



# Safety Net Programs in Missouri

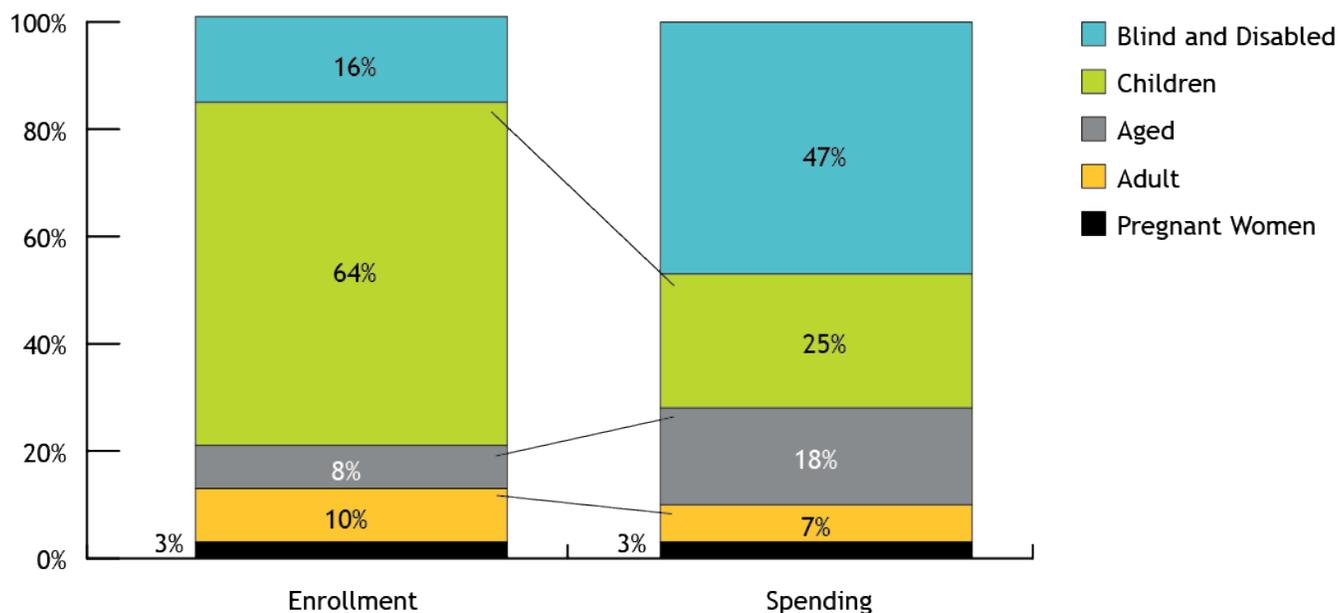
Published November 2017

Missourians across the entire state and from a variety of backgrounds and living situations rely on safety net programs for the basic essentials to support themselves and their families. Research suggests that social safety net programs lower the national poverty rate by almost 14 percent.<sup>i</sup> In fact, safety net programs are estimated to lift 1.1 million Missourians, including 250,000 children, out of poverty.<sup>ii</sup> This brief summarizes several programs that are considered part of the safety net as well as demographics of Missourians that receive the benefits.

## Medicaid (MO HealthNet)

Medicaid is a federal-state partnership program that provides qualifying medical services for people with limited income who meet eligibility requirements.<sup>iii</sup> Medicaid enrollees include working families, older adults, and people with disabilities. Missouri's program is referred to as MO HealthNet and had more than 965,000 people enrolled in 2016.<sup>iv</sup> Moreover, Medicaid covers one out of every six Missourians, 44 percent of children, 40 percent of all births, and one out of every 12 older adults.<sup>v</sup> The majority of Medicaid participants in Missouri are white (65%), while 23 percent are African American, and 6 percent are Hispanic.<sup>vi</sup>

## MO HealthNet Enrollment and Spending by Eligibility Group, 2016

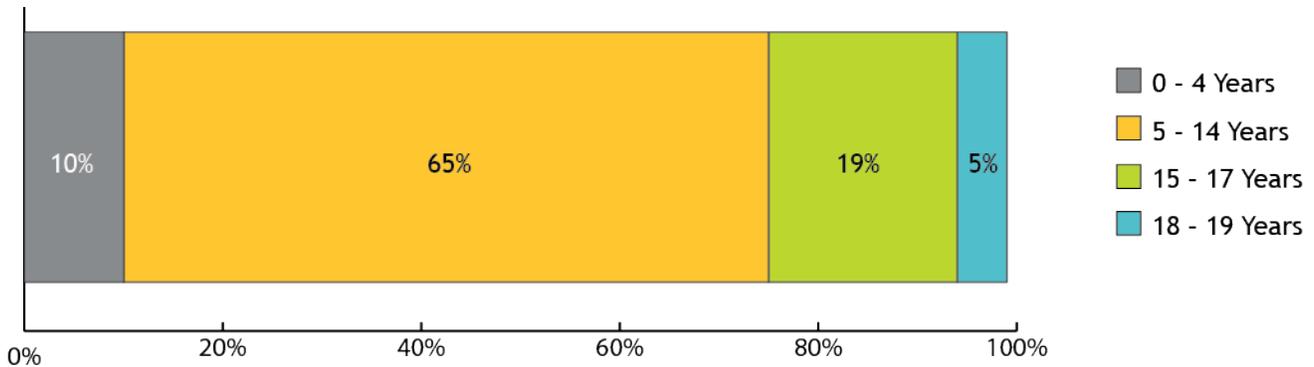


Adapted from Huntzberry, K et al. "Trends in Medicaid Enrollment and Spending in Missouri." May 2017. Center for Health Economics and Policy.

## Children’s Health Insurance Program (CHIP)

The CHIP program covers low-income children under 19 years of age whose families earn too much to qualify for Medicaid services.<sup>vii</sup> CHIP participants are able to receive the same benefits as Medicaid except for non-emergency medical transportation. Families with incomes below 150 percent of the federal poverty level (FPL) do not pay premiums for the health coverage, and families earning between 150 and 305 percent of FPL pay a sliding scale premium.<sup>viii</sup> Approximately 37 percent of CHIP enrollees pay monthly premiums.

### CHIP Enrollees by Age, 2013

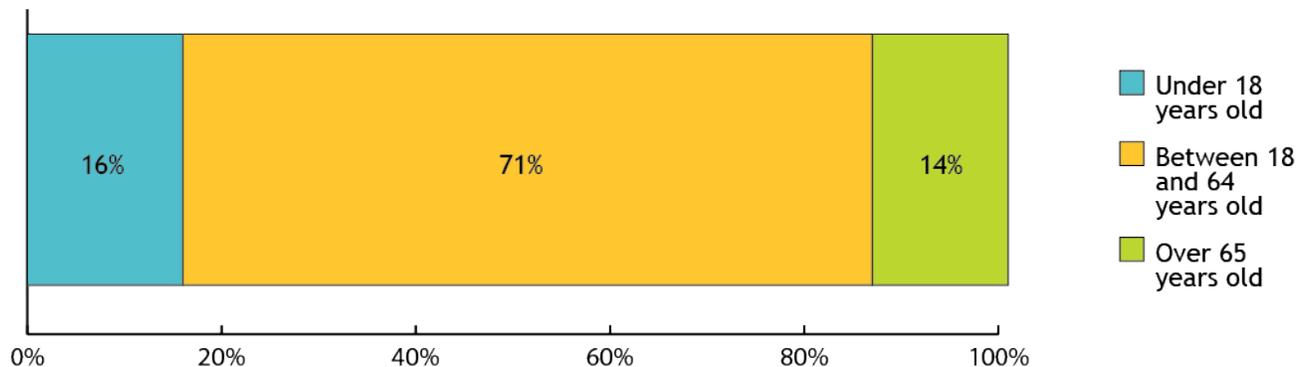


Missouri Department of Social Services. “Missouri Children’s Health Insurance Program (CHIP) and Show Me Healthy Babies Annual Report 2016,” 2016. <http://dss.mo.gov/mhd/mc/pdf/mohealthnet-kids-show-me-healthy-babies-annual-report-2016.pdf>

## Supplemental Security Income (SSI)

SSI is a federal program that provides a monthly payment to qualifying older adults and individuals with disabilities who have low income and limited assets.<sup>ix</sup> Eligible individuals currently receive up to \$735 per month. Missouri also administers an additional payment to SSI beneficiaries to supplement the federal payment.<sup>x</sup> More than 140,000 Missourians received SSI benefits in 2015. Over 94 percent of beneficiaries in SSI have a disability. This group is equivalent to approximately 2.2 percent of Missouri’s total population.<sup>xi</sup>

### SSI Enrollees by Age, 2013



Social Security Administration. “SSI Recipients by State and County, 2015.” [https://www.ssa.gov/policy/docs/statcomps/ssi\\_sc/2015/mo.pdf](https://www.ssa.gov/policy/docs/statcomps/ssi_sc/2015/mo.pdf)

## Supplemental Nutrition Assistance Program (SNAP)

SNAP, previously known as the Food Stamp Program, is a widely used nutrition safety net program. SNAP assists low-income residents with affording food and food products. Benefits cannot be withdrawn for cash or used to purchase hot prepared foods, vitamins, medicines, or alcohol and tobacco.<sup>xii</sup> Throughout fiscal year 2015, approximately 844,597 Missourians received SNAP benefits each month, and the food benefits totaled \$1.26 billion. The program successfully reached 86.2 percent of eligible Missourians in 2014. In addition, every dollar in new SNAP benefits is estimated to result in \$1.80 in economic activity.<sup>xiii</sup>

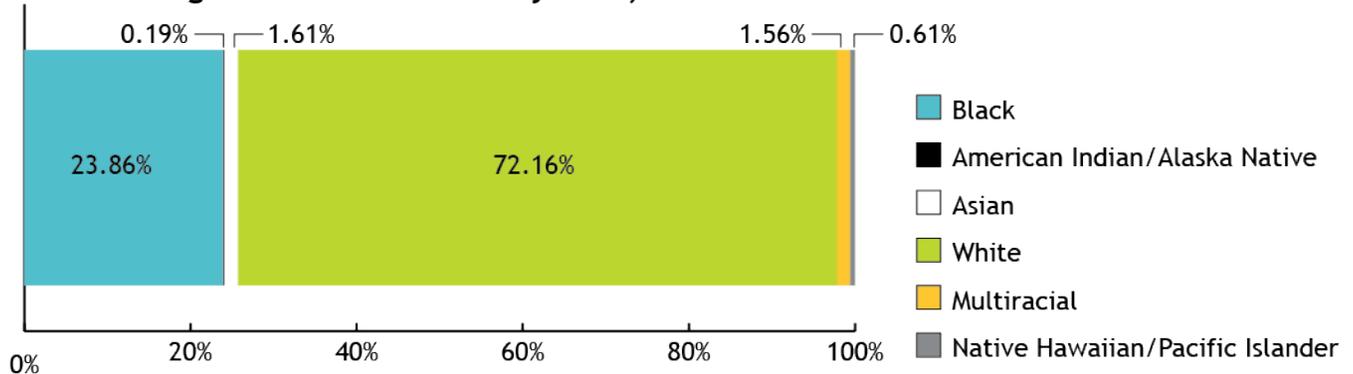
SNAP Recipients' Characteristics in Missouri, 2015	
Characteristics	% of Recipients
<i>Race/Ethnicity</i>	
White	66.5
Black	28.3
American Indian/Alaska Native	0.7
Asian	0.7
Native Hawaiian/Pacific Islander	0.3
Multiracial	2.4
Other	1.1
Hispanic or Latino	3.8
<i>Work Status of Household Members</i>	
One person unemployed	49.5
Two+ people employed	28.1
All unemployed	22.4
<i>Household Type</i>	
Single female	35.2
Non-family household	35.1
Married couples	22.9
Single male	6.9
House with children under 18 years	49.9
Single mother with children under 18 years	28.2
Household income below poverty level	53.2
Average household income	\$18,677

United States Department of Agriculture. "Profile of SNAP Households," 2017. <https://fns-prod.azureedge.net/sites/default/files/ops/Missouri.pdf>

## Women, Infants, and Children (WIC)

WIC is a supplemental nutrition program for pregnant women, new mothers, infants, and children up to age five who meet income eligibility requirements. Services provided by WIC include: health screenings, health care referrals, counseling, risk assessment, education, and breastfeeding promotion. Over 118,000 Missourians participate in WIC as of March 2017. Beneficiaries are 49 percent children, 25 percent infants, and 26 percent women (2014). Of the women participating in WIC in Missouri, 41 percent are pregnant, 37.3 percent are postpartum, and 21.7 percent are breastfeeding.<sup>xiv</sup>

### Missouri Pregnant Mothers in WIC by Race, 2014

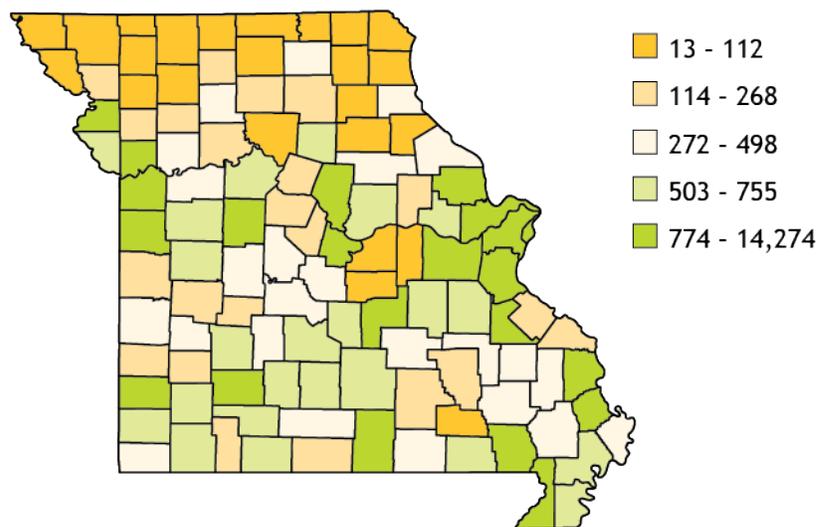


Thorn, B. et al. "WIC Participation and Program Characteristics Final Report." United States Department of Agriculture, 2015. <https://www.fns.usda.gov/sites/default/files/ops/WICPC2014.pdf>

## Temporary Assistance for Needy Families (TA)

TA is a program for low-income families with children under 18 years of age that provides cash benefits for necessities such as clothing and utilities. Enrollees must participate in the Missouri Work Assistance program in order to receive benefits. In 2012, 38,454 Missouri families received TA benefits. Nearly 50 percent of Missourians that received TA benefits were less than 10 years old, and almost 80 percent of recipients were under 25 years old.<sup>xv</sup>

### Number of Missourians Receiving TA Benefits by County, December 2012



Missouri Public Health Information System. "Missouri Information for Community Assessment." Missouri Department of Health and Senior Services. <https://webapp01.dhss.mo.gov/MOPHIMS/QueryBuilder?qbc=TM&q=1&m=1>

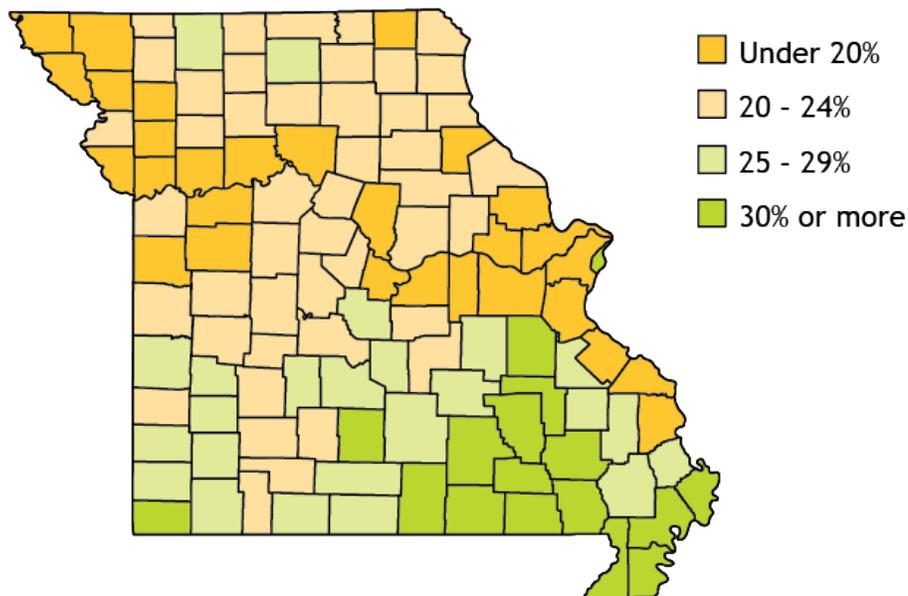
TA Households by Race/Ethnicity, 2010	
Race/Ethnicity	% of Recipients
White	53.1
African-American	41.9
Hispanic	3.8
Native American	0.3
Asian	0.3
Hawaiian	0.2
Multiracial	0.5

Administration for Children and Families, U.S. Department of Health and Human Services. [https://www.acf.hhs.gov/sites/default/files/ofa/appendix\\_ys\\_final.pdf](https://www.acf.hhs.gov/sites/default/files/ofa/appendix_ys_final.pdf)

### Earned Income Tax Credit (EITC)

EITC is a federally administered tax credit for working families with low incomes. The amount of the credit depends on a family’s income, marital status, and number of dependents. In 2016, over 500,000 EITC claims were submitted, and each recipient received an average of \$2,459.<sup>xvi</sup> Forty-thousand EITC recipients are veterans and 155,000 are rural families. Missouri EITC recipients often work in retail (15.5%), health care (14.4%), accommodation/food service (11.8%), manufacturing (8.7%), and construction (8.3%).<sup>xvii</sup>

### Percent of Missouri Counties’ Population Receiving EITC, 2013



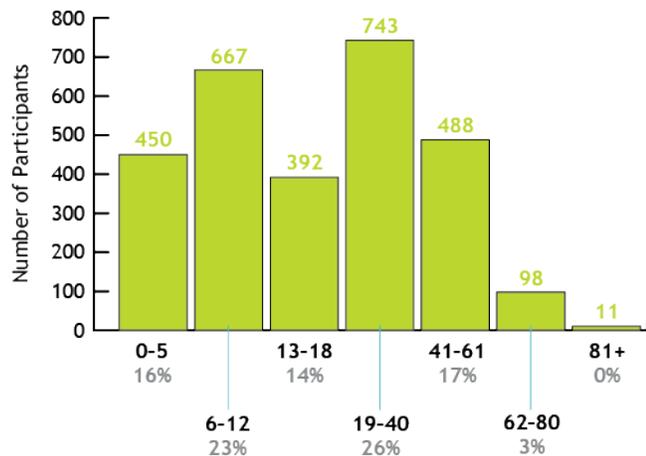
Missouri Budget Project. “A Missouri Earned Income Tax Credit: Helping to Pave the Way to the Middle Class,” 2016. [http://www.mobudget.org/a-missouri-earned-income-tax-credit-helping-to-pave-the-way-to-the-middle-class/#\\_ftn3](http://www.mobudget.org/a-missouri-earned-income-tax-credit-helping-to-pave-the-way-to-the-middle-class/#_ftn3)

## Housing Assistance

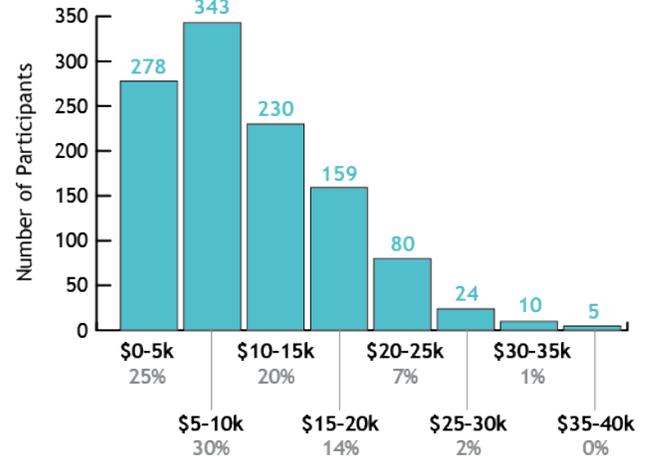
A variety of housing assistance programs are available to Missourians. The majority are funded by the federal department of Housing and Urban Development (HUD) and administered by local Public Housing Agencies (PHAs). The Housing Choice Voucher (HCV) program – previously known as Section 8 Housing – is widely used to provide financial assistance to qualifying individuals, allowing them to rent privately owned units. Participants pay up to 40 percent of their adjusted gross income toward rent based on the local Fair Market Rent.

## Demographics of Housing Choice Voucher Participants at Columbia Housing Authority

Ages of HCV Participants

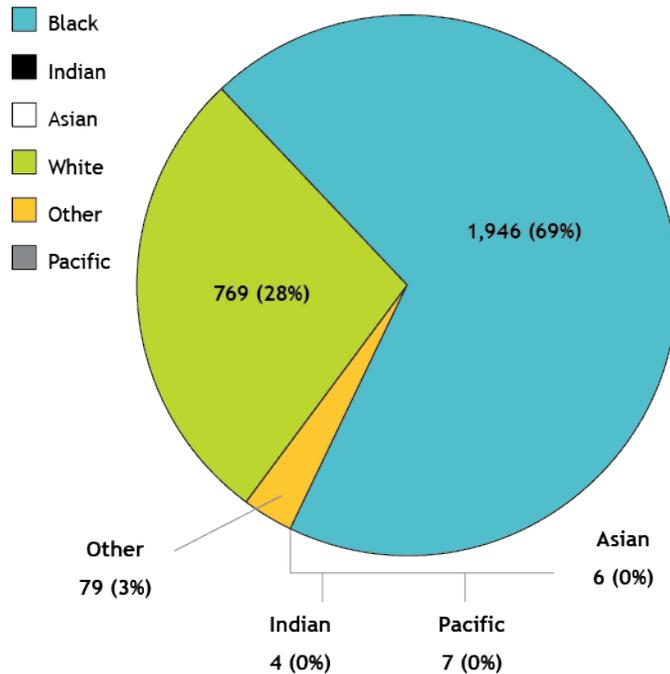


Household Income HCV Participants



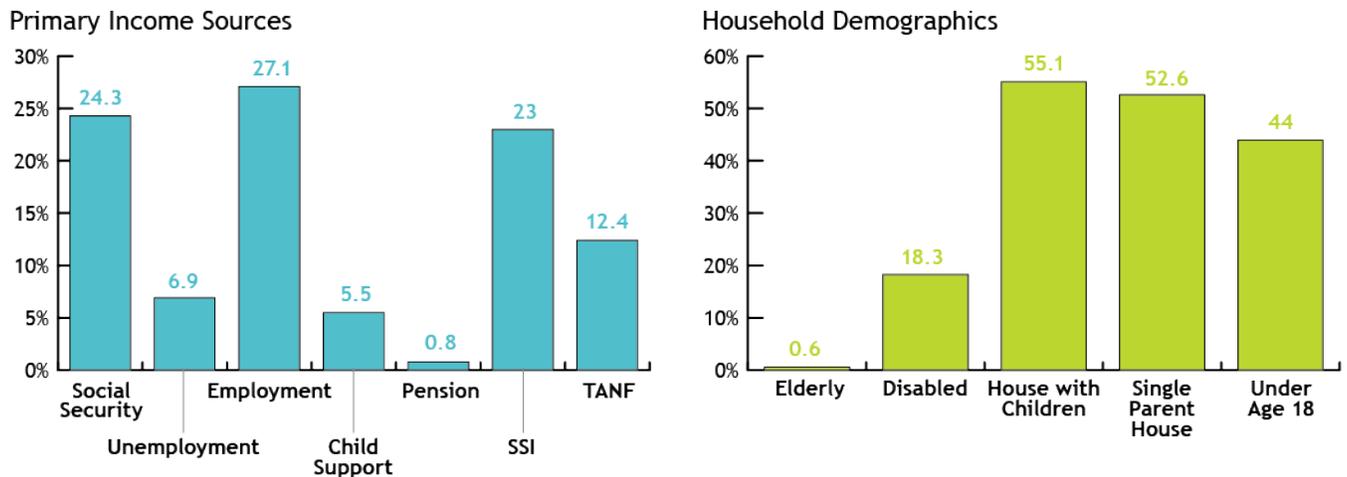
Source: Columbia Housing Authority

HCV Participants



Waiting lists for HCVs vary depending on the housing authority. In larger cities such as St. Louis and Columbia, it takes significantly more time to receive assistance. The most recent application cycle in St. Louis was in July 2014 and more than 27,000 applications were received. Columbia’s last application cycle ended in June 2015 and more than 1,000 applications were submitted. A smaller PHA in Fulton has a waitlist of approximately 50 households, whereas the agency in St. Louis has more than 20,000 households (over 50,000 people) on a waitlist. Many PHAs, such as the one in Moberly, face uncertainty about when the next application cycle will occur, as it depends on federal funding and current participants leaving the program.

### Demographics of Housing Choice Voucher Participants at St. Louis Housing Authority



Source: St. Louis Housing Authority

Another housing program that is used statewide is the Shelter Plus Care (SPC) Voucher, administered by the Missouri Department of Mental Health. The program provides permanent supportive housing to individuals who meet HUD’s definition of homeless, have a disability, and have a household income 50 percent or less than the area’s median income. Participants pay up to 30 percent of their income for housing and simultaneously receive supportive services such as employment assistance and help enrolling in additional safety net programs. Currently, there are 2,148 households that receive SPC assistance. The majority of participants are between the ages of 30 to 55, and 75 percent of households have children. A disproportionate number of participants are African American, especially in the St. Louis and Kansas City metro areas.

### Conclusion

Missouri’s safety net is not a single program nor is it run by one agency of the federal or state government. These programs work to protect low-income Americans from the ill-effects of poverty and hardship. Research shows that income levels fluctuate throughout an individual’s lifetime. Three in five people will spend at least one year living in poverty by the time they turn 60 years old.<sup>xviii</sup> Safety net programs assist Missourians with the basic life essentials of food, shelter, health care, and economic support.

*Prepared by Lyndsey Wilbers, MPH, Health Policy Fellow and edited by M. Ryan Barker, MSW, MPPA, Vice President of Health Policy*

- 
- <sup>i</sup> Hoynes, H., Schanzenbach, D., and Almond, D. "Long Run Impacts of Childhood Access to the Safety Net." National Bureau of Economic Research, 2012. <http://www.nber.org/papers/w18535>.
- <sup>ii</sup> Center on Budget and Policy Priorities. "Impact of the Safety Net: State Fact Sheets," 2016. <https://www.cbpp.org/research/poverty-and-inequality/impact-of-the-safety-net-state-fact-sheets>.
- <sup>iii</sup> Missouri Department of Social Services. "Health Care - MO HealthNet (Medicaid)." <https://mydss.mo.gov/healthcare>.
- <sup>iv</sup> Missouri Department of Social Services. "Quick Facts about Department of Social Services," 2017. <http://www.dss.mo.gov/mis/cqfacts/>.
- <sup>v</sup> Missouri Foundation for Health. "Missouri Medicaid Basics," 2017. <https://mffh.org/wordpress/wp-content/uploads/2017/03/MedicaidBasics2017.pdf>.
- <sup>vi</sup> Kaiser Family Foundation. "Distribution of Nonelderly with Medicaid by Race/Ethnicity," 2015. <http://www.kff.org/medicaid/state-indicator/distribution-by-raceethnicity-4/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>.
- <sup>vii</sup> Missouri Department of Social Services. "Missouri Children's Health Insurance Program (CHIP) and Show Me Healthy Babies Annual Report 2016." 2016. <http://dss.mo.gov/mhd/mc/pdf/mohealthnet-kids-show-me-healthy-babies-annual-report-2016.pdf>.
- <sup>viii</sup> Missouri Foundation for Health. "Missouri Medicaid Basics." 2017. <https://mffh.org/wordpress/wp-content/uploads/2017/03/MedicaidBasics2017.pdf>.
- <sup>ix</sup> Urban Institute. "Safety Net Almanac," 2015. <http://safety.net.urban.org/>.
- <sup>x</sup> Social Security Administration. "SSI Federal Payment Amounts for 2017." <https://www.ssa.gov/oact/cola/SSI.html>.
- <sup>xi</sup> Social Security Administration. "SSI Recipients by State and County, 2015." [https://www.ssa.gov/policy/docs/statcomps/ssi\\_sc/2015/mo.pdf](https://www.ssa.gov/policy/docs/statcomps/ssi_sc/2015/mo.pdf).
- <sup>xii</sup> Missouri Department of Social Services. "Food Assistance." <https://mydss.mo.gov/food-assistance>.
- <sup>xiii</sup> United States Department of Agriculture. "Profile of SNAP Households," 2017. <https://www.fns.usda.gov/ops/snap-community-characteristics-missouri>.
- <sup>xiv</sup> Thorn, B. et al. "WIC Participation and Program Characteristics Final Report." United States Department of Agriculture, 2015. <https://www.fns.usda.gov/sites/default/files/ops/WICPC2014.pdf>.
- <sup>xv</sup> Missouri Public Health Information System. "Missouri Information for Community Assessment." Missouri Department of Health and Senior Services. <https://webapp01.dhss.mo.gov/MOPHIMS/QueryBuilder?qbc=TM&q=1&m=1>.
- <sup>xvi</sup> Internal Revenue Service. "Statistics for Tax Returns with EITC." 2017. <https://www.eitc.irs.gov/EITC-Central/eitcstats>.
- <sup>xvii</sup> Missouri Budget Project. "A Missouri Earned Income Tax Credit: Helping to Pave the Way to the Middle Class," 2016. [http://www.mobudget.org/a-missouri-earned-income-tax-credit-helping-to-pave-the-way-to-the-middle-class/#\\_ftn3](http://www.mobudget.org/a-missouri-earned-income-tax-credit-helping-to-pave-the-way-to-the-middle-class/#_ftn3).
- <sup>xviii</sup> Rank, M. and Hirschl, T. (2015). "The Likelihood of Experiencing Relative Poverty over the Life Course." *PLoS ONE*, 10(7). doi: 10.1371/journal.pone.0133513.