Draft Governor’s Committee to End Homelessness (GCEH) Proposed Action Plan
2018-2023

To achieve an end to homelessness, the GCEH supports the development of capacity in the eight Continuums of Care across the state to have a comprehensive response in place to ensure homelessness is prevented whenever possible, or if it can’t be prevented, it is a rare, brief, and non-recurring experience.

GCEH Goals

The GCEH aligns the goals of the State of Missouri plan to end homelessness with Opening Doors, the Federal Strategic Plan to End Homelessness:

- End Veteran Homelessness
- End Chronic Homelessness
- End Family Homelessness
- End Youth Homelessness

The GCEH supports the following key strategies to accomplish the Goals of ending homelessness:

- Share national and local “best practices” to support planning to end homelessness
- Strengthen communication at all levels
- Encourage collaborations and cross-sector problem solving
- Review and share data to evaluate Statewide progress in ending homelessness
- Encourage development of specific strategies as needed to address unique needs of underserved populations

GCEH Action Agenda to End Homelessness

1) Support the development and functioning of Coordinated Entry systems in each CoC to:

- Quickly identify and engage people at risk of and experiencing homelessness;
- Intervene to prevent and divert people from entering the homelessness services system through linkages with mainstream and community support services;
- Provide immediate access to shelter and crisis services. Quickly connect households to available housing assistance to help them achieve and maintain stable housing.
- Strengthen linkages between workforce development, domestic violence providers, early education, mainstream resources, state resources, faith based organizations, public housing authorities, and Coordinated Entry systems.
2) **Expand availability and accessibility of affordable permanent housing**

   **Production & development**
   - Communicate Missouri Housing Development Commission (MHDC)'s targeted number of planned affordable housing units to be developed annually
   - Map homeless data, rental vacancy rates, and areas of high job growth to target high need areas for affordable rental production. Share information with stakeholders and developers.
   - Review and promote statewide actions to identify, fund, and construct, and/or subsidize rental housing units
   - Provide feedback on the State Consolidated plan for affordable housing

   **Rental subsidies**
   - Compile all state & federal rental subsidy resources and criteria for accessing subsidies, along with waiting lists, and share information statewide
   - Map homelessness and waiting list data to highlight most needed areas for stronger resource coordination around rental subsidies.

3) **Keep people in their homes (Homeless prevention)**

   - Identify and align federal and state funding available for homeless prevention and crisis intervention, to support households in keeping their current housing
   - Encourage and support effective discharge planning from corrections, foster care, mental health, health care, and other institutional settings
   - Communicate state and federal agency resources that may be available to support housing families in crisis to local Continuums of Care.
   - Promote training in case management focused on housing and income stability.

4) **Use data to evaluate statewide progress and report on results**

   - Develop a simple GCEH data dashboard with indicators to track statewide progress in ending homelessness
   - Engage stakeholders across state & federal agencies & nonprofits, to review data quarterly, communicate success, and recommend strategies to strengthen progress
   - Specifically track state progress in ending veteran, chronic, family, and youth homelessness.

5) **To strengthen communication with key stakeholders**

   **Develop a statewide communications strategy to key stakeholders to:**
   - Share and promote national evidence-based best practices
   - Spotlight successes around the state
   - Share data indicators of progress
   - Share opportunities for education & advocacy
   - Share resource information including sample MOUs, performance measurement tools, assessments, etc.
1. Given the proposed action agenda (attached), do we have the right people at the table to move this agenda forward? If not, who are we missing?

**DESE**- yes, we have the right people. Each organization brings a special mindset, and, as a whole, we can address homelessness and its effects on Missourians, both young and old.

**DHSS**- I think we have a good start. As things move forward and I become more familiar with the group I will have a better insight on who else is would be beneficial.

**MCADSV**- Consider adding USDA Rural Housing; and federal representation to connect between local, state, and federal initiatives; designate agency/staff primarily responsible for moving GCEH forward.

**Joplin CoC**- yes

**St. Charles CoC**- we have a good start for now.

**Boonville PHA** – yes!

2. How can the agency/organization you represent fit into this plan?

**Children’s Division**- 1) Provide information about how housing instability impacts removal and reunification decisions; 2) Learning from youth with foster care history who become homeless later in life; 3) Improved discharge planning for older youth in foster care; 4) Identify where CD can provide preventative services with families seeking assistance. Strengthening cross systems collaboration and Continuums of Care.

**DESE**- students affected by homelessness are better served when caregivers have stable housing. By finding, more affordable and accessible housing our students can then be better prepared for a learning environment. Our data from homeless students reflects Missouri’s homeless population.

**DHSS** - Bring awareness to the HIV/AIDS homeless population; addressing housing and medical needs related to housing stability and barriers

**MCADSV**- member agencies include DV shelters, which are part of the Housing Inventory chart (HIC) and sheltered Point in Time (PIT) numbers. Domestic violence shelters are a part of the overall housing/homeless sector in MO>

**Joplin CoC**- We all lead in our Continuum of care and the Coordinated Entry door. We are a Community Action Agency and a Public Housing Agency.

**St. Charles CoC**- We lead our Continuum, Coordinated Entry, and HMIS

**Boonville PHA** – PHA’s need a county – community Coordinated Entry contact person!
3. What can your agency/organization commit to?

**Children’s Division** - 1) Providing data about youth and families and links to resources and information; 2) Providing information about older youth transitions and discharge planning; 3) Providing information about families involved with CD who cross systems; 4) Examining data provided to CD and considering policy and practice improvements; 5) Collaboration with other systems.

**DESE** - We are committed to sharing our knowledge about homeless students, the barriers they face, and the data we collect. By sharing this knowledge, we want to achieve collaborations with other GCEH members and agencies they represent. We are committing to collaborations among all agencies represented on the GCEH.

**DHSS** - Providing information from our Consolidated Annual Performance and Evaluation Report (CAPER)-this report measures HOPWA Programs outcomes

**MCADSV** - 1) Collaboration with other systems; 2) providing training and technical assistance to member agencies and community partners regarding coordinated entry, domestic/sexual violence, housing protections, etc. 3) MCADSV has committed substantial staff time to serve as vice-chair and chair, as well as participate with a variety of GCEH activities over the year.

**Joplin CoC** - Provide data from Joplin and N County CoC; collaborate on issues around homelessness

**St. Charles CoC** - Provide homeless data and performance data for St. Charles, Lincoln, and Warren Counties. Provide unmet need data from Coordinated Entry.

**Boonville PHA** – Need a Coordinated Entry contact for each PHA to work locally on what PHA can commit to.
4. **Request - What information does your agency/organization need from GCEH to make progress with ending homelessness among the clients you serve?**

**Children’s Division**: 1) **Prevention and keeping families safely together**: Would like to see Priority of available housing options given to families in situations where: Housing insecurity is a critical need to prevent kids from coming into foster care; Housing insecurity is a critical barrier to reunification; Families in rural settings with limited infrastructure in both above cases; 2) **Quality improvement**: CoC partners to collect data about youth and young adults seeking services for housing insecurity - Were they ever in foster care? Were they released from foster care after a certain age? (16); what were the circumstances of their release from care? Adoption, Guardianship, Reunification, Independence; 3) **Accessibility**: Identify a central point of contact for homeless resources such as a homeless coordinator. (For families or staff?) – Coordinated Entry contact person? 4) **Long Term**: Create tailored prevention and responses for specialized groups of youth at higher risk for homelessness – LGBTQ, African American, pregnant and parenting etc. CD role more on preventative side with youth in care at higher risk and disproportionally represented in homeless population.

**DESE** – Provide MO-DESE with contact information (Coordinated Entry and CoC contacts) for our school districts so that they too can collaborate with the CoCs across the state. Homeless children and youths are identified by school personnel through outreach and coordination with other agencies so that local Homeless school liaisons can insure the following McKinney-Vento mandates: 1) that homeless families, children, and youths have access to and receive educational services for which they are eligible, including Head Start programs, early intervention services under Part C of the Individuals with Disabilities Education Act (IDEA), and other preschool programs administered by the Local education agency; 2) that homeless families, children, and youths receive referrals to health care services, dental services, mental health and substance abuse services, housing services, and other appropriate services; and 3) that public notice of the educational rights of homeless children and youths is disseminated in locations frequented by parents or guardians of homeless children and youths, and unaccompanied youths, including schools, shelters, public libraries, and soup kitchens, in a manner and form understandable to parents and guardians and unaccompanied youth.

**DHSS**: What resources are other agencies finding helpful in leading to stable housing? What processes have been helpful in overcoming barriers?

**MCADSV-GCEH** to help highlight the great work being done statewide, and make sure everyone attending GCEH meetings are actively participating during and between meetings to accomplish goals. Just showing up won’t move us forward.

**Joplin CoC**: Statewide reports on homelessness; statewide agreements or MOUs on discharge planning

**St. Charles CoC**: better coordination of state resources at the local level. Information on what state resources can be accessed by CoCs to reduce and end homelessness.

**Boonville PHA** – PHA’s need local Coordinated Entry contact to work and figure out what works best for their community.
5. Goals - Given the proposed agenda, what are your agency/organizations’ top priorities?

DESE - To enroll students and maintain their schools of origin. By providing assistance and coordination with CoC members, MO-DESE can meet this goal.

DHSS - Keeping clients housed; Keeping clients engaged in medical care; Finding ways to improve coordination of services for our HIV/AIDS population.

MCADSV - 1) Coordinated Entry - Making sure there is a strong and consistent process for homeless individuals with victimization safety risks to have “immediate access to shelter and crisis services” by connecting to emergency domestic violence shelter and 24/7 hotline numbers. 2) Homeless Prevention: Although it is not appropriate in all circumstances due to safety risks, if there were enhanced housing protections for victims then they could continue to stay where they are living or move without penalty versus being evicted and/or having a poor rental history which leads to going to shelter. 3) End Family Homelessness: To successfully address ending family homelessness we must also consider victimization as there is often intersection with domestic violence.

Joplin CoC - 1) Coordinated Entry success; 2) Rapid Rehousing; 3) Data evaluation.

St. Charles CoC - 1) Coordinated entry success; 2) Rapid rehousing; 3) Increasing access to affordable housing.

Boonville PHA – Establishing local Coordinated Entry contacts for each PHA.

6. How can GCEH help support your agency/organization’s top priorities?

DESE - Through collaboration and the sharing of knowledge, GCEH members can make sure every homeless student in Missouri is in school and receiving their free-public education.

DHSS - Help identify ways to access data to improve coordination of services; identify other resources that could lead to more stable/permanent housing.

MCADSV - Support implementation of VAWA 2005/2013 Public Housing protections as this would allow some individuals to not become homeless.

Joplin CoC - Information sharing; evaluation tools.

St. Charles CoC - Identifying underutilized resources; promoting results and needs with legislators and funders.

Boonville PHA – Providing local Coordinated Entry contacts to share with PHAs across the state.
7. How can GCEH begin to establish statewide benchmarks and track results?

**DESE**- Increase the number of collaborations between GCEH members and Missouri’s public school homeless liaisons. We can track this by the number of homeless students identified in Missouri.

**DHSS**- Start with figuring out the data we need to collect and who we need to collect it from, then come up with the best way to track it to get the results we need

**MCADSV**--I would like to see a decrease of turn-away numbers of residential services from domestic/sexual violence agencies. There will always be a need yet what can we do with a better housing/homeless infrastructure to create less demand on shelters because there are options.

**Boonville PHA** – By tracking through a local Coordinated Entry contact person.

***DMH – Received feedback in support of the overall GCEH Action plan, with minor language modifications that were incorporated into this second draft. ***
DISCHARGE POLICY

EFFECTIVE DATE: December 5, 2011 (revised August 6, 2012)

POLICY

This policy addresses discharge planning for a variety of population in the eight continua in Missouri, including, St. Louis City, St. Louis County, St Charles (St. Charles/Lincoln and Warren Counties), Springfield (Greene, Christian and Webster Counties), Joplin (Jasper and Newton Counties), St. Joseph (Andrew, Buchanan and DeKalb Counties), Kansas City (Jackson County) and Balance of State (101 Counties, not included in another continuum).

DEFINITIONS

I. HUD Definition of “Homeless”

According to the U.S. Department of Housing and Urban Development (HUD), a person is considered homeless if they are living in places not meant for human habitation, such as cars, parks, sidewalks, abandoned buildings or on the street. In addition, persons are also considered homeless if:

- They reside in Emergency shelters.
- They reside in Transitional or Supportive Housing for persons who are homeless and who originally came from the streets or emergency shelters.
- They came from any of the above places but are spending a short time (up to 90 consecutive days) in a hospital or other institution.
- They are being evicted within 14 days from a private dwelling unit and no subsequent residence has been identified.
- They are being discharged within a week from an institution, such as a mental health or substance abuse treatment facility or a jail/prison, in which the person has been a resident for more than 90 consecutive days and no subsequent residence has been identified.
- They are fleeing, or are attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence, and the person has no other residence and lacks the resources or support networks to obtain other permanent housing.
II. Guiding Principles
In order to develop recommendations for this discharge policy, the following guiding principles were developed:

1. Homelessness is unacceptable in Missouri.
2. Every effort must be made through careful discharge planning to work with the client and area resources to seek adequate, permanent housing. In no instance should a person be discharged from a state or public facility with directions to seek housing or shelter in an emergency shelter without having first made every effort to secure permanent housing.
3. If "temporary" shelter placement is unavoidable, the reasons for this should be well documented.
4. If after having exhausted all efforts to engage the client in a discharge plan, if the client continues to refuse services, the efforts will be noted and the client will confirm his or her refusal with their signature.
5. If a client receiving out-patient services becomes homeless, the state or public facility should work actively with the client and community resources to locate suitable housing.

III. PROCEDURES

1. Adoption of Guiding Principles: All agencies and institutions serving the homeless population in Missouri shall adopt the guiding principles outlined in II, above.

2. Agency Adoption of Discharge Policy: All agencies and institutions within Missouri shall develop and implement a discharge policy that includes the following:

   a. Individual Discharge Plan: Upon entry, begin planning an individual discharge plan that includes resident involvement and buy-in.

   b. Collaboration and partnerships: A variety of forms of partnerships and collaborations are needed to achieve an effective discharge planning system. It is the responsibility of each agency to partner and collaborate with other agencies in their Continuum of Care to ensure the best outcome for Missouri residents.

   c. Adequate information systems and tracking: All agencies shall use a relevant data tracking system. Agencies receiving McKinney-Vento HUD funding are required to participate in the Continuum of Care Homeless Management Information System (HMIS). For agencies not required, HMIS is preferred in order to improve communication, facilitate access to resources, and track completion of the discharge plan. Please note that Domestic Violence agencies are exempt from this requirement, as described in the Domestic Violence disclosure rules.

   d. Integration of Community Resources: All agencies shall collaborate to reduce the duplication of services. Effective discharge planning procedures and policies shall
be supported by all relevant community planning documents, including, but not limited to, the Consolidated Plan, 10-year plan to end homelessness, and mental health and public housing authorities’ strategic plans.

e. Develop adequate funding strategies: In order for discharge planning to be successful, it needs adequate funding for the resources and programs deemed likely to be most successful in assisting a resident’s re-entry into the community.

IV. FUTURE EFFORTS

Additional work is needed. Successful discharge planning policies to prevent homelessness are contingent upon identification of barriers and development of strategies to overcome those barriers. Some of the barriers identified by the committee include:

- Transportation
- Lack of Affordable housing
- Timely access to SSI and other benefits, particularly easier reinstatement of benefits after release from jail
- More service beds, particularly emergency shelter and transitional housing
- Money for medications
- Employment
- Time limiting TANF
- Domestic Violence Education
- Lack of Accessible Housing
6.1% of Missouri's population is 6 years old or younger.

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.

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.
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:

<table>
<thead>
<tr>
<th>PERSONS/HOUSEHOLD</th>
<th>GROSS INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$12,140</td>
</tr>
<tr>
<td>2</td>
<td>$16,460</td>
</tr>
<tr>
<td>3</td>
<td>$20,780</td>
</tr>
<tr>
<td>4</td>
<td>$25,100</td>
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<tr>
<td>5</td>
<td>$29,420</td>
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<tr>
<td>6</td>
<td>$33,740</td>
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<tr>
<td>7</td>
<td>$38,060</td>
</tr>
<tr>
<td>8</td>
<td>$42,380</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>MISSOURI COUNTY</th>
<th>POVERTY RATE</th>
<th>MEDIAN INCOME</th>
<th>EDUCATIONAL ATTAINMENT*</th>
<th>NO HEALTH INSURANCE**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pemiscot County</td>
<td>30.9%</td>
<td>$31,671</td>
<td>74.8%</td>
<td>13.0%</td>
</tr>
<tr>
<td>Texas County</td>
<td>29.9%</td>
<td>$35,730</td>
<td>82.1%</td>
<td>15.8%</td>
</tr>
<tr>
<td>Mississippi County</td>
<td>28.4%</td>
<td>$29,212</td>
<td>72.8%</td>
<td>15.1%</td>
</tr>
<tr>
<td>Ripley County</td>
<td>27.7%</td>
<td>$34,145</td>
<td>78.2%</td>
<td>16.1%</td>
</tr>
<tr>
<td>Dunklin County</td>
<td>27.2%</td>
<td>$31,220</td>
<td>73.9%</td>
<td>15.1%</td>
</tr>
<tr>
<td>Shannon County</td>
<td>26.4%</td>
<td>$32,284</td>
<td>81.7%</td>
<td>16.6%</td>
</tr>
<tr>
<td>Wayne County</td>
<td>26.0%</td>
<td>$33,954</td>
<td>75.3%</td>
<td>15.9%</td>
</tr>
<tr>
<td>Ozark County</td>
<td>25.3%</td>
<td>$31,087</td>
<td>83.8%</td>
<td>17.8%</td>
</tr>
<tr>
<td>New Madrid County</td>
<td>25.0%</td>
<td>$31,615</td>
<td>75.9%</td>
<td>13.6%</td>
</tr>
<tr>
<td>Oregon County</td>
<td>24.9%</td>
<td>$30,442</td>
<td>83.6%</td>
<td>15.3%</td>
</tr>
</tbody>
</table>

* 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 0.8% 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 2016 statewide poverty rate is 14%, a .8% change from 2015. Below are the poverty rates by Missouri county.

**10 Missouri Counties with Lowest Poverty Rate**

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

*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.

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.

Missouri children live in poverty.

260,867
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**

$7.85

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*

- 1 Adult Working Full Time: $10.76
- 2 Adults Working Full Time: $18.36
- 2 Adults Both Working Full Time: $9.18
- 2 Adults 1 Full Time 1 Part Time: $16.50

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*

**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*

- Median Household Income: $49,593
- <$15,000: 13.1%
- $15,000-$24,999: 11.3%
- $25,000-$34,999: 11.2%
- $35,000-$49,999: 14.7%
- $50,000-$74,999: 18.8%
- $75,000-$99,999: 12.0%
- $100,000-$149,999: 11.5%
- $150,000-$199,999: 3.9%
- $200,000+: 3.5%

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

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

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

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

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

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<th>NSLP Eligible</th>
<th>Not Eligible</th>
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</thead>
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<td>4th Grade</td>
<td>2015 211</td>
<td>236</td>
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<tr>
<td>4th Grade</td>
<td>2013 211</td>
<td>236</td>
</tr>
<tr>
<td>4th Grade</td>
<td>2011 207</td>
<td>234</td>
</tr>
<tr>
<td>8th Grade</td>
<td>2015 255</td>
<td>278</td>
</tr>
<tr>
<td>8th Grade</td>
<td>2013 256</td>
<td>277</td>
</tr>
<tr>
<td>8th Grade</td>
<td>2011 255</td>
<td>276</td>
</tr>
</tbody>
</table>

*Each year measures a new class of students.

A HEAD START MAKES ALL THE DIFFERENCE
Consistent evidence has 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.

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

Higher-Income, Majority-White Schools

<table>
<thead>
<tr>
<th></th>
<th>Rural</th>
<th>Suburban</th>
<th>Urban</th>
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</thead>
<tbody>
<tr>
<td>Graduates</td>
<td>61%</td>
<td>62%</td>
<td>72%</td>
</tr>
</tbody>
</table>

All Schools

<table>
<thead>
<tr>
<th></th>
<th>Rural</th>
<th>Suburban</th>
<th>Urban</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduates</td>
<td>59%</td>
<td>67%</td>
<td>73%</td>
</tr>
</tbody>
</table>

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

1. Iowa........................................90.8%
2. New Jersey..............................89.7%
3. Alabama..................................89.3%
4. Texas....................................89.0%
5. Nebraska.................................89.9%
6. Wisconsin...............................88.4%
7. New Hampshire.........................88.1%
8. Kentucky.................................88.0%
9. Tennessee...............................87.9%
10. Missouri.................................87.8%
11. Vermont.................................87.7%
12. Maine.....................................87.5%
13. Massachusetts.........................87.3%
14. Connecticut.............................87.2%
15. Indiana.................................87.1%
16. Maryland.................................87.0%
17. North Dakota............................86.6%
18. West Virginia.........................86.5%
19. Montana.................................86.0%
20. Virginia..................................85.7%
21. Kansas.................................85.7%
22. North Carolina.........................85.6%
23. Illinois.................................85.6%
24. Delaware.................................85.6%
25. Arkansas.................................84.9%
26. Utah.....................................84.8%
27. Pennsylvania.........................84.8%
28. South Dakota.........................83.9%
29. Rhode Island.........................83.2%
30. Oklahoma.................................82.5%
31. California..............................82.0%
32. Minnesota...............................81.9%
33. Hawaii.....................................81.6%
34. Ohio......................................80.7%
35. South Carolina.........................80.3%
36. Michigan.................................79.8%
37. Wyoming.................................79.3%
38. New York................................79.2%
39. Idaho.....................................78.9%
40. Georgia.................................78.8%
41. Washington.............................78.2%
42. Florida.................................77.9%
43. Louisiana...............................77.5%
44. Arizona.................................77.4%
45. Colorado.................................77.3%
46. Alaska.....................................75.6%
47. Mississippi.............................75.4%
48. Oregon.................................73.8%
49. Nevada.................................71.3%
50. New Mexico.............................68.6%
51. Washington DC........................68.5%
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

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

Unemployment Rate
- Doctoral degree: 1.6%
- Professional degree: 1.6%
- Master’s degree: 2.4%
- Bachelor’s degree: 2.7%
- Associate’s degree: 3.6%
- Some college, no degree: 4.4%
- High school diploma: 5.2%
- Less than High School Diploma: 7.4%
- Average of all workers: 4%

Median Usual Weekly Earning
- Doctoral degree: $1,664
- Professional degree: $1,745
- Master’s degree: $1,380
- Bachelor’s degree: $1,156
- Associate’s degree: $819
- Some college, no degree: $756
- High school diploma: $692
- Less than High School Diploma: $544
- Average of all workers: $885

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.
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.

“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

10.0% 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

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.

**345,912** Missouri households were food insecure in 2016. Food Research & Action Center

Here in Missouri, the average meal costs $2.73. Additional money required to meet food needs of Missourians is $464,284,000. Feeding America

Feeding America’s interactive Map the Meal Gap tool shows 2015 food insecurity across the nation. In 2015, the food insecurity rate for Missouri was 15.6%. With the now 14.2% food insecurity rate, Missouri has seen a 1.4% decrease.
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.

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

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

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
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.

### 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**

![Insurance Coverage Pie Chart]

- **Insured Missourians:** 91.1%
- **Private Insurance:** 70%
- **Public Insurance:** 30%
- **Uninsured:** 8.9%

### 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**

![Insurance Trend Graph]

#### Uninsured:
- **2016:** 8.9%
- **2015:** 14.6%

#### Insured Missourians:
- **2016:** 91.1%

#### Public Insurance:
- **2016:** 30%

#### Private Insurance:
- **2016:** 70%

On March 23, 2010, President Obama signs the Affordable Care Act into law.

### 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**

- **22.3** Adolescent pregnancies per 1,000 nationally
- **25** Adolescent pregnancies per 1,000 in Missouri

### 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**

### 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

- **Average Male:** 74.6
- **Average Female:** 78.6
- **Average White:** 77.7
- **Average Black:** 73.0

#### Average Life Expectancy by Year

- **2000:** 70
- **2001:** 71
- **2002:** 72
- **2003:** 73
- **2004:** 74
- **2005:** 75
- **2006:** 76
- **2007:** 77
- **2008:** 78
- **2009:** 79
- **2010:** 80

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<td>2009</td>
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<td>2010</td>
<td>80</td>
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**MIT; Missouri Department of Health and Senior Services; Missouri Foundation for Health; National Center for Health Statistics**

### Pregnancy Outcomes

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

- **Birth:** 64%
- **Abortion:** 21%
- **Miscarriage:** 15%
**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**

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**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**

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**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.

---

**Possible risk outcomes of Adverse Childhood Experiences include:**

**BEHAVIOR**
- Lack of physical activity
- Smoking
- Alcoholism
- Drug use
- Missed work

**PHYSICAL AND MENTAL HEALTH**
- Severe obesity
- Diabetes
- Depression, suicide attempts, STIs
- Heart disease
- Cancer, stroke
- COPD, and broken bones

---

**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
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

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

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 Individuals** ............... 1,243
  - 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

- **Age of Homeless Youth in Missouri**
  - Under 18: 63%
  - 18–24: 37%

- **Gender of Homeless Youth in Missouri**
  - Male: 42%
  - Female: 54%
  - Transgender: <4%

Youth in Missouri

- **School:** 4%
- **Maximum income of 4-person household in Missouri:** 206,108
- **Single Caregiver:** 1%
- **In Labor Force:** 39%
- **Maximum income of 4-person extremely low income household in Missouri:** $24,300
- **Other:** 6%
- **Disabled:** 28%
- **Senior:** 22%

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
- **78,214** Households receiving federal rental assistance
- **20,789** Participants in all Head Start programs
- **416,000** Children receiving Supplemental Nutrition Assistance Program (SNAP) benefits
- **148,453** Households receiving Low Income Home Energy Assistance Program (LIHEAP) assistance
- **127,551** Women and children receiving Women, Infants and Children (WIC) Supplemental Nutrition Assistance Program benefits
- **519,000** Recipients of Federal Earned Income Tax Credit (EITC)
- **38,473** Adults and children receiving Temporary Assistance for Needy Families (TANF)
- **624,308** Children enrolled in Medicaid and Children’s Health Insurance Program (CHIP)
- **127,551** Women and children receiving Women, Infants and Children (WIC) Supplemental Nutrition Assistance Program benefits

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%.

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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.”

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.

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

2. **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.

3. **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
- Families see an average annual energy cost savings of $283
- The total health and household-related benefits for each home weatherized are $14,148

**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
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:

<table>
<thead>
<tr>
<th>National School Lunch Program Eligibility</th>
<th>Persons/Household</th>
<th>Gross Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families with school age children</td>
<td>1</td>
<td>$21,978</td>
</tr>
<tr>
<td>with household incomes (before taxes)</td>
<td>2</td>
<td>$29,637</td>
</tr>
<tr>
<td>below these income guidelines who qualify for free or reduced lunch assistance</td>
<td>3</td>
<td>$37,296</td>
</tr>
<tr>
<td>school breakfast and lunch</td>
<td>4</td>
<td>$44,955</td>
</tr>
<tr>
<td>Missouri Department of Elementary and Secondary Education</td>
<td>5</td>
<td>$52,614</td>
</tr>
<tr>
<td></td>
<td>6</td>
<td>$60,273</td>
</tr>
<tr>
<td></td>
<td>7</td>
<td>$67,950</td>
</tr>
<tr>
<td></td>
<td>8</td>
<td>$75,646</td>
</tr>
</tbody>
</table>

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. 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.

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.

After School Meals
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.

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

Feeding Missouri

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.

<table>
<thead>
<tr>
<th>Only 13.4% of the Head Start-associated second generation became teen parents themselves, compared with</th>
<th>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.</th>
</tr>
</thead>
</table>

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”

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.
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

INDIVIDUALS

Rev. Dr. John H. Bennett, Disciples of Christ Clergy (ret.)
Patrick Dougherty, Former Missouri State Senator
Jessie M. Dryden, Common Sense for an (un)Common Bond