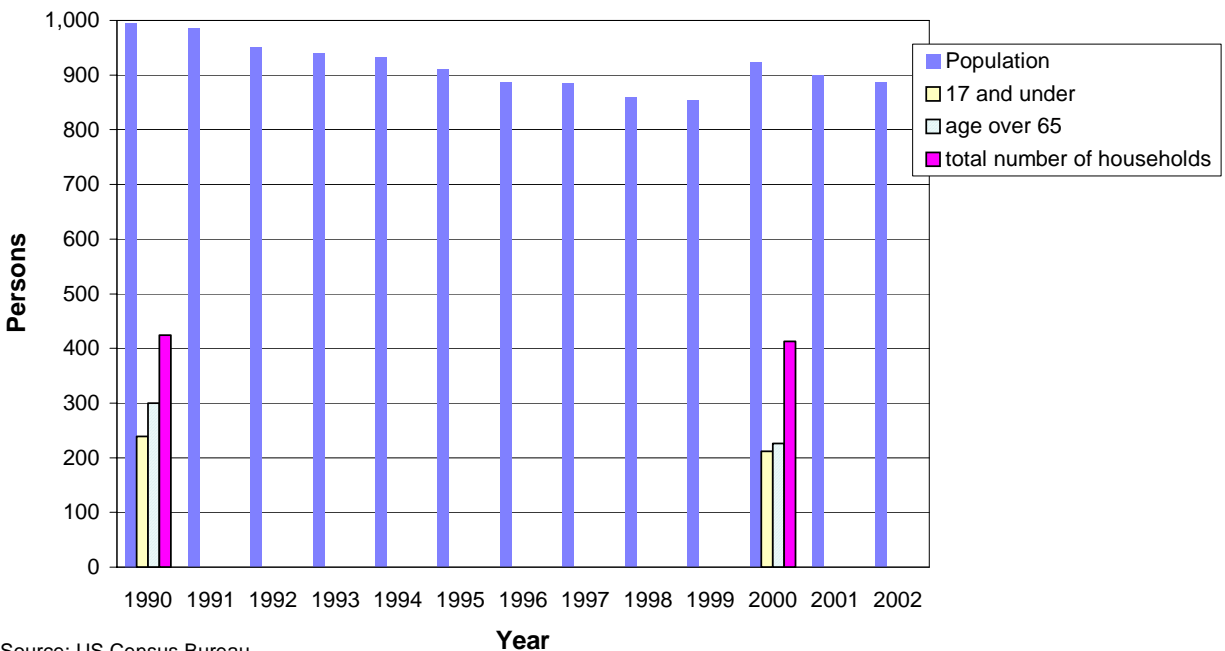


Demographic Profile

Population

Grant City, the county seat and largest city in Worth County, is centrally located and surrounded by several small communities. The population in need of housing has been determined by accessing Census population data and other more current estimates for Grant City, Worth 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 Grant City
Total Population, "Young" and "Old"
1990-2002**



Source: US Census Bureau
Analysis by CPAC

Figure 1.1 examines population changes in Grant City from 1990 to 2002. The population in Grant City declined by 7.5 percent between 1990 and 2000.¹² Note that the chart also shows intercensal estimates for population¹³ 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 to interpolate its population estimates between 1990 and 2000 sometime this year in order to make them consistent with 2000 figures. Census projections for 2001 and 2002 show continuous decline in Grant City population.

¹² Percentage growth or decline is calculated by subtracting the 1990 figure from the 2000 figure and then dividing by the 1990 figure.

¹³ 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).

Panel members reported that not all the land within the city limits has been developed. Mainly, all corners (NW, NE, SE, SW) of Grant City are undeveloped. Based on the rate of decline from 1990 to 2000, the Grant City population is projected to decline down to 884 persons by 2006.¹⁴ Worth County has showed a population decline of 2.4 percent over the past decade. The population in the county went down to 2,382 in 2000 and, based on this growth rate, is projected to decrease down to 2,348 persons by 2006.

Table 1.1 Total Population for Grant City, Worth County and the State of Missouri, 2000

	Grant City		Worth County		Missouri	
	Number	Percent	Number	Percent	Number	Percent
Total Population	926	100	2,382	100	5,595,211	100
Under 5 years	53	5.7	132	5.5	369,898	6.6
5 to 9 years	56	6.0	148	6.2	398,898	7.1
10 to 14 years	55	5.9	165	6.9	412,080	7.4
15 to 19 years	79	8.5	199	8.4	413,296	7.4
20 to 24 years	48	5.2	97	4.1	369,498	6.6
25 to 34 years	73	7.9	200	8.4	738,733	13.2
35 to 44 years	135	14.6	360	15.1	887,569	15.9
45 to 54 years	100	10.8	283	11.9	742,462	13.3
55 to 59 years	43	4.6	122	5.1	279,073	5.0
60 to 64 years	58	6.3	146	6.1	228,325	4.1
65 to 74 years	87	9.4	249	10.5	393,226	7.0
75 to 84 years	73	7.9	172	7.3	263,582	4.7
Over 85	66	7.1	109	4.6	98,571	1.8
Persons Over 65	226	24.4	530	22.3	755,379	13.5
Median age (years)	42.1		41.9		36.1	

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

Table 1.1 shows the age distribution for Grant City in comparison to Worth County and the State as reported in the 2000 Census. The population in Grant City and the county was somewhat older in comparison to the State. From 1990 to 2000, Grant City lost 70 elderly persons (over the age of 65) – a decline of 23 percent. Examination of age cohorts for Grant City over the last decade showed that the next largest decline occurred in adults 25 to 34 years of age (by 41 persons), whereas the two largest increases took place in adults 35 to 44 years of age, and in teens ages 15-19 (50 and 33 persons, respectively).

Of the total population in Grant City in 2000, 26 percent were children (19 and younger), 28 percent adults 20 to 44 years of age, 22 percent adults 45 to 64 years of age and 24 percent - elderly. Even with the losses through the 1990s, Grant City still has a significantly larger elderly population in comparison to the State.

Of the total population in Worth County as reported in the 2000 Census, 27 percent were children (19 and younger), 28 percent adults 20 to 44 years, 23 percent adults 45 to 64 years and 22 percent - elderly. Similar to Grant City, the county reported losses in the number of elderly (15 percent over its 1990 level), with its largest gains occurring in adults 35 to 44 years of age, and in teens ages 15-19

¹⁴ These projections were made based on the geometric rate of change.

(115 and 81 persons, respectively) between 1990 and 2000.

Table 1.2 Race and Hispanic Origin in 2000

	Grant City		Worth County		Missouri	
	Number	Percent	Number	Percent	Number	Percent
Total population	926	100	2,382	100	5,595,211	100
White	917	99	2,358	99	4,748,083	84.9
Black or African American	2	0.2	4	0.2	629,391	11.2
American Indian and Alaska Native	6	0.6	8	0.3	25,076	0.4
Asian	1	0.1	2	0.1	61,595	1.1
Native Hawaiian and Other Pacific Islander	0	0	0	0	3,178	0.1
Some other race	0	0	0	0	45,827	0.8
Two or more races	0	0	10	0.4	82,061	1.5
Hispanic or Latino (of any race)*	1	0.1	7	0.3	118,592	2.1

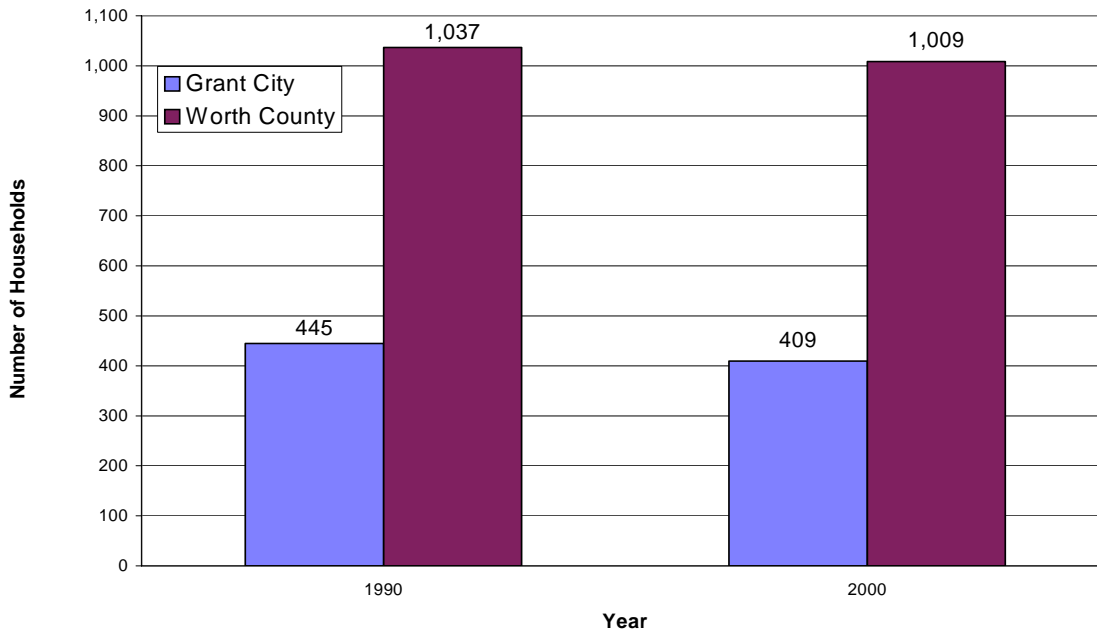
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing

* People of Hispanic origin are included in Total Population.

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

Households

Figure 1.2 Total Households, Grant City and Worth 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 Grant City and Worth County in 1990 and 2000. Similar to the population, the number of households in Grant City over the last decade declined, from 445 to 409 households, whereas the average size of households remained virtually the same.¹⁵ The number of households in Worth County also decreased somewhat. There were

¹⁵ Average household size in Grant City was 2.11 in 1990 and 2.17 in 2000 (Census).

1,009 households in Worth County in 2000, down from 1,037 in 1990.

Table 1.3 Households by Type in 2000

HOUSEHOLD TYPE	Grant City		Worth County		Missouri	
	Number	Percent	Number	Percent	Number	Percent
Total households (HH)	409	100	1,009	100	2,194,594	100
Family households	248	61	677	67	1,476,516	67
Married Couple-family	189	46	569	56	1,140,866	52
Male householder	16	4	30	3	81,890	4
Female householder	43	11	78	8	253,760	12
Nonfamily households	161	39	332	33	718,078	33
Living alone	149	36	303	30	599,808	27
HH 65 years and over	82	20	168	17	225,631	10
Average household size	2.17	(X)	2.31	(X)	2.48	(X)
Average family size	2.82	(X)	2.85	(X)	3.02	(X)

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

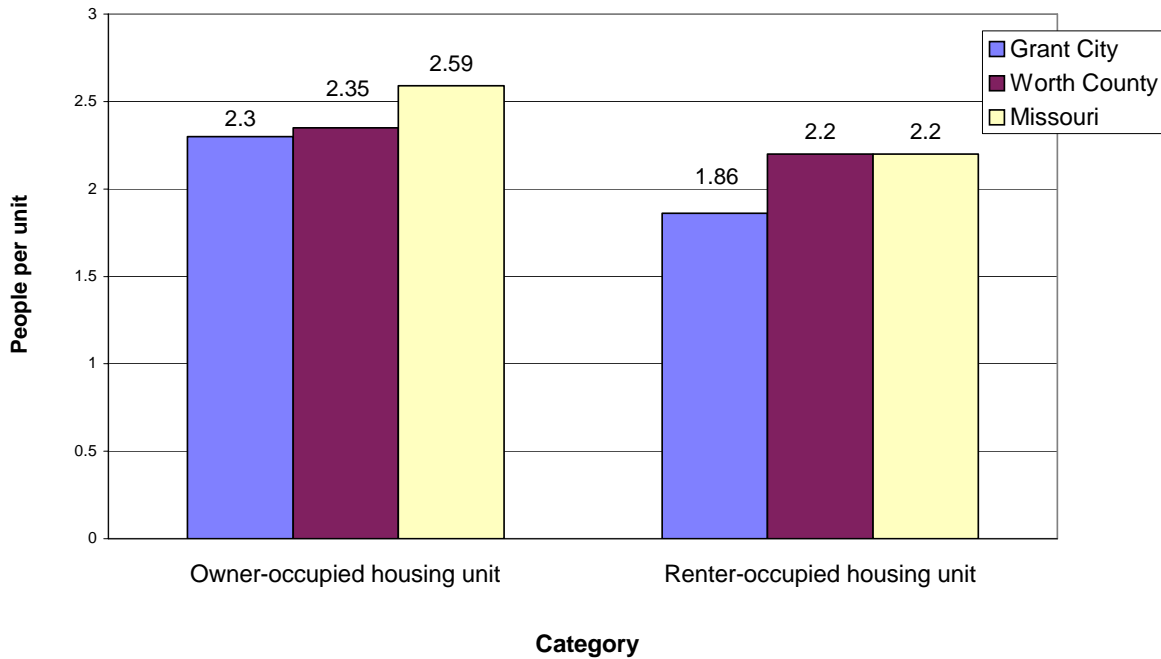
Table 1.3 shows the distribution of households by type as reported in the 2000 Census. Household types include family households (consisting of married-couple families and male or female single-parent families) and non-family households (consisting of people living alone and unrelated people living together).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

In 2000, family households in Grant City consisted of 189 married-couple households and 59 single-parent households with children. Grant City reported a smaller percentage of married couples in comparison to the State and the county, and this can be partially explained by the loss of 25 married couples from 1990 to 2000.

Non-family households consisted of 12 households with unrelated people living together and 149 people living alone. The number of households with unrelated people living together did not change from its level in 1990. In contrast, there was a loss of 44 elderly householders supporting Panel’s observation that the senior population in Grant City is dying off. Even with the loss of elderly people, this age group still comprised twice as many households in Grant City in comparison to the State 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 Worth County consisted of 569 married couples and 108 single parents in 2000. Non-family households in the county consisted of 29 households with unrelated persons living together and 303 persons living alone. Similar to Grant City, the county lost households with married couples and elderly people from 1990 to 2000. At the same time, the county gained households with single parents, unrelated people living together 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 Grant City was smaller in comparison to the county and the State for both owner- and renter-occupied units. These figures were similar to those reported in the 1990 Census for Grant City and the county, with only a slight decrease in the number of people per renter-occupied unit in the county from 1990 to 2000.

Table 1.4 People Per Unit By Tenure, Grant City, 2000

	Owner-occupied		Renter-Occupied	
	Number	Percent	Number	Percent
1-person household	86	30	63	53
2-person household	115	40	28	24
3-person household	37	13	15	13
4-person household	31	11	6	5
5-person household	17	6	4	3
6-person household	3	1	2	2
7-or-more household	2	1	0	0
Total households	291	100	118	100

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

Table 1.4 shows the tenure by people in each housing unit in Grant City as reported in the 2000 Census. Seventy-one percent of the households in Grant City consisted of one or two people in 2000, with 70 percent for owner-occupied and 77 percent for renter-occupied households when separated by tenure. From 1990 to 2000, Grant City experienced a decrease in total households

in most groups, except for households with two and seven persons. Changes by tenure for the same time period looked like this: changes in renter-occupied households varied, with the largest drop in four-person units, which lost 10 households and the largest gain in one-person units, which gained 11 households over the last decade. For owner-occupied units, the largest drop occurred in one-person households – a decrease of 30 households through the 1990s. The largest gain was reported for two-person owner-occupied households, which increased by 9 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 Grant City, 2000

	Owner-occupied		Renter-Occupied	
	Number	Percent	Number	Percent
15 to 24 years	7	2	24	20
25 to 34 years	30	10	6	5
35 to 44 years	51	18	22	18
45 to 54 years	45	16	22	18
55 to 59 years	19	7	12	10
60 to 64 years	25	9	8	7
65 to 74 years	46	16	13	11
75 to 84 years	36	12	7	6
85 years and over	30	10	8	7
Total Households	289	100	122	100
Over Age 65	112	39	28	23

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

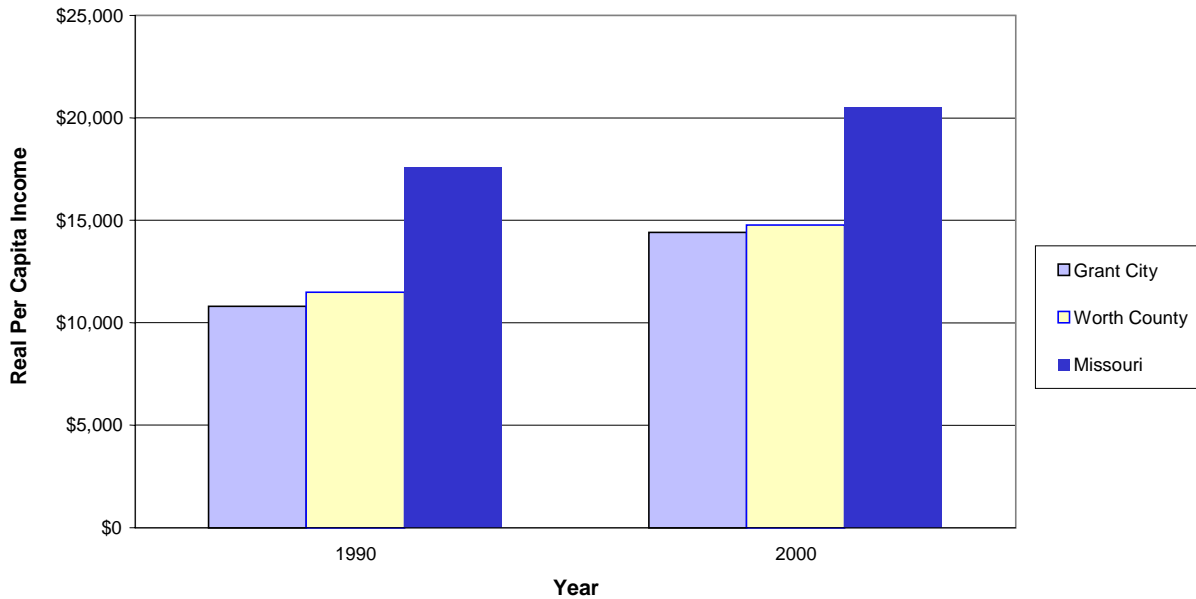
Table 1.5 shows age distribution of owners and renters for Grant City as reported in the 2000 Census. Adults 25 to 44 years comprised 23 percent of the total population and 27 percent of total households, making up 28 percent of the owner- and 23 percent of the renter-occupied households. During the 1990s, this age cohort experienced a gain of 11 owner-occupied households and a loss of 8 renter households. Owner-occupied housing targeted to this group should be developed to perpetuate this trend. With this group representing the greatest potential for homeownership, this also suggests that affordable starter homes should be built if the community wishes to continue experiencing the increase in young homeowners.

Adults 45 to 64 years of age comprised 22 percent of the total population and 32 percent of total households in 2000, occupying 32 percent of the owner and 35 percent of the renter stock. During the 1990s, this age cohort increased in size, having experienced a decrease of 8 owner-occupied and an increase of 20 renter-occupied households. Affordable move-up housing, as well as rental housing targeted to persons in this age group should be available in the community.

Although elderly people comprised 24 percent of the population, they made up 34 percent of total households. This age cohort occupied 39 percent of the owner and 23 percent of the renter stock. Corresponding to population losses in this age cohort from 1990 to 2000, elderly households showed a loss of 45 owner-occupied and 9 renter-occupied units, again supporting Panel’s observation that the community’s elderly population is dying off.

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 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 Grant City grew by 33 percent from \$10,799 to \$14,408, while PCI in Worth County grew by 29 percent from \$11,484 to \$14,766, 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 Grant City in comparison to Worth County and the State as reported in the 2000 Census. Household incomes in Grant City were heavily concentrated in the lower income brackets, with 31 percent of the households reporting income less than \$15,000 as compared to 25 percent in the county and 17 percent in the State. Over 50 percent of Grant City households have income below \$25,000. With a considerably larger percentage of low-income households in Grant City, this reinforces the need for a community-based approach in addressing housing needs, which would involve both public and private sectors of the community.

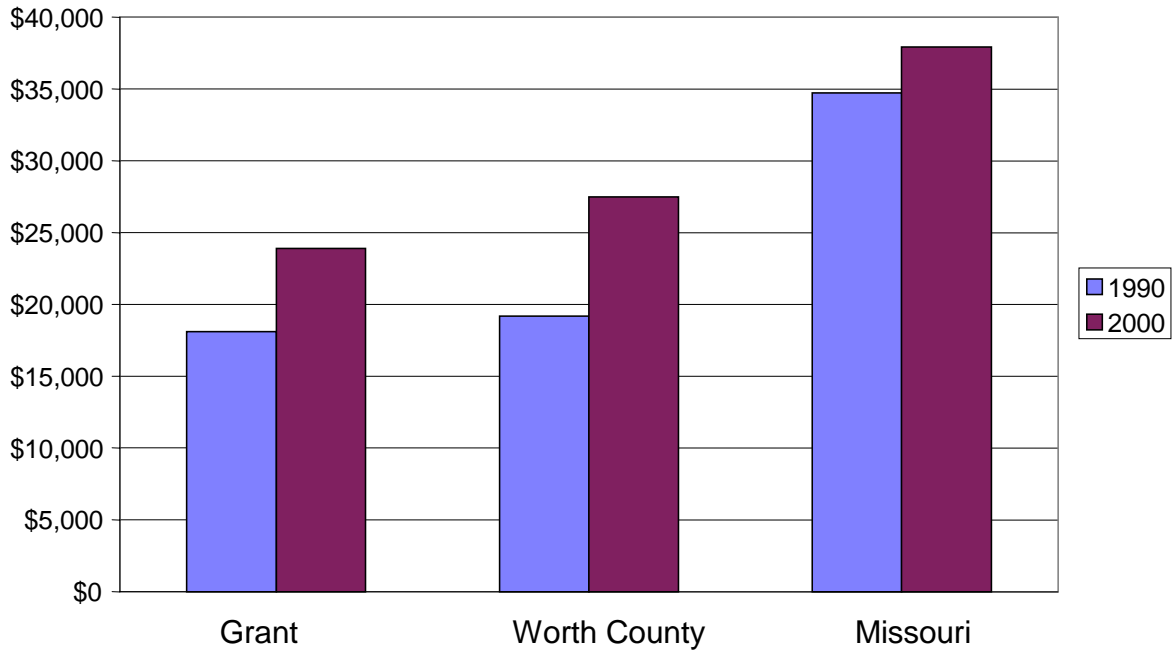
Table 1.6 1999 Household Income Levels

	Grant City		Worth County		Missouri	
	Number	Percent	Number	Percent	Number	Percent
Less than \$10,000	72	17	155	15	221,242	10
\$10,000 to \$14,999	57	14	96	10	154,370	7
\$15,000 to \$19,999	50	12	102	10	156,062	7
\$20,000 to \$24,999	35	8	108	11	163,924	7
\$25,000 to \$29,999	47	11	93	9	159,663	7
\$30,000 to \$34,999	24	6	78	8	154,948	7
\$35,000 to \$39,999	25	6	70	7	139,948	6
\$40,000 to \$44,999	26	6	82	8	132,159	6
\$45,000 to \$49,999	10	2	32	3	113,208	5
\$50,000 to \$59,999	20	5	54	5	198,631	9
\$60,000 to \$74,999	30	7	82	8	217,141	10
\$75,000 to \$99,999	7	2	29	3	193,561	9
\$100,000 to \$124,999	4	1	15	1	86,961	4
\$125,000 to \$149,999	2	0	2	0	38,605	2
\$150,000 to \$199,999	0	0	3	0	31,716	1
\$200,000 or more	4	1	6	1	35,075	2
Total Households	413	100	1,007	100	2,197,214	100

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

Source of Income: Of the 413 households in Grant City (as reported in the 2000 Census for year 1999), 267 households had wage and salary income; 61 were self-employed; 147 had social security income; 24 had public assistance income; and 64 had retirement income.

Figure 1.5 Median Household Income, 1990 and 2000
(in 2000 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 1990 to 2000 in Grant City, Worth County and the State of Missouri. The median household income in Grant City and the County fell far below the State median in both 1990 and 2000. In fact, Missouri's median income was almost twice as high as that of Grant City in 1990, and 60 percent as high in 2000. Note that whereas the median household income for the city and the county remains below the state median, this gap decreased over the last decade. In particular, over the past 10 years the median household income in Grant City grew by 32 percent to \$23,897 and Worth County's median household income increased dramatically by 43 percent to \$27,471, while that of Missouri increased by only 9 percent to \$37,934 (after being adjusted for inflation).

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

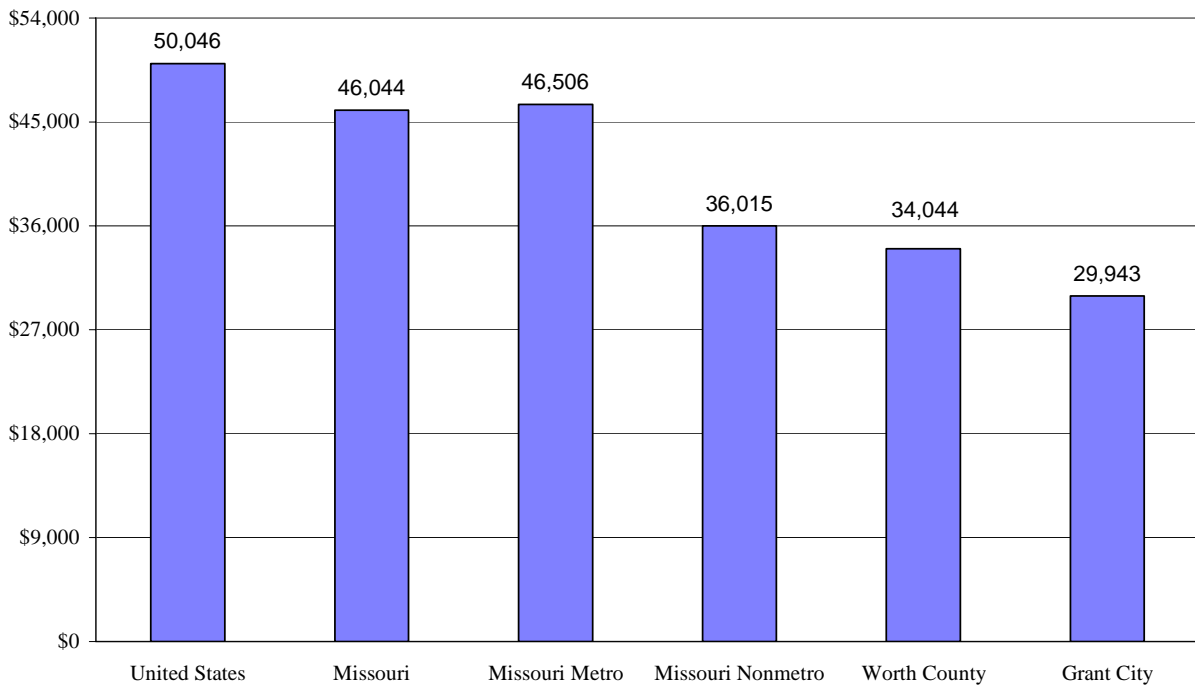
	under 25 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 to 74 years	75 years and over
Less than \$10,000	10	4	10	6	8	6	28
\$10,000 to \$14,999	10	5	4	9	6	10	13
\$15,000 to \$19,999	7	6	8	3	8	10	8
\$20,000 to \$24,999	9	5	7	2	7	1	4
\$25,000 to \$29,999	5	8	2	7	9	10	6
\$30,000 to \$34,999	0	4	4	2	4	4	6
\$35,000 to \$39,999	0	0	4	10	0	7	4
\$40,000 to \$44,999	0	5	7	3	9	0	2
\$45,000 to \$49,999	0	0	8	0	2	0	0
\$50,000 to \$59,999	0	0	7	9	2	0	2
\$60,000 to \$74,999	0	2	12	6	4	4	2
\$75,000 to \$99,999	0	0	3	0	2	2	0
Over \$100,000	0	0	0	0	2	2	6
Total Households	41	39	76	57	63	56	81
Median Household Income	\$15,313	\$24,583	\$39,375	\$34,375	\$26,042	\$25,417	\$14,821

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 Grant City as reported in Census 2000, and the median household income for the various age groups. Of the estimated 137 elderly householders, almost three fourths fell below the 1999 Worth County area median family income (AMI) of \$34,044. At least 22 elderly people fell between 50 and 80 percent of the AMI. The median income for elderly people 65 to 74 years of age was at \$25,417, corresponding to a maximum affordable housing cost of \$635 per month (at 30 percent of monthly income rate). Elderly people 75 years and older had incomes of \$14,821 for a maximum housing cost of \$370 monthly. This includes rent and utilities for renters or mortgage payment, taxes, insurance and utilities for owners.

Of the 276 non-elderly households, about a third had incomes below 50 percent of AMI and approximately a third fell between 50 and 80 percent of AMI. The median household income for non-elderly households varied from as low as \$15,313 for householders less than 25 years of age to \$39,375 for householders 35 to 44 years of age. This would indicate a need for housing costing a maximum of \$382 to \$984 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 Grant City and Worth County in comparison to the United States, Missouri, and the 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 Grant City and Worth County were considerably lower than the national and statewide medians. They were also lower than the median for nonmetro areas in Missouri.

Table 1.8 2002 Area Median Income in Worth 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 2002 median family income for Worth County adjusted for family size. For FY 2002, median family income for Worth County was \$35,300.

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 HOME¹⁶ programs).

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

DESCRIPTION	1990	1995	2000	2001	Percent Change, 1990-2001
Total transfer payments	9,219	10,404	10,580	11,300	22.6
Government payments to individuals	8,804	9,967	10,116	10,837	23.1
Retirement & disability ins. benefit payments	5,053	4,953	4,841	4,797	-5.1
Medical payments	2,476	3,570	3,942	4,682	89.1
Medicare payments	1,981	2,132	2,074	2,164	9.2
Unemployment insurance benefit payments	164	164	188	186	13.4
Veterans benefit payments	402	287	227	239	-40.6
Fed ed. & train. assist. paymts. (excl. vets)	(L)	(L)	(L)	(L)	-
Payments to nonprofit institutions	195	244	272	268	37.4
Federal government payments	(L)	69	63	69	-
State and local government payments	79	98	117	121	54.0
Income maintenance benefit payments	672	953	882	897	33.5
Supplemental security income payments	176	239	164	166	-5.8
Family assistance	99	85	(L)	(L)	-
Food stamps	222	222	107	132	-40.6

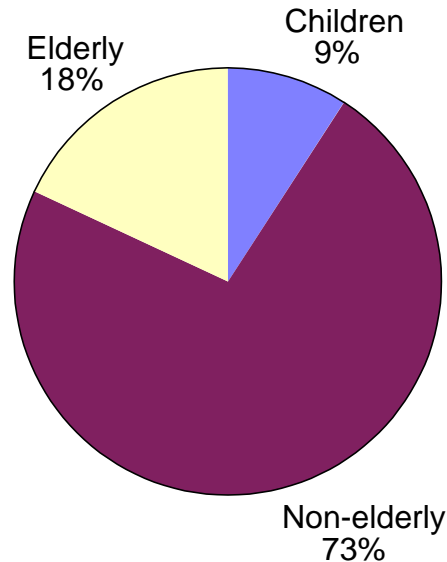
* L - Less than \$50,000. Estimates are included in the total.

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.Worth_MO.html

Table 1.9 shows the amount of income assistance received by Worth County residents in years 1990, 1995, 2000 and 2001 (in 2001 dollars). Between 1990 and 2001, supplemental security income payments in the county declined by 6 percent. The amounts of food stamp assistance and family assistance have also 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.

¹⁶ "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 Worth 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 Worth 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, 33 persons in Worth County received SSI including 6 elderly, 3 children and 24 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 86 households and 201 individuals in Worth County receiving Food Stamps. Annual benefits issued in the county reached \$146,136 in 2002, with average monthly benefits per household and per person being \$142 and \$61, respectively. For comparison, the 2002 statewide average monthly benefits were \$179 per household and \$77 per person.

Temporary Assistance for Needy Families (TANF)¹⁷ – a federal program created under the Personal Responsibility and Work Opportunity Act of 1996. This act transformed welfare by ending the statutory entitlement to welfare under the former Aid to Families with Dependent Children

¹⁷ For a complete list of income maintenance and self-sufficiency programs run by the Missouri Department of Social Services, see Appendix A.

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 7 families and 22 individuals in Worth County that received TANF benefits. The average annual number of individuals receiving welfare in the county fluctuates, but experienced a decline from 10 years ago. For example, the temporary assistance caseload (individuals) declined between January 1993 and January 2003 by 78 percent in Worth County and by 53 percent in the State as a whole. Since TANF was introduced, the temporary assistance caseload (individuals) in Worth County declined by 32 percent between January 1998 and January 2003.

In 2002, total TANF payments in Worth County comprised \$2,260/month, with an average amount per family of \$251/month and average per person of \$84/month (an increase of 17 percent per family and a decrease of 8 percent per person, respectively from their 1998 level)¹⁸. For comparison, the average monthly statewide payments in 2002 were \$236 per family and \$88 per person.

MC+/MAF¹⁹

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 Worth County was 212 for children and 64 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 (Division of Family Services) 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

¹⁸ 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>

¹⁹ MC+ is the health insurance for CHIP (Children's Health Insurance Program) and non-CHIP children under age 19. MAF stands for "Medical Assistance for Families".

2003, there were 410 people participating in Medicaid in Worth County.²⁰

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 was only 1 person in Worth County who received general relief.²¹

Division of Mental Retardation and Developmental Disabilities, with the Missouri Department of Mental Health²² 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 6 individuals under the age of 18 years who are receiving Developmental Disability Services in Worth County, with zero cases in Grant City. No persons over the age of 65 years old are receiving such services in Worth County.

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 and the Department of Mental Health. The DMH Housing Team collaborates with various agencies throughout the state (such as the US Department of Housing and Urban Development (HUD), Local Housing Agencies (LHA), Missouri Housing Development Commission (MHDC)²³, 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.²⁴ According to the Panel, Worth County does not get any money from the Housing Team.

Elderly Support Services²⁵

The Grant City “HOT MEALS” program is contracted out to Albany AAA. There is one person who serves around 30-35 persons a week. All meals are delivered directly to the elderly persons in their homes. Transportation for the elderly is provided by OATS, specialized transportation available for the elderly, people with disabilities and rural residents that operates in Grant City, Worth County and most of the state.²⁶

²⁰ <http://www.dhss.state.mo.us/MedicaidMICA/medicaid.html>

²¹ 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.

²² To learn more about the Division and its programs, see <http://www.modmh.state.mo.us/mrdd/>

²³ 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

²⁴ For more information on DMH Housing Team, see <http://www.modmh.state.mo.us/homeinfo/housing/index.htm>

²⁵ 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.

²⁶ OATS serves 87 out of 115 MO counties. For more information on OATS, see <http://www.oatstransit.org/>

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 returns.

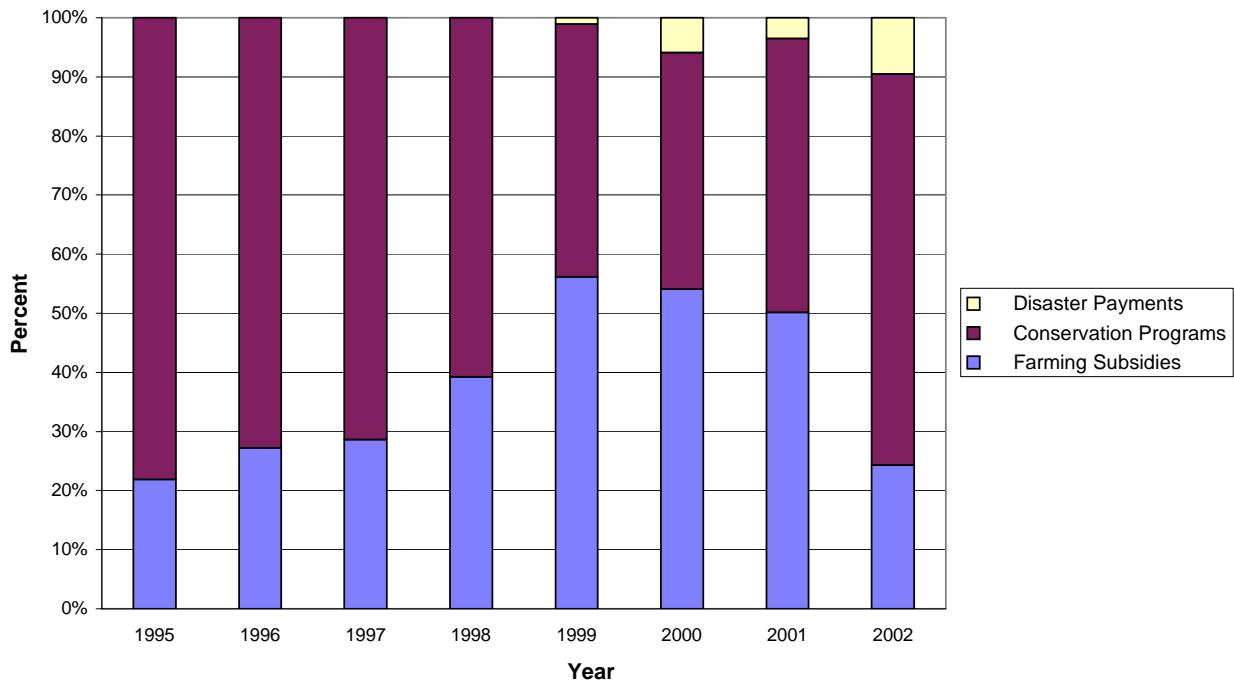
Table 1.10 Earned Income Tax Credit, 1989 and 2000
(in 2000 Dollars)

	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

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

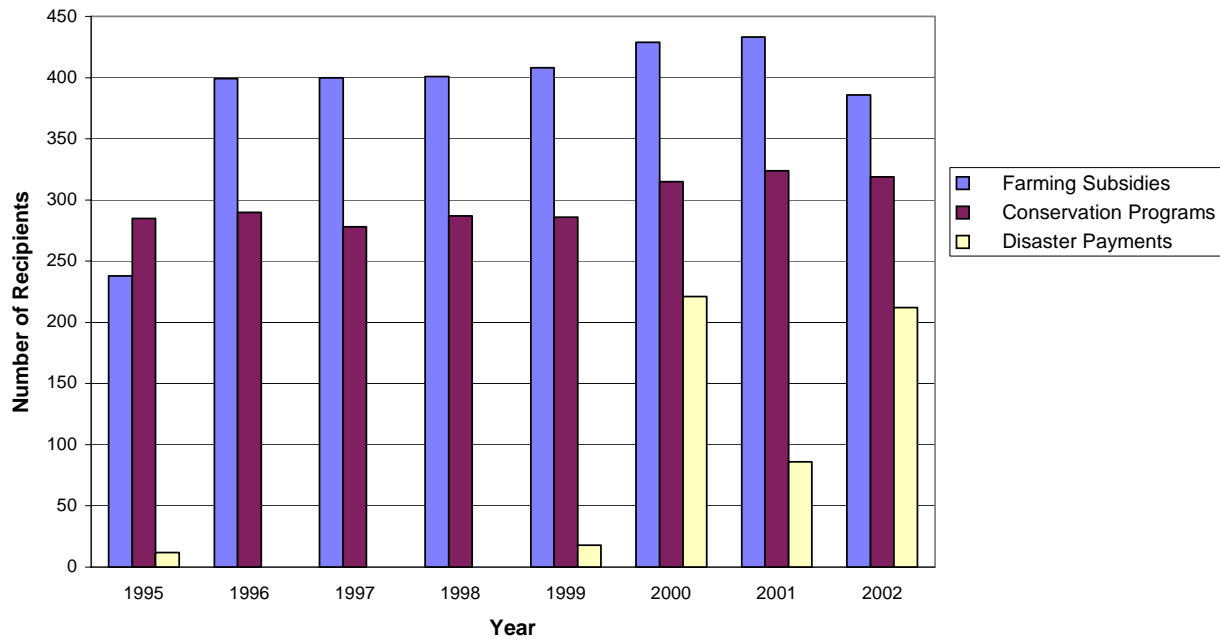
**Figure 1.8 Total USDA Subsidies for Farms
Worth County, 1995-2002 (in 2002 dollars)**



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 Worth County from 1995 to 2002 (in 2002 dollars). Between 1995 and 1998, conservation program subsidies comprised the largest share of the subsidies; however, between 1999 and 2001, farming subsidies became the most important part of the assistance program. In 2002, conservation program subsidies were once again the largest share of the subsidies.

**Figure 1.9 USDA Subsidies for Farms
Number of Recipients
Worth 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 827 USDA subsidies’ recipients in Worth County who received a total of \$27,363,803 in USDA subsidies (in 2002 dollars). According to the Environmental Working Group (EWG), “from 1996 through 2001, the top 20 percent of recipients in Worth County, MO were paid 72 percent of all USDA subsidies”. There were 284 USDA subsidies’ recipients in Grant City who received a total of \$10,601,574 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 Start²⁷, 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

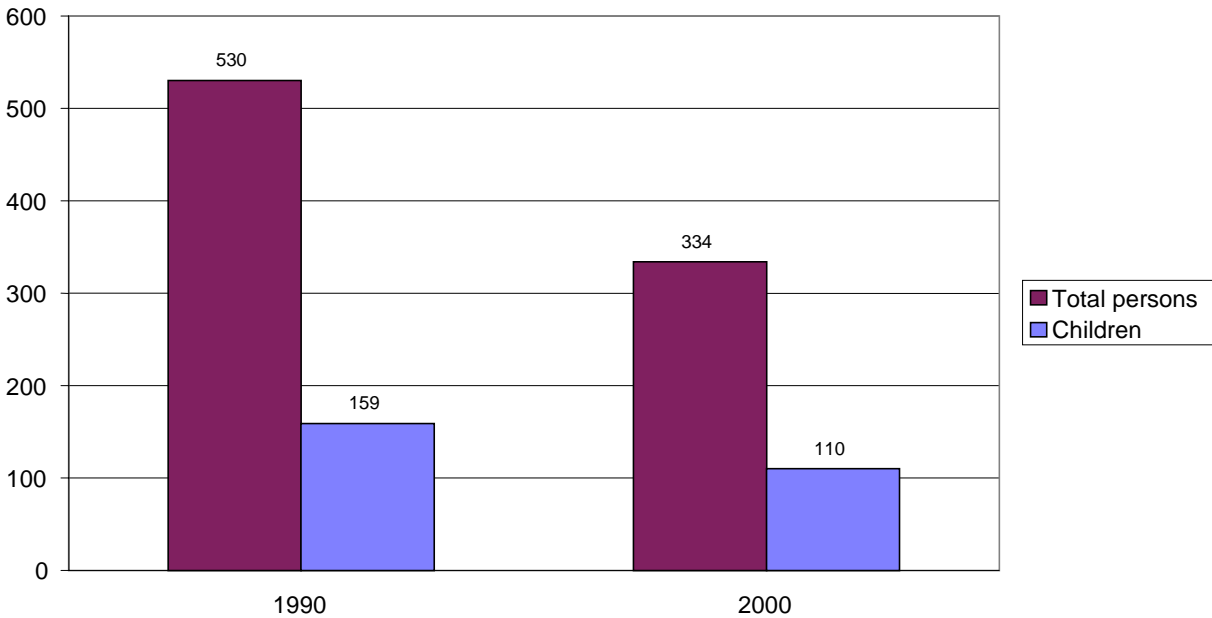
	Grant City town		Worth		Missouri	
	Number	Percent	Number	Percent	Number	Percent
Persons 18-64	494	55	1,269	54	3,321,043	61
Below poverty level	75	8	168	7	346,859	6
Persons 65 and over	192	21	488	21	711,417	13
Below poverty level	32	4	56	2	70,476	1
Persons 17 and under	208	23	573	25	1,400,833	26
Below poverty level	47	5	110	5	220,556	4
Total persons	894	100	2,330	100	5,433,293	100
Below poverty level	154	17	334	14	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 Grant City in comparison to Worth County and the State of Missouri (Census 2000). Grant City and the county reported a higher percentage of people in poverty than the State.

²⁷ 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 Worth County, 1990-2000



Source: U.S. Bureau of the Census, 2000

Figure 1.10 shows poverty levels in Worth County as reported in the 1990 and 2000 Census. While the population in Worth County decreased by over 2 percent from 1990 to 2000, the number of persons in poverty decreased by 37 percent. Similarly, between 1990 and 2000 the number of persons in poverty in Grant City decreased by 23 percent, while its total population declined by 8 percent.

Families in Poverty in Grant City: Of the 253 families in Grant City for whom poverty status was determined, 34 fell below the poverty level as reported in the 2000 Census. This included 12 female householders with children. If the number of single mothers keeps growing, it could indicate the need for subsidized housing with support services on the 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

	Grant City		Worth County		Missouri	
	Number	Percent	Number	Percent	Number	Percent
Total population 16-64	528	100	1,361	100	3,516,489	100
With self-care or mobility limits	46	9	91	7	255,831	7
Self-care disability	20	4	32	2	64,877	2
Mobility disability	26	5	59	4	190,954	5
Employment disability	72	14	177	13	378,583	11
Employed	36	7	118	9	227,506	6
Not employed	36	7	59	4	151,077	4
Total Population 65 and Over	192	100	488	100	711,417	100
With self-care or mobility limits	59	31	139	28	206,237	29
Self-care disability	24	13	45	9	65,162	8
Mobility disability	35	18	94	19	141,075	20

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

Table 1.13 shows disability status of non-institutionalized people in Grant City in comparison to the county and the State as reported in the 2000 Census. Nine percent of the non-elderly people in Grant City reported a mobility or self-care limitation, a rate slightly higher than that of the county and the State. Thirty-one percent of the elderly in Grant City reported limitations, which again is slightly higher than the 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 people with self-care limitations could indicate a need for additional group homes or independent living facilities for the developmentally disabled for non-elderly adults, and assisted or residential living facilities for elderly people.

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