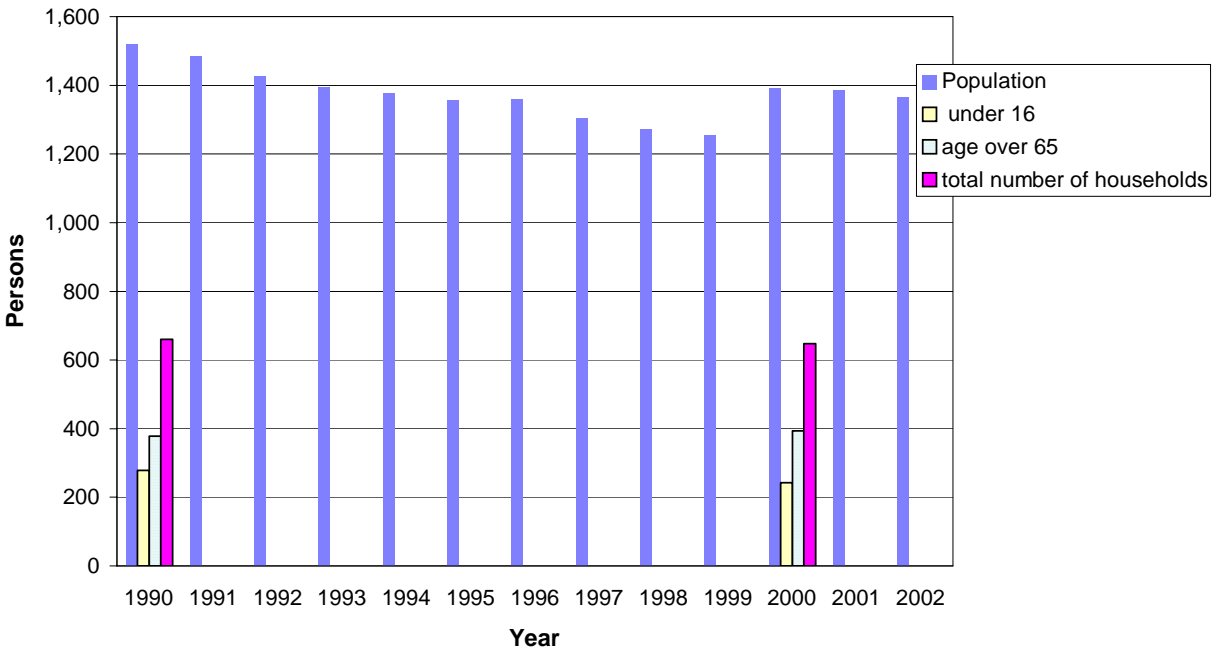


Demographic Profile

Population

Rock Port, the county seat and the second largest city in Atchison County (after Tarkio City), is located on the intersection of US Highway 136 and US Interstate 29. The population in need of housing has been determined by accessing Census population data and other more current estimates for Rock Port City, Atchison County and the State of Missouri. The population data segments people by age group, racial and ethnic status. Households are presented by type, number of persons in the unit, and age and income levels of the householder. Median family income limits are provided. The low-income population is defined by looking at income assistance recipients, persons receiving supplemental security income and families in poverty.

**Figure 1.1 Rock Port
Total Population, Young and Old
1990-2002**



Source: US Census Bureau
Analysis by CPAC

Figure 1.1 examines population changes in Rock Port City from 1990 to 2002. The population in Rock Port City declined by 3 percent between 1990 and 2000.⁸ Note that the chart also shows intercensal estimates for population⁹ from 1990 to 1999 derived by the Census Bureau. However, the Bureau estimates largely “undershot” the actual data as evident from comparing 1999 estimate with 2000 Census data. Census Bureau is yet to interpolate its population

⁸ Percentage growth or decline is calculated by subtracting the 1990 figure from the 2000 figure and then dividing by the 1990 figure.

⁹ Intercensal estimates represent an extrapolation, or a projection of the variable from the known observation forward (say, beginning with Census 1990 figure). Interpolation, on the other hand, is the projection between the two end points (say, between Census 1990 and 2000 data).

estimates between 1990 and 2000 in order to make them consistent with 2000 figures. Census projections for 2001 and 2002 show continuous decline in Rock Port population.

Based on the rate of decline from 1990 to 2000, the Rock Port population is projected to decline down to 1,373 persons by 2006. Atchison County showed a population decline of 14 percent over the past decade. The population in the county went down to 6,430 persons in 2000 and, based on this growth rate, is projected to decrease down to 5,883 persons by 2006.¹⁰

Table 1.1 Total Population for Rock Port City, Atchison County and the State of Missouri, 2000

	Rock Port City		Atchison County		Missouri	
	Number	Percent	Number	Percent	Number	Percent
Total Population	1,395	100	6,430	100	5,595,211	100
Under 5 years	62	4.4	289	4.5	369,898	6.6
5 to 9 years	78	5.6	404	6.3	398,898	7.1
10 to 14 years	92	6.6	468	7.3	412,080	7.4
15 to 19 years	88	6.3	538	8.4	413,296	7.4
20 to 24 years	45	3.2	264	4.1	369,498	6.6
25 to 34 years	124	8.9	650	10.1	738,733	13.2
35 to 44 years	193	13.8	908	14.1	887,569	15.9
45 to 54 years	199	14.3	890	13.8	742,462	13.3
55 to 59 years	68	4.9	388	6.0	279,073	5.0
60 to 64 years	53	3.8	277	4.3	228,325	4.1
65 to 74 years	144	10.3	607	9.4	393,226	7.0
75 to 84 years	167	12.0	510	7.9	263,582	4.7
Over 85	82	5.9	237	3.7	98,571	1.8
Persons Over 65	393	28.2	1,354	21.1	755,379	13.5
Median age (years)	45.7		41.7		36.1	

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing

Table 1.1 shows the age distribution for Rock Port City in comparison to Atchison County and the State as reported in the 2000 Census. The population in Rock Port City was somewhat older in comparison to the county and State. From 1990 to 2000, Rock Port City gained 15 elderly persons (over the age of 65). Population by age group showed the largest gain of 89 persons in adults 45 to 54 years of age and the largest loss of 69 persons in adults 25 to 34 years of age. Of the total population in Rock Port City in 2000, 23 percent were children (19 and younger), 26 percent - adults 20 to 44 years of age, 23 percent - adults 45 to 64 years of age and 28 percent - elderly. The percentage of children in the city population (19 and younger) is smaller than in the county and the State. Rock Port City has a larger elderly population in comparison to the State and the county.

As reported in the Census 2000, of the total population in Atchison County, 27 percent were children (19 and younger), 28 percent - adults 20 to 44 years, 24 percent - adults 45 to 64 years and 21 percent - elderly. From 1990 to 2000, the county reported a loss of 222 persons in the number of elderly, a loss of 648 persons 20 to 44 years old and a gain of 208 persons 45 to 59 years old.

¹⁰ These projections were made based on the geometric rate of change.

Table 1.2 Race and Hispanic Origin in 2000

	Rock Port City		Atchison County		Missouri	
	Number	Percent	Number	Percent	Number	Percent
Total population	1,358	100	6,430	100	5,595,211	100
White	1,337	98.5	6,214	96.6	4,748,083	84.9
Black or African American	4	0.3	140	2.2	629,391	11.2
American Indian and Alaska Native	4	0.3	14	0.2	25,076	0.4
Asian	1	0.1	14	0.2	61,595	1.1
Native Hawaiian and Other Pacific Islander	0	0.0	0	0.0	3,178	0.1
Some other race	4	0.3	21	0.3	45,827	0.8
Two or more races	8	0.6	27	0.4	82,061	1.5
Hispanic or Latino (of any race)*	5	0.4	24	0.4	118,592	2.1

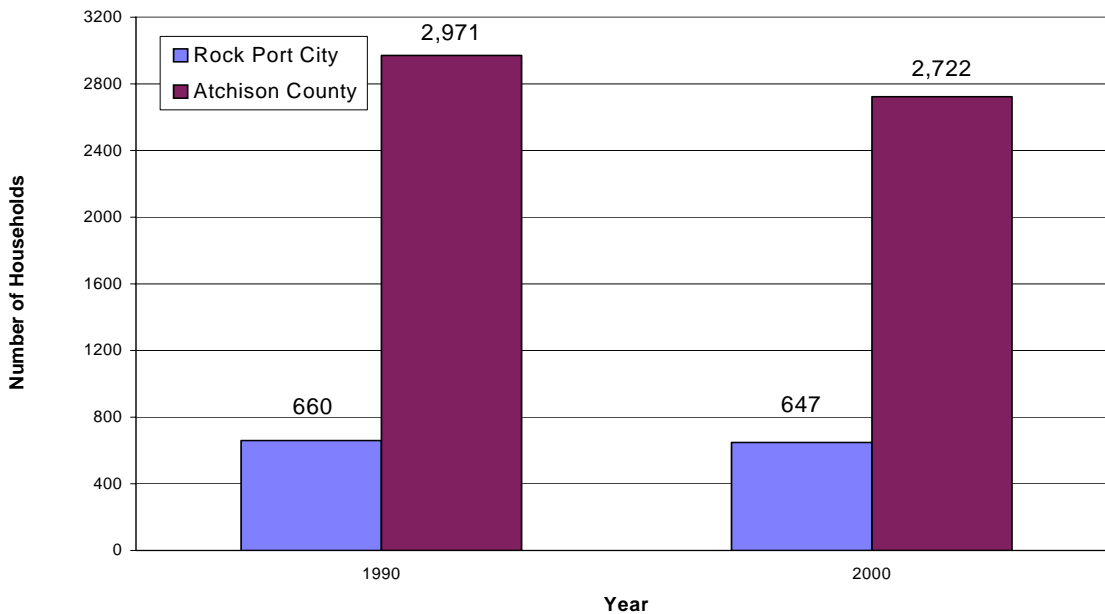
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing

* People of Hispanic origin are included in Total Population.

Table 1.2 shows the distribution of the population among races as reported in the 2000 Census. It also reports people of Hispanic origin of any race. In 2000, the majority of the population in Rock Port City, Atchison County and the State of Missouri was white.

Households

Figure 1.2 Total Households, Rock Port City and Atchison County 1990 and 2000



Source: U.S. Bureau of the Census, 1990 and 2000 Census of Population and Housing

Figure 1.2 shows the total number of households in Rock Port City and Atchison County in 1990 and 2000. Similar to the population, the number of Rock Port households declined over the last decade, from 660 to 647. The average size of Rock Port households also declined: from 2.18 persons per household in 1990 to 2.08 in 2000. The number of households in Atchison County also decreased. There were 2,722 households in Atchison County in 2000, down from 2,971 in 1990.

Table 1.3 Households by Type in 2000

HOUSEHOLD TYPE	Rock Port City		Atchison County		Missouri	
	Number	Percent	Number	Percent	Number	Percent
Total households (HH)	647	100	2,722	100	2,194,594	100
Family households	369	57	1,778	65	1,476,516	67
Married Couple-family	323	50	1,518	56	1,140,866	52
Male householder	14	2	94	3	81,890	4
Female householder	32	5	166	6	253,760	12
Nonfamily households	278	43	944	35	718,078	33
Living alone	260	40	857	31	599,808	27
HHolder 65 years and over	170	26	478	18	225,631	10
Average household size	2.08	(X)	2.25	(X)	2.48	(X)
Average family size	2.79	(X)	2.82	(X)	3.02	(X)

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing

Table 1.3 shows the distribution of households by type as reported in the 2000 Census. Household types include family households (consisting of married-couple families and male or female single-parent families) and non-family households (consisting of people living alone and unrelated people living together). The average number of people per household and family in Rock Port City is lower than in the State and county, indicating that more housing is needed to accommodate similar population levels.

In 2000, family households in Rock Port City consisted of 323 married-couple households and 46 single-parent households with children. Rock Port City reported a somewhat lower percentage of married couples in comparison to the State and the county, and this can be partially explained by the loss of 47 married couples from 1990 to 2000.

Non-family households consisted of 18 households with unrelated people living together and 260 people living alone. The number of households with unrelated people living together increased by 10 from its 1990 level. There was also an increase of 29 elderly householders over the last decade. This age group comprised a significantly larger group of households in Rock Port City in comparison to the State and the county in percentage terms, as reported in the 2000 Census. The shifts in household composition overtime can serve as an indication of various housing options needed within the community.

Family households in Atchison County consisted of 1,518 married couples and 260 single parents in 2000. Non-family households in the county consisted of 87 households with unrelated persons living together and 857 persons living alone. The county lost households with married couples and unrelated people living together from 1990 to 2000. At the same time, the county gained elderly householders, households with single parents, and people living alone.

Figure 1.3 Average Number of People per Housing Unit in 2000



Source: U.S. Bureau of the Census, 2000 Census of Population and Housing

Figure 1.3 shows the average number of people per housing unit by type of occupancy as reported in the 2000 Census. The average number of people per unit in Rock Port City was smaller in comparison to the county and the State for both owner- and renter-occupied units. The average household size by type of occupancy decreased from its 1990 level for both Rock Port City and the County.

Table 1.4 People Per Unit By Tenure, Rock Port City, 2000

	Owner-occupied		Renter-Occupied	
	Number	Percent	Number	Percent
1-person household	135	31	120	59
2-person household	197	45	48	24
3-person household	52	12	16	8
4-person household	37	8	16	8
5-person household	11	3	4	2
6-person household	2	0	0	0
7-or-more household	6	1	0	0
Total households	440	100	204	100

Source: U.S Bureau of the Census, 2000 Census of Population and Housing

Table 1.4 shows the tenure by number of people in the housing units in Rock Port City as reported in the 2000 Census. Seventy-eight percent of *total* households in Rock Port City consisted of one or two people in 2000, with 76 percent for owner-occupied and 83 percent for renter-occupied households. From 1990 to 2000, there was an increase in total households with

one person and seven or more people, while the number of households in other categories decreased. Changes by tenure for the same time period looked like this: changes in renter-occupied households varied, with the largest drop in two-person units, which lost 10 households and the largest gain in one-person units, which gained 4 households over the last decade. For owner-occupied units, the largest gain occurred in one-person households – an increase of 30 households through the 1990s. The second largest gain was reported for two-person households, which increased by 9 households. The largest drop of 15 households was reported in four-person owner-occupied households. If this trend continues, it might indicate the future need for more smaller units rental housing, and more homeownership opportunities for small families.

Table 1.5 Tenure by Age of Householder in Rock Port City, 2000

	Owner-occupied		Renter-Occupied	
	Number	Percent	Number	Percent
15 to 24 years	6	1	18	9
25 to 34 years	21	5	48	24
35 to 44 years	60	14	20	10
45 to 54 years	95	22	16	8
55 to 59 years	40	9	7	3
60 to 64 years	33	8	7	3
65 to 74 years	76	17	26	13
75 to 84 years	67	15	46	23
85 years and over	42	10	16	8
Total Households	440	100	204	100
Over Age 65	185	42	88	43

Source: U. S. Bureau of the Census, 2000 Census of Population and Housing

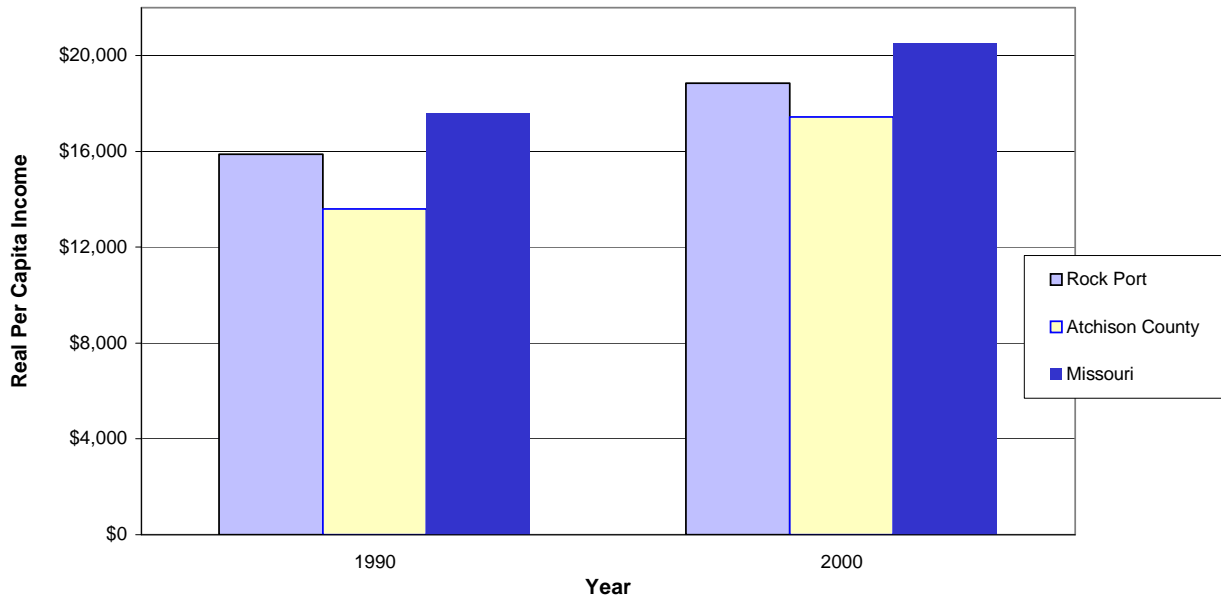
Table 1.5 shows age distribution of owners and renters for Rock Port City as reported in the 2000 Census. Adults 25 to 44 years comprised 23 percent of the total population and 23 percent of the households, making up 19 percent of the owner- and 34 percent of the renter-occupied households. During the 1990s, this age cohort experienced a loss of 40 owner-occupied households and a loss of 5 renter households. With this group representing the greatest potential for homeownership, this might suggest that affordable starter homes should be built if the community wishes to reverse the loss of young homeowners.

Adults 45 to 64 years of age comprised 23 percent of the total population and 31 percent of the households in 2000, occupying 38 percent of the owner and 15 percent of the renter stock. During the 1990s, this age cohort increased in size, having experienced an increase of 55 owner-occupied and 8 renter-occupied households. To perpetuate this trend, affordable move-up housing should be available in the community as well as rental housing targeted to persons in this age group.

Although elderly people comprised 28 percent of the population, they made up 42 percent of the households. This age cohort occupied 42 percent of the owner and 43 percent of the renter stock. Despite a small population gain in this age cohort from 1990 to 2000, elderly households showed a loss of 13 owner-occupied and 10 renter-occupied units. To reverse this trend, elderly housing projects should be pursued that provide options in the marketplace for all income groups.

Income

**Figure 1.4. Real Per Capita Income (in 2001 Dollars)
1990 and 2000**



Note: BEA's definition of personal income differs from that used by the Census Bureau. In general, the BEA's definition is much more inclusive of different kinds of income than the Bureau's.

Source: US Census Bureau

Analysis by CPAC

Figure 1.4 illustrates changes in real per capita income (i.e., income adjusted for inflation) between 1990 and 2000. Per capita income (PCI) in Rock Port grew by 19 percent from \$15,878 to \$18,843, while PCI in Atchison County grew by 28 percent from \$13,607 to \$17,438, and PCI in Missouri grew by 17 percent from \$17,600 in 1990 to \$20,503 in 2000.

Table 1.6 shows distribution of household income levels for Rock Port City in comparison to Atchison County and the State as reported in the 2000 Census. Household incomes in Rock Port City were largely concentrated in the lower income brackets, with 25 percent of the households reporting income less than \$15,000 as compared to 23 percent in the county and 17 percent in the State. Forty-five percent of Rock Port households have income below \$25,000. The large percentage of low-income households in the city reinforces the need for a community-based approach in addressing housing needs, which would involve both public and private sectors of the community.

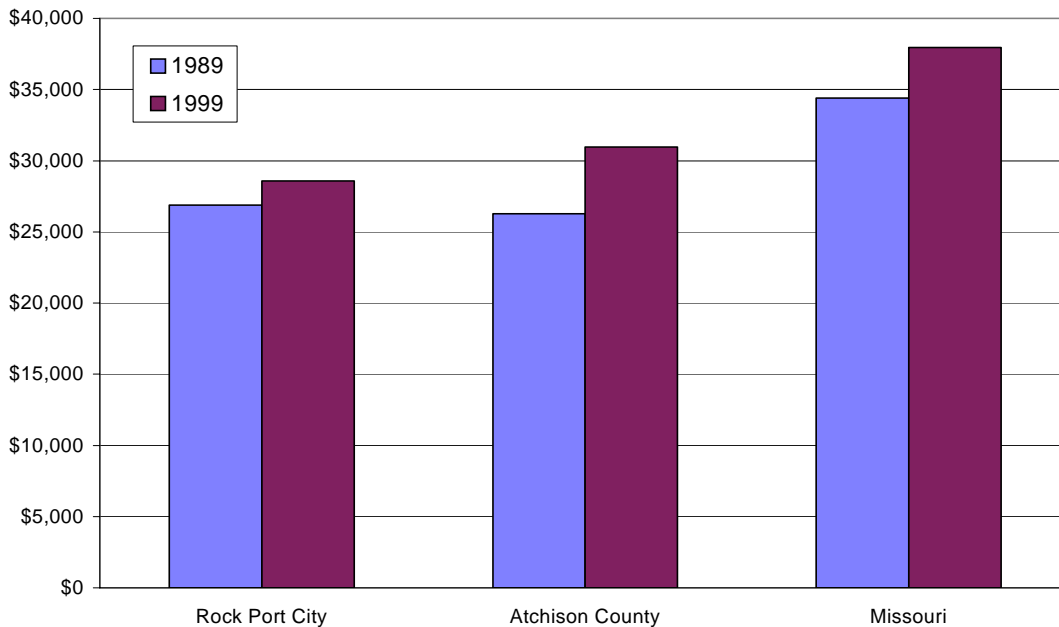
Table 1.6 1999 Household Income Levels

	Rock Port City		Atchison County		Missouri	
	Number	Percent	Number	Percent	Number	Percent
Less than \$10,000	94	14	339	12	221,242	10
\$10,000 to \$14,999	72	11	291	11	154,370	7
\$15,000 to \$19,999	77	12	223	8	156,062	7
\$20,000 to \$24,999	52	8	240	9	163,924	7
\$25,000 to \$29,999	46	7	219	8	159,663	7
\$30,000 to \$34,999	50	8	241	9	154,948	7
\$35,000 to \$39,999	46	7	194	7	139,948	6
\$40,000 to \$44,999	30	5	165	6	132,159	6
\$45,000 to \$49,999	37	6	137	5	113,208	5
\$50,000 to \$59,999	55	8	183	7	198,631	9
\$60,000 to \$74,999	39	6	227	8	217,141	10
\$75,000 to \$99,999	33	5	154	6	193,561	9
\$100,000 to \$124,999	20	3	63	2	86,961	4
\$125,000 to \$149,999	1	0	19	1	38,605	2
\$150,000 to \$199,999	2	0	13	0	31,716	1
\$200,000 or more	4	1	28	1	35,075	2
Total Households	658	100	2,736	100	2,197,214	100

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing

Source of Income: Of the 658 households in Rock Port City (as reported in the 2000 Census for year 1999), 403 households had wage and salary income; 95 were self-employed; 301 had social security income; 15 had public assistance income; 302 had interest, dividends, or net rental income and 91 had retirement income.

Figure 1.5 Median Household Income, 1989 and 1999 (in 1999 dollars)



Source: U.S. Bureau of the Census, 1990 and 2000 Census of Population and Housing

Figure 1.5 shows the growth in median household income from 1989 to 1999 in Rock Port City, Atchison County and the State of Missouri. The median household income in Rock Port City and the County was below the State median in both 1989 and 1999. In fact, Missouri median income was 28 percent higher than that of Rock Port in 1989, and 33 percent as high in 1999. Missouri median income was also 31 higher than that of the county in 1989, and 23 percent as high in 1999. Over the past 10 years the median household income in Rock Port City grew by 6 percent to \$28,571 and Atchison County median household income increased by 18 percent to \$30,959, while that of Missouri increased by 10 percent (after being adjusted for inflation).

Table 1.7 Age of Householder by Household Income in Rock Port City in 1999
(in 1999 dollars)

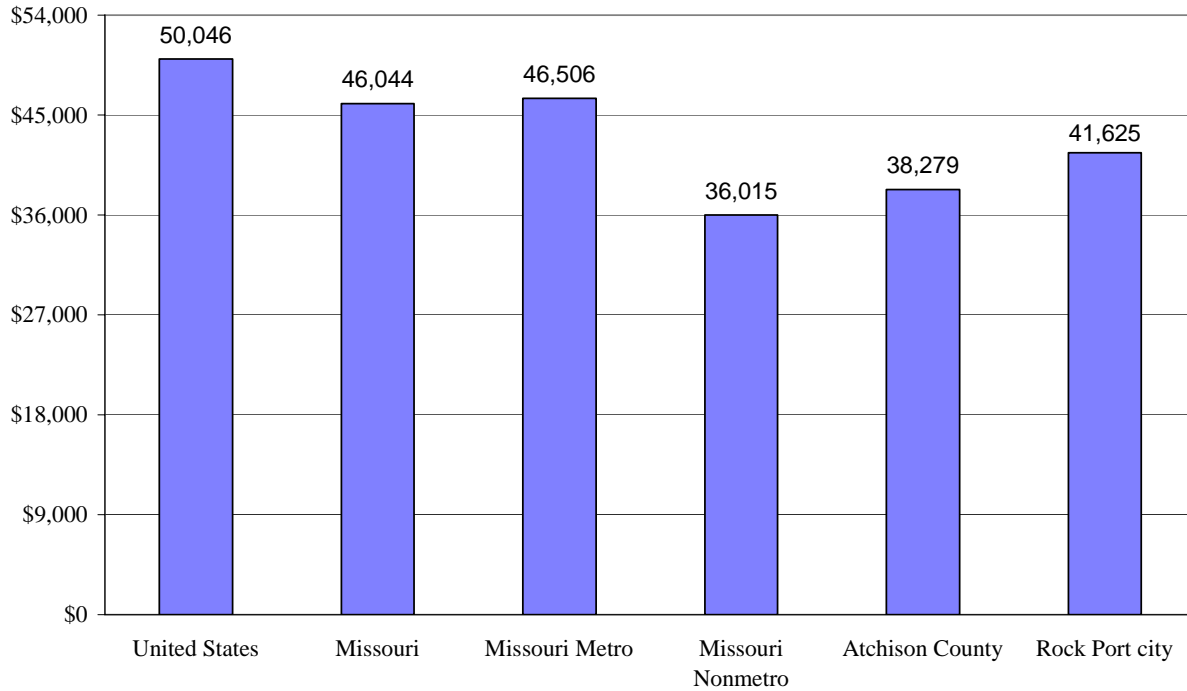
	under 25 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 to 74 years	75 years and over
Less than \$10,000	11	2	7	9	12	12	41
\$10,000 to \$14,999	0	8	2	3	11	19	29
\$15,000 to \$19,999	3	12	7	1	8	14	32
\$20,000 to \$24,999	3	5	7	6	9	5	17
\$25,000 to \$29,999	1	6	6	8	7	10	8
\$30,000 to \$34,999	0	2	12	14	5	9	8
\$35,000 to \$39,999	0	2	9	5	7	7	16
\$40,000 to \$44,999	0	5	4	8	5	4	4
\$45,000 to \$49,999	0	16	2	2	11	4	2
\$50,000 to \$59,999	6	1	15	22	5	0	6
\$60,000 to \$74,999	0	4	9	12	7	5	2
\$75,000 to \$99,999	0	0	5	14	0	9	5
Over \$100,000	0	0	6	10	0	8	3
Total Households	24	63	91	114	87	106	173
Median Household Income	\$18,333	\$29,250	\$38,750	\$51,250	\$26,750	\$26,500	\$17,426

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing

Table 1.7 shows 1999 data on income by age of the householder in Rock Port City as reported in Census 2000, and the median household income for various age groups. Of the estimated 279 elderly householders, 79 percent fell below the 1999 Atchison County area median family income (AMI) of \$38,279. Approximately 80 elderly householders fell between 50 and 80 percent of the AMI. The median income for elderly people 65 to 74 years of age was \$26,500, corresponding to a maximum affordable housing cost of \$663 per month (at 30 percent of monthly income rate). Elderly people 75 years and older had median income of \$17,426 for a maximum housing cost of \$436 monthly. This includes rent and utilities for renters or mortgage payment, taxes, insurance and utilities for owners.

Of the 379 non-elderly households, approximately 91 persons had incomes below 50 percent of AMI and approximately 66 persons fell between 50 and 80 percent of AMI. The median household income for non-elderly households varied from as low as \$18,333 for householders less than 25 years of age to \$51,250 for householders 45 to 54 years of age. This would indicate a need for housing costing a maximum of \$458 to \$1,281 monthly.

Figure 1.6 2000 Median Family Income



Source: U.S. Bureau of the Census, 2000 Census of Population and Housing

Figure 1.6 shows the 2000 median family income for Rock Port City and Atchison County in comparison to the United States, Missouri, and metropolitan and nonmetro areas in Missouri. The median income figure is the median for a family of four. The 2000 median family income levels in Rock Port City and Atchison County were lower than the national and statewide medians, as well as the Missouri metro median, but higher than the median for nonmetro areas in Missouri.

Table 1.8 2002 Area Median Income in Atchison County

Household Size (Number of Persons)	1	2	3	4	5	6	7	8
30% of AMI	\$8,550	\$9,750	\$10,950	\$12,200	\$13,150	\$14,150	\$15,100	\$16,100
Very Low Income 50% of AMI	\$14,200	\$16,250	\$18,250	\$20,300	\$21,900	\$23,550	\$25,150	\$26,800
Low Income 80% of AMI	\$22,750	\$26,000	\$29,250	\$32,500	\$35,100	\$37,700	\$40,250	\$42,850

Source: U.S. Department of Housing and Urban Development, Office of Policy Development and Research
<http://www.huduser.org/datasets/il/fmr02/hud02mo.pdf>

Table 1.8 shows the median family income for Atchison County adjusted for family size. In 2002, median family income for Atchison County was \$39,300.

The most important statutory provisions relating to income limits are as follows:

- Thirty percent of the area median family income is a new income targeting standard of the 1998 Act Amendments to the Housing Act of 1937;
- Very low income is defined as 50 percent of the median family income for the area, subject to specified adjustments for areas with unusually high or low incomes (this represents the income eligibility limits for the Section 8 Program);
- Low income is defined as 80 percent of the median family income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs (this represents CDBG and HOME¹¹ programs).

Table 1.9 Income Assistance in 2001 Dollars
Atchison County, 1990-2001
(in thousands of dollars)

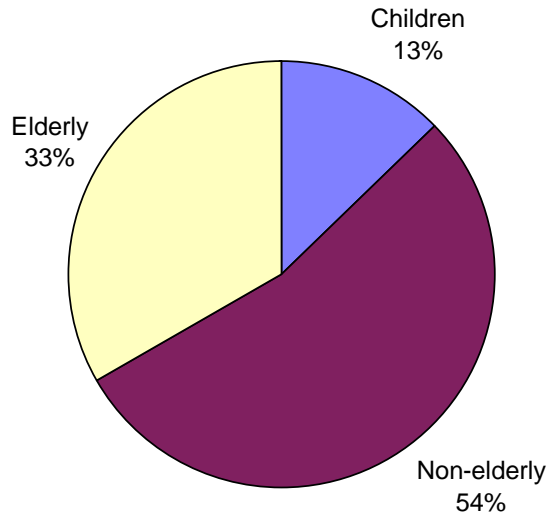
DESCRIPTION	1990	1995	2000	2001	Percent Change, 1990-2001
Total transfer payments	26,523	31,496	36,285	39,634	49.4
Government payments to individuals	25,263	30,171	34,916	38,244	51.4
Retirement & disability ins. benefit payments	14,534	15,020	14,247	14,473	-0.4
Medical payments	6,327	10,611	15,534	17,920	183.3
Medicare payments	4,713	6,360	6,215	6,561	39.2
Unemployment insurance benefit payments	302	223	227	340	12.5
Veterans benefit payments	627	609	775	795	26.7
Fed ed. & train. assist. paymts. (excl. vets)	2,164	1,735	2,228	2,754	27.3
Payments to nonprofit institutions	589	739	800	805	36.6
Federal government payments	161	207	184	208	29.0
State and local government payments	236	295	345	363	54.0
Income maintenance benefit payments	1,302	1,957	1,884	1,927	48.0
Supplemental security income payments	337	367	330	393	16.5
Family assistance	202	236	110	83	-58.9
Food stamps	419	528	239	288	-31.2

Source: U.S. Department of Commerce, Bureau of Economic Analysis, <http://www.bea.doc.gov/bea/regional/reis/default.cfm>; and MO State Census Data Center, http://oseda.missouri.edu/MOSTATS/Missouri/Counties/beatrf.Atchison_MO.html

Table 1.9 shows the amount of income assistance received by Atchison County residents in years 1990, 1995, 2000 and 2001 (in 2001 dollars). Between 1990 and 2001, supplemental security income payments in the county increased by 17 percent. The amounts of food stamp assistance and family assistance have declined, as lower-income households are encouraged to obtain more education or job training to become employed and to become more economically self-sufficient. Even with those still receiving assistance, the benefits are small.

¹¹ “HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. Each year it allocates approximately \$2 billion among the States and hundreds of localities nationwide. HOME provides formula grants to States and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.” <http://www.hud.gov/offices/cpd/affordablehousing/programs/home/quickfacts.cfm>

**Figure 1.7 Atchison County
Supplemental Security Income Recipients, 2001**



Source: Social Security Administration, Office of Policy, Office of Research, Evaluation and Statistics, “SSI Recipients by State and County, December 2001”, http://www.ssa.gov/policy/docs/statcomps/ssi_sc/2001/mo.html

Figure 1.7 shows the number of people who received Supplemental Security Income (SSI) in Atchison County in December 2001. SSI is a cash assistance program funded and administered by the Social Security Administration and handled by local Social Security offices. The basic purpose of SSI is to assure a minimum level of income to people who are aged, blind or disabled and who have limited income and resources. The states and other jurisdictions have the option of supplementing their residents' SSI payments and may choose to have the additional payments administered by the federal government. Data reflected in Figure 1.7 is for recipients of federal and federally administered state payments only. State-administered supplementation payments are not included. In 2001, 102 persons in Atchison County received SSI including 34 elderly, 13 children and 55 non-elderly adults.

The Food Stamp Program is offered to individuals and families with incomes below 130 percent of the national poverty level. In 2002, there were 185 households and 406 individuals in Atchison County receiving Food Stamps. Annual benefits issued in the county reached \$343,249 in 2002, with average monthly benefits per household and per person being \$155 and \$70, respectively. For comparison, the 2002 statewide average monthly benefits were \$179 per household and \$77 per person.

Temporary Assistance for Needy Families (TANF)¹² – a federal program created under the Personal Responsibility and Work Opportunity Act of 1996. This act transformed welfare by ending

¹² For a complete list of income maintenance and self-sufficiency programs run by the Missouri Department of Social Services, see Appendix A.

the statutory entitlement to welfare under the former Aid to Families with Dependent Children Program (AFDC), including a five-year lifetime limit for welfare and increasing work requirements. The act also eliminated the Job Opportunities and Basic Skills and Training Programs (JOBS). The purpose of TANF is to provide temporary support in meeting basic needs, training for employment, employment services and day care assistance for qualified families with children. Services provided or contracted for include job readiness training, job retention training, subsidized employment, structured job search, vocational education, intensive case management, work experience placements, on-the-job training, job coaching, job development/placement, mentoring and job skills training.

In 2002, there was an average of 16 families and 36 individuals in Atchison County that received TANF benefits. The average annual number of individuals receiving TANF fluctuates, but experienced a decline from 10 years ago. For example, the temporary assistance caseload (individuals) declined between January 1993 and January 2003 by 70 percent in Atchison County and by 53 percent in the State as a whole.

In 2002, total TANF payments in Atchison County comprised \$3,423/month, with an average amount per family of \$214/month and average per person of \$91/month (a decrease of 8 percent per family and no change per person, respectively from their 1998 level)¹³. For comparison, the average monthly statewide payment in 2002 was \$236 per family and \$88 per person.

MC+/MAF¹⁴

MC+ is the statewide medical assistance program for low income families, pregnant women, children and uninsured parents. MC+ recipients receive their care through either the Fee-for-Service delivery system or the Managed Care delivery system, depending on where the individual lives in Missouri. In 2002, the average monthly caseload in Atchison County was 458 for children and 155 for adults (parents and caretakers).

Medical Assistance

The medical assistance program provides medical care for persons who are elderly, or permanently and totally disabled, or who are blind. Each person participating in the medical assistance program is issued a "Medicaid Identification Card" or a letter from the local DFS office, identifying the person as eligible for certain medical care services. There is no cash benefit.

Medicaid

In Missouri, Medicaid represents the fee-for-service program for elderly and disabled individuals. The program allows these individuals to receive a full comprehensive benefit package and obtain services from any provider enrolled with Medicaid. Medicaid coverage is automatically available to all recipients of Medical Assistance, Nursing Care, Home and Community-based Services, General Relief, Supplemental Aid to the Blind, Blind Pension, and Adult Supplemental Payments. Certain restrictions apply to General Relief recipients. In May 2003, there were 1,074 people participating in Medicaid in Atchison County.¹⁵

¹³ The statistics for TANF, MC+, General Relief, State Supplemental Payments and Food Stamps are from Missouri Division of Family Services Reports, FY 2002-1998, <http://www.dss.state.mo.us/re/dfsar.htm>. Also, see <http://www.dss.state.mo.us/wreform/stats/tanfarc.htm> and <http://www.dhss.state.mo.us/TANFMICA/family.html>

¹⁴ MC+ is the health insurance for CHIP (Children's Health Insurance Program) and non-CHIP children under age. MAF stands for "Medical Assistance for Families".

¹⁵ <http://www.dhss.state.mo.us/MedicaidMICA/medicaid.html>

General Relief

General Relief, funded by state money, helps needy, unemployable persons who do not qualify for any other assistance program to cover their medical services. In 2002, there were only 4 persons in Atchison County who received general relief.¹⁶

Division of Mental Retardation and Developmental Disabilities, with the Missouri Department of Mental Health¹⁷ serves a population that has developmental disabilities such as mental retardation, cerebral palsy, head injuries, autism, epilepsy, and certain learning disabilities. According to Gary Davis, Regional Resource Center, there are 35 individuals who are receiving Developmental Disability Services in Atchison County, with 4 cases in Rock Port.

The Department of Mental Health (DMH) also has a Housing Team that identifies and coordinates housing resources. The Team serves some of the largest low-income populations in the State of Missouri. The Team operates rent subsidy for people with disabilities that are funded through the U.S. Department of Housing and Urban Development (HUD) and the Department of Mental Health. The DMH Housing Team collaborates with various agencies throughout the state (such as HUD, Local Housing Agencies (LHA), Missouri Housing Development Commission (MHDC)¹⁸, Community Action Agencies (MACA), non-profit organizations and local provider agencies that serve people with disabilities) to implement housing programs and assure the delivery of services.¹⁹

Elderly Support Services²⁰

The City of Rock Port has a program that oversees meals deliveries to the elderly people. The meals are delivered directly to their homes, as well as served at congregate sites. Transportation for the elderly is provided by OATS, specialized transportation available for the elderly, people with disabilities and rural residents that operates in Rock Port, Atchison County and most of the state.²¹

¹⁶ The State Department of Social Services reduced the \$80 monthly checks for the General Relief to \$9 in February 2003. These payments were retroactively raised to \$70 monthly and were to remain at that level through June 30 2003 under a decision by House and Senate budget negotiators to spend an extra \$2.9 million in state funds on the program. However, the Governor has proposed to eliminate all funding for the General Relief program in the 2004 fiscal year, which starts July 1. A House appropriations committee has also proposed to end the program in the next fiscal year.

¹⁷ To learn more about the Division and its programs, see <http://www.modmh.state.mo.us/mrdd/>

¹⁸ The Missouri Housing Development Commission (MHDC) administers the Missouri Housing Trust Fund Program (MHTF) “which was created to increase affordable housing opportunities for very low income families... and support the viability and availability of affordable housing”. See http://www.mhdc.com/rental_production/trust_fund/2003%20mhtf%20Program%20Description.pdf

¹⁹ For more information on DMH Housing Team, see <http://www.modmh.state.mo.us/homeinfo/housing/index.htm>

²⁰ For more info on services available to seniors and people with disabilities, see “Missouri’s Guide to Home and Community Based Services”, <http://www.dolir.missouri.gov/gcd/forms/gcdservices.pdf>, by the Department of Labor and Industrial Relations, and “Missouri Guide for Seniors”, http://www.dhss.state.mo.us/Senior_Services/guide00/index.htm, by the Department of Health and Senior Services.

²¹ OATS serves 87 out of 115 MO counties. For more information on OATS, see <http://www.oatstransit.org/>

Table 1.10 Earned Income Tax Credit, 1989 and 2000
(in 2000 Dollars)

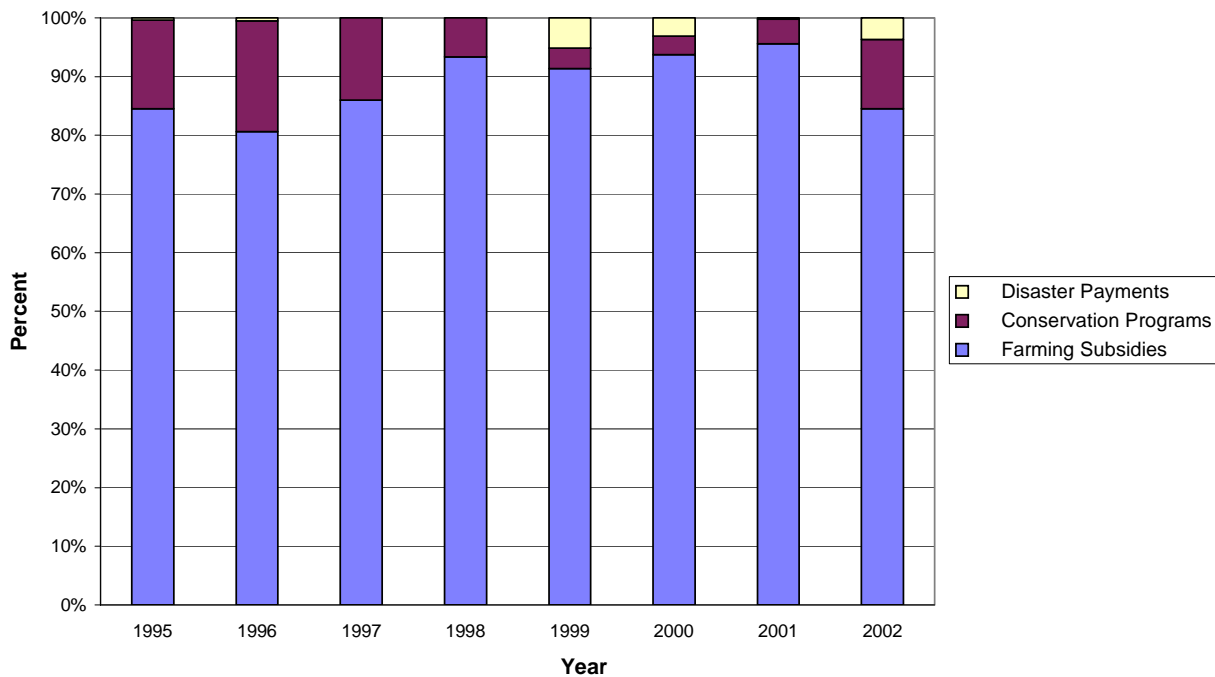
	1989	2000
Min Wage	\$4.65	\$5.15
Max EITC subsidy		
Single Mother (1-child)	\$1,264	\$2,353
Single Mother (2 children)	\$1,264	\$3,888

Earned Income Tax Credit (EITC) – the largest program in terms of cash support that allows individuals who do not make a lot of money or who lose a job and have limited income to receive some money on their tax return.

Table 1.10 demonstrates the difference in EITC subsidies for a single mother with one and two children between 1989 and 2000 (all dollar figures are in 2000 dollars).

Farm Subsidies

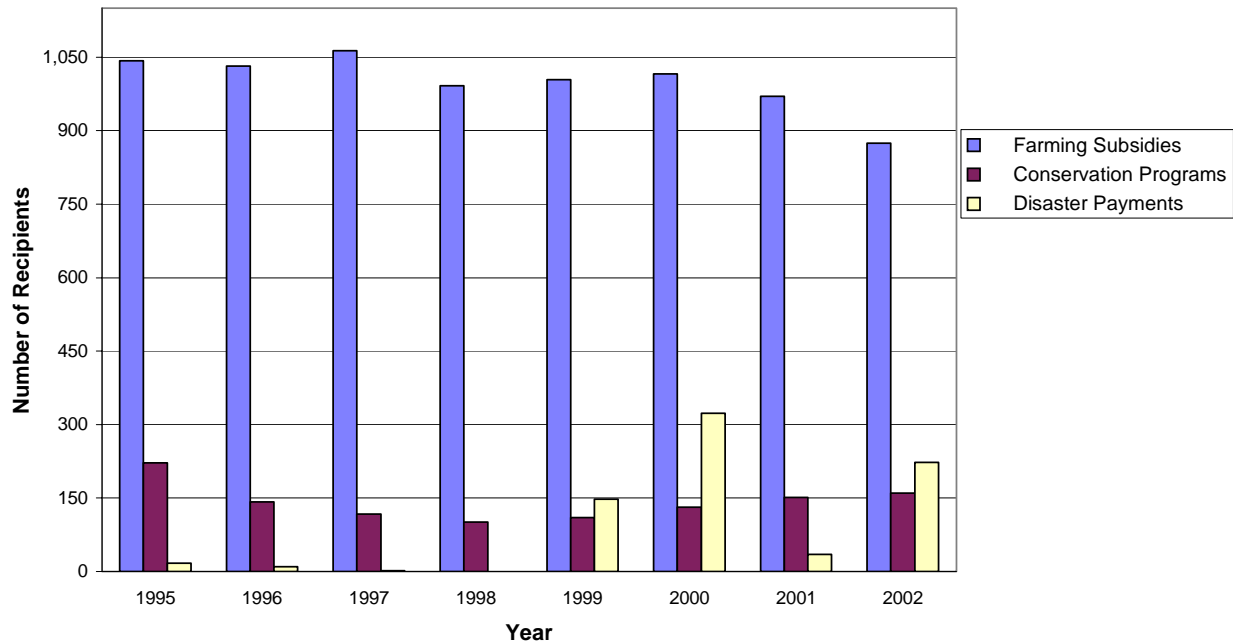
**Figure 1.8 Total USDA Subsidies for Farms
Atchison County, 1995-2002 (in 2002 dollars)**



Source: Environmental Working Group. Compiled from USDA data.
Analysis by CPAC

Figure 1.8 illustrates the total amount of USDA subsidies received by farms in Atchison County from 1995 to 2002 (in 2002 dollars). Throughout the years farming subsidies comprised the largest share of the subsidies.

**Figure 1.9 USDA Subsidies for Farms
Number of Recipients
Atchison County, 1995-2002**



Source: Environmental Working Group. Compiled from USDA data.
Analysis by CPAC

Figure 1.9 shows the number of recipients of USDA subsidies for farms between 1995 and 2002. Between 1995 and 2002, there were 1,627 USDA subsidies' recipients in Atchison County who received a total of \$87,052,419 in USDA subsidies (in 2002 dollars). According to the EWG, "from 1996 through 2001, the top 20 percent of recipients in Atchison County, MO were paid 72 percent of all USDA farm subsidies". The number of Atchison County recipients in farming subsidies category decreased by 16 percent between 1995 and 2002. There were 408 USDA subsidies' recipients in Rock Port who received a total of \$22,712,758 in USDA subsidies from 1995-2002 (in nominal terms).

People in Poverty

The U.S. Census Bureau uses a set of income thresholds that vary by family size and composition to determine who is poor. If a family's total income is less than the threshold, then that family and every individual in it is considered poor. The poverty thresholds do not vary geographically, but they are adjusted annually for inflation using the Consumer Price Index (CPI). The official poverty definition counts income before taxes and does not include capital gains and non-cash benefits (such as public housing, Medicaid and food stamps). Poverty is not defined for people in military barracks, institutional group quarters or for unrelated individuals under age 15 (such as foster children).

There are two slightly different versions of the federal poverty measure: the poverty thresholds and the poverty guidelines. These terms are often used interchangeably, although this causes confusion because the actual numbers are somewhat different. The poverty thresholds are the original version of the federal poverty measure. These thresholds are used mainly for statistical purposes such as preparing estimates of the number of Americans in poverty each year.

The poverty guidelines are issued each year in the Federal Register by the Department of Health and Human Services and are a simplification of the poverty thresholds for use in administrative purposes (e.g., determining financial eligibility for certain federal programs). Programs using the guidelines or percentage multiples of the guidelines in determining eligibility include Head Start²², the Food Stamp Program, the National School Lunch Program and the LIEAP (Low Income Energy Assistance Program). The poverty guidelines for the last several years have been included in this report as they provide relevant information for the community if it attempts to access certain governmental programs in the future.

Table 1.11 Poverty Guidelines in the United States, 1999-2003

Household Size (Number of Persons)	1	2	3	4	5	6	7	8
1999	\$8,240	\$11,060	\$13,880	\$16,700	\$19,520	\$22,340	\$25,160	\$27,980
2000	\$8,350	\$11,250	\$14,150	\$17,050	\$19,950	\$22,850	\$25,750	\$28,650
2001	\$8,590	\$11,610	\$14,630	\$17,650	\$20,670	\$23,690	\$26,710	\$29,730
2002	\$8,860	\$11,940	\$15,020	\$18,100	\$21,180	\$24,260	\$27,340	\$30,420
2003	\$8,980	\$12,120	\$15,260	\$18,400	\$21,540	\$24,680	\$27,820	\$30,960

Source: U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, <http://aspe.hhs.gov/poverty/figures-fed-reg.htm>

Table 1.11 shows the poverty guidelines issued by the U.S. Department of Health and Human Services for the 48 contiguous states and Washington, D.C., by size of family. Alaska and Hawaii have separate figures. For example, for 2001, the poverty guideline was \$8,590 for a one-person household and increased by household size up to \$29,730 for an eight-person household, with \$3,020 being added for each additional person. This table provides an income reference for the following analysis of people in poverty.

Table 1.12 People below the Poverty Level in 1999

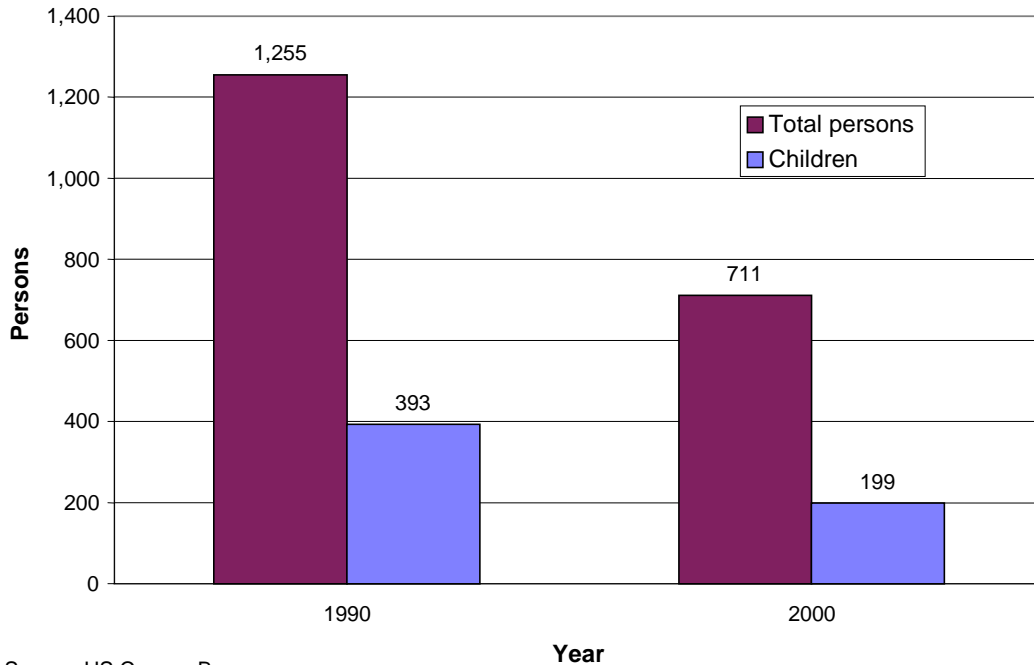
	Rock Port City		Atchison County		Missouri	
	Number	Percent	Number	Percent	Number	Percent
Persons 18-64	707	54	3,475	57	3,321,043	61
Below poverty level	69	5	357	6	346,859	6
Persons 65 and over	373	29	1,249	20	711,417	13
Below poverty level	45	3	155	3	70,476	1
Under 17	223	17	1,398	23	1,400,833	26
Below poverty level	37	3	199	3	220,556	4
Total persons	1303	100	6,122	100	5,433,293	100
Below poverty level	151	12	711	12	637,891	12

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing

Table 1.12 shows the number of people below the poverty level and the percentage of the total population for whom poverty status is determined for Rock Port City in comparison to Atchison County and the State of Missouri. Rock Port City and the county reported the same percentage of *total* persons in poverty as the State (12 percent), and very similar percentages to the State among all age groups: children, elderly and non-elderly adults.

²² Head Start serves the child development needs of preschool children (birth through age five) and their low-income families. For more information on Head Start programs, and to locate a Head Start program near you, go to <http://www.acf.hhs.gov/programs/hsb/>

**Figure 1.10 Change in Poverty Levels in Atchison County
1990-2000**



Source: US Census Bureau
Analysis by CPAC

Figure 1.10 shows poverty levels in Atchison County as reported in the 1990 and 2000 Census. While the population in Atchison County decreased by 14 percent from 1990 to 2000, the number of persons in poverty decreased by 43 percent. For the same time period, the number of persons in poverty in Rock Port City decreased by 15 percent, whereas its total population declined by 3 percent.

Families in Poverty in Rock Port City: Of the 991 *families* in Rock Port City for whom poverty status was determined, 84 families (or 8 percent of all families in the city) fell below the poverty level as reported in the 2000 Census. This included 31 female householders with children. If the number of single mothers shows growth in the future, it could indicate the need for subsidized housing with support services on site such as day care or job training.

Special Needs/Elderly Population

The aging of America has resulted in an increased number of people with physical limitations. Combine that reality with advancements in medical technology that save the lives of infants with birth defects and individuals injured in accidents and you have numerous Americans with some type of mobility or self-care limitation. This poses a challenge in designing and developing housing that will enhance independent living as a person's capabilities shift over a lifetime.

The U.S. Census Bureau posed two disability-related questions: because of a health condition lasting six months or longer, did the person have any difficulty going outside the home alone such as to shop or visit a doctor's office (reported as a mobility limitation)? Or, did the person have any difficulty taking care of his or her own personal needs, such as bathing, dressing or getting around inside the home (reported as self-care limitation)?

Table 1.13 Disability Status of Non-Institutionalized Persons in 2000

	Rock Port City		Atchison County		Missouri	
	Number	Percent	Number	Percent	Number	Percent
Total population 15-64	770	100	3,915	100	3,658,956	100
With self-care or mobility limits	40	5	91	2	255,831	7
Self-care disability	14	2	32	1	64,877	2
Mobility disability	26	3	59	2	190,954	5
Employment disability	55	14	484	12	378,583	10
Employed	28	4	309	8	227,506	6
Not employed	27	4	175	4	151,077	4
Total Population Over 65	393	100	1,354	100	755,379	100
With self-care or mobility limits	104	26	354	26	206,237	27
Self-care disability	29	7	110	8	65,162	8
Mobility disability	75	19	244	18	141,075	19

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing

Table 1.13 shows disability status of non-institutionalized people in Rock Port City in comparison to the county and the State as reported in the 2000 Census. Five percent of the non-elderly people in Rock Port City reported a mobility or self-care limitation, a rate higher than that of the county but lower than that of the State. Twenty six percent of the Rock Port elderly reported limitations, with comparable numbers in the county and the State.

Design and construction professionals should be encouraged to adopt universal design initiatives. The development of home modification and repair services that would allow people to remain in their homes by accommodating lifestyle changes and increasing comfort should also be explored. The number of elderly people with self-care and mobility limitations could indicate a need for assisted or residential living facilities for them.

This concludes the analysis of the demographic section of the report. The next section depicts the economic profile of Rock Port City as compared to Atchison County and the State average.