Tax Increment Financing in St Louis County, 2000-2012

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Introduction

As of 2012, St. Louis County had a tax commitment of approximately $1.06 billion to TIF projects reflecting more than 56 percent of the TIF related tax commitments for the entire state of Missouri. Per recent reports, the county added an additional $73.8 million over the past two years.\(^1\) Given this level of concentrated local public investment in St. Louis County, there is increasing interest in understanding the part that TIF plays in promoting economic development. At a minimum one might want to question the efficacy of the tool, whether it is truly accomplishing what it was originally designed to address.

The original intent of the TIF tool was two-fold and for the most part has not changed. The primary focus, the aspect most familiar to critics of the legislation was to stimulate investment in areas where investment was considered risky and not likely to occur without some sort of public sector support or intervention. To demonstrate this kind of distress, the government agency needed to declare the TIF designated area blighted according to state statute. A secondary focus allowed TIF to be used for “economic development areas.”\(^2\) In this second case a finding of blight was not necessary as long as the municipality could demonstrate that the revenues generated would be used to enhance local employment (e.g. prevent employers from relocating outside the state) and the overall municipal tax base. The challenge facing municipalities that use TIF is that given its popularity the program calls into question whether TIF is, in fact, extending the very blight it was designed to overcome, exacerbating regional economic and racial disparities along the way. Yet absent any other meaningful local economic development tools, TIF becomes the implementation strategy of choice. Some municipalities have argued that these projects are preempting blight, allowing their communities and these project areas to stay one step ahead of the market. Others claim the tool is creating a retail shell-game where sales receipts are simply moving around the region. What remains clear is that municipalities have few tools available to them to support their local economic development goals, often leading them to chase projects rather than providing them with the programming they need to establish a sound, long-term economic development plan. TIF remains an important and necessary component and while cause and effect is not possible to determine, one can examine factors that might aggravate already difficult socioeconomic conditions on the ground leading to alternative policy solutions that can potentially mitigate some of the unintended consequences.

In July of 2009 the Applied Research Collaborative (ARC) produced a series of reports that, among other things, examined the impact of TIF on the St. Louis Metropolitan Region. One report was designed to analyze the distributional effects of TIF on economic and racial disparities in the region and to evaluate whether TIF was having an impact on patterns of neighborhood distress. In that specific report the authors noted that over the past 20 years there had been approximately $1.3 billion in tax commitment to TIF projects in the region. What remained less understood were the effects of this investment. Was it having the desired result; that is was it driving investment to the more distressed communities in the region? To examine this question, the authors used a distress measure as

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2. See http://www.moga.mo.gov/statutes/C000-099/0990000805.htm for details outlining definitions governing TIF designations.
the primary indicator of blight and decline, as measured by a series of indices and US Census derived measures of property use and socio-economic status (SES) indicators. Based on a set of descriptive analyses the authors determined that patterns of TIF use across the region varied according to the degree of racial and economic disparity; that the patterns seemed to shift after a TIF project was completed and that more distressed neighborhoods were more likely to use TIF. Given their source data (EastWest Gateway added considerable information to the raw TIF data received from the state department of economic development), the authors were able to determine TIF use and thus able to understand how TIF was used within these communities, at the neighborhood and project level. Thus, their study was able to examine the patterns at a much finer scale than what is currently available. Even so, they remained unable to develop any other more sophisticated levels of analysis due to inadequate reporting and data collection.

Data and Methods

This analysis updates the 2009 study of TIF disparities, adding new census data to the 2008 estimates. In many ways we have simply updated that work using data from the American Community Survey, modifying the information to reflect 2012 trends and estimates. We continue with the original racial measure from the 2009 study as white persons continue to maintain the majority of the racial groupings for St Louis County at an estimated 70 percent (this is down from 76 percent in 2008). We do not do a similar measure for Black persons, as this group will make up the vast majority of non-white persons, since less than 5 percent of the county’s population is neither White nor Black. Areas with high relative proportions of non-White persons can generally be assumed to have high relative proportions of Black persons. Given the racial makeup of St. Louis County, it is not practical to look at patterns of isolation for other racial groups.

Additionally, we followed the same structure for the distress index calculation that was used in the 2009 study in that we calculated a set of z values for every municipality based on county mean value and standard deviation for each indicator. The distress index represents the sum of each indicator’s z-value, which is then ranked into sets of quartiles above and below the mean. The following sets of indicators were used to derive the index.

The property use indicators are:

- percent renter-occupied housing units
- percent vacant housing units
- percent housing units built prior to 1950

The socioeconomic indicators are:

- percent households earning less than half of the metro median income
- percent of population 25+ years over with less than a high school education
- percent unemployed
- percent female headed households


4. The spatial aspect of the indicator departs from the original study due to the fact that the scope of our study narrowed from the region to the county.
The selection of these measures was based on evidence in the literature indicating these factors are associated with neighborhood decline. For example, levels of homeownership as opposed to a high level of renter occupied housing has been determined to be predictive of poverty and neighborhood decline. Galster noted that "higher proportions of renter households had increased odds of poverty increase". A proportionately higher incidence of vacant residential property compared to the average occurrence in the region can be interpreted as an adverse measure of neighborhood stability. The increasing trend of the feminization of poverty in urban environs has been noted as another neighborhood stress indicator. The age of housing stock has been determined to be another measure of declining neighborhoods and the Missouri TIF statute, RSMo. 99.805, identifies housing stock aged 35 years or more as one of the criteria for determining applicability of TIF development efforts. The TIF data used in the study was collected by the St Louis County Department of Planning.

Our updated analysis departs from the 2009 study in three significant ways. First, in the 2009 study, the authors used a single poverty measure to track economic isolation, percent of households earning less than half the area median household income. This relative measure of poverty is fluid, measuring the extent to which household income falls below the median for the region. They use this same measure in their distress index. Our study replicates this relative measure and compares it with the standard US government absolute poverty measure that estimates the number of households living below a certain income threshold determined as necessary to afford basic goods and services. We make this comparison as a way to examine the levels to which economic isolation vary. While the relative measure provides a more dynamic representation of the poverty picture, allowing one to more readily compare poverty households to non-poverty households, the absolute measure is a standardized calculation that is more commonly used in government programming circles and allows the researcher to compare across poverty households. The differentiation provides an opportunity for broader policy discussions around the purposes behind economic development tools like TIF.

Second, we are limiting the scope of the analysis to TIF projects in the aggregate and our unit of analysis the municipality. Given the challenges with data quality we were unable to update the TIF typology from the 2009 report. The type of TIF project (e.g. retail, industrial, residential, etc.) is not data that is or was readily available among the data reported to the state department of economic development. EastWest Gateway provided this additional information for the 2009 study but has been unable to maintain current records for this kind of information. As a result, we were unable to update the TIF typology and therefore have not included it in this updated analysis. As to the unit of analysis, due to changes in census boundaries and methodologies for data collection between 2000


and 2010, geographies were not comparable below the municipal level.

Third, to provide easily interpretable summary statistics for the distress index, we devised a slightly modified ranking system from the original report that apportioned the higher and lower quartiles to the top and bottom third and the middle two quartiles to a middle third that clusters around the mean. Values in the top and bottom quartiles are moving toward extreme measures, while those in the middle two quartiles on either side of zero fall near the county average. The result consolidated the summary data into a set of three fields. We moved to this shorter range due to the data distribution in the middle ranges. There appeared to be little difference among the fields. What follows is the analysis of the data and a set of recommendations moving forward.

One final note on the structure of this study; we are not suggesting that there is a direct correlation between TIF and the racial and economic disparities in St Louis County. We cannot say that with this kind of analysis as we are not controlling for other outside factors. Many other dynamics, like the jobs/housing mismatch and urban sprawl influence these regional inequalities. We further recognize that many of the more distressed communities in St Louis County typically qualify for and implement additional federal aid programs to assist them with their revitalization challenges giving these municipalities additional resources and tools to support redevelopment activities. Wealthier municipalities often rely on TIF as a preferred redevelopment tool due to its more streamlined and compact nature, e.g. the tool is more directly connected to the project and does not rely on special taxing or fees. What we are stating is that the potential for a relationship exists and that is what we intend to examine. What follows is an analysis of the data and a set of recommendations moving forward.

Findings and Discussion
We first look at overall use of TIF and how these impacts have shifted over the past two decades across St Louis County. Of the 90 municipalities in St Louis County, 42 have at least one TIF district and of those the following observations can be made:

- 14 percent (6) municipalities approved their first TIF between 1985 and 1994
- 55 percent (23) municipalities approved their first TIF between 1995 and 2004
- 31 percent (13) municipalities approved their first TIF after 2005

Dissecting the TIF using municipalities further, we next break down the TIF using communities according to the date when the first TIF was approved. We then aggregated these into a series of three decades (1985-1994, 1995-2004, and 2005 – 2013), noting that the last decade only measures 9 years as TIF data for 2014 are not yet available. The following observations can be made:
These patterns demonstrate that the majority of the TIF activity occurred during the strong real estate decade (1995-2004) with the obvious slowing in market activity coinciding with the 2008 recession and that during the more robust TIF using decade the majority of TIF using municipalities (57 percent) had levels of distress that were on par with the county, in other words fairly stable. Only 4 (17 percent) municipalities that initiated the tool had moderate to severe levels of distress. This evidence of TIF use appears to be in line with the original intent of the program. It is worth noting that the number of new municipalities adopting TIF strategies has not increased to any considerable degree (there were three additional cities since the 2009 study) while the dollar value in TIF projects continues to increase (as was noted earlier) suggesting that TIF-using municipalities are gaining capacity in their ability to use the tool. This wide acceptance of the tool suggests that TIF has become the anchor economic development program for many communities. This could also indicate a widening economic gap between wealthier and more economically disadvantaged communities as wealthier communities have more capacity to use the tool. As has been mentioned previously in the literature, concerns over the loose program structure and a municipality’s ability to increment sales taxes have created concerns for the potential for program abuse. Thus, the benefits that individual municipalities might enjoy as a result of TIF do not always appear to translate into regional assets.

### Table 1

<table>
<thead>
<tr>
<th>Date of first TIF among all 42 TIF using municipalities in St Louis County</th>
<th>1985-1994</th>
<th>1995-2004</th>
<th>2005-2013</th>
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<tr>
<td>6 municipalities</td>
<td>23 municipalities</td>
<td>13 municipalities</td>
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<tbody>
<tr>
<td>low to very low distress</td>
<td>2 (33%)</td>
<td>6 (23%)</td>
<td>7 (16.7%)</td>
</tr>
<tr>
<td>Moderate to very high distress</td>
<td>3 (50%)</td>
<td>4 (17%)</td>
<td>2 (4.8%)</td>
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<tbody>
<tr>
<td>Moderate to very high concentrations of white persons</td>
<td>3 (50%)</td>
<td>14 (61%)</td>
<td>7 (16.7%)</td>
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<tr>
<td>Low to very low concentrations of non-white persons</td>
<td>1 (17%)</td>
<td>9 (39%)</td>
<td>2 (4.8%)</td>
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<tbody>
<tr>
<td>Moderate to very high concentrations of low income persons</td>
<td>1 (17%)</td>
<td>5 (22%)</td>
<td>1 (2.4%)</td>
</tr>
<tr>
<td>Low to very low concentrations of low income persons</td>
<td>2 (33%)</td>
<td>7 (30%)</td>
<td>2 (4.8%)</td>
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</table>

*Please note that counts in each category do not equal the total municipalities. Those municipalities that equal the regional mean are not reported here. Only the communities that fall outside the regional mean.

Economic and Racial Patterns

We next turn to an examination of spatial patterns of economic and racial isolation. The following discussion relates to maps 1 through 9 located in Appendix 2 of this report. Maps 1-3 represent the distribution of and changes in municipal poverty as measured using the absolute government poverty indicator between 2000 and 2012. In Map 1 we note that the county-wide poverty rate reported in 1999 was 6.9 percent and 7.4 percent for the St Louis metro area. The patterns of poverty by municipality in 2000 show a general trend toward lower rates (below 5 percent) in the western and southern municipalities and higher rates (above 10 percent) in the northern municipalities, especially in those municipalities that border the northern portions of St Louis City. In 2010 absolute poverty appears to have spread both further north and west. We note that the stated metro poverty rate in 2012 was 12.1 percent and the St Louis metro poverty rate was 9.4 percent. It is also worth noting that among the municipalities with the highest number of TIF projects (7-13 projects) most had a poverty rate of at least 10 percent and when we look at change in absolute poverty, only one municipality demonstrated a decrease in poverty between 2000 and 2010

Examining these same poverty trends using a relative poverty measure, one notices a much wider distribution of poverty across the county with all but few municipalities in the southwest portion of the county showing a poverty rate below 9 percent in 2000. More importantly, however, there appears to be a shift in both the distribution and scope of poverty by 2012 suggesting that post-2008 there might be an improvement in the condition of certain poverty households compared to non-poverty households. This becomes apparent in Map 6, which shows the change in relative poverty in St Louis County. We note that while many of the TIF-using communities with high numbers of TIF projects (7-13 projects) still reported poverty rates above 12 percent this appears to be declining over the 2000 rate. The declines could be due to improving economic conditions post-recession or they could be due to some other combination of factors. Without an in-depth econometric wage analysis, by municipality it is difficult to impossible to assign any sort of causal relationship.

It is worth noting, however, that among the wealthier TIF-using municipalities relative poverty appears to be increasing, suggesting a growing income inequality gap is emerging. Here again, it is impossible to assign any sort of causal relationship without further in-depth analysis that draws on more household specific economic indicators yet it is worth mentioning as TIF is becoming the primary economic development programming tool for communities across the board and while individual communities might be realizing individual gains, one questions the regional benefit as these gains appear to be uneven across the county.

Racial separation is very apparent by municipality, as evidenced in Map 7. We notice the stark contrast in 2000 where the areas with high concentrations of non-white persons (more than 60 percent) were primarily clustered along the northeastern section of the county, along the border with the city of St Louis. By 2012 the patterns of non-white population start to spread further north and west, getting more concentrated. We see this continued segregation of the non-white population demonstrated in Map 9 that presents the change in non-white population between 2000 and 2012. While alone, one cannot say much about this trend. When layered with the shifts in poverty across the county further policy questions begin to emerge about the co-location of poverty and racial isolation related to how incentives are used across the county.

12. Note that absolute poverty figures as measured by the US Census are not available beyond 2010. Relative poverty figures are as they are calculated based on median household income which is reported annually as in estimate in the American Community Survey Data.
For example, are the gains that wealthier, whiter municipalities realize as a result of TIF investment creating disincentives for retail and other investment in more distressed, non-white communities? If so, what in turn might this sort of impact have on the overall socioeconomic wellbeing of the region? Again, while we cannot say there is a direct correlation between TIF and racial and economic isolation, we know from the 2009 analysis that more TIF projects in St Louis County were retail-focused, which tend to pay lower wages suggesting that as TIF is used to promote a certain kind of redevelopment this attracts a larger percentage of lower income workers which the literature suggests tend to be co-located with race. This is not to say that other factors like the recent foreclosure crisis, the Great Recession, or an aging population are not also influencing these trends. TIF is a powerful tool and we argue that if used alongside an established economic development program, can assist in redressing regional inequalities.

**Municipal Distress**

We finally turn to the Distress Index and its spatial distribution by municipality. Maps 10 through 15 in the appendix show the representations of distress using the two separate poverty measures across the two points in time. One notices that there are marked differences in levels of distress when the index is calculated using an absolute poverty measure versus a relative measure. The difference is evident in Maps 10 and 13, which both show 2000 data. Note that distress appears to spread more broadly across the northern half of the county, among most of the primary TIF using communities. This suggests that the relative measures of poverty, when combined with other indicators of distress show a potentially broader pattern of neighborhood and municipal decline. More importantly, Maps 11 and 14 show similar and more pronounced trends with the 2012 data suggesting that not much has changed relative to municipal/neighborhood distress. Given the level of TIF investment among the municipalities, this last finding might come across as concerning if not taken in context. As shown in Table 2 in the appendix, the level of TIF investment in projects varies in different part of St. Louis County, but do not correlate with the poverty measures. For example TIF financing was limited to just over 10 percent of the total project cost in the Airport/North Development Region, while the Clayton/Mid-County Development Region, with a lower level of poverty, invested approximately the same absolute value in TIF, the TIF funding accounted for over 20 percent of the total project cost.

Absent a broader examination of the larger economic development strategies that the municipalities additionally employ to stimulate job creation and other wealth generating activities, it is difficult to assess relative impact. Yet, the stark reality remains that distress is not improving for the majority of St Louis County, despite vast levels of TIF investment.

**Conclusions and Recommendations**

The data suggest two primary conclusions that stand out from this examination of the data. First, given the suggestion that a poverty gap appears to be growing and that neighborhood/municipal distress is increasing, one might conclude that the current ways in which TIF is being used might be limiting economic development efforts to uses that stifle long-term economic potential in certain municipalities. We know from the previous 2009 study that many of the retail TIFs were located in St Louis County thus questions arise over the types of jobs created by the TIF projects and whether an

over dependence on retail is further widening the poverty gap. This, in turn has further racial implications as the poverty communities are co-located with the non-white communities as we know that certain types of retail employment perpetuate the cycle of poverty. The challenge then lies on how a community manages the development process in light of these spatial inequalities. What is apparent is that TIF success is not simply project dependent. Incorporating the tool into a larger planning process that takes into account longer range community visioning and/or economic projections can better anchor TIF projects in the context of larger economic development goals.

Second, when all you have is a hammer, everything tends to look like a nail. These patterns suggest that municipalities need more tools to promote economic development. TIF is not the problem. If fact, one can even argue that how TIF gets used is not the problem. The lack of additional tools to use in addition to TIF is the problem. The challenge lies in how economic development as a practice is defined. At its narrowest, communities define economic development as revenue preservation (e.g. tax base), whether that takes the form of retail tax base (as is the case with so many of the TIF projects in St Louis County) or property value support. When the public views a retail project, they often mistakenly assume that this is the entirety of a municipality’s economic development program and to be sure, some communities may only have the capacity to achieve that level of effort. Unfortunately, the stakeholders that are often missing in these discussions include school and public services districts (e.g. police and fire) and how they contribute to and are affected by the economic development programing in local communities. As a result, the needs of these entities come in at the end of a project and are often critical when projects appear to syphon away much needed tax dollars. Municipalities will often have broad visioning documents that discuss broad themes for their economic development program but these efforts typically rely on the private market for implementation. The public good is often ignored as a contributor to economic development. So, too is the municipality’s ability to drive economic development beyond the narrow definition of tax base preservation to more lofty goals that focus on sustainable job opportunities that draw on diverse educational backgrounds. Municipalities require a diversity of approaches to economic development that will lead to more diverse development which in turn will lead to more robust job opportunities for their residents and a stronger revenue base to support community growth into the future.”

These conclusions lead us to make a couple of key recommendations. First, there needs to be a broader, statewide incentive to plan for economic development to encourage municipalities to move away from project based efforts toward a citywide programming approach to economic development. A two-tiered incentive system could be aimed at both increasing the jobs and tax base of a community and the diversity of jobs and tax revenue. As an example, a municipality might estimate TIF commitments based on overall infrastructure needs which are, in turn based on solid economic projection data rather than developer speculation. The goal for these kinds of incentives should be to support local communities’ broader economic development efforts and not simply individual projects. As it currently stands, TIF has become a risk-reducing incentive pass-through program for developers. Municipalities receive benefits from individual projects but the program does little to assist them with broader economic development goals.

Second, for all economic programs and tools, either better reporting requirements need to be developed or existing requirements need to be properly enforced at the state level. The state agencies need to consider reporting as more than simply an auditing requirement. Reporting as a programming outcomes requirement that incorporates a rigorous evaluation component will provide both the State and municipalities with robust data that will allow them and others to analyze outcomes and improve performance over the long term.
Appendix 1

Tax Increment Financing in St. Louis County: 2000 - 2012

DEVELOPMENT PROFILE REGIONS
ST. LOUIS COUNTY, MISSOURI

<table>
<thead>
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<th>County</th>
<th>TIFAmtAnt</th>
<th>ProjCostAnt</th>
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<tr>
<td>Far North (32.4%)</td>
<td>$27,450,000</td>
<td>$84,700,000</td>
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<tr>
<td>Bridgeton/Northwest (15.3%)</td>
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<td>Airport/North (10.3%)</td>
<td>$188,763,000</td>
<td>$1,823,414,870</td>
<td>$41,970,086</td>
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<td>Olive/Westport (46.5%)</td>
<td>$3,580,000</td>
<td>$7,700,000</td>
<td>$5,888,663</td>
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<tr>
<td>Clayton/Mid-County (21.6%)</td>
<td>$180,071,294</td>
<td>$833,287,461</td>
<td>$70,858,550</td>
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<tr>
<td>Chesterfield/Highway 40 (26.4%)</td>
<td>$72,507,000</td>
<td>$275,000,000</td>
<td>$91,354,235</td>
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<tr>
<td>Manchester/Southwest (15.3%)</td>
<td>$218,785,000</td>
<td>$1,431,461,750</td>
<td>$100,537,345</td>
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<tr>
<td>South (18.9%)</td>
<td>$18,035,000</td>
<td>$95,379,268</td>
<td>$3,670,604</td>
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</table>

Produced by the Applied Research Collaborative  pprc.umsl.edu/AppliedResearchCollaborative.html
Appendix 2

Map 1
Municipal Poverty 2000
Using Government Poverty Indicators

We draw a distinction between federal measures of poverty and relative measures based on real income. The federal measure is based on an absolute threshold measure (a fixed percentage spent on basic needs) below which households are considered to be lacking resources to meet basic needs. Our relative measure is a floating indicator based on the percent households earning less than half the median household income. Many argue this approach is a more accurate measure of true poverty. We provide this separate measure as a means to compare household dynamics based on fixed and relative measures of poverty. We note that the stated metro poverty rate in 2000 was 6.9%. The data breaks are designed to highlight differences and similarities in poverty rates across municipalities.

Source: US Census of Population and Housing, St. Louis County Planning.

Number of TIF projects
- 1 - 3
- 4 - 6
- 7 - 13

Municipal poverty in 2000
- Below 5%
- Between 5-10%
- Above 10%
- Unincorporated St Louis County

Produced by the Applied Research Collaborative  pprc.umsl.edu/AppliedResearchCollaborative.html
Map 2
Municipal Poverty 2010
Using Government Poverty Indicators

We draw a distinction between federal measures of poverty and relative measures based on real income. The federal measure is based on an absolute threshold measure (a fixed percentage spent on basic needs) below which households are considered to be lacking resources to meet basic needs. Our relative measure is a floating indicator based on the percent households earning less than half the metro median household income. Many argue this approach is a more accurate measure of true poverty. We provide this separate measure as a means to compare household dynamics based on fixed and relative measures of poverty. We note that the stated metro poverty rate in 2012 was 9.4%. The data breaks are designed to highlight differences and similarities in poverty rates across municipalities.

Source: US Census of Population and Housing, St. Louis County Planning.

Number of TIF projects
- 1 - 3
- 4 - 6
- 7 - 13

Municipal poverty in 2012
- Below 5%
- Between 5 - 10%
- Above 10%
- Unincorporated St Louis County

0  4  8  16 Miles
Map 3
Change in Municipal Poverty 2000-12
Using Government Poverty Indicators

We draw a distinction between federal measures of poverty and relative measures based on real income. The federal measure is based on an absolute threshold measure (a fixed percentage spent on basic needs) below which households are considered to be lacking resources to meet basic needs. Our relative measure is a floating indicator based on the percent households earning less than half the metro median household income. Many argue this approach is a more accurate measure of true poverty. We provide this separate measure as a means to compare household dynamics based on fixed and relative measures of poverty. We note that the stated metro poverty rate in 2012 was 9.4%. The data breaks are designed to highlight differences and similarities in poverty rates across municipalities.

Source: US Census of Population and Housing, St. Louis County Planning.

Number of TIF projects
- 1 - 3
- 4 - 6
- 7 - 13

Poverty change by Municipality
- Green: Poverty decrease between 2 - 25%
- Yellow: General stability in poverty rate
- Red: Poverty increase between 2 - 28%
- Unincorporated St Louis County

0 4 8 16 Miles
Map 4
Rates of Municipal Poverty 2000
Using Relative Poverty Indicators

We draw a distinction between federal measures of poverty and relative measures based on real income. The federal measure is based on an absolute threshold measure (a fixed percentage spent on basic needs) below which households are considered to be lacking resources to meet basic needs. Our relative measure is a floating indicator based on the percent households earning less than half the metro median household income. Many argue this approach is a more accurate measure of true poverty. We provide this separate measure as a means to compare household dynamics based on fixed and relative measures of poverty. We note that the stated metro poverty rate in 2012 was 0.4%. The data breaks are designed to highlight differences and similarities in poverty rates across municipalities.

Source: US Census of Population and Housing, St. Louis County Planning.

Number of TIF projects
- 1 - 3
- 4 - 6
- 7 - 13

Municipal Poverty in 2000
- Below 9%
- Between 9 - 12%
- Above 12%
- Unincorporated St Louis County

0 4 8 16 Miles
Map 5
Rates of Municipal Poverty 2012
Using Relative Poverty Indicators

We draw a distinction between federal measures of poverty and relative measures based on real income. The federal measure is based on an absolute threshold measure (a fixed percentage spent on basic needs) below which households are considered to be lacking resources to meet basic needs. Our relative measure is a floating indicator based on the percent households earning less than half the metro median household income. Many argue this approach is a more accurate measure of true poverty. We provide this separate measure as a means to compare household dynamics based on fixed and relative measures of poverty. We note that the stated metro poverty rate in 2012 was 9.4%. The data breaks are designed to highlight differences and similarities in poverty rates across municipalities.

Source: US Census of Population and Housing, St. Louis County Planning.

Number of TIF projects
- 1 - 3
- 4 - 6
- 7 - 13

Poverty rate by municipality
- Below 9%
- Between 9 - 12%
- Above 12%
- Unincorporated St Louis County
Map 6
Change in Municipal Poverty 2000-12
Using Relative Poverty Indicators

We draw a distinction between federal measures of poverty and relative measures based on real income. The federal measure is based on an absolute threshold measure (a fixed percentage spent on basic needs) below which households are considered to be lacking resources to meet basic needs. Our relative measure is a floating indicator based on the percent households earning less than half the metro median household income. Many argue this approach is a more accurate measure of true poverty. We provide this separate measure as a means to compare household dynamics based on fixed and relative measures of poverty. We note that the stated metro poverty rate in 2012 was 9.4%. The data breaks are designed to highlight differences and similarities in poverty rates across municipalities.

Source: US Census of Population and Housing, St. Louis County Planning.

Number of TIF Projects

<table>
<thead>
<tr>
<th>Number of TIF Projects</th>
<th>Legend</th>
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<tbody>
<tr>
<td>1 - 3</td>
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<td>4 - 6</td>
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<tr>
<td>7 - 13</td>
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Poverty change by municipality

- Poverty decrease between 2 - 29%
- General stability in poverty rate
- Poverty increase between 2-17%
- Unincorporated St Louis County
The county median percent non-white population in 2000 was 34%.
Source: US Census of Population and Housing, St. Louis County Planning.
Map 8
Percent Non-White Populations by Municipality 2012

The county median percent non-white population in 2012 was 40%.
Source: US Census of Population and Housing, St. Louis County Planning.
Map 9
Change in Non-White Populations by Municipality
2000 - 2012

The county median percent non-white population in 2012 was 40%.
Source: US Census of Population and Housing, St. Louis County Planning.

Number of TIF projects
- 1 - 3
- 4 - 6
- 7 - 13

Change Non White Population
- Green: Reduction between 500 - 2,275 persons
- Yellow: Between -499 and +1,000 persons
- Red: Increase of more than 1,000 persons
- Gray: Unincorporated St Louis County

Legend: The map shows the change in non-white populations by municipality between 2000 and 2012. The changes are indicated by color codes:
- Green areas show a reduction in non-white population between 500 and 2,275 persons.
- Yellow areas indicate a change between -499 and +1,000 persons.
- Red areas denote an increase of more than 1,000 persons.
- Gray areas represent unincorporated St Louis County.

Scale: 0 4 8 16 Miles

Source: US Census of Population and Housing, St. Louis County Planning.
Map 10
Neighborhood Distress 2000
Using Government Poverty Indicators

The distress index was calculated using US Census based physical structure and socioeconomic indicators that included the following: Percent renter occupied housing units, percent vacant housing units, percent housing units built prior to 1950, percent adult population without high school diploma or equivalent, percent unemployed, percent female headed households, and percent households living in federally defined poverty.

Level Municipal Distress 2000
- Moderate to very stable munis
- Munis with average stability
- Moderate to severely distressed munis
- Unincorporated St Louis County

Source: US Census of Population and Housing, St. Louis County Planning.
Map 11
Neighborhood Distress 2012
Using Government Poverty Indicators

The distress index was calculated using US Census based physical structure and socioeconomic indicators that included the following: Percent renter occupied housing units, percent vacant housing units, percent housing units built prior to 1950, percent adult population without high school diploma or equivalent, percent unemployed, percent female headed households, and percent households living in federally defined poverty.

Source: US Census of Population and Housing, St. Louis County Planning.

Level Municipal Distress 2012

- Moderate to very stable munis
- Munis with very stable munis
- Moderate to severely distressed munis
- Unincorporated St Louis County

Number of TIF projects
- 1 - 3
- 4 - 6
- 7 - 13
Map 12
Changes in Neighborhood Distress 2000-2012
Using Government Poverty Indicators

The distress index was calculated using US Census based physical structure and socioeconomic indicators that included the following: Percent renter occupied housing units, percent vacant housing units, percent housing units built prior to 1950, percent adult population without high school diploma or equivalent, percent unemployed, percent female headed households, and percent households living in federally defined poverty.

Source: US Census of Population and Housing, St. Louis County Planning.
Map 13
Neighborhood Distress 2000
Using Relative Poverty Indicators

The distress index was calculated using US Census based physical structure and socioeconomic indicators that included the following: Percent renter occupied housing units, percent vacant housing units, percent housing units built prior to 1950, percent adult population without high school diploma or equivalent, percent unemployed, percent female headed households, and percent households earning less than half of the metro median income. This last measure is a relative poverty indicator that many argue is a more accurate measure of true poverty. We provide this separate measure as a means to compare household dynamics based on real and perceived poverty.

Source: US Census of Population and Housing, St. Louis County Planning.
Map 14
Neighborhood Distress 2012
Using Relative Poverty Indicators

The distress index was calculated using US Census based physical structure and socioeconomic indicators that included the following: Percent renter occupied housing units, percent vacant housing units, percent housing units built prior to 1950, percent adult population without high school diploma or equivalent, percent unemployed, percent female headed households, and percent households earning less than half of the metro median income. This last measure is a relative poverty indicator that many argue is a more accurate measure of true poverty. We provide this separate measure as a means to compare household dynamics based on real and perceived poverty.

Source: US Census of Population and Housing, St. Louis County Planning.
Map 15
Changes in Neighborhood Distress 2000-2012
Using Relative Poverty Indicators

The distress index was calculated using US Census based physical structure and socioeconomic indicators that included the following: Percent renter occupied housing units, percent vacant housing units, percent housing units built prior to 1950, percent adult population without high school diploma or equivalent, percent unemployed, percent female headed households, and percent households earning less than half of the metro median income. This last measure is a relative poverty indicator that many argue is a more accurate measure of true poverty. We provide this separate measure as a means to compare household dynamics based on real and perceived poverty.

Source: US Census of Population and Housing, St. Louis County Planning.