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1965

Analysis of the
**ST. LOUIS, MISSOURI-ILLINOIS
HOUSING MARKET**

as of August 1, 1965

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A Report by the
FEDERAL HOUSING ADMINISTRATION
WASHINGTON, D. C. 20411
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

May 1966

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FIELD MARKET ANALYSIS SERVICE
FEDERAL HOUSING ADMINISTRATION
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Foreword

As a public service to assist local housing activities through clearer understanding of local housing market conditions, FHA initiated publication of its comprehensive housing market analyses early in 1965. While each report is designed specifically for FHA use in administering its mortgage insurance operations, it is expected that the factual information and the findings and conclusions of these reports will be generally useful also to builders, mortgagees, and others concerned with local housing problems and to others having an interest in local economic conditions and trends.

Since market analysis is not an exact science the judgmental factor is important in the development of findings and conclusions. There will, of course, be differences of opinion in the interpretation of available factual information in determining the absorptive capacity of the market and the requirements for maintenance of a reasonable balance in demand-supply relationships.

The factual framework for each analysis is developed as thoroughly as possible on the basis of information available from both local and national sources. Unless specifically identified by source reference, all estimates and judgments in the analysis are those of the authoring analyst.

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ANALYSIS OF THE
ST. LOUIS, MISSOURI-ILLINOIS, HOUSING MARKET
AS OF AUGUST 1, 1965

Summary and Conclusions

1. The St. Louis area is noted for its diversified economic structure. This diversity is revealed by **minimal concentration**. The leading manufacturing industry engaged an average of 56,400 workers in 1964 but **accounted for only 7.4 percent of all nonagricultural wage and salary employees**. As in most other major metropolitan areas, an increasing proportion of employment in the St. Louis HMA is in trade, service, and governmental functions. Nonagricultural wage and salary employment increased substantially from a 1958 average of 716,400 employees to a 1960 average of 737,400 workers, declined by 17,200 in 1961 and has been increasing since to a 1964 average of 758,400. In 1964, unemployment averaged 36,400 workers, representing an unemployment ratio of 4.1 percent of the work force, the lowest level recorded during the 1958-1964 period. Over the August 1965-August 1967 forecast period, nonagricultural employment is expected to increase by about 12,500 jobs a year; a major portion of the gain is expected in the construction, trade, service, and government industries.
2. The current median income of all families in the HMA, after deduction of Federal income taxes, is about \$7,275, and the median income of all tenant families is \$5,875. The median after-tax income of all families and of tenant families in 1967 are expected to approximate \$7,625 and \$6,125, respectively.
3. The estimated current population of the area, 2,224,000 persons, represents an increase of about 163,900 (eight percent), or an average of 30,750 a year since 1960. The 1950-1960 decennial gain averaged almost 34,100 persons annually. By August 1, 1967, the population is expected to total 2,286,000 persons, an annual gain of 31,000 over the present level. Households currently total 678,000, a gain of about 53,100 (eight percent), or 9,950 annually, since 1960. Between 1950 and 1960, the increase averaged 11,950 households a year. Household growth during the next two years is expected to approximate 10,000 annually.
4. The current housing inventory of 720,600 units represents a net addition of 59,350 units, or nearly 11,150 a year since 1960; the average gain between 1950 and 1960 was approximately 14,075 units annually. New private residential construction activity, as measured by building permits issued, has shown a continuous upward

trend during the 1960-1964 period, increasing from about 10,750 units in 1960 and in 1961 to 18,300 in 1964. The increase reflects a surge in apartment construction, which jumped from a volume of 2,525 units in 1960 to 8,550 units in 1964; single-family construction rose only moderately, from 8,225 units in 1960 to 9,750 in 1964. The proportion of units occupied by owners increased from 51.9 percent in 1950 to 61.9 percent in 1960 and to 63.7 percent at present.

5. There are currently 25,400 available vacant housing units in the St. Louis area of which 8,775 are available for sale, representing a homeowner vacancy ratio of 2.0 percent, somewhat above the 1960 ratio of 1.6 percent. The remaining 16,625 available vacant units are for rent, a rental vacancy ratio of 6.3 percent, up from the 1960 ratio of 5.6 percent.
6. The number of additional housing units needed to meet the requirements of anticipated household increases and result in establishing more acceptable demand-supply relationships in the market is estimated to be 14,400 housing units annually. Total demand consists of 9,100 sales units and 5,300 rental units yearly. This demand does not include public low-rent housing or rent-supplement accommodations.

Total demand for 9,100 sales houses a year is distributed by price classes in the table on page 36. Distribution by gross monthly rent levels and by unit sizes of the total annual demand for 5,300 rental units is presented in the table on page 38. The sub-market area summaries which begin on page 40 contain separate distributions of sales and rental housing demand for each of the areas.

ANALYSIS OF THE
ST. LOUIS, MISSOURI-ILLINOIS, HOUSING MARKET
AS OF AUGUST 1, 1965

Housing Market Area

For the purposes of this analysis, the St. Louis Housing Market Area (HMA) is coextensive with the 1960 Census definition of the St. Louis Standard Metropolitan Statistical Area which includes the independent city of St. Louis, the counties of Jefferson, St. Charles, and St. Louis in the Missouri portion and the counties of Madison and St. Clair in the Illinois portion of the area (see map). That area had a combined 1960 population of about 2,060,000.^{1/} In addition to the two major cities in the HMA, St. Louis and East St. Louis, there are some twenty-one other cities which had a population in excess of 10,000 persons in 1960.

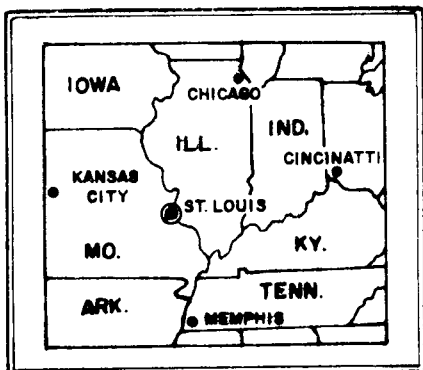
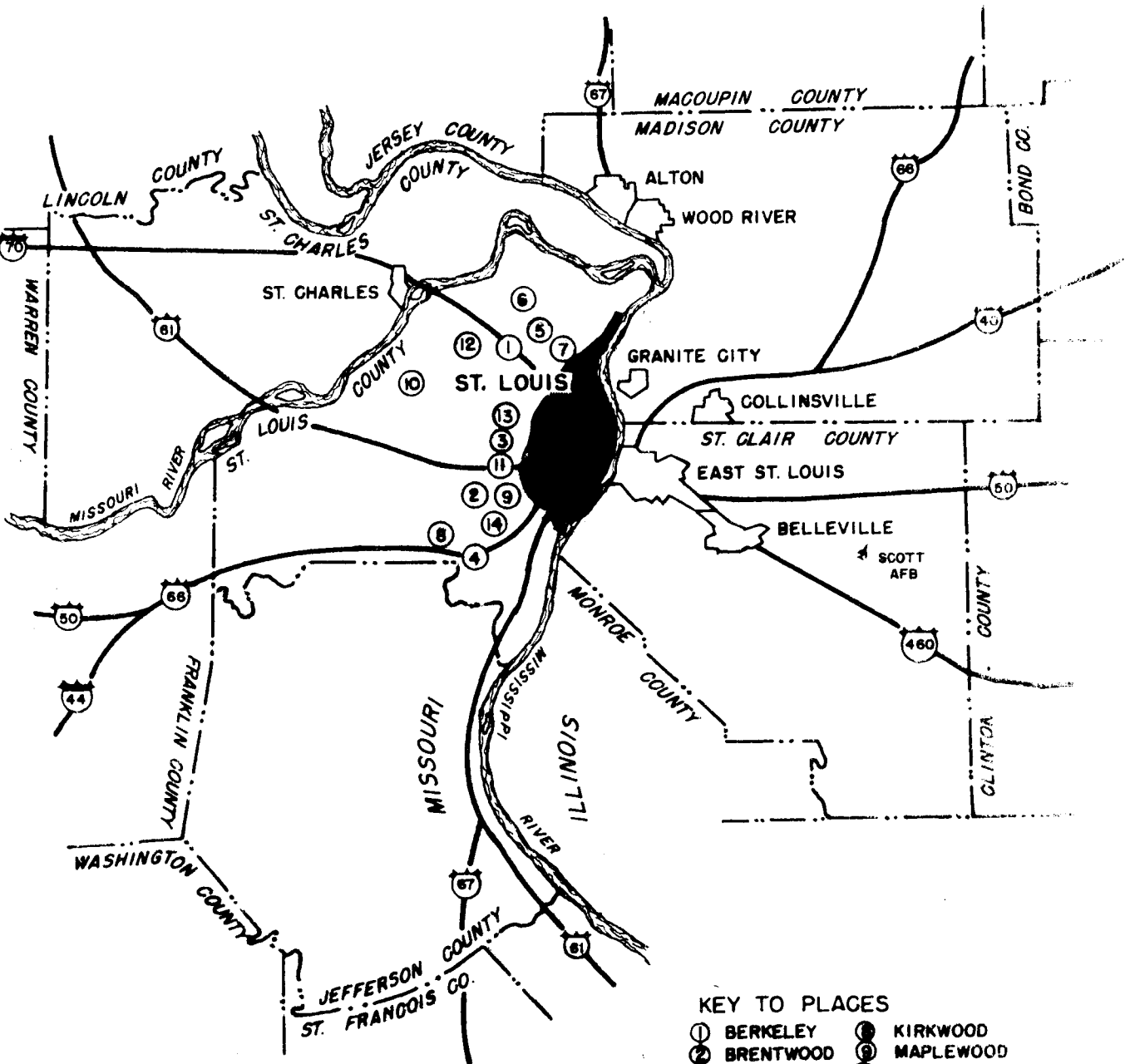
An extensive area surrounding the HMA is predominantly agricultural. The nearest metropolitan area of significance is Kansas City, which is about 250 miles to the west. Other sizeable urban centers close to the HMA include Cincinnati, Ohio (340 miles), Memphis, Tennessee (300 miles), and Chicago, Illinois (290 miles).

The area is served by an excellent transportation system. Rail service is provided by eighteen trunk line railroads. The highway system of the area includes eight completed major U. S. and Interstate routes and several which are being constructed or planned. Seven major airlines provide both propeller and jet airplane service at the Lambert-St. Louis Municipal Airport, offering some 120 daily flights. The transportation system of the region is rounded out by its water transport facilities. St. Louis is located on the Mississippi River Waterway System, comprised of some 7,000 operating miles which link 29 principal cities in 20 states.

Because of the size and diversity of the St. Louis HMA, and in order to provide information of maximum usefulness to the St. Louis and the Springfield Insuring Offices, the HMA has been divided into four sub-market areas. They are (1) St. Louis City, (2) the remainder of the Missouri portion of the HMA which includes Jefferson, St. Charles, and St. Louis Counties, (3) Madison County, Illinois, and (4) St. Clair County, Illinois.

^{1/} Inasmuch as the rural farm population of the St. Louis HMA constituted only 1.4 percent of the total population in 1960, all demographic and housing data used in this analysis refer to the total of farm and nonfarm data.

ST. LOUIS, MISSOURI - ILLINOIS, HOUSING MARKET AREA



KEY TO PLACES

- | | |
|--------------|--------------------|
| ① BERKELEY | ⑧ KIRKWOOD |
| ② BRENTWOOD | ⑨ MAPLEWOOD |
| ③ CLAYTON | ⑩ OVERLAND |
| ④ CRESTWOOD | ⑪ RICHMOND HEIGHTS |
| ⑤ FERGUSON | ⑫ ST. ANN |
| ⑥ FLORISSANT | ⑬ UNIVERSITY CITY |
| ⑦ JENNINGS | ⑭ WEBSTER GROVES |



0 10 20 MILES

Economy of the Area

History and Character

St. Louis was founded some 200 years ago, in 1764. It first served as a fur trading center, but later became the water-rail terminus of the Midwest, growing rapidly from the trade and traffic generated by the westward expansion of the United States. By the end of the Civil War, St. Louis was the third largest city in the nation. Today, St. Louis is an important manufacturing and trade center and is the tenth largest metropolitan area in the United States.

The St. Louis area is noted for its diversified economic structure. This diversity is revealed by **minimal concentration**. The transportation equipment industry, the leading manufacturing employer, employed an average of 56,400 workers in 1964 **but accounted for only 7.4 percent** of all nonagricultural wage and salary employees. The food and primary metals industries are the only other **major manufacturing employers**, accounting for 3.8 and 3.4 percent, respectively, of all wage and salary employment in 1964. No other manufacturing industry has accounted for as much as three percent of wage and salary employment during the past few years. As in most other major metropolitan areas, an increasing proportion of employment in the St. Louis HMA is in trade, services, and governmental functions.

Employment

Current Estimate. In October 1963, the St. Louis Labor Market Area was redefined by the Bureau of Employment Security to conform with the new Standard Metropolitan Statistical Area which includes Franklin County, Missouri. Employment data for the St. Louis HMA (which excludes Franklin County) are not available after 1964. Accordingly the discussion of employment trends in the HMA can be carried only through 1964. Total nonagricultural wage and salary employment in the expanded area averaged about 791,900 for the first seven months of 1965, a gain of 19,800 (about three percent) over the corresponding period in 1964. In 1964, employment in the HMA represented 97.3 percent of employment in the expanded labor market area; it is probable, therefore, that the increase in employment in the HMA between 1964 and 1965 was comparable with that in the expanded labor market area.

Past Trend. Total nonagricultural wage and salary employment in the St. Louis HMA averaged 758,400 in 1964, representing an increase of 42,000 jobs, or an average gain of 7,000 a year, over the 1958 level

of 716,400.^{1/} Year-to-year changes varied substantially, however, from a loss of 17,200 between 1960 and 1961 to a gain of 16,100 between 1963 and 1964.

Trend of Nonagricultural Wage and Salary Employment
St. Louis, Missouri-Illinois, HMA
Annual Averages, 1958-1964

<u>Year</u>	<u>Manu- facturing</u>	<u>Non- manufacturing</u>	<u>Total</u>	<u>Change in total</u>
1958	256,800	459,600	716,400	-
1959	264,100	466,400	730,500	14,100
1960	263,100	474,300	737,400	6,900
1961	247,600	472,600	720,200	-17,200
1962	249,200	477,300	726,500	6,300
1963	255,400	486,900	742,300	15,800
1964	260,500	497,900	758,400	16,100

Source: Missouri Division of Employment Security.

Fluctuations in the level of employment between 1958 and 1964 were greatest in the manufacturing industries. The peak level was in 1959 when 264,100 workers were employed, representing an increase of 7,300 over the 1958 level. Between 1959 and 1960, manufacturing employment declined by 1,000 workers as a result of losses of 1,800 in the non-durable goods industries which were only partially offset by gains of 800 workers in durable goods industries. During the 1960-1961 recession, manufacturing industries in the area experienced significant employment losses totaling 15,500 jobs. The more detailed employment data shown in table I indicate that nearly 57 percent of the losses occurred in the transportation equipment industry (down 7,100) and in the primary metals industry (down 1,700). Almost all manufacturing industries experienced employment decreases during the 1960-1961 recession, with the nonelectrical machinery, food, textiles, and leather establishments each registering losses of 1,200 to 1,300 jobs. Since 1961, manufacturing employment has shown a continuous upward trend with gains ranging from 1,600 to 6,200 jobs, all of the gains being in the durable goods industries, particularly in the transportation equipment and primary metals industries. A significant portion of the gains since 1961 represent recovery from the losses experienced during the recession of 1961. Despite the significant gains registered during the 1962-1964 period, average manufacturing employment in 1964 was still 3,600 jobs (slightly over one percent) below the 1959 high.

^{1/} Comparable employment data for the HMA are available for the years 1958-1964 only.

Employment in nonmanufacturing increased by 38,300 jobs (over eight percent) during the 1958-1964 period. This gain accounted for over 91 percent of the increase in total wage and salary employment during the period. Except for a loss of 1,700 during the 1960-1961 recession, employment has increased significantly during each of the past seven years, with gains ranging from 4,700 during the 1961-1962 period to 11,000 in the 1963-1964 period. Major growth industries include the trade, services, and governmental groups, although the construction industry also has registered significant gains during the past two years as a result of large urban renewal, highway, and other public and private construction projects.

Employment by Industry. Of the 758,400 wage and salary workers employed in the St. Louis HMA in 1964, about 260,500 (34 percent) were engaged in manufacturing. During the entire 1958-1964 period, manufacturing employment has accounted for from 34 to 36 percent of total wage and salary employment.

Approximately 22 percent of all manufacturing employment in 1964 was provided by the transportation equipment industry which had an average employment of 56,400 (over seven percent of total wage and salary employment). This industry has been the major manufacturing employer during the past seven years, and also the fastest growing, having increased by 14,100 workers (33 percent). The rapid employment growth in this industry is mainly a reflection of the increases required by McDonnell Aircraft Company because of its various space projects and a step-up in **naval aircraft production, although increased employment** in the automobile industry during the past few years **also has had an impact. This industry is growing in importance in the economy** of the area, accounting for almost 22 percent of all manufacturing jobs in 1964 compared with nearly 16 percent in 1958.

The food industry is the second leading source of manufacturing jobs in the HMA with a 1964 employment total of 28,900 (nearly four percent of all wage and salary employment). This industry, however, has shown an almost continuous downward trend since 1958, declining by 3,900 jobs (12 percent). These losses reflect primarily the lessening employment needs of the meat-packing industry because of technological advances and some move-outs. In 1964, the food industry provided 11 percent of all manufacturing jobs, down from a 1958 proportion of 13 percent.

The third largest manufacturing employer is the primary metals industry which engaged 25,700 workers in 1964 (slightly over three percent of all wage and salary employees). The 1964 total represents a gain of 3,300 jobs (15 percent) over the 1958 level, but a larger gain of

4,700 (22 percent) over the 1961 recession low. The increased employment in this industry reflects gains at both the steel mills and the foundries in the area, the result of increased construction and automobile needs. The primary metals industry is **overtaking the** food industry as the second largest manufacturing employer.

Other leading manufacturing employing groups include the chemical industry which employed 21,400 workers in 1964 (three percent of all wage and salary employment), the nonelectrical machinery industry which engaged 18,300 employees (over two percent), and the fabricated metals industry with 17,800 workers (over two percent). These industries have shown moderate growth over the past seven years and have maintained their positions of importance in the economy of the St. Louis area (see table I).

The electrical machinery, textiles, and printing and publishing industries, each employed nearly two percent of all wage and salary workers in 1964. The first two industries have shown **sizeable** losses amounting to 4,500 and 2,800 respectively, during the past seven years, while the latter has remained fairly stable (see table I).

The other manufacturing industries in the St. Louis area have had rather stable employment levels during the 1958-1964 period, with the exceptions of the lumber, wood, and furniture group, the petroleum refining industry, and the leather industry. These three groups have experienced almost constant job losses, with the leather industry leading with a decline of 4,700 (34 percent) during the past seven years, reflecting the continuing loss of the footwear manufacturing function in the St. Louis area.

Nonmanufacturing industries, which employed 497,900 workers in 1964, have accounted for about 64 to 66 percent of all wage and salary employment since 1958. The wholesale and retail trade group, the services industry, and the various governmental agencies in the HMA provided nearly half (47 percent) of all wage and salary jobs in 1964. Wholesale and retail trade was the largest source of employment in the HMA, engaging 156,200 persons (21 percent of all wage and salary employment). Employment gains for this group ranged from 500 between 1958 and 1959 to 3,400 between 1963 and 1964, although a total loss of 2,400 jobs was registered during the economic downturn of 1960-1962. The services industry is the second leading employer in the area with 111,600 persons employed in 1964 (15 percent of wage and salary employment). This group has shown a constant growth averaging 2,925 jobs a year since 1958. Also registering continuous growth during the 1958-1964 period was the government category which employed 86,400 workers in 1964 (slightly over 11 percent), making it the third largest employer in the HMA. Since 1959, employment gains in this group have averaged a little over 2,125 a year.

The transportation and public utilities group employed 62,800 (over eight percent of wage and salary employment) in 1964, placing it in the fourth position as a major employment source. This industry has not fared as well as the other nonmanufacturing groups; losses totaling 4,500 during the 1960-1963 period have not been recovered. The 1964 employment total is seven percent below the 1960 high of 67,300 workers. These losses are primarily a result of railroad employment decreases, a trend which is nationwide.

Other nonmanufacturing industries with smaller employment totals in 1964 include the finance, insurance, and real estate group with 40,100 employees (slightly over five percent of all wage and salary employment), the construction industry with 38,100 (five percent), and the mining industry with 2,700 (less than one percent). The finance, insurance, and real estate group has shown continuous gains since 1958, averaging 600 jobs a year. The construction industry experienced a large loss of 1,300 during the 1961 recession, but because of increased highway and other public construction projects, it registered an increase of 3,800 since 1961. The mining industry has declined slightly during the past seven years.

Principal Employment Sources

Manufacturing. In 1964, twenty-two firms provided about 40 percent of all manufacturing employment in the St. Louis HMA. The greatest concentration was in the transportation equipment industry which, alone, accounted for nearly half of all manufacturing jobs among these firms, followed by the primary metals group with nearly six percent.

The transportation equipment industry consists primarily of the manufacture of military aircraft, missiles, space vehicles, automobiles, and automobile components. In 1964, six firms provided almost 90 percent of all employment in this industry. The largest single firm in this group, as well as in the entire economy, is the McDonnell Aircraft Corporation. This firm has been a major contributor to the space program, producing missile components and the Gemini Space Vehicles. This company also produces the U. S. Navy "Phantom" jets. Employment increases during the past have been rather substantial and have contributed greatly to the gains in the industry as a whole. It was announced recently that McDonnell has been awarded part of the Manned Orbiting Laboratory project and local unofficial sources indicated that additional employees will be hired in the next twelve months. McDonnell will develop and manufacture the Gemini "B" capsule which will be used to transport the astronauts to and from the Laboratory. The program is scheduled for completion by 1970.

The other main component of the transportation equipment industry is the manufacture and assembly of automobile and automobile parts. The largest employer is the Chrysler Corporation, followed by the Wagner Electric Corporation which produces automotive brake products, the Chevrolet Division of General Motors, the Fisher Body Division, and the A. O. Smith Corporation which manufactures automobile frames. With the strong demand for automobiles during the past few years, employment increased at most of these firms.

The primary metals industry in the St. Louis area consists of steel mills and foundries. The major employer is the Granite City Steel Company, followed by the Laclede Steel Company, General Steel, and the Western Brass-Metal Division of Olin Mathieson Chemical Corporation. This industry also has fared well during the past few years as a result of the increased demand for steel products for construction, automobile manufacture, and other such uses.

Other major manufacturing employers in the area include the Monsanto Company (chemicals), Universal Match Corporation (nonelectrical machinery), Anheuser-Busch (beverages), and the Emerson Electrical Company (electrical machinery).

Military Installations

There are five military installations in the St. Louis HMA: Scott Air Force Base, Belleville Air Force Station, the Aeronautical Chart and Information Center of the U. S. Air Force, the U. S. Army Support Center, and the Granite City Army Depot. Of these installations, Scott AFB is the largest.

Scott Air Force Base. Scott AFB was established in 1917. It has had four principal missions since its inception. In the period 1917-1918, Scott was used as an air training base. An airship age followed and during 1922 to 1939, the installation was a U. S. Army lighter-than-air center. The years 1940-1957 span the third mission of the base, that of a "communications university". Finally, in October 1957, Scott became a Military Air Transport Service (MATS) base.

Scott AFB now is the headquarters for three world-wide operating commands: MATS, the Air Force Communications Service, and the Air Weather Service. At Scott, also, are the Defense Commercial Communications Office and 1405th Aeromedical Transport Wing.

In May 1965, the number of military personnel at the base totaled 4,541. Since 1961, the military strength at the installation has ranged between 4,000 and 4,700 personnel, compared to a Korean Conflict peak ranging between 10,000 and 12,000. In 1955, military strength at Scott started to decline, falling from 10,419 in 1955 to 3,596 in 1959. Since then, the installation has experienced moderate gains and losses (see table II). The Department of the Air Force estimates that during the next five years strength at Scott AFB will rise moderately by about 100 a year.

Civilian employment at Scott AFB was reported to be 2,694 as of May 1965, an increase of 487 (22 percent) over the 1953 total. Civilian employment also has shown moderate gains and losses during the past thirteen years, ranging between a low of 2,207 in 1953 and a high of 2,743 in 1962 (see table II). Little growth is expected during the next five years, however.

Belleville Air Force Station. Belleville Air Force Station was activated in May 1951 as the base for the 798th Aircraft Control and Warning Squadron. It continued in this capacity until March 1962 when the station was re-designated the 798th Radar Squadron under SAGE (Semi-Automatic Ground Environment), a surveillance station for NORAD (North American Air Defense Command). The mission of this installation is to provide continuous radar coverage of its assigned area of responsibility and to report its data to the Air Defense System of the Chicago NORAD Sector.

Military strength at the station has ranged between 231 personnel in 1955 and 120 at present. Civilian employment has been slight, with 16 employed in 1956 and only four currently (see table II). No growth is anticipated for either the military or civilian complement of this facility during the next five years.

The Aeronautical Chart and Information Center (ACIC). This facility was started in 1928 and through the years has been placed under different commands, but its primary function remained unchanged, that of providing cartographic materials to the U. S. Air Force, other military organizations, and civilian aviation. Officially stated, the mission of the ACIC is to provide the Air Force with aeronautical charts, air-target materials, flight information publications, geodetic-missile data, astronomical and geophysical charts, and other reference materials.

Military and civilian strength figures for ACIC are available only for 1964 and 1965. Military strength totaled only 155 and 149 in 1964 and 1965, respectively. Civilian employment, however, totaled 3,426 in 1964 and 3,633 in 1965. No increases are projected for either the military or the civilian complement during the next five years.

Granite City Army Depot. This facility was activated in 1942. During World War II and the Korean Conflict, activities at the Depot were accelerated to support troops in the field and overseas. In 1961, during the Army build-up, personnel strength was increased, but has tapered off since then.

The mission of this installation is to receive, store, maintain, and ship materiel to authorized requisitioners in the Continental United States, all overseas commands, for contingency plans, and for the General Services Administration. In addition, some assembly operations are performed and military personnel are trained in depot functions.

The total military strength at the Depot was 531 as of May 1965, virtually no change from the 1950 total, but a loss of 392 (43 percent) from the 1961 high of 923 personnel. Strength has fluctuated at this facility during the past sixteen years in response to wars, crises, and mission changes (see table II). In the next few months, the number of military personnel at this installation will be reduced to a total of about 50, with no replacements currently projected.

Civilian employment at the Depot totaled 1,344 as of March 1965, down 1,101 (45 percent) from the 1951 high (see table II). Employment has remained relatively stable since 1958. No significant change is anticipated during the next five years.

U. S. Army Support Center. The mission of the U. S. Army Support Center is to provide logistical, supply, and maintenance and service support to military installations located in the St. Louis Metropolitan Area. Military strength totaled 385 in 1965 and civilian employment was 537. Strength figures for prior years are not available. This installation will be closed in December 1966, and its support mission will be divided between the Army Materiel Command and the Continental Army Command.

In summary, total civilian employment at all of the military installations in the HMA totaled about 8,200 in mid-1965. This total represented about 26 percent of all Federal government employment in the area at that time. Since there is no civilian employment growth anticipated at the installations during the next few years, the relative importance of these installations probably will decline somewhat.

Unemployment

The Missouri Division of Employment Security reported that there was an average of 36,400 workers unemployed in the St. Louis HMA in 1964, representing an unemployment ratio of 4.1 percent of the work force. This was the lowest number unemployed during the entire 1958-1964 period. Unemployment was at its peak in 1958 when 68,200 persons, or 7.7 percent of

the work force, were unemployed. Unemployment ratios declined to 5.4 percent in 1959 and to 5.5 percent in 1960. In 1961, recession lay-offs caused the unemployment rate to jump to 6.4 percent, but since then the rate has declined steadily as shown in the following table.

Unemployment Trends
St. Louis, Missouri-Illinois, HMA
Annual Averages, 1958-1964

<u>Year</u>	<u>Number unemployed</u>	<u>Percent</u>
1958	68,200	7.7
1959	47,300	5.4
1960	49,000	5.5
1961	56,200	6.4
1962	47,500	5.5
1963	42,900	5.0
1964	36,400	4.1

Source: Missouri Division of Employment Security.

Current information concerning the composition of the unemployed total indicates that the majority were new labor force entrants and the unskilled.

Future Employment Prospects

Based on past employment trends presented in this analysis and on information from local sources on prospective future losses and gains, non-agricultural employment in the St. Louis HMA is expected to increase by 10,000 to 15,000 jobs a year during the August 1965-August 1967 forecast period. A range of this nature is foreseen because of the volatility exhibited in manufacturing employment as a whole and because a significant portion of the anticipated employment gain is expected to occur in industries which produce military and space systems. For the purposes of this analysis, projected gains in households and demand for additional housing are based on an employment gain of 12,500 a year.

The entire field of military and space technology is changing rapidly, and predictions of production and employment changes are complicated by national and international politics, Federal budgetary considerations, and inter-company competition. Obsolescence of military and space hardware is rapid and massive cutbacks as a result of contract cancellations sometimes occur. Although the St. Louis area has not experienced such cutbacks to any large degree in the past few years, the possibility must be taken into account. Considering the present United States policies in re Vietnam and the space race, however, it appears reasonable to assume that the industry in St. Louis will hire additional employees during the next twelve months.

The automotive segment of the transportation equipment industry also may increase employment somewhat since demand for automobiles is expected to remain high. Correspondingly, the primary metals industry also will show gains if steel requirements in the automobile and the construction industries increase as now expected.

The majority of the future employment gain, however, is expected to occur in four nonmanufacturing industries, construction, trade, services, and government. These have been primarily responsible for the excellent employment increases experienced in the HMA since 1961. The construction industry is expected to grow at about the same annual rate exhibited in the past two years (1,500 to 1,800 jobs) in response to continuing construction of public projects, principally urban renewal and highway construction, and to a continuing high volume of private residential and commercial construction. The opening of several new shopping centers and the continuing expansion of the wholesale and retail trade functions of the area should cause gains of about 1,000 to 2,000 jobs a year, somewhat below those registered since 1962. In conjunction with the expanding population of both the St. Louis HMA and the surrounding area, it is not unreasonable to expect the services industry to continue growing at about the same rate as it has during the past seven years, about 2,900 annually. Finally, the expanding role of St. Louis as a government center should result in increases in employment in this category by about 2,100 a year, the same average gain that has occurred during the last six years.

Income

Weekly Wages. The average weekly earnings of manufacturing production workers in the St. Louis HMA have shown increases each year during the 1958-1964 period. In 1964, weekly wages averaged about \$115 compared with nearly \$90 in 1958, representing a seven-year increase of almost 28 percent. As shown in the following table, the food industry has led the other major groups in average wages for the entire period. This reflects, mainly, the high wages paid to malt beverage workers in the St. Louis Area.

Average Weekly Earnings of Manufacturing Production Workers
St. Louis, Missouri-Illinois, HMA
1958-1964

<u>Year</u>	<u>Durable goods</u>	<u>Primary metals</u>	<u>Transportation equipment</u>	<u>Nondurable goods</u>	<u>Food</u>	<u>Total manufacturing</u>
1958	\$ 92.49	\$ 99.51	\$ 98.85	\$ 85.72	\$102.52	\$ 89.56
1959	97.99	107.17	102.93	91.04	110.29	95.08
1960	102.36	108.07	109.31	94.00	114.26	98.97
1961	104.79	113.52	110.41	98.67	119.30	102.23
1962	110.57	118.92	120.58	102.83	125.33	107.42
1963	114.54	123.21	125.81	106.49	130.35	111.41
1964	117.54	125.55	126.07	109.94	132.26	114.64

Source: U. S. Department of Labor, Bureau of Labor Statistics.

The latest estimates of earnings show that manufacturing wages in the labor market area (including Franklin County) averaged \$118 in July 1965 as compared with \$116 in July 1964.

Family Incomes. The estimated current median annual income of all families in the St. Louis HMA, after deduction of Federal income taxes, is about \$7,275, and the median income of all tenant families is \$5,875. By 1967 the median annual after-tax income of all families is expected to approximate \$7,625 and the median income of all tenant families is expected to rise to \$6,125. Median incomes in the four major sectors of the HMA are shown in the following table. ^{1/}

Average Annual Median Incomes of All Families
After Deduction of Federal Income Tax
St. Louis, Missouri-Illinois, HMA and Selected Areas
1965 and 1967

<u>Area</u>	<u>1965</u>		<u>1967</u>	
	<u>All families</u>	<u>Tenant families</u>	<u>All families</u>	<u>Tenant families</u>
St. Louis City	\$6,425	\$5,100	\$6,700	\$5,325
Remainder of Missouri portion ^{a/}	8,375	6,650	8,750	6,950
Madison County, Illinois	7,400	5,875	7,725	6,150
St. Clair County, Illinois	6,900	5,475	7,225	5,725
HMA total	7,275	5,875	7,625	6,125

^{a/} Includes Jefferson, St. Charles, and St. Louis Counties.

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Source: Estimated by Housing Market Analyst.

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^{1/} Also see table III.

Demographic Factors

Population

Current Estimate. The estimated total population of the St. Louis HMA is approximately 2,224,000 persons as of August 1, 1965, an increase of about 163,900 (eight percent) over the 1960 level. The current total represents an annual average gain of around 30,750 persons since 1960.

Approximately 86 percent of the 1960-1965 population growth has been concentrated in the Missouri portion of the area which grew by 26,350 a year (almost two percent) to the current total of 1,713,400 persons. The suburban counties of Jefferson, St. Charles, and St. Louis accounted for all of the gain within the Missouri segment. The city of St. Louis, with a current population of 704,000, has lost 8,650 persons annually since 1960.

The current population of the Illinois portion totals 510,600, an increase of 4,400 a year (less than one percent) since 1960. Most of the gain was in Madison County, which has grown by 3,200 annually since 1960. Additional details may be found in table IV.

Past Trend. Between 1950 and 1960, the total population of the St. Louis area grew by about 34,100 a year (nearly two percent) from approximately 1,719,300 in April 1950 to 2,060,100 in April 1960. The Missouri portion showed an annual gain of 24,200 during the decade, while the Illinois portion registered a yearly increase of around 9,900. The city of St. Louis showed a loss of nearly 10,700 persons annually. A comparison of the growth during the decade with that of the 1960-1965 period shows that the HMA has grown somewhat less rapidly since 1960. This reflects the substantially lower rate of growth in the Illinois counties in which average annual growth during the 1960-1965 period (4,400) was less than half of the previous decade (9,900). In contrast, the suburban counties of the Missouri portion registered average annual 1960-1965 gains which were slightly higher than those of the previous decade. A somewhat brighter trend is shown for St. Louis City, which experienced a reduction in the rate of population loss since 1960 as compared with the previous decade.

Population Trends
St. Louis, Missouri-Illinois, HMA
April 1, 1950-August 1, 1965
(in thousands, rounded)

<u>Area</u>	<u>April 1950</u>	<u>April 1960</u>	<u>August 1965</u>	<u>Average annual change</u>			
				<u>1950-1960</u>	<u>1960-1965</u>	<u>1950-1960</u>	<u>1960-1965</u>
				<u>Number</u>	<u>Rate^{a/}</u>	<u>Number</u>	<u>Rate^{a/}</u>
Missouri portion	1,331.0	1,572.9	1,713.4	24.2	1.7%	26.4	1.6%
St. Louis City	856.8	750.0	704.0	-10.7	-1.2	-8.6	-1.1
Rest of Mo. portion ^{b/}	474.2	822.9	1,009.4	34.9	5.5	35.0	3.7
Illinois portion	388.3	487.2	510.6	9.9	2.3	4.4	.9
Madison County	182.3	224.7	241.7	4.2	2.1	3.2	1.4
St. Clair County	206.0	262.5	268.9	5.7	2.4	1.2	.5
HMA total	1,719.3	2,060.1	2,224.0	34.1	1.8	30.8	1.4

^{a/} Derived through the use of a formula designed to calculate the rate of change on a compounded basis.

^{b/} Includes Jefferson, St. Charles, and St. Louis Counties.

Sources: 1950 and 1960 Censuses of Population.
1965 estimated by Housing Market Analyst.

In general, the varying rates of population change for the different geographic components of the HMA during the 1950-1965 period (see table IV) can be attributed to differences in economic conditions and migration trends. The severe employment losses during the 1960-1961 recession contributed much to the slower rate of population gain since 1960 in the St. Louis area as a whole. Migration patterns, however, were a major determinant of the differences in rates of growth in the component sectors of the HMA. The continuing suburbanization of the population and the out-migration from the central cities are reflected in the more rapid growth of the suburban counties and the population losses in the cities of St. Louis and East St. Louis.

Future Population Growth. On the basis of anticipated employment gains, the total population in the St. Louis HMA is expected to increase by about 62,000 (31,000 a year) to an August 1967 total of 2,286,000 persons. The projected annual growth of 31,000 persons is slightly above the 1960-1965

annual increase of 30,750, but is somewhat below the yearly increment of nearly 34,100 persons which occurred during the 1950-1960 decade. As in the past, it is anticipated that the suburban counties in the Missouri portion will account for all growth in that part of the HMA; the city of St. Louis is expected to continue to lose population, although at a slower rate than during the past 15 years. In the Illinois portion, population growth in St. Clair County is projected at the same rate that occurred during the 1960-1965 period, while Madison County is expected to grow somewhat faster than it has since 1960 in response to the expansion of the Southern Illinois University.

Natural Increase and Migration. Net natural increase (excess of resident live births over resident deaths) in the St. Louis area totaled about 292,400 during the 1950-1960 decade. Compared with the over-all population increase of approximately 340,800 reported by the census, the difference of 48,400 represents a net in-migration. As shown in table V, this rather small movement of about 4,850 persons a year into the HMA consisted of a net out-migration of over 21,300 people annually from St. Louis City and a net in-migration of over 26,100 persons to the remainder of the HMA. **The major in-migration occurred in the three suburban counties in the Missouri portion which had an annual net in-migration of over 23,700 persons a year compared with a net of only about 2,400 annually migrating into the two counties in the Illinois portion.**

Since 1960, the HMA has experienced a net in-migration of about 4,500 a year, somewhat below the net of 4,850 in-migrants annually during the previous decade. The city of St. Louis has continued to lose population as a result of out-migration, but **more slowly than in the previous ten years.** Between 1960 and 1965, the central city experienced an outward movement of 15,500 persons annually, compared with 21,300 a year during the previous decade.

The suburban counties in the Missouri portion have continued to gain population through migration since 1960 at about the same numerical rate as in the 1950-1960 period. In the Illinois portion, however, the migration trend has been significantly changed. Madison County continued to have a net inward movement of persons since 1960, but the yearly increment has been cut drastically. Between 1950 and 1960, this county experienced an in-migration of over 800 a year compared with only 200 annually since then. In St. Clair County, the migration pattern has been reversed since 1960 with a net outward movement of population totaling about 2,250 persons yearly compared with an annual in-migration of nearly 1,625 persons during the 1950-1960 decade (see table V).

Economic conditions have had a considerable impact on migration trends. The large job losses experienced during the 1960-1961 recession period discouraged in-migration. Hardest hit by employment declines were St. Louis City and the Illinois portion of the HMA, both of which have substantial amounts of employment in durable goods industries. Employment in those industries usually is affected most by economic downturns. In addition to out-migration caused by unfavorable economic conditions, the declining appeal of central cities as places to live also was a major determinant of migration to the suburbs during the 1950-1960 decade. Since 1960, however, the flight from St. Louis City to the suburbs has been partially checked by an enthusiastic urban renewal program, by stricter code enforcement, and by the refurbishing of the downtown area, sparked by plans for the construction of the Gateway Arch on the riverfront. The suburban counties in the Missouri portion have had an almost constant net in-migration during the past fifteen years, a reflection of the suburban movement.

Age of Population. A comparison of the total population in the HMA by age in 1950 and 1960 is presented in table VI. The distribution shows that the greatest rates of growth occurred in the under 20 years age group and in the 60 years and over age group, reflecting the high birth rates of the post-World War II and Korean Conflict periods, the improvement in the mortality rates as a result of advances in medicine and other techniques for prolonging life, and the general aging of the population. The decline shown for the 20 to 29 age group reflects, primarily, the low birth rates of the 1930-1940 period.

The distribution shown for the city of St. Louis reveals vividly the out-migration of persons during the decade in the working ages of 20 to 59 years. Conversely, the distribution presented for the remainder of the Missouri portion indicates the in-migration of these people. The age breakdown for the Illinois portion of the HMA is typical, with the fastest growth in the 20 years and under and the 60 years and over age groups and the loss in the 20 to 29 years age category.

Households

Current Estimate. Since 1960, the number of households (occupied housing units) in the St. Louis HMA has increased by about 53,100 (eight percent) to an August 1965 total of 678,000 households, an annual gain of around 9,950. The greatest household gains occurred, of course, in the areas of most rapid population growth, the suburban counties in the Missouri portion. Within these counties, households grew by an average of 9,925 a year to a current total of 284,600. The city of St. Louis lost an average of 1,350 households annually since 1960 to a current total of 241,500. In the Illinois portion, there are 151,900 households at present, representing an increase of about 1,375 a year. Nearly 68 percent (930) of the growth occurred in Madison County (see table VII).

Household Trends
St. Louis, Missouri-Illinois, HMA
April 1, 1950-August 1, 1965
(in thousands, rounded)

<u>Area</u>	<u>April</u> <u>1950</u>	<u>April</u> <u>1960</u>	<u>August</u> <u>1965</u>	<u>Average annual change</u>			
				<u>1950-1960</u>		<u>1960-1965</u>	
				<u>Number</u>	<u>Rate^{a/}</u>	<u>Number</u>	<u>Rate^{a/}</u>
Missouri portion	392.2	480.3	526.1	8.8	2.1%	8.6	1.7%
St. Louis City	258.1	248.7	241.5	-1.0	-.3	-1.3	-.5
Rest of Mo. portion ^{b/}	134.1	231.6	284.6	9.8	5.5	9.9	3.8
Illinois portion	113.1	144.6	151.9	3.2	2.5	1.4	1.0
Madison County	54.1	67.1	72.0	1.3	2.2	.9	1.3
St. Clair County	59.0	77.5	79.9	1.9	2.7	.5	.6
HMA total	505.3	624.9	678.0	12.0	2.2	10.0	1.5

^{a/} Derived through the use of a formula designed to calculate the rate of change on a compounded basis.

^{b/} Includes Jefferson, St. Charles, and St. Louis Counties.

Sources: 1950 and 1960 Censuses of Housing.
1965 estimated by Housing Market Analyst.

Past Trend. Between 1950 and 1960, the number of households in the HMA grew by about 11,950 a year (over two percent) from 505,300 in April 1950 to 624,900 in April 1960.^{1/} The Missouri portion showed an annual increase of slightly over 8,800 during the decade, while the Illinois portion registered a yearly gain of nearly 3,150 households. In contrast, the city of St. Louis lost 950 households annually during the period.

Future Household Growth. On the basis of anticipated population gains and average household size, the number of households in the St. Louis area is expected to be about 698,000 as of August 1967, a gain of 20,000 (10,000 a year). This numerical rate of growth is virtually the same as the 1960-1965 average of 9,950 annually, and is only slightly below the 1950-1960 average yearly increment of 11,950 households. This projected household growth is based on a continuation of employment gains in the area.

It is expected that there will continue to be household losses in the city of St. Louis, but at a slightly lower rate than in the past 15 years. During the August 1965-August 1967 period, the city is expected to lose

^{1/} The increase in the number of households between 1950 and 1960 reflects, in part, the change in census definition from "dwelling unit" in the 1950 Census to "housing unit" in the 1960 Census.

about 1,250 households annually as compared **with 1,350 in the 1960-1965** period. In the remainder of the Missouri portion of the area and in St. Clair County, Illinois, households are expected to be added at respective rates of 9,750 and 400 a year, about the same as the average between 1960 and 1965. In Madison County, however, projected household gains are set at 1,100 annually, somewhat above the 930 added each year during the 1960-1965 period.

Household Size. The average number of persons per household in the St. Louis HMA has decreased from 3.26 in 1950 to 3.23 in 1960, and to 3.22 as of August 1965. The decline in the average size of households is a reflection of the increase in the number of one-person households (part of which resulted from the definitional change from "dwelling unit" to "housing unit" between the 1950 and 1960 Censuses) and in the number of elderly persons. In contrast to the over-all area trend, the areas in the HMA which have experienced the most rapid population growth since 1950 (**the suburban counties in the Missouri portion and Madison County, Illinois**) have shown increasing household sizes, a reflection of the movement of families with children to the suburbs (see table VIII). By 1967, the average household size in the HMA is expected to be about 3.22 persons, no change from the current figure.

Military Households. Currently, there are approximately 4,075 military households in the St. Louis HMA, with Scott AFB accounting for the majority. Of the total military households, about 1,520 live in on-base housing and 2,555 live off the base. During the next two years, there will be an increase of about 130 military households, according to official estimates.

Housing Market Factors

Housing Supply

Current Estimate. The housing inventory in the St. Louis HMA totals about 720,600 units as of August 1, 1965, a net addition of approximately 59,350 (nine percent), or nearly 11,150 housing units annually, since 1960. Slightly over 95 percent of this increase occurred in the suburban counties in the Missouri portion, which had a net gain of over 56,400 units (10,575 a year).

In St. Louis City, the estimated current inventory is 257,800 housing units, a decline of nearly 5,200 (two percent) since 1960. This decrease is the net result of about 6,800 housing units added through new construction and losses by demolition totaling over 12,000. Virtually all of these inventory losses can be attributed to the extensive urban renewal and highway construction programs in the city.

In the Illinois portion, the housing supply increased by over 8,100 units (1,525 yearly) during the 1960-1965 period. Most of this gain occurred in Madison County with an increase of 5,600 units (1,050 annually). A little over 2,500 units (470 a year) were added in St. Clair County (see table IX).

Past Trend. During the 1950-1960 decade, the number of housing units in the St. Louis area increased by over 140,800 (27 percent), an annual addition of some 14,075 units. (Part of this increase resulted, however, from the definitional change from "dwelling unit" in the 1950 Census to "housing unit" in the 1960 Census). The inventory in St. Louis City remained virtually unchanged during the decade, declining by less than 100 units. This small loss probably is understated somewhat because of the change in census definitions. The housing supply in the remainder of the Missouri portion grew by about 10,475 units a year during the 1950-1960 period, only slightly below the 1960-1965 experience. In the Illinois portion, however, the decennial increase of approximately 3,625 units annually is over twice as large as the 1960-1965 increment, reflecting the large reduction in growth in St. Clair County since 1960 (see table IX).

Type of Structure. Slightly over 69 percent of the housing units currently in the HMA are in one-family structures (including trailers), somewhat above the 1960 proportion of nearly 69 percent. Units in two-family structures now comprise just over eleven percent of the total, compared with over twelve percent in 1960. Units in multifamily structures presently constitute nearly 20 percent of the total inventory, no change from the 1960 proportion.

As shown in table X, housing units in St. Louis City are rather evenly distributed by type of structure with 36 percent being single-family houses, 25 percent in duplexes, and 39 percent in multifamily structures. A comparison of the current proportions with those prevalent in 1960, indicates that units in two- or more-family structures have declined somewhat, whereas one-family structures have increased slightly. These proportions do not reflect an increase in single-family construction, however, but rather a large loss of multiple-family units through demolition activity. In all other areas of the HMA, the trends are reversed, with single-family proportions declining and multifamily rising, a result of the surge in multifamily construction in the past few years. Although the single-family proportion has declined in these areas since 1960, it is still high, ranging between 86 and 89 percent of the inventory in the Illinois counties to 91 percent in the Missouri counties.

Year Built. As might be anticipated, the housing inventory in the city of St. Louis is rather old, while the inventory in the suburban counties of the Missouri portion has been built more recently. Based on the 1960 Census of Housing and estimates derived from building permit and demolition data, it is judged that slightly over 76 percent of the housing in the city of St. Louis was built prior to 1930 and only about ten percent since 1950. In the remainder of the Missouri portion, only 19 percent of the units were constructed before 1930, compared with a similar proportion built since April 1960. Slightly over 57 percent of the housing inventory in these suburban counties is only 15 years old or less. In the Illinois portion, Madison County has a somewhat higher proportion of post-1960 housing than does St. Clair County, but they both have about the same proportion of housing built before 1930, 41 percent.

Percentage Distribution of the Housing Inventory by Year Built
St. Louis, Missouri-Illinois, HMA

<u>Year built^{a/}</u>	<u>St. Louis</u> <u>City</u>	<u>Remainder of</u> <u>Mo. portion</u>	<u>Madison</u> <u>Co., Ill.</u>	<u>St. Clair</u> <u>Co., Ill.</u>	<u>HMA</u> <u>total</u>
April 1960-Aug. 1965	2.6	19.1	7.4	4.2	10.2
1955-March 1960	2.2	21.0	13.5	16.2	12.9
1950-1954	4.8	17.0	13.2	14.0	11.9
1940-1949	4.3	14.1	14.5	13.0	10.5
1930-1939	10.0	9.9	10.2	11.6	10.2
1929 or earlier	76.1	18.9	41.2	41.0	44.3
Total	100.0	100.0	100.0	100.0	100.0

^{a/} The basic data reflect an unknown degree of error in "year built" occasioned by the accuracy of response to enumerators' questions as well as errors caused by sampling.

Sources: 1960 Census of Housing and estimates by Housing Market Analyst.

Condition of the Inventory. An estimated 13 percent of the current housing inventory in the St. Louis HMA is dilapidated or lacks one or more plumbing facilities, a considerable improvement over the 1960 proportion of about 16 percent. As would be expected, the condition of the inventory in St. Louis City is somewhat poorer than the suburban counties in the Missouri portion, with the current proportion of substandard housing in the city set at over 18 percent compared with over seven percent in the counties. The present ratio in the city is, however, a significant improvement over the 1960 proportion of 22 percent, reflecting the demolition of a large number of inadequate housing units by urban renewal and highway programs. In the Illinois portion, Madison County leads with a current ratio of over 15 percent. Urban renewal and highway activities helped to improve the inventory in St. Clair County also; as the current proportion of inadequate housing is judged to be 19 percent compared to 21 percent in 1960. There should continue to be improvement in the condition of the inventory in the HMA during the next two years, as several thousand units (many being substandard) will be removed through public action.

Residential Building Activity

Trend. The trend of new privately financed residential construction, as measured by the number of housing units authorized by building permits, is presented in table XI. As shown in the table, the construction volume has shown a continuous upward trend, climbing from an annual average of about 10,750 housing units authorized in the years of 1960 and 1961, to 12,250 in 1962, to 15,200 in 1963, and to 18,300 in 1964. During the first seven months of 1965, approximately 10,900 units have been authorized, slightly above the 10,425 authorized for the corresponding period in 1964. Authorizations during the first seven months of 1965 were at an annual rate of 18,650 housing units, compared with about 18,300 units authorized in 1964.

The large increase in the volume of construction since 1962 reflects a surge in apartment construction. From a low of 2,525 multifamily units authorized in 1960, the volume rose to approximately 3,200 in 1961 to 3,500 in 1962, then rose sharply to nearly 5,900 units in 1963, and to 8,550 in 1964. The proportion of multifamily units authorized to total units **permitted** increased from about 24 percent in 1960 to nearly 47 percent in 1964. Single-family house construction during the 1960-1964 period rose only moderately. From about 8,225 houses authorized in 1960, the number fell to about 7,550 in 1961 and then increased each year to 9,750 in 1964.

Private Housing Units Authorized by Building Permits
St. Louis, Missouri-Illinois, HMA
1960-1965

<u>Year</u>	<u>Single-family</u>	<u>Multi-family</u>	<u>Total</u>
1960	8,235	2,523	10,758
1961	7,561	3,210	10,771
1962	8,761	3,501	12,262
1963	9,309	5,892	15,201
1964	9,757	8,552	18,309
1965 ^{a/}	6,608	4,276	10,884

^{a/} January through July.

Source: Bureau of the Census, C-40 Construction Reports.

Privately financed multifamily units authorized have increased since 1960 in all areas of the HMA (see table XI). The majority of multifamily authorizations have been in the suburban counties in the Missouri portion of the area, particularly in St. Louis County. Between 1960 and 1964, the Missouri counties have accounted for from about 56 percent to over 72 percent of all multifamily units authorized. In St. Louis City, the proportion ranged from 23 percent to 36 percent.

The suburban counties in the Missouri portion also have accounted for the greater portion of the single-family authorizations since 1960, with St. Louis County being the leader. In the Illinois portion, St. Clair County has maintained a slight lead over Madison County in the number of multifamily units authorized since 1960, but the situation is reversed in regard to single-family authorizations. Almost continually since 1960, this county has had a single-family construction volume twice as large as that for St. Clair County.

In addition to the privately financed housing authorized since 1960, there have been about 1,725 public housing units put under contract. Over three-quarters of the public housing has been authorized in the Illinois portion of the area, particularly in the city of East St. Louis. All of the public housing authorized in the Missouri portion is located in the city of St. Louis.

Units Under Construction. On the basis of a postal vacancy survey conducted in the St. Louis area, on building permit data, and on FHA records, it is judged that there are approximately 10,075 units currently in some stage of construction in the HMA. Of these units, about 3,025 (30 percent) are single-family structures and 7,050 are multifamily units, including about 360 units of public housing for the elderly.

The majority (nearly 84 percent) of the single-family housing under construction is located in the suburban counties of the Missouri portion of the area, most of it in St. Louis County. Of the remaining 16 percent under construction, over eight percent is in Madison County, Illinois, over six percent in St. Clair County, Illinois, and less than two percent in St. Louis City.

Of the privately financed multifamily units under construction, 6,450 (92 percent) are located in the Missouri portion of the area: 2,600 in St. Louis City and 3,850 in the suburban counties. Nearly 60 percent (1,550) of the multifamily units under construction in the city of St. Louis are in high-rise structures. The majority of the apartment projects under construction in the remainder of the Missouri portion are located in St. Louis County. It is judged that the majority of these units are in garden-type or four-story, elevator-type projects. In the Illinois portion, there are about 600 multifamily units under construction (including 360 public housing units), with 190 in Madison County and 410 in St. Clair County. All of these units are garden apartments.

Demolitions. Losses to the inventory resulting from demolitions have been significant since 1960 in the HMA, totaling about 14,250 units. Nearly 84 percent (12,030) of the total number of demolitions took place in St. Louis City and resulted primarily from the clearance programs of the various urban renewal projects and from expressway construction. Nearly 89 percent of the units demolished in the city were in structures containing more than one unit. Another 1,300 units were wrecked in the remainder of the Missouri portion, most of which were in St. Louis County. Not quite one-third of these demolitions resulted from urban renewal activity; most of them were eliminated through clearance for highway rights-of-way and by fire and other losses. In the Illinois portion, virtually all of the over 920 demolitions since 1960 have taken place in East St. Louis City. Of these, nearly 270 were demolished in urban renewal areas and 650 were demolished in highway rights-of-way.

During the next two years, approximately 3,400 units are scheduled for demolition in the HMA by various public agencies. Of this total, 3,100 will occur in St. Louis City and 300 in St. Louis County, as a result of highway construction and urban renewal activity. There are no known planned demolitions for the counties in the Illinois portion. An additional 1,400 units probably will be lost through fire, conversion to nonresidential use, and other losses. Demolitions in the HMA are expected to total about 2,400 housing units annually during the next two years, compared with about 2,550 a year during the 1960-1965 period.

Tenure of Occupancy

There are 678,000 occupied housing units in the St. Louis HMA at the present time, of which 63.7 percent are owner occupied. Between 1950 and 1960, owner occupancy increased from 51.9 percent to 61.9 percent (see table IX). A comparison of the recent and decennial rate of shift from renter to owner occupancy reveals that the shift has been **reduced** considerably since 1960. This reduction reflects the increased construction and occupancy of multifamily housing and a rising proportion of young adults (a group which usually occupies rental housing).

As would be expected, owner occupancy in St. Louis City is rather low at 38.9 percent as of August 1965. In the suburban counties in the Missouri portion, however, owner occupancy ranges between 77.3 percent in St. Charles County and 83.6 percent in Jefferson County. In St. Louis County, the present owner occupancy ratio, although still at a high level, represents a decline from the 1960 ratio, a result of the large number of apartment projects built and occupied since 1960. In the Illinois portion, owner occupancy has increased slightly from 71.9 percent in 1960 to 72.2 percent in 1965, including a small increase in Madison County and a very slight decline in St. Clair County.

Vacancy

Last Census. In April 1960, there were about 20,400 vacant, non-dilapidated, nonseasonal housing units available for sale or rent in the HMA, an over-all net vacancy ratio of 3.2 percent. Generally, over-all vacancy levels were lower in the Illinois portion with ratios of 2.6 percent and 2.9 percent, respectively, for Madison and St. Clair Counties. In the Missouri portion, the level ranged between a high of 3.8 percent in St. Louis City and a low of 2.5 percent in St. Louis County.

Of the total number of available vacancies in the St. Louis area, approximately 6,275 were for sale, a homeowner vacancy ratio of 1.6 percent, and 14,125 were for rent, representing a renter vacancy rate

of 5.6 percent. The Illinois portion had a slightly lower homeowner vacancy level (reported at 1.4 percent) than did the Missouri portion (1.7 percent), but the reverse was true of rental vacancy rates (5.5 percent in the Missouri portion compared with 5.9 percent in the Illinois portion). As shown in Table XIII, the lowest vacancy levels were in St. Louis City.

Of the available sales vacancies in the area in 1960, about eight percent (510) lacked some or all plumbing facilities; over 34 percent (4,875) of the available rental vacancies lacked plumbing facilities. Within the Missouri portion, lack of plumbing facilities was reported for about three percent of the sales vacancies in St. Louis County and for about 25 percent in Jefferson County. The lowest proportion of rental vacancies lacking plumbing (12 percent) was reported for St. Louis County, while the highest proportion (40 percent) was in the city of St. Louis. The low proportions of substandard vacancies in St. Louis County reflect the relatively younger age of its entire housing inventory. In the Illinois portion, the two counties are fairly even in the proportion of vacancies lacking plumbing; for vacant sales units the proportions were 11 and 12 percent and for rental units the proportions were 37 and 31 percent, respectively, for Madison and St. Clair Counties.

Postal Vacancy Survey. During the period of September 15-20, 1965, thirteen post offices in the St. Louis HMA conducted a postal vacancy survey.^{1/} The postal survey was conducted on a 50 percent sample of postal routes for the area served by the St. Louis Post Office. For the area outside the St. Louis Post Office jurisdiction, 12 cities and villages out of about 38 were selected and the survey results represent, in each selected area, the total possible postal deliveries to dwelling units. The results of the survey are summarized in the following table and are presented in detail in table XIV.

^{1/} The lag between the date of this analysis and the postal survey reflects the amount of time that was necessary to set up a sample list of routes and to conduct the actual survey. It is judged, however, that this small lag does not significantly alter the findings.

Summary of Results
Post Office Vacancy Survey
St. Louis, Missouri-Illinois, HMA
September 15-20, 1965

<u>Area</u>	<u>Total units surveyed</u>	<u>Units vacant</u>	<u>Percent vacant</u>
Missouri portion	<u>273,380</u>	<u>9,994</u>	<u>3.7</u>
Residences	224,888	6,211	2.8
Apartments	48,492	3,783	7.8
Illinois portion	<u>109,933</u>	<u>3,174</u>	<u>2.9</u>
Residences	98,985	2,374	2.4
Apartments	<u>10,948</u>	<u>800</u>	<u>7.3</u>
Total	383,313	13,168	3.4

Source: FHA Postal Vacancy Survey conducted by collaborating postmasters.

It is important to note that the postal vacancy survey data are not entirely comparable with the data published by the Bureau of the Census because of differences in definition, area delineations, and methods of enumeration. The census reports units and vacancies by tenure, whereas the postal vacancy survey reports units and vacancies by type of structure. The Post Office Department defines a "residence" as a unit representing one stop for one delivery of mail (one mailbox). These are principally single-family homes, but include row houses and some duplexes and structures with additional units created by conversion. An "apartment" is a unit on a stop where more than one delivery of mail is possible. Although the postal vacancy survey has obvious limitations, when used in conjunction with other vacancy indicators the survey serves a valuable function in the derivation of estimates of local market conditions.

Vacancies in FHA-Insured Rental Projects. The March 1965 report of occupancy of FHA-insured rental projects in the HMA covered 4,722 apartment units, of which 488 were vacant, a vacancy ratio of 10.3 percent. However, 3,133 (66 percent) of the units were completed prior to 1960, of which 48 were vacant in March 1965, a vacancy ratio of only 1.5 percent. In 1961 the vacancy ratio in those units was 6.7 percent after which it declined to 4.7 percent in 1962, to 1.4 percent in 1963, and to 1.3 percent in 1964.

A total of 1,589 FHA-insured units included in the March 1965 occupancy report had been completed since 1960, virtually all of which are in high-rise projects in urban renewal areas in St. Louis City. Although most of the units have moderate rents, from \$107 a month for efficiencies to \$175 a month for two-bedroom units (with all utilities except electricity), vacancies in March 1965 totaled 440 units, a vacancy ratio of almost 28.0 percent. In March 1965, almost 69 percent of the 1,589 units had been available for occupancy for almost five years, and over 20 percent were vacant, down from 26 percent vacant in March 1964, 33 percent in March 1963, and 39 percent in March 1962. Absorption of the remaining 500 units, which have been coming available since the latter part of 1962, has been very slow also.

Current Estimate. On the basis of postal vacancy survey results, idle electric meter data, information from local realtors and mortgagees, FHA surveys, and personal observations, it is judged that there are currently about 25,400 available vacant housing units in the St. Louis area, an over-all net vacancy ratio of 3.6 percent. Of the total available vacancies, about 8,775 are for sale, representing a home-owner vacancy ratio of 2.0 percent, and 16,625 are available for rent, or a rental vacancy rate of 6.3 percent. The vacancy rates shown in table XIII indicate a general increase in vacancies in most major sections of the HMA. The present over-all vacancy rate of 3.6 percent compares with 3.2 percent reported by the 1960 Census, while sales vacancies are up from 1.6 percent to 2.0 percent and rental vacancies show an increase from 5.6 percent to 6.3 percent.

Within the Missouri portion, the over-all vacancy rate increased from a 1960 level of 3.3 percent to 3.8 percent in 1965. The counties of Jefferson and St. Charles experienced a decline, however, as a result of both lower sales and lower rental vacancy levels. This decrease reflects the relatively small construction activity during the 1960-1965 period and a rather large household growth. Despite the significant demolition losses in the city of St. Louis, vacancies have increased substantially since 1960, a result of the out-migration of population. Vacancies increased considerably in St. Louis County, also, reflecting a significant increase in construction while the population and household growth rates declined somewhat. In the Illinois portion, sales and rental vacancies have increased since 1960, partially a result of household growth not keeping pace with construction increases.

Approximately 8,060 of the currently available vacant sales units and 11,025 of the available vacant rental units are judged to be acceptable vacancies in that they are not dilapidated and contain all plumbing facilities. The present proportion of "substandard vacancies" is somewhat below that reported by the 1960 census, reflecting the elimination of many of these units through demolition activity by public agencies.

The current level of acceptable sales vacancies in the St. Louis area is somewhat above the level considered to represent a reasonable demand-supply relationship in such a moderately growing area. The present excess reflects, among other things, the out-migration of homeowners from St. Louis City, a slight over-building in the suburban counties in the Missouri portion, and an unfavorable home foreclosure situation in areas in St. Clair County, Illinois. The current rental vacancy level in the HMA indicates a differing market condition. Quantitatively, it represents a balanced market; qualitatively, there are very strong signs that the high-rise apartment market is becoming over-supplied.

Sales Market

General Market Conditions. The market for new and existing sales housing in the St. Louis area as a whole has weakened somewhat since the early 1960's. The homeowner vacancy ratio has increased from 1.6 percent in April 1960 to an estimated 2.0 percent currently, and some reduction in the current homeowner vacancy ratio is desirable. Although foreclosures have increased since 1960, they do not indicate a significant adverse market situation. The unsold inventory of new sales houses, which was relatively high in 1963, was reduced substantially in 1964, and in the first half of 1965 further significant improvement is evident.

The strongest sales markets in the HMA are in the suburban counties in the Missouri portion of the area and in Madison County, Illinois. A considerable increase in sales vacancies since 1960, however, indicates that some slight over-supply has developed in the Missouri counties. This may reflect, among other things, the increasing proportion of young adults in the population, particularly those 20 to 30 years of age who, as young married couples or single persons establishing their own households, usually occupy rental housing. In Madison County and the eastern half of St. Clair County, Illinois, the sales market is firm. A more detailed discussion of the sales market by area will be presented in the sub-market studies.

Unsold Inventory of New Houses. Some indication of major subdivision activity, speculative and contract building, marketing experience, and sales prices in the St. Louis area can be gained from the January 1964 and January 1965 unsold inventory surveys conducted by the FHA (see table XV). These surveys covered only subdivisions in which five or more houses were completed during the twelve months preceding the survey date. The January 1965 survey covered 7,636 houses which were completed in 1964 in 364 subdivisions, and the 1964 survey covered 7,235 completions in 1963 in 363 subdivisions. The Missouri portion of the HMA (including Franklin County) accounted for 88 percent of all units and about three-fourths of all subdivisions tabulated in both surveys. The 1965 survey revealed that over 73 percent of all houses **surveyed** were built in St. Louis County.

Of the 7,636 houses enumerated in the 1965 survey, 2,526 were built speculatively of which 648 remained unsold at the time of the survey, a ratio of unsold to completed speculative houses of 25.7 percent. The comparable 1964 survey counted 7,235 houses completed in 1963. Speculatively-built houses totaled 1,330 of which 444 remained unsold, an unsold to completed ratio of 33.4 percent. Of the units enumerated as unsold in the 1965 survey, eight percent had been on the market for one month or less, 35 percent for two to three months, 46 percent for from four to six months, and 11 percent for from seven to twelve months. The 1964 survey indicated that ten percent of the unsold inventory had been on the market for one month or less, 43 percent for two to three months, 36 percent for four to six months, and 11 percent for from seven to twelve months. The 1965 survey showed that an additional 21 houses completed prior to 1964 still were not sold, down substantially from 185 houses reported in the 1964 survey as remaining unsold for more than twelve months.

A comparison of the two surveys suggests that the sales market improved during 1964 as evidenced by the drop in the unsold to total speculatively-built ratio and the significant decrease in the number of homes remaining unsold for more than a year. However, speculative construction increased considerably from over 18 percent of total completions in 1963 to 33 percent in 1964.

As shown in the following table, almost half (48 percent) of the 1964 completions were priced to sell for from \$15,000 to \$20,000; only about a third (33 percent) of the 1963 completions were in that price range.

About 18 percent of the 1964 completions and 22 percent of the 1963 completions were priced from \$20,000 to \$25,000. About 30 percent of completions each year were priced above \$25,000. Rising land, labor, and material costs probably were the main reasons for the decline in production of units priced below \$15,000. In 1964, about 14 percent of the houses completed were in this range compared with 26 percent of those completed in 1963.

Distribution of New Houses Completed by Sales Price
St. Louis, Missouri-Illinois, HMA^{a/}
1963 and 1964

<u>Sales price</u>	<u>Percent of</u> <u>total completions</u>	
	<u>1963</u>	<u>1964</u>
Under \$10,000	.6	.4
\$10,000 - 12,499	3.4	2.0
12,500 - 14,999	21.6	11.5
15,000 - 17,499	19.1	22.8
17,500 - 19,999	13.9	24.7
20,000 - 24,999	21.8	18.2
25,000 - 29,999	12.1	11.4
30,000 - 34,999	4.7	4.9
35,000 and over	<u>2.8</u>	<u>4.1</u>
Total	100.0	100.0

a/ Includes Franklin County, Missouri.

Source: Federal Housing Administration.

Rental Market

General Market Condition. In general, the over-all rental market in the St. Louis HMA currently is good. Vacancies are at reasonable levels except in a few projects. These favorable market conditions reflect, in part, the strong demand from the more rapid growth of the population of marriageable age and from the demolition of several thousand rental units since 1960. An exception to the over-all favorable condition is the poor absorption experience of several relatively new high-rent, high-rise projects in St. Louis City. Occupancy surveys by the FHA and by a local organization suggest that most of the garden-type apartment projects in the HMA are doing well, including units built during the 1950-1960 decade and units constructed since 1960.

Rental Housing Under Construction. Currently, there are about 7,050 multifamily units in some stage of construction in the HMA, including 2,600 in the city of St. Louis, about 3,850 in the rest of the Missouri portion of the area, 190 in Madison County, Illinois, and 410 in St. Clair County, Illinois.

About 1,550 of the units under construction in St. Louis City are in high-rise projects. The one- and two-bedroom units in these projects will be offered at rents from \$130 to \$350 a month and probably will be available in a year to a year and a half. Almost 300 units of housing for middle-income families are being constructed in the Mill Creek Valley urban renewal area. This project, to be completed by the end of the year, will contain one-, two-, three-, and four-bedroom apartments. Most of the remaining units are in garden-type developments with estimated shelter rents ranging between \$100 and \$160 a month. These units should be ready for occupancy in the early months of 1966.

Of the 3,850 units under construction in the remainder of the Missouri portion of the HMA, about one-quarter are located in the Hazelwood-Bridgeton area and approximately 14 percent are around the city of St. Ann, both in St. Louis County. The remaining units are scattered throughout the county. Practically all of these units are in garden-type or four-story elevator structures and will be marketed in the medium rent ranges. The majority of these units should be ready for occupancy by the first few months of 1966.

There are about 410 units under construction in St. Clair County, Illinois, of which 350 are located in the city of East St. Louis and about 60 in Belleville City. Of the units in East St. Louis, 285 are public housing units. The remaining privately-financed units are all garden-type. Most of these units should be on the market by the end of 1965. Nearly 80 of the 190 units under construction in Madison County are public housing units and the rest are privately-financed, garden-type apartments. These, also, should be opened for occupancy by the end of 1965.

In addition to the units now under construction in the HMA, several hundred units of rental housing are being planned for construction in the near future. About 450 units of housing for moderate-income families are contemplated, including 50 units in St. Louis City, 200 in East St. Louis, Illinois, and 200 in the remainder of St. Clair County, Illinois.

Urban Renewal Activity

There are 14 urban renewal projects in the St. Louis HMA, including six in St. Louis City, seven in St. Louis County, and one in East St. Louis City, Illinois. Of the total projects, six are in the planning stage and eight are in execution. A total of about \$23,257,800 in federal grants has been disbursed in the area for the various projects. Individual urban renewal projects are discussed in the submarket area summaries.

A total of about 1,900 housing units are planned for construction in the urban renewal areas in the HMA according to known current plans. Of this number, approximately 200 are to be single-family homes. Of the 1,700 multifamily units, about 950 are to be provided with some form of public benefit including 50 units of public housing, 600 units of housing for moderate-income families, and 300 units for the elderly.

Military Housing

At the present time, there are 1,550 on-base housing units at all of the military installations in the St. Louis HMA, representing less than one percent of the total housing inventory in the area. All but 88 of these units are considered adequate quarters. As of July 1, 1965, there were 60 vacant military-controlled units, a vacancy ratio of 3.9 percent. The following table summarizes the most current available information on the military-controlled housing at all of the installations.

Military Family Housing
At All Military Installations
St. Louis, Missouri-Illinois, HMA
As of August 1965

<u>Installation</u>	<u>Units</u>
Scott AFB	1,315 ^{a/}
Belleville AFS	27
ACIC	18
Granite City Army Depot	68
U.S. Army Support Center	122
Total	1,550

^{a/} Includes 88 inadequate units.

Sources: Department of the Air Force;
Department of the Army.

There is no military housing planned for construction during the next few years at any of the installations in the HMA.

Public Housing

There are 9,936 public housing units in operation in the St. Louis HMA, of which 6,885 are in the Missouri portion and 3,051 are in the Illinois portion. Of the total number of units, 224 are for elderly households. In addition, there are 362 units under construction in the area (all in the Illinois portion) and all will be for the elderly. About 1,863 units are presently in the planning stage in the HMA, all of which have been approved. Of the planned units, 688 are to be built specifically for elderly households.

Public Housing
St. Louis, Missouri-Illinois, HMA

<u>Area</u>	<u>Completed</u>	<u>Under construction</u>	<u>Planned</u>
St. Louis City, Mo.	6,737	0	1,305 ^{b/}
Kinloch, Mo.	100	0	50
St. Charles, Mo.	48	0	0
St. Clair County, Ill.	25	0	308
East St. Louis, Ill.	1,700	285 ^{a/}	100
Madison County, Ill.	775	77 ^{a/}	0
Granite City, Ill.	551	0	100 ^{a/}
Total	9,936	362 ^{a/}	1,863

^{a/} For occupancy by the elderly.

^{b/} Includes 588 units for the elderly.

Sources: Local Housing Authorities in the respective areas.

Demand for Housing

Quantitative Demand

Annual demand for additional housing in the St. Louis HMA during the two-year period from August 1, 1965, to August 1, 1967, is based on an expected increase of about 10,000 households, on the need to replace housing units expected to be lost from the inventory, and on the adjustment of vacancies to a level consistent with the long-term needs of the St. Louis area. Consideration also is given to the existing tenure composition of households, to the continued trend toward homeownership, to the number of units now under construction, and to the shift of single-family houses from the sales inventory to the rental inventory.

To accommodate the anticipated increase in the number of households and to allow for expected occupancy and inventory changes, approximately 14,400 additional housing units will need to be added in each of the next two years. This rate of addition is only a little below the 1962-1965 average of about 15,000 units and is considerably above the 10,950 average for 1960 and 1961. The projected yearly rate is more substantially below the 18,300 units authorized in 1964.

Market conditions indicate that the 14,400 additions to the inventory to meet the anticipated demand should include about 9,100 units of sales housing and approximately 5,300 rental units, excluding public low-rent housing and rent-supplement accommodations.

The estimated annual demand for 14,400 new housing units is distributed by sub-market area and by tenure in the following table.

Projected Annual Demand for New Housing
By Sub-Market Area and by Tenure
St. Louis, Missouri-Illinois, HMA
August 1, 1965 to August 1, 1967

<u>Area</u>	<u>Number of units</u>		
	<u>Sales</u> <u>housing</u>	<u>Rental</u> <u>housing</u>	<u>Total</u>
St. Louis City	200	1,000	1,200
Rest of Mo. portion	7,500	3,500	11,000
Madison County, Ill.	1,100	300	1,400
St. Clair County, Ill.	300	500	800
HMA total	9,100	5,300	14,400

Qualitative Demand

Sales Housing. Based on current family after-tax income, on typical ratios of income to purchase price, and on recent market experience, the annual demand for 9,100 sales units is expected to be distributed by sales price as shown in the following table. It is judged that single-family houses cannot be produced in the HMA to sell for less than about \$10,000. However, the lack of building sites and higher land costs within the city of St. Louis suggest a selling price of not less than \$15,000 in that area.

Estimated Annual Demand for New Sales Housing by Price Class
St. Louis, Missouri-Illinois, HMA
August 1, 1965 to August 1, 1967

<u>Price range</u>	<u>Number of units</u>	<u>Percent distribution</u>
\$10,000 - \$12,499	565	6
12,500 - 14,999	895	10
15,000 - 17,499	1,540	17
17,500 - 19,999	1,870	21
20,000 - 24,999	1,765	19
25,000 - 29,999	1,350	15
30,000 - 34,999	665	7
35,000 and over	<u>450</u>	<u>5</u>
Total	9,100	100

The foregoing distribution differs from that shown on page 31, which reflects only selected subdivision experience during the years of 1963 and 1964. It must be noted that the 1963-1964 data do not include new construction in subdivisions with less than five completions during the year, nor do they reflect individual or contract construction on scattered lots. It is likely that the more expensive housing construction, and some of the lower-value homes, are concentrated in the smaller building operations which are quite numerous. The preceding demand estimates reflect all home building and indicate a greater concentration in some price ranges than a subdivision survey would reveal.

Rental Housing. The monthly rental at which the annual demand for 5,300 privately-owned net additions to the aggregate rental housing inventory might best be absorbed by the rental market are indicated for various size units in the table on page 38. These net additions may be accomplished by either new construction or rehabilitation at the specified rentals with or without public benefits or assistance through subsidy, tax abatement, or aid in financing or land acquisition. The production of new units in higher rental ranges than indicated below may be justified if a competitive filtering of existing accommodations to lower ranges of rent can be anticipated as a result.

The minimum gross rents at which new privately-owned rental units can be produced in the HMA, without the aid of below-market-interest-rate financing or assistance in land acquisition and cost, are approximately \$90 a month for efficiencies, \$110 for one-bedroom units, \$130 for two-bedroom units, and \$150 for three-bedroom units. At and above these minimum rents, there is a prospective annual demand for about 3,675 units. At the lower rents achievable with some form of public benefits or assistance, excluding public low-rent housing and rent-supplement accommodations, an additional 1,625 units probably can be absorbed. However, the location factor is of especial importance in the provision of new units at the lower-rent levels. Families in this user group are not as mobile as those in other economic segments; they are less able or willing to break with established social, church, and neighborhood relationships, and proximity to place of work frequently is a governing consideration in the place of residence preferred by families in this group. Thus, the utilization of lower-price land for new rental housing in outlying locations to achieve lower rents may be self-defeating unless the existence of a demand potential is clearly evident.

Estimated Annual Demand for Additional Rental Housing
St. Louis, Missouri-Illinois, HMA
August 1965 to August 1967

Monthly <u>gross rent</u> ^{a/}	Size of unit			
	<u>Efficiency</u>	<u>One bedroom</u>	<u>Two bedroom</u>	<u>Three bedroom</u>
\$75 and over	595	-	-	-
80 " "	565	-	-	-
85 " "	540	-	-	-
90 " "	510	2,110	-	-
95 " " - - - - -	475 - - - - -	1,985	-	-
100 " "	440	1,865	-	-
105 " "	405	1,745	1,930	-
110 " "	370	1,620	1,790	-
115 " "	335	1,505	1,650	-
120 " " - - - - -	310 - - - - -	1,395 - - -	1,505 - - -	-665
125 " "	290	1,260	1,365	615
130 " "	270	1,120	1,225	565
135 " "	245	975	1,080	505
140 " "	210	845	940	445
145 " " - - - - -	175 - - - - -	695 - - -	805 - - -	-385
150 " "	140	560	645	325
160 " "	75	375	475	240
170 " "	25	210	320	165
180 " "	10	100	160	80
200 " "	-	50	75	25

a/ Includes all utilities.

Note: The above figures are cumulative, i.e., the columns cannot be added vertically. For example, demand for one-bedroom units at from \$120 to \$140 a month is 550 units (1,395 minus 845).

The preceding distribution of average annual demand for new apartments is based on projected tenant-family income, the size distribution of tenant households, and rent-paying propensities found to be typical in the area; consideration is also given to the recent absorption experience of new rental housing. Thus, it represents a pattern for guidance in the production of rental housing predicated on foreseeable quantitative and qualitative considerations. Even though a deviation may experience market success, it should not be regarded as establishing a change in the projected pattern of demand for continuing guidance unless thorough analysis of all factors involved clearly confirms the change. In any case, particular proposals must be evaluated in the light of actual market performance in specific rent ranges and neighborhoods or sub-markets.

A more detailed discussion of quantitative and qualitative demand estimates for various areas in the St. Louis HMA follows in the four sub-market studies.

Summary for the St. Louis City Portion of the HMA

Population

The estimated current population of the city of St. Louis is 704,000 persons, representing an average decline of about 8,650 annually since April 1960. In the previous decade, census reports indicated that the population decreased by approximately 10,675 a year. It is judged that the city will continue to lose population during the next two years, but at a reduced numerical rate of about 8,000 annually, to an August 1967 total of 688,000 persons.

Households

There is a total of 241,500 households in the city at present, a decrease of 1,350 a year since April 1960. In the previous ten years, the number of households in St. Louis declined by about 950 annually. The decennial household decrease probably is understated somewhat, because of the definitional change from "dwelling unit" in the 1950 Census to "housing unit" in the 1960 Census. A moderation of population loss during the next two years should result also in a reduced household loss of about 1,250 a year, resulting in a total of 239,000 households in the city by August 1967.

Along with the large declines in population and households during the past fifteen years has been a decline in average household size. The current average of 2.84 persons per household in St. Louis is down from 2.94 persons in April 1960, and 3.13 persons in April 1950. During the next two years, the average household size is expected to decline to about 2.80 persons.

Housing Supply

The current housing inventory of the city of St. Louis totals 257,800 housing units, a decrease of about 5,200 units since April 1960. This decline reflects the large demolition losses of about 12,000 units which were offset only partially by inventory gains of nearly 6,800 units. During the 1950-1960 decade, the inventory in the city remained virtually unchanged.

As shown in table X, the housing inventory in St. Louis City is rather evenly distributed by type of structure with 36 percent of the housing units being single-family, 25 percent in duplexes, and 39 percent multi-family structures. A comparison of current proportions to those in April 1960 indicates a slight increase in the proportion of single-family units and a decline in units in structures containing two or more units, reflecting the large demolition losses in the multifamily inventory since 1960.

As would be expected in a city as old as St. Louis, a large proportion of the housing inventory is old. It is judged that slightly over 76 percent of the current housing in the city was constructed prior to 1930. Related to the age of the inventory is the condition of the housing. Currently about 18 percent of all housing units are dilapidated or lack one or more plumbing facilities. The 1960 Census of Housing reported that 22 percent of all units were dilapidated or lacked plumbing facilities. The improvement in the inventory since 1960 reflects the demolition of a large number of inadequate units.

Residential Building Activity

The annual volume of new private residential construction, as measured by building permit authorizations presented in tables XI and XII, has been increasing since 1960. From a total of nearly 870 units authorized in 1960, the volume increased each year to a 1964 total of about 2,950 units. The increase resulted from the surge in multifamily construction; construction of single-family houses remained at a fairly level volume, averaging about 220 units a year during the 1960-1965 period.

At the present time, there are approximately 2,600 multifamily units and about 50 single-family units under construction in the city.

Despite the significant jump in construction activity in the city since 1960, the decline in the housing inventory indicates that demolition activity was higher. Between 1960 and 1965, approximately 12,000 units were eliminated by urban renewal, highway construction, and casualty losses. Most of the losses (about 89 percent) occurred in the multifamily inventory. Demolitions will remain high during the next two years, with about 3,100 units scheduled for clearance by public agencies.

Tenure

Owner-occupied units in St. Louis currently represent 38.9 percent of all occupied units, up slightly from a proportion of 38.2 percent reported in 1960. The slight decline in renter-occupancy since 1960, reflects the loss of tenant households to the suburbs as well as the loss of rental units through demolition.

Vacancy

There are currently 12,100 available vacant housing units in the city of St. Louis, of which 1,900 are available for sale (a homeowner vacancy ratio of 2.0 percent) and 10,200 are for rent (a rental vacancy ratio of 6.5 percent). Despite the large number of units demolished since 1960, current vacancy levels are significantly above the 1.1 percent homeowner vacancy ratio and the 5.4 percent rental vacancy ratio reported by the 1960 Census. The increase in vacancies reflects the large amount of new construction and the large out-migration of population since 1960. However, only about 1,650 of the currently available vacant sales units and 6,100 of the available vacant rental units contain all plumbing facilities.

Sales Market

The current 2.0 percent homeowner vacancy ratio is somewhat above the level ordinarily representing a balanced demand-supply relationship in an area which is continually losing population. However, the current excess has resulted from the continuing out-migration of families to the suburbs and includes several hundred units which lack plumbing facilities or are non-competitive in the market because of location, appeal, and other factors. The movement to the suburbs has had the beneficial effect of making available a large number of sales housing units to families seeking to up-grade into better housing.

Rental Market

The current condition of the rental market in St. Louis is mixed. Garden-type projects are experiencing satisfactory occupancy, but high-rise projects are being absorbed slowly. Practically all of the FHA-insured garden apartments have done well. There appears to be a very strong market, also, for moderate-income housing in the city; one such project containing 300 units was completely leased before construction was finished. But absorption of units in high-rise buildings has been very slow (see discussion on page 27). This segment of the rental market probably would reach satisfactory occupancy within the next few years if no additional high-rise units were provided. However, there are 1,550 high-rise units now under construction within the city. With the addition of these units during the next year to a year and a half, the market will again have a considerable amount of housing in high-rise buildings to absorb and vacancies may well remain high for some time.

Urban Renewal

There are six urban renewal projects in St. Louis City, with three in execution and three in planning. The available data on these projects are summarized below:

The Mill Creek Valley Project (Mo. R-1) is in execution. The project covers an area of about 462 acres and is bounded roughly by Olive Street on the north, 20th and 21st Streets on the east, Scott Avenue on the south, and Grand Boulevard on the west.

About 33 percent of the land in the project area will be used for public streets and roads, approximately 35 percent will be used for industrial facilities, 26 percent will be devoted to residential reuse, and the remaining land area will be used for commercial and public facilities. Approximately 5,400 housing units have been demolished in this area and virtually all relocation is completed.

At the present time, there have been slightly over 500 apartment units built in the area, 280 units of housing for middle-income families are now under construction, and about 250 units of elderly housing are planned. In addition, almost 560 units of moderate-rental housing and 750 units of standard rental housing have been proposed for this area. Of the standard rental housing which has been proposed, about 650 units are planned for high-rise construction. There is a 300-unit elderly housing project now under construction in the area.

The Kosciusko Renewal Project (Mo. R-2) covers an area of about 178 acres which is roughly bounded by Seventh Boulevard on the west, by the Ozark Expressway on the north, by Victor, Second, and Third Streets on the east, and by St. George, Dorcas, Second, and Third Streets on the south. Practically all of the land will be used for industrial purposes. There have been about 2,800 housing units demolished since the start of execution and virtually all relocation has been completed.

The West End Renewal Area (Mo. R-54) is bounded by Page Boulevard on the north, Union Boulevard on the east, Delmar Boulevard on the south, and Hodiament Avenue on the west. The project is just getting underway as execution plans were approved in April 1965. There will be 1,500 units demolished in the area during the next eight years, with 700 scheduled for wrecking during the forecast period. Renewal plans place emphasis on the provision of housing for low- and moderate-income families, including those eligible for public housing.

The Murphy (Mo. R-24) and Tandy (Mo. R-28) General Neighborhood Renewal projects contain six different renewal areas. Execution of these projects is dependent upon the passage of a bond issue within the next few years.

Housing Demand

Although there will be a net household loss during the next two years in the city of St. Louis, there will be a need to replace several thousand units scheduled to be demolished as well as housing required for families who wish to upgrade from their present accommodations. The demand arising from these factors will average about 1,200 units annually during the next two years, including 200 units of sales housing and 1,000 units of rental housing. The demand estimate does not include public low-rent housing or rent-supplement accommodations.

Sales Housing. The projected annual demand for 200 sales units is at about the 1960-1965 average annual volume as measured by building permit data. It should be noted that the estimated demand represents housing which probably will be provided on a contract basis; there are no sizable amounts of land available in the city for speculative construction.

On the basis of current family after-tax incomes and on typical ratios of income to purchase price, the annual demand for 200 sales units is expected to be distributed by price as shown in the following table. Because of the higher land costs which are inherent in central city locations, it is judged that single-family houses cannot be produced in St. Louis to sell for less than \$15,000.

Estimated Annual Demand for New Sales Housing
St. Louis City, Missouri, August 1965 to August 1967

<u>Price range</u>	<u>Number of units</u>	<u>Percent distribution</u>
\$15,000 - \$17,499	40	20
17,500 - 19,999	60	30
20,000 - 24,999	60	30
25,000 and over	40	20
Total	200	100

Rental Housing. The projected annual demand for 1,000 rental units, excluding public low-rent housing and rent-supplement accommodations, during the next two years is substantially below the average of about 1,400 which were authorized yearly during the 1960-1965 period. This cutback in the rate of production reflects the need to reduce substantially the additions of high-rise, high-rent apartment units. During the 1960-1965 period, about 450 units in high-rise buildings were constructed each year. Current surveys reveal that absorption of these units has not been satisfactory. About 1,550 units now under construction will be placed on the market before the end of the forecast period with as many as half of these being made available by mid-1966. Production during the next two years of high-rise units in addition to those under construction will aggravate the present unfavorable absorption experience.

The monthly gross rentals at which the annual demand for 1,000 privately-owned rental units might best be absorbed by the rental market are indicated for various size units in the following table. These net additions may be accomplished by either new construction or rehabilitation at the specified rentals with or without public benefits or assistance through subsidy, tax abatement, or aid in financing or land acquisition.

Under current costs, minimum rents (including utilities) at which new privately-owned rental units can be produced in the area, without the aid of below-market-interest-rate financing or assistance in land acquisition and cost, are approximately \$90 a month for efficiencies, \$110 for one-bedroom units, \$130 for two-bedroom units, and \$150 for three-bedroom units. At and above these minimum rents, there is a prospective annual demand for approximately 600 units. At the lower rents achievable with the aid of below-market-interest-rate financing or assistance in land acquisition and cost, an additional 400 privately-owned units a year probably can be absorbed.

Estimated Annual Demand for New Rental Housing
St. Louis City, Missouri, August 1965 to August 1967

Monthly gross rent ^{a/}	Size of unit			
	Efficiency	One bedroom	Two bedroom	Three bedroom
\$75 and over	160	-	-	-
80 " "	150	-	-	-
85 " "	140	-	-	-
90 " "	130	460	-	-
95 " " - - - - -	120 - - - - -	420	-	-
100 " "	110	380	-	-
105 " "	100	340	300	-
110 " "	90	300	265	-
115 " "	80	270	230	-
120 " " - - - - -	70 - - - - -	240 - - - - -	200 - - - - -	80
125 " "	60	210	170	75
130 " "	50	180	140	70
135 " "	40	150	115	60
140 " "	30	120	95	50
145 " " - - - - -	20 - - - - -	90 - - - - -	80 - - - - -	40
150 " "	10	60	65	30
160 " "	-	25	40	20
170 " "	-	10	20	10
180 " "	-	-	10	5

^{a/} Includes all utilities.

Note: The above figures are cumulative, i.e., the columns cannot be added vertically. For example, demand for one-bedroom units at from \$90 to \$110 a month is 160 units (460 minus 300).

The preceding distribution of average annual demand for new apartments is based on projected tenant-family incomes, the size distribution of tenant households, and rent-paying propensities found to be typical in the area; consideration is also given to the recent absorption experience of new rental housing. Thus, it represents a pattern for guidance in the production of rental housing predicated on foreseeable quantitative and qualitative considerations. Individual projects may differ from the general pattern in response to specific neighborhood or sub-market requirements.

SUMMARY FOR THE MISSOURI PORTION OF THE HMA OUTSIDE ST. LOUIS
(The Counties of Jefferson, St. Charles, and St. Louis)

Population

The current population of the three counties in the Missouri portion of the St. Louis HMA totals about 1,009,400 persons, an average increase of about 35,000 a year since April 1960. Population growth in this area during the 1950-1960 decade averaged about 34,850 annually. About 85 percent of these population gains occurred in St. Louis County. The remainder of the population increases were fairly evenly divided between the counties of Jefferson and St. Charles.

During the 1950-1960 decade, approximately 41 percent of the population gain in St. Louis County was concentrated in fourteen major cities. The city of Florissant led all others with an annual increase of nearly 3,450 persons. Only five other cities, including Berkeley, Ferguson, Kirkwood, Overland, and University City, experienced population growth amounting to over 1,000 a year. Since 1960, the cities in St. Louis County have accounted for only 30 percent of the population growth in the county, although Florissant City continued to have a large increase amounting to about 3,950 persons a year. No other city in the county had an annual population gain of as much as 1,000 persons since 1960 (see table IV). The diminishing growth in the cities reflects the lack of vacant land for construction and the attraction of people to single-family developments in the unincorporated parts of the county.

By August 1967, the population of these three counties is expected to total 1,077,400 persons, an average gain of approximately 34,000 a year. A greater share than during the 1960-1965 period of the total projected population gain in the three counties is expected to occur in Jefferson and St. Charles Counties because land for residential purposes is being absorbed rapidly in St. Louis County.

Households

There is a current total of 284,600 households in the three Missouri counties, a gain of approximately 9,925 a year since 1960. In the previous ten years, the number of households in this area increased by about 9,750 annually. The change in definition from "dwelling unit" in the 1950 Census to "housing unit" in the 1960 Census probably affected the decennial change somewhat. The patterns of population growth by parts of the three-county area discussed in the preceding section apply to household growth (see table VII). By August 1967, there will be 304,100 households in the three-county area, an annual gain of about 9,750.

In August 1965, the number of persons in a household in this area averaged 3.50 persons compared with 3.49 in April 1960 and 3.44 in April 1950 (see table VIII). It is judged that the household size will remain high during the forecast period at 3.50 persons, no change from the present level.

Housing Supply

The housing inventory in the three Missouri counties presently totals about 302,400 housing units, an increase of nearly 10,600 a year. This gain represents about 95 percent of the increase for the entire HMA. During the 1950-1960 decade, the inventory in these counties grew by about 10,450 units a year, although part of the increase probably was the result of the change in definition from "dwelling unit" in the 1950 Census to "housing unit" in the 1960 Census (see table IX).

As shown in table X, the housing inventory in the Missouri counties consists primarily of single-family structures. A comparison of 1960 and 1965 proportions, however, reveals that the single-family ratio dropped from nearly 91 percent of all units in 1960 to about 88 percent in 1965. This does not reflect a decrease in single-family home construction which has been fairly stable, but rather a significant increase in multifamily construction. The proportion of multifamily units to the total number of units increased from about nine percent in 1960 to nearly 12 percent in 1965.

Since the three Missouri counties have had much of their population growth during the past fifteen years, a large proportion of the housing inventory in this area has been built within this period. On the basis of 1960 Census reports coupled with post-1960 building permit and demolition data, it is judged that slightly over 57 percent of the housing inventory in these counties has been built since 1950. Only about 19 percent of the inventory was constructed prior to 1930.

Condition is relative to the age of the inventory and, in the Missouri counties, only about seven percent of the present housing supply is dilapidated or lacks one or more plumbing facilities.

Residential Building Activity

New private residential construction in the three Missouri counties has exhibited an almost continuous upward trend since 1960. From a volume of nearly 9,050 housing units in 1960, construction authorizations declined to about 8,425 units in 1961, and then rose each year to a 1964 total of approximately 13,100 units. Single-family construction has shown less variation from year to year, ranging between a volume of 6,650 units in 1961 and 7,875 in 1964. Multifamily construction, however, registered substantial gains during the 1960-1964 period, from a low of 1,780 units in 1961 to about 5,250 units in 1964, an increase of nearly 196 percent. The county of St. Louis has accounted for most of the single-family and multifamily construction volume since

1960; however, single-family authorizations have exhibited a downward trend reflecting the dwindling supply of vacant land suitable for home construction.

At the present time, there are about 6,375 units in some stage of construction in the Missouri counties, including 2,525 single-family units and 3,850 multifamily units. Most of these units are in St. Louis County.

Demolition activity in the Missouri counties has not been very extensive. Only about 1,300 units were demolished since 1960. The majority of these were located in St. Louis County. During the next two years, approximately 850 units will be removed from the inventory, of which about a third will result from urban renewal and highway construction activity.

Tenure

As would be expected in an area with an inventory that consists primarily of single-family homes, owner-occupancy in the Missouri counties is at a high level. Currently, it is judged that owner-occupied units constitute 80.3 percent of the three-county total of all occupied units, with the individual county proportions being 83.6 percent in Jefferson County, 77.3 percent in St. Charles County, and 80.2 percent in St. Louis County (see table IX). The current owner-occupancy ratio in the three-county area is slightly below the 1960 level, reflecting the large number of multifamily units which have been built and occupied since 1960 in St. Louis County.

Vacancy

There are presently 8,900 available vacant housing units in the three Missouri counties, of which 5,075 are available for sale (a homeowner vacancy ratio of 2.2 percent) and 3,825 are for rent (a rental vacancy ratio of 6.4 percent). Current homeowner vacancy ratios of 2.6 percent and 1.9 percent, respectively, in Jefferson County and St. Charles County are somewhat below those reported in the 1960 Census. In St. Louis County, the current 2.2 percent homeowner vacancy ratio is up from 1.8 percent in 1960. The present 6.4 percent rental vacancy ratio in the area is up from the 5.9 percent reported by the 1960 Census. The current 5.1 percent rental vacancy ratio is lower than the 7.2 percent in 1960 in St. Charles County, and the present 7.5 percent rental vacancy ratio in Jefferson County is unchanged from the 1960 ratio. In St. Louis County the rental vacancy ratio now is 6.4 percent, up from 5.6 percent in 1960.

Sales Market

Generally, the sales market in the Missouri counties is good although there are indications of possible excesses. Current sales vacancies in all of the counties are somewhat above the levels considered to represent a balanced demand-supply market. The 1965 unsold inventory survey conducted by the FHA revealed ratios of unsold to speculative houses completed of 28 percent in both St. Charles and St. Louis Counties and only 10 percent in Jefferson County. The ratios reported for the counties of St. Charles and St. Louis indicate an average selling time of about three and a third months. About 40 percent of the unsold houses have been on the market for three months or less. Local realtors report that existing home sales are increasing and that sales prices are fairly firm. Thus, it would appear that a small reduction in the volume of speculative construction during the next few years would allow absorption of the present small over-supply and bring the market into a more balanced demand-supply relationship.

The 1965 unsold inventory survey revealed that nearly 49 percent of the houses counted as completed in 1964 were built in the \$15,000 to \$20,000 price range, about 17 percent were in the \$20,000 to \$25,000 price class, approximately 12 percent were built in the \$25,000 to \$30,000 price range, 12 percent were priced to sell for \$10,000 to \$15,000, and ten percent were built to sell for \$30,000 or more. The survey also revealed that the greatest activity was in and around the city of Florissant, in the areas just west of the municipal airport, in the Ballwin-Winchester area, and in the Grantwood-Sappington area, all of which are located in St. Louis County.

Rental Market

The rental market in the Missouri counties appears to be relatively firm. Local realtors indicate that most of the garden apartments are renting well, as are the lower-priced (below \$200) high-rise apartments. It was their general feeling, however, that the high-rise market was becoming over-priced and over-supplied.

The largest rental market in the three counties is, of course, in St. Louis County where most of the multifamily construction has been concentrated.

Urban Renewal

There are seven urban renewal projects in the Missouri counties. All of these are in St. Louis County and five are now in execution. The available data on these projects are summarized as follows:

The Maline Creek Project (Mo. R-5) is located in the city of Kinloch. The project area is delineated by Maline Creek on the south, the city boundary line on the east, Scott Street on the north, and Carson Road on the west. Re-use plans call for the construction of 32 single-family homes, 50 public housing units (which have been approved), the development of public park areas, schools, and commercial facilities. The local agency also contemplates the construction of about 100 units of moderate-rental housing for middle-income families. Practically all property purchases, demolitions, and relocations are completed.

The Elmwood Park Project (Mo. R-35) in the city of Olivette is located on the northern boundary of the city bounded by Zimmerman Place on the east, Napoleon Boulevard on the south, and Appel Place on the west. There are plans to construct 24 single-family residences in this area, to develop a public park, and to provide sites for industrial use. At the present time, the local agency is awaiting approval to begin execution.

The North Webster Groves Project (Mo. R-15) covers an area of about 106 acres in the city of Webster Groves. There has been some clearance and rehabilitation in this area and a total of 95 housing units are to be constructed, including 65 single-family units, 22 rental units, and eight units of elderly housing. At the present time, 92 residences have been demolished, nearly 75 percent of the rehabilitation work has been completed, all public improvements are finished, and over half of all planned housing units have been constructed.

The Elmwood Park Project (Mo. R-10) is a 74-acre tract located in an unincorporated area of St. Louis County just north of the city of Olivette. The area is bounded roughly by Rebie Avenue, Elmwood Avenue, Laughlin Place, and the Chicago, Rock Island and Pacific Railroad.

Renewal plans indicate that 33 acres will be used for residential purposes, 30 acres for industrial uses, and 11 acres for streets and roads. The local agency contemplates the construction of about 110 single-family houses and about 220 rental units for moderate-income families. At the present time, about 45 units of the single-family development have been completed. Approximately 55 families have to be relocated.

The Eastgate-Westgate Project (Mo.R-43) covers an area of about six acres in University City roughly bounded by Delmar Boulevard on the south, the corporate limits boundary on the east, Vernon Avenue on the north, and Melville Avenue on the west. This is primarily a rehabilitation and conservation project, although there has been some clearance. Virtually all of the structures in the project area are residential. About 100 units of housing are contemplated for middle-income families.

There are two other projects in University City, the Delmar Loop (Mo. R-55) and the Cunningham Park (Mo. R-60) projects, both of which are still in the planning stage.

Housing Demand

Annual demand for additional housing during the August 1965-August 1967 period in the Missouri Counties of Jefferson, St. Charles, and St. Louis is based on a projected household growth of about 9,750 a year, on the need to replace housing units expected to be lost from the inventory, and on the current tenure composition of households. Consideration also is given to the current vacancy levels and the number of units now under construction.

To accommodate the anticipated household increase and to allow for expected occupancy and inventory changes, approximately 11,000 additional housing units will need to be added in each of the next two years, including 7,500 sales units and 3,500 rental units. The projected sales demand for 7,500 units a year approximates the average of about 7,525 units a year authorized during the 1960-1965 period, while the estimated annual rental demand of 3,500 units is slightly above the average of 3,275 units a year authorized since 1960, but is below the 4,220 units authorized in 1963 and is more substantially below the 5,260 units permitted in 1964. The demand estimate does not include public low-rent housing or rent-supplement accommodations.

Sales Housing

On the basis of current family after-tax incomes, on typical ratios of income to purchase price, and on recent market experience, the annual demand for 7,500 sales units in the Missouri counties is expected to be distributed by price as shown in the following table. Single-family houses that meet FHA minimum standards cannot be produced in these counties to sell for less than about \$10,000.

Estimated Annual Demand for New Sales Housing
In the Missouri Counties of Jefferson, St. Charles, and St. Louis
August 1965 to August 1967

<u>Price range</u>	<u>Number of units</u>	<u>Percent distribution</u>
\$10,000 - \$12,499	450	6
12,500 - 14,999	675	9
15,000 - 17,499	1,275	17
17,500 - 19,999	1,575	21
20,000 - 24,999	1,425	19
25,000 - 29,999	1,125	15
30,000 - 34,999	525	7
35,000 and over	450	6
Total	7,500	100

The foregoing distribution differs from that presented on page 50, which reflects only selected subdivision experience during the year 1964. It must be noted that the 1964 data do not include new construction in subdivisions with less than five completions during the year, nor do they reflect individual or contract construction on scattered lots. It is likely that the more expensive housing construction, and some of the lower-value homes, are concentrated in the smaller building operations which are quite numerous. The preceding demand estimates reflect all home building and indicate a greater concentration in some price ranges than a subdivision survey would reveal.

Rental Housing

The monthly rentals at which the annual demand for 3,500 privately-owned rental units might best be absorbed by the rental market are indicated for various size units in the following table. These net additions may be accomplished by either new construction or rehabilitation at the specified rentals with or without public benefits or assistance through subsidy, tax abatement, or aid in financing or land acquisition.

Under current costs, minimum rents (including utilities) at which new privately-owned rental units can be produced in the area at market interest rate financing are approximately \$90 a month for efficiencies, \$110 for one-bedroom units, \$130 for two-bedroom units, and \$150 for three-bedroom units. At and above these minimum rents, there is a prospective annual demand for about 2,625 units. At the lower rents achievable with the aid of below-market-interest-rate financing or assistance or land acquisition and cost, an additional 875 units a year probably can be absorbed, excluding public low-rent housing and rent-supplement accommodations. However,

the location factor is of especial importance in the provision of new units at the lower-rent levels. Families in this user group are not as mobile as those in other economic segments; they are less able or willing to break with established social, church, and neighborhood relationships, and proximity to place of work frequently is a governing consideration in the place of residence preferred by families in this group. Thus, the utilization of lower-priced land for new rental housing in out-lying locations to achieve lower rents may be self-defeating unless the existence of a demand potential is clearly evident.

Estimated Annual Demand for New Rental Housing
In the Missouri Counties of Jefferson, St. Charles, and St. Louis
August 1965 to August 1967

Monthly gross rent ^{a/}	Size of unit			
	Efficiency	One bedroom	Two bedroom	Three bedroom
\$75 and over	325	-	-	-
80 " "	315	-	-	-
85 " "	310	-	-	-
90 " "	300	1,350	-	-
95 " " - - - - -	290 - - - - -	1,290	-	-
100 " "	280	1,230	-	-
105 " "	270	1,170	1,350	-
110 " "	260	1,110	1,270	-
115 " "	250	1,050	1,190	-
120 " " - - - - -	240 - - - - -	1,000 - - - - -	1,110 - - - - -	475
125 " "	230	925	1,025	445
130 " "	220	850	945	410
135 " "	205	775	860	375
140 " "	180	700	770	340
145 " " - - - - -	155 - - - - -	600 - - - - -	675 - - - - -	305
150 " "	130	500	550	270
160 " "	75	350	425	210
170 " "	25	200	300	150
180 " "	10	100	150	75
200 " "	-	50	75	25

^{a/} Includes all utilities.

Note: The above figures are cumulative, i.e., the columns cannot be added vertically. For example, demand for one-bedroom units at from \$100 to \$110 is 120 units (1,230 minus 1,110).

The preceding distribution of average annual demand for new apartments is based on projected tenant-family income, the size distribution of tenant households, and rent-paying propensities found to be typical in the area; consideration is also given to the recent absorption experience of new rental housing. Thus, it represents a pattern for guidance in the production of rental housing predicated on foreseeable quantitative and qualitative considerations. Specific market demand opportunities or replacement needs may permit effective marketing of a single project differing from this demand distribution. Even though a deviation may experience market success, it should not be regarded as establishing a change in the projected pattern of demand for continuing guidance unless thorough analysis of all factors involved clearly confirms the change. In any case, particular projects must be evaluated in the light of actual market performance in specific rent ranges and neighborhoods or sub-markets.

On the basis of past trends and patterns, it is judged that Jefferson and St. Charles Counties will account for an increasing share of the new single-family housing demand, although St. Louis County probably still will have the highest volume during the next two years. Most of the estimated rental housing demand probably will be absorbed best in St. Louis County, as in the past. Also, the best market for apartment units for moderate-income families is judged to be in the larger cities of St. Louis County. Finally, it is evident from the preceding table that demand falls sharply in the high rent levels associated with high-rise, luxury apartments.

Summary for the Madison County, Illinois, Portion of the HMA

Population

The current population of Madison County is estimated at 241,700 persons, an average gain of about 3,200 a year since April 1960. In the previous decade, population increased by an annual average of nearly 4,250 persons, according to census reports. About a quarter of the 1960-1965 growth was concentrated in the cities of Alton and Granite City. During the 1950-1960 decade about half of the growth of the county was in those cities (see table IV). By August 1967, the population in Madison County is expected to total 249,300 persons, an average increase of 3,800 annually. The projected growth is somewhat above that experienced since 1960, reflecting a continuing expansion of the Southern Illinois University at Edwardsville.

Households

There is a current total of about 72,000 households in Madison County, representing a gain of about 930 a year since 1960. In comparison, the number of households in the county increased by almost 1,300 annually between 1950 and 1960, although part of this gain probably was the result of the definitional change from "dwelling unit" to "housing unit" in 1950 and 1960, respectively. During the next two years, households are expected to increase by about 1,100 a year to an August 1967 total of 74,200.

The average number of persons per household in Madison County has increased slightly during the past fifteen years. The current average of 3.29 persons per household is slightly above the 3.28 persons in April 1960 and the 3.27 persons in April 1950. It is anticipated that the household size will continue to increase very slightly to an August 1967 average of 3.30 persons.

Housing Supply

The housing inventory in Madison County currently totals approximately 76,200 housing units, a gain of about 1,050 units annually since April 1960. In comparison, the inventory increased by over 1,500 units a year (partly as a result of the definitional change) during the 1950-1960 decade.

The housing inventory in the county consists primarily of single-family homes, which constitute about 89 percent of the current number of units, down slightly from the 1960 proportion of almost 90 percent. About 41 percent of the units in the current housing inventory were built prior to 1930, while just over a third have been constructed since 1950. Currently, approximately 15 percent of all housing units are dilapidated or lack one or more plumbing facilities, little change from the 1960 proportion.

Residential Building Activity

The annual volume of new residential construction in Madison County has been increasing since 1960. From a total of 525 units authorized in 1960, the volume steadily climbed to a 1964 total of over 1,400 units, a gain of 170 percent. The increase reflects, mainly, a surge in single-family housing construction. From an annual volume of 500 in 1960 and 460 in 1961, the number of authorizations for single-family homes jumped to 1,000 in 1962 and further increased to a total of 1,100 in each of the next two years. Multifamily construction has exhibited wide variations. From a low of 30 units authorized in 1960, the volume increased to about 175 in 1961, declined somewhat to 110 in 1962, and then increased in each of the following years to a total of about 300 units authorized in 1964 (see tables XI and XII).

At present, there are 440 housing units under construction, including 250 single-family houses and 190 multifamily units of which about 80 are public housing. All of the multifamily housing under construction is of the garden-type.

Tenure

Owner-occupied units in Madison County currently represent 74.9 percent of all occupied units, up slightly from a proportion of 74.3 percent in 1960, a reflection of the predominance of sales-type housing construction during the 1960-1965 period.

Vacancy

There are currently 2,000 available vacant housing units in Madison County, of which 800 are for sale (a homeowner vacancy ratio of 1.5 percent) and 1,200 are for rent (a rental vacancy ratio of 6.2 percent). The present vacancy levels are only slightly above those reported by the 1960 Census indicating that most of the housing built since 1960 has been absorbed satisfactorily.

Sales Market

The sales market in Madison County is rather firm at present. Current sales vacancies are at reasonable levels and the unsold inventory survey indicates a reasonable ratio of unsold houses. This favorable market condition arises because Madison County has been the growth area in the Illinois portion and because there is no large scale speculative construction.

Rental Market

The rental market in the county is rather firm. Demand is strongest in the Edwardsville-Collinsville area where realtors report some shortage of rental units. The demand in this area appears to be the result of the expansion of the Southern Illinois University. Realtors reported that they receive many requests for units in the \$100 to \$140 rent range. Since there is no college housing now at Southern Illinois University and since none has been planned for the near future, rental demand probably will remain strong during the next few years.

Housing Demand

Annual demand for additional housing in Madison County during the forecast period of August 1965 to August 1967 is based on a projected household growth of approximately 1,100 a year, on the need to replace housing units expected to be lost from the inventory, and on the current tenure composition of households. The current vacancy levels and the number of units under construction also have been taken into account. Upon consideration of all of these factors, it is judged that about 1,400 additional housing units will need to be added to the inventory in each of the next two years, including 1,100 sales units and 300 rental units, excluding public low-rent housing and rent-supplement accommodations. The projected sales demand is somewhat above the average of 860 units a year authorized since 1960, but approximates the 1,075 units authorized yearly since 1962. The estimated rental housing demand is twice as high as the annual average of 150 units authorized during the 1960-1965 period, but is equal to the 300 units authorized in 1964.

Sales Housing. On the basis of current family after-tax incomes, on typical ratios of income to purchase price, and on recent market experience, the annual demand for 1,100 sales units in Madison County is expected to be distributed by price as shown in the following table. Single-family homes which meet FHA minimum standards cannot be built in this county to sell for less than about \$10,000.

Estimated Annual Demand for New Sales Housing
Madison County, Illinois, August 1965 to August 1967

<u>Price range</u>	<u>Number of units</u>	<u>Percent distribution</u>
\$10,000 - \$12,499	90	8
12,500 - 14,999	145	13
15,000 - 17,499	225	20
17,500 - 19,999	260	24
20,000 - 24,999	240	22
25,000 - 29,999	75	7
30,000 and over	65	6
Total	1,100	100

Rental Housing. The monthly rentals at which the annual demand for 300 privately-owned rental units might best be absorbed by the rental market are indicated for various size units in the following table. These net additions may be accomplished by either new construction or rehabilitation at the specified rentals with or without public benefits or assistance through subsidy, tax abatement, or aid in financing or land acquisition.

Under current costs, minimum rents (including utilities) at which new privately-owned rental housing can be produced in the area at market interest rate financing are approximately \$90 a month for efficiencies, \$110 for one-bedroom units, \$130 for two-bedroom units, and \$150 for three-bedroom units. At and above these minimum rents, there is a potential annual demand for about 180 units. At the lower rents achievable with the aid of below-market-interest-rate financing or assistance in land acquisition and cost, excluding public low-rent housing and rent-supplement accommodations, an additional 120 units a year probably can be absorbed. The location factor is of especial importance in the provision of new units at these lower rent levels, however, as families in this user group are not as mobile as those in other economic segments. Thus, the utilization of lower-priced land for new rental housing in outlying locations to achieve lower rents may be self-defeating unless the existence of a demand potential is clearly evident.

Estimated Annual Demand for New Rental Housing
Madison County, Illinois, August 1965 to August 1967

Monthly gross rent ^{a/}	Size of unit			
	Efficiency	One bedroom	Two bedroom	Three bedroom
\$75 and over	45	-	-	-
80 " "	40	-	-	-
85 " "	35	-	-	-
90 " "	30	110	-	-
95 " " - - - - -	25 - - - - -	105	-	-
100 " "	20	100	-	-
105 " "	15	95	100	-
110 " "	10	85	95	-
115 " "	5	75	90	-
120 " " - - - - -	- - - - -	65 - - - - -	80 - - - - -	45
125 " "	-	55	70	40
130 " "	-	45	60	35
135 " "	-	35	50	30
140 " "	-	25	40	25
145 " " - - - - -	- - - - -	15 - - - - -	30 - - - - -	20
150 " "	-	5	20	15
160 " "	-	-	10	10
170 " "	-	-	-	5

a/ Includes all utilities.

Note: The above figures are cumulative, i.e., the columns cannot be added vertically. For example, demand for one-bedroom units at from \$90 to \$100 is 10 units (110 minus 100).

The preceding distribution of average annual demand for new apartments is based on projected tenant-family income, the size distribution of tenant households, and rent-paying propensities found to be typical in the area; consideration is also given to the recent absorption experience of new rental housing. Thus, it represents a pattern for guidance in the production of rental housing predicated on foreseeable quantitative and qualitative considerations. Individual projects may differ from the general pattern in response to specific neighborhood or sub-market requirements.

Summary for the St. Clair County, Illinois, Portion of the HMA

Population

The current population of St. Clair County totals about 268,900 persons, an average gain of 1,200 a year during the 1960-1965 period. In comparison, population grew by approximately 5,650 persons annually during the previous ten years. The decline in the rate of growth since 1960 **probably is** a reflection of the employment losses of the 1960-1961 recession.

The major city in the county, East St. Louis, has experienced minor population losses amounting to about 55 persons annually during the past fifteen years, from an April 1950 total of 82,300 to a current total of 81,450 persons. The only other city of significant size, Belleville, **had** a growth of about 450 persons annually during the 1950-1960 decade **but**, since then, has experienced gains of approximately 640 persons a year.

By August 1967, the total population in St. Clair County is estimated at 271,300 persons, an average annual gain of about 1,200. The projected growth is unchanged from that experienced during the 1960-1965 period.

Households

There is a total of 79,900 households in the county at present, an increase of 440 a year since April 1960. During the previous decade, household growth averaged over 1,850 annually, although part of this increase **probably was** the result of the definitional change. During the next two years, it is anticipated that the number of households will increase by about 400 annually to an August 1967 total of 80,700.

During the past fifteen years, the household size has shown a decline. In April 1950, there were 3.41 persons per household in the county compared with 3.34 persons in April 1960 and 3.33 persons at present. It is expected that the household size will remain around the average of 3.33 persons over the next two years.

Housing Supply

The current housing inventory in St. Clair County totals 84,200 housing units, an increase of around 470 units annually since April 1960. In the previous ten years, the inventory increased by almost 2,125 units a year (partly as a result of the definition change). The decrease in the rate of growth of the inventory is a partial result of a large number of units demolished (900).

The housing inventory in St. Clair County consists primarily of single-family houses, which constitute about 86 percent of the current number of units, no change from the 1960 level. Approximately 41 percent of the current housing stock was built prior to 1930, while just over a third was built since 1950. At present, about 19 percent of all housing units in the county are dilapidated or lack one or more plumbing facilities, representing an improvement over the 1960 proportion of 21 percent.

Residential Building Activity

The volume of new residential construction in St. Clair County has increased steadily since 1960. From a total of about 320 units authorized in 1960, the volume rose to 820 in 1964, a gain of 159 percent. Both single-family and multifamily construction increased. From an average annual volume of over 250 units a year during the 1960-1961 period, the single-family volume increased to an average of almost 500 units a year during the next three years. The multifamily construction volume showed gains each year during the 1960-1964 period, from a total of 50 units in 1960 to about 300 units in 1964.

At the present time, there are about 595 units under construction, including 185 single-family units and 410 multifamily units. Of the multifamily units under construction, 350 are located in the city of East St. Louis and consist of a 285-unit public housing project and 65 units of conventionally-financed garden apartments. The remaining 60 multifamily units are located in Belleville.

Demolition activity has been rather significant in St. Clair County since 1960, with over 900 units demolished. Virtually all of the demolitions occurred in the city of East St. Louis and resulted from the clearance programs of the urban renewal agency and the highway department.

Tenure

Approximately 69.7 percent of all occupied units in St. Clair County currently are occupied by owners. The present proportion is just slightly below the 1960 level of 69.8 percent, reflecting a substantial increase in construction and occupancy of multifamily rental units.

Vacancy

At the present time, there are 2,400 available vacant housing units in St. Clair County, of which 1,000 are available for sale (a home-owner vacancy ratio of 1.8 percent) and 1,400 are for rent (a rental vacancy ratio of 5.5 percent). The current sales vacancy level is somewhat above the 1.5 percent vacancy ratio reported by the 1960 census, partially reflecting the large number of foreclosures in the county since 1960. The current rental vacancy level is, however, below the 1960 ratio of 5.9 percent, reflecting the demolition of several hundred rental units during the past five years and the firm demand for rental housing in the area.

Sales Market

The condition of the sales market in St. Clair County is mixed. The weakest market is in the East St. Louis-Cahokia Village-Centreville area and the strongest market is in the Belleville area. Around the city of East St. Louis, there have been a large number of foreclosures since 1960. There were many causes for these foreclosures, of which the main ones were the flooding of the area, rising taxes, unfavorable economic conditions, and increased utility costs. In the Belleville area, the market for older, well-maintained homes is rather strong while the new home market has been reported as weakening because of rising prices. Large tract development has practically ended in the county.

Rental Market

The rental market in St. Clair County is firm, as evidenced by the current vacancy ratio of 5.5 percent. Also, vacancies in the FHA-insured projects have been practically nil since 1960. Although data are not readily available, local realtors were of the opinion that most of the conventionally-financed projects also were experiencing satisfactory occupancy. The main reasons for the strong market in the county include the low volume of private rental construction since 1960 (averaging about 170 units a year), a rising proportion of young adults (a group usually occupying rental housing), and a rather large military population in the Belleville area.

The rental market in St. Clair County is not supplying the needs of the military population attached to Scott Air Force Base at the present time. The latest information available for Scott AFB indicates a need for housing for nearly 690 military families, including 110 officer families and 580 enlisted personnel families. Most of the military-controlled housing on the base is occupied.

Rental vacancies are very low in Belleville (the closest city to the base) at present and very few units are now being constructed. There are about 60 units of private rental housing now being constructed in Belleville, but the high estimated rents for the two- and three-bedroom units suggest that these units could only be utilized by some of the officer families. The rental market in the Belleville area probably will remain strong during the next few years, unless the base is closed or a large number of military families are transferred.

Urban Renewal

The only urban renewal project in the Illinois portion of the HMA is located in East St. Louis. The Tenth and Broadway project (Ill. R-11), which was known formerly as the Central City Project, is bounded roughly by Missouri Avenue, North Thirteenth Street, North Fifth Street, and Broadway. Future re-use of this land will be for commercial and light industrial facilities. About 265 residences were demolished and there remain only three structures to be removed.

Housing Demand

The demand for new housing over the August 1, 1965 to August 1, 1967, forecast period is based on household growth, projected at 400 annually, adjusted for the number of units expected to be lost from the inventory, and on the adjustment of vacancies to a level that reflects a balanced demand-supply condition. Consideration also is given to the existing tenure composition of households, and to the fact that some portion of the demand for rental housing will continue to be met from the single-family housing inventory.

On this basis, approximately 800 housing units will be in demand annually during the next two years, including 300 sales units and 500 rental units. The projected annual demand for 300 sales units is somewhat below the average of nearly 390 units authorized since 1960, but is more substantially below the average of almost 460 units which were authorized during the 1962-1965 period. The projected rental housing demand is significantly above the 1964 volume of about 315 units and the annual rate of nearly 320 units authorized for the first seven months of 1965. However, 225 units of the estimated demand can be absorbed only at the lower rents achievable with public benefits or assistance, excluding public low-rent housing and rent-supplement accommodations. New housing at these lower rents has not been provided in the county to date.

Sales Housing. Based on current family after-tax income, on typical ratios of income to purchase price, and on recent market experience, the annual demand for 300 sales units is expected to be distributed by price as shown in the following table. Single-family houses that meet FHA minimum standards cannot be produced in St. Clair County to sell for much less than \$10,000.

Estimated Annual Demand for New Sales Housing
St. Clair County, Illinois
August 1965 to August 1967

<u>Price range</u>	<u>Number of units</u>	<u>Percent distribution</u>
\$10,000 - \$12,499	25	8
12,500 - 14,999	35	12
15,000 - 17,499	70	23
17,500 - 19,999	65	22
20,000 - 24,999	60	20
25,000 - 29,999	25	8
30,000 and over	20	7
Total	300	100

Rental Housing. The monthly rentals at which the annual demand for 500 privately-owned rental units might best be absorbed by the rental market are indicated for various size units in the following table. These net additions may be accomplished by either new construction or rehabilitation at the specified rentals with or without public benefits or assistance through subsidy, tax abatement, or aid in financing or land acquisition.

Under current costs, minimum rents (including utilities) at which new privately-owned rental housing can be produced in the area at market interest rate financing are approximately \$90 a month for efficiencies, \$110 for one-bedroom units, \$130 for two-bedroom units, and \$150 for three-bedroom units. At and above these minimum rents, there is a potential annual demand for about 275 units. At the lower rents achievable with some form of public benefits or assistance, an additional 225 privately-owned units a year probably can be absorbed, excluding public low-rent housing and rent-supplement accommodations. The location factor is of especial importance in the provision of new units at these lower-rent levels, however, as families in this user group are not as mobile as those in other economic segments. Thus, the utilization of lower-priced land for new rental housing in outlying locations to achieve lower rents may be self-defeating unless the existence of a demand potential is clearly evident.

Estimated Annual Demand for New Rental Housing
St. Clair County, Illinois, August 1965 to August 1967

Monthly gross rents ^{a/}	Size of unit			
	<u>Efficiency</u>	<u>One bedroom</u>	<u>Two bedroom</u>	<u>Three bedroom</u>
\$75 and over	65	-	-	-
80 " "	60	-	-	-
85 " "	55	-	-	-
90 " " - - - - -	50 - - - - -	190	-	-
95 " "	40	170	-	-
100 " "	30	160	-	-
105 " "	20	150	180	-
110 " " - - - - -	10 - - - - -	135 - - - - -	160	-
115 " "	-	120	140	-
120 " "	-	100	115	65
125 " "	-	80	100	55
130 " " - - - - -	- - - - -	55 - - - - -	80 - - - - -	50
135 " "	-	25	55	40
140 " "	-	10	35	30
145 " "	-	-	20	20
150 " "	-	-	10	10

^{a/} Includes all utilities.

Note: The above figures are cumulative, i.e., the columns cannot be added vertically. For example, demand for one-bedroom units at from \$90 to \$100 is 30 units (190 minus 160).

The preceding distribution of average annual demand for new apartments is based on projected tenant-family income, the size distribution of tenant households, and rent-paying propensities found to be typical in the area; consideration is also given to the recent absorption experience of new rental housing. Thus, it represents a pattern for guidance in the production of rental housing predicated on foreseeable quantitative and qualitative considerations. Individual projects may differ from the general pattern in response to specific neighborhood or sub-market requirements.

Based on past trends and patterns, it is judged that the majority of the estimated rental housing demand may be absorbed best in the Belleville area, although a sizable market for rental housing for low- and moderate-income families exists in the city of East St. Louis. The strong market in the Belleville area reflects the need to provide housing for several hundred military families. The demand from among military families with lower incomes probably cannot be satisfied with new privately-owned housing, except through utilization of public benefits or assistance in financing or land purchase.

Table I

Nonagricultural Wage and Salary Employment by Industry
St. Louis, Missouri-Illinois, HMA^{a/}
Annual Averages, 1958-1964
(in thousands)

<u>Industry</u>	<u>1958</u>	<u>1959</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>
Wage and salary employment	<u>716.4</u>	<u>730.5</u>	<u>737.4</u>	<u>720.2</u>	<u>726.5</u>	<u>742.3</u>	<u>758.4</u>
Manufacturing	<u>256.8</u>	<u>264.1</u>	<u>263.1</u>	<u>247.6</u>	<u>249.2</u>	<u>255.4</u>	<u>260.5</u>
Durable goods	<u>144.0</u>	<u>152.2</u>	<u>153.0</u>	<u>141.5</u>	<u>145.7</u>	<u>152.6</u>	<u>159.0</u>
Ordinance and accessories	3.5	4.0	3.9	3.9	4.0	3.5	3.8
Lumber, wood, and furniture	6.3	6.7	6.4	6.1	5.8	5.1	4.8
Stone, clay, and glass	10.2	10.7	10.5	9.6	9.8	9.7	9.6
Primary metals	22.4	24.2	22.7	21.0	21.7	23.1	25.7
Fabricated metals	17.2	17.7	17.5	17.4	17.3	17.2	17.8
Nonelectrical machinery	17.3	18.5	18.3	17.0	18.1	18.0	18.3
Electrical machinery	16.6	18.0	18.9	18.8	16.9	15.4	14.4
Transportation equipment	42.3	44.0	46.5	39.4	43.8	52.3	56.4
Miscellaneous manufacturing ^{b/}	8.2	8.4	8.3	8.3	8.3	8.3	8.2
Nondurable goods	<u>112.8</u>	<u>111.9</u>	<u>110.1</u>	<u>106.1</u>	<u>103.5</u>	<u>102.8</u>	<u>101.5</u>
Food	32.8	31.3	30.8	29.6	28.8	29.0	28.9
Textiles and apparel products	15.2	16.0	15.2	14.0	13.8	13.6	13.2
Paper and allied products	8.7	8.7	8.3	8.0	8.3	8.6	8.5
Printing and publishing	13.2	13.1	13.4	13.5	13.3	13.7	13.3
Chemicals	20.3	21.1	21.4	21.4	21.6	21.3	21.4
Petroleum refining	6.6	6.0	6.2	5.9	4.5	4.3	4.3
Leather	13.8	13.3	12.5	11.2	10.5	9.5	9.1
Other nondurable goods ^{c/}	2.2	2.4	2.3	2.5	2.7	2.8	2.8
Nonmanufacturing	<u>459.6</u>	<u>466.4</u>	<u>474.3</u>	<u>472.6</u>	<u>477.3</u>	<u>486.9</u>	<u>497.9</u>
Mining	3.0	3.0	2.7	2.6	2.5	2.7	2.7
Contract construction	33.6	34.9	35.6	34.3	34.8	36.3	38.1
Transportation and public util.	65.3	66.9	67.3	63.2	62.9	62.8	62.8
Trade	151.5	152.0	153.3	152.5	150.9	152.8	156.2
Finance, insurance, and real est.	36.5	37.0	37.6	38.1	39.0	39.7	40.1
Services	94.0	96.8	99.7	102.8	105.8	109.2	111.6
Government	75.7	75.8	78.1	79.1	81.4	83.4	86.4

^{a/} Area includes the city of St. Louis and the counties of St. Louis, St. Charles and Jefferson in Missouri and Madison and St. Clair Counties in Illinois.

^{b/} Includes scientific instruments, photographic and optical goods, and other sundry items.

^{c/} Includes tobacco, rubber, and miscellaneous plastics products.

Source: Missouri Division of Employment Security.

Table II

Total Military and Civilian Strength at Military Installations
St. Louis, Missouri-Illinois, HMA
1950-1965

<u>Year</u>	<u>Scott AFB^{a/}</u>	<u>Belleville AFS^{b/}</u>	<u>ACIC^{c/}</u>	<u>Granite City Army Depot^{d/}</u>	<u>U.S. Army Support Center^{e/}</u>
<u>Military:</u>					
1950	NA	NA	NA	524	NA
1951	"	"	"	375	"
1952	"	"	"	361	"
1953	10,476	179	"	384	"
1954	11,861	208	"	669	"
1955	10,419	231	"	711	"
1956	10,398	212	"	716	"
1957	6,562	194	"	553	"
1958	4,621	192	"	688	"
1959	3,596	180	"	661	"
1960	3,727	171	"	735	"
1961	4,008	173	"	923	"
1962	4,333	162	"	629	"
1963	4,696	173	"	549	"
1964	4,537	141	155	647	"
1965	4,541	120	149	531	385

Civilian:

1950	NA	NA	NA	NA	NA
1951	"	"	"	2,445	"
1952	"	"	"	2,368	"
1953	2,207	10	"	2,113	"
1954	2,256	10	"	1,770	"
1955	2,279	13	"	1,885	"
1956	2,731	16	"	1,705	"
1957	2,239	13	"	1,526	"
1958	2,466	15	"	1,372	"
1959	2,377	13	"	1,305	"
1960	2,465	14	"	1,212	"
1961	2,531	15	"	1,246	"
1962	2,743	15	"	1,245	"
1963	2,601	14	"	1,172	"
1964	2,651	14	3,426	1,319	"
1965	2,694	4	3,633	1,344	537

^{a/} Strength figures for 1953, as of September; for 1954-1964, as of December; and 1965, as of May.

^{b/} Strength figures for 1953, as of September; for 1954-1964, as of December; and 1965, as of June.

^{c/} Strength figures as of June.

^{d/} Strength figures 1950-1964, as of December; and 1965, as of May.

^{e/} Strength figures as of July.

Sources: Departments of the Army and Air Force.

Table III

Estimated Percentage Distribution of All Families by Annual Income
After Deduction of Federal Income Tax
In the St. Louis, Missouri-Illinois, HMA and Selected Areas
1965 and 1967

Annual family income	St. Louis HMA total				St. Louis City				Remainder of Missouri portion ^{a/}			
	1965		1967		1965		1967		1965		1967	
	All	Tenant	All	Tenant	All	Tenant	All	Tenant	All	Tenant	All	Tenant
Under \$3,000	11	20	11	19	16	26	16	25	6	14	6	13
\$3,000 - 3,999	6	9	5	9	9	11	8	10	4	7	3	7
4,000 - 4,999	8	12	7	10	9	12	8	11	5	10	5	9
5,000 - 5,999	9	11	8	11	11	15	10	15	8	14	7	13
6,000 - 6,999	12	14	11	13	13	11	12	11	12	11	10	11
7,000 - 7,999	12	9	12	10	11	8	11	8	12	10	12	9
8,000 - 8,999	9	7	9	7	8	5	9	6	10	7	10	9
9,000 - 9,999	7	5	8	7	6	4	6	4	8	6	9	6
10,000 - 12,499	14	7	14	7	9	5	10	6	14	10	15	10
12,500 and over	12	6	15	7	8	3	10	4	21	11	23	13
Total	100	100	100	100	100	100	100	100	100	100	100	100
Median	\$7,275	\$5,875	\$7,625	\$6,125	\$6,425	\$5,100	\$6,700	\$5,325	\$8,375	\$6,650	\$8,750	\$6,950

	Madison County, Illinois				St. Clair County, Illinois			
	1965		1967		1965		1967	
	All	Tenant	All	Tenant	All	Tenant	All	Tenant
Under \$3,000	10	18	10	17	14	23	13	21
\$3,000 - 3,999	5	9	5	9	7	10	7	10
4,000 - 4,999	7	12	6	11	8	12	7	12
5,000 - 5,999	11	13	9	11	11	13	10	13
6,000 - 6,999	13	15	12	15	11	12	11	11
7,000 - 7,999	12	10	12	11	13	10	12	10
8,000 - 8,999	11	6	11	7	8	6	9	7
9,000 - 9,999	8	5	9	5	8	5	8	5
10,000 - 12,499	10	6	13	7	11	5	12	6
12,500 and over	13	6	13	7	9	4	11	5
Total	100	100	100	100	100	100	100	100
Median	\$7,400	\$5,875	\$7,725	\$6,150	\$6,900	\$5,475	\$7,225	\$5,725

^{a/} Includes Jefferson, St. Charles, and St. Louis Counties.

Source: Estimated by Housing Market Analyst.

Table IV

Population Trends
St. Louis, Missouri-Illinois, HMA
April 1, 1950 - August 1, 1965

<u>Area</u>	<u>April 1950</u>	<u>April 1960</u>	<u>August 1965</u>	<u>Average annual change</u>			
				<u>1950-1960</u>	<u>1960-1965</u>	<u>1950-1960</u>	<u>1960-1965</u>
				<u>Number</u>	<u>Rate^{a/}</u>	<u>Number</u>	<u>Rate^{a/}</u>
<u>HMA total</u>	<u>1,719,288</u>	<u>2,060,103</u>	<u>2,224,000</u>	<u>34,081</u>	<u>1.8</u>	<u>30,750</u>	<u>1.4</u>
<u>Missouri portion total:</u>	<u>1,330,986</u>	<u>1,572,905</u>	<u>1,713,400</u>	<u>24,192</u>	<u>1.7</u>	<u>26,350</u>	<u>1.6</u>
St. Louis City	<u>856,796</u>	<u>750,026</u>	<u>704,000</u>	<u>-10,677</u>	<u>-1.2</u>	<u>-8,650</u>	<u>-1.1</u>
Remainder of Mo. portion	<u>474,190</u>	<u>822,879</u>	<u>1,009,400</u>	<u>34,869</u>	<u>5.5</u>	<u>35,000</u>	<u>3.8</u>
Jefferson County	<u>38,007</u>	<u>66,377</u>	<u>81,000</u>	<u>2,837</u>	<u>5.6</u>	<u>2,750</u>	<u>3.7</u>
St. Charles County	<u>29,834</u>	<u>52,970</u>	<u>68,400</u>	<u>2,314</u>	<u>5.8</u>	<u>2,900</u>	<u>4.7</u>
St. Charles City	<u>14,314</u>	<u>21,189</u>	<u>26,200</u>	<u>688</u>	<u>3.9</u>	<u>950</u>	<u>3.9</u>
Remainder of county	<u>15,520</u>	<u>31,781</u>	<u>42,200</u>	<u>1,626</u>	<u>7.2</u>	<u>1,950</u>	<u>5.2</u>
St. Louis County	<u>406,349</u>	<u>703,532</u>	<u>860,000</u>	<u>29,718</u>	<u>5.5</u>	<u>29,350</u>	<u>3.7</u>
Berkeley City	<u>5,268</u>	<u>18,676</u>	<u>20,850</u>	<u>1,341</u>	<u>12.7</u>	<u>410</u>	<u>2.0</u>
Brentwood City	<u>7,504</u>	<u>12,250</u>	<u>12,850</u>	<u>474</u>	<u>4.9</u>	<u>110</u>	<u>.9</u>
Clayton City	<u>16,035</u>	<u>15,245</u>	<u>15,950</u>	<u>-79</u>	<u>-.5</u>	<u>130</u>	<u>.9</u>
Crestwood City	<u>1,645</u>	<u>11,106</u>	<u>15,250</u>	<u>946</u>	<u>19.1</u>	<u>780</u>	<u>5.8</u>
Ferguson City	<u>11,573</u>	<u>22,149</u>	<u>27,400</u>	<u>1,057</u>	<u>6.5</u>	<u>980</u>	<u>3.9</u>
Florissant City	<u>3,737</u>	<u>38,166</u>	<u>59,200</u>	<u>3,443</u>	<u>23.2</u>	<u>3,950</u>	<u>8.0</u>
Jennings City	<u>15,282</u>	<u>19,965</u>	<u>21,900</u>	<u>468</u>	<u>2.7</u>	<u>360</u>	<u>1.7</u>
Kirkwood City	<u>18,640</u>	<u>29,421</u>	<u>32,950</u>	<u>1,078</u>	<u>4.6</u>	<u>660</u>	<u>2.1</u>
Maplewood City	<u>13,416</u>	<u>12,552</u>	<u>13,600</u>	<u>-86</u>	<u>-.6</u>	<u>200</u>	<u>1.5</u>
Overland City	<u>11,566</u>	<u>22,763</u>	<u>25,400</u>	<u>1,120</u>	<u>6.8</u>	<u>500</u>	<u>2.0</u>
Richmond Heights City	<u>15,045</u>	<u>15,622</u>	<u>15,700</u>	<u>58</u>	<u>.4</u>	<u>20</u>	<u>.1</u>
St. Ann City	<u>4,557</u>	<u>12,155</u>	<u>14,700</u>	<u>760</u>	<u>9.8</u>	<u>480</u>	<u>3.5</u>
University City	<u>39,892</u>	<u>51,249</u>	<u>51,600</u>	<u>1,136</u>	<u>2.5</u>	<u>70</u>	<u>.2</u>
Webster Groves City	<u>23,390</u>	<u>28,990</u>	<u>29,800</u>	<u>560</u>	<u>2.2</u>	<u>150</u>	<u>.5</u>
Remainder of county	<u>218,799</u>	<u>393,223</u>	<u>502,850</u>	<u>17,442</u>	<u>5.9</u>	<u>20,550</u>	<u>4.5</u>
<u>Illinois portion total:</u>	<u>388,302</u>	<u>487,198</u>	<u>510,600</u>	<u>9,889</u>	<u>2.3</u>	<u>4,400</u>	<u>.9</u>
Madison County	<u>182,307</u>	<u>224,689</u>	<u>241,700</u>	<u>4,238</u>	<u>2.1</u>	<u>3,200</u>	<u>1.4</u>
Alton City	<u>32,550</u>	<u>43,047</u>	<u>44,400</u>	<u>1,050</u>	<u>2.8</u>	<u>260</u>	<u>.6</u>
Collinsville City	<u>11,862</u>	<u>14,217</u>	<u>15,750</u>	<u>235</u>	<u>1.8</u>	<u>290</u>	<u>1.9</u>
Granite City	<u>29,465</u>	<u>40,073</u>	<u>43,000</u>	<u>1,061</u>	<u>3.1</u>	<u>550</u>	<u>1.3</u>
Wood River City	<u>10,190</u>	<u>11,694</u>	<u>12,400</u>	<u>150</u>	<u>1.4</u>	<u>130</u>	<u>1.1</u>
Remainder of county	<u>98,240</u>	<u>115,658</u>	<u>126,150</u>	<u>1,742</u>	<u>1.7</u>	<u>1,970</u>	<u>1.6</u>
St. Clair County	<u>205,995</u>	<u>262,509</u>	<u>268,900</u>	<u>5,651</u>	<u>2.4</u>	<u>1,200</u>	<u>.5</u>
Belleville City	<u>32,721</u>	<u>37,264</u>	<u>40,650</u>	<u>454</u>	<u>1.3</u>	<u>640</u>	<u>1.6</u>
East St. Louis City	<u>82,295</u>	<u>81,712</u>	<u>81,450</u>	<u>-58</u>	<u>-.1</u>	<u>-50</u>	<u>-.1</u>
Remainder of county	<u>90,979</u>	<u>143,533</u>	<u>146,800</u>	<u>5,255</u>	<u>4.6</u>	<u>610</u>	<u>.5</u>

^{a/} Derived through the use of a formula designed to calculate the rate of change on a compound basis.

Sources: 1950 and 1960 Censuses of Population.
1965 estimated by Housing Market Analyst.

Table V

Components of Population Change
St. Louis, Missouri-Illinois, HMA
April 1, 1950-August 1, 1965

<u>Area</u>	<u>Population change</u>	<u>Net natural increase</u>	<u>Net migration</u>	<u>Average annual net migration</u>
<u>HMA total:</u>				
1950-1960	340,815	292,412	48,403	4,840
1960-1965	163,900	139,800	24,100	4,500
<u>Missouri portion:</u>				
1950-1960	241,919	217,826	24,093	2,409
1960-1965	140,500	105,500	35,000	6,550
St. Louis City				
1950-1960	-106,770	106,447	-213,217	-21,322
1960-1965	-46,000	36,700	-82,700	-15,500
<u>Remainder of Missouri portion</u>				
1950-1960	348,689	111,379	237,310	23,731
1960-1965	186,500	68,800	117,700	22,050
Jefferson County				
1950-1960	28,370	8,168	20,202	2,020
1960-1965	14,600	6,300	8,300	1,550
St. Charles County				
1950-1960	23,136	7,423	15,713	1,571
1960-1965	15,400	7,200	8,200	1,550
St. Louis County				
1950-1960	297,183	95,788	201,395	20,140
1960-1965	156,500	55,300	101,200	18,950
<u>Illinois portion:</u>				
1950-1960	98,896	74,586	24,310	2,431
1960-1965	23,400	34,300	-10,900	-2,050
Madison County				
1950-1960	42,382	34,316	8,066	807
1960-1965	17,000	15,800	1,200	200
St. Clair County				
1950-1960	56,514	40,270	16,244	1,624
1960-1965	6,400	18,500	-12,100	-2,250

Sources: 1950-1960 data from Bureau of the Census report, series P-23, No. 7.
1960-1965 population changes estimated by Housing Market Analyst; vital statistics data from the Missouri and Illinois State Departments of Health.

Table VI

Age Distribution of the Total PopulationSt. Louis, Missouri-Illinois, HMAApril 1950 - April 1960

Age	HMA						St. Louis City					
	1950		1960		Change		1950		1960		Change	
	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.
0 - 9	300,034	17.5	463,596	22.5	163,562	54.5	133,195	15.5	148,217	19.8	15,022	11.3
10 - 19	216,346	12.6	308,411	15.0	92,065	42.6	99,481	11.6	102,266	13.6	2,785	2.8
20 - 29	277,755	16.2	243,623	11.8	-34,132	-12.3	143,049	16.7	94,655	12.6	-48,394	-33.8
30 - 39	267,051	15.5	284,413	13.8	17,362	6.5	130,967	15.3	88,229	11.8	-42,738	-32.6
40 - 49	245,857	14.3	257,937	12.5	12,080	4.9	125,803	14.7	90,934	12.1	-34,869	-27.7
50 - 59	193,587	11.2	225,204	10.9	31,617	16.3	103,450	12.1	94,397	12.6	- 9,053	- 8.8
60 - 69	132,966	7.7	158,438	7.7	25,472	19.2	74,146	8.7	73,363	9.8	- 783	- 1.1
70 and over	85,692	5.0	118,481	5.8	32,789	38.3	46,705	5.4	57,965	7.7	11,260	24.1
Total	1,719,288	100.0	2,060,103	100.0	340,815	19.8	856,796	100.0	750,026	100.0	-106,770	-12.5
	Remainder of Missouri portion						Illinois portion					
	1950		1960		Change		1950		1960		Change	
	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.
0 - 9	95,115	20.1	200,482	24.4	105,367	110.8	71,724	18.5	114,897	23.6	43,173	60.2
10 - 19	62,495	13.2	129,390	15.7	66,895	107.0	54,370	14.0	76,755	15.7	22,385	41.2
20 - 29	70,214	14.8	91,180	11.1	20,966	29.9	64,492	16.6	57,788	11.9	-6,704	-10.4
30 - 39	76,143	16.1	126,985	15.4	50,842	66.8	59,941	15.4	69,199	14.2	9,258	15.4
40 - 49	67,912	14.3	106,639	13.0	38,727	57.0	52,142	13.4	60,364	12.4	8,222	15.8
50 - 59	50,330	10.6	81,636	9.9	31,306	62.2	39,807	10.3	49,171	10.1	9,364	23.5
60 - 69	30,975	6.5	51,218	6.2	20,243	65.4	27,845	7.2	33,857	6.9	6,012	21.6
70 and over	21,006	4.4	35,349	4.3	14,343	68.3	17,981	4.6	25,167	5.2	7,186	40.0
Total	474,190	100.0	822,879	100.0	348,689	73.5	388,302	100.0	487,198	100.0	98,896	25.5

Source: 1950 and 1960 Censuses of Population.

Table VII

Household Trends
St. Louis, Missouri-Illinois, HMA
April 1, 1950 - August 1, 1965

<u>Area</u>	<u>April 1950</u>	<u>April 1960</u>	<u>August 1965</u>	<u>Average annual change</u>			
				<u>1950-1960</u>		<u>1960-1965</u>	
				<u>Number</u>	<u>Rate^{a/}</u>	<u>Number</u>	<u>Rate^{a/}</u>
<u>HMA total</u>	<u>505,336</u>	<u>624,886</u>	<u>678,000</u>	<u>11,955</u>	<u>2.2</u>	<u>9,950</u>	<u>1.5</u>
<u>Missouri portion total:</u>	<u>392,199</u>	<u>480,293</u>	<u>526,100</u>	<u>8,809</u>	<u>2.1</u>	<u>8,575</u>	<u>1.7</u>
St. Louis City	<u>258,136</u>	<u>248,651</u>	<u>241,500</u>	<u>-949</u>	<u>-.3</u>	<u>-1,350</u>	<u>-.5</u>
Remainder of Mo. portion	<u>134,063</u>	<u>231,642</u>	<u>284,600</u>	<u>9,758</u>	<u>5.5</u>	<u>9,925</u>	<u>3.8</u>
Jefferson County	<u>11,101</u>	<u>18,580</u>	<u>22,500</u>	<u>748</u>	<u>5.1</u>	<u>740</u>	<u>3.5</u>
St. Charles County	<u>8,471</u>	<u>14,579</u>	<u>18,500</u>	<u>611</u>	<u>5.4</u>	<u>740</u>	<u>4.4</u>
St. Charles City	<u>4,225</u>	<u>6,222</u>	<u>7,700</u>	<u>200</u>	<u>3.9</u>	<u>280</u>	<u>3.9</u>
Remainder of county	<u>4,246</u>	<u>8,357</u>	<u>10,800</u>	<u>411</u>	<u>6.8</u>	<u>460</u>	<u>4.7</u>
St. Louis County	<u>114,491</u>	<u>198,483</u>	<u>243,600</u>	<u>8,399</u>	<u>5.5</u>	<u>8,450</u>	<u>3.8</u>
Berkeley City	<u>1,372</u>	<u>4,700</u>	<u>5,225</u>	<u>333</u>	<u>12.3</u>	<u>100</u>	<u>2.0</u>
Brentwood City	<u>2,080</u>	<u>3,854</u>	<u>4,100</u>	<u>177</u>	<u>6.2</u>	<u>45</u>	<u>1.2</u>
Clayton City	<u>4,911</u>	<u>5,273</u>	<u>5,600</u>	<u>36</u>	<u>.7</u>	<u>60</u>	<u>1.1</u>
Crestwood City	<u>474</u>	<u>3,007</u>	<u>4,100</u>	<u>253</u>	<u>18.5</u>	<u>200</u>	<u>5.7</u>
Ferguson City	<u>3,183</u>	<u>5,930</u>	<u>7,225</u>	<u>275</u>	<u>6.2</u>	<u>240</u>	<u>3.6</u>
Florissant City	<u>1,020</u>	<u>9,374</u>	<u>14,400</u>	<u>835</u>	<u>22.2</u>	<u>940</u>	<u>7.9</u>
Jennings City	<u>4,246</u>	<u>6,016</u>	<u>6,650</u>	<u>177</u>	<u>3.5</u>	<u>120</u>	<u>1.9</u>
Kirkwood City	<u>5,311</u>	<u>8,293</u>	<u>9,200</u>	<u>298</u>	<u>4.5</u>	<u>170</u>	<u>1.9</u>
Maplewood City	<u>4,146</u>	<u>4,373</u>	<u>4,800</u>	<u>23</u>	<u>.5</u>	<u>80</u>	<u>1.7</u>
Overland City	<u>3,216</u>	<u>6,255</u>	<u>6,925</u>	<u>304</u>	<u>6.6</u>	<u>120</u>	<u>1.9</u>
Richmond Heights City	<u>4,440</u>	<u>5,000</u>	<u>5,050</u>	<u>56</u>	<u>1.2</u>	<u>10</u>	<u>.3</u>
St. Ann City	<u>1,230</u>	<u>3,031</u>	<u>3,650</u>	<u>180</u>	<u>9.0</u>	<u>110</u>	<u>3.4</u>
University City	<u>11,926</u>	<u>16,442</u>	<u>16,550</u>	<u>452</u>	<u>3.2</u>	<u>20</u>	<u>.2</u>
Webster Groves City	<u>6,634</u>	<u>8,372</u>	<u>8,675</u>	<u>174</u>	<u>2.3</u>	<u>60</u>	<u>.7</u>
Remainder of county	<u>60,302</u>	<u>108,563</u>	<u>141,450</u>	<u>4,826</u>	<u>5.9</u>	<u>6,175</u>	<u>4.9</u>
<u>Illinois portion total:</u>	<u>113,137</u>	<u>144,593</u>	<u>151,900</u>	<u>3,146</u>	<u>2.5</u>	<u>1,375</u>	<u>1.0</u>
Madison County	<u>54,136</u>	<u>67,063</u>	<u>72,000</u>	<u>1,293</u>	<u>2.2</u>	<u>930</u>	<u>1.3</u>
Alton City	<u>9,901</u>	<u>13,383</u>	<u>13,900</u>	<u>348</u>	<u>3.0</u>	<u>100</u>	<u>.7</u>
Collinsville City	<u>3,753</u>	<u>4,563</u>	<u>5,100</u>	<u>81</u>	<u>2.0</u>	<u>100</u>	<u>2.1</u>
Granite City	<u>8,870</u>	<u>12,079</u>	<u>12,950</u>	<u>321</u>	<u>3.1</u>	<u>160</u>	<u>1.3</u>
Wood River City	<u>3,099</u>	<u>3,725</u>	<u>4,000</u>	<u>63</u>	<u>1.8</u>	<u>50</u>	<u>1.3</u>
Remainder of county	<u>28,513</u>	<u>33,313</u>	<u>36,050</u>	<u>480</u>	<u>1.6</u>	<u>510</u>	<u>1.5</u>
St. Clair County	<u>59,001</u>	<u>77,530</u>	<u>79,900</u>	<u>1,853</u>	<u>2.7</u>	<u>440</u>	<u>.6</u>
Belleville City	<u>10,422</u>	<u>12,078</u>	<u>13,200</u>	<u>166</u>	<u>1.5</u>	<u>210</u>	<u>1.7</u>
East St. Louis City	<u>23,883</u>	<u>24,958</u>	<u>25,000</u>	<u>107</u>	<u>.5</u>	<u>10</u>	<u>.1</u>
Remainder of county	<u>24,696</u>	<u>40,494</u>	<u>41,700</u>	<u>1,580</u>	<u>5.0</u>	<u>220</u>	<u>.6</u>

Note: The average annual changes for 1960-1965 may not add because of rounding.
^{a/} Derived through the use of a formula designed to calculate the rate of change on a compounded basis.

Sources: 1950 and 1960 Censuses of Housing.
1965 estimated by Housing Market Analyst.

Table VIII

Average Size of Total Households
St. Louis, Missouri-Illinois, HMA
April 1950-August 1965

<u>Area</u>	<u>April 1, 1950</u>	<u>April 1, 1960</u>	<u>August 1, 1965</u>
<u>HMA total</u>	<u>3.26</u>	<u>3.23</u>	<u>3.22</u>
<u>Missouri portion total:</u>	<u>3.23</u>	<u>3.21</u>	<u>3.20</u>
St. Louis City	<u>3.13</u>	<u>2.94</u>	<u>2.84</u>
Remainder of Missouri portion	<u>3.44</u>	<u>3.49</u>	<u>3.50</u>
Jefferson County	<u>3.38</u>	<u>3.53</u>	<u>3.57</u>
St. Charles County	<u>3.41</u>	<u>3.55</u>	<u>3.64</u>
St. Charles City	3.25	3.29	3.31
Remainder of county	3.57	3.75	3.88
St. Louis County	<u>3.44</u>	<u>3.49</u>	<u>3.49</u>
Berkeley City	3.67	3.95	3.98
Brentwood City	3.59	3.17	3.13
Clayton City	3.07	2.70	2.67
Crestwood City	3.43	3.69	3.72
Ferguson City	3.59	3.70	3.77
Florissant City	3.65	4.07	4.11
Jennings City	3.58	3.30	3.28
Kirkwood City	3.43	3.50	3.53
Maplewood City	3.21	2.85	2.82
Overland City	3.58	3.62	3.64
Richmond Heights City	3.27	3.03	3.00
St. Ann City	3.70	4.00	4.03
University City	3.31	3.09	3.09
Webster Groves City	3.41	3.39	3.37
Remainder of county	3.49	3.55	3.50
<u>Illinois portion total:</u>	<u>3.34</u>	<u>3.31</u>	<u>3.31</u>
Madison County	<u>3.27</u>	<u>3.28</u>	<u>3.29</u>
Alton City	3.17	3.14	3.13
Collinsville City	3.14	3.10	3.08
Granite City	3.26	3.28	3.29
Wood River City	3.26	3.13	3.07
Remainder of county	3.33	3.37	3.41
St. Clair County	<u>3.41</u>	<u>3.34</u>	<u>3.33</u>
Belleville City	3.07	3.02	3.01
East St. Louis City	3.36	3.25	3.23
Remainder of county	3.59	3.49	3.48

Sources: 1950 and 1960 Censuses of Housing. 1965 estimated by Housing Market Analyst.

Table IX

Trend of Household Tenure
St. Louis, Missouri-Illinois, HMA
April 1950-August 1965

Tenure	Missouri portion					Illinois portion			HMA total	
	St. Louis City	St. Louis County	Jefferson County	St. Charles County	Sub-total excl. St. Louis City	Total Mo. portion	Madison County	St. Clair County		Total Ill. portion
<u>April 1, 1950:</u>										
Total housing inventory	263,037	118,897	13,219	9,223	141,339	404,376	55,544	60,512	116,056	520,432
Total occupied	258,136	114,491	11,101	8,471	134,063	392,199	54,136	59,001	113,137	505,336
Owner-occupied	89,811	86,425	8,012	5,310	99,747	189,558	35,923	36,591	72,514	262,072
Percent of tot. occu.	34.8%	75.5%	72.2%	62.7%	74.4%	48.3%	66.4%	62.0%	64.1%	51.9%
Renter-occupied	168,325	28,066	3,089	3,161	34,316	202,641	18,213	22,410	40,623	243,264
Percent of tot. occu.	65.2%	24.5%	27.8%	37.3%	25.6%	51.7%	33.6%	38.0%	35.9%	48.1%
Total vacant	4,901	4,406	2,118	752	7,276	12,177	1,408	1,511	2,919	15 096
<u>April 1, 1960:</u>										
Total housing inventory	262,984	207,408	22,074	16,501	245,983	508,967	70,593	81,689	152,282	661,249
Total occupied	248,651	198,483	18,580	14,579	231,642	480,293	67,063	77,580	144,493	624,886
Owner-occupied	94,880	162,499	14,957	10,783	188,239	283,119	49,854	54,085	103,939	387,058
Percent of tot. occu.	38.2%	81.9%	80.5%	74.0%	81.3%	58.9%	74.3%	69.8%	71.9%	61.9%
Renter-occupied	153,771	35,984	3,623	3,796	43,403	197,174	17,209	23,445	40,654	237,828
Percent of tot. occu.	61.8%	18.1%	19.5%	26.0%	18.7%	41.1%	25.7%	30.2%	28.1%	38.1%
Total vacant	14,333	8,925	3,494	1,922	14,341	28,674	3,530	4,159	7,689	36,363
<u>August 1, 1965:</u>										
Total housing inventory	257,800	255,500	26,300	20,600	302,400	560,200	76 200	84,200	160,400	720,600
Total occupied	241,500	243,600	22,500	18,500	284,600	526,100	72,000	79,900	151,900	678,000
Owner-occupied	94,000	195,300	18,800	14,300	228,400	322,400	53,900	55,700	109,600	432,000
Percent of tot. occu.	38.9%	80.2%	83.6%	77.3%	80.3%	61.3%	74.9%	69.7%	72.2%	63.7%
Renter-occupied	147,500	48,300	3,700	4,200	56,200	203,700	18,100	24,200	42,300	246,000
Percent of tot. occu.	61.1%	19.8%	16.4%	22.7%	19.7%	38.7%	25.1%	30.3%	27.8%	36.3%
Total vacant	16,300	11,900	3,800	2,100	17,800	34,100	4,200	4,300	8,500	42,600

Sources: 1950 and 1960 Censuses of Housing.

1965 estimated by Housing Market Analyst.

Table X

Housing Inventory by Type of Structure
St. Louis, Missouri - Illinois, HMA - 1960 and 1965

Date and type of structure	Missouri portion			Illinois portion			HMA total
	St. Louis City	Rest of Mo. portion	Mo. portion total	Madison County	St. Clair County	Ill. portion total	
<u>April 1960:</u>							
One-family ^{a/}	92,637	222,929	315,566	63,301	70,297	133,598	449,164
Two-family	67,419	6,446	73,865	3,221	4,944	8,165	82,030
Multifamily	<u>102,922</u>	<u>16,513</u>	<u>119,435</u>	<u>4,062</u>	<u>6,448</u>	<u>10,510</u>	<u>129,945</u>
Total ^{b/}	262,978	245,888	508,866	70,584	81,689	152,273	661,139
<u>August 1965:</u>							
One-family ^{a/}	92,500	265,200	357,700	67,800	72,100	139,900	497,600
Two-family	64,700	7,500	72,200	3,500	5,000	8,500	80,700
Multifamily	<u>100,600</u>	<u>29,700</u>	<u>130,300</u>	<u>4,900</u>	<u>7,100</u>	<u>12,000</u>	<u>142,300</u>
Total	257,800	302,400	560,200	76,200	84,200	160,400	720,600
<u>Percent of total:</u>							
<u>One-family</u>							
1960	35.2	90.7	62.0	89.7	86.0	87.7	67.9
1965	35.9	87.7	63.8	89.0	85.6	87.2	69.1
<u>Two-family</u>							
1960	25.6	2.6	14.5	4.6	6.1	5.4	12.4
1965	25.1	2.5	12.9	4.6	6.0	5.3	11.2
<u>Multifamily</u>							
1960	39.2	6.7	23.5	5.7	7.9	6.9	19.7
1965	39.0	9.8	23.3	6.4	8.4	7.5	19.7

^{a/} Includes trailers.

^{b/} Differs slightly from the count of all units because units by type of structure were enumerated on a sample basis.

Sources: 1960 Census of Housing.

1965 estimated by Housing Market Analyst.

Table XI

Total Private Housing Units Authorized by Building Permits
St. Louis, Missouri-Illinois, HMA
1960-1965

<u>Area</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>Jan. 1 to July 31, 1965</u>
<u>HMA total</u>	<u>10,758</u>	<u>10,771</u>	<u>12,262</u>	<u>15,201</u>	<u>18,309</u>	<u>10,884</u>
<u>Missouri portion total:</u>	<u>9,918</u>	<u>9,793</u>	<u>10,534</u>	<u>13,281</u>	<u>16,080</u>	<u>9,826</u>
St. Louis City	<u>869</u>	<u>1,371</u>	<u>1,470</u>	<u>1,515</u>	<u>2,951</u>	<u>898</u>
Remainder of Mo. portion	<u>9,049</u>	<u>8,422</u>	<u>9,064</u>	<u>11,766</u>	<u>13,129</u>	<u>8,928</u>
Jefferson County	<u>41</u>	<u>37</u>	<u>69</u>	<u>114</u>	<u>160</u>	<u>80</u>
St. Charles County	<u>424</u>	<u>792</u>	<u>731</u>	<u>878</u>	<u>998</u>	<u>609</u>
St. Charles City	<u>272</u>	<u>268</u>	<u>215</u>	<u>278</u>	<u>315</u>	<u>239</u>
Remainder of county	<u>152</u>	<u>524</u>	<u>516</u>	<u>600</u>	<u>683</u>	<u>370</u>
St. Louis County	<u>8,584</u>	<u>7,593</u>	<u>8,264</u>	<u>10,774</u>	<u>11,971</u>	<u>8,239</u>
Berkeley City	<u>100</u>	<u>72</u>	<u>87</u>	<u>168</u>	<u>83</u>	<u>110</u>
Brentwood City	<u>4</u>	<u>5</u>	<u>2</u>	<u>92</u>	<u>6</u>	<u>3</u>
Clayton City	<u>41</u>	<u>160</u>	<u>6</u>	<u>78</u>	<u>77</u>	<u>98</u>
Crestwood City	<u>276</u>	<u>145</u>	<u>335</u>	<u>199</u>	<u>136</u>	<u>54</u>
Ferguson City	<u>144</u>	<u>324</u>	<u>182</u>	<u>198</u>	<u>368</u>	<u>136</u>
Florissant City	<u>1,044</u>	<u>806</u>	<u>866</u>	<u>1,183</u>	<u>1,023</u>	<u>982</u>
Jennings City	<u>65</u>	<u>119</u>	<u>149</u>	<u>217</u>	<u>215</u>	<u>29</u>
Kirkwood City	<u>221</u>	<u>197</u>	<u>158</u>	<u>160</u>	<u>126</u>	<u>55</u>
Maplewood City	<u>64</u>	<u>106</u>	<u>74</u>	<u>88</u>	<u>140</u>	<u>50</u>
Overland City	<u>82</u>	<u>74</u>	<u>184</u>	<u>209</u>	<u>70</u>	<u>38</u>
Richmond Heights City	<u>33</u>	<u>27</u>	<u>27</u>	<u>12</u>	<u>16</u>	<u>8</u>
St. Ann City	<u>55</u>	<u>17</u>	<u>73</u>	<u>339</u>	<u>339</u>	<u>340</u>
University City	<u>99</u>	<u>107</u>	<u>51</u>	<u>191</u>	<u>102</u>	<u>126</u>
Webster Groves City	<u>109</u>	<u>72</u>	<u>100</u>	<u>16</u>	<u>71</u>	<u>16</u>
Remainder of county	<u>6,247</u>	<u>5,362</u>	<u>5,970</u>	<u>7,624</u>	<u>9,199</u>	<u>6,194</u>
<u>Illinois portion total:</u>	<u>840</u>	<u>978</u>	<u>1,728</u>	<u>1,920</u>	<u>2,229</u>	<u>1,058</u>
Madison County	<u>524</u>	<u>634</u>	<u>1,108</u>	<u>1,234</u>	<u>1,412</u>	<u>728</u>
Alton City	<u>63</u>	<u>174</u>	<u>66</u>	<u>51</u>	<u>50</u>	<u>45</u>
Collinsville City	<u>78</u>	<u>105</u>	<u>91</u>	<u>108</u>	<u>152</u>	<u>53</u>
Granite City	<u>218</u>	<u>208</u>	<u>108</u>	<u>70</u>	<u>143</u>	<u>56</u>
Wood River City	<u>69</u>	<u>37</u>	<u>41</u>	<u>80</u>	<u>82</u>	<u>40</u>
Remainder of county	<u>96</u>	<u>110</u>	<u>802</u>	<u>925</u>	<u>985</u>	<u>534</u>
St. Clair County	<u>316</u>	<u>344</u>	<u>620</u>	<u>686</u>	<u>817</u>	<u>330</u>
Belleville City	<u>169</u>	<u>216</u>	<u>200</u>	<u>200</u>	<u>254</u>	<u>120</u>
East St. Louis City	<u>77</u>	<u>67</u>	<u>45</u>	<u>107</u>	<u>70</u>	<u>37</u>
Remainder of county	<u>70</u>	<u>61</u>	<u>375</u>	<u>379</u>	<u>493</u>	<u>173</u>

Source: Bureau of the Census, C-40 Construction Reports.

Table XII

Private Multifamily Housing Units Authorized by Building Permits
St. Louis, Missouri-Illinois, HMA
1960-1965

<u>Area</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	Jan. 1 to July 31, <u>1965</u>
<u>HMA total</u>	<u>2,523</u>	<u>3,210</u>	<u>3,501</u>	<u>5,892</u>	<u>8,552</u>	<u>4,276</u>
<u>Missouri portion total :</u>	<u>2,443</u>	<u>2,937</u>	<u>3,278</u>	<u>5,564</u>	<u>7,934</u>	<u>3,985</u>
St. Louis City	<u>616</u>	<u>1,175</u>	<u>1,260</u>	<u>1,343</u>	<u>2,673</u>	<u>785</u>
Remainder of Missouri portion	<u>1,827</u>	<u>1,780</u>	<u>2,018</u>	<u>4,221</u>	<u>5,261</u>	<u>3,200</u>
Jefferson County	<u>8</u>	<u>-</u>	<u>-</u>	<u>10</u>	<u>68</u>	<u>-</u>
St. Charles County	<u>50</u>	<u>82</u>	<u>25</u>	<u>33</u>	<u>176</u>	<u>99</u>
St. Charles City	<u>46</u>	<u>82</u>	<u>25</u>	<u>31</u>	<u>80</u>	<u>NA</u>
Remainder of county	<u>4</u>	<u>-</u>	<u>-</u>	<u>2</u>	<u>96</u>	<u>"</u>
St. Louis County	<u>1,769</u>	<u>1,698</u>	<u>1,993</u>	<u>4,178</u>	<u>5,017</u>	<u>3,101</u>
Berkeley City	<u>66</u>	<u>28</u>	<u>58</u>	<u>141</u>	<u>64</u>	<u>NA</u>
Brentwood City	<u>-</u>	<u>-</u>	<u>-</u>	<u>88</u>	<u>-</u>	<u>"</u>
Clayton City	<u>33</u>	<u>154</u>	<u>2</u>	<u>76</u>	<u>72</u>	<u>"</u>
Crestwood City	<u>-</u>	<u>2</u>	<u>204</u>	<u>-</u>	<u>-</u>	<u>"</u>
Ferguson City	<u>28</u>	<u>292</u>	<u>132</u>	<u>122</u>	<u>148</u>	<u>"</u>
Florissant City	<u>2</u>	<u>-</u>	<u>20</u>	<u>413</u>	<u>326</u>	<u>"</u>
Jennings City	<u>30</u>	<u>99</u>	<u>128</u>	<u>191</u>	<u>198</u>	<u>"</u>
Kirkwood City	<u>82</u>	<u>38</u>	<u>32</u>	<u>56</u>	<u>-</u>	<u>"</u>
Maplewood City	<u>64</u>	<u>97</u>	<u>73</u>	<u>64</u>	<u>136</u>	<u>"</u>
Overland City	<u>66</u>	<u>59</u>	<u>148</u>	<u>170</u>	<u>35</u>	<u>"</u>
Richmond Heights City	<u>21</u>	<u>2</u>	<u>6</u>	<u>-</u>	<u>5</u>	<u>"</u>
St. Ann City	<u>50</u>	<u>16</u>	<u>64</u>	<u>312</u>	<u>322</u>	<u>"</u>
University City	<u>89</u>	<u>71</u>	<u>38</u>	<u>168</u>	<u>88</u>	<u>"</u>
Webster Groves City	<u>86</u>	<u>36</u>	<u>72</u>	<u>-</u>	<u>48</u>	<u>"</u>
Remainder of county	<u>1,152</u>	<u>804</u>	<u>1,016</u>	<u>2,377</u>	<u>3,575</u>	<u>"</u>
<u>Illinois portion total :</u>	<u>80</u>	<u>273</u>	<u>223</u>	<u>328</u>	<u>618</u>	<u>291</u>
Madison County	<u>30</u>	<u>173</u>	<u>108</u>	<u>125</u>	<u>305</u>	<u>106</u>
Alton City	<u>4</u>	<u>113</u>	<u>5</u>	<u>6</u>	<u>21</u>	<u>NA</u>
Collinsville City	<u>20</u>	<u>40</u>	<u>28</u>	<u>28</u>	<u>52</u>	<u>"</u>
Granite City	<u>6</u>	<u>-</u>	<u>28</u>	<u>9</u>	<u>82</u>	<u>"</u>
Wood River City	<u>-</u>	<u>4</u>	<u>-</u>	<u>48</u>	<u>52</u>	<u>"</u>
Remainder of county	<u>-</u>	<u>16</u>	<u>47</u>	<u>34</u>	<u>98</u>	<u>"</u>
St. Clair County	<u>50</u>	<u>100</u>	<u>115</u>	<u>203</u>	<u>313</u>	<u>185</u>
Belleville City	<u>42</u>	<u>100</u>	<u>112</u>	<u>103</u>	<u>163</u>	<u>NA</u>
East St. Louis City	<u>4</u>	<u>-</u>	<u>-</u>	<u>66</u>	<u>38</u>	<u>"</u>
Remainder of county	<u>4</u>	<u>-</u>	<u>3</u>	<u>34</u>	<u>112</u>	<u>"</u>

NA - Not available.

Sources: Bureau of the Census, C-40 Construction Reports; 1965 data from the C-42 Reports.

Table XIII

Vacancy Trends
St. Louis, Missouri-Illinois, HMA
April 1950-August 1965

Vacancy characteristics	Missouri portion					Illinois portion			HMA total	
	St. Louis City	St. Louis County	Jefferson County	St. Charles County	Sub-Total excl. St. Louis City	Total Mo. portion	Madison County	St. Clair County		Total Ill. portion
<u>April 1, 1950:</u>										
Total vacant units	<u>4,901</u>	<u>4,406</u>	<u>2,118</u>	<u>752</u>	<u>7,276</u>	<u>12,177</u>	<u>1,408</u>	<u>1,511</u>	<u>2,919</u>	<u>15,096</u>
Available vacant units	<u>1,732</u>	<u>1,308</u>	<u>181</u>	<u>99</u>	<u>1,588</u>	<u>3,320</u>	<u>413</u>	<u>518</u>	<u>931</u>	<u>4,251</u>
For sale	530	1,065	120	28	1,213	1,743	154	183	337	2,080
Homeowner vacancy rate	.6%	1.2%	1.5%	.5%	1.2%	.9%	.4%	.5%	.5%	.8%
For rent	1,202	243	61	71	375	1,577	259	335	594	2,171
Rental vacancy rate	.7%	.9%	1.9%	2.2%	1.1%	.8%	1.4%	1.5%	1.4%	.9%
Other vacant	3,169	3,098	1,937	653	5 688	8,857	995	993	1,988	10 845
<u>April 1, 1960:</u>										
Total vacant units	<u>14,333</u>	<u>8,925</u>	<u>3,494</u>	<u>1,922</u>	<u>14,341</u>	<u>28,674</u>	<u>3,530</u>	<u>4,159</u>	<u>7,689</u>	<u>36,363</u>
Available vacant	<u>9,921</u>	<u>5,163</u>	<u>723</u>	<u>515</u>	<u>6,401</u>	<u>16,322</u>	<u>1,778</u>	<u>2,308</u>	<u>4,086</u>	<u>20,408</u>
For sale	1,083	3,021	430	219	3,670	4,753	683	833	1,516	6,269
Homeowner vacancy rate	1.1%	1.8%	2.8%	2.0%	1.9%	1.7%	1.4%	1.5%	1.4%	1.6%
For rent	8,838	2,142	293	296	2,731	11,569	1,095	1,475	2,570	14,139
Rental vacancy rate	5.4%	5.6%	7.5%	7.2%	5.9%	5.5%	6.0%	5.9%	5.9%	5.6%
Other vacant	4,412	3,762	2,771	1,407	7,940	12,352	1,752	1,851	3,603	15,955
<u>August 1, 1965:</u>										
Total vacant units	<u>16,300</u>	<u>11,900</u>	<u>3,800</u>	<u>2,100</u>	<u>17,800</u>	<u>34,100</u>	<u>4 200</u>	<u>4,300</u>	<u>8,500</u>	<u>42,600</u>
Available vacant units	<u>12,100</u>	<u>7,600</u>	<u>800</u>	<u>500</u>	<u>8,900</u>	<u>21,000</u>	<u>2,000</u>	<u>2,400</u>	<u>4,400</u>	<u>25,400</u>
For sale	1,900	4,300	500	275	5 075	6,975	800	1,000	1,800	8,775
Homeowner vacancy rate	2.0%	2.2%	2.6%	1.9%	2.2%	2.1%	1.5%	1.8%	1.6%	2.0%
For rent	10,200	3,300	300	225	3,825	14,025	1,200	1,400	2,600	16,625
Rental vacancy rate	6.5%	6.4%	7.5%	5.1%	6.4%	6.4%	6.2%	5.5%	5.8%	6.3%
Other vacant	4,200	4,300	3,000	1,600	8,900	13,100	2,200	1,900	4,100	17,200

Sources: 1950 and 1960 Censuses of Housing.
1965 estimated by Housing Market Analyst.

Table XIV

St. Louis, Missouri - Illinois, Area Postal Vacancy Survey
September 15-20, 1965

Postal area	Total residences and apartments						Residences						Apartments						House trailers		
	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant	
		All	%	Used	New			All	%	Used	New			All	%	Used	New			No.	%
The Survey Area Total	383,313	13,168	3.4	11,568	1,600	7,527	323,873	8,585	2.7	7,590	995	2,821	59,440	4,583	7.7	3,978	605	4,706	5,182	170	3.3
Missouri Portion	273,380	9,994	3.7	8,701	1,293	6,478	224,888	6,211	2.8	5,413	798	2,357	48,492	3,783	7.8	3,288	495	4,121	2,346	35	1.5
St. Louis	220,180	8,408	3.8	7,796	612	2,475	176,434	5,078	2.9	4,776	302	719	43,746	3,330	7.6	3,020	310	1,756	448	18	4.0
Other Post Offices	53,200	1,586	3.0	905	681	4,003	48,454	1,133	2.3	637	496	1,638	4,746	453	9.5	268	185	2,365	1,898	17	0.9
Ballwin	5,478	177	3.2	100	77	75	5,478	177	3.2	100	77	75	-	-	-	-	-	-	30	-	-
Florissant	18,668	501	2.7	276	225	719	17,491	378	2.2	199	179	655	1,177	123	10.5	77	46	64	-	-	-
Hazelwood	12,211	445	3.6	179	266	2,335	10,671	269	2.5	111	158	677	1,540	176	11.4	68	108	1,658	514	7	1.4
St. Ann	5,798	108	1.9	106	2	547	4,584	36	0.8	34	2	3	1,214	72	5.9	72	-	544	-	-	-
St. Charles	11,045	355	3.2	244	111	327	10,230	273	2.7	193	80	228	815	82	10.1	51	31	99	1,354	10	0.7
Illinois Portion	109,933	3,174	2.9	2,867	307	1,049	98,985	2,374	2.4	2,177	197	464	10,948	800	7.3	690	110	585	2,836	135	4.8
Alton	14,466	607	4.2	570	37	51	11,979	355	3.0	343	12	37	2,487	252	10.1	227	25	14	36	-	-
Belleville	23,175	499	2.2	404	95	206	20,444	383	1.9	321	62	160	2,731	116	4.2	83	33	46	821	39	4.8
Collinsville	8,078	188	2.3	151	37	189	7,716	147	1.9	118	29	96	362	41	11.3	33	8	93	387	9	2.3
East Alton	4,383	101	2.3	72	29	50	3,810	88	2.3	62	26	42	573	13	2.3	10	3	8	175	-	-
East St. Louis	39,196	1,234	3.1	1,170	64	404	37,254	1,047	2.8	1,024	23	56	1,942	187	9.6	146	41	348	1,076	66	6.1
Granite City	16,558	419	2.5	381	38	83	14,346	274	1.9	236	38	63	2,212	145	6.6	145	-	20	263	21	8.0
Wood River	4,077	126	3.1	119	7	66	3,436	80	2.3	73	7	10	641	46	7.2	46	-	56	78	-	-

The survey covers dwelling units in residences, apartments, and house trailers, including military, institutional, public housing units, and units used only seasonally. The survey does not cover stores, offices, commercial hotels and motels, or dormitories; nor does it cover boarded-up residences or apartments that are not intended for occupancy.

The definitions of "residence" and "apartment" are those of the Post Office Department, i. e.: a residence represents one possible stop with one possible delivery on a carrier's route; an apartment represents one possible stop with more than one possible delivery.

Source: FHA postal vacancy survey conducted by collaborating postmaster(s).

Table XV

Status of New House Completions in Selected Subdivisions^{a/}
St. Louis, Missouri-Illinois, HMA^{b/}
As of January 1, 1964 and January 1, 1965

<u>Sales price</u>	<u>Total completions</u>	<u>Pre-sold</u>	<u>Speculative construction</u>			<u>Percent unsold</u>
			<u>Total</u>	<u>Sold</u>	<u>Unsold</u>	
<u>Houses completed in 1963</u>						
Under \$10,000	42	26	16	13	3	18.8
\$10,000 - 12,499	246	187	59	28	31	52.5
12,500 - 14,999	1,553	1,211	342	237	105	30.7
15,000 - 17,499	1,390	1,136	254	180	74	29.1
17,500 - 19,999	1,007	770	237	183	54	22.8
20,000 - 24,999	1,578	1,332	246	138	108	43.9
25,000 - 29,999	873	763	110	69	41	37.3
30,000 - 34,999	341	293	48	27	21	43.8
35,000 and over	<u>205</u>	<u>187</u>	<u>18</u>	<u>11</u>	<u>7</u>	<u>38.9</u>
Total	7,235	5,905	1,330	886	444	33.4
<u>Houses completed in 1964</u>						
Under \$10,000	33	23	10	8	2	20.0
\$10,000 - 12,499	156	100	56	45	11	19.6
12,500 - 14,999	874	592	282	221	61	21.6
15,000 - 17,499	1,744	1,162	582	445	137	23.5
17,500 - 19,999	1,882	1,224	658	509	149	22.6
20,000 - 24,999	1,389	912	477	357	120	25.2
25,000 - 29,999	873	643	230	171	59	25.7
30,000 - 34,999	372	250	122	66	56	45.9
35,000 and over	<u>313</u>	<u>204</u>	<u>109</u>	<u>56</u>	<u>53</u>	<u>48.6</u>
Total	7,636	5,110	2,526	1,878	648	25.7

^{a/} Selected subdivisions are those with five or more completions during the year.

^{b/} Includes Franklin County, Missouri.

Source: Annual Unsold Inventory Survey conducted by the St. Louis, Missouri, and Springfield, Illinois Insuring Offices on January 1, 1964 and 1965.

728.1 :B6 P23 St. Louis, c. Ill
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