Analysis of the

ST. LOUIS, MISSOURI-ILLINOIS HOUSING MARKET

as of July 1, 1970

A Report by the
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION
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FHA Housing Market Analysis

St. Louis, Missouri-Illinois, as of July 1, 1970

Foreword

This analysis has been prepared for the assistance and guidance of the Federal Housing Administration in its operations. The factual information, findings, and conclusions may be useful also to builders, mortgagees, and others concerned with local housing problems and trends. The analysis does not purport to make determinations with respect to the acceptability of any particular mortgage insurance proposals that may be under consideration in the subject locality.

The factual framework for this analysis was developed by the Economic and Market Analysis Division as thoroughly as possible on the basis of information available on the "as of" date from both local and national sources. Of course, estimates and judgments made on the basis of information available on the "as of" date may be modified considerably by subsequent market developments.

The prospective demand or occupancy potentials expressed in the analysis are based upon an evaluation of the factors available on the "as of" date. They cannot be construed as forecasts of building activity; rather, they express the prospective housing production which would maintain a reasonable balance in demand-supply relationships under conditions analyzed for the "as of" date.

Department of Housing and Urban Development
Federal Housing Administration
Economic and Market Analysis Division
Washington, D. C.

FHA HOUSING MARKET ANALYSIS-ST. LOUIS, MISSOURI-ILLINOIS AS OF JULY 1, 1970[1/]

For purposes of this analysis, the St. Louis, Missouri-Illinois, Housing Market Area (HMA) is defined as including the city of St. Louis, the Missouri Counties of St. Louis, St. Charles, and Jefferson, and the Illinois Counties of St. Clair and Madison. The population of the HMA is estimated at 2,285,500 as of July 1, 1970.

Paralleling the national trend, economic expansion in the HMA slowed somewhat during the past year, resulting in a lower rate of in-migration and slowed population growth. The housing market has remained firm, however, principally because of a sharp decline in residential building activity since late 1969.

Anticipated Housing Demand

Based on anticipated growth in the number of households, on present vacancy rates, and on current estimates of residential construction activity, it is estimated that there will be an annual demand for about 14,600 nonsubsidized housing units in the St. Louis HMA during the next two years, including approximately 8,350 single-family houses, about 5,700 units in multifamily structures, and about 550 mobile homes. About three-fourths of the demand for mobile homes will be in the Jefferson County-St. Charles County submarket, and the remainder will be in the Illinois portion of the HMA. The estimated annual demand for 14,050 conventional units will be distributed by submarkets as shown in the following table. Distributions of demand for single-family units by price class and for units in multifamily structures by gross monthly rent are shown in tables I and II.

1/ Data in this analysis are supplementary to a previous FHA analysis dated June 1, 1968. Estimates made as of that date have been revised to reflect information which was not available at the time.

Annual Demand for Nonsubsidized Housing[a]
St. Louis, Missouri-Illinois, Housing Market Area
July 1, 1970-July 1, 1972

Area	Single-family	Multi-family	Total annual demand
HMA total	8,350	5,700	14,050
Missouri portion	6,825	4,975	11,800
St. Louis City	-	400	400
St. Louis County	4,900	4,000	8,900
Jefferson & St. Charles Co.	1,925	575	2,500
Illinois portion	1,525	725	2,250
St. Clair County	650	350	1,000
Madison County	875	375	1,250

a/ Does not include mobile homes.

Occupancy Potential for Subsidized Housing

Federal assistance in financing costs for new housing for low- or moderate-income families may be provided through a number of different programs administered by FHA; monthly rent supplements in rental projects financed under Section 221(d)(3); partial payment of interest on home mortgages insured under Section 235; partial interest payment on project mortgages insured under Section 236; and federal assistance to local housing authorities for low-rent public housing.

The estimated occupancy potentials for subsidized housing are designed to determine, for each program, (1) the number of families and individuals who can be served under the program and (2) the proportion of these households that can reasonably be expected to seek new subsidized housing during the forecast period. Household eligibility for the Section 235 and Section 236 programs is determined primarily by evidence that household or family income is below the established limits but sufficient to pay the minimum achievable rent or monthly payment for the specified program. Insofar as the income requirement is concerned, all families and individuals with income below the income limits are assumed to be eligible for public housing and rent supplement; there may be other requirements for eligibility, particularly the requirement that current living quarters be substandard for families to be eligible for rent supplements. Some families may be alternatively eligible for assistance under more than one of these programs or under other assistance programs using federal or state support. The total occupancy potential for federally assisted housing approximates the sum of the potentials for public housing and Section 236 housing. For the St. Louis HMA, the total occupancy potential is estimated to be about 9,165 units annually, including about 5,925 units in St. Louis City and 3,240 units in the remainder of the HMA. The occupancy potentials by size of unit and submarket are shown in table III.

The annual occupancy potentials[1/] for subsidized housing discussed below are based upon 1970 incomes, the occupancy of substandard housing, estimates of the elderly population, income limits in effect on July 1, 1970, and on available market experience.[2/] The estimate of occupancy potential for low-rent public housing in the city of St. Louis also involved other considerations, which will be discussed below.

Sales Housing Under Section 235. Sales housing can be provided for low- and moderate-income families under the provisions of Section 235. Based on exception income limits, about 800 new units a year could be absorbed in the HMA during the July 1970-July 1972 forecast period; using regular income limits, the figure would be about the same. These estimates of Section 235 potential exclude a theoretical potential using exception income limits for a substantial number of additional units in St. Louis City. Because of the unavailability of land for single-family construction, this larger potential is not likely to be realized. It is not unlikely, however, that some portion of the households eligible for Section 235 housing in the city would be willing to occupy such housing elsewhere in the HMA. All of the families eligible for Section 235 housing are eligible under Section 236, and about three percent are eligible for public housing.

Rental Housing Under the Public Housing and Rent Supplement Programs. These two programs serve households in essentially the same income group. The principal differences arise from the manner in which net income is computed for each program and from other eligibility requirements.

It is estimated that there is an annual occupancy potential for 6,125 low-rent public housing units in the St. Louis HMA during the next two years, including about 3,375 units for families and approximately 2,750 units for the elderly. However, there were 508 units of public housing for families

1/ The occupancy potentials referred to in this analysis have been calculated to reflect the strength of the market in view of existing vacancy. The successful attainment of the calculated potentials for subsidized housing may well depend upon construction in suitably accessible locations, as well as a distribution of rents and sales prices over the complete range attainable for housing under the specified programs.

2/ Families with incomes inadequate to purchase or rent nonsubsidized housing generally are eligible for one form or another of subsidized housing. However, little or no housing has been provided under some of the subsidized housing programs and absorption rates remain to be tested.

(including 426 in East St. Louis) and 442 units of public housing for the elderly (all in St. Louis City) under construction in the HMA as of July 1, 1970. Since all of these projects were scheduled for completion during the first year of the forecast period, the first year's potential for public housing in the HMA is reduced to about 2,875 units for families and 2,300 units for the elderly.

The major concentrations of public housing in the HMA are in St. Louis City, which had 7,696 units of public housing as of July 1, 1970, and in East St. Louis, which contained 2,286 units, including 90 leased units, as of that date. Information provided by the St. Louis Housing Authority indicates that, of the 7,696 units under management by the authority as of June 22, 1970, 2,220 were vacant--a vacancy rate of 28.8 percent. Almost 1,400 of these vacancies were in the Pruitt-Igoe project. The reasons for this unacceptably high vacancy rate are too complex to be discussed here; it is judged, however, that the conditions which caused these vacancies have begun to stabilize. If this is so, then the estimate of the occupancy potential for public housing for the city may be realized. The public housing situation in East St. Louis is much more encouraging than in St. Louis City. Vacancies are few and, as of July 1, 1970, there were over 1,300 people on the waiting list maintained by the East St. Louis Housing Authority. For the HMA as a whole, about two percent of the families and ten percent of the elderly eligible for public housing are eligible for housing under Section 236.

It should be noted that the addition of five to six thousand public housing units to the inventory would result in doubling the stock of such housing in the area in about two years. While the absorptive capacity exists, there might be significant problems involved in the management of a construction and rental program of this magnitude. Actual absorption of additions to the stock of low-rent public housing should be closely observed, therefore, as production expands in order to assure a suitable locational distribution and avoidance of premature additions to the supply.

The annual occupancy potential for rent supplement housing for families in the St. Louis HMA during the next two years is estimated to be about 2,025 units (60 percent of the potential for public housing for families) and the potential for the elderly is the same as the public housing potential (2,750 units). The public housing under construction will absorb much of this potential, leaving a potential for about 1,525 units for families and about 2,300 for the elderly in the HMA during the first year of the forecast period.

<u>Rental Housing Under Section 236.</u>[1/] Moderately-priced rental units can be provided under Section 236. Using exception income limits, it is estimated that there is an annual potential for about 3,395 rental units under Section 236 in the HMA during the next two years, including about 2,635 units for families and approximately 760 units for the elderly. About three per-

1/ Interest reduction payments may also be made for cooperative housing projects. Occupancy requirements under Section 236 are identical for tenants and cooperative owner-occupants.

cent of the families and about 35 percent of the elderly eligible for housing under Section 236 also are eligible for public housing. The public housing under construction will absorb very little of the potential for Section 236 family housing in the HMA, but it will reduce the first year's potential for Section 236 housing for the elderly to about 400 units. It should be noted also that in terms of eligibility, the Section 236 potential for families and the Section 235 potential draw from essentially the same population and are, therefore, not additive.

Sales Market

The market for new sales housing in the St. Louis HMA has not changed substantially since June 1968. The market remains sound, but there is evidence that demand for new sales housing in St. Louis County, the largest submarket in the HMA, is declining.

The homeowner vacancy rate in St. Louis County is estimated at 1.2 percent as of July 1, 1970--a slight increase over the estimated homeowner vacancy rate of 1.1 percent as of June 1, 1968. Rapidly rising costs of land, construction, and mortgage financing have served to dampen the demand for new, single-family housing. Builders have reacted to these higher costs and to the resulting declines in effective demand by sharply curtailing building activity, especially speculative building activity in St. Louis County and throughout the HMA.

Principally because of the unavailability of land for single-family construction, there is virtually no market for new single-family sales housing in St. Louis City. Demand for existing units, however, is very strong in South St. Louis. The sales market in other parts of the city is experiencing the symptoms that have come to be recognized as classic characteristics of a declining central city. Vacancies are high, and vandalism and abandonment are taking a heavy toll of the housing stock.

In St. Charles and Jefferson Counties, the market for sales housing is tight. St. Charles and Jefferson Counties are the fastest growing counties in the HMA, and the proportion of new single-family construction in this submarket is growing steadily. Partly because of lower land costs, the estimated median sales price in Jefferson and St. Charles Counties is about $3,000 lower than in St. Louis County.

Mobile homes have become a major factor in the sales market in St Charles County. It is estimated that since June 1, 1968, net in-movements of mobile homes have constituted almost 25 percent of the net increase in the housing stock of the county. This growth has been encouraged by a ban on permit issuances for mobile home parks in St. Louis County.

In the Illinois portion of the St. Louis HMA, the market for new sales housing remains firm. Sales prices of new single-family units are generally somewhat lower than in the Missouri portion, except in the Northwest Belleville corridor of St. Clair County. As is the case in the other submarkets of the HMA, most new single-family construction in the Madison County and

St. Clair County submarkets has been in the unincorporated areas. There has been some concentration of new single-family units in the area surrounding Edwardsville, Collinville, Fairview Heights, and Belleville.

Rental Market

Although the renter vacancy rate for the St. Louis HMA as a whole has increased since June 1968, the rental market outside the blighted sections of St. Louis and East St. Louis has tightened considerably. The increase in the renter vacancy rate for the HMA is the result of continuing decline in the quality of the housing stock in some sections of St. Louis and to a concomitant increase in the number of vacant rental units in those areas.

Vacancies in luxury and semi-luxury high-rise structures in St. Louis, such as those along Lindell Boulevard, along Skinker Boulevard, and in downtown St. Louis have declined substantially since June 1968. At that time, there were several recently completed structures in the city which were being absorbed very slowly. Although most of the vacancies have been absorbed, the market for luxury apartments in St. Louis is still soft. Informed local sources report that construction of a large number of luxury units on the fringes of high-crime areas has substantially lessened the attractiveness of these units and has tended to perpetuate high vacancy rates.

In St. Louis County, there is a shortage of modern two- and three-bedroom apartments designed to rent for less than $250 a month. Above this level, however, the market is less firm because of the large number of garden apartments in the upper rent ranges that have been built in recent years. Rental agents generally report a recent slowing in the rate of absorption of units with monthly rents of more than $250.

New garden apartments have been located all along the periphery of the densely settled portion of St. Louis County, to some extent paralleling I-270 and I-244. There has been some concentration of new garden apartments in the Black Jack-Spanish Lake area of North St. Louis County and along I-244, between the Mark Twain Expressway and I-44 in West St. Louis County. Generally, the less expensive apartments are located in the Black Jack-Spanish Lake area. Modern apartments in that area rent for about $160 to $200 a month, while in West and Southwest St. Louis County, monthly rentals in new apartments are predominantly in the $200 to $300 range.

The remainder of the Missouri portion of the HMA is much more homeowner oriented than are the St. Louis City and St. Louis County submarkets, but the percentage of new construction accounted for by rental units in St. Charles and Jefferson Counties has risen substantially in the past decade, and the market for new apartments renting for less than $250 a month is firm.

In the Illinois portion of the St. Louis HMA, the rental inventory is composed largely of single-family units and small apartment houses built during the early 1950's or earlier. Many of these units are substandard, especially in East St. Louis, and vacancies remain high. Recent economic declines coupled with the marketing of about 1,400 new apartments in the Illinois portion of the HMA in the past two years served to weaken the market for new units.

Economic, Demographic, and Housing Factors

Employment. Historically, the St. Louis area has functioned as both a transportation center and a location for many types of manufacturing activity, producing such diverse products as shoes, beer, primary metals, electrical equipment, aircraft, and automobiles.

Although basic employment in the HMA is widely diversified, a characteristic which tends to moderate economic fluctuations, there is a higher than average concentration of employment in the durable goods sector. Industries producing durable goods typically exhibit wider fluctuations in their demand for labor than do those producing nondurables. Furthermore, about one-third of the employment within the durable goods sector is provided by the transportation industry; this concentration adds an element of uncertainty to the economic outlook of the area for reasons discussed below.

The McDonnell-Douglas Corporation at its plant in St. Louis County employs a substantial portion of the workers in the transportation equipment industry in the St. Louis HMA. In June 1970, the principal product of the St. Louis operations of McDonnell-Douglas Corporation was the F-4 Phantom fighter aircraft.

The operational history of this aircraft is a very successful one, and production of the Phantom had been a major factor affecting the growth of employment at McDonnell-Douglas. Since 1967, however, production of the Phantom has declined, and employment at the McDonnell-Douglas plant has dropped. A contract was recently awarded to McDonnell-Douglas for production of another fighter aircraft, the F-15, but this aircraft is not scheduled to reach the production stages during the next two years.

Automobile assembly plants operated by the major auto makers are another major source of basic employment in the St. Louis HMA. The outlook is especially uncertain in this industry because the contracts between the manufacturers and the United Auto Workers expire on September 15, 1970. Based on past experiences, it is considered unlikely that all three manufacturers will be struck, but both industry and non-industry sources express the belief that a strike against one of the firms is probable. As is the case with cutbacks at the McDonnell-Douglas Corporation, the effect of a cutback or labor dispute at one or more of the automobile assembly plants is not limited to the plant itself, but extends to a long chain of suppliers, many of whom are also in this area.

In the Illinois portion of the HMA, the economic picture has few bright spots. The Granite City Army Depot, which employs about 1,900 people, is to be closed by July 1971. There is a cutback currently in effect at Scott Air Force Base near Belleville, which is expected to result in the loss of about 400 civilian jobs by June 1971. In addition, much of the production in the chemicals and primary metals industries in the Illinois portion of the HMA is defense-related, and growth is slowing in these industries as the level of the conflict in Vietnam declines.

Data provided by the Missouri Division of Employment Security indicates that nonagricultural wage and salary employment in the St. Louis, Missouri Illinois Labor Area[1/] averaged 910,800 jobs during 1969, and increase of 96,500 (24,100 or 2.9 percent, annually) over the average for 1965. Growth was concentrated in nonmanufacturing industries in which the job total grew by 81,600 (15.2 percent) during this period, compared with only 14,900 jobs (5.4 percent) in manufacturing. Nondurable goods industries in the HMA employed about 2,400 fewer people in 1969 than in 1965. In the durable goods sector, the greatest growth was in the electrical equipment and supplies category in which jobs increased by 6,300 (42.3 percent) during the 1965-1969 period. On the other hand, employment in the aircraft and parts category has declined sharply since 1967, reflecting cutbacks at McDonnell-Douglas Corporation (see table IV).

Overall, the economic prospects for the St. Louis HMA during the next two years are less than encouraging. Cutbacks in production of the F-4 Phantom aircraft have severely affected employment opportunities at McDonnell-Douglas Corporation, the largest employer in the HMA. There is uncertainty facing automobile producers at the expiration date of their contracts with the United Auto Workers approaches. In addition, most of the employment in the HMA has been in the non-basic trade and services industries, and it is judged that these industries cannot continue their rapid growth while the basic industries are leveling off or declining. On the basis of these considerations, it is estimated that nonagricultural wage and salary employment in the St. Louis HMA will grow by an average of about 7,500 jobs (0.8 percent) a year during the next two years--a substantially lower rate of growth than that which has prevailed in the area in recent years.

Income. As of July 1, 1970, the median annual income of all families in the St. Louis HMA was estimated at $10,600, after deduction of federal income tax, and the median annual income of renter households of two or more persons was about $8,425. As of June 1, 1968, the medians were estimated at $10,050 for all families and $8,000 for renter households. Detailed distributions of all families and renter households by annual income after tax are presented in table V.

Demographic Factors. As of July 1, 1970, the population of the St. Louis HMA is estimated at 2,285,000 persons, an increase of about 40,600 persons (19,500 or 0.9 percent, annually) over the estimated population as of June 1, 1968. Most of the increase (about 43,400 persons) took place in St. Louis County; growth in the county was partly at the expense of St. Louis City, which lost about 30,000 persons between June 1968 and July 1970 (see table VI).

This population loss in St. Louis City represents a continuation of the decline experienced by the City throughout the 1960's. Preliminary figures from the 1970 census indicate that between April 1, 1960 and April 1, 1970, the population of St. Louis declined from 750,026 persons to 608,078 persons,[2/]

1/ Includes Franklin County, Missouri, which is not part of the HMA.
2/ Final official census population and household data will be made available by the Census Bureau in the next several months,

a loss of 18.9 percent (2.1 percent, annually on a compound basis). St. Charles and Jefferson Counties continue to be the fastest growing areas in the HMA, with a combined population of about 199,800 persons as of July 1, 1970.

During the July 1970 to July 1972 forecast period, it is estimated that the population of the HMA will increase by about 18,000 persons (0.8 percent) annually to a total of about 2,321,500 persons. The population decline in St. Louis City is expected to continue during the forecast period. This projection for the HMA assumes a slower rate of employment growth and a consequently slower rate of in-migration than has prevailed recently.

The number of households in the St. Louis HMA has increased from approximately 709,500 in June 1968 to about 732,100 in July 1970. This increase (1.6 percent annually) is much greater than the percentage rate of population increase because of declining household size. The decline in household size has been especially sharp in St. Louis City. Based on the preliminary 1970 Census of Population and on preliminary figures from the 1970 Census of Housing, it is estimated that household size in St. Louis declined from 2.94 persons per household in 1960 to slightly more than 2.6 persons per household in 1970. It is estimated that by July 1, 1972, the number of households in the St. Louis HMA will increase to about 754,100, a gain of about 11,000 a year, while the number of households in the St. Louis City probably will continue to decline at the rate of about 2,300 a year (see table VII).

Housing Factors. There were 769,700 housing units in the St. Louis HMA as of July 1, 1970, a net gain of approximately 24,300 units since June 1, 1968. The increase resulted from the construction of 30,500 units, including about 6,325 units under construction as of June 1, 1968, the loss of about 7,750 units due to planned demolitions and other causes, and the net inmovement of about 1,550 mobile homes (see table VIII).

As measured by building permits issued, residential construction activity in the HMA reached a peak of 18,149 units in 1965. Since then, construction activity has generally paralleled conditions in the mortgage market, declining to a low of 12,548 units in 1967 and increasing to 16,201 units in 1968, as mortgage funds became more readily available (see table IX). Since late 1969, residential construction in the HMA has dropped sharply, principally due to a tight mortgage market. Construction in 1970 also has been impaired by a nine-week labor dispute involving teamsters, cement masons, and other construction workers.

During the latter half of the past decade, there occurred a definite shift in the type of residential construction being carried on in the HMA. Although construction is still predominantly single-family homes, the percentage of new construction accounted for by units in multifamily structures has increased. As financing costs and down payment requirements have become more stringent, an increasing proportion of young households have given up the prospect of homeownership in favor of tenancy in suburban garden apartments. Demand for mobile homes, especially in St. Charles County, also has grown as a result of the increased prices of new homes.

Of the estimated 7,750 units that have been lost to the inventory of the HMA since June 1968, about 6,500 (83.9 percent) have been in St. Louis and East St. Louis. The 1970 Census of Housing resulted in a preliminary count of 239,981 housing units in St. Louis City as of April 1, 1970, representing a net loss of 23,003 units over the ten-year period since April 1, 1960. After allowing for new construction, it is estimated that a total of about 36,000 units were lost to the housing inventory of St. Louis during the 1960's. Less than half of these losses were the result of planned demolitions for urban renewal, code enforcement, or highway construction. Most of the losses came about as a result of neglect, severe dilapidation, and eventual abandonment.

Vacancy. Vacancies in the St. Louis HMA have increased since June 1968. The homeowner vacancy rate has increased from about 1.3 percent to 1.4 percent, and the renter vacancy rate has increased from 5.4 percent to 5.9 percent (see table X). It is important to note, however, that most of the new vacancies are in St. Louis and East St. Louis. Furthermore, a postal vacancy survey conducted by post offices in the HMA indicates that high vacancy rates in the inner cities are restricted to certain relatively small areas and that vacancies in other areas of the city are low. In most of South St. Louis, for example, vacancies are minimal.

Surveys conducted by the FHA Insuring Offices serving the HMA as of March 15, 1968 and March 15, 1970, indicate that vacancies in FHA-insured rental projects have declined substantially. In 1968, the survey covered 4,449 units (excluding one large project with an exceptionally high vacancy rate); 295 of these units were vacant, resulting in a vacancy rate of 6.6 percent. In 1970, the survey covered 4,449 units, 170 of which were vacant--a vacancy rate of 3.8 percent.

Table I

Estimated Annual Demand for New Nonassisted Single-Family Houses
St. Louis, Missouri-Illinois, Housing Market Area
July 1, 1970 to July 1, 1972

Price range	St. Louis County: Number of units	St. Louis County: Percentage distribution	St. Charles & Jefferson Counties: Number of units	St. Charles & Jefferson Counties: Percentage distribution	Missouri Portion Total: Number of units	Missouri Portion Total: Percentage distribution
Under $20,000	390	8%	380	20%	770	11%
$20,000 to 29,999	1,025	21	290	15	1,315	20
25,000 to 30,999	630	13	290	15	920	13
30,000 to 35,999	590	12	230	12	820	12
35,000 to 40,999	500	10	170	9	670	10
40,000 to 45,999	390	8	120	6	510	7
45,000 and over	1,375	28	445	23	1,820	27
Total	4,900	100%	1,925	100%	6,825	100%

Price range	St. Clair County: Number of units	St. Clair County: Percentage distribution	Madison County: Number of units	Madison County: Percentage distribution	HMA Total	
Under $20,000	145	22%	190	22%	1,105	13%
$20,000 to 25,999	110	17	150	17	1,575	19
25,000 to 30,999	90	14	120	14	1,130	14
30,000 to 35,999	80	12	105	12	1,005	12
35,000 to 40,999	50	8	70	8	790	9
40,000 to 45,999	35	5	50	5	595	7
45,000 and over	140	22	190	22	2,150	26
Total	650	100%	875	100%	8,350	100%

Source: Estimated by Housing Market Analyst.

Table II

Estimated Annual Demand for New, Nonassisted Multifamily Housing
St. Louis, Missouri-Illinois, Housing Market Area
July 1, 1970 to July 1, 1972

Monthly gross rent	St. Louis City: Efficiency	St. Louis City: One bedroom	St. Louis City: Two bedrooms	St. Louis City: Three or more bedrooms	St. Louis County: Efficiency	St. Louis County: One bedroom	St. Louis County: Two bedrooms	St. Louis County: Three or more bedrooms
Under $150	10	-	-	-	120	-	-	-
150 - 159		60	-	-	15	550	-	-
160 - 169	15	45	-	-	15	350	-	-
170 - 179		30	60	-	10	300	600	-
180 - 189		20	40	-	-	200	500	-
190 - 199		15	30	-	-	100	350	-
200 - 209		5	20	15	-	50	200	75
210 - 219		-	15	10	-	50	150	60
220 - 229		-	5	5	-	-	50	50
230 - 239		-	-	-	-	-	50	40
240 - 249		-	-	-	-	-	-	25
250 and over		-	-	-	-	-	-	90
Total	25	175	170	30	160	1,600	1,900	340

Monthly gross rent	St. Charles and Jefferson Counties: Efficiency	One bedroom	Two bedrooms	Three or more bedrooms	Missouri Portion Total: Efficiency	One bedroom	Two bedrooms	Three or more bedrooms
Under $150	10	-	-	-	140	-	-	-
150 - 159	10	70	-	-	35	680	-	-
160 - 169	-	40	-	-	20	435	-	-
170 - 179	-	25	90	-	10	355	750	-
180 - 189	-	20	60	-	-	240	600	-
190 - 199	-	20	45	-	-	135	425	-
200 - 209	-	15	35	25	-	70	255	115
210 - 219	-	10	25	20	-	60	190	90
220 - 229	-	-	15	10	-	-	70	65
230 - 239	-	-	10		-	-	60	45
240 - 249	-	-	-	15	-	-	-	30
250 and over	-	-	-		-	-	-	95
Total	20	200	280	70	205	1,975	2,350	440

Monthly gross rent	St. Clair County: Efficiency	One bedroom	Two bedrooms	Three or more bedrooms	Madison County: Efficiency	One bedroom	Two bedrooms	Three or more bedrooms
Under $150	10				15			
150 - 159	10	40	-	-		50	-	-
160 - 169	-	25	-	-		40	-	-
170 - 179	-	20	50	-		25	55	-
180 - 189	-	20	35	-		20	40	-
190 - 199	-	15	25	-			25	-
200 - 209	-	10	20	10		15	20	10
210 - 219	-	-	10	10			15	5
220 - 229	-	-	10	5			15	5
230 - 239	-	-	10				10	
240 - 249	-	-	-	15			-	15
250 and over	-	-	-				-	
Total	20	130	160	40	15	150	180	35

Monthly gross rent	Illinois Portion Total: Efficiency	One bedroom	Two bedrooms	Three or more bedrooms	HMA Total: Efficiency	One bedroom	Two bedrooms	Three or more bedrooms
Under $150	15	-	-	-	155	-	-	-
150 - 159	20	90	-	-	55	90	-	-
160 - 169	-	65	-	-	20	745	-	-
170 - 179	-	45	105	-	10	480	855	-
180 - 189	-	40	75	-	-	395	675	-
190 - 199	-	25	50	-	-	265	475	135
200 - 209	-	15	40	20	-	150	295	105
210 - 219	-	-	25	15	-	70	215	75
220 - 229	-	-	25	10	-	60	95	65
230 - 239	-	-	20	20	-	-	80	40
240 - 249	-	-	-	[illegible]	-	-	-	95
Total	35	280	340	75	240	2,255	2,690	515

Source: Estimated by Housing Market Analyst.

Table III

Estimated Annual Occupancy Potential for Subsidized Rental Housing
St. Louis, Missouri-Illinois, Housing Market Area
July 1, 1970 to July 1, 1972

Missouri Portion Total

	Unit Size	Section 236 exclusively	Eligible for both programs	Public housing exclusively	Total for both programs
A. Families					
	1 bedroom	305	-	390	695
	2 bedrooms	970	-	1,070	2,040
	3 bedrooms	580	70	835	1,485
	4+ bedrooms	305	-	500	805
	Total	2,160	70	2,795	5,025
B. Elderly	Efficiency	180	150	1,505	1,835
	1 bedroom	205	65	460	730
	Total	385	215	1,965	2,565

Illinois Portion Total

	Unit Size	Section 236 exclusively	Eligible for both programs	Public housing exclusively	Total for both programs
A. Families					
	1 bedroom	50	-	75	125
	2 bedrooms	170	-	195	365
	3 bedrooms	100	15	135	250
	4+ bedrooms	70	-	90	160
	Total	390	15	495	900
B. Elderly					
	Efficiency	40	35	390	465
	1 bedroom	65	20	125	210
	Total	105	55	515	675

HMA Total

	Unit Size	Section 236 exclusively	Eligible for both programs	Public housing exclusively	Total for both programs
A. Families					
	1 bedroom	355	-	465	820
	2 bedrooms	1,140	-	1,265	2,405
	3 bedrooms	680	85	970	1,735
	4+ bedrooms	375	-	590	965
	Total	2,550	85	3,290	5,925
B. Elderly					
	Efficiency	220	185	1,895	2,305
	1 bedroom	270	85	585	935
	Total	490	270	2,480	3,240

Source: Estimated by Housing Market Analyst.

Table IV

Nonagricultural Wage and Salary Employment Trend
Saint Louis, Missouri-Illinois, Labor Market Area[1]
1965-1970
(in thousands)

Industry	1965	1966	1967	1968	1969	Twelve months ending April 30, 1969	Twelve months ending April 30, 1970[2]
Nonagri. wage & salary employment	814.3	859.1	878.4	893.4	910.8	902.2	908.7
Manufacturing	276.1	291.4	294.1	292.6	291.0	293.0	286.9
Durable goods	167.3	180.2	184.0	183.6	184.6	184.1	181.6
Primary metal inds.	26.4	27.1	25.0	23.7	25.3	23.6	25.0
Fabricated metal prods.	19.2	20.5	20.7	21.5	21.8	21.8	21.5
Machinery, exc. electrical	19.4	20.6	21.1	20.8	21.6	21.0	21.4
Electrical equipt. & supplies	14.9	17.6	19.3	20.4	21.2	20.8	20.8
Transportation equipt.	60.6	66.2	68.1	66.7	63.1	65.5	62.4
Motor vehicles & equipt.	22.3	23.1	21.7	23.6	25.1	24.9	24.3
Aircraft & parts	34.4	39.0	42.3	39.2	34.2	36.5	34.5
Other transp. equipt.	3.9	4.1	4.1	3.9	3.8	4.1	3.6
All other durable goods	26.8	28.2	29.8	30.5	31.6	31.4	30.5
Nondurable goods	108.8	111.2	110.1	109.0	106.4	108.9	105.3
Food & kindred prods.	28.7	28.8	28.7	27.8	27.0	27.6	26.8
Textiles & apparel	14.7	14.7	14.1	13.5	12.9	13.4	12.6
Printing & publishing	15.0	15.3	15.6	15.7	15.6	15.7	15.6
Chemicals & allied prods.	22.4	24.1	24.0	24.1	24.4	24.4	24.4
Leather & leather prods.	11.4	11.4	10.7	10.7	10.0	10.6	9.6
All other nondurable goods	16.6	16.9	17.0	17.2	16.5	17.2	16.3
Nonmanufacturing	538.2	567.7	584.3	600.8	619.8	609.2	621.8
Mining	2.9	2.7	2.6	2.3	2.4	2.4	2.3
Contract construction	44.2	44.0	42.2	41.7	41.8	42.2	42.0
Transp., comm., & utilities	64.3	66.3	66.7	67.5	68.0	67.9	66.9
Trade	166.8	176.0	179.6	182.8	190.3	185.5	191.2
Finance, ins., & real est.	41.6	42.8	43.9	45.1	47.0	45.8	47.3
Services	122.8	130.5	135.4	141.9	149.0	144.6	150.6
Government	95.6	105.4	113.9	119.5	121.3	120.8	121.5

1/ Includes Franklin County, Missouri.
2/ Calculated using preliminary data for April 1970.

Source: Missouri Division of Employment Security.

Table V

Estimated Percentage Distribution of All Families and Renter Households[a]
By Annual Income After Deducting Federal Income Tax
Saint Louis, Missouri-Illinois, Housing Market Area
June 1968 and July 1970

After tax annual income	Saint Louis City			
	June 1968		June 1970	
	All	Renter	All	Renter
Under $3,000	9	18	8	17
$3,000 - 3,999	9	6	4	5
4,000 - 4,999	7	8	6	7
5,000 - 5,999	9	10	11	10
6,000 - 6,999	9	11	12	10
7,000 - 7,999	10	10	7	9
8,000 - 8,999	10	10	10	10
9,000 - 9,999	8	6	8	8
10,000 - 11,999	11	10	13	11
12,000 - 14,999	9	6	10	7
15,000 and over	9	5	11	6
Total	100	100	100	100
Median	$7,825	$6,700	$8,300	$7,100

After tax annual income	Remainder of HMA			
	June 1968		July 1970	
	All	Renter	All	Renter
Under $3,000	5	11	4	10
$3,000 - 3,999	3	6	2	5
4,000 - 4,999	4	6	4	6
5,000 - 5,999	4	7	5	7
6,000 - 6,999	5	9	4	8
7,000 - 7,999	8	11	6	9
8,000 - 8,999	10	10	10	11
9,000 - 9,999	10	8	9	8
10,000 - 11,999	16	12	16	13
12,000 - 14,999	16	9	18	10
15,000 and over	19	11	22	13
Total	100	100	100	100
Median	$10,050	$8,000	$10,600	$8,425

a/ Excludes one-person renter households.

Source: Estimated by Housing Market Analyst.

Table VI

Population Growth Trend
St. Louis, Missouri-Illinois, Housing Market Area
April 1960-July 1970

Area	Population			Average annual change			
	April 1960	June 1968	July 1970[b/]	1960-1968		1968-1970	
				Number	Percent[a/]	Number	Percent[a/]
HMA total	2,060,103	2,244,900	2,285,500	22,650	1.0	19,500	0.9
Missouri portion	1,572,905	1,726,300	1,759,100	18,800	1.1	15,750	0.9
St. Louis City	750,026	635,000	605,000	-14,100	-2.0	-14,400	-2.4
St. Louis County	703,532	910,900	954,300	25,400	3.1	20,850	2.3
St. Charles County	52,970	83,800	93,900	3,775	5.6	4,850	5.7
Jefferson County	66,377	96,600	105,900	3,700	4.5	4,450	4.6
Illinois portion	487,198	518,600	526,400	3,850	0.8	3,750	0.7
St. Clair County	262,509	275,800	279,700	1,625	0.6	1,875	0.7
Madison County	224,689	242,800	246,700	2,225	0.9	1,875	0.8

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

b/ Based on the following preliminary counts taken as of April 1, 1970 by the Bureau of the Census: St. Louis City, 608,078; St. Louis County, 947,231; St. Charles County, 92,651; Jefferson County, 104,689; St. Clair County, 279,198; Madison County, 246,126.

Note: Components may not add to totals because of rounding.

Source: 1960 and 1970 Censuses of Population and estimates by Housing Market Analyst.

Table VII

Household Growth Trend
St. Louis, Missouri-Illinois, Housing Market Area
April 1960-July 1970

Area	Number of households April 1960	June 1968	July 1970	Average annual change[a] 1960-1968 Number	Percent[b]	1968-1970 Number	Percent[b]
HMA total	624,886	709,500	732,100	10,350	1.5	10,850	1.6
Missouri portion	480,293	548,000	566,200	8,300	1.6	8,750	1.6
St. Louis City	248,651	228,900	224,400	-2,425	-1.0	-2,150	-1.0
St. Louis County	198,483	269,100	286,500	8,650	3.7	8,350	3.1
St. Charles County	14,579	23,200	26,000	1,050	5.6	1,350	5.7
Jefferson County	18,580	26,800	29,300	1,000	4.4	1,200	4.5
Illinois portion	144,593	161,500	165,900	2,075	1.3	2,100	1.3
St. Clair County	77,530	85,400	87,500	960	1.2	1,000	1.2
Madison County	67,063	76,100	78,400	1,100	1.5	1,100	1.5

a/ Components may not add to totals because of rounding.

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

Source: 1960 Census of Housing; 1968 and 1970 estimated by Housing Market Analyst.

Table VIII

Trend of Household Tenure
St. Louis, Missouri-Illinois, Housing Market Area
April 1960-July 1970

Tenure	Missouri portion					Illinois portion			
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Total Mo. portion	St. Clair County	Madison County	Total Ill. portion	HMA total
April 1, 1960:									
Total housing inventory	262,984	207,408	16,501	22,074	508,967	81,689	70,593	152,282	661,249
Total occupied	248,651	198,483	14,579	18,580	480,293	77,530	67,063	144,593	624,886
Owner-occupied	94,880	162,499	10,783	14,957	283,119	54,085	49,854	103,939	387,058
Percent of total occupied	38.2	81.9	74.0	80.5	58.9	69.8	74.3	71.9	61.9
Renter-occupied	153,771	35,984	3,796	3,623	197,174	23,445	17,209	40,654	237,828
Percent of total occupied	61.8	18.1	26.0	19.5	41.1	30.2	25.7	28.1	38.1
Total vacant	14,333	8,925	1,922	3,494	28,674	4,159	3,530	7,689	36,363
June 1, 1968:									
Total housing inventory	243,700	277,100	24,450	31,150	576,400	89,700	79,300	169,000	745,400
Total occupied	228,900	269,100	23,200	26,800	548,000	85,400	76,100	161,500	709,500
Owner-occupied	89,050	215,800	17,950	22,400	345,200	59,450	56,700	116,200	461,400
Percent of total occupied	38.9	80.2	77.3	83.6	63.0	69.6	74.5	72.0	65.0
Renter-occupied	139,850	53,300	5,250	4,400	202,800	25,950	19,400	45,300	248,100
Percent of total occupied	61.1	19.8	22.7	16.4	37.0	30.4	25.5	28.0	35.0
Total vacant	14,800	8,000	1,250	4,350	28,400	4,300	3,200	7,500	35,900
July 1, 1970:									
Total housing inventory[a/]	240,100	295,400	27,900	32,800	596,200	91,500	82,000	173,500	769,700
Total occupied	224,400	286,500	26,000	29,300	566,200	87,500	78,400	165,900	732,100
Owner-occupied	92,700	224,300	20,700	24,900	362,600	62,000	57,900	119,900	482,500
Percent of total occupied	41.3	78.3	79.6	85.0	64.0	70.9	73.9	72.3	66.0
Renter-occupied	131,700	62,200	5,300	4,400	203,600	25,500	20,500	46,000	249,600
Percent of total occupied	58.7	21.7	20.4	15.0	36.0	29.1	26.1	27.7	34.0
Total vacant	15,700	8,900	1,900	3,500	30,000	4,000	3,600	7,600	37,600

a/ Based on the following preliminary counts taken as of April 1, 1970 by the Bureau of the Census: St. Louis City, 239,981; St. Louis County, 294,883; St. Clair County, 91,485; Madison County, 81,942.

Source: Bureau of the Census and estimates by Housing Market Analyst.

Table IX

Privately-Financed Housing Units Authorized for Construction
Saint Louis, Missouri-Illinois, Housing Market Area
1965-1970

	1965	1966	1967	1968	1969	Jan.-May 1969	Jan.-May 1970
HMA total	18,149	12,629	12,548	16,201	14,361	6,039	2,929
Single-family	10,180	7,771	8,352	9,885	7,846	3,489	1,818
Multifamily	7,969	4,858	4,196	6,316	6,515	2,550	1,111
Missouri portion total	15,870	10,774	10,655	13,588	12,350	5,144	2,376
Single-family	8,499	6,498	7,060	8,372	6,373	2,854	1,408
Multifamily	7,371	4,276	3,595	5,216	5,977	2,290	968
Saint Louis City	1,147	804	387	885	578	149	188
Single-family	170	80	47	25	14	9	5
Multifamily	977	724	340	860	564	140	183
Saint Louis County	13,547	8,966	8,925	10,139	9,798	4,175	1,644
Single-family	7,472	5,632	5,942	6,408	4,711	2,142	935
Multifamily	6,075	3,334	2,983	3,731	5,087	2,033	709
Saint Charles County	1,066	866	1,263	1,766	1,253	506	311
Single-family	771	704	997	1,280	1,048	436	287
Multifamily	295	162	266	486	205	70	24
Jefferson County	110	138	80	798	721	314	233
Single-family	86	82	74	659	600	267	181
Multifamily	24	56	6	139	121	47	52
Illinois portion total	2,279	1,855	1,893	2,613	2,011	895	553
Single-family	1,681	1,273	1,292	1,513	1,473	635	410
Multifamily	598	582	601	1,100	538	260	143
Saint Clair County	802	651	532	958	773	349	190
Single-family	546	433	359	560	547	234	131
Multifamily	256	218	173	398	226	115	59
Madison County	1,477	1,204	1,361	1,655	1,238	546	363
Single-family	1,135	840	933	953	926	401	279
Multifamily	342	364	428	702	312	145	84

Source: U.S. Bureau of the Census, C-40 Construction Reports; local building records and officials.

Table X

Vacancy Trend
St. Louis, Missouri-Illinois, Housing Market Area
April 1960-July 1970

Vacancy characteristics	Missouri portion: St. Louis City	St. Louis County	St. Charles County	Jefferson County	Total Mo. portion	Illinois portion: St. Clair County	Madison County	Total Ill. portion	HMA total
April 1, 1960:									
Total vacant units	14,333	8,925	1,922	3,494	28,674	4,159	3,530	7,689	36,363
Available vacant	9,921	5,163	515	723	16,322	2,308	1,778	4,086	20,408
For sale	1,083	3,021	219	430	4,753	833	683	1,516	6,269
Homeowner vacancy rate	1.1%	1.8%	2.0%	2.8%	1.7%	1.5%	1.4%	1.4%	1.6%
For rent	8,838	2,142	296	293	11,569	1,475	1,095	2,570	15,139
Renter vacancy rate	5.4%	5.6%	7.2%	7.5%	5.5%	5.9%	6.0%	5.9%	5.6%
Other vacant	4,412	3,762	1,407	2,771	12,352	1,851	1,752	3,603	15,955
June 1, 1968:									
Total vacant units	14,800	8,000	1,250	4,350	28,400	4,300	3,200	7,500	35,900
Available vacant	9,425	5,375	400	700	15,900	2,650	1,800	4,450	20,350
For sale	1,450	2,400	220	350	4,420	975	700	1,675	6,095
Homeowner vacancy rate	1.6%	1.1%	1.2%	1.5%	1.3%	1.6%	1.2%	1.4%	1.3%
For rent	7,975	2,975	180	350	11,480	1,675	1,100	2,775	14,255
Renter vacancy rate	5.4%	5.3%	3.2%	7.3%	5.4%	6.1%	5.4%	5.8%	5.4%
Other vacant	5,375	2,625	850	3,650	12,500	1,650	1,400	3,050	15,550
July 1, 1970:									
Total vacant units	15,700	8,900	1,910	3,500	30,010	4,000	3,600	7,600	37,610
Available vacant	11,100	5,600	410	530	17,640	2,700	1,950	4,650	22,290
For sale	1,875	2,725	190	250	5,040	950	650	1,600	6,640
Homeowner vacancy rate	2.0%	1.2%	0.9%	1.0%	1.4%	1.5%	1.1%	1.3%	1.4%
For rent	9,225	2,875	220	280	12,600	1,750	1,300	3,050	15,650
Renter vacancy rate	6.5%	4.4%	4.0%	6.0%	5.8%	6.4%	6.0%	6.2%	5.9%
Other vacant	4,600	3,300	1,500	2,970	12,370	1,300	1,650	2,950	15,320

Source: Estimates by Housing Market Analyst.

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