

# Standard of Living Comparison: Tyler, TX and Other Selected Metropolitan Statistical Areas

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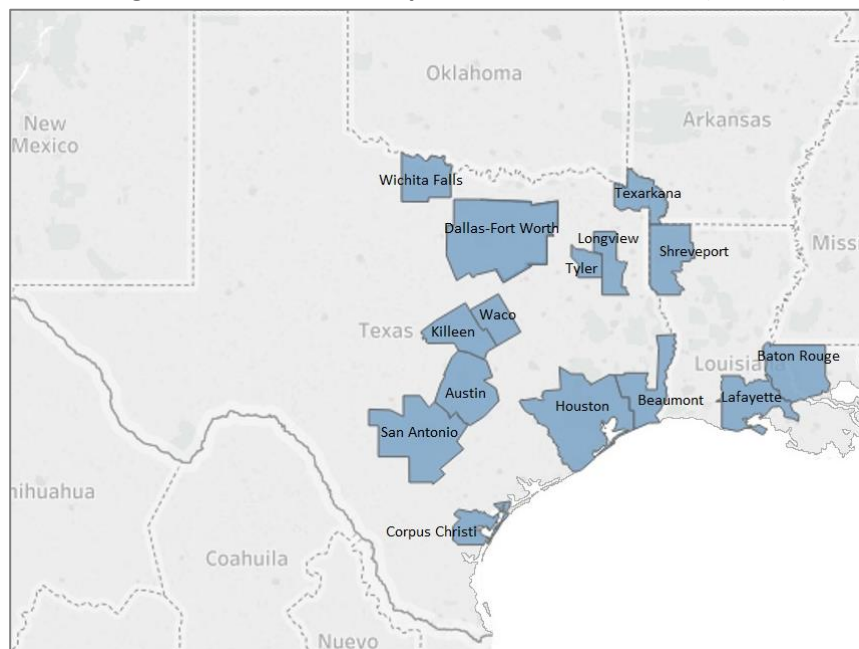
## Standard of Living Comparison: Tyler, TX and Other Selected Metropolitan Statistical Areas

### Introduction

The **Standard of Living** is a measure commonly used to compare the level of well-being, comfort, or “livability” of people in a certain geographic area. This measure may include a number of socio-economic variables, which together provide a thorough idea of the overall performance of a particular city or county.

This report, conducted by the **Hibbs Institute**, explores some of the most common variables used in the economic development field to examine *standard of living* differences among 15 Metropolitan Statistical Areas (MSAs)<sup>1</sup> in East Texas and the proximity. See **Figure 1**. By the use of these data, individuals would be able to compare relevant features among the selected MSAs and understand how different these MSAs are from each other regarding any of the variables considered in this report. Additionally, the information and observations included in this report can be used by stakeholders, such as politicians, planners, business owners, and others during their decision-making processes. Individuals who are considering job opportunities in a different location may also find this report interesting and helpful while comparing and deciding on their residence in the near future. **Table 1** lists the 15 selected MSAs in descending order according to population.

**Figure 1. Selected Metropolitan Statistical Areas (MSAs)**



Source: Hibbs Institute for Business and Economic Research.

<sup>1</sup> The Office of Management and Budget (OMB) describes a Metropolitan Statistical Area (MSA) as an area containing a large population nucleus and adjacent communities with a high degree of integration with that nucleus.

**Table 1. Population of Selected Metropolitan Statistical Areas, Population (2018)**

	MSA	State	Population
1	Dallas - Fort Worth	TX	7,539,711
2	Houston	TX	6,997,384
3	San Antonio	TX	2,518,036
4	Austin	TX	2,168,316
5	Baton Rouge	LA	831,310
6	Lafayette	LA	489,364
7	Corpus Christi	TX	452,950
8	Killeen - Temple	TX	451,679
9	Shreveport	LA	436,341
10	Beaumont	TX	409,526
11	Waco	TX	271,942
12	Tyler	TX	230,221
13	Longview	TX	219,417
14	Texarkana	TX-AR	150,242
15	Wichita Falls	TX	151,306

Source: 2018 Population Estimates; U.S. Census Bureau.

## I. Cost of Living

Living expenses vary from one place to another across the nation. These differences in living expenses among cities or MSAs are typically measured by indexes. This report uses a cost of living index developed by a nationally recognized organization that promotes economic research and works with regional economic analytic methods: the *Council for Community and Economic Research (C2ER)*. This organization produces the *Cost of Living Index (COLI)* from nationwide data collected in 270 metropolitan and nonmetropolitan participating areas. It includes one main figure, the *Composite Index*, and six disaggregated categories.<sup>2</sup>

The COLI, basically, is developed using the average prices of all participating areas across the nation to produce a base average that is then set to 100. Based on their local prices, each participating area is assigned a number, above or below 100. This number represents the cost of living value with respect to the national average. A number above 100 represents a cost of living higher than the national average, whereas a number below 100 represents a cost of living lower than the national average (C2ER, 2018). The COLI is designed to enable comparisons between cities and the national average. In order to make a comparison between cities one would need to make a simple calculation as described in **Box 1**.

### Box 1. Comparison Between two Cities

$$\frac{\text{City A}(x) - \text{City B}(y)}{\text{City B}(y)} \times 100 = N$$

If the resulting number is positive, *City A* is N percentage points more expensive than *City B*. Conversely, if the resulting number is negative, *City A* is N percentage points less expensive than *City B*.

<sup>2</sup> The Six Categories are: Grocery Items, Housing, Utilities, Transportation, Health Care, and Miscellaneous Goods and Services.

According to the C2ER, the overall most expensive location from the group of 15 MSAs included in this report is Dallas-Fort Worth (**Table 2**). The *Composite Index* indicates that Dallas-Fort Worth is 5.4% more expensive than the national average<sup>3</sup>, Baton Rouge is slightly above, while the rest of the locations are below the national cost of living figure. The least expensive MSA from the group is Wichita Falls, nearly 18% less expensive than the national average; Tyler’s cost of living index is relatively low (90.9). This means that living in Tyler is 9.1% less expensive than the national average, and over 15% less expensive than Dallas-Fort Worth (See **Box 1**).

**Table 2. Cost of Living Index, *Composite Index* (2018)**

	MSA	State	Composite Index
1	Dallas - Fort Worth	TX	105.4
2	Baton Rouge	LA	100.3
-	National Average	-	100.0
3	Austin	TX	98.4
4	Houston	TX	96.2
5	Corpus Christi	TX	95.9
6	Beaumont	TX	94.5
7	Longview	TX	91.9
8	Tyler	TX	90.9
9	Waco	TX	90.7
10	Lafayette	LA	90.1
11	Shreveport	LA	89.8
12	San Antonio	TX	87.8
13	Texarkana	TX-AR	86.6
14	Killeen - Temple	TX	85.0
15	Wichita Falls	TX	82.3

Source: Cost of Living Index; Council for Community and Economic Research (C2ER).

Prices of *Grocery Items* serve as an important determinate for the cost of living in a given location. This is probably one of the most relevant subcategories of the cost of living index developed by C2ER. The results for the *Grocery Items* index are depicted in **Table 3**. Remarkably, the ranking and magnitudes of all cities in this category are significantly different from the *Composite Index* shown in **Table 2**.

The most expensive MSA from the list with respect to *Grocery Items* is Dallas-Fort Worth with an index of 107.0, which implies that groceries in this location are 7% more expensive than the U.S. average. In contrast, Killeen-Temple has the lowest index with 78.1. This suggests that groceries are almost 22% less expensive in Killeen-Temple than the national average. Interestingly, Dallas-Fort Worth and the MSAs in Louisiana are on top of the list, suggesting that generally groceries are more expensive in such MSAs than the rest of East Texas. Tyler sits in the middle of the list with an index number of 92.6, less than 8% below the national average.

<sup>3</sup> Although the averages obtained from the C2ER report do not include all MSAs in the nation, averages from a sample of 270 MSAs, are referred as “national averages” in this report.

**Table 3. Cost of Living Index, Grocery Items (2018)**

	MSA	State	Grocery Items
1	Dallas - Fort Worth	TX	107.0
2	Baton Rouge	LA	106.7
3	Shreveport	LA	101.1
	National Average	-	100.0
4	Lafayette	LA	99.4
5	Texarkana	TX-AR	96.0
6	Longview	TX	92.8
7	Tyler	TX	92.6
8	Beaumont	TX	90.2
9	Austin	TX	88.9
10	Wichita Falls	TX	87.5
11	San Antonio	TX	87.3
12	Houston	TX	85.7
13	Corpus Christi	TX	85.5
14	Waco	TX	80.4
15	Killeen - Temple	TX	78.1

Source: Cost of Living Index; Council for Community and Economic Research (C2ER).

*Health Care* costs are always important to consider as they can represent a significant portion of living expenses. The results obtained by the C2ER survey present considerable differences with respect to the *Composite Index*. The most expensive MSA in this category is Baton Rouge with a *Health Care* Index of 110.5, implying that medical costs are over 10% higher in this location than the national average (**Table 4**). Interestingly, Killeen-Temple is second on the list (with an index of 109.4), while it was one of the least expensive MSAs from the list in the previous categories (*Composite Index* and *Grocery Items*). Tyler appears 4.5% points below the national average, while Corpus Christi is the least expensive with a *Health Care* Index of 84.5.

**Table 4. Cost of Living Index, Health Care (2018)**

	MSA	State	Health Care
1	Baton Rouge	LA	110.5
2	Killeen - Temple	TX	109.4
3	Dallas - Fort Worth	TX	105.4
4	Austin	TX	104.2
-	National Average	-	100.0
5	Texarkana	TX-AR	97.1
6	Waco	TX	96.6
7	Tyler	TX	95.5
8	Shreveport	LA	95.2
9	Houston	TX	93.5
10	Longview	TX	93.3
11	San Antonio	TX	92.0
12	Beaumont	TX	88.0
13	Lafayette	LA	87.9
14	Wichita Falls	TX	86.3
15	Corpus Christi	TX	84.5

Source: Cost of Living Index; Council for Community and Economic Research (C2ER).

Housing prices are a major part of costs of living. Conventional wisdom indicates that one should spend 25% to 35% of their income in housing expenses. **Table 5** depicts the median listing price of homes and the median rent price per month of the 15 MSAs included in this report. Austin MSA has the highest median listing price (\$337,990), followed by Dallas-Fort Worth (\$328,990) and Houston (\$294,900). The MSA with the least expensive housing prices is Wichita Falls with a median listing price of \$137,500 and a median rent price of \$950 per month.

**Table 5. Median Listing Prices of Homes and Median Rent Prices (April 2018)**

	MSA	State	Median Listing Prices of Homes	Median Rent Price per Month
1	Austin	TX	\$337,990	\$1,695
2	Dallas - Fort Worth	TX	\$328,990	\$1,725
3	Houston	TX	\$294,900	\$1,625
4	San Antonio	TX	\$269,900	\$1,350
5	Tyler	TX	\$253,900	\$1,300
6	Baton Rouge	LA	\$239,500	\$1,350
7	Corpus Christi	TX	\$229,900	\$1,525
8	Waco	TX	\$199,900	\$1,200
9	Lafayette	LA	\$197,000	\$1,195
10	Killeen - Temple	TX	\$195,000	\$1,100
11	Shreveport	LA	\$192,900	\$950
12	Beaumont	TX	\$179,900	\$1,200
13	Longview	TX	\$179,875	\$1,095
14	Texarkana	TX-AR	\$175,000	NA
15	Witchita Falls	TX	\$137,500	\$950

Source: Zillow, Inc.

A relevant factor to consider while assessing housing prices is the property tax. For instance, Texas localities taken together have one of the highest property tax rates in the nation. The median property tax rate, 1.81%, as a percentage of home value ranks Texas third in the nation. In contrast, property tax rates in Louisiana are the lowest in the country (0.18%).<sup>4</sup>

Property tax rates per MSA can vary significantly due to considerable rate differences among counties or cities within a given MSA. **Table 6** depicts property tax rates as a range (lower and higher county rates) for all MSAs included in this report, ranked by their midpoint.

The MSAs located in the state of Louisiana have lower property tax rates than their counterparts in Texas. Next on the list is Texarkana, as Miller County, one of the two counties of the Texarkana MSA is located in the state of Arkansas. Longview and Tyler have the lowest property tax rates of the MSAs entirely located in Texas. The highest property tax rates are levied in Austin, Houston and San Antonio where the average rates can exceed 2% in some counties. The complete list of average property tax rates for all counties and parishes contained in the 15 MSAs assessed in this report are included in **Appendix A**.

<sup>4</sup> Property Taxes by State; Tax-Rates.org (2019).

**Table 6. Average Property Tax Rates (2019)**

	MSA	State	Average Property Tax Rates (range) <sup>a</sup>	Midpoint <sup>b</sup>
1	Baton Rouge (9 parishes)	LA	0.16% - 0.56%	0.36%
2	Lafayette (5 parishes)	LA	0.26% - 0.51%	0.38%
3	Shreveport (4 parishes)	LA	0.24% - 0.56%	0.40%
4	Texarkana (2 counties)	TX-AR	0.67% - 1.46%	1.06%
5	Longview (3 counties)	TX	1.07% - 1.44%	1.25%
6	Tyler (1 county)	TX	1.37%	1.37%
7	Beaumont (5 counties)	TX	1.00% - 1.76%	1.38%
8	Corpus Christi (4 counties)	TX	1.10% - 1.93%	1.51%
9	Waco (2 counties)	TX	1.34% - 1.72%	1.53%
10	Wichita Falls (3 counties)	TX	1.33% - 1.90%	1.61%
11	Dallas - Fort Worth (13 counties)	TX	1.00% - 2.32%	1.66%
12	Killeen - Temple (3 counties)	TX	1.47% - 1.87%	1.67%
13	San Antonio (8 counties)	TX	1.38% - 2.10%	1.74%
14	Houston (9 counties)	TX	1.43% - 2.39%	1.91%
15	Austin (5 counties)	TX	1.72% - 2.17%	1.94%

a: A Property Tax Rate range includes the minimum and maximum county rates within an MSA.

b: A Midpoint is calculated by adding the minimum and maximum county rates and then dividing the result by two.

Source: Hibbs Institute using Smart Asset figures.

## II. Economic Indicators

Economic indicators measure the capacity of a region to achieve economic objectives, such as growth and development, and evaluate whether a region's economic performance has improved or deteriorated over a period of time. Some of the most common economic indicators are studied in this section: *unemployment rates, per capita personal income and per capita real gross domestic product.*

### Unemployment Rates

The Bureau of Labor Statistics (BLS) produces unemployment rates periodically for the nation at different levels, including MSAs. This statistic reflects the number of unemployed people as a percentage of the labor force.<sup>5</sup>

Unemployment rates provide an insight on the "health" of an economy. Changes in unemployment rates over time may also provide some inference regarding the direction in which the economy of a region is headed. A consistently low unemployment rate frequently leads to higher wages or a positive net domestic migration.<sup>6</sup> In contrast, high unemployment rates may represent a cost in the form of unemployment benefits. A drop in the unemployment rate of a region from year to year implies that an economy is more robust as it is closer to full employment.

<sup>5</sup> The Bureau of Labor Statistics classifies people as unemployed if they do not have a job, have actively looked for work in the prior 4 weeks, and are currently available for work, while labor force includes people 14 years old and over who are either employed or available for work. [www.bls.org](http://www.bls.org)

<sup>6</sup> Net Domestic Migration - The difference between domestic in-migration to an area and domestic out-migration from the same area during a specified time period. [www.census.gov](http://www.census.gov)

Annual unemployment rates for 2017 and 2018, as well as their percent change (for each MSAs included in this report), are depicted in **Table 7**. The MSA with the lowest annual unemployment rate on the list is Austin with 2.9% in 2018, one percent lower than the national average of 3.9%. San Antonio is next on the list with 3.3%, followed by Wichita Falls and Dallas-Fort Worth with 3.3% and 3.4%, respectively. Tyler is fifth with 3.6%, slightly lower than the national figures. Beaumont's unemployment rate is the highest on the list with 6.1%. Longview reduced its unemployment rate more significantly than any other MSA on the list, from 5.2% to 4.1% (a 1.1% reduction over one year).

**Table 7. Unemployment Rates (%)**

	MSA	State	Unemp Rate in 2017 (%)	Unemp Rate in 2018 (%)	1-year Percent Change
1	Austin	TX	3.1	2.9	-0.2
2	San Antonio	TX	3.5	3.3	-0.2
3	Witchita Falls	TX	3.7	3.4	-0.3
4	Dallas - Fort Worth	TX	3.7	3.5	-0.2
5	Tyler	TX	4.1	3.6	-0.5
6	Waco	TX	3.9	3.6	-0.3
-	United States	-	4.4	3.9	-0.5
7	Killeen - Temple	TX	4.2	4.1	-0.1
8	Longview	TX	5.2	4.1	-1.1
9	Houston	TX	5.0	4.3	-0.7
10	Baton Rouge	LA	4.5	4.4	-0.1
11	Lafayette	LA	5.6	4.9	-0.7
12	Texarkana	TX-AR	4.5	4.9	0.4
13	Corpus Christi	TX	5.8	5.0	-0.8
14	Shreveport	LA	5.5	5.2	-0.3
15	Beaumont	TX	7.1	6.1	-1.0

Source: Bureau of Labor Statistics (BLS).

### Per Capita Personal Income

Per capita personal income provides an idea of the economic performance within a region, such as a state, county, MSA, or city. This measure is calculated from wages, salaries and different income sources of persons living within a region, divided by the population of that same region. Per capita personal income is calculated and published by the U.S. Bureau of Economic Analysis (BEA) on an annual basis by region.

According to the BEA, Austin was the MSA with the largest per capita personal income from the list reporting \$54,817 in 2017 (**Table 8**). The rest of the MSAs on the list are below the national average of \$53,617. Dallas-Fort Worth ranks second (\$52,995), while Houston ranks third (\$52,765) followed by Tyler with \$47,200. The lowest per capita personal income from the list is Texarkana with \$36,634.



**Table 8. Per Capita Personal Income (2017)**

	MSA	State	Per Capita Personal Income
1	Austin	TX	\$54,817
-	United States	-	\$53,617
2	Dallas - Fort Worth	TX	\$52,995
3	Houston	TX	\$52,765
4	Tyler	TX	\$47,200
5	Baton Rouge	LA	\$45,775
6	San Antonio	TX	\$44,808
7	Beaumont	TX	\$42,780
8	Shreveport	LA	\$42,662
9	Corpus Christi	TX	\$42,184
10	Lafayette	LA	\$41,145
11	Killeen - Temple	TX	\$40,773
12	Wichita Falls	TX	\$40,617
13	Longview	TX	\$40,229
14	Waco	TX	\$39,263
15	Texarkana	TX-AR	\$36,634

Source: Bureau of Economic Analysis (BEA).

Although per capita personal income is often used to compare the economic performance of two or more regions, such comparisons frequently overlook other factors that should be considered for a more realistic evaluation. Income adjustments using some measure of cost of living are a common practice in both academic and business reports to reach a more accurate comparison among regions. For instance, Kaplow (1996)<sup>7</sup> and Governing (2014)<sup>8</sup> perform some kind of adjustments on living costs in academic and business reports, respectively. For the purposes of this report, the *Hibbs Institute* has calculated an adjusted personal income per capita using the Cost of Living Index produced by the C2ER, previously shown in **Table 2**.

The calculation of the adjusted per capita personal income is a useful exercise that combines two economic measures, the cost of living and personal income, providing a more realistic comparison to the reader (**Table 9**). While Austin remains on top of the list, Dallas-Fort Worth falls from the second to the fifth place. Baton Rouge loses more rankings falling from the fifth to the tenth place. In contrast, Wichita Falls gains six places ranking, from twelfth to sixth place. Tyler gains one place ranking, from fourth to third place.

<sup>7</sup> Kaplow, Louis. 1996. "Regional Cost Of Living Adjustments in Tax-Transfer Schemes". Discussion Paper, Cambridge, MA: Harvard Law School.

<sup>8</sup> Governing, 2014. "Cost-of-Living Adjusted Wage Data for U.S. Metro Areas"  
<https://www.governing.com/gov-data/metro-area-wages-cost-of-living-adjusted-2014-data.html>

**Table 9. Adjusted per Capita Personal Income**

	MSA	State	Adjusted per Capita Personal Income	Ranking Change
1	Austin	TX	\$55,708	-
2	Houston	TX	\$54,849	+1
3	Tyler	TX	\$51,925	+1
4	San Antonio	TX	\$51,034	+2
5	Dallas - Fort Worth	TX	\$50,280	-3
6	Witchita Falls	TX	\$49,352	+6
7	Killeen - Temple	TX	\$47,968	+4
8	Shreveport	LA	\$47,508	-
9	Lafayette	LA	\$45,666	+1
10	Baton Rouge	LA	\$45,638	-5
11	Beaumont	TX	\$45,270	-4
12	Corpus Christi	TX	\$43,987	-3
13	Longview	TX	\$43,775	-
14	Waco	TX	\$43,289	-
15	Texarkana	TX-AR	\$42,303	-

The Adjusted per Capita Personal Income was calculated by the Hibbs Institute via dividing the per capita personal income by the cost of living index and multiplied the result by 100.

Source: Per capita Personal Income: Bureau of Economic Analysis (BEA);

Cost of Living Index: Council for Community and Economic Research (C2ER);

### Per Capita Real Gross Domestic Product

The per capita real gross domestic product (RGDP) is a measure of production frequently used to assess the economic performance of a local economy when a comparison across time periods and locations is needed.<sup>9</sup> This measure is produced by the Bureau of Economic Analysis (BEA) on an annual basis. For a broader perspective and time-wise assessment **Table 10** depicts per capita RGDP for 2010 and 2017. Finally, the last column presents the Compound Annual Growth Rate (CAGR) between 2010 and 2017. The calculated CAGR serves as an additional way to assess the economic performance of MSAs via their development during a 7-year time period (**Box 2**).

### Box 2. Compound Annual Growth Rate (CAGR)

#### How to calculate the compound annual growth rate

The compound annual growth rate is the average growth rate per year between two periods and is calculated as follows:

$$\left\{ \left( \frac{\text{Per capita RGDP}_{2010}}{\text{Per capita RGDP}_{2017}} \right)^{1/n} - 1 \right\} * 100$$

Where *n* represents the number of years between the two studied periods (7 years); in this case the two periods are 2010 (the earlier period) and 2017 (the later period).

<sup>9</sup> Real GDP discounts the annual prices (inflation), while the per capita version of the GDP considers the population of the region in discussion.

**Table 10. Per Capita Real Gross Domestic Product**

	MSA	State	Per Capita RGDP (2010)	Per Capita RGDP (2017)	CAGR (2010 - 2017)
1	Dallas - Fort Worth	TX	\$55,667	\$64,824	2.20%
2	Tyler	TX	\$51,318	\$64,085	3.22%
3	Austin	TX	\$50,612	\$63,839	3.37%
4	Houston	TX	\$62,651	\$63,311	0.14%
5	Baton Rouge	LA	\$54,166	\$53,965	-0.05%
6	Beaumont	TX	\$49,020	\$48,838	-0.05%
7	San Antonio	TX	\$37,582	\$47,794	3.49%
8	Shreveport	LA	\$49,759	\$45,807	-1.17%
9	Wichita Falls	TX	\$39,045	\$42,871	1.34%
10	Longview	TX	\$48,277	\$42,012	-1.97%
11	Corpus Christi	TX	\$42,755	\$41,272	-0.50%
12	Waco	TX	\$35,805	\$39,731	1.49%
13	Lafayette	LA	\$50,361	\$39,233	-3.50%
14	Killeen - Temple	TX	\$37,785	\$34,727	-1.20%
15	Texarkana	TX-AR	\$33,448	\$30,869	-1.04%

Note: Per capita real GDP by metropolitan area (chained 2009 dollars).

Source: Bureau of Economic Analysis (BEA).

According to the most recent data published by the BEA (2017), the MSA with the highest per capita RGDP assessed in this report is Dallas-Fort Worth with \$64,824, followed by Tyler (\$64,085), Austin (\$63,839), and Houston (\$63,311). Remarkably, San Antonio, Austin, and Tyler MSAs are ranked the highest in terms of RGDP growth, with a consistent growth rate above 3%, on average, during seven years (2010-2017). Other MSAs, such as Houston, Baton Rouge, or Beaumont, practically stagnated during those same years, while Texarkana, Shreveport, Killeen-Temple and Longview experienced a negative growth rate between 1% and 2%, on average in a 7-year period. Lafayette is on the bottom of the list with a negative average growth of 3.5% from 2010-2017.

### III. Crime Rates

Crime rates are a standard of living factor with great interest for any community. This report includes a comparative analysis of crime rates within the 15 MSAs during 2017.<sup>10</sup> The Federal Bureau of Investigation (FBI) collects and publishes crime rates for the nation,<sup>11</sup> which are disaggregated into property crimes<sup>12</sup> and violent crimes.<sup>13</sup> Crime rates are typically reported per 100,000 inhabitants.<sup>14</sup>

<sup>10</sup> The most recent available.

<sup>11</sup> Federal Bureau of Investigation (FBI). Crime in the United States by MSA, 2017; Table 6.

<https://ucr.fbi.gov/crime-in-the-u.s/2017/crime-in-the-u.s.-2017>

<sup>12</sup> Property crimes are defined as those offenses which do not involve force or threat of force against the victims and can be classified in four categories: burglary, larceny-theft, motor vehicle theft, and arson. [www.ucrdatatool.gov/offenses.cfm](http://www.ucrdatatool.gov/offenses.cfm)

<sup>13</sup> Violent crimes are defined as those offenses which involve force or threat of force and can be classified in four categories: murder and non-negligent manslaughter, forcible rape, robbery, and aggravated assault. [www.ucrdatatool.gov/offenses.cfm](http://www.ucrdatatool.gov/offenses.cfm)

<sup>14</sup> Crime rates are the total number of crimes at a location is divided by the location's total population and multiplied by 100,000.

Total crime rates in **Table 11** are the sum of property and violent crime rates.

The MSA with the fewer number of crimes reported on the list is Dallas-Fort Worth with a total crime rate of 2,500 followed by Austin (2,651), Killeen-Temple (2,768), Tyler (2,822), and Longview (2,932), all of which account for less than 3,000 crimes per 100,000 inhabitants. Shreveport and Baton Rouge are on the bottom of the list with total crime rates of 4,439 and 4,484 crimes per 100,000 inhabitants, respectively. Remarkably, Austin is the MSA with the least violent crime rate (306), while Corpus Christi has the largest with 632 violent crimes per 100,000 inhabitants.

**Table 11. Crime Rates in Ascending Order (2017)**

	MSA	State	Violent Crime Rate	Property Crime Rate	Total Crime Rate
1	Dallas - Fort Worth	TX	369	2,130	2,500
2	Austin	TX	306	2,344	2,651
3	Killeen - Temple	TX	424	2,343	2,768
4	Tyler	TX	352	2,470	2,822
5	Longview	TX	423	2,509	2,932
6	Witchita Falls	TX	333	2,724	3,057
7	Beaumont	TX	551	2,689	3,240
8	Waco	TX	459	2,786	3,245
9	Lafayette	LA	440	2,906	3,345
10	Houston	TX	593	2,769	3,362
11	Texarkana	TX-AR	625	3,161	3,786
12	Corpus Christi	TX	632	3,377	4,009
13	San Antonio	TX	524	3,756	4,280
14	Shreveport	LA	607	3,832	4,439
15	Baton Rouge	LA	547	3,938	4,484

Note: Crime rates are typically expressed “per 100,000 inhabitants.” They calculated as a total number of events divided by the local population and then multiplied by 100,000. The Total figures on property crime of Beaumont, Dallas, Houston, Lafayette, and San Antonio were estimated due to lack of complete data.

Source: Federal Bureau of Investigation (FBI).

## Final Thoughts

The standard of living variables discussed in this report provide the reader with an ample and holistic perspective about 15 MSAs in East Texas and west-central Louisiana. The rankings attributed to the MSAs assessed in this report vary considerably; no MSA is consistently on the top of the list. However, a reader may be able to recognize relative strengths and weaknesses of any MSA with respect to the rest of the group.

The composite cost of living index of the Tyler MSA is significantly lower than the national average (9.1%), which places Tyler on the middle of the MSAs’ list included in this report. Similarly, the costs on grocery items and health care are below the estimated national average (7.4% and 4.5%, respectively). The median listing price of homes in Tyler is below large MSAs such as Austin, Dallas-Fort Worth, Houston and San Antonio. A homebuyer in Tyler will find houses with prices that fluctuate

around \$254,000, 33% and 29% less than what can be found in Austin and Dallas-Fort Worth, respectively.

Property tax rates are higher in Texas than what they are in Louisiana or Arkansas. Thus, counties contained in Baton Rouge, Lafayette, Shreveport and Texarkana<sup>15</sup> MSAs have lower property tax rates than the counties contained in the Texas MSAs examined in this report. The midpoint of the property tax rate range (minimum and maximum rate of each county) for Longview and Tyler MSAs are the lowest of the list.

The unemployment rates have been consistently low in the entire nation during the recent years. In terms of the MSAs examined in this report, several have some excellent figures on or below 4%. Tyler's unemployment rates decreased from 4.1% in 2017 to 3.6% in 2018 (annual averages), the fifth lowest in this report. The per capita personal income in Tyler MSA was \$47,200 in 2017, ranking fourth on the list. Once the cost of living is combined with the per capita personal income to obtain the adjusted per capita personal income value Tyler is up one position, ranking third of the list, only behind Austin and Houston.

The GDP is one of the most recognized economic indicators frequently used to measure the economic performance of a location, such as a city or MSA. This report used the per capita real GDP to conduct a comparison across MSAs and along a period of time (2010-2017). Tyler ranked second on the list, only after Dallas-Fort Worth, and followed by Austin and Houston. Tyler has also performed well in terms of growth during the mentioned period consistently growing of 3.22% on average each year, only behind San Antonio (3.49%) and Austin (3.37%).

Finally, crime rates in Tyler are among the lowest on the list of MSAs assessed in this report. Tyler ranked the fourth lowest on total crime rates. Remarkably, Tyler had a lower violent crime rate (*352 crimes per 100,000 inhabitants*) than Dallas-Fort Worth (*369 crimes per 100,000 inhabitants*), the MSA with the lowest total crime rate in the report.

Standard of living indicators may vary across the nation. Conditions change from place to place, giving each one its own and unique taste and character that their residents appreciate and treasure. Yet, it is convenient to have a mechanism of comparison that may serve leaders to understand the current situation of their communities compared to other localities and enabling them to choose the elements to change or adjust in planning ahead for future development goals.

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<sup>15</sup> Texarkana MSA contains counties in both Texas and Arkansas. The property tax rates in these counties are: 1.46% in Bowie, TX and 0.67% in Miller, AR.

## Appendix A. County / Parish Average Property Tax Rates by MSA

MSA	County / Parish	Property Tax Rate
Austin-Round Rock	Bastrop County	1.87%
Austin-Round Rock	Caldwell County	1.72%
Austin-Round Rock	Hays County	2.04%
Austin-Round Rock	Travis County	1.97%
Austin-Round Rock	Williamson County	2.17%
Baton Rouge	Ascension	0.52%
Baton Rouge	East Baton Rouge	0.54%
Baton Rouge	East Feliciana	0.16%
Baton Rouge	Iberville	0.32%
Baton Rouge	Livingston	0.53%
Baton Rouge	Pointe Coupee	0.31%
Baton Rouge	St. Helena	0.43%
Baton Rouge	West Baton Rouge	0.41%
Baton Rouge	West Feliciana	0.56%
Beaumont-Port Arthur	Hardin	1.27%
Beaumont-Port Arthur	Jefferson	1.76%
Beaumont-Port Arthur	Newton	1.06%
Beaumont-Port Arthur	Orange	1.48%
Beaumont-Port Arthur	Jasper	1.00%
Corpus Christi	Aransas	1.76%
Corpus Christi	Nueces	1.93%
Corpus Christi	San Patricio	1.76%
Corpus Christi	Refugio	1.10%
Dallas-Fort Worth	Collin County	2.11%
Dallas-Fort Worth	Dallas County	2.17%
Dallas-Fort Worth	Denton County	2.09%
Dallas-Fort Worth	Ellis County	1.82%
Dallas-Fort Worth	Hood County	1.19%
Dallas-Fort Worth	Hunt County	1.74%
Dallas-Fort Worth	Johnson County	1.73%
Dallas-Fort Worth	Kaufman County	2.08%
Dallas-Fort Worth	Parker County	1.70%
Dallas-Fort Worth	Rockwall County	2.10%
Dallas-Fort Worth	Somervell County	1.00%
Dallas-Fort Worth	Tarrant County	2.32%
Dallas-Fort Worth	Wise County	1.50%
Houston-The Woodlands-Sugar Land	Harris County	2.26%
Houston-The Woodlands-Sugar Land	Fort Bend County	2.39%
Houston-The Woodlands-Sugar Land	Montgomery County	2.01%
Houston-The Woodlands-Sugar Land	Brazoria County	1.99%
Houston-The Woodlands-Sugar Land	Galveston County	1.93%
Houston-The Woodlands-Sugar Land	Liberty County	1.71%
Houston-The Woodlands-Sugar Land	Waller County	1.60%
Houston-The Woodlands-Sugar Land	Chambers County	1.57%
Houston-The Woodlands-Sugar Land	Austin County	1.43%

Source: Smart Asset.

**Appendix A. County / Parish Average Property Tax Rates by MSA (continues)**

MSA	County / Parish	Property Tax Rate
Killeen – Temple – Fort Hood	Bell	1.87%
Killeen – Temple – Fort Hood	Coryell	1.72%
Killeen – Temple – Fort Hood	Lampasas	1.47%
Lafayette	Acadia Parish	0.28%
Lafayette	Iberia Parish	0.35%
Lafayette	Lafayette Parish	0.51%
Lafayette	St. Martin Parish	0.38%
Lafayette	Vermilion Parish	0.26%
Longview	Gregg	1.44%
Longview	Rusk	1.07%
Longview	Upshur	1.33%
San Antonio–New Braunfels	Atascosa County	1.49%
San Antonio–New Braunfels	Bandera County	1.38%
San Antonio–New Braunfels	Bexar County	2.10%
San Antonio–New Braunfels	Comal County	1.40%
San Antonio–New Braunfels	Guadalupe	1.66%
San Antonio–New Braunfels	Kendall County	1.43%
San Antonio–New Braunfels	Medina County	1.48%
San Antonio–New Braunfels	Wilson County	1.58%
Shreveport–Bossier City	Caddo	0.56%
Shreveport–Bossier City	Bossier	0.53%
Shreveport–Bossier City	Webster	0.24%
Shreveport–Bossier City	De Soto	0.31%
Texarkana	Bowie County	1.46%
Texarkana	Miller County	0.67%
Tyler	Smith	1.37%
Waco	McLennan	1.72%
Waco	Falls	1.34%
Wichita Falls	Archer	1.33%
Wichita Falls	Clay	1.55%
Wichita Falls	Wichita	1.90%

Source: Smart Asset.