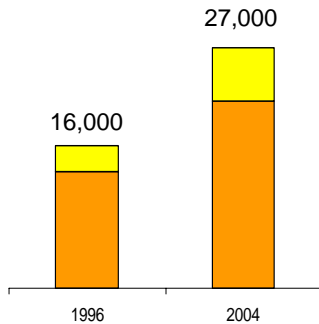




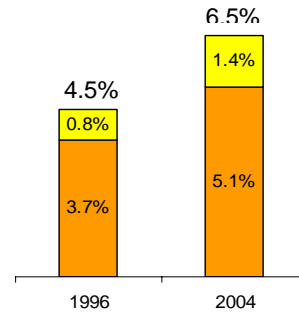
Housing Challenges Facing Working Families in the St. Louis, MO Metropolitan Area

The Number of Working Families with Critical Housing Needs in the St. Louis Area Increased Substantially from 1996 to 2004. The Rate of Housing Problems Among Working Families Also Rose Substantially.

Number with Critical Housing Needs

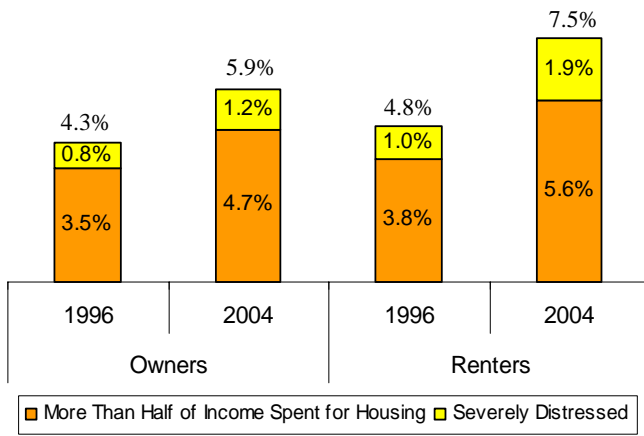


Rate of Critical Housing Needs



■ More than half of income spent for housing
 ■ Severely distressed housing

For Working Families in St. Louis, Critical Housing Needs Increased Among Both Owners and Renters



St. Louis Compared to Other Metros

-- In 2004, 6.5% of working families had critical housing needs, below the national rate of 13.1% in 2005.

-- St. Louis had the 2nd lowest rate of critical housing needs among working families of the 31 areas studied.

Learn more in *The Housing Landscape for America's Working Families 2007*:

www.nhc.org/housing/landscape2007

Definitions:

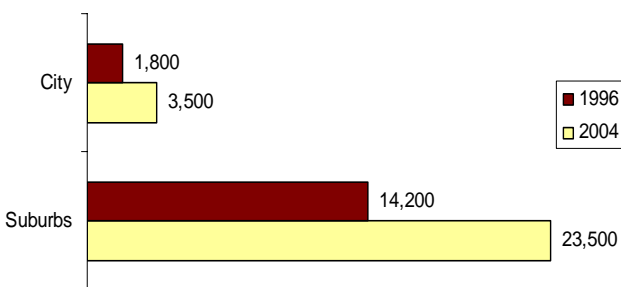
Working families are those who work the equivalent of a full-time job and earn at least the annual minimum wage (\$10,712 in 2004) but no more than 120 percent of the area median income.

Critical housing needs are defined as living in severely distressed housing and/or spending more than half of household income on housing.

The **St. Louis metropolitan area** is defined as St. Louis City, MO, Franklin, Jefferson, Lincoln, St. Charles, St. Louis, and Warren Counties, MO, and Clinton, Jersey, Madison, Monroe and St. Clair Counties, IL, according to the U.S. Department of Housing and Urban Development.

The St. Louis **area median income** in 2004 was \$65,900.

The Number of Working Families with Critical Housing Needs Increased Substantially in Both the City and the Suburbs



Portrait of St. Louis Area Working Families with Critical Housing Needs, 2004

The majority rely on just one wage earner.

- 1 wage earner: 72.0%
- 2 wage earners: 25.0%
- 3 or more wage earners: 3.0%

They are more likely to own their own homes than they are to rent.

- Owners: 58.2%
- Renters: 41.8%

They are more likely to be single mothers than other St. Louis households.

<u>Working Families with Critical Needs</u>	<u>All Households¹</u>
• Couple with children: 22.6%	• Couple with children: 23.7%
• Single female with children: 28.4%	• Single female with children: 8.1%
• Single-person household: 22.1%	• Single-person household: 28.9%
• More than one person, no children: 26.8%	• More than one person, no children: 39.3%

They are more likely to be racial or ethnic minorities than the overall population of St. Louis.

<u>Working Families with Critical Needs</u>	<u>All Households²</u>
• Non-Hispanic White: 65.8%	• Non-Hispanic White: 77.4%
• Non-Hispanic Black: 29.2%	• Non-Hispanic Black: 17.4%
• Hispanic: 2.8%	• Hispanic: 2.2%
• Other: 2.1%	• Other: 3.1%

They often have very low incomes.

- 65.8 percent have incomes less than 50% of area median (\$10,712 to \$32,950).
- 23.1 percent have incomes between 51% and 80% of area median (\$32,951 to \$52,720).
- 11.1 percent have incomes between 81% and 120% of area median (\$52,721 to \$79,080).

Compared to working families without critical housing needs, those with critical needs have, in general, both lower incomes and higher housing costs.

Working Families' Housing Status	Median Income	Median Annual Renter Costs	Median Annual Homeowner Costs
No Critical Needs	\$41,000	\$7,300	\$8,500
Critical Needs	\$20,000	\$9,200	\$12,000

¹ Statistics on the household composition for the general population of St. Louis come from the 2004 American Community Survey.

² For the general population of St. Louis, Hispanics may fall within both the Hispanic category and the Other category; therefore, these percentages do not add up to 100 percent.

Sources

American Housing Survey for St. Louis, MO, 1996 and 2004; American Housing Survey, 2005; American Community Survey for St. Louis, MO, 2004. This fact sheet is based on most recent metro level data available from the US Census Bureau.