



COMMUNITY NEEDS ASSESSMENT 2023

People's Community Action Corporation will act as a catalyst fighting to end poverty by empowering individuals, families, and communities to thrive.

Executive Director

Mark Sanford

Project Manager

Jim Thomas, Director of Operations

Board Approval

November 2, 2023

TABLE OF CONTENTS

<u>Executive Summary</u>	Page 3
<u>Demographics</u>	Page 11
<u>Family Profiles</u>	Page 36
<u>Employment</u>	Page 52
<u>Education and Youth</u>	Page 68
<u>Economic Opportunity</u>	Page 88
<u>Housing</u>	Page 96
<u>Transportation</u>	Page 109
<u>Nutrition and Food Security</u>	Page 116
<u>Physical and Mental Health</u>	Page 122
<u>Crime and Safety</u>	Page 155
<u>Civic Engagement and Community Involvement</u>	Page 167
<u>Appendix</u>	Page 170

EXECUTIVE SUMMARY

The success of any enterprise, whether for-profit or non-for-profit, is understanding the needs of the community it hopes to serve. Without a correct understanding of the needs of its community, the enterprise will fail. Whether it's a large multi-national corporation, a neighborhood restaurant, or a Community Action Agency, every enterprise is built to answer a need, whether that's providing an airplane, toothpaste, a burrito, or a financial education class on budgeting. All business planning starts with assessing need.

In the world of Community Action, a system called Results Oriented Management and Accountability (ROMA) is used. There is a three-year planning cycle of Year 1) assessing community needs, Year 2) strategic planning based on the Community Needs Assessment, and Year 3) a comprehensive review of program and activities to align them with the Strategic Plan.

This Community Needs Assessment 2023 is intended for use in the following ways.

- A strong data foundation for strategic planning
- Data for those developing and implementing programs
- An underpinning of work plans
- Direction and a factual basis for resource development
- A framework that can be updated as needed to account for natural change or unexpected crises
- A base of information for public presentations of various kinds to provide outreach and further community involvement by PCAC

The process for assessing need has been extensive. Included were:

1. Aggregation of quantitative data from a wide variety of sources, such as the US Census Bureau, the Centers for Disease Control and Prevention, the Federal Reserve Bank of St. Louis, departments of the State of Missouri, the St. Louis Department of Health, and the St. Louis Metropolitan Police Department, among numerous others.
2. Academic studies and essays.
3. Surveys of PCAC employees, the PCAC Board of Directors, and PCAC clients.
4. Inclusion of private and public sectors through the survey of the Board of Directors.
5. Focus groups with PCAC clients.
6. Interviews with colleagues in the community, including some who work for faith-based organizations.

Participants in these varying methods of gathering qualitative data were recruited through e-mail solicitation and staff personal contacts. Clients were solicited during visits to PCAC's various locations.

Not used were results of client satisfaction surveys. Those surveys focus on quality of client-staff interactions, wait times, cleanliness of the location, etc., and do not provide data relevant to this Assessment.

To summarize the most germane data:

- Blacks and Hispanics of all races experience the highest poverty rate along the lines of race and ethnicity (relevant data on p. 23)

- Children experience the highest poverty rate among all the age groups. Seniors in St. Louis experience higher poverty rates compared to Missouri, but at lower levels than the general poverty rate for St. Louis. (relevant data on p. 29-32)
- Women experience a slightly elevated rate of poverty compared to men, at 22.2% and 18.5% respectively (relevant data on p. 33).

At the conclusion of each chapter there is a list of Key Findings and Priority Needs. These are also found below in this Executive Summary.

Key Findings were determined by the accumulated data. Priority Needs were identified through expression of needs in the interviews, surveys, and focus groups; conversations with PCAC employees; and not least by the data itself, which revealed needs by force of the information revealed.

It is important to emphasize that Priority Needs are just that, priorities. There are only two to three per chapter. This is not to imply that other needs that PCAC may wish to address in its activities aren't present in the data.

Finally, the Office of Workforce and Community Initiatives at the Missouri Department of Social Services, which administers PCAC's primary funding through the Community Services Block Grant, mandated the inclusion of certain data points. And the Organizational Standards administered nationally also set certain requirements. Indeed, the creation of this document itself is a requirement of the Organizational Standards. A full accounting of the mandated data points is included in the Appendix of this document.

This document will be made available to the public through distribution to colleagues and interested parties, as well as upon individual request. It will also be posted on the PCAC website.

Given its length, it is unlikely that most readers will attempt to read the entire document at once. The expectation, though, is that they will read sections of particular interest and will continue using the Assessment as a reference document to support their work.

DEMOGRAPHICS

KEY FINDINGS

1. Both St. Louis and Wellston continue their long-term trendline of declining populations.
2. Population loss has been most extensive in the neighborhoods of north St. Louis, although south St. Louis has also seen population decline.
3. African Americans are leaving the city in much higher numbers than whites. And despite perceptions of south St. Louis as white, large numbers of Blacks have migrated to south city, with some neighborhoods now majority African American.
4. There are more poor people south of the Delmar Divide than north of it. Using I-64 as a dividing line, there are about equal numbers of poor people on either side.
5. Poverty rates are highest among Blacks and Hispanics of any race. Asians, often thought of as more prosperous because of educational achievement, also have elevated rates of poverty.
6. As a percentage of the population, children are shrinking while seniors are growing. Adults up to 64 have remained steady. These are percentages and only seniors grew in actual numbers.
7. Following the overall pattern of poverty, there are higher concentrations (percentage in a given location) of impoverished children in north St. Louis but higher actual numbers of poor children in south St. Louis.

8. As is historically the case across most populations, women in St. Louis experience a higher poverty rate than men, at 18.5% for men and 22.2% for women.

PRIORITY NEEDS

1. PCAC needs to clarify its strategy for office locations and how it will reach poor people in geographically dispersed areas.
2. Because of the higher percentage of poverty in north St. Louis and higher actual numbers of people in poverty in south St. Louis, PCAC may need to consider differing strategies of services and support for those areas.
3. With both real growth in numbers and increase in their poverty rate, seniors need support services.

FAMILY PROFILES**KEY FINDINGS**

1. Household median income is highly variable in different zip codes.
2. There is increased household poverty with the loss of Covid relief and the ending of expanded tax credits.
3. The long-term trend away from marriage continues even while new attention has come to the benefits of marriage or committed relationships.
4. For reasons both financial and life outcomes, children benefit from living with two parents.
5. Teen births continue to decline but unmarried births are up in older cohorts of women.
6. Instability and chaos may be as important a detriment for children aged 0-4 as poverty itself.
7. Child poverty for children aged 0-4 has increased.

IDENTIFIED NEEDS

1. Parents with low incomes need financial and resource support.
2. Children may need stability as much as income support.
3. Parents need support to sustain steady relationships.

EMPLOYMENT**KEY FINDINGS**

1. There has been a shift toward full-time employment from part-time employment.
2. Unemployment remains relatively lower than would normally be expected in times of higher interest rates.
3. As has historically been the case, youth unemployment remains much higher than that of other age groups.
4. Labor force participation continues to be a challenge, particular for men in their prime working years.
5. Stagnant wage growth and wage inequality remain a serious concern.
6. Two-thirds of the job categories projected to show high growth over the next decade are likely to be in low-wage job categories.
7. All of the job categories projected to show high growth and high pay in the next decade require a college degree.
8. Upwards of 60% of the population lacks a college degree and this number is unlikely to change.
9. Access to high quality internet services is a real problem for those with low incomes seeking employment.

PRIORITY NEEDS

1. Those with low incomes, especially young people, need a support system for entering and staying in the workforce.
2. PCAC needs to clarify its strategy and employment support programs for addressing the context of job growth expectations over the coming years.
3. Poor people looking for employment need better access to high quality internet services.

EDUCATION AND YOUTH**KEY FINDINGS**

1. There is a wage and wealth premium based on educational attainment although it can be limited or even eliminated by high levels of student debt.
2. The situation is especially difficult for those who take on debt to attend higher education but fail to complete the degree or program.
3. Obtaining a college degree also improves other life outcomes, such as better health, longer life, and stable relationships.
4. Enrollment in St. Louis Public Schools has steadily declined, to be expected in a city experiencing overall population loss.
5. Because of factors like increased school discipline incidents and disconnected youth who are neither in school nor employed, role models and other support from adults is perceived as a high need for youth and young adults.
6. Diagnoses of ADHD, and particularly stress, anxiety, and depression have increased.
7. Disciplinary incidents have increased significantly, with primary causes being violent acts and weapons, as well as drug-related incidents.
8. Chronic absenteeism from school has skyrocketed.
9. Affordable childcare remains a critical challenge and, with the end of enhanced subsidies, is going to get worse.
10. As with employment, access to high quality internet service is a challenge for low-income students, who need the services for their schoolwork.

PRIORITY NEEDS

1. Students need not only support to get into colleges or trade schools but support for completing the degree or program.
2. Young people need adult mentoring and guidance.
3. Parents need affordable childcare options.

ECONOMIC OPPORTUNITY**KEY FINDINGS**

1. Many households have zero and negative net worth, largely driven by debt loads.
2. Although much improved, there is still a percentage of low-income households in St. Louis who are unbanked or underbanked, that is, they have no or very weak relationships with trustworthy financial institutions.
3. Predatory lenders have a solid presence in low-income neighborhoods.
4. Financial education and support are highly desired services for those with low incomes.
5. There is a growing ecosystem of new investments in several areas of north St. Louis, which has seen community deterioration because of a historic pattern of new investment.

PRIORITY NEEDS

1. Low-income people need help dealing with and getting out of debt.
2. Low-income people desire and are in need of financial education.
3. PCAC needs a strategy to engage the growing ecosystem of investment in north St. Louis.

HOUSING**KEY FINDINGS**

1. Neighborhoods in north St. Louis have high rates of vacancy for housing deemed safe for occupation (i.e., not derelict properties).
2. Home ownership in St. Louis fell below 50% during the Great Recession and continued to fall for several years. It has risen since 2016 but still remains below 50%.
3. Falling behind on rent continues to be a significant problem for low-income St. Louisans, yet funding to help with the problems can be scarce.
4. Huge numbers of low-income renters pay more than 30% of their monthly income for housing.
5. Someone working full-time at minimum wage cannot afford fair wage rent for any size apartment in St. Louis.
6. The St. Louis Housing Authority, the largest provider of low-income housing and which handles the Housing Choice Vouchers program, has a waiting list of 4697 applicants as of September 2023, had only given out 320 vouchers in the last 12 months, and only has 1188 available vouchers for those it is vetting for receipt of the vouchers.
7. Homeownership may be out of reach for most potential PCAC clients. However, there are programs to help those with low incomes purchase a home.
8. St. Louis does not experience homelessness at the level of some other US cities, yet the problems and controversies familiar in those other cities also occur here.
9. Derelict properties are a serious problem through north St. Louis, as well as on the eastern side of south St. Louis. Vacant lots are also a major problem in north St. Louis.

PRIORITY NEEDS

1. Low-income renters need support to stay housed, including more funding to help when they fall behind on their rent.
2. The community needs better solutions to help with the homeless population.
3. Neighborhoods need planning and support for dealing with derelict properties.

TRANSPORTATION**KEY FINDINGS**

1. The cost of owning and maintaining personal transportation is a serious problem for low-income people.
2. Many costs of owning a car have seen high inflation.
3. Even though St. Louis has a public transportation system of buses and light rail, it is still difficult to use due to inconvenient routing and long travel times.
4. The State of Missouri spends very little on public transportation with most funding coming from the local or national level.
5. Metrolink light rail expansion into north St. Louis is proceeding but slowly.

PRIORITY NEEDS

1. Low-income people need help affording transportation.
2. Local public transportation needs better routing and more frequent service.

NUTRITION AND FOOD SECURITY

KEY FINDINGS

1. St. Louis has an elevated level of food insecurity, which is worst for children where 1 in 4 children experience food insecurity.
2. Enrollment in the Supplemental Nutrition Assistance Program (SNAP) did not rise appreciably during the pandemic.
3. The largest number of SNAP enrollees are in south St. Louis. Like overall poverty numbers, though, the highest percentages of SNAP enrollees per zip code are in north St. Louis.
4. Food pantries are an essential part of ensuring that those in poverty have access to food.
5. Food pantries are located in every high poverty zip code except Wellston, however there are fewer of them post-pandemic.
6. Farmers markets are another source of inexpensive and nutritious food. They are making greater efforts to provide benefits to low-income people.

PRIORITY NEEDS

1. Those in poverty need more dependable access to food pantries.
2. Poor people need a better understanding of the benefits for them of farmers markets.

PHYSICAL AND MENTAL HEALTH

KEY FINDINGS

1. Life expectancy in St. Louis had already been in decline since 2012 but Covid accelerated the decline.
2. Having a college degree has an important positive impact on life expectancy.
3. The United States and St. Louis have an obesity epidemic. Even in the St. Louis zip code with the lowest obesity rate, almost a third are obese. Other zip codes are in much worse shape.
4. Diabetes rates in St. Louis overall are not significantly higher than in Missouri, although both are above the national rate. Rates fall as expected by age and sex. However, when looking by zip code, diabetes rates are much higher in those zip codes with high populations of African Americans.
5. Asthma is often highly correlated with poverty, however rates across zip codes are broadly within the 8-14% range. This is a not insignificant range but not outrageously so. Most zip codes fall within the 10-12% range and rates have been generally steady over the last four years.
6. While new infections with HIV have been dropping, St. Louis has three times the rate of people living with HIV/AIDS as St. Louis County and four times that of Missouri, reflecting both the city's demographics and its relative abundance of service providers for those with HIV/AIDS.
7. Like diabetes, the prevalence of high blood pressure is highest in the zip codes with the highest populations of Blacks.
8. About 20% of the US and St. Louis populations continue to use tobacco products, which account for many, many more deaths by far than any other substance use, including fentanyl and alcohol.
9. Mental health indicators for adults have shown an uneven trend of worsening, although by relatively small numbers
10. On the other hand, mental health indicators among young people have shown huge increases in problems, as measured by reports of depression in young women and suicide rates among young men. Measures for young women are relatively more sophisticated and accurate than those for young men because mental health challenges show themselves differently in each sex.

11. The biggest suicide risk factor by far is being male. Yet men are often ignored in initiatives and public messaging for suicide prevention.
12. Tobacco use may cause many more deaths than drugs, however tobacco use is in retreat while the number of drug overdose deaths is skyrocketing.
13. Access to quality healthcare services is still a challenge for the poor, even in the context of improved health insurance coverage because of the Affordable Care Act.

KEY FINDINGS

1. Those with low incomes need support for weight loss and diabetes.
2. Young adults need support for their mental health.
3. Poor people need help dealing with drug use.

CRIME AND SECURITY**KEY FINDINGS**

1. Crime data has serious issues with timeliness and quality, although the St. Louis Metropolitan Police do a good job of providing good quality monthly data.
2. Public perception, ranging from PCAC surveys to national polls, is that crime and safety are serious issues impacting their lives and their communities.
3. Actual violent crime rates plummeted from 1993 through 2010 and have fluctuated in a relatively narrow range for the last 12 years.
4. After rising during the Covid pandemic, murder rates are now coming down. Nonetheless, St. Louis genuinely has a very high rate of homicide compared to other locations.
5. Other crime is more variable, with notable declines in aggravated assault with a firearm and robberies. Vehicle theft spiked upward in 2022 and early 2023 but there are indications that it is now also in decline.
6. The locations of murders are concentrated in north city and those areas of south city with high numbers of those in poverty.
7. Looking at perpetrator and victim profiles reveal that homicides in St. Louis are mostly young Black men killing other young Black men. There is a separate smaller grouping of female victims, probably the result of intimate partner violence.
8. The highly touted Cure Violence program designed to reduce violent crime has at best shown only minimal progress, although it may still be too early to determine results.
9. The data is more inferential than definitive, but rates of disconnected youth, chronic absenteeism from schools, and elevated youth unemployment point to challenges around youth and violence.

PRIORITY NEEDS

1. Those in poverty or who live in low-income neighborhoods need support to deal with their fears about violence and safety.
2. Young people, and especially young men, need ways to constructively engage with their communities.

CIVIC ENGAGEMENT AND COMMUNITY INVOLVEMENT**FINDINGS**

1. Two of the three ROMA goals are directed toward community engagement and community-level activities to improve the lives of low-income people.

2. Many of the conditions faced by the poor lead them to disengage from actions on their own behalf.
3. There are community-level coalitions to deal with issues and problems that affect the community, as well as a few avenues for public engagement in community-level policy advocacy.
4. Voter engagement in St. Louis lags St. Louis County and Missouri.

PRIORITY NEEDS

1. Low-income people need better methods to engage in civic life.
2. Communities need coordinated and coalitional activities to change policies and regulations.

[Back to Table of Contents](#)

DEMOGRAPHICS

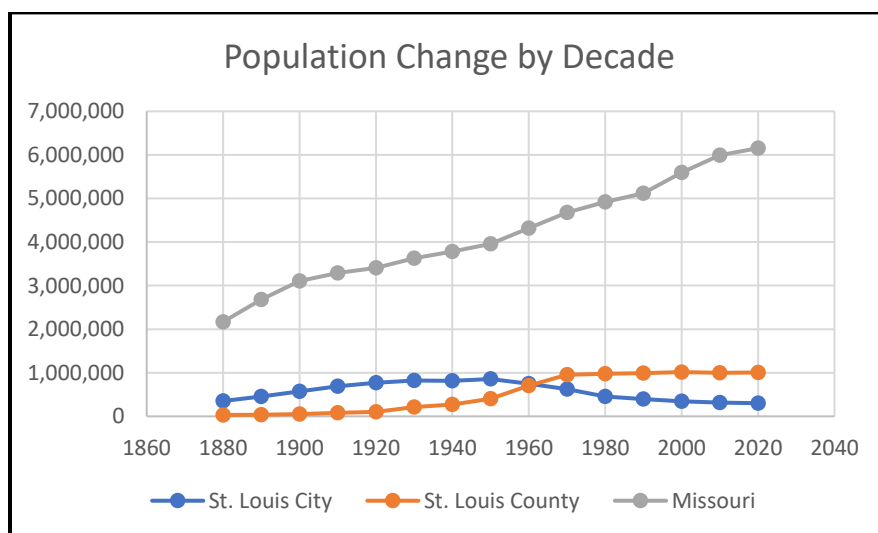
ST. LOUIS

Historic Trend of Population Loss

After St. Louis reached its population peak in 1950, the long-term trend has been one of near constant decline, only broken by short periods of no more than incremental growth. One such period that elicited optimism occurred between 2000-2008. However, the Great Recession brought a sharp and shocking decline. Decline has been more incremental but constant since then.

	St. Louis City	St. Louis County	Missouri
1880	350,518	31,888	2,168,380
1890	451,770	36,307	2,679,184
1900	575,238	50,040	3,106,665
1910	687,029	82,417	3,293,335
1920	772,897	100,737	3,404,055
1930	821,960	211,593	3,629,367
1940	816,048	274,230	3,784,664
1950	856,796	406,349	3,954,653
1960	750,026	703,532	4,319,813
1970	622,236	951,353	4,676,501
1980	453,085	973,896	4,916,686
1990	396,685	993,529	5,117,073
2000	348,189	1,016,315	5,595,211
2010	319,294	998,954	5,988,927
2020	301,578	1,004,125	6,154,913

Source: US Census Bureau, 2023

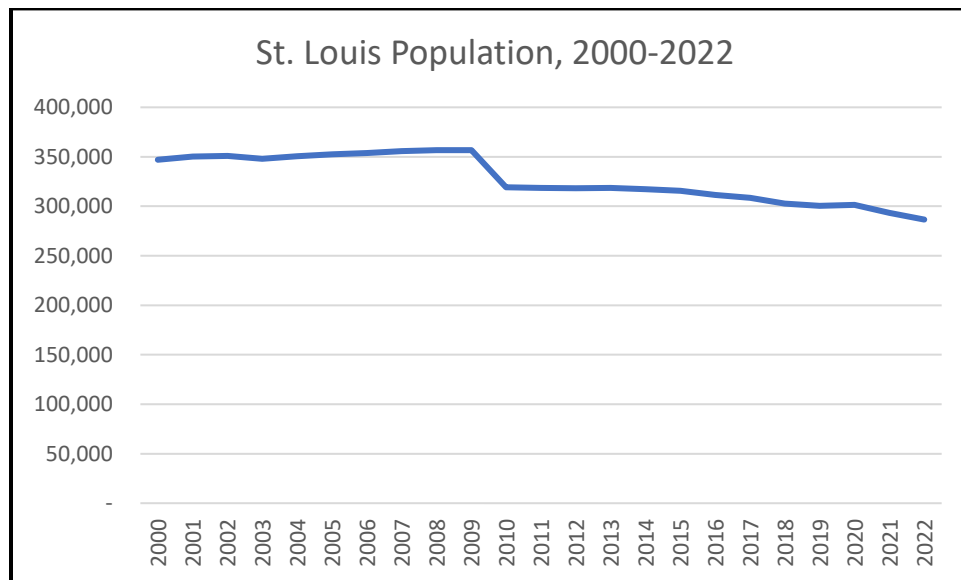


Population Change by Year: 2000-2018

As mentioned above, the population of St. Louis grew between 2000 and 2008, except for 2003. However, the decline has returned. There was a tiny gain in 2013. The year 2020 is an outlier since the Census Bureau only did a 5-year estimate that year, which thus includes previous years of higher numbers.

Year	Population	Gain/Loss	Year	Population	Gain/Loss
2000	346,904		2012	318,172	(391)
2001	350,240	3,336	2013	318,416	244
2002	350,908	668	2014	317,419	(997)
2003	348,039	(2,869)	2015	315,685	(1,734)
2004	350,705	2,666	2016	311,404	(4,281)
2005	352,572	1,867	2017	308,626	(2,778)
2006	353,837	1,265	2018	302,838	(5,788)
2007	355,663	1,826	2019	300,576	(2,262)
2008	356,730	1,067	2020	301,578	1,002
2009	356,587	(143)	2021	293,310	(8,268)
2010	319,294	(37,293)	2022	286,578	(6,732)
2011	318,563	(731)			

Source: US Census Bureau, 1-year estimates, 2023

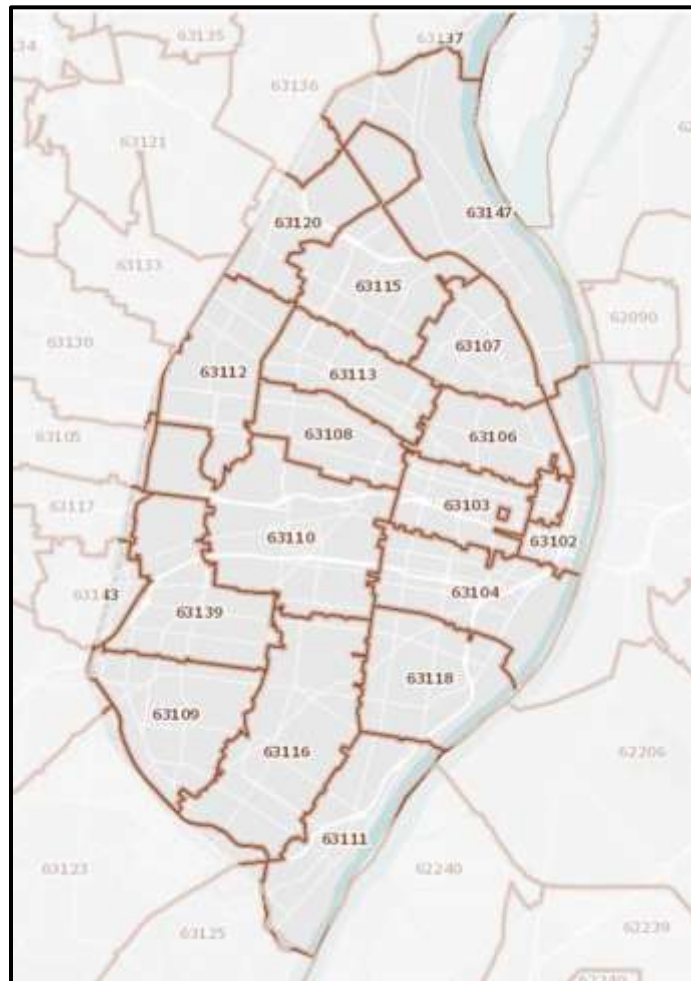


Zip Codes in St. Louis

Zip codes will be used throughout the Community Needs Assessment (CNA) to define and illustrate data. There are 18 zip codes that are all or mostly within city limits. These 18 will be used for most data and analysis in this CNA. There are eight zip codes that have small portions within city limits. For those eight zip codes it isn't possible to differentiate between residents in the city or in St. Louis County and so these zip codes are not used when evaluating data by zip code.

This creates occasional differences in data for citywide calculations. Where data is calculated from zip code totals, they will not equal measures that originated as citywide totals, arriving at slightly different citywide totals depending on the source. Also, most data that originates as citywide totals may have 1-year estimates available from the US Census Bureau, while zip code totals and Wellston totals are only available as 5-year estimates.

Wellston is in zip code 63133, however it only comprises about a third of that geography, making the zip code not a good level at which to analyze data. Much but not all the census data is available for Wellston alone. However, where the CNA uses other data sources, Wellston data may simply be unavailable. This may also be true for zip code level data for St. Louis City for sources other than the US Census Bureau.



Population Transitions at the Zip Code Level

Only a few zip codes have seen growth in population. 63103, which is the west end of downtown, saw the highest growth. 63106, the zip code stretching north from the edge of downtown, saw the largest decline in population.

Notably, 63110 saw a significant loss from 2018-2021, after experiencing the highest growth from 2015-2018. This is the area surrounding Tower Grove Park and the Missouri Botanical Garden on the near south side.

Most zip codes have lost population but in a very uneven fashion. North city zip codes have lost considerably more population than south city zip codes.

		2000	2015	2018	2021	Loss/Gain 2000-15	Loss/Gain 2015-18	Loss/Gain 2018-2021
63101	North	1,327	3,051	3,307	3,186	1,724	256	(121)
63102	North	1,311	2,273	2,201	2,365	962	(72)	164
63103	North	4,603	7,359	8,307	9,311	2,756	948	1,004
63104	South	19,088	19,533	19,913	20,253	445	380	340
63106	North	10,553	11,998	11,409	8,924	1,445	(589)	(2,485)
63107	North	16,313	9,949	9,490	9,069	(6,364)	(459)	(421)
63108	North	20,890	20,916	20,704	20,291	26	(212)	(413)
63109	South	29,264	27,507	26,562	26,392	(1,757)	(945)	(170)
63110	South	20,163	17,164	18,208	17,202	(2,999)	1,044	(1,006)
63111	South	21,583	22,327	21,141	21,643	744	(1,186)	502
63112	North	22,678	20,007	18,744	19,102	(2,671)	(1,263)	358
63113	North	16,101	12,113	11,371	11,141	(3,988)	(742)	(230)
63115	North	25,238	19,463	18,213	16,753	(5,775)	(1,250)	(1,460)
63116	South	47,017	44,433	44,290	43,565	(2,584)	(143)	(725)
63118	South	30,222	28,113	28,324	26,599	(2,109)	211	(1,725)
63120	North	13,268	9,385	8,691	6,878	(3,883)	(694)	(1,813)
63139	South	24,364	22,240	21,933	21,447	(2,124)	(307)	(486)
63147	North	13,190	10,239	9,932	8,317	(2,951)	(307)	(1,615)
		337,173	308,070	302,740	292,438	(29,103)	(5,330)	(10,302)

Source: US Census Bureau, 5-year estimates

North City Zip Codes

		2018	2021	Loss/Gain
63101	North	3,307	3,186	(121)
63102	North	2,201	2,365	164
63103	North	8,307	9,311	1,004
63106	North	11,409	8,924	(2,485)
63107	North	9,490	9,069	(421)
63108	North	20,704	20,291	(413)
63112	North	18,744	19,102	358
63113	North	11,371	11,141	(230)
63115	North	18,213	16,753	(1,460)
63120	North	8,691	6,878	(1,813)
63147	North	9,932	8,317	(1,615)
		122,369	115,337	(7,032)

Data extracted from table on previous page

South City Zip Codes

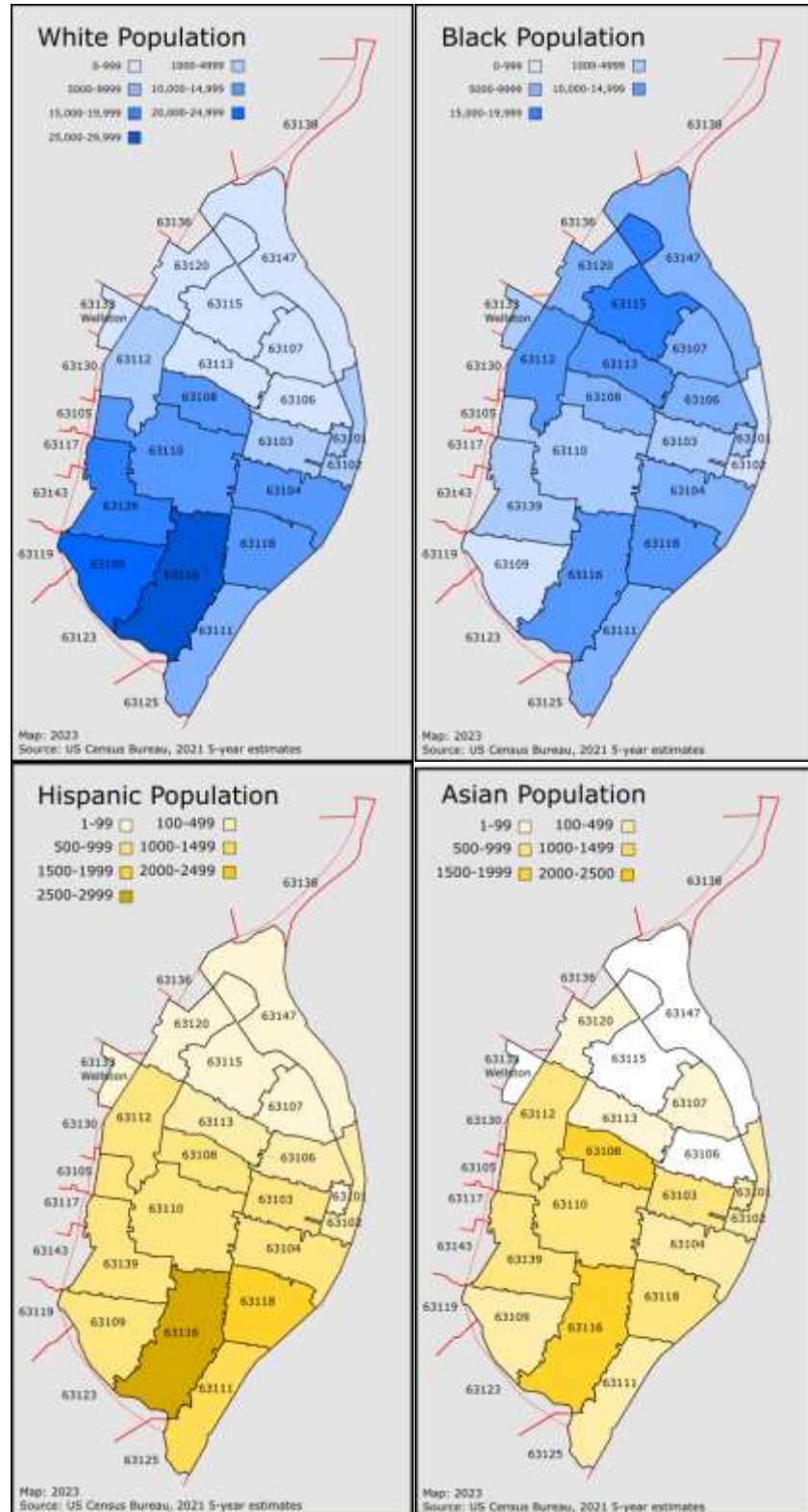
		2018	2021	Loss/Gain
63104	South	19,913	20,253	340
63109	South	26,562	26,392	(170)
63110	South	18,208	17,202	(1,006)
63111	South	21,141	21,643	502
63116	South	44,290	43,565	(725)
63118	South	28,324	26,599	(1,725)
63139	South	21,933	21,447	(486)
		180,371	177,101	(3,270)

Data extracted from table on previous page

	White 2015	White 2018	White 2021	Black 2015	Black 2018	Black 2021	Asian 2015	Asian 2018	Asian 2021	Mixed 2015	Mixed 2018	Mixed 2021	Latin 2015	Latin 2018	Latin 2021
63101	1,149	1,312	1,495	1,824	1,755	1,432	52	141	111	25	47	83	15	64	93
63102	949	1,098	1,114	1,119	858	908	136	146	107	32	66	143	101	134	218
63103	3,627	4,090	4,146	3,202	3,441	3,816	390	426	766	78	117	327	132	438	522
63104	9,792	9,809	10,140	8,854	9,284	8,554	279	370	386	401	358	981	475	372	730
63106	330	515	609	11,594	10,704	8,123	0	0	0	50	154	177	102	84	117
63107	1,208	592	664	8,553	8,717	8,266	25	3	12	155	166	122	81	46	23
63108	10,720	11,223	11,284	7,430	7,010	6,149	2,108	1,925	2,119	440	333	496	589	784	771
63109	24,095	23,732	23,983	2,113	1,746	986	320	389	465	751	505	782	981	697	988
63110	9,577	11,182	11,317	6,383	5,636	3,884	571	823	718	489	412	1,111	386	684	989
63111	11,809	10,118	9,458	9,041	9,718	9,971	222	257	460	948	502	1,297	2,005	1,788	1,480
63112	4,902	4,346	4,619	13,996	12,902	12,681	532	637	598	495	632	738	312	509	876
63113	260	373	743	11,755	10,778	10,162	25	54	15	55	156	205	40	94	133
63115	170	141	131	19,060	17,925	16,263	40	11	0	165	91	137	77	109	87
63116	30,138	30,094	26,950	8,892	9,001	10,936	2,775	2,888	2,419	1,738	1,091	2,057	3,332	3,513	2,769
63118	11,467	11,585	11,493	13,669	14,490	12,071	909	739	690	1,308	1,004	1,479	2,295	1,983	1,865
63120	256	182	108	8,997	8,325	6,612	19	82	36	79	96	102	52	41	72
63139	18,415	17,878	16,307	2,132	1,977	2,998	453	881	934	945	881	1,048	640	766	794
63147	551	353	334	9,576	9,327	7,661	13	0	0	47	171	226	24	26	10
TOTALS	139,415	138,623	134,895	148,190	143,594	131,473	8,869	9,772	9,836	8,201	6,782	11,511	11,639	12,132	12,537
	Loss #	-792	-3,728	Loss #	-4,596	-12,121	Gain #	903	64	Gain #	-1,419	4,729	Gain #	493	405
	Loss %	-0.6%	-2.7%	Loss %	-3.1%	-8.4%	Gain %	10.2%	0.7%	Gain %	-17.3%	69.7%	Gain %	4.2%	3.3%

Source: US Census Bureau, 5-year estimates

Location of Populations by Race or Ethnicity



Please note that the top two maps use a different population scale than the bottom two.

The maps above show the actual numbers of people by race or ethnicity in each zip code.

The maps certainly demonstrate how segregated the northern part of the city is. While Blacks are present in varying degrees throughout the city, Whites, Asians, and Hispanics are mostly absent from the north side.

Foreign Born Population

St. Louis has a substantial foreign-born population, most from the above-mentioned refugee populations who settled in St. Louis. Another portion stems from the strong universities, which attract international students, some of whom decide to stay.

The overall foreign-born population has declined slightly, probably due to the Covid pandemic and its aftermath, as well as immigration policy changes during the Trump years. Nonetheless, St. Louis has seen a new refugee population settle here from Afghanistan, joining others such as the very large Bosnian population and those from Nepal. The Bosnian population is considered quite large, stemming from the civil war of the 90s. However, there are no reliable population estimates of these groups from the US Census Bureau or elsewhere.

	FOREIGN BORN RESIDENTS			
	2000	2010	2018	2021
Total Foreign Born	19,542	23,011	21,538	18,236
Naturalized citizens	5,348	6,728	10,835	9,900
Not US citizens	14,194	16,283	10,703	8,336

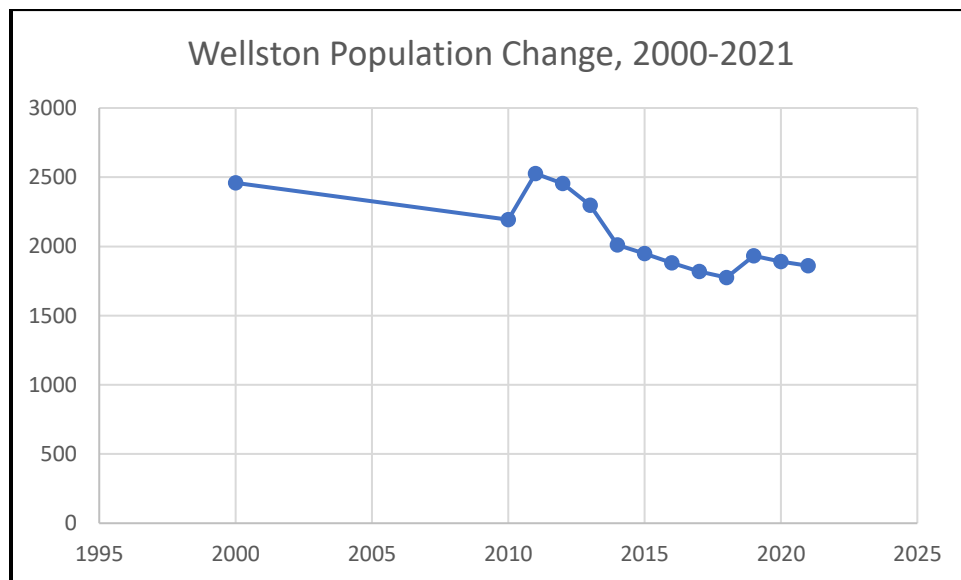
Source: US Census Bureau, 1-year estimates

WELLSTON

Wellston, like St. Louis, has lost population over the last two decades. The city is highly segregated with Blacks comprising 93% of the population in 2021. There is a small white population but almost no Hispanic or Asian residents.

	TOTAL	GENDER		RACE				LATIN
		Male	Female	White	Black	Asian	Mixed	Latin
2000	2460	1114	1346	155	2445	7	15	26
2010	2192	1115	1077	16	2153	0	23	0
2011	2526	1231	1295	51	2444	4	27	0
2012	2455	1152	1303	63	2358	7	23	4
2013	2298	1066	1232	72	2187	12	22	5
2014	2010	938	1072	61	1896	28	16	7
2015	1949	899	1050	49	1871	0	25	4
2016	1882	907	975	37	1817	0	28	4
2017	1818	915	903	36	1752	0	30	0
2018	1775	776	999	55	1693	0	27	6
2019	1932	880	1052	70	1809	0	53	6
2020	1891	754	1137	62	1787	0	42	5
2021	1859	722	1137	76	1734	0	49	4

Source: US Census Bureau, 5-year estimates



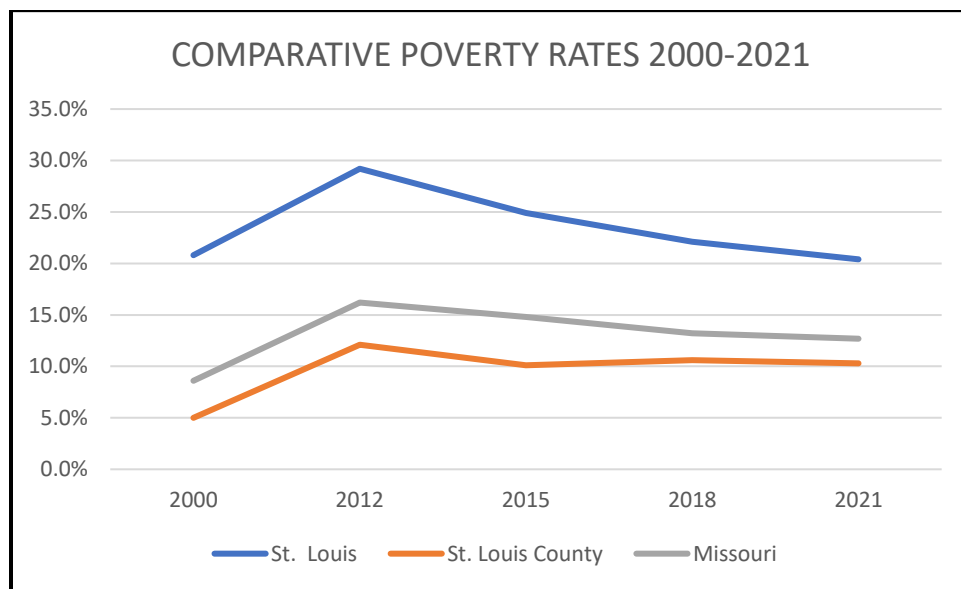
POVERTY DATA

Poverty Rate by Year

St. Louis, like many older urban areas in the United States, has always had a high poverty rate. The following table shows these elevated rates in comparison with St. Louis County and the State of Missouri.

COMPARITIVE POVERTY RATES					
	2000	2012	2015	2018	2021
St. Louis	20.8%	29.2%	24.9%	22.1%	20.4%
St. Louis County	5.0%	12.1%	10.1%	10.6%	10.3%
Missouri	8.6%	16.2%	14.8%	13.2%	12.7%

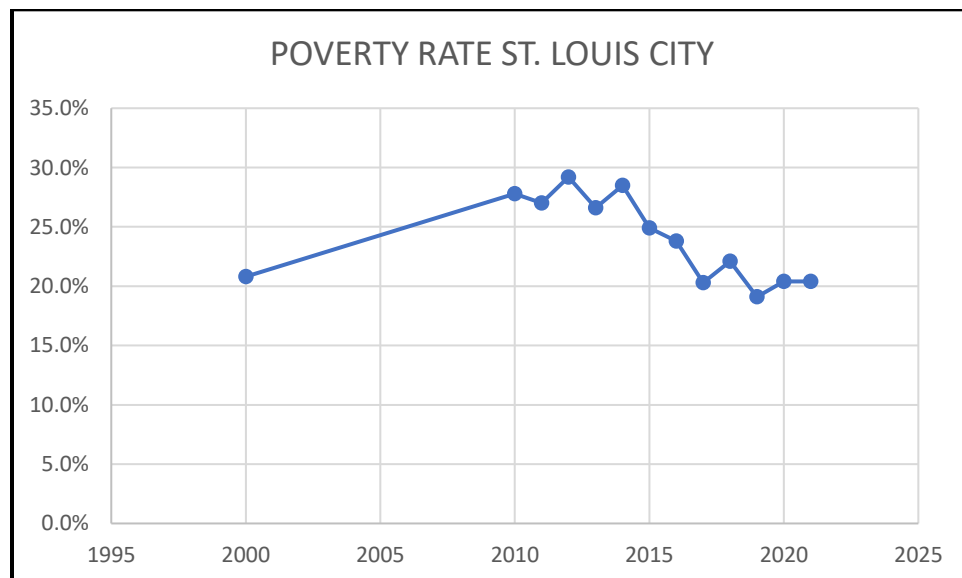
Source: US Census Bureau, 1-year estimates



The city's high rate of poverty went even higher in the wake of the 2008 recession but has mostly declined since 2012. Rates rose then stabilized for 2020 and 2021, but still at generally lower rates than all but one of the previous ten years. Employment dislocation was mitigated by the substantial Covid relief measures providing cash payments to citizens.

ST. LOUIS POVERTY RATES	
2000	20.8%
2010	27.8%
2011	27.0%
2012	29.2%
2013	26.6%
2014	28.5%
2015	24.9%
2016	23.8%
2017	20.3%
2018	22.1%
2019	19.1%
2020	20.4%
2021	20.4%

Source: US Census Bureau, 1-year estimates



Poverty by Race and Ethnicity

The racial disparities of poverty become immediately evident in this table. Blacks and Hispanics have poverty rates over twice as high as whites. Although often seen as a prosperous minority, in fact Asians also face elevated poverty rates.

	Black			White			Latin*		
	Total	# In Poverty	% in poverty	Total	# In Poverty	% in poverty	Total	# In Poverty	% in poverty
2018	134,854	44,003	32.6%	137,274	16,406	12.0%	11,876	3,653	30.8%
2021	126,113	35,961	28.5%	128,499	15,468	12.0%	12,662	3,070	24.2%
	Asian			Multi-racial					
	Total	# In Poverty	% in poverty	Total	# In Poverty	% in poverty			
2018	10,359	1,716	16.6%	8,051	1,693	21.0%			
2021	9,882	1,992	20.2%	16,579	3,973	24.0%			

Total represents population for whom poverty status could be determined, not the total general population

*The Latin community consists of individuals who are duplicated in counts of other groups in this chart

Source: US Census Bureau, ACS, 1 year estimates

This space intentionally left blank.

Poverty Rates by Zip Code in 2021

Below are tables showing the population per zip code, the portion of the population for which poverty status could be determined labeled “Poverty Population” (Pov Pop), the actual number of people in poverty, and the percentage of people in poverty.

Zip	Region	Pop	Pov Pop	Pov #	Pov Rate
63102	North	2,365	1,588	167	10.5%
63101	North	3,186	3,184	542	17.0%
63110	South	17,202	16,612	1,682	10.1%
63103	North	9,311	7,574	1,697	22.4%
63109	South	26,392	26,283	1,705	6.5%
63107	North	9,069	8,936	1,980	22.2%
63139	South	21,447	21,281	2,038	9.6%
63120	North	6,878	6,598	2,372	36.0%
63113	North	11,141	10,596	2,594	24.5%
63147	North	8,317	7,837	2,677	34.2%
63106	North	8,924	8,827	3,160	35.8%
63104	South	20,253	20,147	3,363	16.7%
63112	North	19,102	18,873	4,158	22.0%
63108	North	20,291	18,625	4,418	23.7%
63111	South	21,643	21,331	5,379	25.2%
63115	North	16,753	16,642	5,458	32.8%
63118	South	26,599	26,402	5,647	21.4%
63116	South	43,565	43,339	7,189	16.6%
		292,438	284,675	56,226	

Source: US Census Bureau, 5-year estimates, 2021 data

Actual Numbers of Those in Poverty is Different Than Percentage of Those in Poverty

Two different pictures emerge when looking at the distribution of poverty by actual numbers in poverty and the percentage of people living in poverty. Of the five zip codes with the highest actual numbers in poverty, three are in south St. Louis; of the five zip codes with the highest percentage in poverty, four are in north St. Louis.

To use common St. Louis measures, there are many more people living in poverty south of the Delmar Divide. Using US 40/I-64 as the divider, there are about equal amounts of those in poverty in north and south city. Yet when looking at concentrated poverty, that is, the context in which people live, poverty is much more enveloping in north St. Louis, especially for 63106, 63107, 63120, and Wellston.

Still, zip codes 63116, and 63118—both in south St. Louis—have the largest populations living in poverty and 63111, also in south St. Louis, ranks as #4.

Because the conditions of poverty are different in north and south city, this may call for markedly different kinds of activities between the areas.

Tables below show the breakdowns by zip code, ranking first by actual numbers in poverty, followed by the percentages of those living in poverty. Maps showing the difference follow the tables.

ZIP CODES RANKED BY THE ACTUAL NUMBER OF PEOPLE IN POVERTY

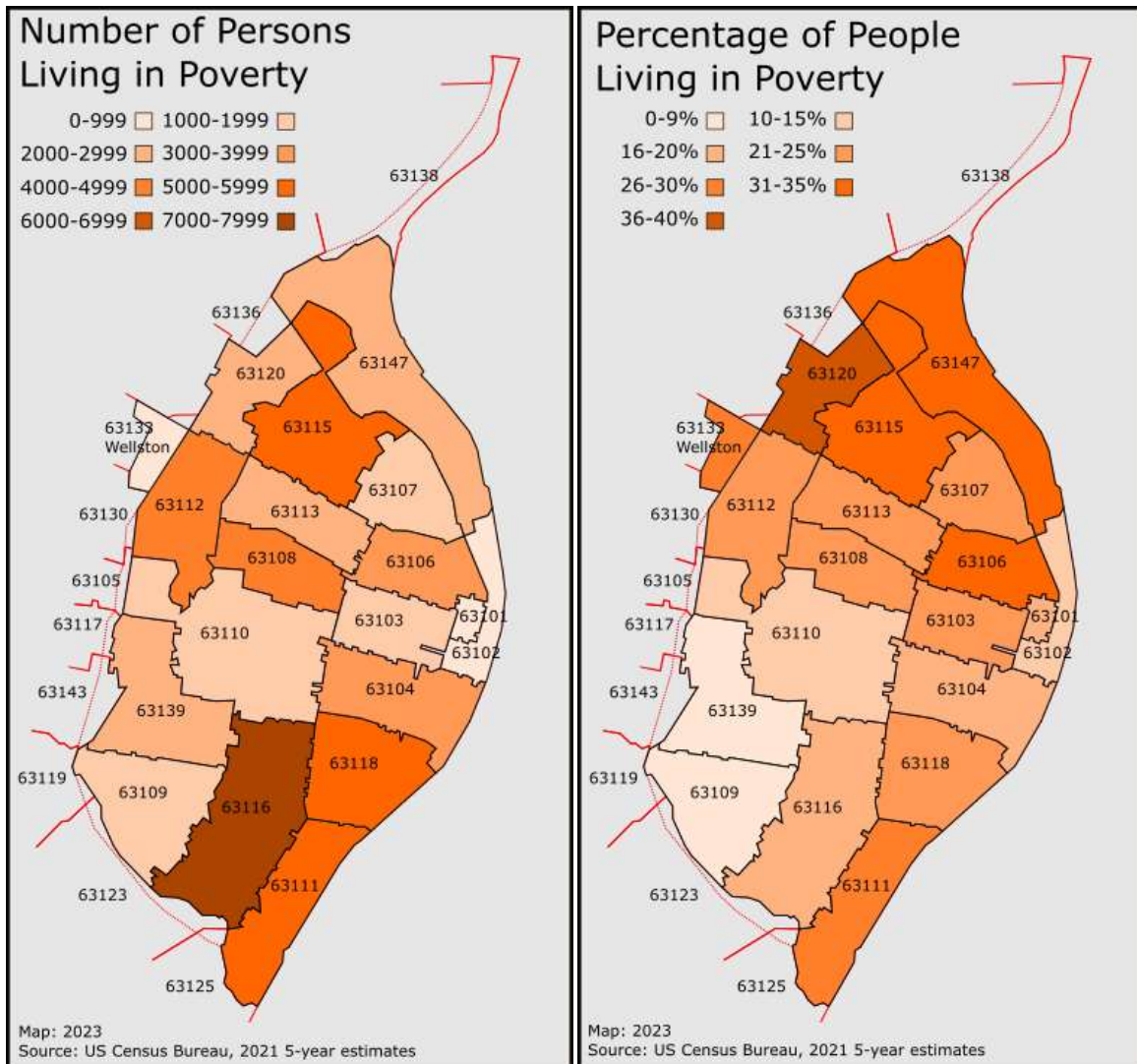
Zip	Region	Pop	Pov Pop	Pov #	Pov Rate
63116	South	43,565	43,339	7,189	16.6%
63118	South	26,599	26,402	5,647	21.4%
63115	North	16,753	16,642	5,458	32.8%
63111	South	21,643	21,331	5,379	25.2%
63108	North	20,291	18,625	4,418	23.7%
63112	North	19,102	18,873	4,158	22.0%
63104	South	20,253	20,147	3,363	16.7%
63106	North	8,924	8,827	3,160	35.8%
63147	North	8,317	7,837	2,677	34.2%
63113	North	11,141	10,596	2,594	24.5%
63120	North	6,878	6,598	2,372	36.0%
63139	South	21,447	21,281	2,038	9.6%
63107	North	9,069	8,936	1,980	22.2%
63109	South	26,392	26,283	1,705	6.5%
63103	North	9,311	7,574	1,697	22.4%
63110	South	17,202	16,612	1,682	10.1%
63101	North	3,186	3,184	542	17.0%
63102	North	2,365	1,588	167	10.5%
		292,438	284,675	56,226	

Source: US Census Bureau, 5-year estimates, 2021 data

ZIP CODES RANKED BY PERCENTAGE OF PEOPLE IN POVERTY

Zip	Region	Pop	Pov Pop	Pov #	Pov Rate
63120	North	6,878	6,598	2,372	36.0%
63106	North	8,924	8,827	3,160	35.8%
63147	North	8,317	7,837	2,677	34.2%
63115	North	16,753	16,642	5,458	32.8%
63111	South	21,643	21,331	5,379	25.2%
63113	North	11,141	10,596	2,594	24.5%
63108	North	20,291	18,625	4,418	23.7%
63103	North	9,311	7,574	1,697	22.4%
63107	North	9,069	8,936	1,980	22.2%
63112	North	19,102	18,873	4,158	22.0%
63118	South	26,599	26,402	5,647	21.4%
63101	North	3,186	3,184	542	17.0%
63104	South	20,253	20,147	3,363	16.7%
63116	South	43,565	43,339	7,189	16.6%
63102	North	2,365	1,588	167	10.5%
63110	South	17,202	16,612	1,682	10.1%
63139	South	21,447	21,281	2,038	9.6%
63109	South	26,392	26,283	1,705	6.5%
		292,438	284,675	56,226	

Source: US Census Bureau, 5-year estimates, 2021 data



Poverty Numbers Relative to CSBG Eligibility

The data explored in this chapter has mostly utilized a poverty rate of 100% of the federally defined poverty income level. However, CSBG allows eligibility up to 125%. The CARES Act allowed states to increase eligibility to 200%, although Missouri chose not to do so. The table that follows shows the numbers of people in each category.

Using the current 125% or less poverty marker and using the true citywide totals, there are an estimated 76,449 CSBG eligible people in St. Louis. If the ceiling on CSBG eligibility is raised to 200% of poverty, there would be about 116,070 CSBG eligible residents.

POVERTY NUMBERS RELATIVE TO CSBG ELIGIBILITY

		Pov Pop	100% Pov	Pov Rate	125% Pov	Pov Rate	200% Pov	Pov Rate
63101	North	3,184	542	17.0%	600	18.8%	1,179	37.0%
63102	North	1,588	167	10.5%	167	10.5%	299	18.8%
63103	North	7,574	1,697	22.4%	2,094	27.6%	2,900	38.3%
63104	South	20,147	3,363	16.7%	5,159	25.6%	6,687	33.2%
63106	North	8,827	3,160	35.8%	4,718	53.4%	6,270	71.0%
63107	North	8,936	1,980	22.2%	3,518	39.4%	5,066	56.7%
63108	North	18,625	4,418	23.7%	4,846	26.0%	6,445	34.6%
63109	South	26,283	1,705	6.5%	2,592	9.9%	4,912	18.7%
63110	South	16,612	1,682	10.1%	2,108	12.7%	3,830	23.1%
63111	South	21,331	5,379	25.2%	7,550	35.4%	11,294	52.9%
63112	North	18,873	4,158	22.0%	5,542	29.4%	8,337	44.2%
63113	North	10,596	2,594	24.5%	2,961	27.9%	5,934	56.0%
63115	North	16,642	5,458	32.8%	6,181	37.1%	10,388	62.4%
63116	South	43,339	7,189	16.6%	9,569	22.1%	15,126	34.9%
63118	South	26,402	5,647	21.4%	7,813	29.6%	11,606	44.0%
63120	North	6,598	2,372	36.0%	2,863	43.4%	4,179	63.3%
63139	South	21,281	2,038	9.6%	2,513	11.8%	4,773	22.4%
63147	North	7,837	2,677	34.2%	3,329	42.5%	4,054	51.7%
		284,675	56,226		74,123		113,279	

Source: US Census Bureau, 5-year estimates, 2021 data

	TOTAL	Pov Pop	100% Pov	Pov Rate	125% Pov	Pov Rate	200% Pov	Pov Rate
Citywide	293,310	286,162	58,394	20.4%	76,449	26.7%	116,070	40.6%

Source: US Census Bureau, 1-year estimates, 2021 data

Here is that same breakdown for Wellston.

	Pov Pop	100%	125%	200%
2021	1,810	618	886	1,215

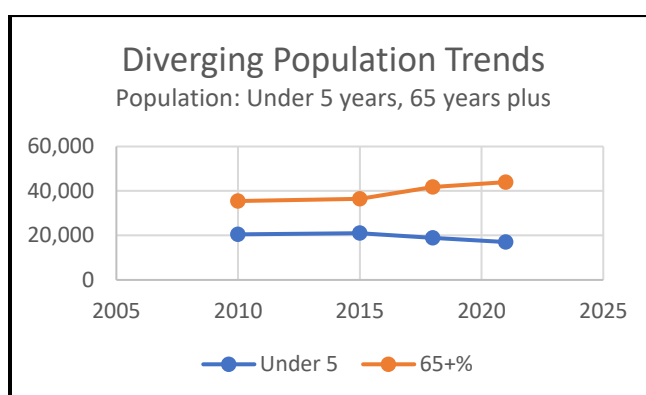
Source: US Census Bureau, 5-year estimates

Senior and Childhood Population Data and Poverty

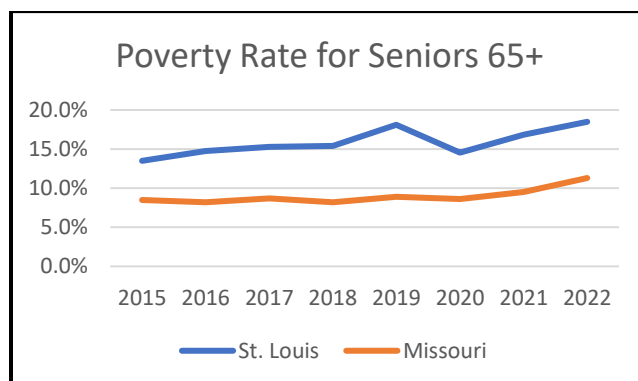
Estimates of those aged 5-19 and 20-64 have remained relatively stable—by percentage within a framework of overall decline—since 2010. Things are different for seniors and young children. Both have experienced a trendline of change. The senior population has slowly grown; children under five have slowly decreased. The change for seniors is more explainable as a natural evolution of age cohorts. This is not true for young children. Perceptions of school quality and a desire for parents to send their children to higher quality schools seems likely to play a role. Safety and crime concerns are another possibility.

	2010		2015		2018		2021	
	#	%	#	%	#	%	#	%
Under 5	20,522	6.4%	21,017	6.7%	18,849	6.2%	17,038	5.8%
5 to 19	57,233	17.9%	50,027	15.8%	44,026	14.5%	44,189	15.1%
20 to 64	205,910	64.5%	208,166	65.9%	198,224	65.5%	188,088	64.1%
65+	35,491	11.1%	36,475	11.6%	41,739	13.8%	43,995	15.0%
TOTAL	319,156		315,685		302,838		293,310	

Source: US Census Bureau, 1-year estimates

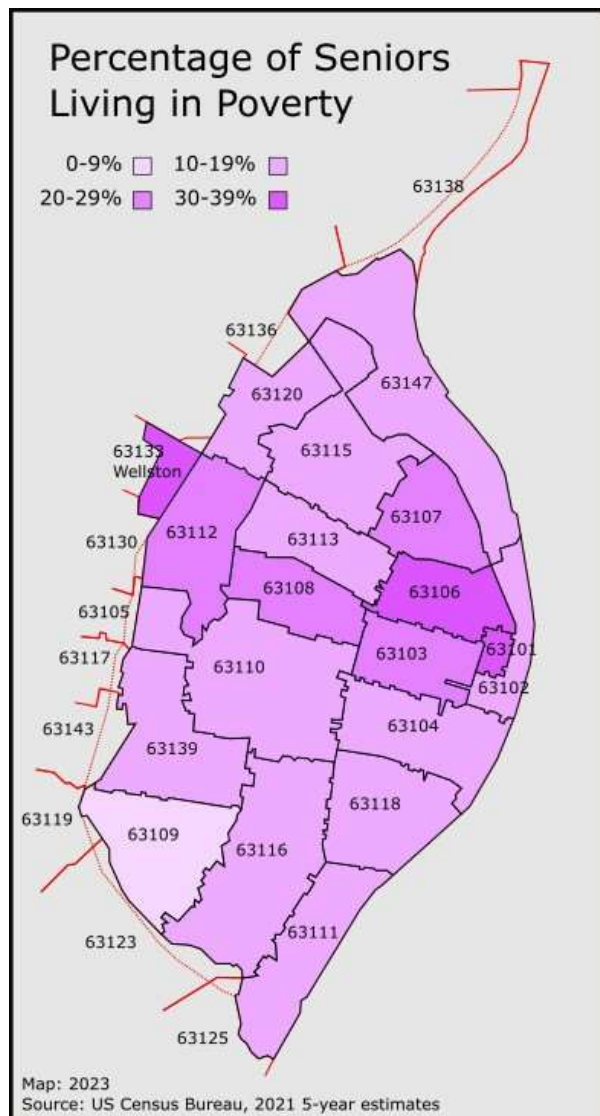
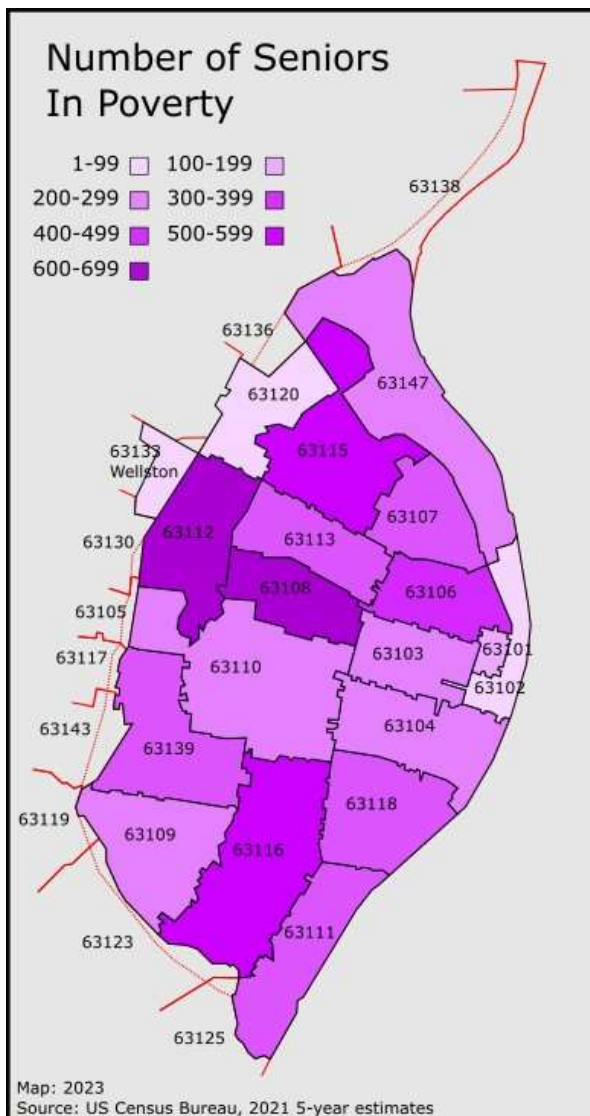


The number of St. Louis seniors in poverty has gradually increased over time. The decrease in 2020 is an artifact reflecting that the Census Bureau only issued a 5-year estimate for 2020, which distorts this single year. The other years all use 1-year estimates.



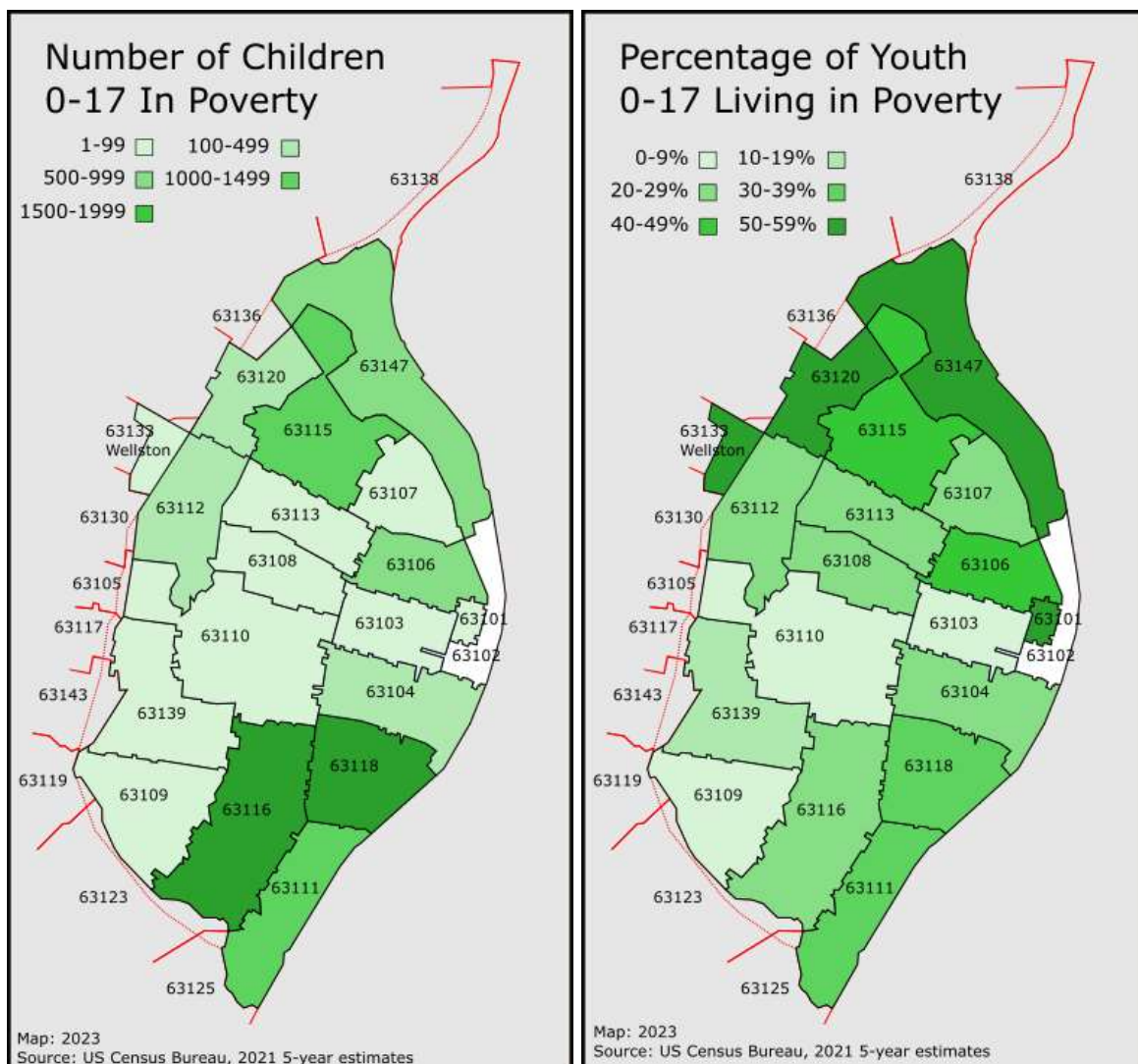
SENIORS IN POVERTY				
	Pov Pop	Pov #	Pov %	Pov %
	St. Louis	St. Louis	St. Louis	Missouri
2015	35,231	4,757	13.5%	8.5%
2016	35,248	5,195	14.7%	8.2%
2017	38,333	5,853	15.3%	8.7%
2018	40,453	6,233	15.4%	8.2%
2019	42,142	7,630	18.1%	8.9%
2020	40,369	5,870	14.5%	8.6%
2021	42,736	7,194	16.8%	9.5%
2022	44,237	8,180	18.5%	11.3%

Source: US Census Bureau, 1-year estimates, 2022 data



SENIORS 65+ / CHILDREN 0-17 / 2021 Data									
		Total Pop	Pov Pop	Sr Pop	Sr Pov #	Sr Pov %	0-17 Pop	0-17 #	0-17 %
North	63102	2,365	1,588	187	37	19.8%	49	0	0.0%
North	63103	9,311	7,574	1,159	287	24.8%	766	36	4.7%
South	63110	17,202	16,612	1,637	239	14.6%	2,666	180	6.8%
South	63109	26,392	26,283	5,226	227	4.3%	3,993	285	7.1%
South	63139	21,447	21,281	2,662	324	12.2%	3,343	448	13.4%
South	63104	20,253	20,147	1,850	229	12.4%	3,045	614	20.2%
North	63108	20,291	18,625	3,187	652	20.5%	1,540	313	20.3%
South	63116	43,565	43,339	4,548	530	11.7%	9,239	2,024	21.9%
North	63112	19,102	18,873	2,779	619	22.3%	3,573	790	22.1%
North	63113	11,141	10,596	2,005	362	18.1%	1,540	383	24.9%
North	63107	9,069	8,936	1,646	343	20.8%	1,884	489	26.0%
South	63111	21,643	21,331	2,053	394	19.2%	5,833	1,859	31.9%
South	63118	26,599	26,402	2,858	387	13.5%	6,310	2,261	35.8%
North	63106	8,924	8,827	1,413	498	35.2%	2,861	1,196	41.8%
North	63115	16,753	16,642	3,046	519	17.0%	3,815	1,814	47.5%
North	63120	6,878	6,598	890	92	10.3%	1,818	914	50.3%
North	63101	3,186	3,184	300	102	34.0%	380	192	50.5%
North	63147	8,317	7,837	1,541	221	14.3%	1,902	1,043	54.8%
	Wellston	1,859	1,810	123	41	33.3%	537	276	51.4%

Source: US Census Bureau, 5-year estimates, 2021 data



Persons with Disabilities

The disabled community—counted by the Census Bureau for those 16 and above—comprises just above 15% of the population in both St. Louis and Wellston. Poverty data is not available for those with disabilities in Wellston. For St. Louis residents with disabilities, the poverty rate is elevated above the citywide rate, but is in line with the percentage of Blacks living with poverty. The table uses 2021 data.

	Based on 16+ Population									
	St. Louis (16+ population)					Wellston				
	Total	Disabled #	Disabled %	# in Pov	Pov Rate	Total	Disabled #	Disabled %	# in Pov	Pov Rate
2018	251,619	44,528	17.7%	14,799	33.2%	1,775	281	15.8%	NA	NA
2021	246,906	42,974	17.4%	13,107	30.5%	1,859	201	10.8%	NA	NA

Source: US Census Bureau, 1-year estimates

Source: US Census Bureau, 5-year estimates

Veterans

Veterans make up 5.9% of the population of St. Louis. According to the US Census Bureau, 20.2% of them, or 2729, were living in poverty during 2022.

VETERAN DEMOGRAPHICS, ST. LOUIS CITY			
2022 Data	Population	Veterans	% Vets
Pop 18+	234,393	13,832	5.9%
SEX			
Male	111,555	12,476	11.2%
Female	122,838	1,356	1.1%
AGE			
18 to 34 years	81,246	730	0.9%
35 to 54 years	73,012	3,115	4.3%
55 to 64 years	34,959	2,824	8.1%
65 to 74 years	28,749	4,135	14.4%
75 years and over	16,427	3,028	18.4%
RACE			
White	118,040	7,433	6.3%
Black	92,102	5,947	6.5%
Mixed	10,540	306	2.9%
POVERTY			
Below, 12 months	40,208	2,739	6.8%
Above, 12 months	185,646	10,819	5.8%

Source: US Census Bureau, 1-year estimates

Poverty calculated on 225,854 with known poverty status

Population by Sex

In St. Louis, as well as for Missouri, women show a poverty rate higher than men. This is usually true in most communities because women in general have less earning power than men. However, in Wellston this pattern is reversed and significantly so.

POPULATION IN POVERTY BY SEX 2021									
	St. Louis				Wellston				Missouri
	Total	% Total	# in Pov	Pov Rate	Total	% Total	# in Pov	Pov Rate	Pov Rate
Male	140,299	49.0%	25,957	18.5%	707	39.1%	316	44.7%	11.4%
Female	145,863	51.0%	32,437	22.2%	1103	60.9%	302	27.4%	13.9%
	286,162				1810				

Source: US Census Bureau, 1-year estimates

Source: US Census Bureau, 5-year estimates

Totals = population for which poverty could be determined

Family Composition

Below is a table showing family compositions by household. A number of data points stand out, such as the high number of single person households in St. Louis as compared to Wellston and St. Louis County.

The percentage of married households is extremely different between all three geographies. The split between single parent households headed by women as compared to those headed by men also stands out, although this is a common assumption about single parent households.

Using data from the US Census Bureau, the average household size in St. Louis City is 2.04 persons. For Wellston, it is 2.44 persons.

2021 Data	St. Louis		Wellston		St. Louis County	
	#	% of Total HH	#	% of Total HH	#	% of Total HH
TOTAL`	139,736		762		412,833	
1 Person	66,357	47.5%	143	18.8%	131,498	31.9%
2+ Persons (families only)	73,379	52.5%	619	81.2%	281,335	68.1%
Married, reside together	31,536	22.6%	52	6.8%	187,516	45.4%
HH with Children	9,569	6.8%	0	0.0%	68,634	16.6%
Cohabiting	12,747	9.1%	97	12.7%	24,832	6.0%
HH with Children	2,509	1.8%	32	4.2%	7,435	1.8%
Female Parent, No Male	26,530	19.0%	160	21.0%	24,640	6.0%
Male Parent, No Female	2,509	1.8%	21	2.8%	4,628	1.1%

Source: US Census Bureau, 2021 1-year estimates for STL; 5-year estimates for Wellston

KEY FINDINGS

1. Both St. Louis and Wellston continue their long-term trendline of declining populations.
2. Population loss has been most extensive in the neighborhoods of north St. Louis, although south St. Louis has also seen population decline.
3. African Americans are leaving the city in much higher numbers than whites. And despite perceptions of south St. Louis as white, large numbers of Blacks have migrated to south city, with some neighborhoods now majority African American.
4. There are more poor people south of the Delmar Divide than north of it. Using I-64 as a dividing line, there are about equal numbers of poor people on either side.
5. Poverty rates are highest among Blacks and Hispanics of any race. Asians, often thought of as more prosperous because of educational achievement, also have elevated rates of poverty.
6. As a percentage of the population, children are shrinking while seniors are growing. Adults up to 64 have remained steady. These are percentages and only seniors grew in actual numbers.
7. Following the overall pattern of poverty, there are higher concentrations (percentage in a given location) of impoverished children in north St. Louis but higher actual numbers of poor children in south St. Louis.

PRIORITY NEEDS

1. PCAC needs to clarify its strategy for office locations and how it will reach poor people in geographically dispersed areas.
2. Because of the higher percentage of poverty in north St. Louis and higher actual numbers of people in poverty in south St. Louis, PCAC may need to consider differing strategies of services and support for those areas.
3. With both real growth in numbers and increase in their poverty rate, seniors need support services.

[Back to Table of Contents](#)

FAMILY PROFILES

Households in Poverty

The poverty rate for the City of St. Louis is much higher than for the State of Missouri generally, although it should be noted that there are some rural counties that have poverty rates significantly higher than even St. Louis' elevated rate.

It is also notable that there was some decline in poverty between 2018 and 2021. Two explanations come to mind. One is that up until the Covid pandemic, economic conditions had gradually improved since 2010 through 2019. In addition, as part of its response to the Covid pandemic, the US government provided relief checks to all American households, which began to have an impact in 2021.

Where possible, updated 2022 data has been included here. The 2022 data shows an increase across poverty measures (not shown below) due to policy changes that ended the temporary expansions of the Child Tax Credit and the Earned Income Tax Credit, as well the end of Covid relief payments.

	Total HH 2018	# HH in Poverty 2018	% HH in Poverty 2018	Total HH 2021	# HH in Poverty 2021	% HH in Poverty 2021
St. Louis	140,455	31,141	22.17%	141,161	27,775	19.68%
Missouri	2,396,271	328,844	13.72%	2,433,819	309,471	12.72%

Source: US Census Bureau, 5-year estimates, 2021

Wages and Family Income

One of the more important concepts around income data in the last decade or so has been the living wage. The minimum wage is set by statute and is at the mercy of political forces, some of which don't even believe in a minimum wage. The living wage highlights what individuals and families actually need to be reasonably secure.

LIVING WAGES FOR ST. LOUIS, 2023				
	1 ADULT			
	0 Children	1 Child	2 Children	3 Children
Living Wage	\$16.14	\$33.75	\$42.92	\$55.84
Poverty Wage	\$6.53	\$8.80	\$11.07	\$13.34
Minimum Wage	\$12.00	\$12.00	\$12.00	\$12.00
	2 ADULTS (1 WORKING)			
	0 Children	1 Child	2 Children	3 Children
Living Wage	\$25.84	\$32.95	\$37.95	\$41.96
Poverty Wage	\$8.80	\$11.07	\$13.34	\$15.61
Minimum Wage	\$12.00	\$12.00	\$12.00	\$12.00
	2 ADULTS (BOTH WORKING)			
	0 Children	1 Child	2 Children	3 Children
Living Wage	\$12.88	\$18.81	\$23.69	\$28.08
Poverty Wage	\$4.40	\$5.54	\$6.67	\$7.81
Minimum Wage	\$12.00	\$12.00	\$12.00	\$12.00

Source: Living Wage Calculator. 2023. Massachusetts Institute of Technology. livingwage.mit.edu.

There are a number of ways to evaluate individual and household income. Median income is the most common measure, with the same number of “entries” above and below the median point. Average or mean can be problematic if there are outliers in the data—single or relatively few data points that lie far outside the bulk of the data—that can distort the results.

2022	Median Income	Median FTE	Median Male	Median Male FTE	Median Female	Median Female FTE
St. Louis	\$40,748	\$53,839	\$45,940	\$57,950	\$37,039	\$48,155
STL County	\$46,789	\$61,615	\$55,228	\$68,944	\$40,557	\$52,967
Missouri	\$40,267	\$51,426	\$46,270	\$56,844	\$34,222	\$44,882

Source: US Census Bureau, 1-year estimates, 2022

Figured as an average or mean rather than a median, this table shows higher totals than the median. While it makes for difficult comparisons, the data taken on its own demonstrates a steady increase in wages.

	Average HOURLY Wage		Average ANNUAL Wage	
	St. Louis	Missouri	St. Louis	Missouri
2014	\$26.64	\$21.32	\$55,416	\$44,346
2015	\$27.41	\$21.95	\$57,019	\$45,654
2016	\$27.49	\$22.18	\$57,188	\$46,125
2017	\$27.94	\$22.76	\$58,114	\$47,351
2018	\$29.11	\$23.58	\$60,556	\$49,053
2019	\$30.18	\$24.30	\$62,781	\$50,536
2020	\$32.11	\$25.98	\$66,785	\$54,046
2021	\$32.91	\$27.14	\$68,460	\$56,456
2022	\$34.99	\$28.47	\$72,776	\$59,225

Source: Missouri Department of Economic Development, Missouri Economic Research and Information Center, for years 2014-2017

Source: US Bureau of Labor Statistics, Quarterly Census of Employment and Wages, for years 2018-2022

Looking at the data by zip code reveals tremendous variance in income, with median household income ranging from a low of \$22,006 to a high of \$79,871. In interpreting the table, please note the difference between household income and individual earnings. Both give a sense of how people are doing financially, but they measure different things.

2021 DATA	Median Household Income	Average Household Income	Median Individual Earnings	Average Individual Earnings
63101	\$79,871	\$91,684	\$64,967	\$85,410
63102	\$59,215	\$70,249	\$52,269	\$68,697
63103	\$39,173	\$59,678	\$51,860	\$65,057
63104	\$65,011	\$91,632	\$57,810	\$76,615
63106	\$22,006	\$44,956	\$32,018	\$50,910
63107	\$33,944	\$41,360	\$39,948	\$41,664
63108	\$51,092	\$84,885	\$58,649	\$84,459
63109	\$64,741	\$81,510	\$55,089	\$65,139
63110	\$62,732	\$85,824	\$57,565	\$73,206
63111	\$32,283	\$55,232	\$37,409	\$51,206
63112	\$41,806	\$62,737	\$47,270	\$58,963
63113	\$36,148	\$47,696	\$31,811	\$42,401
63115	\$28,494	\$40,222	\$33,504	\$39,299
63116	\$53,003	\$67,738	\$47,393	\$57,016
63118	\$46,537	\$64,299	\$43,556	\$54,546
63120	\$29,109	\$37,591	\$31,487	\$35,821
63139	\$64,324	\$82,809	\$56,788	\$65,343
63147	\$33,190	\$40,473	\$31,557	\$35,782
All city	\$49,965	\$68,460	\$51,150	\$63,130
Wellston	\$33,625	\$51,873	\$44,524	\$54,215
Missouri	\$61,847	\$84,920	\$50,124	\$66,366

Source: US Census Bureau, ACS, 5-year estimates, 2021

Men and women have significantly different income profiles. The median earnings here show full-time employment or FTE, as contrasted with all individuals with earnings, which includes part-time workers.

2022	Median Income	Median FTE	Median Male	Median Male FTE	Median Female	Median Female FTE
St. Louis	\$40,748	\$53,839	\$45,940	\$57,950	\$37,039	\$48,155
STL Co	\$46,789	\$61,615	\$55,228	\$68,944	\$40,557	\$52,967
Missouri	\$40,267	\$51,426	\$46,270	\$56,844	\$34,222	\$44,882

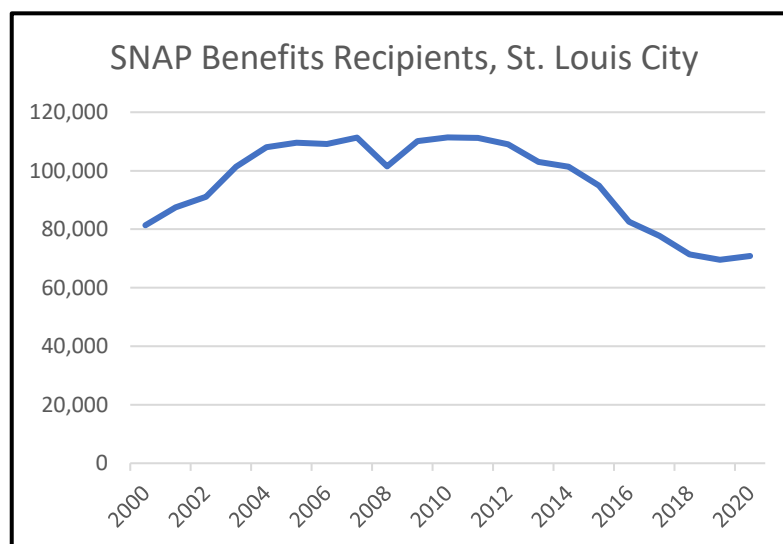
Source: US Census Bureau, 1-year estimates, 2022

Government Support Programs

The Supplemental Nutrition Assistance Program (SNAP) is probably the best known of government assistance programs for those in poverty. It is an entitlement, which means that if a person or family qualifies by income, they will receive benefits. However, states can and do place restrictions and requirements on how and when people may receive benefits. Discussion about restrictions focus primarily on ABAWDs, or Able Bodied Adults Without Dependents, and whether they should face work requirements in order to receive benefits. This discussion is active across the range of programs meant to alleviate poverty.

Individuals Receiving SNAP in St. Louis City	
2000	81,402
2001	87,495
2002	91,144
2003	101,385
2004	108,090
2005	109,551
2006	109,143
2007	111,361
2008	101,452
2009	110,085
2010	111,391
2011	111,273
2012	109,009
2013	103,049
2014	101,362
2015	94,918
2016	82,575
2017	77,764
2018	71,447
2019	69,555
2020	70,823

Source: FRED, Federal Reserve Bank of St. Louis



Temporary Assistance for Needy Families or TANF is a federal block grant program administered by states. It provides cash benefits. It has a maximum benefit of two consecutive years and a five-year lifetime limit and requires that all recipients of welfare aid must find work within two years of receiving aid, including single parents who are required to work at least 30 hours per week.

Childcare benefits are another state provided benefit to help families in poverty.

Households Receiving Benefits in St. Louis		
2022	Total Households Receiving Benefit	Average Benefit per Household
TANF	1,337	\$1,404
SNAP	53,151	\$2,785
Childcare	2,546	\$8,634

The Earned Income Tax Credit provides a refundable tax credit for the low- and moderate-income workers, especially those with children. As seen in the table, it can provide a significant boost for workers who qualify. The data is dated but the latest PCAC was able to identify.

	Number of Returns Claiming EITC	Total EITC Amount	Average EITC Amount per Return
St. Louis	34,420	\$88,902	\$2,582
Missouri	495,490	\$1,194,704	\$2,411
US	26,558,520	\$64,119,818	\$2,414

Source: IRS - Statistics of Income, 2018

The table below presents income derived from several sources from 2015-2022 in St. Louis. Of particular interest in this section is income derived from Supplemental Security Income and cash public assistance (TANF and Covid relief checks).

	2015	2016	2017	2018	2019	2020	2021	2022
Population 16+	258,110	256,102	255,283	251,015	249,953	251,015	245,307	239,897
With earnings	75.2%	75.8%	77.6%	76.2%	75.4%	77.1%	75.0%	77.8%
Mean earnings	\$63,259	\$68,458	\$66,796	\$70,811	\$69,930	\$70,842	\$79,359	\$82,041
With Social Security	27.0%	26.9%	27.2%	2590.0%	25.7%	26.5%	24.7%	26.5%
Mean Social Security income	\$14,399	\$15,413	\$15,220	\$16,140	\$17,135	\$16,887	\$19,050	\$18,697
With retirement income	13.0%	13.7%	13.1%	15.2%	17.6%	15.2%	18.9%	19.4%
Mean retirement income	\$18,213	\$24,849	\$17,539	\$21,721	\$20,714	\$20,952	\$23,870	\$21,546
With Supplemental Security Income	9.4%	7.3%	6.3%	5.9%	7.0%	6.7%	7.5%	7.0%
Mean Supplemental Security Income	\$8,483	\$9,144	\$9,245	\$8,808	\$8,389	\$9,218	\$11,135	\$10,058
With cash public assistance income	3.0%	1.9%	2.0%	1.5%	1.2%	1.9%	2.5%	3.0%
Mean cash public assistance income	\$2,840	\$1,962	\$2,780	\$2,294	\$2,064	\$2,507	\$4,358	\$3,614

Source: US Census Bureau, 1-year estimates

Marriage and Single Parents

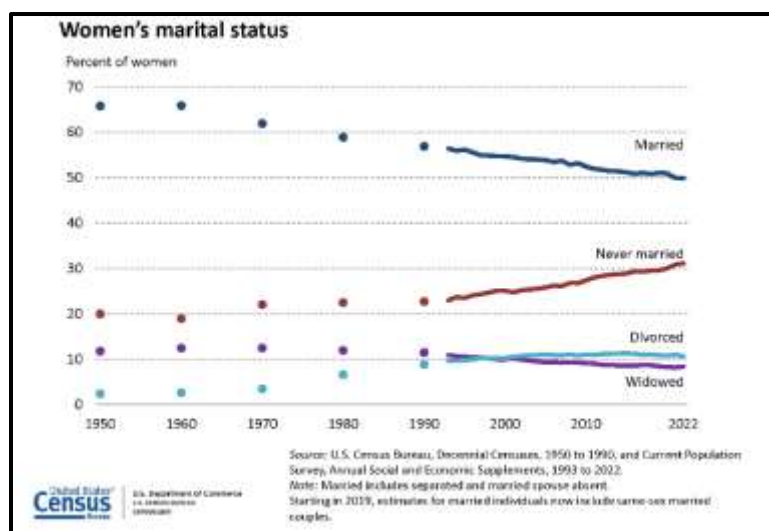
Marriage and childbearing trends have changed in major ways over the last 70 years. Those trends have seen a steady move toward fewer marriages and more women choosing to have children on their own, without marriage and often times without a committed male partner, whether married or not.

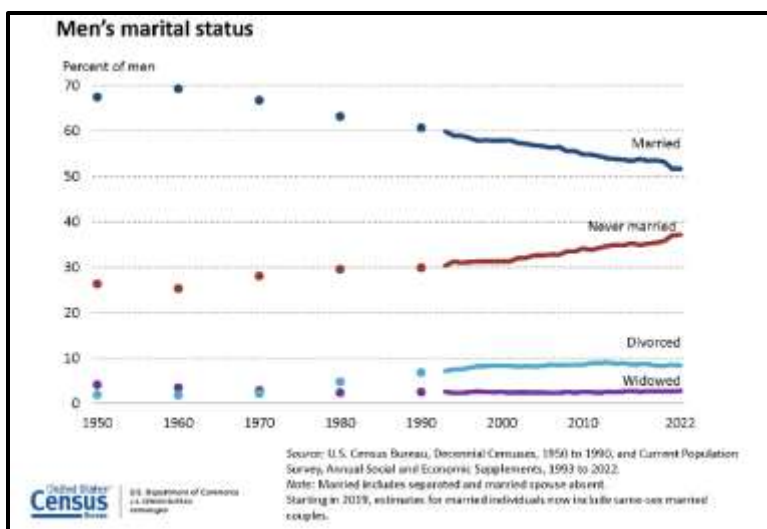
As this Community Needs Assessment is being written, new attention has come to these issues. In the summer and fall of 2023, a series of well publicized books and studies have emphasized that children do much better across a range of measures when they are raised in a household with two committed parents. Other benefits like social mobility, health outcomes, and life expectancy also come into play.

Even as the authors of these materials are in general agreement about the premise, there are a range of questions hanging out there. For example, does marriage itself confer the advantages, or does a committed relationship also produce the good results? Do the parents need to be male and female, or can they be the same sex?

The general premise is not new and neither are social science findings on the topics, but they are receiving new attention. Such scholars as Richard Reeves (American Institute of Boys and Men), Jonathan Haidt (New York University), Jean Twenge (San Diego State University) and Melissa Kearney (University of Maryland, Brookings Institution) have placed a high priority on bringing public attention to their findings. Anne Case and Angus Deaton (both of Princeton University) have been studying illness and mortality of the last few decades. Together, they coined the term “deaths of despair”. They have just released a study that shows marriage has a significant effect on life expectancy. Although the benefit is not consistent for all circumstances. The Max Planck Institute back in 2010 found that the greater the age gap in a marriage, the lower the life expectancy advantage of the female partner.

Wherever one stands on these issues, there is no doubt that fewer and fewer people are getting married. Data on cohabitation as perhaps the default replacement can be confusing and ill-defined, even from such usually reliable sources as the US Census Bureau. The two charts below were recently released by the Census Bureau. Missing is any information on cohabitation. It’s still useful information. Yet it leaves unanswered questions in a fraught area of great interest.





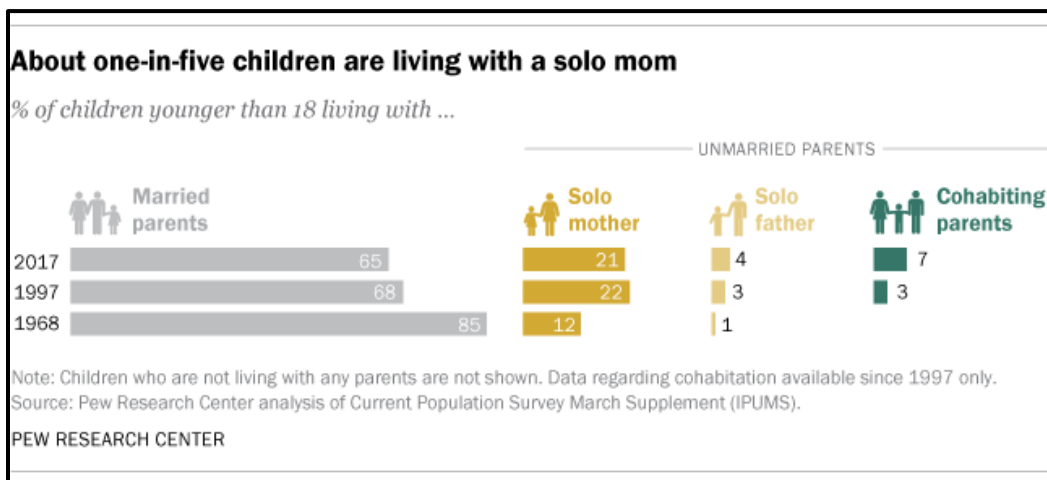
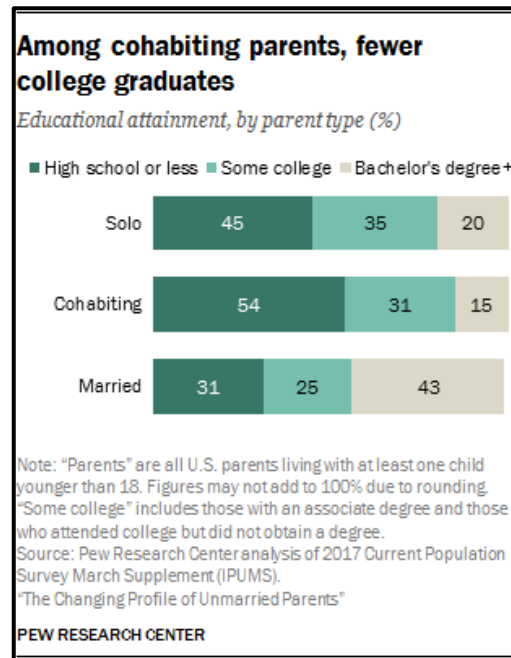
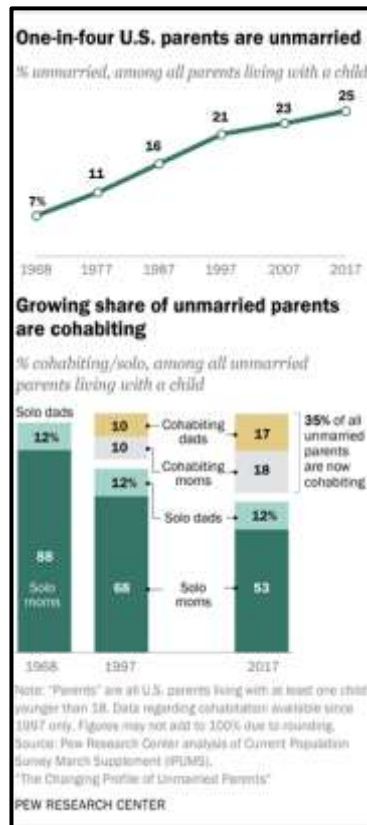
This table shows marriage status for St. Louis residents, 15 years and older, for 2022.

MARRIAGE STATUS OF ST. LOUIS RESIDENTS, 15 YEARS AND OLDER, 2022 DATA											
		Married		Widowed		Divorced		Separated		Never Married	
	Total	#	%	#	%	#	%	#	%	#	%
Males 15 years and over	116,169	37,639	32.4%	25,557	22.0%	13,592	11.7%	3,137	2.7%	59,246	51.0%
15 to 19 years	7,332	0	0.0%	0	0.0%	0	0.0%	0	0.0%	7,332	100.0%
20 to 34 years	36,193	6,840	18.9%	0	0.0%	507	1.4%	724	2.0%	28,122	77.7%
35 to 44 years	20,685	8,502	41.1%	0	0.0%	1,696	8.2%	207	1.0%	10,280	49.7%
45 to 54 years	15,398	6,128	39.8%	0	0.0%	3,896	25.3%	1,324	8.6%	4,050	26.3%
55 to 64 years	17,095	7,248	42.4%	393	2.3%	3,675	21.5%	1,539	9.0%	5,641	33.0%
65 years and over	19,466	8,954	46.0%	2,122	10.9%	3,815	19.6%	740	3.8%	3,835	19.7%
Females 15 years and over	126,839	41,476	32.7%	9,259	7.3%	15,348	12.1%	2,917	2.3%	57,965	45.7%
15 to 19 years	8,000	160	2.0%	0	0.0%	0	0.0%	0	0.0%	7,984	99.8%
20 to 34 years	38,144	8,392	22.0%	0	0.0%	839	2.2%	458	1.2%	28,417	74.5%
35 to 44 years	21,329	9,747	45.7%	107	0.5%	1,706	8.0%	320	1.5%	9,449	44.3%
45 to 54 years	15,600	6,724	43.1%	343	2.2%	3,073	19.7%	374	2.4%	5,101	32.7%
55 to 64 years	18,056	9,064	50.2%	921	5.1%	3,521	19.5%	939	5.2%	3,593	19.9%
65 years and over	25,710	7,482	29.1%	7,867	30.6%	6,145	23.9%	746	2.9%	3,471	13.5%
White	119,912	47,965	40.0%	4,317	3.6%	13,910	11.6%	2,039	1.7%	51,682	43.1%
Black or African American	97,592	22,544	23.1%	6,246	6.4%	13,468	13.8%	3,416	3.5%	52,017	53.3%
Asian	10,068	4,158	41.3%	654	6.5%	322	3.2%	50	0.5%	4,893	48.6%
Two or more races	11,058	2,554	23.1%	453	4.1%	995	9.0%	420	3.8%	6,635	60.0%
Hispanic or Latino origin	9,819	3,800	38.7%	344	3.5%	609	6.2%	353	3.6%	4,713	48.0%

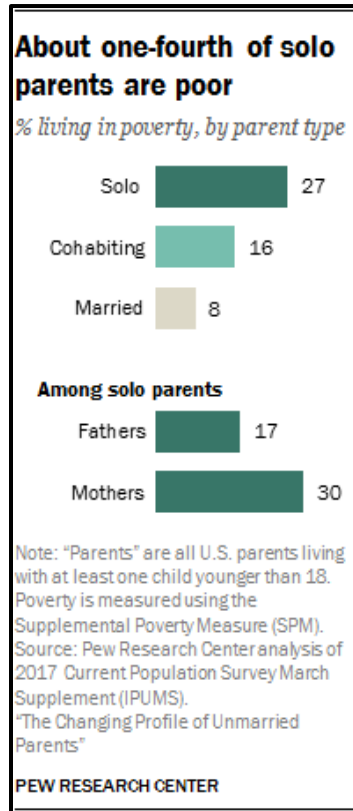
Source: US Census Bureau, 1-year estimates

The Pew Research Center has engaged with the issue of parental cohabitation rather than marriage. The data below is six years old. This would not usually be too dated. However, our experience with Covid raises questions about sudden changes in social arrangements during and post-pandemic. It is also worth noting that while the rates of unmarried mothers and fathers who are cohabiting has seen a significant increase of 20% to 35%, the chart is still very dominated by single parents (65%).

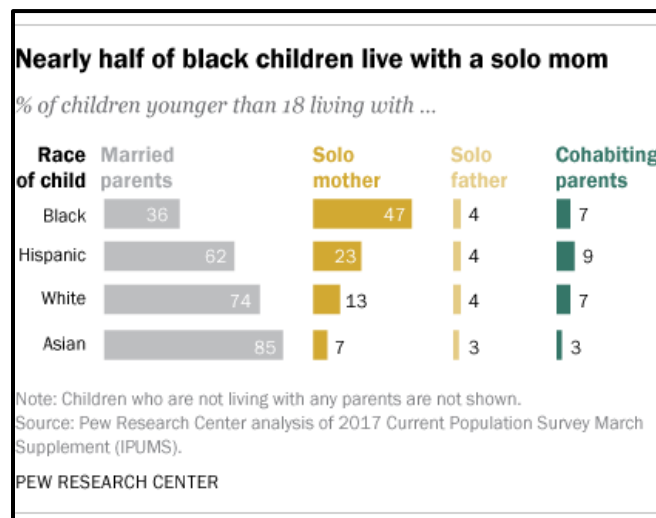
We should be mindful, as the chart at the bottom of the page shows, that most children (65%) were living with married parents in 2017.



Data about single parents can become controversial, with concerns about pathologizing situations where parents are doing the best they can. Still, for a variety of reasons such as less earning power, one person trying to handle large responsibilities, or increased childcare challenges, solo parenting can lead to reduced circumstances for the family.



The circumstances can be especially difficult for Black families with a much larger percentage of Black children living in single parent families. A single Black mother faces a double challenge with reduced earnings potential as both an African American and as a woman.

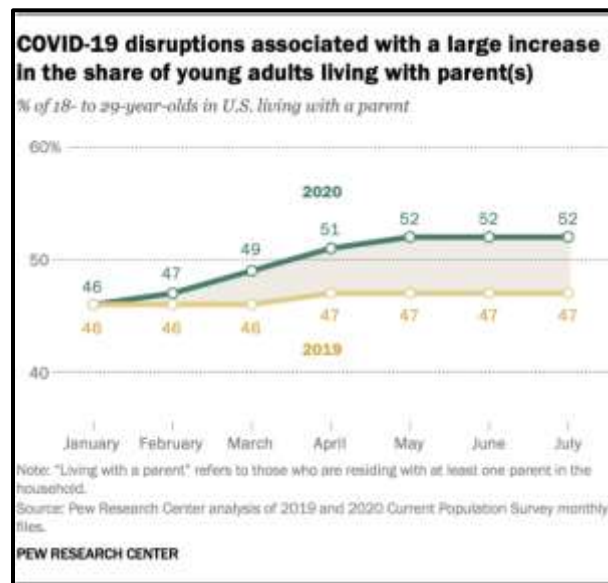
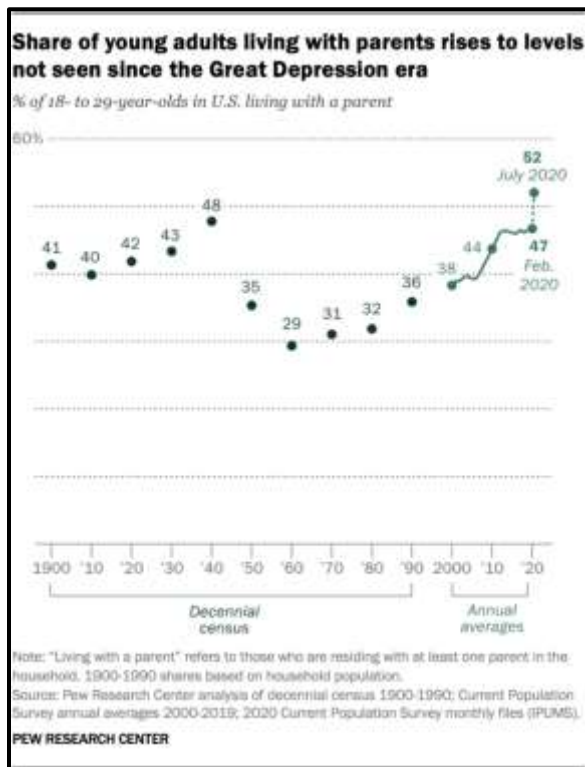


Adults Living with Parents

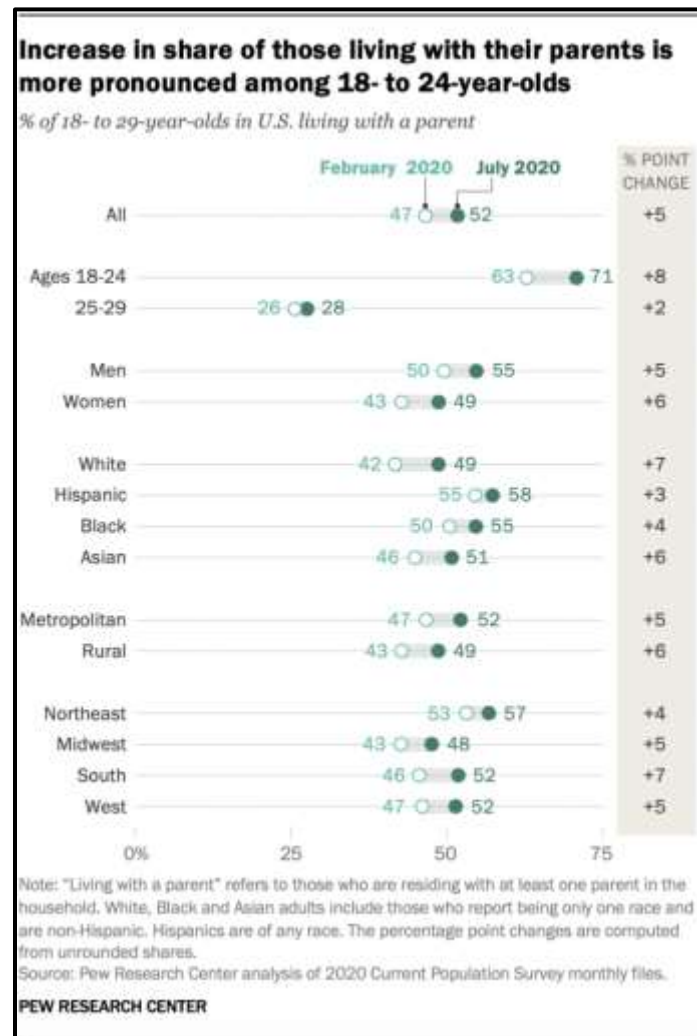
A common image of incipient young adulthood is that a person graduates from high school and emerges into independence. Perhaps the child lives at home for a few more years while attending a local college or starting out in the job market. But the goal is independence.

The reality is that a meaningful percentage of children have always lived with their parents as they venture into adulthood. In modern times, the lowest share of children living with their parents was 29% in 1960. That is still almost 1/3 of children.

The highest levels until the last decade were from the Great Depression years. Since 2000, the numbers have approached those of the Great Depression and with Covid, beyond those years.

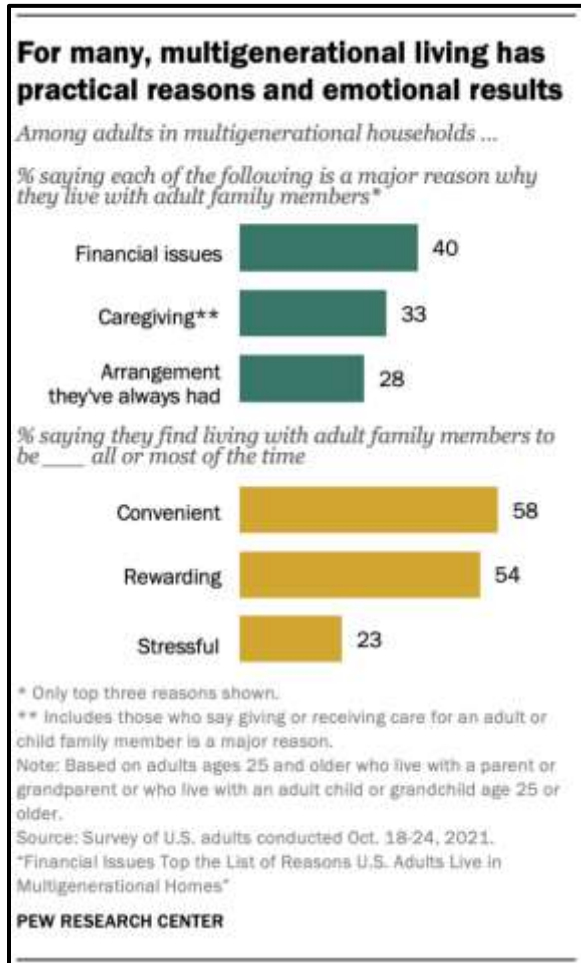


Looked at more closely, there were significant increases in almost every category with the onset of the Covid pandemic. The trend was most pronounced among 18-24 year olds and in the South.



The Pew Research Center has also explored the closely related issue of multi-generational households, which while not in all cases, is often just another angle of children living with their parents. Certainly, the trendlines are similar.

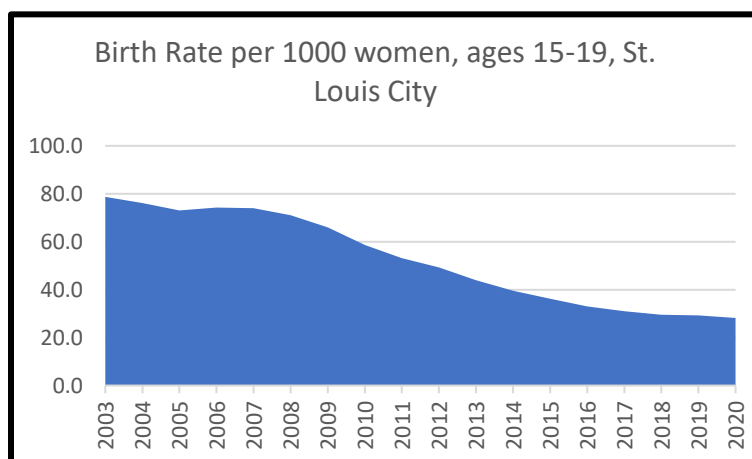
The rationales for multi-generational households also show the parallels.



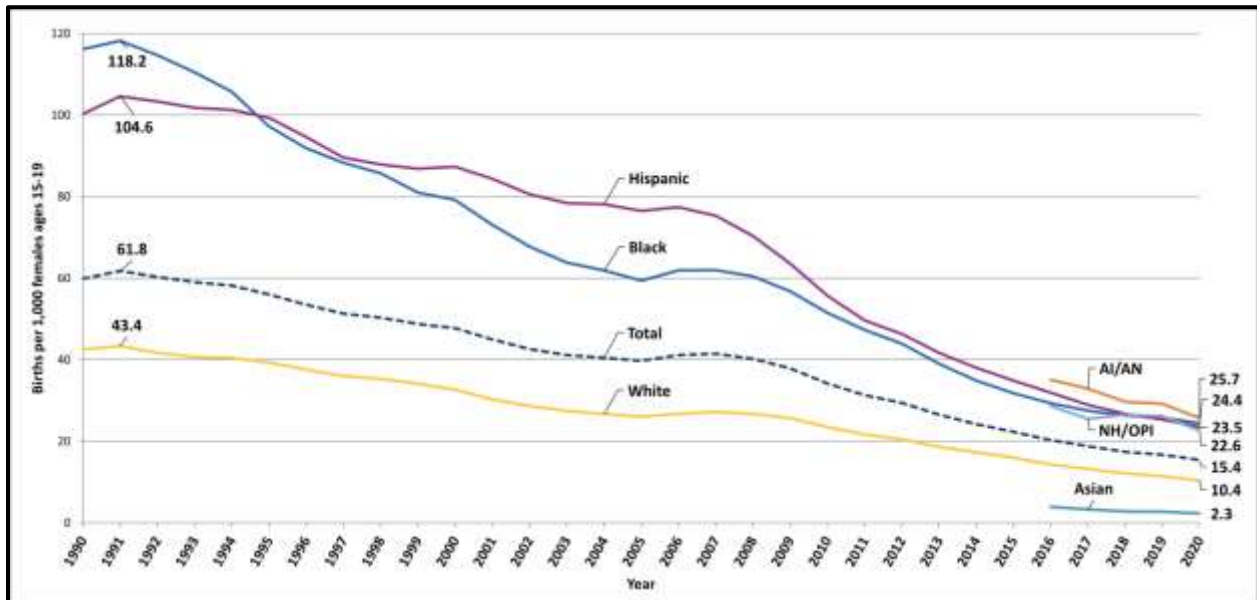
Teen Pregnancies

A teen pregnancy places mother and child at a very high risk for poverty. Accordingly, strong efforts have been made to reduce the rate of teen pregnancy. Those efforts have shown a great deal of success in St. Louis.

St. Louis Teen Births	
Rate / 1000	
2003	78.7
2004	76.1
2005	73.0
2006	74.3
2007	74.0
2008	71.1
2009	66.0
2010	58.7
2011	53.2
2012	49.3
2013	43.9
2014	39.6
2015	36.2
2016	33.0
2017	31.0
2018	29.5
2019	29.3
2020	28.2
Source: CDC National Center for Health Statistics	

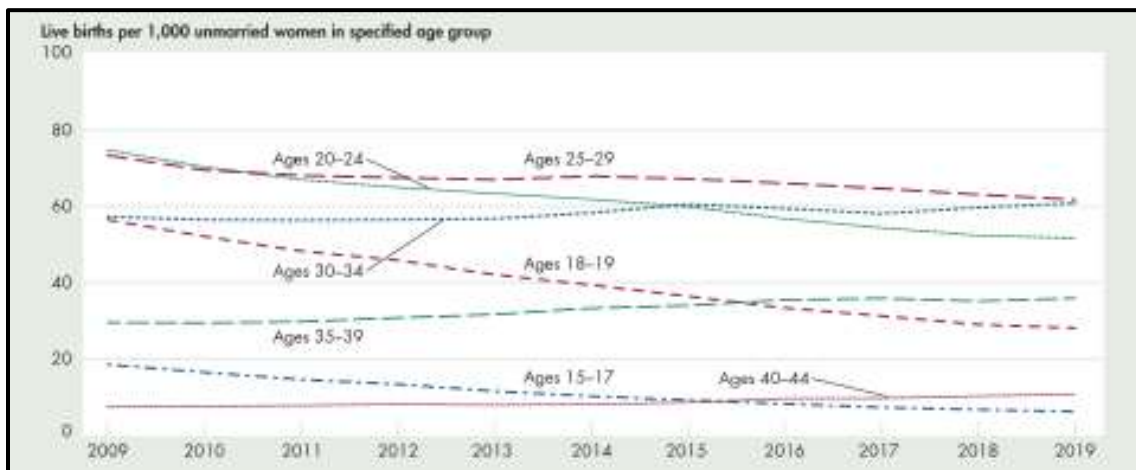


National trends have also been for reduced rates of teen pregnancy for all races and ethnicities for most of the last three decades.



Source: Centers for Disease Control and Prevention, National Vital Statistics Report

So far, this report has focused on teen births because the life and poverty outcomes are so drastically reduced for girls who have children. But adult unmarried births have shown interesting patterns. Single motherhood is difficult at whatever age. Overall, the unmarried birth rate has been more or less stable over the last several years in Missouri, fluctuating between 39.8% and 41.1%. At the national level, rates are declining for younger cohorts, but increasing for older cohorts.



Childhood Poverty

Child poverty is associated with numerous and consequential negative outcomes for the physical and emotional health of children, as well as economic outcomes related to social mobility and economic indicators.

There are also some studies suggesting that it isn't just the harsh conditions of poverty, especially in the early childhood years, but chaos and instability in living and social conditions. Jeffrey Simpson et al (2012), building on earlier work by Ellis et al in 2009, wrote that "unpredictable rather than merely harsh childhood environments exert unique effects on risky behavior later in life... [and] that there is a developmentally sensitive period for assessing environmental unpredictability during the first 5 years of life."

Social activists of all stripes will argue whether individual agency versus social conditions are of most importance, but there is no reason that both economically determined poverty and instability of familial circumstances must be exclusive of each other.

Aside from causation, a September 2023 report from the US Census Bureau makes it clear that policy has a huge impact on child poverty rates.

"In 2022, there were key changes in federal tax policy, including the expiration of temporary expansions to the Child Tax Credit (CTC) and the Earned Income Tax Credit (EITC) as well as the end of pandemic-era stimulus payments which lead to increases in [Supplemental Poverty Measure] poverty."

Specifically, the report backed this up with several data points, including this one related to child poverty.

"The SPM child poverty rate more than doubled, from 5.2% in 2021 to 12.4% in 2022."

The data below shows that this increase was amply present for St. Louis children aged 0-4, but much less so for those aged 5-17.

Children in Poverty: Age 0 - 4				
	St. Louis City			Missouri
	Total Pop	Poverty #	Poverty %	Poverty %
2015	20,791	8,391	40.4%	25.6%
2016	20,494	8,496	41.5%	24.6%
2017	20,239	7,645	37.8%	23.0%
2018	19,792	7,286	36.8%	22.4%
2019	19,414	6,317	32.5%	20.9%
2020	18,888	5,534	29.3%	19.3%
2021	18,270	4,814	26.3%	18.4%
2022	15,344	5,993	39.1%	19.0%

Source: US Census Bureau, 1-year estimates

Youth in Poverty: Age 5-17				
	St. Louis City			Missouri
	Total Pop	Poverty #	Poverty %	Poverty %
2015	42,522	18,083	42.5%	20.2%
2016	42,087	18,032	42.8%	19.7%
2017	41,430	16,877	40.7%	18.9%
2018	40,364	16,090	39.9%	18.4%
2019	39,526	13,634	34.5%	17.8%
2020	38,547	11,669	30.3%	16.7%
2021	38,123	10,595	27.8%	16.3%
2022	33,810	9,921	29.3%	16.2%

Source: US Census Bureau, 1-year estimates

FINDINGS AND IDENTIFIED NEEDS

KEY FINDINGS

1. Household median income is highly variable in different zip codes.
2. There is increased household poverty with the loss of Covid relief and the ending of expanded tax credits.
3. The long-term trend away from marriage continues even while new attention has come to the benefits of marriage or committed relationships.
4. For reasons both financial and life outcomes, children benefit from living with two parents.
5. Teen births continue to decline but unmarried births are up in older cohorts of women.
6. Instability and chaos may be as important a detriment for children aged 0-4 as poverty itself.
7. Child poverty for children aged 0-4 has increased.

IDENTIFIED NEEDS

1. Parents with low incomes need financial and resource support.
2. Children may need stability as much as income support.
3. Parents need support to sustain steady relationships.

[Back to Table of Contents](#)

EMPLOYMENT

Employment After Covid

When PCAC last produced a Community Needs Assessment in 2020, it was at the onset of the Covid pandemic. Questions about employment, the composition of the workforce, how people actually do their work, and changing patterns of labor force participation were all very much up in the air and the answers quite uncertain.

Answers across a range of economic activities remain unsettled three years later. There is no doubt, however, that there have been real changes.

Workforce Breakdown for Fulltime and Part-time Workers

One would expect to find contrasts between 2018 and 2021/2022 and the changes are indeed significant. The ratios between full-time employees (FTE) and part-time employees (PTE) have shifted remarkably. To use St. Louis City numbers, the percentages were 63.8% FTE – 36.2% PTE in 2018; in 2021 they are 78.5% – 21.5%, a shift of 15%. The number working part-time has dropped from 62,115 to 33,358. A small portion of this may be due to population loss in St. Louis City. That loss, though, is 9% not 15%, as it is with PTE. The loss certainly doesn't correspond with the increase for FTE workers from 63.8% to 78.5%, a gain of over 12,000 workers. This change of ratio applies across every category.

People in this age group who are not in the labor force have increased but not nearly as much. Again, using St. Louis City numbers, in 2018 some 81,865 or 32.6% were not in the labor force in comparison with 35.8% or 86,507 in 2021.

PROFILE OF TRADITIONAL WORKFORCE (18-64 YEARS OLD)						
2021	St. Louis City #	St. Louis City %	St. Louis County #	St. Louis County %	Missouri #	Missouri %
Total Wage Earners	155,380		493,878		3,019,286	
FTE Wage Earners	122,022	78.5%	383,746	77.7%	2,382,573	78.9%
PTE Wage Earners	33,358	21.5%	110,132	22.3%	636,713	21.1%
Not in Labor Force	86,507	35.8%	287,554	36.8%	1,842,621	37.9%
Male Total Wage Earners	77,195		244,730		1,561,757	
Male FTE Wage Earners	62,894	81.5%	202,404	82.7%	1,310,036	83.9%
Male PTE Wage Earners	14,301	18.5%	42,326	17.3%	251,721	16.1%
Not in Labor Force	22,142	22.3%	51,551	17.4%	368,964	19.1%
Female Total Wage Earners	78,185		249,148		1,457,529	
Female FTE Wage Earners	59,128	75.6%	181,342	72.8%	1,072,537	73.6%
Female PTE Wage Earners	19,057	24.4%	67,806	27.2%	384,992	26.4%
Not in Labor Force	23,790	23.3%	69,161	21.7%	476,610	24.6%

Source: US Census Bureau, 1-year estimates, 2021

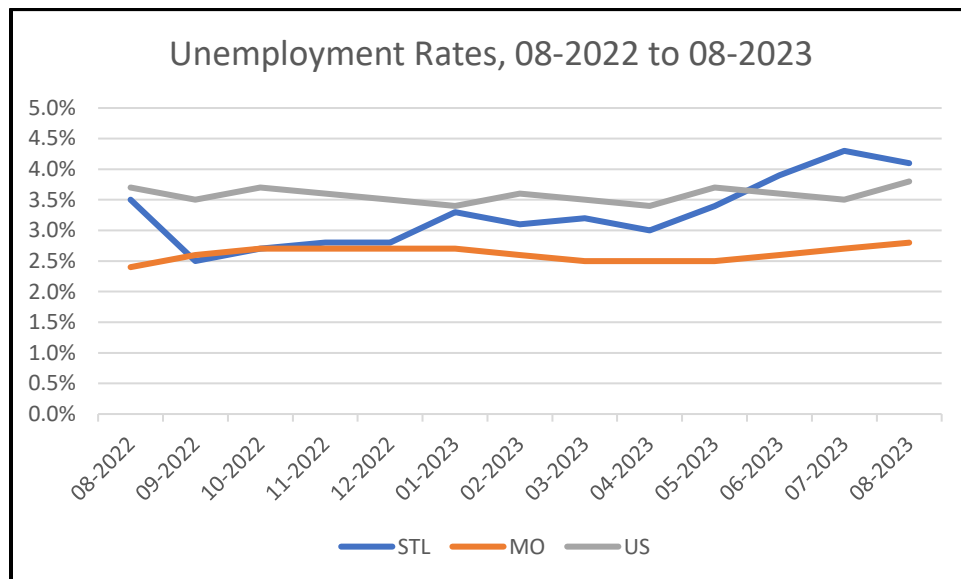
"Not in labor force" rate is calculated from the total working age population rather than the figures in this table for "Total Wage Earners".

Unemployment

The Federal Reserve Bank of the United States has two guiding principles for its work, known as the “dual mandate”, though it has other statutory obligations as well. Still the dual mandate is the work that most people see the Bank do. The dual mandate is 1) to maximize employment, that is, hold down unemployment, and 2) to maintain stable prices, that is, fight inflation.

These two mandates frequently operate in tension. The primary tool used by the Federal Reserve is the setting of interest rates. Higher rates help fight inflation but tend to increase unemployment. This formulation does not seem to be happening at this writing, when the Federal Reserve has been fighting recent high inflation through higher interest rates, yet job growth has continued, and unemployment has remained relatively low.

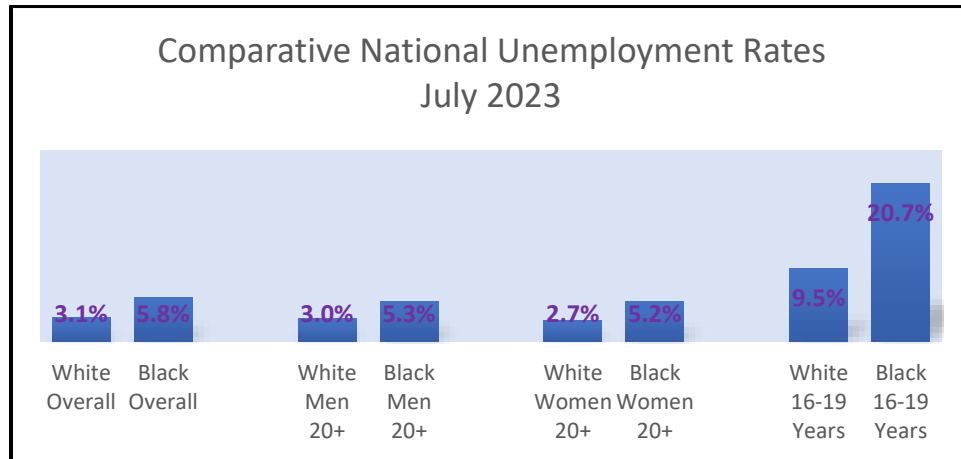
Here is a short-term perspective of unemployment rates over the last year. Both charts below used data from the US Bureau of Labor Statistics.



Here is a much longer-term perspective from 2007-2021.



Historically, Blacks have always had higher unemployment rates than whites. This disparity has continued to hold in 2023. PCAC was only able to find data using race and gender as indicators at the national level. Older teens and young adults have also always had much higher unemployment rates; the real outlier in this chart is the figure for young Black men.

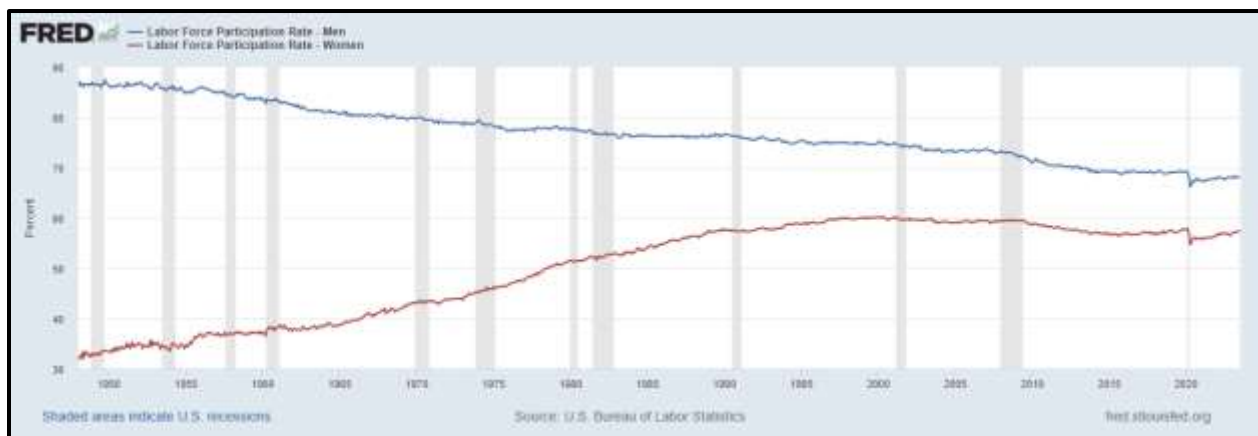


Source: US Bureau of Labor Statistics

Labor Force Participation

There can be some confusion in understanding the difference between the unemployment rate and labor force participation rate. The unemployment rate measures those seeking employment but who have not yet found it. The labor force participation rate measures all those employed and looking for work, with the counter number of those who are simply no longer pursuing employment. Unless specifically stated, both focus on people 16 and older and usually those in the civilian realm. Excluded categories include, among others, the incarcerated and military service members.

Labor force participation can vary across a number of measures. Since 1980, labor force participation has been in a steady decline for men, but had been increasing for women until the Great Recession.



Here are the rates by age. The increase over time for those in the prime working years of 25-54 is generally attributed to the increasing rate among women.



And below is the overall labor force participation rate shown with the African American rate.



Much has rightly been made of the decline in labor force participation for men. A number of structural causes have been put forth. These include the reality of huge and steady losses of jobs traditionally held by men, especially manufacturing; concurrent is the loss of jobs available to men without college degrees; and discouragement from stagnant wage growth or actually declining wages for lower income men compared to higher wage and salaried men. This last would be wages that do not keep up with inflation, or situations where jobs are lost and men can only find jobs that pay less than their previous work.

Economist Nicholas Eberstadt published the book “Men Without Work” in 2016, with a revision in 2022 taking into account the Covid pandemic. He points out that there are millions of jobs that, after a bit of training, only require the three elements of 1) showing up on time, 2) every day, 3) without being high on something. Yet millions of men can’t meet these requirements. He estimates this group to be around 7 million men. A large percentage of these same men report an average of 2000 hours a year of screen time—the equivalent of a full-time job watching videos and playing video games. He points to labor force participation rates in the early to mid-20th century of around 90% contrasting to today’s rates

floating in the high 60% range. Eberstadt, who is generally center-right in his views, believes that some sort of shift in values will be necessary to ameliorate the situation.

Frederick DeBoer, a freelance journalist who is avowedly Marxist, also is disturbed by these trends and has a different take that focuses on societal dysfunction in dealing with mental health and trauma, critiquing leftist approaches as much as those of conservatives. DeBoer also asks difficult questions about cognitive abilities of portions of the population that make them a difficult fit for an economy gravitating toward services, higher levels of education, and more complex intellectual functioning, sometimes summed up in the phrase “brains versus brawn”. Dr. Alice Evans, King’s College London, gained some reputation for an extended Twitter thread of over 40 linked posts, each including data and related questions, that used Eberhardt’s data as a start point but quickly moved beyond it.

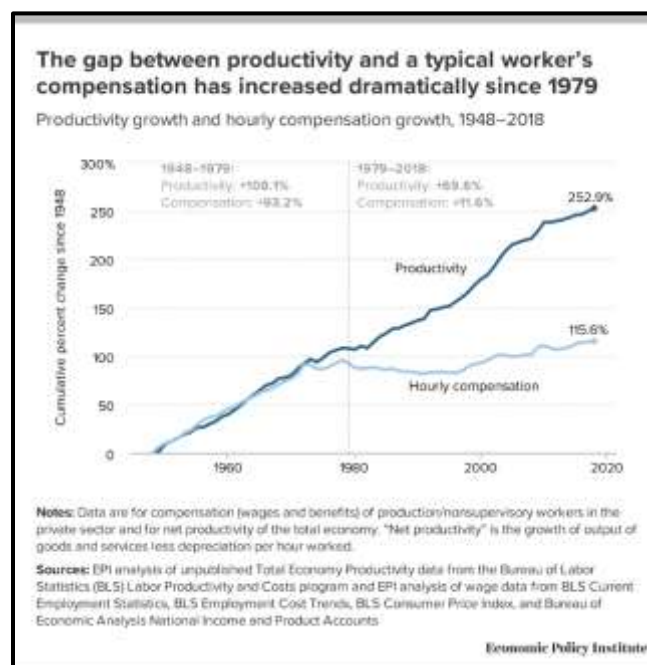
Suffice it say, there is much discussion about what’s happening with labor force participation.

Wage Growth and Stagnation

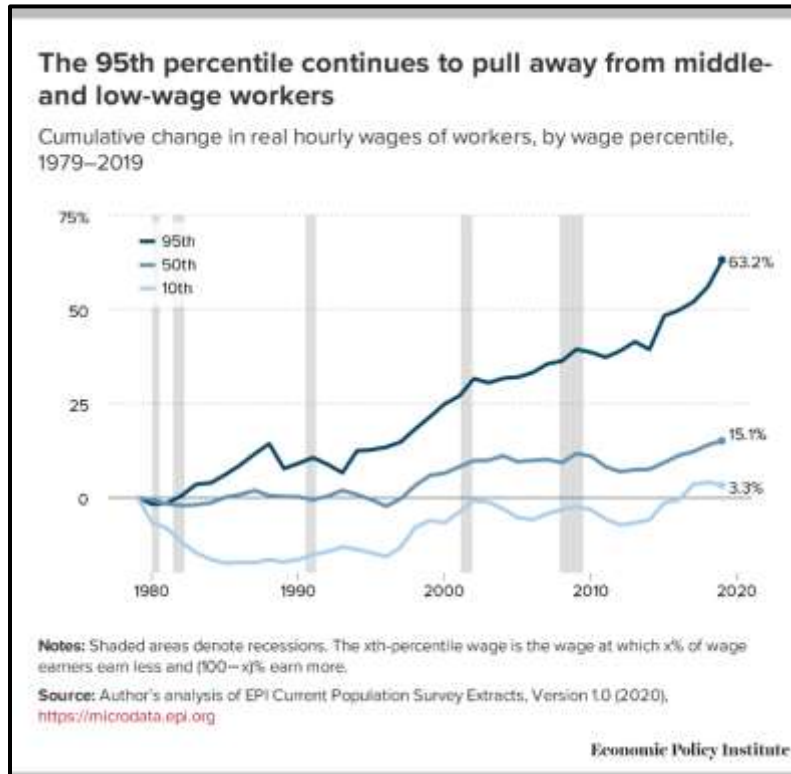
Ever since Occupy Wall Street in 2011, income and wage inequality has been a front burner issue. Little progress has occurred in the interim, except at the very bottom with important increases in the minimum wage and tight post-Covid labor market that necessitated employers raising wages at the lower end to attract, and as important, retain workers.

These are true improvements for lower wage workers yet don’t really reshape the larger negative dynamics of the past 60 years. Generally, when worker productivity increased, the expectation had been that wages would also increase, as employers gain better value for their products from the productivity gains, sharing those gains with their workers. However, these two factors diverged beginning in the late 1970s and this has continued ever since. The result is that owners of companies—that is, a wealthier group that owns stocks—continue to gain income while workers gain little to nothing.

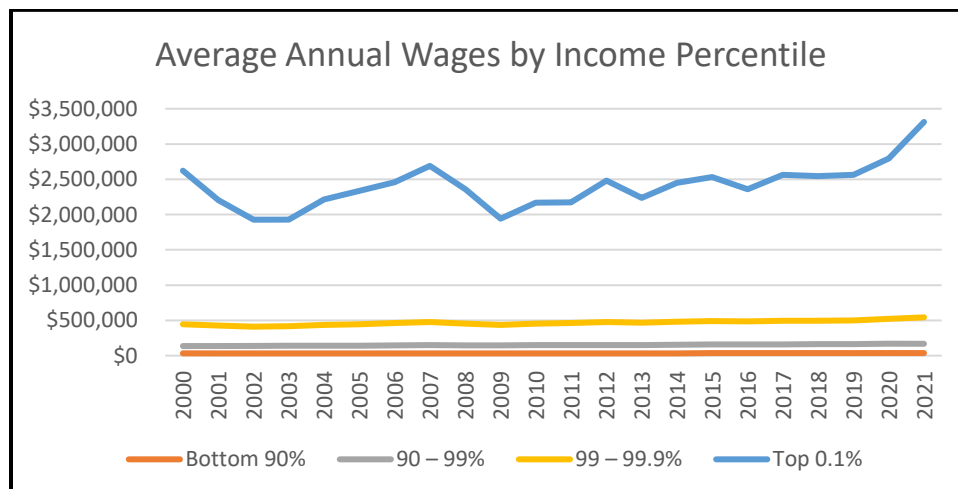
PCAC used the chart below in its last Community Needs Assessment. It still applies.



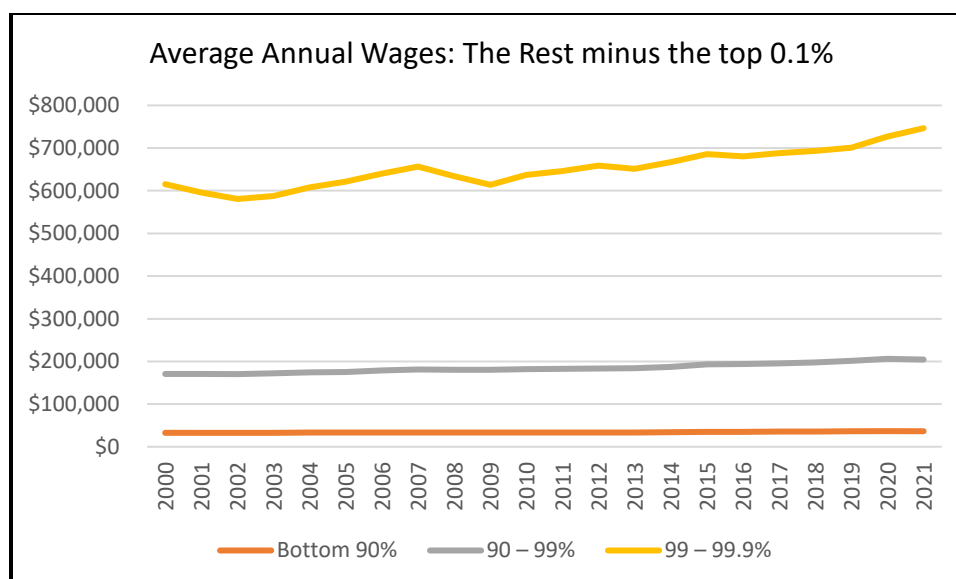
The chart below shows the expansion of this difference between the highest income earners and those of moderate or low incomes. It's worth noting that the bottom 10% lost ground every year until 2015.



Here is a representation of what this looks like since 2000.



The scale warps perspective, perhaps an apt metaphor for the whole situation. Above it looks like even those at 90–99.9% are pretty static. The chart on the next page drops the top 0.1% to show how the rest of the top 10% is doing compared to the rest. Notice how completely flat the line is for the bottom 90%—that's 90% of everyone earning wages.



This table appeared in the Family Profiles chapter but is worth revisiting in this context. The Missouri minimum wage is completely inadequate for a family of any size to live securely. The Missouri minimum wage only comes close to adequacy in the case of two adults who are both working and have no children.

LIVING WAGES FOR ST. LOUIS, 2023				
	1 ADULT			
	0 Children	1 Child	2 Children	3 Children
Living Wage	\$16.14	\$33.75	\$42.92	\$55.84
Poverty Wage	\$6.53	\$8.80	\$11.07	\$13.34
Minimum Wage	\$12.00	\$12.00	\$12.00	\$12.00
	2 ADULTS (1 WORKING)			
	0 Children	1 Child	2 Children	3 Children
Living Wage	\$25.84	\$32.95	\$37.95	\$41.96
Poverty Wage	\$8.80	\$11.07	\$13.34	\$15.61
Minimum Wage	\$12.00	\$12.00	\$12.00	\$12.00
	2 ADULTS (BOTH WORKING)			
	0 Children	1 Child	2 Children	3 Children
Living Wage	\$12.88	\$18.81	\$23.69	\$28.08
Poverty Wage	\$4.40	\$5.54	\$6.67	\$7.81
Minimum Wage	\$12.00	\$12.00	\$12.00	\$12.00

Living Wage Calculator. 2023. Massachusetts Institute of Technology. livingwage.mit.edu.

Source: Glasmeier, Amy K, Living Wage Calculator 2020, Massachusetts Institute of Technology

Mean and Median Wages in St. Louis

Here is local data on mean (average) and median income and earnings.

	INCOME (wages+) – ST. LOUIS CITY			
	Median Hourly	Median Annual	Mean Hourly	Mean Annual
2014	\$17.29	\$35,959	\$23.81	\$49,518
2015	\$18.46	\$38,397	\$27.50	\$57,200
2016	\$19.40	\$40,346	\$29.78	\$61,944
2017	\$19.92	\$41,441	\$29.58	\$61,530
2018	\$21.10	\$43,889	\$30.67	\$63,791
2019	\$22.68	\$47,176	\$30.97	\$64,422
2020	\$22.01	\$45,782	\$31.66	\$65,863
2021	\$22.01	\$45,782	\$31.66	\$65,863

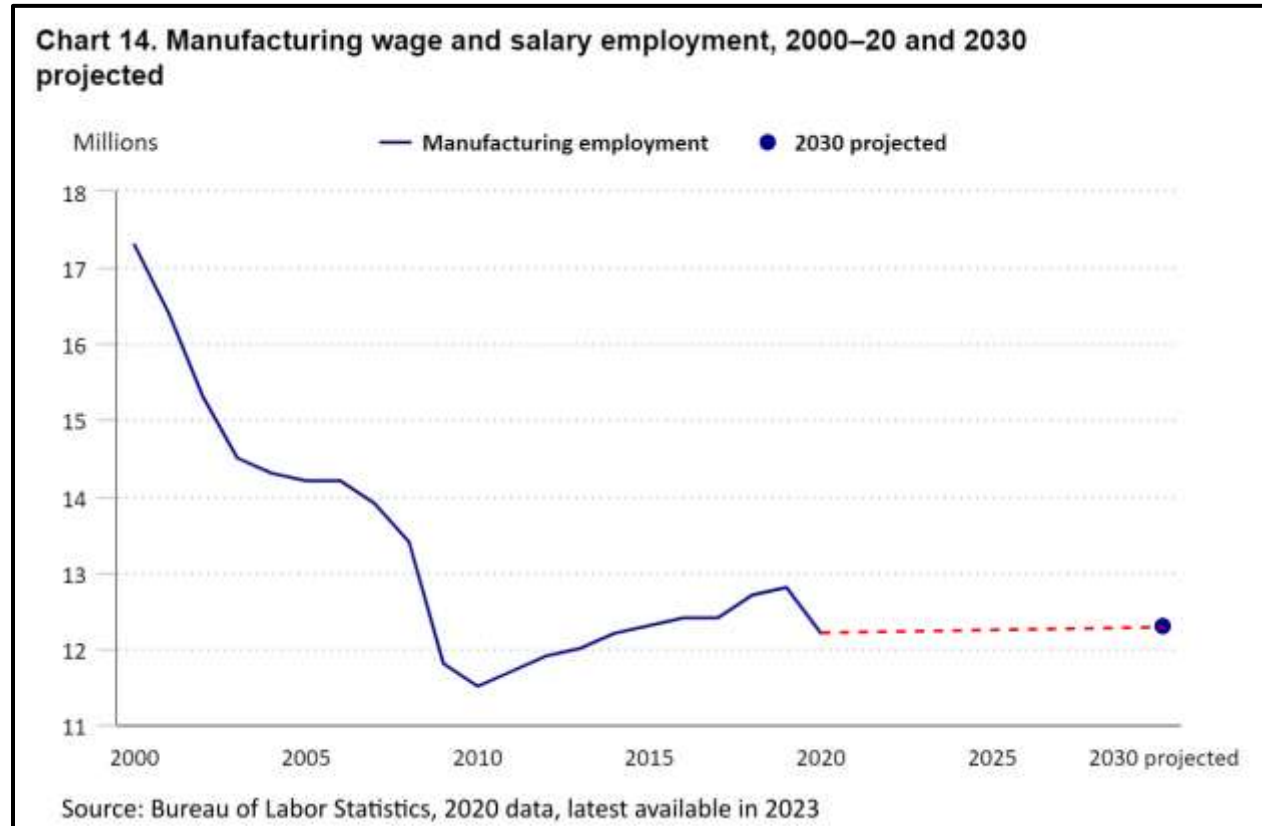
Source: US Census Bureau, 1-year estimates except 2020 5-year estimate

	EARNINGS (only wages) – ST. LOUIS CITY					
	Median Hourly	Median Annual	Median Hourly FTE	Median Annual FTE	Mean Hourly FTE	Mean Annual FTE
2014	\$12.83	\$26,695	~~	~~	\$23.50	\$48,884
2015	\$14.35	\$29,839	~~	~~	\$25.76	\$53,588
2016	\$14.43	\$30,013	~~	~~	\$26.74	\$55,629
2017	\$15.00	\$31,207	\$20.26	\$42,137	\$26.89	\$55,931
2018	\$16.88	\$35,106	\$22.42	\$46,637	\$27.84	\$57,904
2019	\$17.71	\$36,833	\$22.48	\$46,756	\$27.90	\$58,031
2020	\$16.54	\$34,408	\$22.03	\$45,816	\$28.60	\$59,479
2021	\$18.12	\$37,696	\$24.59	\$51,150	\$30.35	\$63,130

Source: US Census Bureau, 1-year estimates except 2020 5-year estimate

Labor Market

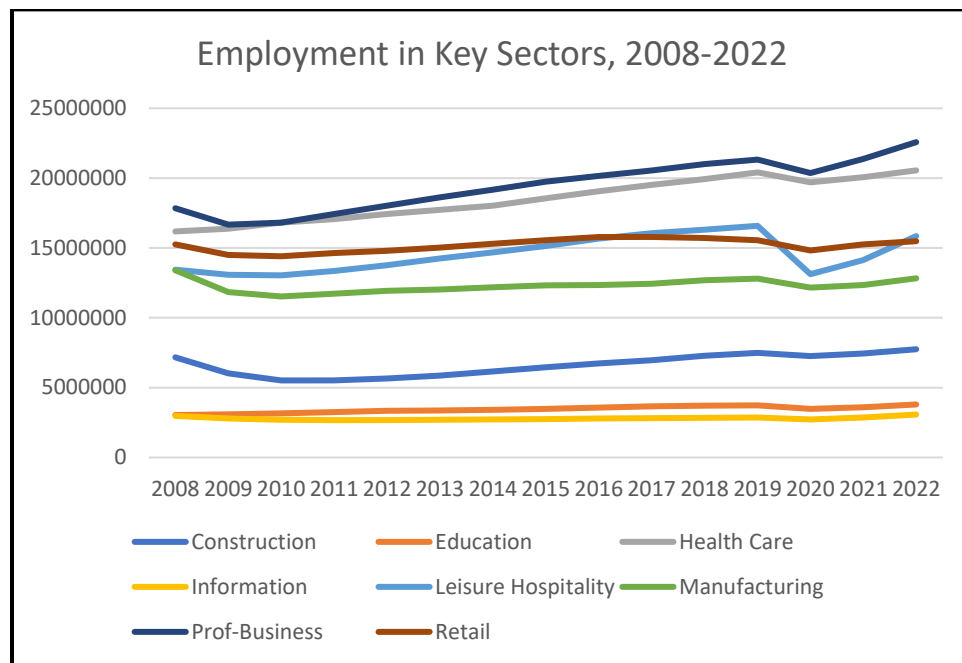
Manufacturing continues to be a high-profile concern in the United States and is the focus of much economic policy across the political spectrum. The Bureau of Labor Statistics issued its 10-year projection of how the manufacturing sector might do amid the pandemic and kept to a rather pessimistic assessment of low or no growth.



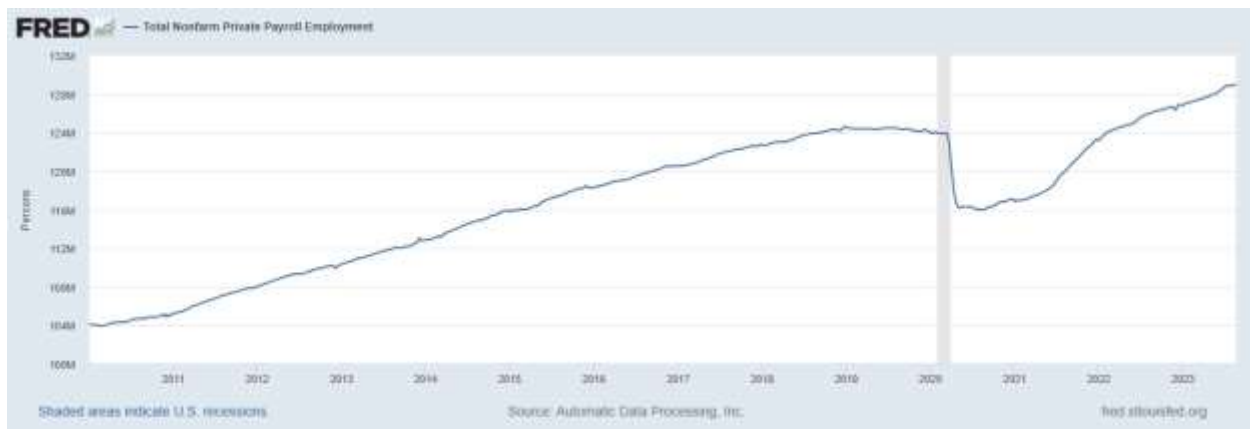
However, actual data through 2022 from the same source shows a slightly more positive picture. The level of employment has risen above pre-pandemic levels but does seem to have plateaued.



The chart below is a bit messy but shows how a number of important employment sectors were faring as of 2022, with mostly good news.



Below is a chart showing overall job growth since 2010 through August 2023.



Where High Job Growth is Projected over the Next 10 Years

The US Bureau of Labor Statistics annually issues updated projections of high growth job categories covering the next 10 years. Their top 20 listing for projections through 2031 is below, ranked by the number of new jobs anticipated. It is worth pointing out that the top occupation, with more than twice as many projected jobs as the second occupation, is among the lowest paid on the list. And the next highest on the list is really no better.

OCCUPATION	# OF NEW JOBS, 2021-31	2021 ANNUAL MEDIAN PAY	ENTRY LEVEL EDUCATION
Home health and personal care aides	924,000	\$29,430	High School
Cooks, restaurant	459,900	\$30,010	None, On Job, Specialty
Software developers	370,600	\$120,730	Bachelor's degree
Fast food and counter workers	243,200	\$25,100	None
General and operations managers	209,800	\$97,970	Bachelor's degree
Waiters and waitresses	197,000	\$26,000	None
Registered nurses	195,400	\$77,600	Bachelor's degree
Laborers and freight, stock, material movers, hand	168,400	\$31,230	None
Stockers and order fillers	157,900	\$30,110	None
Market research analysts and marketing specialists	150,300	\$63,920	Bachelor's degree
First-line supervisors of food prep and serving	145,700	\$36,570	High School
Medical and health services managers	136,200	\$101,340	Bachelor's degree
Financial managers	123,100	\$131,710	Bachelor's degree
Medical assistants	117,800	\$37,190	Post-secondary certification
Maids and housekeeping cleaners	116,400	\$28,780	High School or Less
Nurse practitioners	112,700	\$120,680	Master's Degree
Light truck drivers	110,700	\$38,280	High School
Management analysts	108,400	\$93,000	Bachelor's degree
Bartenders	92,000	\$26,350	None
Heavy and tractor-trailer truck drivers	90,900	\$48,310	Post-secondary certification

Source: BLS, Occupational Outlook Handbook, Most New Jobs, 2022 projections

Here is the same list sorted by projected median pay. There is an even break point at \$50,000 pay and when the need for a college degree kicks in. If used as a point of calculation, fully 66.8% or 2,828,900 of the jobs pay less than \$50,000 and don't require a college degree. Only 33.2% pay greater than \$50,000.

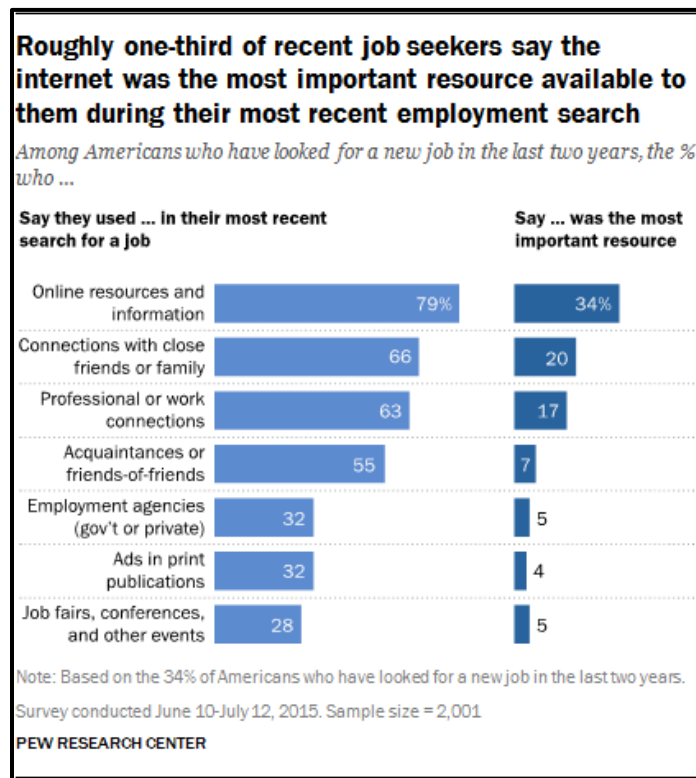
OCCUPATION	# OF NEW JOBS, 2021-31	2021 ANNUAL MEDIAN PAY	ENTRY LEVEL EDUCATION
Fast food and counter workers	243,200	\$25,100	None
Waiters and waitresses	197,000	\$26,000	None
Bartenders	92,000	\$26,350	None
Maids and housekeeping cleaners	116,400	\$28,780	High School or Less
Home health and personal care aides	924,000	\$29,430	High School
Cooks, restaurant	459,900	\$30,010	None, On Job, Specialty
Stockers and order fillers	157,900	\$30,110	None
Laborers and freight, stock, material movers, hand	168,400	\$31,230	None
First-line supervisors of food prep and serving	145,700	\$36,570	High School
Medical assistants	117,800	\$37,190	Post-secondary certification
Light truck drivers	110,700	\$38,280	High School
Heavy and tractor-trailer truck drivers	90,900	\$48,310	Post-secondary certification
Market research analysts and marketing specialists	150,300	\$63,920	Bachelor's degree
Registered nurses	195,400	\$77,600	Bachelor's degree
Management analysts	108,400	\$93,000	Bachelor's degree
General and operations managers	209,800	\$97,970	Bachelor's degree
Medical and health services managers	136,200	\$101,340	Bachelor's degree
Nurse practitioners	112,700	\$120,680	Master's Degree
Software developers	370,600	\$120,730	Bachelor's degree
Financial managers	123,100	\$131,710	Bachelor's degree

Various factors taken together present a picture that is bleak for those with low incomes. The vast bulk of the jobs likely to be available to them will pay poverty wages. And, as we'll see in the next chapter on education, the United States is a country where over 60% of the population lacks a college degree, college costs continue to rise, while college enrollments are in substantial decline.

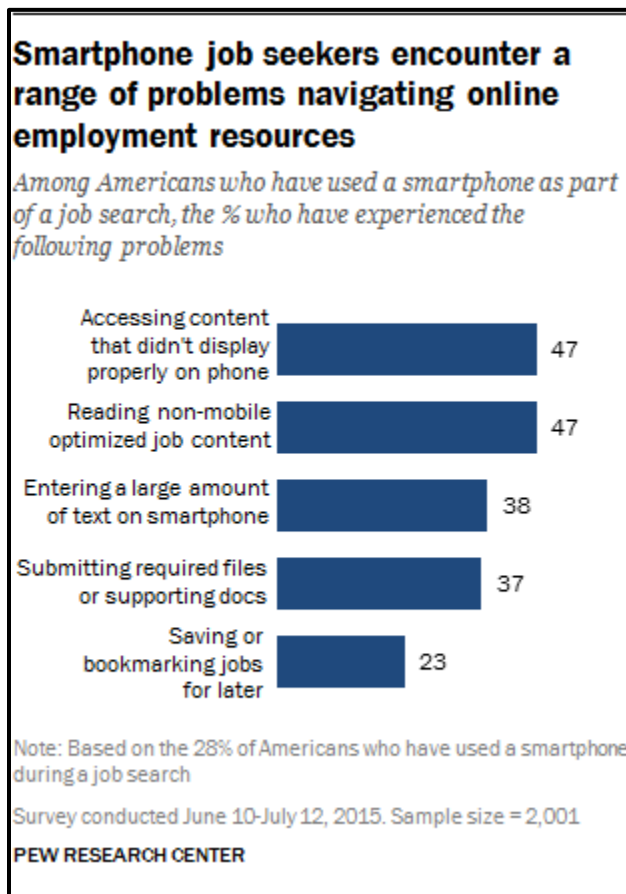
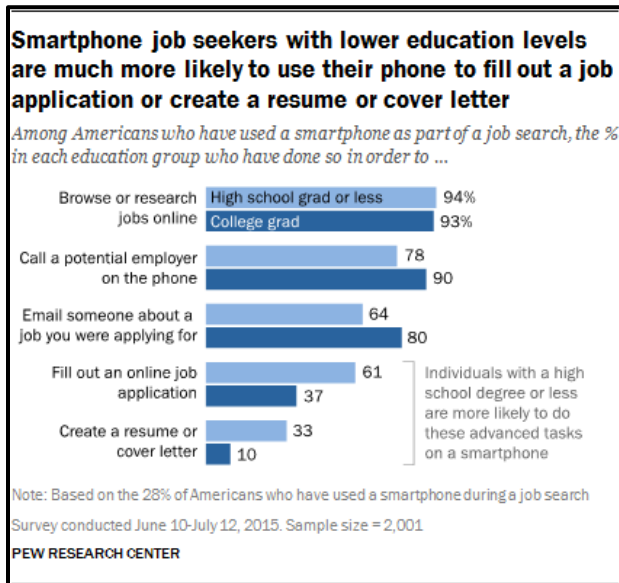
- How realistic is it to expect those PCAC serves to obtain college degrees?
- What percentage of those PCAC serves are well-suited to attend college?
- Are job training programs for low-income people just training them to continue in poverty?

Technology, Internet Use, and Employment Prospects

Knowledge of internet technology is increasingly essential in most jobs, even those that don't require specialized training or a degree. At the most practical level, this begins with the job search itself. More and more employers are moving toward online only application processes. The charts below are from 2016, so somewhat dated, but the trends represented will only have increased in the intervening years.



This reality presents problems for low-income job seekers. They are more likely to use smartphones in their job search, yet this throws significant barriers in their way of gaining employment or a new and better job.



In more than half the zip codes covered in this document, over 15% of residents only have access to the internet through their phones. In 8 of the 19 zip codes, less than 70% have access to the internet in their homes. Internet access itself, and high-quality internet access, are important barriers for the poor in seeking to leave poverty through improved employment opportunities.

2021	Pop	HH	# Computer	% Computer	Phone Only	% Phone	# Internet	% Internet
Citywide	292,438	139,736	128,092	91.7%	19,890	14.2%	119,975	85.9%
63101	3,186	2,133	2,103	98.6%	138	6.5%	1,834	86.0%
63102	2,365	1,277	1,225	95.9%	14	1.1%	1,064	83.3%
63103	9,311	5,051	4,640	91.9%	772	15.3%	4,105	81.3%
63104	20,253	9,644	9,163	95.0%	1,221	12.7%	8,767	90.9%
63106	8,924	4,008	3,040	75.8%	1,183	29.5%	2,550	63.6%
63107	9,069	3,841	2,822	73.5%	701	18.3%	2,329	60.6%
63108	20,291	11,016	10,157	92.2%	927	8.4%	9,208	83.6%
63109	26,392	14,028	12,766	91.0%	978	7.0%	12,356	88.1%
63110	17,202	8,737	8,401	96.2%	576	6.6%	7,943	90.9%
63111	21,643	8,659	7,347	84.8%	1,914	22.1%	6,732	77.7%
63112	19,102	8,859	7,695	86.9%	1,468	16.6%	6,868	77.5%
63113	11,141	4,471	3,490	78.1%	804	18.0%	3,071	68.7%
63115	16,753	6,860	5,460	79.6%	1,858	27.1%	4,337	63.2%
63116	43,565	19,618	17,423	88.8%	2,189	11.2%	16,449	83.8%
63118	26,599	11,522	10,025	87.0%	1,864	16.2%	9,305	80.8%
63120	6,878	2,506	1,994	79.6%	525	20.9%	1,667	66.5%
63139	21,447	10,570	10,205	96.5%	849	8.0%	9,797	92.7%
63147	8,317	3,504	2,847	81.3%	914	26.1%	2,160	61.6%
Wellston	1,859	762	603	79.1%	233	30.6%	435	57.1%

Source: US Census Bureau, 5-year estimates

KEY FINDINGS

1. There has been a shift toward full-time employment from part-time employment.
2. Unemployment remains relatively lower than would normally be expected in times of higher interest rates.
3. As has historically been the case, youth unemployment remains much higher than that of other age groups.
4. Labor force participation continues to be a challenge, particular for men in their prime working years.
5. Stagnant wage growth and wage inequality remain a serious concern.
6. Two-thirds of the job categories projected to show high growth over the next decade are likely to be in low-wage job categories.
7. All of the job categories projected to show high growth and high pay in the next decade require a college degree.
8. Upwards of 60% of the population lacks a college degree and this number is unlikely to change.

9. Access to high quality internet services is a real problem for those with low incomes seeking employment.

PRIORITY NEEDS

1. Those with low incomes, especially young people, need a support system for entering and staying in the workforce.
2. PCAC needs to clarify its strategy and employment support programs for addressing the context of job growth expectations over the coming years.
3. Poor people looking for employment need better access to high quality internet services.

[Back to Table of Contents](#)

EDUCATION AND YOUTH

The Centrality of Education

Education, its necessity and/or its value, is an evergreen topic of American discourse. Most of the Founders themselves placed it at the center of their thinking, believing that only an educated citizenry could sustain a functioning republic and democracy. Their world of education and ours today are stunningly different but they set into motion a steady evolution toward much broader formal education for all strata of society and toward state-funded and state-mandated education.

Support for public education is deep and broad, though there are small yet meaningful minorities who believe it should be privatized or even handled in the home. Nobody seriously debates the value of education in some form and at some level.

The modern assumption or narrative has been that education is the engine driving social mobility and economic self-improvement in American society. This has led to study over decades on the income and wealth benefits that are gained at each level of education, as well as other life outcomes such as health, life expectancy or even degrees of happiness.

Those studies, which until recently found highly in favor of both high school and college diplomas, have over the last decade retreated from the benefits, particularly for college degrees, largely due to increasing amounts of student debt.

As was predicted, the Covid pandemic has also had consequential impacts on education, unfortunately almost all in a negative direction. These impacts are still unfolding with end points that are difficult to predict.

Income and Wealth Premium Based on Education

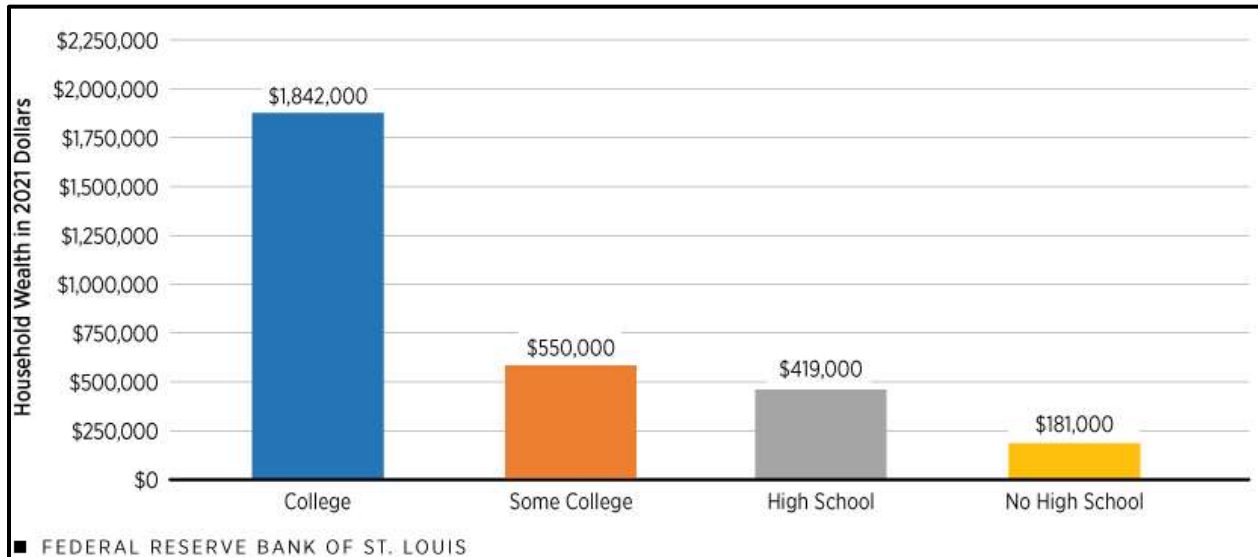
After World War II and even stretching back into the 1930s, there has been an easily demonstrated benefit or “premium” related to the level of education an individual achieves. In fact, there have been two premiums, one of annual income and one of accumulated income or wealth.

There remains broad agreement that the income premium still exists. Doubts have emerged about whether the wealth premium still exists for most. This raises a paradox of how improved income would not improve wealth. The answer to the riddle is the role of student loan debts.

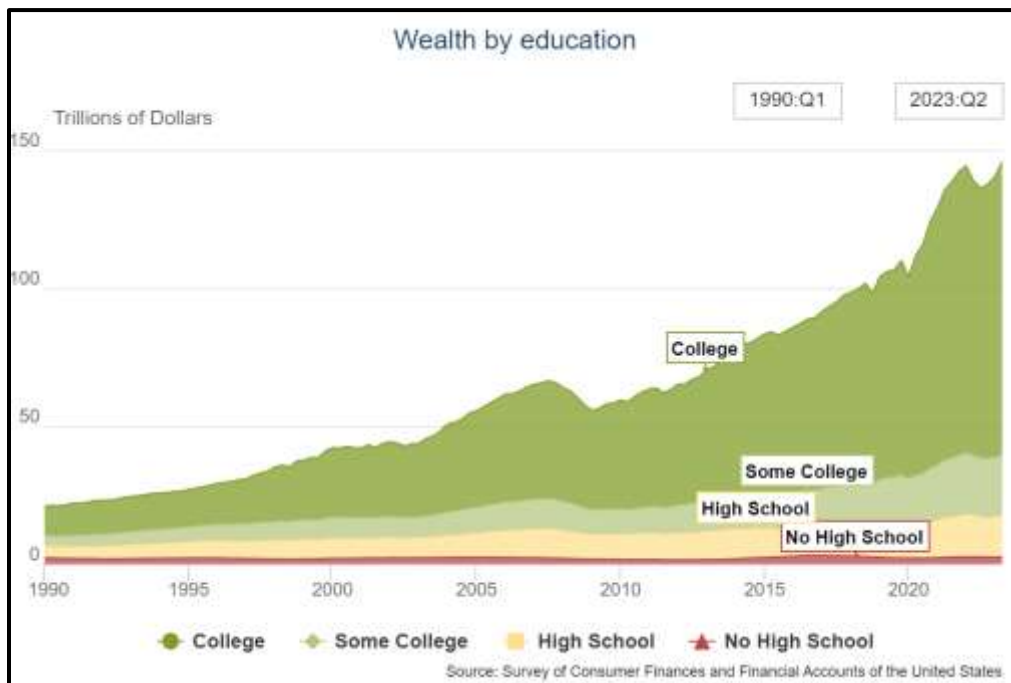
In a February 18, 2015 article titled “The Student Loan Landscape”, analysts from the Federal Reserve Bank of New York argue forcefully that the premiums still exist and advanced education remains a worthwhile investment. But a 2019 study from the Federal Reserve Bank of St. Louis titled “Is College Still Worth It? The New Calculus of Falling Returns” reaches a far more ambivalent answer. The St. Louis study argues that the income premium still exists, but the wealth premium has greatly declined for most demographic groups. In fact, for anyone born after the 1980s the wealth premium has almost disappeared because of student loan debt. Instead of using their increased income to build wealth over time, they are having to spend their money paying off student debts.

Even the more pessimistic St. Louis study credits other reasons that individuals benefit from a college degree such as “better health, a higher likelihood of being a homeowner and of being partnered (married or cohabiting), and a lower risk of becoming delinquent on any obligation”.

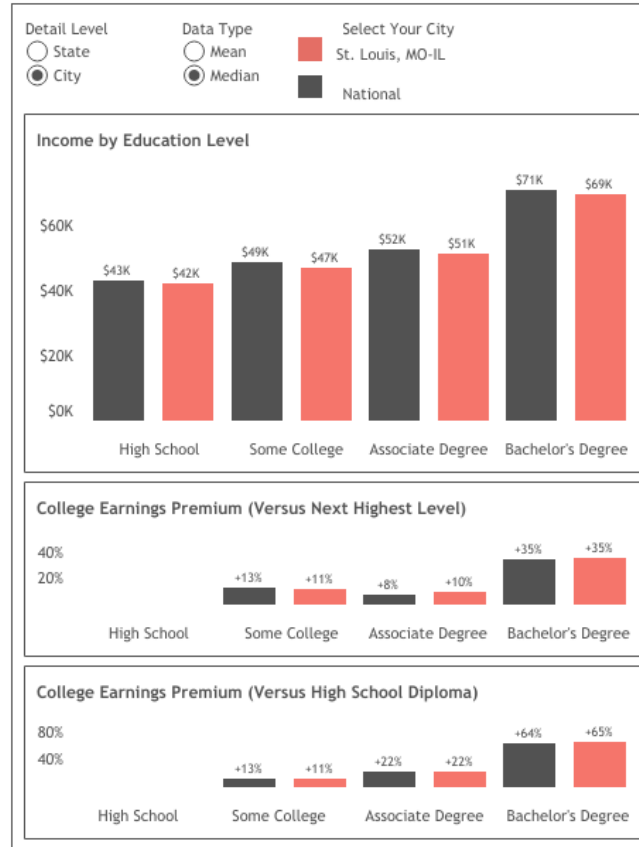
To further complicate matters, data from the Federal Reserve Bank of St. Louis from the first quarter of 2023 would seem to contradict its earlier study. The income is for individual households.



Here is another chart showing the aggregated levels of wealth over a period of years.



Most research on this topic analyzes data at the national level. A study by the Thomas B. Fordham Institute found that the income premium is highly variable by location and has developed a tool to calculate the income premium by state and metropolitan regions. Below is their calculation for the St. Louis metropolitan area for 2020.

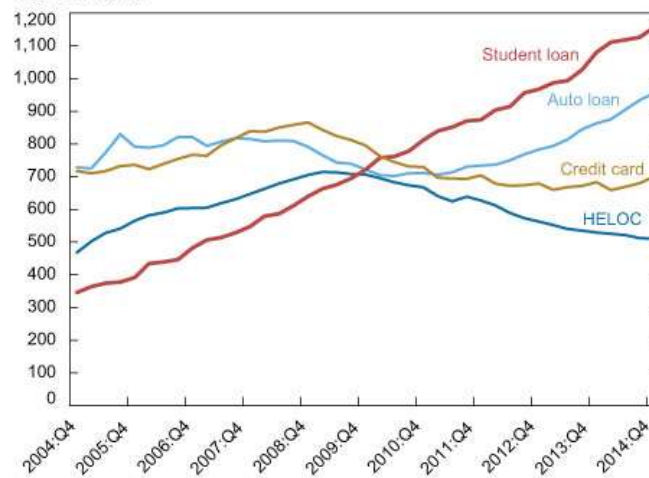


Still, there is no debating that student loan debts play a key role in the lives of those who have them. It is no accident that this has become a major political issue, particularly but not surprisingly for the roughly 1/3 of Americans with college degrees.

The charts on the following page illustrate the heavy debt loads taken on by more recent college graduates. The first chart will show the cumulative debt of non-mortgage balances. The second chart shows the incredible increase of the student loan sector, broken down by age group. Both charts end with 2014 data. PCAC was unable to locate more recent that is systematically presented, but most analyses we found do not contradict the trends shown.

Nonmortgage Balances

Billions of dollars

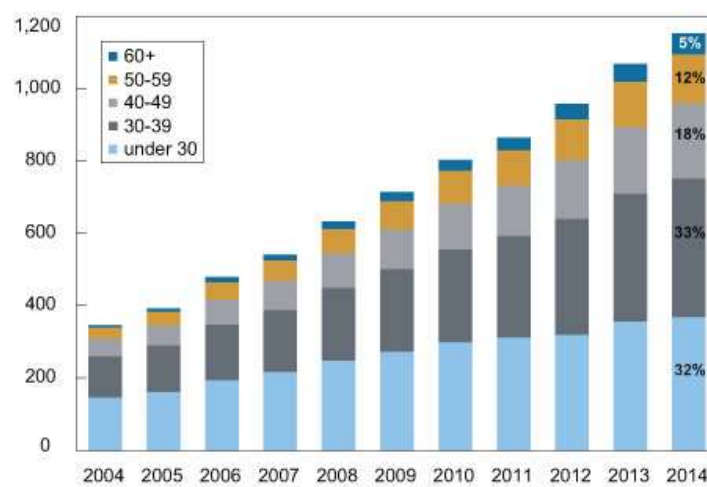


Source: Federal Reserve Bank of New York Consumer Credit Panel / Equifax.

Note: HELOC is home equity line of credit.

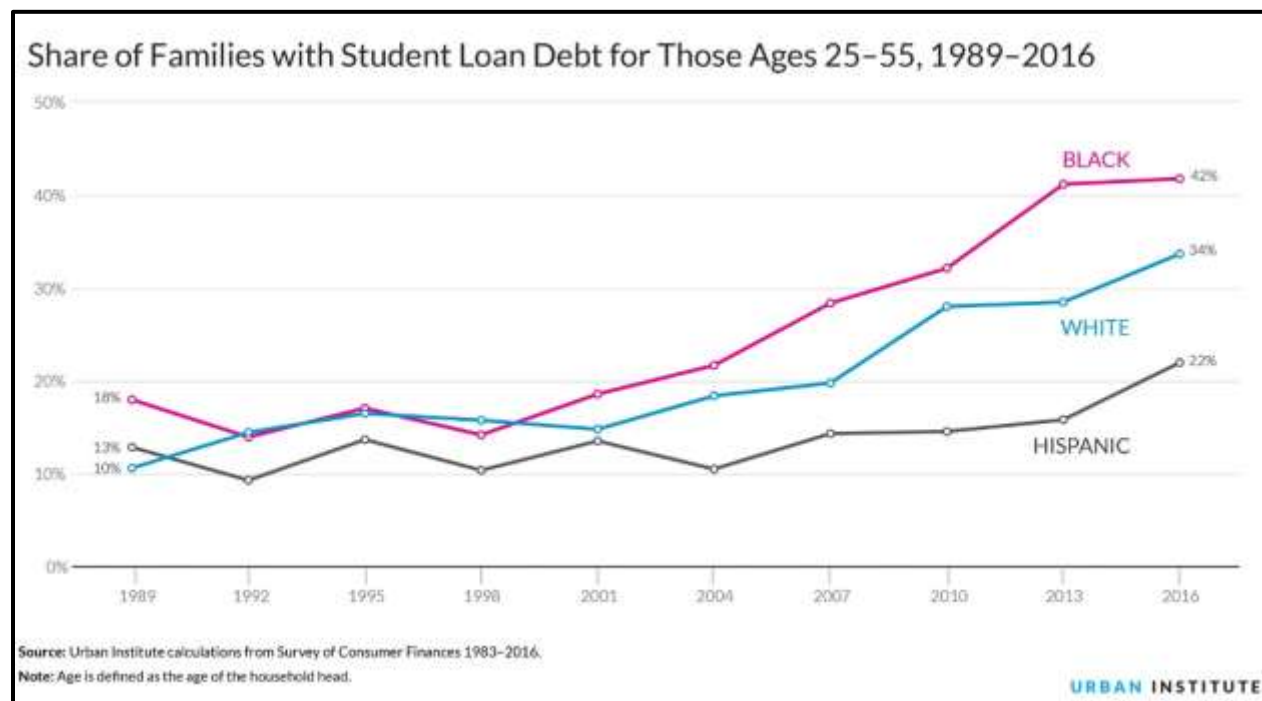
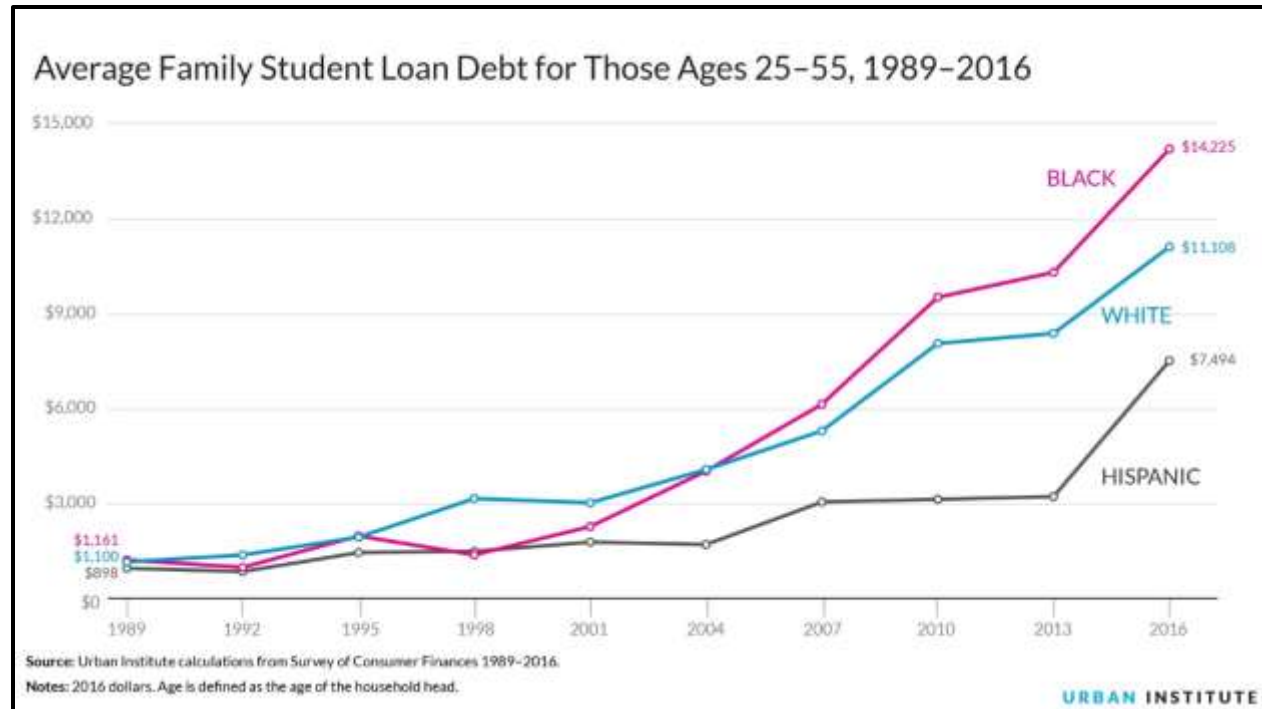
Total Student Loan Balances by Age Group

Billions of dollars



Source: Federal Reserve Bank of New York Consumer Credit Panel / Equifax.

There is a racial and ethnicity aspect to this as well. Two additional charts to follow show the student loan burden among Blacks, Whites, and Hispanics.

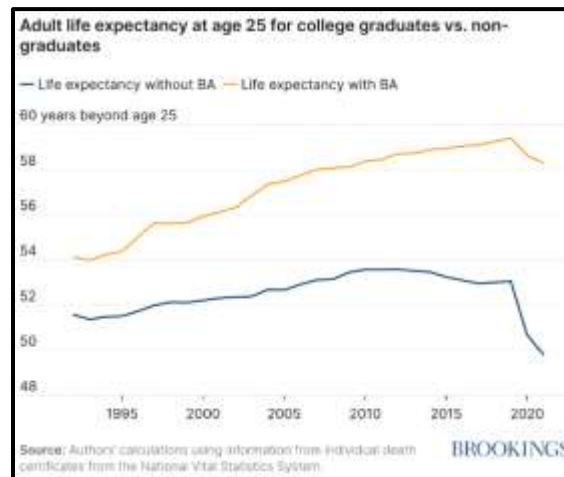


Other Kinds of College Degree Premium

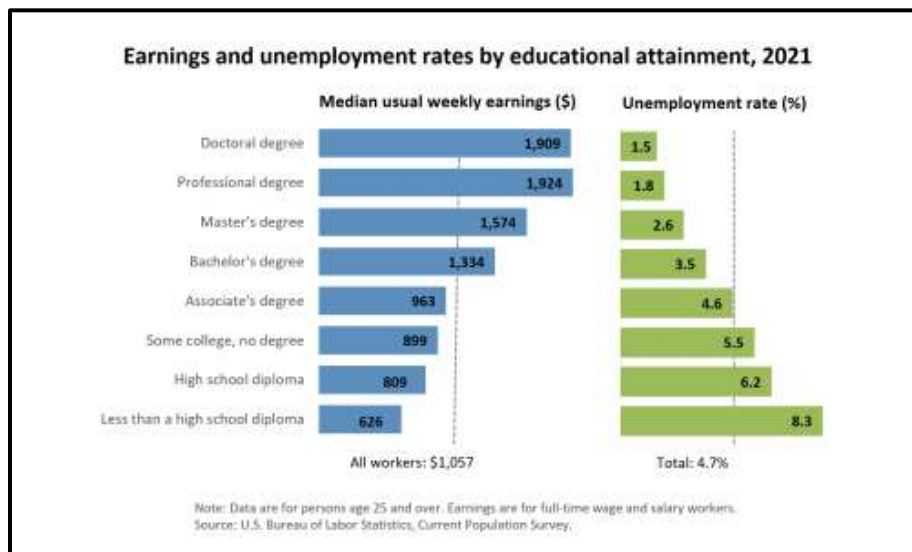
It is worth revisiting the fact that obtaining a college degree has a multitude of other beneficial outcomes.

The first chart below documents the benefit to life expectancy explored in just released (September 2023) research from Princeton scholars Anne Case and Angus Deaton. They wrote: “Outcome gaps between adult Americans with and without a four-year college degree have become increasingly salient in politics, economics, demographics and society more broadly. Voting patterns, wealth holdings, incarceration, wages and marriage are now sharply different between the approximately one third of the population aged 25 and older with a bachelor’s degree and the two-thirds without.”

Prior to the Covid pandemic there was a years-long divergence of improving life expectancy for those with a bachelor’s degree declining life expectancy for those without. Both took a hit with the increased mortality of the Covid pandemic, yet it was considerably worse for those without the degree.



This chart shows the huge unemployment differentials by educational attainment. It is from the Missouri Economic Research and Information Center.



Educational Attainment

Clearly, educational attainment has a large effect on those reaching either a high school diploma or equivalent, or a college diploma.

The worst worlds seem to be for those who do not reach those milestones. It is a bleak world for those without a high school diploma. And for those who attend some college but don't graduate, they get it coming and going with only the smallest benefit of their attendance but very likely to have the student debt burden.

These charts are all focused on beneficial outcomes. As will be explored in the chapter on economic opportunity, it is possible to have a negative balance in wealth, that is, more debt and obligations than income. Many households and individuals carry debt burdens successfully if they have sufficient income to pay down the balances, even if they aren't building wealth. But there is a whole world of bankruptcy for those who can't or become unable to carry the load.

The table below includes rates of various attainment levels. Focusing on the St. Louis number, the best news is that the percentage without a high school diploma has declined. These have the worst life outcomes. Even accounting for population decline, the decrease appears to be valid. Intuitively, this should mean a balancing increase in those with high school diplomas. The lack of any increase is likely due to those with high school credentials leaving the city. The levels are also lower than those of the state.

The increase of people with a bachelor's degree also appears likely to be valid, at 8%. The fact that those with any kind of college degree is higher than the state levels is undoubtedly because of the presence of multiple universities.

Age 25+	No High School	No High School	No High School	No High School	High School	High School	High School	High School
	2010	2015	2018	2021	2010	2015	2018	2021
St. Louis	19.5%	15.9%	13.1%	10.8%	27.1%	23.6%	23.6%	23.8%
Missouri	13.9%	11.6%	10.5%	8.5%	32.6%	31.3%	30.7%	30.8%
Age 25+	Bachelors	Bachelors	Bachelors	Bachelors	Graduate	Graduate	Graduate	Graduate
	2010	2015	2018	2021	2010	2015	2018	2021
St. Louis	15.4%	18.3%	19.2%	23.4%	11.5%	13.6%	15.8%	15.5%
Missouri	15.8%	16.9%	17.7%	19.5%	9.2%	10.2%	10.9%	12.2%

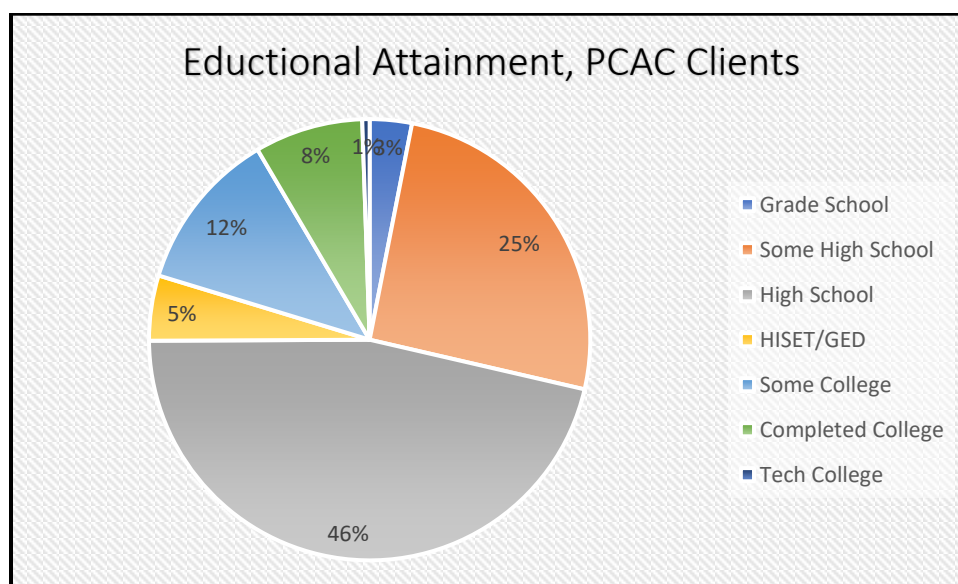
Source: US Census Bureau, 5-year estimates

This table shows educational status in much more detail and includes Wellston. Interestingly, the Wellston data shows higher levels of high school graduation and “some college, no degree”, but the numbers collapse for actually obtaining a degree.

2021 DATA	St. Louis		Wellston	
	#	%	#	%
Population 25 years and over	214,271	na	1146	na
Less than 9th grade	5,745	2.7 %	8	0.7 %
9th to 12th grade, no diploma	17,456	8.1 %	149	13.0 %
High school graduate (includes equivalency)	51,033	23.8 %	550	48.0 %
Some college, no degree	42,392	19.8 %	236	20.6 %
Associate's degree	14,218	6.6 %	81	7.1 %
Bachelor's degree	50,184	23.4 %	101	8.8 %
Graduate or professional degree	33,243	15.5 %	21	1.8 %
High school graduate or higher	191,070	89.2 %	989	86.3 %
Bachelor's degree or higher	83,427	38.9 %	122	10.6 %

Looking at educational attainment for PCAC’s registered clients (2023) offers mixed news in this area—high school graduation is higher than for St. Louis or Wellston. College graduation is at 12%.

The distressing but perhaps unsurprising figure is the 32% who have not graduated from high school. These PCAC clients have a steep road to move out of poverty or toward at least a somewhat less impoverished life.

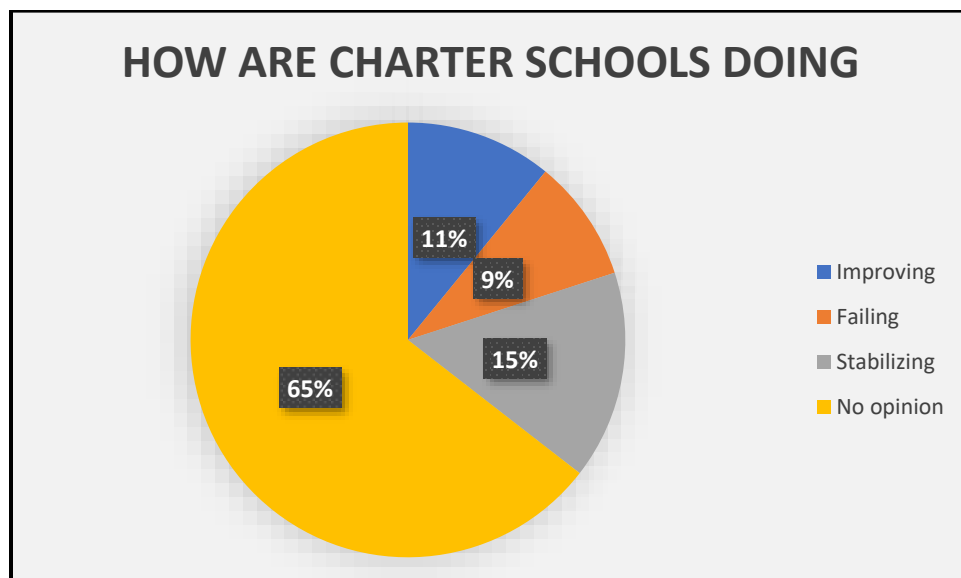
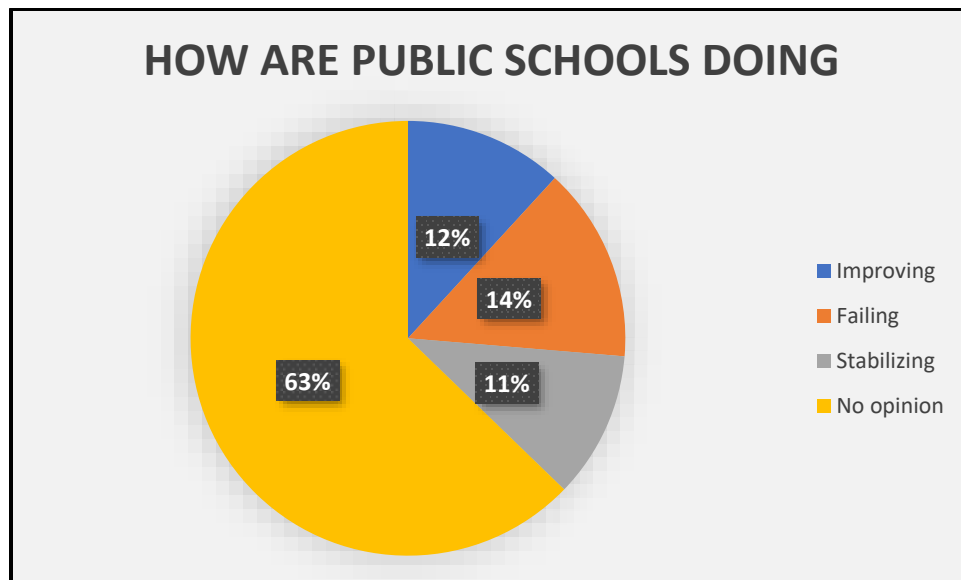


Of course, one must be enrolled in order to attain. PCAC was only able to locate data on college enrollment, not for trade school and other non-college programs. In 2022, undergraduate enrollment in St. Louis was estimated by the Census Bureau at 13,157, while graduate school enrollment was estimated at 6,903.

Elementary and Secondary Education

Perceptions of Success of Public Schools

Survey respondents, focus group participants, and interviewees had many opinions about the state of public schools in St. Louis. Expressions of disregard or failure were strong in the focus groups, where participants stated that education is a key component for rising out of poverty. However, in the survey, the overwhelming majority actually had no opinions on the state of city schools.



St. Louis Public Schools Enrollment and Drop Out Rates

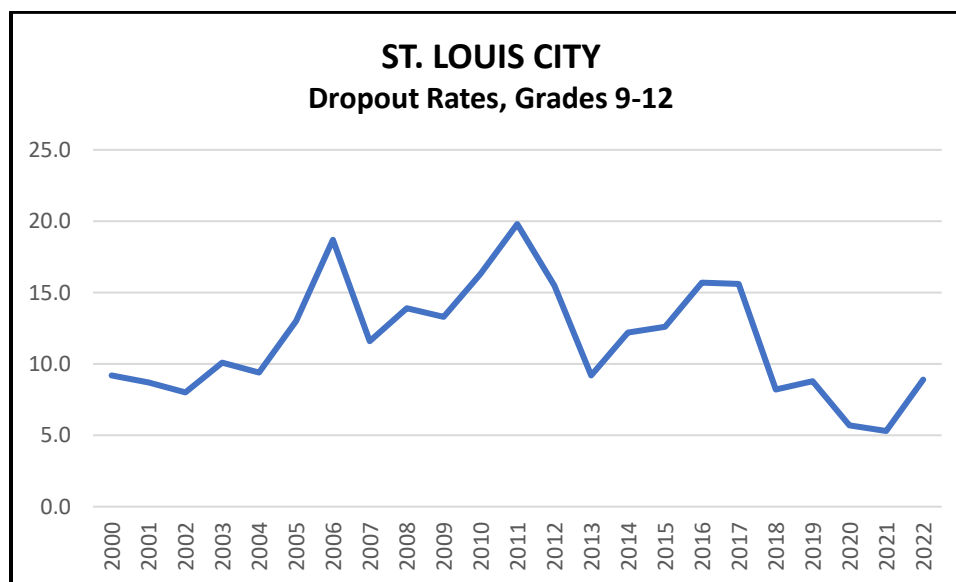
The long trend of enrollment loss in St. Louis Public Schools continues, as demonstrated in the table below. Data on all but Blacks and whites was too small to measure accurately, according to the Missouri Department of Elementary and Secondary Education, even though percentages are included.

Because it is part of a larger collaborative school district, similar data for Wellston is not available.

ST. LOUIS CITY	2018	2019	2020	2021	2022
Total Enrollment	20,879	19,771	19,222	18,632	17,135
American Indian/Alaska Native (%)	0.2	0.1	0.1	*	*
Asian (%)	2.6	2.7	2.8	2.8	2.5
Black (%)	79.8	79	78.5	78.2	77.8
Hawaiian/Pacific Islander (%)	*	*	*	*	*
Hispanic (%)	4.5	5.1	5.7	5.8	6.7
Multi-race (%)	*	*	*	0.6	0.9
White (%)	13	13	12.9	12.4	12
Free/Reduced Lunch (%)	100	100	100	99.5	100

Source: MO Dept of Elementary and Secondary Education, data as of 07/20/2023

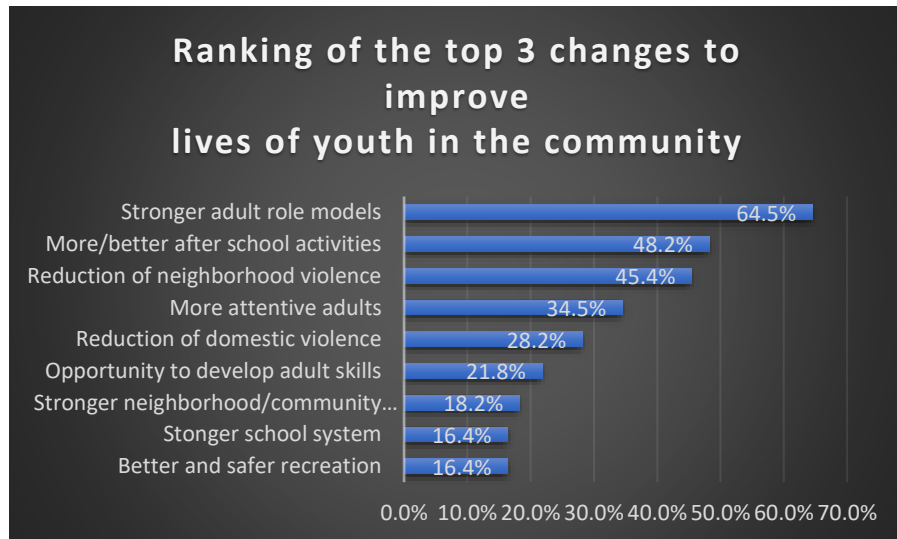
The dropout rate for St. Louis schools has shown a lot of instability over the last few decades. The instability of the trendline makes any analysis for the lay person difficult.



Source: Missouri Dept of Elementary and Secondary Education, data as of 7/20/2023

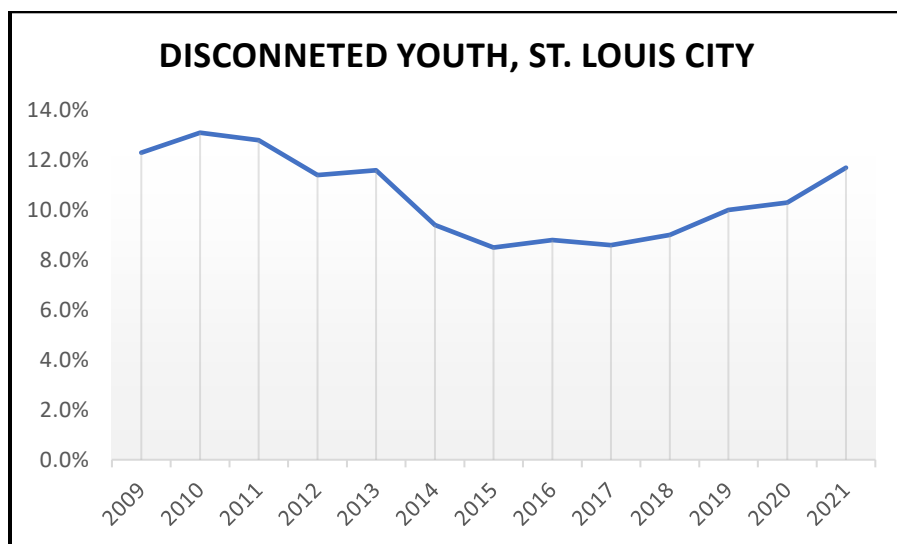
Perceptions of Youth Needs

Youth needs extend beyond schools, of course. In PCAC's client survey, participants were asked to rank a list of various needs. A stronger school system was a tie for last place, although after school activities ranked high as a need. It is important to remember that the survey included only adults, not youth participants. Within that context, three of the four top needs focused on what might be classified as guidance outside the educational system rather than formal learning within it.



The PCAC employee survey was of a much smaller group, but they too identified adult role models, after school activities, and reduction of neighborhood violence as their top three rankings.

Disconnected youth, that is, young people who are neither in school nor employed, is another concern. This is an area where Covid seems to have played a major role, with a large increase in students who are chronically absent from school. During and post-pandemic, St. Louis has experienced some major problems with unsupervised disruptive behavior and even criminal activity by groups of youth.

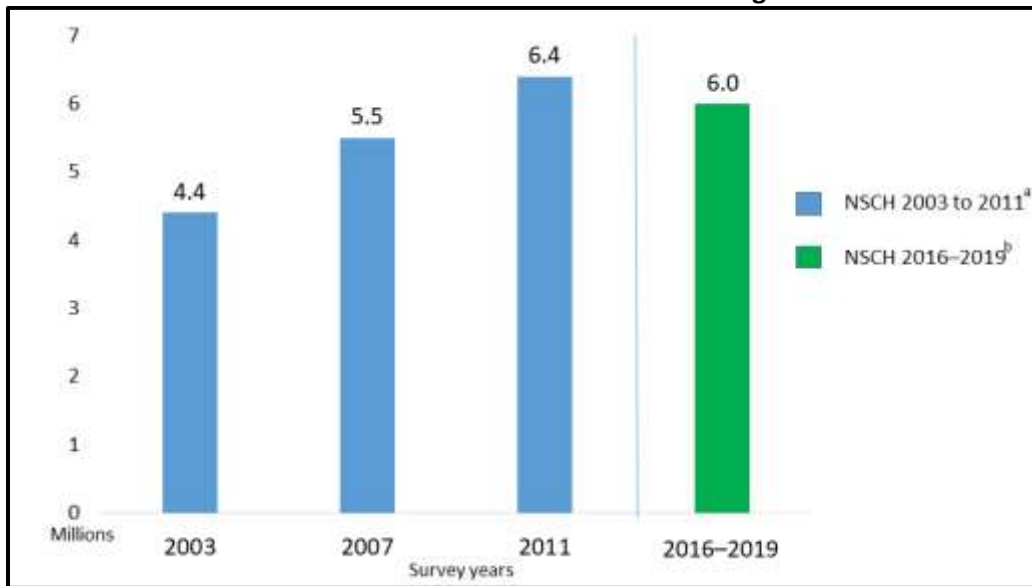


Attention and Other Behavioral Disorders Affecting Youth

Understanding of what might impact youth well-being both in and out of school has evolved considerably. In particular, the presence of behavioral and attention disorders has become more emphasized. Along with this has been some exploration of the idea that students who are white and/or in wealthier schools will receive a health intervention for such disorders, while students who are Black and/or in poorer districts are more likely to receive a disciplinary intervention. The difference has heavy consequences for the students involved.

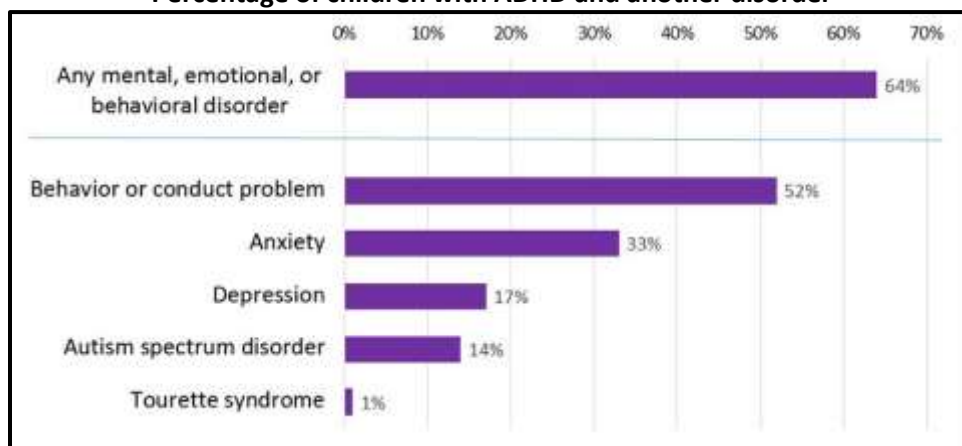
The diagnoses have been significant, as the charts below using national data demonstrate.

Estimated number of US children who ever had a diagnosis of ADHD

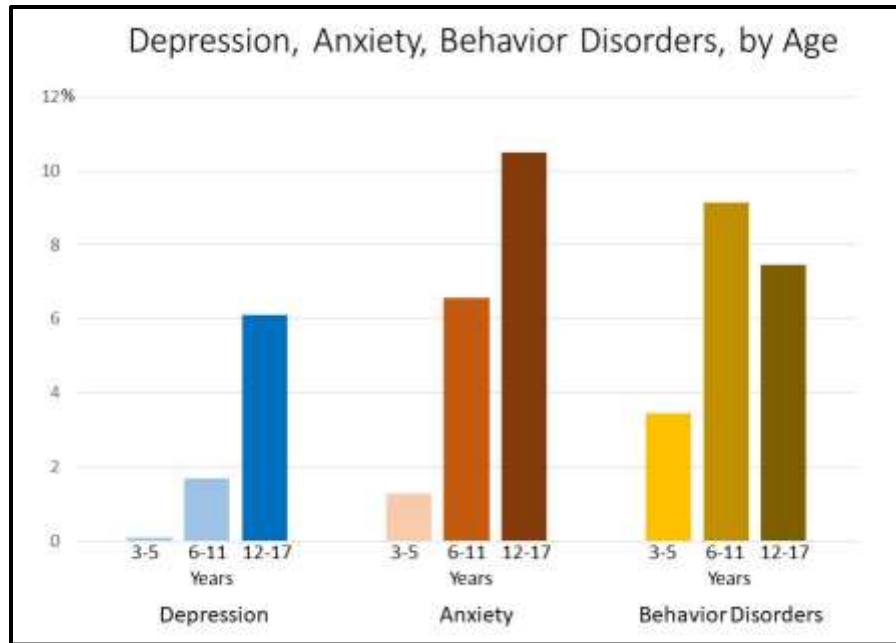


Source: National Survey of Children's Health 2003-2011: , telephone survey, parents of 4-17 years old
 Source: NSCH 2016-19: Redesign as online and mail survey, estimate includes children 2-17 years of age

Percentage of children with ADHD and another disorder



Source: Danielson ML, Bitsko RH, Ghandour RM, Holbrook JR, Kogan MD, Blumberg SJ. Prevalence of parent-reported ADHD diagnosis and associated treatment among U.S. children and adolescents, 2016. *Journal of Clinical Child and Adolescent Psychology*. 2018, 47:2, 199-212.



Source: National Survey of Children's Health 2016-19: Online and mail survey of parents

Important context is needed for the above charts. They are based on self-reporting in surveys of parents. The Centers for Disease Control and Prevention, which conducts it, includes a disclaimer that it is unable to verify the correctness of diagnoses or even whether a diagnosis from a professional has occurred.

Behavioral diagnoses among youth are surrounded by ambiguity and controversy. Social media is often cited by researchers as a cause of much behavioral dysfunction in youth. A key question is whether social media is triggering something intrinsic in the individual or if it is instead facilitating social contagion of fad conditions. This debate runs through a whole gamut of diagnoses from Tourette's Syndrome to various dissociative disorders that are not universally recognized through self-identification of transgender status. Relevant writings by Jonathan Haidt and Fredrik DeBoer, both mentioned earlier in this document, are among the more widely circulated on this topic.

Disciplinary Incidents in the Schools

Despite the disruptions of Covid, disciplinary incidents have not changed in major ways pre- and post-pandemic, even considering the decline in enrollment. It must be remembered that 2020 was disrupted midway through the academic year, while 2021 is simply a lost year.

The catch-all category of “other” leads in numbers and gives no idea of what they might be. “Violent acts” follows behind, though adding in “weapon” raises the stakes considerably.

ST. LOUIS PUBLIC SCHOOLS	2018		2019		2020		2021		2022	
Enrollment	20,879		19,771		19,222		18,632		17,135	
# of Incidents / % per 100 students	#	%	#	%	#	%	#	%	#	%
Total Incidents	500	2.4	494	2.5	425	2.2	25	0.1	534	3.1
Type of Offense	#	%	#	%	#	%	#	%	#	%
Alcohol	1	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Drug	54	0.3	54	0.3	48	0.2	0	0.0	107	0.6
Tobacco	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Violent Act	172	0.8	178	0.9	123	0.6	8	0.0	143	0.8
Weapon	47	0.2	44	0.2	35	0.2	0	0.0	55	0.3
Other	226	1.1	218	1.1	219	1.1	10	0.1	229	1.3
Type of Removal	#	%	#	%	#	%	#	%	#	%
In-School Suspension	27	0.1	49	0.2	31	0.2	0	0.0	17	0.1
Out of School Suspension	473	2.3	442	2.2	394	2.0	24	0.1	517	3.0

Source: Missouri Department of Elementary and Secondary Education, data as of 9/15/2023

This space intentionally left blank

Chronic Absenteeism

If disciplinary incidents show no significant changes in light of the pandemic, it may be because those most likely to be subject to discipline are simply not there to get into trouble. Chronic absenteeism is defined as missing more than 10% of school days in an academic year. The numbers for St. Louis Public Schools are alarming.

ST. LOUIS PUBLIC SCHOOLS	2015	2016	2017	2018	2019	2020	2021	2022
Total Attendance Rate	83.5%	88.3%	84.5%	80.4%	77.2%	74.7%	50.3%	46.3%
Attendance Rate Black	82.3%	87.7%	83.4%	78.3%	74.3%	72.0%	44.2%	41.0%
Attendance Rate White	87.3%	90.7%	89.3%	88.0%	88.3%	85.8%	79.5%	72.4%
Attendance Rate Female	84.2%	88.9%	84.9%	81.1%	77.7%	74.9%	52.1%	47.0%
Attendance Rate Male	82.8%	87.8%	84.2%	79.7%	76.8%	74.6%	48.5%	45.7%
Attendance Rate K-8	86.1%	90.7%	87.3%	83.6%	79.7%	77.1%	54.3%	49.5%
Attendance Rate 9-12	77.1%	82.5%	77.8%	72.6%	71.0%	68.8%	39.9%	38.4%

Source: Missouri Department of Elementary and Secondary Education, as of 9/9/2023

Data from 2020 and 2021 are shown but those years were so disruptive as to be of little value in comparisons

The numbers as compared to 2019 are astounding, and that's with 2019 already showing declines across all categories from previous years. Total attendance shows an increase in chronic absenteeism of 30.9%. For Blacks it's 33.3%. In another context, the rise of "only" 15.9% for Whites would be shocking. The rate of chronic absenteeism for K-8 surged 30.2%. High school attendance showed an escalation of 32%.

Adult Literacy

The discussions in this chapter thus far have been around educational attainment, completion of schooling, and the problems of students while they are in school. Some leave their schooling behind and move on while remaining functionally illiterate to varying degrees. Few for whom English is their first language have no reading skills at all. But many more may have trouble reading form and legal documents. Or simply don't have the ability to enjoy books written for adults.

75

Finding data on adult literacy is hard. Below is a chart showing illiteracy rates for St. Louis, Missouri, and the United States. For St. Louis the illiteracy rate is more than 1 in 10 people. The data is from 2013.

	Estimated Population over 16	Percent Lacking Literacy Skills
St. Louis	258,724	13.0%
Missouri	4,321,763	7.0%
US	219,016,209	14.6%

Source: National Center for Education Statistics, NCES - Estimates of Low Literacy, 2013

Early Childhood Education

The beneficial effect of early childhood education on later educational achievement has long been understood. This led to the kindergarten movement of the 19th century (in which St. Louis played an important role) and the Head Start program for young children from low-income families in the 1960s.

Yet according to census data, enrollment in pre-kindergarten education is quite low. Citywide, enrollment is only 1 in 4 (25.9%). A note of caution is in order for this data, however, because it has very large margins of error.

2021 data	TOTAL	0-4 age	% of pop	Pre-K #
63101	3,186	245	7.7%	3
63102	2,365	49	2.1%	0
63103	9,311	363	3.9%	28
63104	20,253	1,255	6.2%	465
63106	8,924	833	9.3%	263
63107	9,069	510	5.6%	159
63108	20,291	508	2.5%	192
63109	26,392	1,497	5.7%	440
63110	17,202	1,081	6.3%	383
63111	21,643	1,924	8.9%	369
63112	19,102	1,175	6.2%	210
63113	11,141	326	2.9%	116
63115	16,753	827	4.9%	125
63116	43,565	2,663	6.1%	977
63118	26,599	2,016	7.6%	491
63120	6,878	592	8.6%	32
63139	21,447	1,556	7.3%	298
63147	8,317	349	4.2%	46
	292,438	17,769	6.1%	4,597

Source: US Census Bureau, American Community Survey
2021 5-year estimates

Note: There are enormous margins of error with this data

Childcare

Childcare and its critical importance to the well-being of children, as well as the work lives of parents, has been a prime concern during and after the Covid pandemic. Concerns were raised about the quantity and quality of care available, the status of pay and working conditions for childcare providers, and what the impact would be on parents, especially mothers, to return to the workforce. Return to the workforce has resolved itself with labor force participation returning to pre-pandemic levels. Yet available data indicates that serious problems remain.

The number of licensed providers has crashed by more than two-thirds in St. Louis City. The situation for the State of Missouri has returned close to pre-pandemic norms.

	2019		2023	
	# Facilities	Capacity	# Facilities	Capacity
St. Louis	691	45,407	210	11,536
Missouri	3,209	171,502	2,888	168,007

Source: Missouri Department of Health & Senior Services. 2023.

The situation will get worse with the loss of federal pandemic support that ended on September 30, 2023. The funding was provided for two years during the pandemic but was not renewed. The Century Foundation, a progressive think tank, estimates that 184 centers in Missouri will close and others will reduce services, leading to the loss of care for 10,964 children and the loss of 2,932 childcare jobs.

The cost of childcare is, of course, another factor low-income parents face. Below are market rate costs tallied by the Missouri Department of Social Services in 2022.

DAYTIME RATES									
Licensed & Regulated Faith Based Facilities									
	Infant			Preschool			School Age		
	Full	Half	Part	Full	Half	Part	Full	Half	Part
Center	\$31.30	\$23.48	\$15.65	\$26.08	\$13.04	\$10.15	\$24.68	\$18.51	\$12.34
Group	No data	No data	No data	No data	No data	No data	No data	No data	No data
Family Home	\$17.50	\$13.13	\$8.75	\$14.00	\$7.00	\$6.50	\$12.44	\$9.33	\$6.22
Registered Providers									
	Infant			Preschool			School Age		
	Full	Half	Part	Full	Half	Part	Full	Half	Part
Center	\$37.70	\$28.28	\$18.85	\$29.00	\$14.50	\$14.50	\$23.20	\$17.40	\$11.60
Group	\$30.00	\$22.50	\$15.00	\$26.10	\$13.05	\$13.05	\$25.68	\$19.26	\$12.84
Family Home	\$25.00	\$18.75	\$12.50	\$20.00	\$10.00	\$9.28	\$17.77	\$13.33	\$8.89
NIGHT AND WEEKEND RATES									
Licensed & Regulated Faith Based Facilities									
	Infant			Preschool			School Age		
	Full	Half	Part	Full	Half	Part	Full	Half	Part
Center	\$36.00	\$27.00	\$18.00	\$29.99	\$15.00	\$11.68	\$18.68	\$14.01	\$9.34
Group	No data	No data	No data	No data	No data	No data	No data	No data	No data
Family Home	\$20.13	\$15.10	\$10.07	\$16.10	\$8.05	\$7.48	\$13.80	\$10.35	\$6.90
Registered Providers									
	Infant			Preschool			School Age		
	Full	Half	Part	Full	Half	Part	Full	Half	Part
Center	\$43.36	\$32.52	\$21.68	\$33.35	\$16.68	\$16.68	\$26.68	\$20.01	\$13.34
Group	\$34.50	\$25.88	\$17.25	\$30.02	\$15.01	\$15.01	\$16.92	\$12.69	\$8.46
Family Home	\$28.75	\$21.56	\$14.38	\$23.00	\$11.50	\$10.67	\$16.92	\$12.69	\$8.46

Source: Missouri Department of Social Services, Child Care Market Rate Survey. 2022

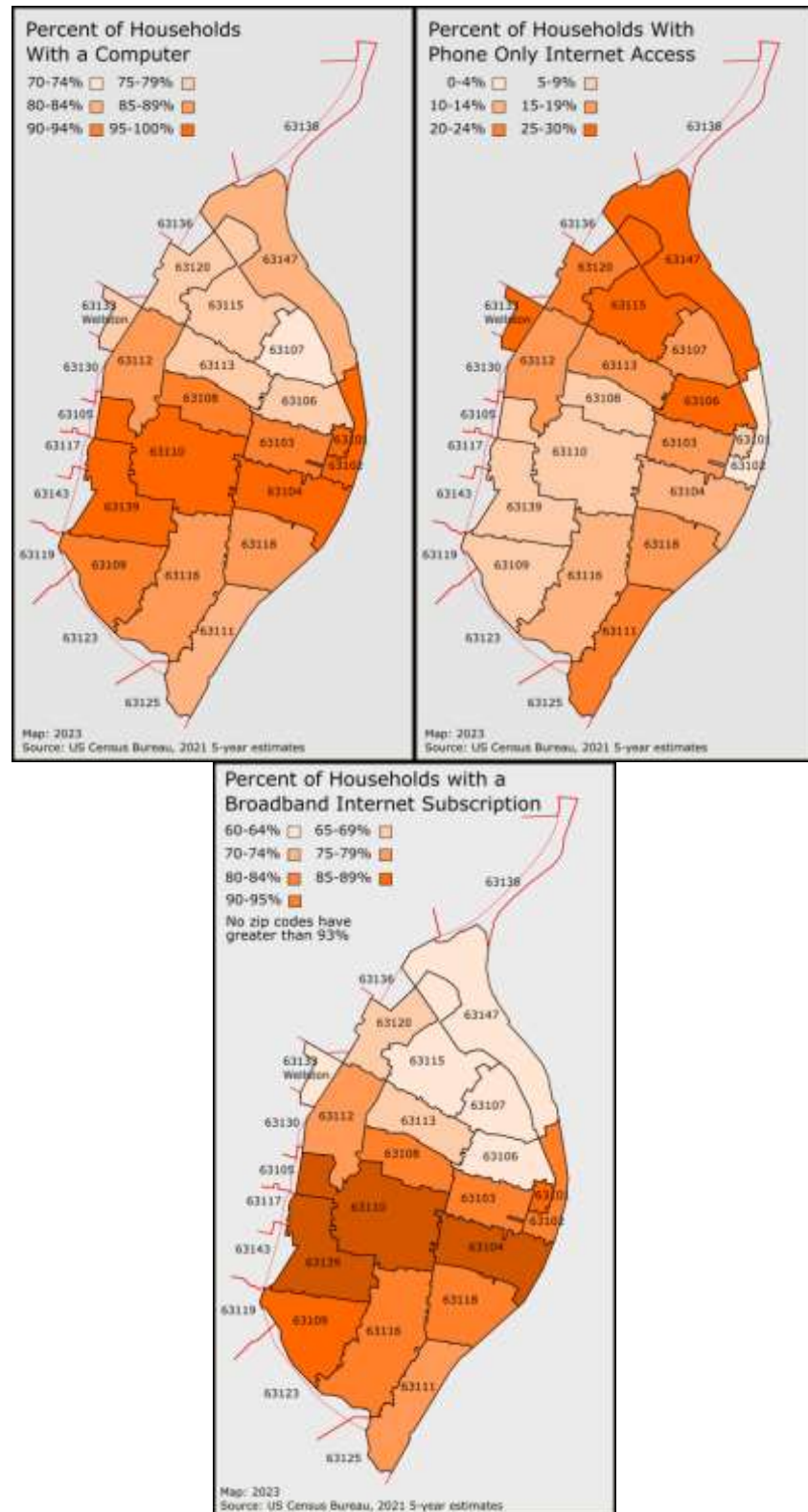
Digital Divide and Education

The term “digital divide” may refer to a number of concepts. Comprehensively, it means the inability of poor people to access and use digital technology as compared to the easier access experienced by those with higher incomes and wealth. This crosses a range of topics from digital skills to simple possession of the equipment needed to access the internet.

The table below shows by zip code those areas that have greater or lesser access. Maps that follow show this geographically. Areas with lesser access mostly track poverty, as one would expect.

2021	Pop	HH	# Computer	% Computer	Phone Only	% Phone	# Internet	% Internet
Citywide	292,438	139,736	128,092	91.7%	19,890	14.2%	119,975	85.9%
63101	3,186	2,133	2,103	98.6%	138	6.5%	1,834	86.0%
63102	2,365	1,277	1,225	95.9%	14	1.1%	1,064	83.3%
63103	9,311	5,051	4,640	91.9%	772	15.3%	4,105	81.3%
63104	20,253	9,644	9,163	95.0%	1,221	12.7%	8,767	90.9%
63106	8,924	4,008	3,040	75.8%	1,183	29.5%	2,550	63.6%
63107	9,069	3,841	2,822	73.5%	701	18.3%	2,329	60.6%
63108	20,291	11,016	10,157	92.2%	927	8.4%	9,208	83.6%
63109	26,392	14,028	12,766	91.0%	978	7.0%	12,356	88.1%
63110	17,202	8,737	8,401	96.2%	576	6.6%	7,943	90.9%
63111	21,643	8,659	7,347	84.8%	1,914	22.1%	6,732	77.7%
63112	19,102	8,859	7,695	86.9%	1,468	16.6%	6,868	77.5%
63113	11,141	4,471	3,490	78.1%	804	18.0%	3,071	68.7%
63115	16,753	6,860	5,460	79.6%	1,858	27.1%	4,337	63.2%
63116	43,565	19,618	17,423	88.8%	2,189	11.2%	16,449	83.8%
63118	26,599	11,522	10,025	87.0%	1,864	16.2%	9,305	80.8%
63120	6,878	2,506	1,994	79.6%	525	20.9%	1,667	66.5%
63139	21,447	10,570	10,205	96.5%	849	8.0%	9,797	92.7%
63147	8,317	3,504	2,847	81.3%	914	26.1%	2,160	61.6%
Wellston	1,859	762	603	79.1%	233	30.6%	435	57.1%

Source: US Census Bureau, 5-year estimates



KEY FINDINGS

1. There is a wage and wealth premium based on educational attainment although it can be limited or even eliminated by high levels of student debt.
2. The situation is especially difficult for those who take on debt to attend higher education but fail to complete the degree or program.
3. Obtaining a college degree also improves other life outcomes, such as better health, longer life, and stable relationships.
4. Enrollment in St. Louis Public Schools has steadily declined, to be expected in a city experiencing overall population loss.
5. Because of factors like increased school discipline incidents and disconnected youth who are neither in school nor employed, role models and other support from adults is perceived as a high need for youth and young adults.
6. Diagnoses of ADHD, and particularly stress, anxiety, and depression have increased.
7. Disciplinary incidents have increased significantly, with primary causes being violent acts and weapons, as well as drug-related incidents.
8. Chronic absenteeism from school has skyrocketed.
9. Affordable childcare remains a critical challenge and, with the end of enhanced subsidies, is going to get worse.
10. As with employment, access to high quality internet service is a challenge for low-income students, who need the services for their schoolwork.

PRIORITY NEEDS

1. Students need not only support to get into colleges or trade schools but support for completing the degree or program.
2. Young people need adult mentoring and guidance.
3. Parents need affordable childcare options.

[Back to Table of Contents](#)

ECONOMIC OPPORTUNITY

In the previous chapters on employment and education, the Community Needs Assessment has discussed income and wealth inequality and opportunity. To build wealth, one must also have access to services and products to do so, and the knowledge of how to use them. This chapter will cover some of those considerations.

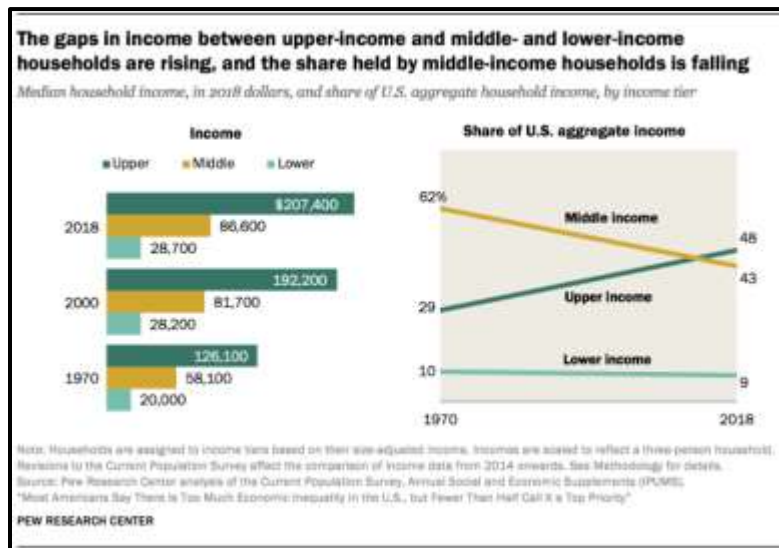
In addition, public and private institutions can also impact economic opportunities by how they develop policies and community opportunities. St. Louis has several such opportunities that will be briefly touched upon. These represent opportunities not only for PCAC's clients but for PCAC itself as it considers its operations and activities.

Who has the wealth?

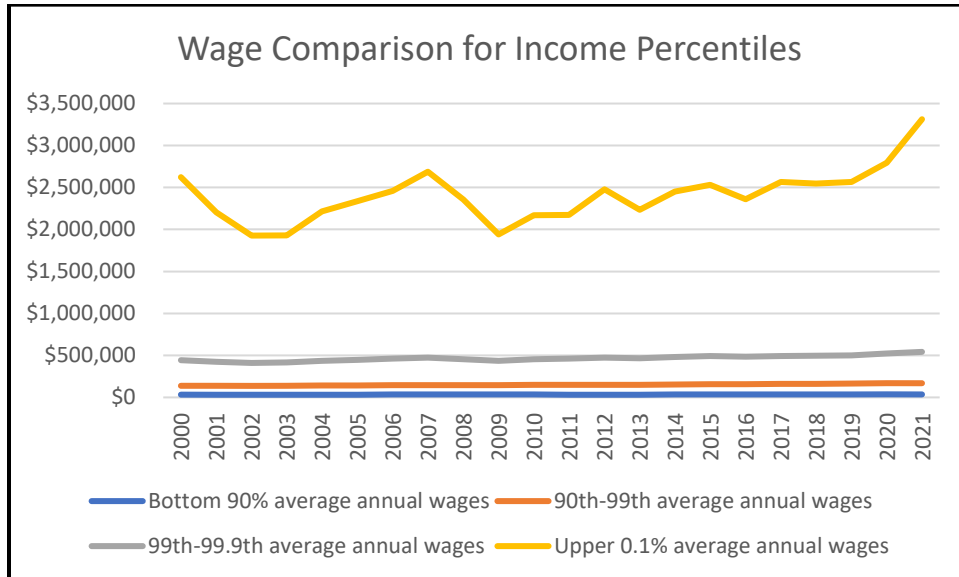
During the 2020 presidential campaign, candidate Sen. Bernie Sanders made much of a study that showed that the three most wealth Americans—Jeff Bezos, Bill Gates, and Warren Buffett—owned more than the bottom 50% of all Americans. It was a neat and easily understood representation of the extremes of wealth inequality in the US. The precise dimensions of their holdings can shift around, sometimes quite a bit, but the math still holds in 2023.

Income Inequality

It is worth revisiting the scope of income and wealth inequality to ground this chapter.

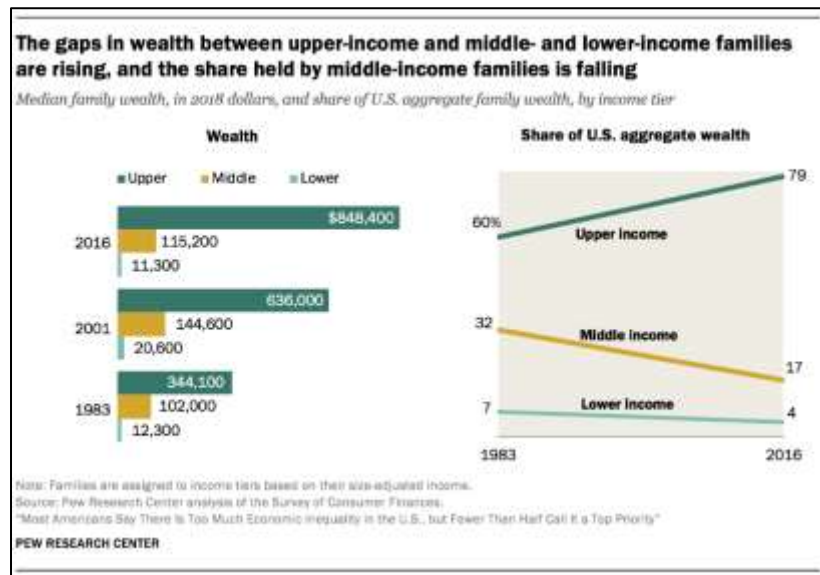


This chart appeared in an earlier chapter.

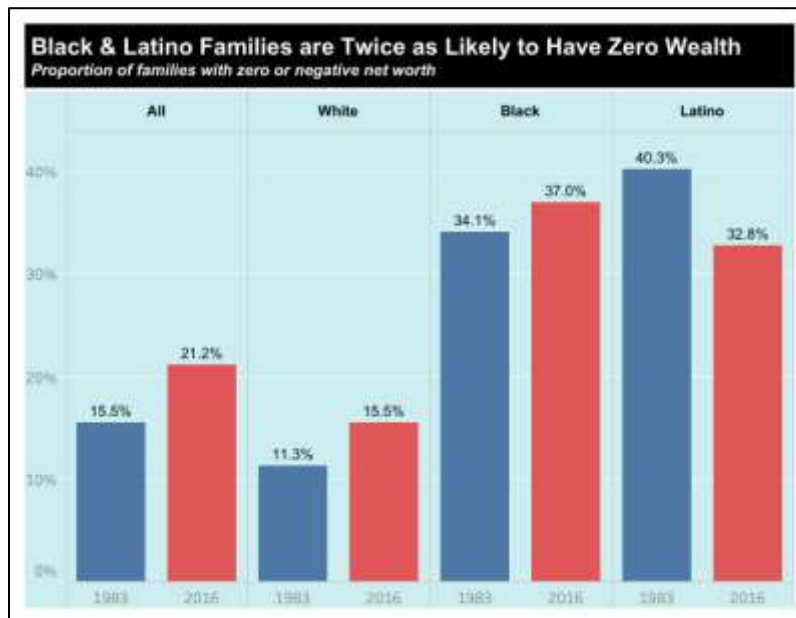


Wealth Gap

If there are income gaps and income inequality, there will also be wealth gaps and inequality. The trends are the same but even stronger.

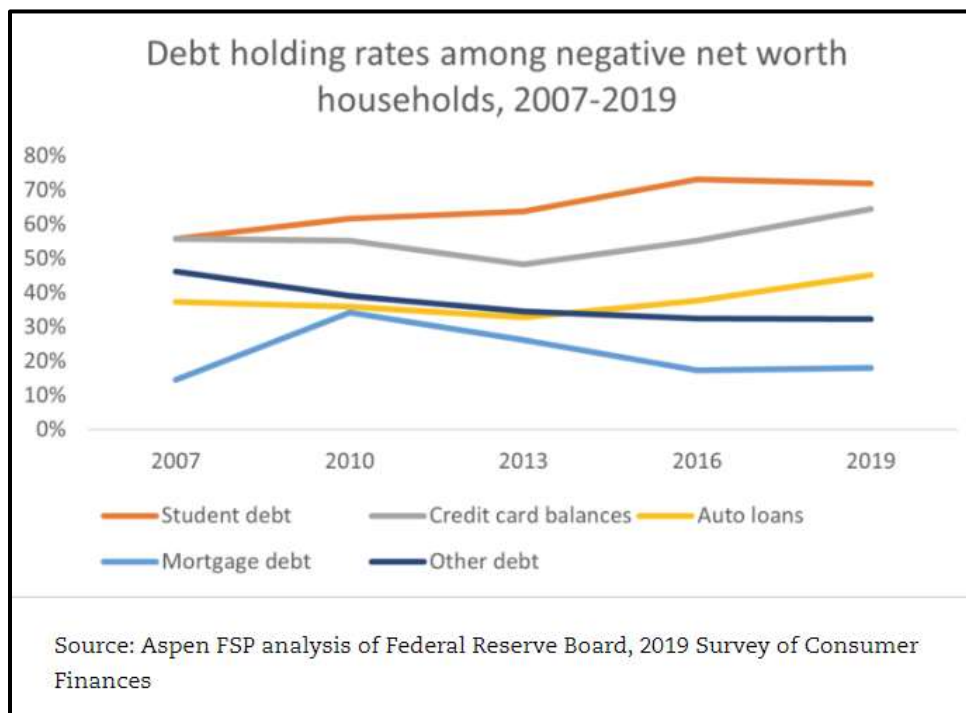


The chart below is rather stunning in illuminating how many families, by race and ethnicity, have zero or even negative wealth. Even among Whites, who fare best, 15.5% have zero or negative wealth. This is somewhat dated information from 2016.



Source: Institute for Policy Studies, 2019

Here is a look at what kind of debt is held by households with a negative net worth.



Emergency Savings

The Federal Reserve Bank of the United States conducts an annual Survey of Household Economics and Decision-making. Using the now well-known measure of whether an individual has the savings to cover an expense, it found that “18 percent said the largest expense they could cover with savings was under \$100 and an additional 14 percent said the largest expense they could cover was between \$100 and \$499.” That’s 32%, or one third, of Americans who hold so little savings.

Unbanked and Underbanked Households

One first step for building financial security is access to safe, ethical, and affordable banking services. With a history of denying loans to minorities and a simple invisibility of facilities in minority neighborhoods, there can be distrust of or lack of interest in traditional banking services. There is similar skepticism among many lower income Whites, as well. This is exacerbated by the very visible presence of predatory lenders in low-income neighborhoods. The overall impact shows up in data on the unbanked, those who don’t use traditional financial institutions for whatever reason, and the underbanked, those who may make limited use of traditional financial institutions but also use non-traditional and often predatory services.

2021 Data	St Louis MSA	Missouri	US
% Unbanked Households	4.9%	7.4%	4.5%
% Underbanked Households	9.4%	12.4%	14.1%

Source: Federal Deposit Insurance Corporation,
2021 Household Survey

The numbers for St. Louis represent a marked improvement from 2013, when the FDIC released its first results. At that time, the St. Louis metro area had an unbanked rate of 13% and an underbanked rate of 22.4%. The FDIC’s methodology has changed and it no longer releases detailed subgroup breakdowns at the local level, but intuitively it makes sense that these numbers would be concentrated among those in minority communities, as well as low-income neighborhoods of all races and ethnicities.

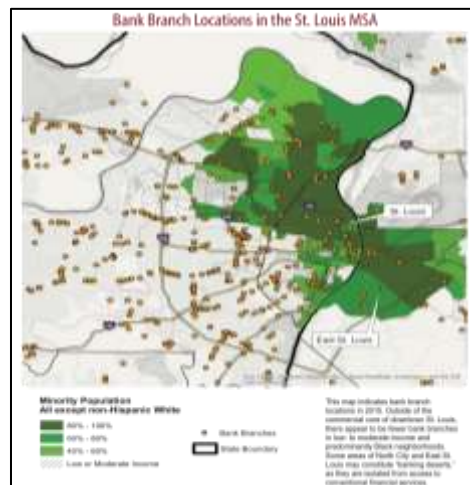
The 2013 report did include details and the St. Louis metro area showed very high levels of the unbanked and underbanked in the Black community. This spurred the formation of what has now become the St. Louis Regional Financial Empowerment Coalition, in which PCAC is an active participant.

Predatory Lending and Traditional Financial Institutions

When traditional banking services are scarce in a community or neighborhood, predatory lenders step in. Wealthy people don’t need the quick cash or emergency-but-extremely-high-interest loans that they offer. This map is dated to 2013, but its pattern is revealing and still true. At least in 2013, there were no predatory lenders in the wealthy suburbs of Clayton, Ladue, or Creve Coeur. There were and are plenty in the poorer areas of north St. Louis County and City.



In contrast, one can see the weaker presence of banking facilities in minority areas, which overlap the areas with low median household incomes. They are there to some extent in this 2015 map. Progress has been made since then in locating bank branches in underserved areas and providing financial education to those who need it.



Banking Services and Products

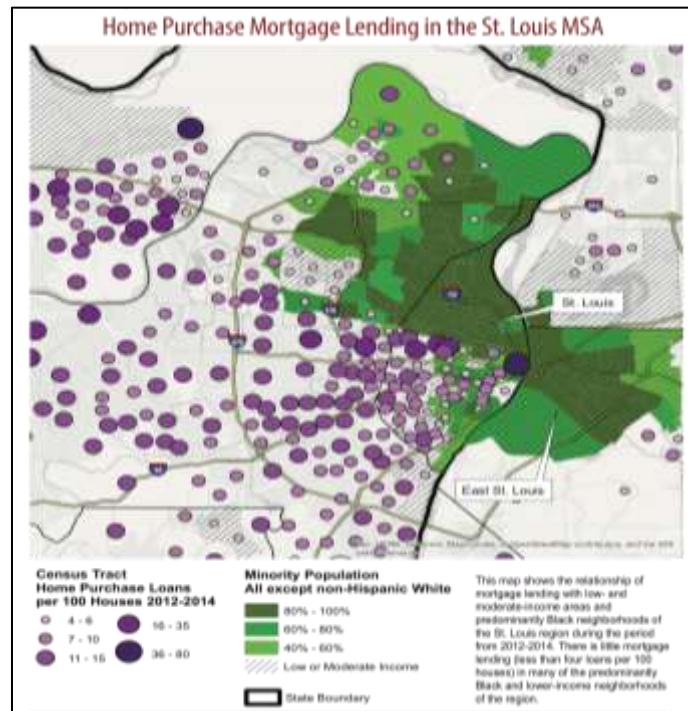
When the wealthy meet with a financial services company, they expect personal attention and, depending on just how wealthy they are, some degree of tailored services and products that were designed to meet the needs of people like them.

That degree of personalization isn't available to middle class people and certainly not to those who are low-income. Yet financial institutions have realized that they can do profitable business in communities of low- and moderate-income people.

Traditional financial institutions have a difficult history in minority communities because of past racist practices, but today they offer safe products at reasonable rates for those who seek them out. However, there are still many more predatory lenders in these neighborhoods, trapping people into a cycle of growing debt that can be difficult to break.

Mortgage Lending

Mortgage lending is the source of much antipathy toward traditional lending institutions among minorities. Owning a home is one of the surest ways to build and hold wealth in the United States. Yet banks for decades denied mortgage loans to anyone living in neighborhoods with minorities. This practice of redlining, while illegal today, still casts a deep shadow of disinvestment across whole areas of St. Louis. As this chart with data from 2014 shows, mortgage loans are still rare in these areas.



Financial Literacy and Education

Precisely because of the history of alienation from traditional financial institutions and practice, financial education is a key component of developing economic opportunities for individuals and in the community.

When asked directly, financial services and needs are rarely ranked high among PCAC clients. In the survey for this report, exactly one person chose it when asked to choose the four most important needs for they or their family.

Somehow it always pops up in other ways.

On a different question from the survey—"What are the three problems that make life most difficult for adults in this community"—48.2% chose Bad Credit or Lack of Assets. This answer was in fact the second highest ranked item.

PCAC uses a contact form on its website. The form is mostly used to contact us about food and utility assistance needs. But PCAC also lists topics for workshops and classes that might interest those using the form. Financial education classes are routinely among the most requested items.

New Economic Development

Perhaps the biggest economic development opportunity in modern St. Louis history is the new western headquarters for the National Geospatial-Intelligence Agency, currently under construction in a poverty-stricken area north of downtown. At \$1.7 billion, it is a huge catalyst for the entire city but especially for the disinvested north city. Already it is encouraging development in the nearby neighborhoods.

Taking advantage of this opportunity, the City of St. Louis announced in late 2019 the formation of the GeoFutures Initiative. It is focused on five strategic goals:

- Scale up talent and workforce development to meet geospatial industry demand
- Raise innovation capacity for advanced applications for leading industry and community development drivers
- Accelerate entrepreneurship and availability of risk capital
- Support the advancement of community-driven development in the neighborhoods north of Downtown the new NGA West campus will soon call home
- Brand and position St. Louis as a national thought leader in geospatial technology

Other large-scale community initiatives have utilized or propose using two one-time influxes of funding: the legal settlement from the loss of the NFL franchise and Covid relief legislation.

In 2022 the Board of Aldermen passed legislation using Covid recovery money to fund \$37 million in grants to businesses and non-profits north of Delmar Boulevard. There are restrictions on how the money may be used, but this is a significant new surge of money.

How St. Louis City will use its portion of the Rams NFL settlement is still up for debate at this writing. The city is still soliciting comments from the public on how the money should be used. Many of the proposals from public figures involved community economic development in poor neighborhoods.

Small Business Formation

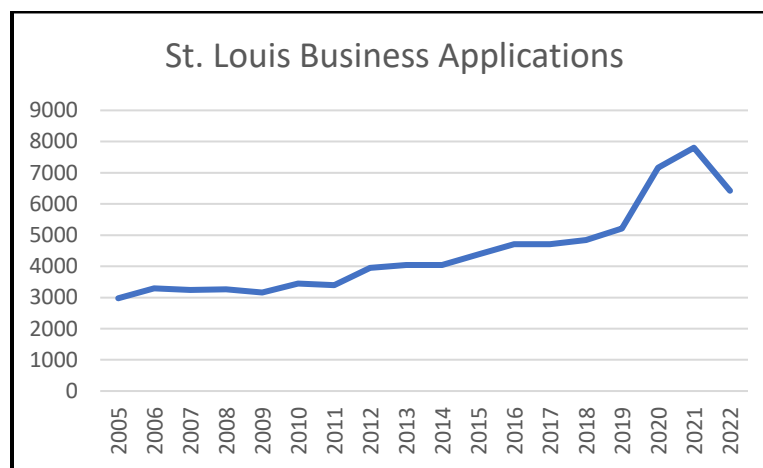
One method of advancement for those with low incomes is to start a business. Immigrants are almost stereotypically cast in this role, but cliché aside it really is an important avenue of leaving poverty behind and building economic health and stability.

St. Louis has a robust environment for small business formation, with thousands begun each year. Of course, small businesses also have high failure rates. Still, those inclined to start a business often have it within themselves to pick up the pieces and try again.

Business applications in the city were increasing for the last 15 years, but took off during the epidemic, as one might expect in a situation where so many had lost jobs, either temporarily or permanently. Applications declined in 2022 but still remained well above pre-pandemic levels, as seen in the table and chart on the following page.

St. Louis Business Applications				
2005	2975		2014	4043
2006	3289		2015	4384
2007	3243		2016	4712
2008	3267		2017	4712
2009	3155		2018	4844
2010	3447		2019	5213
2011	3395		2020	7165
2012	3951		2021	7803
2013	4038		2022	6422

Source: US Census Bureau, Economic Indicators



KEY FINDINGS

1. Many households have zero and negative net worth, largely driven by debt loads.
2. Although much improved, there is still a percentage of low-income households in St. Louis who are unbanked or underbanked, that is, they have no or very weak relationships with trustworthy financial institutions.
3. Predatory lenders have a solid presence in low-income neighborhoods.
4. Financial education and support are highly desired services for those with low incomes.
5. There is a growing ecosystem of new investments in several areas of north St. Louis, which has seen community deterioration because of a historic pattern of new investment.

PRIORITY NEEDS

1. Low-income people need help dealing with and getting out of debt.
2. Low-income people desire and are in need of financial education.
3. PCAC needs a strategy to engage the growing ecosystem of investment in north St. Louis and poor neighborhoods in south city.

[Back to Table of Contents](#)

HOUSING

Safe, affordable, and adequate housing is a primary need. It is among the top three requests for emergency services for PCAC, along with food and utility bill assistance. Historically, it is also quite difficult to identify resources to help, whether to keep someone in their current home or to find a new home.

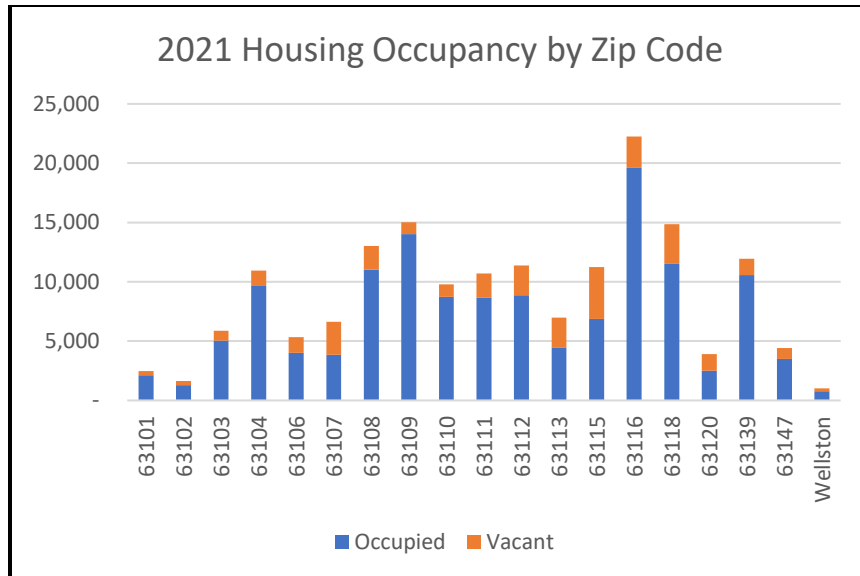
Housing Overview for St. Louis and Wellston

Available housing varies considerably in the various zip code areas of St. Louis and Wellston. This is in large part but not only a reflection of disinvestment in north city neighborhoods. Other factors include, for example, patterns of industrial and commercial zoning.

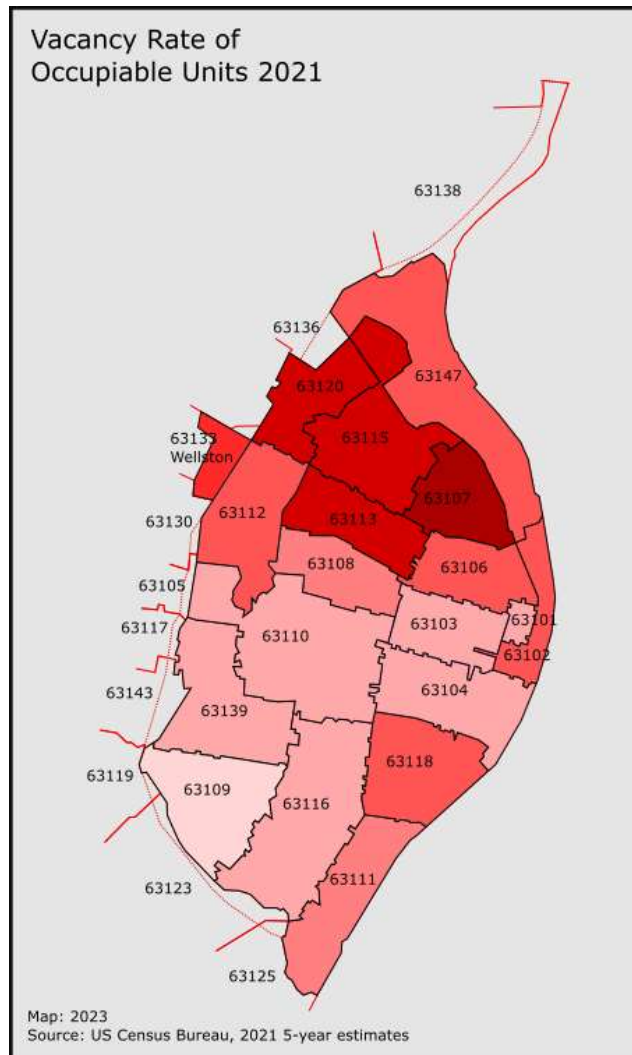
The data below is for housing deemed safe for occupation and does not include derelict buildings in its calculations for vacancy. As can be seen in the table and following chart, the ratios for occupied/vacant and own/rent vary quite a bit between zip codes. The map on the next page shows that in fact the highest vacancy rates are all in north St. Louis zip codes and Wellston.

GENERAL HOUSING PROFILE 2021						
	Total Units	Occupied	Vacant	Vacancy Rate	Owner Occupied	Rent
63101	2,470	2,133	337	13.6%	662	1,458
63102	1,626	1,277	349	21.5%	45	1,232
63103	5,878	5,051	827	14.1%	824	4,170
63104	10,956	9,644	1,312	12.0%	4,290	5,218
63106	5,335	4,008	1,327	24.9%	532	3,319
63107	6,618	3,841	2,777	42.0%	1,825	1,876
63108	13,016	11,016	2,000	15.4%	3,130	7,784
63109	15,032	14,028	1,004	6.7%	8,737	5,228
63110	9,780	8,737	1,043	10.7%	3,638	5,005
63111	10,693	8,659	2,034	19.0%	3,420	5,138
63112	11,382	8,859	2,523	22.2%	3,250	5,418
63113	6,993	4,471	2,522	36.1%	2,293	1,812
63115	11,231	6,860	4,371	38.9%	2,897	3,711
63116	22,252	19,618	2,634	11.8%	10,693	8,699
63118	14,851	11,522	3,329	22.4%	4,515	6,744
63120	3,900	2,506	1,394	35.7%	1,154	1,248
63139	11,942	10,570	1,372	11.5%	6,529	4,005
63147	4,404	3,504	900	20.4%	1,781	1,597
Wellston	1,021	762	259	25.4%	350	350

US Census Bureau, ACS, 5-year estimates 2021

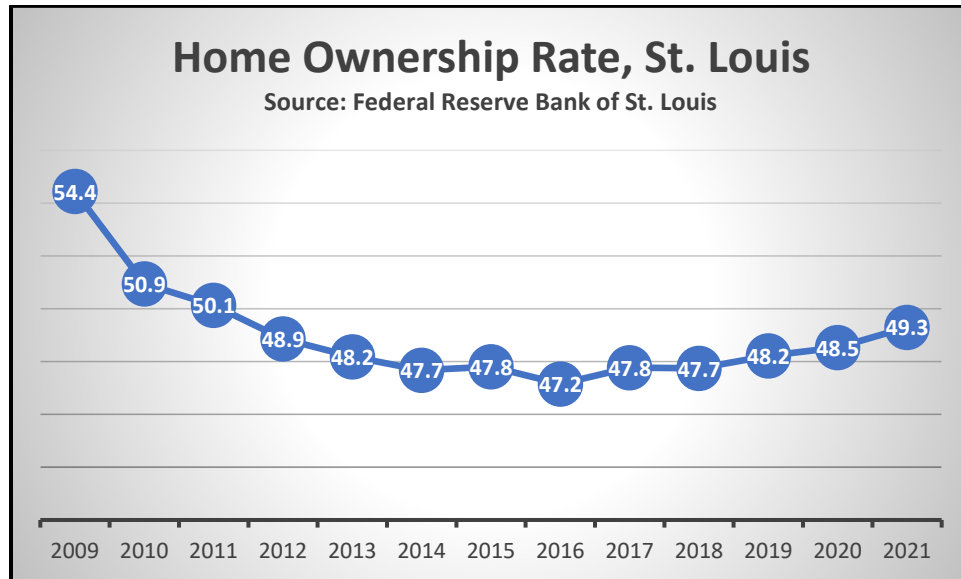


US Census Bureau, ACS, 5-year estimates 2021



Home Ownership Rate

Home ownership in St. Louis took a precipitous decline in the wake of the Great Recession and the following years, however it has been making an incremental recovery since 2016.

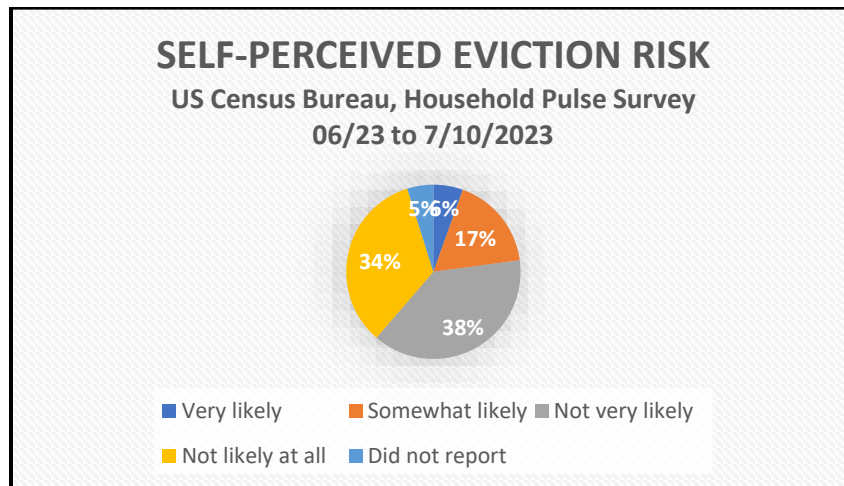
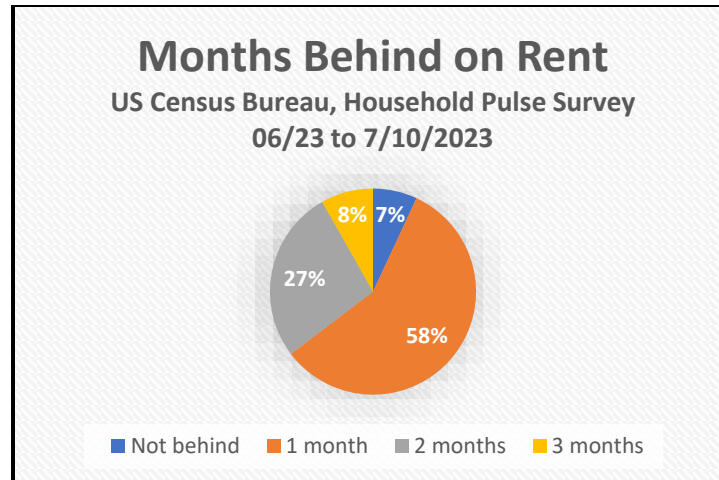


Rent Delinquency

Like many other parts of life, housing was disrupted by the Covid pandemic. Housing for low-income people is always vulnerable to disruption because of the inherent precariousness of their financial situation. Those in fear of eviction often received some relief due to eviction moratoria during Covid, all of which have now expired.

The US Census Bureau began doing a Household Pulse Survey during the pandemic. Each survey covers a two-week period and explores a wide variety of issues and concerns, including housing. When looking at the data below it is important to remember that the survey is for the general population, not low-income people. To the extent that problems such as rent payment delinquency emerge, it is only logical that they will be worse for the poor.

The charts are for Missouri data. Numbers are not available for St. Louis specifically. Participants reported their risk of eviction in the next two months at lower levels than their multi-months delinquency might imply. Still, even for the general population, this shows a large problem with housing insecurity based on delinquency alone.



As mentioned above, rental assistance is among the three most requested emergency services requested of PCAC. Unfortunately, funding for direct rental assistance is hard to come by. In interviews with employees at St. Patrick's Center, Catholic Charities of St. Louis, and God In Action Community Development Corporation, all agencies that deal heavily with homelessness, steady reliable funding to keep people in their homes remains a primary challenge.

PCAC itself has only very rarely had funding for direct rental assistance through the Missouri Housing Development Commission and when it received supplemental CSBG funding through the CARES Act during the pandemic.

PCAC was unable to locate credible data on mortgage foreclosures or properties seized for taxes. There are plenty of website listing foreclosed properties but not data on the problem. Only a site called fortunebuilders.com provided data. It said that St. Louis had a 1.5% foreclosure rate in 2021, while the rate nationally was 0.7%. The Sheriff's office of St. Louis holds property sales five times a year for seized homes. The latest listing included 45 properties.

Housing Cost Burden

It is a commonly accepted measure of financial well-being that people should not be spending more than 30% of their income on housing. Given the high cost of housing, this can be a difficult measure to meet even for those who are moderately well-off. For renters, only two zip codes in St. Louis scoot in under the 30% line. The picture for mortgages is far more mixed.

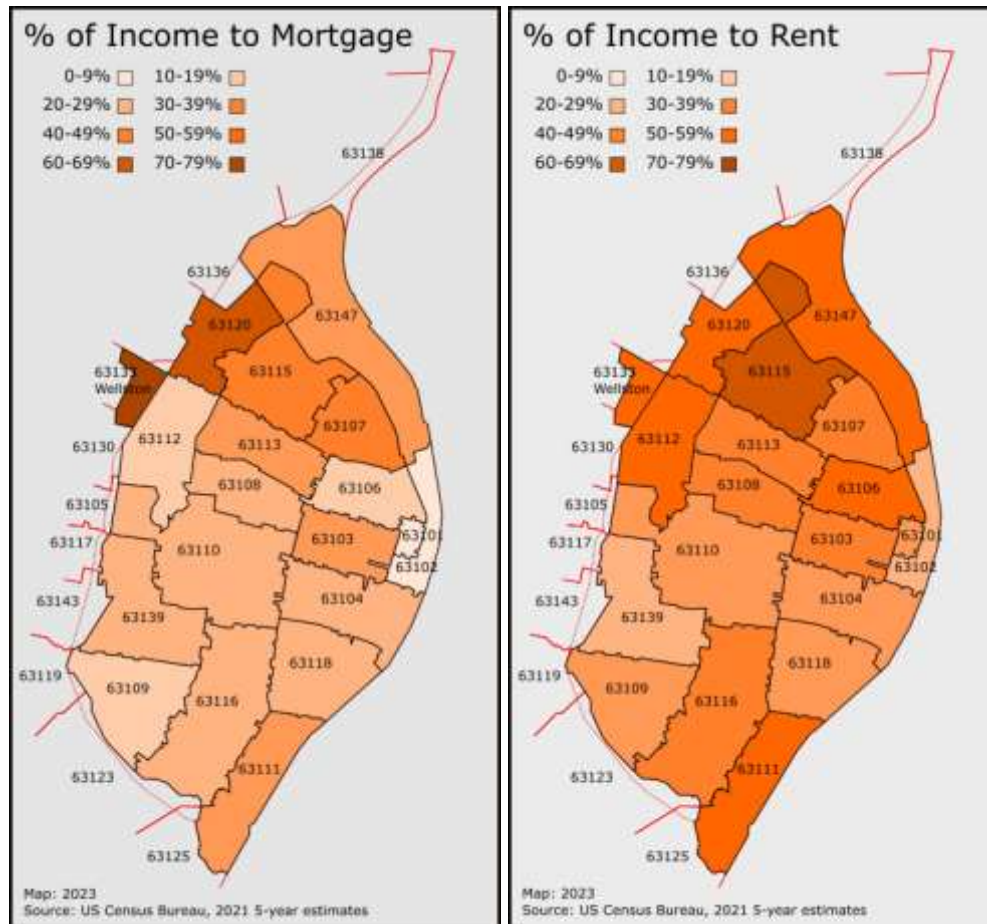
Below are tables showing relevant data for renters and homeowners. The following maps show how this plays out by zip code geography.

2021 Data	Total Owned Units	Mortgage >30% household income	Mortgage >30% household income
	Mortgage	Total	Percent
63101	575	10	1.7%
63102	8	0	0.0%
63103	535	168	31.4%
63104	3,225	690	21.4%
63106	296	58	19.6%
63107	586	269	45.9%
63108	1,817	486	26.7%
63109	5,811	971	16.7%
63110	2,676	598	22.3%
63111	2,116	682	32.2%
63112	1,720	309	18.0%
63113	867	284	32.8%
63115	1,119	549	49.1%
63116	7,230	1,458	20.2%
63118	3,093	623	20.1%
63120	328	226	68.9%
63139	4,872	1,021	21.0%
63147	1,066	423	39.7%
STL City	40,908	9,716	23.8%
Wellston	66	51	77.3%
STL Co	184,310	41,914	22.7%
Missouri	1,032,680	222,326	21.5%

Source: US Census Bureau, 5-year estimate, 2021

2021 Data	Total Occupied Rental Units	Rent >30% household income	Rent >30% household income
		Total	Percent
63101	1,458	565	38.8%
63102	1,232	335	27.2%
63103	4,170	1,724	41.3%
63104	5,218	1,865	35.7%
63106	3,436	2,037	59.3%
63107	1,876	894	47.7%
63108	7,784	3,679	47.3%
63109	5,228	1,988	38.0%
63110	5,005	1,813	36.2%
63111	5,138	2,932	57.1%
63112	5,418	2,804	51.8%
63113	1,812	889	49.1%
63115	3,711	2,398	64.6%
63116	8,699	3,880	44.6%
63118	6,744	2,577	38.2%
63120	1,248	706	56.6%
63139	4,005	1,102	27.5%
63147	1,597	942	59.0%
STL City	73,297	32,121	43.8%
Wellston	335	185	55.2%
STL Co	114,738	56,360	49.1%
Missouri	724,744	324,860	44.8%

Source: US Census Bureau, 5-year estimate



Wages and Fair Market Rent

Even people who are employed won't be able to manage their housing costs if they don't earn sufficient income to make the payments. Below is a table showing the hourly wage needed to afford various sizes of rental housing. It is notable that the Missouri minimum wage of \$12 / hour is insufficient even for the smallest unit.

2023 Data	Average Renter Hourly Wage	Hourly Wage 0 Bedrooms	Hourly Wage 1 Bedrooms	Hourly Wage 2 Bedrooms	Hourly Wage 3 Bedrooms	Hourly Wage 4 Bedrooms
St. Louis	\$25.29	\$13.25	\$14.33	\$18.21	\$23.65	\$27.87
Missouri	\$17.83	\$12.41	\$13.58	\$16.94	\$22.45	\$25.91

Source: National Low Income Housing Coalition, 2023

Fair market rent is a standard established and determined by the US Department of Housing and Urban Development to assist it in managing various housing programs, such as the Housing Choice Voucher Program, known also as Section 8. It is an estimate of the overall rental rate that includes the base rent, as well as any essential utilities the tenant would be responsible for paying, such as gas or electricity. It does not include "non-essential" utilities such as telephone, cable, or internet.

2023 Data	Fair Market Rent (Monthly)				
	0 Bedrooms	1 Bedrooms	2 Bedrooms	3 Bedrooms	4 Bedrooms
St. Louis	\$748	\$795	\$999	\$1,294	\$1,512
Missouri	\$604	\$645	\$820	\$1,080	\$1,248

Source: National Low Income Housing Coalition, 2023

According to Zillow Rental Manager, median rent in the St. Louis metropolitan area in Missouri is \$1,150, while the national median is \$2,050. Compared nationally, St. Louis remains a much more affordable housing market. The median is nonetheless much higher than Fair Market Rent for most apartments.

Public Housing / Housing Choice Voucher Program (Section 8)

The St. Louis Housing Authority (SLHA) is the lead agency for St. Louis in providing government assisted housing opportunities for those with low incomes. It manages 22 housing complexes throughout the city. Some of these are for the general population while some are targeted to specific groups such as seniors.

In addition, the SLHA runs the Housing Choice Voucher program, known to most as Section 8 housing. To be blunt, Section 8 housing has a very bad reputation. The housing involved has been stereotyped as poor-quality with inadequate maintenance and little screening of tenants for potential problems. Fairly or not, property owners who accept vouchers are seen by many as bringing crime and other problems into neighborhoods. That criticism is seen by proponents of the program as veiled racism.

As of September 2023, the SLHA confirmed it had issued 320 vouchers in the last 12 months, had 1188 vouchers available for applicants who pass vetting, and a waiting list of 4697 applicants.

Mortgage Costs

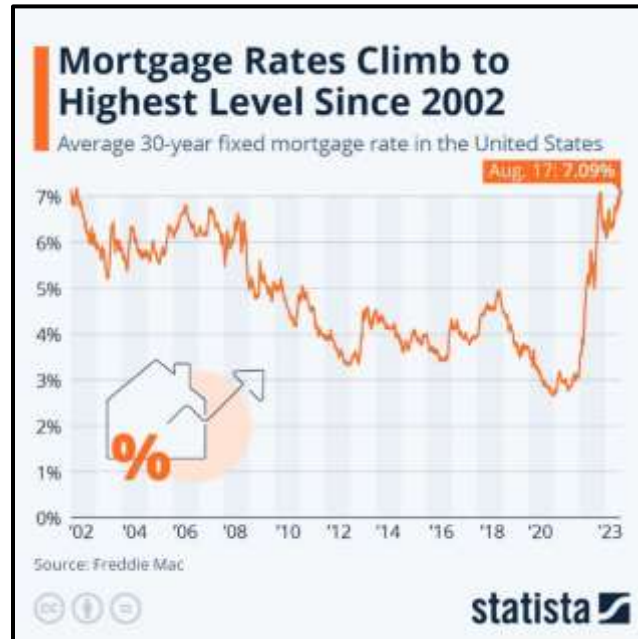
PCAC could not locate a good equivalent of the above tables that applied to mortgages or home ownership. However, the US Census Bureau does provide number on the amount of monthly home ownership costs, although they do not reference whether they are fair or make any correlations with income or wages.

2021	Median Home Value	Median Monthly Cost, Mortgage	Median Monthly Cost, no Mortgage
STL City	\$190,400	\$1,397	\$519
Wellston	No data	\$922	No data
STL Co	\$264,300	\$1,563	\$626
Missouri	\$221,200	\$1,377	\$494

Source: US Census Bureau, 5-year estimates

According to the US Census Bureau, the median mortgage in St. Louis City for 2022 was \$214,400.

Also relevant to those hoping to buy a home, at whatever income level, is the rise in mortgage interest rates to heights that haven't been seen in 20 years.



Ownership Models for Low Income People

In a vaguely defined American narrative, “getting a home” and “getting an education” are primary markers of a successful life. By definition, Community Action Agencies like PCAC deal with the lowest echelon of poverty. It might seem fair to ask the value of looking to home ownership for our clients when what usually brings them to our doorstep is the inability to buy sufficient food, pay their utility bill, or afford their rent.

Yes, home ownership for low-income and even moderate-income people can seem a daunting or impossible goal. There are additional barriers beyond the monthly cost of the mortgage. Various and expensive upfront payments that need to be paid all at once are an especially difficult challenge. Problems with credit ratings because of past financial crises is another. Even when low-income families can manage to buy a less expensive home, which may well mean that it needs work, the value of the home makes it an additional challenge—and another expense—to do home maintenance or improvement, much less to get a loan for any major work required.

Habitat for Humanity is renowned for their family-based program of building affordable homes and including the prospective owner in the effort through “sweat equity”. However, community-based solutions that focus on overcoming system barriers provide widespread and effective help for those seeking to buy a home.

One model is to negotiate with lending institutions to provide mortgage products and related services such as home improvement loans that are targeted to lower income buyers. This usually consists of help and forgivable assistance with the high upfront costs associated with buying a home. Through its participation in regional collaboratives, PCAC has been instrumental in developing these products in St. Louis.

Another model being developed and utilized in St. Louis with support from PCAC is the concept of greenlining, a direct contrast to the now illegal practice of redlining, which meant defined geographic areas where lenders would refuse loans. Greenlining reverses this by identifying areas in need of community-level support and are good prospects for reversing disinvestment and neighborhood decline, then targeting these areas with support and resources, both public and private.

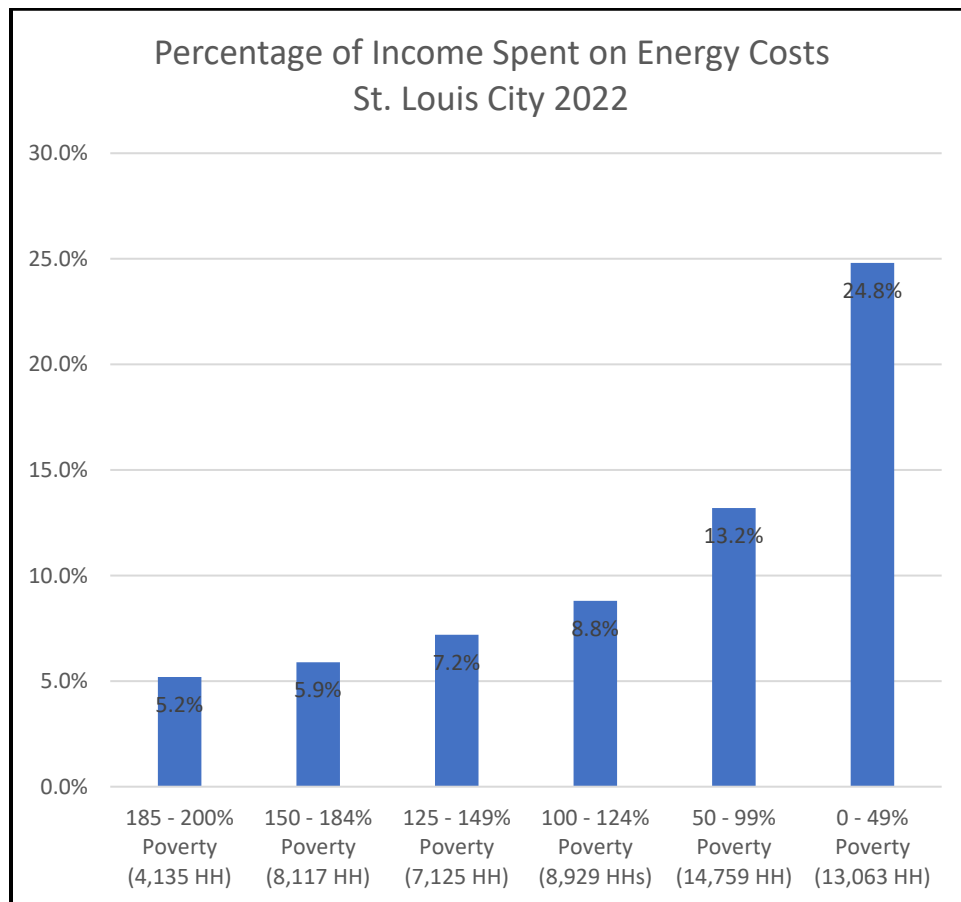
Low Income Housing Tax Credit

When it comes to building new or renovating existing housing targeted to low- and moderate-income renters, a key and sometimes the only encouragement has been the Low Income Housing Tax Credit. It has been an important component of developing affordable rental housing. LIHTC is a dollar-for-dollar tax credit for affordable housing investments and gives incentives for the utilization of private equity in the development of affordable housing aimed at low-income Americans. It is often used in mixed income developments that include units reserved for low-income renters.

Home Energy Burden

Utilities of various sorts—electricity, natural gas, water, sewer, internet—are a major cost for any household but can be especially challenging for those in poverty. Energy costs are the largest share of these costs, known as the energy burden.

The chart below shows the steep curve of high need for those with low incomes. The number of households for each category is included.



In St. Louis, the burden of energy bills has also been dealt with at the community level. A Missouri statewide collaborative exists to negotiate with utility companies when they apply to the state for rate increases and must face public hearings. This is an opportunity for those with low incomes to testify about their needs and advocates have been extremely effective in negotiating the creation of utility-based support for assistance. The programs include Dollar More, Dollar Help, Keeping Current, Keeping Cool, and Clean Slate. All were created through the work of advocates. PCAC has been an essential part of this effort. With each rate case, negotiations are held to improve existing programs, develop new ones, and deal with such issues as the base rate that all utility users must pay regardless of service use.

Residents of St. Louis are now facing large rate increases for both water and sewer services. Using a water main break that shut down I-64 as a backdrop, the Board of Alderman quickly passed a rate increase of over 44% in June that will phase in over one year. The first increase occurred July 1. Few doubted that some sort of increase was needed because the Board had shunned dealing with rates at all for over a decade. However, there was little transparency about how the actual amount of the increase was decided and the board moved so fast that ratepayer advocates were unable to engage in the process.

Meanwhile, the Metropolitan Sewer District has proposed yearly increases from fiscal year 2025 (which begins in October 2024) through fiscal year 2029 of an average 7.2%, for a total increase of 28.8%.

Substandard Housing

Perhaps the best measure of substandard housing is the condition of the buildings in which people live. Information on this is not easily measured or available.

Because of both increased housing costs and the forced living conditions that emerged throughout the Covid pandemic, overcrowded housing is another concern about living conditions, though it has little to do with the physical condition of the housing itself.

St. Louis has seen an increase in overcrowded housing. This table includes data for 2021, which was in the middle of the pandemic. Pandemic caused overcrowding may well have eased since 2021. However, increased housing costs, particularly mortgage interest rates, may continue to keep families from moving into homes that are a better fit for their family size.

	Occupied Housing Units 2018	Overcrowded Housing Units 2018	Percent Overcrowded 2018	Occupied Housing Units 2021	Overcrowded Housing Units 2021	Percent Overcrowded 2021
St. Louis	71,660	2,440	3.40%	72,911	2,998	4.11%
Missouri	2,017,917	41,205	2.04%	2,007,699	43,327	2.16%

Source: US Census Bureau, 5-year estimates

Lead in Housing

The typical discussion of lead poisoning is about the blood levels in children. That aspect of the issue is covered in the Health chapter.

But the lead that does the poisoning has to come from somewhere. In older cities like St. Louis the foremost source is residual lead paint in houses built before 1980. Legislation banning lead paint was passed through Congress in 1979.

According to the US Census Bureau, 83.1% (2022 data) of occupied St. Louis dwellings were built before 1980. Not all of these have lead paint problems. Lead mitigation is common whenever a home changes owners. But with so many homes built before 1980, the problem remains.

Homelessness

The issue of homelessness ebbs and flows in the attentions of the public and politics. Discussions range from zoning and general housing scarcity to drugs and mental illness to the practical matter of separation from a spouse or a pet in shelters.

St. Louis does not experience the huge problems currently occurring in other places, particularly in coastal states. But this may simply be a matter of scale. In the recent controversy over a homeless encampment on the grounds of City Hall, the familiar issues of mental illness, open drug use, public urination and defecation, violence, and panhandling were all brought forth.

Homelessness at whatever scale is a stubborn problem. A small percentage of individuals, due to personality characteristics, simply don't want to be housed. A larger share of the problem, though, is the scarcity of resources to deal with mental illness and drug addiction, which also entails sharply diverging views on how to deal with the illness and addiction. Another factor is escape from abusive situations with a perception of no place to go, mostly seen for women and youth.

	Overall Homeless	Sheltered Homeless	Unsheltered Homeless	Homeless Individuals	People in Families	Chronically Homeless	Homeless Veterans	Alone Youth Under 25
2014	1,354	1,258	96	780	574	202	99	No data
2015	1,312	1,200	112	558	754	110	138	68
2016	1,248	1,150	98	788	460	168	140	108
2017	1,336	1,194	142	821	515	151	169	77
2018	949	852	97	619	330	95	136	54
2019	1,031	978	53	746	285	191	141	46
2020	1,260	1,062	198	837	423	326	143	68
2021	997	838	159	573	265	143	125	49
2022	1,147	1,048	99	865	282	263	123	73

Source: US Dept of Housing and Urban Development, Point In Time Counts by Continuums of Care, 2007-2022

Derelict Properties

Although not alone in this among large American cities, St. Louis has a huge problem with derelict properties. This not only harms the economic well-being of the city but can exacerbate crime and create a feeling of fear among residents. Almost 60% of survey respondents said safety was a concern in their neighborhood, while focus group respondents spoke of the hopelessness that can come from seeing vacant and derelict properties all around you.

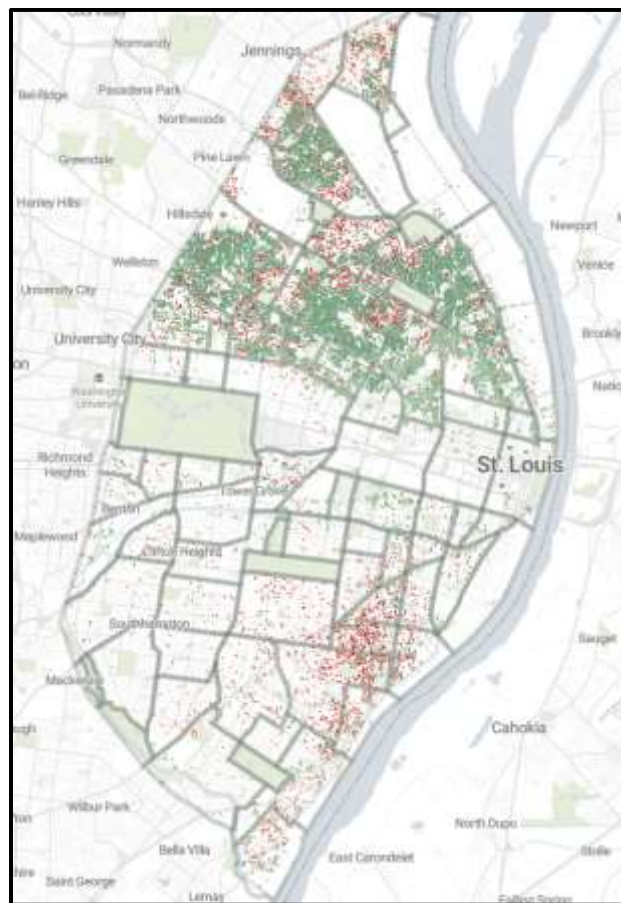
Dealing with these properties is an important part of reviving neighborhoods, reducing crime, and providing better safety for citizens. Both the city government and the St. Louis Vacancy Collaborative, a partnership of non-profits and other private entities, are trying to deal with these issues. The Vacancy Collaborative has not only been active in dealing with improvements on the ground but has been

energetic at the policy level with local, state, and federal governments. The Collaborative emerged from the successful effort to pass Proposition NS, on the city ballot in 2017, that allowed the city a 1 cent raise in property taxes and to sell bonds for the funding of efforts to deal with abandoned properties.

		ABANDONED PROPERTIES				
		VACANT BUILDINGS				
Total	Public Ownership	Private Ownership	Residential Total	Single Family	Multi Family	Commercial Total
8,740	1,396	7,344	8,028	5,072	2,956	600
		VACANT LOTS				
		Vacant Lots	Public Ownership	Private Ownership		
		15,586	8,610	6,976		

Source: St. Louis Vacancy Collaborative, 2023

Here is a map showing derelict properties and lots. Red dots represent buildings, while green ones represent lots. The number of vacant lots in north city stands above and beyond vacant buildings.



KEY FINDINGS

1. Neighborhoods in north St. Louis have high rates of vacancy for housing deemed safe for occupation (i.e., not derelict properties).
2. Home ownership in St. Louis fell below 50% during the Great Recession and continued to fall for several years. It has risen since 2016 but still remains below 50%.
3. Falling behind on rent continues to be a significant problem for low-income St. Louisans, yet funding to help with the problems can be scarce.
4. Huge numbers of low-income renters pay more than 30% of their monthly income for housing.
5. Someone working full-time at minimum wage cannot afford fair wage rent for any size apartment in St. Louis.
6. The St. Louis Housing Authority, the largest provider of low-income housing and which handles the Housing Choice Vouchers program, has a waiting list of 4697 applicants as of September 2023, had only given out 320 vouchers in the last 12 months, and only has 1188 available vouchers for those it is vetting for receipt of the vouchers.
7. Homeownership may be out of reach for most potential PCAC clients. However, there are programs to help those with low incomes purchase a home.
8. St. Louis does not experience homelessness at the level of some other US cities, yet the problems and controversies familiar in those other cities also occur here.
9. Derelict properties are a serious problem through north St. Louis, as well as on the eastern side of south St. Louis. Vacant lots are also a major problem in north St. Louis.

PRIORITY NEEDS

1. Low-income renters need support to stay housed, including more funding to help when they fall behind on their rent.
2. The community needs better solutions to help with the homeless population.
3. Neighborhoods need planning and support for dealing with derelict properties.

[Back to Table of Contents](#)

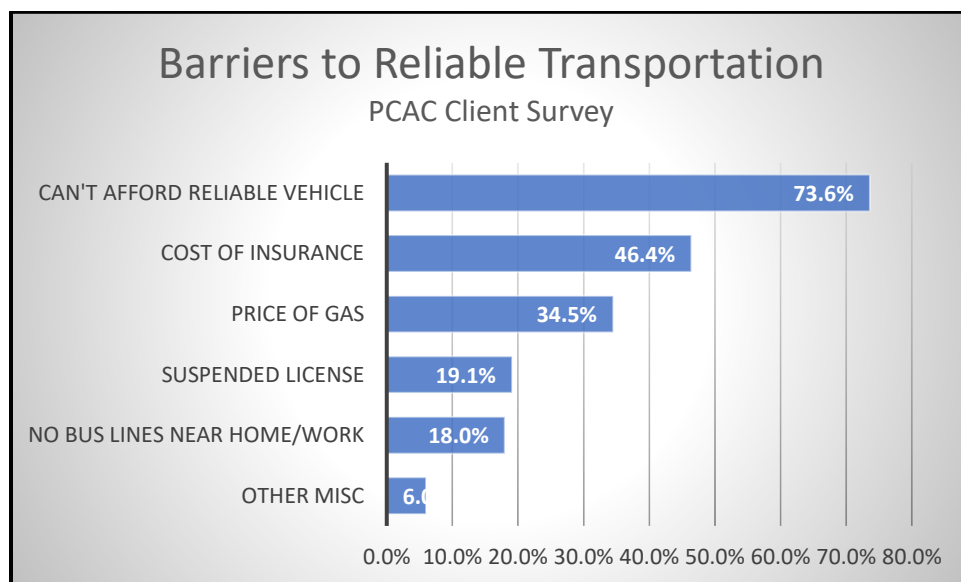
TRANSPORTATION

Transportation can be a vexing problem for social services organizations like PCAC. It is the second largest personal expense, after only housing. For most people, the two take up more than 50% of their income. A variety of logistical and resource availability problems mean that the organizations often have little help to offer those struggling with the two needs.

Barriers to Reliable Transportation

Cost as a barrier to reliable transportation showed up in both PCAC's surveys and various focus groups.

The relevant survey question was: What are the TWO MAIN barriers to reliable transportation IN YOUR COMMUNITY?



Respondents clearly identified acquisition and maintenance of a personal vehicle as the foremost barrier to reliable transportation, with cost of operation secondary to simply having a functional vehicle.

Cost Burden of Transportation

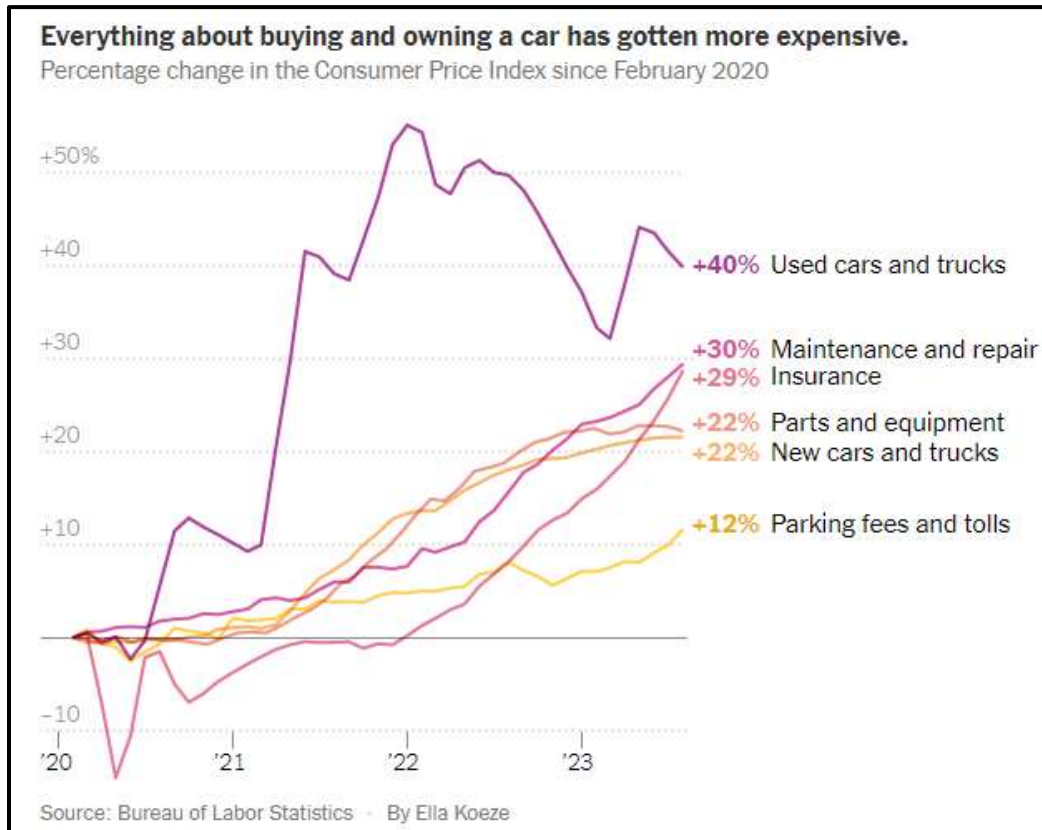
The Housing and Transportation Affordability Index (HTAI), maintained by the Center for Neighborhood Technology, is a well-regarded source for basic information on affordability of these factors, used by such institutions as the Federal Reserve Bank of Atlanta and the Federal Reserve Bank of St. Louis.

Below is a table of transportation as a percentage of household spending based on the HTAI. It is important to note that this percentage is figured for a typical household in the area covered. At the bottom of the chart is the median cost of transportation annually. This figure isn't likely to change too much for households of various incomes. While \$11,000 is "only" about 17% of annual spending for the typical household, it is worth noting that for a single person at 125% of poverty, annual income would be \$18,225, while for a family of four it would be around \$37,500. This would make transportation 60% of the single person's annual budget and 30% for the family of four.

Transportation as % of Expenses			
Overall % and Median Cost			
Wellston	17%	St. Louis	17%
Average Cost	\$11,009	Average Cost	\$10,860

Source: Center for Neighborhood Technology, Housing and Transportation Affordability Index

The New York Times published an article in early October on the increasing cost of owning a car, using data from the Bureau of Labor Statistics to show the levels of inflation for various aspects of ownership.



Commuting to Employment

For a person with low income, the most important value of a reliable vehicle is the ability to get to work. Travel time translates into fuel usage and the cost of operating the car.

AVERAGE TRAVEL TIME TO WORK			
STL City	Wellston	STL County	Missouri
22.6 min	21.1 min	23.1 min	23.7 min

Source: Census Bureau, 2022 data 1-year estimates

Public Transportation

If a worker can't afford a reliable vehicle, in a city like St. Louis the logical step is to turn to public transportation. And they do.

While 5.8% of the St. Louis general public uses public transportation, 13.1% of those below the 150% poverty level use it. Why that figure isn't even higher is explored beneath the table.

TRANSPORTATION USE FOR WORK BY TYPE									
2022 Data	Workers 16+	Car Alone		Carpool		Public Transit		Work from Home	
		#	%	#	%	#	%	#	%
Wellston	807	650	80.5%	12	1.5%	109	13.5%	18	2.2%
St. Louis City	151,155	95,983	63.5%	10,127	6.7%	8,767	5.8%	26,603	17.6%
St. Louis County	485,699	352,132	72.5%	26,713	5.5%	5,828	1.2%	89,854	18.5%
Missouri	2,955,341	2,228,327	75.4%	233,472	7.9%	23,643	0.8%	381,239	12.9%

Source: US Census Bureau, 1-year estimates

TRANSPORTATION USE FOR WORK BY TYPE, up to 150% poverty level									
2022 Data	Workers 150%	Car alone		Carpool		Public Transit		Work from Home	
St. Louis City	21,096	11,350	53.8%	1,619	7.7%	2,765	13.1%	no data	

Source: US Census Bureau, 1-year estimates

Issues concerning public transportation did come up in PCAC's focus groups and anecdotally with clients visiting our offices and may provide some explanation for the surprise. The main problem that arose is the sense that public transportation to get to where good jobs—that is, living wage jobs—is extremely difficult or not even available in some cases. When available, using public transportation to get from low-income neighborhoods to areas of St. Louis County, St. Charles County, or Illinois where good jobs are more plentiful can make for extremely long commutes. Routes to and within these areas are also fewer and more scattered than in the denser populated St. Louis City. Even within St. Louis City, travel times using public transit can be long.

Funding for Public Transportation in Missouri

Missouri spends very little on public transportation. The bulk of funding comes through locally raised revenue. This is true overall for transportation spending but more so for public transportation.

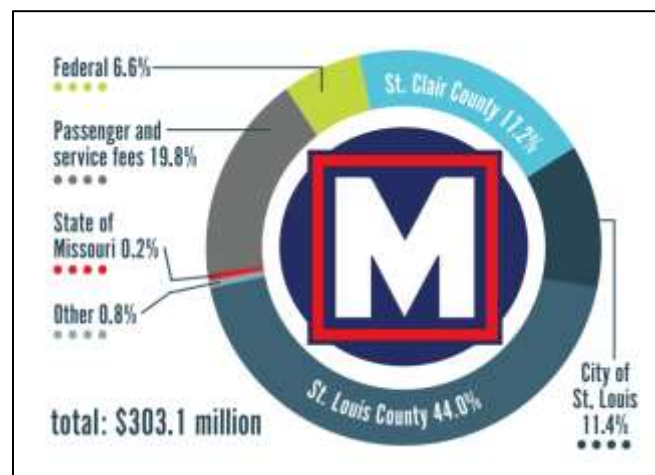
SPENDING ON TRANSPORTATION IN MISSOURI (in billions)				
	Federal Spending	State Spending	Local Spending	Gross State Product
2015	\$1.0	\$1.3	\$1.9	\$296.9
2016	\$1.0	\$1.2	\$2.0	\$300.9
2017	\$1.1	\$1.2	\$2.1	\$308.0
2018	\$1.1	\$1.4	\$2.1	\$318.2
2019	\$1.2	\$1.4	\$2.1	\$332.5
2020	\$1.3	\$1.5	\$2.3	\$330.3
2021	\$1.5	\$1.5	\$2.6	\$358.6
2022	\$1.3	\$1.8	\$2.6	\$389.9

Source: usgovernmentspending.com

NOTE: This is all transportation, including highways, not just public transportation.

As to how that budget breaks down, things are more complicated than they were the last time PCAC did a Community Needs Assessment. Several major legislative initiatives have passed in the US Congress that have a major impact on transportation and infrastructure spending. Previously, PCAC was able to find nice, neat graphics like the one below on Metro (light rail and bus) spending. These seem nowhere to be found for recent years. Analysts may be waiting for the dust to settle, waiting to issue new reports (and graphics) when new and more stable realities emerge.

Looking specifically at this 2017 graphic for the budget for St. Louis Metro, the local agency responsible for public transportation in the Missouri portion of the St. Louis region, one should probably not pay too much attention to the amounts and percentages. The general shape of funding is likely to be accurate.

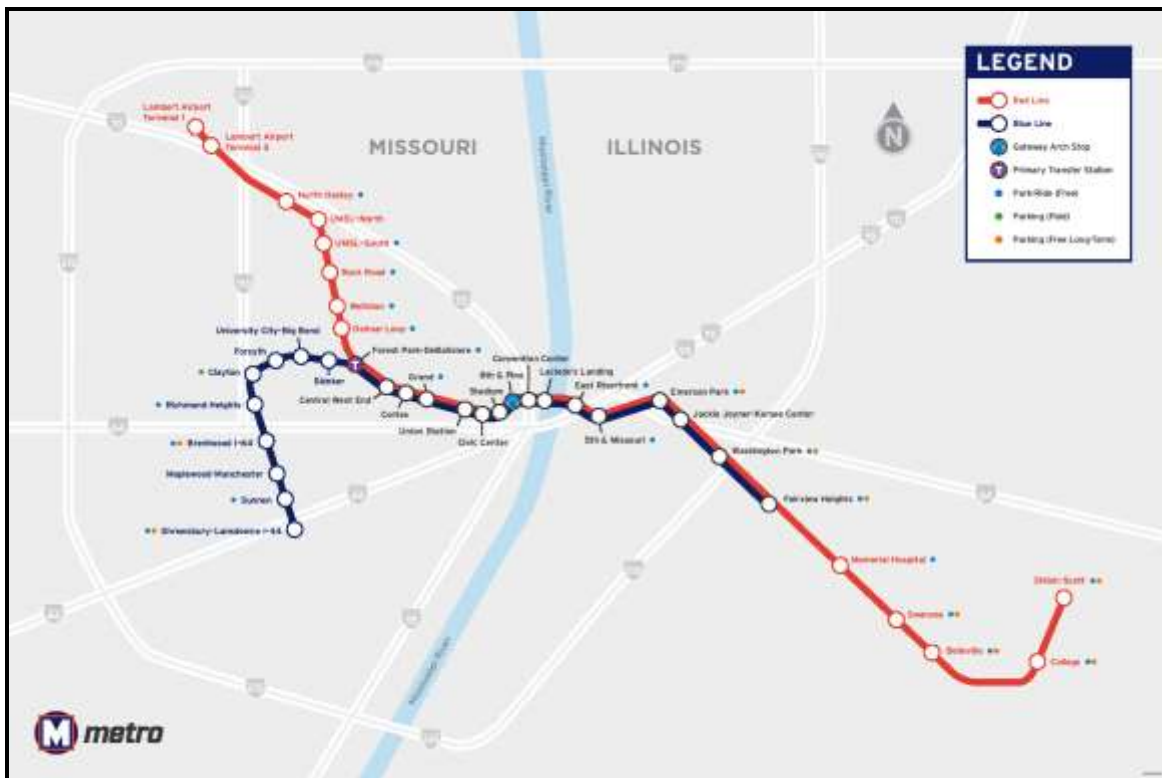


St. Louis Metro (Bi-State Development) Funding, 2017

Source: Missouri Public Transit Association

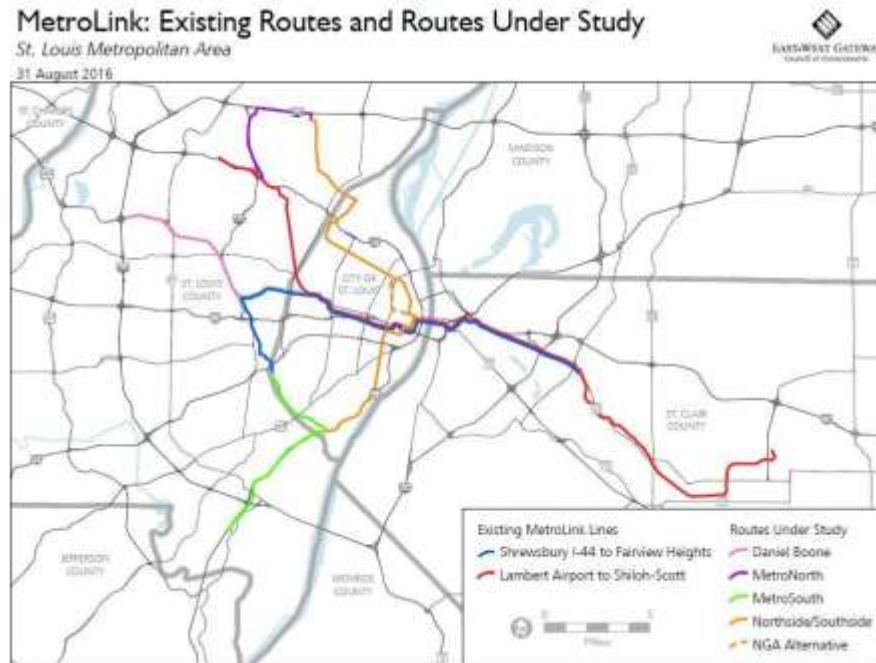
Metrolink Expansion

Metrolink is the light rail component of public transportation. Current routes service downtown, the airport, and such major employers as St. Louis University, Washington University, the Cortex district, and the Barnes-Jewish Hospital complex, as well as Clayton and the rapidly growing areas of Brentwood and Maplewood in St. Louis County. However, it's largely east-west axis leaves out almost all the neighborhoods of people with low incomes in the city of St. Louis. Wellston, certainly a low income community, does have a stop. But otherwise, Metro tries to accommodate the lack of light rail in poor neighborhoods by having strong links between bus routes and Metrolink.



Nonetheless, the strongest investment in light rail would be a north-south corridor. On the map below, that route configuration, currently the next in line for support and funding should things move forward, is shown in yellow. There is some debate about whether light rail is the best investment or whether the community would see more benefit from a substantially stronger bus system. Bus systems have greater reach and routes can be adjusted as needed, but light rail has a more diverse base of users.

While current plans call for a start with a shortened version of this north-south route, it would still reach large portions of the areas of poverty in St. Louis City. The current favored route would run along Jefferson Avenue from Chippewa Street north to the National Geospatial-Intelligence Agency headquarters being built north of downtown. From there it will follow Natural Bridge Avenue, ending at Fairground Park. Eventually the hope is to extend that line, once built, further northwest into north St. Louis County, and at the other end to extend if southward as well, although that extension has the lowest priority.



KEY FINDINGS

1. The cost of owning and maintaining personal transportation is a serious problem for low-income people.
2. Many costs of owning a car have seen high inflation.
3. Even though St. Louis has a public transportation system of buses and light rail, it is still difficult to use due to inconvenient routing and long travel times.
4. The State of Missouri spends very little on public transportation with most funding coming from the local or national level.
5. Metrolink light rail expansion into north St. Louis is proceeding but slowly.

PRIORITY NEEDS

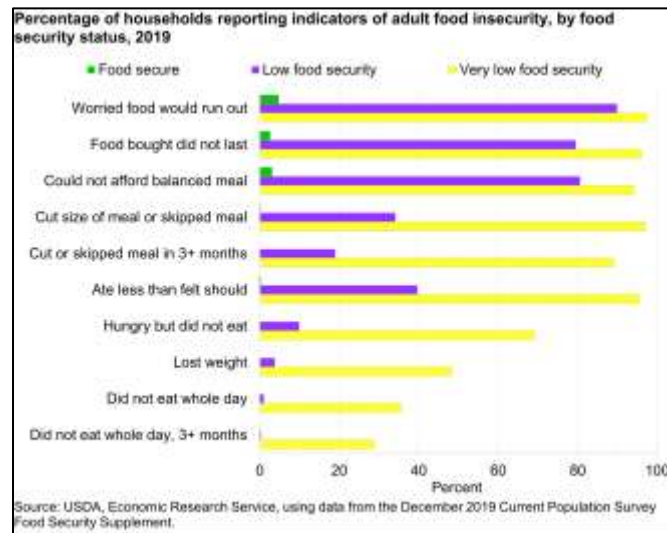
1. Low-income people need help affording transportation.
2. Local public transportation needs better routing and more frequent service.

[Back to Table of Contents](#)

NUTRITION AND FOOD SECURITY

Food security is what allows a person to do everything else in his or her life. Whether a student working on a report, an employee working at a counter, or an unemployed person looking for work, if you can't feed yourself, you are likely to at best do a bad job and at worst, fail. Hunger does that. Food security at its heart is having sufficient nutritious food to live a healthy life, whatever one's status.

The United States Department of Agriculture defines and monitors food security to help guide its program. The chart below is from a survey in 2019 and gives various measures of food insecurity.



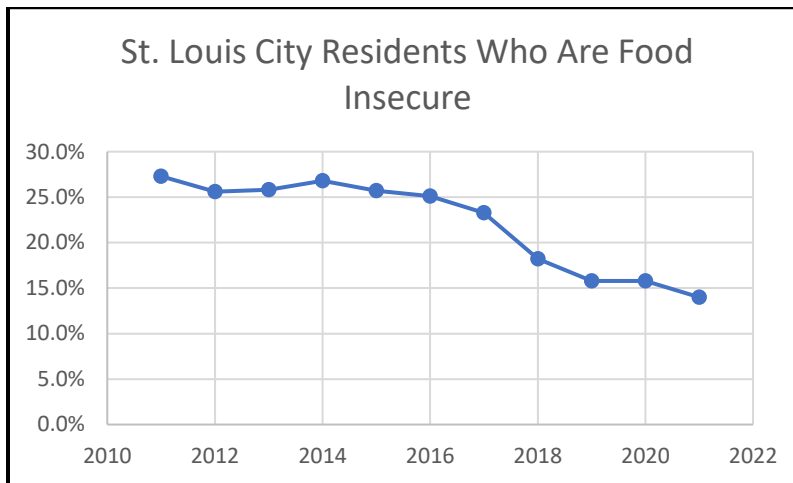
Food Insecurity in St. Louis

The table below features a comparison between St. Louis City, St. Louis County, and the State of Missouri of hunger experienced in 2021. While hunger is obviously elevated generally in the city, the level of hunger for children is exceptional.

Persons Experiencing Food Insecurity		
	All	Children
STL	14.0%	25.1%
STL CO	8.9%	12.6%
MO	11.6%	12.8%

Source: Feeding America, 2021 data via thankhealthstl.org

This chart shows a history of food insecurity for residents of St. Louis City. In truth, because of a change in methodology it should almost be looked at as two charts: one for 2011-2017, and a second for 2018-2021. However, both parts show a decline in food insecurity.



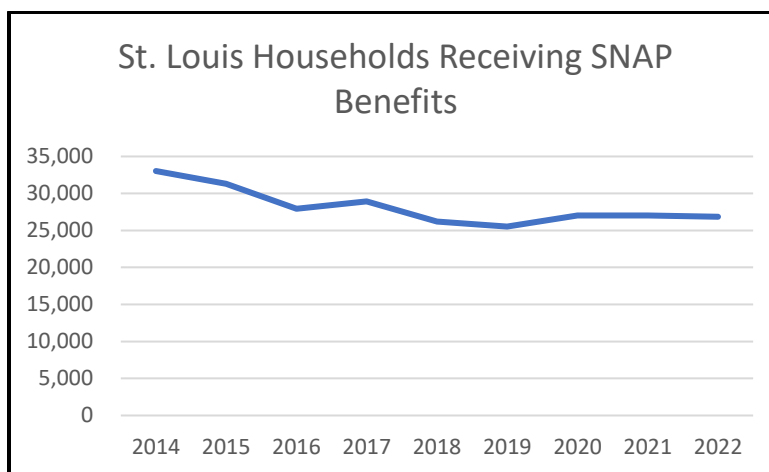
Source: Feeding America, Map the Meal Gap

Change in methodology beginning in 2018 makes comparison with prior years inappropriate

St. Louis City has a grocery store density of 0.18 per 1000 residents. This is below the median for all Missouri counties.

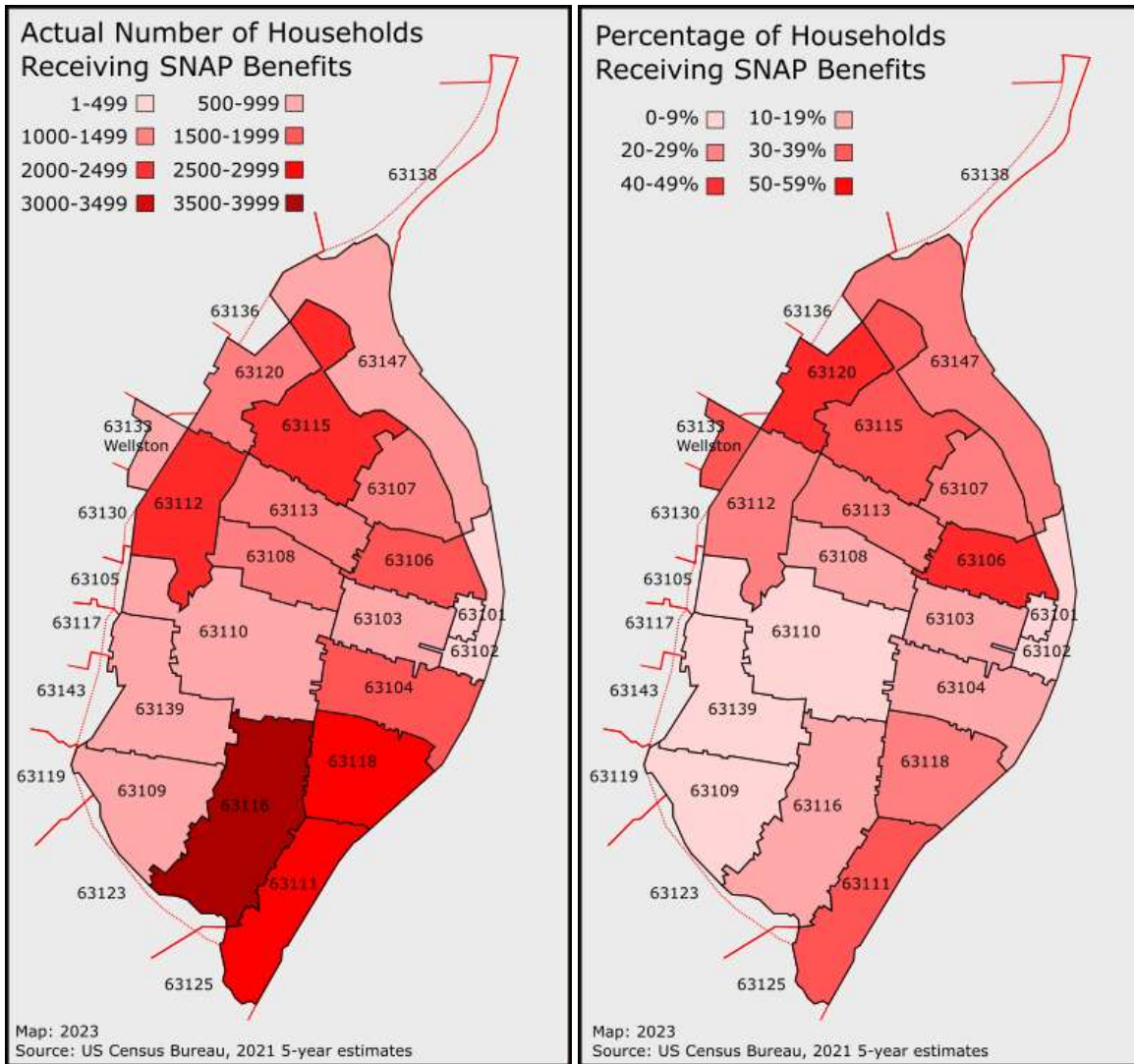
Supplemental Nutrition Assistance Program (SNAP)

The Supplemental Nutrition Assistance Program is the primary national program to alleviate hunger. It is an entitlement program, which means that if someone qualifies for it based on income and other eligibility criteria, they will receive assistance automatically. Congress does not budget the program from year-to-year. There are also state and local programs that provide additional benefits for SNAP recipients, such as “double up” benefits that increase the amount of food a vendor will provide for a given level of purchasing.



Source: US Census Bureau, 5-year estimates

Below are maps based on 2021 Census Bureau data, showing the actual numbers by zip code of households receiving SNAP benefits and the percentage of households receiving benefits. Not surprisingly, they more or less conform to the larger patterns of poverty in St. Louis and Wellston.



Women, Infants and Children (WIC) Program

The Special Supplemental Nutrition Program for Women, Infants, and Children, usually known as WIC, is run by the Food and Nutrition Service of the US Department of Agriculture. In Missouri, it is administered by the Missouri Department of Health and Senior Services. The program provides support for low-income women who are pregnant, as well as post-partum and nursing women, plus their infants and children up to age 5. Support includes direct food assistance, information on healthy eating including breastfeeding promotion and support, and referrals to health care.

PCAC does not offer this program, but makes referrals to WIC, including to the People's Health Centers.

	Population WIC Eligible	Population Age 0-5 WIC Eligible	Percent Age 0-5 WIC Eligible
St. Louis	108,144	10,154	9.39%
Missouri	1,646,769	166,183	10.09%
US	85,630,280	8,449,681	9.87%

Source: US Census Bureau, 5-year estimates

Free and Reduced Cost Lunches for School Children

Data from the program that provides free and reduced cost lunches for school children is often used as a proxy indicator of hunger and food insecurity. However, because poverty disproportionately affects children and St. Louis Public Schools disproportionately enrolls lower income children, they are certified to provide this benefit to 100% of its students. Thus, no meaningful data is publicly available from this source.

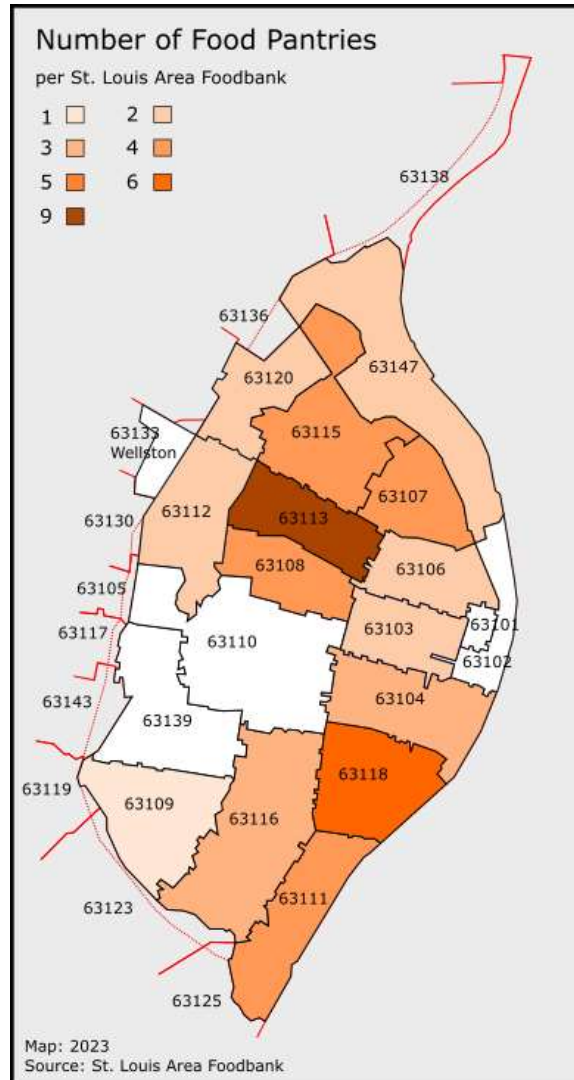
Food Pantries

While SNAP provides a cash benefit to help with food security, most in poverty find they must also depend upon food pantries.

There are food pantries scattered throughout the city. Yet there are problems with determining just how many. There are 32 according to United Way's 211 service. The St. Louis Area Food Bank lists 48, yet this author knows of several not on either list. Still, this is a decline from previous years. Food pantries are often staffed with volunteers and run on donations. With the Covid pandemic, many found themselves unable to sustain their operations for loss of both volunteers and donations, which happened at the same time that there was an upsurge of people seeking out their services.

For those seeking help, food pantries pose some challenges. Often run by smaller non-profits or faith-based organizations, these pantries can have limited hours and are open only one or two days a week. Limits on the amount of food given or on how many times in a month someone may seek help create a situation in which someone facing hunger must travel to multiple pantries a week or month to get sufficient food.

By number of persons served, this is PCAC's biggest program. PCAC's South Broadway location is unusual by being open every weekday and for relatively extended hours, although it too has limits on how much food is distributed and how often clients can receive a food distribution. The Delmar location uses a different model, that of the drive-through pantry that occurs several Fridays a month, weather permitting in the winter.



Farmers Markets

Farmers markets have a reputation for an upscale, socially conscious clientele. Yet they are also a source for fresh, nutritious, and inexpensive food. Many have tried to change their image and customer base by providing better options for those with a low income, most notably by accepting the EBT cards used by SNAP recipients. There aren't very many farmers markets, certainly not at all as many as food pantries. Interestingly, there are slightly more farmers markets easily available to north city residents than to south city residents.

In PCAC's focus groups, participants had little awareness of the potential benefits of shopping at farmers markets, still largely identifying them as being for wealthier people.

As with food pantries, they can be a challenge to track. On the following page is a map showing where farmers markets either in the city or nearby are located.



KEY FINDINGS

1. St. Louis has an elevated level of food insecurity, which is worst for children where 1 in 4 children experience food insecurity.
2. Enrollment in the Supplemental Nutrition Assistance Program (SNAP) did not rise appreciably during the pandemic.
3. The largest number of SNAP enrollees are in south St. Louis. Like overall poverty numbers, though, the highest percentages of SNAP enrollees per zip code are in north St. Louis.
4. Food pantries are an essential part of ensuring that those in poverty have access to food.
5. Food pantries are located in every high poverty zip code except Wellston, however there are fewer of them post-pandemic.
6. Farmers markets are another source of inexpensive and nutritious food. They are making greater efforts to provide benefits to low-income people.

PRIORITY NEEDS

1. Those in poverty need more dependable access to food pantries.
2. Poor people need a better understanding of the benefits for them of farmers markets.

[Back to Table of Contents](#)

PHYSICAL AND MENTAL HEALTH

Much like hunger as discussed in the previous chapter, difficulties with physical and mental health can create serious hurdles for people working toward self-sufficiency or at least improved life quality and security. Seniors, for instance, may not be at a stage of life where they can make the significant changes required to leave poverty yet can still do much to keep their lives healthy and maintain independent living.

PHYSICAL HEALTH INDICATORS

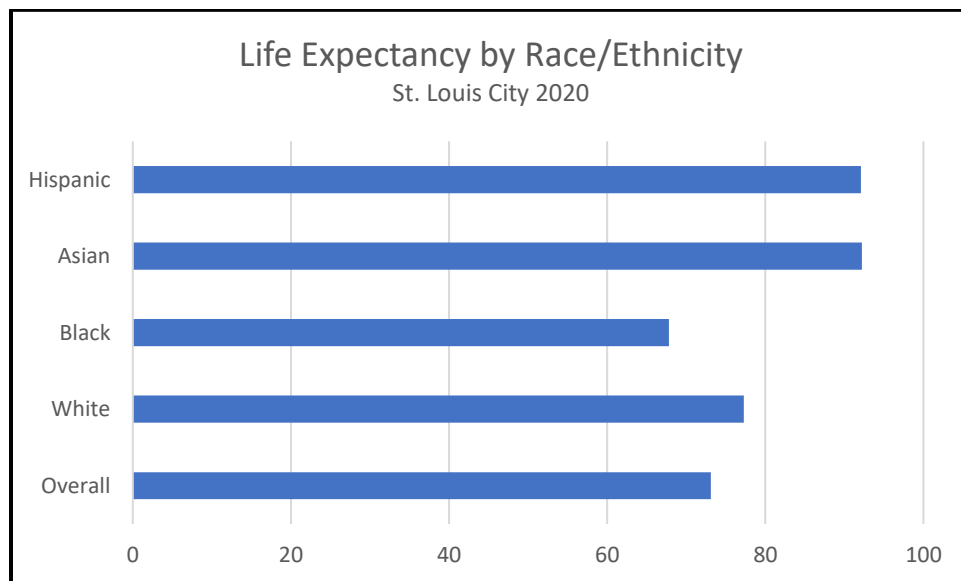
Life Expectancy

Life expectancy is perhaps the most basic indicator of well-being for individuals and the communities in which they live. In one ultimate data point, it sums up the cumulative impact of all the other conditions and results of a person's life.

LIFE EXPECTANCY AT BIRTH as of 2020	
St. Louis	73.1
St. Louis County	77.2
Missouri	75.3
United States	77.0

Source: thinkhealthst.org

Calculations of life expectancy vary by race and ethnicity, but not always in expected ways. While Hispanics in St. Louis face a poverty rate almost equal to that of Blacks, they show a life expectancy that far exceeds not only Blacks but whites.

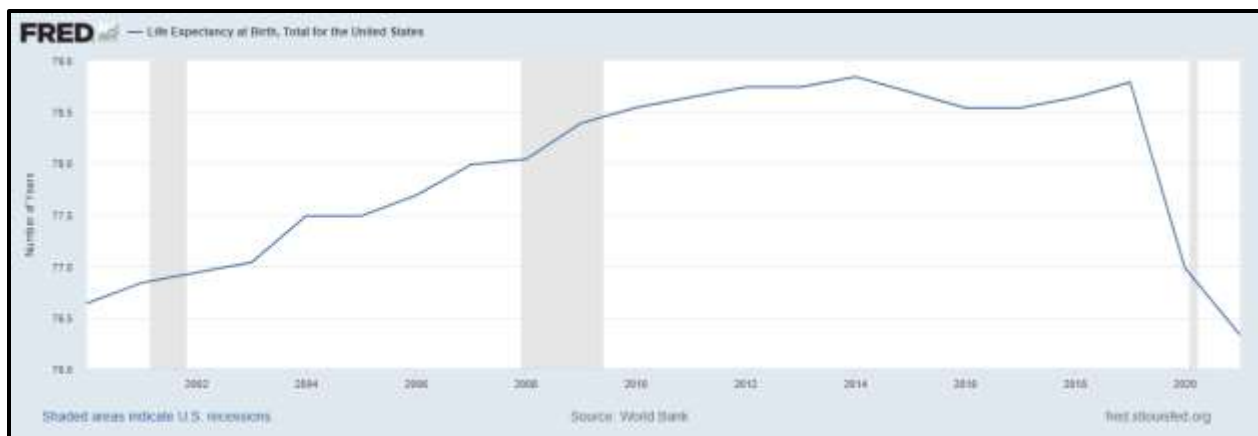


After a century of increases in life expectancy at all levels, it has been falling since 2012 in Missouri. The chart beneath shows this same trend nationally since 2014. Attention has focused on two possible explanations as important although not the only causes—an increase in deaths from substance use and the epidemic of obesity and related chronic diseases and conditions in the United States.

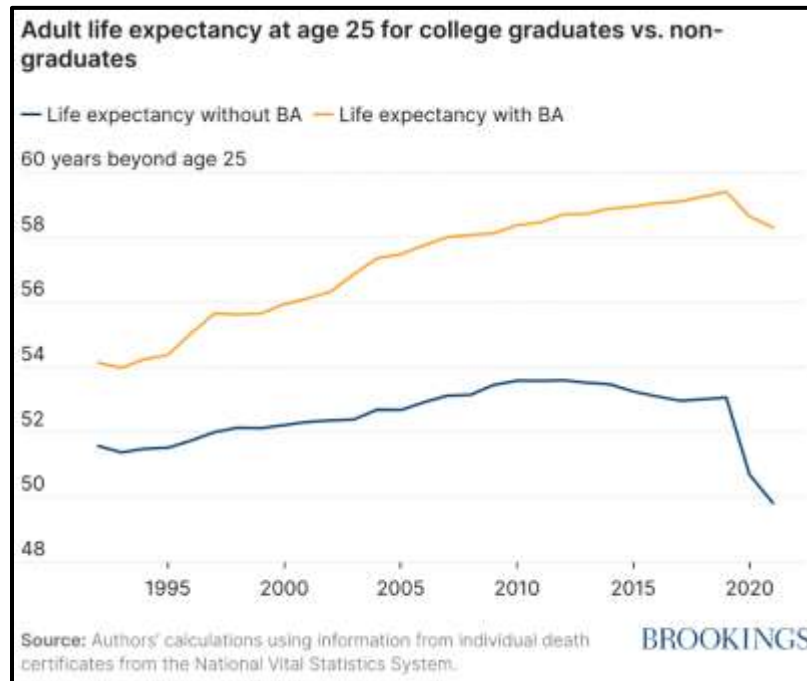
Then add in Covid and life expectancy fell into a sudden and major decline.

Year	MO Life Expectancy	US Life Expectancy
2011	77.6	78.7
2012	77.8	78.8
2013	77.7	78.8
2014	77.7	78.9
2015	77.3	78.7
2016	77.3	78.7
2017	77.1	78.6
2018	77.0	78.7
2019	77.4	78.8
2020	75.3	77.0
2021	74.6	76.4

Source: Missouri Department of Health and Senior Services



Recent attention-grabbing research published by the Brookings Institution from Anne Case and Angus Deaton highlights the differential in life expectancy based on achieving a college degree. A real divergence began in the early 2010s. Those without a degree began to decline, while the life expectancy of those with a degree continued to improve. Both went into decline because of the pandemic, but the effect was far less severe for those with a college degree.



Even within the same geographic area, life expectancy can vary widely, as this map and data in north St. Louis County from a study at Virginia Commonwealth University illustrates.



Common Chronic Health Conditions

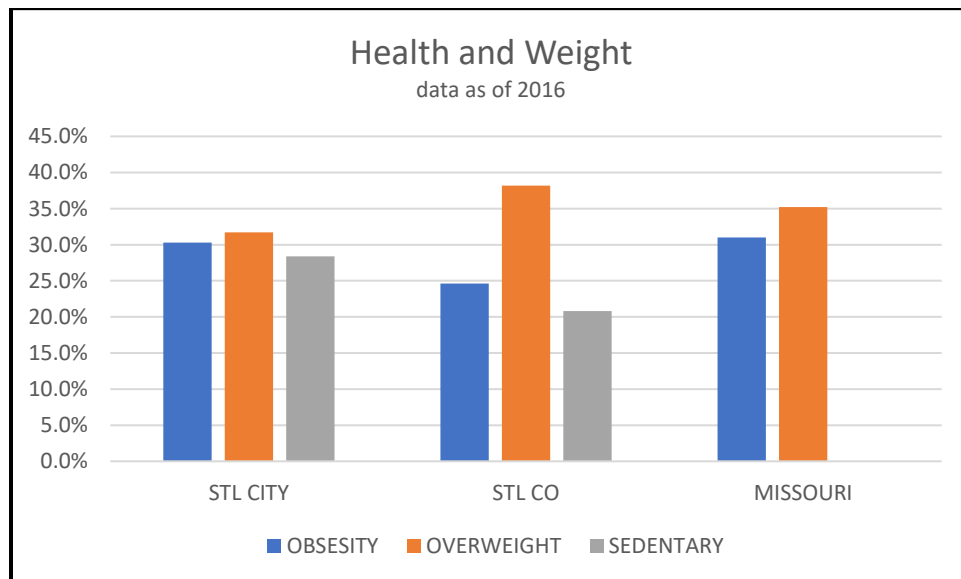
It is well documented that those in poverty can have dismal medical and behavioral health outcomes. The reasons are obvious if stubbornly difficult to counter—lack of access to healthy foods, poor living conditions, unfortunate life choices, and lack of access to healthcare. Another factor that is relevant is the longstanding distrust of the medical profession in the African American community because of historical abuses. Immigrants, too, often have issues of trust based on their experience with oppressive behavior by the establishments of the former countries.

Although closely affiliated with a Federally Qualified Health Center, PCAC is not itself a healthcare provider. This chapter will focus on conditions and circumstances where PCAC might be able to make a difference through educational programs, life skills management, and focused support. Of course, PCAC will always make health referrals as health needs are identified, regardless of the condition or problem.

Obesity

The United States has an epidemic of obesity. Causes fall across a range from the overwhelming presence of fast food and junk food to sedentary lifestyles to cultural and personal preferences that emphasize foods high in fat and sugar. The follow-on impact is devastating, reaching far beyond obesity to many other life-threatening conditions.

Yet healthcare systems like insurance companies persist in categorizing treatments for obesity as vanity cosmetic treatments rather than life and cost saving interventions. An example of this may be that the data below is from 2016 yet remains the most current data PCAC could locate. If treated as a real epidemic with significant consequences, there ought to be up-to-date information available from government agencies charged with public policy on health.



Source: Missouri Department of Health and Senior Services, 2016

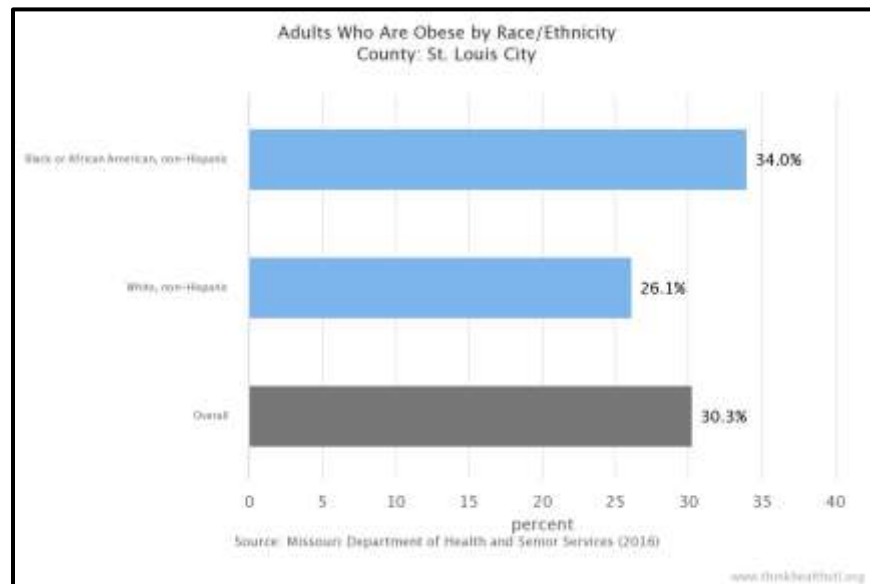
The Centers for Disease Control and Prevention provides more recent data. This is a discouraging table. The zip code with the lowest obesity rate (63139) is at 29.3%; almost a third of its population is obese. Two other zip codes barely fall beneath 30%. Eight of the 18 city zip codes are in the 30% range, while another seven are in the 40% range. Wellston comes in at 50.2%.

There is a bit of good news, however. In 2021 all zip codes except 63133 (Wellston) experienced a decline in obesity, usually in the range of 2-3%. In the realm of public health, that is an important decline. With 2021 being a pandemic year, it will be interesting to see what direction rates take in subsequent years.

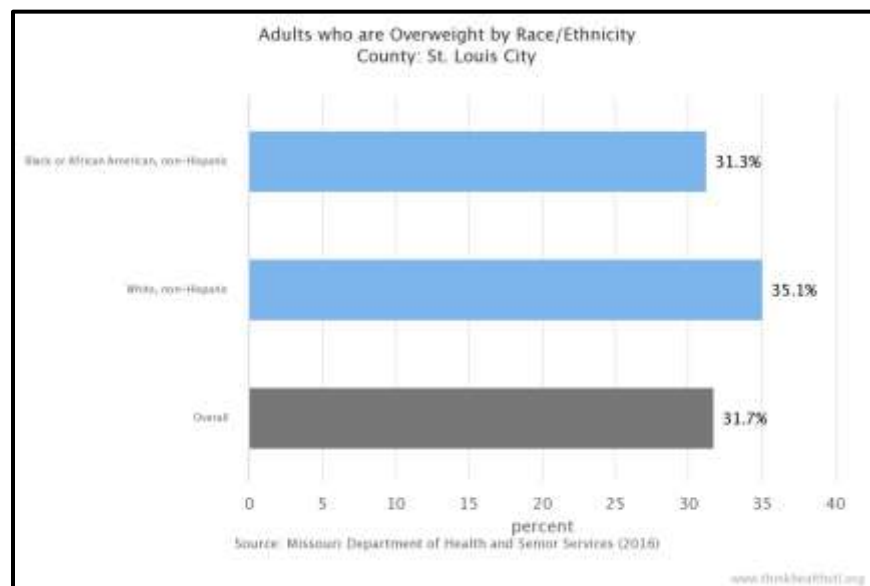
Adults Who Are Obese: 2021 Data				
	2018	2019	2020	2021
63101	34.1%	32.6%	35.2%	33.3%
63102	33.8%	32.0%	34.7%	32.6%
63103	35.1%	34.5%	37.1%	35.1%
63104	36.0%	34.5%	37.1%	35.1%
63106	49.1%	47.0%	50.0%	47.4%
63107	48.2%	46.2%	49.0%	46.4%
63108	30.4%	29.2%	31.4%	29.7%
63109	29.6%	28.6%	30.6%	29.2%
63110	32.7%	30.8%	33.2%	31.4%
63111	41.2%	39.7%	42.4%	40.3%
63112	39.2%	38.3%	40.9%	38.6%
63113	47.4%	46.1%	49.0%	46.3%
63115	48.5%	46.8%	49.7%	47.0%
63116	34.4%	33.2%	35.6%	33.8%
63118	40.7%	38.8%	41.5%	39.4%
63120	47.6%	46.3%	48.5%	46.7%
63139	29.5%	28.6%	30.8%	29.3%
63147	46.6%	44.9%	47.7%	45.1%
63133	45.9%	47.0%	44.3%	50.2%

Source: US Centers for Disease Control and Prevention

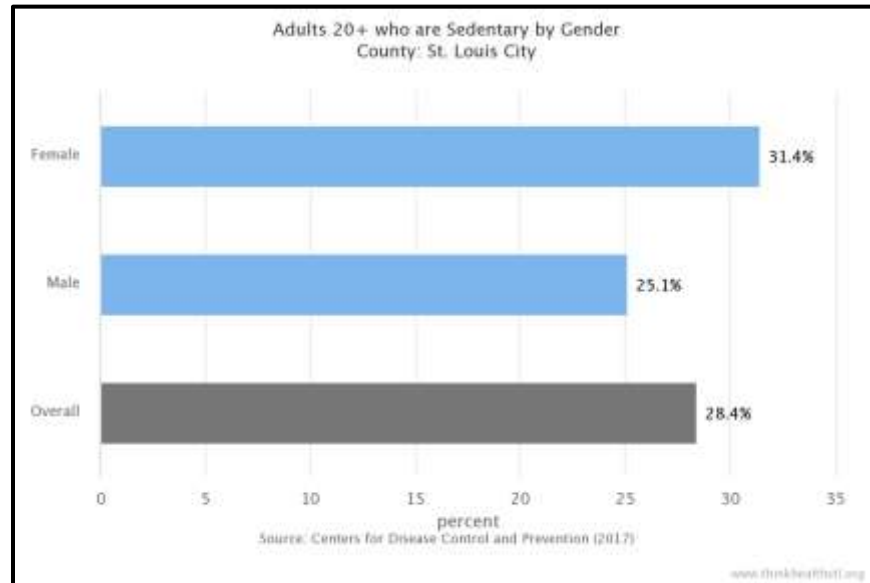
As with much else, there is a racial dimension with African Americans showing markedly higher levels of obesity. Again, this is 2016 data.



Interestingly, they do not show higher levels of being overweight. This may, however, simply be a result of a different distribution of those who collectively fall into high weight categories.

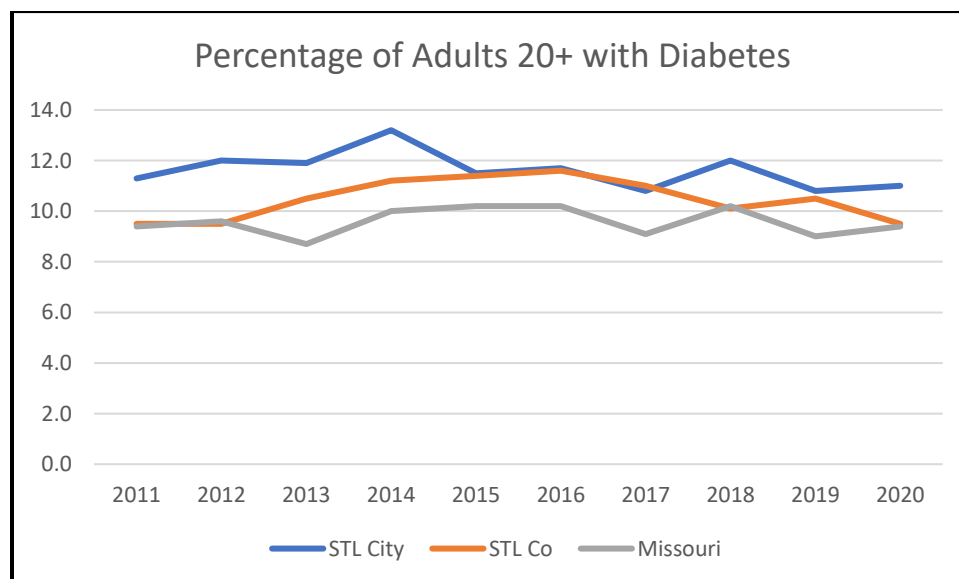


There is also a strong difference by sex with women showing higher rates of a sedentary lifestyle.

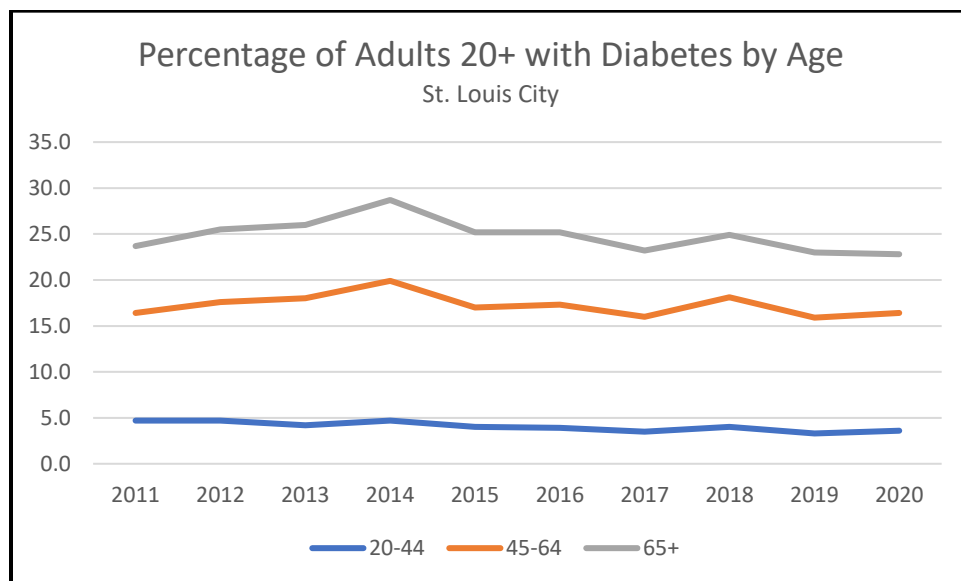
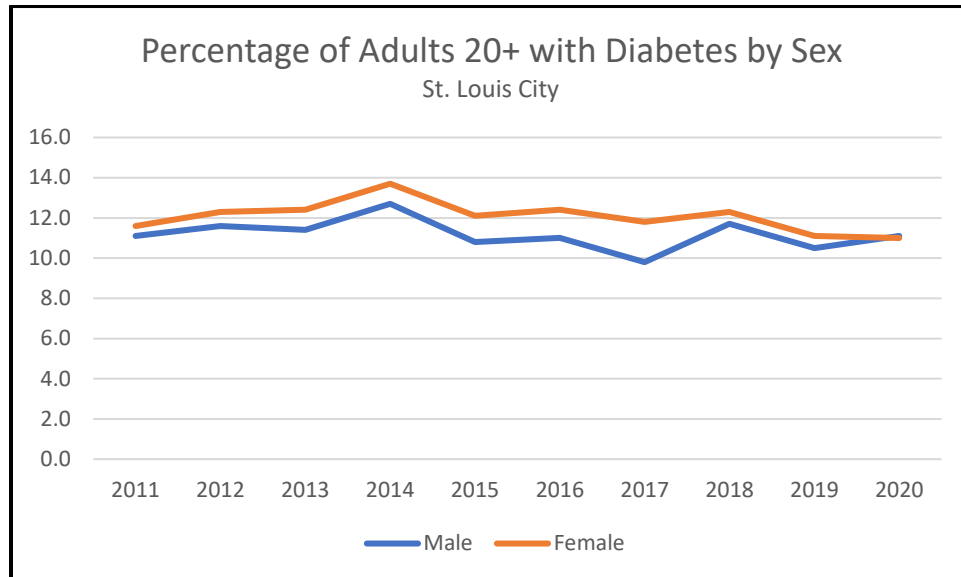


Diabetes

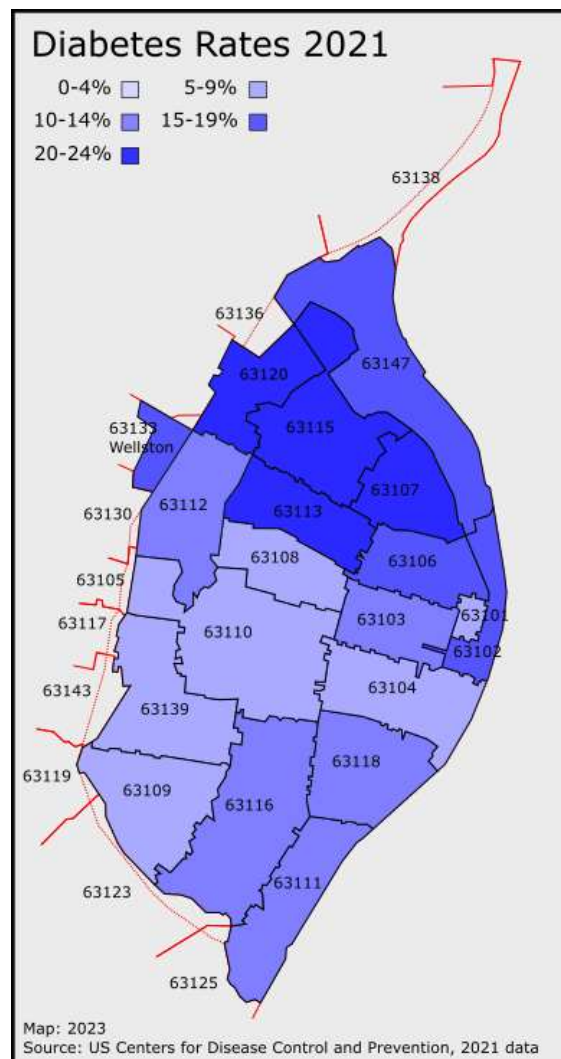
There are multiple causes for diabetes, often working in tandem. Obesity is a major factor. Around 10% of people are diabetic, with higher rates in St. Louis and Missouri.



Rates by sex don't show much of a difference, however rates by age do. This is to be expected as incidence of many health conditions tend to accelerate with age.



Here is a map showing prevalence of diabetes by zip code. Prevalence maps onto those zip codes with higher levels of poverty. It also more strongly correlates with concentrations of Black residents.



Asthma

Anecdotally, many PCAC clients complain of asthma, either for themselves or their children. It is chronic condition with strong linkages to race and poverty. Poor and unsanitary housing can be a critical asthma trigger. Insect infestations can be a particular problem. Looking at the table below, rates across zip codes are either steady or in slight decline.

Adults with Asthma: 2021 Data				
	2018	2019	2020	2021
63101	9.9%	9.7%	9.8%	9.9%
63102	8.6%	8.4%	8.4%	8.4%
63103	10.6%	10.7%	10.8%	10.7%
63104	10.4%	10.2%	10.3%	10.3%
63106	14.8%	14.3%	14.5%	14.0%
63107	13.7%	13.2%	13.2%	12.9%
63108	10.1%	10.0%	10.1%	10.1%
63109	9.1%	8.9%	9.0%	9.1%
63110	10.0%	9.7%	9.8%	9.8%
63111	12.0%	11.7%	11.8%	11.6%
63112	11.5%	11.3%	11.4%	11.3%
63113	13.2%	12.8%	12.8%	12.5%
63115	13.8%	13.3%	13.3%	12.9%
63116	10.2%	10.1%	10.1%	10.1%
63118	11.8%	11.5%	11.5%	11.4%
63120	13.9%	13.5%	13.5%	13.2%
63139	9.1%	9.0%	8.9%	9.0%
63147	13.4%	13.5%	13.4%	13.5%
63133	13.3%	12.8%	12.8%	12.5%

Source: Think Health St. Louis

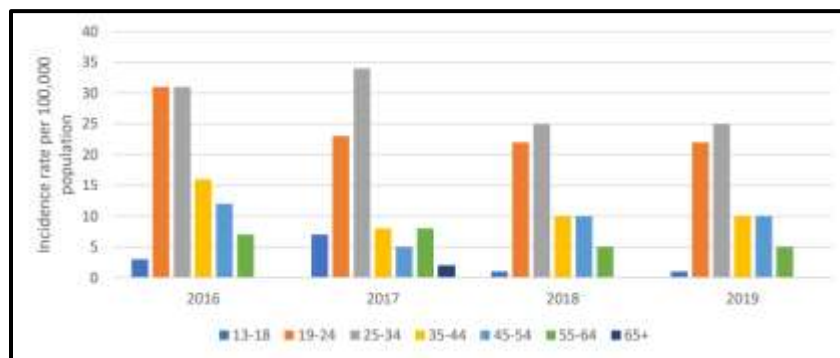
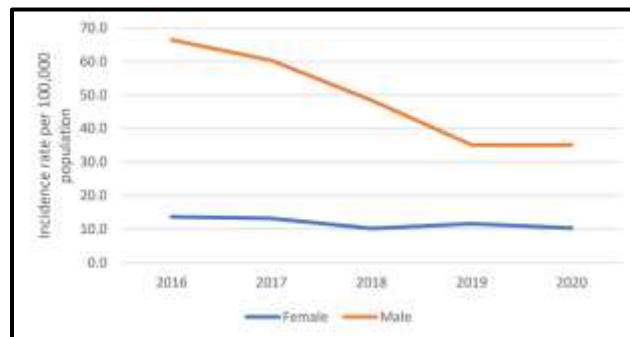
HIV Incidence

St. Louis has a very high rate of HIV incidence. This would be the case under any circumstances because it has high numbers of populations at risk for HIV. Still, the number is also inflated by the fact that large group housing for those with HIV is available in the city and many move into that housing from areas outside the city. This table shows HIV prevalence, or the number of people living with HIV.

HIV Prevalence per 100,000	
St. Louis City	1,073.3
St. Louis County	332.4
Missouri	248.7

Source Think Health St. Louis, 2020 data

These charts show the incidence rate, or new infections, across a five year period by sex, race, and age.



High Blood Pressure

High blood pressure is a serious condition that often goes undiagnosed among those with low incomes because of lack of access to consistent healthcare. Below, one can see that rates vary widely by zip code.

Have been told they have hypertension			
63101	25.3%	63112	37.8%
63102	26.4%	63113	49.0%
63103	30.7%	63115	49.3%
63104	30.3%	63116	30.6%
63106	44.5%	63118	33.9%
63107	47.2%	63120	46.7%
63108	27.4%	63139	26.0%
63109	26.9%	63147	45.0%
63110	27.5%	63133	47.1%
63111	37.8%		

Source: Think Health St. Louis, 2021 data

As with life expectancy, one sure way to look at heart health is the death rate from heart disease. St. Louis has a high rate of such mortality.

Heart Disease Death Rate per 100,000, 2020 data	
St. Louis City	223.8
St. Louis County	178.1
Missouri	190.8
United States	92.9

Source: Think Health St. Louis

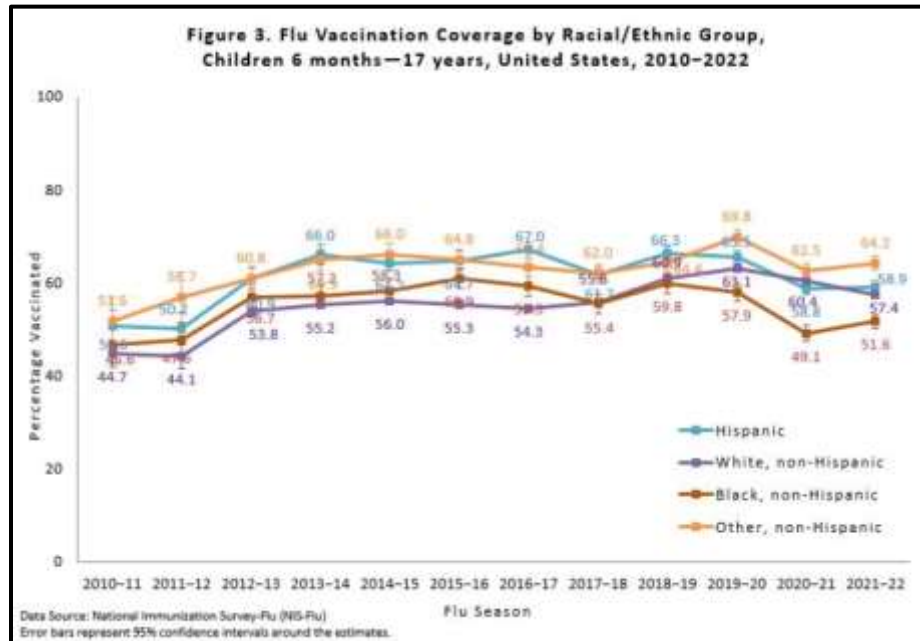
Immunizations

After clean water technology, vaccines represent the pinnacle of modern public health success. A vaccine eliminated smallpox, one of the worst disease scourges ever known. It has almost wiped out polio and several other diseases that only survive in small pockets of geography. It is undebatable that the rapid development and distribution of a vaccine for Covid-19 greatly helped limit death and serious illness during its pandemic.

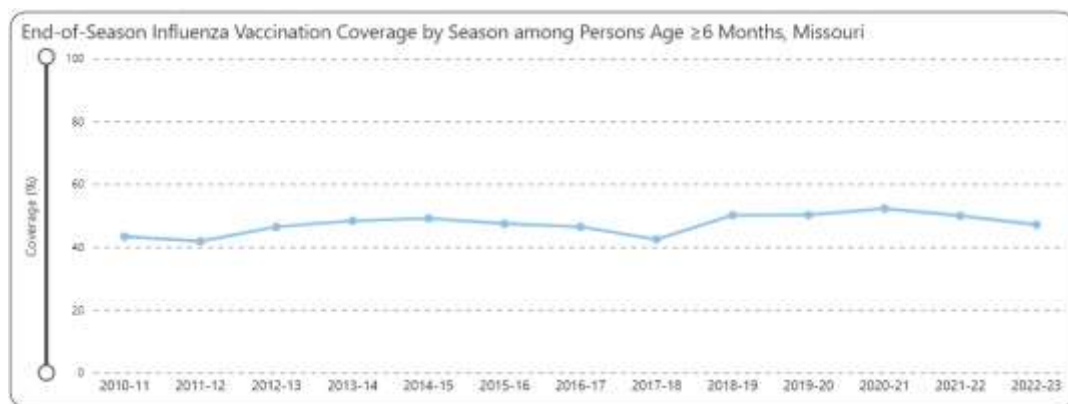
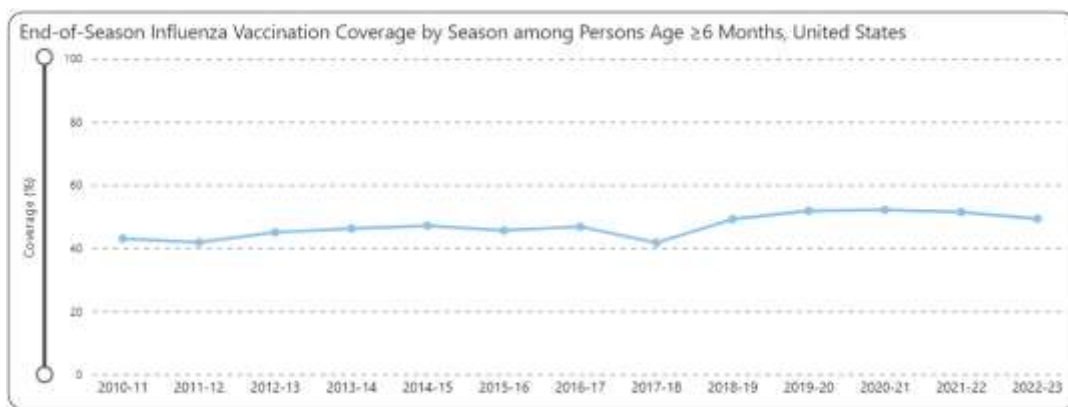
There has always been some small level of vaccine skepticism and resistance. Then along came the fraudulent Wakefield study that purportedly linked certain vaccines to rising rates of autism. The study was so weakly powered that it should have been viewed skeptically even if it wasn't fraudulent. Yet it set off a growing popular wave of fear and denial about vaccines.

Vaccines seem to have created a sharp political divide. Nonetheless the actual evidence of damage to vaccination efforts is mixed. There are starting to be reports of declines in childhood vaccines. Flu vaccination data, however, shows no signs of a drop-off.

This chart show flu vaccination coverage by race through the 2021-2022 season.



Here are two charts from the Centers for Disease Control and Prevention showing flu vaccinations rates for the US and Missouri through the end of 2022-2023 season.



Lead Levels in Children

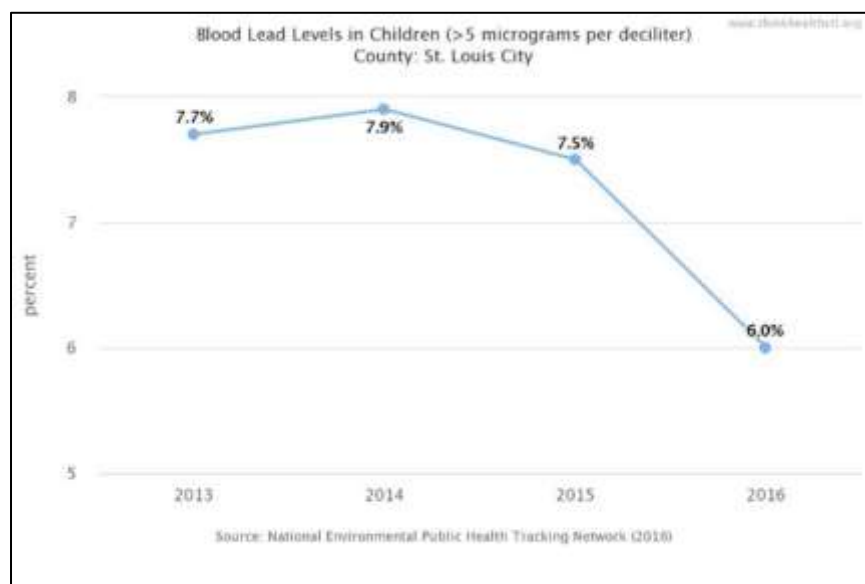
As discussed in the earlier chapter on Housing, many older cities like St. Louis have serious problems with lead poisoning, primarily because of the presence of so many older houses constructed before lead paint was banned in 1979. With a sweet taste, chips of lead paint are attractive to young children who will eat them. According to the Census Bureau, 83.1% of St. Louis housing was built before 1980.

Housing built before 1980			
2022 data	Occupied Units	Before 1980	Percent
STL City	148,348	123,347	83.1%
STL Co	413,258	283,483	68.6%
MO	2,521,832	1,295,518	51.4%
US	129,870,928	63,479,592	48.9%

Source: US Census Bureau, 1-year estimates

There is no safe level of lead but greater than 5 micrograms of lead per deciliter of blood is considered a danger point. The table shows the percentage of children in 2016 with levels above 5 micrograms. The chart below shows that the percentage of children in danger has been decreasing.

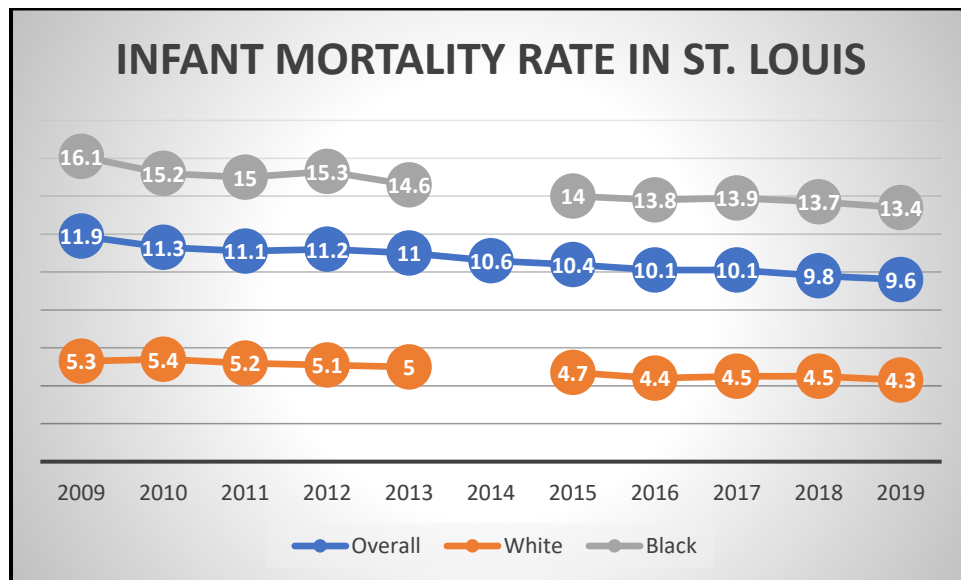
LEAD IN CHILDREN	
St. Louis City	6.0
St. Louis County	1.2
Missouri	6.1



Infant Mortality

Infant mortality is the death of an infant during the first year of life. Among the reasons for these deaths, according to the Centers for Disease Control and Prevention, are birth defects, preterm delivery, low birth weight, Sudden Infant Death Syndrome (SIDS), injuries, and pregnancy complications. A number of these causes reflect larger problems in a community such as inadequate nutrition and no or limited access to prenatal care, thus making the infant mortality rate a key measure of the health of a community.

Infant mortality rates in St. Louis have been at a plateau or declining across demographics, but Blacks have a much higher rate.



Tobacco Use

Tobacco causes more deaths than any other substance use. To get an idea of the scope, consider 2019 Substance Use Deaths in Missouri

- ▶ Tobacco: 10,073
- ▶ Drugs: 1,581
- ▶ Alcohol: 597

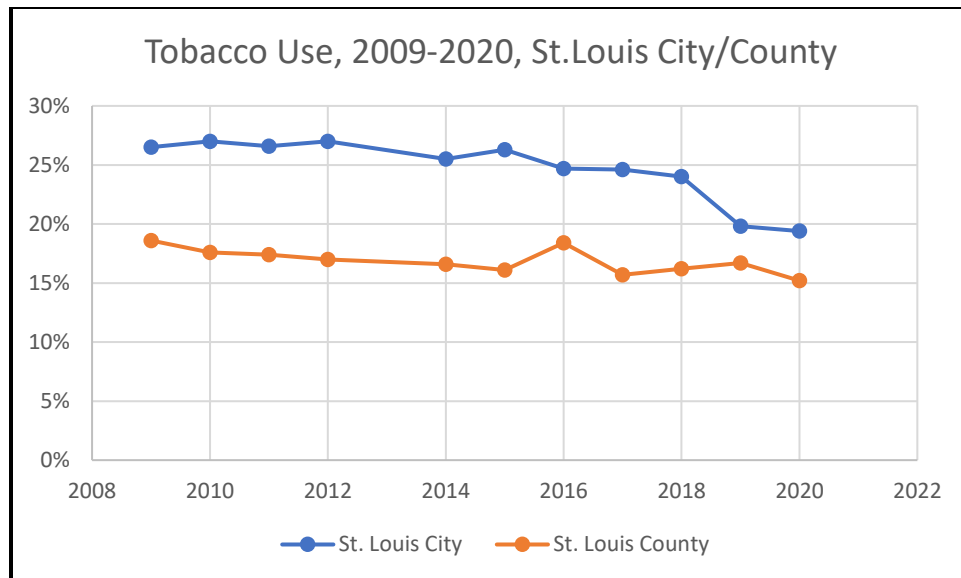
All of those deaths are tragic and were probably avoidable, but there is no question of the scale for tobacco-related deaths.

Below are national breakdowns of tobacco use.

2021 data	Rate of Use: Any tobacco product
Overall	18.7
Sex	
Men	24.1
Women	13.6
Age group, years	
18–24	17.0
25–44	22.1
45–64	21.1
≥65	11.0
Race and ethnicity	
Asian	8.6
Black or African American	18.1
White	21.2
Hispanic	12.4
Urbanization level	
Urban	17.5
Rural	26.2
Sexual orientation	
Heterosexual or straight	18.4
Lesbian, gay, or bisexual	27.4
Health insurance coverage	
Private	16.2
Medicaid	28.1
Medicare only (age ≥65 yrs)	10.7
Other public insurance	21.6
None	28.4
Serious psychological distress	
Yes	37.6
No	18.0

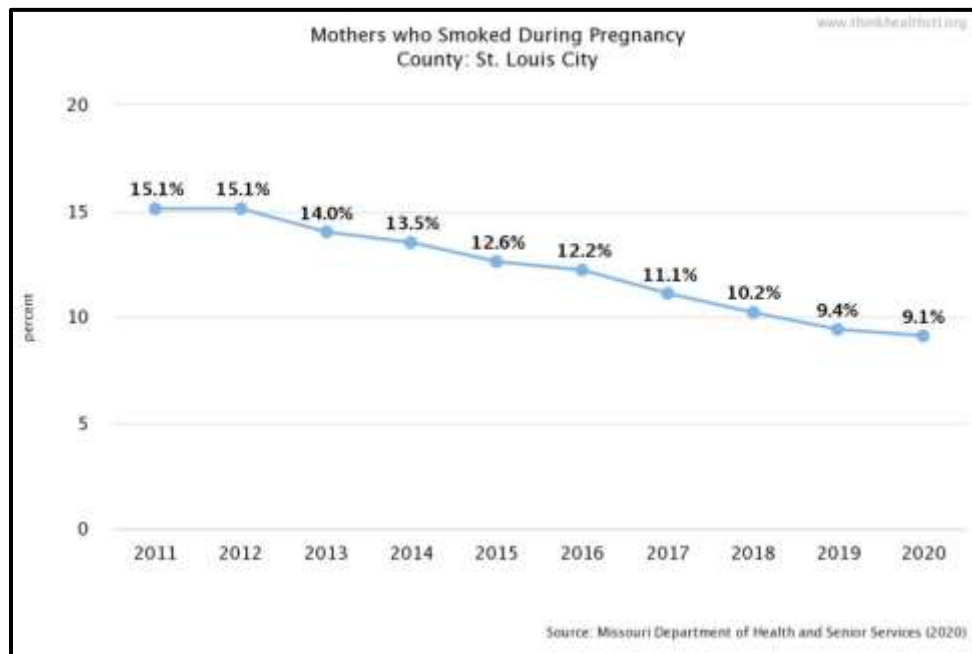
Source: US Centers for Disease Control and Prevention

Thankfully, tobacco use is in decline, though there have been bumps along the road from such things as smokeless and vaping.



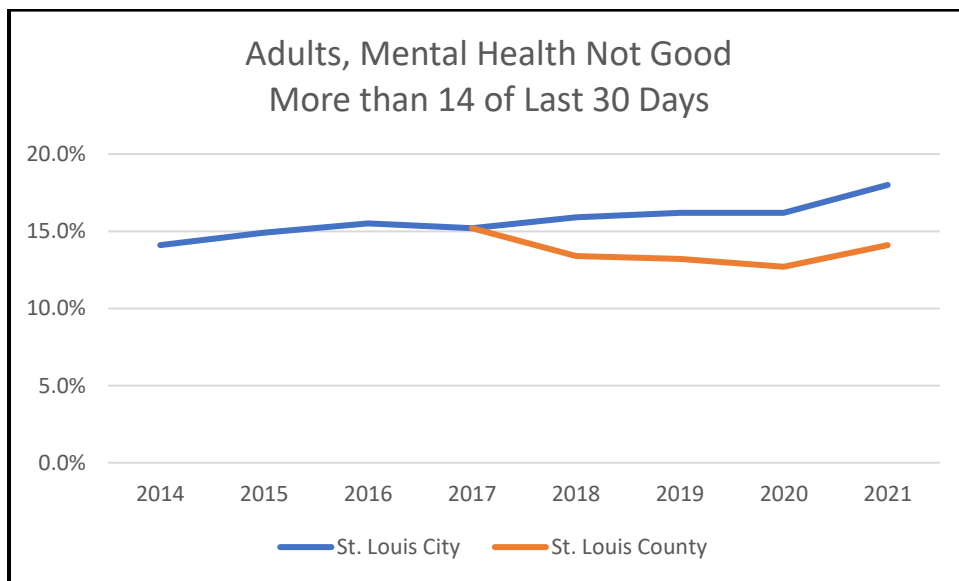
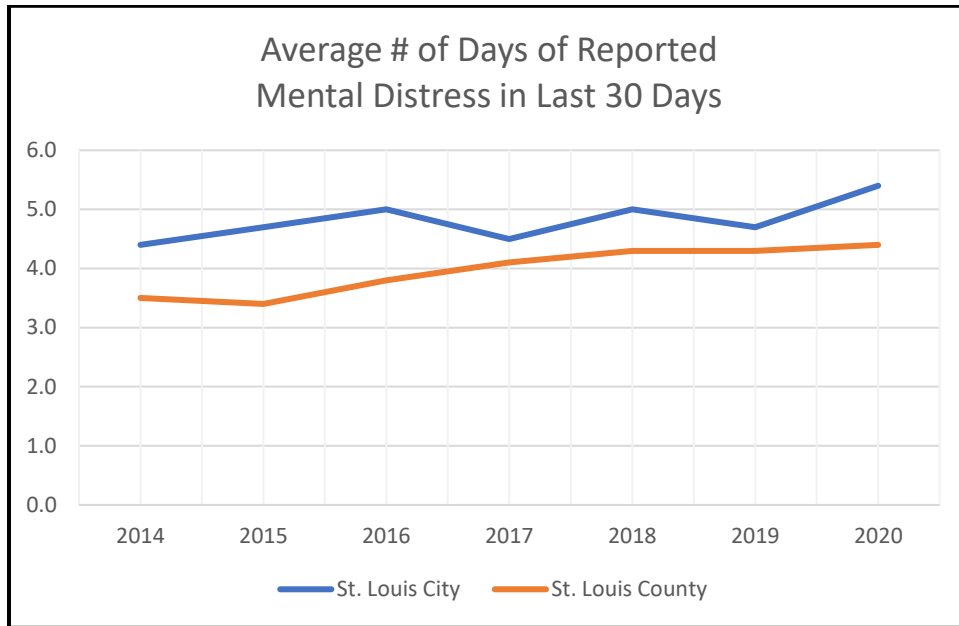
Pregnancy and Tobacco Use

Tobacco use among mothers is a special concern. It can cause serious harm, up to and including birth defects and death for the baby. As with tobacco use generally, the rate of mothers who smoked during pregnancy is in a gradual but meaningful decline.

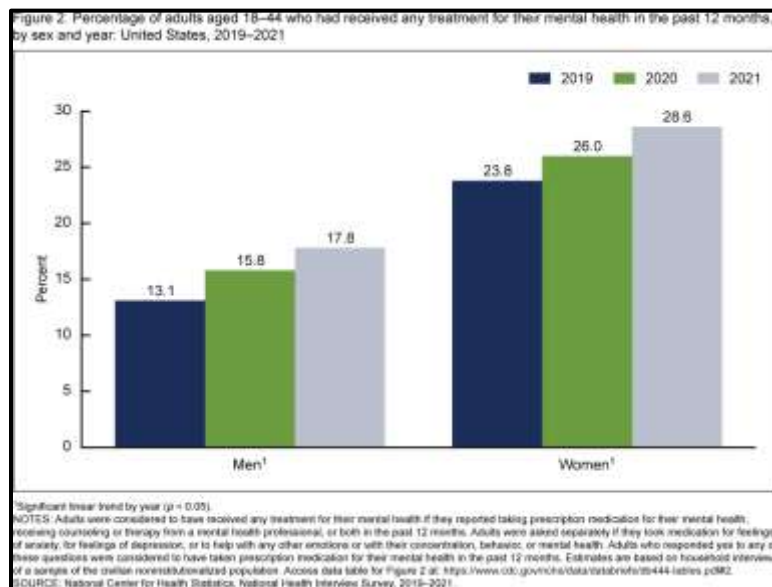


MENTAL HEALTH INDICATORS

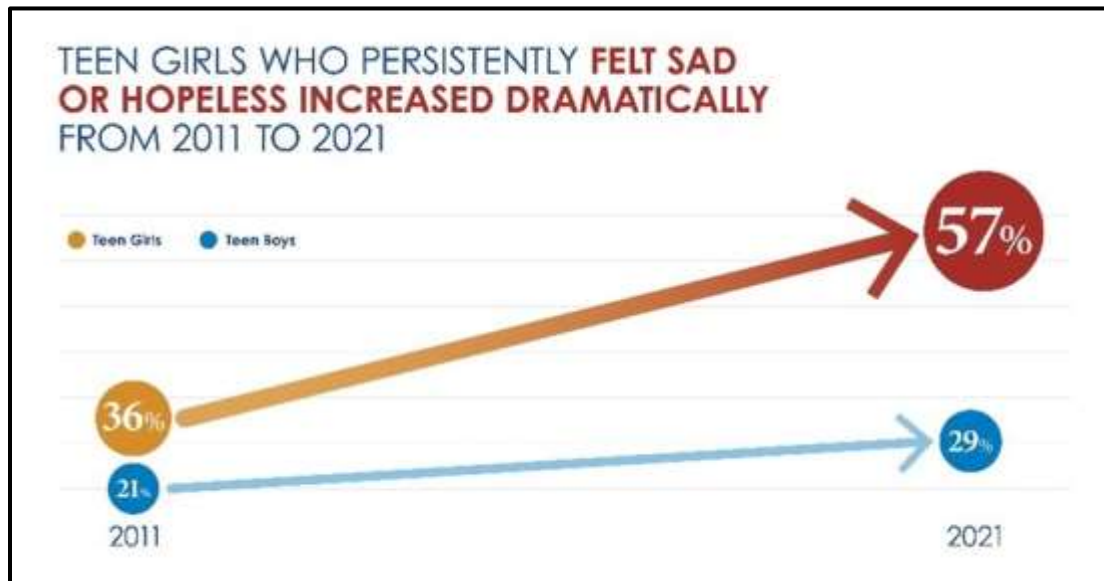
Mental health issues can be as disabling as physical health problems. Indicators show that St. Louisans have higher levels of mental distress than their neighbors in St. Louis County.



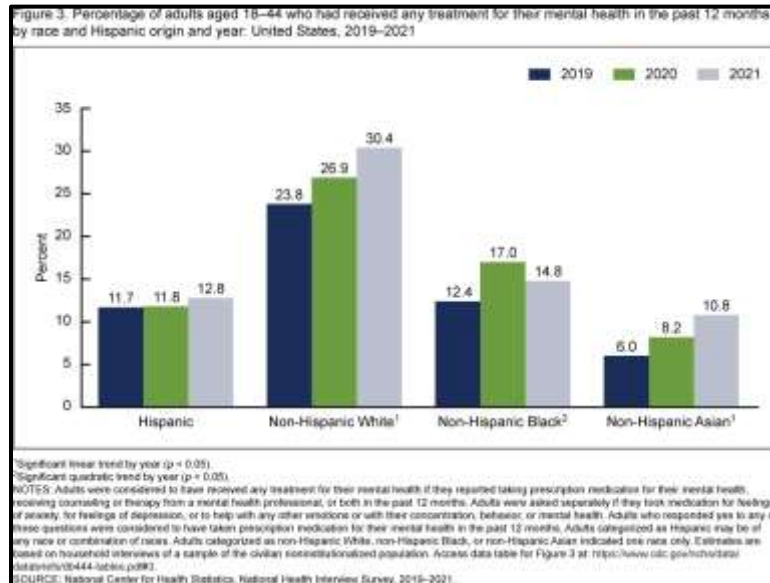
Women are more willing to reach out for help than men.



This rather succinct chart from Johanthan Haidt may show why. It is for teen girls but the sex differential is clear and teens of 2011 are the young adults of today.



Race and ethnicity also have a major influence on who reaches out for mental health assistance.



Suicide

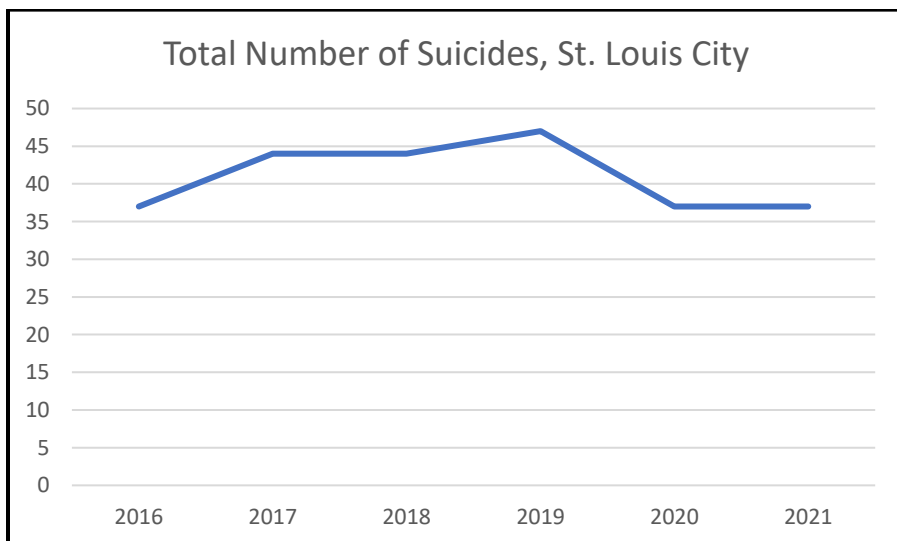
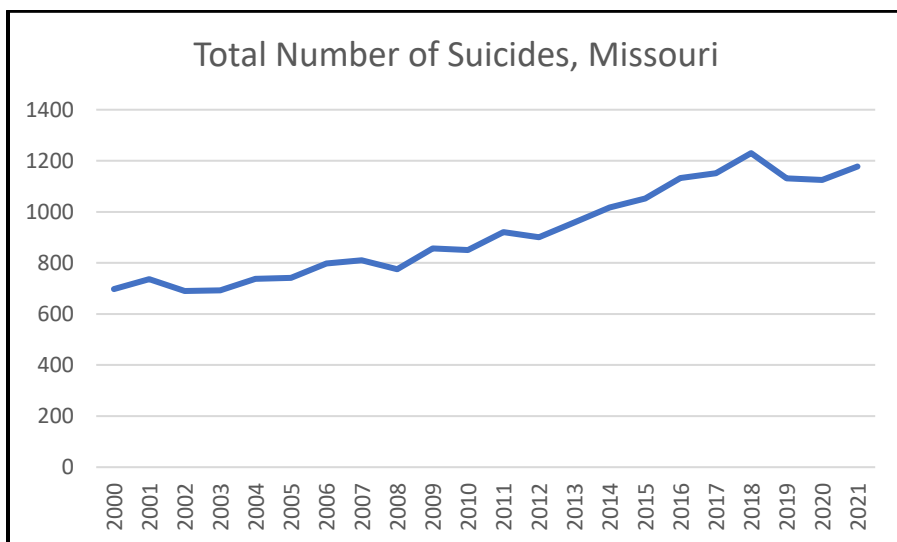
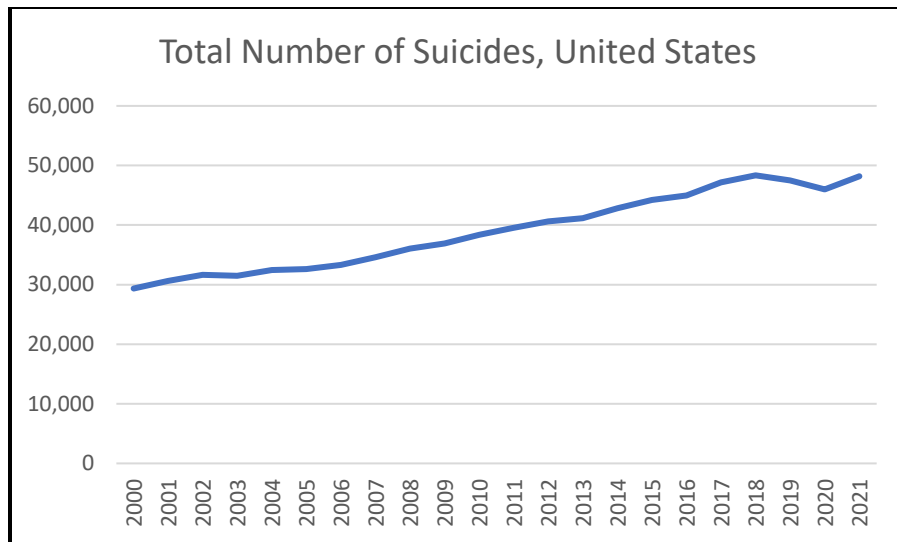
There is no more extreme indicator of mental distress than suicide. Suicide rates have been on a steady rise for two decades. The scope of the problem is enormous.

The Track Toward Suicide, 2021	
Seriously thought about it	12.3 million
Made a plan	3.5 million
Attempted	1.7 million
Deaths	48,183

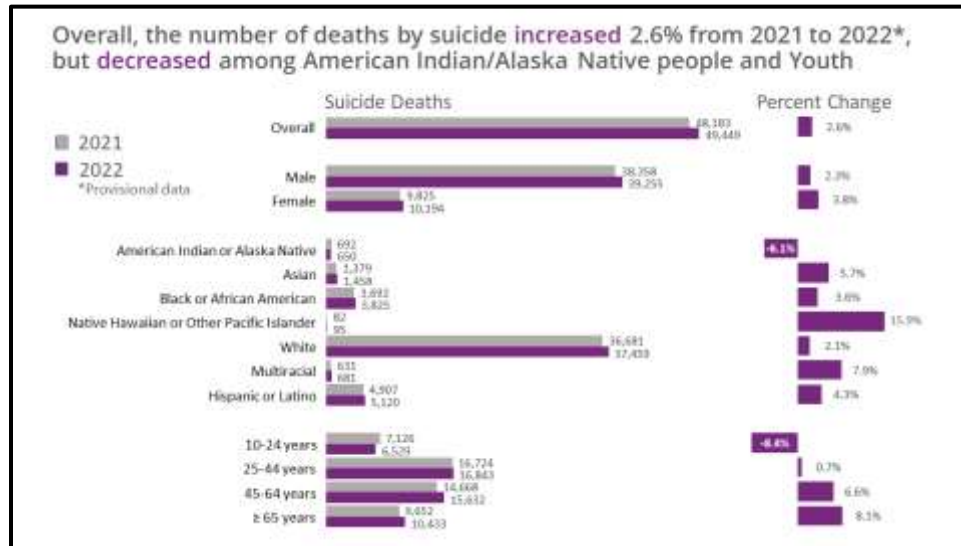
Source: US Centers for Disease Control and Prevention

There was a decline in 2019-2020 but perhaps the beginning of a new rise through the Covid pandemic. Superficially, the trendline for Missouri and St. Louis look different but this is a matter of years covered. For the Missouri chart, if one focuses on the years 2016-2021, then look at the St. Louis chart, the line is not too much different.

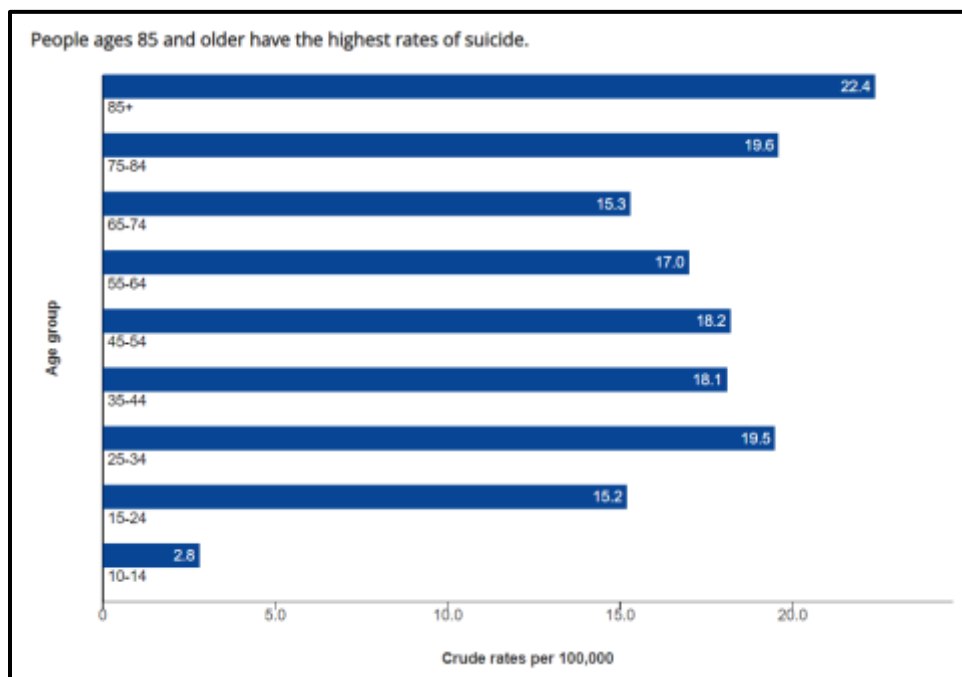
The numbers for the United States and Missouri charts are from the US Centers for Disease Control and Prevention, while the numbers for St. Louis are from the Missouri Department of Mental Health.



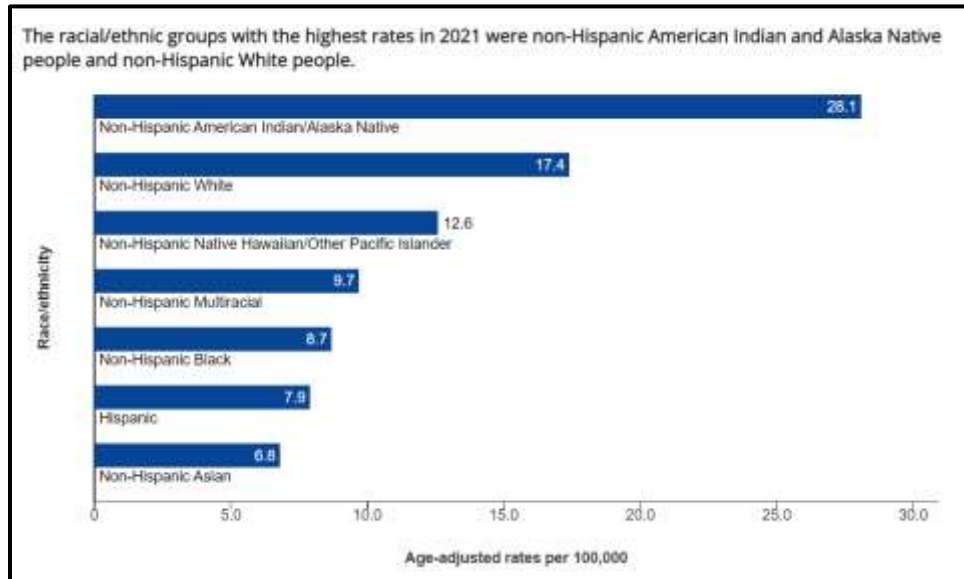
Here we see “provisional” data from 2022 compared to 2021 across a number of variables.



When failing health and mental decline become a factor, it perhaps isn't surprising that those over 75 are more likely to die by suicide.



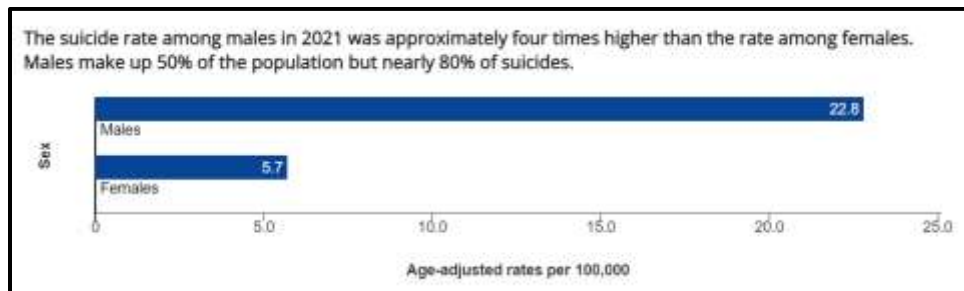
The racial and ethnic make up of suicide deaths surprises some, as certain groups that face have faced historic or current discrimination have lower rates than Whites. The exception is Native Americans.



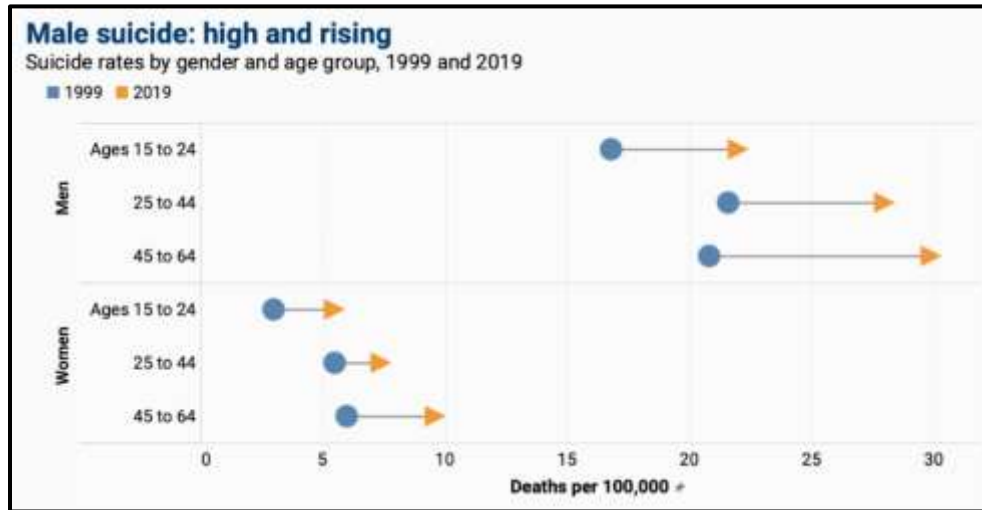
By far, the biggest risk factor for suicide is being male

Richard Reeves, a scholar formerly at the Brookings Institution and now Executive Director of the American Institute of Boys and Men, observed in a September 2023 Substack that the US Centers for Disease Control and Prevention has an otherwise laudable section on its website about suicide prevention that explores an array of risk factors, it fails to mention the overwhelmingly largest risk factor of being male.

Setting aside the politics of this egregious omission, the data shows this to be true. Here is the CDC's own chart on the matter, found elsewhere on their site. The only risk that exceeds it is for Native Americans, while 85+ years of age comes close.



When it comes to the sex divide, both groups are experiencing a rise over time, but men have elevated rates that are rising faster. This is Reeves' chart from his book "Of Boys and Men".



The reader may have noticed that there might be an apparent contradiction between higher rates of reported mental distress among women and girls but higher rates of suicide by men and boys. This is a challenge for both understanding the situation and figuring out what to do with this paradoxical data.

During a September 15, 2023, podcast with USA Today, author and researcher Dr. Lisa Damour commented on the recent data from the CDC's Youth Behavioral Risk Survey:

Girls are more likely to suffer from what we call internalizing disorders, anxiety and depression, and other ways that they collapse in on themselves, whereas boys, when they're in distress are more likely to suffer from what we call externalizing disorders, being hard on the people around them, getting in trouble, acting out. Interestingly, those were self-report survey data. I think they gave us a very helpful, if alarming, picture of what was happening for girls. Self-report data don't tend to ask about externalizing disorders or externalizing symptoms.

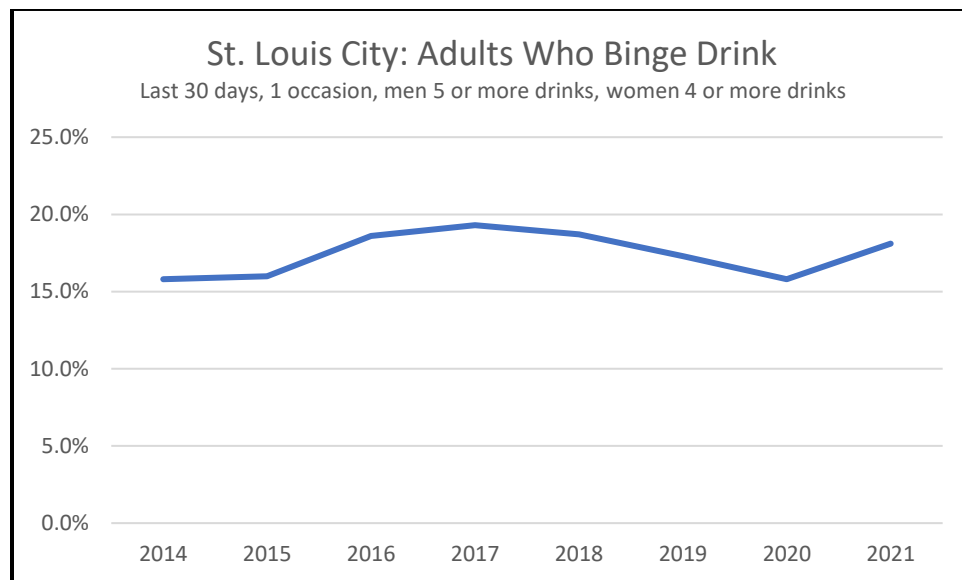
... I would say, I'm not sure that self-report data are the best way for us yet to get a sense of what's happening for boys. ... I worry terribly about the girls. I also worry about the boys, because when we actually look at suicide rates, boys outpace girls in suicide rates. So, girls may talk and think about suicide more, but we also know that boys, we use a terrible term, complete suicide more. So, this is to say we have a lot of alarming data and we may be better at detecting early signs of distress in girls than in boys. We want to make sure we're taking a good look at all teenagers and keeping a close eye on everyone.

Heavy or Binge Alcohol Use

Alcohol can have deadly consequences. Some are immediate, such as traffic deaths; some are long-term, such as liver disease.

Missouri: Alcohol Related Deaths by Age and Sex							
Overall	0-19	20-34	35-49	50-64	65+	Males	Females
2,877	77	492	551	865	892	2,029	848

Source: Centers for Disease Control and Prevention, 5-year estimates



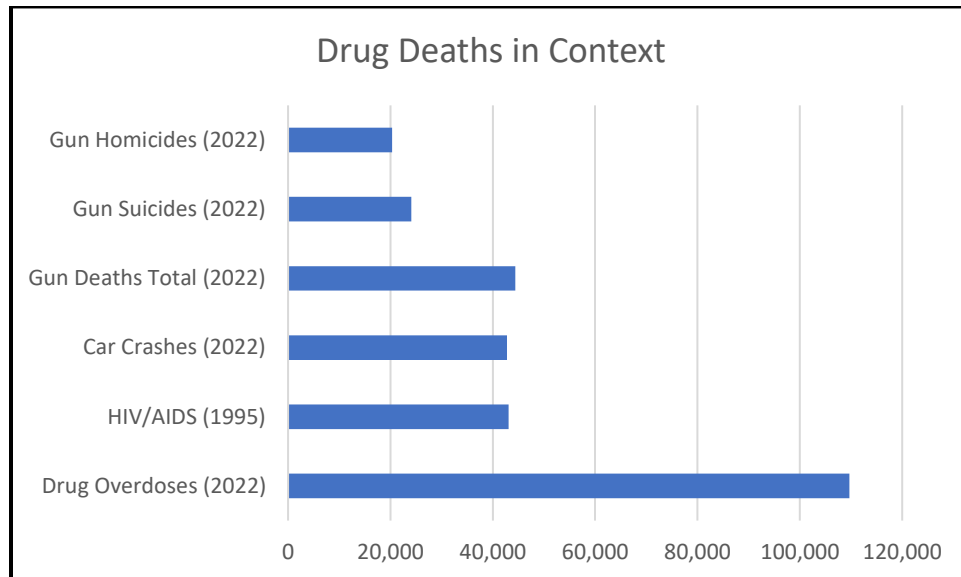
Source: Think Health St. Louis

This space intentionally left blank

Drug Use and Mortality

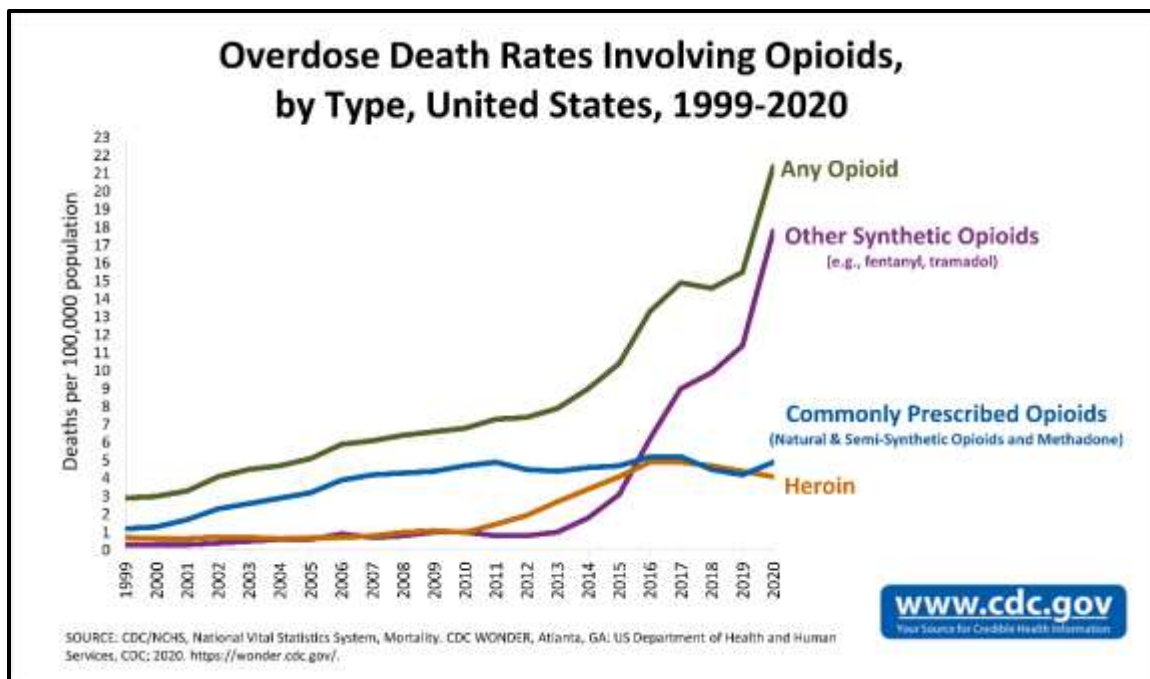
Tobacco deaths are much higher but are generally in decline, while deaths from drug overdoses are sharply climbing and the focus of much attention. One is heading in the right direction while the other is decidedly not.

All of the data below is for 2022 nationally except for HIV/AIDS, which is for 1995, the peak year of that pandemic for deaths in the US.

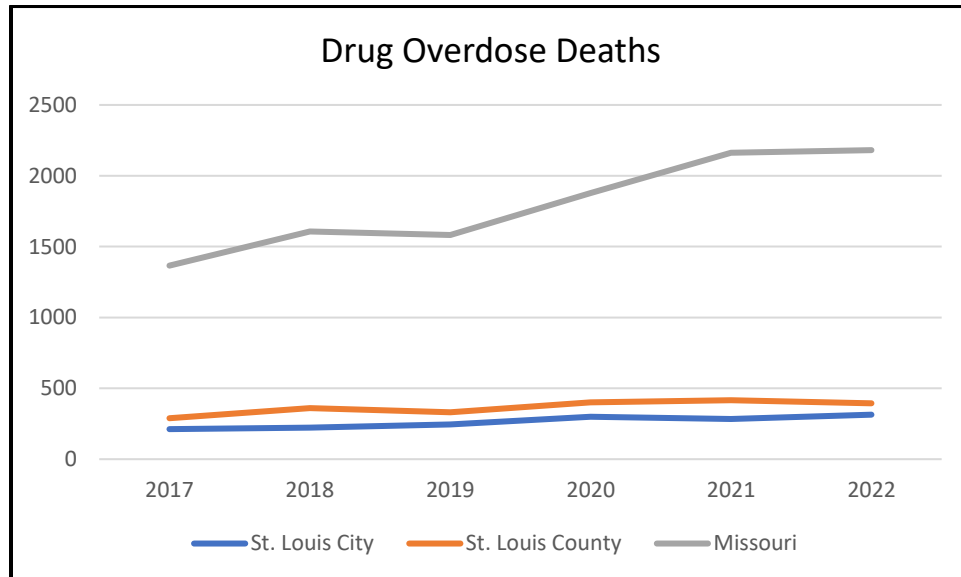


Sources: Centers for Disease Control and Prevention, National Highway Safety Administration; Gun Violence Archives

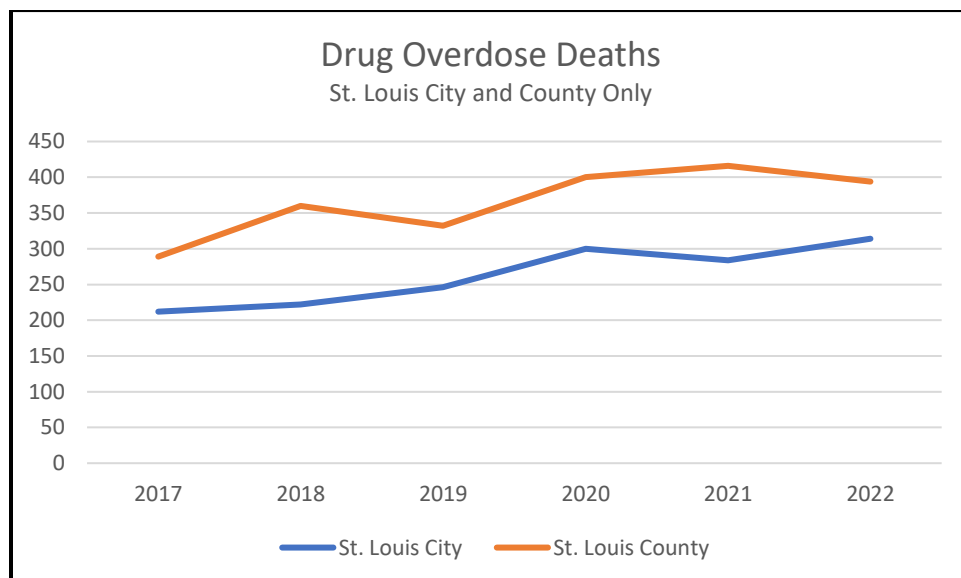
The overwhelming number of drug deaths involve fentanyl.



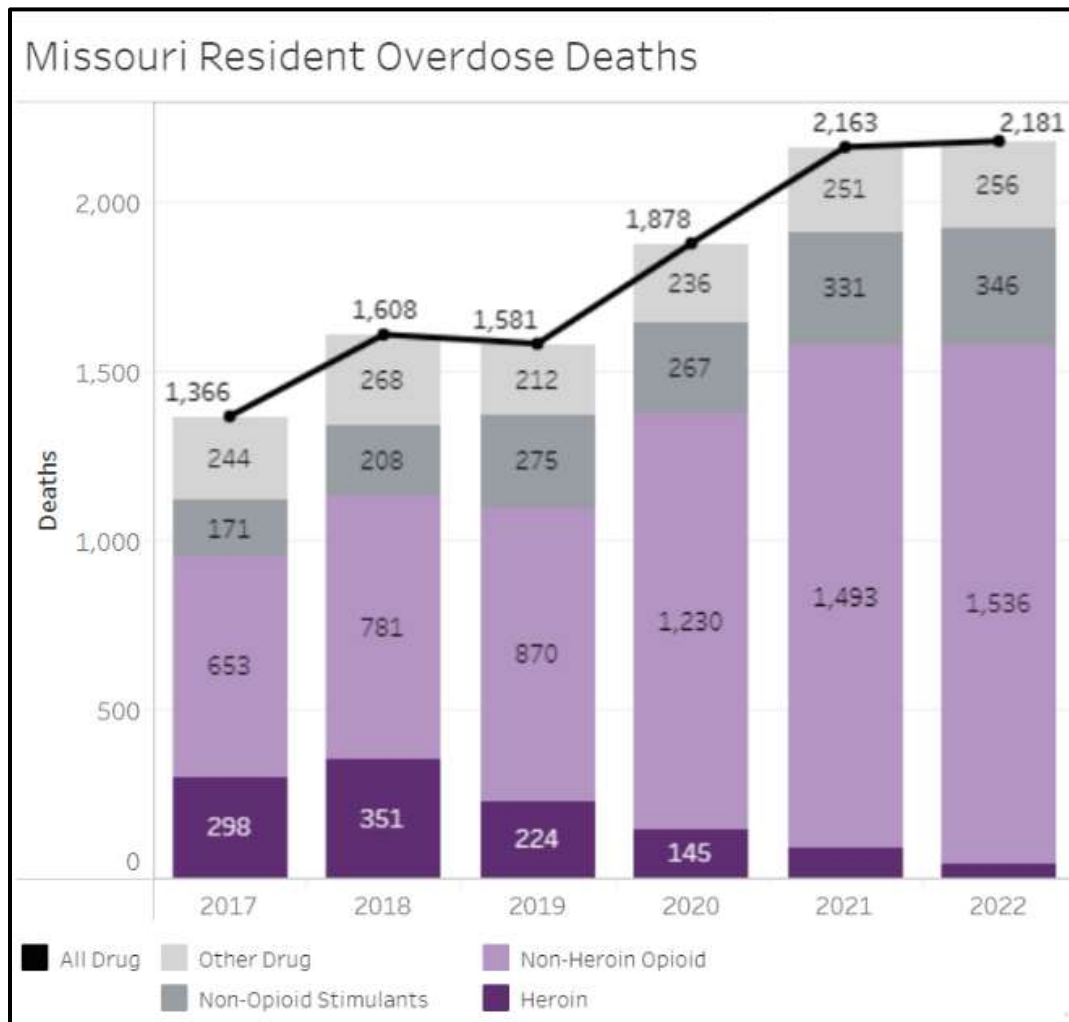
Looking at the contours of the situation in Missouri and locally shows patterns in keeping with the national data. The data for St. Louis City and County are for residents, not those from other places who died in the City or County.



Because deaths at the state level are so high, it tends to flatten out the lines for the City and County. Here is a view with only the City and County that gives a better idea of the trendlines.



The predominance of fentanyl is shown in the chart for Missouri overdose mortality.

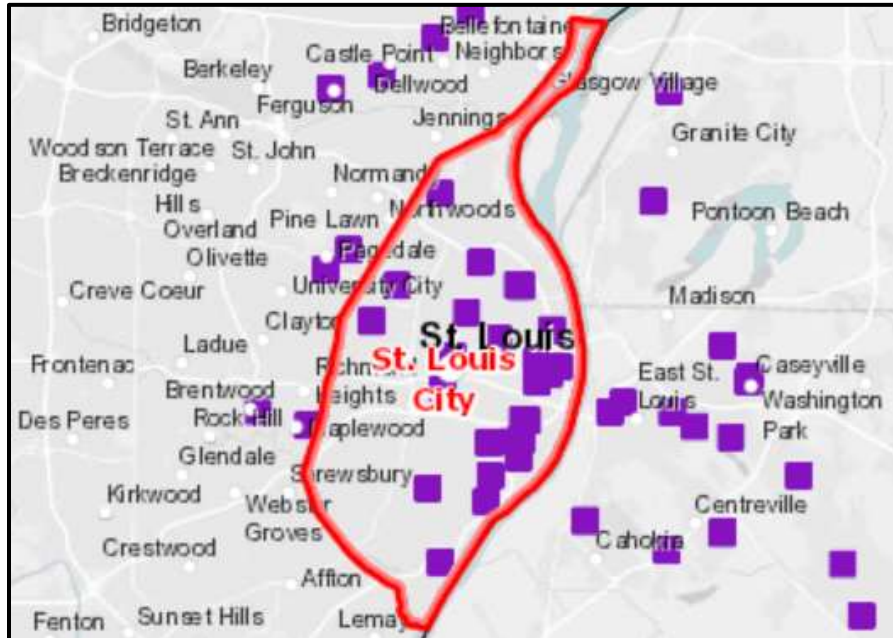


ACCESS TO HEALTHCARE

As has been discussed in multiple places in this chapter, discussions and proposed solutions to medical and behavioral problems don't mean much without access to healthcare providers.

Federally Qualified Health Centers

PCAC is closely affiliated with a Federally Qualified Health Center, but there are several FQHCs in St. Louis with multiple locations. FQHCs are specifically organized and funded to provide services low-income people.



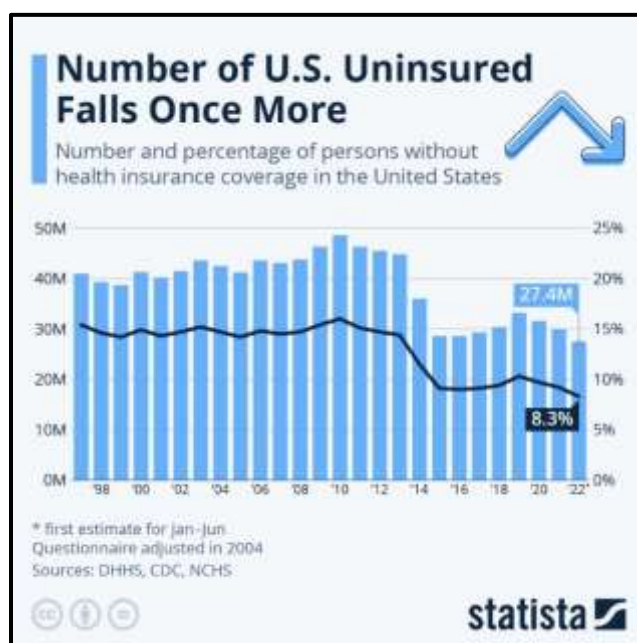
Source: US Department of Health and Human Services

Information on access to mental health services is harder to come by. In St. Louis City, the Amanda Luckett Murphy Hopewell Center, with which PCAC is affiliated, is contracted to provide behavioral health services in the northern half of the city, while BJC Behavioral Health handles the southern half.

The Division of Professional Registration of the Missouri Department of Commerce and Insurance reported that in 2021 there were 4399 licensed counselors in the State of Missouri. Local data is not available.

Health Insurance

Most Americans utilize private insurance from the commercial marketplace or through Healthcare.gov, the health insurance exchange portal established under the Affordable Care Act (Obamacare). The situation is greatly improved since passage of the ACA yet there is still a large segment of people uninsured.

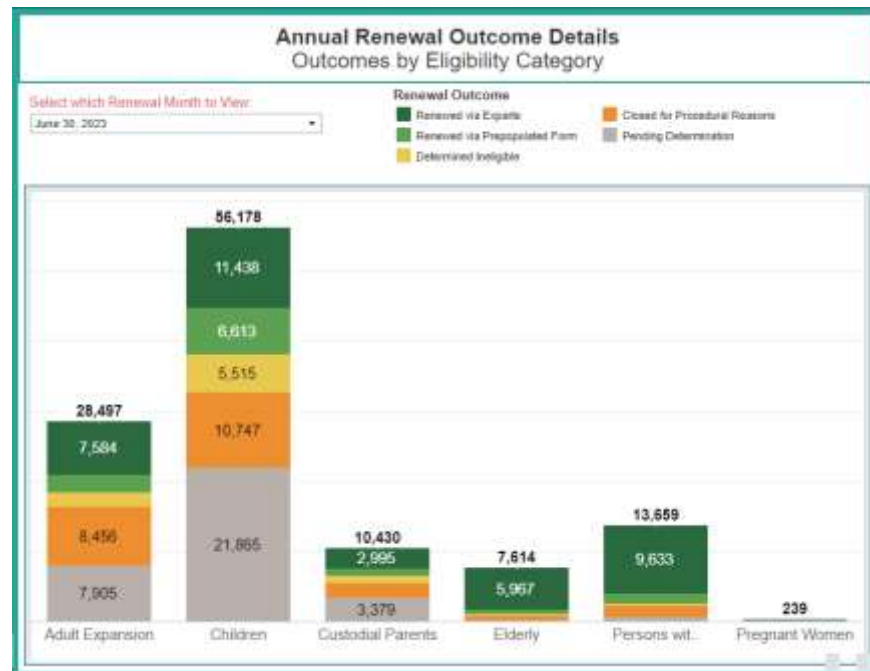
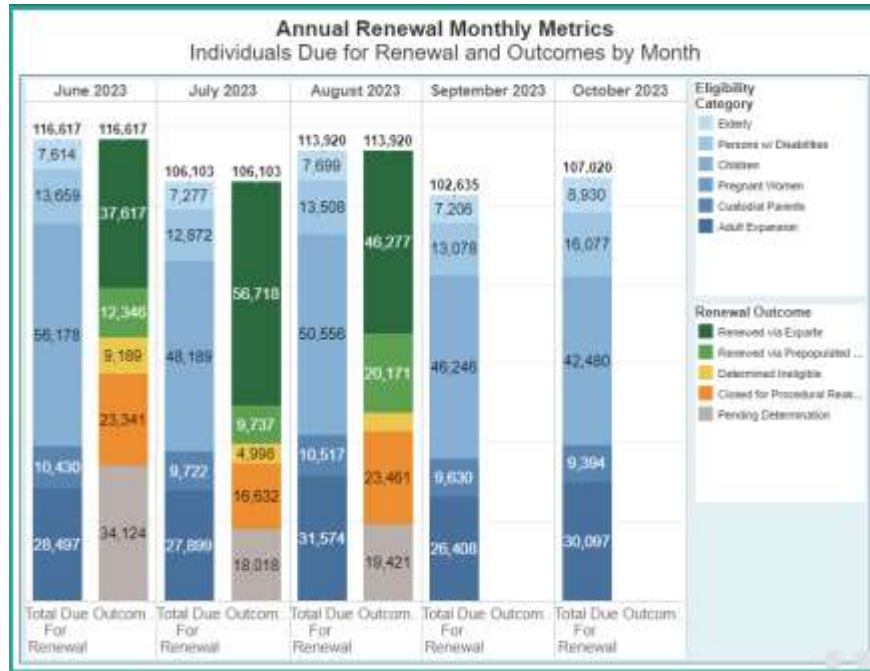


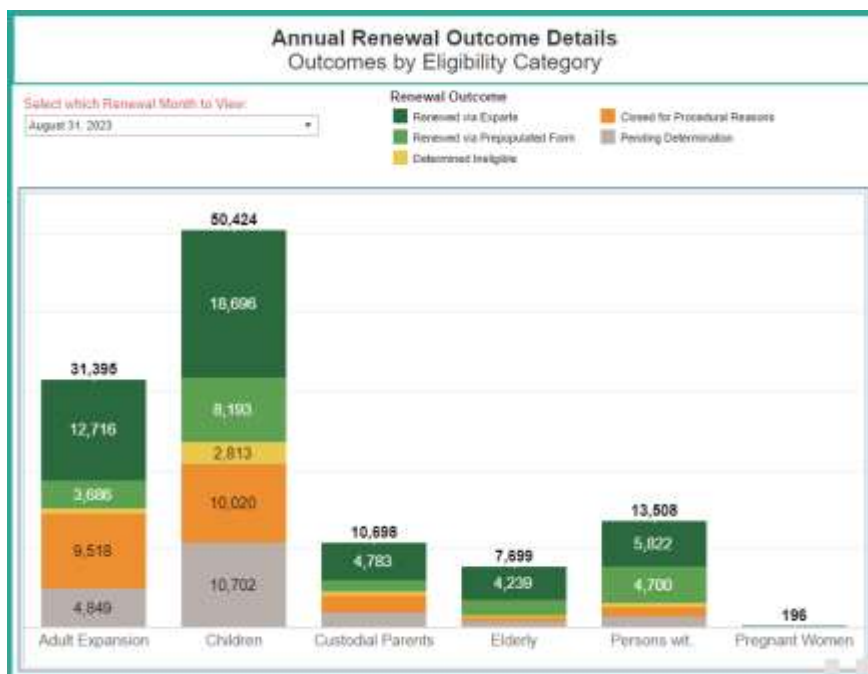
St. Louis							Wellston						
	Number Insured	Number Uninsured	Percent Uninsured	Number Insured	Number Uninsured	Percent Uninsured		Number Insured	Number Uninsured	Percent Uninsured		Number Insured	Percent Uninsured
2017	272,347	32,026	10.5%	1,442	376	20.7%							
2018	266,992	31,143	10.4%	1,527	248	14.0%							
2019	265,109	31,110	10.5%	1,697	235	12.2%							
2020	269,479	30,642	10.2%	1,767	124	6.6%							
2021	257,648	31,693	11.0%	1,706	153	8.2%							
2022	262,190	20,927	7.4%	no data	no data	no data							
Missouri							US						
	Number Insured	Number Uninsured	Percent Uninsured	Number Insured	Number Uninsured	Percent Uninsured		Number Insured	Number Uninsured	Percent Uninsured		Number Insured	Percent Uninsured
2017	5,452,055	548,271	9.1%	292,755,751	28,019,263	8.7%							
2018	5,448,415	566,327	9.4%	293,683,943	28,565,542	8.9%							
2019	5,416,963	603,702	10.0%	293,482,006	29,638,672	9.2%							
2020	5,446,869	565,099	9.4%	293,466,138	28,058,903	8.7%							
2021	5,492,403	570,898	9.4%	298,685,665	28,226,882	8.6%							
2022	5,550,588	520,745	8.6%	301,941,990	26,367,820	8.0%							

Source: US Census Bureau, 1-year estimates except Wellston 5-year estimates

Medicaid

Medicaid is the government-sponsored health insurance program for the poor. A moratorium on declaring recipients ineligible was declared because of the Covid pandemic. That moratorium was lifted in June 2023. Since then, all states have been reviewing all Medicaid recipients for current eligibility. In Missouri, this is a year-long phased process. Below are the results through August. Tens of thousand have lost coverage, the huge majority of whom are children. Some may reclaim eligibility by providing missing or new documentation.





KEY FINDINGS

1. Life expectancy in St. Louis had already been in decline since 2012 but Covid accelerated the decline.
2. Having a college degree has an important positive impact on life expectancy.
3. The United States and St. Louis have an obesity epidemic. Even in the St. Louis zip code with the lowest obesity rate, almost a third are obese. Other zip codes are in much worse shape.
4. Diabetes rates in St. Louis overall are not significantly higher than in Missouri, although both are above the national rate. Rates fall as expected by age and sex. However, when looking by zip code, diabetes rates are much higher in those zip codes with high populations of African Americans.
5. Asthma is often highly correlated with poverty, however rates across zip codes are broadly within the 8-14% range. This is a not insignificant range but not outrageously so. Most zip codes fall within the 10-12% range and rates have been generally steady over the last four years.
6. While new infections with HIV have been dropping, St. Louis has three times the rate of people living with HIV/AIDS as St. Louis County and four times that of Missouri, reflecting both the city's demographics and its relative abundance of service providers for those with HIV/AIDS.
7. Like diabetes, the prevalence of high blood pressure is highest in the zip codes with the highest populations of Blacks.
8. About 20% of the US and St. Louis populations continue to use tobacco products, which account for many, many more deaths by far than any other substance use, including fentanyl and alcohol.
9. Mental health indicators for adults have shown an uneven trend of worsening, although by relatively small numbers
10. On the other hand, mental health indicators among young people have shown huge increases in problems, as measured by reports of depression in young women and suicide rates among young men. Measures for young women are relatively more sophisticated and accurate than those for young men because mental health challenges show themselves differently in each sex.
11. The biggest suicide risk factor by far is being male. Yet men are often ignored in initiatives and public messaging for suicide prevention.
12. Tobacco use may cause many more deaths than drugs, however tobacco use is in retreat while the number of drug overdose deaths is skyrocketing.
13. Access to quality healthcare services is still a challenge for the poor, even in the context of improved health insurance coverage because of the Affordable Care Act.

KEY FINDINGS

1. Those with low incomes need support for weight loss and diabetes.
2. Young adults need support for their mental health.
3. Poor people need help dealing with drug use.

[Back to Table of Contents](#)

CRIME AND SAFETY

The impact of crime can be devastating for anyone who is a victim. Whether it is the horrifying trauma of a murder or the financial loss and disruption of a vehicle theft or the sense of violation of theft and burglary, the distress is real.

The impact is also felt at the community level. Residents leaving a neighborhood with high crime, economic development and thus opportunity stymied, businesses that never locate to the city or region because of perceptions, these are all real losses for the community and for the citizens of the community, most especially poor people. They already have little in the way of resources and the losses created by crime fall hard upon them.

A Note about Crime Data

Matthew Yglesius, a journalist noted for his “data forward” approach to analysis, wrote in a July 2021 essay:

Given the relatively large amount of attention paid to the issue, it seems like *some* attention should be paid to the fact that we don’t really know how many people were murdered last year and that our understanding of non-murder crimes is even worse.

Sometime in late September or early October of 2021, the FBI should release “Crime in the United States 2020.” That will give us an “official” count of how many murders, car thefts, burglaries, robberies, rapes, and other crimes occurred last year. And then if we’re pouring over those numbers in October 2021 and want to know whether things got better or worse over the summer of 2021, we’ll have to wait all the way until the fall of 2022.

By contrast, I can give you very precise information about the chicken situation as of May 2021 — there were 851 million broiler-type chickens hatched (a 5% increase from the previous May) and 57.3 million egg-laying chickens hatched (a 9% increase from the previous May). American chickens laid a total of 9.38 billion eggs in May (up 3%), of which 8.07 billion are table eggs (i.e., you’re going to eat them), 1.23 billion were broiler-type hatching eggs, and the balance were egg-layers.

We don’t get real-time data on the chicken situation, but it’s close. The May poultry report I got those numbers from came out on June 22.

To be fair, more people-centered data can become available in quick fashion, such as unemployment or job-growth numbers. Even subject as those are to substantial revisions a couple months on, it represents relatively timely data. Not so with crime.

And then there is actual quality of data. Jeff Asher, one of the foremost crime data analysts in the country, says coming to grips with crime data can be “a hopeless grasp for order amidst a sea of data chaos.” The FBI is dependent on reports from hundreds of local police departments, some of which don’t report at all and from those who do, with highly variable quality.

The St. Louis Metropolitan Police Department does an admirable job by posting monthly crime reports to its website for public access within about a month. However, examining that data for year-to-year

comparisons, one finds that data reported for a month may be changed in subsequent reports, without any schedule or explanation of when such revisions occur.

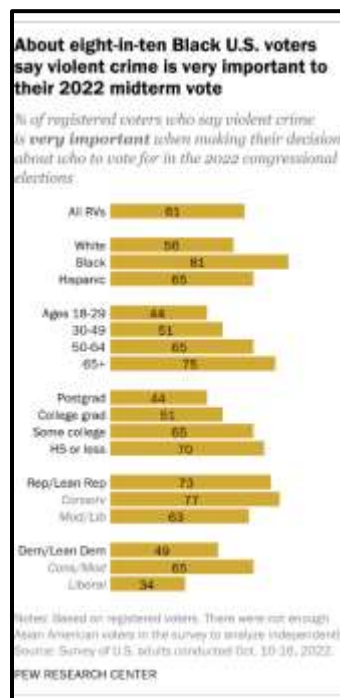
Desire for Action

Even with difficult and spotty data, the issue cannot be ignored. St. Louis business leaders have been very clear, even before the upsurge of certain kinds of crime during the Covid pandemic, that crime was a major impediment to bringing investment to St. Louis. There are many reasons for the heavy loss of population in north St. Louis and actual data on the matter is pretty much non-existent. Yet one need only look at the map of where murders are happening to see that crime must be a major factor.

PCAC's clients also rate crime and safety high on their list of problems and concerns. Responding to two questions asking for a ranking of issues and problems, participants ranked the issue highly. The issue of vacant houses, while also about housing and investment in a neighborhood, is also related to fears of crime and safety.

Three changes that would most improve lives of youth	
Stronger adult role models	65.5%
More or better after-school activities	48.2%
Reduction of violence in the neighborhood	45.5%
Four most important needs for your community	
Jobs and Training	50.0%
Safety/Crime	48.2%
Grocery Stores	48.2%
Vacant Houses	24.5%

In a poll taken before the 2022 midterm elections, the Pew Research Center found high levels of concern about crime, with the highest figure being among Blacks. This was a national poll.



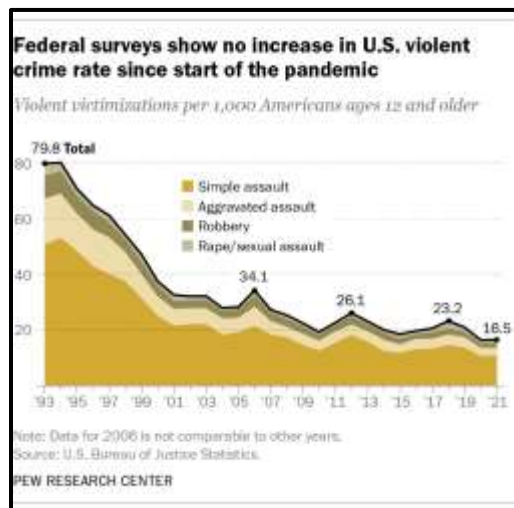
Crime Rates

After having just written about public and PCAC client perceptions about crime and violence, it is important to note that those perceptions may not always be accurate. They are often impacted by news coverage and personal bias based on individual experience and that of family and friends.

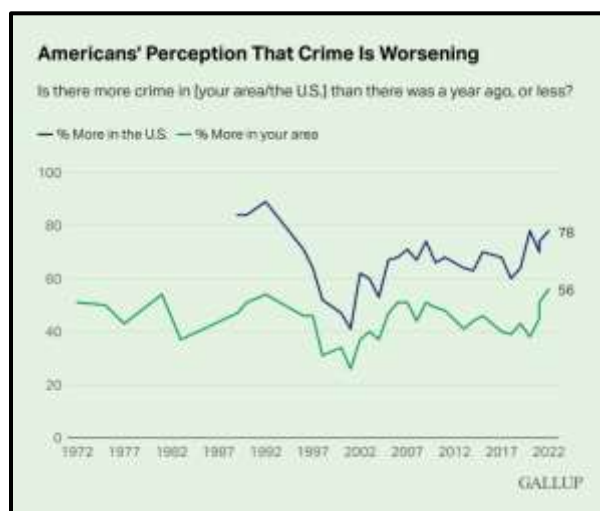
Add to that that a bias based on recent experience also influences viewpoint. Even if violent crime has vastly decreased over 30 years, if it rose slightly last year, people will in fact be correct that “crime is rising”, even if the long-term trend is for lower rates of crime.

Another problem is when trends are in tension with each other. Homicides are up but every other category of violent crime is down. In such a circumstance people are most likely to perceive that crime is rising because murders are the most severe form of criminal violence and most likely to be in the news.

Here is a chart showing actual violent crime rates (non-homicide) 1992-2021. Homicides dropped during this time period, too.

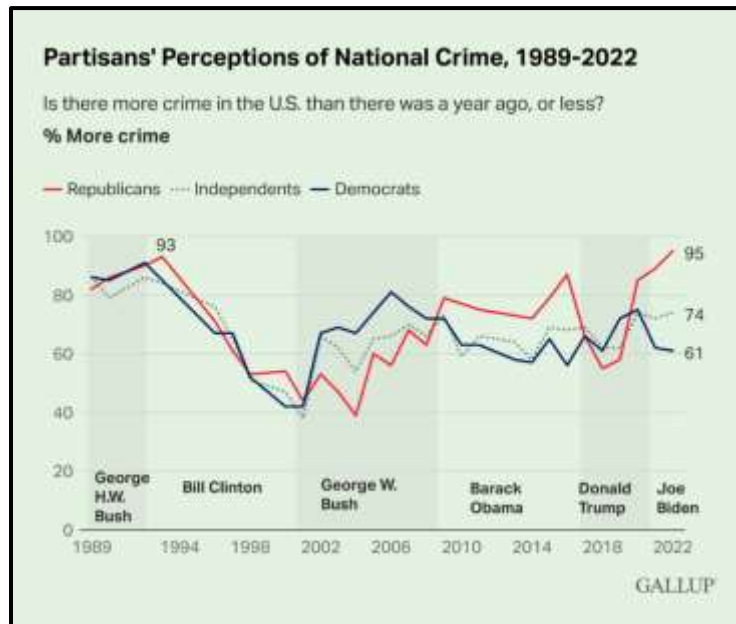


In contrast, here is a chart showing public perceptions of crime. Obviously, the two do not match.



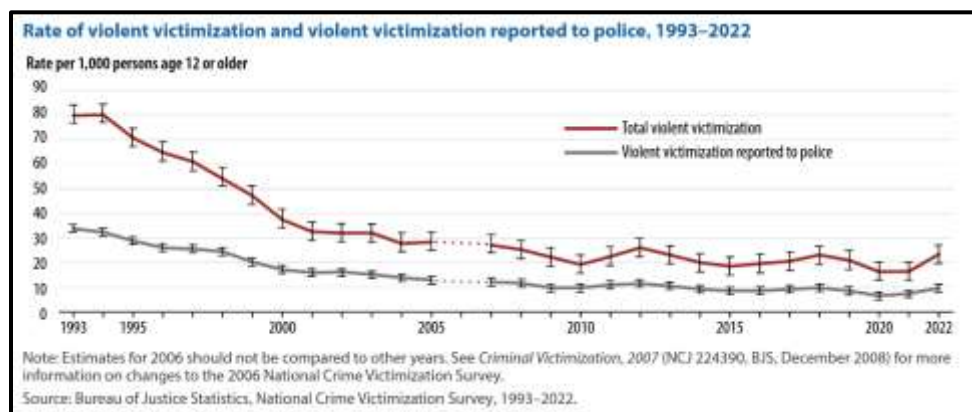
The last chart above shows a distinction between perceptions of local versus national crime, with local crime deemed less severe. This may be true, depending on where one lives. But this may also reflect the impact of media coverage where a survey participant may be at least marginally more knowledgeable about their local conditions but take at face value media sensationalist coverage of crime elsewhere.

This chart tracks the issue based on partisan identification. Both parties are accurate in their perceptions until 2000. After 2000, neither Republicans nor Democrats are accurate in their perceptions, but Republican think things are much worse when a Democrat is President, while Democrat think things are much worse when a Republican is President.



Actual Crime Rates

Because it is a principal concern of almost all participants in the Assessment process, the CNA will focus on violent crime. However, the St. Louis Metropolitan Police Department reported 34,553 property crimes for 2022. It doesn't calculate rates. As indicated above, violent crimes rates dropped steeply from 1993 through 2000, then dropped at a slower pace between 2000 and 2010. In the years since 2010 rates have changed in incremental waves, cycling through rises and declines, but all within the context of something of a plateau.



Source: US Bureau of Justice Statistics

Whatever is happening overall, homicides gain the lion's share of attention, where St. Louis does indeed have much higher rates than most other cities. However, another significant area of violent crime has seen large decreases after spiking in 2020. That would be aggravated assault with a firearm. The numbers rose ominously through 2020 but have come down since.

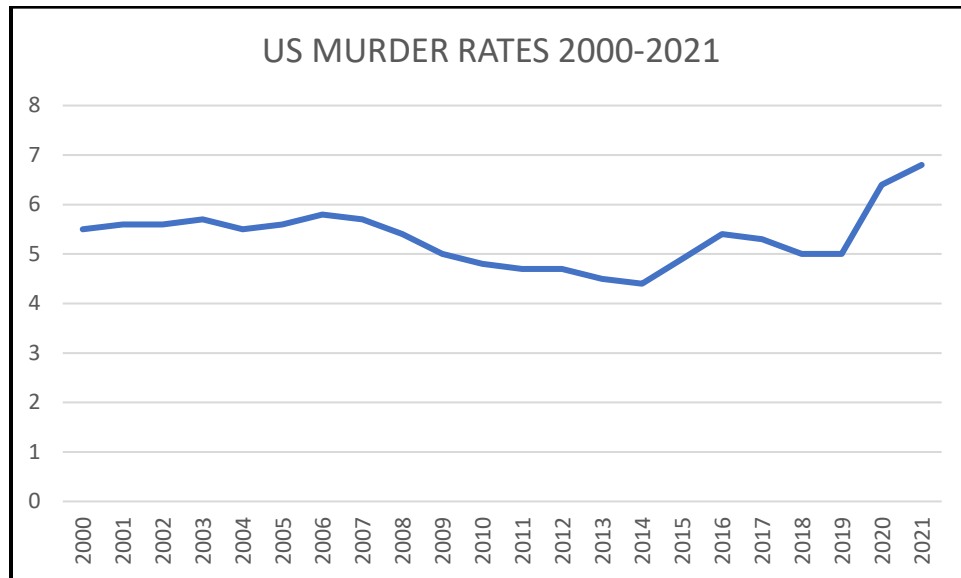
	Agg Assault Firearm 2019	Agg Assault Firearm 2020	Agg Assault Firearm 2021	Agg Assault Firearm 2022	Agg Assault Firearm 2023
Jan	191	160	156	142	141
Feb	100	141	129	144	116
Mar	189	193	178	175	142
Apr	213	201	200	185	178
May	258	268	254	206	218
Jun	282	424	274	221	217
Jul	305	397	272	214	189
Aug	219	280	231	170	141
Sep	249	305	185	164	145
Oct	233	233	189	173	
Nov	149	272	148	151	
Dec	149	173	200	163	
	2537	3047	2416	2108	1487

The situation is also improving for robbery, which peaked in 2019 at 1475 and waned to 940 in 2022. Vehicular theft greatly accelerated in 2022, as it did throughout the US, to 7178. That compares with 3986 in 2021 and 2960 in 2019. This year looked to be even worse than 2022, however the numbers seem to flag in August and September, a possible indication that surge has passed.

Robbery 2019	Robbery 2020	Robbery 2021	Robbery 2022	Robbery 2023
1475	1242	982	940	604
Vehicle Theft 2019	Vehicle Theft 2020	Vehicle Theft 2021	Vehicle Theft 2022	Vehicle Theft 2023
2960	3186	3986	7178	4590

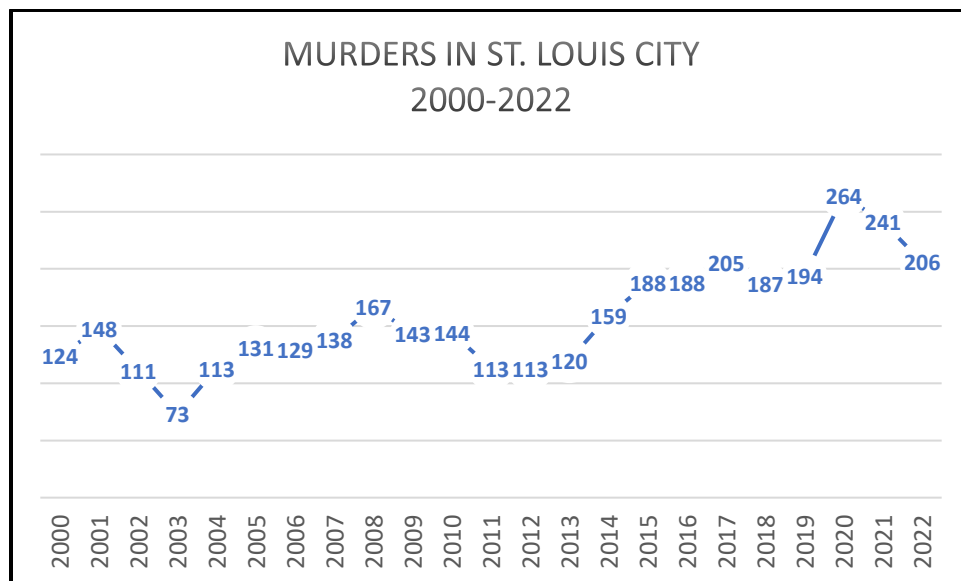
Homicides

Because of its level of violence and finality, murders are the most concerning to the public and policy makers. Here, rates have indeed been rising, both nationally and in St. Louis. Below is a chart showing the murder rate 2000-2021. There was a sharp rise in 2020, followed by another in 2021. Provisional data not shown indicates a small decline for 2022. Jeff Asher of AH Analytics has studied monthly data for 2023 so far and believes that 2023 will end with another reduction, perhaps a significant one.



Source: Federal Bureau of Investigation, Uniform Crime Reports

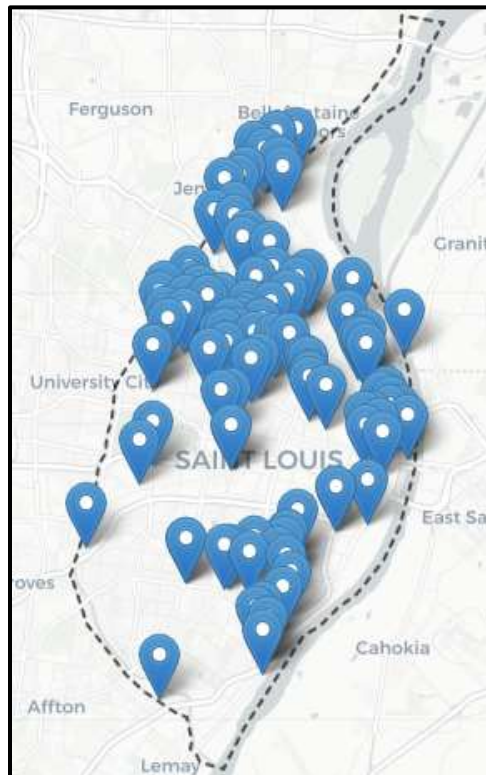
The trend in St. Louis has mostly followed the national contours, although at a much higher rate, with a few years distinctly out of sync. 2021 was one of those years, with a local reduction of murder while the national rate rose. The chart below shows the actual number of homicides, not the rate.



Source: St. Louis Metropolitan Police Department

	Homicide 2019	Homicide 2020	Homicide 2021	Homicide 2022	Homicide 2023
Jan	18	15	25	16	10
Feb	6	10	18	10	15
Mar	9	8	12	17	6
Apr	12	16	22	15	15
May	25	21	19	26	23
Jun	22	31	16	15	11
Jul	22	55	21	21	10
Aug	22	29	22	33	11
Sep	20	23	26	13	15
Oct	9	12	25	10	
Nov	18	25	15	15	
Dec	11	19	20	15	
	194	264	241	206	116

A map of murder locations for 2023 shows a clear pattern of incidents in the poorer neighborhoods of north St. Louis and the eastern section of south St. Louis.



Both the offender profile and victim profile for St. Louis provide interesting information on who is involved with homicides.



Most perpetrators of homicides are African Americans, as are most of the victims. It is overwhelmingly a crime of men against men. There is a higher number of female victims compared to murderers, likely a reflection of domestic violence, as women who are murdered are very likely to have died at the hands of an intimate partner. Perpetrators skew younger than their victims, but this is overwhelmingly young men killing other young men.

The Pareto Principle and Crime Prevention

In 2021, three men in Leinster, Ireland, died in a violent car crash. Afterward, the number of burglaries in the area plummeted. Between the three, they had over 200 prior convictions.

A “power law” is a mathematical expression of the fact that a small number of people can be responsible for a large number of events or results. Probably the best known of power laws is the Pareto Principle, or 80/20 rule, which was based on Italian land ownership in 1906 and said the 20% of Italians owned 80% of the land. Power laws can be true in many areas, including crime. The ratios can vary but the principle remains.

Although rarely expressed in precise math terms, this is the underlying philosophy of many anti-violence programs in cities. St. Louis has had such a program for several years. For three years, city government hired a Chicago non-profit called Cure Violence to work with Employment Connection and the local chapter of The Urban League, although the contract has now been given to Mission St. Louis.

Using an approach grounded in public health, the program hires “interrupters” to identify those most likely to be involved in criminal violence, counsel them, help them avoid escalation through retaliatory violence, and hopefully change the culture in which they operate. The program operates in the Wells-Goodfellow and Walnut Park neighborhoods on the north side and in Dutchtown on the south side.

But its value has been brought into question. A study commissioned by the city and conducted by researchers at Washington University Institute for Public Health was released in September 2023 and found that while crime has dropped in all three locations, in two of them it was no more than what was experienced in similar neighborhoods without the program. It only found demonstrable benefit in Wells-Goodfellow.

In a 2022 analysis, Dr. Richard Rosenfeld, a criminology professor emeritus at University of Missouri-St. Louis, had even worse results in his examination of violent crime statistics for the neighborhoods, finding no appreciable benefits in any of the locations.

Cure Violence isn’t the only effort by the city to combat violent crime and homicides, others involving less publicized efforts around policing strategies and creation of crisis intervention teams as part of policing. However, Cure Violence does show the hard challenges. Sometimes such innovative programs take time to gain their footing and full effectiveness. On the other hand, sometimes a hard decision to pull the plug in order to move on to something more effective may be necessary. For now, St. Louis officials are standing by the program.

Youth and Crime

The intersection between youth and crime is a difficult one to parse. Direct data is hard to come by. By the evidence of PCAC’s focus groups, it is a genuine and severe problem, with long and vigorous discussion of young people and their misbehaviors. This is their lived experience, which has high currency these days. And lest one thinks racial beliefs about young Black men were a factor, out of the 24 participants, only one was white.

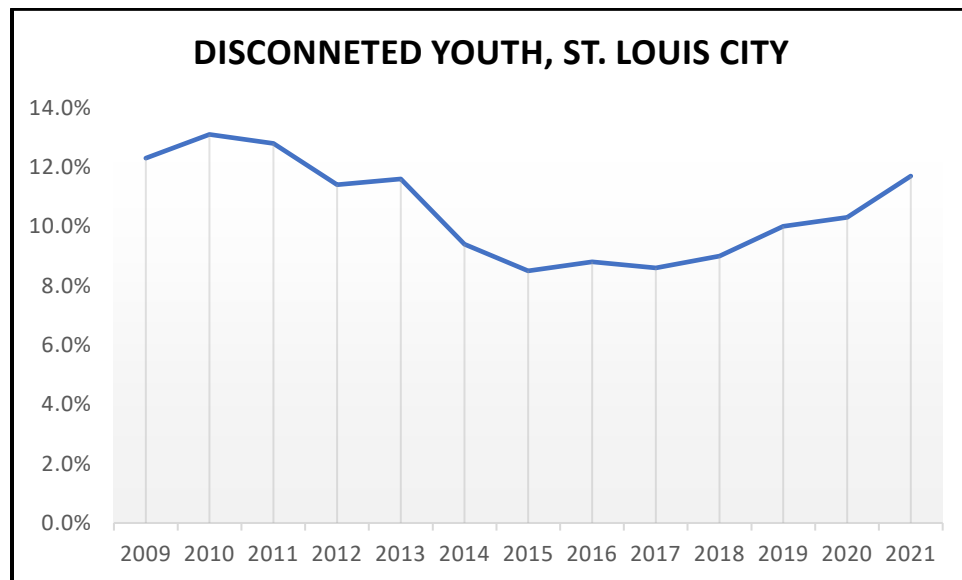
Using media as a guide, one would also conclude it is a relevant factor. Discussions of large youth gatherings downtown and subsequent crime problems occurred before the pandemic, leading to curfews and the banning of scooters. Stories of youth problems in downtown continue. So too stories of antagonistic behavior in schools that have been frequent.

What about quantitative data? In the murder statistics above, the 10-19 age group is definitely among the perpetrators, though falling substantially behind the 20-29 and 30-39 age groups. PCAC could not locate age breakdowns for other areas of crimes, such as aggravated assaults with a firearm.

Supporting data is more contextual than explicit.

It might be useful to revisit information from previous chapters. In the Demographics chapter, there was a breakdown of St. Louis’ population by age. The Census Bureau has one age group defined as 15-19. There are just over 15,000 people in that age group. Even if only 5% are inclined toward misconduct in some way, that’s 750 people. As we saw above in the story from Ireland, just three people can create a lot of mayhem. Using a figure of 1%, that’s 150 young people.

One category that hasn't been used in this Assessment is "disconnected youth". These are people between the ages of 16-19 who are neither in school nor employed. This might give an idea of people who are in some sense seriously disengaged, people in the community with time on their hands but without much to do. In 2021, this rate of disconnect was 11.7%, or about 1750 young people.



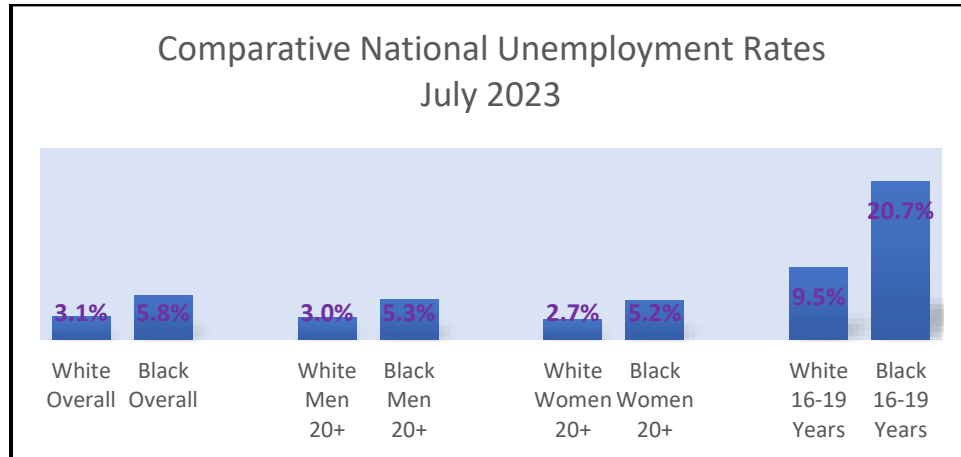
Source: Federal Reserve Bank of St. Louis

In the Education chapter, data was presented about chronic absenteeism in St. Louis Public Schools, which has skyrocketed. As a reminder, the table is about the percentage of students who attend 90% of the time or more. The only group to exceed 50% is white students, who make up only 12% of students.

ST. LOUIS PUBLIC SCHOOLS	2015	2016	2017	2018	2019	2020	2021	2022
Total Attendance Rate	83.5%	88.3%	84.5%	80.4%	77.2%	74.7%	50.3%	46.3%
Attendance Rate Black	82.3%	87.7%	83.4%	78.3%	74.3%	72.0%	44.2%	41.0%
Attendance Rate White	87.3%	90.7%	89.3%	88.0%	88.3%	85.8%	79.5%	72.4%
Attendance Rate Female	84.2%	88.9%	84.9%	81.1%	77.7%	74.9%	52.1%	47.0%
Attendance Rate Male	82.8%	87.8%	84.2%	79.7%	76.8%	74.6%	48.5%	45.7%
Attendance Rate K-8	86.1%	90.7%	87.3%	83.6%	79.7%	77.1%	54.3%	49.5%
Attendance Rate 9-12	77.1%	82.5%	77.8%	72.6%	71.0%	68.8%	39.9%	38.4%

Source: Missouri Department of Elementary and Secondary Education, as of 9/9/2023

This data is reinforced by unemployment number among young people. This chart appeared in the Employment chapter.



Source: US Bureau of Labor Statistics

It must be pointed out that all of this is circumstantial, anecdotal, and intuitive. The data is intriguing and may indicate what it seems to. But this is not the same as having high-quality quantitative data on this issue.

KEY FINDINGS

1. Crime data has serious issues with timeliness and quality, although the St. Louis Metropolitan Police do a good job of providing good quality monthly data.
2. Public perception, ranging from PCAC surveys to national polls, is that crime and safety are serious issues impacting their lives and their communities.
3. Actual violent crime rates plummeted from 1993 through 2010 and have fluctuated in a relatively narrow range for the last 12 years.
4. After rising during the Covid pandemic, murder rates are now coming down. Nonetheless, St. Louis genuinely has a very high rate of homicide compared to other locations.
5. Other crime is more variable, with notable declines in aggravated assault with a firearm and robberies. Vehicle theft spiked upward in 2022 and early 2023 but there are indications that it is now also in decline.
6. The locations of murders are concentrated in north city and those areas of south city with high numbers of those in poverty.
7. Looking at perpetrator and victim profiles reveal that homicides in St. Louis are mostly young Black men killing other young Black men. There is a separate smaller grouping of female victims, probably the result of intimate partner violence.
8. The highly touted Cure Violence program designed to reduce violent crime has at best shown only minimal progress, although it may still be too early to determine results.
9. The data is more inferential than definitive, but rates of disconnected youth, chronic absenteeism from schools, and elevated youth unemployment point to challenges around youth and violence.

PRIORITY NEEDS

1. Those in poverty or who live in low-income neighborhoods need support to deal with their fears about violence and safety.

2. Young people, and especially young men, need ways to constructively engage with their communities.

[Back to Table of Contents](#)

CIVIC ENGAGEMENT AND COMMUNITY INVOLVEMENT

Of the three foundational goals invoked by the Results Oriented Management and Accountability system, most attention gets focused on the first goal, which reads “Individuals and families with low incomes are stable and achieve economic stability”. This provides the framework for the services and outcomes for individuals and families that are the bulwark of activities for many Community Action Agencies.

However, the other two goals make a significant shift toward activities that don’t necessarily tally numbers of individual services and outcomes but are also essential to helping those with low incomes achieve self-sufficiency. They are:

- Communities where people with low incomes live are healthy and offer economic opportunity.
- People with low incomes are engaged and active in building opportunities in their community.

These latter two goals are an impetus to community-level work that may not have “clients” but work at the levels of policy, governance, and institutions. They are also a charge to empower those with low incomes to be part of the work itself, not just passive consumers of services.

Measures of Disengagement

Ada W. Finifter has written about five measures of political alienation that can easily be adapted to understand why those with low incomes may not be engaged in changing the conditions in their communities that contribute to their own poverty. She identified:

- Powerlessness. An individual's feeling that they cannot affect the actions of the government and other powerful institutions.
- Meaninglessness. An individual's perception that political and policy decisions are unclear and unpredictable.
- Normlessness. An individual's perception that norms or rules intended to govern community relations are broken down, and that departures from prescribed behavior are common.
- Isolation. An individual's rejection of community norms and goals that are widely held and shared by other members of a society.
- Disappointment. An individual's disinterest in decisions or participation because of the ruling class bad behaviors, such as, leaders having scandals by doing shameful things or self-dealing for their own benefit.

This framework might allow a fair conjecture of what low-income people may feel as they go about their lives. They often must deal with systems they don’t understand and don’t believe they can change for the betterment of their lives.

Leadership training and mentoring programs that help low-income people understand and hone their skills and abilities and give them the confidence to engage can begin to overcome these obstacles.

Shaping Communities

PCAC already does some of this sort of work with activities such as:

- Leadership training through the Step Up to Leadership program that helps individuals with low incomes develop the skills and confidence they need to empower themselves and engage with the community.
- Financial empowerment and change through participation in community-level collaboratives that give a voice for low-income people in matters of banking, lending, and housing.
- Participation in a community-based collaborative for utility rate case interventions where those with low incomes can attend hearings and give testimony, and where the collaborative becomes a voice to negotiate with utility companies for better rates and utility assistance programs.

Government Commission and Task Forces

All levels of governance operate with a large array and variety of boards, commissions and similar groups that are created by law or regulation and require members of the public as members. Many of them are actively seeking those who might be interested in joining them or being appointed to them.

Citizen involvement in neighborhood planning is another opportunity. Most neighborhood organizations now place a high premium on citizen involvement in their activities. The map below shows St. Louis neighborhoods and districts that have developed and adopted plans for their improvement.



The needs of youth are of enduring concern to community action agencies and the community at large. Work around parks and recreation can provide the ability to contribute in materials ways. In fact, green space as a boost to community cohesion, the mental health of residents, and as mitigation for the effect

of climate change is an idea getting renewed attention. These are not necessarily new insights but with increasing anxiety about these and other areas of public life where green space may be a force for good, the attention is more widespread and enduring.

Participatory budgeting is an idea that has gained traction in recent years. Residents are invited to participate in decisions about how certain kinds of funding will be used. In St. Louis, it has been utilized by one Promise Zone, and in Wards 6 and 15.

Voting Behavior

Participation in the working of government at the most fundamental level of voting can be a good proxy of community engagement. Below is data on general elections held in 2022 and 2020. The first line for each jurisdiction is the number of registered voters at the registration deadline prior to each election.

REGISTERED VOTERS, NUMBER OF VOTES AND TURNOUT		
Votes are for the headline US Senate Race, 11/8/2022		
STL City	210,986	Turn out
Votes	84,266	39.9%
STL Co	733,421	Turn out
Votes	369,628	50.4%
Missouri	4,286,342	Turn out
Votes	2,069,130	48.3%

Source: Missouri Secretary of State

REGISTERED VOTERS, NUMBER OF VOTES AND TURNOUT		
Votes are for the headline Presidential Race, 11/3/2020		
STL City	220,774	Turn out
Votes	134,372	60.9%
STL Co	761,058	Turn out
Votes	536,446	70.5%
Missouri	4,338,133	Turn out
Votes	3,025,962	69.8%

Source: Missouri Secretary of State

The latest publicly available information on the number of registered voters in the City of St. Louis is from April 2023. For the municipal general election held April 4, there were 196,692 registered voters. As is typical for an election where only municipal offices are on the ballot, turnout was low at 18.1%.

Even in a higher turnout election like the Presidential election in 2020, voter turnout in St. Louis City lags behind St. Louis County and Missouri generally.

FINDINGS

1. Two of the three ROMA goals are directed toward community engagement and community-level activities to improve the lives of low-income people.
2. Conditions faced by the poor lead them to disengage from actions on their own behalf.
3. There are community-level coalitions to deal with issues that affect the community, as well as a few avenues for public engagement in community-level policy advocacy.
4. Voter engagement in St. Louis lags St. Louis County and Missouri.

PRIORITY NEEDS

1. Low-income people need better methods to engage in civic life.
2. Communities need coordinated and coalitional activities to change policies and regulations.

[Back to Table of Contents](#)

APPENDIX

Employment	
1. Unemployment Rate • Percent of individuals who are not employed	Employment: Pages 53-54
2. Small business/entrepreneurship Growth Rate • Percent of new small businesses established	Economic Opportunity: Page 95
3. Job Growth Rate • Percent of new employment opportunities (i.e., the percent of jobs added in the economy)	Employment: Page 61
4. Method of Commute • The types of transportation (e.g., motor vehicle, bicycle, train, bus) used by individuals	Transportation: Page 111
5. Area's Growth Rate by Industry • New types of businesses that are developing rapidly, which increase employment opportunities	Employment: Pages 60-64
Education	
6. High School Graduation Rate • Percent of individuals who graduate with a High School diploma	Education and Youth: Pages 74-75, 77
7. Early Education Enrollment • Number of individuals (children) enrolled in pre-school or kindergarten	Education and Youth: Page 83
8. Higher Education Enrollment • Number of individuals enrolled in a college-level institution (e.g., Universities, Technical Colleges, Community Colleges, Vocational Schools)	Education and Youth: Page 75 <i>PCAC only identified data for undergraduate and graduate enrollment. We could not locate credible data for technical or vocational enrollment.</i>
9. Higher Education Completion Rate • Percent of individuals who have received a certificate of completion (or degree) from a college-level institution (e.g., Universities, Technical Colleges, Community Colleges, Vocational Schools)	Education and Youth: Pages 74-75
10. Adult Literacy Rate • Percent of adults who are capable of reading and writing, as well as comprehend short, simple statements	Education and Youth: Page 82
Income	
11. Poverty Rate • Percent of individuals living at or below the Federal Poverty Level (FPL)	Demographics: Pages 21-22

12. Required Living Wage <ul style="list-style-type: none"> • Level of income needed for adequate coverage of basic needs 	Family Profiles: Page 36
13. Average Hourly Wage <ul style="list-style-type: none"> • The amount of income employees are earning hourly on average 	Family Profiles: Page 37
14. Median Household Income <ul style="list-style-type: none"> • The middle value between the highest and lowest amounts of income, earned per household 	Family Profiles: Page 37-38
15. Cost of Living <ul style="list-style-type: none"> • The cost of maintaining a certain standard of living – money required to cover necessary expenses to maintain a certain lifestyle standard in a particular place and time 	Family Profiles: Page 36
16. Number of Population on Fixed Income <ul style="list-style-type: none"> • Total individuals whose income does not vary 	Family Profiles: Page 40 <i>PCAC was unable to locate data that covered this point in a comprehensive way that would, for instance, include private retirement funds. The closest identified is income from social security sources.</i>
17. Number of Population Receiving State Assistance by Type <ul style="list-style-type: none"> • Total individuals receiving state-funded public assistance (e.g., TANF, SNAP, Medicaid, Child-Care, Blind Pension) 	Family Profiles: Pages 38-40
18. Rate of Population on Disability <ul style="list-style-type: none"> • Percent of individuals who have an established disability through the Social Security Administration (SSA) office 	Family Profiles: Page 40
Housing	
19. Home Ownership Rates <ul style="list-style-type: none"> • Percent of individuals who own their own home 	Housing: Page 98
20. Foreclosure Rate <ul style="list-style-type: none"> • Percent of individuals who experienced home foreclosure 	Housing: Page 99 <i>Credible data was hard to obtain.</i>
21. Utility Costs <ul style="list-style-type: none"> • Average cost of utility (i.e., electric, gas, water, sewer) services 	Housing: Pages 104-105
22. Median Rental Cost <ul style="list-style-type: none"> • The middle value between the highest and lowest amounts of rent costs 	Housing: Page 102

23. Median Mortgage Cost <ul style="list-style-type: none"> The middle value between the highest and lowest amounts of home mortgage costs 	Housing: Page 102
24. Homeless Rate <ul style="list-style-type: none"> The percent of individuals who do not have a stable/consistent home 	Housing: Page 106
25. Low Income Housing Availability (HUD, Section 8, PHA) <ul style="list-style-type: none"> The availability of housing opportunities for low-income individuals 	Housing: Page 102
26. Average Household Size <ul style="list-style-type: none"> The number of individuals in a household on average 	Demographics: Page 34
Health/Nutrition	
27. Food Availability Rate <ul style="list-style-type: none"> Percent of available food markets who sell sufficient quantities of affordable, nutritious food 	Nutrition: Page 117
28. Rate of Households who are Food Insecure <ul style="list-style-type: none"> Percent of households who are lacking reliable access to a sufficient quantity of affordable, nutritious food 	Nutrition: Page 116
29. Rate of Individuals Who are Uninsured <ul style="list-style-type: none"> Percent of individuals who do not have health insurance 	Physical and Mental Health: Page 151
30. Ratio of Mental Health Providers to Population <ul style="list-style-type: none"> The available amount of mental health providers in comparison to the area's population 	Physical and Mental Health: Page 150
31. Infant Death Rate <ul style="list-style-type: none"> Percent of infant death occurrences 	Physical and Mental Health: Page 136
Civic Engagement	
32. Voter Registration Rate <ul style="list-style-type: none"> Percent of population who are registered to vote 	Civic Engagement and Community Involvement: Page 169
33. Ratio of Volunteer Organizations to Population <ul style="list-style-type: none"> The amount of available volunteer organizations in comparison to the area's population 	<i>PCAC could not locate a credible source for this data point.</i>
Multiple Domains	
34. Total Households <ul style="list-style-type: none"> Total number of households in the service area 	Demographics: Page 34

35. Number of Licensed Childcare Facilities <ul style="list-style-type: none">• The amount of available licensed childcare facilities in the service area	Family Profiles: Page 83-84
36. Average Childcare Cost <ul style="list-style-type: none">• The cost of childcare in the service area on average	Family Profile: Page 84
37. Violent Crime Rate <ul style="list-style-type: none">• The number of violent crimes per total population	Crime and Safety: Page 159-161
38. Property Crime Rate <ul style="list-style-type: none">• The number of property crimes per total population	Crime and Safety: Page 158
39. Veterans Demographics <ul style="list-style-type: none">• The demographics (i.e., age, race, ethnicity, gender, marital status, income, occupation, education) of Veterans in the service area	Demographics: Page 33

[Back to Table of Contents](#)