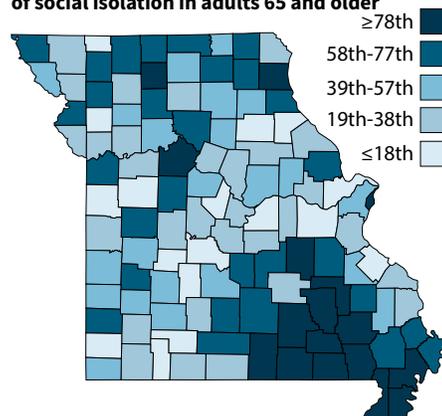
**\$17,186.40**  
**-\$6,015.00**  
**= \$11,171.40**

This does not include any other health care costs the family may have, such as copays for doctor visits, prescription medications, deductibles, and other co-share responsibilities as part of a health insurance plan.

## Social Isolation

Although not directly a health issue, social isolation is a health risk for older adults. Six risk factors of social isolation in adults age 65 and older are: poverty; living alone; divorced, separated, or widowed; never married; disability; and independent living difficulty. Chronic social isolation increases mortality risk comparable to high blood pressure and lack of exercise. *US Census Bureau ACS*<sup>12</sup>

### Percentile of mean scores for six risk factors of social isolation in adults 65 and older



## Adverse Childhood Experiences

Adverse Childhood Experiences, or ACEs, are potentially traumatic events that occur in childhood such as experiencing violence, abuse, or neglect, and having a family member attempt or die by suicide. Other ACEs include aspects of the child's environment that can undermine their sense of safety and stability, such as growing up in a household with substance misuse, mental health problems, or instability due to parental separation or incarceration of a parent, sibling or other member of the household. Traumatic events in childhood can be emotionally painful or distressing and can have effects that persist for years. *America's Health Rankings*<sup>13</sup>

*Missouri ranks 43rd highest for ACEs and is among the eight states with 25.9% or more of children ages 0-17 who experience two or more ACEs.<sup>13</sup>*

## Substance Abuse Disorder in Missouri

Missouri ranked 39th highest for adults with substance abuse disorder in 2017 with 20% of the population (or 925,000 people) experiencing some disorder. As for youth with substance abuse disorder, Missouri ranked 11th highest with 3.72% of the youth population (17,000 people) experiencing a substance abuse disorder. *The State of Mental Health in America 2020*<sup>14</sup>

# Housing and Energy

What happens when your housing is unaffordable, affordable housing does not exist, or you face the choice between rent and food? What if you're one paycheck or emergency away from eviction? In the worst case, you could be homeless. In many other cases, you will likely have to settle for substandard housing, including a home that is energy-inefficient.

Even with stable housing, there's a strong correlation between homeownership and wealth. Young adults' homeownership rate increases with household income. This effect is compounded by parental homeownership status. Income disparities also perpetuate disparities in housing.

If the Black homeownership rate were the same today as it was in 2000, America would have 770,000 additional Black homeowners.<sup>7</sup> Black homeowners have been the slowest to recover from the Great Recession, and their homeownership rate has decreased to below pre-crisis levels. Not only is housing important for immediate shelter and safety, it is also important for establishing long-term security and wealth.

## Housing and Family Living Arrangements in Missouri

**2,434,806**

Households  
*US Census Bureau<sup>2</sup>*

**2.44**

Persons per Household  
*US Census Bureau<sup>2</sup>*

**2,806,296**

Housing Units  
*US Census Bureau<sup>2</sup>*



**6,255**

Homeless People  
*Missouri Housing Development Commission<sup>10</sup>*

**\$162,600**

Median Value of Owner-Occupied Housing Units  
*US Census Bureau<sup>1</sup>*

**33.2%**

of Households in Missouri are Renters  
*US Census Bureau<sup>2</sup>*

## Average Rent and Affordability in Missouri

**\$953**

Highest average rent for a 2-bedroom apartment in Missouri for 2019

Rent affordable to Supplemental Security Income recipients is

**\$231<sup>4</sup>**



**\$646**

Lowest average rent for a 2-bedroom apartment in Missouri for 2019

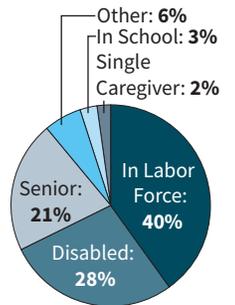
*Department of Housing and Urban Development<sup>3</sup>*

**Most market rate apartments remain out of reach for extremely low income renters.**

**1 in 4**

Renter households in the US or 11 million households have extremely low incomes and cannot afford the rent.<sup>4</sup>

**Extremely Low Income Renter Households in Missouri<sup>5</sup>**



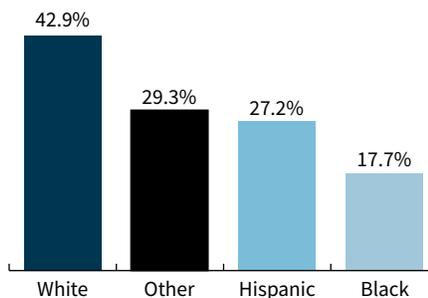
## Homeownership Rate by Demographics

Homeownership stability matters. Research from the Urban Institute shows that parental homeownership and wealth have significant influence on future generations. Young adults are more likely to own a home if their parents are homeowners and are wealthier. And because homeownership is an important tool for building future wealth, the intergenerational transfer of homeownership could further reinforce racial and ethnic wealth disparities. Young adults with stable homeowner parents are most likely to be homeowners. As house prices increase (especially at the lower end of the market, where young adults are more likely to buy, and in areas with limited housing supply) amid the tight credit market, young adults are likely to face greater difficulties accessing homeownership than past generations. *Urban Institute<sup>6,7</sup>*

*Homeownership is lower for Black college graduates than for white high school dropouts.*

*The current 30-percentage-point gap between Black and white homeownership across all ages is larger than it was in 1968, when housing discrimination was legal.*

*17% of the Black-white homeownership gap can't be explained by identifiable factors.*



**Homeownership Rate among Household Heads Ages 18-34 by Race and Ethnicity**

## Energy Burden in Missouri

Home energy is a financial burden for low-income Missouri households. Missouri households below 50% of the Federal Poverty Level pay 29% of their annual income alone for home energy bills—nearly 154,000 Missouri households have an income at or below 50% of the Federal Poverty Level and face this home energy burden of 29%. An additional 199,000 Missouri households live with incomes between 50% and 100% of the Federal Poverty Level and have a home energy burden of 16%. *Home Energy Affordability Gap<sup>8</sup>*

### Poverty Level

### Home Energy Burden

Below 50%	29%
50%-100%	16%
100%-125%	11%
125%-150%	9%
150%-185%	7%
185%-200%	6%



# \$ Rural and Urban Poverty

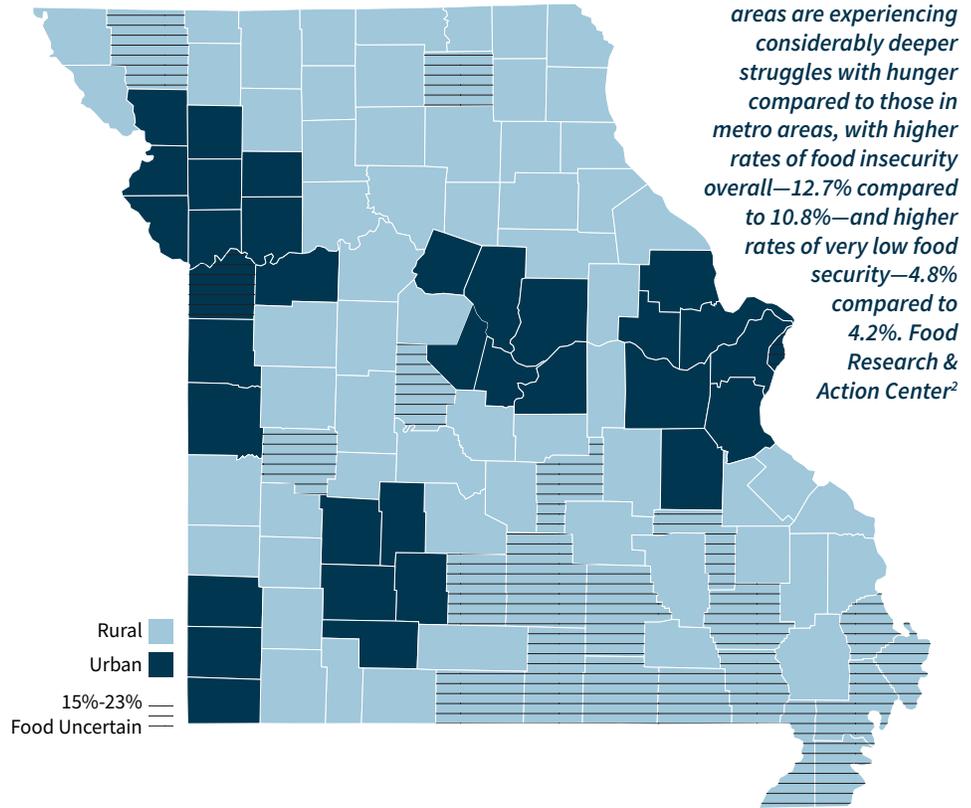
There are differences in rural and urban communities as it relates to poverty. For one, over half of Missouri residents in rural areas of the state lack access to broadband at speeds of 25 Mbps down and 3 Mbps up. In an ever-evolving digital age, access to broadband is necessary infrastructure for businesses and economic growth, as well as access for children to do homework and for families to manage life online.

But broadband access isn't the only distinction between rural and urban counties. Food access, food security, access to medical care, and transportation are all influenced by location, particularly urban and rural places.

Considering the differences between urban and rural poverty is imperative when working toward developing solutions that empower individuals and families forward and out of poverty. No two circumstances are the same, and geography plays a role in a family's circumstance just as much as their background and family composition.

## Defining Rural and Urban

The Office of Management and Budget (OMB) defines a metro area as one or more counties containing a core urban area of 50,000 or more people, together with any adjacent counties that have a high degree of social and economic integration, as measured by commuting to work, with the urban core. OMB also defines micropolitan statistical areas using the same method but centered around urban areas with at least 10,000 but no more than 50,000 people, thus the classification of rural for micropolitan counties. *USDA ERS*<sup>1</sup>



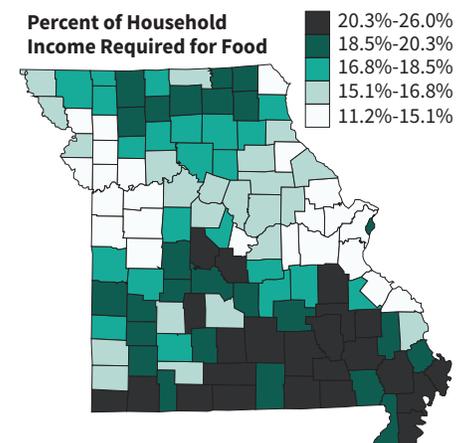
## Rural and Urban Food Affordability and Access Across the Nation

High food costs relative to other household budget items result in pervasive food insecurity, malnutrition, and obesity in low-income households. Affordable food buffers vulnerable families against these problems, which is even more true for areas with higher concentrations of low-income populations. These regions tend to lack the resources to address many issues of high food prices, low food access, or affordable housing. *Centers for Disease Control*<sup>3</sup>

National Characteristic	Overall	Rural Counties	Urban Counties
Percentage of median household income spent on food	18.0%	18.8%	16.8%
Annual household income	\$46,543	\$43,411	\$51,240
Percentage of households paying more than 30% of income on housing	27.7%	25.8%	30.6%
Monthly SNAP benefits per participant	\$153	\$149	\$158
Total number of food stores per 1,000 residents	.26	.30	.19
Lack of access to food stores	23.5%	23.2%	24.1%
Percentage of individuals living below poverty guidelines	16.2%	16.9%	15.2%
Number of high-need counties (food affordability in high-need counties)	560	148	412

## Food Affordability by County

The Missouri Hunger Atlas provides an estimate of the percent of income required each week by households in 2017 to meet average expenditures on food for each county—an indicator calculated using average weekly median household income data from US Census Bureau and the average cost of meals as calculated by Feeding America. *Missouri Hunger Atlas*<sup>4</sup>



## Senior Population by Urban and Rural Regions

According to the American Community Survey, there were 46.2 million older people in the United States with 10.6 million of them living in areas designated as rural. This total population of American seniors is spread across urban and rural landscapes in ways that shape the nation. Aging brings changes including retirement, widowhood, and health status. These changes can all influence living arrangements of the older population and impact economic status.

US Census Bureau ACS<sup>5</sup>

### Percentage of the Population 65 Years and Older in Rural and Urban Areas by State

State	Percent Rural Population		Percent Rural Population, All Ages
	Rural	Urban	
Vermont	65.3%	34.7%	61.3%
Maine	62.7%	37.3%	61.5%
Mississippi	54.7%	45.3%	50.3%
West Virginia	52.5%	47.5%	50.9%
Arkansas	50.5%	49.5%	43.3%
Montana	49.6%	50.4%	43.7%
South Dakota	49.4%	50.6%	42.8%
North Dakota	46.5%	53.5%	39.5%
Alabama	45.0%	55.0%	40.7%
Kentucky	44.4%	55.6%	40.9%
New Hampshire	43.3%	56.7%	39.8%
Iowa	41.1%	58.9%	35.6%
Wyoming	40.6%	59.4%	35.3%
Oklahoma	39.8%	60.2%	33.3%
Tennessee	39.2%	60.8%	33.2%
North Carolina	39.2%	60.8%	33.2%
Alaska	37.1%	62.9%	34.1%
South Carolina	36.1%	63.9%	32.8%
Idaho	35.7%	64.3%	28.7%
Wisconsin	35.1%	64.9%	29.8%
Nebraska	35.0%	65.0%	26.3%
► Missouri	34.2%	65.8%	29.3%
Virginia	32.7%	67.3%	24.1%
Minnesota	32.4%	67.6%	26.3%
Kansas	32.3%	67.7%	25.5%
Georgia	32.3%	67.7%	24.3%
Indiana	31.0%	69.0%	27.2%
Michigan	29.9%	70.1%	25.4%
Louisiana	28.9%	71.1%	26.6%
Oregon	26.8%	73.2%	18.5%
New Mexico	25.6%	74.4%	22.1%
Ohio	23.5%	76.5%	21.9%
Pennsylvania	23.5%	76.5%	21.1%
UNITED STATES	22.9%	77.1%	18.9%
Texas	21.5%	78.5%	15.2%
Washington	20.6%	79.4%	15.5%
Delaware	20.6%	79.4%	17.3%
Colorado	18.6%	81.4%	13.7%
Maryland	15.8%	84.2%	12.6%
Illinois	14.7%	85.3%	11.3%
New York	14.2%	85.8%	11.9%
Arizona	13.1%	86.9%	10.2%
Utah	13.1%	86.9%	9.5%
Connecticut	13.0%	87.0%	11.9%
Rhode Island	9.9%	90.1%	9.2%
Florida	9.3%	90.7%	8.7%
Massachusetts	9.1%	90.9%	8.0%
Hawaii	8.8%	91.2%	7.5%
Nevada	8.2%	91.8%	5.7%
California	7.1%	92.9%	4.9%
New Jersey	5.8%	94.2%	5.3%

## Rural and Urban Poverty

Nine of the 10 Missouri counties with the highest poverty rate are rural; St. Louis City is the only urban location on the list of top 10 with the highest poverty rates, and neighboring St. Charles County has the lowest poverty rate. Nine of the 10 counties with the lowest poverty rate are urban.<sup>6,7</sup>

### Rural/Urban Designation for 10 Counties with Highest Poverty Rate

1. Pemiscot County .....29.1% ..... Rural
2. Mississippi County.....26.8% ..... Rural
3. Dunklin County.....26.1% ..... Rural
4. Texas County .....24.6% ..... Rural
5. Wright County.....23.9% ..... Rural
6. Adair County.....23.9% ..... Rural
7. Oregon County .....23.8% ..... Rural
8. Ripley County .....23.5% ..... Rural
9. Wayne County .....23.3% ..... Rural
10. St. Louis City .....22.8% ..... Urban

### Rural/Urban Designation for 10 Counties with Lowest Poverty Rate

1. St. Charles County .....5.7% ..... Urban
2. Platte County.....5.8% ..... Urban
3. Clay County .....7.0% ..... Urban
4. Cass County .....8.1% ..... Urban
5. Andrew County.....8.2% ..... Urban
6. Christian County.....8.6% ..... Urban
7. Jefferson County .....8.7% ..... Urban
8. Cole County .....8.9% ..... Urban
9. Clinton County .....9.0% ..... Urban
10. Ralls County.....9.1% ..... Rural

*“A growing body of research focuses specifically on the harmful impacts of food insecurity on the health of rural Americans.*

*Food insecurity was linked to poorer health, less exercise, and lower grades in a recent study of rural adolescents in Minnesota. Residents of rural communities, especially children, have higher rates of overweight and obesity, compared to those living in urban areas. Higher rates of poverty, less access to health care, and lower rates of health-promoting behaviors (e.g., physical activity, seat belt use) fuel health disparities.”—Food Research and Action Center 2018<sup>8</sup>*

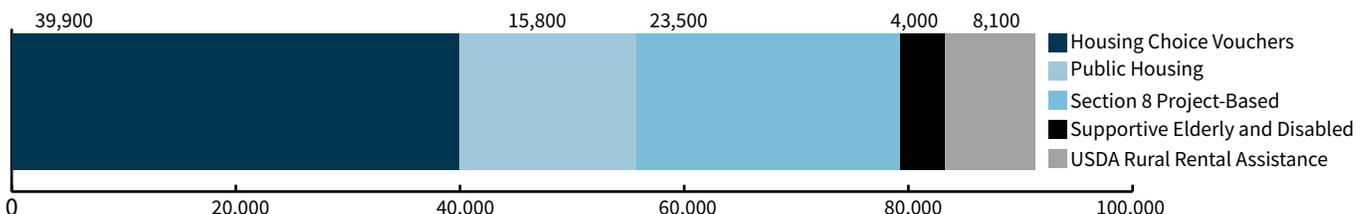
## Quality of Housing and Cost of Energy

Rural households have higher energy costs as a percentage of their income compared to metropolitan households. Non-white, elderly, low-income, and renter households—as well as those living in multi-family or manufactured homes—have greater energy burdens than the rural average. Residential energy efficiency, an underutilized strategy in rural areas, can complement energy bill assistance and other social services to alleviate high household energy burdens alongside regional workforce development initiatives. *American Council for an Energy Efficient Economy<sup>9</sup>*

## Rental Assistance Programs

In Missouri, rental assistance helps working families. 56% of non-disabled, working-age Missouri households receiving Department of Housing and Urban Development rental assistance include at least one worker. Rental assistance supports all types of Missouri communities, including 43,500 people in rural areas. Federal rental assistance programs provided Missouri with \$598 million in 2018. *Center for Budget and Policy Priorities<sup>10</sup>*

### Number of households receiving major types of federal rental assistance in Missouri



# What Now? Here are some suggestions.

## 📈 Economic and Family Security Implement a State EITC

Nationwide as of December 2019, about 25 million eligible workers and families received approximately \$63 billion through the Earned Income Tax Credit (EITC). The average amount for EITC received nationwide was about \$2,476. 476,000 Missourians claimed the federal EITC during 2018 and received an average EITC amount of \$2,470 for a total of \$1.2 billion in Missouri. 26 states have expanded the EITC; Missouri has not, but doing so could positively impact low-income Missourians. *Internal Revenue Service*<sup>1</sup>

## Address Discrimination in Pay

Addressing discrimination and bias in the labor market is key to improving economic security for individuals and families. While education and training are a connecting factor to increase economic and family security over time, on its own education is an insufficient solution to address disparities and discrimination. Much evidence shows that workers of color earn less than white workers—and women earn less than men—even with equivalent education and experience. Enforcement of anti-discrimination laws regarding the hiring, promotion, and pay of people of color, women, and older adults through the federal Equal Employment Opportunity Commission, as well as state and local workplace protection laws, are key to improving economic and family security for Missourians. *Brookings Institution*<sup>2</sup>

## Increase Access to Affordable Child Care

Center for Law and Social Policy describes US child care as a “mixed economy system... the type of care that children receive in the US can vary based on where they live, their socioeconomic status, and other factors.” If child care was subsidized and centralized, families would have more access to quality child care. *Social Service Review*<sup>3</sup>

## 🎓 Education

### Increase Opportunities for Education

The increasing costs of higher education compete with the rising cost of child care, making this traditional educational route a major obstacle for families with children to improve their financial situation through education. But so-called non-traditional paths of education exist that could help these very families. Two-generation programs linking education, job training, and career building for low-income parents with early childhood education for their children have the potential to build human capital across generations. Creative solutions for educational attainment such as this could turn the tide for many Missourians. *Brookings Institution*<sup>4</sup>

### Innovate in Education

Resiliency programs such as Jefferson Franklin Community Action Corporation’s Open Mind Preschool Program—an evidence-based curriculum designed to help children develop mindfulness practices and other skills contributing to resiliency—offer unique learning opportunities for students to develop and cope for future success in learning and life. Innovation is possible across the spectrum of education levels: Washington University and other institutions of higher education have developed programs that help people in prisons attain associate’s degrees. *Jefferson Franklin Community Action Corporation*<sup>5</sup>

### Consider the Student Benefits of Afterschool Programs

Hunger and food insecurity impact a student’s ability to focus and learn well in the classroom. The National School Lunch Program (free/reduced-price lunch) aids in educational success. Additionally, 72% of rural parents agree that afterschool programs, which are linked to afterschool meals, help working parents keep their jobs. *Afterschool Alliance*<sup>6,7</sup>

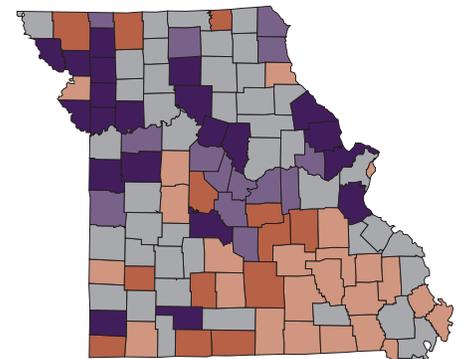
## 🍲 Food and Nutrition

### Address Hunger via Economic Means

According to the Missouri Hunger Atlas, the best predictor of food insecurity and hunger in Missouri, and throughout the United States, is poverty. Income is typically the eligibility criteria for participation in all public food assistance programs. Therefore economic, labor, and income trends are significant in addressing hunger. Economic recovery since 2010 has helped many families as well as brought down participation levels in nutritional assistance programs from historical highs across the United States and in Missouri. However, a core 10-15% of the state’s population continues to suffer. The best direct first step to alleviating hunger is to develop successful strategies for raising the income of the poor.<sup>8</sup>

### Develop Solutions for Food Insecurity

Among many facts of hunger, food insecurity, and food access across the state, the Missouri Hunger Atlas looks at need versus performance—how communities are addressing the issue of hunger. 24 counties and the City of St. Louis have both high need/high performance, meaning there is high food insecurity, and programs and/or initiatives to address the need.<sup>9</sup>



Overall Performance Rankings

High need, low performance  
High need, high performance  
Average need, average performance  
Low need, high performance  
Low need, low performance

## What’s Already Working?

These programs and services already in place help Missouri families.

**9,015**

📈 Families receive Temporary Assistance for Needy Families (TANF)  
*US Department of Health and Human Services*<sup>17</sup>

**476,000**

📈 Recipients of Federal Earned Income Tax Credit (EITC)  
*Internal Revenue Service*<sup>18</sup>

**46.3%**

🎓 of three- and four-year olds enrolled in preschool (public or private) in 2018  
*US Census Bureau ACS*<sup>19</sup>

**260,185**

🍲 Households receive Supplemental Nutrition Assistance Program (SNAP) benefits  
*US Census Bureau SAIPE*<sup>20</sup>

**106,733**

🍲 Missouri women and children received Women, Infants and Children (WIC) Supplemental Nutrition Assistance Program benefits in FY2019  
*USDA Food and Nutrition Service*<sup>21</sup>

## Health

### Prevent Adverse Childhood Experiences

The lasting effects of ACEs on children can continue well into adult years and have the potential to perpetuate poverty. By preventing or addressing ACEs, the children who become adults, parents, and employees can be healthy, thriving people in their families, communities, and workplaces. The following are some ways to prevent and address ACEs:

#### Strengthen economic supports to families:

- by strengthening household financial security,
- and creating and promoting family-friendly work policies.

#### Promote social norms that protect against violence and adversity through:

- public education campaigns,
- legislative approaches to reduce corporal punishment,
- adhering to bystander approaches,
- and empowering men and boys as allies in prevention.

#### Ensure a strong start for children with:

- early childhood home visitation,
- high-quality child care,
- and preschool enrichment with family engagement.

#### Teach skills including:

- social-emotional learning,
- and healthy relationship skills.

#### Connect youth to caring adults and activities such as:

- mentoring programs,
- and after-school programs.

#### Lessen immediate and long-term harms with:

- enhanced primary care and access to it,
- victim-centered services,
- treatment to lessen the harms of ACEs,
- treatment to prevent problem behavior and future involvement in violence,
- and family-centered treatment for substance use disorders.

*America's Health Rankings<sup>10</sup>, CDC<sup>11</sup>*

## Housing and Energy

### Implement Housing First Programs

Housing First programs address chronic homelessness by providing rapid access to permanent housing, without a precondition of treatment, along with ongoing support services such as crisis intervention and case management. Different than standard rapid re-housing programs, Housing First programs have no time limits for participation. These are shown to reduce homelessness, increase housing stability, reduce hospital utilization, possibly improve mental health and well-being, and increase substance use disorder treatment.<sup>12</sup>

### Increase Housing Repair Programs

Housing rehabilitation programs such as weatherization provide funding to repair, improve, or modernize dwellings, and remove health or safety hazards from those dwellings. These have been shown to improve housing conditions, improve health outcomes, and improve mental health.<sup>13</sup>

### Develop Mixed-Use Projects

Mixed-use development supports a combination of land uses within a project rather than developing an area for a single purpose, which can be required through municipal zoning regulations.<sup>14</sup>

### Establish Alternative Routes to Homeownership

Homeownership is an indicator of future wealth, and yet Black homeownership has seen a downward trend. According to the Urban Institute, alternative methods to assess creditworthiness are one way to help more Black borrowers achieve homeownership. Rent payments, for example, could be considered in credit assessments. African Americans are more likely to be renters than white Americans, and consistent rent payment is one of the strongest indicators of whether someone will be able to pay back a loan.<sup>15,16</sup>

**These are only a few ways to address poverty. Alleviating poverty requires more than a single approach or a one-size-fits-all solution. Each element of poverty connects to the others. Every personal situation is different. Whatever the solution, we must make positive changes in our world, in our state, and in our communities for families to grow and thrive.**



Having accounted for housing, food, child care, health care, and energy, our family, which is above the federal poverty line, **has to spend \$1,656.60 more than their income allows.**

This is without taking into account expenses such as transportation to work, school supplies, clothing, hygiene, retirement, or any emergencies.

13.2% of Missouri's population—that is 786,330 Missourians—live below the federal poverty line.

Countless other families live in situations similar to Stacy and Rob's—the average cost of daily necessities exceeds their income.

**840,260**

 Total Number of Medicare beneficiaries in Missouri in 2018  
*The Henry J. Kaiser Family Foundation<sup>22</sup>*

**833,914**

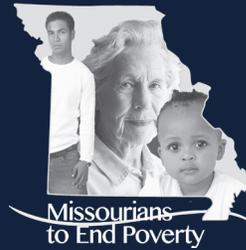
 Children enrolled in Medicaid and Children's Health Insurance Program (CHIP)  
*The Henry J. Kaiser Family Foundation<sup>23</sup>*

**176,800**

 People in 97,000 Missouri households use federal rental assistance to afford modest housing  
*Center on Budget and Policy Priorities<sup>24</sup>*

**123,733**

 Households receive Low Income Home Energy Assistance Program (LIHEAP) assistance  
*US Department of Health and Human Services<sup>25</sup>*



This publication was produced by  
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Missourians to End Poverty is a coalition of individuals, advocates, businesses, faith-based organizations, non-profits and government agencies that have come together around a shared vision. We envision a just society of shared responsibility by individuals, communities, businesses, and government in which all individuals are respected, have opportunities to reach their full potential, and are embraced as participants in thriving, diverse, sustainable communities. We work toward this vision every day.

*We are Missourians to End Poverty.*

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#### **ORGANIZATIONS**

Catholic Charities of Central and Northern Missouri

Catholic Charities of St. Louis

Catholic Diocese of Springfield-Cape Girardeau

Central Missouri Community Action

Douglass Community Services

Empower Missouri

Missouri Budget Project

Missouri Catholic Conference

Missouri Community Action Network

Missouri Family Health Council

Missouri National Education Association

People's Community Action Corporation

Primaris Foundation

The Mission, Service & Justice Dept. of the Missouri Annual  
Conference of the United Methodist Church

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Jessie M. Dryden, Common Sense for an (un)Common Bond