

# 2020 Missouri Poverty Report

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Data Reported in Chronology	Missouri (example)	How Use Data to Discuss the Need	Components & Definitions	Data Source
2020 Poverty Guidelines	Family of 4 at 100% Federal Poverty Line \$26,200	<p><i>*The guidelines are a simpler version of the thresholds set with the official poverty measure, mostly used by federal agencies to determine eligibility for public programs such as food assistance. -Institute for Research on Poverty</i></p> <p><i>*Poverty Guidelines are used for administrative purposes including determining funding for federal programs like Head Start, LIHEAP, Community Block Grants, SNAP, School Lunch Programs, Weatherization Assistance, Job Corps, Workforce Investment Act Youth Activities, etc. Alternatively, Poverty Thresholds are used to determine statistical analysis for poverty measure.</i></p>	<p><b>Ex. Family of 4 at 100% Federal Poverty Line \$26,200</b></p> <p><i>*People and families are classified as poor if their income is less than their poverty threshold. If their income is less than half their poverty threshold, they are severely poor (below 50% of poverty); less than the threshold itself, they are poor (below 100% of poverty); less than 1.25 times the threshold, below 125% of poverty, and so on. -Census Bureau</i></p> <p><b>****Doesn't adjust for differences in cost of living between urban and rural areas.****</b></p>	<p>HHS Poverty Guidelines for 2020, US Department of Health and Human Services</p>
2018 State Poverty Rate	13.2%	<p>Percentage of people in poverty in the past 12 months by state (below 100% FPL/thresholds)</p>	<p><b>NOTE: If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps). Poverty status cannot be determined for people in: Institutional group quarters (such as prisons or nursing homes), College dormitories, Military barracks, Living situations without conventional housing (and who are not in shelters). Additionally, poverty status cannot be determined for unrelated individuals under age 15 (such as foster children) because income questions are asked of people age 15 and older and, if someone is under age 15 and not living with a family member, we do not know their income. - Census Bureau</b></p> <p><i>*Poverty status is determined by comparing annual income to a set of dollar values (called poverty thresholds) that vary by family size, number of children, and the age of the householder. If a family's before-tax money income is less than the dollar value of their threshold, then that family and every individual in it are considered to be in poverty. For people not living in families, poverty status is determined by comparing the individual's income to his or her poverty threshold. The poverty thresholds are updated annually to account for changes in the cost of living using the Consumer Price Index (CPI-U). They do not vary geographically. The ACS is a continuous survey and people respond throughout the year. Since income is reported for the previous 12 months, the appropriate poverty threshold for each family is determined by multiplying the base-year poverty threshold from 1982 by the average of monthly CPI values for the 12 months preceding the survey month. --Census Bureau</i></p>	<p>U.S. Census Bureau, 2018 American Community Survey 1-Year Estimates, Poverty Status in the Past 12 Months (Table ID: S1701), Missouri</p>
Two-Year Comparison	13.2% (2018) ; 13.4% (2017)	<p>Percentage of people in poverty in 2017 and 2018 decreased .2% in Missouri</p>	<p><b>2017 and 2018 American Community Survey (ACS) 1-year estimates to analyze poverty rates for 2018, as well as the changes in poverty from 2017 for the nation, states, the District of Columbia, Puerto Rico, and the most populous metropolitan areas.</b></p>	<p>U.S. Census Bureau, 2018 American Community Survey 1-Year Estimates, Poverty Status in the Past 12 Months (Table ID: S1701), Missouri ; U.S. Census Bureau, 2017 American Community Survey 1-Year Estimates, Poverty Status in the Past 12 Months (Table ID: S1701), Missouri ; U.S. Census Bureau, 2018 American Community Survey 1-Year Estimates, Selected Characteristics of People at Specified Levels of Poverty in the Past 12 Months (Table ID: S1703), Missouri ; U.S. Census Bureau, 2017 American Community Survey 1-Year Estimates, Selected Characteristics of People at Specified Levels of Poverty in the Past 12 Months (Table ID: S1703), Missouri</p>

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<b>2018 Poverty Rate County by County</b>	5.7% (St. Charles, lowest) ; 29.1% (Pemiscot, highest)	Percentage of people of all ages in poverty in 2018 by county	<i>The SAIPE program produces single-year estimates of median household income and poverty for states and all counties, as well as population and poverty estimates for school districts. Since SAIPE estimates combine ACS data with administrative and other data, SAIPE estimates generally have lower variance than ACS estimates but are released later because they incorporate ACS data in the models. For counties and school districts, particularly those with populations below 65,000, the SAIPE program provides the most accurate subnational estimates of poverty. For counties, SAIPE generally provides the best single year estimates of median household income. - Census Bureau</i>	US Census Bureau, 2018 Small Area Income and Poverty Estimates (SAIPE), Missouri
<b>Poverty Across the Nation</b>	13.2% (MO)	Missouri ranks among 20th highest in the US for poverty rates out of 50 states and the District of Columbia. *32/51	<i>This is a comparison ranking poverty among 50 states plus District of Columbia from a Census Bureau report released in 2019. Changes in poverty rates from 2017 to 2018 for each state is reflected in the map on page 4.</i>	US Census Bureau American Community Survey, Poverty: 2017 and 2018 - American Community Survey Brief, US Census Bureau
<b>Historical Trends - US &amp; MO</b>	13.1% (US), 13.2% (MO)	This chart compares percentages of all people in poverty for US, MO, and 10 highest and lowest poverty rate counties from 1997-2018. The gap between 2004-2005 indicates the shift between measuring poverty through Current Population Survey (CPS) -decennial long-form sample questionnaire, replaced by the a more comprehensive subnational survey, American Community Survey (ACS).	The gap between 2004-2005 is due to data migration and changes to the surveys from CPS (surveys targeting employment 95K addresses, conducted February-April, national population) to ACS (annual survey sampling 3.5M addresses throughout the year, subnational populations). For more about data sources visit: <a href="https://www.census.gov/topics/income-poverty/poverty/guidance/data-sources.html">https://www.census.gov/topics/income-poverty/poverty/guidance/data-sources.html</a> *NOTE: Comparing ACS Data prior to that gap is not recommended due to the changes in the methodology of calculation.	US Census Bureau, 2018 Small Area Income and Poverty Estimates (SAIPE), Missouri
<b>Two-Year Comparison of Poverty by Demographics</b>	Ex.25.7% (Black poverty rate, 2018) ; 24.7% (Black poverty rate, 2017)	This reads as, "Out of 672,581 blacks/African Americans in Missouri, 25.7% live in poverty in 2018."	To understand how the MO poverty rate affects different subpopulations, provided is a two-year table comparing poverty rates and raw estimates of people experiencing poverty for asian, black, hispanic/latino, and white populations, including a column for child poverty (children under 18) in each demographic. Based on the total population of each demographic, the percentage indicates how different racial groups experience poverty from 2017-2018 in Missouri.	US Census Bureau, 2018 American Community Survey 1-Year Estimates, Poverty Status in the Past 12 Months (Table ID: S1701), Missouri ; US Census Bureau, 2017 American Community Survey 1-Year Estimates, Poverty Status in the Past 12 Months (Table ID: S1701), Missouri

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<b>ECONOMIC AND FAMILY SECURITY</b>				
Median Household Income	\$54,478	<p>This includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not for the last 12 months. - Census Bureau</p> <p>Measuring median household income at the county level more appropriately illustrates statewide performance, and provides an opportunity to target areas of greatest need.</p>	<p>The median divides the income distribution into two equal parts: one-half of the cases falling below the median income and one-half above the median. For households and families, the median income is based on the distribution of the total number of households and families including those with no income. The median household income calculates the incomes from all individuals over 15 years old in a household for the last 12 months for an area and uses the middle income. -Census Bureau</p> <p>**It is important to note that MHI is counterbalanced by income inequality (Gini Index). MHI might be increasing steadily for the US, but for several states (Alabama, Arkansas, California, Kansas, Nebraska, New Hampshire, New Mexico, Texas and Virginia) so has inequality.</p>	US Census Bureau, 2018 American Community Survey 1-Year Estimates, Income in the Past 12 Months (Table ID: S1901), Missouri
Median Income for Men and Women	\$52,004 (men, US) ; \$42,238 (women, US)			US Census Bureau, 2018 American Community Survey 1-year Estimates, Median Earnings in the Past 12 Months (in 2018 inflation-adjusted dollars) of workers by sex and women's earnings as a percentage of men's earnings by selected characteristics (Table ID: S2002)
Median Household Income for top/bottom 10 counties	\$31, 831 (Pemiscot, highest poverty rate) ; \$82,048 (St. Charles, lowest poverty rate)			US Census Bureau, 2018 Small Area Income and Poverty Estimates (SAIPE), Median Household Income, Missouri ; US Census Bureau, 2018 Small Area Income and Poverty Estimates (SAIPE), Poverty Rates – all ages, Missouri
Income Volatility	23.9%	High volatility means more uncertainty about what the value of an asset will be in the future, affected by individual earnings and household income. Volatility can include reduction in work hours, illness/disability, layoffs, etc. "Percentage of households that reported their incomes varied somewhat or a lot from month to month over the past 12 months..."	In household finances, volatility is usually defined as the variance of income, meaning the amount of divergence from the average. It can also be measured by the number of substantial spikes and dips in income over time.	Prosperity Now Scorecard, Financial Assets and Income: Income Volatility (2017 FDIC National Survey of Unbanked and Underbanked Households, Federal Deposit Insurance Corporation, 2018)
Income Equality in Missouri	22nd highest for income inequality	Higher income inequality contributes to slower or negative economic growth, and inequality in America is at its highest level since the early part of the 20th century. This measure captures the income gap between the upper-most and bottom-most tiers of the income distribution.--Prosperity Now	Ratio of the annual household income of households in the top income quintile to households in the bottom income quintile - Prosperity Now	Prosperity Now Scorecard, Financial Assets and Income: Income Equality (State Data and Congressional Districts: US Census Bureau, 2018 American Community Survey, Local Data: US Census Bureau, 2013-2017 American Community Survey)
Employment and Unemployment	3.2% (2018)	Unemployed people are those who <u>report that they are without work</u> , that they are available for work and that they have taken active steps to find work in the last four weeks. -Bureau Labor Statistics/OECD	Early each month, the Bureau of Labor Statistics (BLS) of the U.S. Department of Labor announces the total number of employed and unemployed people in the United States for the previous month, along with many characteristics about them. These figures, particularly the unemployment rate—which tells you the percentage of the labor force that is unemployed—receive wide coverage in the media. Some people think that to get these figures on unemployment, the government uses the number of people collecting unemployment insurance (UI) benefits under state or federal government programs. But some people are still jobless when their benefits run out, and 2 many more are not eligible at all or delay or never apply for benefits. So, quite clearly, UI information cannot be used as a source for complete information on the number of unemployed. Because unemployment insurance records relate only to people who have applied for such benefits, and since it is impractical to count every unemployed person each month, the government conducts a monthly survey called the Current Population Survey (CPS) to measure the extent of unemployment in the country. -BLS	State Employment and Unemployment: December 2019, Bureau of Labor Statistics, US Department of Labor ; US Bureau of Labor Statistic, Expanded State Employment Status Demographic Data, 2019 ; Preliminary 2019 Data on Employment Status by State and Demographic Group, US Bureau of Labor Statistics

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<p>Missouri Minimum Wage</p>	<p>\$9.45 (hourly rate 2020) ; \$19,656 (annually, 40 hours per week)</p>	<p>Minimum wage for Missourians in 2020 is \$9.45/hour, increasing \$.85 annually to reach \$12 by 2023 for all private, nonexempt businesses. Minimum wage is the lower most hourly wage any employee can expect by law and was originally established to allow workers enough income to stay above the poverty line.</p>	<p><i>In addition to the exemption for federally covered employment, the law exempts, among others, employees of a retail or service business with gross annual sales or business done of less than \$500,000. Premium pay required after 52 hours in seasonal amusement or recreation businesses. The minimum wage is adjusted annually based on a set formula. Continuing on from 2019 to 2023, the minimum wage will increase 85 cents per hour each year before reaching \$12.00.--DOL</i></p> <p><b>**2017--State of MO passed law limiting to prevent municipalities from establishing a higher minimum wage than the State.**</b></p> <p>Variables to consider for minimum wage laws: Demand for living wage, Wage adjustment vis-à-vis Consumer Price Index (CPI), Cost of living and changes therein, Needs of workers and their families, Improvements in standards of living, Fair return on capital invested and capacity to pay of employers, Productivity, Prevailing wage levels, Need to induce industries to invest in the countryside, Effects on employment generation and family income, Equitable distribution of income and wealth along the imperatives of economic social development</p>	<p><a href="#">Minimum Wage, Missouri Department of Labor, January 2020 13. Consolidated Minimum Wage Table, US Department of Labor, January 2020</a></p>

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<b>EDUCATION</b>				
<b>Educational Attainment</b>	71.4% of Missourians have an educational attainment less than a bachelor's degree	Educational attainment refers to the highest level of education completed by an individual 25 years or older for full-time wage and salary earners and is used to provide scope to the impact of education on individual earnings.	<i>The ACS asks, "What is the highest degree or level of school this person has completed?" The response categories include: No schooling completed, Nursery school, Grades 1 through 11, 12th grade—no diploma, Regular high school diploma, GED or alternative credential, Some college credit, but less than 1 year of college, 1 or more years of college credit, no degree, Associates degree (for example: AA, AS), Bachelor's degree (for example: BA, BS), Master's degree (for example: MA, MS, MEng, MEd, MSW, MBA), Professional degree beyond bachelor's degree (for example: MD, DDS, DVM, LLB, JD), Doctorate degree (for example, PhD, EdD). In addition to formal degrees, people often earn educational certifications, certificates and licenses. These are recorded with a separate question on the Current Population Survey. Related to educational attainment is the field in which a person received his or her degree. A question on field of bachelor's degree is included in the American Community Survey.--Census Bureau</i>	US Census Bureau, 2018 American Community Survey 1-Year Estimates, Educational Attainment (Table ID: S1501), Missouri 2. "Meet the Low-Wage- Workforce," Brookings Institution, November 2019
<b>Poverty Rate by Educational Attainment</b>	25.9% (less than high school diploma) ; 3.8% (bachelor's degree or higher)	<i>Poverty rate for the population 25 years and over for whom poverty status is determined by educational attainment level.--Census Bureau</i>	Combination of questions from the ACS are used to inform this calculation.	US Census Bureau, 2018 American Community Survey 1-Year Estimates, Educational Attainment (Table ID: S1501), Missouri
<b>Unemployment and Earnings by Educational Attainment</b>	5.6%/\$553 per week (less than high school diploma) ; 1.5%/\$1884 per week (professional degree)	<i>Data in the chart indicate how weekly earnings and rates of unemployment vary by educational attainment for workers ages 25 and older at a broad level. Individual experiences differ, however, depending on factors such as your field of labor and your occupation.--Bureau of Labor Statistics</i>	Combination of questions from CPS used to inform calculation	Employment Projections, Unemployment rates and earnings by educational attainment, US Bureau of Labor Statistics, September 2019
<b>National High School Graduation Rate</b>	88.3%, ranked 13th (2016-2017)	<i>Adjusted Cohort Graduation Rate (ACGR) for public high school students by graduation rate 2016-2017. The ACGR is the percentage of public high school freshmen who graduate with a regular diploma within 4 years of starting ninth grade.--US DESE/NCES **Missouri ranks 13th in national high school graduation with a rate of 88.3%**</i>	<i>State education agencies calculate the ACGR by identifying the "cohort" of first-time ninth-graders in a particular school year. The cohort is then adjusted by adding any students who transfer into the cohort after 9th grade and subtracting any students who transfer out, emigrate to another country, or die. The ACGR is the percentage of students in this adjusted cohort who graduate within 4 years with a regular high school diploma. The U.S. Department of Education first collected the ACGR in 2010-11.--NCES</i>	Common Core of Data, American Public Schools, National Center for Education Statistics
<b>High School Dropout Rates</b>	1.9% (2018)	High school dropout rates report an annual snapshot of students who dropped out in any given school year. Data contained in dropout rates reflect <b>one year</b> (not 4-year cohort) of dropouts from grades 9-12. Dropout rates provide decisionmakers with annual dropout data to develop and enhance prevention programs.	<i>For grades 9-12 the number of dropouts divided by the total of September enrollment, plus transfers in, minus transfers out, minus dropouts, added to September enrollment, then divided by two.--DESE</i>	Missouri State Report Card 2018, Department of Elementary and Secondary Education, 2019
<b>Where Missouri Students Go</b>	38% entering 4-year college/university (2017 data reported 2018)	"38% of high school graduates from 2017 reported as attending...180 after graduation"	<i>The percentage of the previous year's graduates who are reported as attending a community college, a four-year institution, or a technical school 180 days after graduation.--DESE</i>	Missouri State Report Card 2018, Department of Elementary and Secondary Education, 2019
<b>Adjusted Cohort Graduation Rate - Four Year</b>	89.23% (2018)	This ACGR measures the percent of public school students who attain a regular high school diploma within 4 years of starting 9th grade. In 2018, the adjusted cohort graduation rate in Missouri was 89.23%.	<i>The four-year adjusted cohort graduation rate is the number of students who graduate in four years with a regular high school diploma divided by the number of students who form the adjusted cohort for the graduating class rounded to the tenth. From the beginning of 9th grade, students who are entering that grade for the first time form a cohort that is subsequently 'adjusted' by adding any students who transfer into the cohort later during the 9th grade and the next three years and subtracting any students who transfer out, emigrate to another country, or die during that same period.--DESE</i>	Missouri State Report Card 2018, Department of Elementary and Secondary Education, 2019



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<b>FOOD AND NUTRITION</b>				
Food Uncertainty by County	14.2% (MO)	"Percent of total population food uncertain in Missouri (or county)" <i>Estimated percent of the total population food uncertain in 2017, based on modeling of variables related to unemployment rates, median income, poverty rates, homeownership rates, and other predictors of food insecurity.-- Hunger Atlas/Feeding America, 2019 Map the Meal Gap</i>	Food uncertainty means that it is likely people are not food secure, likely to encounter some diminished quality, variety, and desirability of nutrition/diet. Food uncertainty is factored into the Need indicator in the Missouri Hunger Atlas. <b>**NOTE: emphasizing percentages and comparatively assessing need and performance percentages between counties could cloak important differences in the absolute numbers of people affected by any single variables. *Overall Rank: Need is from a composite score including % food uncertain, % SNAP eligible, % NSLP enrolled, and % &lt; 5 WIC eligible. Performance is from a composite score including % eligible and participating in SNAP, NSLP, WIC, and pounds of food distributed per capita &lt; 100% poverty.--Hunger Atlas</b>	Missouri Hunger Atlas, Interdisciplinary Center for Food Insecurity, University of Missouri, 2019
Percent of Individuals Food Uncertain for 10 Counties with Highest and Lowest Poverty Rate	23.2% (Pemiscot, highest poverty rate) ; 9% (St. Charles, lowest poverty rate)	As stated in the Hunger Atlas, <i>poverty is the best single predictor of food insecurity, and hunger strongly correlates with lower educational achievement, unemployment and impaired work performance</i> . The side-by-side comparison of highest and lowest poverty rate counties with corresponding percent of individuals food uncertain illustrates the association between poverty and food uncertainty in Missouri.		US Census Bureau, 2018 Small Area Income and Poverty Estimates (SAIPE), Missouri ; Missouri Hunger Atlas, Interdisciplinary Center for Food Insecurity, University of Missouri, 2019 (raw data for food uncertainty provided directly to Missouri CAN from Missouri Hunger Atlas authors) ; Key Statistics and Graphics, United States Department of Agriculture (USDA) Economic Research Service
Food Security vs. Insecurity	12% (MO) ; 11.7% (US)	An estimated 12% of households in Missouri were food insecure at some point during a given year (2018) indicating a household lacked enough food to maintain health of household.	<i>Food insecurity—the condition assessed in the food security survey and represented in USDA food security reports—is a household-level economic and social condition of limited or uncertain access to adequate food.</i> <i>Food Security: High food security (old label=Food security): no reported indications of food-access problems or limitations. Marginal food security (old label=Food security): one or two reported indications—typically of anxiety over food sufficiency or shortage of food in the house. Little or no indication of changes in diets or food intake.</i> <i>Food Insecurity: Low food security (old label=Food insecurity without hunger): reports of reduced quality, variety, or desirability of diet. Little or no indication of reduced food intake. Very low food security (old label=Food insecurity with hunger): Reports of multiple indications of disrupted eating patterns and reduced food intake. The defining characteristic of very low food security is that, at times during the year, the food intake of household members is reduced and their normal eating patterns are disrupted because the household lacks money and other resources for food. Very low food security can be characterized in terms of the conditions that households in this category typically report in the annual food security survey.-- USDA ERS</i>	Household Food Security in the United States in 2018, United States Department of Agriculture (USDA) Economic Research Service ; Report: "Household Food Security in the United States in 2018", United States Department of Agriculture (USDA) Economic Research Service
Addressing Hunger and Food Insecurity SNAP		Percent of individuals below 125% of federal poverty level participating in SNAP by county	<i>Estimated percent of total population income eligible for participation in the Supplemental Nutrition Assistance Program (formerly Food Stamps). Household income of less than 130% of the Federal Poverty Level (FPL) is the primary eligibility requirement for SNAP. Hunger Atlas measure uses 125% of FPL to compensate for other disqualifying criteria (not available at county-level) and to avoid overestimation of eligibility.--Hunger Atlas</i>	Missouri Hunger Atlas, Interdisciplinary Center for Food Insecurity, University of Missouri, 2019
National School Lunch Program	74.7% (MO, students enrolled and participating)	Percent of K-12 students enrolled in free and reduced price school lunch in a given school year	<i>Percent of students enrolled to receive free or reduced-price lunches in the National School Lunch Program (NSLP) in the 2018-2019 school year. Analysis only includes students in public and charter schools, which account for 97.4% of all students participating in NSLP.--Hunger Atlas/Missouri DESE</i>	Missouri Hunger Atlas, Interdisciplinary Center for Food Insecurity, University of Missouri, 2019

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<b>HEALTH</b>				
Health Insurance Coverage Trend	9.4% (2018); 8.9% (2016); 14.6% (2009) uninsured	In 2009, the estimate of uninsured Missourians reached a high of 14.6%. There is a noticeable decline once ACA was enacted in 2010 reaching a low of 8.9%, however, that estimate has increased to 9.4% in 2018. In 2019, federal penalty related to ACA for uninsured populations was lifted. States have options to issue mandates, making healthcare essential.	<i>Health insurance coverage in the Current Population Survey Annual Social and Economic Supplement (CPS ASEC) refers to comprehensive coverage during the calendar year for the civilian, noninstitutionalized population. * For reporting purposes, the Census Bureau broadly classifies health insurance coverage as private insurance or public insurance. Private Coverage: Employment-based, direct-purchase, TRICARE ; Public Coverage: Medicare, Medicaid, CHAMPVA or VA --US Census Bureau</i>	US Census Bureau, American Community Survey 1-Year Estimates, Selected Economic Characteristics (Table ID: DP03), Missouri
Health Insurance Coverage in Missouri	90.6% (insured); 9.4% (uninsured)	Estimate of uninsured Missourians in 2018 is 9.4%		US Census Bureau, 2018 American Community Survey 1-Year Estimates, Selected Economic Characteristics (Table ID: DP03), Missouri
Life Expectancy and Poverty Rate	70.7 years (Pemiscot, highest poverty rate); 80.4 (St. Charles, lowest poverty rate)	Average number of years a person is expected to live	This is an important population measure. <i>Life Expectancy measures the average number of years from birth a person can expect to live, according to the current mortality experience (age-specific death rates) of the population. Life Expectancy takes into account the number of deaths in a given time period and the average number of people at risk of dying during that period, allowing us to compare data across counties with different population sizes. --County Health Rankings</i>	US Census Bureau, 2018 Small Area Income and Poverty Estimates (SAIPE), Missouri ; Life Expectancy, 2019, Missouri County Health Rankings and Roadmaps
Medical Debt in Collections	19% (all Missourians) ; 17% (white); 34% (communities of color)	This map shows debt by geography and the differences of debt stratified by race. <i>The percent share of medical debt in collections by county and by race</i>	<i>A random sample of deidentified, consumer-level records from a major credit bureau accounting for medical debt, student debt, and auto debt. Urban Institute has a logic model for capturing people of color based on racial makeup of zipcodes because the Credit Bureau lacks information on race. Debt in collections includes past-due credit lines that have been closed and charged-off on the creditor's books as well as unpaid bills reported to the credit bureaus that the creditor is attempting to collect. For example, credit card accounts enter collections once they are 180 days past due. Retail installment loans are retail purchases with installment terms—for example, a loan from a furniture store to buy a couch.--Urban Institute</i>	Debt in America: An Interaction Map, Urban Institute, 2019
Prevalence of Poverty, Health Factors, and Access to Medical Care		On each map of Missouri, the dots represent hospital access. The primary map shows income inequality and hospital access. The four corresponding maps illustrate health factors and access, percent of diabetes and hospital access, low incomes and hospital access, and poverty rate and hospital access. The darker the color the higher the prevalence. <i>Percent of the population 18 years of age and older in 2016 who have been told by a doctor that they have diabetes--High diabetes can also be cross-referenced with food/nutrition data. Cross-referencing these maps provide insight into ways to better target programs to address those welfare and health needs.</i>	<i>The overall rankings in health factors represent what influences the health of a county. They are an estimate of the future health of counties as compared to other counties within a state. The ranks are based on four types of measures: health behaviors, clinical care, social and economic, and physical environment factors.--County Health Rankings</i>	2019 County Health Rankings, County Health and Ranking Roadmaps ; Percent Diabetes, Missouri Hunger Atlas, Interdisciplinary Center for Food Insecurity, University of Missouri, 2019 ; US Census Bureau, 2018 Small Area Income and Poverty Estimates (SAIPE), Median Income, Missouri ; US Census Bureau, 2018 Small Area Income and Poverty Estimates (SAIPE), Poverty Rate --all ages, Missouri

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Social Isolation	39/51 overall ranking (worst)	<p>Meaningful social relationships are essential to good health and well-being, especially during one's senior years. Social isolation, or lack of these relationships, can have negative consequences for a person's physical health and mental well-being. Life events such as retirement, loss of a spouse and friends, and age-related health conditions may make it difficult for seniors to maintain the same level of social interactions or the breadth of a support network they once had. Without these important connections to friends, family and the community, seniors grappling with loneliness and social isolation are more likely to experience poorer health, including health conditions such as high blood pressure, inflammation and even a greater risk of death.--America's Health Rankings Missouri ranks 39th highest/worst for overall social isolation experienced among seniors</p>	<p>Percentile of the mean z scores for six risk factors of social isolation in adults ages 65 and older (poverty; living alone; divorced, separated or widowed; never married; disability; independent living difficulty)--America's Health Rankings</p>	<p>Summary: 2019 Senior Report, America's Health Rankings, United Health Foundation, Report: 2019 Senior Report, America's Health Rankings, United Health Foundation</p>
Adverse Childhood Experience	43rd highest	<p>Percentage of children ages 0-17 who experienced two or more of the following: economic hardship; parental divorce or separation; living with someone who had an alcohol or drug problem; neighborhood violence victim or witness; living with someone who was mentally ill, suicidal or severely depressed; domestic violence witness; parent served jail time; being treated or judged unfairly due to race/ethnicity; or death of parent (2-year estimate)--America's Health Rankings</p>	<p>Adverse childhood experiences (ACEs) are stressful or traumatic events that may have a lasting impact on children's health and well-being. Early experiences have a broad and profound impact on an individual's development and subsequent emotional, cognitive, social and biological functioning. The relationship between ACEs and health behaviors and outcomes in adulthood was first described in a 1998 study, which found a higher number of adverse childhood exposures was associated with a higher number of risk factors for leading causes of death in adults. A recent study found that having four or more ACEs (compared with none) is associated with a number of adverse health outcomes: Drug abuse and interpersonal and self-directed violence (very strong associations), Sexual risk taking behaviors, poor mental health and alcohol abuse (strong associations), Smoking, heavy alcohol use, poor self-rated health, cancer, heart disease and respiratory disease (moderate associations), Physical inactivity, overweight or obesity and diabetes (weak or modest associations). Additional studies have found associations between childhood physical, emotional and sexual abuse and increased risk of negative physical health outcomes such as chronic pain, chronic fatigue, fibromyalgia, irritable bowel syndrome, and negative mental health outcomes such as depression, anxiety, post-traumatic stress disorder, eating disorders and suicide attempts. Further, ACEs are associated with socioeconomic challenges, including not graduating from high school, being unemployed and lacking health insurance. ACEs place a great economic burden on a family. The total estimated economic cost of nonfatal child maltreatment is \$830,928, and the total estimated cost of fatal child maltreatment is \$16.6 million. These economic costs include short- and long-term healthcare, child welfare, criminal justice and special education. ACEs also burden communities.--America's Health Rankings</p>	<p>Health of Women and Children, Adverse Childhood Experiences, America's Health Rankings, United Health Foundation</p>
Substance Abuse Disorder in Missouri	39th highest (adults, 2017); 11th highest (youth, 2017)	<p>Youth (12-17) or adults (18 and up) with substance abuse disorder in the past year</p>	<p>Substance Use Disorder is defined as meeting criteria for illicit drug or alcohol dependence or abuse. Dependence or abuse is based on definitions found in the 4th edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM-IV). Illicit Drug Use includes the misuse of prescription psychotherapeutics or the use of marijuana, cocaine (including crack), heroin, hallucinogens, inhalants, or methamphetamine. Misuse of prescription psychotherapeutics is defined as use in any way not directed by a doctor, including use without a prescription of one's own; use in greater amounts, more often, or longer than told; or use in any other way not directed by a doctor. Prescription psychotherapeutics do not include over-the-counter drugs. Data survey years: 2016-2017.--Mental Health America</p>	<p>The State of Mental Health in America 2020, Mental Health America, 2017 State Profile— Missouri, National Services of Substance Abuse Treatment Services (N-SSATS), US Department of Health and Human Services</p>



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<b>HOUSING AND ENERGY</b>				
Housing and Family Living Arrangements	66.8% (owner-occupied) ; 33.2% (renters)	Percent of households in Missouri that are renters or owner-occupied (provides scope for assessing housing stability)	<b>Owner-Occupied</b> - A housing unit is owner-occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. The owner or co-owner must live in the unit and usually is Person 1 on the questionnaire. The unit is "Owned by you or someone in this household with a mortgage or loan" if it is being purchased with a mortgage or some other debt arrangement such as a deed of trust, trust deed, contract to purchase, land contract, or purchase agreement. The unit also is considered owned with a mortgage if it is built on leased land and there is a mortgage on the unit. Mobile homes occupied by owners with installment loan balances also are included in this category. The homeownership rate is computed by dividing the number of owner-occupied housing units by the number of occupied housing units or households. A unit is owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owner occupied" only if the owner or co-owner lives in it. All other occupied units are classified as "renter occupied," including units rented for cash rent and those occupied without payment of cash rent--Census Bureau	US Census Bureau American Community Survey, 2018 1-Year Estimates, Selected Housing Characteristics, (Table ID: DP04), Missouri ; US Census Bureau American Community Survey, 2018 1-Year Estimates, Households and Families, (Table ID: S1101), Missouri
Average Rent in and Affordability in Missouri	\$953 (highest) ; \$646 (lowest)	The range of fair market rent for Missouri counties	See Fair Market Rent (FMR)	Fair Market Rents, FY 2019 Fair Market Rent Documentation System, US Department of Housing and Urban Development
Rent Affordable to Social Security Income	\$231	Rent affordable for SSI recipients (based on 30% of income) <i>The amount that an individual whose sole source of income is SSI can afford to spend in monthly rent.--Out of Reach</i>	<i>Multiply monthly SSI payment by 0.3 to determine maximum amount that can be spent on rent.--Out of Reach</i>	Out of Reach 2019, National Low Income Housing Coalition ; 2019 Missouri Housing Profile, National Low Income Housing Coalition
Extremely Low Income Renter	>50% of income on housing costs	The graph shows the composition of extremely low income renter households in Missouri	<i>incomes are less than the poverty rate or 30% of their area median income (AMI), severely housing cost-burdened, spending more than half of their limited incomes on housing costs, which forces them to cut-back on other basic necessities like adequate food, healthcare and transportation and also puts them at risk of housing instability.--Out of Reach</i>	
Homeownership Rate by Demographics	42.9% (white, US) ; 17.7% (black, US)	Homeownership Rate among Household Heads Ages 18 to 34 by Race and Ethnicity	<i>Study uses the level of homeownership as the dependent variable for each time period. In other words, for each year, young adults who own homes are categorized as 1 and young adults who rent are categorized as 0. Begley (forthcoming) and Lee and coauthors (2018) use transition to homeownership between two periods as their dependent variable. They choose a sample of people who do not own homes in a certain year and classifies those who become homeowners in the next period as 1 and those who do not become homeowners as 0. The latter method provides a more accurate examination of how parental wealth affects households to become homeowners, but the small sample size increases the measurement error.--Urban Institute</i>	Research Report: Intergenerational Homeownership, Urban Institute, October 2018 7. These Five Facts Reveal the Current Crisis in Black Homeownership, Urban Institute, July 2019
Energy Burden in Missouri	29% (households below 50% FPL)	Missouri households below 50% FPL (which is composed of roughly 335,885 Missourians per ACS data) have a home energy cost-burden of 29%, meaning households spend 29% of income on energy-related expenses. <i>Affordability Gap for each state is a change in the treatment of income for households with income at or below 50% of the Federal Poverty Level.--Fisher, Sheehan, &amp; Colton</i>	<i>The Home Energy Affordability Gap is a function of many variables, annual changes in which are now tracked for nearly all of them. For example, all other things equal: increases in income would result in decreases in the Affordability Gap; increases in relative penetrations of high-cost fuels would result in an increase in the Gap; increases in amount of heated or cooled square feet of living space would result in an increase in the Gap. Not all variables will result in a change in the Affordability Gap in the same direction.--Fisher, Sheehan, &amp; Colton</i>	Home Energy Affordability Gap 2018, Fisher Sheehan and Colton Public Finance and General Economics

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<p><b>Missouri Fair Market Rent</b></p>	<p>\$832/month (average 2-bedroom)</p>	<p>*Estimated rent at fair market value for a 2-bedroom rental in Missouri                      *Average worker wage needed to afford 2-bedroom at FMR                      *Annual income needed to afford a 2-bedroom at FMR                      *Number of Hours per week at minimum wage needed to afford 2-bedroom at FMR</p>	<p><i>The Fair Market Rent is HUD's best estimate of what a household seeking a modest rental home in a short amount of time can expect to pay for rent and utilities in the current market.--Out of Reach</i>  <b>Fair Market Rents (FMRs)</b> are used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), rent ceilings for rental units in both the HOME Investment Partnerships program and the Emergency Solution Grants program, calculation of maximum award amounts for Continuum of Care recipients and the maximum amount of rent a recipient may pay for property leased with Continuum of Care funds, and calculation of flat rents in Public Housing units. The U. S. Department of Housing and Urban Development (HUD) annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county. --HUD</p>	<p>Out of Reach 2019, National Low Income Housing Coalition</p>
<p><b>Homelessness in Missouri</b></p>	<p>6,255 (homeless individuals)</p>	<p>On January 30th, 2019, 6255 people were identified as experiencing homelessness in Missouri</p>	<p><i>The Point-in-Time (PIT) count is a count of sheltered and unsheltered people experiencing homelessness on a single night in January. HUD requires that Continuums of Care conduct an annual count of people experiencing homelessness who are sheltered in emergency shelter, transitional housing, and Safe Havens on a single night. Continuums of Care also must conduct a count of unsheltered people experiencing homelessness every other year (odd numbered years). Each count is planned, coordinated, and carried out locally.</i></p>	<p>Tableau Dashboard: Point in Time Count and Continuum of Care, Missouri Housing Development Commission</p>
<p><b>Student Homelessness</b></p>	<p>12% homeless students live in shelters</p>	<p>12% homeless students enrolled in public school live in shelters</p>	<p><i>This January 2020 report provides a summary of data collected by the McKinney-Vento Education for Homeless Children and Youth (EHCY) Program. The report includes an examination of data collected for the 2015-16, 2016-17, and 2017-18 school years. This number does not reflect the totality of children and youth experiencing homelessness, as it only includes those students who are enrolled in public school districts or local educational agencies (LEAs.) It does not capture school-aged children and youth who experience homelessness during the summer only, those who dropped out of school, or young children who are not enrolled in preschool programs administered by LEAs. --NCHE</i></p>	<p>Federal Data Summary School Year 2015-16 through 2018-19, Education for Homeless Children and Youth, 2020</p>

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<b>URBAN AND RURAL</b>				
Defining Rural and Urban	OMB	To define and categorize rural/nonmetro and urban/metro as it relates to Missouri counties to better understand how poverty impacts rural and urban areas, the 2020 poverty report uses the Office of Management and Budget Definition. Roughly 34 counties + city of St. Louis are considered metro-urban areas.	<i>In 2013, OMB defined metropolitan (metro) areas as broad labor-market areas that include: Central counties with one or more urbanized areas; urbanized areas (described in the next section) are densely-settled urban entities with 50,000 or more people. Outlying counties that are economically tied to the core counties as measured by labor-force commuting. Outlying counties are included if 25 percent of workers living in the county commute to the central counties, or if 25 percent of the employment in the county consists of workers coming out from the central counties—the so-called “reverse” commuting pattern. Nonmetro counties are outside the boundaries of metro areas and are further subdivided into two types: Micropolitan (micro) areas, which are nonmetro labor-market areas centered on urban clusters of 10,000–49,999 persons and defined with the same criteria used to define metro areas. All remaining counties, often labeled “noncore” counties because they are not part of “core-based” metro or micro areas.--USDA ERS</i>	Urban and Rural Definitions, Economic Research Service, USDA ; Food Research & Action Center, Hunger and Poverty in America
Rural and Urban Food Affordability and Access Across the Nation	18.8% (rural) ; 16.8% (urban)	Percent of median household income spent on food for rural areas is 2% higher at 18.8% than their urban counterparts (16.8%) and .8% higher than the overall affordability measure	<i>The justification and calculation of the food affordability measure, a percentage of median household income spent on food, are detailed in Cafer and Kaiser (1). The average Supplemental Nutrition Assistance Program (SNAP) benefits per participant were calculated for each county by using data from the Regional Economic Accounts Directorate of the Bureau of Economic Analysis. The percentage of each county’s residents paying more than 30% of their income on housing was obtained from the ACS 5-year estimates from 2011 through 2015. Total food stores per 1,000 residents and access to food stores, operationalized as the percentage of population living more than 1 mile from a food store in an urban area and more than 10 miles from a food store in a rural area, were both collected from the Food Environment Atlas. USDA designations for rural (1,257) and urban (1,885) counties were used. High-need counties were defined as those in the Appalachian (420 counties) or Delta (252 counties) regions that were identified as high-need counties by the Delta Regional Authority and the Appalachian Regional Commission (n = 560). All data were aggregated using SAS version 9.4 (SAS Institute, Inc), and the analysis was performed for all 3,142 US counties. A linear regression model was run with PROC GLM, using food affordability as the dependent variable. The primary independent variable was the nature of the county. Several other predictors were included in the model, such as median household income, average SNAP benefits, and percentage of county’s residents below poverty guidelines. To further explore the rural/urban divide, we tested the nature of the county variable in an interaction with all the other predictors in the model.-- CDC</i>	National Food Affordability: A County-Level Analysis, Center for Disease Control and Prevention

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Food Affordability by County	16% (MO)	Missouri households spend an estimated 16% of income each week for food	<i>An estimate of the percent of income required each week by households in 2017 to meet average expenditures on food for that county. This indicator was calculated using the average weekly median household income and the average cost of meals as calculated by Feeding America. The percent of income needed to meet basic household food needs is an important determining factor in the quantity, quality, and types of food families purchase because low-income households often have to make tough choices about how to spend their money, which may ultimately lead to smaller amounts of household funds available for food expenditures. Higher food costs significantly limit household food choices. The food affordability indicator is a county-level estimate of the percent of income required for food each week. It was calculated using the median household income divided by the average household size and then divided by 52 to obtain the average weekly median household income. The average costs of meals, obtained from Feeding America, were multiplied by 21 meals each week, assuming three meals each day. This number was then divided by the average weekly median household income and multiplied by 100 to obtain a percent of weekly income used to purchase food.--Missouri Hunger Atlas</i>	Missouri Hunger Atlas, Interdisciplinary Center for Food Insecurity, University of Missouri, 2019
Senior Population by Urban and Rural Regions	34.2% (seniors in rural) ; 65.8% (seniors in urban) ; 29.3% of the overall population in MO are rural	Percent of population 65 Years and Over in Rural and Urban Areas for Missouri from 2012–2016 (i.e. 34.2% of rural Missourians are aged 65 and older) accounting for 318,190 seniors	<i>Urban areas represent densely developed territories and encompass residential, commercial, and other nonresidential urban land uses. The Census Bureau identified two types of urban areas: urbanized areas of 50,000 or more people and urban clusters of at least 2,500 and fewer than 50,000 people. Rural areas encompass all population, housing, and territory not included within an urban area. Generally, rural places are characterized as low density, sparse population, not built up, and at a distance from urban areas.-- Census Bureau</i> This information is reconciled with population data factoring in age, geography and sex of survey respondents.	The Older Population in Rural America: 2012-2016, US Census Bureau, 2019
Rural and Urban Poverty for 10 Counties with Highest and Lowest Poverty Rate	9 of 10 highest poverty rate counties are rural, 9 of 10 lowest poverty rates are urban	Comparatively, 9 of the 10 counties with the highest poverty rate Missouri are rural and 9 out of 10 counties with the lowest poverty rate are urban	More information under general poverty data and rural/urban definition. Also cross-reference with other data within the report to have a scope of understanding to how poverty variables impact rural and urban Missourians comparatively	US Census Bureau, 2018 Small Area Income and Poverty Estimates (SAIPE), Missouri ; Urban and Rural Definitions, Economic Research Service, USDA ; Rural Hunger in America: Get the Facts, Food Research & Action Center
Rental Assistance Programs	43,500 (rural recipients)	43,500 Missourians in rural areas receive rental assistance	<i>This figure encompasses all people receiving USDA Rural Rental Assistance (Section 521) and the HUD-administered programs listed below, rounded down to the nearest thousand. Public Housing, Section 8 Housing Choice Vouchers, Section 8 Project-Based Rental Assistance (including Moderate Rehabilitation), Supportive Housing for the Elderly (Section 202), Supportive Housing for People with Disabilities (Section 811), McKinney-Vento Permanent Supportive Housing, Transitional Housing, Safe Havens, and Other Permanent Housing units and beds, Housing Opportunities for Persons with AIDS (HOPWA) tenant-based rental assistance.--CBPP</i>	Federal Rental Assistance Fact Sheets, Center on Budget and Policy Priorities

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<b>WHAT NOW?/WHAT'S ALREADY WORKING</b>				
<b>Temporary Assistance for Needy Families (TANF)</b>	9,015 (families)	9015 families in Missouri received TANF in 2019	<i>The Temporary Assistance for Needy Families (TANF) program is designed to help needy families achieve self-sufficiency. States receive block grants to design and operate programs that accomplish one of the purposes of the TANF program. The four purposes of the TANF program are to: Provide assistance to needy families so that children can be cared for in their own homes or in the homes of relatives, End the dependence of needy parents by promoting job preparation, work, and marriage, Prevent and reduce the incidence of out-of-wedlock pregnancies, Encourage the formation and maintenance of two-parent families--DHHS</i>	TANF: Total Number of Recipients Fiscal Year 2019, US Department of Health and Human Services
<b>Earned Income Tax Credit (EITC)</b>	476,000 (recipients of federal EITC)	An estimated 476,000 Missourians receive federal EITC. Missouri is one of 21 states that have not extended EITC at the state-level.	<i>The Earned Income Tax Credit, EITC or EIC, is a benefit for working people with low to moderate income. To qualify, you must meet certain requirements and file a tax return, even if you do not owe any tax or are not required to file. EITC reduces the amount of tax you owe and may give you a refund. --IRS</i>	Statistics for Tax Returns with EITC, Earned Income Tax Credit and Other Refundable Credits, IRS
<b>Preschool Enrollment</b>	46.3% (3-4 year olds enrolled)	In 2018, 46.3% of children ages 3-4 are enrolled in pre-k, early childhood education	<i>All children enrolled in any district/charter sponsored prekindergarten activity, including early childhood special education (excludes Parents as Teachers). - Census Bureau</i>	US Census Bureau, 2018 American Community Survey 1-Year Estimates, School Enrollment (Table ID: S1401), Missouri
<b>Supplemental Nutritional Assistance Program (SNAP)</b>	260,185 (households)	In 2018, 260,185 Missouri households received SNAP benefits	<i>Estimated percent of total population income eligible for participation in the Supplemental Nutrition Assistance Program (formerly Food Stamps). Household income of less than 130% of the Federal Poverty Level (FPL) is the primary eligibility requirement for SNAP. -- U.S. Census Bureau</i>	US Census Bureau, 2018 American Community Survey 1-Year Estimates, Food Stamps/Supplemental Nutrition Assistance Program (SNAP) (Table ID: S2201), Missouri
<b>Women, Infants, Children (WIC)/SNAP</b>	106,733 (MO women and children)	In 2019, 106,733 low-income and nutritionally at-risk women, infants, and children received WIC benefits	<i>The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) provides federal grants to states for supplemental foods, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children up to age five who are found to be at nutritional risk.--WIC, USDA</i>	WIC Data Tables, Summary, USDA Food and Nutrition Service
<b>Medicare</b>	840,260 (beneficiaries)	Missouri had 840,260 Medicare beneficiaries in 2018	Federal health insurance program for people 65 and older, people with disability, and people with End-Stage Renal Disease. Medicare offers approved supplement insurance by private insurers to compensate for gaps in traditional Medicare coverage--Medicare.gov	Total Number of Medicare Beneficiaries, State Health Facts, Kaiser Family Foundation
<b>Medicaid/Children's Health Insurance Program (CHIP)</b>	833,914 (children)**	Represents the total number of children enrolled November (or in a given month) in 2019 in Medicaid/CHIP in Missouri. At the time of data extraction, the month of November reflected 833,914 but has since been updated to reflect the November 2019 enrollment to be higher, 849,715. For December 2019, the enrollment number is 828,544.	<i>**Data are reported for each calendar month. Monthly enrollment data may be updated in subsequent CMS Eligibility and Enrollment Reports.** Total enrollment figures represent the total unduplicated number of individuals enrolled in Medicaid and CHIP as of the last day of the reporting period. These figures are point-in-time counts of total program enrollment, and not solely a count of those newly enrolled during the reporting period. These figures include only those individuals who are eligible for comprehensive benefits (for example, emergency Medicaid, family planning-only coverage and limited benefit dual eligible individuals are excluded), except as indicated in the state-specific notes included with the tables.--Medicaid.gov</i>	Total Monthly Medicaid and CHIP Enrollment, Missouri Categories and Indicators, State Health Facts, Kaiser Family Foundation



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<p><b>Rental Assistance</b></p>	<p>176,800 people, 97,000 households</p>	<p>176,800 Missourians representing 97,000 households benefit from rental assistance to provide modest housing</p>	<p><i>Federal rental assistance helps struggling seniors, people with disabilities, veterans, and working families keep a roof over their heads, often by helping them afford rental units they find in the private market. Ten million people in over 5 million low-income households receive federal rental assistance. This figure encompasses all households in the programs listed above, rounded down to the nearest thousand. In some instances, we used unit counts if household counts were not available. Unit counts represent all units in each federally assisted property, regardless of occupancy status. Sources for this figure include: Section 8 Housing Choice Voucher household counts are from HUD's Voucher Management System quarterly reports; Public Housing, Section 8 Project-Based Rental Assistance, Supportive Housing for the Elderly, and Supportive Housing for Disabled Persons program data are from HUD's 2018 Picture of Subsidized Households dataset; McKinney-Vento unit counts for households with children and bed counts for households without children in Permanent Supportive Housing, Transitional Housing, Safe Havens, and Other Permanent Housing are from HUD's 2018 Housing Inventory Count by State. For single individuals, we count one bed as one household; HOPWA household counts are from grantee performance profiles for 2017-2018. We include households receiving tenant-based rental assistance or living in permanent housing facilities that receive operating subsidies; and USDA Rural Rental Assistance household counts are from the USDA's fiscal year 2018 Multi-Family Fair Housing Occupancy Report.--CBPP</i></p>	<p><a href="#">Missouri Federal Rental Assistance Fact Sheet</a>, <a href="#">Federal Rental Assistance, Center on Budget and Policy Priorities, December 2019</a></p>
<p><b>Low Income Home Energy Assistance Program (LIHEAP)</b></p>	<p>123,733 (households)</p>	<p>Total Missouri households served with weatherization assistance, heating assistance, winter crisis assistance and summer crisis assistance in FY 2018</p>	<p><i>The Low Income Home Energy Assistance Program (LIHEAP) assists low-income households, particularly those with the lowest incomes that pay a high proportion of household income for home energy, in meeting their immediate home energy needs. Eligibility requirements for the Low Income Home Energy Assistance Program (LIHEAP) are based on income, household size, available resources and responsibility for payment of home energy costs. To qualify for LIHEAP assistance, you must meet each of these requirements: Be responsible for paying home heating and cooling costs; Be a United States citizen or have been legally admitted for permanent residence; Have \$3,000 or less in bank accounts, retirement accounts, or investments; and Meet specific income guidelines that vary according to household size and fuel type.--Missouri DSS</i></p>	<p><a href="#">Missouri LIHEAP FY2018 State Profile</a>, <a href="#">LIHEAP Performance Management, Administration for Children and Families</a></p>