



## Missouri's Circuit Breaker Property Tax Credit: Assists Seniors & Missourians Living with Disabilities in every District

The Circuit Breaker is a popular tax credit that helps seniors and Missourians living with disabilities who have fixed incomes to stay in their homes by offsetting costs related to property taxes. When the credit was established, lawmakers recognized that property owners pass along the cost of property taxes to their tenants through rental rates. As a result, both homeowners and renters are eligible for the credit, which is based on the amount of property tax paid for owners and the amount of rent paid for renters. Missourians who rent from a facility that does not pay property taxes are not eligible for the property tax credit.

### Eligibility for the Circuit Breaker Property Tax Credit

In state fiscal year 2018 (tax year 2017), Missouri's circuit breaker property tax credit helped 178,518 seniors & Missourians living with disabilities. About 94,000 (or over half of recipients) were renters.<sup>1</sup>

The maximum credit is \$750 for renters and \$1,100 for owners. The actual credit is based on amount paid and total household income, taxable and nontaxable. In fiscal year 2018, **the average credit was just \$547.**<sup>2</sup>

Though a modest amount, by offsetting a portion of the cost of property tax, the credit helps seniors and Missourians living with disabilities remain living independently in their own homes and increases their ability to afford basic expenses.

To qualify for the credit:

**As a renter, income must be:**  
\$27,500 or less if single, and  
\$29,500 or less if married

**As a homeowner, income must be:**

\$30,000 or less if single, &  
\$34,000 or less if married

### Renters are Eligible for the Credit in 17 of 18 States with a Circuit Breaker

Eighteen states provide a circuit breaker credit. The vast majority, seventeen, of those states allow renters to qualify for the credit to help offset the high cost of housing for those who live on fixed incomes. Over 2 in 3 Missouri families making less than \$35,000 annually pay more than 30% of their income toward housing as compared to fewer than 1 in 10 families making more than \$35,000<sup>3</sup>. In Missouri, three-quarters of renters making less than \$35,000 annually pay over 30% of their income toward housing costs as compared to around half of owners making the same wage<sup>4</sup>.

<sup>1</sup> Missouri Department of Revenue

<sup>2</sup> Missouri Department of Revenue

<sup>3</sup> American Community Survey 2017 One Year Estimates

<sup>4</sup> American Community Survey 2017 One Year Estimates

### Missourians in Every Legislative District are Impacted

#### Circuit Breaker Claims by State Senate District

State Fiscal Year 2018 (Tax Year 2017)<sup>5</sup>

State Senate District	All Claims	Renter Claims	All Benefits	Renter Benefits
1	4,751	1,824	\$3,059,282	\$1,032,542
2	2,545	1,167	\$1,457,123	\$582,123
3	7,130	4,083	\$3,818,816	\$2,307,480
4	7,848	5,355	\$4,576,034	\$3,108,327
5	10,791	8,807	\$6,031,823	\$5,036,075
6	4,472	1,970	\$2,296,869	\$1,069,266
7	4,048	2,419	\$2,265,022	\$1,245,474
8	2,413	1,018	\$1,401,544	\$478,732
9	6,694	4,275	\$3,437,184	\$2,222,079
10	4,109	1,913	\$2,167,326	\$999,413
11	5,648	2,663	\$3,358,112	\$1,425,146
12	4,850	2,166	\$2,463,808	\$1,063,306
13	7,062	4,330	\$4,261,708	\$2,433,357
14	8,792	5,449	\$5,370,995	\$3,092,555
15	2,401	828	\$1,467,389	\$441,494
16	4,682	2,075	\$2,356,192	\$1,123,164
17	3,343	1,574	\$2,008,102	\$798,768
18	5,324	2,537	\$2,592,856	\$1,355,863
19	3,445	2,054	\$1,920,804	\$1,094,481
20	4,617	1,899	\$2,688,850	\$1,083,341
21	4,546	2,164	\$2,381,495	\$1,142,028
22	4,109	1,887	\$2,429,573	\$1,030,875
23	2,941	1,284	\$1,742,587	\$662,542
24	3,780	1,624	\$2,424,246	\$894,975
25	8,718	5,444	\$4,345,650	\$3,160,075
26	3,689	1,626	\$2,136,769	\$871,655
27	6,584	3,636	\$3,337,813	\$2,033,717
28	6,934	3,075	\$3,371,355	\$1,727,823
29	5,332	2,254	\$2,639,172	\$1,239,015
30	6,474	3,638	\$3,765,029	\$2,124,581
31	4,716	2,255	\$2,457,957	\$1,174,449
32	5,599	2,618	\$2,743,821	\$1,391,924
33	6,159	2,654	\$2,758,575	\$1,445,088
34	3,972	2,233	\$2,157,101	\$1,195,911
<b>Statewide</b>	<b>178,518</b>	<b>94,796</b>	<b>\$97,690,981</b>	<b>\$52,087,643</b>

<sup>5</sup> District level estimates calculated by the Missouri Budget Project using zip code level data from the Missouri Department of Revenue and the Missouri Census Data Center Geocorr 2014: Geographic Correspondence Engine.

### Missourians in Every Legislative District are Impacted

Circuit Breaker Claims by State House District  
State Fiscal Year 2018 (Tax Year 2017)<sup>6</sup>

House District	All Claims	Renter Claims	Total Benefits	Renter Benefits
1	954	447	\$477,706	\$220,434
2	1,135	468	\$557,990	\$233,370
3	1,190	629	\$574,722	\$314,288
4	781	248	\$358,797	\$131,211
5	1,274	696	\$636,538	\$378,609
6	1,126	537	\$544,087	\$282,332
7	1,319	679	\$637,508	\$338,691
8	859	280	\$453,965	\$134,242
9	1,049	598	\$541,153	\$297,443
10	1,357	921	\$725,220	\$511,369
11	1,014	452	\$511,379	\$242,881
12	542	255	\$312,230	\$131,376
13	381	163	\$240,253	\$86,262
14	502	247	\$295,273	\$127,076
15	826	337	\$513,653	\$171,912
16	414	166	\$251,494	\$84,898
17	807	431	\$485,397	\$229,224
18	985	489	\$575,095	\$231,800
19	1,238	722	\$680,446	\$414,001
20	1,173	558	\$713,235	\$295,546
21	1,379	727	\$819,272	\$387,427
22	1,658	977	\$853,620	\$519,041
23	1,746	1,359	\$824,465	\$680,553
24	1,223	948	\$650,670	\$482,974
25	530	195	\$319,297	\$100,729
26	1,453	920	\$730,511	\$482,571
27	1,185	674	\$644,399	\$356,220
28	1,085	520	\$649,781	\$267,050
29	1,306	538	\$790,662	\$281,765
30	655	285	\$380,626	\$135,590
31	531	205	\$322,345	\$101,230
32	586	242	\$343,432	\$115,444
33	826	407	\$457,839	\$203,681
34	396	151	\$227,611	\$69,916
35	566	273	\$320,488	\$128,993

<sup>6</sup> District level estimates calculated by the Missouri Budget Project using zip code level data from the Missouri Department of Revenue and the Missouri Census Data Center Geocorr 2014: Geographic Correspondence Engine.

36	945	460	\$551,511	\$242,651
37	904	510	\$504,581	\$258,026
38	736	375	\$415,744	\$191,541
39	1,003	406	\$484,813	\$202,054
40	948	405	\$471,818	\$226,435
41	859	428	\$470,963	\$222,559
42	908	354	\$496,046	\$182,349
43	996	456	\$484,926	\$235,516
44	789	427	\$431,895	\$222,161
45	658	433	\$379,776	\$233,246
46	532	351	\$300,162	\$184,095
47	736	411	\$408,229	\$220,838
48	1,118	577	\$573,482	\$323,358
49	729	405	\$393,285	\$214,743
50	647	338	\$361,143	\$181,927
51	931	546	\$490,583	\$297,812
52	1,286	683	\$660,134	\$371,084
53	888	383	\$499,029	\$202,935
54	789	347	\$426,943	\$188,208
55	512	191	\$300,672	\$97,718
56	686	320	\$392,545	\$154,089
57	1,442	595	\$698,842	\$305,428
58	1,194	446	\$574,712	\$237,720
59	744	405	\$407,457	\$219,271
60	759	454	\$423,552	\$247,727
61	896	326	\$514,261	\$178,429
62	990	404	\$481,916	\$220,464
63	610	299	\$344,413	\$153,118
64	685	351	\$382,658	\$178,322
65	880	472	\$519,358	\$247,208
66	2,185	1,498	\$1,313,520	\$865,514
67	1,250	748	\$753,301	\$415,645
68	1,293	717	\$781,308	\$393,794
69	1,050	522	\$631,080	\$290,370
70	637	259	\$390,890	\$140,599
71	824	320	\$535,454	\$175,139
72	1,292	591	\$833,344	\$332,937
73	1,940	1,191	\$1,196,551	\$680,750
74	2,079	1,337	\$1,255,360	\$758,839
75	2,435	1,627	\$1,461,237	\$921,543
76	2,931	2,158	\$1,551,330	\$1,300,884

77	2,314	1,942	\$1,243,440	\$1,114,501
78	2,053	1,808	\$1,126,131	\$1,000,176
79	2,217	1,947	\$1,196,787	\$1,064,920
80	1,579	1,033	\$994,664	\$608,534
81	2,391	1,824	\$1,420,790	\$1,073,217
82	1,361	816	\$877,273	\$484,377
83	959	473	\$616,125	\$260,860
84	2,145	1,726	\$1,179,196	\$978,819
85	2,240	1,294	\$1,394,581	\$752,360
86	1,709	1,055	\$1,053,985	\$580,936
87	461	235	\$292,507	\$125,510
88	425	172	\$269,676	\$90,096
89	274	81	\$168,776	\$41,735
90	499	182	\$308,154	\$98,103
91	733	302	\$458,632	\$156,372
92	1,107	376	\$727,400	\$211,767
93	1,585	759	\$1,019,841	\$447,549
94	1,021	387	\$657,656	\$225,817
95	608	195	\$375,079	\$108,632
96	628	206	\$388,395	\$109,739
97	720	307	\$429,817	\$168,624
98	485	190	\$291,069	\$103,939
99	484	176	\$295,015	\$92,188
100	365	115	\$218,032	\$56,598
101	267	78	\$160,793	\$38,132
102	351	118	\$216,561	\$62,745
103	505	191	\$296,882	\$94,359
104	481	167	\$285,992	\$82,805
105	543	214	\$317,215	\$107,286
106	603	276	\$362,126	\$147,935
107	630	302	\$352,135	\$147,006
108	505	236	\$290,235	\$118,371
109	1,014	524	\$573,635	\$277,605
110	483	182	\$291,877	\$95,784
111	868	341	\$520,841	\$189,860
112	752	294	\$455,338	\$163,172
113	768	292	\$466,470	\$157,534
114	1,225	760	\$685,909	\$409,851
115	1,320	721	\$739,790	\$402,733
116	1,527	927	\$826,070	\$512,862
117	1,890	1,217	\$1,015,065	\$699,666

118	1,273	593	\$698,653	\$334,426
119	1,272	598	\$721,137	\$330,029
120	1,339	643	\$686,919	\$358,380
121	881	455	\$430,224	\$232,129
122	421	200	\$213,633	\$108,318
123	1,199	547	\$617,081	\$312,823
124	974	354	\$500,494	\$189,621
125	1,615	510	\$717,103	\$281,812
126	1,378	751	\$682,554	\$415,774
127	1,240	485	\$585,671	\$262,003
128	1,256	558	\$628,246	\$318,026
129	1,426	711	\$698,387	\$408,447
130	1,039	423	\$616,612	\$245,968
131	1,635	874	\$923,455	\$526,812
132	1,463	956	\$852,694	\$582,702
133	1,121	578	\$659,284	\$334,113
134	1,022	509	\$610,497	\$279,709
135	1,330	722	\$770,120	\$415,375
136	998	494	\$585,215	\$270,121
137	1,060	442	\$568,914	\$250,471
138	972	323	\$496,719	\$184,840
139	967	405	\$577,538	\$221,976
140	955	378	\$541,623	\$213,155
141	1,200	493	\$519,452	\$264,410
142	1,051	420	\$441,069	\$216,976
143	1,433	602	\$611,145	\$327,902
144	1,572	837	\$729,379	\$475,614
145	1,603	701	\$798,453	\$397,602
146	1,122	577	\$602,605	\$328,986
147	1,250	839	\$672,023	\$457,867
148	1,588	979	\$781,905	\$549,723
149	1,876	1,185	\$906,565	\$666,913
150	2,101	1,499	\$1,093,030	\$870,115
151	1,496	784	\$714,013	\$437,672
152	2,119	1,385	\$1,101,970	\$827,536
153	1,633	905	\$793,356	\$540,150
154	1,456	694	\$698,436	\$381,236
155	1,494	590	\$654,077	\$326,268
156	1,118	596	\$590,534	\$316,134
157	1,218	488	\$590,943	\$258,988
158	1,194	492	\$592,886	\$282,169

159	762	273	\$345,411	\$151,434
160	1,049	429	\$511,558	\$230,614
161	1,078	468	\$539,439	\$243,254
162	1,185	667	\$575,199	\$346,341
163	1,215	668	\$613,755	\$361,204
<b>Statewide</b>	<b>178,517</b>	<b>94,794</b>	<b>\$97,689,907</b>	<b>\$52,086,407</b>