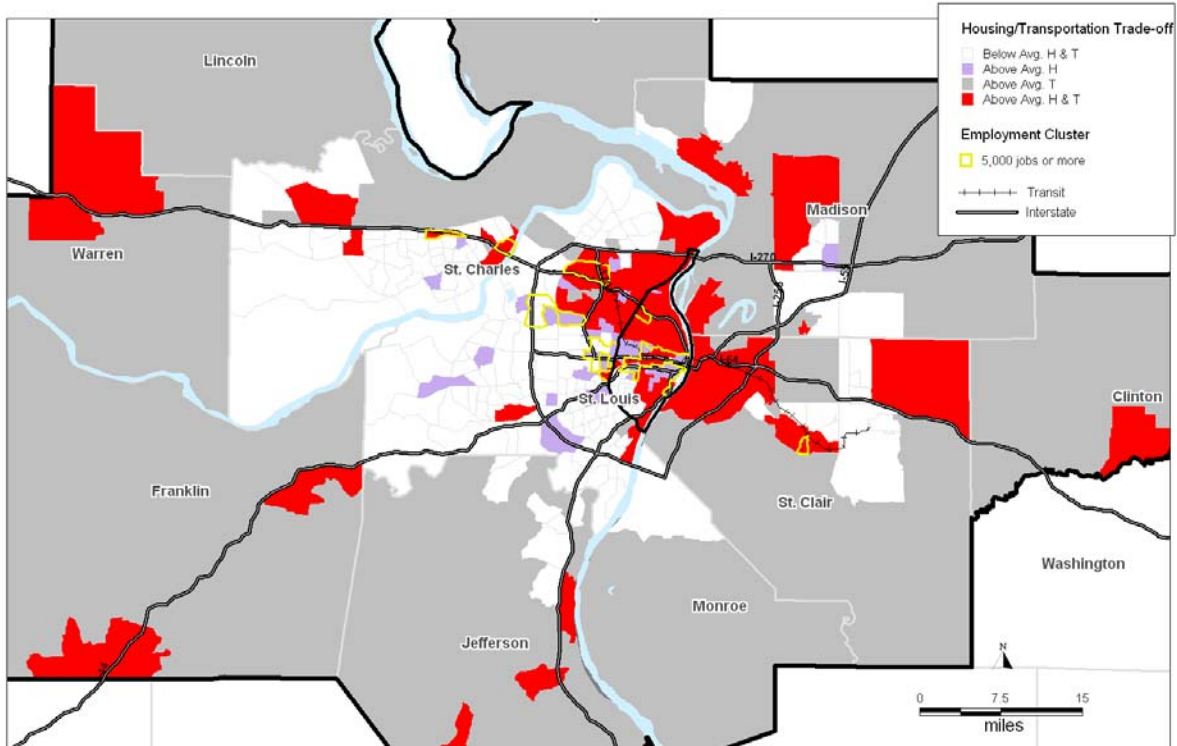


St. Louis, MO MSA

Profile: St. Louis, MO MSA	
Combined Housing and Transportation Category:	Low H, High T
Housing Market:	Cool Single Family Market
Households earning 30-50% HAMFI with Severe Burden:	12%
Affordable Housing Shortage:	Low
Transportation: % Non-Auto Commute, Rail Transit System Size, 2003 Congestion:	4%, Small Expanding Rail System
Jobs-Housing: % of Pop. living near an Employment Center (EC), % of Jobs in ECs:	21%, 27%

St. Louis: Average Household Expenditures on Housing and Transportation as a Percentage of Average Tract Income, 2000



Source: Income and housing costs from 2000 Census of Population and Housing, Summary File 3 and PUMS 5%, P76 and P97. Retrieved 2006, from <http://www.census.gov>. <http://factfinder.census.gov/servlet/BasicFactsServlet>. PUMS 5% from PDQ Software, from <http://www.pdq.com>. Transportation costs based on 2000 data from a variety of national public sources and modeled by Center for Neighborhood Technology. Cities over 100,000 persons labeled.

Metro Summary

Housing / Transportation Costs by Income

Of the four types of neighborhoods, Below Average Housing & Transportation cost neighborhoods have the greatest share of households in the region, 41% (Fig. 2). Households earning \$50,000 or more are the majority of households in these neighborhoods, at 61%. These households pay 23% to 40% of their income for housing and transportation (Fig. 1).

Above Average Housing & Transportation cost neighborhoods have the second greatest share of households in the region, 27% (Fig. 2). Households earning less than \$50,000 annually are the majority of households in these neighborhoods, at 74%. These households pay 42% to 108% of their income for housing and transportation (Fig. 1).

Fig. 1: H+T Costs by Income by Neighborhood Type

St. Louis	Below Avg H&T (1)			Above Avg H (2)			Above Avg T (4)			Above Avg H&T (3)			Wt. Avg of Quads		
Income Category	% H	% T	% H&T	% H	% T	% H&T	% H	% T	% H&T	% H	% T	% H&T	% H	% T	% H&T
\$0-<\$20,000	55%	58%	116%	55%	49%	103%	46%	70%	115%	51%	57%	108%	51%	58%	110%
\$20,000 - <\$35,000	29%	36%	67%	27%	30%	57%	23%	43%	66%	24%	35%	58%	25%	36%	63%
\$35,000 - <\$50,000	23%	26%	51%	20%	22%	42%	18%	31%	49%	17%	25%	42%	20%	27%	47%
\$50,000 - <\$75,000	19%	20%	40%	16%	17%	33%	15%	23%	38%	14%	19%	33%	17%	20%	37%
\$75,000 - <\$100,000	16%	15%	32%	14%	13%	27%	13%	17%	30%	11%	14%	25%	14%	15%	30%
\$100,000 - <\$250,000	13%	10%	23%	12%	8%	20%	10%	12%	21%	9%	10%	19%	12%	10%	22%
TOTAL	22%	18%	42%	28%	19%	47%	22%	27%	48%	29%	28%	57%	24%	23%	48%

Fig. 2: Distribution of Households by Income by Neighborhood Type

St. Louis	Below Avg H&T (1)			Above Avg H (2)			Above Avg T (4)			Above Avg H&T (3)			TOTAL REGION	
Income Category	# of HHS	% of HHS in Quad	% in Region	# of HHS	% of HHS in Quad	% in Region	# of HHS	% of HHS in Quad	% in Region	# of HHS	% of HHS in Quad	% in Region	# of HHS	% in Region
\$0-<\$20,000	33,814	9%	4%	22,209	25%	3%	30,266	16%	3%	79,148	33%	9%	165,437	19%
\$20,000 - <\$35,000	53,258	14%	6%	17,760	20%	2%	37,576	20%	4%	58,342	24%	7%	166,936	19%
\$35,000 - <\$50,000	56,731	15%	6%	14,531	16%	2%	36,322	19%	4%	40,870	17%	5%	148,454	17%
\$50,000 - <\$75,000	89,196	24%	10%	15,662	17%	2%	47,775	25%	5%	38,384	16%	4%	191,017	22%
\$75,000 - <\$100,000	57,537	16%	6%	8,618	10%	1%	22,526	12%	3%	14,387	6%	2%	94,450	11%
\$100,000 - <\$250,000	77,585	21%	9%	11,420	13%	1%	14,760	8%	2%	9,264	4%	1%	101,609	11%
ALL INCOMES	368,121	100%	41%	90,200	100%	10%	189,225	100%	21%	240,395	100%	27%	887,941	100%

Relationship of Affordability to Accessibility

This is one of several metropolitan areas where local concentrations of affordable housing are associated with declining transportation *and* housing cost burdens.

This is also one of the two metropolitan areas where transportation costs decline with distance from employment centers, Detroit is the other. Distance to employment centers does not influence housing costs in St. Louis, however, which may be due to the low number of employment centers and the low percentage of jobs within them, 9 and 27%, respectively. (Adjusted R-Square: Housing Model, .7781, Transportation Model, .9255)

Commuting Characteristics

Households living in Above Average Housing neighborhoods have the shortest commute in time by transit (40.2 minutes) or auto (21.4 minutes) and in distance (5.2 miles by transit and 6.9 miles by auto). Above Average H&T neighborhoods have the greatest share of transit, 7%. Households in Above Average Transportation cost neighborhoods drive the farthest distances, 14.0 miles, and spend the most time by car (28.4 minutes). These households also go the farthest distances by transit (14.0 miles), although households living in Above Average H & T neighborhoods spend the most time by transit (47.1 minutes) even though they only go 6.2 miles on transit.

St Louis

Commuter Characteristics	Below Avg H&T	Above Avg H	Above Avg H & T	Above Avg T	All
All Commuters	500,184	97,111	249,148	268,113	1,114,556
% Transit	1%	5%	7%	1%	2%
Time all	24.9	22.3	25.8	28.5	25.8
Distance all	9.5	6.8	8.1	14.0	10.0
Speed All	22.1	18.3	19.4	27.9	22.5
Transit Commuters					
Time Transit	44.5	40.2	47.1	45.9	45.5
Distance Transit	10.6	5.2	6.2	14.0	7.2
Speed Transit	15.5	9.1	9.6	21.3	11.2
Auto Commuters					
Time Car	24.8	21.4	24.3	28.4	25.3
Distance Car	9.5	6.9	8.3	14.0	10.1
Speed Car	22.1	18.7	20.1	27.9	22.8

Household Expenditures by Income and Proximity to Employment

St. Louis, MO MSA

Expenditures by Income	Central City EC	Other ECs	Outside an EC
\$0-<\$20,000			
% Income on Housing		51%	55%
% Income on Transport.		47%	55%
% Income on H+T		98%	110%
\$20,000 - <\$35,000			
% Income on Housing		23%	27%
% Income on Transport.		26%	33%
% Income on H+T		49%	60%
\$35,000 - <\$50,000			
% Income on Housing		17%	19%
% Income on Transport.		19%	24%
% Income on H+T		36%	43%
\$50,000 - <\$75,000			
% Income on Housing		14%	15%
% Income on Transport.		14%	18%
% Income on H+T		27%	33%
\$75,000 - <\$100,000			
% Income on Housing		12%	13%
% Income on Transport.		10%	13%
% Income on H+T		21%	25%
\$100,000 - <\$250,000			
% Income on Housing		9%	10%
% Income on Transport.		6%	9%
% Income on H+T		15%	18%
Average of All Incomes			
% Income on Housing		31%	26%
% Income on Transport.		24%	22%
% Income on H+T		55%	47%
Owner Median Income		\$43,841	\$54,337
Renter Median Income		\$19,263	\$29,491
Median Income		\$24,204	\$42,963