

RURAL LSC

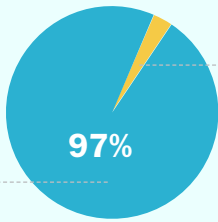
# Catalyzing Economic Impact: Rural Missouri

Aligning philanthropic investment to help guide transformative growth in rural communities





RURAL



97%



URBAN

## AMERICA'S LANDMASS



## 1 IN 5 AMERICANS

LIVES IN A RURAL AREA



\$

## LESS THAN 7%

OF FOUNDATIONAL GIVING  
TARGETS THESE RURAL PLACES

## Intro

Rural America represents 97% of the country's landmass and 20% of the population, yet few philanthropic resources are dedicated to rural investment when compared to many urbanized areas. **Philanthropy is distributed unevenly and is often concentrated in the home regions of companies or foundations.** Although one in five Americans live in a rural area, less than 7% of foundational giving targets these rural places. Additionally, 89% of individual giving is concentrated in urban areas while only 15% is directed to support rural communities.<sup>1</sup>

Newer economies built around innovation, ideas, technology, and financial markets often overlook rural places, resulting in a concentration of jobs, wealth, and capital in larger metropolitan areas. Historically, rural America has suffered from a resource and talent extraction mindset that has left BIPOC and LMI individuals, who comprise nearly one fourth of rural populations, with fewer resources and more limited access to capital. As philanthropy increasingly acknowledges that it needs to step up in bigger and bolder ways to address structural inequities, it is vital that funders consider more pronounced investment in populations outside of urbanized areas.



# Rural

# Missouri

**Rural Missouri** comprises a unique geography characterized by a diverse demographic and cultural milieu of small towns and natural amenities. An estimated 37% of the state's population resides in a rural county - areas that are often challenged by high levels of socio-economic disinvestment and health disparities. According to the Missouri Department of Rural Health, since 2003, rural areas overall have experienced a 5.9% increase in residents; however, this increase is geographically uneven as rural areas closer to urban counties and/or major tourism centers have experienced population gains while more remote rural areas have lost population. Poverty and disinvestment remain pronounced in many rural parts of Missouri: **the State's rural poverty rate of 18.4% is 27.8% higher than its urban poverty rate of 14.4%**<sup>2</sup>. Under-investment is further compounded by the State's lack of a clear rural statewide strategy, which is essential to help align resources with investment opportunities. A more pronounced rural vision is needed to help solve for the challenging socio-economic conditions experienced in many rural Missouri communities.

# Purpose of the Work

Given these inequities, Rural LISC was contracted by Community Foundation of the Ozarks to help investigate and re-imagine ways in which more resource alignment can be achieved, to strengthen philanthropic investment opportunities in rural Missouri. **Specifically, our objective is to investigate how philanthropy can best align and leverage resources for rural investment, and how philanthropists can create greater impact in rural communities.**

Since there exist many definitions of rural and various forms of rurality, for the purposes of this work, Rural LISC recognizes rural communities generally as being those areas existing outside of Missouri’s major metropolitan population centers (specifically, St Louis and Kansas City).

As part of this alignment assessment, Rural LISC undertook a high-level state-wide landscape analysis summarizing existing conditions relevant to rural: workforce, housing, small business, digital inclusion, and access to capital. A philanthropic investment summary follows this landscape analysis. The report concludes with a summary of stakeholder feedback and recommendations for action, including common themes and alignment strategies (both short and long-term) that can be employed to help guide future rural philanthropic investment.





## About the Region

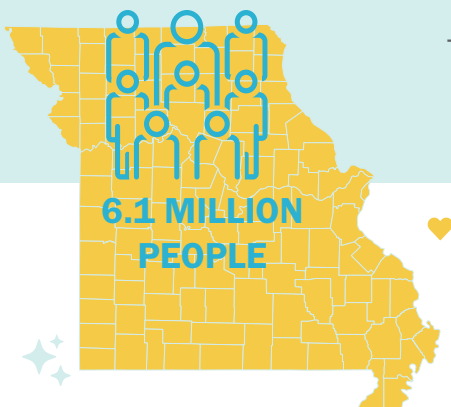
Missouri is a relatively large state - the 18<sup>th</sup> largest state by land area - with nearly 69,000 square miles, the state is home to more than 6.1 million people and 2.5 million households. Missouri businesses carry more than \$205 million in annual payroll, produce more than \$358 million in gross domestic product<sup>1</sup> and generate more than \$1.1 billion in gross retail sales.<sup>2</sup>

Identifying which of that population resides in a rural community is challenging. Although rural tracts identified by the U.S. Census total 97.4% of the land area in Missouri, by various well-developed and authoritative metrics, the State's population is either 29.6%<sup>3</sup>, 30.6%<sup>4</sup>, 33.7%, or 37%<sup>5</sup> rural.



*If we totaled up all rural Missourians, we would comprise more than 2 million people – more than 1 in 3 Missourians – 37%. That is twice the population of St. Louis County, nearly 7 times the population of St. Louis City, and more than 4 times the population of Kansas City.*

— Republican State Rep. Louis Riggs, March 6, 2020



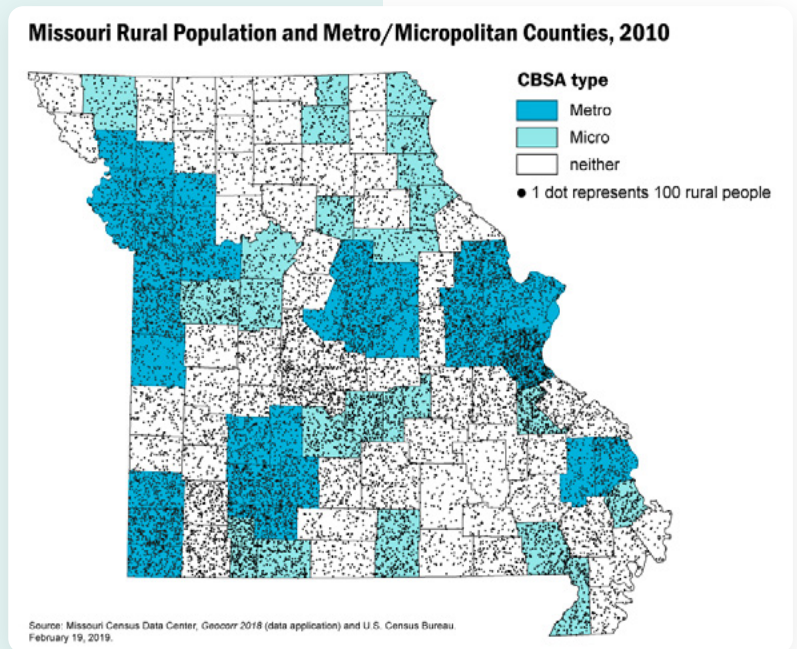
Federal definitions of “rural” may also vary by agency. On a program-dependent basis, agencies may consider a number of rural population indicators that collect data, assess characteristics, and award funding based on population size. This data is tied to either Census Places, Census Urban Area, federally-designated Metro Counties (as indicated by the Office of Management and Budget), the Rural-Urban Commuting Area, or USDA Business & Industry Ineligibility.

Rural Population Indicators for Missouri, 2000										
Rural is defined as areas outside...	Rural definition (see details in data appendix)									State total
	Census Places with a population ≥			Census Urban Areas with a population ≥			OMB metro counties	ERS RUCAs tract codes 1-3	USDA B&I ineligible locations	
	2,500	10,000	50,000	2,500	10,000	50,000				
<b>Population</b>										
Total population considered rural (million)	2.2	2.9	4.1	1.7	2.1	2.5	1.5	1.8	2.6	5.6
Percent of population considered rural	38.7	51.5	74.2	30.6	37.6	44.8	27.3	31.9	46.8	N/A
Percent of land area considered rural	96.8	97.7	98.9	97.4	97.7	98.1	72.4	78.3	97.9	N/A
Population density (people/sq mile)	32.4	42.8	60.9	25.5	31.3	37.1	30.6	33.1	38.8	81.2
<b>Age</b>										
Percent younger than 18	26.4	26.2	25.8	26.1	26.0	25.6	24.7	24.9	25.5	25.5
Percent 19 to 64	60.6	60.1	60.4	60.0	59.4	59.8	59.1	59.0	59.9	61.0
Percent 65 or older	13.0	13.7	13.8	13.9	14.6	14.6	16.2	16.1	14.6	13.5
<b>Ethnicity</b>										
Percent non-Hispanic Black	3.8	5.1	6.7	0.9	1.7	2.5	3.1	3.1	2.6	11.1
Percent American Indian	0.5	0.5	0.4	0.5	0.5	0.5	0.5	0.5	0.5	0.4
Percent Hispanic	1.2	1.3	1.5	1.1	1.2	1.4	1.4	1.6	1.5	2.1
<b>Education</b>										
Percent not completing high school	20.5	20.5	18.7	22.2	22.8	22.7	24.7	24.6	22.5	18.7
Percent completing high school only	37.9	36.8	34.1	40.4	40.0	38.9	39.4	39.2	38.6	32.7
Percent with only some college	20.8	20.9	21.5	19.7	19.7	19.9	18.8	19.0	20.0	21.9
Percent with a college degree or higher	20.8	21.8	25.8	17.8	17.6	18.5	17.1	17.3	18.9	26.7

These varied definitions highlight a foundational challenge in serving a population that by consensus is underserved, regardless of the calculus. In fact, the true definition of rural in Missouri is likely more nuanced than either of these approaches: **best characterized perhaps by the degree to which services and infrastructure are lacking, rather than simple indicators related to population.**



*According to the latest data from National Alliance on Mental Health, **1.8 million** Missourians live in a community without enough mental health professionals.<sup>8</sup>*

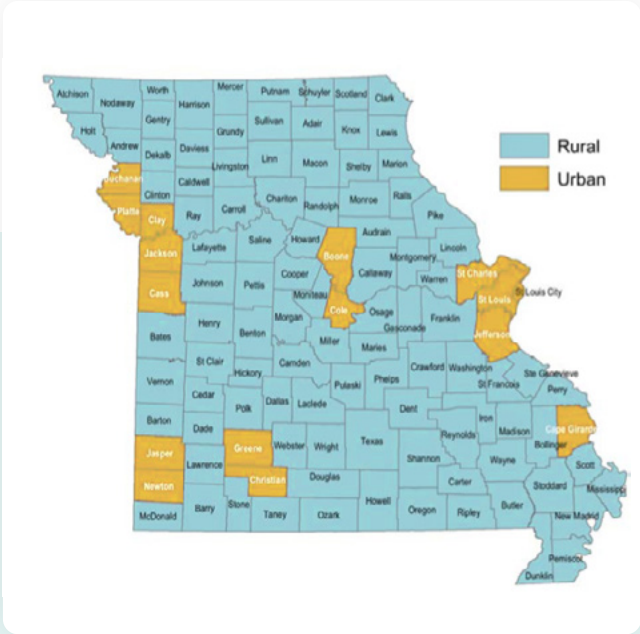
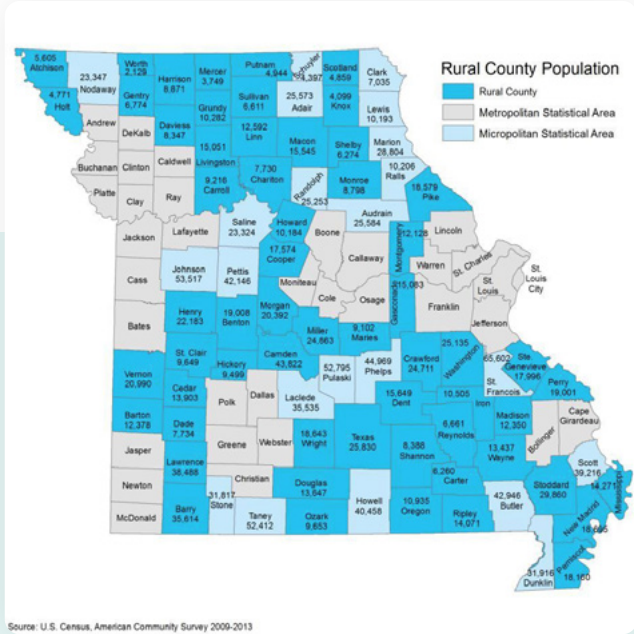


In all cases, State Senator Riggs was likely on the correct definitional path by stating in 2020 that 2 million people or more fall into this category.



# Population

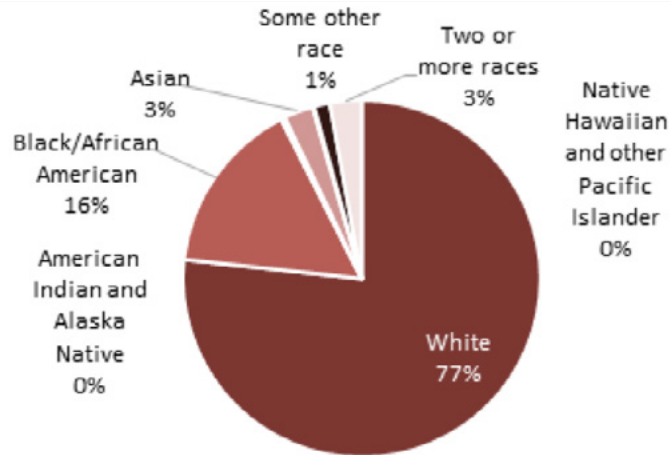
Typically, the U.S. Census designates rural counties as having fewer than 150 people per square mile and encompassing no part of a Metropolitan Statistical Area. Based on that criteria there were an estimated 115 rural counties in the State with an estimated 2.06 million people located within those counties (or as many as 2.27 million people, assuming the broader estimate of 37% of the population).



**Missouri’s rural counties were less racially and ethnically diverse than its urban counties, with approximately 23% of urban residents identifying as non-white as compared to 7% in rural counties.**

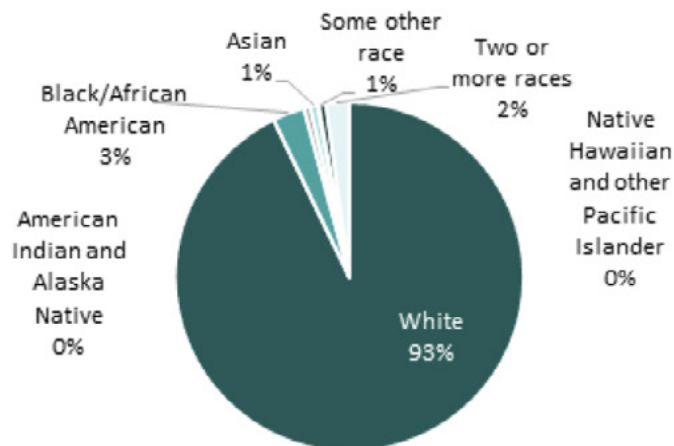


## Racial Diversity in Urban Counties Missouri, 2015-2019



Source: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates, Table DP05. Accessed April 9, 2021.

## Racial Diversity in Rural Counties Missouri, 2015-2019

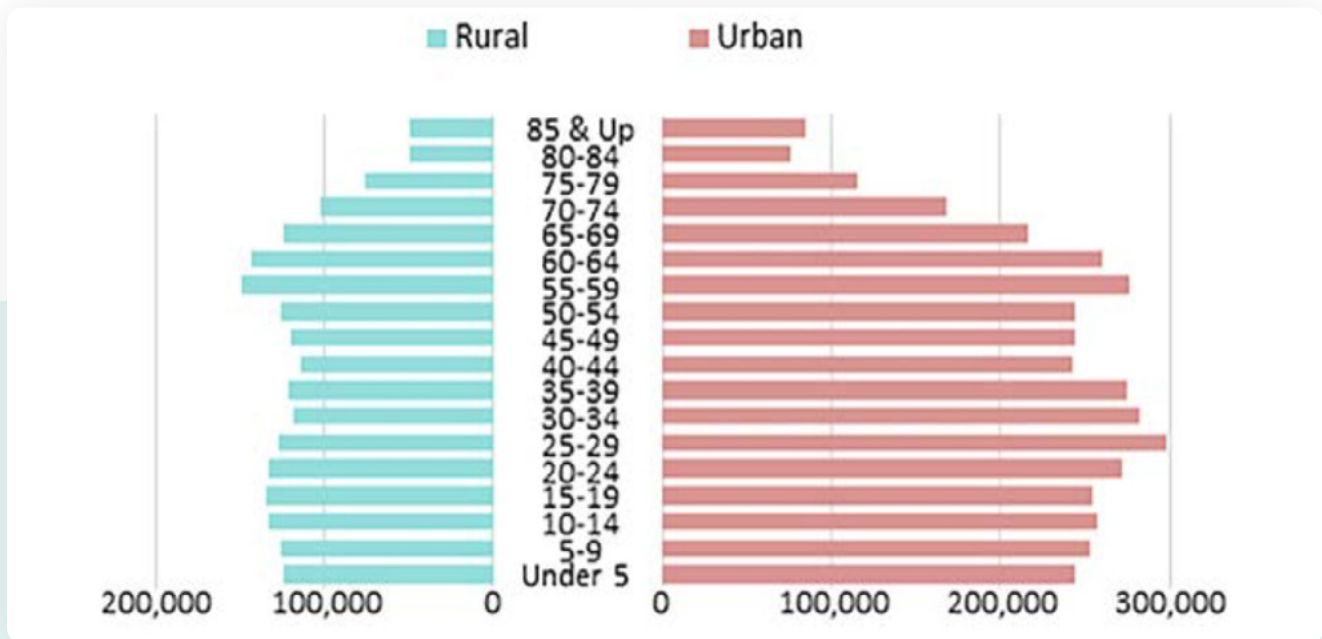


Source: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates, Table DP05. Accessed April 9, 2021.



## Age

Missouri’s rural population, like the U.S. rural population in general, skews older: **the largest single age group in rural communities was 55 to 59 years old, whereas the largest age group in urban areas was 25 to 29.** Similarly, the senior population in urban areas comprises an estimated 16.2% of urban population as compared to 19.4% in rural areas. Young adults in total (20 to 34 years old) make up 20.9% of urban areas but only 18.3% of rural communities. These trends are aligned with those of other States and rural communities within the US.



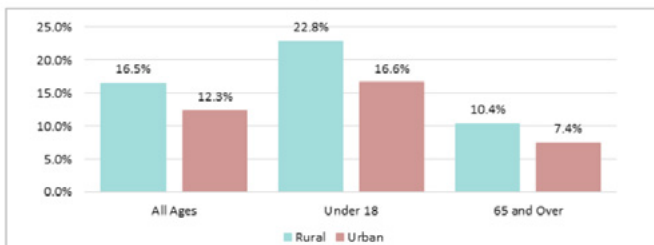
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## Income and Poverty

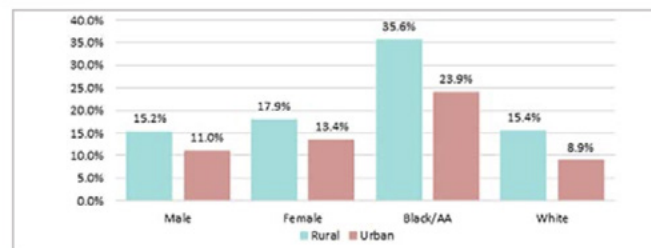
Average per capital income for all Missourians in 2021 was estimated at \$51,697, according to the USDA Economic Research Service<sup>9</sup>, with rural income estimated to be 22.6% lower at \$40,018. Pre-pandemic, and in line with national trends, rural communities in Missouri had a higher rate of poverty than urban counties, with 16.5% of rural residents versus 12.3% of urban residents living in poverty (and across the state, 13.7% of residents living below the federal poverty line). Recent data suggest the same disparity, with an estimated 15.9% rate of poverty among rural residents but only 10.9% in urban areas<sup>10</sup>.

**Poverty Rates by Age Group  
Missouri, 2015-2019**



Source: United States Census Bureau. American Community Survey 5 Year Estimates. Table S1701.

**Poverty rates by Sex and Race  
Missouri, 2015-2019**



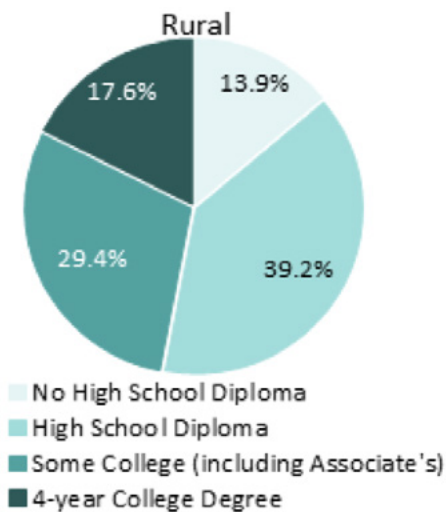
Source: United States Census Bureau. American Community Survey 5 Year Estimates. Table S1701.



## Education

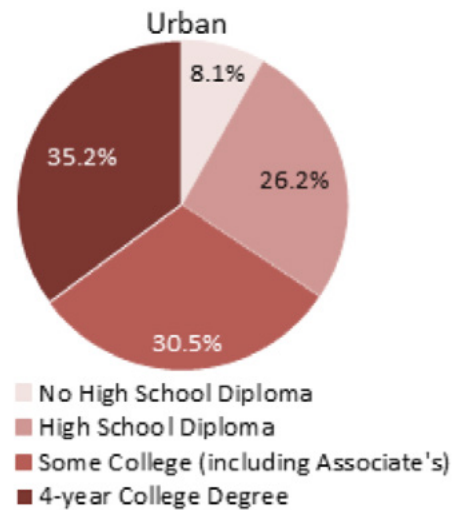
An estimated 86.1% of rural residents over the age of 24 had obtained a high school degree<sup>11</sup> as compared to 91.9% in urban counties. Of high school graduates, 65.7% of urban residents had attended or completed a college degree program, versus 47% in rural counties. Across the state, rural counties account for the lowest localized rates of high school graduation, with counties in southeast Missouri particularly represented: Wayne (76.2%) and Dunklin (76.3%) represent as the counties having the (two) lowest high school graduation rates in the State.

**Educational Attainment for Adults 25+ Missouri, 2015-2019**



Source: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates, Table S1501

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Source: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates, Table S1501



## Housing and Home Ownership

As a state of residence, Missouri enjoys a national reputation as having the 9<sup>th</sup> lowest cost of living in the entire United States, most notably the community of Joplin, MO with a Q3 2022 Cost of Living Index at 82.5 (lower than the lowest overall state average, Mississippi, at 84.5). Largely this designation is driven by housing costs, shown by a localized Housing Cost of Living index of 62.3.<sup>12</sup>

State-wide, Missouri comprises an estimated 2.46 persons per household, distributed across 2,807,604 total housing units. Housing units have a median unit value of \$171,800, of which approximately 67.7% are owner-occupied. Median monthly owner cost (with a mortgage) is \$1,343 and median gross rent across the state is \$886.<sup>13</sup>

Housing Assistance Council data identifies approximately 32% of Missouri's housing units as being located within a rural or small-town community, or an estimated 925,974 housing units, an apportionment that is in line with other indicators of rural population. Of these, 19.9% are considered vacant; of occupied units, 70.1% are owner-occupied and 29.9% rented. From within discrete housing units in Missouri non-urban communities, an estimated 13.2% are identified as mobile homes – more than double the U.S. rate of 6.3%. Just 2.3% of all rural and small-town housing units have been constructed since 2010, with nearly 46.6% of units valued at less than \$99,999, compared to the U.S. average of 23.6%<sup>14</sup>. Housing preservation and the development of more affordable housing stock continues to be a pressing issue for rural communities.

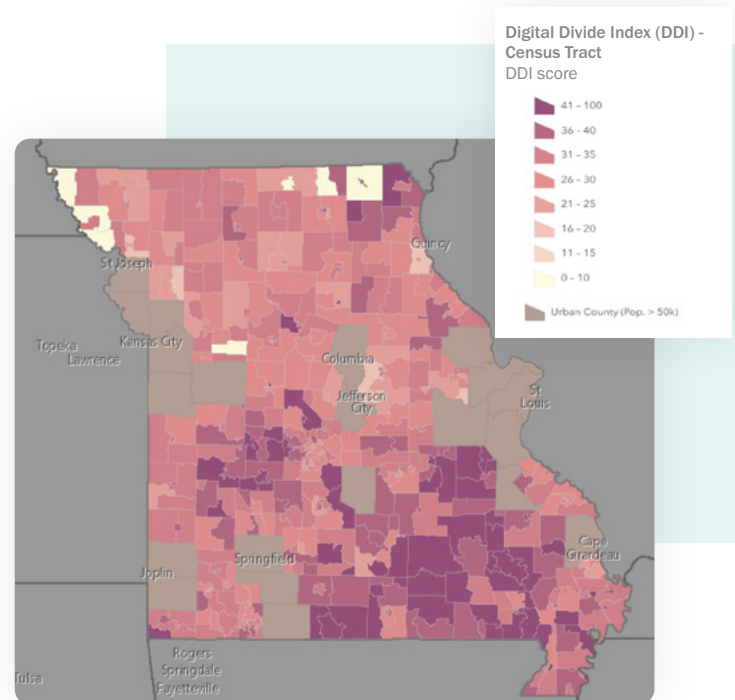


## Broadband Access

As in many rural communities across the U.S., access to quality broadband service in 2023 is considered essential to economic and community growth but remains a particularly significant challenge across rural Missouri. Despite a series of national programs dating to the 2000's, an estimated 42 million Americans still have no or limited access to high speed broadband, and an additional 100 million remain challenged by high costs and/or lack of digital skilling support<sup>15</sup>. Rural communities face this gap more acutely, especially in the aftermath of the SARS-Cov2 pandemic, when education and learning, social services and remote-work were pushed to online channels for much of the country. Identifying and addressing this digital divide remains essential to achieving parity between rural and urban communities.

### Digital Divide Index (DDI) in Rural Missouri

The DDI presents a composite visualization of broadband availability and uptake by household via a weighted estimate of internet adoption across the U.S. population. This information is based on physical access to the internet (internet availability based on Speedtest® by Ookla® Global Fixed and Mobile Network Performance Maps). The DDI overlays socioeconomic characteristics that indicate a potential



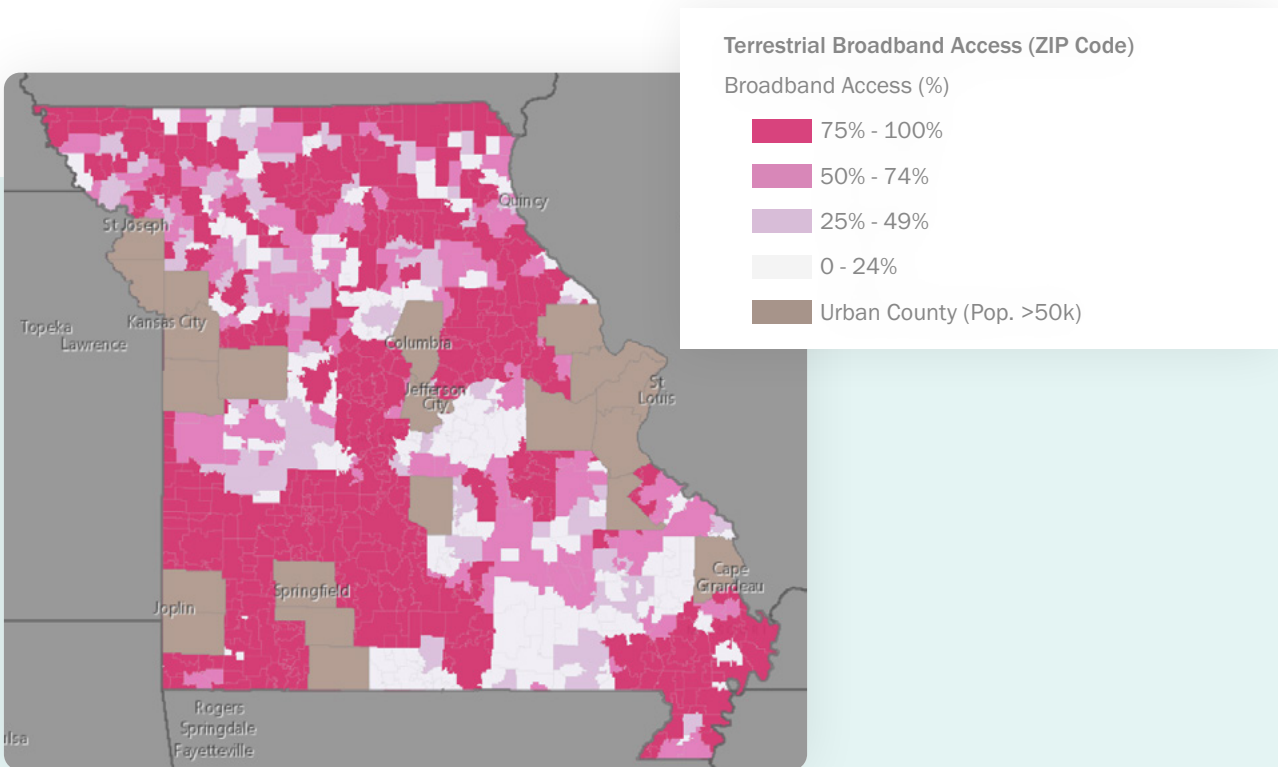
limitation in motivation, skills, and usage of technology. Rural census tracts in Southern Missouri experience the greatest “digital divide” under this measure; dark pink areas show the greatest opportunity and need to increase digital literacy/skilling and expand broadband infrastructure.

### Broadband Access in Rural Missouri

As an indicator of access, BroadbandNow reports sources of terrestrial broadband availability (including fixed wireless or wireline service) based on the FCC’s Form 477 dataset, shown here.

Terrestrial broadband access of at least 25Mbps download/3Mbps upload is available for most ZIP Codes in rural Southwest Missouri, while Ozarks region experiences 24% broadband coverage or less.

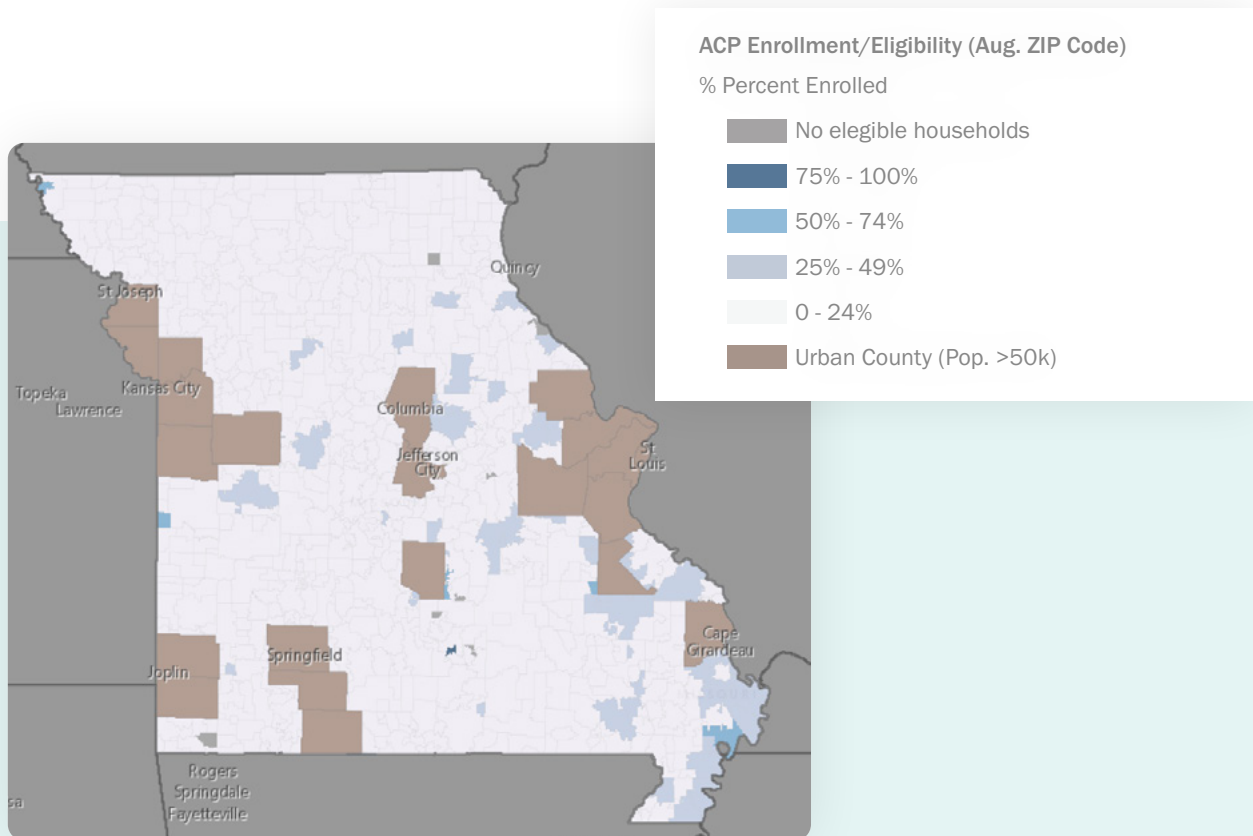
*These data are current as of August 2022 and do not include the November 2022 National Broadband Map release.*



## Affordable Connectivity Program (ACP) and Enrollment in Rural Missouri

The ACP is a federal program, administered by the FCC, that provides subsidies to qualifying households for broadband access. The benefit provides a discount of up to \$30 per month towards internet service for eligible households and up to \$75 per month for households on qualifying tribal lands.<sup>16</sup>

Many rural residents lack access to broadband services due to high internet/service provider costs. Though the ACP program seeks to mitigate this divide, many eligible rural Missouri households do not participate in the ACP, which suggests a need for more substantial outreach and mobilization around digital access issues.<sup>17</sup>







## Small Business Statistics and Access to Capital

Missouri boasts 150,761 employer establishments<sup>18</sup> and more than 542,000 total small businesses.<sup>19</sup> 1.2 million employees of those small businesses comprise 45.3% of the State’s total employed workforce. While Missouri’s economy as a whole has lagged U.S. averages over the past decade<sup>20</sup>, Missouri has maintained relatively high rates of entrepreneurship and small business creation: optimistically, this may suggest a bright future for the State as compared to other parts of the U.S., as **national data suggest local entrepreneurship may be the most effective form of long-term regional economic development.**<sup>21</sup> Notably, as the effects of the pandemic began to subside, Missouri enjoyed a net increase of 6,024 establishments opened (March 2020 to March 2021), although net employment in the State decreased by 66,235 jobs.<sup>22</sup>

Rural communities see this shift in employment differently than urban dwellers: while self-employed workers in cities may have transitioned to on-demand opportunities and the “gig economy,” rural workers shifting employment are more likely to reflect necessity – pursuing self-employment and entrepreneurship as a response to the loss and absence of manufacturing and large employer jobs. Housing Assistance Council data through 2017 demonstrate the importance of small business to rural communities – and show a 72% higher rate of self-employment when compared to the rest of the state.

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	Rural & Small Town	All other areas in MO	Difference
Total Estimated Labor Force	806,476	2,028,707	
Self-Employed in Own (not Incorporated) Business	64,499	94,314	
<b>% of Total Labor Force</b>	<b>8.00%</b>	<b>4.65%</b>	<b>172.03%</b>

## Capital Access

The availability of capital to nascent enterprises and small-but-growing businesses is a critical but often missing resource for non-urban communities.

During the period March 2020 to March 2021, Missouri banks reported \$2.2 billion in loans made to Missouri small businesses (those with revenues <\$1 million), with new lending of small business loans (\$100,000 or less) estimated to comprise \$2.0 billion of the total.<sup>24</sup>

Within rural communities, home loans represent an important structural resource, given that small business owners and nascent entrepreneurs disproportionately tap home equity as a source of startup, inventory and working capital. *HAC data again demonstrates a disparate lending reality for rural versus urban borrowers – including a 43% greater likelihood of loan application denial and a 72% greater instance of high-cost loan.*

	Rural & Small Town Areas		All other areas in MO		Difference
LOAN APPLICATIONS	Number	Percent			
Total Loan Applications HMDA 2017	55,680	(x)	16,728 3		
Denied Loan Applications	10,861	19.51%	22,772	13.61%	<b>143.29%</b>
HIGH COST LOANS					
Total Originated Loans HMDA 2017 Data	34,274	(x)	11,037 4		
High Cost Originations (First Lien >1.5% pts over prime, and 3.5% pts for a subordinate-lien loan)	35,593	10.48%	6,719	6.09%	<b>172.21%</b>

The Community Reinvestment Act (1977) continues to be instrumental in strengthening access to capital for small businesses in rural communities, but access to capital is continuously threatened by the ongoing trend of rural bank closures. **Given this reality, more public-private lending and capacity supports are needed.** One such public example is the USDA Rural Business Development Grant (RBDG) program, which awarded \$1,006,698 to 19 organizations across the state, tied to the creation or retention of 700 jobs in rural communities. Privately, philanthropy is well positioned to continue to draw attention to ongoing access to capital disparities impacting rural communities.





## Workforce

Missouri, much like other parts of the U.S. adjusting to post-pandemic shifts, is enjoying record low unemployment (in the range of 2.4%), with an estimated 74,542 unemployed and an increase of 71,500 jobs year over year from September 2021. The State tracks a total of 245,740 total active job postings, of which 76% represent permanent full-time jobs. Employers have maintained steady job openings across the various sectors represented in the State, led by Health Care and Social Assistance (25% of postings), Retail Trades (11%), Accommodation and Food Service (10%) and Manufacturing (10%).<sup>25</sup>

### Top Employer Job Postings

1. Mercy Health
2. SSM Health
3. BJC Healthcare
4. The Boeing Company
5. Walmart/Sam's
6. Dollar General
7. Washington University
8. Hospital Corp. of America (HCA)
9. Edward Jones
10. State of Missouri

State-wide Missouri enjoys a mean wage of \$51,390 across all occupations, with nearly 10% of positions (265,540) reporting salaries over \$100,000.



**245,740**

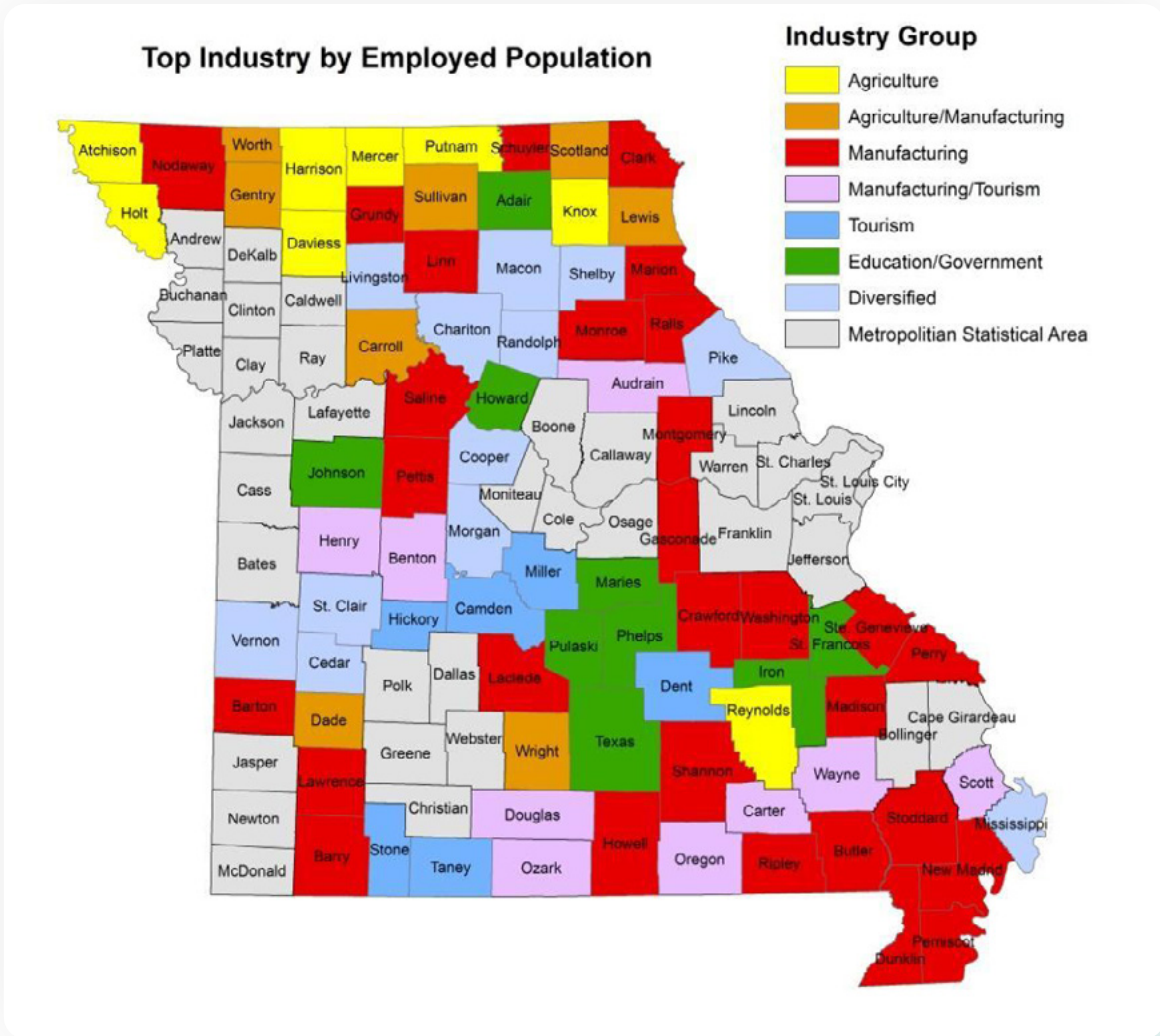
ACTIVE JOBS POSTINGS



**2.6%**

ESTIMATED UNEMPLOYMENT RATE

As in other areas of consideration, the state remains a study in contrasts: 58% of all employment is concentrated in the St. Louis and Kansas City regions, in particular high wage, and STEM opportunities. Rural and small-town employment continues to be led largely by manufacturing and agricultural employers, which have suffered significant losses over the preceding two decades, but which may suggest the possibility for future income gains in those communities as the U.S. continues to experience a substantial post-pandemic re-shoring of manufacturing industry.



Income disparities continue to persist across the region, however, as reflected by wage and earnings data.<sup>26</sup>

Region	Employment	Mean Wage	Jobs >\$100k Salary	High-Paying Job%
City of St. Louis	1,277,050	\$55,670	139,320	10.9%
Northwest WDA	90,570	\$45,189	6,260	6.9%
Southwest WDA	110,390	\$43,220	7,540	6.9%
South Central WDA	58,740	\$40,419	3,770	6.4%

*\*WDA = Workforce Development Area, a designated administrative jurisdiction*

Workforce and wage data reveal that many rural communities continue to suffer from a disjointed and underfunded workforce ecosystem. Though there exist several regional and statewide workforce serving agencies and non-profits, these services appear to be under-resourced by both public and private funders, leading to disjointed systems and programmatic gaps in serving rural populations, particularly low to moderate income job seekers. See appendix for additional workforce information.



## Philanthropic Funding in Rural Missouri

### Individual Giving and Wealth in Missouri

In the United States, philanthropic giving is common practice and is, in many ways, as American as apple pie. In fact, 65% of Fortune 500 companies offer a corporate matching donation program resulting in an estimated \$2-3 Billion for philanthropic giving annually <sup>27</sup>. Top income earners tend to contribute the largest share of individual grant-giving <sup>28</sup>, with much of this investment tending to focus on urban areas; wealth holders typically cluster in urbanized areas and thus give to more geographically identifiable and proximate causes, projects, and institutions.

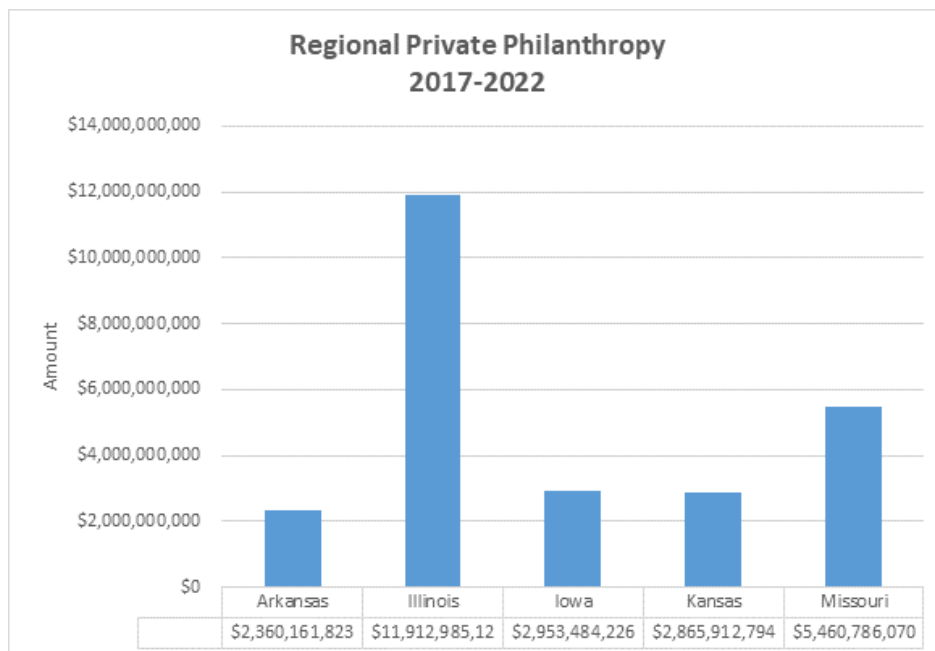
In Missouri, individual philanthropic giving (assuming those households with incomes of approximately \$200k+) represents 44% of all giving. Regionally, this level of investment and opportunity for transfer of wealth is sizeable. In fact, according to the Center of Rural Entrepreneurship (CRE), the transfer of wealth opportunity for Missouri over the next 50 years is estimated to be over \$1.5 trillion<sup>29</sup>. The CRE further estimates that if just 5% of the 10-year transfer of wealth opportunity were to be captured by local non-profit organizations, such as community foundations, those organizations would realize over \$6.75 billion in opportunity. This same 5% capture over 50 years is estimated to exceed \$75 billion. Given this assumption, CRE estimates that Missouri could capitalize on \$3.7B over the next 50 years to support various community investments. It is important to note that this data does not separate more liquid cash assets from constrained assets (land, buildings, businesses), so the actual availability of funds for transfer of wealth opportunities may be slightly more constrained. Though there exists great potential for individual giving and philanthropic investment in Missouri, channeling these funds into rural communities will require a mind and systems (paradigm) shift.

## Statewide Giving Totals (Rural and Urban 2017-2022)

Missouri	\$5,460,786,070
Arkansas	\$2,360,161,823
Iowa	\$2,953,484,226
Kansas	\$2,865,912,794
Illinois	\$11,912,985,125

*Foundational Giving in Missouri*

According to the Foundation Directory, Missouri philanthropic giving totaled over \$5B between 2017-2022. This philanthropic giving level is higher than adjacent states such as Iowa, Arkansas, and Kansas, but less than Illinois.





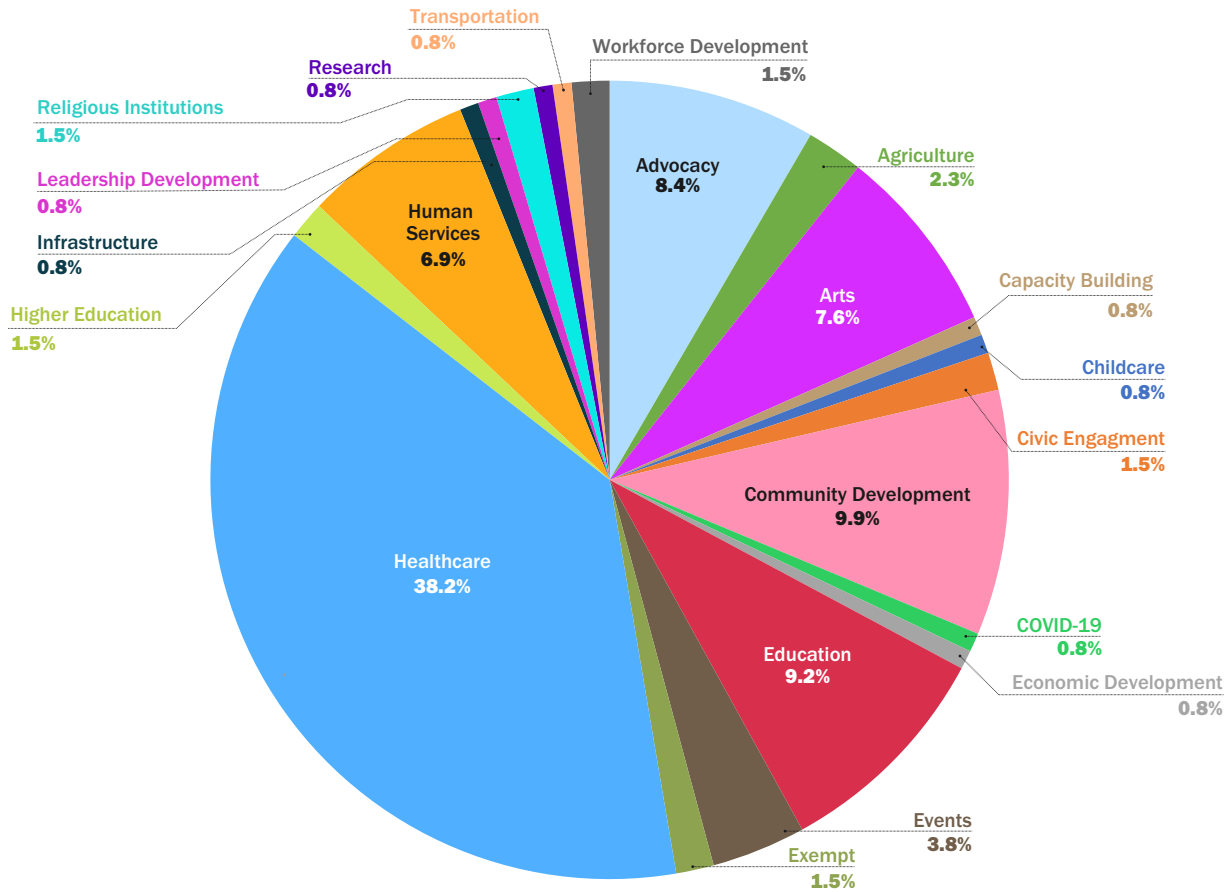
Though Missouri foundation giving is quite strong compared to adjacent states, rural communities within Missouri receive far less than more urbanized centers. According to the Grantsmanship Center, approximately 40 foundations in Missouri annually distribute more than \$1MM in grants, but only a small percentage of total giving is directed to rural areas (see below chart).<sup>30</sup>



As the above chart notes, between 2017-2022, Missouri foundations gave \$5,462,315,226 in private philanthropic investment<sup>31</sup>. Of this total investment, only \$21,500,976 (less than 1%) can be attributed to supporting projects in rural Missouri.<sup>32</sup>

The above data indicates that a large corpus of Missouri-based philanthropic giving goes to urbanized areas with a much smaller amount directed to rural areas. In fact, since 2019, the percentage of private philanthropic giving to rural areas has significantly decreased on an annual basis. Since 2017, the bulk of rural investment has been directed to health care investments (38%) while community development, capacity supports and economic development (some of the most needed investments in rural Missouri per stakeholder feedback) receive far less support (10% or less).

## Rural Missouri Private Philanthropy 2017-2022



Given the infinitesimal percentage of philanthropic giving directed to Rural Missouri, many rural areas may continue to struggle to seed and scale a variety of economic and community development projects. In many urbanized areas, non-profits capitalize on outside philanthropic investment to help fill gaps in capital stacks. These funds are often used as a non-federal/state share for required match in public funding opportunities (which often support key economic development projects). Private philanthropy fills this critical gap by providing capacity, connection,

and support to help communities strengthen economic development opportunities, but without regional alignment and a concerted strategy to prioritize rural investment, many communities will continue to struggle. Though philanthropy is strong in Missouri (compared to many other states), the impact of rural philanthropic giving, especially for economic development purposes, is far less noticeable.





# Rural Organizational Stakeholder Feedback

## Summary of Common Themes

As part of the organizational alignment analysis, Rural LISC conducted extensive stakeholder outreach, hosting many meetings (in person and virtually) with organizations invested in rural-based community/economic development and advocacy work. Interviewed organizations included the finance, academic, government, foundation, and non-profit sectors (see appendix for complete list of interviewed stakeholders). Many issues surfaced during these interviews, but common themes resonated throughout. The below summary encapsulates themes and viewpoints from the various stakeholder interviews.

Additionally, each theme corresponds with suggested actions and potential solutions as expressed by local stakeholders. Rural LISC believes that the best solutions are often conceptualized and known at the local level. For this reason, **we utilized direct stakeholder feedback to inform an alignment strategy that includes corresponding short and long-term action steps** – all discussed in greater detail under the Recommendations Section.



# Common Stakeholder Meeting Themes

## 1 Rural Communities Lack Alignment

- There exists a perceived lack of alignment around directing philanthropic investments to rural areas, including lack of knowledge around priority projects, players, and geographies. Stakeholders expressed a need for more focused, localized initiatives that can readily scale.
- There is a perception that foundations have been more reactive vs proactive in matters pertaining to community development. There was an expressed multi-stakeholder desire of foundations to align around key community and economic development opportunities (i.e., workforce, housing, transportation, childcare, broadband).

### ♥ Local Solution: Create a System for Alignment

- ♥ Given that economic development projects represent a small share of philanthropic investment in rural Missouri, stakeholders desired more direct funder support. Multiple nonprofit groups focus on social investments (particularly in SW Missouri), but economic development projects are not as prolific. Often economic asset initiatives (i.e. workforce development, workforce housing, infrastructure investments, and other wealth creation initiatives) are not prioritized by philanthropy.

## 2 Rural Communities Lack Resources: Human and Capital

- Many stakeholders noted a lack of capacity within rural communities to assist with capital stacking, public grant management, grant compliance, leverage, and deployment of existing programs (furthering tension around rural-urban resource allocation).
- Stakeholders noted that rural communities suffer from a lack of access to long-term, flexible capital for a variety of community and small business needs. In addition to limited flexible, long-term capital, rural areas also struggle with financial literacy and commercial bankability. Demand for micro-lending is strong.
- Stakeholders noted that rural communities lack knowledge and resources needed to grow and scale businesses and that more seed and venture capital is needed in rural areas.
- Stakeholders expressed that rural investments tend to lack an equity focus; equity needs to be embedded within a rural investment strategy.

### ♥ Local Solution: Humans and Capital

- ♥ Since limited capacity, talent and high turnover in rural communities make it challenging to take advantage of resources at the state and federal levels (even though USDA and other public agencies are present and active in the state), create a separate set-aside and corresponding matching funds for rural investment.
- ♥ Channel more individual wealth from the sidelines into a coordinated economic development RURAL effort. Create an independent entity solely dedicated to rural investment issues and advocacy.

### 3 Rural Communities Suffer from Infrastructure Disinvestment

- Many stakeholders noted disparities around infrastructure investment, especially high-speed internet access and how limited access imperils efforts to strengthen a variety of other community development needs.
- Stakeholders underscored a desire to act more regionally and strategically as it relates to prioritizing rural investment opportunities, especially around infrastructure (rural-centric) and economic development projects.

#### ♥ Local Solution: Broadband

- ♡ Create a matching grant program to leverage additional state and federal funds, especially for broadband opportunities, and better engage regional infrastructure providers.

### 4 Rural Communities Lack Prioritization and Corresponding Advocacy

- There exists substantial desire for more pronounced collaboration around rural investment opportunities and advocacy, especially at the regional level, but few opportunities exist.
- Stakeholders believe that major philanthropies tend to focus investments only in/around St. Louis or Kansas City (and other urbanized areas), leaving sizeable rural funding gaps.
- And perhaps of most significance, many interviewed stakeholders underscored that statewide leadership (public and private organizations) appear to possess a lack of rural awareness. Lack of awareness results in ongoing equity challenges.

## ♥ **Local Solution: Rural Prioritization and Corresponding Advocacy**

- ♥ Missouri lacks an entity charged with developing and overseeing a rural investment strategy. Stakeholders noted a need to coalesce around such an approach, but also reinforced that any such entity must be independent (not government controlled). Additionally, it was noted that this entity should have a targeted focus, such as highlighting investment opportunities and aligning funding around rural enhancement. Stakeholders expressed respect and support of the COGs as planners and solid fiscal agents but noted their limited capacity to serve rural areas.
- ♥ Many stakeholders embrace a regional mindset, and willingness to collaborate. Often regional planning initiatives are directed by the COGs, but these entities have rural capacity constraints. There is a lack of private sector involvement in the COG planning/prioritization process, resulting in untapped resources. Because of this, there exists a strong desire for more pronounced regional business sector engagement related to rural investment.



Rural-based resource alignment involves the coordination of multiple sectoral perspectives.

Each sectoral viewpoint is unique, and priorities often differ resulting in varying degrees of alignment and investment prioritization.



**Essentially, the viewpoints, as expressed by interviewed stakeholders, boil down to the following:**

Government agencies are frustrated that rural communities don't take more advantage of existing programmatic resources and funding opportunities (many programs exist but few rural communities participate). Rural organizations lament that they can't access government resources because they often lack the match and the capacity (labor and resources) needed for project development and deployment. In terms of deploying capital, private philanthropy is challenged by an inability to find impactful, scalable projects and corresponding non-profit partners. Funders desire ways to better connect with potential rural investment opportunities, but often lack the information and localized knowledge needed to do so. The business sector (represented by larger employers and corporate, regional foundations) is not often engaged in (public agency) rural investment prioritization, and thus remain unaware of key community project needs. Corporate foundations thus serve in a more reactionary mode, often funding initiatives that may be less strategic to broader regional economic development needs, but important to local, social causes. An exception to this being the financial industry which seems to be growing and strengthening economic investment in rural areas, particularly around affordable housing initiatives (and in parentship with local EDOs).

Stakeholder feedback revealed that there exists consensus and desire for a common rural investment approach that better allows stakeholders to convene and collaborate around shared ideas, challenges, and specific programmatic investment opportunities. This common platform is needed to catalyze several rural initiatives, including an overarching rural investment vision, project prioritization and general state and federal advocacy work. Rural LISC has laid out a series of recommendations below for how to achieve such alignment.



# Recommendations: Strengthening Rural Investment and Alignment



## Create Alignment

- Identify Rural Stakeholders
- Identify Rural Investors
- Formalize Consistent Meeting structure
- Formalize a collaborative and identify an independent funding organization as the main convener.
- Establish regular meetings to discuss a broader rural investment strategy.



## Unlock Rural Investment Opportunities

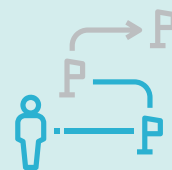
**Create short and long-term opportunities for the collaborative to tackle. Assign roles and responsibilities.**

1. Long Term: Work with State agency on broader rural investment vision/strategy
  2. Short-term: Outline Funding Priorities that the collaborative can support.
- Select Geographic Priorities
  - Target Investments



## Formalize Action Steps (Short and Long Term)

1. Short Term: Create Matching Fund Account
2. Short Term: Create Structure and list of Priorities for Advocacy Efforts
3. Long Term: Discuss and Formalize a P3 structure to govern rural investment statewide and to work with the State of Missouri on a more pronounced rural investment strategy and vision.



## Short-term Actions (1-2 years):

### 1 Create a Rural Collaborative (Year 1)

- △ **problem:** Rural Missouri Suffers from a Fractured Ecosystem
- ✓ **solution:** Focus on a Systems Approach: Create a **Rural Collaborative** that Aligns Philanthropic Investment Opportunities in a Manner that Strengthens the Rural Ecosystem

Rural America faces many impediments but one of the most significant challenges for rural Missouri is a continued lack of investment from corporate and philanthropic organizations. A cultural and systems shift is needed to address urban-rural investment disparities more fully. So how do we get there when rural investment resources (and capacity) are finite?

Stakeholders acknowledged a need and communal desire for creating some form of public-private partnership to help guide statewide rural investment. However, given existing resources and capacity constraints, Rural LISC advises against focusing on P3 creation in the short-term. Instead, Rural LISC believes a more fiscally prudent first step may be to simply align existing funders around rural investment opportunities and allow this alignment to help inform a collective vision and corresponding set of actions.

Rural LISC recommends that an independent (statewide) funding organization such as the Community Foundation of the Ozarks and/or Philanthropy Missouri serve as convener for a Rural Collaborative consisting of major rural investment-oriented stakeholders. The Rural Collaborative would serve as the catalyst needed to begin to re-align rural-based priorities with a focus on investment opportunities. The Rural Collaborative would convene rural investors with the explicit purpose of creating alignment and opportunity around seeding high impact rural investments that support community-based economic development growth

such as: housing, infrastructure, workforce development and small business/entrepreneurial supports. Rural Collaborative stakeholders should include strong representation from regional, rural anchor businesses such as Bass Pro, Silver Dollar, Arvest Bank, Cox Health, Lazy Boy, Chewy, along with representation from community, corporate and family foundations. The Rural Collaborative should also include representation from the Missouri Department of Economic Development, regional MPOs and key rural-serving economic development nonprofit organizations.

The Rural Collaborative convener should strive to gather rural investors on a regular reoccurring basis and work towards achieving consensus on ways in which rural funders can best coalesce around rural investment opportunities. The convener and participants should strive to identify a few key rural areas, and geographies, in which they can collaboratively work to support high-impact, scalable projects. Shorter-term objectives should focus on identifying specific investment opportunities for philanthropic alignment, but longer-term visioning initiatives should also be considered (see long-term strategies below).

Once the Rural Collaborative is formalized, this group should focus on identifying ways in which philanthropy can best support key rural investment priorities that would otherwise go unfunded. Below, Rural LISC has identified 4 key areas of focus and corresponding actions that the Rural Collaborative could consider for short and long-term implementation.

## 2 Achieve Localized Scale (Year 2)

⚠ **problem:** Rural communities struggle with a lack of capacity and leverage. They are often unable to organize smaller investment pools into larger opportunities needed to achieve scale and impact

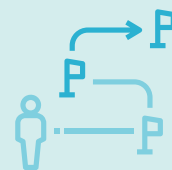
✅ **solution:** Create a Rural Matching Fund Account

The Rural Collaborative could create a pooled fund to support smaller, rural organizations that struggle to both identify and obtain matching funds needed to secure state and/or federal grant dollars for key economic development initiatives. Members of the funding collaborative could agree to jointly fundraise (from individuals, family foundations and larger foundations) to create a separate rural “matching fund”- an independent fund to help rural communities leverage opportunity. The collaborative would create the structure (delineate roles and responsibilities) and rules governing ways in which matching funds can be utilized, including specific sectors, programs, and priority geographies. A best practice approach may be to consider utilizing the matching funds to support key priority sectors that are often underfunded in rural communities but provide significant opportunity to scale, such as affordable housing, broadband pre-development initiatives and small business/entrepreneurial supports.

The matching fund could also be structured in a manner that provides for centralized resources to grantees, such as wrap-around technical assistance (TA). Rural LISC recommends that no less than 20% of the total award given be utilized to support TA, such as the hiring of personnel or local consultants who provide direct subject matter expertise related to project management needs. Wrap-around services could also help support leadership training and thus strengthen the capacity of local organizations.

The Community Foundation of the Ozarks and Philanthropy Missouri have an opportunity to amplify the rural voice by pooling funding opportunities and collaborating around key initiatives with larger, urban foundations. Essentially, the Rural Collaborative could serve as the amplification needed to encourage larger, urban-oriented foundations to utilize a higher percentage of annual giving for rural investment. There are several local foundations or other organizations that could be targeted for this purpose. Rural LISC compiled a list of over 40 foundations where total combined annual giving exceeds \$568MM (see appendix for a table of larger foundations where annual giving exceeds \$1MM). Additionally, regional banks and larger lending intermediaries could also be leveraged for this purpose.

As noted earlier, rural communities receive very little investment especially for economic development projects. A small fraction (even .5%) of statewide philanthropic annual giving, re-directed towards a matching fund for leverage purposes, could help transform a rural community.



## Longer-Term Actions (3+ Years)

### ③ Develop a Statewide Rural Investment Entity to Guide and Leverage Future Growth (Years 2-5+)

- △ **problem:** Missouri lacks a statewide vehicle to help leverage public and private capital, and corresponding programs, for rural investment. There is no (non-public) entity guiding the deployment of capital and programs in a strategic way.
- ✔ **solution:** Missouri would benefit from the creation of a statewide entity to assist with creating, attracting, and deploying resources to rural communities. There are a few ways this can be accomplished; one way is through the development of a public-private partnership (P3) and the other is through the creation of a Community Development Financial Institution (CDFI). Rural LISC recommends the latter, but we explore both below.

#### Consider: Public Private Partnership (P3) (Year 2-3)

As stated above in short-term actions, given existing fiscal and capacity constraints, Rural LISC initially recommends that the Rural Collaborative not be formalized as a separate 501c3 or similar non-profit entity, but rather be centralized in an organization like Philanthropy Missouri or the Community Foundation of the Ozarks, operating via a series of MOUs and CEAs in tandem with other key organizations. Once the Rural Collaborative gains momentum, and takes on added responsibilities, it would then be wise to consider a Public-Private Partnership (P3) structure to help oversee, leverage and direct more pronounced rural investment work.

A P3 structure would greatly enable the collaborative to better conceptualize and deploy a statewide rural vision and corresponding investment strategy. Greater rural awareness and awakening is needed statewide across sectors. The P3 process, because it involves pronounced coordination with various state agencies, businesses, and the non-profit sector, may best achieve buy-in and support of a

statewide rural investment strategy. For this reason, Rural LISC recommends that a P3 strategy, and corresponding statewide rural investment vision, be considered a longer-term objective of the Rural Collaborative.

### Consider: CDFIs (Year 5+)

An additional structure worth considering, is to allow the Rural Collaborative and/or P3 entity to develop into a statewide rural serving Community Development Financial Institution (CDFI). This type of entity could further the work of the Rural Collaborative by targeting key geographies for pronounced longer-term investment opportunities. CDFIs are specialized community based financial institutions with a primary mission to promote economic development by providing financial products and services to people and communities underserved by traditional financial practices, particularly in low income and rural communities. CDFIs include deposit and non-depository organizations such as community development banks and credit unions, and non-regulated institutions such as non-profit loan funds or venture capital funds. A P3 entity (after some years of organizational growth that includes programmatic and lending support) could be uniquely positioned to evolve into a statewide, rural serving CDFI and intermediary. This entity could also serve as a backbone of support to smaller, existing non-profits interested in exploring CDFI opportunities (such as Central Missouri Community Action). A more robust, working coalition of CDFIs (focused on rural MO investment) could significantly assist rural communities in attracting additional outside public-private resources which would help support existing and future programming, further moving the socio-economic impact needle.

Some CDFIs specialize in certain sectors and funds to support key community needs such as affordable housing, while others focus on small business and financial literacy supports. CDFIs come in all shapes and sizes, but they all share a common denominator – all are instrumental in helping communities attract outside investment and build capital stacks needed to support longer term housing, infrastructure, business, and community programmatic supports. CDFIs are also instrumental in state and federal advocacy efforts, helping to amplify common



community development challenges and solutions related to such things as: affordable housing, capacity supports, workforce development, public services, and small business assistance.

There are numerous examples of statewide rural serving CDFIs. Some examples to consider researching and possibly emulating include:

- FAHE
- Coastal Enterprises Inc
- Pathstone
- RUPCO
- Communities Unlimited
- Kentucky Highlands
- Grow South Dakota
- People Inc
- RCAC

#### 4 Undertake Rural Investment Advocacy (Years 3+)

⚠ **problem:** Missouri lacks a high-level rural investment vision and coordination entity.

✅ **solution:** Create a State-wide organization to focus and guide rural investment

Once the Rural Collaborative has developed and deployed short term objectives (e.g., matching fund account and entity establishment), it should then embrace longer-term advocacy initiatives to better amplify the significance of rural investment. The Rural Collaborative could help seed the creation of more pronounced rural prioritization at the state level, which is needed to better engage and leverage opportunities with other national intermediaries, federal agencies, and advocacy groups.

One way to achieve buy-in for a longer-term rural investment vision is to cultivate a *Rural Advocacy Committee* - within a state agency or the Governor's Office - that directly works with the Rural Collaborative on addressing rural investment needs, specifically helping to structure and inform a statewide rural investment strategy. This public committee would also liaise with other government structures/agencies such as the existing Rural Affairs Caucus within the Legislature. Several states have Rural Advisory Councils, including the State of Louisiana.

Louisiana's [Rural Advisory Council](#) is appointed by the Governor and works with the State Department of Economic Development to develop the state's rural investment strategy. Notably, though Louisiana does have this Council in place, its effectiveness is dependent on guidance and direction from the State Economic Development agency.

For this reason, Rural LISC recommends that the Missouri Rural Advisory Council be embedded at a state agency, such as the Missouri Department of Economic

Development, but that it be Chaired by the head of the Rural Collaborative and include rural community development members and funders. The Collaborative and Advisory Council would work in tandem with the Missouri Department of Economic Development (and other state agencies) to help inform a comprehensive statewide approach to rural investment. Such joint venturing is needed to better inform a long-term, sustainable rural investment vision for Missouri.



## Final thoughts

Missouri is fortunate to have a solid base of philanthropic and corporate funders, along with committed state leaders. **Bringing these parties together, in an aligned manner that focuses on rural investment, will produce the results needed to address the systemic issues that have previously limited outcomes for 97% of the state.** However, doing so requires a concerted effort around alignment and prioritization of resources and impact areas. The importance of serving rural communities necessitates a new systems level approach that incorporates short and long-term objectives committed to changing funding allocations and project prioritization practices.

Although this report identifies several short, medium, and long-term actions, it is critical that rural stakeholders align themselves to act. Rural LISC hopes that this report serves as the catalyst needed to create such an alignment. Please refer to the appendix for additional information on data and resources cited within the report.

A photograph of several people holding hands in a circle, symbolizing unity and teamwork. The image is overlaid with a semi-transparent teal filter. The word "Appendices" is centered in white, bold text.

# Appendices

## Stakeholder Engagement

Name	Organization	Title
<b>11/02/2022 Meeting: Branson, Taney County, MO</b>		
Jonas Arjes	Taney County Partnership	Executive VP
<b>11/02/2022 Meeting: CFOzarks Springfield RoundTable</b>		
Brian Fogle	Community Foundation of the Ozarks	President
Ron Reed	City of Houston. MO	Dir. Econ Dev/Consultant
Alice Wingo	Community Foundation of the Ozarks	VP Reg. Advancement
Ashley Silva	Community Foundation of the Ozarks	AVP Affiliates
Hollie Elliot	Dallas County EDG	Exec. Dir.
Allen Kunkel	MSU	AVP for Econ Dev
Cody Cox	eFactory/MSU	Consultant
Jason Ray	SMCOG	Exec. Dir.
John Everett	Legacy Bank	CEO
Tyler Gunlock	Ash Grove Area Comm. Foundation	Chair
Lindsey Dumas	OACAC	Resource Dev. Manager
<b>11/03/2022 Meeting: One-on-One, Jefferson City</b>		
Jim Fram	MEDC	Ex Dir and Consultant
<b>11/03/2022 Meeting: CFOzarks Jefferson City Round Table</b>		
Brian Fogle	Community Foundation of the Ozarks	President
Greg Batson	USDA-RD, National Initiatives	Manager
Chris Thompson	WCCA/New Growth	CEO
Sarah Morrow	MO Foundation for Health	Reg. Dir.
Sandra Cabot	MO DED	PM
Mary Hinde	NWMO Comm. Foundation	President
Luke Holtschneider	Jeff City Reg. Econ Partnership	CEO
Amy Wescott	Philanthropy MO	Rep, Out of State Funders
Sheldon Weisgrau	MO Foundation for Health	Rural Health SME
Maria Bancroft	Meramec Re. Planning Commission	Biz Loan Specialist
Amy Stringer-Hessel	Anonymous Funder	Rep.
Kim Geralt	MO Partnership	Biz. Recruitment Mgr
Chet Daniel	Crowder College	i-VP Academic Affairs
Emily LaRoy	MO Farm Bureau	Senior Policy Advisor
Claire Rippel	U of MO Extension Service	Comm. Engagement Specialist
Sharon Gulick	U of MO Extension Service	Semi-Retired (former Dir. ED)
Larry Pollard	Community Econ Dev. Advisor	Vice President
Bill Jackson	Chariton County Community Foundation	Board Member

<b><i>11/03/2022 Meeting: MO Department of Economic Development (DED) (Truman Building)</i></b>		
Michelle Hataway	MO Dept. of Econ. Dev	Deputy Director
Paul Eisenstein	MO Dept. of Econ. Dev	Division Dir./Strat & Performance
Brian Fogle	Community Foundation of the Ozarks	President
<b><i>11/03/2022 Meeting: Meramec Regional Planning Commission (Truman Bldg)</i></b>		
Bonnie Prigge	Meramec Reg. Planning Comm	Exec. Dir
Doug Hermes	MACOG	Statewide Planning Coordinator
Jeremy Tanz	SEMORPC	Exec. Dir
Brian Fogle	CFOzarks	President
<b><i>11/03/2022 Meeting: One-on-One with CMCA (Columbia, MO)</i></b>		
Darin Preis	Central MO Community Action	Exec. Dir.
Bernie Andrews	ColumbiaREDI.com	Exec. VP
<b><i>12/12/2022 and 1/02/2023 Meeting: One-on-One with Arvest Bank</i></b>		
Jason England	Arvest Bank	CEO
<b><i>12/15/2022 Meeting: One-on-One with Bass Pro/Community Development</i></b>		
Sarah Hough	Bass Pro (Community Development)	Exec. Dir.
<b><i>12/15/2022 Meeting: One-on-One with Herschend Family Foundation</i></b>		
Anne E	Herschend Family	Exec. Dir.
<b><i>1/17/2023 Meeting: One-on-One with Heartland Forward</i></b>		
David Shideler	Heartland Forward	Research Director
<b><i>2/1/2023 Meeting: One-on-One with MO Farm Bureau</i></b>		

# Summary of +\$1M MO Funding Foundations

According to The Grantsmanship Center, the top giving Missouri foundations (where annual giving is greater than \$1MM) include:

Foundation	Total Annual Giving
<a href="#">The Greater Kansas City Community Foundation and Affiliated Trusts</a>	\$204,070,060
<a href="#">Missouri Foundation for Health</a>	\$47,533,133
<a href="#">Hall Family Foundation</a>	\$35,790,785
<a href="#">Enterprise Holdings Foundation</a>	\$33,133,960
<a href="#">James S. McDonnell Foundation</a>	\$25,030,606
<a href="#">Ewing Marion Kauffman Foundation</a>	\$24,937,996
<a href="#">Emerson Charitable Trust</a>	\$24,818,074
<a href="#">Baver Fund</a>	\$21,074,675
<a href="#">Health Forward Foundation</a>	\$19,519,661
<a href="#">Community Foundation of the Ozarks</a>	\$15,279,743
<a href="#">William T. Kemper Foundation</a>	\$13,573,965
<a href="#">Marion and Henry Bloch Family Foundation</a>	\$12,467,733
<a href="#">Muriel McBrien Kauffman Foundation</a>	\$10,804,065
<a href="#">Anheuser-Busch Foundation</a>	\$10,520,708
<a href="#">St. Louis Community Foundation</a>	\$8,282,794
<a href="#">JSM Charitable Trust</a>	\$7,947,322
<a href="#">The Francis Family Foundation</a>	\$5,524,416
<a href="#">Ameren Corporation Charitable Trust</a>	\$3,993,474
<a href="#">Sosland Foundation</a>	\$3,494,595
<a href="#">Dana Brown Charitable Trust</a>	\$3,374,150
<a href="#">Truman Heartland Community Foundation</a>	\$3,326,055
<a href="#">Deer Creek Foundation</a>	\$2,747,235
<a href="#">The H &amp; R Block Foundation</a>	\$2,703,918
<a href="#">Lutheran Foundation of St. Louis</a>	\$2,582,500
<a href="#">Fox Family Foundation</a>	\$2,202,185
<a href="#">Express Scripts Foundation</a>	\$1,976,992
<a href="#">Interco Charitable Trust</a>	\$1,931,637
<a href="#">Panera Bread Foundation, Inc.</a>	\$1,918,881
<a href="#">John W. &amp; Effie E. Speas Memorial Trust</a>	\$1,668,000
<a href="#">Victor E. Speas Foundation</a>	\$1,655,560
<a href="#">American Century Companies Foundation</a>	\$1,600,000
<a href="#">Caleres Cares Charitable Trust</a>	\$1,571,542
<a href="#">Commerce Bancshares Foundation</a>	\$1,516,648
<a href="#">Daughters of Charity Foundation of St. Louis</a>	\$1,515,378
<a href="#">The Spire Foundation</a>	\$1,464,766
<a href="#">Hallmark Corporate Foundation</a>	\$1,405,831
<a href="#">Trio Foundation of St. Louis</a>	\$1,342,500
<a href="#">Burns &amp; McDonnell Foundation</a>	\$1,316,966
<a href="#">Gateway Foundation</a>	\$1,310,001
<a href="#">Community Foundation of Northwest Missouri</a>	\$1,264,555

Since 1995 Rural LISC has invested more than \$9.7 million in grants, loans, equity and lines of credit in three partners serving rural Missouri, leveraging more than \$133 million. This investment has resulted in the development and preservation of 578 affordable homes, development of 33,733 square feet of commercial and community space, assisted 29 small businesses, created/retained 388 jobs and supported 100 children. Public and private funds make up the majority of this investment, including funds from HUD Section 4 and USDA RCDI.



# USDA ERS Population Indicators

Rural Population Indicators for United States, 2000											
Rural is defined as areas outside...	Rural definition (see details in data appendix)										U.S. total
	Census Places with a population ≥			Census Urban Areas with a population ≥			OMB metro counties	ERS RUCA tract codes 1-3	USDA B&I ineligible locations		
	2,500	10,000	50,000	2,500	10,000	50,000					
<b>Population</b>											
Total population considered rural (million)	87.7	115.8	177	59.1	70.6	89.5	48.8	57.6	101.9		281.4
Percent of population considered rural	31.1	41.1	62.9	21	25.1	31.8	17.4	20.5	36.2		N/A
Percent of land area considered rural	97	97.9	99	97.4	97.6	98	74.6	81.2	97.9		N/A
Population density (people/sq mile)	25.6	33.4	50.5	17.1	20.4	25.8	18.5	20	29.4		79.6
<b>Age</b>											
Percent younger than 18	26	25.9	25.7	26.1	26	25.7	25.2	25.3	25.6		25.6
Percent 19 to 64	61.5	61	61.1	61.1	60.8	60.7	59.9	59.9	60.7		61.9
Percent 65 or older	12.5	13.1	13.1	12.8	13.2	13.6	15	14.8	13.7		12.4
<b>Ethnicity</b>											
Percent non-Hispanic Black	6.9	7.2	8.3	5.9	6.6	7.2	8.4	8.4	7.5		12
Percent American Indian	1.2	1.1	0.9	1.6	1.6	1.4	1.8	1.8	1.3		0.7
Percent Hispanic	5	5.8	7.8	4	4.8	6.1	5.3	6.6	6.4		12.5
<b>Education</b>											
Percent not completing high school	19.2	19.1	18.4	21.2	21.6	21.8	23.5	23.7	21.4		19.6
Percent completing high school only	33.7	33.1	31.2	36.2	35.8	35	35.9	35.5	34.5		28.6
Percent with only some college	20.4	20.5	21	20.1	20.1	20.3	19.7	19.8	20.5		21
Percent with a college degree or higher	26.8	27.3	29.4	22.5	22.4	22.9	20.8	21	23.6		30.7

## Rural Population Indicators for Missouri, 2000

<i>Rural is defined as areas outside...</i>	Rural definition (see details in data appendix)									State total
	Census Places with a population ≥			Census Urban Areas with a population ≥			OMB metro counties	ERS RUCA tract codes 1-3	USDA B&I ineligible locations	
	2,500	10,000	50,000	2,500	10,000	50,000				
<b>Population</b>										
Total population considered rural (million)	2.2	2.9	4.1	1.7	2.1	2.5	1.5	1.8	2.6	5.6
Percent of population considered rural	38.7	51.5	74.2	30.6	37.6	44.8	27.3	31.9	46.8	N/A
Percent of land area considered rural	96.8	97.7	98.9	97.4	97.7	98.1	72.4	78.3	97.9	N/A
Population density (people/sq mile)	32.4	42.8	60.9	25.5	31.3	37.1	30.6	33.1	38.8	81.2
<b>Age</b>										
Percent younger than 18	26.4	26.2	25.8	26.1	26.0	25.6	24.7	24.9	25.5	25.5
Percent 19 to 64	60.6	60.1	60.4	60.0	59.4	59.8	59.1	59.0	59.9	61.0
Percent 65 or older	13.0	13.7	13.8	13.9	14.6	14.6	16.2	16.1	14.6	13.5
<b>Ethnicity</b>										
Percent non-Hispanic Black	3.8	5.1	6.7	0.9	1.7	2.5	3.1	3.1	2.6	11.1
Percent American Indian	0.5	0.5	0.4	0.5	0.5	0.5	0.5	0.5	0.5	0.4
Percent Hispanic	1.2	1.3	1.5	1.1	1.2	1.4	1.4	1.6	1.5	2.1
<b>Education</b>										
Percent not completing high school	20.5	20.5	18.7	22.2	22.8	22.7	24.7	24.6	22.5	18.7
Percent completing high school only	37.9	36.8	34.1	40.4	40.0	38.9	39.4	39.2	38.6	32.7
Percent with only some college	20.8	20.9	21.5	19.7	19.7	19.9	18.8	19.0	20.0	21.9
Percent with a college degree or higher	20.8	21.8	25.8	17.8	17.6	18.5	17.1	17.3	18.9	26.7

## Rural Population Indicators for Missouri, 2000

<i>Rural is defined as areas outside...</i>	<a href="#">Rural definition (see details in data appendix)</a>									State total
	Census Places with a population ≥			Census Urban Areas with a population ≥			OMB metro counties	ERS RUCA tract codes 1-3	USDA B&I ineligible locations	
	2,500	10,000	50,000	2,500	10,000	50,000				
<b>Income</b>										
Average household income (\$1,000)	48.0	48.0	51.0	45.0	44.0	43.0	38.0	39.0	43.0	50.0
Percent in near-poverty households	9.4	9.5	8.6	10.3	10.6	10.8	12.4	12.2	10.8	8.8
Percent in below-poverty households	10.9	11.2	10.6	11.8	12.4	13.0	15.6	15.1	13.0	11.7
Percent in deep-poverty households	4.2	4.4	4.3	4.4	4.7	5.1	6.0	5.9	5.1	5.1
<b>Employment</b>										
Percent in agriculture, forestry, fishing, hunting, mining industries	4.8	3.9	2.8	6.1	5.4	4.7	5.7	5.4	4.5	2.2
Percent traveling > 1/2 hour to work	11.4	10.9	11.3	10.2	9.7	8.7	6.8	6.9	8.5	11.3
<b>Housing</b>										
Percent seasonal housing	6.8	5.5	4.0	8.4	7.1	6.2	8.2	7.2	6.0	3.0
Percent without complete plumbing	2.2	1.8	1.4	2.6	2.2	2.0	2.3	2.1	1.9	1.3
<b>Household composition</b>										
Percent 65 and older and living alone	26.1	28.0	28.7	26.3	28.1	29.1	30.3	30.4	29.2	30.2
Percent own children under 18 in female-headed household	13.6	16.0	17.2	12.1	14.5	15.9	17.7	17.8	16.3	20.7

# 2021 Employment and Wage Statistics (MERIC)

## 2021 Occupational Employment and Wage Statistics

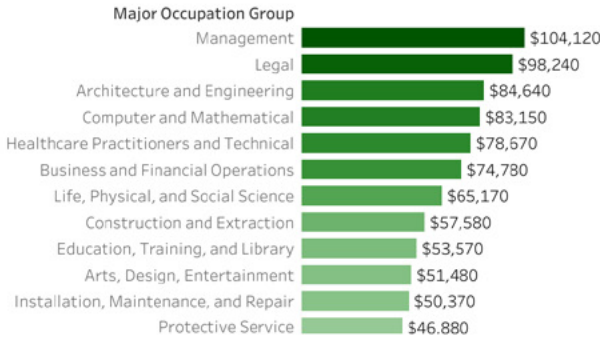
Select a Region  
Missouri

### Total, All Occupations Data in Missouri

	Employment	Mean Wage	10th Percentile Wage	25th Percentile Wage	Median Wage	75th Percentile Wage	90th Percentile Wage
<b>Show Hourly Wages</b>	2,728,100	\$51,390	\$22,960	\$28,640	\$38,130	\$60,560	\$93,080

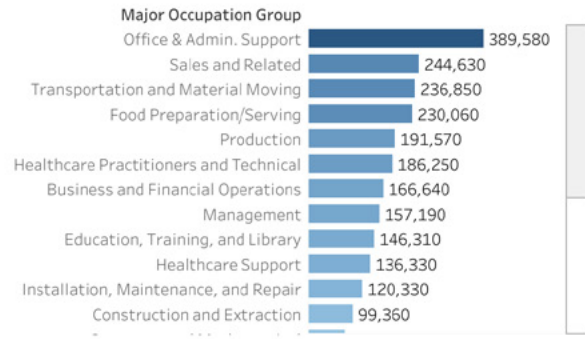
### Average Wages for Major Occupation Groups in Missouri

Select a major occupation group to view the detailed occupations within that group



### Employment in Major Occupation Groups in Missouri

Select a major occupation group to view the detailed occupations within that group



### Detailed Occupation Data for All Occupations in Missouri

SOC Code	Occupation Title	Employment	Mean Wage	25th Percentile ..	Median Wage	75th Percentile ..	Employment Error	Wage Error
11-0000	Management Occupations	157,190	\$104,120	\$59,650	\$91,790	\$129,570	1.3	0.8
11-1011	Chief Executives	3,130	\$189,620	\$99,880	\$162,630		7.7	3.7
11-1021	General and Operations Managers	76,710	\$96,820	\$47,570	\$76,990	\$126,560	1.6	1.1
11-1031	Legislators	920	\$40,280	\$21,420	\$21,870	\$46,600	22.3	13.7
11-2011	Advertising and Promotions Managers	380	\$101,490	\$78,310	\$99,510	\$119,860	16.2	3
11-2021	Marketing Managers	2,610	\$120,560	\$80,880	\$102,060	\$151,730	8	2.3
11-2022	Sales Managers	4,770	\$135,260	\$88,760	\$126,240	\$165,670	4.2	2.7
11-2032	Public Relations Managers	970	\$117,480	\$78,080	\$103,020	\$150,750	7.4	2.3

## 2021 Occupational Employment and Wage Statistics

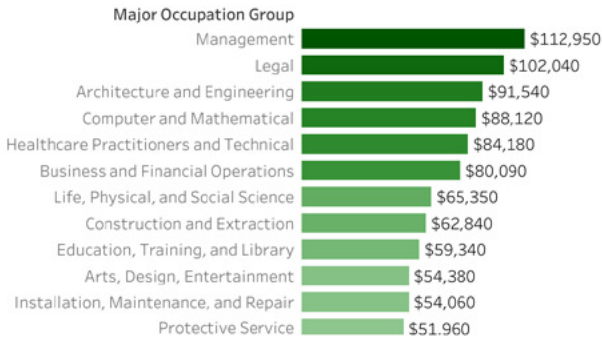
Select a Region  
St. Louis, MO-IL MSA

### Total, All Occupations Data in St. Louis, MO-IL MSA

	Employment	Mean Wage	10th Percentile Wage	25th Percentile Wage	Median Wage	75th Percentile Wage	90th Percentile Wage
<b>Show Hourly Wages</b>	1,277,050	\$55,670	\$23,670	\$29,390	\$44,050	\$63,520	\$99,360

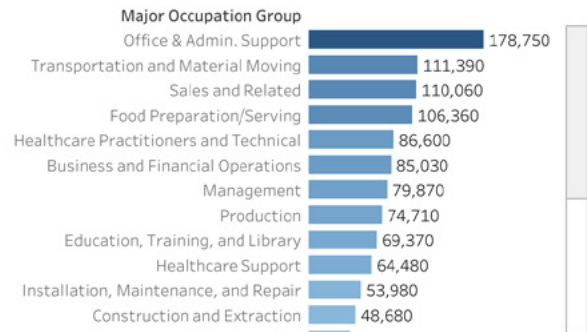
### Average Wages for Major Occupation Groups in St. Louis, MO-IL MSA

Select a major occupation group to view the detailed occupations within that group



### Employment in Major Occupation Groups in St. Louis, MO-IL MSA

Select a major occupation group to view the detailed occupations within that group



### Detailed Occupation Data for All Occupations in St. Louis, MO-IL MSA

SOC Code	Occupation Title	Employment	Mean Wage	25th Percentile ..	Median Wage	75th Percentile ..	Employment Error	Wage Error
11-0000	Management Occupations	79,870	\$112,950	\$62,890	\$99,060	\$140,730	1.4	1.1
11-1011	Chief Executives	1,350	\$219,420	\$131,440	\$172,330		8.7	3.5
11-1021	General and Operations Managers	35,110	\$108,110	\$54,530	\$83,860	\$137,660	1.6	1.4
11-1031	Legislators	750	\$48,820	\$22,880	\$22,880	\$59,000	15.8	8.8
11-2011	Advertising and Promotions Managers	200	\$101,880	\$78,310	\$99,090	\$119,910	19.8	3.5
11-2021	Marketing Managers	1,760	\$124,150	\$83,720	\$103,830	\$158,690	7.3	2.1
11-2022	Sales Managers	3,140	\$141,970	\$95,800	\$127,710	\$168,490	4.4	2.7
11-2032	Public Relations Managers	580	\$120,350	\$80,710	\$103,030	\$161,380	8.5	2.3

## 2021 Occupational Employment and Wage Statistics

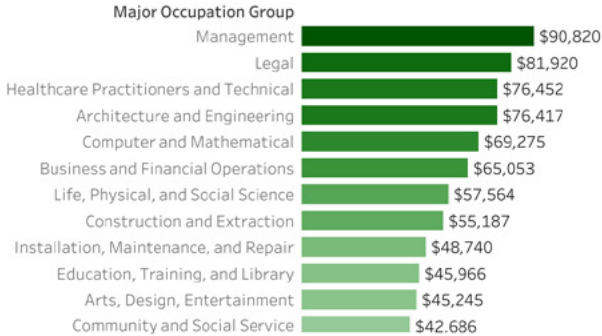
Select a Region  
Northwest WDA

### Total, All Occupations Data in Northwest WDA

	Employment	Mean Wage	10th Percentile Wage	25th Percentile Wage	Median Wage	75th Percentile Wage	90th Percentile Wage
<b>Show Hourly Wages</b>	90,570	\$45,189	\$22,814	\$28,392	\$37,274	\$48,807	\$76,574

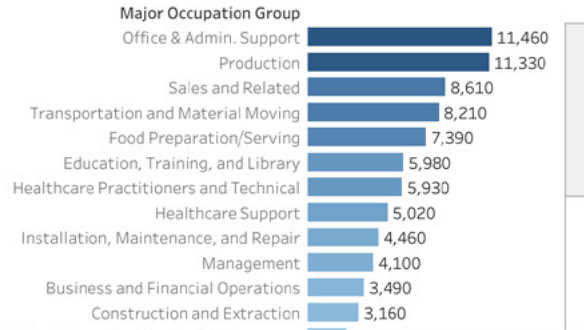
### Average Wages for Major Occupation Groups in Northwest WDA

Select a major occupation group to view the detailed occupations within that group



### Employment in Major Occupation Groups in Northwest WDA

Select a major occupation group to view the detailed occupations within that group



### Detailed Occupation Data for All Occupations in Northwest WDA

SOC Code	Occupation Title	Employment	Mean Wage	25th Percentile ..	Median Wage	75th Percentile ..	Employment Error	Wage Error
11-0000	Management Occupations	4,100	\$90,820	\$48,765	\$77,497	\$113,882	2.18	0.69
11-1011	Chief Executives	120	\$130,117	\$60,299	\$100,780	\$151,072	9.2	4.75
11-1021	General and Operations Managers	2,070	\$84,994	\$46,191	\$62,518	\$101,872	2.53	0.98
11-1031	Legislators	60	\$37,031	\$21,424	\$21,424	\$36,451	14.73	6.93
11-2022	Sales Managers	80	\$119,397	\$74,869	\$105,232	\$158,991	12.12	4.02
11-3012	Administrative Services Managers	60	\$98,552	\$62,435	\$94,522	\$125,337	17.4	5.71
11-3013	Facilities Managers	60	\$88,866	\$59,320	\$79,658	\$118,647	17.13	5.04
11-3021	Computer and Information Systems Managers	70	\$118,010	\$79,337	\$101,224	\$150,010	14.43	4.78

## 2021 Occupational Employment and Wage Statistics

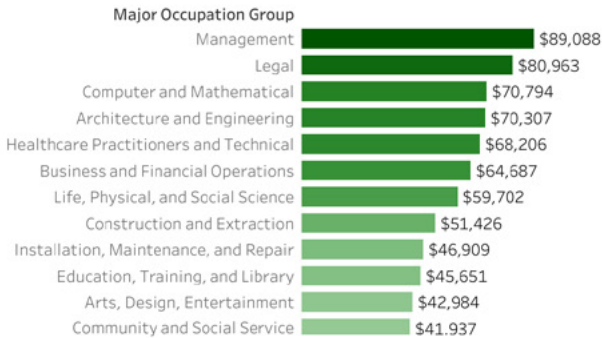
Select a Region  
Southwest WDA

### Total, All Occupations Data in Southwest WDA

	Employment	Mean Wage	10th Percentile Wage	25th Percentile Wage	Median Wage	75th Percentile Wage	90th Percentile Wage
<b>Show Hourly Wages</b>	110,390	\$43,220	\$22,321	\$26,930	\$35,949	\$47,854	\$73,503

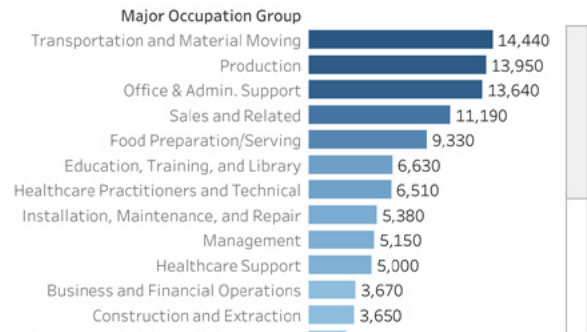
### Average Wages for Major Occupation Groups in Southwest WDA

Select a major occupation group to view the detailed occupations within that group



### Employment in Major Occupation Groups in Southwest WDA

Select a major occupation group to view the detailed occupations within that group



### Detailed Occupation Data for All Occupations in Southwest WDA

SOC Code	Occupation Title	Employment	Mean Wage	25th Percentile ..	Median Wage	75th Percentile ..	Employment Error	Wage Error
11-0000	Management Occupations	5,150	\$89,088	\$47,814	\$76,942	\$115,857	2.03	0.61
11-1011	Chief Executives	100	\$136,205	\$47,376	\$126,118	\$163,637	10.42	5.27
11-1021	General and Operations Managers	2,690	\$82,822	\$45,276	\$62,315	\$101,248	2.28	0.86
11-1031	Legislators	40	\$42,018	\$21,424	\$21,424	\$28,872	19.57	13.8
11-2021	Marketing Managers	50	\$119,535	\$80,374	\$102,690	\$151,110	16.21	4.35
11-2022	Sales Managers	120	\$118,823	\$74,282	\$112,779	\$155,447	9.95	3.15
11-3012	Administrative Services Managers	50	\$102,357	\$71,615	\$91,787	\$119,145	15.61	5.4
11-3013	Facilities Managers	50	\$95,970	\$68,952	\$94,522	\$113,256	14.58	4.59

## 2021 Occupational Employment and Wage Statistics

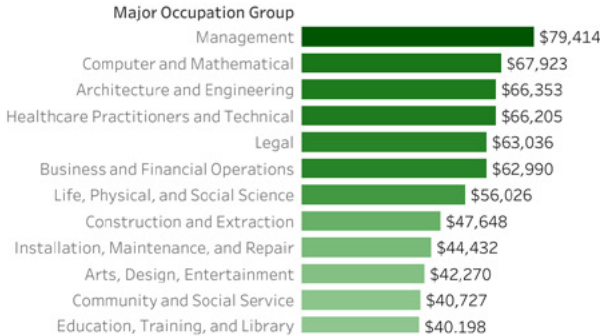
Select a Region  
South Central WDA

### Total, All Occupations Data in South Central WDA

	Employment	Mean Wage	10th Percentile Wage	25th Percentile Wage	Median Wage	75th Percentile Wage	90th Percentile Wage
<b>Show Hourly Wages</b>	58,740	\$40,419	\$22,246	\$24,051	\$30,146	\$46,567	\$64,646

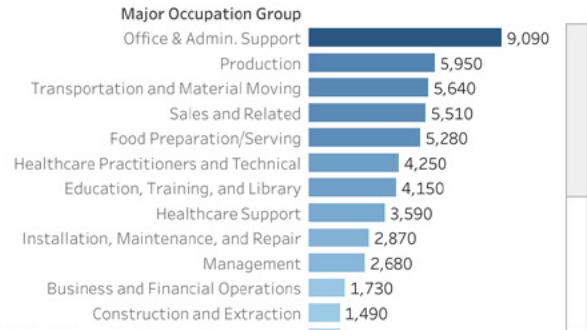
### Average Wages for Major Occupation Groups in South Central WDA

Select a major occupation group to view the detailed occupations within that group



### Employment in Major Occupation Groups in South Central WDA

Select a major occupation group to view the detailed occupations within that group



### Detailed Occupation Data for All Occupations in South Central WDA

SOC Code	Occupation Title	Employment	Mean Wage	25th Percentile ..	Median Wage	75th Percentile ..	Employment Error	Wage Error
11-0000	Management Occupations	2,680	\$79,414	\$46,243	\$62,966	\$97,982	2.57	0.85
11-1011	Chief Executives	90	\$140,455	\$59,787	\$100,169	\$169,807	11.04	5.55
11-1021	General and Operations Managers	1,430	\$71,547	\$36,902	\$55,764	\$89,021	2.95	1.18
11-1031	Legislators	30	\$25,506	\$21,424	\$21,424	\$28,644	17.93	5.69
11-2022	Sales Managers	40	\$114,505	\$74,680	\$106,033	\$152,632	16.21	4.69
11-3012	Administrative Services Managers	30	\$74,162	\$49,504	\$65,362	\$83,763	18.53	6.61
11-3021	Computer and Information Systems Managers	30	\$118,441	\$84,563	\$114,092	\$134,751	20.38	4.42
11-3031	Financial Managers	100	\$100,920	\$62,315	\$97,525	\$129,994	11.18	3.49





## Missouri Workforce Development Serving Organizations/Resources:

### Missouri Job Centers

<https://www.mo.gov/work/training/>

41 sites around the state with Career Ready 101, National Career Readiness Certificate, Classroom Occupational Skill Training, On-the-Job Training and WorkReadyMissouri programming as well as 18+ sector specific certificate trainings for jobs ranging from retail to public safety to manufacturing. Job Centers also host Job Corps for youth.

### WorkReadyMissouri

<https://www.workreadycommunities.org/MO>

A collaborative initiative including leaders of economic development, business, chamber of commerce, education, and workforce development to align workforce and education to meet the demonstrated needs of the State. Tracks ACT<sup>®</sup> WorkReady community status and directs to county-specific employers.

### Great Lakes Employment & Training Association

<http://www.gleta.org/Missouri.html>

A MidWest network of workforce development professionals that provides training, advocacy, and coordination of best practice materials to its members.

### **Missouri Cooperative Extension**

<https://extension.missouri.edu>

Programming for certificate training in a wide range of fields from agriculture to public safety to supply chain leadership.

### **MOScores**

<https://scorecard.mo.gov/Search>

A State Division of Workforce Development program to help workforce participants look for reliable and verifiable training to improve skills. Training, apprenticeships, on-the-job training, and industry-recognized credentials are a part of its program.

### **SkillUp Program**

<https://mydss.mo.gov/skillup-program>

A free program that helps SNAP recipients get help with skills, training, and employer connections. Participants are paired with a coach to identify career pathways and address potential obstacles. The program is available where SNAP recipients receive benefits.

### **Missouri Association for Workforce Development -**

<https://mawd.us/Professional-Development>

Partnership-oriented state association of workforce professionals, supporting career training, technical training, and workforce development. Leads professional development, networking, advocacy, and scholarship initiatives.

## End notes

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**Thank**

**you**

