

2018 MISSOURI POVERTY REPORT

A BIENNIAL PUBLICATION FROM MISSOURIANS TO END POVERTY



51% of Missouri's population is female.

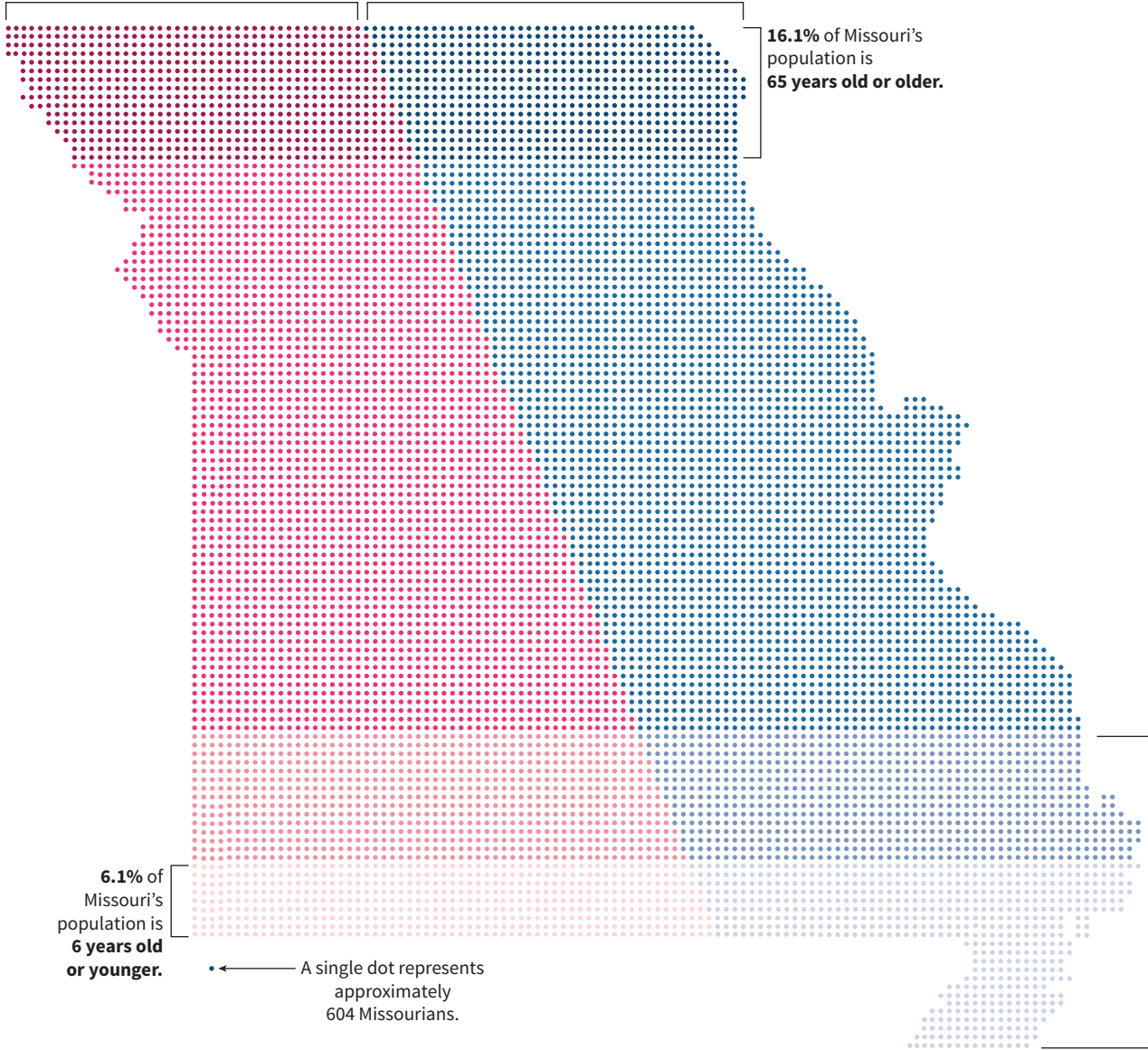
49% of Missouri's population is male.

16.1% of Missouri's population is 65 years old or older.

22.8% of Missouri's population is 18 years old or younger.

6.1% of Missouri's population is 6 years old or younger.

• ← A single dot represents approximately 604 Missourians.



MISSOURI POVERTY

The State of the State

Poverty. It's a problem. A health care problem. A living wage problem. A food insecurity problem. An affordable housing problem. It's complex. Complicated. And it is anything but linear. 12.7% of Americans currently live at or below the federal poverty level. In Missouri the poverty rate is even higher at 14%. For a statewide population of 5,911,099, that's 826,358 Missourians.

THE 2018 MISSOURI POVERTY REPORT, from Missourians to End Poverty, is created to provide a comprehensive snapshot of poverty in Missouri. It is the hope of the coalition that the facts and information surrounding poverty presented here give a better understanding of the realities of this important social issue. All Missourians deserve the opportunity to thrive and to live with dignity. For this to be a reality, for real change to take place, the issues need to be clearly defined and understood by you—the change makers, the difference makers.

Missourians to End Poverty has identified five key factors that impact poverty—economic and family security, education, food and nutrition, health, and housing and energy. These factors, or elements of poverty, guide the advocacy work of the coalition. When there is struggle in one of these areas, the other areas in a person's life suffer. Together these elements highlight poverty's interconnected nature and the need for multi-dimensional solutions.

Missouri is a state rich in natural beauty. Opportunities for education and employment, security and health, individual success, and dignity should be just as abundant. However, the statewide poverty rate is 14% overall, and

19.2% for children. In real numbers, poverty in Missouri impacts more than 826,358 individuals. 260,867 Missouri children live in poverty. While many children are born into situations of poverty, children have little to no control over their situation. To address poverty, we need to help children. Children are part of families, and to help children we need to help families.

Factors pushing people into poverty include affordable housing shortages, food insecurity, low-wage jobs, and increasing health care costs, among other things. Factors keeping people out of poverty include a strong support system, social and welfare programs, organized community efforts, employment, and tax reform. All of these help individuals, families, and children work toward thriving lives.

Perhaps you don't see poverty around you. But it's there. Your children's classmates, your friends, neighbors, people in your community, and your fellow Missourians are faced with situations of poverty for different reasons at different times. You can help. When your child's classmates do well, yours do, too. When your neighbors do well, you do, too. When your community does well, so do you. We are Missourians to End Poverty. **We'll show you.** ■

Missouri's state motto is "Salus Populi Suprema Lex Esto"; which means "Let the welfare of the people be the supreme law." Let it be so.

5 Elements of Poverty

Throughout this report, you'll see these symbols. Each symbol represents one of the five elements of poverty.



Economic and Family Security



Education



Food and Nutrition



Health



Housing and Energy

The information in this report is organized by these five elements. Just as these areas are inexplicably interconnected in real life, so is the information within this report. We have shown a glimpse of this interwoven aspect by illustrating the connection between elements of poverty where possible. So much of the interrelated nature of these elements of poverty is unseen, yet we hope to illuminate the reality of the many Missourians experiencing situations of poverty.

\$ Poverty: An Overview

Poverty. How is it defined? What does it look like across the United States? What does it look like in Missouri? Is Missouri any better or worse than other states? The information here, primarily provided by the US Census Bureau's 2017 release of poverty data, aims to address these questions. The level of poverty across Missouri, and our nation, has changed over time. Here is what poverty looks like according to available data.

Measuring Poverty

Official Poverty Measure

The current official poverty measure was developed in 1963 and is based on the cost of the minimum food diet for various family sizes in today's prices multiplied by 3. This official poverty calculation does not take into account the value of federal benefits, such as those provided by the Supplemental Nutrition Assistance Program (SNAP), and housing and energy assistance. Neither does it account for typical household expenses such as work expenses or child care.

Supplemental Poverty Measure

The Supplemental Poverty Measure considers family resources, such as income, along with benefits including 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 poverty rate and supplemental poverty rate for Missouri.

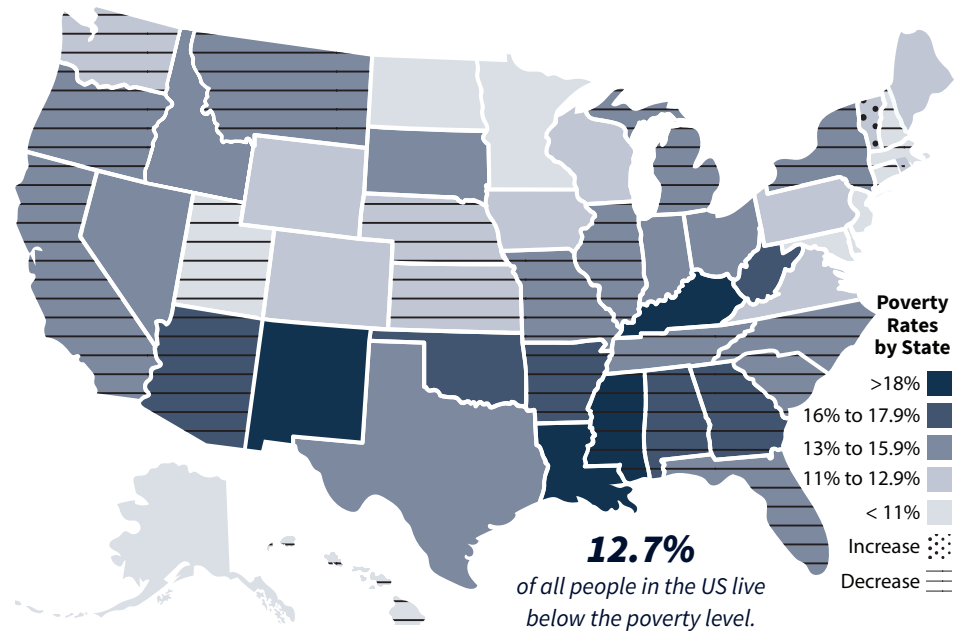
2018 Poverty Guidelines

The Poverty Guidelines are determined by the Department of Health and Human Services and updated annually. The amounts are based on number of persons in a family per household. For families or households with more than 8 persons, \$4,320 is added for each additional person. For 2018, poverty guidelines for the 48 contiguous states and Washington DC are:

PERSONS/ HOUSEHOLD	GROSS INCOME
1	\$12,140
2	\$16,460
3	\$20,780
4	\$25,100
5	\$29,420
6	\$33,740
7	\$38,060
8	\$42,380

Poverty Across the United States

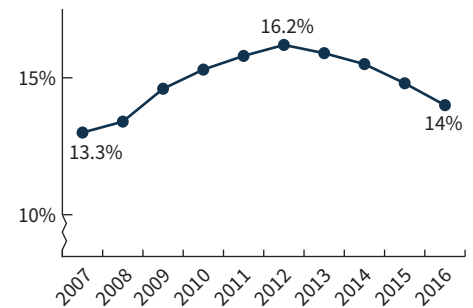
This 2017 US Census Bureau poverty data shows poverty rates for the United States in 2016. States with the lined pattern indicate a statistically significant decrease in poverty rate from last US Census reporting. Vermont, labeled with the dot pattern, is the only state with a statistically significant increase in poverty rate. States without a pattern had no statistically significant change in poverty rate. *US Census Bureau*



10 Year Snapshot: Missouri

Missouri's poverty rate steadily increased from 13.3% in 2007 to 16.2% in 2012. Since 2012, the poverty rate has declined to 14%. The US Census Bureau deems the 2016 rate as a statistically significant decrease.

US Census Bureau Small Area Income and Poverty Estimates



10 Missouri Counties with Highest Poverty Rate

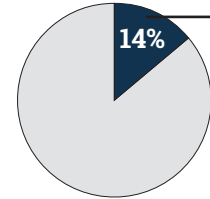
MISSOURI COUNTY	POVERTY RATE	MEDIAN INCOME	EDUCATIONAL ATTAINMENT*	NO HEALTH INSURANCE**
1. Pemiscot County	30.9%	\$31,671	74.8%	13.0%
2. Texas County	29.9%	\$35,730	82.1%	15.8%
3. Mississippi County	28.4%	\$29,214	72.8%	15.1%
4. Ripley County	27.7%	\$34,145	78.2%	16.1%
5. Dunklin County	27.2%	\$31,220	73.9%	15.1%
6. Shannon County	26.4%	\$32,284	81.7%	16.6%
7. Wayne County	26.0%	\$33,954	75.3%	15.9%
8. Ozark County	25.3%	\$31,087	83.8%	17.8%
9. New Madrid County	25.0%	\$31,615	75.9%	13.6%
10. Oregon County	24.9%	\$30,442	83.6%	15.3%

*Percent of population with high school graduation or higher **Percent of population without health insurance under age 65

Missouri Poverty Rate: County by County

Missouri's 2016 statewide poverty rate is 14%, a .8% change from 2015. Below are the poverty rates by Missouri county. 23 counties have a poverty rate above 20%. Seven counties have a poverty rate below 10%. US Census Bureau Small Area Income and Poverty Estimates

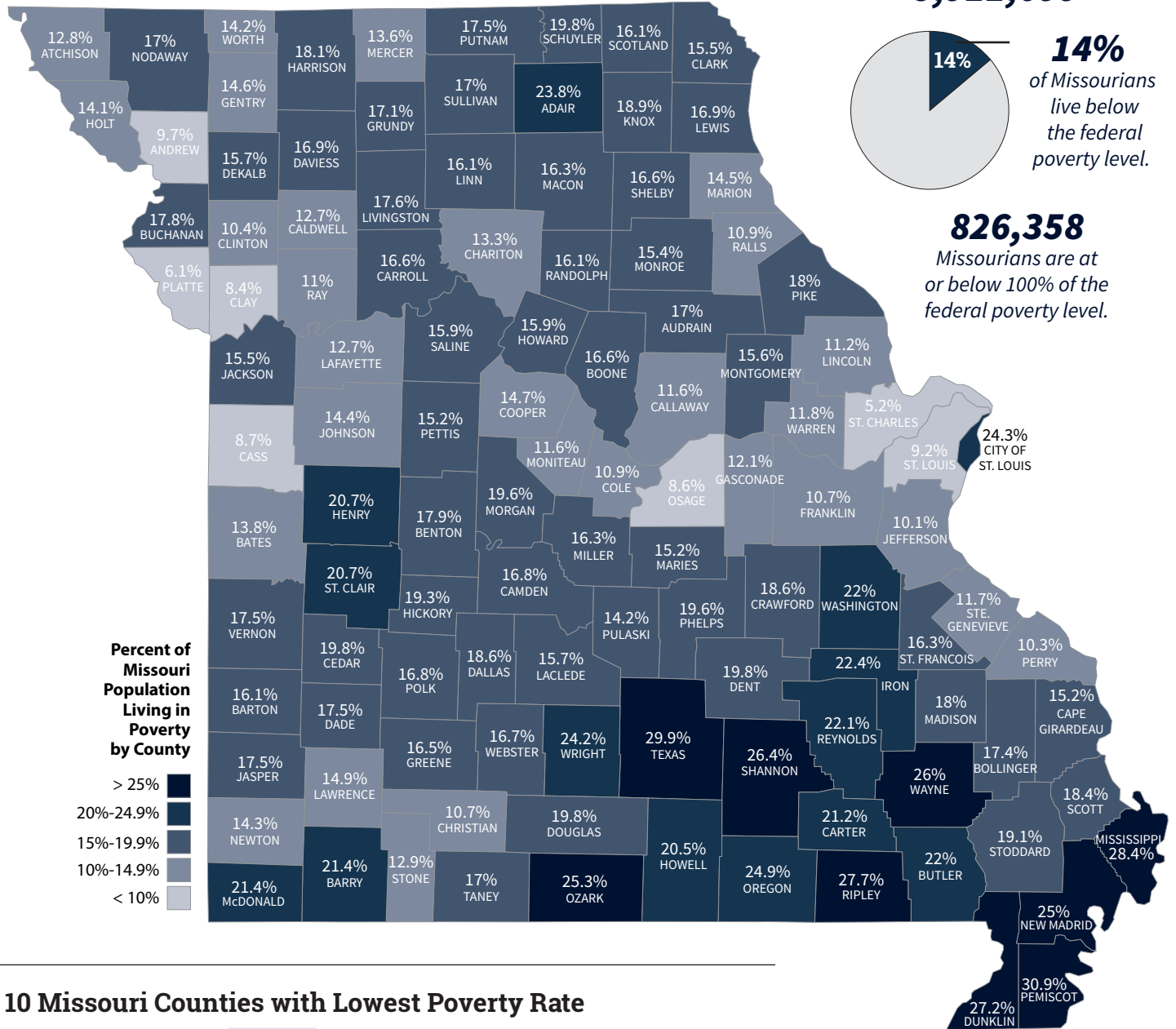
Missouri's population is **5,911,099**



14% of Missourians live below the federal poverty level.

826,358

Missourians are at or below 100% of the federal poverty level.



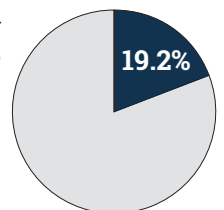
10 Missouri Counties with Lowest Poverty Rate

MISSOURI COUNTY	POVERTY RATE	MEDIAN INCOME	EDUCATIONAL ATTAINMENT*	NO HEALTH INSURANCE**
1. St. Charles County	5.2%	\$75,603	94.3%	7.0%
2. Platte County	6.1%	\$70,879	95.3%	7.9%
3. Clay County	8.4%	\$63,702	92.7%	9.3%
4. Osage County	8.6%	\$54,119	90.3%	10.5%
5. Cass County	8.7%	\$63,613	92.5%	9.2%
6. St. Louis County	9.2%	\$61,103	93.0%	8.2%
7. Andrew County	9.7%	\$54,804	90.6%	10.0%
8. Jefferson County	10.1%	\$58,232	87.5%	10.8%
9. Perry County	10.3%	\$53,014	87.5%	10.4%
10. Clinton County	10.4%	\$57,486	92.5%	10.3%

*Percent of population with high school graduation or higher **Percent of population without health insurance under age 65

Missouri's child poverty rate is higher than the overall state poverty rate of 14%.

19.2% of Missouri children live in poverty.



260,867

Missouri children live in poverty.

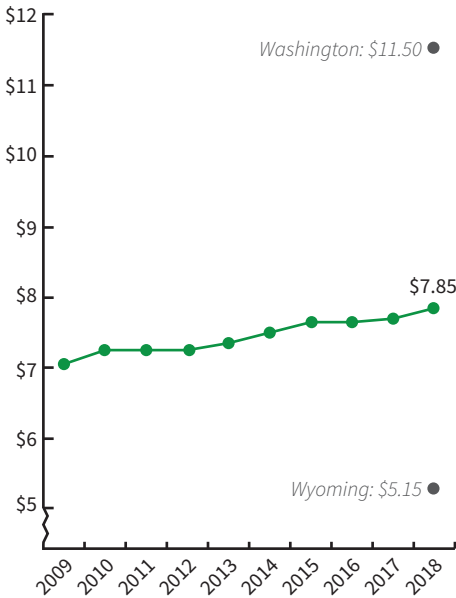
\$ Economic and Family Security

Economic and family security is foundational for the well-being of an individual or family. A variety of factors impact economic and family security. Many of these issues are related to the local economy, availability of employment, minimum wage regulations, and taxes. Here is a snapshot of the factors surrounding economic and family security for Missourians.

Minimum Wage in Missouri

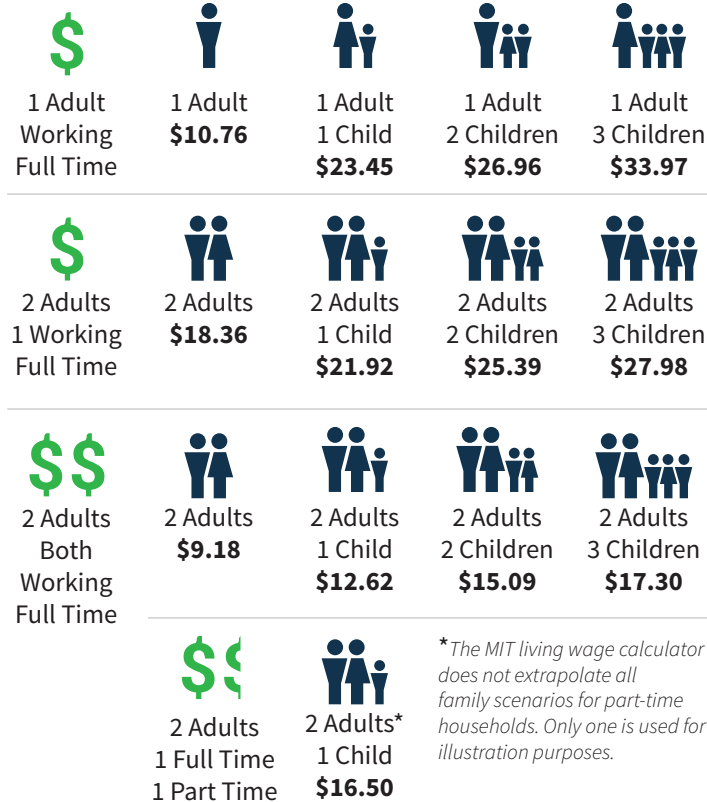


As of January 1, 2018, the minimum wage in Missouri is \$7.85. Over the past 10 years, the minimum wage increased by 80 cents, from \$7.05 in 2009. Washington has the highest minimum wage in the US at \$11.50, and several states have enacted gradual minimum wage increases to take effect over the next several years. 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*



What Is a Living Wage in Missouri?

In many American communities, families working low-wage jobs make insufficient income to live at a minimum standard of living given the local cost of living. MIT developed a living wage calculator to estimate the cost of living in communities across the US. The Missouri statewide living wage average shown below is the hourly rate that an individual must earn to support his or her family, if they are the sole provider working full-time. *Dr. Amy K. Glasmeier; Massachusetts Institute of Technology*

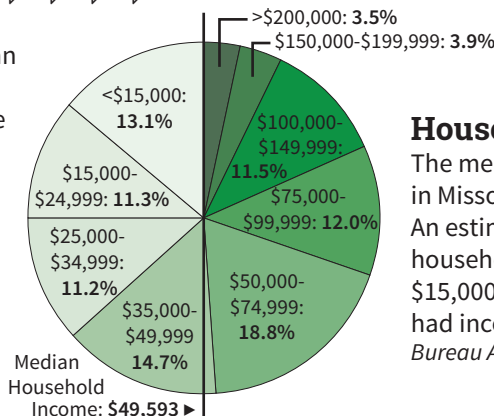


*The MIT living wage calculator does not extrapolate all family scenarios for part-time households. Only one is used for illustration purposes.

Studies show that most children raised in low-income families will likely have very low incomes as adults, while children raised in high-income families can anticipate very high incomes as adults. **43%** of children born to the poorest families remain poor into adulthood. *Pew Charitable Trusts*

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

\$7.85 hourly
\$314 weekly
\$16,328 annually



Household Income

The median income of households in Missouri was \$49,593 in 2016. An estimated 13.1% of Missouri households had income below \$15,000 a year and more than 7% had income over \$150,000. *US Census Bureau American Community Survey*

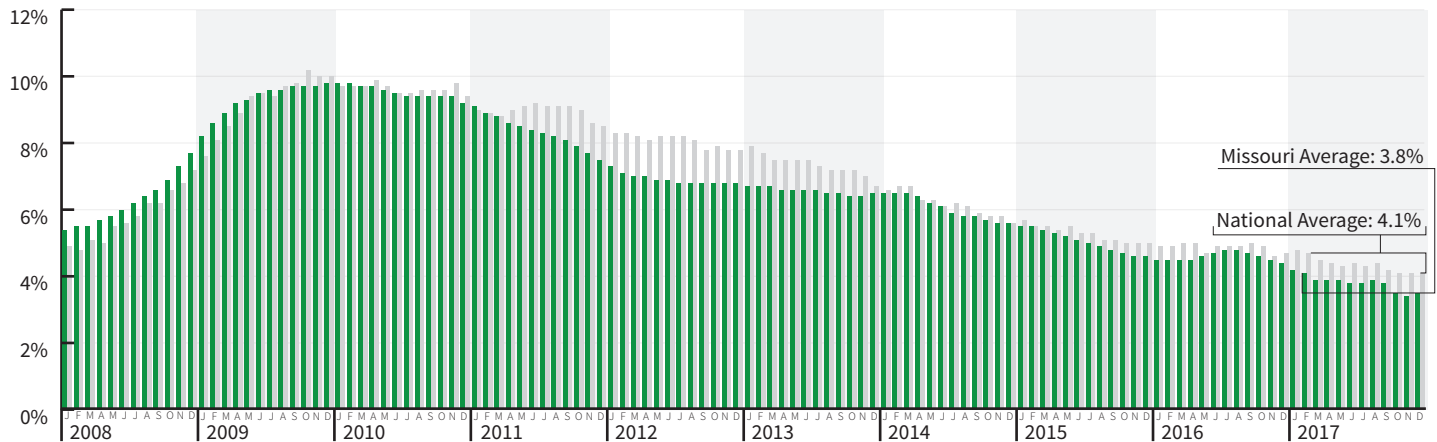
The median income for men in Missouri is **\$10,830** higher than for women. That's a 51% increase from the median income for women.

\$31,918
Median Income for Men

\$21,088
Median Income for Women
US Census Bureau American Community Survey

Missouri vs. US National Unemployment Rates

Since 2011, the Missouri unemployment rate has been lower than the US average. The state's average unemployment rate for 2017 was 3.8% with a high of 4.2% in January and a low of 3.4% in November. Overall, Missouri has seen a steady decline in the unemployment rate since it peaked in 2010 following an uptick after the 2008 economic crash. At the end of 2017, Missouri ranked 16th in unemployment. Hawaii's 2% unemployment rate ranked 1st, and Alaska's 7.3% ranked 51st. *Bureau of Labor Statistics*



Earned Income Tax Credit

Earned Income Tax Credit, or EITC, is a tax benefit designed to help low-to-moderate income, working people. Workers must file tax returns to receive the credit. The federal government, 26 states, and Washington DC have credits. Missouri does not have an EITC. More than 27 million Americans received almost \$67 billion in federal, refundable credits in the year 2015. An estimated 20% of eligible workers do not claim the EITC.

EITC refunds are a fiscal stimulus to the state, work incentive to the recipient, child care assistance where applicable, and a financial asset and savings tool. It can boost financial assets for families, helping them avoid future financial setback, all while putting new money into the economy. 519,000 Missourians filed for the federal EITC for tax year 2015. The average EITC was \$2,377. That's \$1.2 billion boosting Missouri's economy and helping Missouri families.

National Conference of State Legislators

US Census Bureau annual poverty data show federal refundable tax credits as the second most important anti-poverty program after Social Security.

For Tax Year 2015

519,000

Missourians claimed the federal EITC.

\$2,377

was the average federal EITC for a total of

\$1.2 billion

in Earned Income Tax Credits helping Missouri families.

Asset Poverty

Asset poverty expands the notion of poverty to include how much of a financial cushion a household has to weather a financial crisis such as a job loss, medical emergency or the need to fix a car. **It can be defined as a household's inability to access wealth resources that are sufficient to provide for basic needs for a period of three months.** Experts have agreed that three months of living expenses at the poverty level is a conservative cushion for a family that loses its income. Estimation of asset poverty is based on household net worth—durable assets, such as a home or business, that would need to be liquidated in order to help cover day-to-day expenses. Even with this conservative definition, asset poverty exceeds income poverty in all states except for South Carolina. *Prosperity Now*

If we believe that low-income families should have the chance to build a pathway out of poverty, then we have to care about asset poverty. If we understand that poverty is a cycle that often traps families from generation to generation, then we have to care about asset poverty.

—Compass Working Capital

College Debt

Class of 2016 Missouri graduates have an average debt of \$27,532, ranking the state 29th for amount of debt per graduate. 57% of Missouri college graduates have debt, ranking the state 30th nationwide for percent of students with debt. As cost of higher education increases, debt will continue to increase. Read more about education on page 8. *The Institute of College Access and Success*



Unbanked and Underbanked

8.5% of Missouri's households are unbanked, or not served by a bank or similar financial institution. 22.3% of Missouri's households are underbanked; these households had a checking or savings account yet obtained financial products and services outside of the banking system. This is higher than the US average of 7% unbanked and 19.9% underbanked. *Federal Deposit Insurance Corporation*



Missouri Poverty Rate: 14.0%
Asset Poverty in Missouri: 27.4%
Liquid Asset Poverty: 40.1%



Education

Education is a key strategy for poverty reduction, but significant barriers exist for low-income students. Studies show that educational attainment increases employment rates and earnings, which impact economic and family security long-term. Education for children is also critical as it provides opportunity for development and growth, and points to long-term success, including breaking generational cycles of poverty.

School Reading Levels

According to the National Center for Education Statistics, average reading scores for both 4th and 8th grade students differ based on National School Lunch Program eligibility. The score disparity between NSLP eligible and non-eligible students is consistently about 20 points. *National Center for Education Statistics*

GRADE	YEAR	NSLP Eligible	Not Eligible
4th Grade	2015	211	236
4th Grade	2013	211	236
4th Grade	2011	207	234
8th Grade	2015	255	278
8th Grade	2013	256	277
8th Grade	2011	255	276

*Each year measures a new class of students.

2011 4th graders are 2015 8th graders. Disparity in score persists as students age.

A HEAD START MAKES ALL THE DIFFERENCE
Consistent evidence has been found that the positive effects of Head Start during its earliest years transferred across generations in the form of improved long-term outcomes for the second generation.
 Read more on page 19.

National High School Graduation Rates

Among the 50 states and Washington DC, Missouri ranks 10th. *National Center for Education Statistics 2014-2015 School Year*

- Iowa.....90.8%
- New Jersey.....89.7%
- Alabama.....89.3%
- Texas.....89.0%
- Nebraska.....88.9%
- Wisconsin.....88.4%
- New Hampshire.....88.1%
- Kentucky.....88.0%
- Tennessee.....87.9%
- 10. Missouri.....87.8%**
- Vermont.....87.7%
- Maine.....87.5%
- Massachusetts.....87.3%
- Connecticut.....87.2%
- Indiana.....87.1%
- Maryland.....87.0%
- North Dakota.....86.6%
- West Virginia.....86.5%
- Montana.....86.0%
- Virginia.....85.7%
- Kansas.....85.7%
- North Carolina.....85.6%
- Illinois.....85.6%
- Delaware.....85.6%
- Arkansas.....84.9%
- Utah.....84.8%
- Pennsylvania.....84.8%
- South Dakota.....83.9%
- Rhode Island.....83.2%
- Oklahoma.....82.5%
- California.....82.0%
- Minnesota.....81.9%
- Hawaii.....81.6%
- Ohio.....80.7%
- South Carolina.....80.3%
- Michigan.....79.8%
- Wyoming.....79.3%
- New York.....79.2%
- Idaho.....78.9%
- Georgia.....78.8%
- Washington.....78.2%
- Florida.....77.9%
- Louisiana.....77.5%
- Arizona.....77.4%
- Colorado.....77.3%
- Alaska.....75.6%
- Mississippi.....75.4%
- Oregon.....73.8%
- Nevada.....71.3%
- New Mexico.....68.6%
- Washington DC.....68.5%

High School Graduation Rate

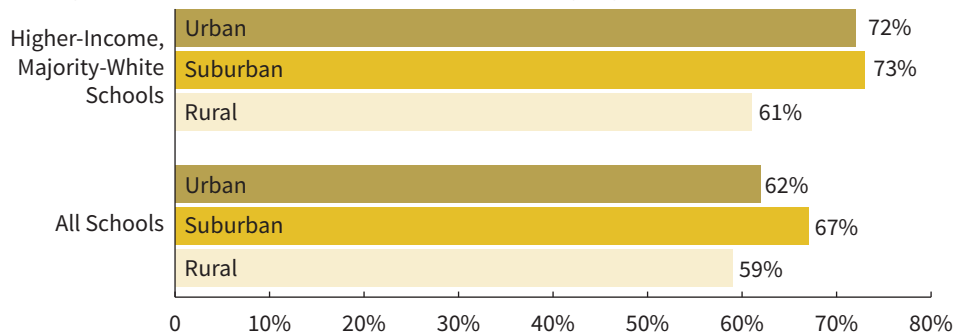
The National Center for Education Statistics lists Missouri 10th at 87.8% for graduation rate based on nationwide data for 2014-2015, the most recent available. The Missouri Department of Elementary and Secondary Education shows 79 school districts, or 18% of the 438 districts reporting, had a high school graduation rate of 100% in 2017. Of the 438 school districts reporting high school graduation rates, the following five districts had the lowest graduation rates in 2017:

- DeLaSalle Charter School.....43.18%*
 - Division of Youth Service.....45.89%*
 - St. Louis City.....52.16%*
 - Special School District St. Louis Co.58.82%*
 - Kansas City 33.....72.19%*
- Missouri Department of Elementary and Secondary Education*

Likelihood of Immediate College Attendance

Regardless of racial or socioeconomic demographics of their high school, graduates from high schools in the suburbs are most likely to immediately enroll in college. Rural students are less likely to attend college the fall semester after high school graduation than urban or suburban counterparts. This data reflects 2015 numbers, the most recent available. *National Student Clearinghouse*

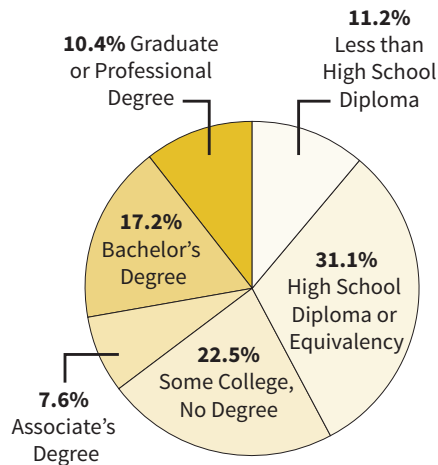
College Enrollment Rates the Fall Semester Following High School Graduation



Educational Attainment

In 2016, 11.2% of Missourians had educational attainment less than a high school diploma, and 31.1% had a high school diploma. 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 was 72.4%.

US Census Bureau



27.6%

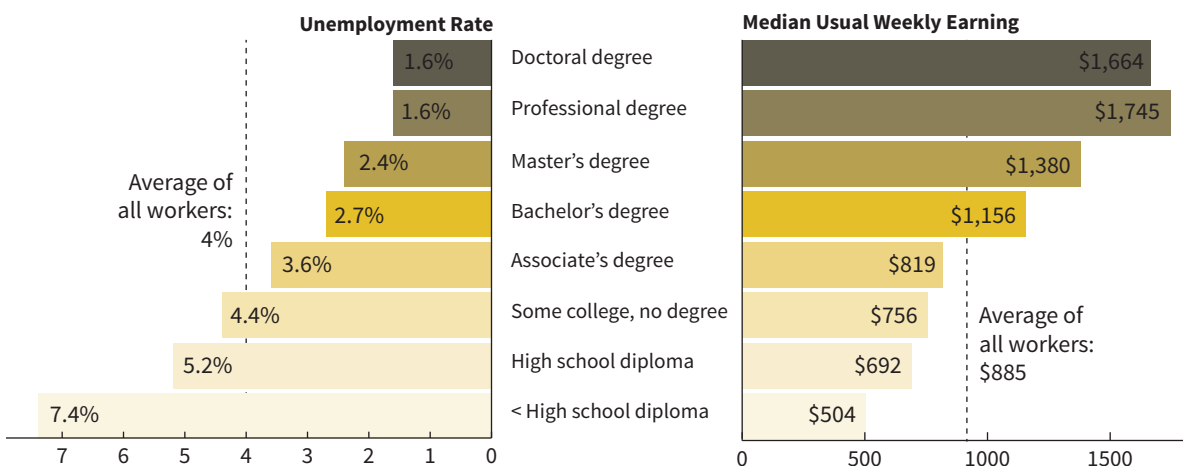
Missouri College Graduation Rate

US Census Bureau American Community Survey

In 2016, the employment rate was higher for people with higher levels of educational attainment.

Unemployment and Earnings by Educational Attainment

Without adequate education, people are often relegated to unskilled service jobs that fail to provide economic security. In these charts, data reflects persons age 25 and older, and earnings are for full-time, salaried workers. These education categories reflect only the highest level of educational attainment. They do not take into account completion of training programs such as apprenticeships and other on-the-job training. US Bureau of Labor Statistics



College Affordability

As the price of college has risen, need-based federal Pell Grant college education funding to low- and middle-income Americans has covered a shrinking share of college costs. In 1980, the average Pell Grant covered three-fourths of the cost of attendance at a public 4-year college. Today, the proportion has dropped to one-third. Tuition increases disproportionately affect low-income students. Between 2007 and 2011, students from the poorest 25% of families, making less than \$31,000 per year, saw their net tuition price as a percentage of annual income increase from 29% to 40%, compared to an increase from 16% to 18% for families making between \$69,000 and \$111,000. Institute for Research on Poverty

Education and Housing

In 2016-2017, 32,739 unaccompanied homeless youth completed the Free Application for Federal Student Aid (FAFSA) nationally. In Missouri, 1,227 FAFSA applicants were unaccompanied homeless youth. The FAFSA does not gather homeless information to determine population of homeless students attending colleges, but rather, homeless questions are used to determine an applicant's dependency status for Federal Student Aid. National Center for Homeless Education; FAFSA

"[Homelessness and food insecurity] is a largely invisible problem. Stereotypes of Ramen-noodle diets and couch surfing partiers prevent us from seeing it. They trick us into thinking that food insecurity is a rite of passage, that hunger and even homelessness among our students is normal. But it is time to admit that we have a serious problem in higher education."

—Sara Goldrick-Rab, Ph.D.

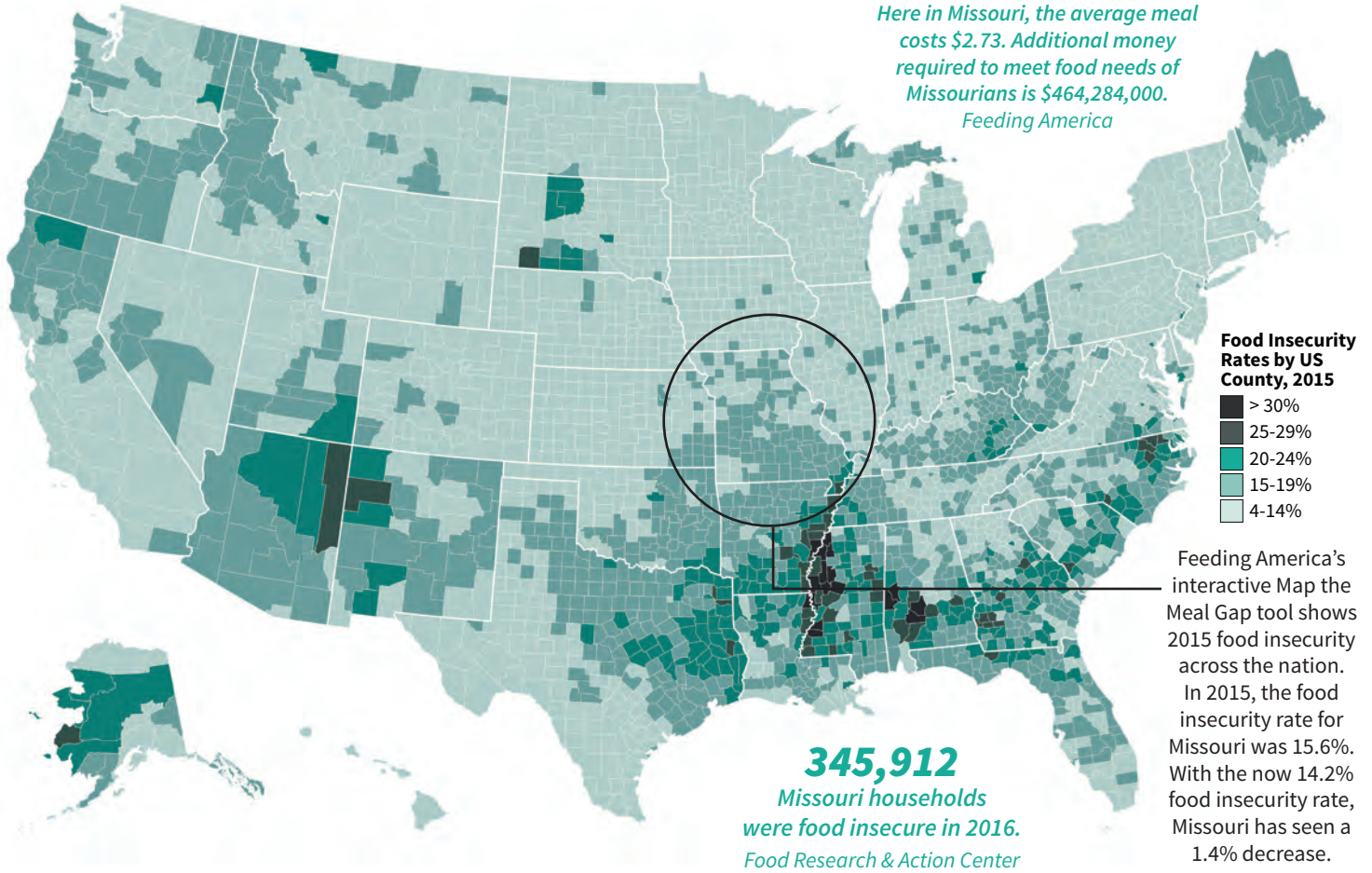
A college education has become increasingly important in the US. By 2020, analysts predict that **45% of all jobs in the US economy will require a college degree**. Yet, at current completion rates, **the US will face a shortfall of 5 million college educated workers by 2020**. For many of those who wish to pursue a college degree, **increasing costs and inadequate financial aid present significant barriers**—especially for the poorest Americans. Since 1980, the **cost of college attendance has risen by 70%** at community colleges, **160%** at 4-year public universities, and **170%** at 4-year private universities, when adjusted for inflation. Meanwhile, **national median household income has not kept pace**.

Despite these trends, the benefits of a college degree still far outweigh the costs, with college graduates earning, on average, \$800,000 more than high school graduates by retirement age. Sara Goldrick-Rab, Ph.D., Talk Poverty



Food and Nutrition

Food is one of life's most basic necessities. Without nutritious food, risk of disease and health issues increase, while mental focus at work for adults and at school for children decreases. Yet this basic necessity is a struggle for many Missourians. Barriers to nutritious foods may include a household's low income, the affordability of food, or even access to nutritious food. 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 Insecurity:
The state of being without reliable access to a sufficient quantity of affordable, nutritious food.

13.0%
National food insecurity rate

14.2%
Missouri's food insecurity rate
USDA Economic Research Service

Food Insecurity by Household Characteristics

Prevalence of food insecurity varied among household types nationally. Food insecurity rates for each group were higher than the 13.0% national average. *USDA Economic Research Service*

All households with children	16.5%
Households with children under age 6	16.6%
Households with children headed by a single woman	31.6%
Households with children headed by a single man	21.7%
Women living alone.....	13.9%
Men living alone	14.3%
Black, non-Hispanic households.....	22.5%
Hispanic households.....	18.5%

Low-income households with incomes below 185% of the poverty threshold

31.6%
**The federal poverty line was \$24,339 for a family of four in 2016.*

“The costs of food insecurity are economic, social, physical and psychological. For example, the economic costs of food insecurity among adults include income loss, work absenteeism, higher demand for public benefits and social services and increased health care expenditures. Food insecurity and poverty are clearly connected—poverty is the best single predictor of food insecurity, and hunger strongly correlates with lower educational achievement, unemployment and impaired work performance. Recent studies of children show food insecurity and hunger are significant predictors of chronic illness, low birth weight, lower school performance and developmental problems.”
— Missouri Hunger Atlas, University of Missouri

Food Insecurity

Missouri ranks 19th for food insecurity among the 50 states and Washington DC. Mississippi has the highest food insecurity rate of 18.7% and Hawaii has the lowest food insecurity rate of 8.7%. The food insecurity national average is 13%. *USDA Economic Research Service*

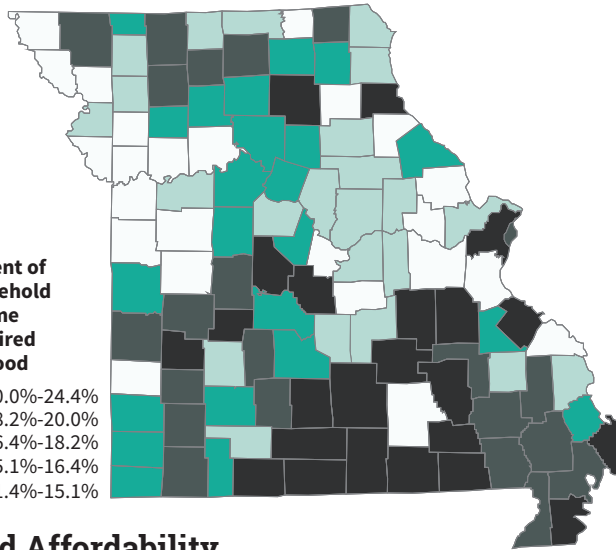
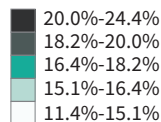
HIGHER THAN NATIONAL AVERAGE

1. Mississippi 18.7%
2. Louisiana 18.3%
3. Alabama 18.1%
4. New Mexico 17.6%
5. Arkansas 17.5%
6. Kentucky 17.3%
7. Maine 16.4%
8. Indiana 15.2%
9. Oklahoma 15.2%
10. North Carolina 15.1%
11. West Virginia 14.9%
12. Ohio 14.8%
13. New Hampshire 14.7%
14. Arizona 14.6%
15. Oregon 14.6%
16. Kansas 14.5%
17. Texas 14.3%
18. Michigan 14.3%
- 19. Missouri 14.2%**
20. Georgia 14.0%
21. Tennessee 13.4%
22. South Carolina 13.0%
- US 13.0%**

LOWER THAN NATIONAL AVERAGE

23. Montana 12.9%
24. Rhode Island 12.8%
25. Wyoming 12.7%
26. Alaska 12.7%
27. Pennsylvania 12.5%
28. New York 12.5%
29. Connecticut 12.3%
30. Nevada 12.1%
31. Idaho 12.1%
32. Florida 12.0%
33. California 11.8%
34. Washington 11.6%
35. Utah 11.5%
36. Washington DC 11.4%
37. New Jersey 11.1%
38. Illinois 11.1%
39. Delaware 10.8%
40. Wisconsin 10.7%
41. Iowa 10.7%
42. South Dakota 10.6%
43. Massachusetts 10.3%
44. Colorado 10.3%
45. Vermont 10.1%
46. Maryland 10.1%
47. Virginia 9.9%
48. Montana 9.7%
49. New Hampshire 9.6%
50. North Dakota 8.8%
51. Hawaii 8.7%

Percent of Household Income Required for Food



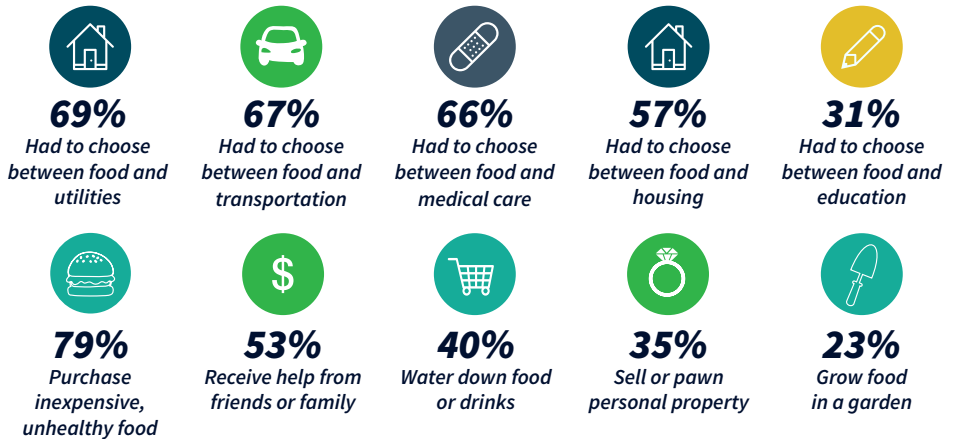
Food Affordability

Experts suggest spending less than 15% of household income on food when creating a household budget. Only 22 of Missouri's counties spend this percentage of household income on food. Households in the remaining 93 counties and City of St. Louis spend an average of more than 15% of household income on food. *Missouri Hunger Atlas 2016*

On an annual basis,
1,190,600
unique individuals in Missouri are served by Feeding America partner food banks. That's nearly 20% of Missouri's population.
Feeding Missouri

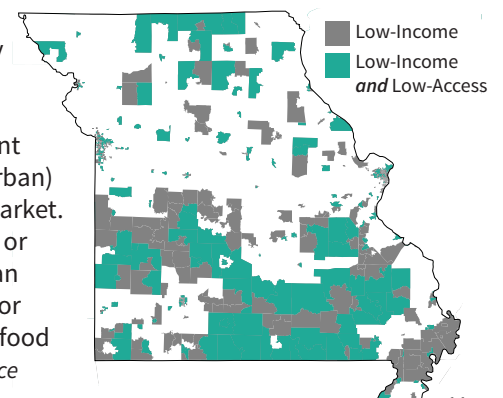
Food Insecurity Compromises

Feeding America's Hunger in America study identified compromises and coping strategies of food insecure Americans. These are some choices food insecure people make in order to eat. *Feeding America*



Access: Food Deserts

Areas in which nutritious food is not readily accessible are considered food deserts. The Food Access Atlas from USDA shows low-income census tracts where a significant number of residents is more than 1 mile (urban) or 10 miles (rural) from the nearest supermarket. Tracts with a poverty rate of 20% or higher, or tracts with a median family income less than 80% of median family income for the state or metropolitan area are shown in relation to food deserts in gray. *USDA Economic Research Service*



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. This creates a system in which 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.

11.7%

of Americans do not have health insurance coverage.
US Census Bureau

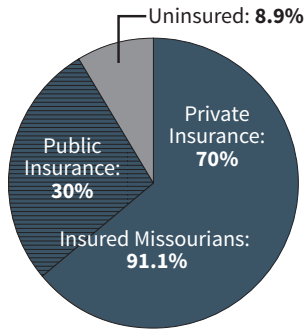
Health Insurance Coverage

In 2016, only 8.9% of Missourians did not have health insurance coverage. Of the 91.1% of the population with coverage, 70% had private coverage while 30% had public coverage.
US Census Bureau

Many health insurance consumers face limited options, high costs, and incomplete coverage.

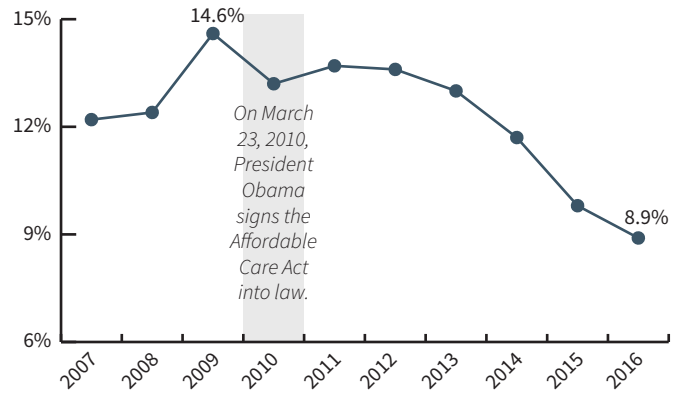
8.9%

of Missourians do not have health insurance coverage.
US Census Bureau



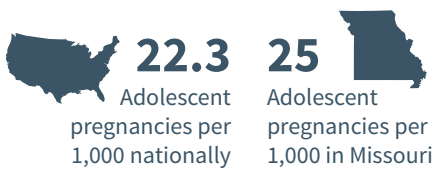
Historical Trends

After reaching a high of 14.6% in 2009, the percent of Missourians without health insurance decreased to 8.9% in 2016, which was 532,000 Missourians. In 2009, 871,000 Missourians did not have health insurance. *US Census Bureau*



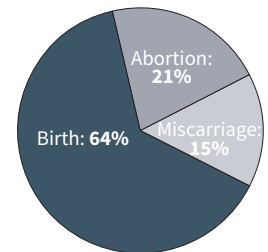
Adolescent Pregnancy

The adolescent pregnancy rate in Missouri was 25 per 1,000 women aged 15–19 in 2015, down from 43 per 1,000 in 2013. The national rate was 22.3 per 1,000. Services are needed to support pregnant or parenting young people, regardless of the unintended nature of the pregnancy. *Guttmacher Institute*



Unintended Pregnancy

In 2011, the most recent year for which national-level data are available, 45% of all pregnancies in the United States were unintended, including three out of four pregnancies to women younger than 20. There were 45 unintended pregnancies per every 1,000 women aged 15–44, a rate significantly higher than that in many other developed countries. Economically disadvantaged women are disproportionately affected by unintended pregnancy. In 2011, the unintended pregnancy rate among women with a family income lower than the federal poverty level, at 112 per 1,000, was more than five times the rate among women with an income greater than 200% of the poverty level. *Guttmacher Institute*



Pregnancy Outcomes

In 2010, 64% of unintended pregnancies in Missouri resulted in births and 21% in abortions; the remainder resulted in miscarriages. *Guttmacher Institute*

Poverty and Life Expectancy

A 2016 MIT study shows the richest 1% of US men live 14.6 years longer on average than the poorest 1% of US men. Among women in those same percentiles, the difference is 10.1 years. Additionally, life expectancy increased by 2.34 years for men and 2.91 years for women who were among the top 5% of income earners in

America throughout the past 15 years. The life expectancy for men and women in the bottom 5% of the income tables, however, increased only .32 and .04 years. In Missouri, the average life expectancy is 77.2 years; however, average life expectancy varies based on demographic.

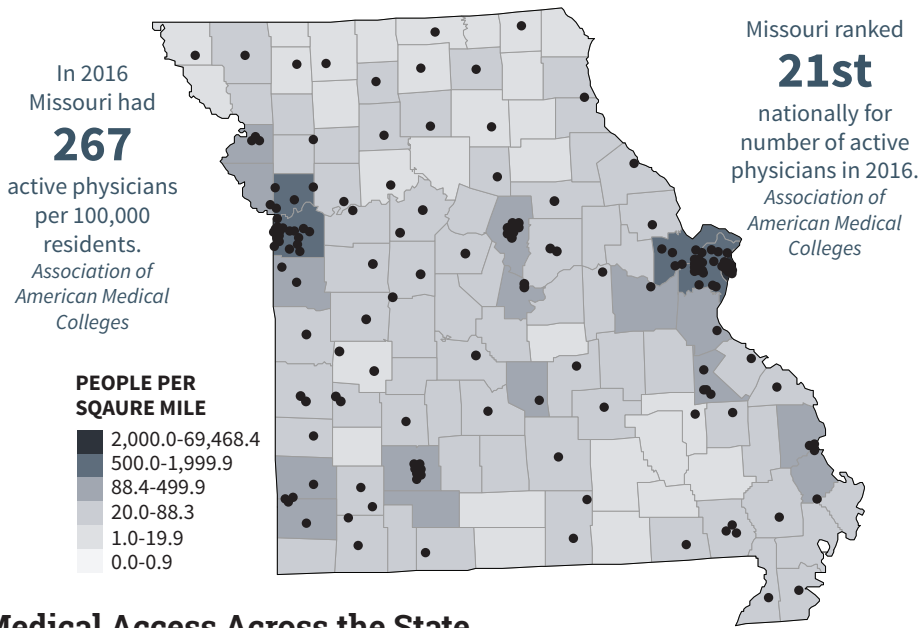
Missouri has seen white mortality rates increase since 2000 with “deaths

of despair”—drug overdoses, alcohol poisoning and suicides—as the leading cause. The greatest increase is found among drug overdoses. There were 420 deaths from drug overdose in 1995–1999, compared to 3,040 deaths from drug overdose in 2010–2014.

MIT; Missouri Department of Health and Senior Services; Missouri Foundation for Health; National Center for Health Statistics

Missouri Average Life Expectancy by Demographic





Health and...

Economic and Family Security As family income increases, the number of families reporting poor health decreases. *Institute for Research on Poverty*

Education Adolescent depression can adversely affect school performance and can increase the severity of other health conditions such as obesity and asthma. *Forum on Child and Family Statistics*

Food Insecurity Food insecure families are at higher risk for chronic diseases, diabetes, hypertension and weight gain. These physical and mental health effects are especially detrimental due to the lack of access to proper medical care. *Missouri Hunger Atlas*

Housing and Energy An estimated 26% of homeless adults staying in shelters live with serious mental illness and an estimated 46% live with severe mental illness and/or substance use disorders. *National Alliance on Mental Illness*

Medical Access Across the State

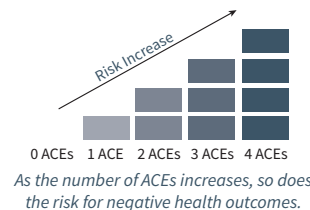
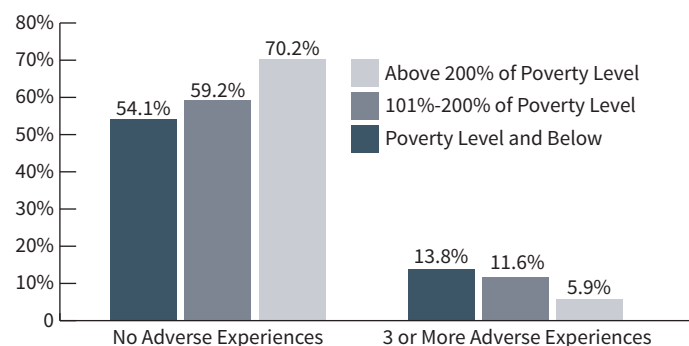
In 2017, there were 145 hospitals in Missouri. Although they were widely dispersed, they were not distributed evenly throughout Missouri. Of the 114 counties and City of St. Louis, 42 did not have a hospital. Of the 73 counties with hospitals, the larger metropolitan counties had multiple facilities, leaving rural areas with little access to hospitals. *Missouri Hospital Association; US Census Bureau*

Adverse Childhood Experiences

Adverse Childhood Experiences, or ACEs, are stressful or traumatic events, including abuse and neglect. They may also include household dysfunction such as witnessing domestic violence or growing up with family members who have substance use disorders. ACEs are strongly related to the development and prevalence of a wide range of health problems throughout a person's lifespan, including those associated with substance misuse. Excluding persistent economic hardship as an ACE, poor children are more than twice as likely as their more affluent peers to have had three or more other ACEs. Nearly 14% of children living at or below the poverty level experienced three or more ACEs, while only 6% of children living at more than twice the poverty rate had three or more ACEs. *Robert Wood Johnson Foundation; Child Trends Data Bank*

Percentage of Children with ACEs by Poverty

Excludes economic hardship as an adverse experience.



What is Considered an Adverse Childhood Experience?

ACEs fall under 3 categories—abuse, neglect, and household dysfunction—and include the following:

- Economic hardship
- Divorce or separation of a parent
- Death of a parent
- Physical abuse or neglect
- Sexual abuse
- Emotional abuse or neglect
- Witnessing domestic violence
- Mother treated violently
- Intimate partner violence
- Witnessing neighborhood violence
- Substance misuse within household
- Living with someone who was mentally ill or suicidal
- Being treated or judged unfairly due to race/ethnicity
- Incarcerated household member

Possible risk outcomes of Adverse Childhood Experiences include:

BEHAVIOR
Lack of physical activity, smoking, alcoholism, drug use, and missed work

PHYSICAL AND MENTAL HEALTH
Severe obesity, diabetes, depression, suicide attempts, STIs, heart disease, cancer, stroke, COPD, and broken bones



Housing and Energy

What happens when your housing is unaffordable or affordable housing does not exist? When you constantly face the impossible choice between rent and other life necessities? When 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.

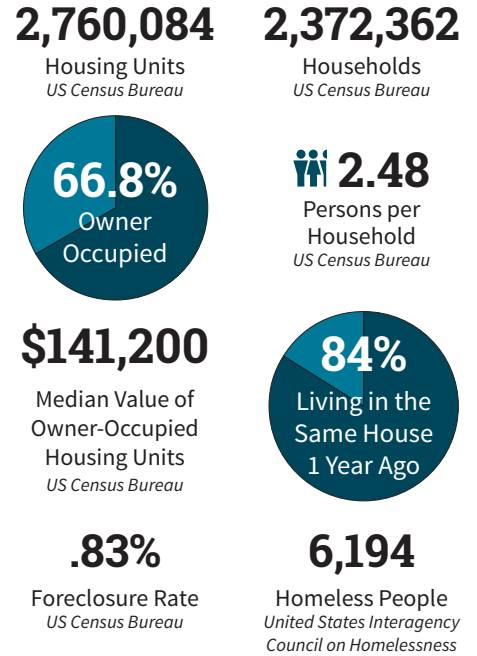


Cost of Rent vs. Ownership

According to the US Census Bureau data released in 2017, the median monthly housing costs in Missouri in 2016 for mortgaged owners was \$1,210, \$407 for non-mortgaged owners, and \$759 for renters. An estimated 25% of owners had mortgages, while 12% of owners did not have mortgages. 47% of renters in Missouri spent 30% or more of household income on housing. *US Census Bureau*

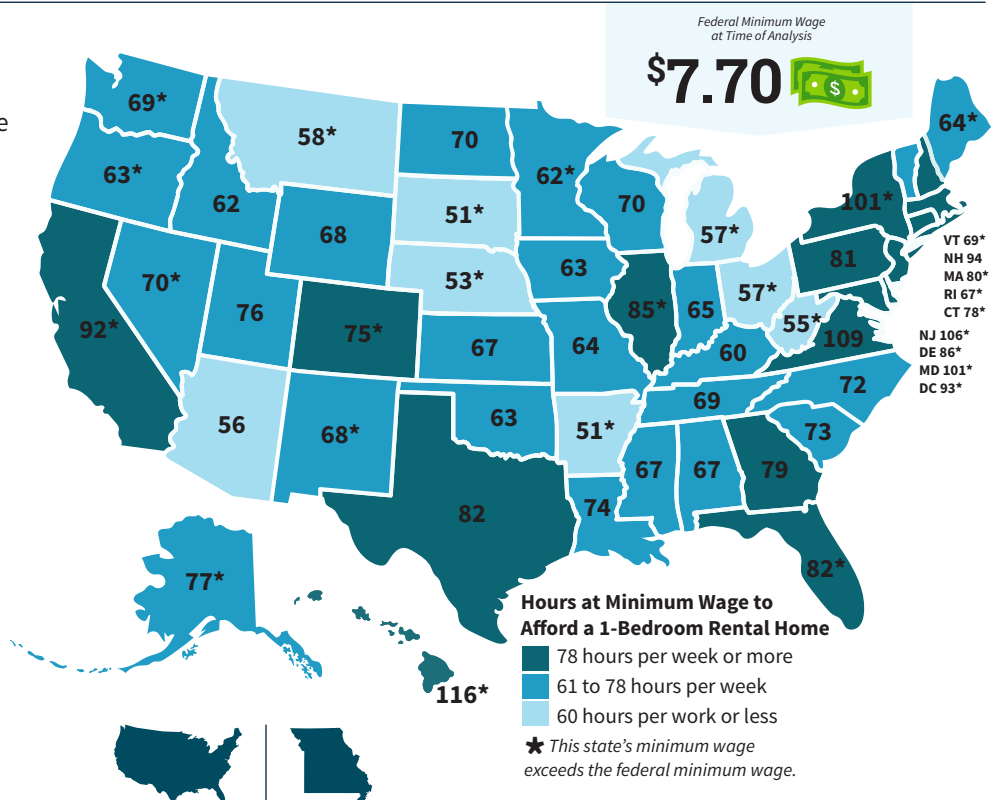


Housing and Family Living Arrangements in Missouri



Missouri Fair Market Rent and Housing Wage

The Out of Reach report, published by the National Low Income Housing Coalition, outlines the hourly wage one must make in each state to afford a 1- or 2-bedroom rental home. In 2017, the average fair market rent for 1-bedroom housing in Missouri was \$638 per month. To afford this housing, a person needs to make \$12.27 per hour, or \$25,528 per year. Fair market rent for 2-bedroom housing was \$815 per month. To afford this housing, a person needs to make \$15.67 per hour, or \$32,588 annually. These housing costs are more than one can afford on the minimum wage in Missouri. In fact, in no state can a minimum wage worker afford a 1-bedroom rental home at fair market rent, working a standard 40-hour work week, without more than 30% of his or her income going toward housing. *National Low Income Housing Coalition*



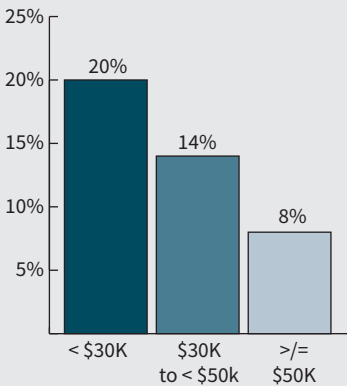
Nationwide, the **1-bedroom** housing wage is **\$17.14** per hour.
The **2-bedroom** housing wage is **\$21.21** per hour.

In Missouri, the **1-bedroom** housing wage is **\$12.27** per hour.
The **2-bedroom** housing wage is **\$15.67** per hour.

Energy Expense Impact on Missouri Families

High household energy expenditures and below-average family incomes strain the budget of Missouri's lower- and middle-income families. Missouri's 1.2 million households with pre-tax annual incomes below \$50,000 represent 52% of Missouri's families. These families spend an estimated average of 17% of their after-tax income on residential and transportation energy. Energy expenses for 732,000 Missouri households earning less than \$30,000 before taxes are 22% of their after-tax family incomes (before accounting for any energy assistance programs). Minorities and senior citizens are among the most vulnerable to energy price increases due to their relatively low household incomes. *American Coalition for Clean Coal Electricity*

Missouri Household Energy Expenditures as Percentage of After-Tax Income



“High consumer household energy expenditures—together with negative real income growth among lower- and middle-income households—underscore the need to maintain affordable energy prices, especially for low-income and middle-income Missouri families.”

—“Energy Expense Impacts on Missouri Families”
American Coalition for Clean Coal Electricity

Homelessness in Missouri

A point-in-time count is an unduplicated count on a single night each January of the people in a community who are experiencing homelessness, including both sheltered and unsheltered populations. The Missouri point-in-time count for 2017 was 1,243 people. It shows the following factors for homeless individuals in Missouri:

Homeless Individuals1,243

Households.....	862
Unsheltered Individuals.....	291
Sheltered Individuals.....	952

Chronic Homelessness.....237

Sheltered Individuals.....	197 (80%)
Unsheltered Individuals.....	48 (20%)

Other Characteristics

Domestic Violence.....	24%
HIV/AIDS.....	<1%
Mental Illness.....	16%
Substance Abuse/Disorder.....	21%

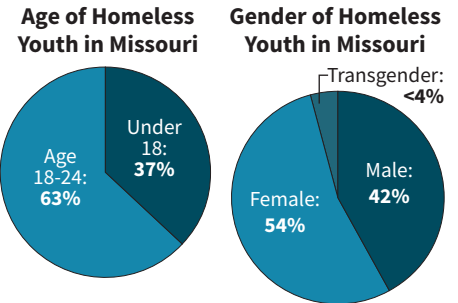
Missouri Housing Development Commission

Extremely Low Income Renters and Housing

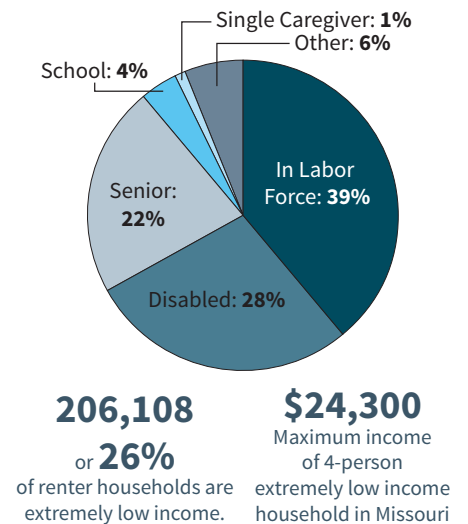
There is a shortage of affordable rental homes available to extremely low income households (ELI). ELI households have income at or below the poverty guideline or 30% of the area median income. Many of these households are severely cost burdened, spending more than 30% of their income on housing costs and utilities. Nationwide, 86.9% of ELI households are cost burdened and 71.2% are severely cost burdened. In Missouri, 87% are cost burdened and 69% are severely cost burdened. *National Low Income Housing Coalition*

Youth Homelessness

On any given night in the US, more than 61,000 families with children, 3,800 unaccompanied children under 18, and 31,900 unaccompanied youth (18–24) sleep in a homeless shelter or are unsheltered. More than half a million families stay in homeless shelters and 1.3 million schoolchildren experience some form of homelessness. Furthermore, as many as 1.7 million children—most between 15 and 17—are told to leave or stay away from home for at least a night. *US Census Bureau*



Extremely Low Income Renter Households in Missouri



Worst Case Needs Housing: National Trends

Worst case needs households do not receive government housing assistance and pay more than half of their income for rent, live in severely inadequate conditions, or both. High rents in proportion to renter incomes remain dominant among households with worst case needs, leaving these renters with substantial, unmet need for affordable housing. These households increased in 2015 to 8.30 million households, up from 7.72 million in 2013 and approaching the record high of 8.48 million in 2011. The reduction in worst case needs in 2013 was not sustained, showing that severe housing problems are on the rise. Since the beginning of the Great Recession in 2007, severe housing problems have grown 41%. Contributing most to the increase in worst case needs between 2013 and 2015 was a major shift from homeownership to renting. *US Department of Housing and Urban Development*



What Is To Be Done? We'll Show You.

The five elements of poverty stand alone, yet they are also interconnected. When one aspect of a person's life—economic and family security, education, food and nutrition, health, or housing and energy—is compromised, the whole person suffers. Here are examples of positive and effective ways Missourians are uplifted in these five areas.



Safety Net Programs and Missourians

Safety net programs lift Missourians out of poverty. Each program addresses an element of poverty and influences an individual's ability to make strides in other areas of life, working toward self-sufficiency and increased overall well-being. For example, pregnant women who participate in the WIC program have fewer low birth weight babies, experience fewer infant deaths, see the doctor earlier in pregnancy and eat healthier. Through nutrition, the program's goal is to improve the health of women, infants and children.

22,600

Families receiving child care subsidies
Center for Law and Social Policy

78,214

Households receiving federal rental assistance
Center on Budget and Policy Priorities

20,789

Participants in all Head Start programs
Center for Law and Social Policy

416,000

Children receiving Supplemental Nutrition Assistance Program (SNAP) benefits
Children's Defense Fund

38,473

Adults and children receiving Temporary Assistance for Needy Families (TANF)
US Department of Health and Human Services

148,453

Households receiving Low Income Home Energy Assistance Program (LIHEAP) assistance
US Department of Health and Human Services

624,308

Children enrolled in Medicaid and Children's Health Insurance Program (CHIP)
The Henry J. Kaiser Family Foundation

127,551

Women and children receiving Women, Infants and Children (WIC) Supplemental Nutrition Assistance Program benefits
Food Research & Action Center

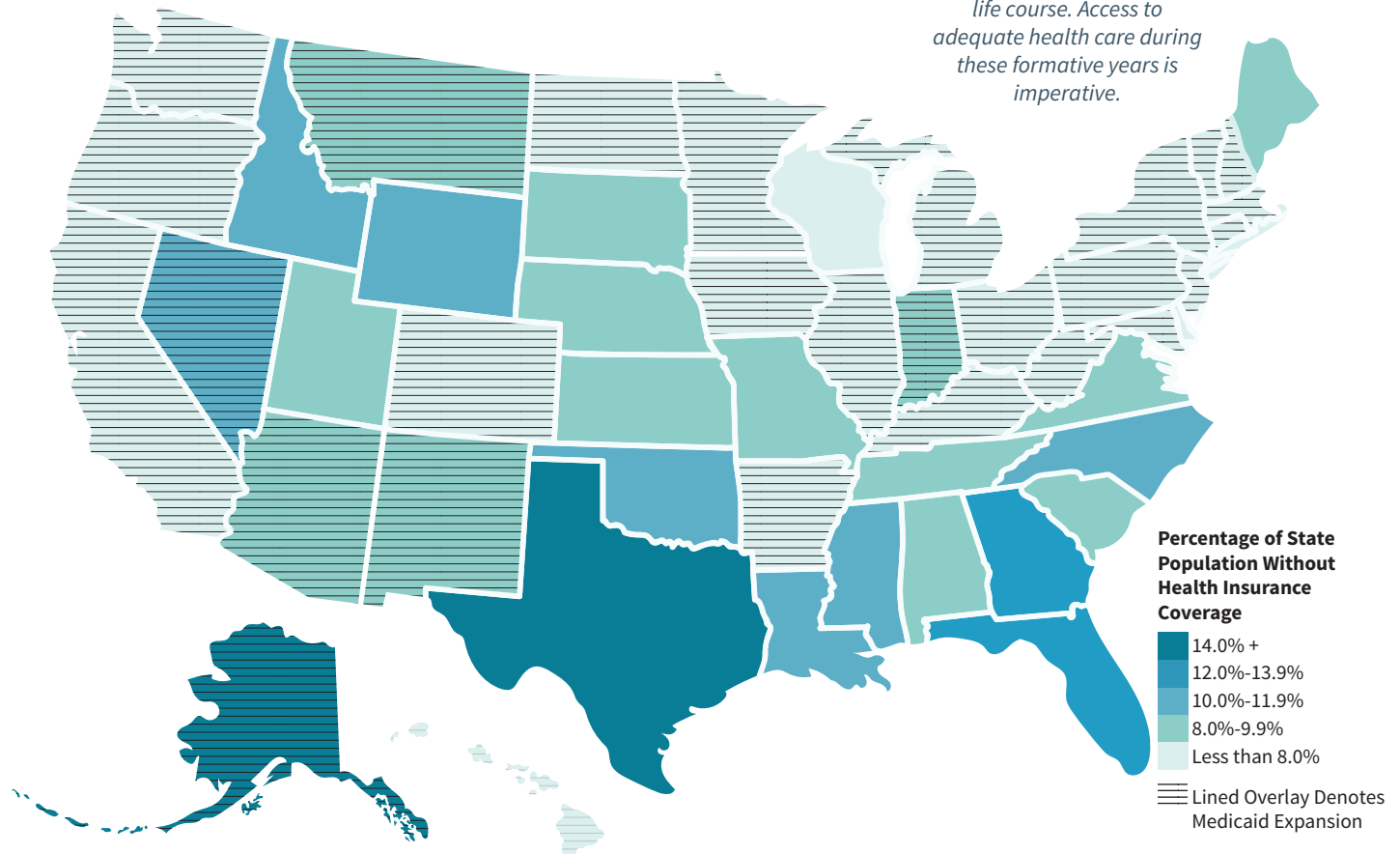
519,000

Recipients of Federal Earned Income Tax Credit (EITC)
National Conference of State Legislators

Medicaid Expansion and Health Insurance Coverage

Of the 50 states and Washington DC, 33 have expanded Medicaid. As of 2018, Missouri is one of 18 states without Medicaid expansion. Of the states with expanded Medicaid, 22 states have uninsured rates of less than 8% of the population. Only one state without expanded Medicaid, Wisconsin, has an uninsured rate less than 8%.

Birth to age 5 is critical for development; just a few years of poverty may negatively affect a child's life course. Access to adequate health care during these formative years is imperative.

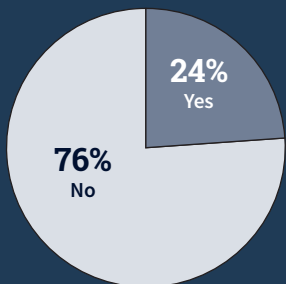


Missouri Voters and the Safety Net

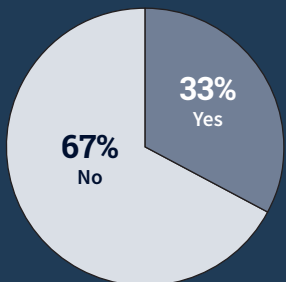
In a recent study conducted by Missouri Foundation for Health, 49% of voters responded they are currently receiving help from the safety net, have in the past or have a family member who has.

“We’ve either been there or had family that was there.”

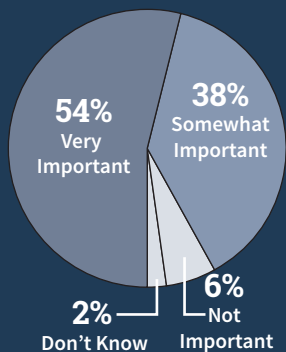
Are you or a family member **currently** getting help from a safety net program?



If NO, have you or a family member **ever** gotten help from a safety net program?



Do you think these safety net programs are very important, somewhat important, not too important, or not at all important?



Missouri Foundation for Health

Energy Assistance for Missourians

Many programs help Missourians with energy affordability in emergency, short-term, and long-term situations. Each serves a purpose in the unique circumstance of any given family.

UTILICARE, when funded, provides utility customers with state funds to help avoid disconnection for non-payment during periods of extreme cold and heat.

LIHEAP is the Low-Income Home Energy Assistance Program, which helps low-income families pay their heating bills. LIHEAP offers assistance in the form of a cash grant, sent directly to the utility company, or a crisis grant for households in immediate danger of being without heat.

WEATHERIZATION is the practice of protecting a home and its inhabitants from the adverse effects and wear-and-tear of weather and elements. This long-term approach to assistance includes weatherstripping and caulking, but it's so much more than that. Weatherization is about modifying a building to reduce energy consumption, increase energy efficiency, and make homes safer for families.

Weatherization: Direct and Indirect Benefits

While the Weatherization Assistance Program (WAP) is primarily an energy efficiency program, there are many indirect benefits to families whose homes are weatherized through the program. Individuals and families experience fewer late payments as they establish economic security from lower utility bills. Children miss less school and are ready to learn when homes are safe from adverse effects of weather. Indirect benefits of WAP are to the right. *US Department of Energy*

Families have homes that are more livable, resulting in fewer missed days of work and decreased out-of-pocket medical expenses by an average of **\$514**

The total health and household-related benefits for each home weatherized are **\$14,148**
Families see an average annual energy cost savings of **\$283**

Weatherization and the Economy

For every \$1 invested in weatherization, \$1.72 is generated in energy benefits, plus \$2.78 in non-energy benefits, thus spurring economic growth and reducing environmental impact. *US Department of Energy*



\$1 Invested in Weatherization

\$1.72 Generated in Energy Benefits

SNAP Benefits and the Economy

SNAP benefits generate economic activity. In a weak economy, \$1 in SNAP benefits generates \$1.70 in economic activity. *Center on Budget and Policy Priorities*



\$1 SNAP Benefits

\$1.70 in Economic Activity

DID YOU KNOW? Not only do families benefit from home weatherization, but communities benefit, too! The Weatherization Assistance Program supports 8,500 jobs across America, growing local employment. This provides additional family and economic security for families in local communities. *US Department of Energy*



What Is To Be Done? We'll Show You.

School Meal Programs: Before, During, and After School

Breakfast and Lunch

The School Breakfast Program provides funding that makes it possible for schools to offer a nutritious breakfast to students each day. The School Breakfast Program (SBP) and the National School Lunch Program (NSLP) share the same goal: to protect the health and well-being of the nation's children by providing nutritious school meals every day. NSLP provides funding that makes it possible for schools to offer a nutritious school lunch. Schools receive federal funds for each breakfast and lunch served, provided that the meal meets established nutrition standards. Missouri residents who are the parent or primary caregiver for a child or children who attend public schools qualify if household income does not exceed specific limits per household size listed:

NATIONAL SCHOOL LUNCH PROGRAM ELIGIBILITY

Families with school age children with household incomes (before taxes) below these income guidelines qualify for free or reduced school breakfast and lunch.

Missouri Department of Elementary and Secondary Education

Persons/Household	Gross Income
1	\$21,978
2	\$29,637
3	\$37,296
4	\$44,955
5	\$52,614
6	\$60,273
7	\$67,950
8	\$75,646

2,488
Missouri schools participate in NSLP.

228,397
Missouri students receive free and reduced-price breakfast on average daily through the School Breakfast Program.

385,156
Missouri free and reduced-price lunch students participate in NSLP on average daily.

+44.9%
Percent change in Missouri free and reduced lunch participation in last 10 years. Food Research & Action Center, School Year 2015-2016

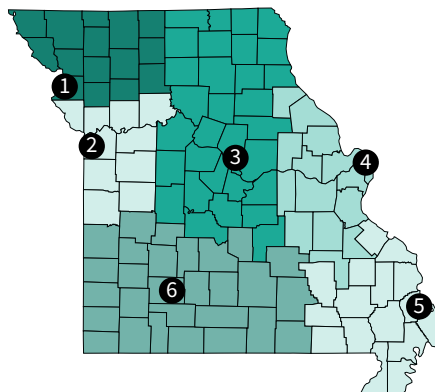
After School Meals

The Food Bank for Central and Northeast Missouri says 1 in 5 children in its service area faces hunger on a regular basis with more than half qualifying for free or reduced-price meals at school. Studies show children who face food insecurity are more likely to experience problems at school, are more likely to suffer from anxiousness and irritability, and tend to repeat a grade at school more often than peers who are not food insecure. Many food banks facilitate Buddy Pack programs. Buddy Packs are bags of kid-friendly food sent home on Fridays and before school breaks to children who rely on subsidized school meals. Across central and northeast Missouri, teachers report improved grades, behavior and social skills when children receive Buddy Pack nutrition compared to food insecure peers who do not receive Buddy Packs. *Feeding Missouri*

BUDDY PACKS are bags of kid-friendly nutrition sent home on Fridays and before school breaks to children who rely on subsidized school meals. Each bag contains two ready-to-eat entrees, fruit cups, a nutritional bar, cereal and shelf-stable milk with peanut butter. Just \$15 a month provides a Buddy Pack to a child in your community for an entire school year.

Food Banks

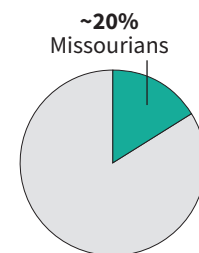
Feeding Missouri is a coalition of the six Missouri food banks working to provide hunger relief in the state. These food banks serve the pantries and food programs in the regions illustrated below, which cover all 114 Missouri counties and the City of St. Louis. Collectively, the six Feeding Missouri food banks feed more than 1 million Missourians and distribute more than 123,000,000 pounds of food annually. *Feeding Missouri*



Feeding Missouri Food Banks

1. Second Harvest Community Food Bank
2. Harvesters Community Food Network
3. The Food Bank for Central and Northeast Missouri
4. St. Louis Area Foodbank
5. Southeast Missouri Food Bank
6. Ozark Food Harvest

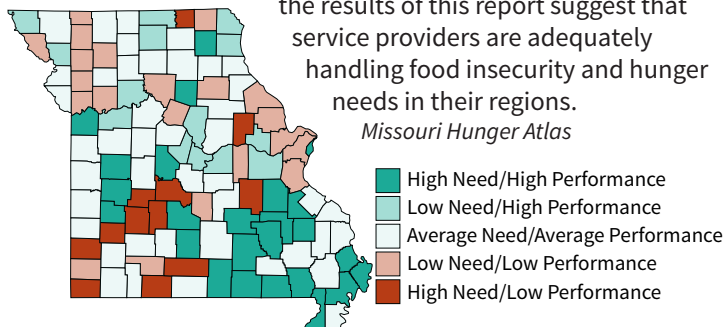
Feeding Missouri food banks distribute more than 123,000,000 pounds of food each year and feed more than 1 million Missourians.



That's nearly 20% of Missourians receiving assistance from food banks.

Addressing Hunger

The Missouri Hunger Atlas looks at need versus performance—how communities are addressing the issue of hunger. Twenty-four counties and the City of St. Louis have both high need/high performance. Twelve counties were labeled high need/low performance. It is unclear whether public and private agencies are having difficulty targeting resources to these high need/low performing counties, but trends reveal that recent economic conditions have taken their toll on Missouri counties. Fourteen counties qualify as low need/high performance. In these low need/high performance areas, the results of this report suggest that service providers are adequately handling food insecurity and hunger needs in their regions. *Missouri Hunger Atlas*



🔑 Head Start's Lasting Impact

Recent research shows the intergenerational effects of Head Start as an anti-poverty program. Consistent evidence has been found that the positive effects of Head Start during its earliest years transferred across generations in the form of improved long-term outcomes for the second generation. Because of the large scale of Head Start, researchers say the program likely provided benefits beyond the direct effect on participants. Availability of Head Start appears to have been successful at breaking the cycle of poor outcomes for disadvantaged families, closing most of the gap in outcomes between individuals with more and less advantaged grandmothers.

BY THE NUMBERS:

Head Start Long-Term Outcomes

Researchers said it's too soon to conclude whether the second generation is no longer living in poverty and earning a good income. In the data examined, many of these young adults are in their twenties, still figuring out their future vocations. However, the difference in education and other outcomes associated with poverty is striking. Teen parenting declined, criminal activity plummeted, and educational attainment increased.

Only **13.4%** of the Head Start-associated second generation became teen parents themselves, compared with **22%** of the non-Head Start offspring.

Roughly **30%** of the second generation from non-Head Start communities had been arrested, convicted or were on probation, compared with **14.4%** from the Head Start communities.

These results imply that cost-benefit analyses of Head Start and similar early childhood interventions underestimate the benefits of such programs by ignoring the transmission of positive effects across generations. The researchers say these findings have important policy implications for optimal investment in Head Start and similar programs. Each disadvantaged child that society helps now will lead to fewer who require assistance in the future. *Andrew Barr and Chloe Gibbs "Breaking the Cycle"*

For children born to mothers without a high school diploma who lived in a Head Start community in the 1960s,

90%

of their offspring graduated from high school and

69% went on to attend at least some college.

For children born to mothers without a high school diploma who didn't live in a community that offered Head Start in the 1960s,

77%

of their offspring graduated from high school and

52% went on to attend at least some college.

That's a 13% difference in high school graduation and a 17% difference in the college-going rate.

Here's another way to look at it...

Meet An Average Missouri Family

Stacy and Rob both work.

Stacy works part time 30 hours a week and 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: \$7.85 per hour.

Stacy and Rob have two kids. Carson is in 4th grade at the local public school, and Amy is 3 and enrolled in pre-school. Based on average costs, let's see how our working family does.

💰 Our family's gross income is **\$28,574** per year. The 2018 federal poverty guideline for a family of 4 is \$25,100. Technically, our family is not "in poverty" according to these guidelines.

🏠 Fair market rent for a 2-bedroom unit in Missouri averages \$815. The annual housing cost for our family is \$9,780.

🛒 According to the USDA, the low-cost food plan for a family of four averages \$843 per month. Over the year, the total cost of food for our family is \$10,116.

🎒 The cost of preschool varies widely. In a rural county it might cost \$13 per day, while in urban areas it can cost more than \$17 per day. Amy's preschool averages \$15 per day, costing the family \$3,900 per year, but enabling Stacy and Rob to work.

🏥 Rob has employer-sponsored family health care. The monthly premiums are \$476 per month for an annual total of \$5,712.

🏠 Energy costs for families earning under \$30,000 per year average 26%. Our family's energy burden per year is 22%, which totals \$6,286 per year.

Having accounted for housing, food, childcare, health care, and energy, our family, which is above the federal poverty line, **has to spend \$7,220 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. 14% of Missouri's population, that is 826,358 Missourians, live below the federal poverty line. Countless other families live in similar situations as Stacy and Rob.



\$28,574

-\$9,780

\$18,794

-\$10,116

\$8,678

-\$3,900

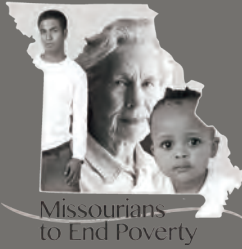
\$4,778

-\$5,712

-\$934

-\$6,286

-\$7,220



This publication was produced by
Missouri Community Action Network
in partnership with Missourians to End Poverty.

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.

ORGANIZATIONS AND GOVERNMENTAL ENTITIES

Catholic Charities of Central and Northern Missouri

Catholic Charities of St. Louis

Central Missouri Community Action

Douglass Community Services

Empower Missouri

Missouri Budget Project

Missouri Catholic Conference

Missouri Community Action Network

*Missouri Department of Elementary
and Secondary Education*

Missouri Department of Social Services

Missouri Family Health Council

Missouri National Education Association

Missouri Public Service Commission

Primaris Foundation

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Patrick Dougherty, Former Missouri State Senator

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

