Prompt Inquiry
a project of the Ishmael Policy Institute

WORKING PAPER NO. 2026-11 CITIES AND LOCAL GOVERNMENT

A Merger Wouldn't Cut Your Taxes: What St. Louis County's 87 Cities Really Cost

A merger would barely touch tax bills, and St. Louis County's local governments already cost a smaller share of income than in any of the 17 other counties compared. Fragmentation's real costs are in policing, incentives and accountability.

RESEARCH QUESTION

Is merger or consolidation of St. Louis County's 87 municipalities appropriate, and what would it change for residents' taxes, services and government?

Prompted and verified by **Patrick Ishmael**, Founding Prompter, for Prompt Inquiry, a project of the Ishmael Policy Institute. Drafted with AI assistance (Claude and Mia; review by Mack, Jack and Zack) under the prompter's direction.

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ABOUT THIS PAPER

Research brief

RESEARCH QUESTION

Is merger or consolidation of St. Louis County's 87 municipalities appropriate, and what would it change for residents' taxes, services and government?

METHOD AND SOURCES

The study's "How the numbers were built" section explains each figure and which ones are new calculations; "Gaps and cautions" states what could not be settled; "Where it could be wrong" and "The best case for consolidation" give the strongest counter-arguments. Sources are listed in full, with links where available, at the end of the study.

STARTING VIEW

In his words, from the research brief: "I like smaller more efficient government," and "The instinct toward consolidation is intuitive, but the duplication has more or less normalized — and pushing consolidation is mostly an ideological aesthetic."

OPENING PROMPT

From the study's own account of how it started: "Patrick asked whether merger or consolidation is appropriate for the 88 cities of St. Louis County." (the question as first asked, before the count was corrected to 87). Over a day of questions the research grew into nine strands, listed in "How this started" at the top of the study. The exact wording of the first prompt was not saved.

AI TOOLS AND VERIFICATION

Primary agents. Claude (Claude by Anthropic): research, analysis, figures and drafting; **Mia** (Muse by Meta): research brief, coordination and checks.

Contributing agents. Mack (Grok by xAI): independent review of the draft, Nov. 24; **Jack** (Grok by xAI): independent review of the draft, Nov. 24; **Zack** (Grok by xAI): independent review of the draft, Nov. 24.

Verification: the prompter is responsible for verifying the evidence this study rests on. Its sources and data are published so any reader can check the findings.

HOW THIS STARTED

Patrick asked whether merger or consolidation is appropriate for the 88 cities (now 87) of St. Louis County. Over a day of questions the research grew into nine strands: the main merger question, five creative alternatives, whether independence is legitimate, household choice of services, what a merger would save a taxpayer, how the system protects itself, what government costs as a share of income, whether the cities are well governed, and the 2019 Better Together plan.

HOW IT WAS MADE

Patrick Ishmael prompted and verified this study, and Claude drafted it. The research package was assembled by Mia, an AI agent, in eight reports with source notes. Three other AI agents (Mack, Jack and Zack) reviewed the draft on November 24, 2026, and their main concern, that the savings figures counted only property tax, shaped this study. Claude then checked a sample of figures against primary sources and added new calculations from the 2022 Census of Governments: six suburban comparison counties, spending by city and by function, and three city resident surveys. Be skeptical of any single number here; the method section says how each was built.

The question

St. Louis County is known for having too many governments. The county outside the City of St. Louis holds about a million people, 87 cities, villages and towns, 23 school districts (the count with finance records in the Census file; its unit listing has 22) and dozens of fire, library and other districts. The question Patrick asked is whether merging or consolidating those cities is the right answer.

He came to it with a working view, which this study tests rather than assumes. He favors smaller, more efficient government. He suspects that the instinct to consolidate, though intuitive, rests more on an image of tidy government than on money, because the duplication has largely settled into a workable arrangement. He sees the fragmentation as emergent: no one designed it, but many local interests, each acting sensibly for itself, add up to a status quo that may not serve the metro area as a whole. And he does not know whether residents are happy with what they pay for. If the savings from merging are small, he expects the real contest to be between two aesthetics: the aesthetic of efficiency, and the aesthetic of local attachment.

READ THIS FIRST: THREE WAYS TO LOOK AT IT

Efficiency. One map, one police department, one set of rules: government that is legible and, its supporters expect, cheaper.

Local attachment. A resident's own mayor, police chief, school, parish and high school; a government small enough to call. In St. Louis, "What high school did you go to?" is a real question about who you are.

Incentives and accountability. Some costs of fragmentation are not matters of taste: cities competing for the same stores with tax breaks, courts once run for revenue, elections decided by a few dozen votes. This study adds this third lens because the evidence keeps pointing to it.

Each section below ends with a short note on what it means through these lenses.

What we found

The evidence does not support wholesale merger of St. Louis County's cities as a way to save money, and such a merger is not legally or politically available anytime soon. The case is strongest for targeted consolidation of the smallest and weakest places, which is already happening one vote at a time. The money is not the main reason either way. A merger would change a typical property-tax bill by a few dollars a year, because city property taxes are 0% to 2% of the bill; the larger saving, a few percent of total city spending, would come to tens of dollars per resident and would show up as services, not tax cuts. The county is not expensive: all its local governments together spend 4.71% of residents' income, the lowest of the 18 counties compared. Where fragmentation does cost is in policing, which is the highest per resident of seven suburban counties, and in incentives and accountability. Of the options studied, sharing services while keeping the governments has the longest record; a state payment for mergers that residents choose is tested elsewhere but not in Missouri; and a forced sunset for tiny towns has no U.S. precedent and would face a legal challenge.

87
municipalities today, after Glen Echo Park (population 122) merged into Normandy in 2024. The peak was 98, in 1959.

$0–5
saved a year on a $200,000 home's property-tax bill if a merger cut city costs by 7%, an assumed saving projected from past mergers, and all of it went to the city levy: $3.19 in Florissant, $4.52 in Pine Lawn and $0 in Chesterfield, which levies no city property tax.

$48–123
per resident a year: 7% of each city's total 2022 spending, in Chesterfield ($48), Florissant ($52) and Pine Lawn ($123). This is the saving that matters, and it arrives as services, not tax cuts.

4.71%
of personal income goes to all local government in the county, schools included. That is the lowest of the 18 counties compared; six suburban counties with no big city inside them spend 6.1% to 8.0%, and Fairfax County, Virginia, from Mia's research on a combined BEA area, 6.06%.

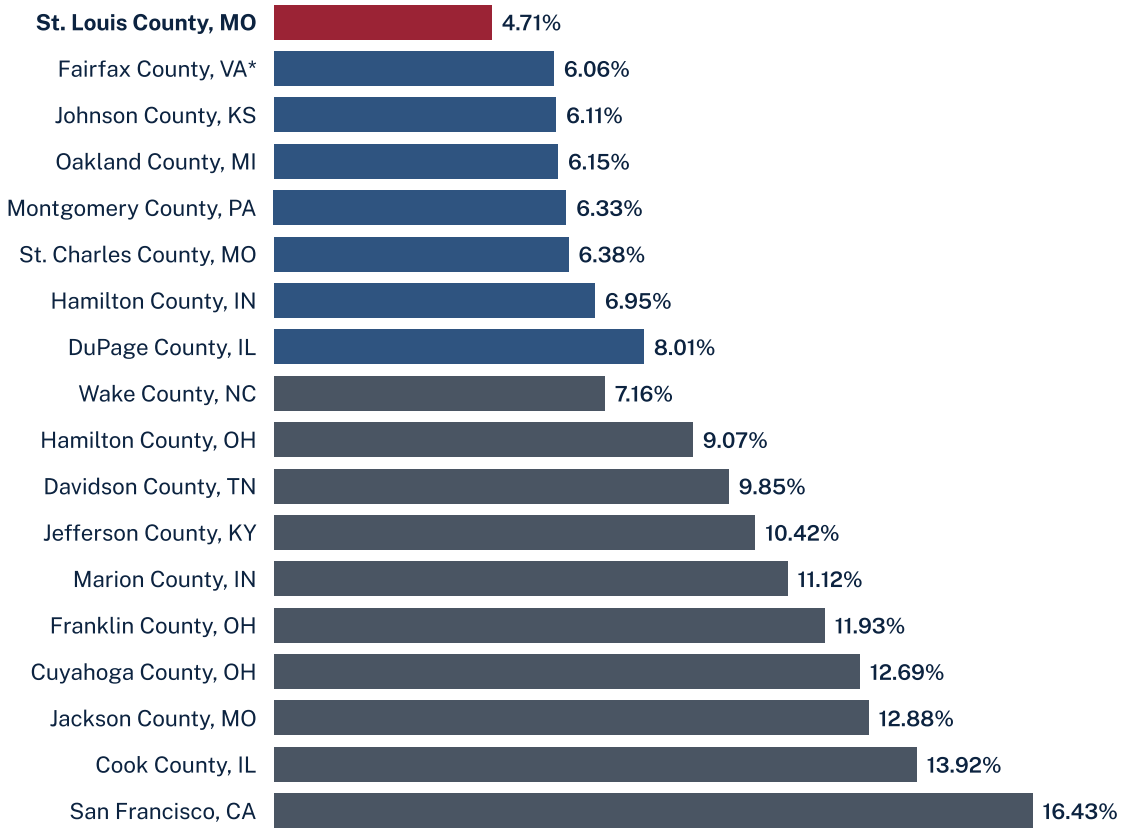
$453
per resident on police in 2022, the highest of seven suburban counties ($230 to $393 elsewhere). Government administration, at $212, is second-lowest.

71–88%
of residents rated city services good or satisfactory in the three city surveys found (Clayton, Kirkwood, University City), against 49% nationally. Only larger, better-off cities commission such surveys.

FIGURE 1

All local government spending as a share of personal income, 2022

Every local government located in each county: county, cities, townships, school and special districts. Blue: suburban counties without a big central city. Gray: counties containing a central city, or combined city-counties.



Reading it: St. Louis County spends the smallest share of its residents' income on local government of any county compared, including the six suburban peers this study added. *Fairfax is from Mia's research and uses a combined BEA area. Sources: 2022 Census of Governments; Bureau of Economic Analysis.

1 · THE MAP

Eighty-seven cities, and how they got there

The count is 87. The figure everyone knows is 88, and St. Louis County's own fiscal 2026 business plan still uses it. But Glen Echo Park voted 28 to 1, and Normandy 132 to 13, to consolidate on August 8, 2023, and the merger took effect on February 8, 2024. East-West Gateway's regional hazard plan now says 87. The Census of Governments finance file for 2022 also lists 87 municipalities; other Census files count the county's governments of all kinds as 216, 204 or 203, a difference this study could not resolve (see the gaps section).

They are small, and most residents live outside the small ones. In the Census Bureau's 2022 file, 21 municipalities had fewer than 1,000 people and 33 fewer than 2,000. Florissant (about 52,500 in 2020), Chesterfield (50,000) and Wildwood (35,400) are the largest; Champ, with about a dozen residents, is the smallest. The 87 together held about 673,000 people in 2022. The rest, about 319,000 people or about a third of the county (the Bureau of Economic Analysis's 991,881 less the 673,000 in cities), lived in unincorporated areas governed directly by the county.

How it happened. The City of St. Louis voted to leave the county on August 22, 1876, freezing its boundaries. The county then filled with new municipalities: 6 in 1900, 18 by 1930, more than 70 by 1950 and 98 by 1959. Missouri lets residents incorporate with a 15% petition and a majority vote. Many incorporated to control zoning and taxes, and some to keep people out: historian Colin Gordon, in *Mapping Decline*, attributes most of the story to race and segregation, his assessment rather than a consensus. Black Jack incorporated in 1970 and banned new apartments, blocking a planned integrated development, and a federal appeals court struck the ban down in 1974. Today the picture is mixed: many small North County cities are majority Black, and some of their leaders argue that merger would dilute their representation.

> **Through these lenses.** *The map is the clearest case of emergence. No one drew 98 municipalities; each was a local decision, made for local reasons, some of them bad ones. Efficiency sees the result as clutter. Local attachment sees 87 places with names people answer to. Incentives and accountability asks who drew each line, and why.*

2 · THE MONEY

What a merger would save you

On your property-tax bill: almost nothing. Mia's research priced a $200,000 home (assessed at 19%, or $38,000) in three very different cities, using the State Auditor's 2025 tax rates. The city's share of the bill is tiny or zero; schools take half or more, and fire districts, the county and other districts the rest. A merger touches none of those. The saving is figured on the city's line alone: Florissant's city levy is 12 cents per $100 of assessed value, or $45.60 a year on this home, and a 7% saving on that is $3.19.

$200,000 HOME, TAX YEAR 2025	FLORISSANT	CHESTERFIELD	PINE LAWN
Total property-tax bill	$2,826–$3,280 (by school and fire district)	$2,363–$2,636	$3,384
City levy	$45.60 (1.4–1.6% of the bill)	$0 (no city property tax)	$64.60 (1.9%)
Schools' share of the bill	49.5–56.0%	about half	51.8%
7% efficiency saving on the city levy	$3.19 a year	$0	$4.52 a year
New York-style merger dividend (10.5% of the levy)	$4.79 a year	$0	$6.78 a year

Tax year 2025, Missouri State Auditor Report No. 2026-006. Totals are computed from the Auditor's levies and the county rate book, not copied from a sample bill; no published bill for an address inside these cities was found. Florissant's whole city levy pays bond debt for its aquatic centers, so even a real saving could not lower that levy without a separate vote.

On total city spending: tens of dollars per resident. That is the wrong place to stop, as all three reviewers pointed out, because most St. Louis County cities do not run on property tax. In the Census Bureau's 2022 figures, property tax was a median of about 10% of city tax revenue; Chesterfield and Wildwood levy none. The rest comes from sales taxes, utility taxes on gas, electric and phone bills, and fees. So the fairer test applies the saving to everything a city spends.

CITY (2022)	TOTAL CITY SPENDING PER RESIDENT	3% SAVING	7% SAVING	10% SAVING
Chesterfield	$686	$21	$48	$69
Florissant	$742	$22	$52	$74
Pine Lawn	$1,763	$53	$123	$176
Median of the 87 cities	$881	$26	$62	$88
All 87 cities together	$1,177	$35	$82	$118

2022 Census of Governments, direct spending by each city government (current operations, construction, interest), divided by the Census Bureau's 2022 population for that city. 3%, 7% and 10% span the range the Center for Governmental Research, which planned the Seneca Falls dissolution, says its consolidation studies usually project; no measured saving from a St. Louis County merger exists. City budgets give higher figures: Florissant's proposed 2026 budget, $51.0 million across all funds, is about $998 per resident, so 7% would be about $70.

Seven percent is itself generous. The best-known modern example, the 2012 dissolution of the village of Seneca Falls, New York, into its town, was projected by the Center for Governmental Research to save "a little over 7%" of the combined budgets (5.9% in the final plan, depending on what is excluded), and that is a projection, not a measured result; most of the tax cut former village residents saw came from sharing the town's landfill revenue, not from efficiency. Louisville's 2003 merger with Jefferson County cut combined spending by less than half a percent in its first two years. Indianapolis projected $8.8 million a year from merging its police in 2007; a later review found the savings negligible.

Why a merger adds no new money. Most cities in the county share sales tax through a pool set by state law. "Point-of-sale" cities keep most of the sales tax collected inside their borders; "pool" cities receive a share of a countywide pot by population. A merged city keeps its parts' status, so a merger yields essentially no new sales-tax revenue. Any benefit comes from spending less, not collecting more.

What a real merger changed. Glen Echo Park's residents kept roughly the same property-tax rates after joining Normandy, which already policed the village under contract and shared its school and fire districts. What changed was a new 8% tax on their gas, water and electric bills, Normandy's utility tax. No quantified saving has been published for that merger or for Vinita Park and Vinita Terrace in 2017.

> **Through these lenses.** *On efficiency alone, merger is a weak sell: a few dollars on the tax bill and tens of dollars in services. That supports the view that the fight is not mainly about money. But the saving is not zero, and it is largest where a city spends the most per resident, which points the efficiency case at specific places, not at the whole county.*

3 · THE COST

The county is cheap, and still pays more for some things

As a share of income, the lowest in the comparison. All local government in St. Louis County (the county, the 87 cities, 23 school districts and 92 special districts) spent $4,383 per resident in 2022, or 4.71% of residents' personal income. That is lower than every county Mia's research compared. Most of those contain a big central city (Jackson County with Kansas City, Cook with Chicago) or are combined city-county governments (Nashville, Louisville, Indianapolis), and central cities

carry costs suburbs do not. St. Louis County does not contain its central city. So this study added six suburban counties with no big city inside them, using the same Census file and method. St. Louis County is still the lowest.

Low incomes do not explain it: St. Louis County's income per person, $93,142 in 2022, is among the highest in the set. Leaving schools out, the county spent $1,835 per resident, about the same as neighboring St. Charles County ($1,759) and well below Johnson County, Kansas ($3,158), Oakland County, Michigan ($2,649), and DuPage County, Illinois ($3,162). Fairfax County, Virginia, the suburban county with the simplest government in Mia's comparison (seven governments), spent about 56% more on core services per resident than St. Louis County.

COUNTY (2022)	INCOME PER PERSON	LOCAL GOVERNMENT SPENDING PER RESIDENT	SHARE OF INCOME	EXCLUDING SCHOOL DISTRICTS
St. Louis County, MO	$93,142	$4,383	4.71%	$1,835
Johnson County, KS	$96,517	$5,895	6.11%	$3,158
Oakland County, MI	$85,455	$5,254	6.15%	$2,649
Montgomery County, PA	$94,507	$5,981	6.33%	$2,530
St. Charles County, MO	$64,724	$4,130	6.38%	$1,759
Hamilton County, IN	$93,725	$6,510	6.95%	$4,047
DuPage County, IL	$89,732	$7,186	8.01%	$3,162
Fairfax County, VA (Mia's research)	$102,447	–	6.06%	–
Wake County, NC	$77,490	$5,550	7.16%	–
Hamilton County, OH	$71,953	$6,526	9.07%	$3,922
Davidson County, TN	$87,363	$8,601	9.85%	–

COUNTY (2022)	INCOME PER PERSON	LOCAL GOVERNMENT SPENDING PER RESIDENT	SHARE OF INCOME	EXCLUDING SCHOOL DISTRICTS
Jefferson County, KY	$63,969	$6,663	10.42%	$4,272
Marion County, IN	$68,100	$7,575	11.12%	$5,245
Franklin County, OH	$60,912	$7,269	11.93%	$4,734
Cuyahoga County, OH	$64,523	$8,189	12.69%	$5,622
Jackson County, MO	$54,148	$6,975	12.88%	$4,492
Cook County, IL	$72,949	$10,156	13.92%	$6,540
San Francisco, CA	$153,759	$25,267	16.43%	$23,367

2022 Census of Governments, Individual Unit File (revised July 2026): direct spending by all local governments located in each county, excluding payments between governments. Income: Bureau of Economic Analysis, per capita personal income, 2022. Fairfax is from Mia's research and uses a combined BEA area. Counties differ in which services counties, townships, cities and districts provide, and the Metropolitan St. Louis Sewer District and the regional transit agency are counted in the City of St. Louis, not the county.

So why do people say it is expensive? Because the best-known figures measure something else. The 2015 Police Executive Research Forum study for Better Together put policing at $355 per resident against $242 in Indianapolis and $257 in Louisville; general administration was $213 per resident against $127 in Louisville. Both figures cover the City of St. Louis and the county together. Measured separately, policing cost $597 per resident in the city and $278 in the county in that study. That study used 2013 spending; the $453 below is 2022 Census spending by every local government in the county, so the two figures differ in year and coverage and are not comparable. The comparisons were also made against consolidated city-counties, not suburbs.

What the county does pay more for. Function by function, against the same six suburban counties, the picture splits:

PER RESIDENT, 2022	ST. LOUIS COUNTY	SIX SUBURBAN PEERS	RANK OF ST. LOUIS COUNTY (1 = HIGHEST)
Police	$453	$230–$393	1 of 7
Fire	$261	$57–$311	2 of 7
Government administration	$212	$155–$452	6 of 7
Roads	$180	$153–$422	6 of 7

2022 Census of Governments, direct spending by all local governments in each county, per resident. Government administration includes financial administration, courts and legal services, central staff and public buildings.

Policing is the one function where St. Louis County clearly pays more: $453 per resident, above every suburban peer and close to Jackson County with Kansas City inside it. Administration is second-lowest of the seven, above only St. Charles County. Roads are second-lowest too, above only Hamilton County, Indiana, and fire is in the upper middle. The low total is partly thrift and partly neglect. In 2015 only about 70% of the county lay within a four-minute fire response, against a national standard of 90% (a map of coverage, not measured response times). The county reports a $200 million arterial road backlog and $50 million in subdivision streets (2024), and a gap of more than $100 million a year for basic pavement upkeep (September 2026).

> **Through these lenses.** *This is the strongest support for Patrick's view that the duplication has settled into something workable: the whole system costs residents less than its peers. It is also the strongest qualification. A low bill can mean waste has been squeezed out, or that roads and fire coverage have been left short, and the data cannot fully separate the two. Policing is where the efficiency critique has numbers behind it.*

4 · THE INCENTIVES

Where fragmentation does cost: police, tax breaks and votes

Police. In 2022 the county's cities spent very different amounts per resident on police: $237 in Chesterfield, $270 in Florissant, $643 in Normandy and $649 in Pine Lawn. The highest per-resident figures belong to two kinds of place: small North County cities with their own departments, and retail and office centers such as Bridgeton, Frontenac and Richmond Heights, which police far more shoppers and workers than residents. About a third of the cities with police departments covered less than one square mile in 2015, and about three-quarters of the region's departments were not accredited. Sharing has been tried: Cool Valley contracted with Normandy

for police in 2013, and several small cities formed the North County Police Cooperative. Savings have been claimed for both, but no audited or primary figure was found. St. Louis County Police now serve 13 cities under full contracts (2024).

Fines and fees. The Justice Department's March 2015 report on Ferguson found policing and courts run to raise revenue, with more than 9,000 warrants issued in 2013, and said similar practices were likely common in neighboring cities. In 2013 the region's municipal courts collected $61 million in fines and fees, 46% of Missouri's total. State law in 2015 cut the share of revenue a city may take from traffic fines; county municipal court revenue fell from $53 million (year ending June 2014) to $29 million (year ending June 2016). After the reform, small cities shed their police by contracting rather than merging.

Tax breaks. Because cities keep sales tax collected inside their borders, each has a reason to lure stores from its neighbors. East-West Gateway found in 2011 that the region had committed about $5.8 billion in public money to private development, 80% of it for retail; $2 billion of retail incentives from 1990 to 2007 produced about 5,400 net retail jobs. St. Louis County had 80 tax-increment financing districts by 2009 with $594 million committed. When Bridgeton offered $7.2 million toward a Walmart two miles from St. Ann's, St. Ann's store closed, a loss reported at about $100,000 a year in revenue. These figures are 15 or more years old; no newer regional total was found.

Offices and votes. In 2016 Better Together counted 684 elected officials in the city, the county and the 90 municipalities then in it, and 196 aldermen who each represented fewer than 500 people. Turnout in April municipal elections was 14.20% countywide on April 7, 2026; in the elections Better Together studied, 29 mayors were elected with 100 votes or fewer. State law requires a majority in *each* city for a consolidation, so a single small "no" stops it.

> **Through these lenses.** *This is where the emergent reading is clearest. April elections, sales-tax rules that reward landing a store, separate incentive authorities and a merger law with a veto in every town: each is sensible for the office or the place it serves, and together they hold the map in place. None of it is a matter of taste, which is why this study treats incentives and accountability as a lens of its own.*

5 · LEGITIMACY

Is independence legitimate, or does it protect office-holders?

Both, in different places. The research proposes a plain test: **who benefits, who pays, who voted, and what would change for a resident if the government merged but services stayed the same?** Independence looks legitimate where residents can name a real difference (services, taxes, zoning, identity), elections are contested, and residents voted to keep their city. That describes larger cities such as Webster Groves, Kirkwood, Clayton, Chesterfield and Wildwood, and many majority-Black North County cities, where local representation is the point. It looks like office

protection where a tiny city mainly sustains its own mayor, council, clerk, police and court, turnout is very low, fines and fees once paid the bills, and officials oppose sharing services without asking residents.

Voters have rejected top-down change before. In 1962 a plan to replace the county's cities with boroughs lost in St. Louis County 47,432 to 180,661, about 79% against, and statewide about 74% against. No scientific poll on merging one's own city was found. Where residents have been asked directly, small mergers have passed by wide margins: Glen Echo Park 28 to 1, Vinita Terrace and Vinita Park in 2016, and the dissolution of Mackenzie (2018) and St. George (2011).

> **Through these lenses.** *Local attachment is not just nostalgia: it includes representation for communities that were once kept out. The accountability test cuts both ways, against forced merger and against officials who block a vote their residents might want.*

6 · GOVERNANCE

Are the cities well run, and are residents happy?

No one rates them all. There is no published, adjusted rating of St. Louis County's municipalities as a group. The large governments rate well: the county itself holds AAA from Fitch, Aaa from Moody's and AA+ from S&P, and Clayton's AAA was affirmed in March 2025. (Chesterfield's Aaa dates from 2013; no current action was found.) Most of the small cities issue no rated debt and are not rated at all.

The worst-documented case is an outlier. The State Auditor rated Pine Lawn only "fair" on October 29, 2026, after audits in 2000, 2006 and 2011 had found many of the same problems. The 2026 report found bank reconciliations three years behind, missing minutes for 7 of 8 closed meetings and purchases made without required bids. Pine Lawn is one extreme city, not a sample of the rest.

Are residents satisfied? Patrick's open question has some evidence, though not enough. Three county cities have commissioned resident surveys from the same firm, ETC Institute, which also publishes national benchmarks:

RATED GOOD OR SATISFIED	CLAYTON (2025)	KIRKWOOD (2024)	UNIVERSITY CITY (2023)	U.S. AVERAGE
Overall quality of city services	88%	79.1%	71.0%	49%
Value received for city taxes and fees	72%	47.7%	49.4%	33%

RATED GOOD OR SATISFIED	CLAYTON (2025)	KIRKWOOD (2024)	UNIVERSITY CITY (2023)	U.S. AVERAGE
Overall quality of life in the city	96%	82.5%	77.2%	–

All three cities score far above the national averages. But these are larger, well-off cities that chose to survey their residents, and the people most likely to be unhappy with small-city government in North County have not been asked in any survey this study found. No countywide survey was found either. So the answer is: residents of some cities are clearly satisfied; whether that holds across the 87 is unknown. Low turnout does not settle it either way, since April elections draw few voters everywhere.

> **Through these lenses.** *Satisfaction in Clayton or Kirkwood is a point for local attachment: people like their small government and say so. The places where efficiency and accountability arguments bite hardest are the ones with no survey at all.*

7 · WHAT WOULD WORK

Sharing services has the longest record

The record is strongest for sharing, not merging. Police contracting, consolidated municipal courts (15 courts folded into two at St. Ann and Normandy) and shared dispatch already happen without dissolving anyone. Seven cities (Clayton, Olivette, University City, Richmond Heights, Maplewood, Webster Groves and Shrewsbury) commissioned a $274,977 study in October 2026 of a joint fire department serving about 108,000 people; its outcome is unknown. Fire is a larger target than city halls: the county's 23 fire protection districts spent $188 million in 2022, more than all city fire departments combined ($76 million), under their own elected boards.

Five ideas Patrick chose to test, from ten offered, ranked by what the research found:

IDEA	WHAT IT IS	WHAT THE RESEARCH FOUND
Shared administrator pool	Small cities share a city administrator, clerk, attorney and auditor	EASIEST AND FASTEST, SMALLEST SAVINGS. Already lawful by agreement between cities; a literally shared mayor is not, because a mayor must live in the city. Examples in Maine, Massachusetts and Connecticut; no audited savings.

IDEA	WHAT IT IS	WHAT THE RESEARCH FOUND
Merger dividend	The state pays a bonus to places that merge	BEST-TESTED INCENTIVE. New York's program pays 15% of the merged places' combined levy, up to $1 million a year, 70% of it for tax relief; Seneca Falls receives about $538,557 a year. Missouri has no such program. On near-zero city levies it would need a different base.
Sunset for small towns	Every town under 1,000 people votes every 25 years on whether to continue	STRONGEST PUSH, MOST FRAGILE. No U.S. precedent. In *City of Normandy v. Greitens* (2017) the Missouri Supreme Court struck down rules aimed only at St. Louis County cities as special laws; a St. Louis-only sunset would face the same challenge unless the state could show substantial justification, and a statewide law would reach rural towns.
Block-level choice	A block or subdivision petitions to move to a neighboring city	MOST TARGETED, MOST LITIGABLE. No Missouri procedure exists. New Jersey's comes closest: South Seaside Park won the right to leave Berkeley Township in the state Supreme Court on July 10, 2025, after a fight that began in 2014.
Village district	A new kind of town that keeps its name, council and zoning voice but no police, court or tax levy	MOST LEGALLY DIFFICULT, LEAST PROVEN. Missouri's constitution caps city classes at four, so a fifth likely needs an amendment. Much of it is possible now by contracting for services.

Sources and legal citations for each idea are in the research package's second report. None of the five has been tried in Missouri.

Taken together, the research found the strongest evidence for **sharing services while keeping the governments**. A shared administrator is lawful now by agreement; a merger dividend has worked in New York but has no Missouri counterpart; and a sunset is the least tested and the most exposed to a court challenge.

> **Through these lenses.** *Sharing services is the compromise between the two aesthetics: residents keep the name, the mayor and the zoning voice, and lose only the duplicated department. It also answers the incentive problem in part, because a contract has a price that a city council has to defend.*

8 · THE BEST CASE FOR CONSOLIDATION

The argument its supporters would sign

The case for consolidation is not mainly about property taxes, and judging it on property taxes misses it. Its strongest form goes like this. Fragmentation sorts the tax base: the cities with malls and office parks collect the sales tax, and North County cities with little retail carry the same overhead with less money, which is how revenue-driven policing took hold. Cities bidding against each other with tax breaks move stores around the county instead of growing it, and that cost never appears on a city budget. Accountability is weakest where government is smallest: when a mayor can win with 100 votes, few people are watching. Policing, the most consequential local service, is the one where the county spends most and where training and accreditation varied most. And low total spending is partly an illusion of neglect: roads and fire coverage are short of standard. On this view a more consolidated county would not mainly be cheaper; it would be fairer, more accountable and better able to maintain what it has.

This study's reply. Most of that case is borne out by the evidence, and it is why this study treats incentives and accountability as a lens of its own. But almost every remedy it points to (shared police, unified courts, state fine limits, contracting, voluntary merger of the weakest places) is available without wholesale merger, and several are already happening. The places where consolidation is strongest are specific, and so is the answer.

9 · THE CASE AGAINST THIS STUDY

Where it could be wrong

1. **Per-resident spending misleads in commercial cities.** Cities with large daytime populations of shoppers and workers spend more per resident without being wasteful. The county-level comparisons are less affected, but the city figures in sections 2 and 4 are.
2. **Counties are not alike inside.** Townships in Michigan, Pennsylvania and Indiana, county-run services in Kansas and Virginia, and sewer and transit districts counted elsewhere all shift spending between columns. The comparisons hold at the total, but individual functions should be read with care.
3. **Seven percent is an assumption.** No measured saving from a St. Louis County merger exists, and the outside examples range from none to modest.
4. **Much of the service evidence is old.** The policing study, the fire coverage map and the court revenue figures date from 2013 to 2016, before the 2015 and 2016 reforms and later police contracts took full effect.
5. **Satisfaction is measured where it is likely highest.** The three surveys come from cities that chose to commission them.

PART TWO

Other angles

Sections 1 to 9 answer Patrick's question. The next three cover angles the research explored that bear on it: the 2019 plan to merge the city and the county, whether a household could choose its own police or fire provider, and what Kansas City and other merged cities show.

10 · BETTER TOGETHER

The 2019 plan, and why it failed

On January 25, 2019, the civic group Better Together proposed a new Metropolitan City of St. Louis: one government for the city and county's 1.3 million people, a 33-member council, a strong mayor, one police department and unified courts, with the county's municipalities reduced to limited districts. It was to be decided by a statewide vote in November 2020. Its fiscal analysis claimed savings rising to $1 billion a year by 2032, but that rested on an assumed 1% net cut in spending each year, with the cuts to be chosen later. The State Auditor's fiscal note called the overall savings unknown, and three local professors called the claims "an unrealistic fantasy."

The plan was withdrawn on **May 6, 2019**, before any vote. Some secondary sources give April dates, which confuse an earlier revision of the petition with the withdrawal. Opposition came from the Municipal League, from cities that projected large deficits for their districts, from Black officials who warned of diluted representation, and from objections to a statewide vote on a local question; the indictment and resignation of the county executive, who would have been the first metro mayor, supplied the occasion.

The research's judgment: the efficiency case was asserted, not demonstrated. Reunifying the city and county and merging the county's cities are different questions, and the plan bundled them. Read as a reunification effort, it failed on execution, not purpose. That judgment is the research's assessment, not a finding of any official body.

> **Through these lenses.** *Better Together was the efficiency aesthetic at full scale, and it ran into every force on this study: local attachment, the representation concerns of North County, and an incentive structure that let officials organize against it quickly.*

11 · HOUSEHOLD CHOICE

Could a household pick its own police or fire provider?

Not under current Missouri law, and this section is a thought experiment. Property tax is territorial: the Collector bills each parcel for every government that covers it, and no statute lets a household send its fire-district or police levy to a different provider. Changing providers means changing boundaries.

The closest working models are collective, not individual. Cities already buy police service from St. Louis County Police and from each other. Missouri's school transfer law, now dormant, once required unaccredited districts such as Normandy and Riverview Gardens to pay tuition for students who left; about 2,000 children transferred in 2013–14, and the payments nearly bankrupted Normandy. Texas lets households choose an electricity retailer but not the wires, which is the catch for police and fire: a patrol car or fire engine protects the whole street, not only the household that paid.

The most plausible Missouri version would work at the level of a subdivision or small area, paid by a fee or a new voter-approved district tax, with police limited to enforcing state law, since city ordinances and building codes differ. It would need a change in state law.

12 · ELSEWHERE

Kansas City and the merged cities

Kansas City is a partial counterexample. It annexed instead of fragmenting, growing to 315 square miles, so one city runs one court and one zoning code where St. Louis County has dozens. But its police are controlled by a state-appointed board, its schools are split among 14 or more districts inside city limits, and its suburbs are fragmented too. A companion working paper, Kansas City Didn't Escape St. Louis's Decline. It Annexed Around It. (Working Paper No. 2026-09), looks at what annexation did for Kansas City's core.

The merged cities did not deliver the promised savings. Louisville (2003) kept 83 suburban cities and its spending barely moved. Indianapolis (1970) left schools, police and fire largely separate at first. Nashville (1963), the most complete merger, spent 7% more in its first year as pay was equalized upward. Jacksonville (1968) showed no measurable effect on taxing and spending in a comparison with Tampa. In every case small towns survived in excluded suburbs, and their politics reappeared on the new councils.

13 · WHAT THIS STUDY COULD NOT SETTLE

Gaps and cautions

- **The count.** 87 municipalities is the current figure (East-West Gateway, and the 2022 Census finance file); 88 still appears in county documents. Census files count all of the county's governments as 216, 204 or 203; the 21.81-per-100,000 rate in Mia's research uses the 216-unit listing and a 2022 population of about 990,000, not the 2020 count of 1,004,125.
- **Tax bills are computed, not copied.** No published bill for an address inside Florissant, Chesterfield or Pine Lawn was found; school and fire boundaries inside Florissant and Chesterfield were not checked against a map; 2026 rates are not yet published.

- **Savings are projections.** Seneca Falls' 7% was projected, not measured. No quantified saving exists for the Vinita (2017) or Glen Echo Park (2024) mergers, or audited savings for the North County Police Cooperative or the consolidated courts.
- **Old service data.** The policing study (2013 data, published 2015), the fire coverage map (2015, coverage not response times) and the court figures (2013–2016) predate later reforms; the 684 officials and the 29 mayors come from 2016 studies of 90 municipalities, not today's 87.
- **No adjusted rating** of the municipalities' governance exists, and most small cities are unrated.
- **Satisfaction.** Only three city surveys were found, all from larger cities; no countywide survey and no North County survey.
- **Unincorporated areas.** About a third of residents live outside any city and get local services from the county. Comparing their costs and satisfaction with those of small-city residents would be the closest thing to a natural experiment, but separating the county's spending on them from its countywide services was beyond this study.
- **Fire districts** may be the larger consolidation question. Their spending is shown here; whether consolidation would save money or improve coverage was not studied.
- **Comparisons.** Census spending includes some imputed figures (7.6% of St. Louis County's, more for some peers), counts the sewer and transit districts in the City of St. Louis, and treats counties whose functions differ; the non-resident share of county sales tax, which would lower residents' true burden, is unknown.
- **Better Together** dates and figures rest partly on secondary reporting; the professors' projections come from a summary of a paywalled newspaper report.

14 · METHOD

How the numbers were built

The research package (eight reports and 51 source notes by Mia, November 24, 2026) is the base for every figure except the new calculations described below. This study checked a sample against primary sources: the 87 count and the Glen Echo Park vote (St. Louis County Board of Elections results, City of Normandy), the Pine Lawn audit rating (State Auditor, October 29, 2026), the 2015 policing study (which showed that the $355 figure covers the city and county together), and the Census and BEA figures, all of which this study reproduced exactly from the original files. New figures come from the 2022 Census of Governments Individual Unit File (revised July 2026): direct

expenditure is current operations, construction and other capital outlay, interest and assistance, excluding payments between governments, summed over every local government located in each county, divided by the Bureau of Economic Analysis 2022 population and personal income. City figures use each city's own Census records and the Census Bureau's 2022 city population. The resident surveys are each city's published ETC Institute report. Patrick's working view is paraphrased in "The question"; his own words are quoted in the starting view at the top of this paper.

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DISCLOSURES

Disclosures and citation

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Question from Patrick Ishmael, a Missouri attorney.

ABOUT THE PROMPTER

Patrick Ishmael is the founder of the Ishmael Policy Institute and Prompt Inquiry's Founding Prompter and Editor. He has spent most of his career in and around Missouri public policy. He worked on political campaigns, has written on state and local government, and has testified before Missouri legislative committees. Today he is a financial advisor and a Missouri attorney. He holds honors degrees in finance and political science from Saint Louis University and a law degree from Saint Louis University School of Law. Several of the questions he revisits here began as his own student work there.

This bio is the prompter's disclosure.

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