



COST OF LIVING

Cost of Living Index Item	St. Louis	U.S.
100% Composite Index	88.0	100
Grocery Items	101.5	100
Housing	71.3	100
Utilities	96.5	100
Transportation	89.4	100
Health Care	89.1	100
Misc. Goods & Services	93.0	100

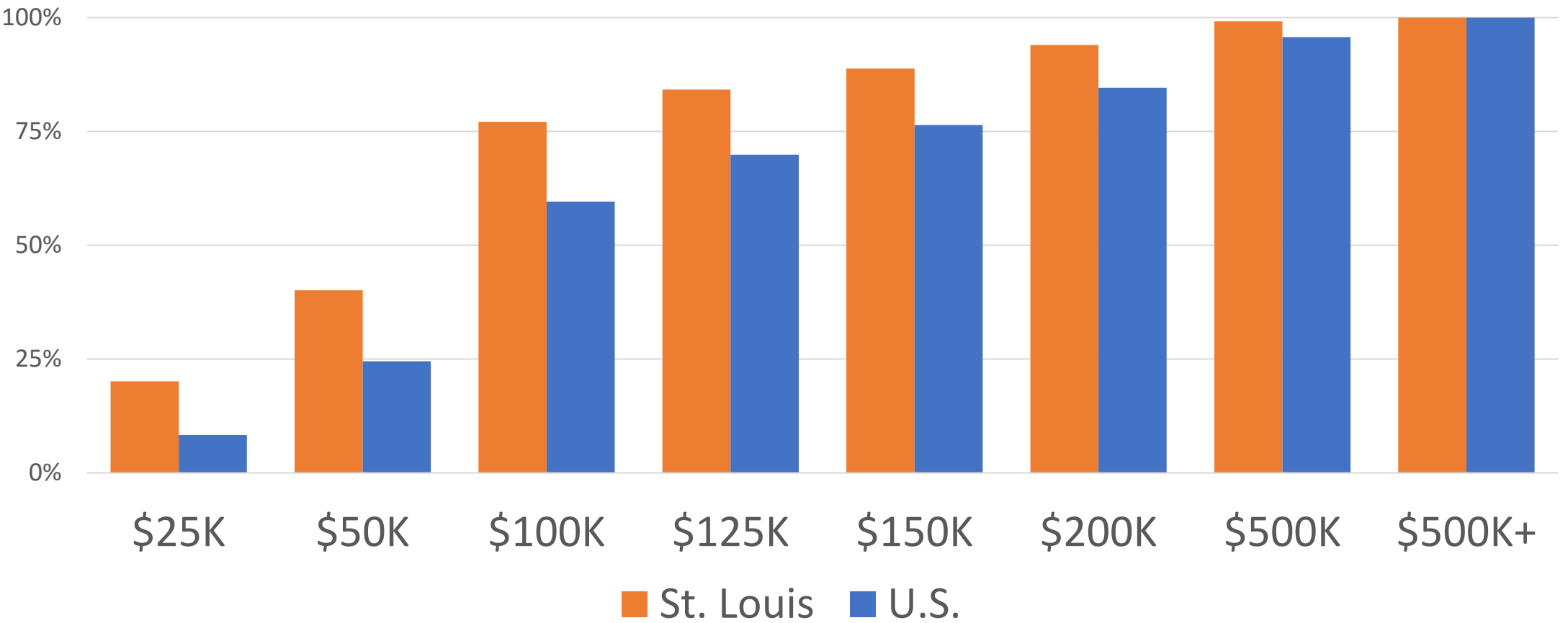


HOUSING COSTS

	St. Louis	U.S.
Percent of Homes Affordable to Median Income (NAHB, 4Q 2020)	86.9%	58.3%
Median New Home Price (NAHB, 4Q 2020)	\$169,000	\$320,000
Average New Home Price (ACCRA 2020)	\$262,641	\$370,902
ACCRA Cost-of-Living Housing Index (C2ER, 2020 Annual Average)	88.0%	100%



Comparison of the Affordability of Housing by Income Groups St. Louis and U.S. July 2020



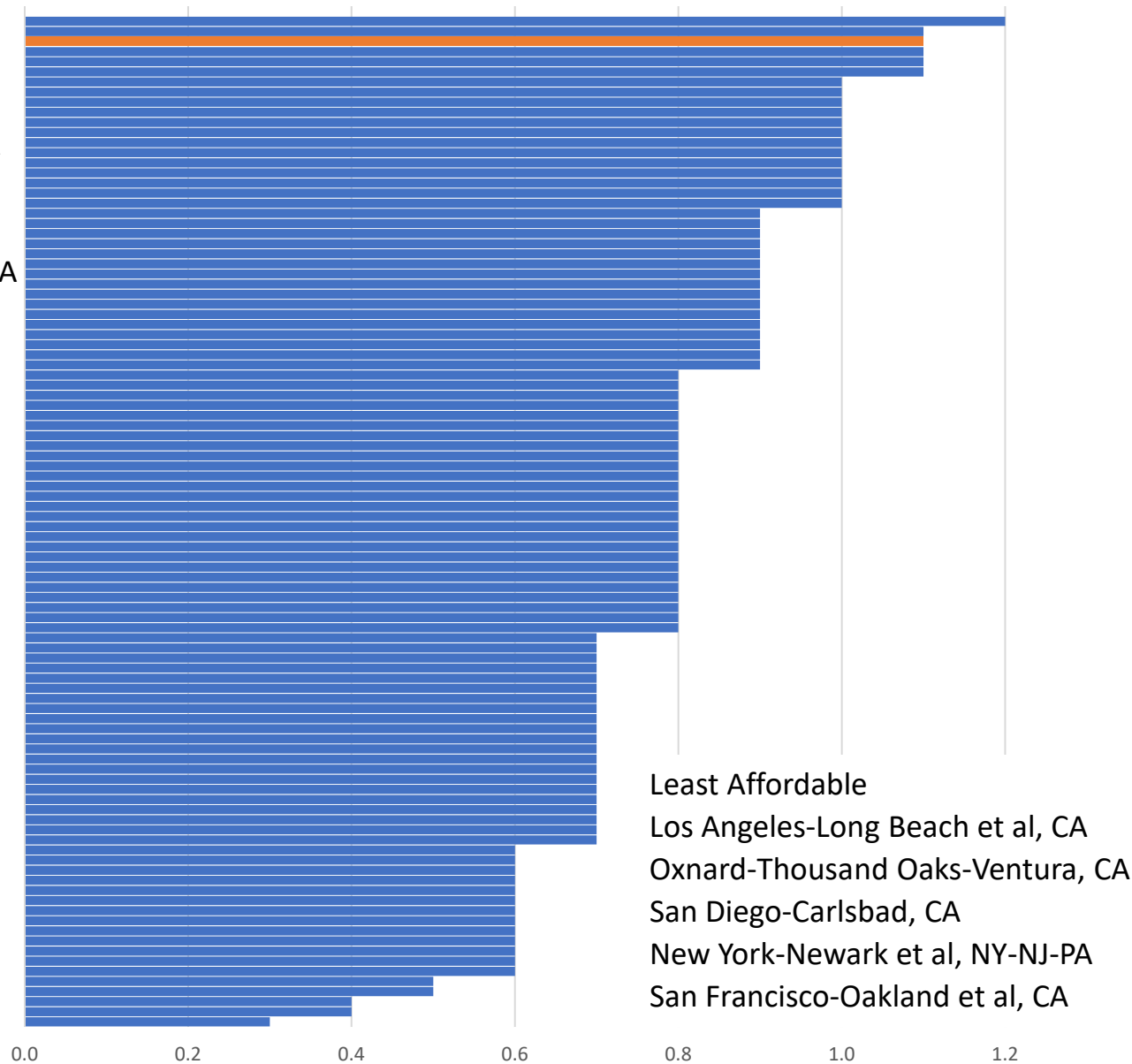
Source: REALTORS® Affordability Distribution Curve and Score



REALTOR® Affordability Distribution Curve and Score July 2020

Most Affordable

- Dayton, OH
- Scranton--Wilkes-Barre et al, PA
- St. Louis, MO-IL
- Toledo, OH
- Youngstown-Warren et al, OH-PA

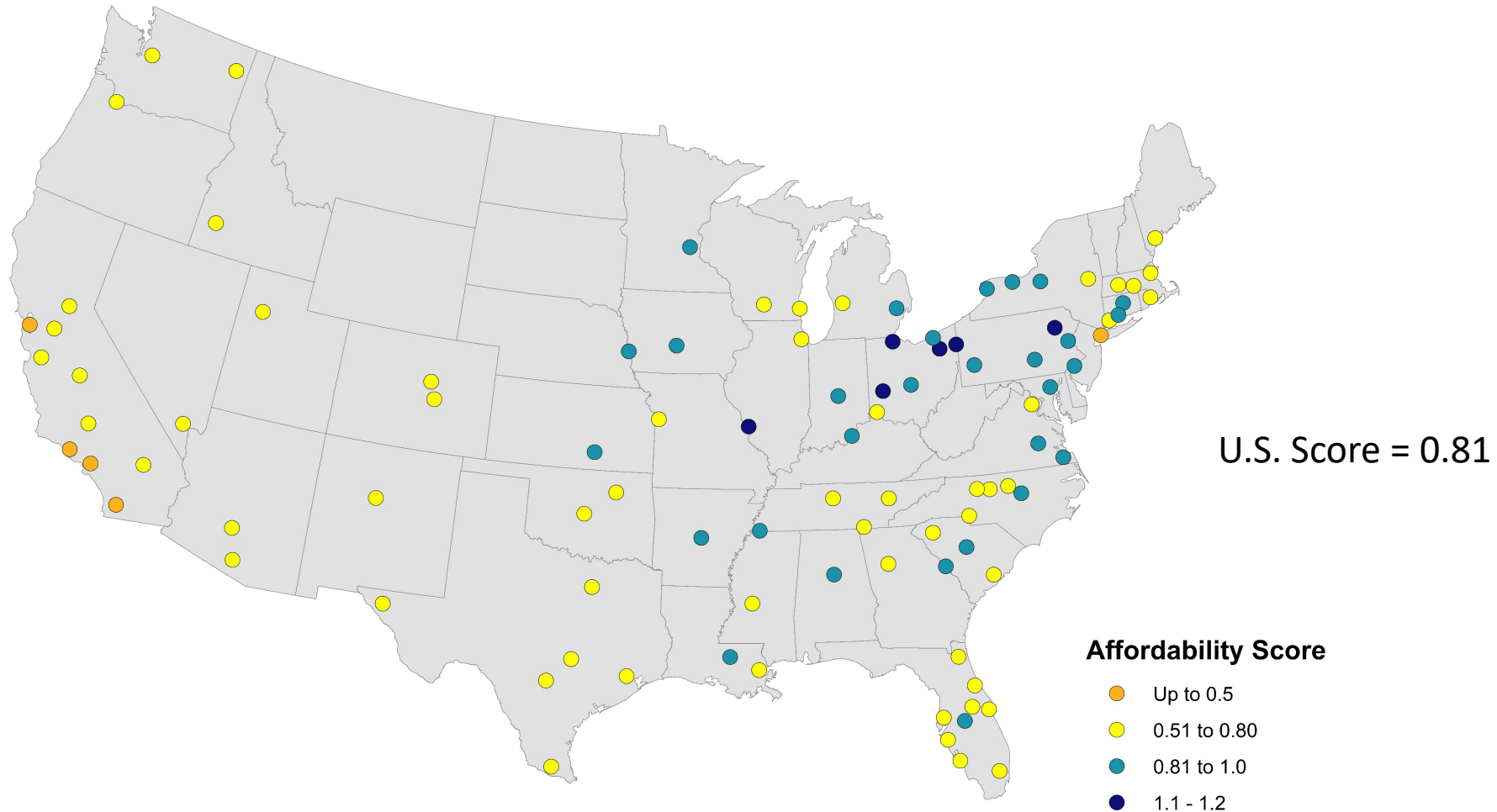


Source: REALTORS® Affordability Distribution Curve and Score



REALTOR® Affordability Score by MSA

July 2020



Source: REALTORS® Affordability Distribution Curve and Score