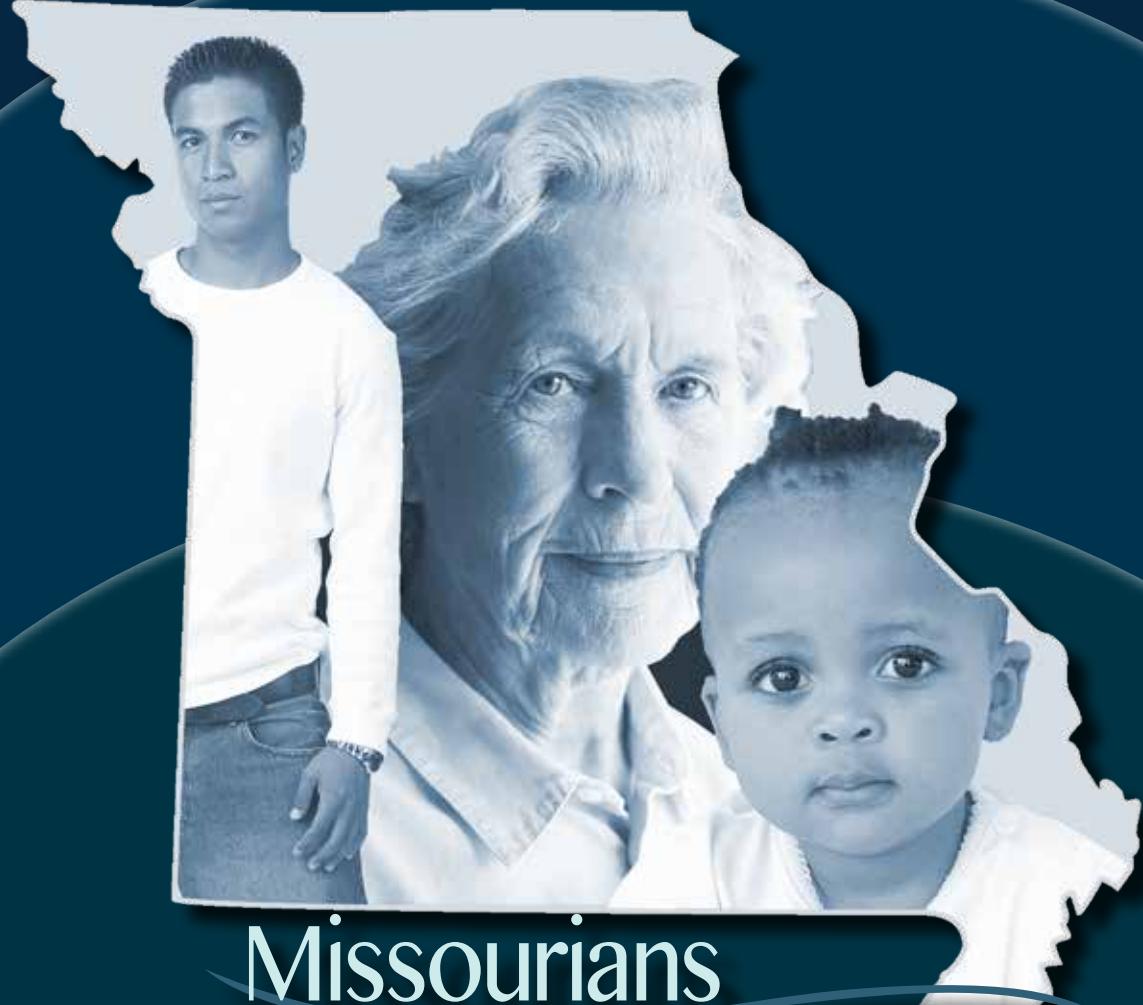


# 2016 State of the State

# Poverty in Missouri



Missourians  
to End Poverty

Bringing the Community Together to End Poverty  
food • health • education • housing & energy • economic & family security

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This report was compiled in collaboration with the Missourians to End Poverty Coalition by the Missouri Association for Community Action. The Missouri Association for Community Action used their proprietary Community Needs Assessment Tool (MACA CCNA Tool) which pulls data from a wide variety of public sources. For more information on the Community Needs Assessment Tool, visit us on the web at [www.CommunityAction.org](http://www.CommunityAction.org).

# Missouri Report on Poverty **2016**

## What is the State of the State?

This report exists to provide a comprehensive snapshot of poverty in our state. It is the hope of the Missourians to End Poverty Coalition that by presenting the facts surrounding poverty, a better understanding of the realities of this issue can be achieved. In the end, all Missourians deserve the opportunity to thrive, but to reach that goal, the issues need to be clearly defined and understood by all.

Missourians to End Poverty has identified five key factors that impact poverty in the state. These indicators guide the advocacy work of the coalition. These factors are: Food; Health; Education; Housing & Energy; and Family & Economic Security. Together, these factors highlight poverty's interconnected nature and the need for multi-dimensional solutions.

Missouri is a state rich in natural beauty and individual success, in opportunities for education and employment, in security and health, and in values and vision. However, the state's poverty rate is 15.5% overall and over 21% for children. In real numbers, poverty in Missouri impacts over 908,628 individuals, and 287,081 of those are children who have little control over their situation. As Nelson Mandela said, "Overcoming poverty is not a gesture of charity. It is the protection of a fundamental human right, the right to dignity and a decent life."

*"It is the protection of a fundamental human right, the right to dignity and a decent life."*

## Who are Missourians to End Poverty?

Missourians to End Poverty is a coalition of various individuals, advocates, businesses, faith-based organizations, non-profits and government agencies who have come together around the following vision: *As Missourians, we envision a just society of shared responsibility by individuals, communities, business, and government in which all individuals are respected, have opportunities to reach their full potential, and participate in thriving, diverse, sustainable communities.*



Missouri has many citizens who are working to achieve the "American Dream." It is clear, however, that many of our state's residents are falling short of that goal. Missourians to End Poverty members strive to make a difference by coming together to educate people about the impact of poverty and by advocating statewide on behalf of low-income families.

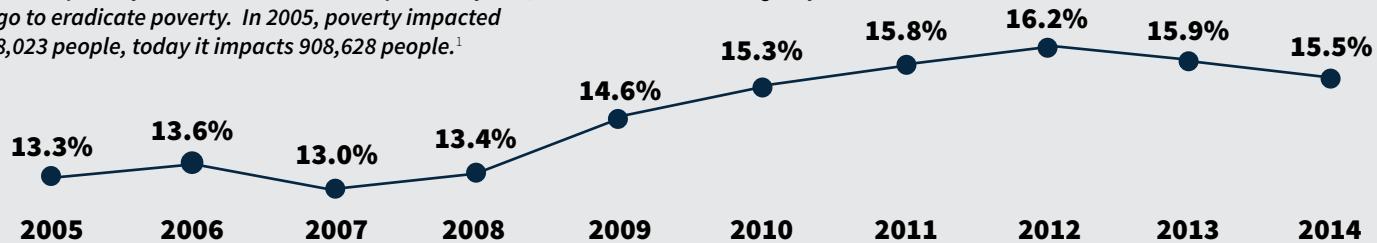
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# Poverty in Missouri

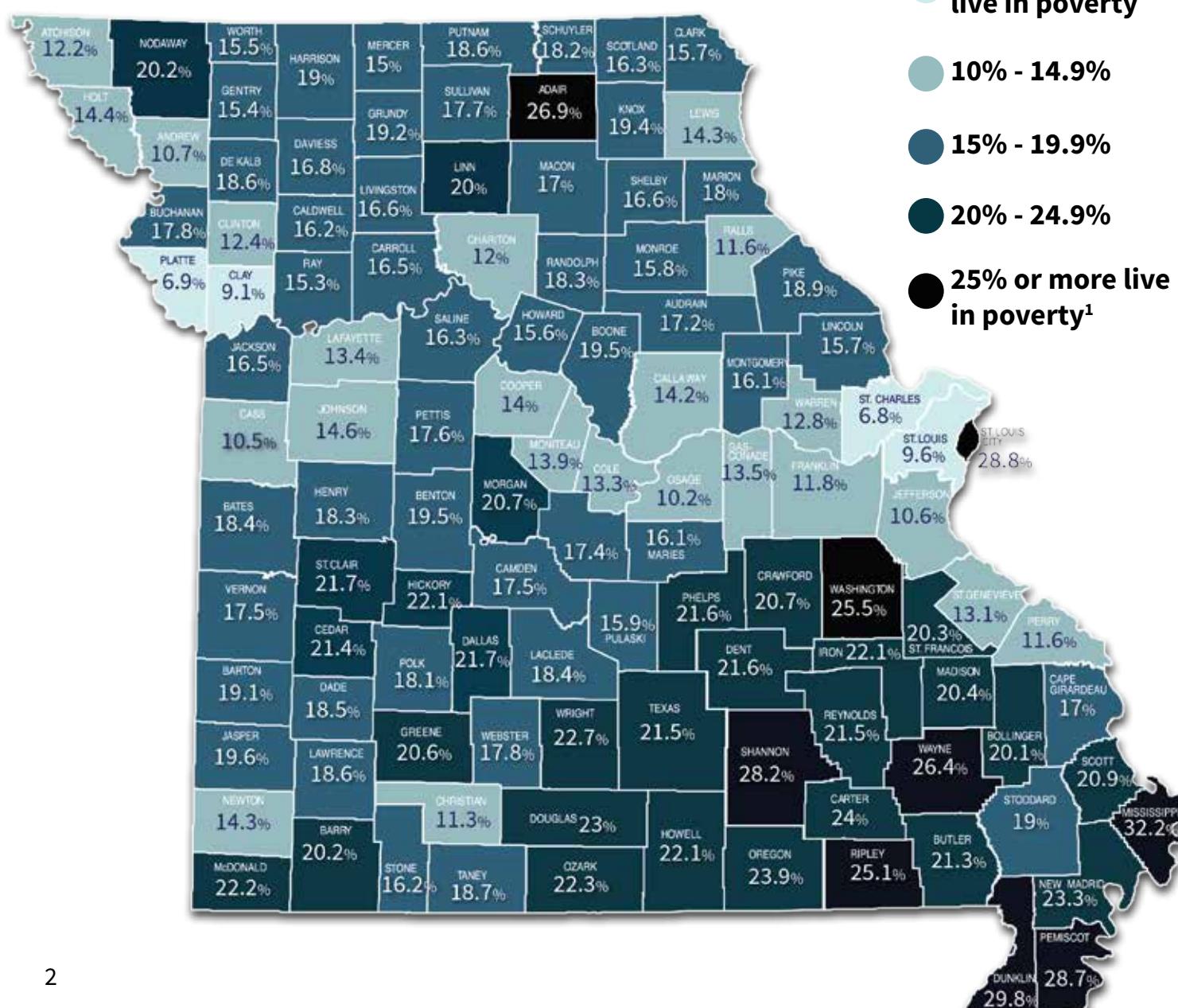
## Poverty Rates in Missouri over the Last 10 Years

While the poverty rate has declined in the past few years, Missouri still has a long way to go to eradicate poverty. In 2005, poverty impacted 748,023 people, today it impacts 908,628 people.<sup>1</sup>



## Poverty Rates in Missouri by County

Percentage of individuals at or below 100% of the federal poverty level<sup>2</sup>



# Poverty in Missouri

## Official Poverty Measure\*

The current official poverty measure was developed in 1963 and is based upon 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), housing, or energy assistance. Neither does it account for typical household expenses such as work expenses or child care.

## Supplemental Poverty Measure

The Supplemental Poverty Measure includes:

- Family resources such as income
- Benefits such as SNAP, subsidized housing and Low-Income Home Energy Assistance Program (LIHEAP)

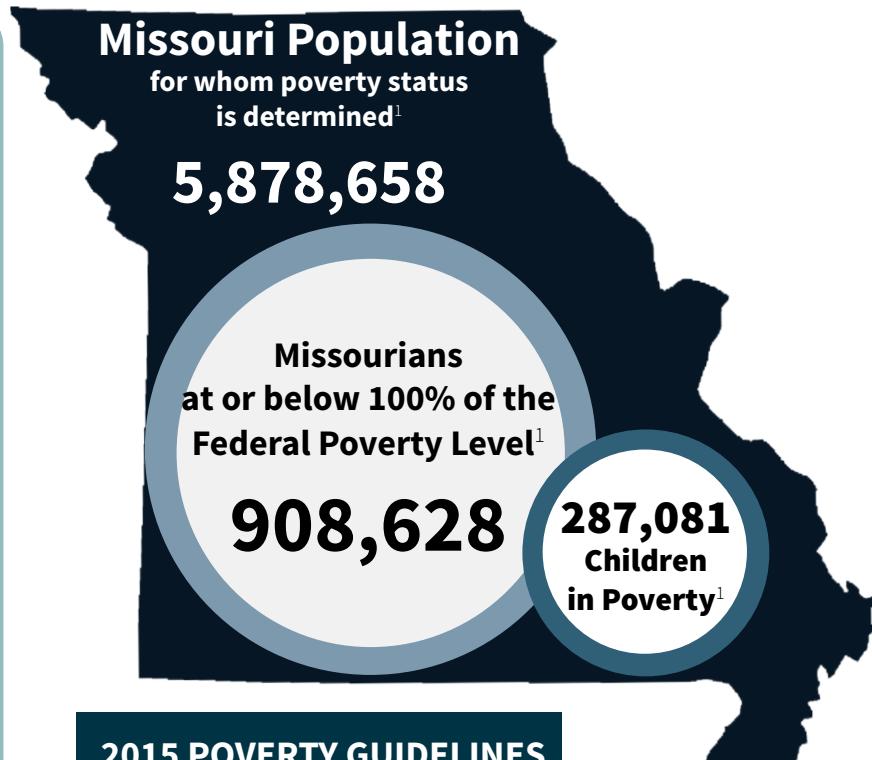
And subtracts:

- Expenses for necessary goods and services such as housing, income taxes, social security payroll taxes, child care and other work-related expenses, child support payments to another household, and health insurance premiums<sup>3</sup>

While the Supplemental Poverty Measure shows that poverty is higher than the Official Measure for adults and seniors, it shows a significant reduction in poverty rates for children under 18.

In 2014, the child poverty rate under the Official Measure was 21.5%, but under the Supplemental Measure, it was only 16.7%.<sup>4</sup>

\*For the purposes of this report, unless otherwise noted, the official poverty measure is referenced.



## 2015 POVERTY GUIDELINES

100% of Federal Poverty Level

Family Size	Annual Income
1	\$11,770
2	\$15,930
3	\$20,090
4	\$24,250
5	\$28,410
6	\$32,570

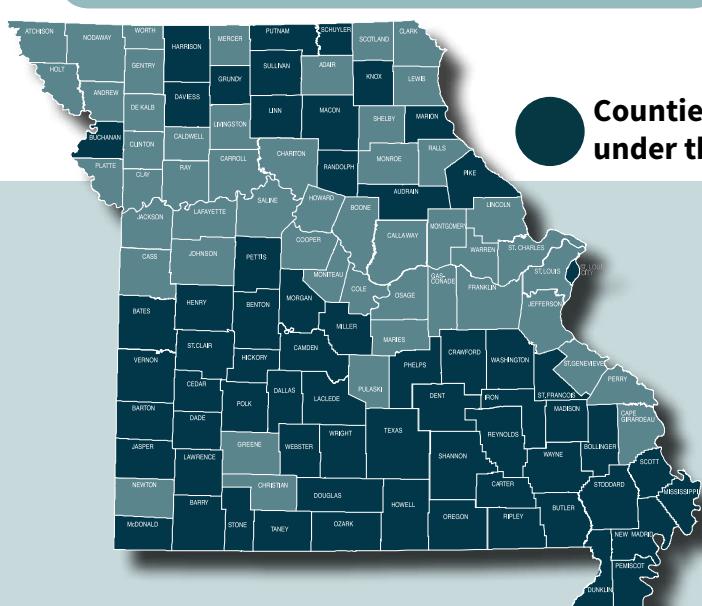
For families/households with more than 6 persons, add \$4,160 for each additional person.<sup>5</sup>

## Counties in which 25% or more of children under the age of 18 live in poverty<sup>6</sup>

## Child Poverty in Missouri

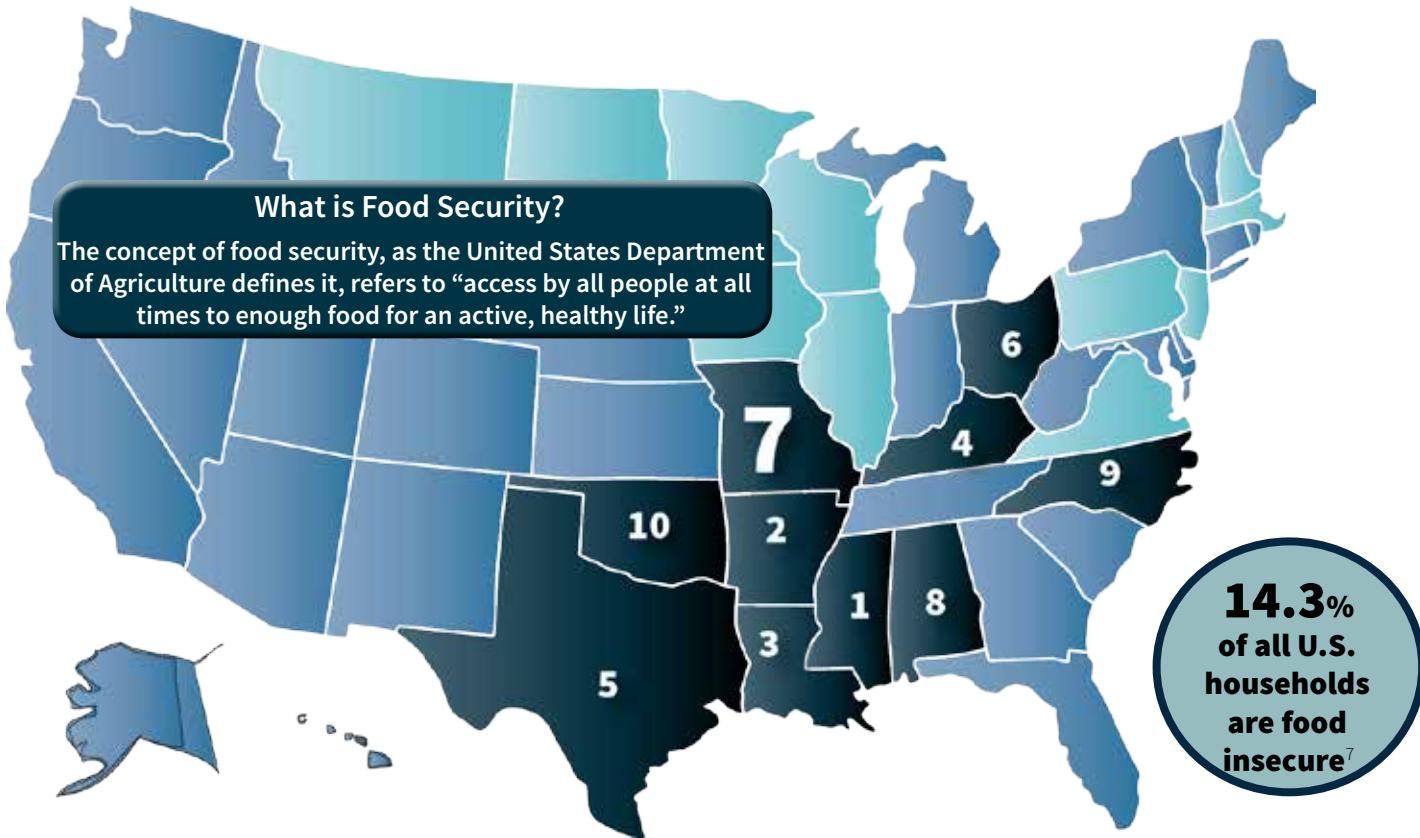
### Counties with child poverty rates over 40%<sup>6</sup>

Shannon	47.8%
St. Louis City	42.9%
Dunklin	41.5%
Wayne	40.8%
Pemiscot	40.2%
Mississippi	40.1%



# Food

## 10 States with the Highest Rates of Food Insecurity<sup>7</sup>



Missouri has the seventh highest food insecurity rate in the country, with **16.8%** of its population classified as food insecure. In addition, **7.9%** of Missourians have *very low food security*, meaning there are “multiple indications of disrupted eating patterns and reduced food intake.”<sup>7</sup>



1,190,600  
Missourians  
visited a  
local food  
bank  
in 2014.<sup>8</sup>

879,122 Missourians utilized the Supplemental Nutrition Assistance Program (SNAP) in 2014. The average monthly benefit per person was **\$122**.<sup>9</sup>

## Children and Food

In Missouri, 77 counties have free/reduced lunch participation rates higher than 50%. The following counties have the highest participation rates.<sup>10</sup>

Wright County	93.87%
Mississippi County	78.92%
Dunklin County	78.27%

Pemiscot County	81.91%
Scott County	78.52%
Reynolds County	77.22%



441,329  
kids on free/  
reduced  
lunch

In 2014,  
**893,378**  
students enrolled in  
public school lunch  
programs.  
Of those, **49.4%**  
qualify for free/  
reduced lunch.<sup>10</sup>

## Access to Health Insurance

**693,878** or **11.7%** Missourians still do not have insurance. Most Missourians access 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.<sup>11</sup>

**693,878**  
Missourians  
Uninsured

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 system impedes the ability of low-income individuals to access primary and preventative care, increasing health care costs for all Missourians.

## Poverty + Projected Life Expectancy

Missourians who live in counties with lower poverty rates can expect to live up to **7.5 years longer** than those with higher poverty rates.

Missouri Counties w/ LOWEST POVERTY RATE <sup>2</sup>	Life Expectancy*	Missouri Counties w/ HIGHEST POVERTY RATE <sup>2</sup>	Life Expectancy*
6.8% - St. Charles	80.5 years	32.2% - Mississippi	72.9 years
6.9% - Platte	80.3 years	29.8% - Dunklin	71.6 years
9.1% - Clay	79.5 years	28.8% - St. Louis City	74.5 years

\*Projected life expectancy average for male and females at birth in 2013<sup>12</sup>

## Poverty + Teen Pregnancy

Poverty is often an outcome of teenage pregnancy, not only for the pregnant teen, but for the teen father and the child.

However, poverty is also a factor that leads to teen pregnancy.

There were **5,232** teen births in 2014.<sup>15</sup> In addition, there are **15 counties** in Missouri with higher than national average birth rates to teen mothers.<sup>16</sup>



## Poverty + Mental Health

Lack of access to health care leads to lack of treatment for both physical and mental illnesses. Those struggling with mental illness are at higher risk for chronic conditions including cardiovascular and respiratory diseases and substance abuse disorders.<sup>13</sup>

Mental health has many indicators from substance abuse and anxiety, to suicide and stress. Rates for having at least one major depression episode are higher in Missouri than nationally.<sup>14</sup>

Food insecure families are at a higher risk for chronic diseases, diabetes, hypertension and weight gain. “Studies indicate that food insecurity is associated with psychological distress, anxiety, and depression among low-income women and children.”

These physical and mental health effects are especially detrimental due to the lack of access to proper medical care.<sup>17</sup>



## Children and Health

Children with supportive adult relationships learn how to cope with adversity in a healthy way. The term “**toxic stress**” describes issues in child development that may occur when a child experiences strong, frequent, and prolonged adversity without adequate adult support.

This kind of prolonged activation of the stress response systems can disrupt the development of brain architecture and other organ systems. It also increases the risk for stress-related disease and cognitive impairment, well into the adult years.<sup>19</sup>



# Education

Although education is a key strategy for poverty reduction, significant barriers exist for low-income students.

The cost of tuition for college keeps rising. The current average in-state cost for tuition and fees at a public 4-year institution in Missouri is **\$8,564** per year.<sup>20</sup>

In Missouri, **32.3%** of college students graduate in 4 years. Another **22.9%** graduate after 6 years.

However, **44.8%** of Missouri's enrolled college students do not graduate at all.<sup>21</sup>

Students who do not finish college typically face significant financial barriers.

6,296 Missouri High School students did not graduate in 2014.<sup>23</sup>

**12.4%**  
of Missourians have no high school diploma

**16.4%**  
of Missourians have a Bachelor's degree.

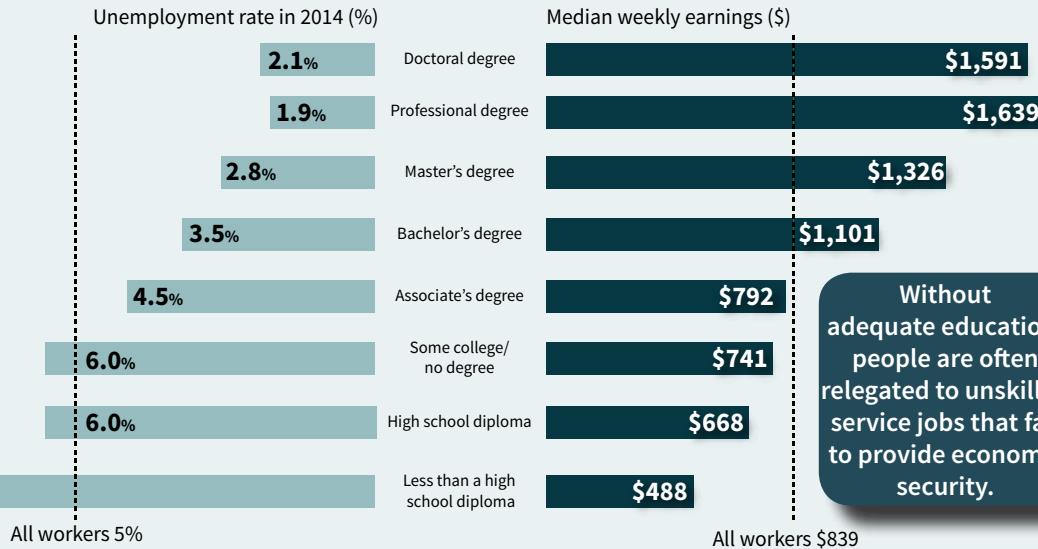
**9.8%**  
of Missourians have a Graduate or Professional degree.<sup>22</sup>

**90.15%**  
High School Graduation Rate<sup>23</sup>

Missouri's high school graduation rate is good, but some counties struggle to retain students.<sup>23</sup>

St. Louis City	71.81%
Ralls	80.00%
Jackson	84.85%
Pemiscot	85.19%
Callaway	85.87%

## Earnings & Unemployment Rates by Educational Attainment<sup>24</sup>



Without adequate education, people are often relegated to unskilled service jobs that fail to provide economic security.

## Children and Education

Poverty impacts learning. For children who were eligible for free/reduced lunch - **a key indicator of child poverty** - the average scores for math and reading proficiency were **21 to 27 points lower** than students who were not eligible.<sup>25</sup>

### 2015 Missouri Snapshot Report - All Students

All 4th Grade Students

All 8th Grade Students

Below National Basic Reading Level

30% of students

23% of students

Below Basic National Math Level

18% of students

29% of students

**21.1%** of all Missouri children live in poverty<sup>1</sup>

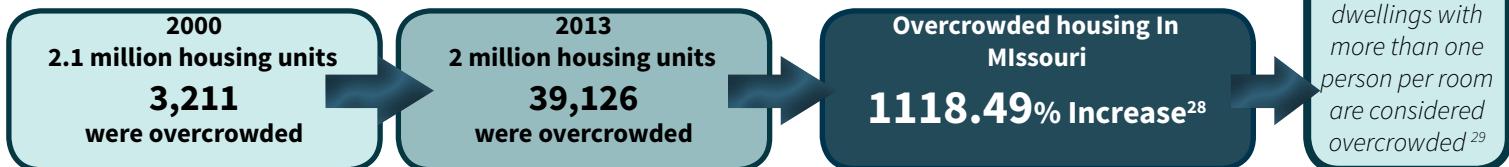
# Housing & Energy

## Housing

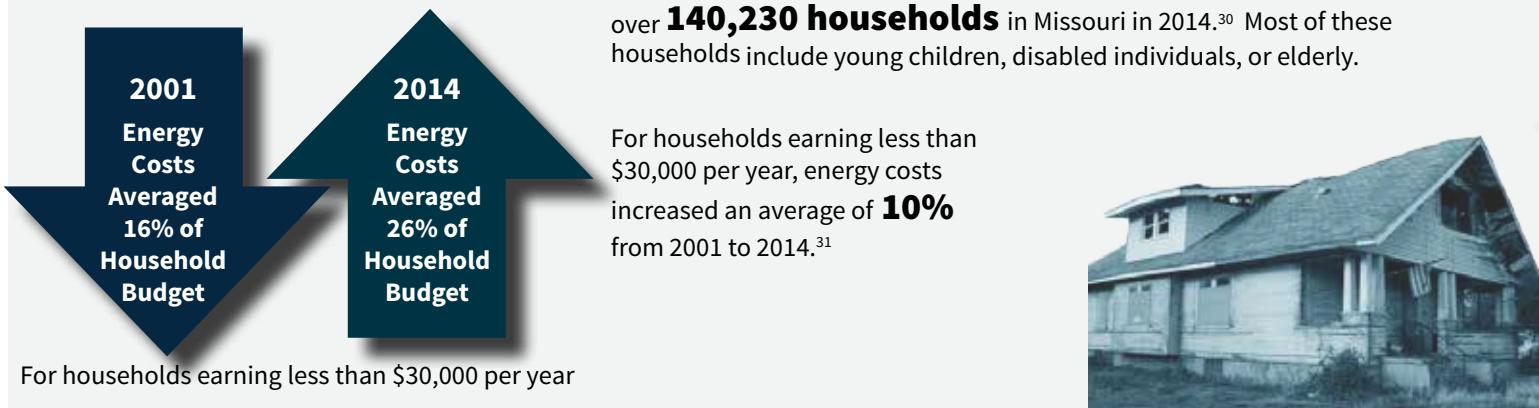
Substandard housing is another barrier that low-income families face. Older homes tend to have issues with energy efficiency, electrical and plumbing problems that require expensive maintenance, and reduced air quality. A household is considered “cost burdened” if more than 30% of their income goes towards housing.



Average Fair Market Rent (FMR) for a two-bedroom apartment is \$656 in Missouri. The range for rent on a two bedroom runs from approximately \$604 per month in 56 Missouri counties to \$891 per month in 8 Missouri counties. The amount of money a household must earn to afford Fair Market Rent in an area (at the accepted 30% limit of income for housing costs) ranges from \$11.46 per hour for a two bedroom unit to \$16.38 per hour. The statewide average housing wage for Missouri is \$14.31 for a household to afford fair market rent on a two bedroom unit.<sup>26</sup>

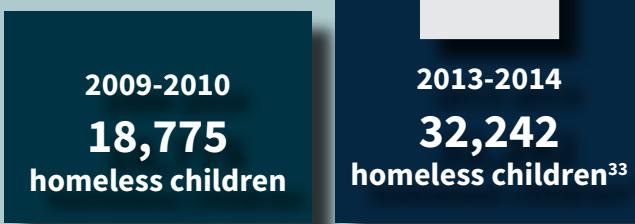


## Energy



## Children and Housing & Energy

Nationally, 83% of homeless children have been exposed to at least one serious violent event by the age of 12, and almost 25% have witnessed acts of violence within their families.<sup>32</sup>



# Family & Economic Security

A variety of factors impact family and economic security. Many of these issues are related to the local economy and availability of employment.

**28.3%**

## Living Wage

28.3% of jobs in Missouri are in occupations paying wages below the federal poverty guideline of \$24,250 for a family of 4.<sup>34</sup>

- **Minimum wage for Missouri is** **\$7.65 per hour**
- **40 hours per week at minimum wage** **\$306 per week**
- **Minimum wage employment annually** **\$15,912 per year**

## Median Income Levels<sup>38</sup>

Median household income	Statewide Average	\$48,288
Highest median household income	St. Charles County	\$74,220
Lowest median household income	Shannon County	\$27,382

Missouri households with no bank account  
**8.90%**<sup>35</sup>

Average college graduate debt  
**\$25,844**<sup>36</sup>

Percentage of graduates with debt  
**59%**<sup>36</sup>

**4.7%**

Average statewide unemployment rate  
November 2015<sup>37</sup>

**95** Counties have median incomes below the state average<sup>38</sup>

## Earned Income Tax Credits

The Earned Income Tax Credit (EITC) is a refundable tax credit for low- to moderate-income working individuals. It is the largest poverty reduction program in the U.S.<sup>39</sup>

**Missouri Tax Returns**  
**2,522,030**

**Total Claiming EITC**  
**506,775**

**Average EITC \$**  
**\$2,324**

## Asset Poverty

Asset poverty defines how much of a financial cushion a household needs to weather a financial crisis such as a job loss or medical problem. The conservative average savings needed is three months' living expenses at the poverty level and is based on net assets such as savings and durable assets which can be liquidated such as a home or business.

Missouri's asset poverty rate is 21.6%.<sup>40</sup>

## Children and Family & Economic Security

Economic opportunity usually means, that with hard work, all children can do better than their parents. However, most Americans no longer believe this is true. In fact, only 64% of all Americans believe that opportunities for economic and social mobility are widely available.<sup>41</sup>

Studies are now showing that most children raised in low-income families will probably have very low incomes as adults, while children raised in high-income families can anticipate very high incomes as adults.<sup>41</sup>

**4%**

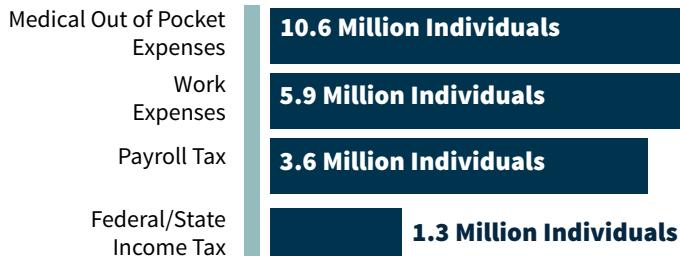
of children born to the poorest families become the highest earners<sup>42</sup>

**43%**

of children born to the poorest families remain poor into adulthood<sup>42</sup>

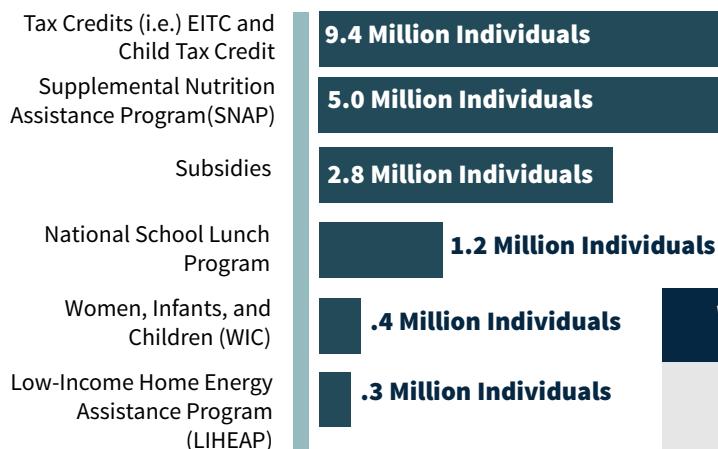
# Additional Poverty Information

## Factors Pushing People Into Poverty<sup>3\*</sup>



\*National Supplemental Poverty Measure data

## Factors Keeping People Out of Poverty<sup>3\*</sup>



### States with 3 Highest Poverty Rates:

1. Mississippi	21.5%
2. New Mexico	21.3%
3. Louisiana	19.8%

### States with 3 Lowest Poverty Rates:

51. New Hampshire	9.2%
50. Maryland	10.1%
49. Connecticut	10.8%

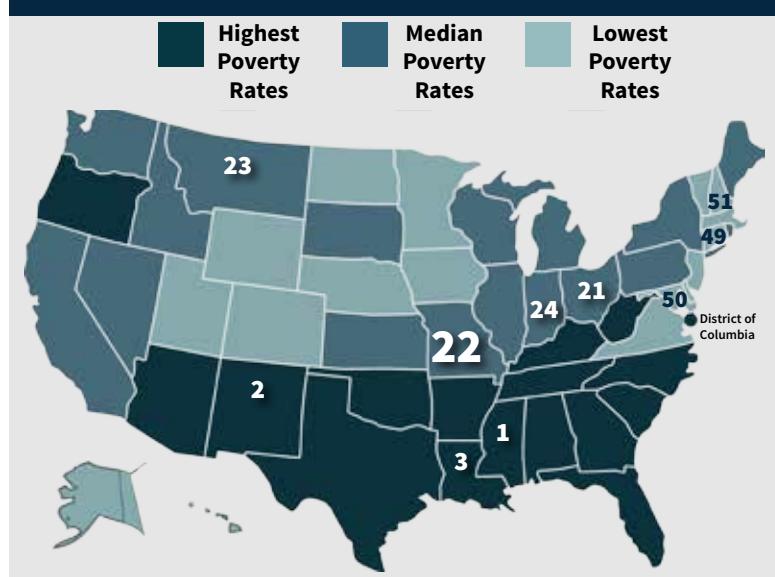
### States Closest to Missouri's Poverty Rate of 15.5%

21. Ohio	15.8%
23. Montana	15.4%
24. Indiana	15.2%

To put this information into perspective...

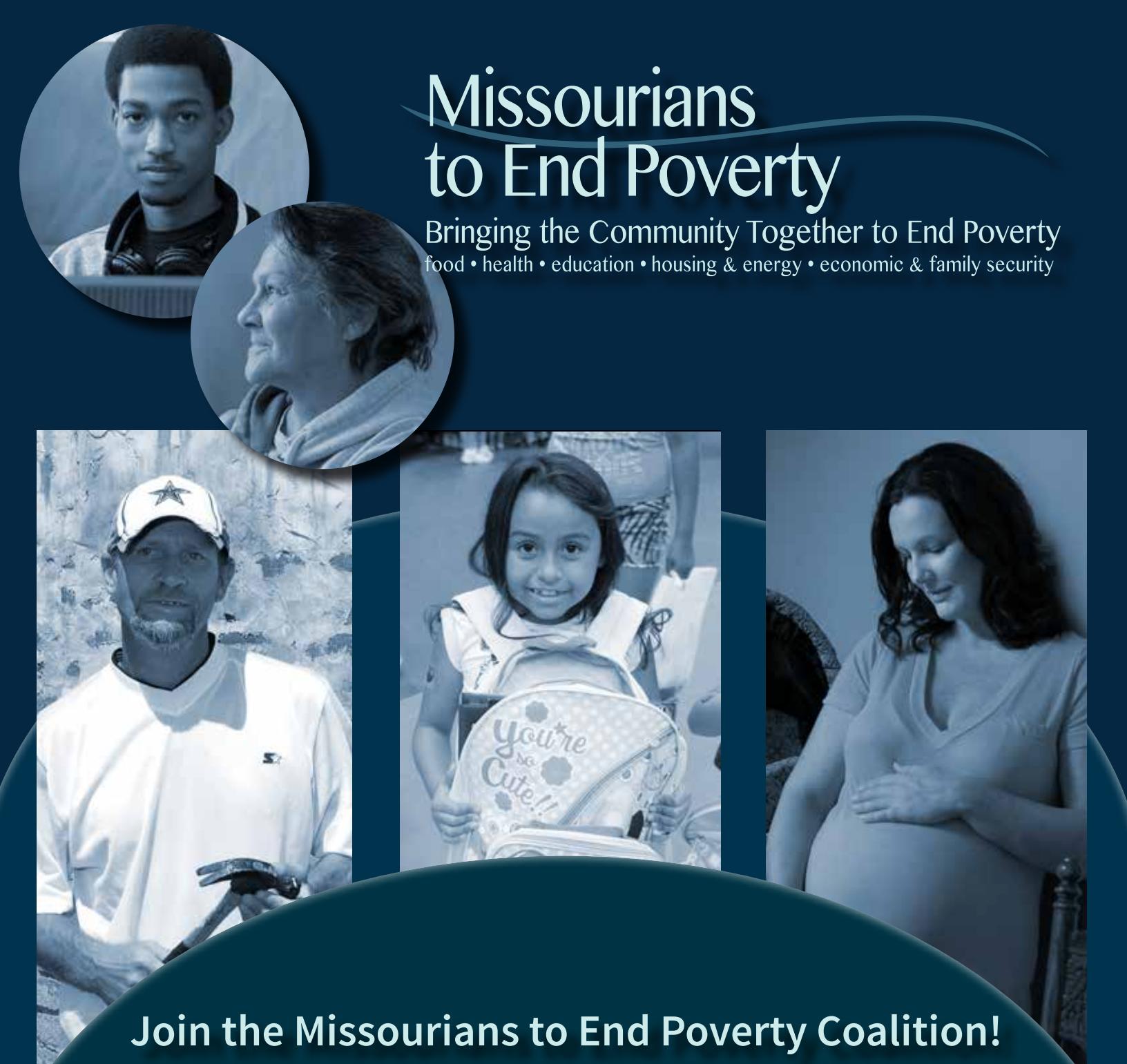
Out of all 50 states and the District of Columbia, Missouri has the 22nd highest poverty rate.

## Where does Missouri Rank Nationally?<sup>46</sup>



## Missouri's Participation in Social Programs\*

Individuals Receiving Temporary Assistance for Needy Families (TANF) <sup>43</sup>	70,596	Individuals Enrolled in Missouri Health Net or CHIP <sup>43</sup>	Total	925,157	Low Income Home Energy Assistance Program(LIHEAP) <sup>30</sup>	140,234	
Children Receiving Subsidized Child Care <sup>43</sup>	34,756	Elderly	77,508	Children	576,001	Households Receiving Federal Rental Assistance <sup>44</sup>	37,021
Children in Foster Care <sup>43</sup>	13,137	Disabled	160,676	Children Enrolled in Head Start Programs <sup>45</sup>	17,527		



# Missourians to End Poverty

Bringing the Community Together to End Poverty

food • health • education • housing & energy • economic & family security

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