



Walking the Financial Tightrope Poverty & Economic Insecurity in Greater Kansas City

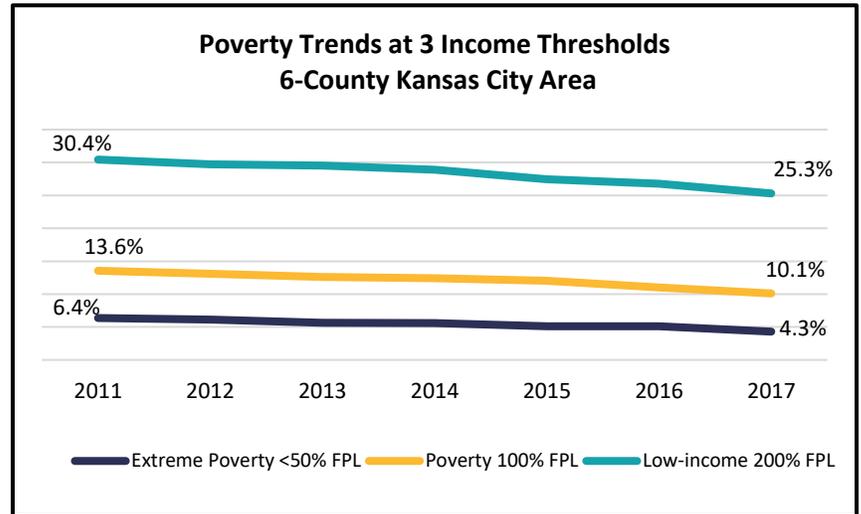
2017 Community Profile

People across the greater Kansas City region live with economic hardship. Nearly 200,000 residents are below the official poverty line; many more are above that line, but still unable to make ends meet. Many people living in poverty rely on public and private services to meet their families' basic needs during tough economic times. Health and human service investments not only prevent a fall deeper into poverty, but benefit the whole community – from promoting workforce participation and lifting children out of poverty to strengthening social mobility.

2017 Federal Poverty Guidelines Adjusted annually by family size

- 1 person: \$12,060
- 2 persons: \$16,240
- 3 persons: \$20,420
- 4 persons: \$24,600

Add \$4,180 for each additional person

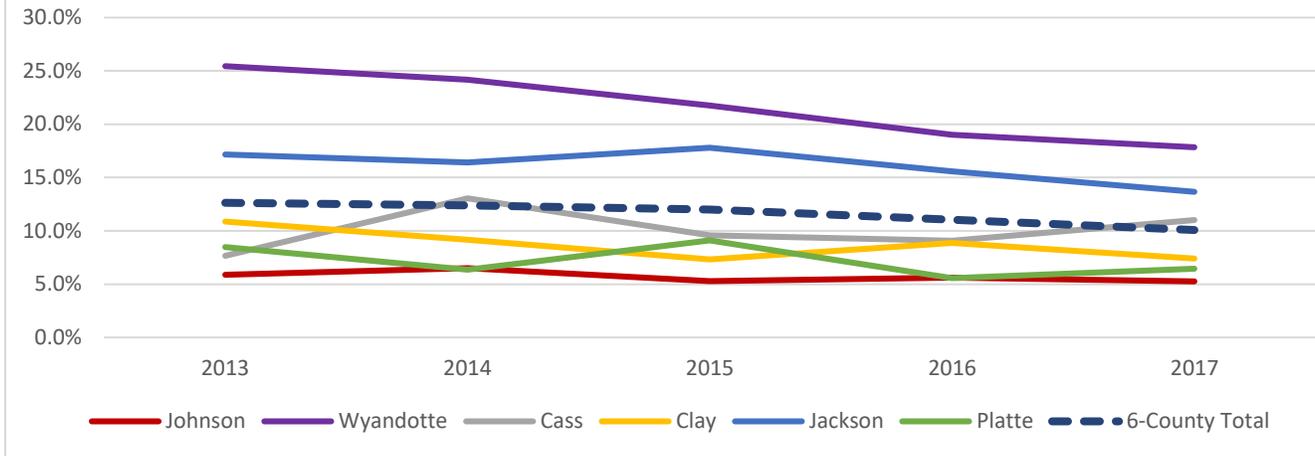


Level of poverty, as measured at three income thresholds, shows economic conditions are improving for vulnerable residents of our community, but improvements are not consistent across the counties. Jackson and Clay counties in Missouri and Wyandotte County, Kansas poverty rates showed statistically significant improvement between 2013 and 2017; while Johnson County, Kansas and Cass and Platte counties in Missouri saw no significant change. This trend mirrors the national trend; urban communities showed improvement while suburban poverty remained stagnant. The U.S. and state of Missouri poverty rate in 2017 was 13.4%. Kansas had a poverty rate of 11.9%. The combined 6 counties had a poverty rate of 10.1%.

People Walk the Financial Tightrope in Every Community, 2017

- 1 in 10 residents had income below 100% of the federal poverty level (189,600 people).
- Nearly 1 in 20 lived in extreme poverty, having income less than one-half of the federal poverty level (80,560).
- More than 1 in 4 residents was near-poor or low-income, defined as income less than two times the federal poverty level (475,210 people).
- The numbers at all three poverty thresholds decreased between 2016 and 2017, primarily due to reduction in poverty in the urban counties.
- Jackson County poverty rate was 13.7% in 2017; down from 17.2% in 2013. The number of poor declined by 20,000 people during that period.
- Wyandotte County has also experienced a reduction in the poverty rate, from 25.4% in 2013 to 17.8% in 2017. 11,000 fewer people were below the poverty threshold.
- Clay County's poverty rate was 7.4%, compared to 10.9% in 2013; a statistically significant improvement.
- Johnson, Cass and Platte counties' poverty rate and number of poor have remained virtually unchanged over the past 5 years.

Poverty Rate by County, 2013-2017
100% of the federal poverty level



	Extreme Poverty: <50%		Poverty: 100% FPL		Low-Income 200% FPL	
	# of Persons	Rate	# of Persons	Rate	# of Persons	Rate
Johnson	15,480	2.6%	30,840	5.3%	90,160	15.4%
Wyandotte	12,380	7.6%	29,240	19.0%	70,320	42.9%
Cass	2,950	2.9%	11,260	9.1%	27,100	26.5%
Clay	6,780	2.8%	17,760	8.9%	47,830	20.0%
Jackson	41,280	6.0%	94,000	15.6%	223,390	32.5%
Platte	1,690	1.7%	6,510	5.6%	16,410	16.6%
Total	80,560	4.3%	189,610	10.1%	475,210	25.3%

Note: 6 County Population = 1,881,290

Young Children and Young Adults in the Kansas City Area Face the Highest Risk of Poverty.

One in 6 of our youngest children experience poverty before reaching school age. More than 1 in 7 school age children, youth and young adults live in poverty. Senior adults have the lowest poverty rate. Note that the table below does not include data for Platte County, MO. The U.S. Census Bureau did not publish certain 2017 estimates for Platte County due to failure to meet data standards for reliability.

Poverty by Age Group <i>Table excludes Platte County</i>	# of Persons in Poverty: 100% FPL	Poverty Rate	# of Low-Income Persons: 200% FPL	Low-Income Rate
Young Children 0-5	22,880	16.1%	50,820	35.8%
Children and Youth 6-17	41,980	14.3%	96,310	32.7%
Young Adults 18-24	21,260	14.9%	46,700	32.6%
Working-Age Adults 25-64	80,220	8.4%	204,990	21.5%
Seniors 65+	16,750	6.8%	59,980	24.3%
All Ages	183,090	10.3%	458,800	25.8%

Race and Education Matter

While the overall poverty rate for the region's residents is 10.1%, poverty rates for Latinos (15.5%) and African Americans (23.3%) are much higher than the poverty rate of White non-Hispanic residents (6.5%), according to 2017 data for the Kansas City Metropolitan area.

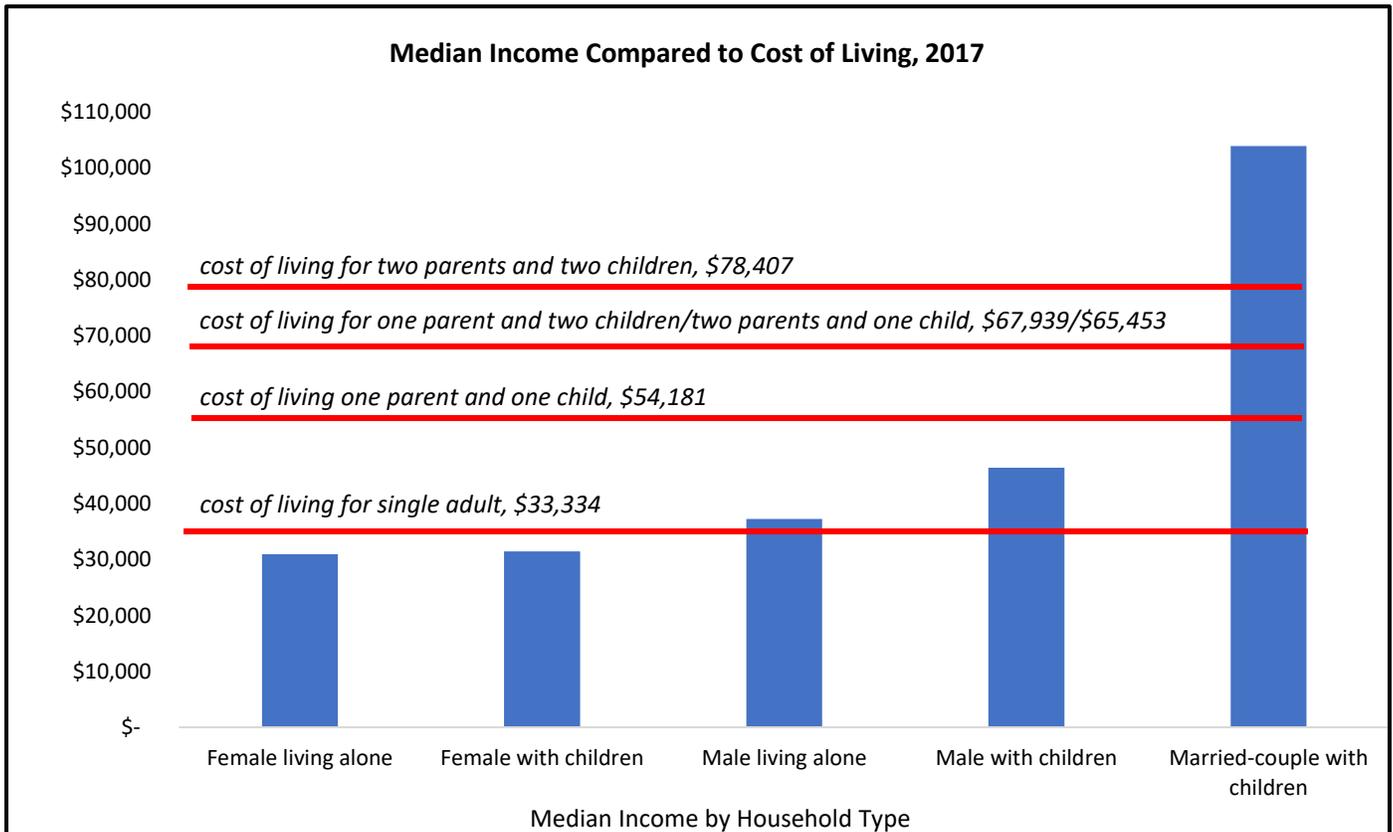
Likewise, adults without a high school degree have a 22.5% poverty rate, but residents with a high school diploma are half as likely to experience poverty. Only 3% of adults with a bachelor’s degree or higher lives in poverty.

Income and Cost of Living

The median household income for the region was \$63,404 in 2017, compared to \$62,908 before the Recession in 2007, when adjusting for inflation. During the same period that median income went up less than 1%, the cost of living increased 18%. For many households, particularly adults living alone and single parent families, income does not stretch far enough to regularly cover the cost of basic necessities.

The Economic Policy Institute (EPI) annually publishes a geographic specific Family Budget Calculator, which estimates the income a household needs to maintain a modest yet adequate standard of living. Households with children need to earn the equivalent of at least \$26 per hour (full-time, year-round) to afford necessities. Even for single adult households, income must be at least \$16 per hour to regularly sustain a household in the Kansas City Metro.

Adequate Standard of Living Requirement	Single Adult	One Parent One Child	One Parent Two Children	Two Parents One Child	Two Parents Two Children
Annual Budget	\$33,334	\$54,181	\$67,939	\$65,453	\$78,407
Full-time wage required (per hour)	\$16.03	\$26.05	\$32.66	\$31.47	\$37.70



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Source: U.S. Census Bureau: American Community Survey 2017, 1-year estimates; Race & Education Source: Kansas City Metro MO-KS MSA 2017