

2025

MISSOURI POVERTY REPORT

MISSOURI COMMUNITY
ACTION NETWORK



Introduction

The Missouri Community Action Network envisions a state where all people and communities thrive. To achieve this, we must first understand the complex reality of poverty. Poverty is not just a single issue; it is a multifaceted challenge that is impacted by all areas of a person's life.

The 2025 Missouri Poverty Report provides a comprehensive update on the state of poverty in Missouri. This report aims to clarify the complexities surrounding poverty, equipping readers with data and insights to inform action and drive change.

According to the most recent data from 2023, 12.5% of Americans live at or below the federal poverty level. In Missouri, the overall poverty rate stands at 12%, with 14.4% of children under 18 and 10.8% of adults over 65 affected. Poverty impacts over 720,210 individuals across the state.^{1, 2}

Male
49.3% of Missouri
Population
337,603 in Poverty

Female
50.7% of Missouri
Population
418,925 in Poverty

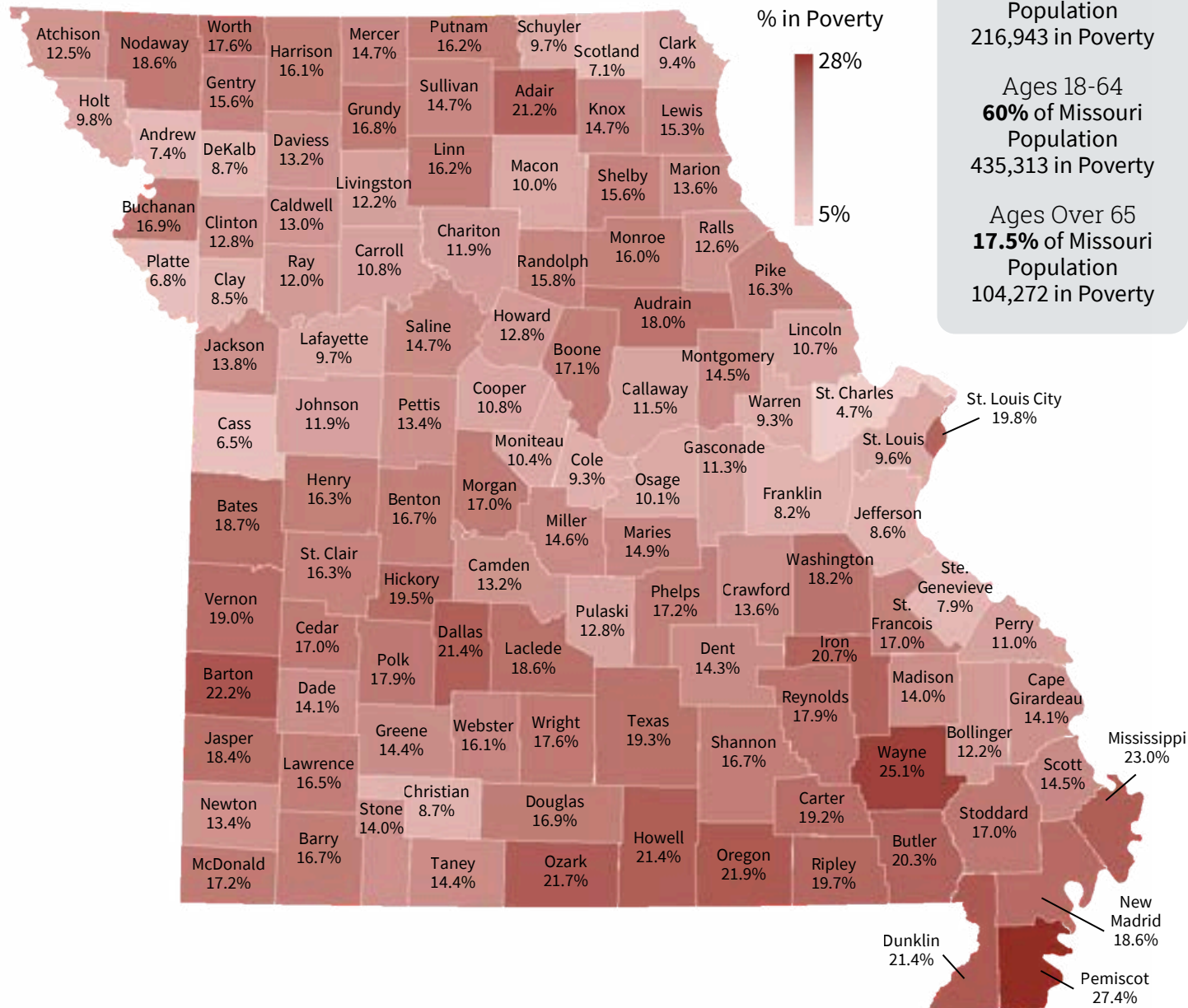
Ages Under 5
5.8% of Missouri
Population
61,908 in Poverty

Ages Under 18
22.5% of Missouri
Population
216,943 in Poverty

Ages 18-64
60% of Missouri
Population
435,313 in Poverty

Ages Over 65
17.5% of Missouri
Population
104,272 in Poverty

Missouri Population Below Poverty (Per Capita in 2023)



The Five Elements of Poverty

Multiple factors contribute to why people experience poverty, including a shortage of affordable housing, food insecurity, low wages, and rising health care costs.

Conversely, there are also elements that help prevent or alleviate poverty. These include strong support systems, social welfare programs, organized community efforts, employment opportunities, and progressive tax policies. Together, these supports assist individuals, families, and children in moving toward stability and prosperity. Poverty may not always be visible, but it affects many Missourians: friends, neighbors, and community members, at different times and for various reasons.

This report is organized around five key factors that shape poverty: economic and family security, education, food and nutrition, health, and housing and energy. While presented separately, these areas overlap and interact in real life, influencing each other in complicated ways. This interconnectedness will be evident throughout the report.

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



Economic & Family Security

Stable income, assets, and employment that meet basic needs, support planning, and safeguard essential benefits.



Education

Quality learning across the lifespan that equips individuals for stable employment and long-term success.



Food & Nutrition

Reliable access to affordable, nutritious food that supports health, learning, and economic stability.



Health

Consistent, affordable medical, dental, and mental health care that promotes well-being and longer life.



Housing & Energy

Safe, affordable housing and manageable utilities that provide stability and security.

Community Action Agencies Across Missouri

The report also includes program highlights from Community Action Agencies (CAAs) across Missouri. CAAs serve all 114 of Missouri's counties and the City of St. Louis and help people by providing pathways out of poverty and by mobilizing communities to address the needs of their residents. CAAs connect individuals and families to resources and strategies which help them succeed, promote community-wide solutions to stubborn economic challenges, and share their expertise with national, state, and local leaders seeking proven, effective approaches. Missouri's network of 19 CAAs provide resources such as early childhood education, job training, life skills classes, health services, energy efficiency, housing assistance, and energy assistance. Agencies design local initiatives that meet the unique needs of their communities based upon area assessments.

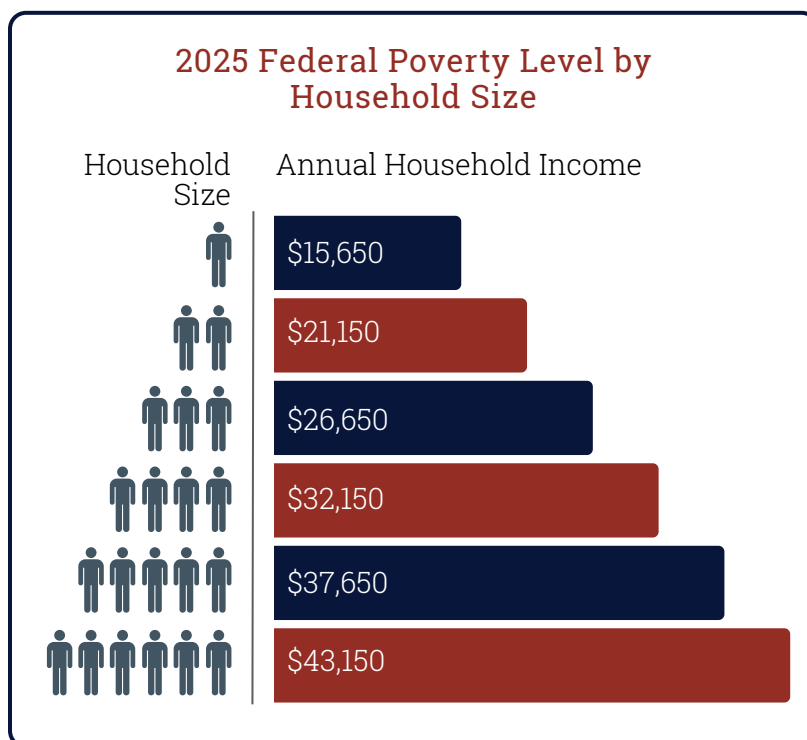
These program highlight callouts showcase efforts CAAs are taking to address the five elements of poverty in their communities. Each highlight includes the agency name, program title, and a brief description—sometimes with a quote from those directly impacted—to illustrate how CAAs are making a tangible difference for Missouri families.³

What is Poverty?

Poverty means lacking sufficient resources to meet basic needs such as food, housing, transportation, and health care. It is often described through related terms such as **economic insecurity, financial instability, material hardship, or economic vulnerability**. While each of these emphasizes different dimensions of the experience, they all serve as proxies for poverty and point to the same reality: households struggling to maintain stability and meet essential needs. Poverty is not only about limited income, but also about constrained choices, persistent trade-offs, and exposure to risks that undermine long-term well-being.

How Poverty Is Measured

The most widely used measure is the Official Poverty Measure (OPM), developed in the 1960s by economist Mollie Orshansky. It calculates poverty based on the cost of a minimal food diet, assuming families spend roughly one-third of their income on food. The OPM considers only pre-tax income and excludes key supports such as housing assistance, food benefits, or medical programs. It also does not account for regional differences in the cost of living. Because of these limitations, the OPM provides a simplified view that often does not fully reflect people's lived experiences.⁴



To provide a more comprehensive picture, the Supplemental Poverty Measure (SPM) was introduced. The SPM accounts for a wider range of household resources, including tax credits, public benefits, childcare costs, and out-of-pocket medical expenses. It also adjusts for geographic variations in expenses like rent, utilities, and groceries, offering a more accurate assessment of how families manage financially.

Poverty Guidelines vs. Poverty Thresholds: Understanding the Difference

Each year, the Department of Health and Human Services (HHS) issues poverty guidelines based on the OPM, updated for inflation using the Consumer Price Index for All Urban Consumers. These guidelines determine eligibility for federal assistance programs such as SNAP, Medicaid, Head Start, and the School Breakfast Program. Often referred to as the federal poverty level (FPL), the guidelines are based on income and family size and apply uniformly across the 48 contiguous states. (Alaska and Hawaii use adjusted higher thresholds.) The poverty thresholds are a more detailed extension of the guidelines to inform researchers, policymakers, and organizations about poverty trends.⁵

While the poverty guidelines offer a basic estimate of who may need help, it does not capture the full scope of hardship. Many families earn just above the poverty line yet still struggle with housing, childcare, and medical expenses. Understanding these varying measures of poverty is essential because how we define poverty influences the support systems and solutions we develop.

Federal Poverty Level (FPL) guidelines are based on income and family size and apply uniformly across the 48 contiguous states.

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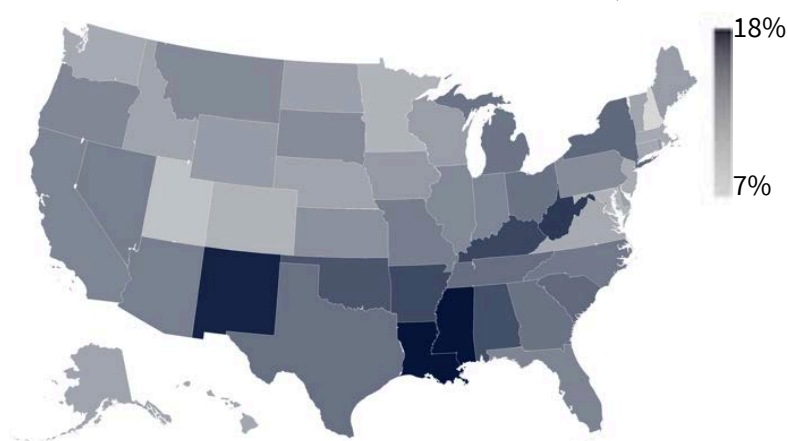
Poverty Overview

12.4% of Americans currently live at or below the federal poverty level.

Missouri currently **rank 21st** in the United States, where a rank of one indicates lowest poverty rate and 50 the highest.

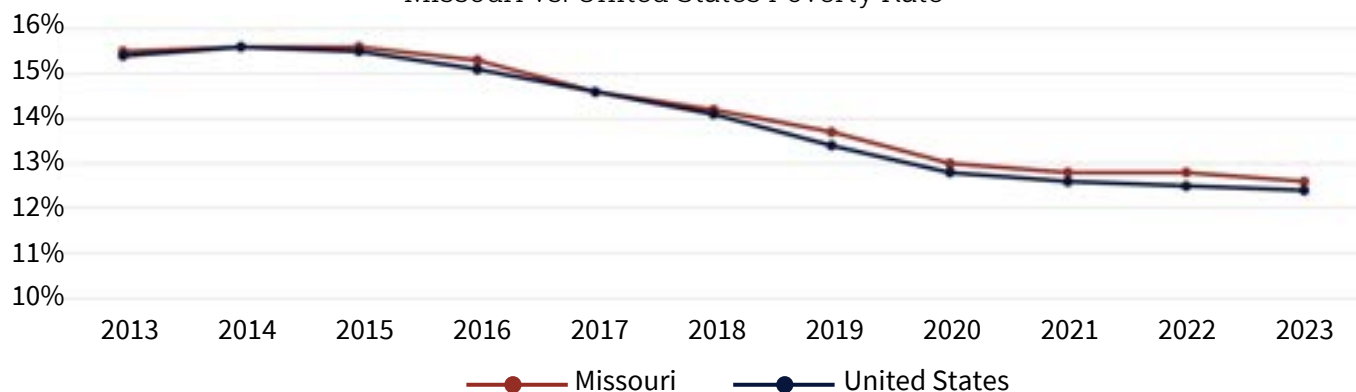
Over the past decade, Missouri's poverty rate **steadily declined** from 15.5% in 2013 to **12.6% in 2023**, reflecting a national trend that saw poverty fall from 15.4% to 12.4%.⁶

Population Below Poverty Line in States of United States (Per Capita in 2023)



Missouri's population in 2023 was 6,168,181 with 756,528 individuals living in poverty. **The number of people in poverty would fill Arrowhead Stadium, home of the Kansas City Chiefs, almost 10 times.** The statewide poverty rate is 12.6%, but significant variation exists across counties. For instance, St. Charles County reports a low poverty rate of 4.7%, whereas Pemiscot County experiences a much higher rate of 27.4%.^{7,8}

Missouri vs. United States Poverty Rate



2023 Highest and Lowest Poverty Rates: Missouri Counties and the City of St. Louis

County	% of population at 100% of the FPL	% of population at 200% of the FPL	Median individual income	% with at least bachelors degree (25 years or older)	% under the age of 65 uninsured	% of individuals food insecure	% housing cost burdened
1. Pemiscot	27.4%	55.04%	\$23,515	12.8%	15.5%	22.7%	31.8%
2. Wayne	25.1%	49.11%	\$24,099	11.0%	18.4%	23.1%	24.2%
3. Mississippi	23.0%	47.81%	\$21,422	14.1%	13.8%	21.2%	28.5%
4. Barton	22.2%	45.90%	\$23,568	18.0%	13.5%	20.1%	25.7%
5. Oregon	21.9%	49.32%	\$23,621	14.4%	23.5%	20.6%	24.1%
110. Andrew	7.4%	24.42%	\$37,458	26.9%	7.6%	12.8%	20.7%
111. Scotland	7.1%	29.98%	\$35,204	14.5%	40.5%	12.2%	18.3%
112. Platte	6.8%	18.55%	\$47,724	45.6%	7.0%	12.9%	24.3%
113. Cass	6.5%	20.80%	\$43,465	28.8%	9.4%	12.5%	22.6%
114. St. Charles	4.7%	13.47%	\$50,056	42.4%	5.1%	10.9%	20.1%

Looking Closer

About **one in three Missourians live at or below 200% of the federal poverty line**. While 100% of the poverty line captures those in the deepest hardship, it misses many families who, despite working full-time, still struggle to cover the rising costs of housing, childcare, transportation, and healthcare. Using 200% as a benchmark provides a more accurate picture of who is vulnerable and ensures support reaches the many individuals and families living on the edge of financial insecurity.

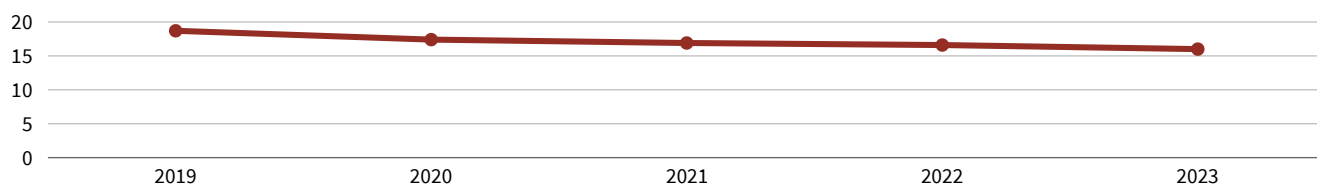
Children Living in Poverty

Children represent the largest age group living in poverty nationwide. Childhood poverty is linked to numerous adverse outcomes, including chronic illness, inadequate nutrition, and toxic stress. Additionally, children growing up in poverty are more likely to remain in poverty as adults, perpetuating a cycle often referred to as generational poverty.⁹

In Missouri, 216,943 residents under the age of 18 lived in poverty in 2023. Both overall and child poverty rates have declined in Missouri from 2019 to 2023.¹⁰

Children and rural residents are disproportionately affected by poverty in Missouri and across the United States.

Percent of Missouri Children Under the Age of 18 in Poverty (5 year average, 2023)

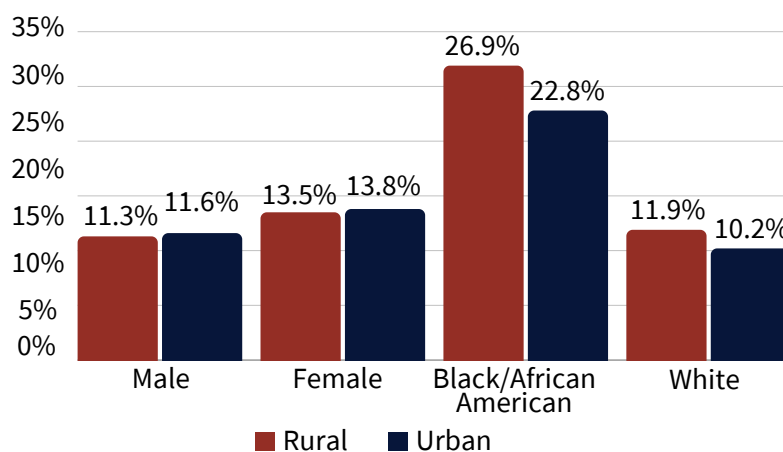


Rural Poverty

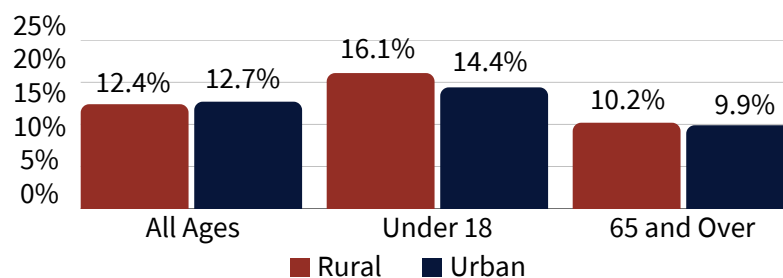
Poverty rates tend to be higher in rural counties compared to urban areas. In 2023, 11.4% of individuals living in rural parts of the U.S. fell below the poverty line. This includes 7.5 million rural residents, 2.1 million of whom are children. **Children under five in rural areas exhibit significantly high poverty rates, with about one in five living in poverty.** Many rural families face persistent challenges such as low wages, limited job opportunities, scarce childcare options, and insufficient support services.^{11, 12}

The Missouri Department of Health and Human Services defines rural counties as those with fewer than 150 people per square mile and not part of a metropolitan area. By this definition, 99 of Missouri's 114 counties are rural. The U.S. Census Bureau uses a similar standard, classifying urban areas as those with at least 2,000 housing units or a population of 5,000. The demographic data highlights poverty differences across urban and rural Missouri populations.^{13, 14}

Missouri Poverty Rate by Gender and Race (5 year average, 2023)

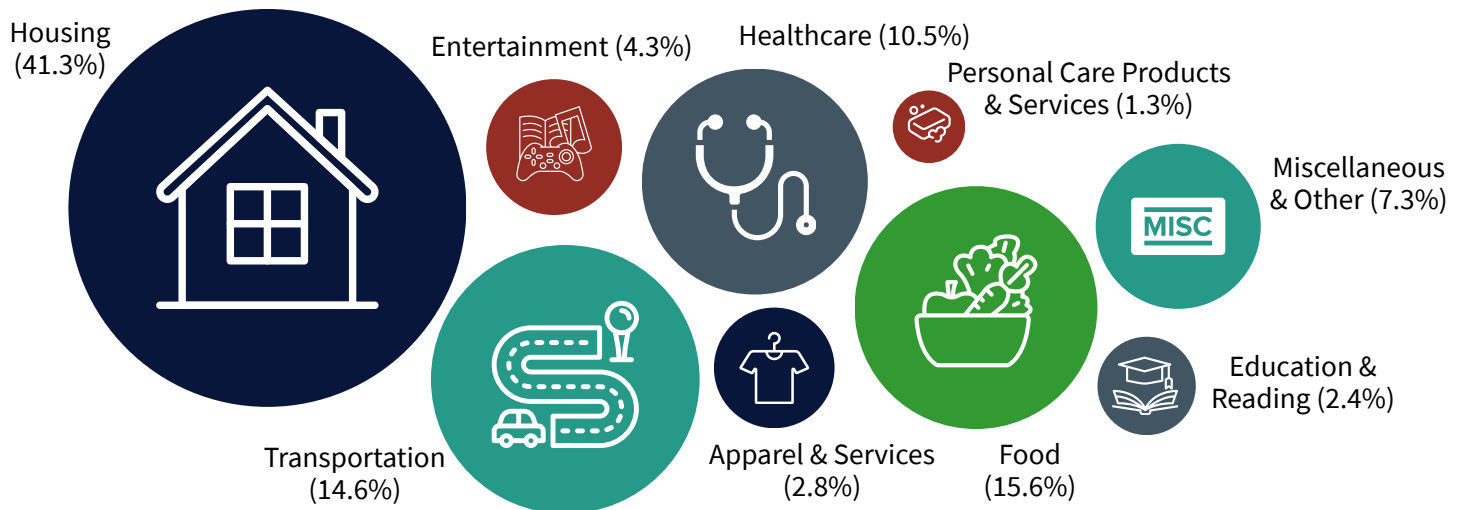


Missouri Poverty Rate by Age Group (5 year average, 2023)



The Cost of Being Poor

Households in the lowest 20% income bracket spend a larger share of their income on basic necessities such as food, rent, and medical care compared to higher-income households. In 2023, Americans earning less than \$15,596 annually (approximately 8% of the population) allocated over 41% of their income to housing costs. Missouri families in both rural towns and urban neighborhoods face this reality. Despite working hard and managing multiple responsibilities, many still fall short of covering basic needs. Even with employment and support programs, financial stability remains a challenge.¹⁵



Typical Missouri Families

Joe and Donna, living in rural Thomasville, and Stacy and Rob, residing in St. Louis, exemplify how aspects of poverty such as housing, income, health, education, and employment intersect. Their stories illustrate that poverty is not a matter of poor choices but of difficult trade-offs, limited options, and complicated systems.

Joe & Donna



Joe, 61, is the live-in caretaker for his mother, Donna, 84.

Joe worked in a factory for 20 years before its recent closure and has been unable to secure new employment. Donna receives **\$593.27 per month in SSI income**.¹⁶

While Joe **lacks insurance**, Donna **qualifies for free Medicaid** based on income and asset limits.¹⁷

Their USDA-guided monthly **grocery cost is \$439.75**.¹⁹

Donna owns their two-bedroom trailer, paying **\$225 in lot rent** and **\$71.41 for utilities monthly**.¹⁸

Together, Joe and Donna face a **monthly shortfall of \$142.89**.

Stacy & Rob



Stacy and Rob live in St. Louis with their two children, Carson (10) and Amy (3).

Rob works full-time while Stacy works part-time, sharing one car. Their **monthly car payment is \$656**.

Stacy's part-time schedule allows her to walk to daycare and work. Amy's **preschool costs \$467** monthly after childcare subsidies. Their **combined monthly income**, earning Missouri's minimum wage, totals **\$3,869.94**.^{20, 21, 22}

They have employer-subsidized **insurance with monthly premiums of \$862.21**.²³ Fair market **rent** for a three-bedroom unit in St. Louis is **\$1,215**, with **utilities averaging \$107.11 monthly**.^{24, 25}

Their USDA-guided monthly **grocery cost is \$834.99**.²⁶

Stacy and Rob face a **monthly shortfall of \$272.36**.

For each family, their budgets don't consider expenses such as gas and car expenses, school supplies, clothing, hygiene, retirement or any emergencies and yet each are already unable to make ends meet. This report will show how different CAA programs help each of these families achieve upward mobility.

\$ Economic & Family Security

Having sufficient income and stable resources is essential to a family's well-being. For many Missourians, achieving this stability remains a challenge. Even full-time employment at minimum wage often fails to cover basic needs such as rent, food, and healthcare as rising costs and burdensome public benefit regulations place greater pressure on limited finances. Families face difficult decisions, balancing wages, taxes, debt, and the risk of losing crucial public assistance if their income increases slightly. These interconnected factors significantly impact a family's ability to build security and plan for the future.

Minimum Wage

The federal minimum wage is currently \$7.25 per hour, a rate unchanged since 2010 when it increased from \$6.55. Some states, including Alabama, Georgia, and Tennessee, follow the federal minimum because they either lack a state-mandated wage or have rates lower than the federal minimum. Washington, D.C., holds the highest minimum wage at \$17.50 per hour. A single adult working full-time at the federal minimum wage earns below the poverty threshold.¹

As of January 2025, Missouri's minimum wage is \$13.75 an hour, set to rise again to \$15.00 in January 2026. These increases follow HB 567, signed by Governor Parson, which completed the state's multi-year phase-in of higher wages. For tipped employees, such as restaurant servers, the minimum wage is \$6.87 per hour.²

Federal Minimum Wage Before Taxes:



\$7.25 an Hour

\$290.00 a Week (40 hours)

\$15,080.00 a Year (2080 hours)

Missouri Minimum Wage Before Taxes:

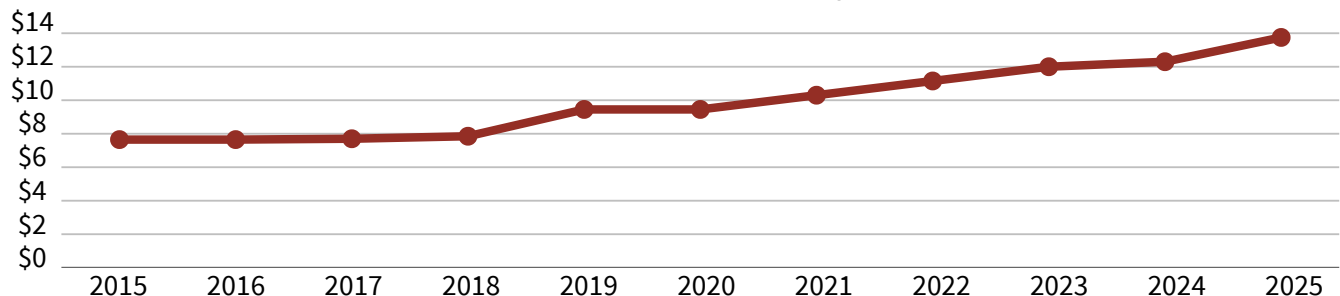


\$13.75 an Hour

\$550.00 a Week (40 hours)

\$28,600.00 a Year (2080 hours)

Missouri Minimum Wage



Central Missouri Community Action: Financial Opportunity Center©



As a young mom, La'Chelle was struggling to make ends meet and was overwhelmed. She was referred to CMCA's Financial Opportunity Center® program. Coaches support individuals with tools and resources that allow them to navigate the complexities around increasing income, decreasing expenses, and acquiring assets.




"I was stressed, overwhelmed, and depressed due to not being able to work to pay my bills. I was figuring out how to pull myself out of the situation."

Her coach helped her secure reliable childcare, and La'Chelle began picking up as many shifts as possible. After paying bills, learning how to meal prep and shop for groceries efficiently, and giving herself an allowance to spend on fun things, La'Chelle was motivated, paying off three payday loans and saving more than \$2,000.⁴

\$ Economic & Family Security

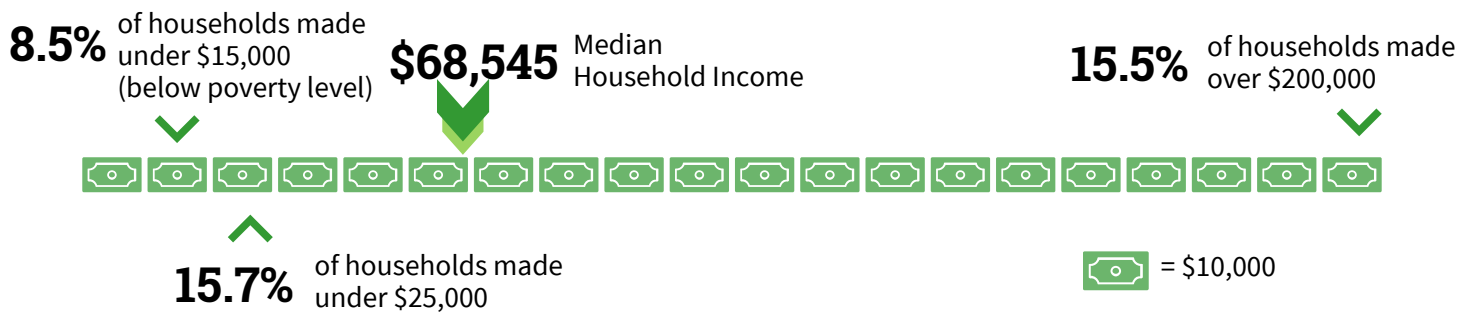
Living Wage in Missouri

While the minimum wage establishes the legal baseline, the living wage represents the income a full-time worker needs to cover basic family expenses including housing, food, childcare, healthcare, and transportation, adjusted for location and family size. The Living Wage Institute calculates these amounts annually. In every region of Missouri, the living wage exceeds the minimum wage, reflecting the true cost of living.⁵

Minimum Wage	\$13.75	\$13.75	\$13.75	\$13.75	\$13.75	\$13.75
Living Wage	Missouri	Kansas City	St. Louis	Joplin	Hannibal	Poplar Bluff
1 Working Adult 	\$20.87	\$22.75	\$21.61	\$20.44	\$18.67	\$18.39
1 Working Adult & 1 Child 	\$37.08	\$39.21	\$38.39	\$35.02	\$34.14	\$32.64
2 Working Adults & 2 Children 	\$26.24	\$27.55	\$27.27	\$24.60	\$23.91	\$22.85

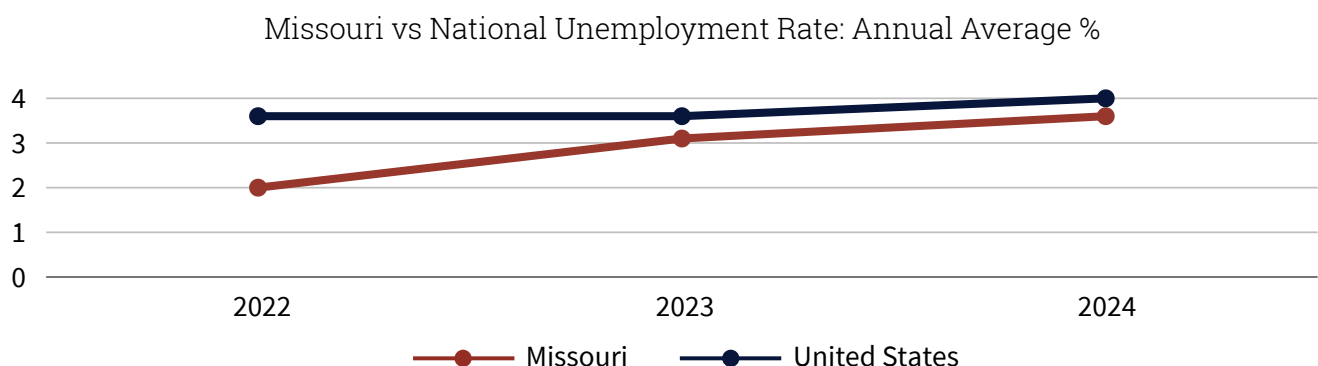
Household Income in Missouri

In 2023, Missouri's population was approximately 6.2 million. The median household income was \$68,545 with a median household size of 2.47 persons. However, income distribution varies widely.⁶



Unemployment Rates: Missouri vs National

Wages are only part of the economic security challenge; stable employment is equally critical. In 2024, Missouri's unemployment rate was 3.6%, slightly below the national average of 4%.⁷



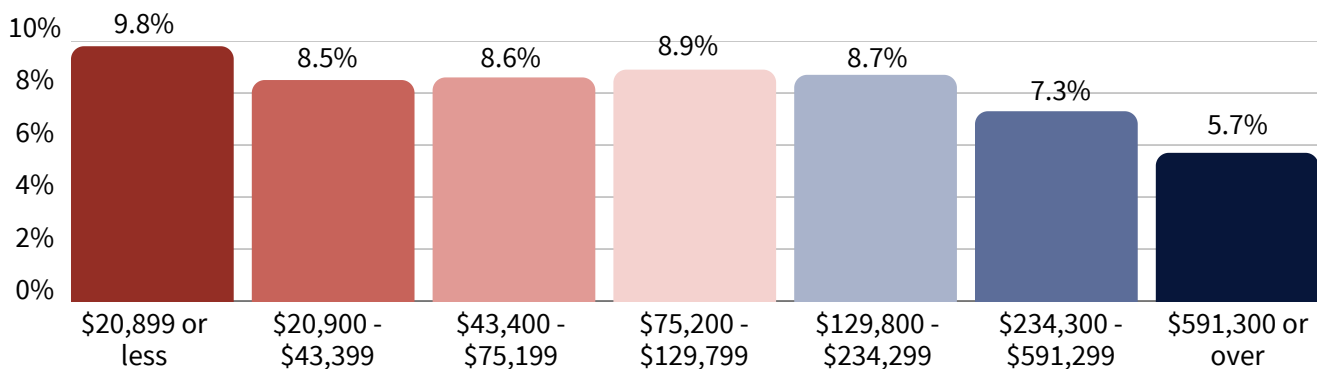
\$ Economic & Family Security

Taxes

Even for those employed, take-home pay is reduced by taxes. This disproportionately affects low-income families. Missouri's tax system is regressive, meaning families with lower incomes pay a higher percentage of their income in taxes than wealthier families. For example, households earning \$20,899 or less pay nearly \$10 in taxes for every \$100 earned. These families also face higher relative costs in sales and property taxes.

A worker earning the Missouri minimum wage pays approximately \$8.50 in state and local taxes per \$100 earned, equating to \$46.75 weekly. Missouri ranks 31st nationally for tax regressivity, due to factors including: taxes on groceries, which disproportionately affect low-income families; exemptions on inheritances and property transfers; and property assessments that tend to undervalue homes of wealthier residents, shifting tax burdens onto poorer homeowners.⁸

Missouri Tax Burden per 2023 Annual Family Income



EITC - Earned Income Tax Credit

The EITC is a federal tax benefit designed to support low- to moderate-income working families. By the end of 2023, approximately 23 million eligible workers and families nationwide received a total of \$57 billion in EITC benefits. In 2018, the credit lifted 5.6 million people above the poverty line, including nearly 3 million children. In Missouri, 414,000 workers and families received an average federal credit of \$2,739 in 2024, injecting over \$1.1 billion into the state's economy. However, Missouri does not offer a state-level EITC, unlike 28 other states.^{10, 11, 12}



Economic Security Corporation: Tax Assistance Program

The Economic Security Corporation (ESC) assists eligible seniors and individuals with disabilities in applying for Missouri's Property Tax Credit and Rent Rebate, which reimburse a portion of rent or property taxes paid the previous year. Richard, an



88-year-old homeowner, had not previously applied. After his wife's passing, he struggled with expenses. With ESC's assistance, Richard received the maximum refund of \$1,100 annually for three consecutive years, totaling \$3,300. He used part of the funds for vehicle repairs and saved the remainder for emergencies.⁹

\$ Economic & Family Security

Debt & Asset Poverty In Missouri

Economic security also depends on avoiding harmful debt and building savings. The average debt per household in Missouri is approximately \$82,121, lower than the national average of \$105,000, but debt remains a significant burden. About 24% of Missourians are behind on payments and have debt in collections. While some debt types, such as student loans and medical bills, may be unavoidable, others like payday loans and buy-now-pay-later services (e.g., Chime and Klarna), can trap individuals in cycles of debt.^{13, 14, 15}

2023 Debt Types in Collections in Missouri
(percent of debt type & median debt amount in collections)

Medical Debt	Student Loan	Auto/Retail	Credit Card
7%	2%	5%	5%
\$1,470 median debt amount in collections	\$2,551 median debt amount in collections	Unknown median debt amount in collections	\$576 median debt amount in collections

Debt and the cycle of debt is closely related to asset poverty. Asset poverty occurs when individuals or families lack sufficient savings to cover three months of living expenses in the event of income loss. Many Missouri families face this vulnerability. A recent survey found that one in four U.S. adults has no emergency savings, and two-thirds worry about covering a single month's bills. Additionally, 37% would need to borrow money or sell possessions to cover a \$400 emergency expense. Without adequate savings or support, minor setbacks can escalate into financial crises.^{16, 17, 18}

Benefits Cliff

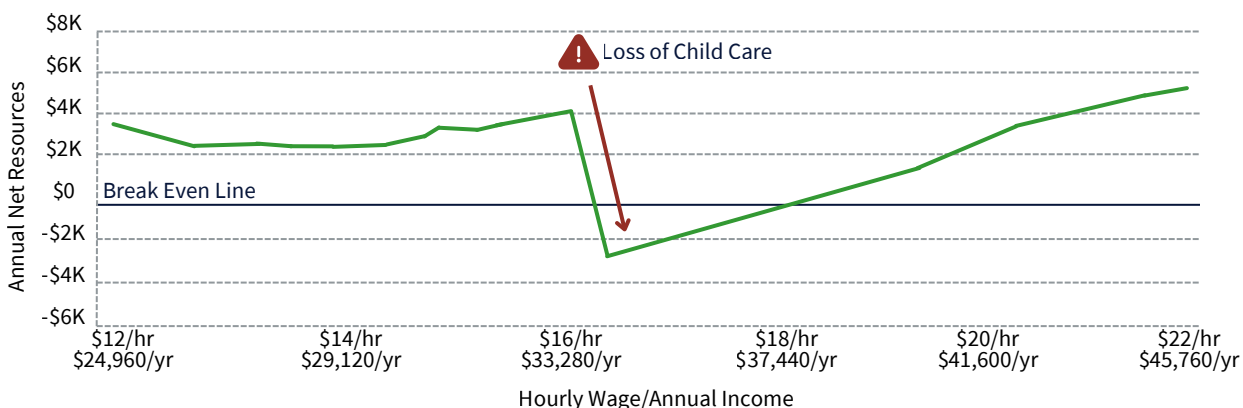
Even as families increase earnings, they often encounter the “benefits cliff,” where a small raise results in losing public benefits such as childcare support, food and housing assistance, or Medicaid. This loss can exceed the value of the increased income, leaving families financially worse off. For example, a \$2 raise might push someone just over an income threshold, triggering hundreds of dollars lost in monthly benefits. This cliff discourages upward mobility and traps families in a cycle where progress entails financial risk.^{19, 20}

For example, a single parent in Missouri with two children might earn \$14 per hour and qualify for full child care subsidy, Medicaid, and SNAP benefits. If they get a raise to \$16 per hour, that small increase could push them over the income limit for child care help—causing them to lose a benefit worth over \$7,000 per year. Even though their paycheck grows by about \$4,000 per year, they now have to pay much more out of pocket for care, leaving them with less money overall.



Green Hills Community Action Agency: Crisis Funds Program

Green Hills Community Action Agency maintains crisis funds to assist individuals facing emergencies. These one-time supports help stabilize families and prevent deeper hardship. For instance, Sandra needed new tires to keep her job but could not obtain a loan due to debt and low credit score. Crisis funds enabled her to purchase tires, allowing her to maintain employment and avoid further financial decline. Support like this often represents the critical difference between stability and crisis for vulnerable Missourians.²¹

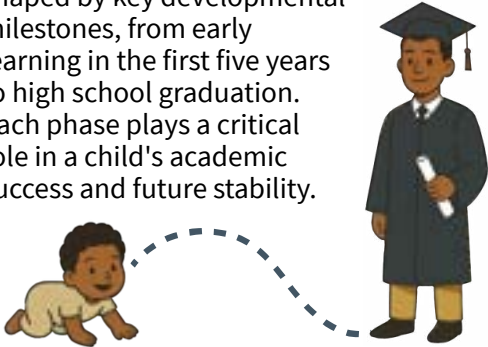




Education is one of the most powerful tools for breaking the cycle of poverty, but access to quality education is not equal for all Missouri children. From early childhood through high school, students from low-income families face multiple barriers that affect academic achievement and long-term success. After high school, challenges continue in the form of rising college costs, limited access to job training, and difficult decisions about work and debt. Yet, with the right support such as career programs, adult education, and targeted community efforts, education can remain a viable pathway to stability and opportunity.^{1,2}

Educational Milestones: Birth to High School

Educational achievement is shaped by key developmental milestones, from early learning in the first five years to high school graduation. Each phase plays a critical role in a child's academic success and future stability.



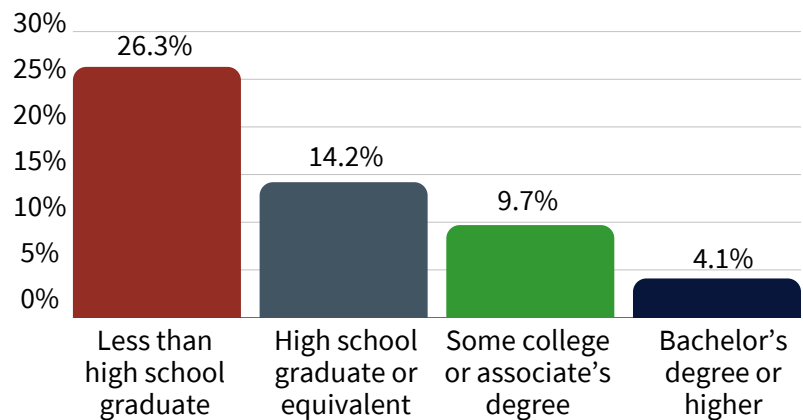
Birth to Five Milestone: Kindergarten Readiness

Children who demonstrate school readiness are more likely to succeed academically.³

Quality, affordable childcare supports this readiness, but many Missouri families face shortages. There are approximately 416,000 children under age six in Missouri, and 71% have all parents they live with in the workforce. However, only 4.6 childcare spots exist for every 10 children statewide and just 3.1 in rural areas. As a result, 32% of Missourians live in “childcare deserts.”

This shortage has economic consequences. Missouri loses an estimated \$1.22 billion annually due to parents missing work or leaving jobs because of unreliable childcare. Childcare costs around \$8,100 per year, about 14% of a typical family's income. Nationally, 60% of families report difficulty affording childcare, with single parents and rural families especially impacted. Low wages for childcare workers, averaging \$13.92/hour, contribute to high turnover and inconsistent care.⁴

2023 Poverty Rate by Education Status in Missouri



Community Action Partnership of Greater St. Joseph: Head Start Program

As a single mom of three, Amanda was struggling. After having a new baby 10 years after her older children, she was working full-time but couldn't find childcare. She had just bought a home to escape unsafe living conditions, but with a \$10.75 hourly wage, she was barely staying afloat. “I was working 40 hours a week and still couldn't make ends meet. I was about to lose my job or my home.”

Then Amanda found the Head Start program. She enrolled her baby, Nicholas, in Early Head Start and was able to keep working. One day, a teacher noticed Nicholas didn't respond to loud sounds. This led to hearing tests, surgeries, and speech therapy, changing his life.

Now, 10 years later, Nicholas is entering 6th grade and thriving in advanced classes. Amanda credits Head Start for catching his hearing loss and helping him grow. “They didn't just care for my son—they gave him a future. And they helped me keep my job, my home, and my hope.”⁵



Education

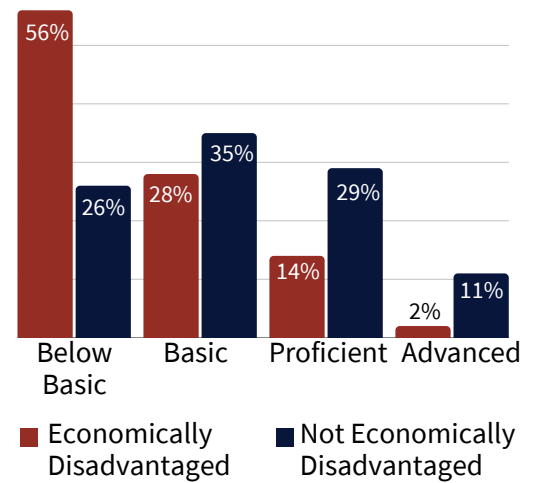


Elementary School Milestone: 4th Grade Reading Scores

Reading proficiency in fourth grade is a strong predictor of long-term academic and social outcomes.⁶

According to the National Assessment of Educational Progress (NAEP), reading proficiency among Missouri 4th graders has declined. The NAEP is a common measure of student achievement across the country in mathematics, reading, science, and many other subjects. In 2024, just 1 in 3 students met grade-level proficiency, representing a 5.5% drop since 2017. Students from low-income families are disproportionately affected. Over 80% scored below proficiency, compared to just 61% of their higher-income peers.^{7,8}

2024 4th Grade NAEP Reading Scores in Missouri

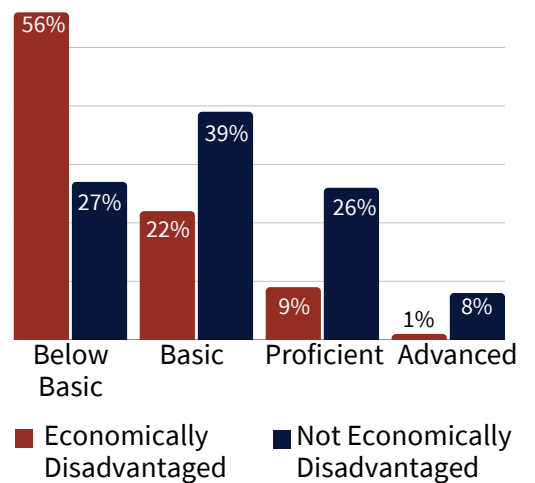


Middle School Milestone: 8th Grade Math Scores

Math proficiency in eighth grade correlates with better employment outcomes, higher wages, and lower rates of incarceration.⁹

Missouri's 2024 NAEP results show major disparities between students from different economic backgrounds. Over half (56%) of students identified as economically disadvantaged scored below basic, compared to just 27% of those not economically disadvantaged.¹⁰

2024 8th Grade NAEP Math Scores in Missouri



High School Milestone: Graduation

High school graduation is associated with longer life expectancy, better health, and higher lifetime earnings.¹¹

In 2024, 90.8% of Missouri high school students graduated within four years. Only 87% of students nationally graduated in four years and 5.3% did not complete high school. Graduation rates drop significantly for students from disadvantaged backgrounds. In Missouri, 81.7% of youth from low income households graduated, and 78.4% students experiencing homelessness graduated.¹²

Education and Housing

Students who experience frequent moves, overcrowding, or substandard housing conditions are more likely to face disruptions in learning and struggle with health and development. A safe and stable home environment supports attendance, concentration, and long-term academic achievement. **Missouri had 34,565 homeless students in the 2022-2023 school year.**^{13, 14}

Charter Schools

Charter schools in Missouri are publicly funded but privately operated institutions. While intended to offer innovation and choice, research shows that expanding charter schools does not consistently improve educational outcomes. In some districts, a growing number of charter schools has led to increased education costs without corresponding gains in student performance.¹⁵



Post High School Paths

After high school, Missouri students take many different paths. About 34% go to a four-year college and nearly 30% enter the workforce.¹⁶

Students from low-income households face additional challenges accessing and completing postsecondary education. **Nationally, only 16% of these students earn a bachelor's degree by age 24, compared to 60% of their higher-income peers.** The high cost of secondary education remains a major barrier. In 2023, the average cost for a full-time student living on campus at a public college was \$27,000 per year; at private colleges, the cost reached \$59,000.^{17, 18}

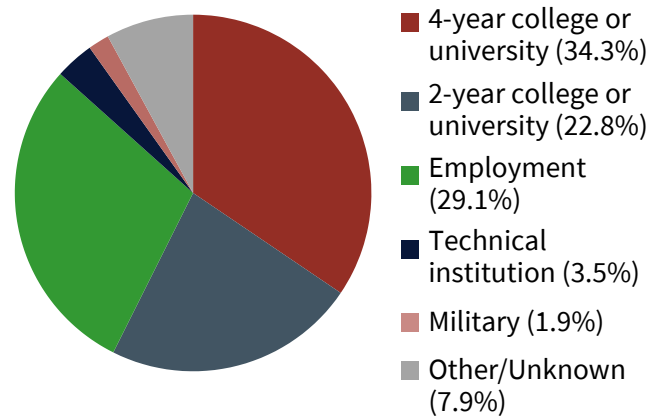
Short Term Training Programs

For many Missourians, college is not the only path to a stable career. Missouri's career and technical education programs are also strong paths. Over 90% of students who complete these programs find related employment or training within six months. Programs like Missouri's SkillUP initiative provide short-term training and credentialing opportunities that help individuals enter higher-paying jobs more quickly.^{19, 20, 21}

Educational Attainment in Missouri & United States

Despite the barriers to graduating high school and pursuing secondary education Missouri performs relatively well in terms of overall educational attainment. 92% of the state's population over the age of 25 has at least a high school degree (or equivalent). About 1 in 3 (33.2%) Missourians have a bachelor's degree or higher.²³

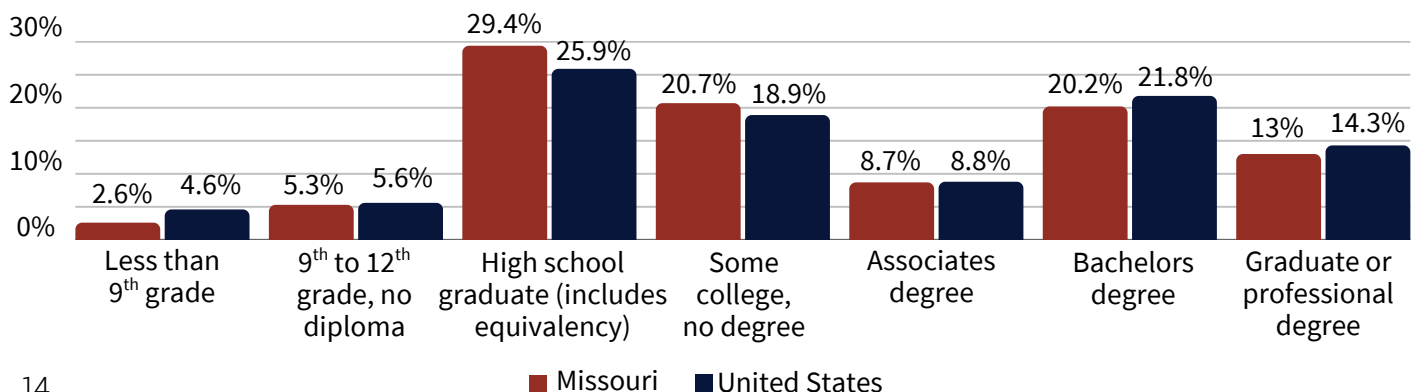
2023 Enrollment in Post-High School Education & Employment in Missouri



South Central Missouri Community Action Agency: SkillUP

SkillUP offers career coaching, increases access to short-term training or certifications, and assists with transportation, childcare, and job supplies for those who receive SNAP assistance. SCMCAA enrolled 19-year-old Caden, a homeless high school graduate from Ripley County, in the SkillUP program to help him pursue his goal of becoming an Electrical Lineman. Unable to afford the \$20,770 cost of training, Caden was co-enrolled in the United Migrant Opportunity Services program which supports individuals with farmwork backgrounds. SkillUP contributed \$10,000, UMOS covered \$5,500 and provided an 8-week stipend, and SkillUP also helped with rent. Caden secured the remaining \$5,270 through a private loan from his girlfriend's parents. He completed the 15-week program, earning multiple certifications and a CDL. He was hired by Pike Electric at \$22.50/hour with benefits and has since advanced into the Linetec Journeyman program, now earning \$32/hour. The average annual wage for line workers is \$87,000.²²

2023 Educational Attainment in MO vs. US (%)





Earning & Unemployment Rate by Education

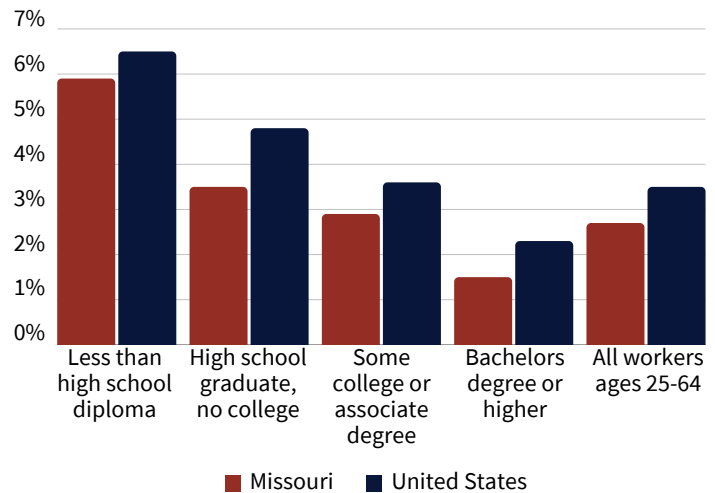
Educational attainment is closely linked to earnings and job stability. In Missouri, people with a bachelor's degree make \$61,000 a year, while those without a high school diploma make \$31,000. Unemployment rates also go down with education. In Missouri, only 1.5% of people with a college degree are unemployed, compared to nearly 6% of those without a high school diploma.²⁴

Median Annual Earnings of Full-time Wage and Salary Workers by Educational Attainment (25 years of age or older)

Missouri United States

Less than a high school diploma	
\$47,569	\$35,500
High school graduate, no college	
\$31,777	\$41,800
Some college or associate degree	
\$37,420	\$45,200
Bachelors degree or higher	
\$61,418	\$66,600
Graduate or professional degree	
\$72,423	\$80,200

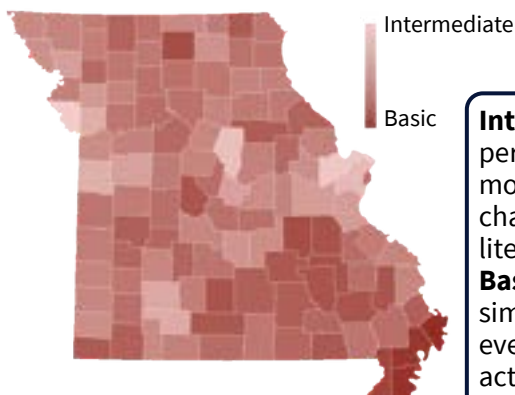
Unemployment Rate (ages 25-64) by Educational Attainment



Adult Literacy Rates

Another indicator of educational success and economic participation is adult literacy rates. **Nearly one in three U.S. adults are considered low-performing readers.** Readers who are low-performing have trouble with basic vocabulary and understanding the content of paragraphs. While Americans have an average literacy score similar to the other countries, the national literacy score has decreased since 2017. Missouri has fewer low-performing readers overall compared to the national average. However, adult literacy remains a challenge in rural areas of Missouri.²⁵

Average Literacy Score Scale



Intermediate - perform moderately challenging literacy activities
Basic - perform simple and everyday literacy activities



Delta Area Economic Opportunity Corporation: Adult Education and Job Training Center

Since 2022, The Adult Education and Job Training Center has assisted community members to start new careers by offering free classes and support. Many students face challenges like paying for training, travel issues, or lack of childcare, and this program removes some of those barriers. In addition to training people to become certified nursing assistants, emergency medical technicians and Community Health Workers, the program also includes beekeeping and gardening skills.

One participant shared, "The beekeeping and horticulture class has been a success for me. I learned so much about beekeeping and expanded my knowledge about gardening. The money from selling fresh honey, beeswax products, fruits, and vegetables will help tremendously."

Many students now have stable jobs and new sources of income. DAEOC continues to grow opportunities for learning and career success in the Delta region.²⁶



Food & Nutrition

Access to nutritious food plays a critical role in individual and community well-being. For many Missourians, poverty limits both the quality and quantity of food they can afford. Healthy foods are often more expensive, and rural families may have to travel long distances to reach full-service grocery stores. As a result, households with limited incomes are more likely to experience food insecurity, struggling to afford or access enough food to meet basic needs. Missouri's food insecurity rates are consistently higher than the national average, and the consequences extend beyond hunger, affecting health, education, and economic stability. From rising grocery costs to assistance gaps and senior hunger, food and nutrition remains an issue deeply intertwined with poverty.¹

Understanding Food Insecurity

Food insecurity describes households that lack consistent access to enough nutritious food. It exists on a spectrum: low food security means people are eating less desirable, often less nutritious foods, but are not necessarily going hungry. Very low food security means people are regularly missing meals or consuming insufficient quantities of food.²

Two major drivers of food insecurity are affordability and accessibility. Low-income households are more vulnerable due to limited financial resources. Additional challenges such as unemployment, disability, or living far from grocery stores can make it even harder to maintain a healthy diet.³

Many communities in Missouri qualify as food deserts, areas with limited access to affordable, nutritious food. These may include rural counties, low-income neighborhoods, and parts of urban centers. While gas stations or convenience stores like dollar stores may be available, they typically offer limited, lower-quality food at higher prices.⁴

In 2023, about 18 million households in the U.S. (13.5%) experienced food insecurity, an increase of 1 million from the previous year. In 2023:



47.4

million people lived in food-insecure households



12.2

million adults lived in households with very low food security



7.2

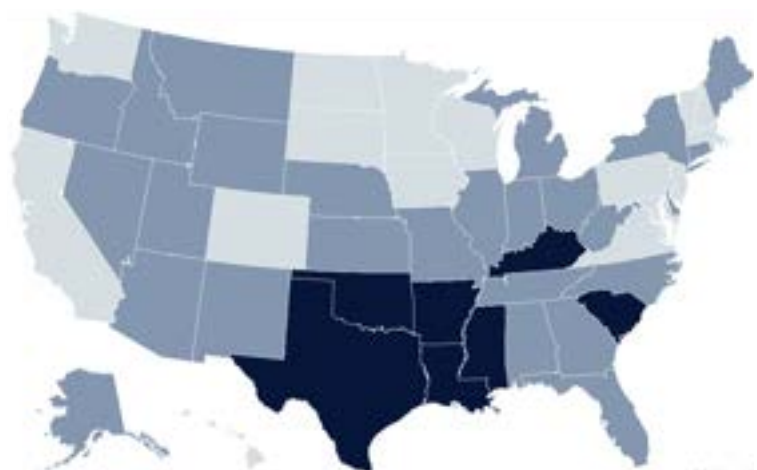
million children lived in food-insecure households



841,000

children (1.2% of US children) lived in households in which one or more child experienced very low food security.

Prevalence of Food Insecurity Average (2021-2023)



- Food insecurity above U.S. average
- Food insecurity near U.S. average (12.2%)
- Food insecurity below U.S. average

Multigenerational households are **more than twice as likely** to experience food insecurity.^{5,6}



Food Insecurity in Missouri

From 2021 to 2023, 12.7% of Missourians, more than one in eight, experienced food insecurity, and 5.8% faced very low food security. Missouri ranks among the ten states with the highest percentage of people experiencing very low food security.⁷

Nearly half of Missouri residents who live in food deserts and have limited access to a vehicle also live in low-income areas. Individuals with lower incomes are twice as likely to live in food deserts compared to those with higher incomes.^{8,9}

Food insecurity disproportionately affects the state's most vulnerable residents. **Nearly 1 in 5 children under 18 (18.1%) and 7.9% adults over 60 struggle to consistently access enough nutritious food.**^{10,11}

The Tradeoffs of Food Insecurity

Food insecurity often means that families have to make sacrifices and find ways to stretch their resources. Many times food insecure households have to choose between buying food and paying for essentials like utilities, housing, medical care, education, and transportation. To stretch food budgets, many purchase less nutritious items, dilute meals, ask for help from family or friends, or even sell belongings to avoid going hungry.¹³

Compromises & Coping Strategies

In a 2014 Hunger America study, the following percentage of households had to choose between food and:

69% Utilities 67% Transportation 57% Housing

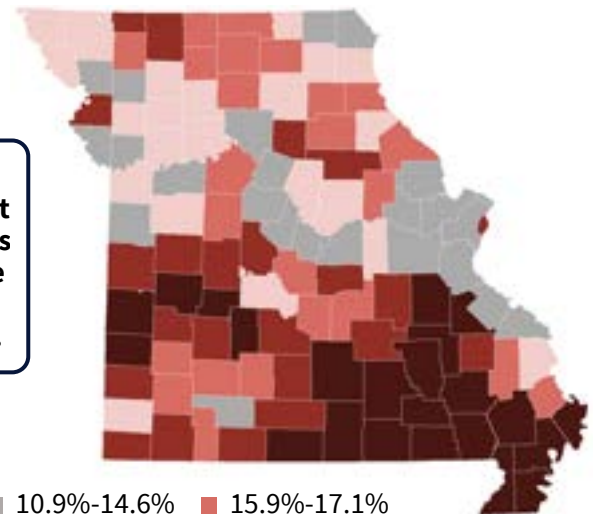
66% Medical Care 31% Education

They stretched their food budget worked to supplement it by:

79% Purchase inexpensive, unhealthy food 53% Receive help from friends or family

35% Sell or pawn personal property 23% Grow food in a garden

Percent of Individuals Food Insecure



More than one in eight Missourians experience food insecurity.

10.9%-14.6% 14.9%-15.9% 15.9%-17.1% 17.1%-18.4% 18.4%-23.1%



Community Action Agency of Greater Kansas City: Senior Missourian Food Boxes



Colleen turned to her local pantry when facing financial hardship. Two years ago, she was enrolled in the agency's senior food box program and now visits monthly. With ongoing support from the Community Action Agency of Greater Kansas City, she is preparing to move from a dark basement apartment into a house with a yard.

"It's humbling to ask for help," she said, "but because of this pantry, I can take care of myself again."

Many people living on fixed incomes like Colleen utilize assistance to meet their basic needs.¹²



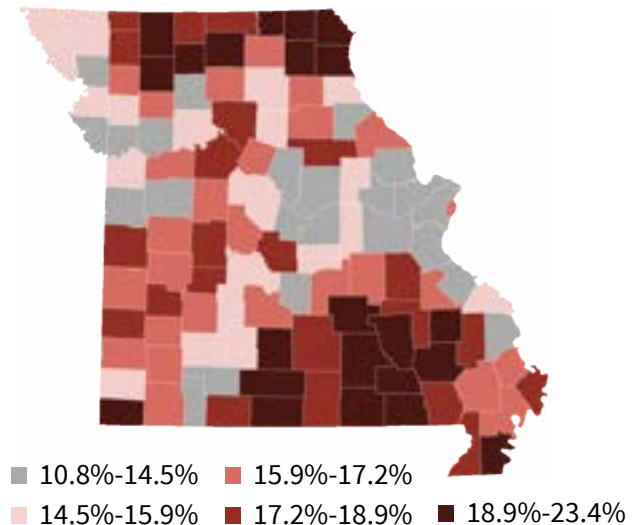
Food Affordability

Between 2020 and 2024, food prices in the U.S. increased by 23.6%, with Americans spending a total of \$2.63 trillion on food in 2024.¹⁴

In 2023, the average food secure household in the US spent \$75.00 per person per week on food, or about \$300 for a family of four. Families living with low incomes used less of their money on food compared to families with higher income. Households at or below the poverty line spent about \$57.14 per person per week.¹⁵

In Missouri, residents in rural counties like Carter, Clark, McDonald, and Shannon often face the dual challenge of higher food costs and limited access to stores, placing additional strain on families with low incomes.^{16,17}

Food Affordability (Percent of Household Income Required for Food)



Community Action Agency of St. Louis County: Seeds of Hope Farm

Fresh produce had always been a staple in Lola's kitchen. She loved cooking with vegetables, but rising food prices and personal hardship made them harder and harder to afford. That changed when Christina, a Housing Stability Specialist, connected her with the You Pick veggie subscription at Seeds of Hope Farm hosted by CAASTLC.

"Helping me get enrolled in the You Pick program is the best thing Christina has done for me," she said.

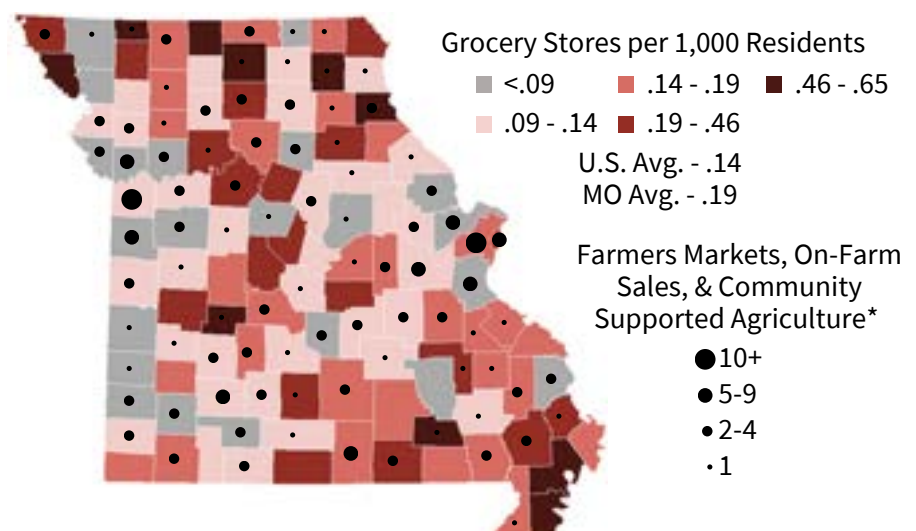
Thanks to this partnership, she can now bring home fresh, local produce each week—without sacrificing other essentials. For her, it's not just about the food. It's a return to dignity, health, and choice—things that many low-income families lose when fresh produce is no longer affordable.²⁰

Food Accessibility

Missouri has a higher ratio of grocery stores compared to the national average yet nearly 10% of counties (9.6%) have one or fewer retail grocery outlets and three counties have none at all. In these areas, residents have limited options to compare prices or access quality food.

Barriers such as transportation, store proximity, and poverty compound these challenges. Many households in food deserts, particularly in rural and low-income areas, struggle to maintain consistent access to groceries.^{18,19}

Food Access in Missouri (2023)





Supplemental Nutrition Assistance Program (SNAP) Benefits in Missouri

The Supplemental Nutrition Assistance Program (SNAP), formerly Food Stamps, helps low-income families increase their food security with assistance to buy food. This includes seeds and plants to grow food themselves. In 2024, SNAP supported more than 655,000 people and over 323,000 households in Missouri. SNAP recipients in Missouri spent \$1.5 billion in benefits. These purchases generated \$2.3 billion in local economic activity, especially benefiting rural areas. Children in households receiving SNAP benefits typically perform better in school and have improved health outcomes compared to children from similar income levels who do not receive SNAP. However, despite the reach of SNAP, many children in Missouri still face hunger and its long-term consequences.²¹

Childhood Hunger

In 2023, 841,000 children nationwide lived in homes where there wasn't enough food. **In Missouri, 1 in 7 children faces hunger.** Parents often skip meals so their children can eat, but this doesn't always ensure children get enough nourishment. The health impacts are significant. Food-insecure children are more likely to:

- Be frequently ill
- Have asthma or low body weight
- Visit emergency rooms more often
- Experience depression, anxiety, or other mental health concerns
- Perform poorly in school, repeat grades, and score lower on tests^{22, 23, 24}



Community Services, Inc: Kids in the Kitchen Program

Each summer in Atchison County, a hands-on cooking program teaches youth skills to use when school is out. In 2024, the program ran for nine sessions in partnership with the Nutrition Center, with an average of 15 children attending each time—ranging in age from 5 to 17. Participants learned how to read recipes, measure ingredients, use different stirring methods, and practice kitchen safety with both the stove and microwave. By giving children the confidence and tools to feed themselves, the program reduces the chance a child goes hungry when school is out.²⁵

Health & Life Expectancy

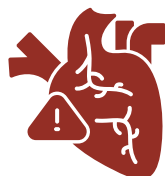
Hunger doesn't just mean missing meals. Over time, it can lead to serious health problems—and for many Missourians, it shortens their lives. Food insecurity puts people at a higher risk of early death and is associated with a shorter life span. Adults living with low incomes and experiencing food insecurity are at greater risk for chronic diseases like obesity. Among older adults, food insecurity increases the risk of falling—a leading cause of injury and death in this age group. Hunger is not simply about missing meals—it is a public health concern with long-lasting impacts on individuals, families, and entire communities.^{26, 27}

Older Adults Who Are Food Insecure Experience:



19%

More likely to have
high blood pressure



57%

More likely to
have heart failure



65%

More likely to
have diabetes

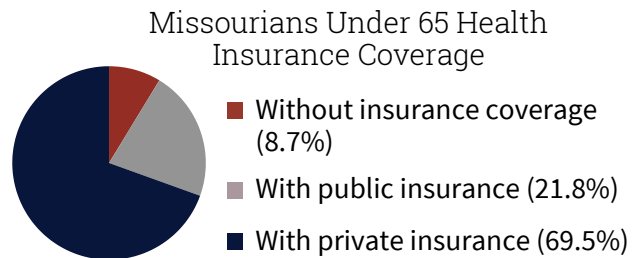


66%

More likely to have
had a heart attack

Health and poverty are closely connected. Missourians with lower incomes are more likely to lack health insurance, live farther from care providers, and face greater obstacles to receiving timely medical attention. Without regular checkups or preventive services, minor health concerns can become serious and costly. These gaps contribute to shorter life expectancies and higher rates of chronic illness among families experiencing low-income across the state.¹

Poverty is one of the leading causes of death in the United States. **Individuals living in poverty tend to die younger than those with higher incomes.** Research shows that living in poverty for ten years carries a higher mortality risk than many common health conditions, including obesity or dementia. In 2019, poverty accounted for ten times more deaths than homicide. A major factor in these poor health outcomes is unequal access to health insurance. Without coverage, many people delay or forgo needed care, resulting in worse health and higher costs in the long term.^{2, 3, 4}

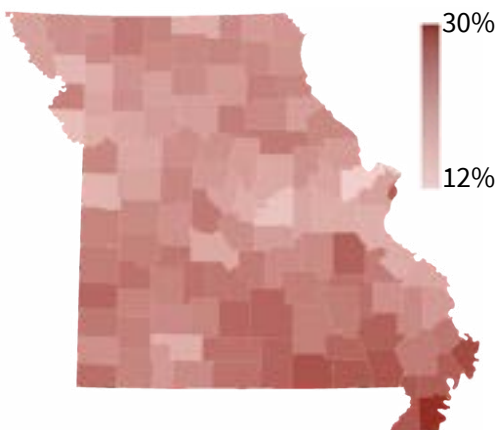


Health Insurance Coverage

Approximately 8.7% of Missourians under age 65 do not have health insurance. Most residents (69.5%) are covered by private insurance, while about one in five (21.8%) receive public coverage through programs such as Medicare or Medicaid. **Medicare** is a federal health insurance program for older adults and certain people with disabilities, while **Medicaid** is a joint federal-state program that provides coverage for individuals and families with low incomes.⁵

Between 2013 and 2023, Missouri's uninsured rate declined significantly due to policy changes like the Affordable Care Act and the 2020 Missouri Medicaid expansion. This expansion has been especially impactful in rural communities, where hospitals often depend on Medicaid reimbursements to remain open. With more residents insured, these hospitals are better positioned to continue offering essential services.⁶

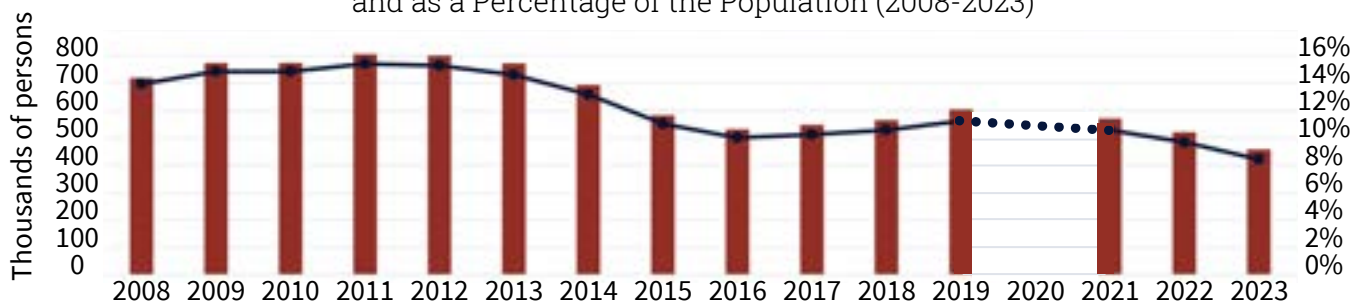
Missouri Medicaid Coverage by County



Ozark Action Inc.: Healthcare Navigator

In 2023, Ozark Action assisted 1,153 Missourians with Medicare-related questions through the Missouri's State Health Insurance Assistance Program. Trained counselors provided no-cost, personalized support to help people sign up for coverage, understand their benefits, and manage medical paperwork. They also assisted with questions about costs, billing, and insurance appeals—empowering clients to navigate the healthcare system and make informed decisions.⁷

Number of Uninsured Persons in Missouri
and as a Percentage of the Population (2008-2023)



Medical Access across the State

Accessing regular health care remains a challenge in many parts of Missouri, especially in rural or low-income communities. Without nearby medical providers, reliable transportation, or internet access, many people delay care until it becomes an emergency.⁸

In 2023, 6.2% of Missouri households had no internet access. Many of the counties with the lowest broadband availability also have few healthcare providers and facilities. With the rise of telehealth, reliable broadband has become a critical part of accessing health care.⁹

More than 120 areas in Missouri are classified as **medically underserved**, meaning they either lack enough providers for the entire area or for specific groups such. Some areas also qualify under a Governor's exception when local health needs are especially severe. Much of the state also lacks an adequate supply of mental health professionals, and since 2014, twelve rural hospitals have closed, making it even more difficult for many Missourians to get basic medical care.^{10, 11}

Dental care is also difficult to access. Some rural counties have no dentists at all and lack fluoridated water. Dental health is a critical part of overall well-being, as untreated oral issues can lead to infections, pain, and broader health complications.¹²

Even when care is available, affordability remains a barrier. **In Missouri, 42% of residents say they could not cover an unexpected \$500 medical bill, leading many to delay or skip needed care.**¹³



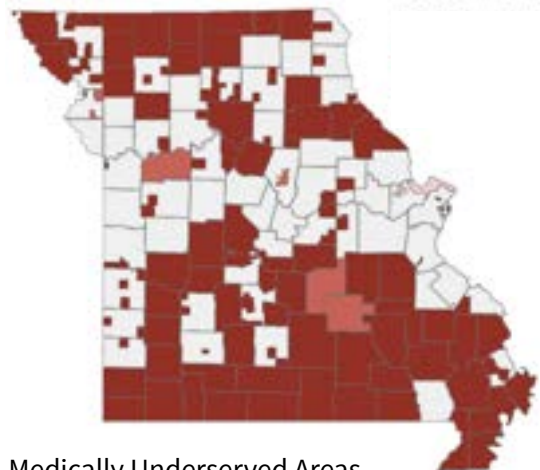
Ozarks Area Community Action Corporation: Family Planning

From April 2024 to March 2025, OACAC Family Planning served 1,854 patients through more than 3,100 visits. Most patients—80%—live below 150% of the federal poverty level, and nearly 60% are uninsured. Many also lack a regular doctor.

One patient shared, "You made my first appointment an actually positive experience. I've avoided making appointments like these before because of preconceived notions and fear, but I would absolutely come back here. Very much felt welcomed and seen."

Over the year, staff completed 621 breast exams and 534 Pap tests. About 1 in 6 of the Pap tests needed follow-up. They performed nearly 5,000 tests for sexually transmitted infections like chlamydia, gonorrhea, HIV, and syphilis. For many, OACAC Family Planning provides access to care they might not otherwise receive.¹⁴

Medically Underserved Areas/Populations



- Medically Underserved Areas
- Medically Underserved Population
- Medically Underserved Population - Governor's Exception

Pregnancy and Sexual Health

Reproductive and sexual health are important components of overall well-being, but not all Missourians have the same access to care. Disparities in education, income, and healthcare availability lead to worse outcomes, distinctly for youth and residents of rural areas.

In Missouri, approximately 11% of babies are born to mothers who have not completed high school. In 2022, about 17 out of every 1,000 teens became pregnant, with rates in 22 rural counties significantly exceeding the national average. These areas often experience higher poverty levels, fewer jobs, limited access to providers, and cultural factors that shape health decisions.^{15, 16, 17}

Sexually transmitted infections (STIs) are also a growing concern. In 2024, Missouri reported more than 41,400 cases of common STIs, with most affecting young adults between the ages of 19 and 24. Low-income individuals are at greater risk due to barriers like lack of insurance, transportation difficulties, fear of stigma, and limited access to affordable testing.^{18, 19, 20, 21}

Disability & Poverty

Disability and poverty are interrelated. People with disabilities are more likely to experience poverty, and individuals living in poverty are also more likely to develop a disability. Contributing factors include unsafe housing, limited access to health care, and hazardous or low-paying jobs. **In Missouri, about one in seven residents lives with a disability.** Nearly half of these individuals are age 75 or older, but many working-age adults are also affected. Adults with disabilities are twice as likely to live in poverty as those without disabilities.²²

Health insurance coverage poses another challenge. Many people with disabilities rely on Medicaid, which has strict income and asset requirements. Earning even a small amount above the limit can disqualify someone from coverage, forcing individuals to limit work hours or decline better-paying jobs to retain access to necessary care.^{23, 24}

Transportation is another significant barrier. Nearly one-third of people with disabilities report lacking reliable transportation, and over half consider it a serious issue. Without transportation, many cannot access health care, grocery stores, or employment. Nationally, 17% of adults reported missing health care in the past year due to transportation issues.^{25, 26}

Chronic Diseases & Poverty Across the Lifespan

Poverty affects health outcomes at every stage of life. Individuals living in poverty are more likely to experience chronic illnesses, mental health issues, and early mortality. These risks often begin in childhood and accumulate over time, particularly when combined with barriers such as disability, poor housing, and limited access to health care.²⁸

Childhood

Children in poverty face **higher risks of developmental delays, toxic stress, poor nutrition, and chronic health conditions.**

Adults who lived in poverty for more than half of their childhood are 35% to 46% more likely to remain in poverty later in life.^{29, 30}

Adulthood

Adults in poverty experience greater exposure to health risks, including **obesity, smoking, substance use, and chronic stress.** They are **five times more likely** than those with higher incomes to report being in poor or fair health.³¹

Older Adulthood

Middle-aged adults with the least wealth are **more than three times as likely to die or become disabled within ten years** compared to their wealthier peers.³²



Jefferson Franklin Community Action Corporation: EZMO Transportation Program

Getting to the doctor, grocery store, or a job interview can be hard without reliable transportation—especially for people with disabilities. That's why a free ride program in Jefferson and Franklin counties is getting people where they need to go. The service is completely free for those who qualify. Riders can request transportation to medical appointments, community services, school or job training, and even the grocery store. Rides are provided by volunteers and depend on driver availability.

One rider shared, “Oh my gosh, you have been a godsend and have been the number one factor that is making a difference in my life. EZMO is legit better than all the other services I have received like SNAP, Medicaid, and Compass. I've been dealing with homelessness and poverty my whole life, and this is the first time I have felt positive about my life. I have a job interview tomorrow, and it is because of EZMO that I can get there and start working again, with the hopes of saving money to buy a car and start volunteering. If I could, I would be going to the office daily to make you and all the drivers coffee because you all deserve it! All the drivers have been amazing, and we love every single one of them.”

For many Missourians, having a ride means having a chance—to stay healthy, work, or just manage everyday life.²⁷

Common Chronic Conditions Tied to Poverty

Chronic diseases disproportionately affect people living in poverty, creating serious health challenges that are often worsened by limited access to health care.

Diabetes

Diabetes is more prevalent among low-income adults—13% compared to 5% of wealthier adults. Those living in poverty with type 2 diabetes are twice as likely to die from the disease. Each year, about 38,000 Missourians are diagnosed with diabetes. One in three Missourians also has prediabetes. Many are unaware due to limited access screening and care in low-income areas.^{33, 34, 35}

High Blood Pressure & Heart Disease

Heart disease is the leading cause of death in the U.S., and poverty increases the risk through factors like poor diet, smoking, alcohol use, and chronic stress.

In Missouri, **8.9% of households earning under \$15,000 report a prior heart attack—nearly four times** the rate among households earning over \$50,000.^{36, 37, 38, 39, 40}

Dental Health

Dental care is often unaffordable, especially for individuals with low-income. Medicare does not cover most dental services, leaving many older adults without coverage. Individuals in families with low-income are more likely to suffer from cavities, gum disease, and tooth loss—especially among children and seniors.⁴¹

Poverty and Life Expectancy

Across the country, people with the lowest incomes have the shortest life expectancies. This trend affects both men and women, and it is especially pronounced in rural parts of Missouri.^{43, 44}

Life Expectancy of Missourian's by Income Quartiles

	Income less than \$34,999	Income \$35,000 - \$74,999	Income \$75,000 - \$149,999	Income more than \$149,999
Men	75.19	79.70	82.35	84.61
Women	80.80	83.89	85.71	87.45



Peoples Community Action Corporation: Betty Jean Kerr Health Centers

For over 50 years, these centers have provided care to those facing significant health barriers, including lack of insurance or ability to pay. In 2021, they served more than 25,000 patients—more than half covered by Medicaid and about 20% uninsured. The centers help patients manage chronic conditions, get regular check-ups, and access services to support their overall health. Their mission is clear: to provide care regardless of income or insurance status.⁴²





Housing & Energy

Access to affordable housing is an increasing concern for many Missourians. Although Missouri has one of the lowest costs of living in the nation, there are still not enough affordable homes for families with very low incomes. As rental vacancy rates decline, competition intensifies and prices rise, placing safe, stable housing further out of reach. Homeownership is also becoming less attainable as property values rise and home repairs become more costly, especially for older adults. Wages often fail to keep up with increasing housing costs. At the same time, high utility bills, particularly in older or energy-inefficient homes, add to the financial burden. Whether renting or owning, many families across Missouri are facing a growing affordable housing crisis.¹

Affordable Housing

In 2025, Missouri had the fourth lowest cost of living in the country, behind Oklahoma, Mississippi, and Alabama. However, the state still lacks sufficient affordable housing for its lowest-income residents. For every 100 households living at or below the poverty line, only 45 affordable rental units are available. **To meet the need, Missouri would require more than 100,000 additional affordable units.** At the same time, the state's housing vacancy rate dropped from 14.6% in 2017 to 10.1% in 2023. While lower vacancy rates may indicate a stronger housing market, they also mean fewer available homes, especially for those with limited incomes. As demand outpaces supply, rental prices increase, making it harder for families to secure affordable and safe housing.^{2,3,4,5,6}

	Median Gross Rent	Homeownership Rate	Foreclosure Rate	Persons Per Housing Unit
 MO	\$1,019	65.2%	.04%	2.42
 US	\$1,406	68.8%	.23%	2.50

The Cost of Buying a Home in Missouri

Home prices have risen across the country in recent years. **In Missouri, a home purchased for \$50,000 in 1980 would now be worth approximately \$273,000.** That is more than five times its original value. Today, the average home value in Missouri is \$262,355, compared to \$369,147 nationally.^{7,8}

\$262,355

Average home value
in Missouri^{9,10}

\$369,147

Average home value
in United States

As home values increase, maintaining homeownership becomes more difficult especially for older adults living in aging homes. Issues such as structural damage or outdated systems can threaten health, reduce financial security, and make it harder to age in place. One study found that home repairs helped 7 in 10 Missouri homeowners feel more confident about remaining in their homes as they grew older.¹¹



North East Community Action Corporation: Self-Help Housing Program

Charlotte recently made important repairs to her home through the Self-Help Housing program. NECAC provides tools, materials, and training, while the labor comes from homeowners and volunteers. Her house, built 135 years ago, had serious issues. Parts of the floor were rotting, which raised safety concerns, and old windows and doors let in drafts, making utility bills higher. The repairs made her home safer and more comfortable. Charlotte is grateful she joined. "I would recommend it to anybody," she said. "I've told people about it. I'm happy."¹²

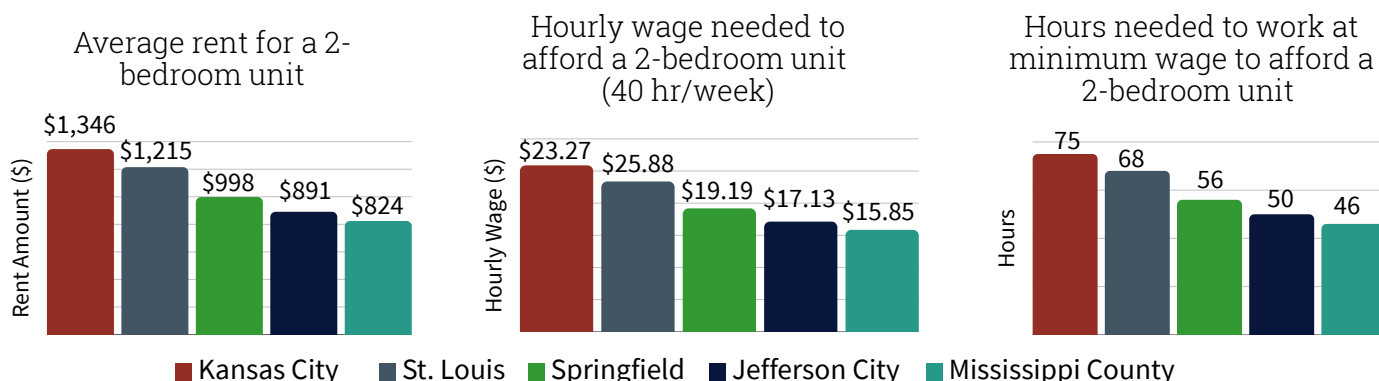




Housing & Energy

Rental Housing Costs

As homeownership becomes harder to attain, demand for rental housing grows—especially among households with low-incomes. From 2019 to 2023, about 32% of Missouri households were renters. On average, a one-bedroom unit rents for \$926 per month, and a two-bedroom rents for \$1,124, based on Fair Market Rent estimates from the U.S. Department of Housing and Urban Development (HUD). According to these guidelines, **a worker earning Missouri's minimum wage (\$13.75/hour) would need to work 50 hours a week to afford a one-bedroom apartment in Jefferson City.**^{13, 14}



Housing Help for Low-Income Families

HUD supports multiple programs that help families find stable, affordable housing. Most participants pay about 30% of their income toward rent, and the program covers the rest. Nationally, more than 5.1 million subsidized units serve over 9 million people. In Missouri, HUD subsidizes over 93,000 housing units and houses nearly 148,000 residents.

Public housing consists of housing units that are owned and operated by local public housing agencies and reserved for qualifying families, seniors, and people with disabilities.

Housing Choice Vouchers allow families to choose their own rental units in the private market, as long as they meet health and safety standards.

Project-based rental assistance is privately owned buildings where landlords agree to reserve a certain number of units at reduced rent.

On average, Missouri families living in HUD-supported housing spend \$354 per month on rent.¹⁶ In Missouri:



Missouri Valley Community Action Agency: Housing Choice Voucher

MVCAA helps families with low-income, seniors, and people with disabilities access safe and affordable rental homes through the Housing Choice Voucher program. Participants can choose a house, townhouse, or apartment that meets health and safety requirements. The agency pays a portion of the rent directly to landlords, while families pay the remainder. Preference is given to residents in Carroll, Chariton, Johnson, Lafayette, Pettis, and Saline counties.¹⁵

Public Housing



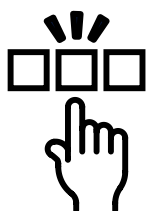
15,984

units available

\$343

average family expenditure per month

Housing Choice Vouchers



48,368

units available

\$372

average family expenditure per month

Project-based Section 8



25,135

units available

\$326

average family expenditure per month



Homelessness in Missouri

While housing assistance programs provide critical support, many Missourians still face housing instability or lack a safe place to live. Federal definitions of homelessness include:

People who are literally homeless (living on the street, in cars, or in shelters)

People at risk of losing their home soon

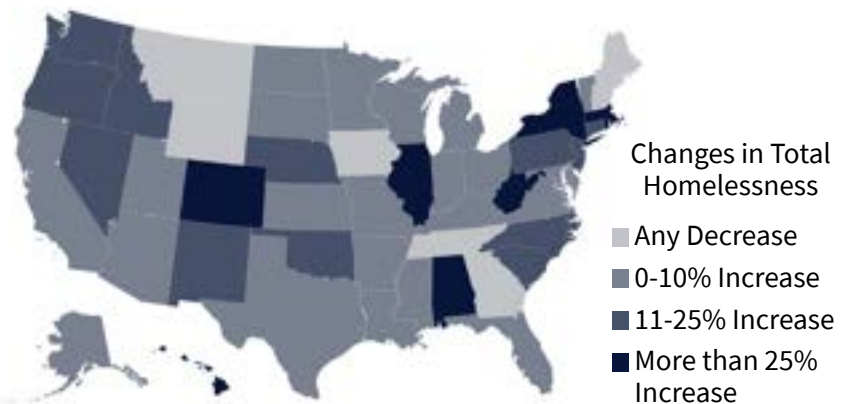
People considered homeless by other federal programs

People fleeing domestic violence

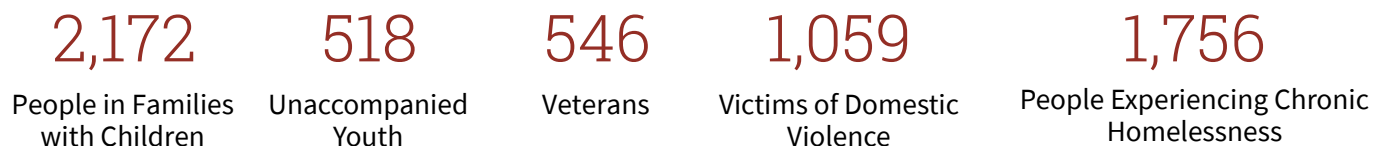
However, these definitions exclude people who are temporarily staying with friends or relatives—often called “couch surfing” and do not show the full spectrum of housing instability.^{17,18}

In 2024, the number of people experiencing homelessness on a single night in the U.S. reached an all-time high. This figure comes from the Point-in-Time (PIT) count, an annual survey conducted to estimate homelessness on one specific night. While the PIT count is an important tool, it may not capture everyone experiencing homelessness, especially those who are hidden or temporarily staying with others.

Changes in Number of People Experiencing Homelessness by State (2023-2024)

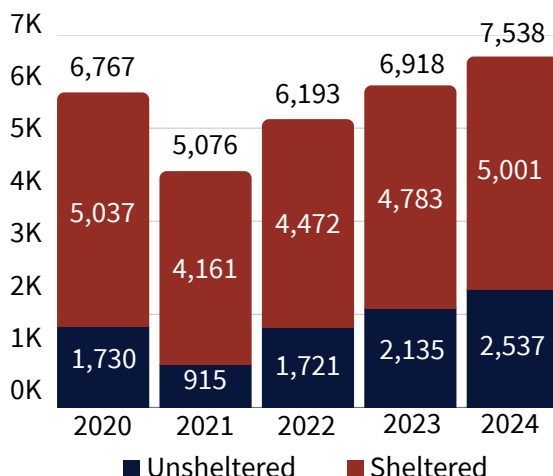


In Missouri, 7,312 individuals were counted as homeless during the PIT count, including:¹⁹



Missouri has 114 counties, yet only 21 have emergency shelters. Existing shelters often have eligibility restrictions, such as serving only women, adults without children, or no pets, which limits access for many experiencing homelessness. As a result, a significant portion of the population lacks safe, temporary shelter. There are only 13,500 available shelter and transitional housing beds available in Missouri. This has remained consistent since 2016.²⁰

Total Persons Experiencing Homelessness in Missouri: Sheltered vs. Unsheltered



East Missouri Action Agency: The Uplift Shelter

Shannon faced homelessness while battling addiction and losing custody of her children. After finishing treatment, she came to Uplift Shelter, a place that gave her a safe, supportive home during a difficult time. The shelter staff and community programs supported her focus on recovery and rebuilding her life.

With their support, Shannon worked hard to regain custody of her son and began repairing her relationship with her daughter's caregivers. Her experience inspired her to pursue a career in clinical counseling, and she is now working toward a master's degree while preparing for an internship with the drug court program that once helped her.²¹



Energy Burden and Housing Stability

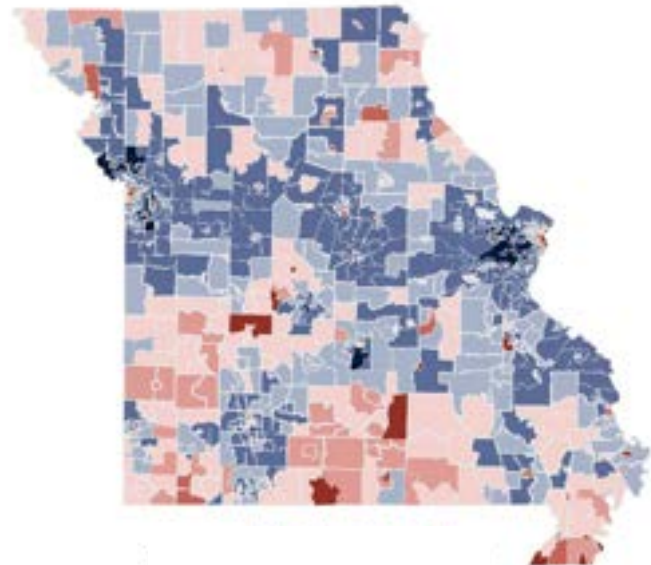
Housing affordability also depends on utility costs. Many low-income families live in older homes that are not energy efficient, resulting in high heating and cooling bills. When utility bills take up a large portion of a family's income, sometimes as much as 30%, it is called energy burden. Renters often have little control over their home's energy efficiency, and energy burden disproportionately affects low-income households and communities of color.^{22, 23}

Rising Energy Costs

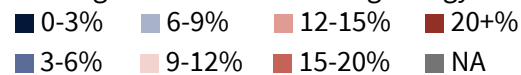
Two recent legislative changes are expected to further raise utility costs in Missouri. Federal Law 119-21, passed in 2025, reduces investment in clean energy and expands fossil fuel production. Missouri households are expected to experience some of the highest cost increases across the United States. It is projected to increase average Missouri electric bills by \$130 annually by 2030 and up to \$640 annually by 2035.²⁴

Missouri Senate Bill 4, also passed in 2025, may raise utility bills by at least \$1,115 per year by allowing utility companies to charge for unfinished projects and base rates on projected costs. The bill also rolls back longstanding consumer protections.²⁵

Missouri Energy Burden



Percentage of households facing energy burden



Community Action Partnership of Northeast Missouri: Weatherization Assistance

Connie struggled with extreme indoor temperatures and high energy bills. Through the weatherization program, she received a new furnace, insulation, doors, and safety upgrades. As a result, her electric bill dropped nearly 60%, and her propane use was cut in half. "Thanks to your organization, I'm not suffering anymore," she said.²⁶



Low Income Home Energy Assistance Program

LIHEAP is a federal program that assists families with energy costs. It has two components: Energy Assistance (EA) and the Emergency Crisis Intervention Program (ECIP). EA provides a one-time payment for heating or cooling costs. ECIP offers support when a household has received a termination or disconnect notice. The level of assistance is determined by the amount owed to the energy provider.²⁷

Connectedness of Issues

While the five elements of poverty—economic and family security, education, food and nutrition, health, and housing and energy—can each be examined on their own, they are deeply interconnected. When one area of a person’s life is unstable, it often affects the others. The following stories revisit two families introduced at the beginning of this report and demonstrate how interconnected services can help them regain stability and thrive.

Joe & Donna



Joe, age 51, lives in Thomasville and serves as the live-in caregiver for his mother, Donna, age 84.

Joe was employed at a factory for 20 years and owns his truck, but he **lost his job** when the local factory closed and has struggled to find new employment. Donna receives \$593.27 each month in Supplemental Security Income (SSI).¹

Joe does not currently have health insurance, but Donna qualifies for Medicaid due to her limited income and assets.⁴

Donna owns their two-bedroom trailer and pays \$225 per month in lot rent and **\$71.41 in utilities**.⁵

According to U.S. Department of Agriculture guidelines, their monthly **grocery costs are estimated at \$439.75**.⁷

Thanks to several support programs, Joe and Donna now have **\$3,562.51 each month to cover additional essential** expenses such as medical care, transportation, clothing, hygiene items, emergencies and savings.

Job Coach Support: Joe worked with a job coach who helped him secure a new position that pays \$20.87 per hour, or **\$43,409.60 annually**.²

Federally Qualified Health Center: Joe now has access to **low-cost health care**.³

Weatherization Program: Reduced their monthly utility bill to **\$48**.⁶

Senior Food Box: Lowers monthly food costs by approximately **\$40**.⁸



Missouri Ozarks Community Action: A Holistic Approach to Support

In Laclede County, a single mother of four demonstrates how coordinated services can improve long-term outcomes for families. Over the years, she has received support from multiple Missouri Ozarks Community Action (MOCA) programs, helping her advance in both education and employment.

She began by working with a Community Services Block Grant (CSBG) case manager to pursue her goal of becoming an HVAC technician. MOCA provided assistance for expenses not covered by financial aid, such as books, fuel, boots, and other supplies. While completing her training and caring for her children, she also received utility assistance through the Low Income Home Energy Assistance Program (LIHEAP).

Her youngest child attended Head Start, where the mother took on a leadership role and built a relationship with a family advocate who connected her with additional resources. After securing her first HVAC job, MOCA assisted her again by covering costs for work gear and fuel until she received her first paycheck.

Today, she remains employed full time and continues to check in with her case manager as needed. Most recently, MOCA provided clothing and boots for her current job. This ongoing, wraparound support has played a key role in her family’s continued stability.⁹

Connectedness of Issues

Stacy & Rob



Stacy and Rob live in St. Louis with their two children: Carson, age 10, and Amy, age 3.

Rob **works full-time**, and Stacy **works part-time** so she can walk their daughter to preschool and get to her own job, as the family shares one vehicle. Their **monthly car payment is \$656**.¹¹



Job Training: Rob completed a short-term training program and now earns \$26.24 per hour, or **\$54,579.20 annually**.

Amy's preschool costs **\$467 per month**, even with a child care subsidy. The family's total monthly income, based on Rob's and Stacy's minimum wage earnings, is **\$3,869.94**.^{12, 13}



Emergency Assistance: A program helped the family catch up on past-due car payments and transition to a **more affordable \$350 monthly** car payment.

They also have employer-subsidized health insurance with a **monthly premium of \$862.20**.¹⁴

Grocery costs for the family are estimated at **\$834.99 per month**, according to USDA guidelines.¹⁷



Food Pantry: Reduces their monthly food expenses by approximately **\$80.18**.

Their fair market rent for a three-bedroom apartment in St. Louis is **\$1,215 per month**, and **utilities add another \$107.13**.^{15, 16}

Thanks to various support programs, Stacy and Rob now have **\$795.13 each month to cover additional essential** like gas, school supplies, clothing, personal care, and emergencies.

These stories highlight how different programs can support families at various stages and in different ways. While no two families are alike, each example demonstrates how access to health care, job training, housing support, and food assistance can create pathways toward economic stability. This is the power and importance of a coordinated safety net system, one that not only responds to urgent needs but also builds toward long-term resilience. This is why Community Action is essential for families and communities across Missouri.



West Central Missouri Community Action Agency: Workforce YOU

In Cass County, the Workforce YOU initiative is addressing barriers that prevent individuals from finding and maintaining employment. The program targets what it calls the “Core Four” issues: child care, housing, education, and transportation—areas that directly influence workforce participation.

“Workforce YOU has been an asset to our department, helping to identify some of the critical issues surrounding the child care crisis in Missouri,” said Nancy Scherer of the Missouri Department of Elementary and Secondary Education.

Workforce YOU brings together key community partners—including schools, child care providers, housing developers, employers, transit systems, and policymakers—to implement practical, long-term solutions. These efforts include expanding access to affordable child care through models like Tri-Share, improving transportation options, increasing workforce housing, and connecting people to education, training, and career pathways.

Impact of Community Action Agencies in Missouri

Community Action Agencies (CAAs) across Missouri help people and change lives. Through the Community Services Block Grant (CSBG), CAAs drive local solutions to community issues. The Network of CAAs assist Missourians experiencing economic instability reach their American Dream.

Community Action Agencies assist your Missourians.

In 2023, Missouri CAAs assisted nearly 185,000 hardworking individuals and families in striving to escape from poverty and achieve the American Dream. Nearly 73,000 served by CAAs in FY 2023 were children below the age of 17, and over 29,000 served were seniors above the age of 60. According to federal reporting, our Network served one in every four households experiencing poverty.

Community Action programs are accountable and effective.

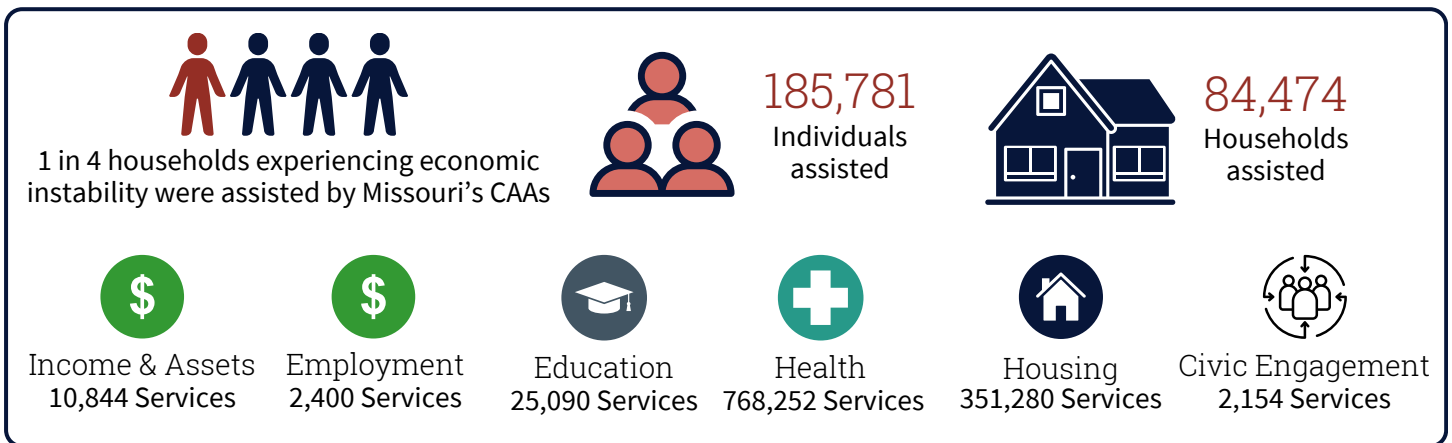
CSBG is one of the most accountable, performance-driven funding sources that Congress has helped create. Because of CSBG, CAAs undergo regular audits and data-driven performance evaluations, ensuring measurable outcomes and strong taxpayer return on investment. 94% of funds received by Missouri's CAAs go directly to assisting Missourians and only 6% of funds support administrative costs like ensuring compliance and accountability.

Community Action invests in local economies.

CAAs partner with private-sector organizations to create impactful economic opportunities that drive prosperity and put tax dollars back into communities. CSBG continues to be one of the most valuable resources the state utilizes, with investments from partners across sectors. *In 2023, this included \$37,781,710 of private sector, state, and local investment into Missouri communities effectively tripling the investment of CSBG. In total, CSBG leveraged investments brought more than \$315 million to local communities in Missouri.*

Impact of Missouri's Community Action Network

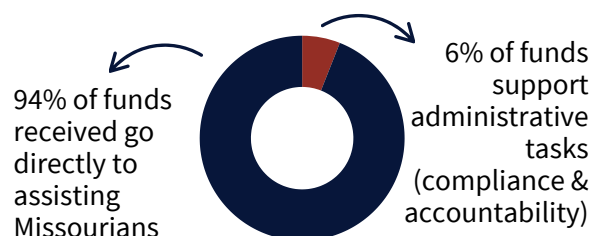
CAAs are accountable and show performance through annual reporting. CAAs address specific local needs through services and programs that address the core domains in which we work: education, income and asset building, employment, housing, health, and volunteerism. CAAs report the number of times of certain service or assistance is offered to Missourians. Outcomes are tangible changes for hardworking families.



CAAs in Missouri tripled their federal CSBG investment in federal fiscal year 2023. Local communities benefit when CAAs receive funding through CSBG.

\$37,781,710
of state, local, and private dollars were allocated to CAAs

\$18,938,013
of CSBG funding was allocated



Conclusion

Poverty in Missouri is shaped by a complex set of interconnected factors, from access to education and housing to health, nutrition, and economic security. The stories, data, and examples in this report show that while the causes of poverty vary, its impacts are far-reaching—affecting individuals, families, and entire communities. Addressing poverty requires more than isolated solutions; it calls for coordinated, sustained action across sectors. By recognizing the links between the five elements of poverty and applying strategies that promote upward mobility, Missouri can work toward ensuring that all residents have the opportunity to thrive. Continued collaboration among Community Action Agencies, community organizations, government agencies, businesses, and individuals will be essential to reducing barriers and creating a future marked by dignity, opportunity, and shared prosperity.

References and Data Sources

The information presented in this report comes from reliable and valid sources, including publicly available datasets, peer-reviewed research, government publications, and data shared directly by community programs and CAAs. National data sources include the U.S. Census Bureau, the U.S. Department of Health and Human Services, the U.S. Department of Housing and Urban Development, and the U.S. Department of Agriculture, among others. Missouri-specific statistics were drawn from state agencies, local research institutions, and nonprofit organizations working in the field.

In addition to quantitative data, this report includes qualitative accounts and client stories provided by CAAs. These stories are shared with permission and offer valuable context to the statistical findings. Not all data could be included in this report; in some cases, information was unavailable, outdated, or excluded to protect individual privacy when the sample size was too small to ensure anonymity. Together, the data and stories aim to provide an accurate, nuanced understanding of poverty in Missouri, while recognizing that numbers alone cannot fully capture the lived experiences of those affected.

Full list of references can be found by clicking [here](#) or scanning the QR code:



Federal Funding Acknowledgement

This project/program is funded at 47% at \$7,000 with federal funds received from the U.S. Department of Health and Human Services (HHS) provided by the Missouri Department of Social Services, Family Support Division.



Missouri Community Action Network: Community Action Poverty Simulation

Understanding poverty requires more than facts—it takes perspective. The Community Action Poverty Simulation (CAPS) offers that through an immersive, role-based experience rooted in the real stories of people living in poverty. Participants take on the identity of someone like Ann Aber, a mother balancing work, bills, transportation, and childcare—just to make it through a month.

“I didn’t understand how interconnected issues are in poverty. I couldn’t get to work because I didn’t have childcare or transportation. This simulation helped me see the realities of poverty,” shared one participant.

Used by schools, university training programs, nonprofits, and community organizations across the country, CAPS helps people—from teachers to business leaders—shift their understanding of poverty from personal choices to systemic barriers. It opens eyes, builds empathy, and creates space for more informed conversations.

To learn more or purchase a CAPS kit, go to: <https://www.communityaction.org/povertysimulations/>

The 2025 Missouri Poverty Report was developed by Partner for Better with design by Kristin & Andrew Cummins.



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