



CORE REGIONAL INDICATORS REPORT

5-14-2026

Compiled by the IPP Knowledge Infrastructure Team (KIT)

TABLE OF CONTENTS

Summary	
Purpose	3
Core Regional Indicator Overview	3
Process	
Data Framework	5
Individual Financial Security	
Definition	7
Data Source and Frequency	7
Why this Measure	7
Indicator Components	7
Regional Performance	9
Data by Population Group	10
Data by Geography	17
Racial Disparity in Financial Security	19
Implementation Focus: Financially Insecure Population	21
Regional Comparison	24
Research and Data on Economic Mobility	
Research	26
Economic Mobility Data	27
Regional Economic Growth	
Definition	31
Data Source and Frequency	31
Why this Measure	31
Limitations	31
St. Louis Organizations Using this Measure	31
Data Note on GDP and GDP per Capita	32
Regional Performance	33
GDP Regional Comparison	35
GDP per Capita Regional Comparison	36
Appendices	
Appendix A	37
Appendix B	40

PURPOSE

This document reports on St. Louis regional performance through two core regional indicators (CRI) for the Inclusive Prosperity Partnership (IPP), along with context data that provides additional insight into the regional progress made towards the goals of IPP. The intention is for IPP committees and consultants to use this data to inform IPP messaging and guide decision making.

IPP selected two CRIs that measure progress towards building a regional economy that benefits everyone:

- **INDIVIDUAL FINANCIAL SECURITY (IFS):** a measurement that indicates if people in the St. Louis region have enough income to afford average living expenses and modest savings.
- **REGIONAL ECONOMIC GROWTH:** measured by gross domestic product (GDP) change, an indicator of the health of the St. Louis regional economy, relative to the United States.

CORE REGIONAL INDICATOR OVERVIEW

The CRIs indicate that almost half of residents of the St. Louis metropolitan statistical area (MSA)¹ are financially secure, and the regional economy is growing albeit at a slower rate than the nation, as reported in table 1. From 2019 to 2024, the financially secure population grew, yet 50.2% of the population still do not have enough family income to support their basic needs and a

TABLE 1. CORE REGIONAL INDICATOR (CRI) PERFORMANCE				
CRI 1. INDIVIDUAL FINANCIAL SECURITY				
Population in the St. Louis MSA with enough family income to afford basic needs and modest savings				
DATA TYPE	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
Percent of population	49.1%	49.8%	0.7	NA
Number of Individuals	1,363,955	1,411,020	47,065	3.5%
CRI 2. REGIONAL ECONOMIC GROWTH				
Gross domestic product change in St. Louis MSA relative to the United States, in billions of chained 2017 dollars				
GEOGRAPHY	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
St. Louis MSA	\$169.4	\$188.1	\$18.6	11.0%
United States	\$20,715.7	\$23,358.4	\$2,643.0	12.8%
Notes: County chained GDP is aggregated to the MSA level, Hartford MSA removed due to missing data.				
Sources: IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025); Bureau of Economic Analysis (CAGDP9).				

¹ Metropolitan Statistical Areas (MSAs) are geographic entities delineated by the Office of Management and Budget (OMB). MSAs are areas with "at least one urbanized area of 50,000 or more population, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties." Note: The report was revised 8/6/2026 to correct typos.

modest savings rate. The income needed for financial security varies based on family composition and employment status (see page 8 for more detail). On average, a worker supporting a family with children in the St. Louis region needs \$78,564 to afford an average cost of basic living expenses and save 10% of their income (page 9). Without a stable financial foundation, families are unable to save for retirement, future homeownership, or education and training—investments that pave the way towards economic mobility. The regional economy grew 11% from 2019 to 2024, a smaller increase than the 12.8% U.S. growth rate. See page 31 for more on regional economic growth performance.

These two factors are intertwined with residents of the region not reaching their full potential due to slow economic growth and an economy that is hindered by families not having the income to support more robust regional growth. When families are financially secure, they can contribute more to the local economy, increasing regional economic activity overall. In turn, a thriving economy can provide residents with opportunities for economic mobility and prosperity.

This report provides further information on the CRIs, including where St. Louis stands among peer metropolitan regions (pages 24, 25, 35, and 36) and details on the financially secure population in the region (pages 12 to 23). This data indicates that while half the population in the St. Louis region have enough income to afford basic needs and a modest savings rate, there are wide disparities in financial security. The following population groups have lower financial security rates than the regional average of 49.8%:

- **Race and Ethnicity:** Black (23.5%), Hispanic and Latino (38.5%), and multiracial (40.4%) populations
- **Employment Status:** individuals in families with a part-time worker but no full-time worker (26.1%) and 27.5% of individuals in families with no worker
- **Age Group:** four of the six age groups: under 18 (42%), aged 18–24 (38.2%), aged 25–39 (48.8%), and older than age 65 (45.3%)
- **Sex:** the female population (47.4%)
- **By Ability:** 31.3% of disabled individuals

In addition, the report provides research and data on factors that are connected to economic mobility, such as educational attainment and concentrated poverty (pages 29 to 30). These are areas that may be explored for solutions and further research.

PROCESS

CRI selection was grounded in work undertaken by the Knowledge Infrastructure Team (KIT), starting in August 2025. This work focused on building a strong foundation for how IPP defines, organizes, and uses data to support inclusive prosperity. The process included three primary components:

1. Review of peer regions and their methods of tracking equity and economic progress.
2. Review of existing inclusive growth indicators and data frameworks.
3. Local stakeholder interviews and three meetings with regional leaders in data, research, policy, and practice.

Together, these efforts led to a shared understanding that advancing IPP requires more than compiling a large set of disconnected data points. Instead, KIT identified the need for a clear theory of change, a coherent data framework, and well-defined roles for different types of data.

Throughout the process, stakeholders consistently emphasized the importance of doing this work differently than past regional data efforts. In interviews and meetings, participants noted that prior initiatives often overpromised, duplicated existing platforms, or relied on data that was outdated or insufficiently actionable. There was growing alignment around the value of selecting a single signature indicator that could anchor shared understanding, support coordinated action, and be complemented by a layered set of additional indicators and analyses.

KIT reviewed national and peer equity data tracking efforts alongside local initiatives and identified 12 candidate indicators for further consideration. These candidates informed two deeper discussions with local researchers and practitioners. Using agreed-upon guiding principles, selection criteria, and local context, KIT distinguished between different types of data needed to support IPP. This process resulted in the recommendation to adopt one primary core regional indicator, individual financial security, to measure progress toward inclusive prosperity, supported by additional indicators, metrics, program data, and context data.

In further discussions with IPP committees, it was decided to include a second core regional indicator, regional economic growth, to focus on IPP's goal of growing the regional economy.

DATA FRAMEWORK AND COMPONENTS

IPP uses the GOST (goal, objective, strategy, tactic) framework to organize data that supports decision-making, accountability, and learning across the initiative. The framework distinguishes between the 'what' and the 'how' of IPP's work and aligns each with specific types of data.

Within the IPP:

- The Steering Committee defines the ‘what’, which includes IPP’s overall goal and objectives. Data associated with the ‘what’ are referred to as indicators.
- The Solution Design Cohort defines the ‘how’, which includes strategies and tactics. Data associated with the ‘how’ are referred to as metrics.
- Program data (inputs, outputs, and outcomes) are used to track implementation and near-term results of specific tactics.

In addition to these categories, IPP uses context data to understand broader regional conditions. Context data do not measure IPP performance but are necessary to interpret trends, assess economic conditions, and provide meaningful framing for indicators and metrics.

The relationship between goals, objectives, strategies, tactics, and data types is illustrated in table 2.

TABLE 2. DATA FRAMEWORK		
CATEGORY	QUESTION THE MEASURE WILL ANSWER	TYPE OF MEASURE
Goal	How will we know we’ve met our goal?	High level indicators <i>E.g.: Individual Financial Security (IFS)</i>
Objective	How will we know we’re making progress?	High level indicators by focus area <i>E.g.: Percent of jobs paying a living wage</i>
Strategy	How will we know our strategies are effective?	Metrics tied to identified strategies <i>E.g.: Percent of population that is ALICE</i>
Tactic	How will we know our tactics are effective?	Program measures (inputs, outputs, outcomes) <i>E.g.: Number of training programs for ALICE population</i>
Context	What additional data will tell the story of IPP?	Context data <i>E.g.: College attainment</i>

Note: Examples listed under objective, strategy, and tactic are related to the IPP quality jobs focus area.

Together, these data components will allow IPP to:

- Communicate progress toward inclusive prosperity in a clear and compelling way.
- Monitor whether strategies and tactics are reaching intended populations.
- Support learning and course correction over time.
- Avoid duplication by aligning with existing regional data efforts where possible.

The focus of this report is on high-level indicators measuring progress towards IPP’s goals.



INDIVIDUAL FINANCIAL SECURITY

DEFINITION: The share of individuals in families with enough income to afford average living expenses, based on family structure and employment, and support a flat savings rate of 10%.

DATA SOURCE AND FREQUENCY: MIT Living Wage Calculator, published annually; IPUMS–USA, University of Minnesota, published annually

WHY THIS MEASURE?

The individual financial security (IFS) measure provides a broad understanding of how many families in the St. Louis region have enough income to meet an average level of basic living expenses and have modest savings. As families achieve this foundational level of financial security, they can move away from being on the verge of financial hardship and begin to afford to save for emergencies, homeownership, or further education. Financial security acts as a pathway to economic mobility; thus, this measure indicates how the region is progressing towards a future where all St. Louisans can thrive.

INDICATOR COMPONENTS

There are two main components in the individual financial security measure:

- 1. BASIC NEEDS INCOME THRESHOLDS.** To calculate the annual income that families need to meet basic living expenses, the IFS uses estimates established by MIT. The income thresholds are based on family composition and employment status. Basic living expenses are estimates of average costs by county of residence for eight typical expenses or basic needs: housing, food, childcare, transportation, health care, internet and mobile, participation in community life, and other necessities, plus taxes. See Appendix B for a detailed methodology.

Other organizations, such as the Economic Policy Institute, release similar basic needs thresholds, but MIT was selected due to consistent data availability and reasonable expense estimates for the St. Louis region.

Yet, the thresholds do not reflect the reality for all St. Louis families. The IFS is meant to provide a broad indication of regional performance. IPP will engage in additional work to understand what the IFS means for St. Louisans in their daily lives.

SAVINGS RATE. A 10% flat rate is added to the income thresholds to estimate whether St. Louisans can afford some savings on top of basic living expenses. According to [estimates from the Urban Institute](#), if a family saves 10% of income for five years, they will build enough savings to cover six months of expenses—a common emergency savings target recommended by



finance professionals.² The savings rate required to truly thrive is likely higher than 10%, but research indicates that most U.S. families save a fraction of the recommended savings amounts. According to [a survey from the Consumer Finance Protection Bureau](#), 43% of families had difficulty paying bills in 2024.³ Additional research indicates that in the St. Louis region, about 45% of families do not have enough income to meet their basic needs.⁴ IPP strives to see a standard of living for all St. Louisans that supports a savings rate above 10%. However, the reality for families led IPP to select 10% as an aspirational savings goal.

The financial security thresholds necessary to afford average basic living expenses and save at a 10% rate range from \$49,943 for a single adult with no children to a total family income of \$147,310 (\$73,655 per working adult) for a family with two working adults and three (or more) children. Table 3 provides thresholds for additional family types.

TABLE 3. INCOME THRESHOLDS FOR FINANCIAL SECURITY		
ANNUAL INCOMES BY FAMILY TYPE, ST. LOUIS MSA, 2025		
FAMILY TYPE	INCOME PER WORKING ADULT	TOTAL FAMILY INCOME
1 adult 0 children	\$49,943	\$49,943
1 adult 1 child	\$88,724	\$88,724
1 adult 2 children	\$113,961	\$113,961
1 adult 3 children	\$139,429	\$139,429
2 adults (1 working) 0 children	\$69,911	\$69,911
2 adults (1 working) 1 child	\$83,084	\$83,084
2 adults (1 working) 2 children	\$92,421	\$92,421
2 adults (1 working) 3 children	\$105,849	\$105,849
2 adults (both working) 0 children	\$34,875	\$69,750
2 adults (both working) 1 child	\$50,359	\$100,718
2 adults (both working) 2 children	\$63,024	\$126,048
2 adults (both working) 3 children	\$73,655	\$147,310

Notes: Thresholds were adjusted to include a 10% savings rate. Calculations by East-West Gateway.
Source: IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).

² Acs, G., Dehry, I., Simpson, L., & Todd, M. (2026). *Update 2023: Measuring the True Cost of Economic Security*. Urban Institute. <https://www.urban.org/research/publication/update-2023-measuring-true-cost-economic-security>.

³ *Making Ends Meet in 2024* (2024). Consumer Finance Protection Bureau. <https://www.consumerfinance.gov/data-research/research-reports/making-ends-meet-in-2024-insights-from-the-making-ends-meet-survey/>.

⁴ Based on EWG calculations for families that do not meet the basic needs income thresholds. Does not include funds specifically for savings).



The average income required by workers and families to meet this definition of financial security are detailed in table 4. For example, on average, a worker supporting a family with children in the St. Louis region needs \$78,564 to afford basic living expenses and save 10% of their income.

TABLE 4. AVERAGE INCOME THRESHOLDS FOR FINANCIAL SECURITY

AVERAGE ANNUAL INCOME BY INCOME REPORTING TYPE AND FAMILY TYPE, ST LOUIS MSA, 2025

THRESHOLD TYPE	AVERAGE INCOME
Weighted average income per worker for all family types :	\$59,319
Weighted average income per worker for families with children :	\$78,564
Weighted average family income for all family types , with one or two workers:	\$63,280
Weighted average family income for families with children , with one or two workers:	\$109,835

Note: Thresholds are based on the MIT Living Wage Calculator, which assumes all workers are full-time. Calculations by East-West Gateway.

Source: IPUMS-USA, University of Minnesota; MIT Living Wage Calculator (accessed September 2025).

REGIONAL PERFORMANCE

In 2024, 49.8% of people in the St. Louis MSA were financially secure, up from 49.1% in 2019. This was only a 0.7 percentage point increase in the share, but the number of people increased 3.5%, about 47,065 people, from 1,363,955 in 2019 to 1,411,020 in 2024. During this time, the total MSA population experienced a decrease of -0.1%, about 3,535 people. The decrease in total population diminishes the share of financially secure individuals, which would have increased to 50.1% if the population had not changed.

Overall, the share since 2021 has not changed much from year-to-year. The share of financially secure families decreased from 49.1% in 2019 to 47.4% in 2022 and increased in each of the following two years, a total of 2.4 percentage points, to 49.8% in 2024. The shares in 2021 and 2023 were 48.3% and 48.9%, respectively.

Data indicates that employment alone is not sufficient for financial security, as only 61.2% of families with at least one full-time, full-year (FTFY) worker had enough income to be considered financially secure in 2024. This was an increase since 2019, when the share was 60.2%. While this is a slight improvement, the [share of unemployed individuals](#) also increased over this time period.⁵ The changes in [employment](#),⁶ the labor force, and unemployment are important to consider

⁵ See the Where We Stand data table: https://www.ewgateway.org/wp-content/uploads/2025/04/economy_change_in_unemployment_rate.jpg

⁶ See the Where We Stand data table: https://www.ewgateway.org/wp-content/uploads/2025/04/economy_change_in_employment_from_2019.jpg



alongside this measure. Both the number of people in the labor force and the number of employed individuals increased by 1.8%, but the growth in the labor force (26,500) was slightly higher than the increase in employment (24,900), leading to a half of a percentage point increase in the unemployment rate.

DATA BY POPULATION GROUP

As the IPP works to support St. Louis families along their path to a strong foundation that establishes financial security, it is important to understand for who solutions are being designed.

Tables 5 through 9 highlight the share of financially secure individuals in the St. Louis MSA, disaggregated by race and ethnicity, age, employment status, sex, and ability. In addition, table 10 shows more detailed cross sections of IFS demographics, such as race by age. Of all the population groups, Black individuals are least likely to be financially secure, with 23.5% of Black St. Louisans living in families with enough income to meet their basic needs and save at a modest rate. This is less than half of the individual financial security rate for the White population, which was 56.6% in 2024.

When disaggregated by employment status, individual financial security is much higher for families with at least one full-time worker (61.2%) compared to the rates for families without a full-time worker but at least one adult working part-time (26.1%) and for families without anyone working (27.5%).

The financial security disparity by ability group is also high, with 31.3% of individuals with disabilities in financially secure families compared to 55.6% of people without disabilities.

There is a small financial security disparity between sexes, 47.4% of females are in financially secure families compared to 52.3% of males.

Financial security by age group indicates that those aged 40–54 and 55–65 are most likely to be financially secure, as 61.5% and 57.7% of these groups, respectively, live in families with sufficient income to support their basic needs and modest savings. The under 18 population has a slightly higher rate (42%) of financial security than the 18–24 age group (38.2%). This is in part due to the various ways people in these age ranges are categorized into families. More analysis is needed to detail these effects.

Detailed disaggregation by race, age, and sex in 2024 provide further detail about who in the region is and is not benefiting from the regional economy. Financial security varies widely across race, age, and sex in the St. Louis MSA (see table 10). Across most age groups, Black residents tend to be the least likely to be in families that are considered financially secure, while Asian and White



males tend to have the highest rates. A small share (10.1%) of Black males under the age of 18 are in families considered financially secure, the lowest across all groups reported here. Black females also consistently have low IFS rates, with a high of 38.5% for the 55–65 population. White and Asian males tend to have the highest shares, with Asian males in the 40–45 age group attaining the highest rate (73.3%), and rates for White males ranging from 46.1% for the 18–24 age group to 66.6% for the 55–65 age group. Multiracial and Hispanic or Latino populations generally fall below the regional average, with some exceptions among middle-aged groups, 40–54 and 55–65.

Across most age and race groups, males are more likely than females to be in financially secure families. This difference is greatest for the population over the age of 65. However, there is one exception: females under the age of 18 have a higher rate of financial security than their male counterparts. Across all groups, financial security tends to improve with age, with the highest rates occurring in age groups from 40 to 65, then falling again.

Between 2019 and 2024, the number of financially secure individuals rose for almost all demographic groups. The only two exceptions are the Black population and those aged 55–65.

The changes in the number and share of financially secure individuals are influenced by changes in the total number of people in the population group. For example, the number of financially secure multiracial individuals increased by 95.0% between 2019 and 2024. This is good news, but the number of individuals who are not financially secure also increased, from about 39,000 to 77,000.

It is important to reference the change in the number of actual residents for this reason, but the change in the multiracial population in this case also brings up another important note. This surge is in part due to race and ethnicity definition changes made by the Census Bureau during this time frame. The methodological revisions resulted in a large increase in the population categorized as multiracial in the St. Louis region. Additional analysis is needed to parse out the effects of these changes.



TABLE 5. INDIVIDUAL FINANCIAL SECURITY BY RACE

ST. LOUIS MSA, 2019 AND 2024

White Population

DATA TYPE	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
Percent of population	55.2%	56.6%	1.4	NA
Number of Individuals	1,129,170	1,153,679	24,509	2.2% (See Note)

Black Population

GEOGRAPHY	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
Percent of population	25.1%	23.5%	-1.6	NA
Number of Individuals	123,883	105,718	-18,165	-14.7% (See Note)

Multiracial Population

GEOGRAPHY	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
Percent of population	40.5%	40.4%	-0.1	NA
Number of Individuals	26,809	52,286	25,477	95.0% (See Note)

Asian Population

GEOGRAPHY	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
Percent of population	57.6%	57.0%	-0.6	NA
Number of Individuals	41,814	48,453	6,639	15.9% (See Note)

Hispanic or Latino Population

GEOGRAPHY	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
Percent of population	40.5%	38.5%	-2.0	NA
Number of Individuals	35,601	44,879	9,278	26.1% (See Note)

Note: All single race population groups are Non-Hispanic or Latino. Due to changes to the U.S. Census Bureau methodology, some changes across race and ethnicities are due to the change in identification.

Sources: IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).



TABLE 6. INDIVIDUAL FINANCIAL SECURITY BY EMPLOYMENT STATUS

ST. LOUIS MSA, 2019 AND 2024

Families with at least one full-time, full-year worker

DATA TYPE	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
Percent of population	60.2%	61.2%	1.0	NA
Number of Individuals	1,120,253	1,153,127	32,874	2.9%

Families with at least one part-time, part-year worker (and no full-time worker)

DATA TYPE	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
Percent of population	27.2%	26.1%	-1.1	NA
Number of Individuals	62,479	66,247	3,768	6.0%

Families without any workers

DATA TYPE	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
Percent of population	26.4%	27.5%	1.1	NA
Number of Individuals	181,223	191,646	10,423	5.8%

Sources: IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).



TABLE 7. INDIVIDUAL FINANCIAL SECURITY BY AGE GROUP

ST. LOUIS MSA, 2019 AND 2024

Under 18

DATA TYPE	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
Percent of population	41.1%	42.0%	0.90	NA
Number of Individuals	253,756	257,104	3,348	1.3%

18-24

DATA TYPE	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
Percent of population	33.0%	38.2%	5.2	NA
Number of Individuals	71,545	83,512	11,967	16.7%

25-39

DATA TYPE	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
Percent of population	46.5%	48.8%	2.3	NA
Number of Individuals	262,744	281,092	18,348	7.0%

40-54

DATA TYPE	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
Percent of population	59.8%	61.5%	1.7	NA
Number of Individuals	306,862	320,695	13,833	4.5%

55-65

DATA TYPE	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
Percent of population	62.2%	59.7%	-2.5	NA
Number of Individuals	266,449	241,241	-25,208	-9.5%

Older than 65

DATA TYPE	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
Percent of population	46.4%	45.3%	-1.1	NA
Number of Individuals	202,599	227,376	24,777	12.2%

Sources: IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).



TABLE 8. INDIVIDUAL FINANCIAL SECURITY BY SEX

ST. LOUIS MSA, 2019 AND 2024

Male

DATA TYPE	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
Percent of population	51.3%	52.3%	1.0	NA
Number of Individuals	690,780	721,873	31,093	4.5%

Female

DATA TYPE	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
Percent of population	47.0%	47.4%	0.4	NA
Number of Individuals	673,175	689,147	15,972	2.4%

Sources: IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).

TABLE 9. INDIVIDUAL FINANCIAL SECURITY BY ABILITY

ST. LOUIS MSA, 2019 AND 2024

Without Disability

DATA TYPE	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
Percent of population	54.5%	55.6%	1.1	NA
Number of Individuals	1,044,094	1,084,954	40,860	3.9%

With Disability

DATA TYPE	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
Percent of population	31.4%	31.3%	-0.1	NA
Number of Individuals	117,127	128,271	11,144	9.5%

Sources: IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).



TABLE 10. INDIVIDUAL FINANCIAL SECURITY BY SEX, AGE, AND RACE
ST. LOUIS MSA, COMBINED 2023 AND 2024

Green text indicates a value is **higher** than the **regional IFS rate of 49.8%** in 2024, **red** indicates a value is **lower**.

Female

AGE	ASIAN	BLACK	HISPANIC OR LATINO	MULTIRACIAL	WHITE
Under 18	46.1%	13.6%	32.2%	37.9%	51.0%
18-24	-	12.9%	22.6%	25.0%	40.9%
25-39	61.7%	18.4%	33.5%	42.4%	52.0%
40-54	63.5%	34.8%	51.1%	54.9%	65.5%
55-65	-	38.5%	-	44.1%	60.0%
Older than 65	-	24.9%	-	23.7%	42.2%

Male

AGE	ASIAN	BLACK	HISPANIC OR LATINO	MULTIRACIAL	WHITE
Under 18	51.7%	10.1%	26.8%	32.7%	49.9%
18-24	-	17.3%	31.4%	30.3%	46.1%
25-39	55.9%	23.6%	37.3%	52.2%	56.0%
40-54	73.3%	43.0%	55.4%	61.6%	66.6%
55-65	-	43.2%	-	49.0%	66.6%
Older than 65	-	34.1%	-	41.8%	52.9%

Notes: All single race groups are Non-Hispanic or Latino. Missing values are suppressed due to small sample sizes. The group "other races (not Hispanic or Latino)" is suppressed due to the small sample sizes. The group consists of American Indian, Pacific Islander, and other races populations. Additionally, single year samples from IPUMS-USA are combined to make two year samples.

Source: IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).



DATA BY GEOGRAPHY

There are people across the St. Louis region who do not have enough income to be considered financially secure, but there are higher concentrations in some areas than others.

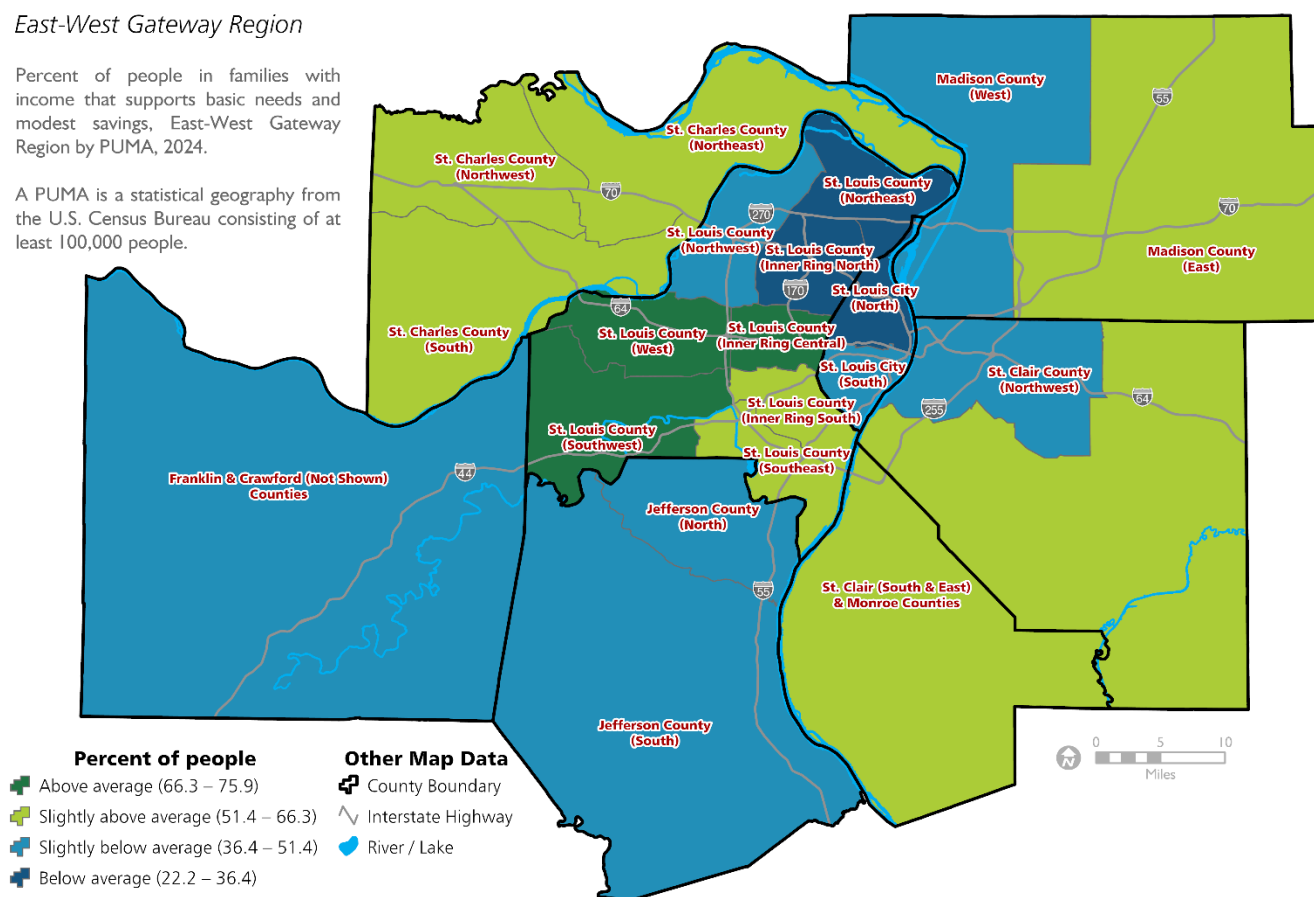
The smallest geography available for which these data can be compiled is “PUMA,” which is a statistical geography defined by the U.S. Census Bureau consisting of at least 100,000 people. Both the areas with the smallest and largest percentages are in St. Louis County, ranging from 22.2% in the Inner Ring North PUMA to a high of 75.9% in the West PUMA. Map 1 and table 11 report these shares for the 20 PUMAs in the East-West Gateway region for 2024.

MAP 1. INDIVIDUAL FINANCIAL SECURITY

East-West Gateway Region

Percent of people in families with income that supports basic needs and modest savings, East-West Gateway Region by PUMA, 2024.

A PUMA is a statistical geography from the U.S. Census Bureau consisting of at least 100,000 people.



Sources: IPUMS-USA, University of Minnesota;
 MIT Living-Wage Calculator;
 East-West Gateway Council of Governments



On the map, PUMAs (communities) are color coded by the share of residents that are financially secure:

- Dark green communities have the highest shares. All three are in St. Louis County.
- Light green communities are slightly above average and are in St. Charles (3), Madison (1), St. Louis (2), and St. Clair/Monroe (1) counties.
- Light blue communities are slightly below average and are in Franklin (1), Jefferson (2), St. Louis (1), Madison (1), and St. Clair (1) counties and one in the city of St. Louis.
- Dark blue communities have the smallest shares and are in St. Louis County (2) and the city of St. Louis (1).

From 2022 to 2024, the shares of financially secure residents for the communities changed minimally or not at all. Table 11 provides the number of individuals that are financially secure for both years by PUMA. While the percentages remained about the same, there were some more significant changes in the values. This is in part due to the magnitude of change in the total populations of the communities. Note, data are not available for longer term trend analysis because PUMA boundaries were revised prior to 2022.



TABLE 11. INDIVIDUAL FINANCIAL SECURITY BY PUMA

EAST-WEST GATEWAY REGION, 2022 AND 2024

PUMA Name	BASELINE: 2022		CURRENT: 2024		CHANGE	
	Percent of Population	Number of Individuals	Percent of Population	Number of Individuals	Point Change	Percent Change
Franklin County (& Carter County, not on map)	32.9%	41,113	36.6%	47,513	0.04	15.6%
Jefferson County (North)	50.0%	56,765	49.1%	56,076	-0.01	-1.2%
Jefferson County (South)	42.9%	49,184	48.9%	56,729	0.06	15.3%
Madison County (East)	53.8%	66,245	59.4%	70,396	0.06	6.3%
Madison County (West)	33.3%	45,153	39.7%	54,836	0.06	21.4%
St. Charles County (Northeast)	52.8%	71,496	58.1%	78,139	0.05	9.3%
St. Charles County (Northwest)	58.6%	91,434	59.2%	96,548	0.01	5.6%
St. Charles County (South)	69.5%	80,334	63.5%	76,041	-0.06	-5.3%
St. Clair (South and East) and Monroe Counties	48.3%	63,617	62.9%	78,916	0.15	24.0%
St. Clair County (Northwest)	33.0%	49,647	37.2%	57,722	0.04	16.3%
St. Louis City (North)	27.9%	31,533	27.4%	27,079	0.00	-14.1%
St. Louis City (South)	48.4%	78,647	48.5%	82,524	0.00	4.9%
St. Louis County (Inner Ring Central)	72.8%	71,551	71.5%	72,141	-0.01	0.8%
St. Louis County (Inner Ring North)	23.4%	35,677	22.2%	34,934	-0.01	-2.1%
St. Louis County (Inner Ring South)	54.4%	82,393	54.1%	84,759	0.00	2.9%
St. Louis County (Northeast)	35.7%	43,070	31.9%	40,319	-0.04	-6.4%
St. Louis County (Northwest)	46.1%	54,236	51.1%	56,762	0.05	4.7%
St. Louis County (Southeast)	57.1%	62,010	61.9%	62,457	0.05	0.7%
St. Louis County (Southwest)	59.9%	67,917	68.2%	80,184	0.08	18.1%
St. Louis County (West)	79.0%	84,383	75.9%	76,985	-0.03	-8.8%

Notes: A PUMA is a statistical geography defined by the U.S. Census Bureau consisting of at least 100,000 people; PUMA boundaries were revised prior to 2022; The East-West Gateway region consists of the city of St. Louis, Franklin, Jefferson, St. Charles, and St. Louis counties in Missouri and Madison, Monroe, and St. Clair counties in Illinois.

Sources: IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).

RACIAL DISPARITY IN FINANCIAL SECURITY

As indicated in previous sections, there are wide disparities among people of different races and ethnicities. Due to small sample sizes in 1-year data, reliable estimates of financial security cannot be made for most racial and ethnic groups. However, trends from 2022 to 2024 can be examined for the region's two largest racial groups, Black and White residents. Table 12 shows individual financial security for these groups across available St. Louis County and city of St. Louis PUMAs.

These data suggest that financial security declined for Black residents in several parts of the implementation area, while remaining stable or increasing for White residents. As a result, Black-White disparities in financial security widened across much of the area.

The largest increase in disparity occurred in St. Louis City (South). Between 2022 and 2024, the number of Black residents in financially secure families declined by more than 4,000, even as the overall Black population in the PUMA increased. This resulted in the financial security rate falling

from 30.2% (11,381 people) to 16.8% (7,193 people). Over the same period, the number of White residents in financially secure families increased by more than 9,000, with little overall population change, leading to an increase in the White financial security rate from 57.5% (56,496 people) to 66.6% (65,924 people). As a result, the difference between Black and White financial security rates in St. Louis City (South) grew from 27.2 percentage points in 2022 to 49.8 percentage points in 2024. The next largest increase in disparity occurred in St. Louis County (Northeast), where the difference increased from 23.6 to 30.7 percentage points.

However, not all areas followed this pattern. In St. Louis County (West, Central, and South), disparities narrowed slightly over this period, with the ratio of Black to White financial security improving from 0.6 to 0.7 and the difference in rates decreasing from -24.5 to -20.9 percentage points. However, this geography represents a combination of multiple PUMAs, and results should be interpreted with caution, as underlying trends may vary across the areas included.

Additionally, in St. Louis City (North), financial security declined for both Black and White residents. While rates fell for both groups, the decrease was larger for Black residents, resulting in a widening disparity.



TABLE 12. RACIAL DISPARITY IN INDIVIDUAL FINANCIAL SECURITY

SELECT PUMAS IN IPP IMPLEMENTATION AREA, 2022 AND 2024

Black Population

GEOGRAPHY	DATA TYPE	2022	2024	CHANGE	PERCENT CHANGE
St. Louis County	Percent of Population	29.1%	24.5%	-4.6	NA
(Northeast)	Number of Individuals	24,278	21,383	-2,895	-11.9%
St. Louis County	Percent of Population	37.1%	37.0%	0.0	NA
(Northwest)	Number of Individuals	10,678	11,040	362	3.4%
St. Louis County	Percent of Population	18.4%	18.3%	-0.1	NA
(Inner Ring North)	Number of Individuals	16,405	15,964	-441	-2.7%
St. Louis County	Percent of Population	41.3%	46.1%	4.9	NA
(West, Central, and	Number of Individuals	9,532	11,091	1,559	16.4%
St. Louis City	Percent of Population	18.3%	17.7%	-0.6	NA
(North)	Number of Individuals	14,655	11,313	-3,342	-22.8%
St. Louis City	Percent of Population	30.2%	16.8%	-13.4	NA
(South)	Number of Individuals	11,381	7,193	-4,188	-36.8%

White Population

GEOGRAPHY	DATA TYPE	2022	2024	CHANGE	PERCENT CHANGE
St. Louis County	Percent of Population	52.6%	55.2%	2.6	NA
(Northeast)	Number of Individuals	14,096	14,720	624	4.4%
St. Louis County	Percent of Population	52.1%	58.2%	6.1	NA
(Northwest)	Number of Individuals	33,961	34,715	754	2.2%
St. Louis County	Percent of Population	33.3%	35.0%	1.6	NA
(Inner Ring North)	Number of Individuals	15,495	17,027	1,532	9.9%
St. Louis County	Percent of Population	65.7%	67.0%	1.2	NA
(West, Central, and	Number of Individuals	305,220	313,745	8,525	2.8%
St. Louis City	Percent of Population	57.4%	57.2%	-0.2	NA
(North)	Number of Individuals	13,542	11,833	-1,709	-12.6%
St. Louis City	Percent of Population	57.5%	66.6%	9.2	NA
(South)	Number of Individuals	56,496	65,924	9,428	16.7%

Black-White Racial Disparity in IFS

GEOGRAPHY	DATA TYPE	2022	2024	CHANGE
St. Louis County	Ratio (b/w)	0.6	0.4	-0.1
(Northeast)	Difference (b-w)	-23.6	-30.7	-7.1
St. Louis County	Ratio (b/w)	0.7	0.6	-0.1
(Northwest)	Difference (b-w)	-15.08	-21.2	-6.2
St. Louis County	Ratio (b/w)	0.6	0.5	0.0
(Inner Ring North)	Difference (b-w)	-14.9	-16.7	-1.7
St. Louis County	Ratio (b/w)	0.6	0.7	0.1
(West, Central, and	Difference (b-w)	-24.5	-20.9	3.6
St. Louis City	Ratio (b/w)	0.3	0.3	0.0
(North)	Difference (b-w)	-39.1	-39.4	-0.4
St. Louis City	Ratio (b/w)	0.5	0.3	-0.3
(South)	Difference (b-w)	-27.2	-49.8	-22.6

Notes: *St. Louis County (West, Central, and South) is the combination of 5 PUMAs in St. Louis County- West, Inner Ring Central, Southwest, Inner Ring South, and Southeast. They are combined due to the small Black (not Hispanic or Latino) population in those areas. This combined PUMA should be interpreted with caution as west and south St. Louis county vary significantly across many social and economic characteristics. All single race groups are Non-Hispanic or Latino. The IPP implementation area consists of St. Louis County and the City of St. Louis.

Sources: IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025)



IMPLEMENTATION FOCUS: FINANCIALLY INSECURE POPULATION

IPP has decided to focus implementation on the city of St. Louis and St. Louis County. While the shares of financially insecure population are higher in some of the outline counties, the number of financially insecure individuals are concentrated in the city of St. Louis and St. Louis County. IPP intends to create programs that can be scaled up and have regionwide impact.

This section first provides data by county by race and then by PUMA by race. The data discussed in this section and presented in tables 13 and 14 are for the share and number of people who are financially insecure, rather than financially secure. These are the populations that will be the focus of solutions.

FINANCIAL SECURITY BY COUNTY

In the EWG region, the highest shares of individuals in financially insecure families are in the city of St. Louis (60.9%), Jefferson County (54.0%), and Madison County (53.2%). The other two counties for which there are data have rates below 50%, yet substantial shares of their populations do not have enough income to afford basic needs and modest savings. The largest concentrations of insecure individuals are in St. Louis County and the city of St. Louis, with St. Charles County close behind.

Table 13 provides data by county and for racial and ethnic population groups for counties for which data are available. Sample sizes are too small for the remainder of the counties to be

TABLE 13. INDIVIDUAL FINANCIAL INSECURITY BY RACE AND ETHNICITY							
SELECT COUNTIES IN THE EAST-WEST GATEWAY REGION, COMBINED 2020 THRU 2024							
GEOGRAPHY	DATA TYPE	TOTAL POPULATION	ASIAN	BLACK	HISPANIC OR LATINO	MULTIRACIAL	WHITE
Madison County	Percent of population	53.2%	58.8%	80.5%	73.5%	63.4%	48.9%
	Number of people	137,554	1,342	15,373	8,291	8,425	103,669
Jefferson County	Percent of population	54.0%	-	-	68.3%	68.4%	52.4%
	Number of people	122,969	-	-	4,130	9,477	106,220
St. Charles County	Percent of population	40.2%	33.3%	55.9%	58.0%	52.5%	37.9%
	Number of people	164,026	4,048	11,312	9,924	9,446	128,471
City of St. Louis	Percent of population	60.9%	58.1%	79.9%	67.8%	70.6%	41.5%
	Number of people	169,512	5,493	93,921	9,993	8,300	50,966
St. Louis County	Percent of population	47.8%	37.3%	73.7%	63.0%	48.0%	37.5%
	Number of people	466,526	17,722	172,655	23,711	25,451	224,328

Notes: Single race groups are for the Non-Hispanic or Latino. Missing values are suppressed due to small sample sizes. The group "other races (not Hispanic or Latino)" is suppressed due to small sample sizes. The group consists of American Indian, Pacific Islander, and other races populations; The East-West Gateway region consists of the city of St. Louis, Franklin, Jefferson, St. Charles, and St. Louis counties in Missouri and Madison, Monroe, and St. Clair counties in Illinois.

Sources: IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).



included. In order to have large enough sample size to report the data that is provided, five years of data was combined.

In all five counties, the White and Asian populations have lower rates of insecurity, while the Black, multiracial, and Hispanic or Latino populations have higher rates. Among White residents, rates ranged from 37.5% in St. Louis County to 52.4% in Jefferson County. This high rate for White residents was lower than the lowest rate for Black residents. The lowest rate among Black residents was slightly higher, 55.9% in Charles County. The highest rate for Black residents was 80.5% in Madison County.

FINANCIAL INSECURITY BY PUMA

IPP implementation will be focused, at least initially, on St. Louis County and the city of St. Louis. Across the implementation area rates of individuals in financially insecure families tend to be highest for all population groups in the PUMAs of the city of St. Louis and the St. Louis County (Inner Ring North) PUMA.

Table 14 provides the percentage of the population and number of individuals in financially insecure families by PUMA in the focus area by race and ethnicity for 2020 through 2024.

In 2024, the Hispanic or Latino population in the St. Louis County (Inner Ring North) community had the highest rate among all race and geographic groups, 85.7%. The rates for the Black population in this PUMA had a similarly high rate, 82.2%, as did the Black population in the St. Louis City (North) community (83.2%).

The largest number of financially insecure individuals are in the following communities: 79,601 Black residents in St. Louis County (Inner Ring North), 62,005 Black residents in St. Louis County (Northeast), and 61,251 Black residents in St. Louis City (North).



TABLE 14. INDIVIDUAL FINANCIAL INSECURITY BY RACE AND ETHNICITY

SELECT PUMAS IN IPP IMPLEMENTATION AREA, COMBINED 2020 THROUGH 2024

PUMA NAME	DATA TYPE	ASIAN	BLACK	HISPANIC OR LATINO	MULTIRACIAL	WHITE
St. Louis City (North)	Percent of population	51.1%	83.2%	54.2%	82.9%	42.3%
	Number of Individuals	2,284	61,251	1,550	3,000	9,615
St. Louis City (South)	Percent of population	64.3%	74.4%	71.0%	65.2%	41.3%
	Number of Individuals	3,209	32,670	8,443	5,300	41,351
St. Louis County (Inner Ring Central)	Percent of population	42.7%	58.5%	36.0%	34.5%	25.5%
	Number of Individuals	3,669	4,373	946	1,833	18,011
St. Louis County (Inner Ring North)	Percent of population	70.2%	82.2%	85.7%	75.2%	64.9%
	Number of Individuals	2,100	79,601	8,834	4,930	28,264
St. Louis County (Inner Ring South)	Percent of population	65.7%	73.3%	55.4%	42.0%	42.6%
	Number of Individuals	2,911	3,679	2,778	3,942	55,868
St. Louis County (Northeast)	Percent of population	-	70.8%	-	63.8%	51.5%
	Number of Individuals	-	62,005	-	3,691	12,911
St. Louis County (Northwest)	Percent of population	28.1%	64.8%	70.8%	68.3%	42.4%
	Number of Individuals	2,602	19,239	3,943	4,594	26,749
St. Louis County (Southeast)	Percent of population	46.4%	-	-	39.6%	37.1%
	Number of Individuals	833	-	-	2,287	33,940
St. Louis County (Southwest)	Percent of population	29.6%	-	52.4%	35.0%	31.1%
	Number of Individuals	2,448	-	2,985	2,282	29,129
St. Louis County (West)	Percent of population	22.9%	46.6%	48.1%	27.3%	24.6%
	Number of Individuals	2,655	1,574	1,769	1,892	19,456

Notes: Single race groups are Non-Hispanic or Latino. Missing values are suppressed due to small sample sizes. The group "other races (not Hispanic or Latino)" is suppressed due to the small sample sizes. The group consists of American Indian, Pacific Islander, and other races populations. A PUMA is a statistical geography defined by the U.S. Census Bureau consisting of at least 100,000 people. The IPP implementation area consists of St. Louis County and the City of St. Louis.

Sources: IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).



REGIONAL COMPARISON

Among the 50 most populous MSAs, St. Louis had the 10th highest individual financial security rate, which ranged from 29.6% in Riverside to 54.1% in Raleigh in 2024. On average, 44.1% of individuals in the peer regions were financially secure. This suggests that the St. Louis region performs well on IFS.

A closer look at specific regions provides further insight. Minneapolis is the top-performing Midwest region on IFS and may be a valuable region to learn lessons from. Charlotte is often regarded as a model peer region that has seen major improvements in economic mobility. The individual financial security rate has remained relatively stable in St. Louis, Charlotte, and Minneapolis since 2019, as shown on Figure 1. Charlotte ranks 32nd and has a lower rate than St. Louis across this time period. Raj Chetty documented that economic mobility drastically changed in Charlotte between people born in 1978 and those born in 1992.⁷

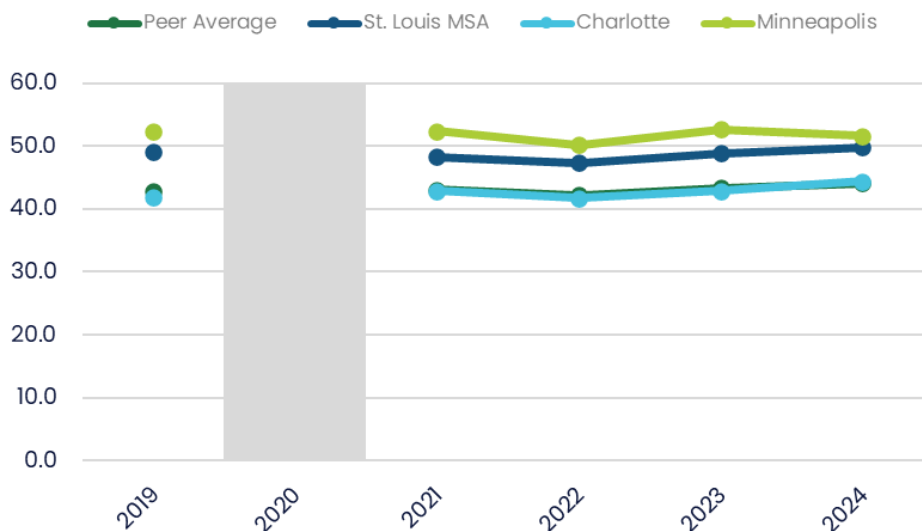
INDIVIDUAL FINANCIAL SECURITY

Percent of population with family income to afford basic needs and modest savings, 2024

1	Raleigh	54.1
2	Austin	54.0
3	Washington, D.C.	51.9
4	Minneapolis	51.6
5	Denver	50.6
6	Milwaukee	50.4
7	Cincinnati	50.3
8	Seattle	50.2
9	Baltimore	50.1
10	St. Louis	49.8
11	Pittsburgh	49.7
12	San Jose	49.7
13	Hartford	49.5
14	San Francisco	49.3
15	Columbus	48.6
16	Kansas City	48.1
17	Salt Lake City	47.1
18	Nashville	47.0
19	Boston	46.9
20	Cleveland	46.9
21	Detroit	46.8
22	Indianapolis	46.7
23	Buffalo	46.5
24	Louisville	46.5
25	Dallas	46.3
26	Portland	46.1
27	Jacksonville	45.7
28	Chicago	45.5
29	Richmond	45.4
30	Philadelphia	45.1
31	Birmingham	44.5
32	Charlotte	44.3
33	Virginia Beach	44.3
34	Atlanta	44.2
	Peer Average	44.1
35	Tampa	43.4
36	Houston	43.2
37	Providence	42.9
38	San Antonio	42.2
39	Oklahoma City	41.8
40	New Orleans	41.8
41	Sacramento	41.4
42	Memphis	41.0
43	New York	40.7
44	Phoenix	40.6
45	San Diego	40.3
46	Orlando	38.4
47	Miami	36.5
48	Los Angeles	35.5
49	Las Vegas	35.3
50	Riverside	29.6

FIGURE 1. INDIVIDUAL FINANCIAL SECURITY

Percent of people in families with income that supports basic needs and modest savings, Select geographies, 2019 to 2024.



Note: Data from 2020 are not available due to the COVID-19 pandemic; Gray bars indicate recessions.
Source: IPUMS-USA, University of Minnesota; MIT Living Wage Calculator (accessed September 2025).

Source: IPUMS-USA, University of Minnesota; MIT Living Wage Calculator

⁷ Chetty, R., Dobbie, W. S., Goldman, B., Porter, S., & Yang, C. (2024). *Changing opportunity: Sociological mechanisms underlying growing class gaps and shrinking race gaps in economic mobility* (NBER Working Paper No. 32697). National Bureau of Economic Research. <https://doi.org/10.3386/w32697>

FINANCIAL SECURITY



BASELINE (2019): 49.1%

CURRENT (2024): 49.8%

The individual financial security data does not necessarily contradict Chetty's findings. The increased mobility among Charlotte's residents may not show up in the income data yet since Chetty's latter birth cohort is 32 years old in 2024. In recent years, from 2019 to 2024, Charlotte did experience a larger increase in financial security (2.5%) than on average for the peer regions (1.3%) as well as for St. Louis (0.7%).

The share of financially secure White residents in St. Louis is higher than in Charlotte. However, Charlotte ranks in the middle of the peer regions on financial security of Black residents and St. Louis has the 7th lower rate among the peer regions.

WHITE POPULATION FINANCIAL SECURITY

Percent of White population with family income to afford basic needs and modest savings, 2024

1	Washington, D.C.	67.9
2	Austin	65.3
3	Houston	63.5
4	San Francisco	63.3
5	Raleigh	63.3
6	Dallas	61.8
7	Baltimore	61.8
8	Memphis	61.8
9	Denver	61.2
10	Milwaukee	61.2
11	San Jose	60.9
12	San Antonio	60.3
13	Hartford	59.6
14	Minneapolis	59.5
15	Chicago	59.1
16	Atlanta	57.5
17	St. Louis	56.6
	Peer Average	56.5
18	Philadelphia	56.5
19	Columbus	56.5
20	New York	56.2
21	Miami	56.1
22	Cincinnati	56.0
23	Los Angeles	55.8
24	Cleveland	55.8
25	New Orleans	55.7
26	Seattle	55.5
27	Salt Lake City	55.4
28	Richmond	55.3
29	Virginia Beach	55.3
30	Kansas City	55.1
31	Boston	54.9
32	Indianapolis	54.8
33	Jacksonville	54.6
34	Buffalo	54.4
35	Detroit	54.2
36	Birmingham	54.1
37	Nashville	54.1
38	San Diego	53.9
39	Charlotte	53.7
40	Louisville	53.2
41	Pittsburgh	53.1
42	Phoenix	51.3
43	Orlando	50.9
44	Providence	50.8
45	Oklahoma City	50.3
46	Portland	50.2
47	Tampa	50.2
48	Sacramento	50.0
49	Las Vegas	49.6
50	Riverside	42.8

Source: IPUMS-USA, University of Minnesota; MIT Living Wage Calculator
Note: Population is not Hispanic or Latino.

BLACK POPULATION FINANCIAL SECURITY

Percent of Black population with family income to afford basic needs and modest savings, 2024

1	Austin	42.4
2	Washington, D.C.	39.1
3	San Antonio	39.1
4	Raleigh	37.1
5	Dallas	35.2
6	Houston	34.8
7	Baltimore	34.7
8	San Francisco	34.0
9	Atlanta	33.4
10	Denver	32.9
11	Portland	32.2
12	San Diego	30.9
13	Sacramento	30.9
14	Riverside	30.7
15	San Jose	30.4
16	Nashville	30.3
17	Virginia Beach	29.8
18	Charlotte	29.7
19	Birmingham	29.6
20	Indianapolis	29.6
21	Tampa	29.4
22	Seattle	28.9
	Peer Average	28.9
23	Oklahoma City	28.6
24	Los Angeles	28.6
25	Cincinnati	28.3
26	Columbus	28.0
27	Richmond	27.9
28	Hartford	26.8
29	Phoenix	26.7
30	Chicago	26.3
31	New Orleans	26.2
32	Orlando	26.2
33	Providence	26.1
34	Kansas City	26.1
35	Louisville	25.9
36	Salt Lake City	25.0
37	Jacksonville	25.0
38	Memphis	24.8
39	Detroit	24.6
40	New York	24.3
41	Cleveland	24.3
42	Milwaukee	23.7
43	Boston	23.7
44	St. Louis	23.5
45	Las Vegas	23.0
46	Philadelphia	22.9
47	Miami	22.8
48	Buffalo	21.4
49	Pittsburgh	21.1
50	Minneapolis	20.9

Source: IPUMS-USA, University of Minnesota; MIT Living Wage Calculator
Note: Population is not Hispanic or Latino.

RESEARCH ON ECONOMIC MOBILITY

Creating a pathway to economic mobility and prosperity is complex and involves many factors, which makes measuring success of the IPP goal challenging. This section provides some research on why income and savings were selected as the core measures of success and touches on additional data that aids in understanding regional performance towards inclusive growth. These data points can also be used to guide development of solutions.

Research on economic mobility highlights that many aspects of life influence an individual's ability to move up the economic ladder. The Heritage Foundation's [2008 Economic Mobility Project](#)⁸ found that **educational attainment**, parental income, and the **ability to save** and accumulate wealth are key indicators of economic mobility. [Research from the Camber Collective](#)⁹ identified 28 life experiences that impact lifetime income which greatly influence economic mobility. Two experiences with the strongest impact on income relate to **postsecondary education**, which often requires savings to obtain.

[Research from the Urban Institute](#)¹⁰ found that American households frequently experienced income disruptions. Over the course of a year, about a quarter of families faced at least one of the following: involuntary job loss, a health-related work limitation, or an income drop of 50% or more. When these disruptions occur, a small amount of **savings** reduces the likelihood of eviction, missed housing and utility payments, and receipt of public benefits. However, about one-quarter of families lack non-retirement savings to fall back on when facing such disruptions.

Harvard economist Raj Chetty highlights that those living in neighborhoods with high levels of **concentrated poverty** and **racial segregation** tend to have limited upward economic mobility.¹¹

Income shows up in the research as both an indication of whether a person will be able to achieve a higher economic standing in their future and as a means necessary to obtain many of the factors that contribute to economic mobility. The ability to save is also seen as a common factor. Therefore, income is a good indication of the overall regional progress towards inclusive prosperity, with savings singled out as an essential element in the income thresholds. Further, research from Chris Benner and Manuel Pastor found that in metropolitan areas across the United States, regions with more equal income distributions tended to sustain economic growth over

⁸ Butler, S. M., Beach, W. W., & Winfree P. (2008). *Pathways to Economic Mobility: Key Indicators*.

Heritage.Foundation. https://www.pew.org/-/media/legacy/uploadedfiles/wwwpewtrustsorg/reports/economic_mobility/pewempchartbook12pdf.pdf

⁹ Allen, M., DeLuca, M., & Zhang, J. (2024). *Life Experiences that Power Lifetime Income*. Camber Collective. <https://mobilityexperiences.org/wp-content/uploads/2024/06/Mobility-Experiences-R1-Life-Experiences-that-Power-Lifetime-Income.pdf>.

¹⁰ McKernan, S., Ratcliffe, C., Braga, B., & Kalish, E. (2016). *Thriving Residents, Thriving Cities*. Urban institute. <https://share.google/XIAf2GdTpGrGaazXAF>.

¹¹ Chetty, R., Dobbie, W. S., Goldman, B., Porter, S., & Yang, C. (2024). *Changing opportunity: Sociological mechanisms underlying growing class gaps and shrinking race gaps in economic mobility* (NBER Working Paper No. 32697). National Bureau of Economic Research. <https://doi.org/10.3386/w32697>

longer periods of time.¹² Benner and Pastor measured income distributions using the **80/20 income gap**, a ratio of households in the 80th percentile to those in the 20th percentile.

ECONOMIC MOBILITY DATA

Supplementing the IFS indicator with additional economic mobility data can provide a clearer picture of inclusive growth in the St. Louis region. Regional data for all factors connected to economic mobility are not readily available. [College attainment](#),¹³ wealth accumulation, [concentrated poverty](#),¹⁴ [racial segregation](#),¹⁵ and the [income gap](#)¹⁶ are some aspects that play a large role in economic mobility outcomes and for which data are available. For wealth accumulation, [homeownership](#)¹⁷ is used as a proxy, since this is a primary means of building wealth in the United States.

Two of the five factors indicate that residents in St. Louis have about the same levels of opportunity for economic mobility as U.S. residents overall, and that conditions have slightly improved from 2019 to 2024. As outlined in table 15, about 40% of the St. Louis population aged 25 years and older has a bachelor's degree or higher, this is a 3.7 percentage point increase from 35.8% in 2019. Homeownership is the second factor with favorable conditions in the region. In 2024, a larger share of St. Louis households (70.8%) owned their home than the share of U.S. households (65.3%).

On the two factors that measure segregation, St. Louis performs slightly worse than the U.S. averages. These two measures indicate that some St. Louis residents are segregated from opportunities that support economic mobility. Almost 10% of the poverty population are concentrated in communities where 40% or more of the population do not have enough income to meet poverty thresholds and the Black and White population groups in the region are highly segregated.

On the fifth factor, St. Louis performed about the same as the United States in 2024 and did not experience a change between 2019 and 2024. The 80/20 gap indicates that income inequality is more pronounced in the United States than in St. Louis, as households at the 80th percentile had income at 4.85 and 4.53 times, respectively, more than those at the 20th percentile. This inequality in income remained relatively unchanged in both geographies from 2019 to 2024.

¹² Benner, C., & Pastor, M. (2015). *Equity, Growth, and Community*. University of California Press. <https://share.google/f9uUllhC5tXvf2ANB>.

¹³ See the Where We Stand data table: https://www.ewgateway.org/wp-content/uploads/2025/01/education_bachelors_degree_or_higher.jpg

¹⁴ See the Where We Stand data table: https://www.ewgateway.org/wp-content/uploads/2026/01/housing_concentrated_poverty.jpg

¹⁵ See the Where We Stand data table: https://www.ewgateway.org/wp-content/uploads/2026/01/housing_racial_segregation.jpg

¹⁶ See the Where We Stand data table: https://www.ewgateway.org/wp-content/uploads/2025/01/income_income_gap.jpg

¹⁷ See the Where We Stand data table: https://www.ewgateway.org/wp-content/uploads/2025/01/housing_homeownership.jpg

Table 16 provides more detail on income levels in the United States, the St. Louis MSA, St. Louis County, and the city of St. Louis. The data show that households at the 80th percentile experience income growth from 2019 to 2024 across all geographies. Households in the city of St. Louis and St. Louis County in the 40th and 60th percentiles saw decreases in their income over this time period, as did St. Louis County households at the 20th percentile.

TABLE 15. ECONOMIC MOBILITY DATA BY GEOGRAPHY

ST. LOUIS MSA AND UNITED STATES, 2019 AND 2024

COLLEGE ATTAINMENT

Percent of adults aged 25

GEOGRAPHY	BASELINE: 2019	CURRENT: 2024	CHANGE
St. Louis MSA	35.8%	39.5%	3.7
United States	33.1%	36.8%	3.7

HOMEOWNERSHIP

Owner-occupied units as a percent of all occupied housing units

GEOGRAPHY	BASELINE: 2019	CURRENT: 2024	CHANGE
St. Louis MSA	69.2%	70.8%	1.6
United States	64.1%	65.3%	1.2

CONCENTRATED POVERTY

Percent of poor residents

GEOGRAPHY	BASELINE: 2015–2019	CURRENT: 2020–2024	CHANGE
St. Louis MSA	9.4%	8.8%	-0.6
United States	9.7%	8.6%	-1.0

RACIAL SEGREGATION

Black–White segregation

GEOGRAPHY	BASELINE: 2015–2019	CURRENT: 2020–2024	CHANGE
St. Louis MSA	71.5%	70.3%	-1.3
United States	65.0%	65.2%	0.2

INCOME GAP

Income ratio of households

GEOGRAPHY	BASELINE: 2019	CURRENT: 2024	CHANGE
St. Louis MSA	4.51	4.53	0.02
United States	4.85	4.85	0.00

Sources: U.S. Census Bureau, American Community Survey 1-Year Estimates (Tables B15002, B25003, B19080), American Community Survey 5-Year Estimates (Tables B17001, B03002).

TABLE 16. INCOME PERCENTILES ADJUSTED TO 2024 DOLLARS, BY GEOGRAPHY
UNITED STATES, ST. LOUIS MSA, ST. LOUIS COUNTY, AND CITY OF ST. LOUIS, 2019 AND 2024

20th percentile				
GEOGRAPHY	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
United States	\$33,237	\$33,775	\$538	1.62%
St. Louis MSA	\$35,292	\$35,415	\$123	0.35%
St. Louis County	\$37,629	\$36,912	-\$717	-1.91%
City of St. Louis	\$18,942	\$20,704	\$1,762	9.30%
40th percentile				
GEOGRAPHY	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
United States	\$63,353	\$64,384	\$1,031	1.63%
St. Louis MSA	\$64,205	\$64,312	\$107	0.17%
St. Louis County	\$67,892	\$65,785	-\$2,107	-3.10%
City of St. Louis	\$43,845	\$42,772	-\$1,073	-2.45%
60th percentile				
GEOGRAPHY	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
United States	\$100,548	\$101,835	\$1,287	1.28%
St. Louis MSA	\$101,391	\$102,605	\$1,214	1.20%
St. Louis County	\$107,892	\$106,627	-\$1,265	-1.17%
City of St. Louis	\$72,253	\$71,618	-\$635	-0.88%
80th percentile				
GEOGRAPHY	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
United States	\$161,164	\$163,696	\$2,532	1.57%
St. Louis MSA	\$159,033	\$160,285	\$1,252	0.79%
St. Louis County	\$173,983	\$176,815	\$2,832	1.63%
City of St. Louis	\$117,194	\$127,089	\$9,895	8.44%

Notes: Income was adjusted using BLS series CUUR0000SA0

Source: U.S. Census Bureau, American Community Survey 1-Year Estimates (B19080).

GROSS DOMESTIC PRODUCT CHANGE

DEFINITION: The percentage change in the value of final goods and services produced in a specified geography, from one period to another, relative to the national average.

DATA SOURCE AND FREQUENCY: Bureau of Economic Analysis (CAGDP9), published annually; U.S. Census Bureau, Population Estimates, published annually

Note: The BEA stopped reporting GDP at the MSA level (GMP) in 2025. As a result, agencies may use different methods to calculate GMP, leading to varying results.¹⁸ In addition, some entities, such as the Brookings Institution, use additional data in their methods in an attempt to add value to the BEA data. IPP uses BEA data, as it is an established authoritative source and provides documentation of methodology.

WHY THIS MEASURE?

GDP provides a broad picture of economic performance, i.e. whether it is expanding or contracting, and is widely used to gauge the size and health of an economy. Measuring regional performance relative to the nation provides perspective on the scale of growth and in the context of current national circumstances.

LIMITATIONS

GDP alone does not provide a complete picture of a region's economic health. GDP does not account for wealth distribution, meaning a rising GDP can mask increasing poverty and wealth concentration within a population. Additionally, GDP does not consider the quality or source of economic activity. For example, GDP can increase because of spending on cleanup due to environmental catastrophes or health expenditures due to disease.

STL ORGANIZATIONS USING THIS INDICATOR

Many local organizations use GDP in their reporting and performance measurement. IPP works with partners to ensure efforts are not duplicated and that there is open communication about reporting methods, data usage, and initiatives to increase regional economic growth. Although several other organizations measure GDP, IPP will also measure it to fully understand how GDP is intertwined with efforts to increase inclusive prosperity.

A few large-scale efforts or organizations in St. Louis that measure GDP are listed in table 17:

¹⁸ For more on this, see the EWG WWS report (forthcoming, estimated publication April 2026)

TABLE 17. GDP REPORTING
ST. LOUIS MSA

SOURCE NAME	ORGANIZATION	MEASURE(S)	GEOGRAPHY
Federal Reserve Economic Data (FRED)	St. Louis Fed	RGDP	MSA; County
Where We Stand	EWG	RGDP, Change in RGDP	MSA
STL 2030 Jobs Plan	GSL	GDP per capita, GDP growth, estimated GDP with racial equity in income	St. Louis MSA
Missouri Economic Research and Information Center	MERIC	RGDP; Current GDP	MO region
Connected 2050	EWG	RGDP	EWG region
OneSTL	EWG	GMP	EWG region
Comprehensive Economic Development Strategy	STL Partnership	Goal: increase GDP per employed worker	City of St. Louis, St. Louis County

DATA NOTE ON GDP AND GDP PER CAPITA

The IPP will measure regional economic growth using total gross domestic product (GDP), a general indicator of total economic activity. GDP per capita provides additional context because it accounts for the size of the regional population and, at the metropolitan level, is often viewed as the average economic well-being or standard of living in a community. GDP per capita is typically the preferred measure for regional comparisons because population size has a large effect on GDP.

Together, these measures provide useful insight:

- When there is an increase in GDP and a decrease in GDP per capita, it indicates population growth outpaced GDP growth, and that the standard of living in a community is on the decline.
- When there is an increase in GDP per capita and a decrease in GDP, it suggests the standard of living is improving for the residents of a community despite a decline in overall economic activity.

The St. Louis MSA typically experiences increases in both GDP and GDP per capita, but growth in GDP per capita is usually stronger due to the slow regional population growth.

REGIONAL PERFORMANCE

From 2019 to 2024, the economic growth of the St. Louis MSA was not as robust (11%) as in the United States as a whole (12.8%). However, economic output per person for St. Louis grew at a higher rate (11.3%) than the nation (9.5%). Table 18 provides this data.

In 2024, the St. Louis MSA had the 24th largest metropolitan U.S. economy,¹⁹ with a GDP of \$237 billion (in nominal dollars). When taking population size into account, the St. Louis economy does not perform as well among the peer regions, ranking 33rd in GDP per capita. However, the region performs relatively well on population-adjusted economic growth, ranking 18th in GDP growth per capita. On total GDP growth, St. Louis falls in the middle of the peer regions, ranking 28th.

TABLE 18. REGIONAL ECONOMIC GROWTH				
GROSS DOMESTIC PRODUCT (GDP)				
Change in St. Louis MSA relative to the United States, in billions of chained 2017 dollars				
GEOGRAPHY	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
St. Louis MSA	\$169.4	\$188.1	\$18.6	11.0%
United States	\$20,715.7	\$23,358.4	\$2,643.0	12.8%
GDP PER CAPITA				
Change in St. Louis MSA relative to the United States, in chained 2017 dollars				
GEOGRAPHY	BASELINE: 2019	CURRENT: 2024	CHANGE	PERCENT CHANGE
St. Louis MSA	\$60,131	\$66,884	\$6,753	11.2%
United States	\$62,732	\$68,679	\$5,947	9.5%
Sources: Bureau of Economic Analysis (CAGDP9); U.S. Census Bureau, Population Estimates.				

Half of the regional economic activity takes places in the most populous county, St. Louis. The city of St. Louis accounts for another 18% and St. Charles County accounts for 12%. The other five counties capture the remaining 20.7% of regional economic activity. Table 19 details GDP by county in 2024 nominal dollars.

¹⁹ See the Where We Stand data table on East-West Gateway's website: <https://www.ewgateway.org/wws-data>.

TABLE 19. GROSS DOMESTIC PRODUCT (GDP IN NOMINAL DOLLARS)

EAST-WEST GATEWAY REGION, BY COUNTY, 2024

COUNTY	2024 GDP, IN BILLIONS OF DOLLARS	PERCENT OF REGIONAL GDP
Madison	\$16.6	7.2%
Monroe	\$1.3	0.6%
St. Clair	\$16.1	7.0%
Franklin	\$6.4	2.8%
Jefferson	\$6.9	3.0%
St. Charles	\$26.4	11.5%
St. Louis	\$114.8	50.1%
City of St. Louis	\$40.4	17.6%
East-West Gateway Region	\$229.0	100.0%

Note: The EWG region consists of the city of St. Louis, Franklin, Jefferson, St. Charles, and St. Louis counties in Missouri and Madison, Monroe, and St. Clair counties in Illinois.

Sources: Bureau of Economic Analysis (CAGDP9).

GDP GROWTH



STL (2019–2024): 11.0%

USA (2019–2024): 12.8%

REGIONAL COMPARISON

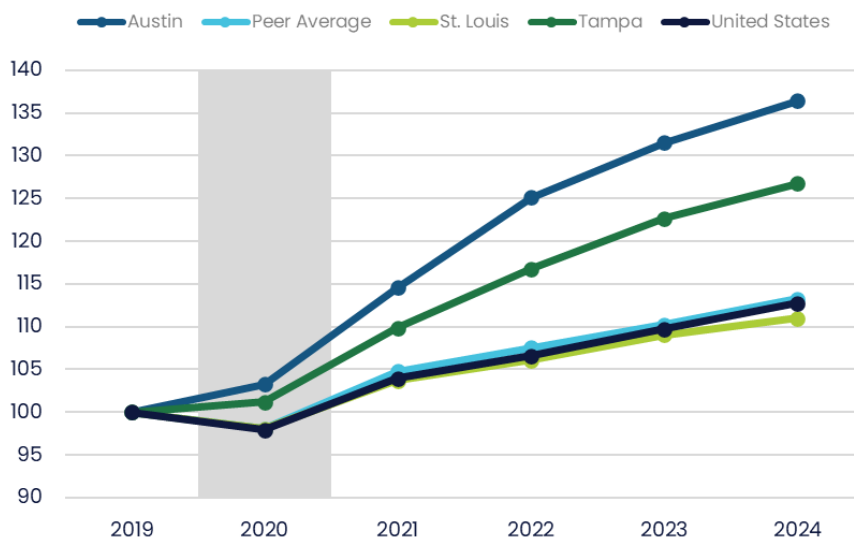
Between 2019 and 2024, GDP in the St. Louis MSA grew by 11.0%, underperforming the national growth rate of 12.8%. Among the peer regions, St. Louis had the 28th highest growth in GDP, sitting below the United States.

In 2024, the St. Louis MSA had a GDP of \$237 billion in nominal dollars, representing the 24th largest metropolitan economy in the United States. Since 2019, St. Louis moved down from the 22nd spot for total GDP, with Austin and Tampa bumping St. Louis down in ranks. These two regions had some of the fastest growing economies among the peer regions, ranking 1st and 4th, respectively, in GDP change from 2019 to 2024.

Figure 2 depicts GDP growth in St. Louis alongside Austin and Tampa, along with the United States and the peer region average. From 2019 to 2024, the St. Louis economy grew at a similar pace to the nation and the peer average, but at a slightly slower pace over the last year. The economies of Tampa and Austin grew at significantly higher rates than St. Louis and the national averages.

FIGURE 2. GDP GROWTH

GDP growth since 2019, Select geographies, 2020 to 2024



Note: Gray bars indicate recessions.
Source: Bureau of Economic Analysis (CAGDP9).

CHANGE IN GROSS DOMESTIC PRODUCT

Percent change, in chained 2017 dollars, 2019–2024

1	Austin	36.4
2	Nashville	27.4
3	Phoenix	27.1
4	Tampa	26.7
5	Jacksonville	26.7
6	San Jose	25.8
7	Raleigh	24.9
8	Orlando	24.3
9	San Antonio	23.5
10	Miami	22.5
11	Charlotte	22.2
12	Seattle	22.0
13	Dallas	21.3
14	Houston	20.6
15	Denver	19.7
16	Las Vegas	18.7
17	Salt Lake City	18.4
18	Indianapolis	15.7
19	San Francisco	15.5
20	San Diego	12.8
	United States	12.8
21	Boston	12.5
22	Atlanta	12.4
23	Columbus	12.3
24	Riverside	12.2
25	Sacramento	11.6
26	Virginia Beach	11.3
27	Washington, D.C.	11.1
28	St. Louis	11.0
29	Birmingham	10.9
30	Louisville	10.7
31	Richmond	9.6
32	Portland	8.8
33	Baltimore	8.5
34	Minneapolis	8.3
35	New York	8.1
36	Buffalo	7.7
37	Kansas City	7.7
38	Detroit	7.5
39	Memphis	7.1
40	Cleveland	6.9
41	Philadelphia	6.5
42	Cincinnati	6.3
43	Los Angeles	6.0
44	Milwaukee	5.6
45	Chicago	5.2
46	Providence	5.1
47	Oklahoma City	4.3
48	Pittsburgh	3.6
49	New Orleans	1.5

Source: Bureau of Economic Analysis (CAGDP9)

GDP PER CAPITA GROWTH



STL (2019–2024): 11.3%

USA (2019–2024): 9.5%

REGIONAL COMPARISON

Between 2019 and 2024, GDP per capita in the St. Louis MSA grew by 11.3%, compared to 9.5% nationally. Among the peer regions, St. Louis had the 18th largest growth in GDP per capita.

In 2024, the St. Louis region had a GDP per capita of \$66,897 (in chained 2017 dollars), ranking 33rd among the peer regions. This was just below the United States, which had a GDP per capita of \$68,701. Since 2019 St. Louis had a growth rate of 11.3%, the 18th largest growth rate among the peer regions. Among the regions for which there are data in both years, St. Louis maintained its ranking of 32nd. However, data are not available for Hartford in 2019, therefore the table depicts the region ranking 33rd in 2024.

Figure 3 depicts growth in GDP per capita for St. Louis, Austin, Tampa, the United States, and the peer average. Like GDP growth, Austin and Tampa have seen high growth in GDP per capita. St. Louis experienced similar growth to the United States and the peer average from 2019 to 2022 and then saw higher growth from 2022 to 2024.

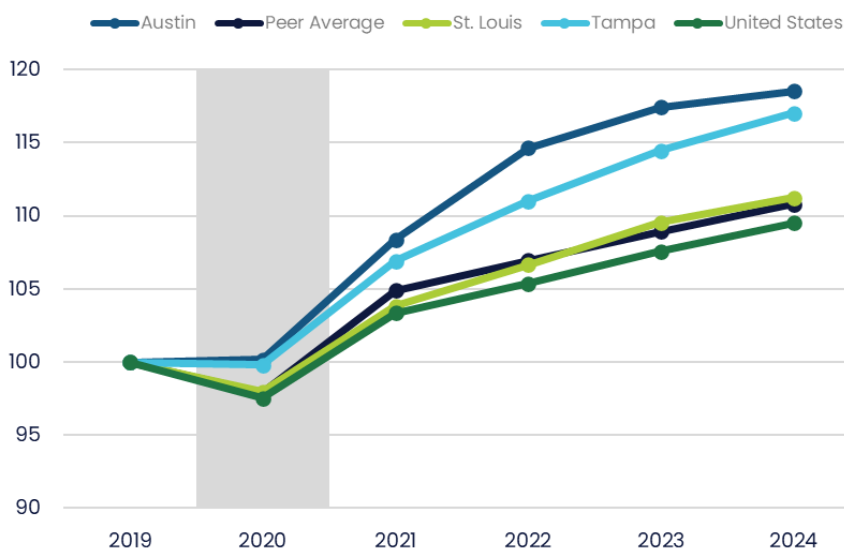
CHANGE IN GROSS DOMESTIC PRODUCT PER CAPITA

Percent change, in chained 2017 dollars, 2019–2024

1	San Jose	27.7
2	San Francisco	18.9
3	Austin	18.6
4	Seattle	18.0
5	Phoenix	17.5
6	Miami	17.3
7	Nashville	17.3
8	Tampa	17.0
9	Denver	14.4
10	Jacksonville	14.0
11	Salt Lake City	13.6
12	San Diego	13.1
13	Orlando	12.6
14	San Antonio	12.5
15	Raleigh	11.6
16	Charlotte	11.3
17	Las Vegas	11.3
18	St. Louis	11.3
19	Boston	10.5
20	Virginia Beach	10.1
21	Indianapolis	9.8
22	Houston	9.7
23	Dallas	9.5
	United States	9.5
24	Birmingham	9.3
25	Los Angeles	8.8
26	Buffalo	8.4
27	Sacramento	8.2
28	Washington, D.C.	8.2
29	Riverside	8.1
30	Baltimore	8.1
31	New York	8.1
32	Cleveland	8.0
33	Detroit	7.9
34	Louisville	7.8
35	Columbus	7.6
36	Portland	7.4
37	Memphis	7.0
38	Atlanta	6.0
39	Chicago	5.8
40	Minneapolis	5.8
41	Milwaukee	5.7
42	New Orleans	5.3
43	Pittsburgh	5.0
44	Philadelphia	5.0
45	Kansas City	4.2
46	Richmond	4.1
47	Cincinnati	3.6
48	Providence	3.2
49	Oklahoma City	-1.7

FIGURE 3. GDP PER CAPITA GROWTH

GDP per capita growth since 2019, Select geographies, 2020 to 2024



Note: Gray bars indicate recessions.

Source: Bureau of Economic Analysis (CAGDP9); U.S. Census Bureau, Population Estimates.

Source: Bureau of Economic Analysis (CAGDP9); U.S. Census Bureau, Population Estimates

A1. SOURCES AND NOTES BY TABLE (1 of 2)

DATA	TABLE #	PAGE #	SOURCE	NOTES
Individual Financial Security (IFS)	1	3	IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).	
Regional Economic Growth (GDP)	1	3	Bureau of Economic Analysis (CAGDP9).	County chained GDP is aggregated to the MSA level, Hartford MSA removed due to missing data.
IFS Income Thresholds	3	8	IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).	Thresholds were adjusted to include a 10% savings rate. Calculations by East-West Gateway.
IFS Weighted Average Income Thresholds	4	9	IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).	Thresholds are based on the MIT Living-Wage Calculator, which assumes workers are full-time. Calculations by East-West Gateway.
IFS by Race and Ethnicity	5	12	IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).	All single race groups are Non-Hispanic or Latino. Due to changes to the U.S. Census Bureau methodology some changes across race and ethnicities are due to the change in identification.
IFS by Employment Status	6	13	IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).	
IFS by Age Group	7	14	IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).	
IFS by Sex	8	15	IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).	
IFS by Ability	9	15	IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).	
IFS by Sex, Age, and Race and Ethnicity	10	16	IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).	All single race groups are Non-Hispanic or Latino. Missing values are suppressed due to small sample sizes. The group "other races (not Hispanic or Latino)" is suppressed due to the small sample sizes. The group consists of American Indian, Pacific Islander, and other races populations. Additionally, single year samples from IPUMS-USA are combined to make two year samples.
IFS by PUMA	11	18	IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).	A PUMA is a statistical geography defined by the U.S. Census Bureau consisting of at least 100,000 people; PUMA boundaries were revised prior to 2022; The East-West Gateway region consists of the city of St. Louis, Franklin, Jefferson, St. Charles, and St. Louis counties in Missouri and Madison, Monroe, and St. Clair counties in Illinois.
Racial Disparity in IFS, Select PUMAS in IPP Implementation Area	12	20	IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).	*St. Louis County (West, Central, and South) is the combination of 5 PUMAs in St. Louis County- West, Inner Ring Central, Southwest, Inner Ring South, and Southeast. They are combined due to the small Black (not Hispanic or Latino) population in those areas. This combined PUMA should be interpreted with caution as west and south St. Louis county vary significantly across many social and economic characteristics; All single race groups are Non-Hispanic or Latino; The IPP implementation area consists of St. Louis County and the city of St. Louis.

A1. SOURCES AND NOTES BY TABLE (2 of 2)

DATA	TABLE #	PAGE #	SOURCE	NOTES
IFS by Race and Ethnicity, Select Counties in EWG Region	13	21	IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).	All single race groups are Non-Hispanic or Latino. Missing values are suppressed due to small sample sizes. The group "other races (not Hispanic or Latino)" is suppressed due to small sample sizes. The group consists of American Indian, Pacific Islander, and other races populations; The East-West Gateway region consists of the city of St. Louis, Franklin, Jefferson, St. Charles, and St. Louis counties in Missouri and Madison, Monroe, and St. Clair counties in Illinois.
IFS by Race and Ethnicity, Select PUMAS in IPP Implementation Area	14	23	IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).	All single race groups are Non-Hispanic or Latino. Missing values are suppressed due to small sample sizes. The group "other races (not Hispanic or Latino)" is suppressed due to the small sample sizes. The group consists of American Indian, Pacific Islander, and other races populations; A PUMA is a statistical geography defined by the U.S. Census Bureau consisting of at least 100,000 people; The IPP implementation area consists of St. Louis County and the city of St. Louis.
College Attainment	15	29	U.S. Census Bureau, American Community Survey 1-Year Estimates (B15002).	
Homeownership	15	29	U.S. Census Bureau, American Community Survey 1-Year Estimates (B25003).	
Concentrated Poverty	15	29	U.S. Census Bureau, American Community Survey 5-Year Estimates (B17001).	
Racial Segregation	15	29	U.S. Census Bureau, American Community Survey 5-Year Estimates (B03002).	
80/20 Income Gap	15	29	U.S. Census Bureau, American Community Survey 1-Year Estimates (19080).	
Income Percentiles, by Geography	16	30	U.S. Census Bureau, American Community Survey 1-Year Estimates (B19080).	Income was adjusted to 2024 dollars using BLS series CUUR0000SA0
GDP Per Capita Growth	18	33	Bureau of Economic Analysis (CAGDP9); U.S. Census Bureau, Population Estimates.	
Nominal GDP by County	19	34	Bureau of Economic Analysis (CAGDP2); U.S. Census Bureau, Population Estimates.	The East-West Gateway region consists of the city of St. Louis, Franklin, Jefferson, St. Charles, and St. Louis counties in Missouri and Madison, Monroe, and St. Clair counties in Illinois.

A2. SOURCES AND NOTES BY FIGURE

DATA	FIG. #	PAGE #	SOURCE	NOTES
Individual Financial Security, for Select Regions	1	18	IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator (accessed September 2025).	2020 data are not available due to the 2020 COVID-19 pandemic; Gray bars indicate recessions.
GDP Growth, for Select Regions	2	26	Bureau of Economic Analysis (CAGDP9).	Gray bars indicate recessions.
GDP per Capita Growth, for Select Regions	3	27	Bureau of Economic Analysis (CAGDP9); U.S. Census Bureau, Population Estimates.	Gray bars indicate recessions.

A3. SOURCES AND NOTES BY MAP

DATA	MAP #	PAGE #	SOURCE	NOTES
Individual Financial Security, by PUMA	1	16	IPUMS-USA, University of Minnesota; MIT Living-Wage Calculator.	

INDIVIDUAL FINANCIAL SECURITY TECHNICAL NOTES AND METHODOLOGY

Compiled by East-West Gateway for the Knowledge Infrastructure Team of the Inclusive Prosperity Partnership

March 31, 2026

PREAMBLE. The Inclusive Prosperity Partnership (IPP), initiated by the James S. McDonell Foundation, is a 10-year, cross-sector effort and a coalition of regional funders that aims to drive equitable economic growth in the St. Louis region. A core pillar of IPP is the Knowledge Infrastructure Team (KIT), led by Civic Insight, East-West Gateway Council of Governments, and Key Strategic Group (KSG). KIT consulted with regional partners to establish high-level indicators to measure progress towards the goal of inclusive prosperity. This report details the methodology used for one of those core measures. This report refers to the indicator as “self sufficient families,” but an alternate term (“individual financial security” will be used for IPP purposes.

TABLE OF CONTENTS

1. Introduction
 - a. Summary
 - b. Background
2. Methodology
 - a. Overview of Method
 - b. Decision Points
 - c. Definitions
 - d. Data Sources
 - e. Detailed Method
3. Household Classification Samples
4. Appendix I: IPUMS-USA Variable List
5. Appendix II: Technical Method Notes and Implementation Instructions

INTRODUCTION

SUMMARY

This report provides the methodology for calculating a performance measure, self-sufficient families (SSF), for the Inclusive Prosperity Partnership (IPP). SSF broadly measures if people in have enough income to meet basic needs.

This first section includes a brief overview of the purpose of the measure and why the details in this report are important. The next section provides a general overview of the method, followed by a more detailed description of the method, including notes on methodological decisions that are important to understand the details of the data. The final section provides more details that data practitioners can use to better understand and replicate the methodology.

BACKGROUND

The IPP knowledge infrastructure team (KIT) was asked to develop a means of measuring if IPP is attaining its goal to build a strong regional economy that benefits everyone. KIT worked with the IPP committees and local researchers to evaluate a number of data metrics as candidates. SSF was selected because it reflects a core principle of inclusive prosperity: people should be able to afford housing, food, clothing, health care, and transportation for themselves and their families. When more St. Louisans are able to meet these basic needs, the region as a whole benefits.

In February 2026, the IPP steering committee approved SSF as the key performance indicator (KPI) for IPP. The KPI will be renamed and accompanied with additional data that provide context and other important factors in understanding equity and prosperity in the St. Louis region.

METHODOLOGY

Calculating SSF requires a detailed methodology with many steps and decisions points. Prior to outlining the detailed methodology, this section provides a general overview of the method, along with important information for understanding the terms and sources used in the methodology. See page 43 for definitions of underlined terms that are used throughout the report.

OVERVIEW

Generally, this methodology uses U.S. Census Bureau microdata from IPUMS-USA to assign every individual to a family based on their relationships and age. Then, MIT income thresholds are used to determine if each family's income is enough to meet a basic standard of living based on their family structure, employment status, and an average set of costs. If a family has

income at or above their assigned threshold, they are considered “self-sufficient.”

To ensure that the estimates are reliable only those made with a minimum of 100 unweighted observations are used by EWG. Estimates based on smaller sample sizes are considered too unreliable for reporting. In addition, caution should be used in interpreting estimates for groups with just under 100 observations.

DECISION POINTS

To calculate SSF for the region, the population needs to be grouped into categories. These categories need to be limited in number and therefore include generalizations for diverse family structures and lifestyle factors. For each decision point, KIT selected the option that represents the most typical dynamic. When possible, these decisions were based on research. When data are not available, local knowledge was used.

Due to these generalizations, the self-sufficiency status assigned to some of the population is imprecise. However, for the most part, these methodological decisions do not have significant effects on the method output. These decisions are important for understanding what is included in the measure. It is also important to remember that the intention of this KPI is to provide a broad sense of how the region is performing in this area. To do this, the measure cannot account for the wide variety of family structures and lifestyle factors of the individual people of St. Louis. These **decision points** are flagged throughout the detailed methodology.

DEFINITIONS

The following terms are used throughout the methodology and technical notes. These terms are underlined throughout the document.

Term	Definition (and alternate terms)
Dependent adult	An adult aged 18-23 years of age who lives with their own parents, is not married, and does not have a child of their own.
Employment status	Indicates the number of full-time equivalent (FTE) working adults in an economic unit. One FTE is equal to 2,080 hours a year.
Family income	The combined income of adults in an economic unit.
Family structure	The combination of the number of adults, children, and hours worked within an economic unit used to determine its income threshold.
Economic unit	An individual or group that shares resources, such as an individual with a spouse/partner and/or children, used as the unit of analysis for self-sufficiency. See sections "Detailed Method" and "Household Classification Samples" for details.
Household	Person or group of people inhabiting a housing unit.
Householder	Refers to the person (or one of the people) in whose name the housing unit is owned or rented (maintained). The person designated as the householder is the "reference person" to whom the relationship of all other household members, if any, is recorded.
Income threshold	Refers to the MIT living-wage thresholds.
Metropolitan Statistical Areas (MSA)	A region with a large urban core and surrounding areas with high economic and social connection and defined by the U.S. Office of Management and Budget. (Alternate terms, include metro and region.)
Self-sufficiency status	Refers to whether or not an economic unit meets the income threshold.
Self-sufficient	An estimate of the share of people living in families whose total income meets or exceeds the estimated cost of meeting the family's basic needs, given the family's size and employment structure.
St. Louis region	See MSA.
Subfamily	A family that lives in a housing unit with another family or a single independent adult living in a housing unit with a family other than their own or other single independent adults.
Unaccompanied minors	A person under the age of 18 who is not related to the householder and is not a member of a subfamily in the household.

Sources: IPUMS-USA, University of Minnesota. "Family Interrelationship Variables". Accessed at <https://usa.ipums.org/usa/chapter5/chapter5.shtml>

DATA SOURCES

Three data sources are used in this methodology.

1. IPUMS–USA (American Community Survey Public Use Microdata), accessed at usa.ipums.org.

The primary data source is IPUMS–USA, which uses U.S. Census Bureau, American Community Survey (ACS) Public Use Microdata Sample (PUMS). Microdata is necessary to consider the detailed dynamics that are part of this measure, including family structure, employment status, and family income.

Data at the MSA level are compiled using 2013 MSA boundaries. IPUMS–USA offers a standardized MET2013 geography variable that standardizes geographies across most of the available ACS samples. This allows for comparison of performance over time.

See Appendix 1 for a list of IPUMS–USA variables used in this method.

2. Massachusetts Institute of Technology (MIT) Living Wage Calculator, accessed at <https://livingwage.mit.edu/>

Income thresholds are derived from the MIT Living Wage Calculator. MIT estimates the annual income required to meet a minimum standard of living in specific communities. Estimates are based on geographically-specific costs for housing; food; transportation; healthcare; childcare; transportation; other basic needs (including household goods, personal care items, and broadband); taxes at the county, metro, and state levels; and an allotment for a host of expenses labels as “civic engagement,” which includes such things as education, fees and admission, pets, and hobbies.²⁰ MIT estimates the income needed to afford these basic costs for 12 family types based on the number of adults, number of children, and employment status. Estimates are provided for 3,144 counties, 787 Metropolitan Statistical Areas (MSAs or metros), and 50 states.

KIT considered other sources for estimates of costs compared to income and found that the MIT methodology is most aligned with the project data needs, including that it considers employment status, is consistently available, and most aligns with the costs in St. Louis. Further, MIT is the source currently used by KC Rising, a program similar to IPP in the Kansas City, Missouri region.

3. Bureau of Labor Statistics (BLS) Consumer Price Index (CPI), accessed at <https://www.bls.gov/cpi/data.htm>

²⁰ Living wage Institute, Living Wage Benchmark Series 2026 Technical Documentation, updated February 2026, accessed March 2026 at https://livingwage.mit.edu/resources/living_wage_technical_documentation.pdf

Values are adjusted using BLS CPI series all urban consumers, non-seasonally adjusted. Series id: CUUR0000SA1.

DETAILED METHOD

This section provides the six steps used to calculate the SSF measure.

- See page 43 for definitions of underlined terms.
- See Appendix II for additional details needed to reproduce the method.

Step 1. Assign Individuals to Economic Units.

Assign each individual to an economic unit based on their relationship with others in their household and age. This requires (1A) defining economic units and (1B) categorizing individuals into economic units.

1A. Define economic units

IPUMS uses several terms to categorize individuals into groups, including households, family units, and subfamilies. For more, see the IPUMS definitions.

For this methodology, IPUMS groups are adapted to allow for a variety of family structures to be independently analyzed for self-sufficiency status, such as a single adult and multiple families living in one household. This structure is used to align with the family types used by MIT. For this methodology, these groups are referred to as “economic units.”

Each economic unit is a householder + related (by birth, marriage, or adoption) individuals living in the same house, including a spouse/partner²¹ + any children (including dependent adults).

The following are some broad examples of economic units. See page 50 for detailed examples and special cases.

1. A householder + spouse + dependent adult/s.
2. A single adult, with or without children, living in someone else’s home.
3. A married couple, with or without children, living in someone else’s home.

Decision Point. Economic units were selected for categorization, instead of using households or one of the other IPUMS groups. This selection was made to avoid overstating the income available to pay for expenses, which may be the case if income was pooled for unrelated or economically independent units living in the same home. This option means that groups that choose to live together and pool their income to pay for expenses may be assigned a self-sufficient status that inaccurately captures their living situation.

²¹ IPUMS differs from the U.S. Census Bureau in regard to who is included as part of a “primary family.” For the Census, the “primary family” includes groups of persons related to the head of household through birth, marriage, or adoption. IPUMS includes these groups and also includes unmarried partners of the head to the household.

1B. Categorizing individuals into economic units.

SSF is calculated at the individual level. Individuals are assigned to an economic unit based on their relationship with the other people with whom they reside.

- Individuals are first restricted to population not living in group quarters, which includes dormitories, nursing homes, and military barracks.
- Adults and children are assigned to an economic unit based on their relationship to the householder and other people in the house.

Decision Point. Individuals were selected as the unit of analysis to account for the total number of people who are living in conditions where their basic needs may not be met. This is similar to how the federal government calculates poverty status.

The following are special cases that do not fit the confines of the above classification:

- Unaccompanied minors are minors not related to the householder and not part of a subfamily. They are assigned as children of the householder, rather than treated as independent economic units. This avoids incorrectly classifying minors as self-supporting families.
- Teenagers who have child(ren) are categorized as adults for family structure purposes. They are defined as their own economic unit with their child(ren), and their self-sufficiency status is calculated.
- Teenagers who are independent heads of households. They are defined as subfamilies where the primary householder is under the age of 18.
- Dependent adults are individuals aged 18–23 who live with their parent(s). They are counted as children of their parent(s)' economic units. This was selected instead of counting them as their own economic units based on the recognition that this group is often not expected to be independent and may receive support from their parents. Age 23 was selected as the cut-off to reflect the transition period from a typical age for completing college or trade school and starting one's career. Further, this is in alignment with the IRS age cut off for being claimed as dependents, as long as they are enrolled full-time in school.

Step 2. Assign Income Threshold

Assign each economic unit an income threshold based on the family structure and employment status. MIT provides estimated expenses for 12 family types. These estimates are used to define income thresholds for the SSF measure. Each economic unit is assigned a family type based on their family structure and employment status. The associated income thresholds are used in the next step.

Family structure. MIT provides two options for number of adults and four options for number of children.

- Number of adults:
 - 1 adult
 - 2+ adults (MIT only estimates for up to 2 adults.)
- Number of children:
 - 0 children
 - 1 child
 - 2 children
 - 3+ children (MIT only estimates for up to 3 children.)

Employment status. Economic units are categorized based on the total number of full-time equivalent (FTE) workers in the economic unit. The following are the options for which MIT provides cost estimates. In parentheses are the corresponding FTE thresholds that are defined by this methodology and used to identify employment status and assign income thresholds.

- Single-adult working full-time working adult (All single adults are assumed 1 FTE)
- Two-adult family with one working full-time (0 to 1.5 FTE)
- Two-adult family with both adults working full-time (Greater than 1.5 FTE)

Decision Point. The employment status and dynamics of St. Louis adults are far more nuanced than these categories. Therefore, the SSF method estimates the number of FTE workers in an economic unit based on the total number of hours worked by adults in the economic unit. FTE is defined as 40 hours per week for 52 weeks per year, for a total of 2,080 hours a year. MIT classifies a full-time working adult as working 2,080 hours a year. It is also commonly used in other federal statistical and administrative contexts, including the Bureau of Labor Statistics Occupational Employment and Wage Statistics program and the Internal Revenue Service's definition of full-time equivalent employees.

Using FTE workers allows the analysis to better capture the trade-off between paid work and domestic work. For example, using FTE allows for economic units with varying total work hours (for example, 1.2 FTE versus 1.6 FTE) to be treated differently. The other option would be to use hard cut-offs for full-time workers, which would classify both of those economic units as having one adult working full-time. This is important as expenses (primarily child care) for an economic unit with 1.2 FTE may more closely resemble a house with one full-time worker, while 1.6 FTE may more closely resemble that of two full-time workers.

The number of FTE workers per economic unit is calculated by summing the annual hours worked across all adult family members and dividing by 2,080.

- Economic units are assigned the income threshold for the two adults working when the total number of hours work is greater than 1.5 FTE workers, or at least 3,120 combined working hours.
- Economic units with less than or equal to 1.5 FTE workers are classified as having one adult worker.

Step 3. Calculate Family Income

Calculate family income for each economic unit.

>>Sub-Steps: (3A) calculate family income and (3B) adjust for inflation.

3A. Calculate family income

Total family income is calculated by summing the incomes of family members categorized as “adults” within each economic unit, including teenage parents and teenage independents. Income sources include wage and salaries, investments, retirement, and other benefits, such as social security (SSI). It does not include SNAP benefits.

Decision Point. Determining how to categorize dependent adults, teenage independents, and teenage parents is particularly challenging, with a great deal of variety in how families and individuals handle income and expenses among their families. KIT made test calculations and counts for these family types. The number of these special cases is relatively small compared to the total population, and selecting other available options did not significantly change the resulting SSF value.

3B. Adjust for Inflation.

All income values are adjusted to a constant dollar using the consumer price index (CPI). Income values are adjusted to the year of the MIT income thresholds. For example, if the income thresholds are in 2024 dollars, and income data is compiled for 2022, 2023, and 2024. The values for 2022 and 2023 are adjusted to 2024 dollars.

Step 4. Determine Self-Sufficiency Status

For each economic unit, compare the family income to the assigned income threshold to determine if the family income meets or exceeds the threshold. Economic units with income above the assigned income threshold are categorized as “self-sufficient.”

Step 5. Calculate Population-Weighted Averages.

Final estimates are produced by aggregating the individual-level self-sufficiency indicator using person-level survey weights (PERWT). The universe includes all people except those in group quarters. The weighted sum of individuals living in self-sufficient families is divided by the

weighted total population to produce the overall SSF rate.

Step 6. Rates by Employment Status

In addition to the overall rate, the rates of SSF are calculated for three categories of families based on the employment status of adults in the economic unit. These rates provide additional detail for which units do not have enough income to meet a minimum threshold, including how many people are in units with a full-time worker and do not have enough income to pay for a basic level of needs.

Separate population-weighted rates are calculated for people living in families with:

- At least one full-time, full-year (FTFY) worker
- At least one adult who worked at least one hour in the year (part-time or part-year only), but no FTFY worker.
- No employed adults

Full-time, full-year employment is 35 hours or more per week and 50 or more weeks a year. This definition aligns more closely with observed work patterns than a strict 40-hour per week cutoff. A part-time worker that is employed with fewer than 35 hours of work for any number of weeks through the year or any number of hours of work for fewer than 50 weeks a year.

Note, this methodology uses two distinct measures of full-time work because they serve different purposes for this analysis. Full-time equivalent (FTE) is used to assign income thresholds and aligns with the definition used by MIT in the Living-Wage Calculator. FTE is based on total combined hours worked by all adults and defines “full-time” as 2,080 hours. Full-time, full-year (FTFY) is used to describe employment structure for economic units. Here the number of individuals who work full-time is identified (hours worked are not combined) therefore a lower threshold is set, 1,750 hours of work per year (equivalent to 35 hours per week).

Household Classification Samples

The samples of household classifications provided in this section illustrate how individuals are categorized into economic units, as well as highlights the practical implications of decisions made regarding different “decision points” discussed in the methodology.

Example 1. One Household with Multiple Economic Units

This example illustrates a complex household structure containing multiple economic units. It shows how individuals are separated into distinct units and then each is evaluated independently. This example household has a householder living with two (adult) children who each have one child of their own, and an adult friend (not partner or spouse) of the householder.

Notes on key categorizations:

- Child 1 is a separate economic unit because they are over the age of 23.
- Child 2 would be in the same economic unit as the householder due to their age, but since they have their own child, they are considered an independent unit
- Friend 1 is an independent economic unit because they are not a (married or unmarried) partner of the householder.

Example 1: Household with Multiple Economic Units among Relatives and Non-Relatives

Relationship to Housholder	Age	Average Weekly Hours Worked	Individual Category	Individual Income	Total Unit Income	Income Threshold		Above the Income Threshold?
						Category	Value	
Unit 1								
Householder	69	0	Adult, 0 FTE	\$14,400	\$14,400	1 Adult, No Workers	\$44,949	No
Unit 2								
Child 1	44	40	Adult, 1 FTE	\$20,000	\$20,000	1 Adult Full-Time Worker, 1 Child	\$79,851	No
Grandchild 1	17	NA	Child	NA				
Unit 3								
Child 2	23	0	Adult, 0 FTE	\$0	\$0	1 Adult, 1 Child, No Workers	\$79,851	No
Grandchild 2	2	NA	Child	NA				
Unit 4								
Friend	59	40	Adult, 1 FTE	\$40,000	\$40,000	1 Adult Full-Time Worker	\$44,949	No

Example 2. Teenage Parents Living with their Own Parents

This example illustrates a household in which a minor with a child is treated as a separate economic unit. It shows how parental status results in the creation of an independent unit, even when the individual is under age 23. This example household includes a householder living with their teenage child, who has an infant of their own. Notes on key categorizations:

- Child 1 is treated as a separate economic unit because they have their own child, despite being under age 23.
- Grandchild 1 is included in Child 1's economic unit as their dependent.
- The householder remains a separate economic unit and is evaluated independently from Child 1 and Grandchild 1.

Example 2: Teenage Parent Living with Own Parent

Relationship to Housholder	Age	Average Weekly Hours Worked	Individual Category	Individual Income	Total Unit Income	Income Threshold		Above the Income Threshold?
						Category	Value	
Unit 1								
Householder	43	40	Adult, 1 FTE	\$85,000	\$85,000	1 Adult Full-Time Worker	\$44,949	Yes
Unit 2								
Child 1	17	8	Adult, 0.2 FTE	\$800	\$800	1 Adult Part-Time Worker, 1 Child	\$79,851	No
Grandchild 1	0	NA	Child	NA				

Example 3. Young Adult with Children Living with Parent

This example shows how young adults without children remain part of the householder's economic unit, while young adults with children form their own independent unit. It illustrates how both age and parental status are used in assigning the family structure. This example household includes a householder living with two 18-year-old children. One child does not have children of their own, while the other has two children of their own.

Notes on key categorizations:

- Child 1 is included in the householder's economic unit because they are a dependent adult.
- Income earned by Child 1 is included in the income for the householder's economic unit because they are 18 or older.
- Child 2 is treated as a separate economic unit because they have their own children, despite being under age 23.
- Grandchild 1 and Grandchild 2 are included in Child 2's economic unit as dependents.

Example 3: Household with Young Adult with Children Living with Parent

Relationship to Housholder	Age	Average Weekly Hours Worked	Individual Category	Individual Income	Total Unit Income	Income Threshold		Above the Income Threshold?
						Category	Value	
Unit 1								
Householder	40	32	Adult, 0.8 FTE	\$20,000	\$20,030	1 Adult Full-Time Worker, 1 Child	\$79,851	No
Child 1	18	0.04	Child, 0.001 FTE	\$30				
Unit 2								
Child 2	18	34.8	Adult, 0.87 FTE	\$17,000	\$17,000	1 Adult, 2 Children, 1 Full-Time Worker	\$102,565	No
Grandchild 1	0	NA	Child	NA				
Grandchild 2	0	0	Child	NA				

Example 4. Household with Many Children

This example illustrates a household with more people than is accounted for by the family structure. Family structures are capped at three children. This example shows how a family with more than three children still uses that income threshold. Additionally, it shows how one adult can work enough hours to account for more than one full-time equivalency (FTE), resulting in use of the “2 full-time worker” threshold. This example household includes a householder living with a spouse and eight children.

Notes on key categorizations:

- The householder and spouse are in the same economic unit because they are married.
- All children are included in the same economic unit as the householder and spouse.
- Child 1 is classified as a child and remains part of the household’s economic unit because they are a dependent adult.
- Any income earned by Child 1 is included in the total family income for the household because they are aged 18 years or older.

Example 4: Household with Many Children

Relationship to Housholder	Age	Average Weekly Hours Worked	Individual Category	Individual Income	Total Unit Income	Income Threshold		Above the Income Threshold?
						Category	Value	
Unit 1								
Householder	42	0	Adult, 0 FTE	\$0	\$296,000	2 Adults, 3 Children, 2 Full-Time Workers	\$132,579	Yes
Spouse	47	64	Adult, 1.6 FTE	\$295,000				
Child 1	20	0.28	Child, 0.007 FTE	\$1,000				
Child 2	15	NA	Child	NA				
Child 3	13	NA	Child	NA				
Child 4	11	NA	Child	NA				
Child 5	9	NA	Child	NA				
Child 6	7	NA	Child	NA				
Child 7	4	NA	Child	NA				
Child 8	1	NA	Child	NA				

Example 5. Household with an Unrelated Minor

This example illustrates how unaccompanied minors are included in the householder's economic unit, despite not being related by blood or adoption. This categorization is made so minors under the age of 18 are not counted as their own economic unit, since they are not likely to be fiscally independent and expected to have their own self-sufficient income. This example household includes a householder living with a spouse and an unaccompanied minor.

Notes on key categorizations:

- The unaccompanied minor is classified as a child, even though they are not related by blood or adoption and does not form a separate economic unit.
- Income for the unaccompanied minor is not included in total unit income because they are under age 18.

Example 5: Household with an Unrelated Minor

Relationship to Housholder	Age	Average Weekly Hours Worked	Individual Category	Individual Income	Total Unit Income	Income Threshold		Above the Income Threshold?
						Category	Value	
Unit 1								
Householder	20	40	Adult, 1 FTE	\$50,000	\$50,000	2 Adults, 1 Child, 1 Full-Time Worker	\$74,776	No
Spouse	19	0	Adult, 0 FTE	\$0				
Child 1	15	NA	Child	NA				

APPENDIX I: IPUMS–USA VARIABLES

Below is a list of IPUMS–USA variables used to calculate self-sufficient families. Each variable can be found through individual search or by looking under different topic areas organized by household or individual levels, then by subject.

IPUMS Variable List and Brief Description

1. **EMPSTAT**– Employment status flag
2. **UHRSWORK**– Number of hours per week usually worked
3. **WKSWORK1**– Number of weeks worked for income by the respondent in the previous year
4. **WKSWORK2**– Interval of weeks worked for income by respondent in the previous year
5. **AGE**– Age
6. **GQ**– Group quarters
7. **SERIAL**– Unique individual household identifier
8. **FAMUNIT**– Family number in household
9. **SUBFAM**– Subfamily number in household
10. **INCTOT**– Total income from all income sources
11. **RACE**– Race categories
12. **RACED**– Detailed race categories
13. **HISPAN**– Hispanic or Latino categories
14. **MET2013**– MSA identifier based on the 2013 delineations (consistent over IPUMS data)
15. **STATEFIP**– State code
16. **COUNTYFIP**– County code
17. **PERWT**– Individual survey weight
18. **SEX**– Self reported male or female
19. **DIFFREM**– Flags cognitive disability
20. **DIFFPHYS**– Flags physical disability
21. **DIFFMOB**– Flags disability making it difficult to leave home
22. **DIFFCARE**– Flags disability limiting ability to care for oneself
23. **DIFFSENS**– Flags blindness, deafness, or severe hearing loss
24. **DIFFEYE**– Flags blindness or other disabilities affecting vision
25. **DIFFHEAR**– Flags deafness or other disability affecting hearing

APPENDIX II: TECHNICAL METHOD PROCESSING NOTES

This section provides a more detailed guide to help data practitioners follow and reproduce the calculations used for the SSF measures. These notes provide steps in the R program script used to compile the SSF measure. It does not include reading in original data files or saving the data.

Universe restriction

- The script restricts the sample to selected group quarters categories using `GQ %in% c(1, 2, 5)` to focus on the non-institutional population.

Special-case flags

- `teen_parent` flags individuals under 18 with their own children (`AGE < 18 & NCHILD > 0`).
- `teen_independent` flags individuals under 18 living on their own (`AGE < 18 & PERNUM == 1`).
- `unrelated_minor` flags minors who are unrelated to the householder and not part of a subfamily (`AGE < 18 & RELATE %in% c(11:12) & SUBFAM == 0`).
- `core_child` identifies related children under age 24 who are part of the core family and not in a subfamily.
- `core_member` identifies the householder, spouse, or core child.
- `peel_off_adult` flags related adults (18+) who are not core members and not in a subfamily, so they can be assigned their own economic unit.

Initial economic unit assignment

- Each individual is assigned an `economic_unit` identifier based on:
 - their own person number, made of the unique household identifier (`SERIAL`) and
 - their unique person number (`PERNUM`), if they are a “peeled off” adult, **or**
- a combination of household identifier (`SERIAL`), family unit (`FAMUNIT`), and subfamily code (`SUBFAM`).

This ensures that related but economically independent units are not pooled into another’s.

Reassignment of unrelated minors

- Individuals flagged as `unrelated_minor` are reassigned to the householder’s economic unit.
 - This prevents minors from being treated as independent economic units.

Employment measures at the individual level

- An individual FTE measure is calculated as $(UHRWORK * WKSWORK1) / 2080$ for adults and set to 0 for minors without children.
- `employed_ftfy` flags adults who are employed, work at least 35 hours per week, and worked 50 or more weeks over the last year (`WKSWORK2 == 6`).

- employed_p flags adults who are employed but do not meet the FTFY criteria, meaning they worked fewer than 35 hours and/or worked fewer than 50 weeks over the last year.
- no_emp flags adults who are neither FTFY nor part-time/part-year.

Adult and child flags

- Flags are made to identify and count the number of children and adults in an economic unit. A value of 1 indicates “yes” (this person meets the flag criteria), and 0 indicates “no”.
- kids_flag includes:
 - minors who are not teen parents or living independently,
 - core children,
 - and unaccompanied minors reassigned to the householder’s family.
- adults_flag includes:
 - adults age 18+ who are not core children,
 - children under the age of 18 living independently for family structure purposes,
 - and teen parents, who are treated as adults for family structure purposes.

Aggregation to the economic unit level

- Individuals are grouped by MET2013 and economic_unit.
- The script calculates for each economic unit:
 - total adults and children,
 - total family FTE worker (fte_workers),
 - counts of full-time, part-time, and non-employed adults.
- These family-level summaries are the inputs to pair with the MIT thresholds.

MIT category construction for economic units

- Adult counts are collapsed to “1 adult” or “2 adults.”
- Child counts are categorized as 0, 1, 2, or 3 children, with 3 representing 3 or more children.
- For two-adult families:
 - fte_workers ≤ 1.5 is “(1 working)”
 - fte_workers > 1.5 is “(both working)”
- These components are combined into a single category label and used to join each economic unit to its corresponding income threshold.

Joining economic unit characteristics back to individuals

- The final economic unit level categories and thresholds are joined back to the individual records using MET2013 and economic_unit. This combines each person or individual record with their economic unit’s family structure and income threshold.

Eligible individuals for income summation

- Individuals are included in the family income calculation if:
 - they are age 18 or older, **or**
 - they are flagged as a teen_parent.
- This ensures that income is attributed only to adults and teen parents, and not to dependent children.

Income variable used

- Total individual income from all sources is taken from INCTOT (total personal income in the ACS/IPUMS data).

Data cleaning and validity checks

- Only records of adults, teen parents, and teen independents are used.
- Observations with special or invalid codes ("9999999" and "9999998") are explicitly excluded.
- These steps prevent placeholder values from inflating or distorting family income totals.

Aggregation to the family level

- Income is summed within each economic unit using `group_by(wwsname, economic_unit)`.
- The resulting variable, `tfinc`, represents total family income for each economic unit.
- This aggregation occurs before any comparison to income thresholds and before any person-level indicators are created.

Geographic context

- For regional comparisons income is grouped by MSA and `economic_unit`, ensuring that family income totals are calculated with the correct regional threshold.

Data joins and universe restriction

- The script filters the analytic file to selected group quarters categories using `GQ %in% c(1, 2, 5)`.
- A table of inflation adjustment factors (`static_cut_offs`) is joined by MSA.
- The family income table (`fam_income`) is joined by MSA and `economic_unit`.

Inflation adjustment

- Inflation-adjusted family income is calculated as:
 - $\text{tfincome} = \text{tfinc} * \text{adjuster}$
 - $\text{adjuster} = \text{target year cpi} / \text{base year cpi}$
- This converts total family income to the target price year used for the income thresholds.

Income threshold adjustment

- The base income threshold is adjusted for two-adult, two-worker families:
 - of employed == "(both working)", then $\text{living_wage} = \text{living_wage} * 2$
- This ensures that families classified as having two workers are evaluated against a two-worker threshold.

Self-sufficiency classification

- A binary economic unit indicator is created:
 - $\text{ss_hhlds} = \text{ifelse}(\text{tfincome} \geq \text{living_wage}, 1, 0)$
- This indicator is defined at the economic unit level and then applied to all individuals in the unit.

Person-level weighting

- Final estimates use the person-level survey weight PERWT.
- The total number of people in self-sufficient families is calculated as:
 - $\text{sum}(\text{ss_hhlds} * \text{PERWT}, \text{na.rm} = \text{TRUE})$
- The total population is calculated as:
 - $\text{sum}(\text{PERWT}, \text{na.rm} = \text{TRUE})$

Overall SSF rate

- The overall Self-Sufficient Families rate is calculated as:
 - $(\text{Total People in Self-Sufficient Families} / \text{Total People}) * 100$

Employment-structure breakouts

- The script produces additional weighted counts and rates for:
 - Families with at least one FTFY worker ($\text{employed_full} \geq 1$),
 - Families with no FTFY workers but at least one part-time/part-year worker ($\text{employed_full} == 0$ & $\text{employed_part} \geq 1$),
 - Families with no employed workers ($\text{employed_full} == 0$ & $\text{employed_part} == 0$ & $\text{not_employed} \geq 1$).
- For each group, both:
 - the weighted number of people living in self-sufficient families, and
 - the weighted total number of people in that family type
 - are calculated, and the corresponding percentage is derived.

Geographic aggregation and peer average

- Estimates are first calculated by MSA (limited to the 50 most populous as of the last census).
- A separate aggregation is performed across the 50 MSAs to produce a “Peer Average.”
- The peer-average results are combined to the MSA results for reporting.

Final outputs

- The final dataset includes:
 - year
 - peer region
 - overall SSF rate
 - SSF rate with 1 or more FTFY workers in the family
 - SSF rate with 1 or more PTPY workers (only) in the family
 - SSF rate with no worker in the family
 - Corresponding