

Digging Into the Census Data: Poverty, Income, and Health Insurance by Missouri Congressional District

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Census data from the recently released American Community Survey show that Missourians' median income has dropped, growing numbers of Missourians are poor, unemployment is high, and record numbers are uninsured.*

However, individual and family situations vary quite broadly across Missouri's nine Congressional Districts (CDs). This paper examines those differences and how various metrics compare to other areas of the state.

Poverty, Income, and Health Insurance in the First Congressional District

Congressional District 1 covers the north portion of St. Louis City and parts of northeast St. Louis County. It is comprised of a large number of individuals and families living on the edge of poverty. Almost half of the households in CD 1 have incomes under \$35,000 per year.

Unemployment

- 15.9 percent of the civilian labor force is unemployed, the highest of any of the CDs.

Poverty

- 21.3 percent of all people have incomes under the federal poverty level.
- With a poverty rate of 30.8 percent of children, almost one of every 3 children in CD 1 is poor. This is the highest percentage of any CD and one and a half times the poverty rate for all children in Missouri.

Income distribution

- Median income is \$37,440 – the second lowest of the nine CDs. Almost 1 out of every 3 households has an income less than \$25,000.
- The percent of households in categories (see table) with incomes under \$35,000 has increased since 2008, and the percentage with incomes in categories between \$35,000 and \$100,000 has decreased. There was a substantial drop in the percentage of households with incomes between \$150,000 and \$199,999.

Health Insurance**

- At 5.4 percent, slightly fewer children (under the age of 18) are uninsured than the Missouri average of 6.2 percent. Since private insurance rates are low, most of these children are likely insured by Medicaid.
- At 15.0 percent, CD 1 has the 3rd highest percent of uninsured individuals in Missouri. It has the 2nd lowest percentage of adults with private coverage, and has high rates of uninsured adults. More than half of unemployed adults are uninsured.
- 17.0 percent – Adults ages 18-64 who are employed, but uninsured
- 55.1 percent – Unemployed adults who are uninsured
- 35.2 percent – Civilian, non-institutionalized population insured by Medicaid
- 60.5 percent – Civilian, non-institutionalized population insured by private insurance

Poverty, Income, and Health Insurance in the Second Congressional District

Congressional District 2 spans central and south St. Louis County, the northern portion of St. Charles County, and all of Lincoln County. CD 2 is overwhelmingly the most affluent of the nine Congressional Districts. At \$70,146, its median income is 158 percent of the average median income in Missouri.

Unemployment

- 7.7 percent of the civilian labor force is unemployed, the second lowest of any of the CDs.

Poverty

- 5.4 percent of all people have incomes under the federal poverty level.
- 5.7 percent of children are poor. This is the lowest percentage of any CD, and CD 2 is the only CD that has a lower percentage of poor children in 2010 than in 2008.

Income distribution

- Median income is \$70,146, the highest of the nine CDs. Slightly less than 22 percent of households have incomes less than \$35,000. Almost 1 in 3 households have incomes greater than \$100,000.
- The percentage of middle income households in categories (see table) with incomes between \$35,000 and \$75,000 has decreased since 2008, and the percentage with incomes in under \$35,000 has increased slightly.
- There was a small drop in the percent of households with incomes over \$150,000.

Health Insurance

- CD 2 has the lowest percentage of uninsured children in Missouri. Only 2.5 percent were uninsured in 2010, a significant decrease compared to 2008, and less than half the percentage of uninsured children in Missouri as a whole.
- CD 2 also has the lowest rate of uninsured, and the highest percentage of adults with private coverage.
- As is true in every CD, the percentage of individuals with private insurance decreased.
- 18.6 percent – Civilian, non-institutionalized population insured by Medicaid
- 85.9 percent – Civilian, non-institutionalized population insured by private insurance
- 7.6 percent – Adults ages 18-64 who are employed, but uninsured
- 30.5 percent – Unemployed adults who are uninsured
- Unlike most other CDs, the percentage of uninsured dropped slightly from 2008 to 2010. The percentage of employed individuals who are uninsured dropped as well.

Poverty, Income, and Health Insurance in the Third Congressional District

Congressional District 3 spans part of south St. Louis City, southeast St. Louis County, and Jefferson and Ste. Genevieve Counties. Its median income is higher than Missouri's average, but data indicate it is losing ground. CD 3 has experienced the largest increase in unemployment since 2008 of any CD. It has also experienced the largest decrease in private insurance coverage and the highest increase in the percent of uninsured.

Unemployment

- 10.5 percent of the civilian labor force is unemployed, the third highest of any of the CDs.

Poverty

- 13.7 percent of all people have incomes under the federal poverty level.
- 19.0 percent of children are poor. Compared to 2008, this represents the greatest increase in the percentage of children who are poor relative to all other CDs.

Income distribution

- Median income is \$48,868. CD 3 ranked second in median income in 2008, but third in 2010. More than 1 of every 3 households have incomes less than \$35,000, and about 1 of every 4 have incomes under \$25,000.
- The percentage of upper and upper-middle income households in categories (see table) with incomes between \$75,000 and \$199,999 has decreased compared to 2008. The percentage with incomes over \$200,000 has increased.

Health Insurance

- CD 3 has a lower rate of uninsured children compared to other CDs. The percentage dropped from 5.3 to 5.0 percent from 2008 to 2010.
- However, CD 3 showed the largest increase in the rate of uninsured, and the largest decrease in private insurance coverage from 2008 to 2010.
- 12.9 percent – Civilian, non-institutionalized population who are uninsured
- 72.3 percent – Civilian, non-institutionalized population insured by private insurance
- 25.9 percent – Civilian, non-institutionalized population insured by Medicaid
- 14.3 percent – Adults ages 18-64 who are employed, but uninsured
- 48.8 percent – Unemployed adults who are uninsured

Poverty, Income, and Health Insurance in the Fourth Congressional District

Congressional District 4 spans the central west portion of Missouri, excluding Jackson County. It extends as far east as Cole and Pulaski Counties and as far south as Barton, Dade and Webster Counties. Its median income is lower than Missouri's average, but the median income has dropped less in CD 4 than in other CDs.

Unemployment

- 8.3 percent of the civilian labor force is unemployed, the third lowest percentage of any of the CDs.

Poverty

- 15.3 percent of all people have incomes under the federal poverty level.
- 21.2 percent of children are poor, a slightly higher percentage than in Missouri as a whole.

Income distribution

- Median income is \$42,113. CD 4 ranked sixth in median income in 2008, and fifth in 2010. More than 1 of every 3 households have incomes less than \$35,000, and more than 1 of every 4 have incomes under \$25,000.
- The percent of upper income households in categories (see table) with incomes between \$100,000 and \$199,999 has increased compared to 2008. The percent with incomes over \$200,000 held steady.

Health Insurance

- CD 4 has a higher percentage of uninsured children compared to most other CDs, rising to 7.9 percent in 2010 from 7.5 percent in 2008. The percentage of uninsured children decreased during this time period in most CDs.
- The percentage of individuals with private insurance decreased in CD 4, and the percentage of individuals with private insurance is below that in Missouri as a whole.
- 14.0 percent – Civilian, non-institutionalized population who are uninsured
- 68.3 percent – Civilian, non-institutionalized population insured by private insurance
- 32.1 percent – Civilian, non-institutionalized population insured by Medicaid
- 16.8 percent – Adults ages 18-64 who are employed, but uninsured
- 46.0 percent – Unemployed adults who are uninsured

Poverty, Income, and Health Insurance in the Fifth Congressional District

Congressional District 5 includes most of Jackson County and the northwest portion of Cass County. Its median income is slightly lower than Missouri's median income. In general the income and health insurance status of residents of CD 5 mirror that of Missouri as a whole.

Unemployment

- 11.2 percent of the civilian labor force is unemployed, the second highest of any of the CDs.

Poverty

- 17.8 percent of all people have incomes under the federal poverty level, slightly higher than Missouri as a whole.
- 26.3 percent of children are poor, a higher percentage than in Missouri as a whole.

Income distribution

- Slightly more than 1 in 4 households have incomes under \$25,000, an increase since 2008.
- The percentage of households with middle incomes (\$35,000 to 100,000) has held almost steady compared to 2008.
- While the percentage of upper income households in categories (see table) with incomes between \$100,000 and \$199,999 decreased compared to 2008, the percentage with incomes over \$200,000 increased slightly.

Health Insurance

- Unlike the urban CDs on the east side of the state, CD 5 has a higher than average percentage of uninsured children (7.1 percent). The Missouri average is 6.2 percent.
- The percentage of individuals with private insurance decreased in CD 5, and the percentage of individuals with private insurance is below that in Missouri as a whole.
- 17.1 percent – Civilian, non-institutionalized population who are uninsured
- 63.9 percent – Civilian, non-institutionalized population insured by private insurance
- 29.2 percent – Civilian, non-institutionalized population insured by Medicaid
- 19.3 percent – Adults ages 18-64 who are employed, but uninsured
- 53.8 percent – Unemployed adults who are uninsured

Poverty, Income, and Health Insurance in the Sixth Congressional District

Congressional District 6 includes most of the northwest quadrant of the state. It extends as far east as Schuyler and Cooper Counties. The southern boundary generally follows the Missouri River, with the exception of Ray and Cooper Counties and a portion of northeast Jackson County.

At \$50,464, its median income is the second highest of the CDs. CD 6 has the second highest percentage of individuals with private health insurance and lower percentages of uninsured than in Missouri as a whole.

Unemployment

- 7.8 percent of the civilian labor force is unemployed, the second lowest percentage of any of the CDs.

Poverty

- 11.7 percent of all people have incomes under the federal poverty level, lower than Missouri as a whole.
- 16.6 percent of children are poor, also a lower percentage than in Missouri as a whole.

Income distribution

- Slightly fewer than 1 in 4 households have incomes under \$25,000, an increase since 2008.
- The percentage of households with middle incomes (\$35,000 to 100,000) has held almost steady compared to 2008.
- While the percentage of upper income households in categories (see table) with incomes between \$100,000 and \$149,999 slightly increased compared to 2008, the percentage with incomes over \$150,000 decreased.

Health Insurance

- CD 6 has a lower than average percent of uninsured children (5.2 percent). The Missouri average is 6.2 percent.
- The percentage of individuals with private insurance decreased slightly compared to 2008, but CD 6 has the second lowest percentage of uninsured of all the CDs. The percentage of individuals with private insurance is the second highest compared to other CDs.
- 10.2 percent – Civilian, non-institutionalized population who are uninsured
- 76.8 percent – Civilian, non-institutionalized population insured by private insurance
- 25.7percent – Civilian, non-institutionalized population insured by Medicaid
- 11.7 percent – Adults ages 18-64 who are employed, but uninsured
- 44.7 percent – Unemployed adults who are uninsured

Poverty, Income, and Health Insurance in the Seventh Congressional District

Congressional District 7 includes the southwest corner of the state. It extends as far north as Jasper, Lawrence and Polk Counties, and as far east Greene, Christian and the western third of Taney Counties.

Its median income, \$38,404, is the third lowest of the nine CDs. CD 7 has slightly lower unemployment than Missouri as a whole. It has higher percentages of uninsured individuals at all ages, and has lower rates of private insurance coverage than Missouri as a whole. CD 7 has the highest percentage of unemployed individuals who are uninsured.

Unemployment

- 10.1 percent of the civilian labor force is unemployed, slightly lower than the Missouri average.

Poverty

- 17.7 percent of all people have incomes under the federal poverty level, higher than Missouri as a whole.
- 24.6 percent of children are poor, also a higher percentage than in Missouri as a whole.

Income distribution

- Almost 1 in 3 households have incomes under \$25,000, an increase since 2008.
- The percentage of middle income households in categories (see table) with incomes between \$35,000 and 99,999 has decreased compared to 2008.
- The percentage with high incomes has also decreased, except for those whose incomes falls between \$150,000 and 199,999. That income bracket held steady compared to 2008.

Health Insurance

- CD 7 has a much higher than average percentage of uninsured children (10.3 percent). The Missouri average is 6.2 percent.
- The percentage of individuals with private insurance decreased compared to 2008, and is the third lowest of all CDs.
- 16.9 percent – Civilian, non-institutionalized population who are uninsured
- 63.7 percent – Civilian, non-institutionalized population insured by private insurance
- 31.5percent – Civilian, non-institutionalized population insured by Medicaid
- 19.6 percent – Adults ages 18-64 who are employed, but uninsured
- 55.6 percent – Unemployed adults who are uninsured

Poverty, Income, and Health Insurance in the Eighth Congressional District

Congressional District 8 spans the southeast corner of the state, extending as far north as Washington, Phelps, St. Francois and Perry Counties, and as far west as Texas, Wright, Douglas and the east portion of Taney Counties.

Its median income, \$35, 228, is the lowest of all CDs. CD 8 has slightly lower unemployment than Missouri as a whole. It has higher percentages of uninsured, and has the lowest percentage of private insurance coverage of adults. CD 7 has the third highest percentage of unemployed individuals who are uninsured. It has a lower percentage of uninsured children than in Missouri as a whole.

Unemployment

- 10.3 percent of the civilian labor force is unemployed, slightly lower than the Missouri average.

Poverty

- 19.8 percent of all people have incomes under the federal poverty level, higher than Missouri as a whole.
- 27.8 percent of children are poor, the second highest percent of all the CDs

Income distribution

- More 1 in 3 households have incomes under \$25,000, almost the same percent as in 2008.
- The percentage of households with middle incomes (\$35,000 to 74,999) has increased compared to 2008.
- The percentage of upper income households in categories (see table) with incomes \$100,000 to \$149,999 increased compared to 2008.
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Health Insurance

- CD 8 has a lower than average percentage of uninsured children (5.9 percent). The Missouri average is 6.2 percent.
- The percentage of individuals with private insurance decreased compared to 2008, and is the lowest of all Missouri CDs.
- 14.9 percent – Civilian, non-institutionalized population who are uninsured
- 57.6 percent – Civilian, non-institutionalized population insured by private insurance
- 40.5percent – Civilian, non-institutionalized population insured by Medicaid
- 20.1 percent – Adults ages 18-64 who are employed, but uninsured
- 54.4 percent – Unemployed adults who are uninsured

Poverty, Income, and Health Insurance in the Ninth Congressional District

Congressional District 9 includes the northeast corner of the state, and portions of east central Missouri. It extends as far south as Miller, Maries and Crawford Counties, and as far west as Adair and Macon counties in the north, and Boone, Callaway, Osage and Miller Counties in central Missouri.

Its median income, \$41,829, is lower than the Missouri average. CD 9 has lower unemployment than Missouri as a whole. It has a lower percentage of uninsured adults and a slightly higher percentage of uninsured children. CD 9 has higher percentages of private insurance coverage than Missouri as a whole.

Unemployment

- 8.8 percent of the civilian labor force is unemployed, slightly lower than the Missouri average.

Poverty

- 16.2 percent of all people have incomes under the federal poverty level, slightly higher than Missouri as a whole.
- 19.6 percent of children are poor, slightly lower than in Missouri as a whole.

Income distribution

- Almost 1 in 3 households have incomes under \$25,000, an increase since 2008.
- The percentage of middle income households in categories (see table) with incomes between \$35,000 and \$99,999 has decreased compared to 2008.
- The percent with incomes over \$200,000 has increased.

Health Insurance

- CD 9 has a slightly higher than average percent of uninsured children (6.6 percent). The Missouri average is 6.2 percent.
- The percentage of individuals with private insurance decreased compared to 2008, but is higher than the Missouri average.
- 11.6 percent – Civilian, non-institutionalized population who are uninsured
- 71.4 percent – Civilian, non-institutionalized population insured by private insurance
- 28.4percent – Civilian, non-institutionalized population insured by Medicaid
- 13.5 percent – Adults ages 18-64 who are employed, but uninsured
- 41.1 percent – Unemployed adults who are uninsured

* All of the data in this fact sheet is taken from the American Community Survey at www.census.gov.

** Percents for these sections do not total 100 because a small number of individuals are insured by both Medicaid and private insurance

Income and Health Insurance Status by Congressional District – American Community Survey Estimates – 2010 ¹										
	MO		CD 1		CD 2		CD 3		CD 4	
	2010	2008	2010	2008	2010	2008	2010	2008	2010	2008
Household Median Income	\$44,301	47,329	37,440	42,927	70,146	74,465	48,868	52,158	42,113	43,104
People with income under federal poverty level (percent)	15.3	13.4	21.3	17.8	5.4	5.3	13.7	10.1	15.3	13.7
Children under poverty level (percent)	20.9	18.5	30.8	27.1	5.7	7.2	19.0	13.5	21.2	18.1
Household Income (percent)	2010	2008								
Less than \$10,000	8.5	7.3	12.2	9.6	2.9	3.1	7.6	6.1	8.9	7.0
\$10,000-14,999	6.5	6.0	6.6	6.7	3.0	2.6	6.3	4.3	7.1	7.0
\$15,000-24,999	12.8	11.9	15.0	13.0	7.5	6.2	10.6	11.8	13.5	13.2
\$25,000-34,999	11.8	11.8	12.9	12.6	8.5	6.5	11.3	10.1	11.5	13.2
\$35,000-49,999	15.5	15.6	14.8	15.1	13.1	12.2	15.2	15.0	17.1	16.0
\$50,000-74,999	18.6	19.4	16.6	18.2	18.1	19.8	20.0	19.9	19.5	21.3
\$75,000-99,999	11.1	12.2	9.3	10.6	14.4	15.9	12.3	14.9	11.4	11.9
\$100,000-149,999	10.0	10.4	8.5	8.2	18.6	18.9	10.9	12.3	8.2	8.0
\$150,000-199,999	2.7	3.0	1.7	3.2	7.1	7.0	3.0	3.2	1.9	1.5
Greater than \$200,000	2.5	2.6	2.3	2.7	6.9	7.7	3.0	2.4	.9	.9
Unemployed -Civilian labor force (percent)	2010	2008								
	10.6	6.1	15.9	9.8	7.7	4.9	10.5	5.1	8.3	5.8
Health Insurance Coverage - Civilian non-institutionalized population (percent)	2010	2008	2010	2008	2010	2008	2010	2008	2010	2008
Covered by private insurance	69.1	71.9	60.5	64.7	85.9	87.0	72.3	77.4	68.3	69.9
Covered by public insurance	29.5	28.0	35.2	34.0	18.6	17.2	25.9	23.9	32.1	31.0
Uninsured	13.2	12.4	15.0	13.2	6.5	6.7	12.9	9.7	14.0	13.6
Uninsured under the age of 18	6.2	6.8	5.4	6.2	2.5	3.9	5.0	5.3	7.9	7.5
Ages 18-64 -Civilian non-institutionalized population (percent)										
Employed and uninsured	15.3	15.2	17.0	15.7	7.6	7.7	14.3	11.3	16.8	17.9
Unemployed and uninsured	48.6	45.9	55.1	50.9	30.5	39.5	48.8	43.4	46.0	45.2

¹ Table CP03 at American Fact Finder. www.census.gov

Income and Health Insurance Status by Congressional District – American Community Survey Estimates – 2010 ²												
	MO		CD 5		CD 6		CD 7		CD 8		CD 9	
	2010	2008	2010	2008	2010	2008	2010	2008	2010	2008	2010	2008
Household Median Income	\$44,301	47,329	43,525	46,516	50,464	51,724	38,404	42,496	35,228	32,981	41,829	44,590
People with income under federal poverty level (%)	15.3	13.4	17.8	14.9	11.7	10.9	17.7	15.1	19.8	20.2	16.2	13.9
Children under poverty level (%)	20.9	18.5	26.3	22.7	16.6	13.3	24.6	25.5	27.8	28.7	19.6	16.9
Household Income (%)	2010	2008										
Less than \$10,000	8.5	7.3	10.4	8.4	6.3	6.4	8.8	7.5	10.7	10.6	8.9	7.4
\$10,000-14,999	6.5	6.0	7.0	5.5	5.6	5.3	7.5	6.5	8.5	9.7	7.3	6.2
\$15,000-24,999	12.8	11.9	11.8	11.9	11.3	9.2	15.9	13.5	17.0	16.2	12.9	12.5
\$25,000-34,999	11.8	11.8	11.7	11.7	11.0	10.8	13.3	13.4	13.4	15.9	12.6	12.0
\$35,000-49,999	15.5	15.6	15.2	15.9	15.3	16.3	16.3	17.4	16.5	15.4	15.6	16.9
\$50,000-74,999	18.6	19.4	17.7	18.7	20.7	20.4	18.2	20.2	17.3	15.6	19.1	20.1
\$75,000-99,999	11.1	12.2	11.1	10.9	12.5	13.9	9.7	10.5	8.5	8.9	10.4	11.4
\$100,000-149,999	10.0	10.4	9.9	11.5	12.8	12.3	6.6	7.5	5.7	5.2	8.8	9.2
\$150,000-199,999	2.7	3.0	2.9	3.3	2.4	3.0	2.0	2.0	1.1	1.2	2.2	2.3
Greater than \$200,000	2.5	2.6	2.3	2.2	2.1	2.3	1.6	1.5	1.3	1.4	2.2	1.9
Unemployed -Civilian labor force (%)	2010	2008										
	10.6	6.1	11.2	7.6	7.8	4.4	10.1	5.3	10.3	7.1	8.8	5.6
Health Insurance Coverage - Civilian non-institutionalized population (percent)	2010	2008										
Covered by private insurance	69.1	71.9	63.9	68.5	76.8	77.1	63.7	66.4	57.6	59.1	71.4	74.4
Covered by public insurance	29.5	28.0	29.2	28.7	25.7	24.1	31.5	29.6	40.5	39.1	28.4	26.4
Uninsured	13.2	12.4	17.1	14.8	10.2	10.9	16.9	16.5	14.9	15.7	11.6	11.1
Uninsured under the age of 18	6.2	6.8	7.1	9.5	5.2	5.5	10.3	11.3	5.9	5.4	6.6	6.2
Ages 18-64 -Civilian non-institutionalized population (%)												
Employed and uninsured	15.3	15.2	19.3	16.8	11.7	13.5	19.6	20.4	20.1	22.5	13.5	13.6
Unemployed and uninsured	48.6	45.9	53.8	49.6	44.7	38.4	55.6	49.5	54.4	49.9	41.1	41.0

² Table CP03 at American Fact Finder. www.census.gov