

**Joint Center for Housing Studies
Harvard University**

**The Impact of Minority Growth
and Minorities' Rising Household Income on Housing Markets**

Zhu Xiao Di, Ruby Henry, Eric Belsky, and George Masnick

July 2005

W05-5

© by Zhu Xiao Di, Ruby Henry, Eric Belsky, and George Masnick. All rights reserved. Short sections of text, not to exceed two paragraphs, may be quoted without explicit permission provided that full credit, including © notice, is given to the source.

Any opinions expressed are those of the author and not those of the Joint Center for Housing Studies of Harvard University or of any of the persons or organizations providing support to the Joint Center for Housing Studies.

© 2005 President and Fellows of Harvard College. All rights reserved. Short sections of text, not to exceed two paragraphs, may be quoted without explicit permission provided that full credit, including © notice, is given to the source.

Introduction

Minority growth in population and households, both in absolute numbers and relative share, has been one of the nation's most important demographic changes over the past several decades. Its overall bearing on housing markets has been substantial, and it has had varying influences on specific housing markets. One important distinction to make in studying the minority impact on housing markets is to separate the numerical growth in minorities from their improving economic status relative to whites. In this paper we examine both issues separately and subsequently study their combined effects.

Minorities have made remarkable movement into the middle class and their growing economic power has been felt in various housing markets. Using household income quartiles as a measurement standard over time, and focusing on 30 metropolitan areas where minorities have the strongest presence in terms of absolute numbers (100,000+) and share of total households (30 percent+),¹ we analyze multiple housing markets and housing characteristics to capture the growing minority influence both nationally and specifically in those 30 metros.

Despite the stronger economic progress minorities have made relative to whites, most minority households still remain behind their white counterparts in absolute terms. For example, because African Americans had a much lower starting point in median household income in 1980, the absolute gap between their median household income and that of whites has widened between 1980 and 2000, despite the faster rate of growth of African American median household income. Though their incomes are much lower on average due to the relative concentration of minorities in the lower quartiles, it is worthwhile to mention though that within the middle class (defined as the two middle-income quartiles), the gap between minority and white average household income was quite narrow in 2000 (less than \$1,000), while the gaps between white and some minority groups was much larger in the bottom income quartile (\$2,000) and the top income quartile (\$20,000).

One important finding is that the net gain in the number of minority middle-income households between 1980 and 2000 was almost that of whites, while minority groups' contribution to the net gain in all households was also comparable to that of whites nationwide. More importantly perhaps, even measured at local levels, most of the minority growth in those

¹ By the 1999 definitions San Francisco and Oakland were two separate PMSAs, however in 1980 they were one SMSA. Adjoining the two in our 2000 analysis allows for a consistent comparison to 1980 and brings the list to 30 areas instead of 31 were San Francisco and Oakland treated separately.

top 30 metros with the strongest minority presence was in the middle-income category. The expanding minority middle class supports minority influence on housing markets, especially that of first-time homebuyers. In particular, the minority share of observed growth in the younger first-time homebuyer age groups has been expanding because of the effects of immigration. Furthermore, because minorities are often latecomers to homeownership, their share in the first-time homebuyer market is expectedly greater.

The paper consists of 10 sections. Following this brief introduction, we describe the data and methodologies used. Next are discussions on the soaring presence of minorities, their changing economic status and underlying forces driving the change—especially their progress in joining the middle class in this country—and their different impact across various housing markets. Particularly, we focus on the 30 metropolitan areas where minority presence was the strongest in 2000, discussing minorities’ economic progress between 1980 and 2000 and their impact on these housing markets. The final section is a brief conclusion summarizing major findings.

Data and Methodology

In this study we examine cross sectional data since 1980. The main data source we use is the 1 percent sample Public Use Microdata Series (PUMS) data from 1980, 1990, and 2000. In examining the 30 metros with particularly strong minority influence, we use 5 percent sample PUMS data to capture more details that are suppressed in the 1 percent PUMS. As a supplement for more information on housing characteristics, such as first-time homebuyers and remodeling activities, the American Housing Survey (AHS) national data of 2001 is also used. To capture short-term changes, cyclical patterns, or the most recent trends, annual data from the Current Population Survey (CPS) are used. We also use CPS data to confirm that our findings regarding race/ethnicity groups using PUMS data are robust, despite the 2000 Census introduction of a multi-race option in reporting race/ethnicity. The CPS did not include a multi-race category until 2003, making the 1980 and 2000 comparisons for minorities more consistent.

“Minority” is defined to include everyone other than Non-Hispanic whites. At time, the minority category is further divided and referred to as African American, Hispanic, and Asian/others. In the PUMS 2000 data, multi race/ethnicity choice is allowed and this subgroup makes up about 1.8 percent of all households. If not otherwise stated, we assign this subgroup to

the Asian/others category, but for more robust and consistent comparisons over time we occasionally re-measure excluding the multi-race group from Asian/others. In such cases, the reported minority growth becomes a conservative underestimate. With AHS and CPS data, this re-measurement is not necessary until 2003 when these datasets adopted 2000 Census methodology of categorizing race/ethnicity.

Income is examined mostly at the household level, as that is often the measure that generates direct housing demand. Personal income is used when examining education attainment and returns. The distribution of household income by quartile *nationally* is a cornerstone measurement used in this paper. The middle two quartiles are referred to as “middle class,” “upper” and “lower” two middle quartiles, or “middle income,” in contrast to “top” and “bottom” income quartiles.

Using household income quartiles as a measurement over time requires truly equal 25 percent divisions for quartiles at any given point in time, whereas such strictly even splits are neglected in traditionally reported historical statistics. At each cutoff point in dividing data into quartiles there may be many households reporting the same amount of income and moving them together into either one or the other of the quartiles causes each quartile to no longer represent exactly 25 percent of the total. In this study, we break down the quartiles by exactly 25 percent, and cases sharing the same value in household income at the cutoff points are split into the two adjacent quartiles randomly to maintain a strict 25 percentage point break. Only by meticulously following this rule can the observed increase in the total number of white and minority households over time be consistently counted in each of the household income quartiles.

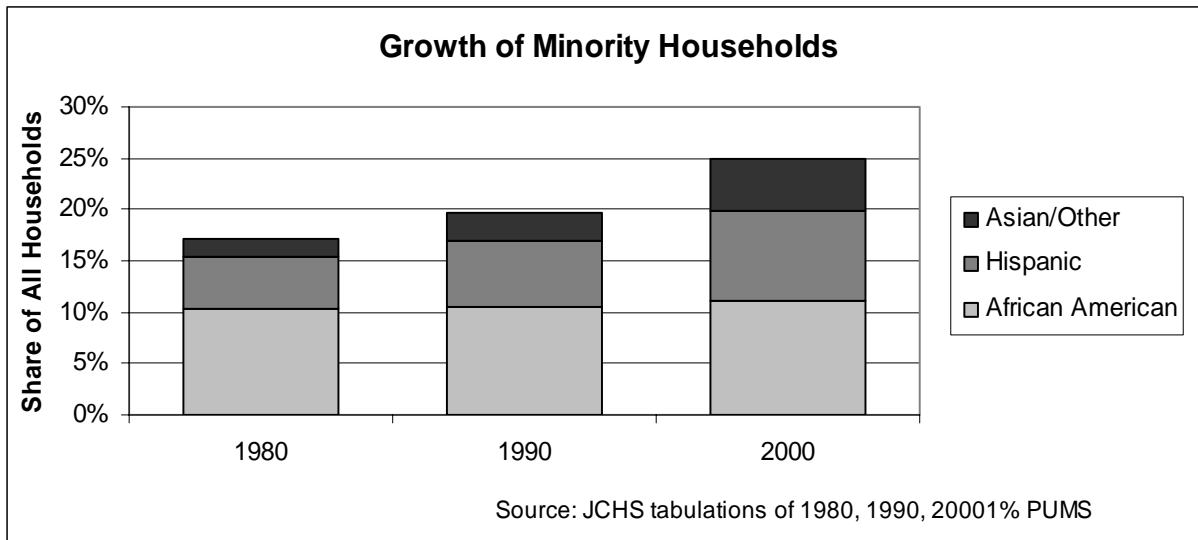
As we further investigate each of the top 30 heavily minority metros, we divide households into income quartiles at each local metropolitan area to control for local differences in the level and average rate of growth in incomes. The same method of division into “even” quartiles is used for each of the top 30 metros.

The Soaring Presence of Minorities

Since 1980 the nation has seen rapid minority growth both in population and households. The minority population in 1980 was just over 46 million, representing 20 percent of the entire population. By 2000, that number totaled almost 87 million and its share of the general population was 31 percent. Minority households numbered 13.8 million in 1980 and comprised

17 percent of all households in this country. By 2000, minority households had nearly doubled to 26.4 million and become 25 percent of the national total (see Figure 1).²

Figure 1.



Minorities have become a decisive force in determining population and household growth at almost every level of geography. Broad regions, whole states, central cities of the nation's metropolitan areas, and a growing number of suburbs now depend on minorities to sustain employment bases, commerce, school enrollments, and housing markets.

Because of immigration patterns and residential segregation, the minority population's presence is felt quite differently across the country. For historical reasons, African Americans remain a strong presence in the south. According to 2000 Census, the majority (55 percent) of African American households are found in the South. The 6.5 million African American households there accounted for 17 percent of all households in the region, and the nearly 19 million African American individuals living there accounted for almost 19 percent of the regional population. On the other hand, because of immigration, Hispanics and Asian/others have become the majority in many locations, such as several areas in California. Hispanic and

² Even excluding all multi-race cases, there were still 24.4 million minority households and 79.5 million minority persons in 2000 PUMS. CPS data of March 1980 and 2000, which did not allow multi-race reporting and therefore are more comparable, also show the increase of minority share in total households from 17 percent to 25 percent.

Asian/others immigrant households alone accounted for 23 percent of all households and 60 percent of the growth in households in California between 1980 and 2000.

The rapid growth of immigrant households has strengthened the minority presence in 10 major gateway metropolitan areas (Chicago, Atlanta, New York, Dallas-Ft. Worth, Los Angeles, Boston, Miami, Houston, DC, and San Francisco) where new immigrants often settle first. Immigrant households in 2000 represented 27 percent of all households in the 10 gateway metros,³ a jump from 17 percent in 1980 and a gain of 3 million households. As a result of growing immigration, minority share of total households in these 10 gateways increased from 28 percent in 1980 to 42 percent in 2000.

High levels of immigration have also supported a new settlement pattern in which more and more immigrants now live outside of these gateways. In 2000, nearly 6 million immigrant households (68 percent of them minority) or about half of all immigrant households, lived outside the 10 gateway metros. In 1980, less than 2.9 million (or 48 percent) of immigrant households lived outside those 10 gateway metros, and several of these metros were smaller under the metro definition in 1980 than in 2000; thus, an even smaller share of immigrants were then living outside the gateways metros based on today's larger boundaries. In sum, minority's presence is felt in more areas than before while it has simultaneously grown stronger inside the traditional gateways.

Although minorities are a growing presence nationwide as established above, this influence is still not felt uniformly across the country. Of nearly 300 (298) metropolitan areas identified in the 5 percent 2000 PUMS data⁴, 124 had less than 15 percent minority households. Surprisingly, 11 of these low minority metros fall in Pennsylvania, nine in Florida, and six in New York—yet these are states with generally more diverse populations. Indeed, these same states have some of the metro areas with the highest minority presence. This apparent paradox reinforces the point that minority impact is felt quite unevenly geographically, even within a state.

In 2000, the minority share of households in 11 metropolitan areas was greater than half of all households. In other words, minorities were in fact majorities there. Five of these “majority-minority” metros are in Texas; the rest are Jersey City, Honolulu, Los Angeles, Las

³ These 10 places are PMSA's with the exception of Atlanta, which is an MSA.

⁴ These areas include Metropolitan Statistical Areas (MSA's) and Principal Metropolitan Statistical Areas (PMSA's).

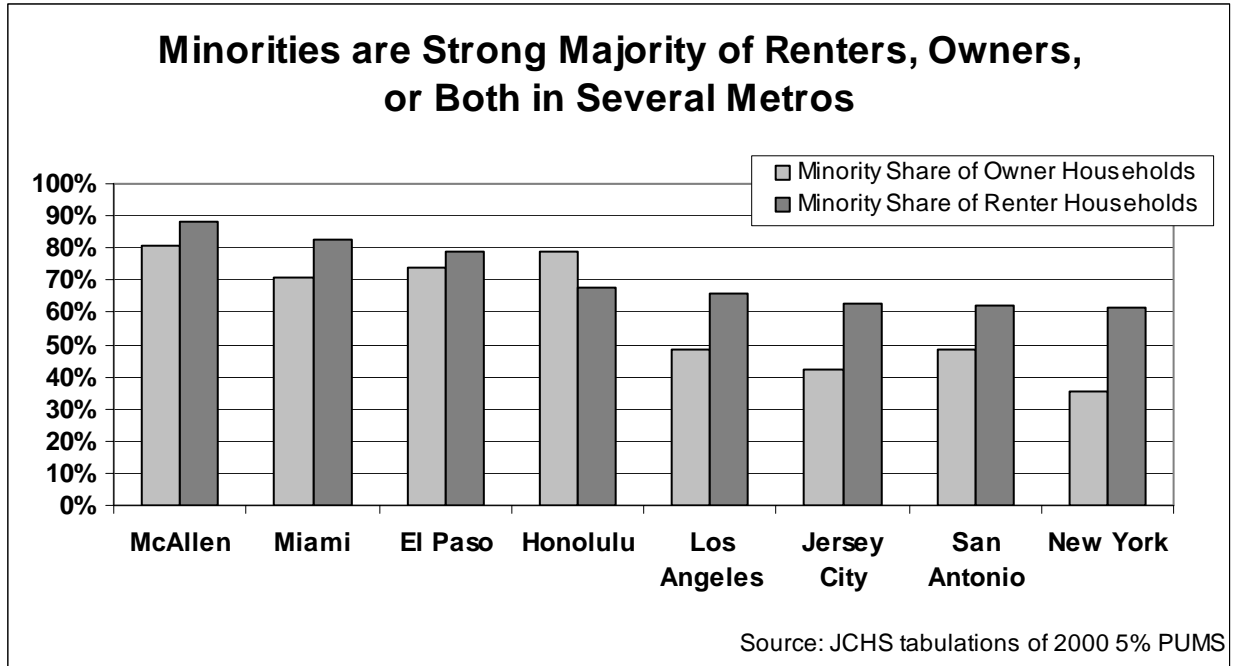
Cruces, New York City, and Miami. These 11 metros contained 20 percent of minority households in the country yet only 9 percent of all households. Also in 2000, more than a third (106) of the 298 metropolitan areas had minority share of households equal to or above the national level of 25 percent.

The top 30 metros with the strongest minority presence contained 48 percent of all minority households in this country in 2000. While New York and Los Angeles ranked 1st and 2nd, with almost two million minority-headed households each, they ranked 5th and 8th in terms of the share of total households headed by minorities. The Miami-Hialeah (Miami) area had 76 percent of its households headed by minorities, second only to the McAllen-Edinburgh-Pharr-Mission (McAllen) metro area in southern Texas (83 percent). (see Appendix Table 1).

Several housing characteristics of minorities in these top 30 metros demonstrate their importance to these local housing markets. In 2000, minorities in these heavily-minority metros comprised 57 percent of renter households, 50 percent of first-time homeowners, and 34 percent of owner households, according to 2001 AHS,⁵ substantially higher than their national levels of 39 percent, 18 percent, and 26 percent, respectively. In the 11 metros where whites were no longer the majority (Laredo, McAllen, Brownsville, Miami, El Paso, Honolulu, Los Angeles, Las Cruces, Jersey City, San Antonio, New York City), minorities of course dominated both rental and homeowner markets (See Figure 2).

⁵ The list of top metropolitan areas with strongest minority presence using AHS data does not include Richmond-Petersburg, VA because it is not identified as an area in the AHS, and therefore only contains 29 metros.

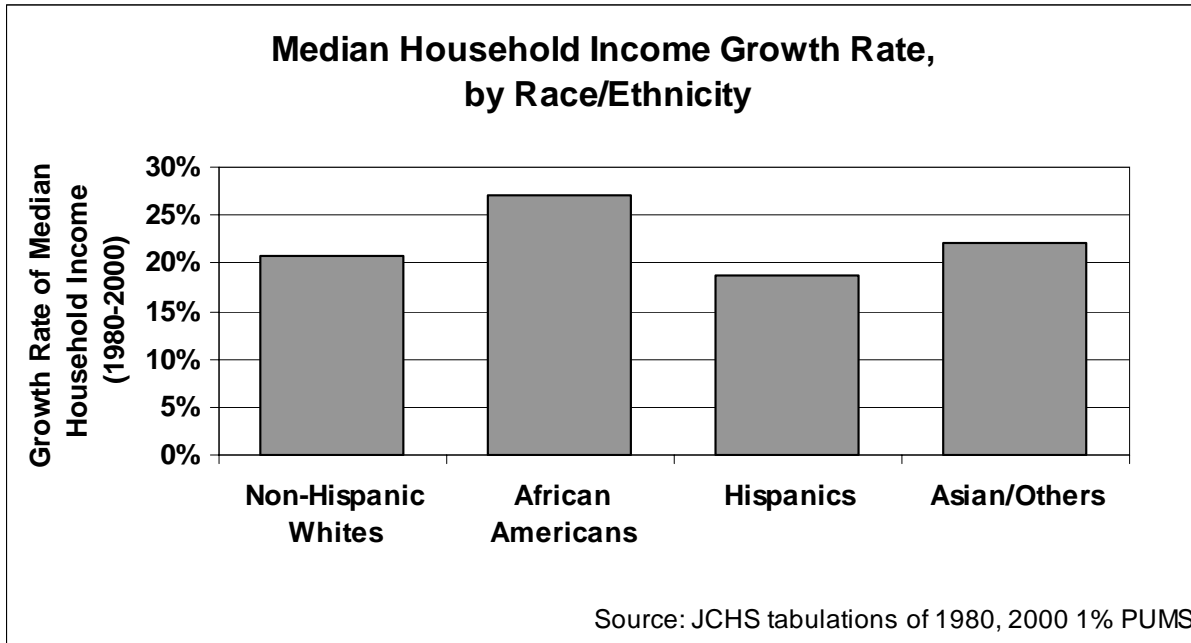
Figure 2.



The Changing Economic Status of Minorities

The impact of minorities on housing is not only growing because of their increasing numbers. Their economic status has also changed markedly. Between 1980 and 2000, African Americans and Asian/others had faster growth in median household income than whites, though Hispanics had slightly slower growth than whites, largely as a result of the large influx of younger, less educated immigrants over the time period (see Figure 3).

Figure 3.



The gaps in median household income between whites and minorities have not uniformly closed. In 1980 median household income for African Americans was \$15,435 below that of whites compared to a difference of \$17,094 in 2000. Hispanics experienced a slightly greater disparity with 1980 household income \$9,699 below that of whites and 2000 income \$12,286 below. Asian/other household heads was the only group to converge, moving from a gap of \$1,853 in 1980 to \$1,709 in 2000 (see Table 1).

Table 1.

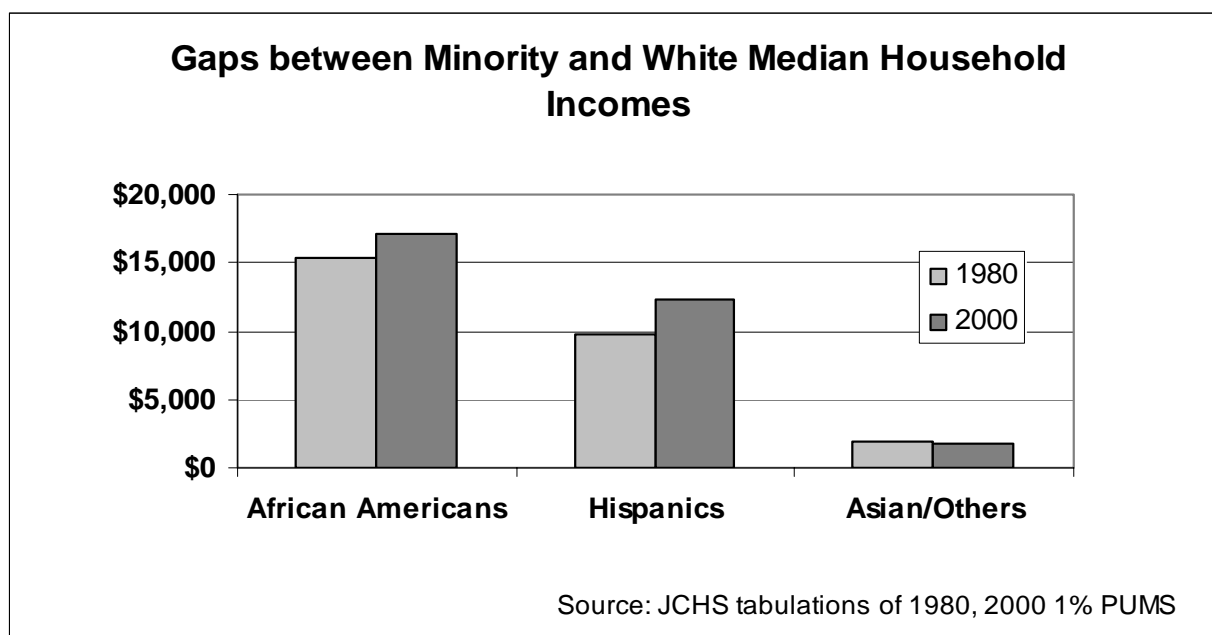
Median Household Income		
	1980	2000
Non-Hispanic Whites	\$40,884	\$49,360
African Americans	\$25,037	\$31,810
Hispanics	\$30,927	\$36,746
Asian/Others	\$38,982	\$47,605

Note: Median Household Income is in 2004 dollars.
Source: JCHS tabulations of 1980, 2000 1% PUMS data.

Although African Americans saw their median household income grow by 27 percent compared to 21 percent by whites, the lower base in African American median household income in 1980 actually made the white-black gap in 2000 larger by \$1,659. With a slightly

higher growth rate than whites but much smaller initial gap with whites in 1980, Asian/others narrowed the disparity in median household income in 2000 by \$143. When considering only the foreign-born, Asian/others actually have higher median household income than whites, largely because of their higher educational attainment. But even that advantage of foreign-born Asians over foreign-born whites was cut in half over time, down from \$9,431 in 1980 to \$4,274 in 2000. This is even more remarkable as the share of foreign-born Asian heads with little education and low incomes has actually gone down from 23 percent in 1980 to 13 percent in 2000, although the numbers went up from 162,859 to 337,110. With a slower growth rate than whites, Hispanic median household income unsurprisingly diverged from that of whites (see Figure 4).

Figure 4.



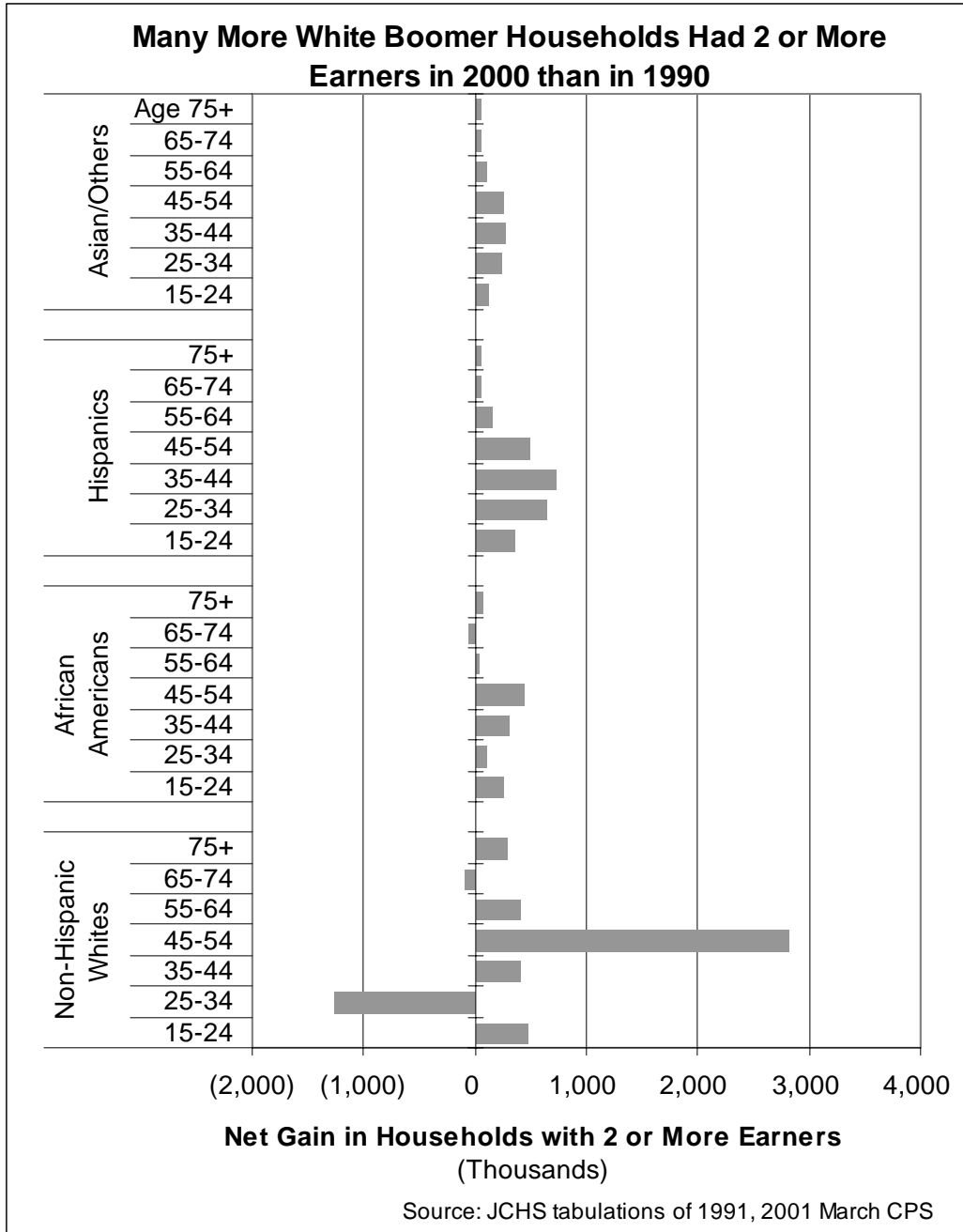
Five major factors determine the typical level of household income for each race/ethnicity group measured as medians: unemployment rates, the number of dual-earner households, the age structure, educational attainment, and the returns to education. The first two factors worked against minorities in the growth of their median household income relative to whites. Not only are unemployment rates higher among minority households than whites, but the overall unemployment burden shifted to minority households over the time period. A

perhaps greater disadvantage to minorities was the addition of a large number of multiple-earner white households during the period. Shifts in age structure, however, gave minorities an advantage as more aging whites phased out of peak-earning years into retirement. Furthermore, whites had a larger share of senior households that were not in the labor force. The greater force behind minority progress was education, both in attainment and returns to education. Over time, these five forces played quite different roles in influencing household income levels, distributions, and changes in these parameters. We discuss each in detail in this section to portray their influences on changes in the economic status of minorities relative to whites.

With respect to age structure, retirees headed even more white households in 2000 than in 1980, which slowed median household income growth among white households over the period. The share of white households with heads over age 64 went up from 21 percent in 1980 to 24 percent in 2000. Meanwhile, the share of African American and Hispanic household heads in this age cohort has remained the same between 1980 and 2000—at 16 and 10 percent, respectively. The share of Asian/other household heads over 64 increased marginally from 11 percent to 12 percent.

The growing number of dual-earner households is a phenomenon driven by the dominance of the Baby Boom generation in the labor market. CPS data allow us to compare only the change between 1990 and 2000, but not going back to 1980 as household earning variables were not included then. While the share of households that were dual-earner among the four race/ethnicity groups had mixed growth patterns across different age groups (see Appendix Table 2), the trend is much more clear in numbers: there were nearly 3 million more white households aged 45-54 that had dual-earners in 2000 than in 1990 (see chart). Being the age period of peak earnings in life, this shift of millions of white households with two or more earners from the 25-34 age group to the 45-54 one furthered gains in white households' median income.

Figure 5.



Traditionally, minorities have had higher unemployment rates than their white counterparts. In 1980, the rates for Non-Hispanic whites, African Americans, Hispanics and Asian/others were 4 percent, 8 percent, 6 percent, and 5 percent, respectively. By 2000, the rates went down for all groups except Hispanics and became 3 percent, 7 percent, 6 percent and 4 percent, respectively. This negatively affected income growth of Hispanics and minorities in

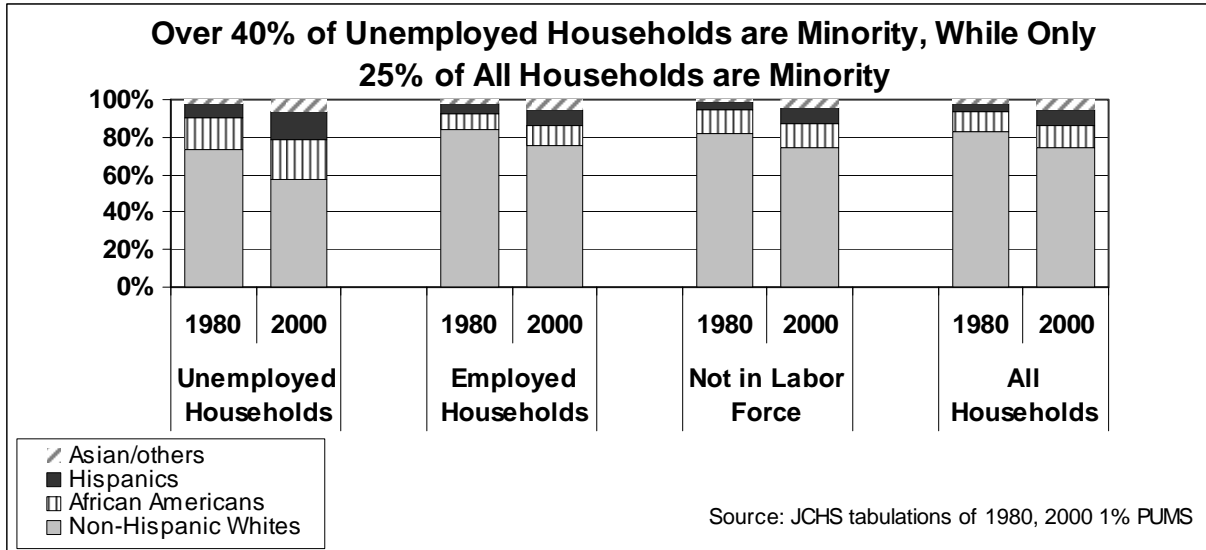
general, compared to whites during the period. More importantly, the relatively low unemployment rates for all groups hide the fact that unemployed households have become more likely to be minority over the same period. As Table 2 shows, there was a slight decline in the total number of unemployed households, but indeed 466,000 *less* unemployed white households compared to 409,000 *more* for minorities. Therefore, while both white and minority households grew in number and minority households gained in share of all households, minorities appear to shoulder the unemployment burden even more disproportionately than before (See Figure 6).

Table 2.

Unemployed Minority Households Increase in Number, While Unemployed White Households Decrease				
		Non-Hispanic Whites	Minorities	All Households
1980	Employed	46,349	9,114	55,463
	Unemployed	1,959	700	2,659
	Not in Labor Force	18,266	3,999	22,265
	All Households	66,574	13,812	80,387
2000	Employed	52,771	16,624	69,395
	Unemployed	1,493	1,109	2,602
	Not in Labor Force	24,812	8,667	33,479
	All Households	79,076	26,400	105,476
1980-2000 Net Change	Employed	6,422	7,511	13,932
	Unemployed	-466	410	-57
	Not in Labor Force	6,546	4,668	11,214
	All Households	12,501	12,587	25,089

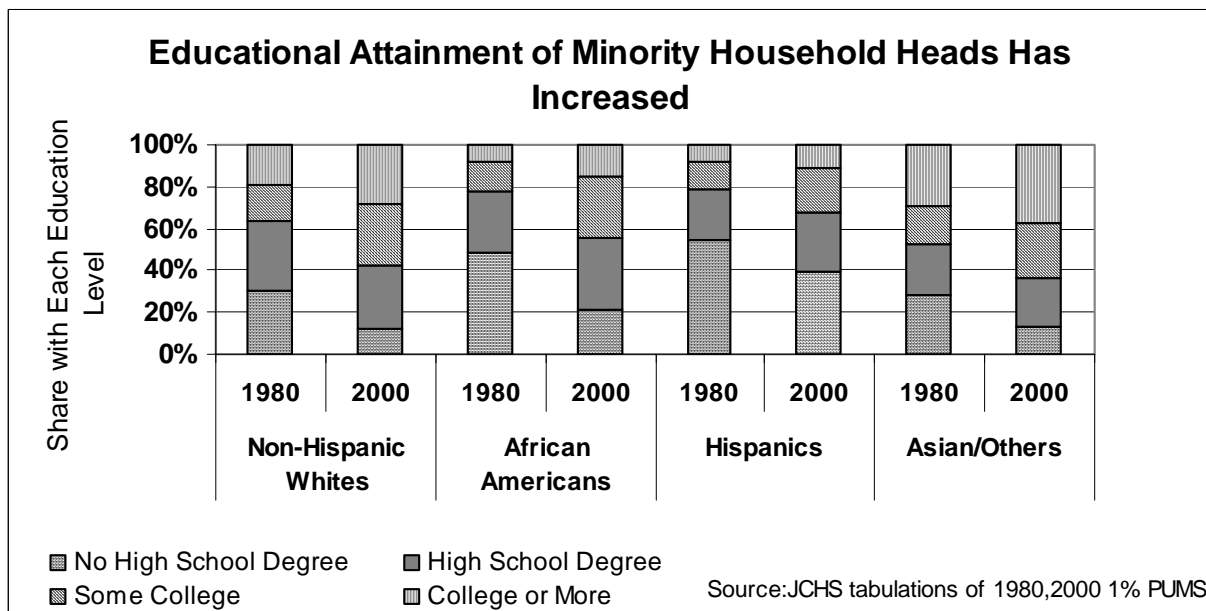
Note: Figures are in thousands. Missing observations account for less than .01% in 1980 and 2000 and are excluded from "All Household" totals.

Figure 6.



Education attainment also partly explains both the disparity in household income levels between whites and minorities and the changes since 1980. The more rapid increase in the median incomes of African Americans and Asian/others is consistent with the fact that African Americans have remarkably fewer high school dropouts and more college graduates comparing 1980s levels with those in 2000 (see Figure 7).

Figure 7.



The share of African Americans without a high school diploma was 49 percent in 1980, and decreased by 28 percentage points to 21 percent in 2000. Over the same period, the share of white high school dropouts decreased by nearly 18 percentage points from 30 percent in 1980 to 12 percent in 2000. Meanwhile, the share of Hispanics without a high school degree dropped from 54 to 39 percent—a net change of only 15 percentage points, largely due to the influx of Hispanic immigrants lacking diplomas⁶. At the high end of education attainment, the same story emerges. African Americans significantly increased the share with a college degree or more, almost doubling it from 8 percent in 1980 to 15 percent by 2000. Hispanics also started at 8 percent in 1980 for this same statistic but only climbed 3 percentage points to 11 percent in 2000. Thus, for African Americans, their relative growth in education attainment played a part in their income gains. For Hispanics, however, while more progress was tied to gains in education attainment, it was not enough to narrow the gap with whites.

Minorities achieved this progress in educational attainment from 1980 to 2000 on two grounds: a steady increase in educational attainment for native-born minorities and a remarkable increase in education level of foreign-born minority households. Asians/others in particular have achieved a strong majority with at least some college education. Among all native-born minorities, the most impressive gains were made in the share of household heads completing some portion of college. Thirty percent of native-born minority household heads in 2000 had attended one to three years of college, a staggering 16 percentage point increase from 1980. Obtaining a college degree or advanced degree also became a reality for a greater share of native born minority household heads, with a jump from 9 to 15 percent. The high school completion rate for this group rose as well, from 29 percent to 33 percent over the same time period.

The education background of foreign-born minority households also became much stronger by 2000. In 1980, only 15 percent of African American foreign-born household heads had college degrees or advanced degrees. Forty-three percent of foreign-born Asian/others had college education. By 2000, 25 percent of African American foreign-born household heads had college degrees or more, compared to 14 percent for native born African American households. The difference is even more striking for Asian/others where the statistic for the foreign born is 47 percent in contrast to 25 percent for native-born Asian/other household heads. Only Hispanics

⁶ JCHS tabulations of 2000 1 percent PUMS show 51 percent of foreign-born Hispanics have no high school degree compared to 26 percent of native-born Hispanics.

had a greater share of native-born household heads (13 percent) college educated than foreign-born ones (9 percent)⁷.

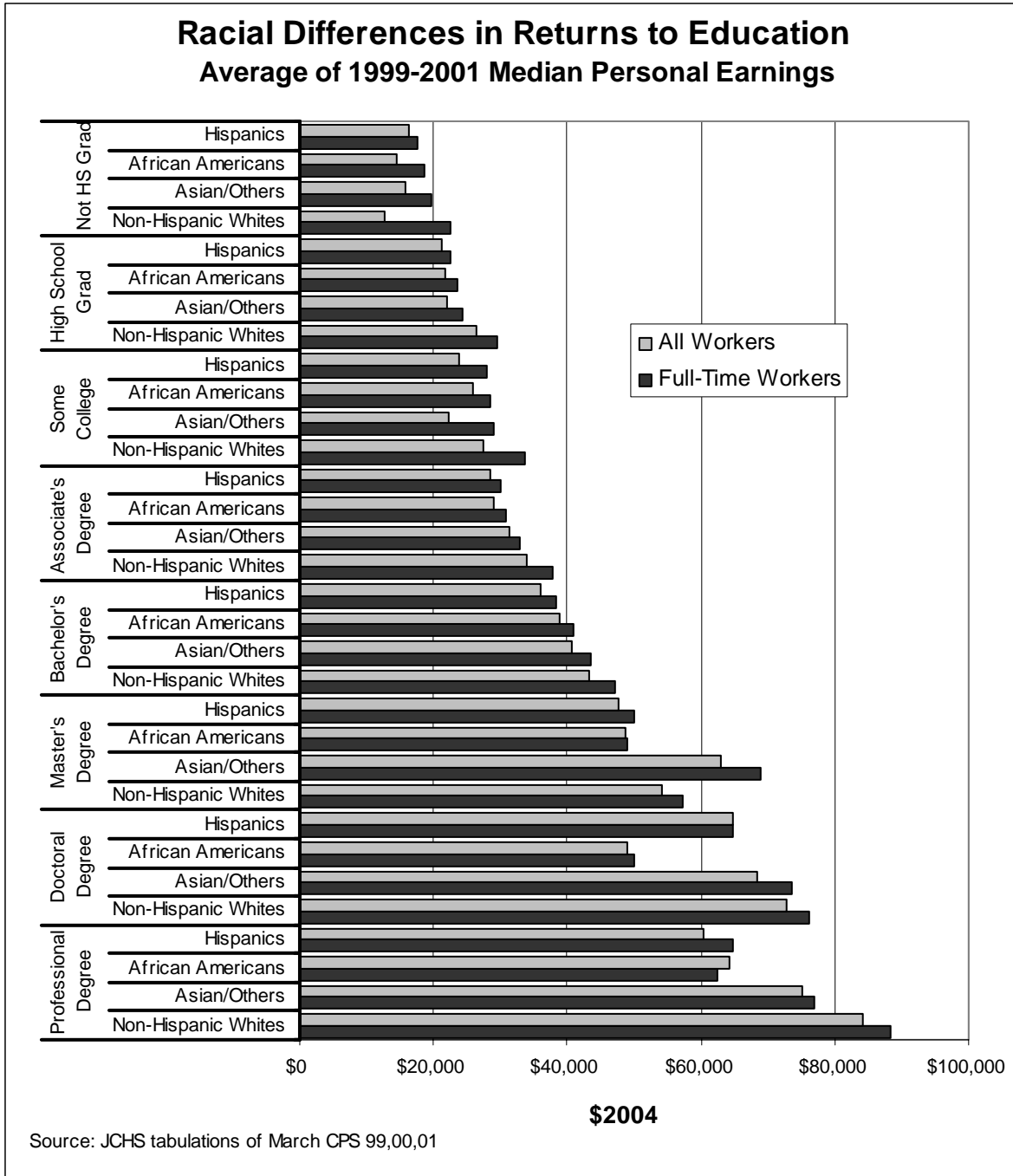
In addition to higher education attainment, the returns to education also changed substantially. Overall, people with some college training or a college degree have far better returns for their education in 2000 than in 1980, after adjusting for inflation. This is particularly true for females. The median personal income of a college educated foreign-born female working at least 35 hours a week went up by 51 percent for African Americans and 50 percent for Asian/others. For males, those with less than or just a high school degree have actually seen a decline in median personal income between 1980 and 2000, with the exception of African Americans and foreign-born Asian/others. In fact, in terms of growth rates of median personal income over 1980 to 2000, both foreign-born and native-born African American males working 35 hours or more a week fared better than other male counterparts in any other groups, including whites.⁸

Despite the changes and growth rates of personal income during the two decades, racial gaps in returns to education remain large. CPS data allow us to look at personal earnings of each individual in the labor force by detailed education level and race/ethnicity. The variable on personal earnings excludes all other possible income not directly linked to returns on education such as welfare or interest income. The three-year average of 1999-2001 data (with a larger sample size and more stable measurement) show clearly that in every education level there is a gap between non-Hispanic whites and minorities. In general, Hispanics have the lowest median personal earnings, followed by African Americans, Asian/others, and whites. Only a few exceptions exist in this pattern. Hispanics with a doctoral degree typically have higher personal earnings than African Americans with doctoral degrees, and Asian/others with a master's degree often earn more than whites with a master's degree (see Figure 8).

⁷ See Appendix Table A3 for figures.

⁸ See Appendix Table A4 for median personal incomes.

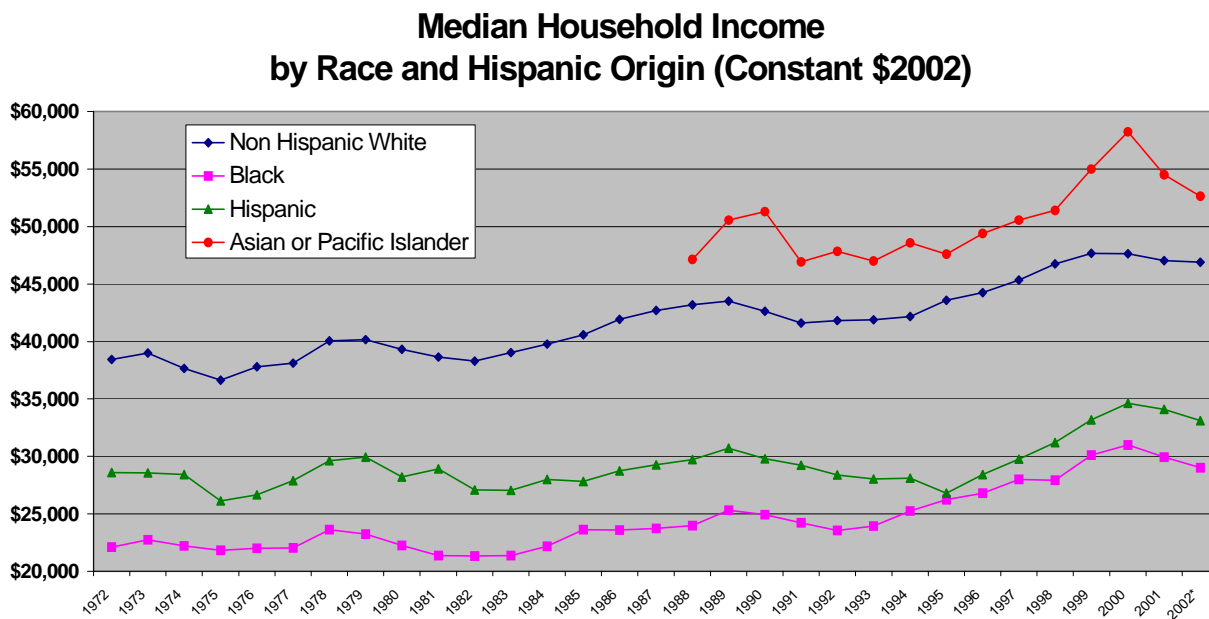
Figure 8.



Again, although minority median household income has generally grown faster than white median household income, the gap in household incomes persists. Furthermore, the apparent progress in the median income growth rate among African Americans and Asians relative to whites may in fact be short-lived. Such gains made by minorities at the peak of

economic cycles may diminish during downturns because minority median household income has typically fallen more sharply in economic downturns than that of whites. Following the early 2000's recession, the minority setbacks in median household income were especially obvious and may not recover to their prior level (see Figure 9).

Figure 9.



*Note: 2002 data for race alone, previous years for race alone and in combination.
Source: Current Population Reports Series P60-221, *Income in the United States: 2002*, Appendix Table A-1, September 2003

The changing economic status of minorities varies by geographic location, and national averages mask significant differences. Between 1980 and 2000, only in the Midwest did whites have a greater growth rate (16 percent) in median household income than minorities (11 percent, 12 percent, and 13 percent for Hispanics, African Americans, and Asian/others, respectively). However, this region had the slowest median household income growth overall compared to other regions. In all other regions, one or more minority groups had higher growth rates in median household income than whites. In the Northeast, Hispanics and African Americans saw their median household incomes grow by 37 and 35 percent, respectively, while the median household income of whites only grew by 28 percent. In the South, Asian/others and African

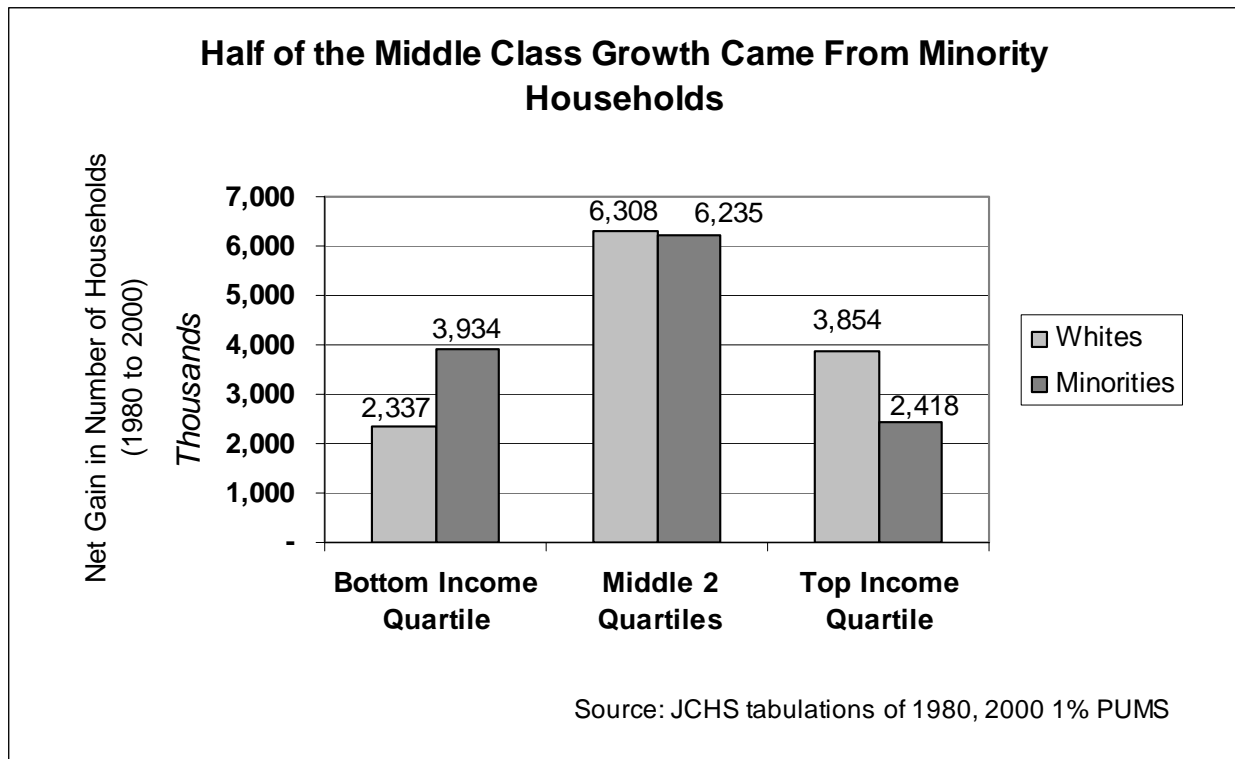
Americans experienced growth in their median household incomes of 35 and 32 percent, respectively, while white median household income only grew by 22 percent. In the West, the median household income of African Americans grew by 30 percent while that of whites grew by 25 percent. These regional differences also translate into variation in the expansion rates of the minority middle class in the individual metropolitan areas that are studied later in the paper.

The net result of all the five factors analyzed above is that the growth rate of minority households in the top half of the income distribution surpassed that of those in the lower half, which resulted in a higher percentage of all minority households being in the top half in 2000 than in 1980. Specifically, the number of minority headed households in the top half of the income distribution more than doubled from 5.0 million in 1980 to 10.4 million in 2000. Meanwhile, the number of minorities in the bottom half increased by 81 percent to 15.9 million in 2000. The outcome was that 36 percent of all minority households were in the top half of the income distribution in 1980 compared to 39 percent in 2000.

Minorities' Progress in Joining the Middle Class

About half of national household growth between 1980 and 2000 came from minorities. There were 12.5 million more white households in 2000 than in 1980 and 12.6 million more minority households in 2000 than in 1980. Despite the gaps in household incomes between whites and minorities, minority household growth was not concentrated in the bottom of the income distribution, but, instead, was remarkably focused in the middle two quartiles, with nearly the same net gain as whites. Both groups gained more than 6 middle-income million households. In the top income quartile, minority's net gain was still about 1.5 million short of that of whites, and in bottom income quartile, the opposite was true (see Figure 10).

Figure 10.



Most of the minority net gain in households came from Hispanics and Asian/others. For example, among the 6.2 million minority households added to the middle class between 1980 and 2000, 2.7 million were Hispanics alone. This number of minority households added to the middle-income group was split almost evenly between the lower-middle quartile (3.3 million) and the upper-middle quartile (2.9 million). The minority share of the middle two income quartiles combined rose from 16 percent to 24 percent between 1980 and 2000 (see Figure 11).⁹ Furthermore, minority households in the top income quartile actually grew faster than those in the bottom income quartile (see Figure 12).

⁹ Even if we drop multi-race category in 2000 PUMS from Asian/others, which may have helped inflated minority share in 2000, the data still show a minority increase in the middle two quartiles from 1980's 16 percent to 2000's 23 percent. CPS data also confirm this point of growth in middle class and show an increase of minority share in the middle two quartiles from 16 percent to 24 percent over the same time period.

Figure 11.

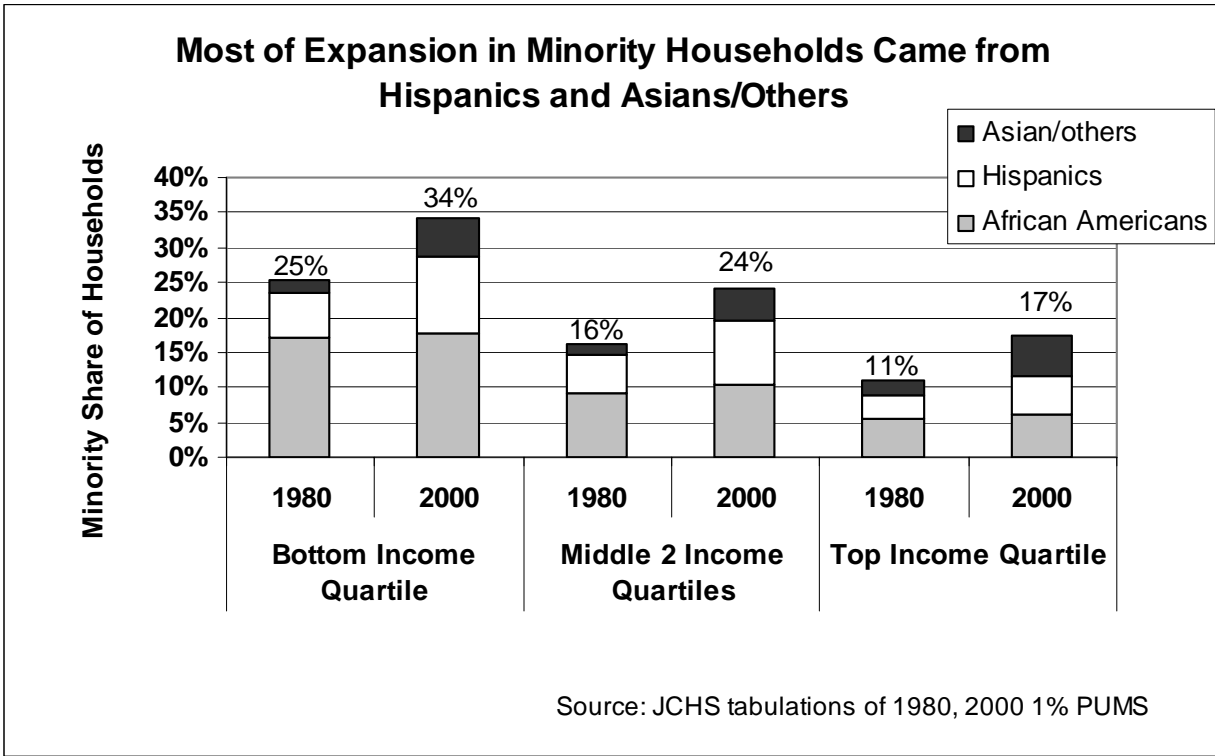
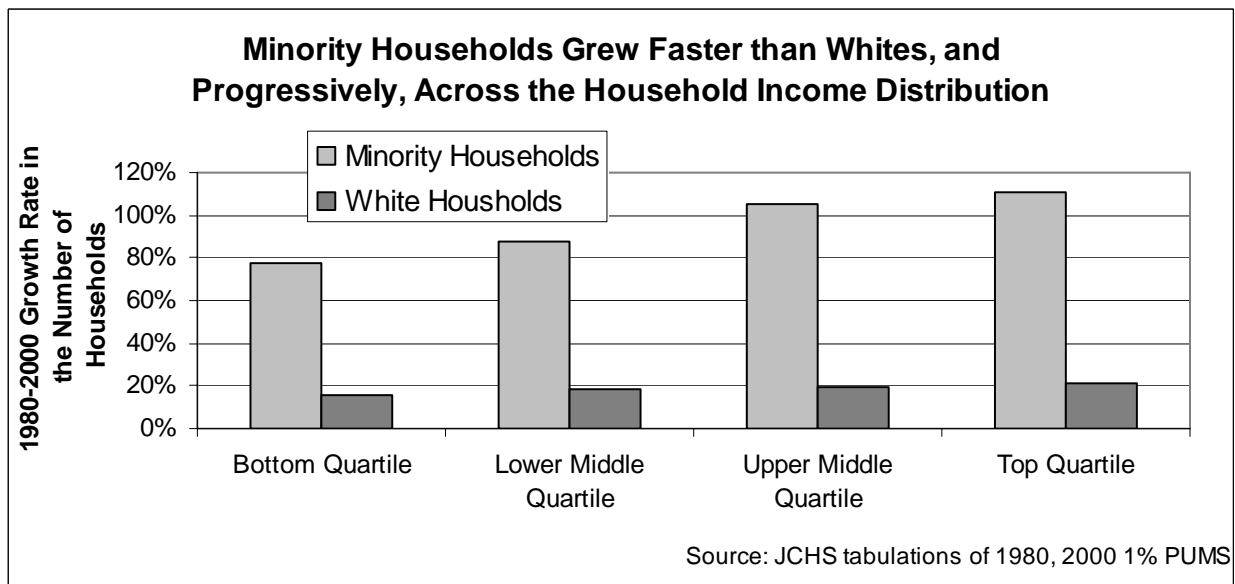


Figure 12.



Over the same period, from another perspective, the share of Asian/others that belonged to the top income quartile increased from 29 to 32 percent, according to CPS data,¹⁰ and the percentage of African American households in the bottom income quartile shrank from 41 percent in 1980 to 39 percent in 2000.

Minority's contribution to the net gain in households in the two middle-income quartiles also varied by region. It was a much stronger force in the Northeast than the Midwest. While minorities contributed 57 percent of the total net gain in households in the Northeast, they contributed 78 percent to the lower-middle and 69 percent to the upper middle-income quartile growth. In contrast, while minorities were 33 percent of the total growth in all households in the Midwest, their contribution to the net gain in the lower and upper middle-income quartiles was only 29 and 26 percent, respectively.

Minorities' Ranging Impact Across Various Housing Markets

Historically, minorities have had much lower homeownership rates than whites, but that gap was much smaller in the high end of income distribution. In 2000, 72 percent of all households headed by a white person owned their residence compared with 47 percent and 46 percent for African Americans and Hispanics, and 52 percent for Asian/other households. In the top income quartile, whites only had a 12 to 16 percentage point advantage in homeownership rate over minorities with similar income (see Table 3). Moving downward in the household income distribution, however, the homeownership rates further diverge. In the upper and lower middle income quartiles, white homeownership rates were 18 to 24 and 21 to 24 percentage points higher, respectively, in relation to the three minority groups. The disparity in homeownership rates in the bottom income quartile was also striking, 22 to 25 percentage points, but this partly reflects a larger share of elderly whites than elderly minorities among those in the bottom quartile. Excluding all seniors from the analysis, the difference between the homeownership rates of non-Hispanic whites and minorities narrows to 18 percentage points for African Americans and Hispanics and to 17 percentage points for Asian/others.

¹⁰ CPS data have consistent race/ethnicity categories over this period, while 2000 PUMS allows a multi-race category. Excluding the multi-race category from Asian/others in 2000 PUMS also shows a 3-percentage point increase from 28 percent to 31 percent.

Table 3.

Homeownership Rates					
	Non-Hisp. Whites	African Americans	Hispanics	Asian/Others	All Races
Bottom Quartile	53%	31%	28%	29%	45%
Lower Middle	66%	45%	42%	43%	60%
Upper Middle	78%	60%	57%	58%	74%
Top Quartile	88%	76%	72%	76%	86%
All Quartiles	72%	47%	46%	52%	66%

Source: JCHS tabulations of 2000 1% PUMS

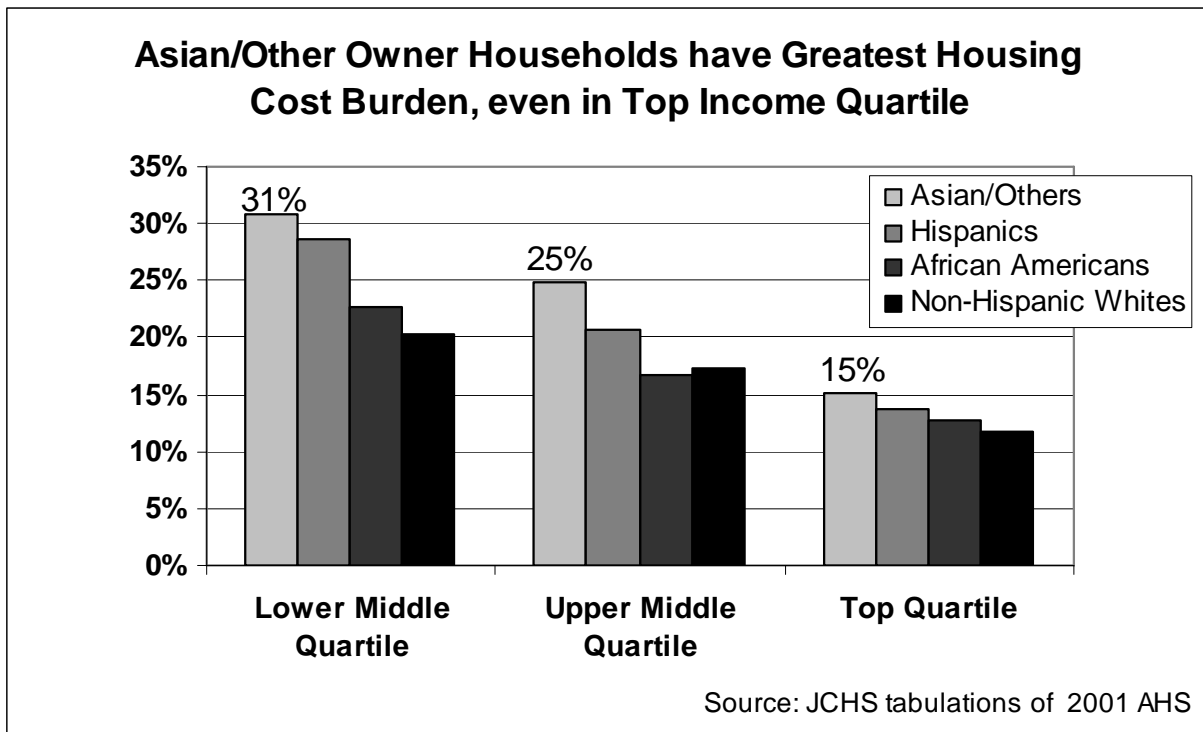
Despite the lower homeownership rates of minorities, larger shares of them than whites bought homes between 1995 to 2000, perhaps reflecting their younger average age. That younger age means that they are more apt to move and to be first-time buyers. Among all homeowners in 2000, the share of those who bought homes in time period were 37 percent for Hispanic households, 35 percent for Asian/others, and just 31 percent for white households. Only African Americans at 28 percent fall below whites. It is also true that across all income quartiles the Hispanic group had the highest share of households that had bought in the 5-year period, and Asian/others had the second highest share.

Among recent homebuyers, minorities are often equally likely to purchase newly constructed homes. In 2000, Asian Americans who bought homes in the preceding five years were just as likely to buy a home *built* in the past five years as white households were—fully 29 percent of each group. African American recent buyers were almost as likely to buy new homes (26 percent). According to the 2001 AHS, for those who bought homes within the preceding three years, both 18 percent of African American and white households bought new ones (three years old or less), and 16 percent of Asian/others did the same. Despite the slight discrepancy between different data sources, the message is clear: potential minority homebuyers are now an important component of new home sales and will grow in importance in the coming years. It is interesting to note that when income allows, minority interest in “new” homes is even stronger. Thirty-five percent of Asian/others recent buyers and 34 percent of African American recent buyers in the top quartile bought homes built in the past five years, according to 2000 PUMS data. According to the 2001 AHS, among those in the top household income quartile that bought homes within the prior three years, 37 percent of African Americans and 28 percent of Asian/others bought new homes, compared to 27 percent of whites and 19 percent of Hispanics. New homes, however, do not necessarily mean more expensive homes. Typical new homes

bought by minorities in the top quartile were still less expensive (\$187,500 median value) than those bought by whites in this income quartile (\$225,000 median value), according to 2000 PUMS data.

It is also of interest to note that, of all race/ethnicity groups, Asian/other homeowners in the lower and upper-middle, as well as top, income quartiles all spent the highest share of household income on housing (31 percent, 25 percent, and 15 percent), respectively. Thus, Asian/other households often maximize housing costs to obtain desired housing, even those in the top income quartile (see Figure 13).

Figure 13.

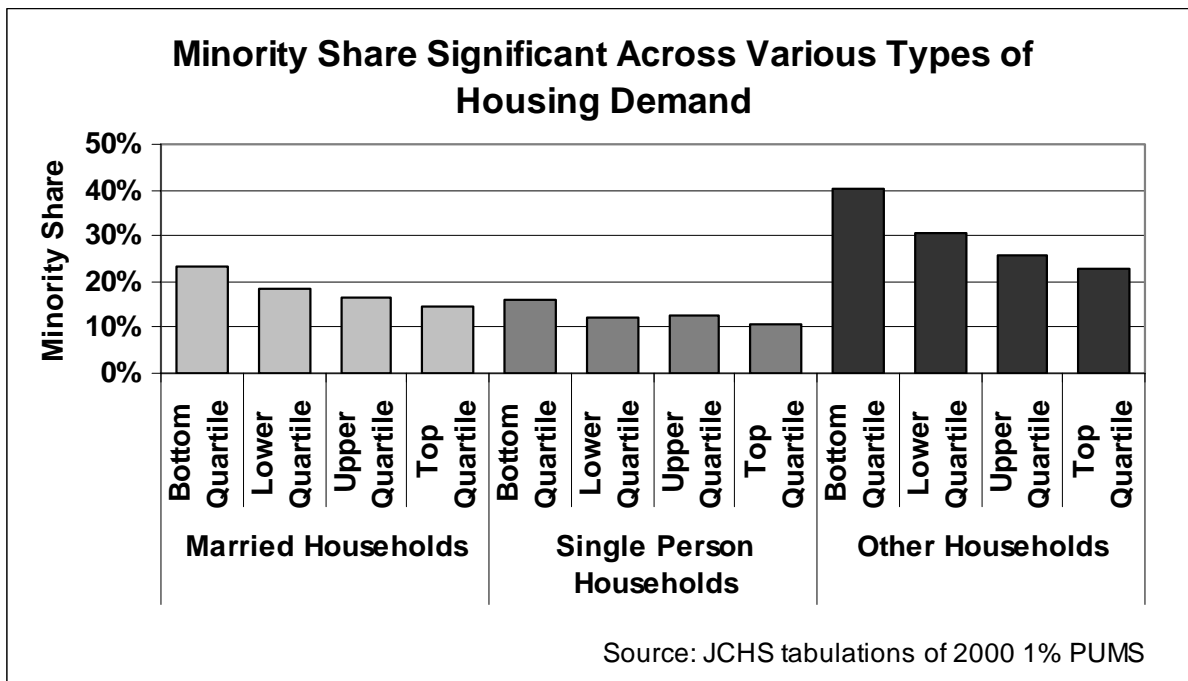


It is no surprise that the housing cost burden for owners was greater among lower income homeowners. The median share of income allotted to housing costs for homeowners in the bottom household income quartile was 38 percent, compared to 21 percent, 18 percent, and 12 percent, respectively for those in lower middle, upper middle, and top quartiles. African American homeowners in the bottom quartile had a staggering median housing cost burden of 45

percent of their monthly income. Hispanics and Asians in the bottom quartile similarly had steeper median cost burdens.

Minority presence varies but is significant among all types of owner households. For homeowners living alone, the minority share was between 11 and 16 percent across the household income distribution. Among married couple homeowners, minorities made up 14 to 23 percent. For other types of owner households, minorities represent a market share from more than one in five to over two in five households. Thus, those on the supply side of housing markets should expect that minorities will comprise a fairly large share of their potential customers (11-23 percent), no matter if they deal in larger houses aimed at married couples or smaller ones for single persons. As for other types of housing, minorities demonstrate even higher market shares (see Figure 14).

Figure 14.



Minority homeowners overall, like minority new home buyers, disproportionately occupy less expensive homes. Only 14 percent of homeowners with houses valued upwards of \$200,000 were minority in 2000 (see Figure 15). On the other hand, the minority share of homes valued at less than \$60,000 was over 25 percent. Meanwhile, across income levels, minority homeowners make up 15 to 26 percent of single-family homes and 30 to 46 percent of multi-family units (see Figure 16).

Figure 15.

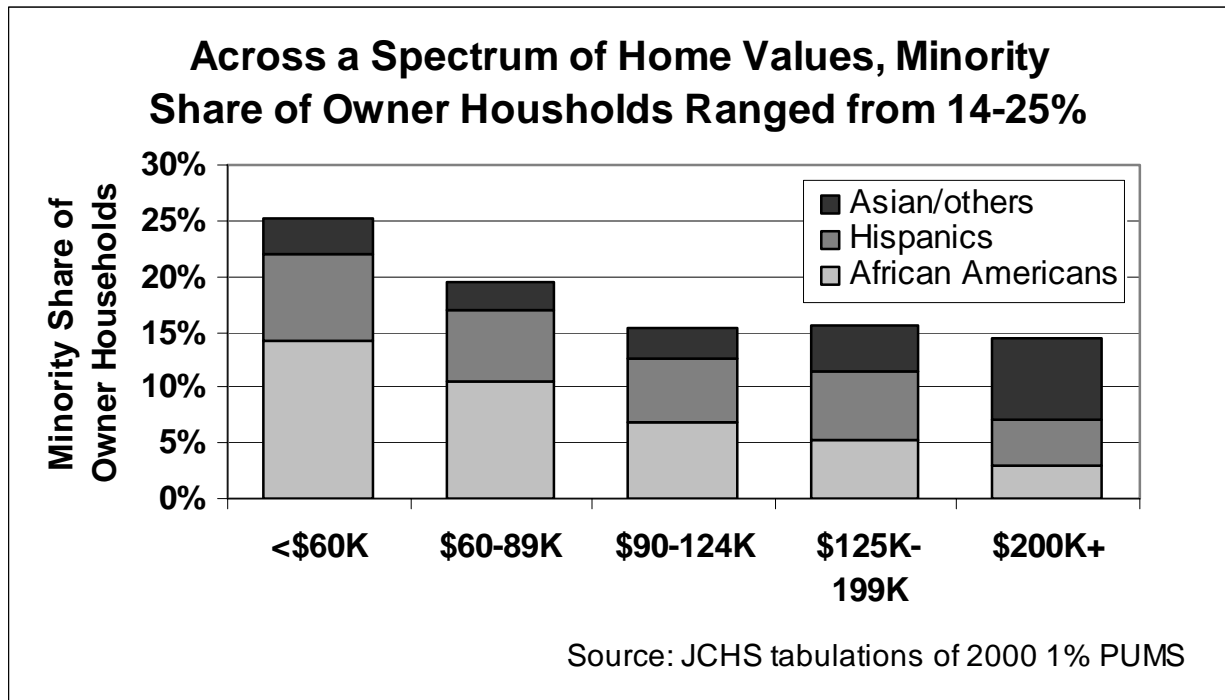
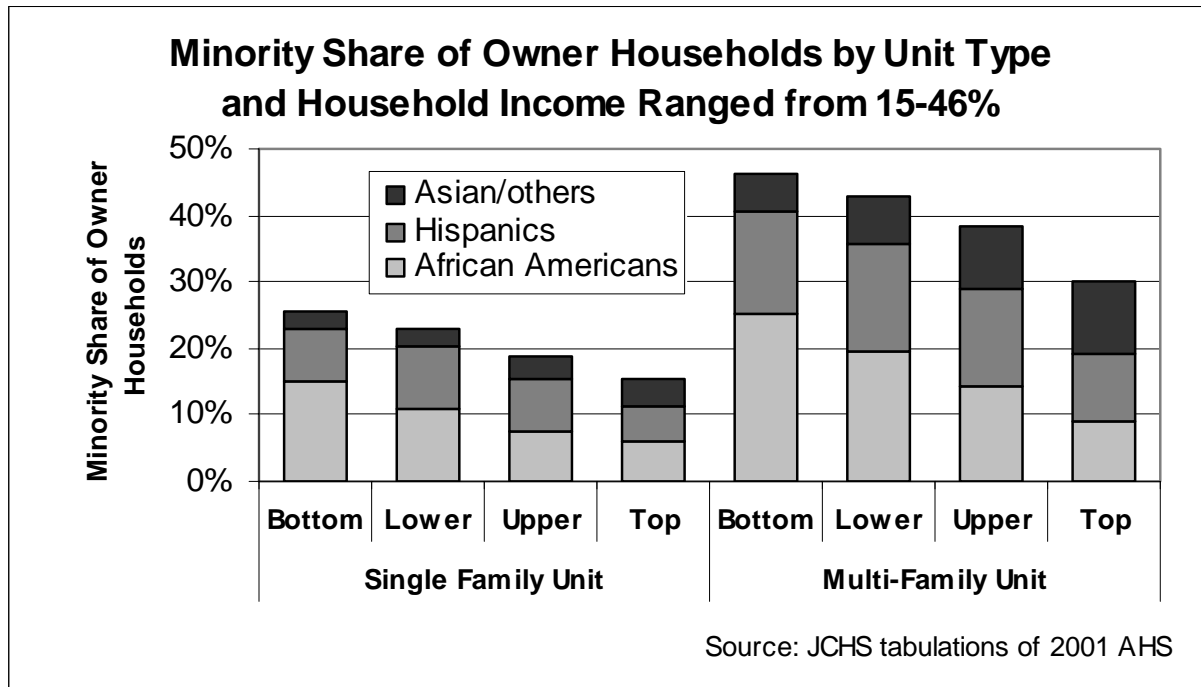


Figure 16.



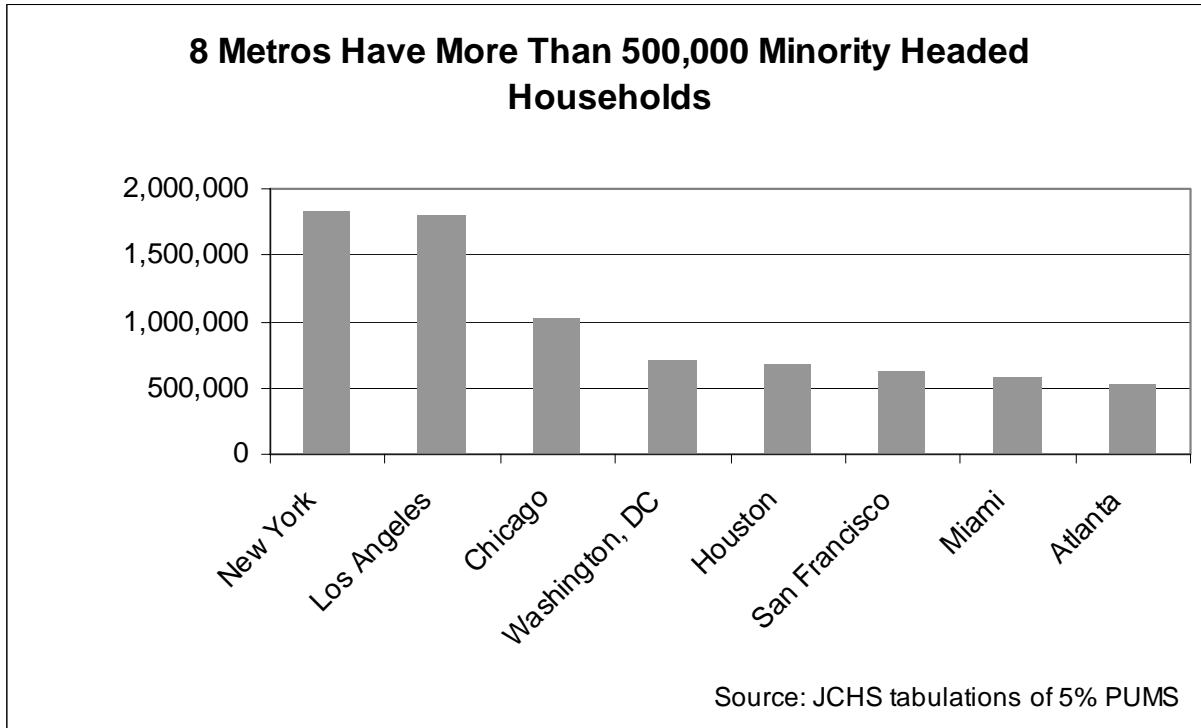
The 30 Metropolitan Areas with the Strongest Minority Presence

Although minority presence has been on the rise in many places, they are especially major contributors in select metropolitan areas either in absolute or relative terms or both. In 2000, there were 56 metro areas with more than 100,000 minority headed households and 80 metro areas with more than 30 percent of households headed by minorities, while nationwide only a quarter of households were minority headed. Fully 30 metros meet both of these criteria. Households in these 30 metros account for nearly half (48 percent) of all minority households but only 27 percent of all households in the nation. For a better understanding of these 30 metros with the strongest minority presence, we look at each of these 30 metros over the period of 1980 to 2000, using 5 percent PUMS data.

In 2000, minorities headed more than 1.8 million households each in New York and Los Angeles, and another 1 million in Chicago. Five other metros in our top 30 metros list had over half a million minority-headed households each in 2000 (see Figure 17). Together, these eight metros held about 7 million minority households. In 1980, there were only 1.2 and 1 million minority-headed households in New York and Los Angeles, and the eight metros together held only 4.3 million minority households. Between 1980 and 2000, minority household net growth

outpaced white growth in 26 of the Top 30 metros. Los Angeles, New York, and Houston had the highest net growth in minority households (781,000, 598,000, and 374,000 respectively).¹¹

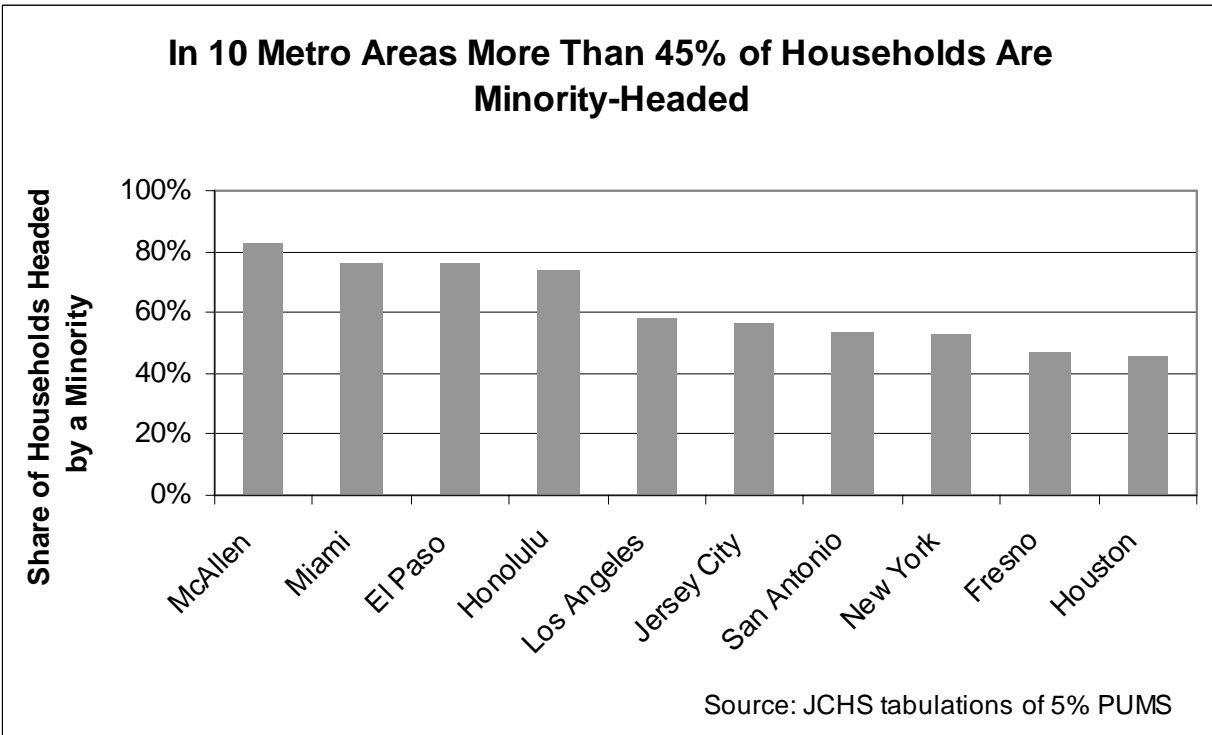
Figure 17.



From the perspective of minority share of households, four of these top 30 metros had more than 60 percent of total households headed by minorities, and 10 of the metros had more than 45 percent of all households headed by minorities in 2000 (see Figure 18). Four metros (New York, Los Angeles, Houston, and Miami) had both more than 45 percent and more than half a million minority households.

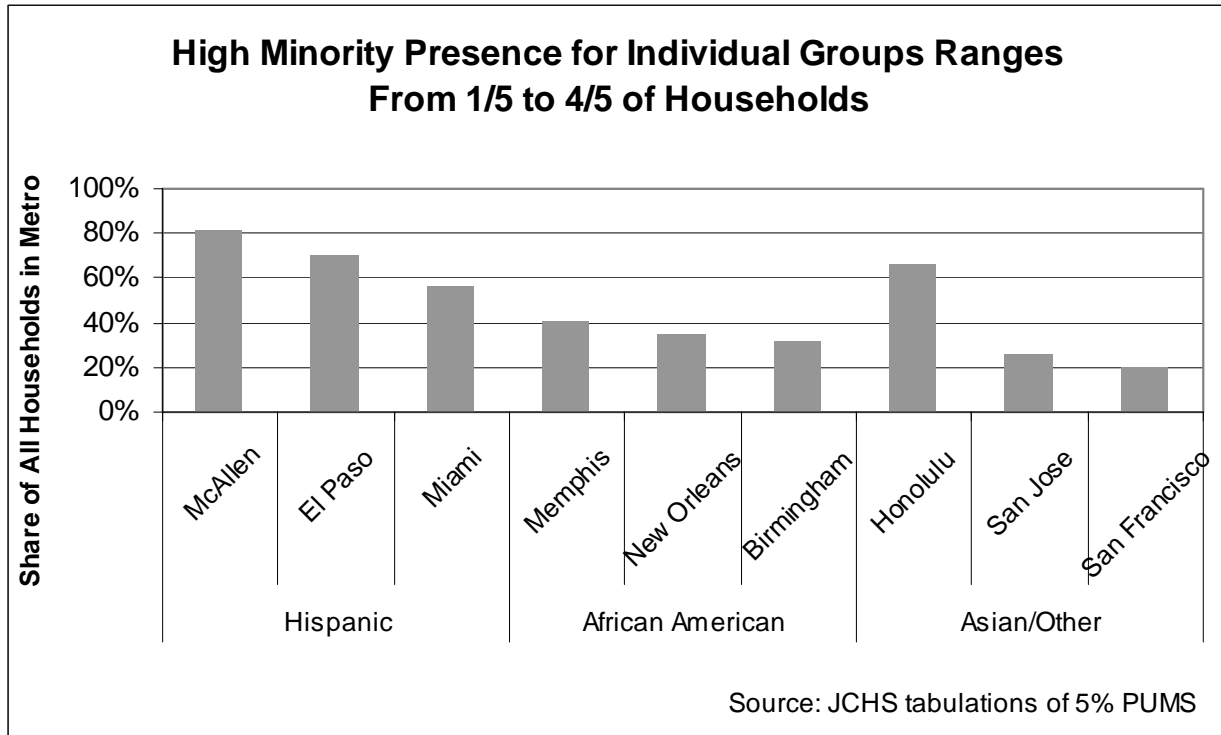
¹¹ It is worth noting that Detroit and Philadelphia also each had more than 100,000 minority households in 2000. They are out of our list of the Top 30 metros with the strongest minority presence simply because their minority shares of households did not exceed the national level of 25 percent by much and so failed our cutoff point of 30 percent.

Figure 18.



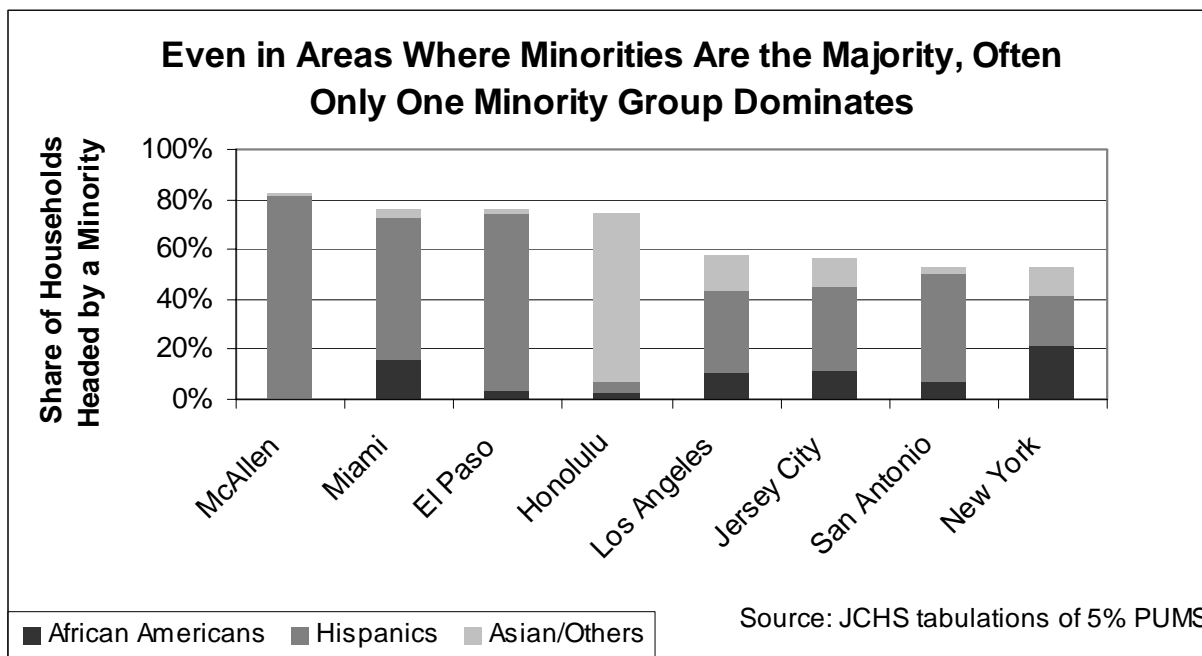
Some of these top 30 metros had a dominant presence of one particular minority group. In Miami, El Paso, and McAllen, TX, for example, between 57 and 81 percent of all households in 2000 were headed by a Hispanic. In Birmingham, Memphis, and New Orleans, between 30 and 40 percent of all households were headed by African Americans. In Honolulu, San Jose, and San Francisco, two-thirds, one-quarter, and one-fifth of households were headed by Asian/others, respectively (see Figure 19).

Figure 19.



It is interesting to note that rarely in one metro do two minority groups each exceed 20 percent of all households. This suggests that “less white” does not necessarily mean more diversity. More often than not it was the case that only whites and/or one minority group alone are the dominant demographic groups in a particular metro area (see Figure 20). In McAllen, there were almost no African or Asian Americans. New York was the most diversified metro, with both African Americans and Hispanics heading 20 percent of households and Asian/others heading over 10 percent.

Figure 20.



Minority Economic Progress in the “Top 30” Metros

To analyze the economic progress of minority households in each of these metros with strong minority presence, we defined household income quartiles locally—i.e. created the distribution for each metro individually—in 1980 and 2000. Thus, the household income quartile cutoffs are specific to the economic reality in each particular metro, and, consequently, we can measure minority’s progress with respect to the local income distribution. Using the 5 percent PUMS, we find that the net growth of locally-defined middle-income minority households greatly outnumbered that of white households (3.2 million vs. 342,000 in total for the 30 metros). Thus, middle-income minority households were replacing their white counterparts and strengthening minority economic power in these metropolitan areas.

In fact, in 28 of the top 30 metro areas, more than half of all minority household growth occurred in the middle class. Thus, minority households were joining the middle-income group in each of these 28 metros at a rate above par, or 50 percent. The only two exceptions among the top 30 metros are Birmingham and McAllen, with 47.8 percent and 49.7 percent of the increase in minority households falling into the middle two income quartiles.

In 12 of these top 30 metros, minorities gained more than 100,000 households in the middle two income quartiles alone (see Figure 21). Looking at growth rates, minority progress

in joining the local middle class is even more impressive. Nearly half of the top 30 metros saw the minority middle-income group double in size between 1980 and 2000. In six metros, the number of middle-class minority households more than tripled (see Figure 22). The fastest growth was in Las Vegas, where the number more than quintupled from only 15, 000 in 1980 to 81,000 in 2000. In Riverside and Fort Lauderdale, the growth rates were 442 and 402 percent, respectively. In Atlanta and Orange County, middle class minority households grew by nearly 200,000 (or over 400 percent) and over 100,000 (or over 200 percent). In some areas, an absolute decline in the number of white middle class households provided housing opportunities for minorities.

Figure 21.

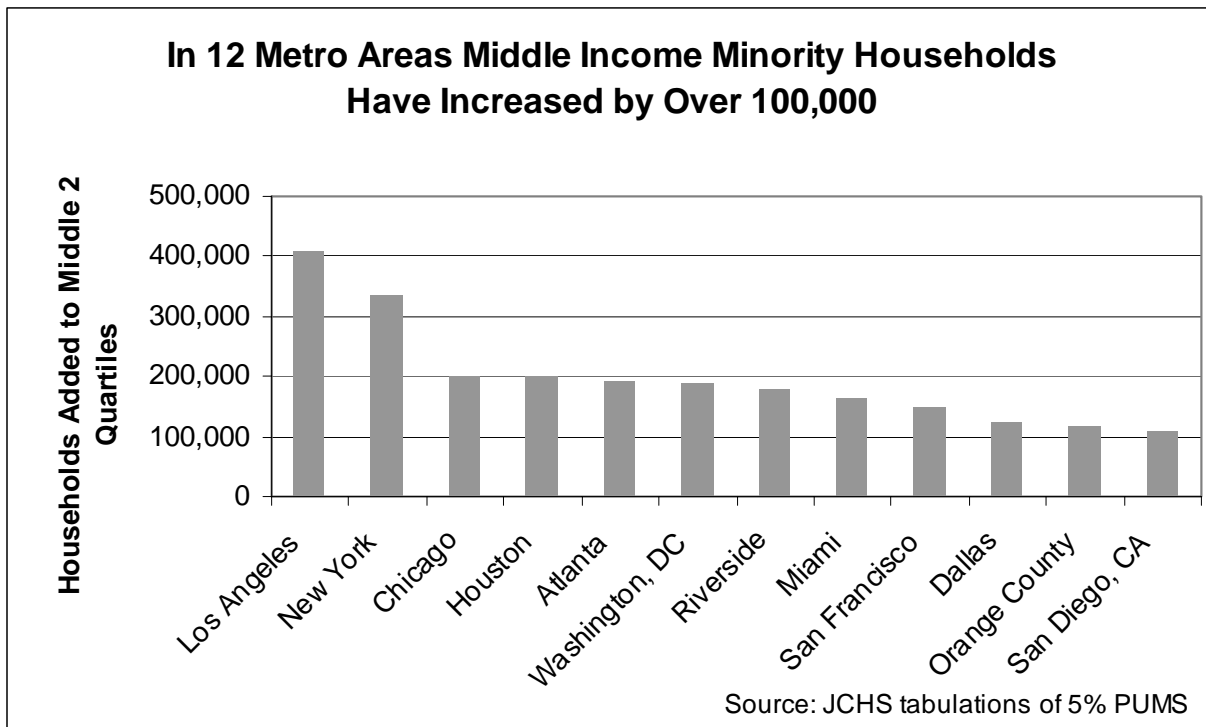
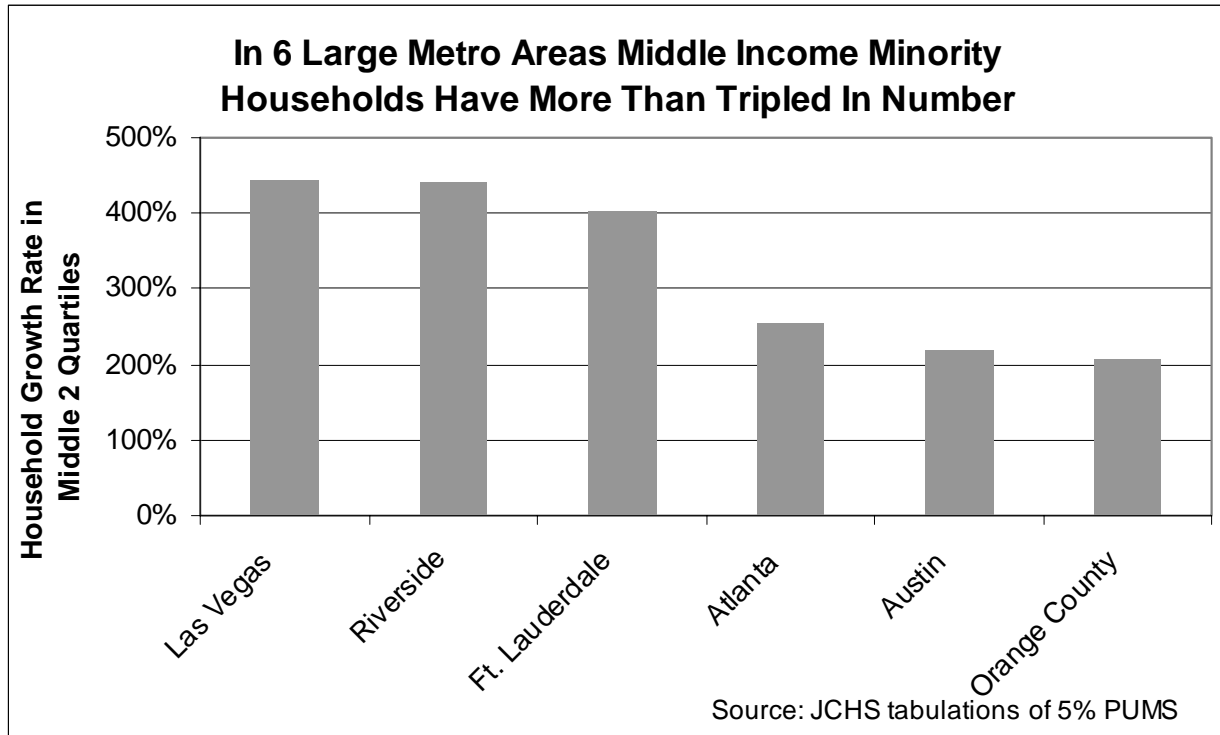


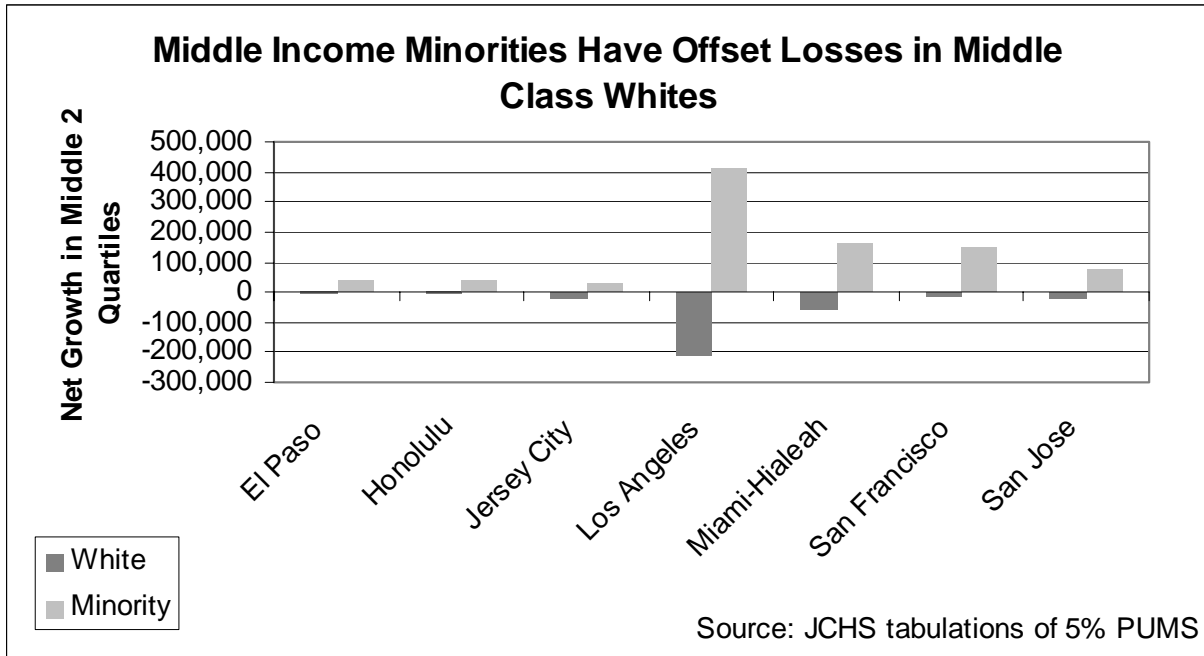
Figure 22.



This remarkable growth of middle-income minority households more than replaced the net loss of white middle class households in several of the top 30 metros. For example, Los Angeles lost 210,000 middle-income white households on net over the time period. The area, however, gained 410,000 minority middle-income households. Similarly, Miami lost 60,000 white middle-income households, but gained 160,000 minority middle-income households (see Figure 23).¹²

¹² These 7 areas are composed of the same counties in 1980 and 2000.

Figure 23.



In sum, for 26 of the top 30 metros, the net gain in minority middle class households was greater than that of the white middle class, and in 10 (including the seven mentioned above) we actually observe a decline in the number of white households in the two middle household income quartiles. What is more, the growing number of middle class minority households in 18 metros even exceeded the net growth of *all* white households in those areas. In 23 of the top 30 metros, the net increase in minority households in the top three household income quartiles exceeded that of whites, indicating solid gains in both middle and top income minority-headed households with significant purchasing power.

Most of the top 30 metros had larger geographic boundaries in 2000 than in 1980, the sole exception being Dallas. The 5 percent PUMS does not allow adjustments in metro area definitions, which prevented us from making boundaries consistent over time. Thus the statistics reported here are measured with some error. In general, though, it is unlikely that these changing boundaries alter our conclusions. This is because in most cases it is previously non-metropolitan areas with lower average incomes that get added to the metropolitan areas. Indeed, among all the seven metros whose geographic boundaries did not change between 1980 and 2000 and thus allow for consistent comparisons, we see the pattern of middle class minority household growth

surpassing the net loss of middle class white households by great margins as whites moved away from these areas.

Note that the expansion of minority households in the top 30 metros did not weaken the general economic state of these areas vis-à-vis the national scale of the household income distribution. As we measure income quartiles at national level instead of at the local level, we find that all but one of these metros (New York) actually saw a net gain in middle class households. In 14 of the 30 metros, the middle class share of households according to national standards actually increased. Furthermore, when employing national cutoffs, the number of minority middle-income households still grew in all 30 metros and middle-income minorities expanded as a share of all minority households in 16. Thus, despite the loss of white middle-income households in many of these areas, in 14 out of the 30 metros the middle class expanded both in number and share according to the national standard.

Minority Impact on Housing Markets in the “Top 30” Metros

The substantial and mounting local impact of minorities on housing markets in the top 30 metros stems from both their overall growth and the relative concentration of that growth in the middle two income quartiles, as demonstrated above. In 2000, minorities were clearly a dominant source of rental housing demand in these 30 metros as a group, with minority share of renter households at 57 percent. McAllen, TX ranked first and Austin ranked 30th in this regard at 88 and 40 percent, respectively.

Minority growth in numbers and particularly their increased purchasing power also made them a driving force of owner-occupied housing demand. Because of the traditional homeownership gap between minority and white households, minorities had a remarkable share in first-time homebuyers¹³. In fact, inside those heavily-minority metros, 57 percent of first-time homebuyers were minorities, while even outside those metros 23 percent of first-time homebuyers were minorities, according to the 2001 AHS.¹⁴ To some degree this reflects the younger age structure of minorities; it is also indicative of the fact that many older minorities are latecomers to homeownership, owing to recent improvements in access to mortgage credit for low-income households in general and for minorities in particular.

¹³ “First-time buyers” are those who have purchased homes in 2000 and 2001 and who have never owned before.

¹⁴ See Footnote 3.

Of course, minority impact on housing markets was much stronger inside the top 30 metros than outside. As mentioned above, using 2001 AHS, we find that minority households inside these areas accounted for 57 percent of all first time homebuyers, compared to 23 percent outside (see Figure 24). In remodeling activities, minority households inside those metros represented 39 percent of all remodeling work, compared to only 14 percent outside. As for the dollar volume of remodeling work, minority households alone spent 31 cents of every dollar expended inside those metros but spent only 10 cents of each dollar outside these areas (see Figure 25).

Figure 24.

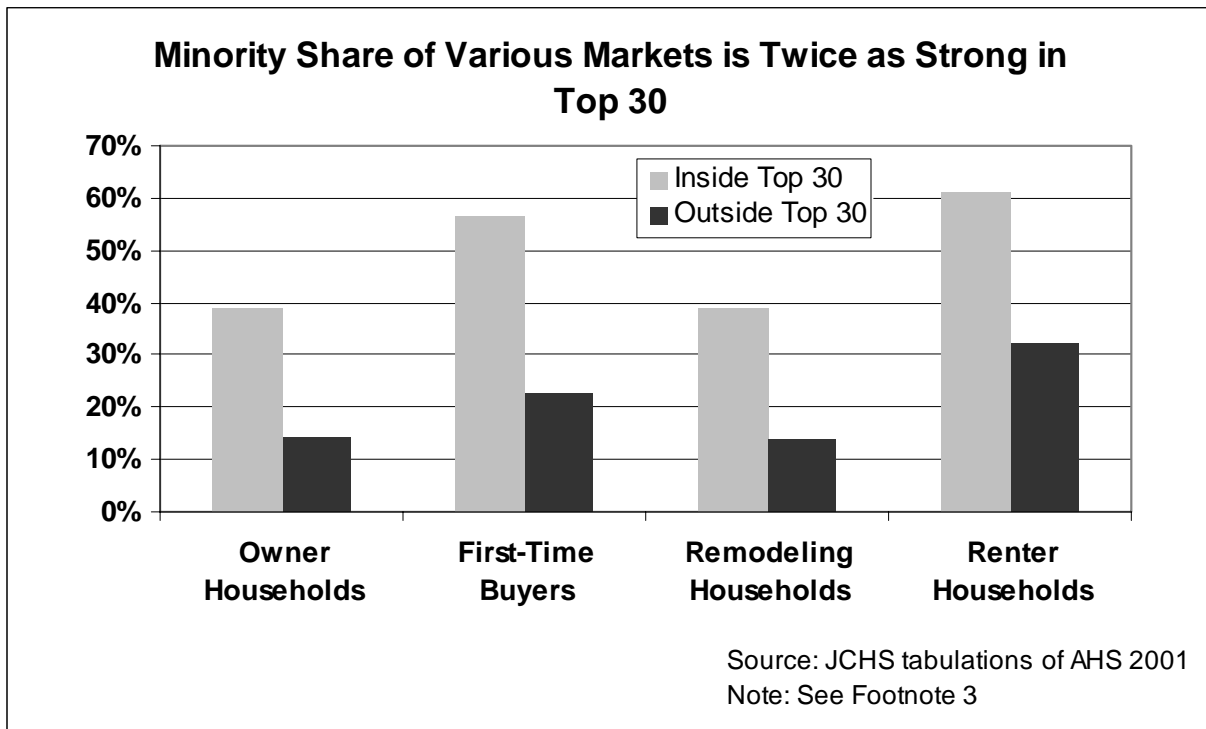
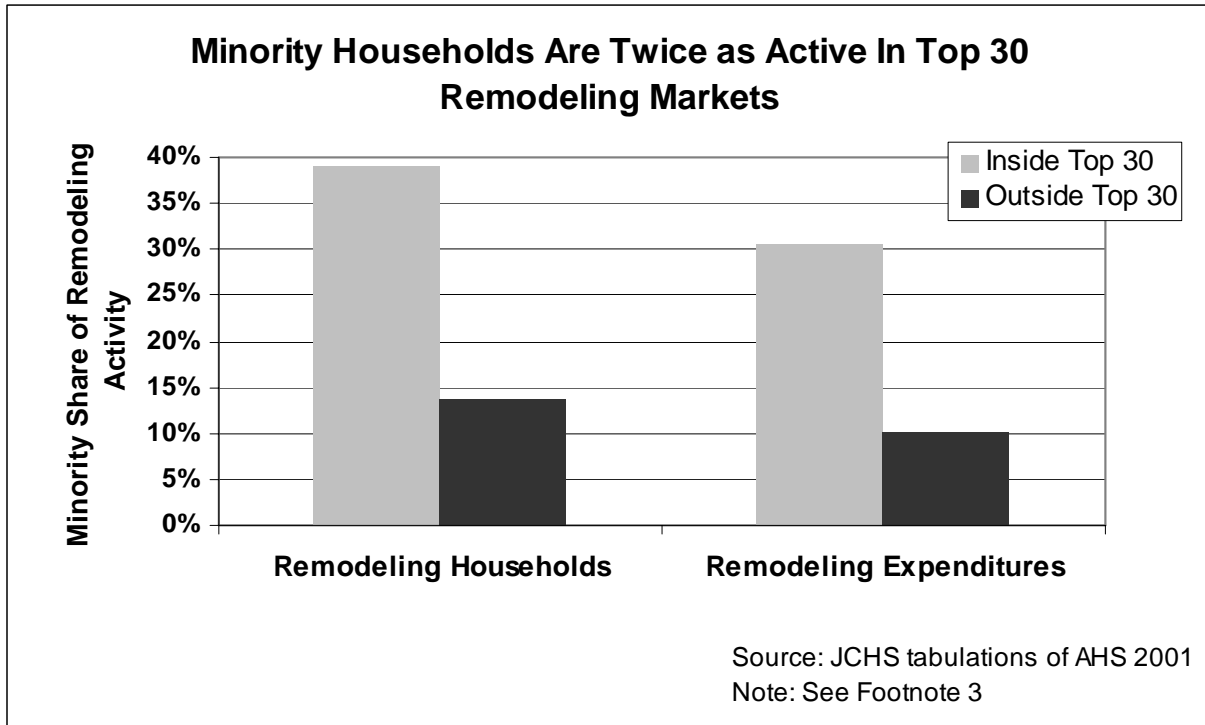
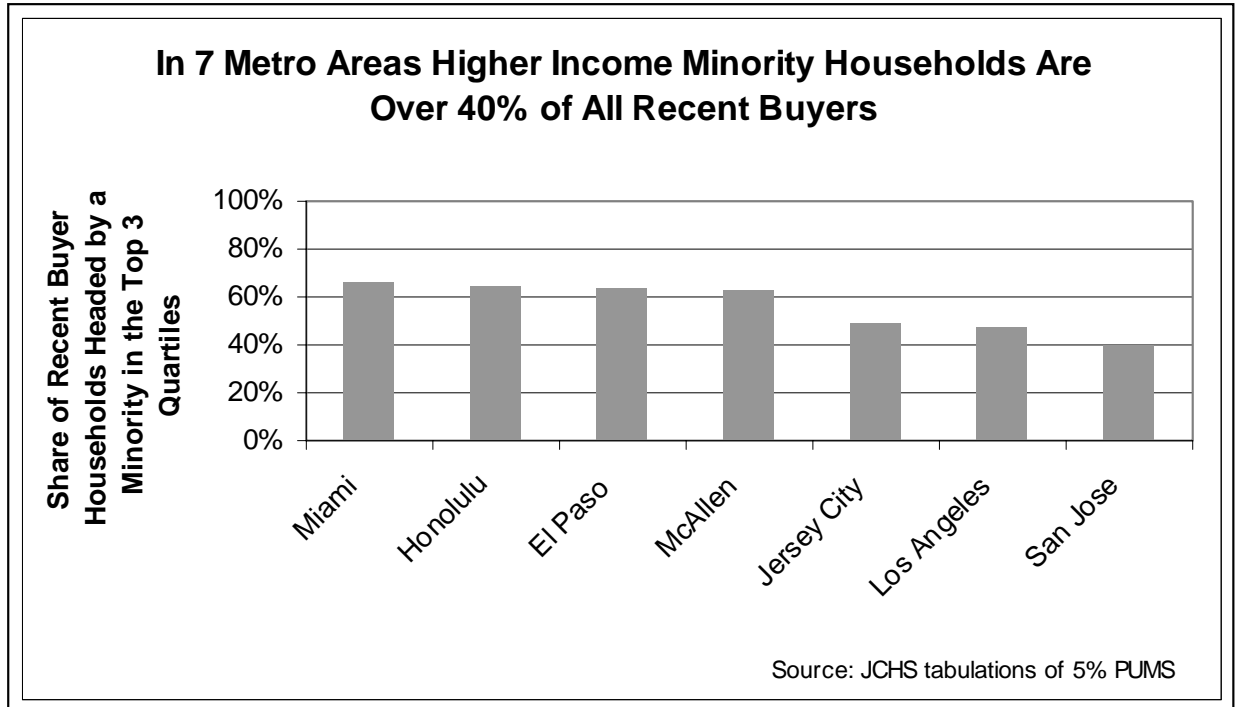


Figure 25.



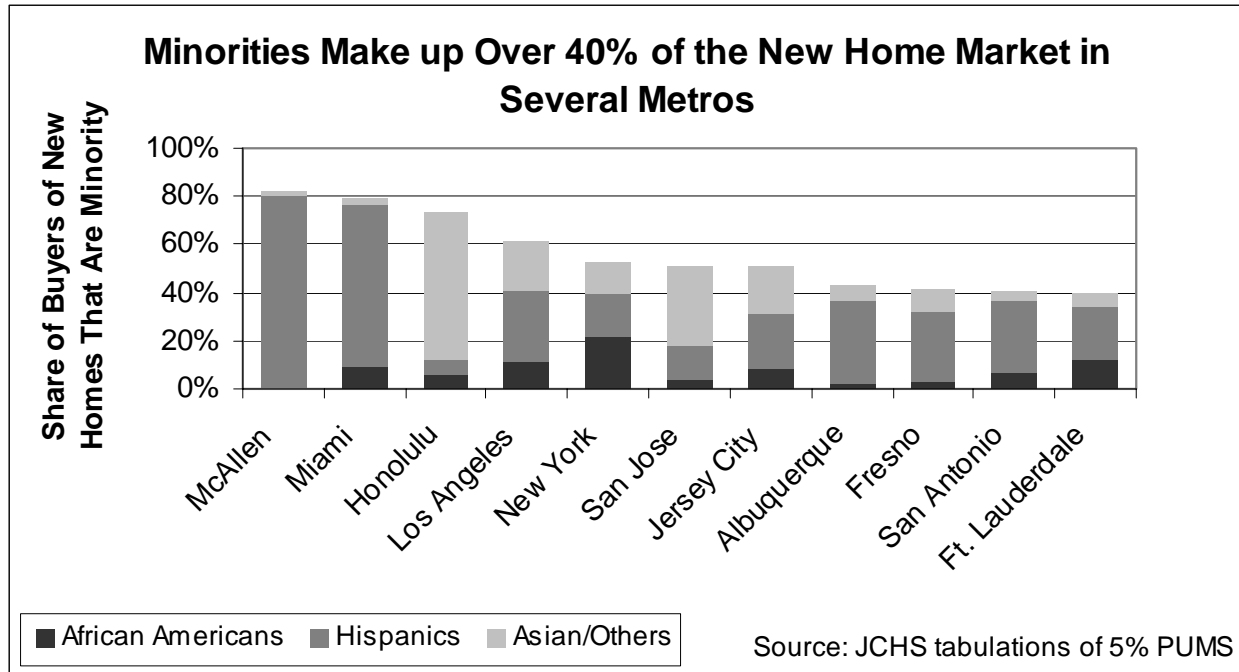
Considering recent activity in local housing markets offers another perspective on minority impact. Among owners in the top 30 minority metros who moved during the five years prior to the 2000 Census, 35 percent were minorities and 20 percent were minority households in the two middle-income quartiles alone. Looking at specific metros we find that among all homebuyers during those five years in El Paso, for example, 45 percent were minority-headed households in the middle-income groups. In Miami, McAllen, Honolulu and San Antonio, middle-income minorities comprised over 40 percent of all recent homebuyers. In 14 out of the 30 metros, middle-income minority homebuyers were over one in five of all recent homebuyers, and in 29 metros they were over one in four of middle-income recent homebuyers (see Appendix Table 7). In seven of the top 30 metros, minority recent homebuyers in the top three income quartiles made up more than 40 percent of the recent home buying market (see Figure 26).

Figure 26.



Furthermore, minority households in the top 30 composed fully 35 percent of all recent buyers of new homes. In McAllen, Miami, Honolulu, and Los Angeles, the minority share of new home market was over 60 percent. In San Jose, New York, and Jersey City minority households were over 50 percent of all buyers of new homes. In many more metros, minority households were more than 40 percent of this group (see Figure 27).

Figure 27.



A look at unit values shows that these recent buyers are likely to demand housing similar to or even superior than that of whites. In the top 30 metros as a group, Asian/other households had the highest median house value: \$225,000 compared to \$162,500 for whites and \$112,500 for blacks and Hispanics. Looking at some specific higher cost areas, the gaps narrow. In New York, for example, median house value for *both* whites and Asian/others was \$225,000 and lower for Hispanics and Blacks: \$187,500. In Los Angeles, median house value for Asian/other and white households was \$225,000, while the figure for Black and Hispanic households was \$162,500. In San Jose and Orange County, white households had a median house value of \$450,000 while all three minority groups had median house value at \$350,000. It appears that Asian/others typically have median house value above or equal to whites in middle-to-higher cost metros including Washington, San Diego, and Riverside.

Among renters who moved within the five years prior to the 2000 census, the minority share was even higher. Fifty-three percent renters who recently moved renters were minorities. Many of these minority households were in the middle class, a point most clearly illustrated in Miami, where among all rental households that moved between 1995 and 2000, 43 percent were headed by a minority in the two middle-income quartiles. In several other metros such as Jersey

City, Honolulu, El Paso, and Los Angeles, this same estimate was more than 30 percent. Furthermore, in 26 of the top 30 metros, middle-income minority renters alone made up more than 20 percent of all recent-mover renters. In addition, minority renter households in the top three quartiles made up at least 25 percent of recent-mover renters in 21 of the 30 metros (see Appendix Table 8).

Conclusion

We used descriptive statistics to summarize the impact of minority growth and their rising household incomes on different housing markets. The growth in minorities between 1980 and 2000 has proven to mean more than just increased minority presence. Minorities have also strengthened their economic status by joining the middle class according to national and local standards. This progress has been made mainly through higher educational attainment and partly by achieving higher economic returns from this greater education. As a result, half of the net gains in households between 1980 and 2000 came from minorities (over 12 million), and half of the net gains in middle class (the two middle income quartiles) also came from minorities (over 6 million).

Minority's growth is felt differently in various housing markets. Their influence is the strongest in absolute and often relative terms in the top 30 metro areas where minority households numbered at least 100,000 and were 30 percent or more of all households in the area in 2000. In 10 of these 30 metros, the minority share in all households exceeded 45 percent. In several metros, one minority group alone comprised over half of all households. Minority households contribute proportionally more to the first-time homebuyer market and rental housing market than whites, and more so in the top 30 metros than nationwide. Minority households were also a significant share of buyers of new homes in the top 30. The minority share of the remodeling market is particularly concentrated in these areas. Because of immigration, the 10 gateway metros had a particularly stronger minority influence, but immigrant households also increased their presence outside those gateways.

Minority growth in middle class was impressive by both national and local accounts. In 28 of the top 30 metros with the strongest minority presence, more than half of the minority household net growth between 1980 and 2000 occurred in the middle two income quartiles. Nearly half of the top 30 metros saw their minority middle-income group double in size between

1980 and 2000. In most of these metros, the minority middle class had much stronger growth than their white counterparts, and in many metros minority net gains in middle class more than offset white loss. This reflects in large measure the overall shift of the racial and ethnic composition of households in these areas away from non-Hispanic whites and towards minorities. It also shows that minorities have not only sustained the growth of many metro areas, but have also strengthened the economic outlook of those areas.

There are a few notable characteristics associated with minority housing demand and preferences. While the homeownership rate gap between white and minority households remains wide, that gap is much narrower in the top quartile of income distribution. Within that level of economic means, African Americans and Asian/others are just as likely to purchase new homes as whites. Asian/others outside the bottom income quartile are more likely than other race/ethnicity counterparts to spend larger shares of their income to obtain their desired housing. Across the household income distribution in 2000, minorities comprised a fairly large share (11-23 percent) of single person and married couple homeowners, and an even larger share in other types of households (23-40 percent). Thus, for both large and small housing units, old and new homes, and high-end and less expensive housing, minority demand is far from negligible. Furthermore, minority demand remains especially strong for rental housing even as they make inroads into homeownership.

Table A1: Some Characteristics of Minority Households in Top 30 Metros with Strongest Minority Presence*

Metropolitan Area	Minority Headed Households		Share of Households Headed by a Minority		Minority Homeownership Rate		Share of Owners that are Minority		Share of Recent Mover Owners that are Minority	
	Count	Rank	Percentage	Rank	Percentage	Rank	Percentage	Rank	Percentage	Rank
Albuquerque, NM	121,316	29	44%	13	64%	2	42%	8	39%	12
Atlanta, GA	531,001	8	36%	20	48%	15	26%	22	28%	20
Austin, TX	137,570	24	31%	28	45%	23	25%	27	24%	28
Baltimore, MD	299,132	13	31%	29	48%	14	22%	29	25%	26
Birmingham, AL	108,184	30	34%	24	53%	9	26%	23	22%	30
Chicago, IL	1,018,679	3	35%	23	46%	22	25%	25	26%	23
Dallas, TX	452,883	9	37%	18	43%	25	27%	20	28%	21
El Paso, TX	157,845	23	76%	3	62%	3	74%	3	75%	3
Fort Lauderdale-Hollywood-Pompano Beach	216,387	17	33%	26	57%	6	27%	19	33%	16
Fresno, CA	136,549	25	47%	9	45%	24	37%	10	40%	9
Honolulu, HI	212,360	18	74%	4	58%	4	79%	2	73%	4
Houston, TX	670,623	5	46%	10	47%	17	36%	12	36%	14
Jersey City, NJ	130,403	26	56%	6	23%	30	42%	7	53%	5
Las Vegas, NV	159,651	22	31%	30	46%	21	24%	28	26%	24
Los Angeles-Long Beach, CA	1,808,650	2	58%	5	40%	27	48%	5	52%	6
McAllen-Edinburg-Pharr-Mission, TX	129,300	27	83%	1	71%	1	81%	1	76%	1
Memphis, TN/AR/MS	167,759	21	45%	11	53%	10	37%	11	32%	18
Miami-Hialeah, FL	583,407	7	76%	2	54%	8	71%	4	75%	2
New Orleans, LA	200,718	20	42%	14	47%	19	33%	16	32%	17
New York, NY	1,833,815	1	53%	8	24%	29	36%	13	39%	11
Newark, NJ	265,560	15	36%	19	36%	28	22%	30	25%	27
Norfolk-VA Beach-Newport News, VA	203,370	19	36%	21	47%	20	27%	21	26%	25
Orange County	331,818	12	35%	22	48%	16	27%	18	31%	19
Richmond-Petersburg, VA	126,199	28	33%	27	51%	11	25%	26	23%	29
Riverside-San Bernadino, CA	423,205	10	41%	15	58%	5	36%	14	40%	10
San Antonio, TX	292,494	14	53%	7	57%	7	48%	6	45%	8
San Diego, CA	335,235	11	34%	25	42%	26	25%	24	27%	22
San Francisco-Oakland	633,970	6	41%	16	47%	18	35%	15	37%	13
San Jose, CA	250,870	16	44%	12	51%	12	38%	9	45%	7
Washington, DC/MD/VA	713,068	4	40%	17	50%	13	31%	17	34%	15
Share for Top Thirty Metros (Number of Households)			44%	(12,652,021)	44%	(5,582,110)	34%	(5,582,110)	35%	(1,862,811)

*Rank is among "Top Thirty" Metro Areas; 1 reflects the highest value for the characteristic.

Source: JCHS tabulations of 2000 5% PUMS

Table A2: Households with 2 or More Earners by Race and Age Group 1990, 2000

Race Group	Age Group	1990		2000	
		Count of 2+ Earner Households	Percent of All Households with 2+ Earners	Count of 2+ Earner Households	Percent of All Households with 2+ Earners
Non-Hisp. White	15-24	1,998,531	57%	2,475,783	61%
	25-34	8,941,648	58%	7,680,322	62%
	35-44	10,579,145	64%	10,983,706	64%
	45-54	8,033,591	69%	10,847,748	65%
	55-64	5,238,652	51%	5,645,115	52%
	65-74	2,412,837	24%	2,323,570	25%
	75+	735,835	10%	1,032,765	11%
	All	37,940,238	51%	40,989,009	52%
African Americans	15-24	203,026	30%	465,642	44%
	25-34	995,977	39%	1,108,968	41%
	35-44	1,325,464	52%	1,627,628	51%
	45-54	908,346	54%	1,350,871	50%
	55-64	581,048	44%	626,462	41%
	65-74	361,228	33%	302,590	29%
	75+	115,308	17%	180,067	21%
	All	4,490,396	43%	5,662,228	43%
Hispanics	15-24	349,750	59%	704,283	73%
	25-34	986,565	55%	1,628,183	65%
	35-44	906,444	59%	1,644,027	66%
	45-54	634,391	66%	1,131,375	69%
	55-64	386,229	57%	543,940	54%
	65-74	151,115	35%	212,053	32%
	75+	45,277	21%	96,632	23%
	All	3,459,771	56%	5,960,493	62%
Asian/Others	15-24	65,998	49%	196,284	59%
	25-34	340,221	55%	577,627	55%
	35-44	416,641	62%	684,667	61%
	45-54	356,288	71%	619,143	69%
	55-64	178,004	60%	286,914	60%
	65-74	78,053	37%	130,331	48%
	75+	13,391	16%	61,431	29%
	All	1,448,596	57%	2,556,399	59%

Source: JCHS tabulations of 1991, 2001 March CPS

Table A3: Educational Attainment by Race Group and Nativity

<i>Race Group</i>	<i>Education Level</i>	<i>1980</i>			<i>2000</i>		
		<i>Foreign-Born</i>	<i>Native-Born</i>	<i>All</i>	<i>Foreign-Born</i>	<i>Native-Born</i>	<i>All</i>
Non-Hisp. Whites	Not High School Graduate	1,560,973	18,629,778	20,190,751	543,796	8,869,369	9,413,165
	High School Graduate	850,652	21,339,093	22,189,745	876,245	23,583,698	24,459,943
	Some College (1 to 3 years)	452,217	10,809,657	11,261,874	756,004	22,023,470	22,779,474
	4-year College or More	578,236	12,357,817	12,936,053	1,149,361	21,275,478	22,424,839
	All Education Levels	3,442,078	63,136,345	66,578,423	3,325,406	75,752,015	79,077,421
African Americans	Not High School Graduate	99,220	3,928,216	4,027,436	114,215	2,333,520	2,447,735
	High School Graduate	91,231	2,324,951	2,416,182	261,586	3,878,864	4,140,450
	Some College (1 to 3 years)	54,957	1,101,703	1,156,660	230,253	3,228,914	3,459,167
	4-year College or More	44,258	640,155	684,413	204,264	1,544,441	1,748,705
	All Education Levels	289,666	7,995,025	8,284,691	810,318	10,985,739	11,796,057
Hispanics	Not High School Graduate	943,941	1,266,010	2,209,951	2,469,585	1,127,184	3,596,769
	High School Graduate	279,061	661,233	940,294	1,212,854	1,374,439	2,587,293
	Some College (1 to 3 years)	174,067	362,971	537,038	701,771	1,277,719	1,979,490
	4-year College or More	142,771	192,936	335,707	435,646	588,774	1,024,420
	All Education Levels	1,539,840	2,483,150	4,022,990	4,819,856	4,368,116	9,187,972
Asian/Others	Not High School Graduate	162,859	2,766,993	2,929,852	411,500	324,199	735,699
	High School Graduate	123,989	1,344,933	1,468,922	586,869	647,578	1,234,447
	Some College (1 to 3 years)	119,600	800,841	920,441	625,497	773,696	1,399,193
	4-year College or More	303,739	1,069,004	1,372,743	1,456,094	593,218	2,049,312
	All Education Levels	710,187	5,981,771	6,691,958	3,079,960	2,338,691	5,418,651
All Races	Not High School Graduate	266,378	24,090,382	24,356,760	3,539,096	12,654,272	16,193,368
	High School Graduate	244,012	24,569,289	24,813,301	2,937,554	29,484,579	32,422,133
	Some College (1 to 3 years)	147,682	12,422,013	12,569,695	2,313,525	27,303,799	29,617,324
	4-year College or More	139,698	13,330,606	13,470,304	3,245,365	24,001,911	27,247,276
	All Education Levels	797,770	74,412,290	75,210,060	12,035,540	93,444,561	105,480,101

Source: JCHS tabulations of 1980, 2000 1% PUMS

Table A4: Returns to Education of Full-Time Persons
Median Personal Income

Gender	Education Level	Race Group	1980		2000	
			Foreign-Born	Native-Born	Foreign-Born	Native-Born
Men	Not High School Graduate	Non-Hisp. Whites	33,493	27,076	31,624	24,573
		African Americans	20,100	19,877	23,504	19,124
		Hispanics	19,431	22,065	18,162	18,697
		Asian/Others	19,297	20,100	21,368	19,231
	High School Graduate	Non-Hisp. Whites	35,993	33,504	35,256	32,083
		African Americans	23,449	22,333	26,389	24,573
		Hispanics	23,683	26,574	21,368	24,573
		Asian/Others	22,556	26,808	24,573	25,641
	Some College (1 to 3 years)	Non-Hisp. Whites	39,297	35,725	42,735	38,996
		African Americans	24,565	26,797	31,410	30,983
		Hispanics	26,897	31,261	27,778	32,051
		Asian/Others	26,797	31,261	32,051	32,051
	4-year College or More	Non-Hisp. Whites	51,362	48,326	64,103	61,207
		African Americans	31,261	37,958	42,735	45,940
		Hispanics	37,958	40,190	37,393	49,786
		Asian/Others	42,433	44,654	53,526	53,419
Women	Not High School Graduate	Non-Hisp. Whites	17,634	14,922	19,754	16,026
		African Americans	15,100	13,850	18,162	14,957
		Hispanics	12,779	12,768	12,821	13,889
		Asian/Others	13,410	12,913	17,094	13,141
	High School Graduate	Non-Hisp. Whites	20,100	18,315	22,660	22,436
		African Americans	18,449	17,422	21,368	19,231
		Hispanics	15,636	16,752	16,026	19,231
		Asian/Others	17,165	17,879	19,893	19,231
	Some College (1 to 3 years)	Non-Hisp. Whites	22,333	20,100	29,167	26,923
		African Americans	21,060	20,100	27,778	25,641
		Hispanics	18,984	18,917	22,436	24,466
		Asian/Others	20,100	21,886	26,709	25,321
	4-year College or More	Non-Hisp. Whites	29,040	27,969	41,667	41,239
		African Americans	26,797	29,029	40,385	38,462
		Hispanics	25,134	26,797	32,051	37,393
		Asian/Others	27,031	29,810	40,598	40,491

Note: Median Personal Income is in 2003 dollars
Source: JCHS tabulations of 1980, 2000 1% PUMS

Table A5: Growth of Minority Households by Local Distribution of Household Income

Metropolitan Area	1980	Household Counts		2000	Household Counts		80-'00 Net Gain		'80-'00 Percent Growth	
		White	Minority		White	Minority	White	Minority	White	Minority
Albuquerque, NM	Bottom	22,010	18,436	Bottom	30,565	38,273	8,555	19,837	39%	108%
	Middle	50,173	30,765	Middle	75,127	62,604	24,954	31,839	50%	103%
	Top	31,539	8,926	Top	48,433	20,439	16,894	11,513	54%	129%
	All	103,722	58,127	All	154,125	121,316	50,403	63,189	49%	109%
Atlanta, GA	Bottom	88,649	71,391	Bottom	182,113	183,019	93,464	111,628	105%	156%
	Middle	244,078	76,013	Middle	460,326	269,941	216,248	193,928	89%	255%
	Top	142,094	17,956	Top	287,100	78,041	145,006	60,085	102%	335%
	All	474,821	165,360	All	929,539	531,001	454,718	365,641	96%	221%
Austin, TX	Bottom	33,923	15,155	Bottom	64,537	45,499	30,614	30,344	90%	200%
	Middle	75,750	22,459	Middle	148,311	71,753	72,561	49,294	96%	219%
	Top	42,790	6,306	Top	89,738	20,318	46,948	14,012	110%	222%
	All	152,463	43,920	All	302,586	137,570	150,123	93,650	98%	213%
Baltimore, MD	Bottom	115,799	73,583	Bottom	126,410	113,338	10,611	39,755	9%	54%
	Middle	292,546	86,261	Middle	335,156	144,369	42,610	58,108	15%	67%
	Top	162,605	26,794	Top	198,349	41,425	35,744	14,631	22%	55%
	All	570,950	186,638	All	659,915	299,132	88,965	112,494	16%	60%
Birmingham, AL	Bottom	38,323	31,645	Bottom	35,690	43,530	-2,633	11,885	-7%	38%
	Middle	102,932	37,008	Middle	106,821	51,687	3,889	14,679	4%	40%
	Top	61,140	8,847	Top	66,294	12,967	5,154	4,120	8%	47%
	All	202,395	77,500	All	208,805	108,184	6,410	30,684	3%	40%
Chicago, IL	Bottom	366,807	255,598	Bottom	366,877	367,632	70	112,034	0%	44%
	Middle	941,054	303,796	Middle	963,965	505,058	22,911	201,262	2%	66%
	Top	532,446	89,984	Top	588,527	145,989	56,081	56,005	11%	62%
	All	1,840,307	649,378	All	1,919,369	1,018,679	79,062	369,301	4%	57%
Dallas, TX	Bottom	188,290	81,064	Bottom	142,604	163,868	-45,686	82,804	-24%	102%
	Middle	434,458	104,256	Middle	383,802	229,188	-50,656	124,932	-12%	120%
	Top	244,548	24,820	Top	246,669	59,827	2,121	35,007	1%	141%
	All	867,296	210,140	All	773,075	452,883	-94,221	242,743	-11%	116%
El Paso, TX	Bottom	9,309	25,936	Bottom	6,915	45,092	-2,394	19,156	-26%	74%
	Middle	28,433	42,107	Middle	21,681	82,394	-6,752	40,287	-24%	96%
	Top	22,499	12,771	Top	21,691	30,359	-808	17,588	-4%	138%
	All	60,241	80,814	All	50,287	157,845	-9,954	77,031	-17%	95%
Fort Lauderdale-Hollywood-Pompano Beach	Bottom	87,329	17,352	Bottom	103,090	60,500	15,761	43,148	18%	249%
	Middle	186,400	22,978	Middle	211,722	115,454	25,322	92,476	14%	402%
	Top	97,589	7,107	Top	123,175	40,433	25,586	33,326	26%	469%
	All	371,318	47,437	All	437,987	216,387	66,669	168,950	18%	356%

Fresno, CA	Bottom	27,040	17,613	Bottom	29,345	42,929	2,305	25,316	9%	144%
	Middle	60,987	28,373	Middle	72,646	71,950	11,659	43,577	19%	154%
	Top	36,728	7,946	Top	50,656	21,670	13,928	13,724	38%	173%
	All	124,755	53,932	All	152,647	136,549	27,892	82,617	22%	153%
Honolulu, HI	Bottom	22,621	35,139	Bottom	16,787	54,963	-5,834	19,824	-26%	56%
	Middle	44,555	70,990	Middle	37,921	105,630	-6,634	34,640	-15%	49%
	Top	19,252	38,528	Top	20,008	51,767	756	13,239	4%	34%
	All	86,428	144,657	All	74,716	212,360	-11,712	67,703	-14%	47%
Houston, TX	Bottom	132,319	110,719	Bottom	133,995	231,507	1,676	120,788	1%	109%
	Middle	338,892	147,198	Middle	383,514	347,498	44,622	200,300	13%	136%
	Top	204,755	38,309	Top	273,920	91,618	69,165	53,309	34%	139%
	All	675,966	296,226	All	791,429	670,623	115,463	374,397	17%	126%
Jersey City, NJ	Bottom	30,646	21,433	Bottom	22,032	35,694	-8,614	14,261	-28%	67%
	Middle	66,081	38,068	Middle	45,881	69,584	-20,200	31,516	-31%	83%
	Top	38,023	14,072	Top	32,621	25,125	-5,402	11,053	-14%	79%
	All	134,750	73,573	All	100,534	130,403	-34,216	56,830	-25%	77%
Las Vegas, NV	Bottom	34,180	9,386	Bottom	79,447	48,613	45,267	39,227	132%	418%
	Middle	72,125	15,010	Middle	174,244	81,862	102,119	66,852	142%	445%
	Top	38,970	4,602	Top	98,918	29,176	59,948	24,574	154%	534%
	All	145,275	28,998	All	352,609	159,651	207,334	130,653	143%	451%
Los Angeles- Long Beach, CA	Bottom	371,324	312,921	Bottom	250,230	533,805	-121,094	220,884	-33%	71%
	Middle	823,579	544,911	Middle	612,772	955,346	-210,807	410,435	-26%	75%
	Top	514,012	170,244	Top	464,558	319,499	-49,454	149,255	-10%	88%
	All	1,708,915	1,028,076	All	1,327,560	1,808,650	-381,355	780,574	-22%	76%
McAllen-Edinburg- Pharr-Mission, TX	Bottom	3,424	15,607	Bottom	3,242	35,843	-182	20,236	-5%	130%
	Middle	9,570	28,481	Middle	12,266	65,910	2,696	37,429	28%	131%
	Top	9,085	9,969	Top	11,553	27,547	2,468	17,578	27%	176%
	All	22,079	54,057	All	27,061	129,300	4,982	75,243	23%	139%
Memphis, TN/AR/MS	Bottom	26,543	40,682	Bottom	32,133	61,677	5,590	20,995	21%	52%
	Middle	86,103	48,359	Middle	103,705	84,044	17,602	35,685	20%	74%
	Top	55,664	11,586	Top	71,817	22,038	16,153	10,452	29%	90%
	All	168,310	100,627	All	207,655	167,759	39,345	67,132	23%	67%
Miami-Hialeah, FL	Bottom	62,957	76,209	Bottom	31,909	160,263	-31,048	84,054	-49%	110%
	Middle	141,315	137,044	Middle	82,248	302,150	-59,067	165,106	-42%	120%
	Top	90,696	48,480	Top	71,205	120,994	-19,491	72,514	-21%	150%
	All	294,968	261,733	All	185,362	583,407	-109,606	321,674	-37%	123%
New Orleans, LA	Bottom	44,908	52,992	Bottom	45,598	72,483	690	19,491	2%	37%
	Middle	130,248	65,565	Middle	136,883	99,305	6,635	33,740	5%	51%
	Top	79,521	18,389	Top	89,165	28,930	9,644	10,541	12%	57%
	All	254,677	136,946	All	271,646	200,718	16,969	63,772	7%	47%

New York, NY	Bottom	431,260	438,779	Bottom	294,692	575,938	-136,568	137,159	-32%	31%
	Middle	1,104,172	635,910	Middle	769,727	971,580	-334,445	335,670	-30%	53%
	Top	709,127	160,928	Top	584,371	286,297	-124,756	125,369	-18%	78%
	All	2,244,559	1,235,617	All	1,648,790	1,833,815	-595,769	598,198	-27%	48%
Norfolk-VA Beach- Newport News, VA	Bottom	51,393	45,545	Bottom	66,805	75,982	15,412	30,437	30%	67%
	Middle	143,692	50,217	Middle	188,325	97,265	44,633	47,048	31%	94%
	Top	81,474	15,476	Top	112,681	30,123	31,207	14,647	38%	95%
	All	276,559	111,238	All	367,811	203,370	91,252	92,132	33%	83%
Richmond-Petersburg, VA	Bottom	33,405	23,478	Bottom	49,164	47,418	15,759	23,940	47%	102%
	Middle	87,101	26,714	Middle	132,252	60,918	45,151	34,204	52%	128%
	Top	48,679	8,228	Top	78,750	17,863	30,071	9,635	62%	117%
	All	169,185	58,420	All	260,166	126,199	90,981	67,779	54%	116%
Riverside- San Bernadino, CA	Bottom	70,528	22,059	Bottom	140,006	118,311	69,478	96,252	99%	436%
	Middle	144,310	40,847	Middle	295,159	221,467	150,849	180,620	105%	442%
	Top	77,910	14,697	Top	174,905	83,427	96,995	68,730	124%	468%
	All	292,748	77,603	All	610,070	423,205	317,322	345,602	108%	445%
Newark, NJ	Bottom	94,196	75,370	Bottom	84,381	97,838	-9,815	22,468	-10%	30%
	Middle	252,815	86,309	Middle	232,243	132,181	-20,572	45,872	-8%	53%
	Top	149,026	20,556	Top	146,705	35,541	-2,321	14,985	-2%	73%
	All	496,037	182,235	All	463,329	265,560	-32,708	83,325	-7%	46%
San Antonio, TX	Bottom	30,942	49,309	Bottom	43,247	93,949	12,305	44,640	40%	91%
	Middle	83,184	77,342	Middle	124,428	150,035	41,244	72,693	50%	94%
	Top	57,775	22,499	Top	88,717	48,510	30,942	26,011	54%	116%
	All	171,901	149,150	All	256,392	292,494	84,491	143,344	49%	96%
San Diego, CA	Bottom	127,058	40,708	Bottom	142,074	106,200	15,016	65,492	12%	161%
	Middle	270,360	65,166	Middle	322,740	173,789	52,380	108,623	19%	167%
	Top	145,681	22,094	Top	193,055	55,246	47,374	33,152	33%	150%
	All	543,099	127,968	All	657,869	335,235	114,770	207,267	21%	162%
San Francisco-Oakland	Bottom	205,987	114,842	Bottom	219,947	167,713	13,960	52,871	7%	46%
	Middle	464,518	177,161	Middle	447,932	327,421	-16,586	150,260	-4%	85%
	Top	258,858	61,995	Top	248,845	138,836	-10,013	76,841	-4%	124%
	All	929,363	353,998	All	916,724	633,970	-12,639	279,972	-1%	79%
San Jose, CA	Bottom	81,997	32,843	Bottom	72,152	69,651	-9,845	36,808	-12%	112%
	Middle	173,710	55,978	Middle	153,409	130,204	-20,301	74,226	-12%	133%
	Top	95,608	19,249	Top	90,804	51,015	-4,804	31,766	-5%	165%
	All	351,315	108,070	All	316,365	250,870	-34,950	142,800	-10%	132%
Orange County	Bottom	140,774	31,118	Bottom	131,670	102,459	-9,104	71,341	-6%	229%
	Middle	286,969	56,806	Middle	293,831	174,451	6,862	117,645	2%	207%
	Top	152,477	19,437	Top	179,239	54,908	26,762	35,471	18%	182%
	All	580,220	107,361	All	604,740	331,818	24,520	224,457	4%	209%
Washington, DC/MD/VA	Bottom	140,820	132,845	Bottom	190,580	253,674	49,760	120,829	35%	91%
	Middle	380,296	167,043	Middle	533,027	355,532	152,731	188,489	40%	113%
	Top	229,815	43,874	Top	340,411	103,862	110,596	59,988	48%	137%
	All	750,931	343,762	All	1,064,018	713,068	313,087	369,306	42%	107%

Source: JCHS tabulations of 5% PUMS

Table A6: Growth Rates of Minority Middle Class

Ranked by Net Growth		Ranked by Percent Growth	
	Net Growth		Percent Growth
Los Angeles-Long Beach, CA	410,435	Las Vegas, NV	445%
New York, NY	335,670	Riverside-San Bernadino, CA	442%
Chicago, IL	201,262	Fort Lauderdale-Hollywood-Pompano Beach	402%
Houston, TX	200,300	Atlanta, GA	255%
Atlanta, GA	193,928	Austin, TX	219%
Washington, DC/MD/VA	188,489	Orange County	207%
Riverside-San Bernadino, CA	180,620	San Diego, CA	167%
Miami-Hialeah, FL	165,106	Fresno, CA	154%
San Francisco-Oakland	150,260	Houston, TX	136%
Dallas, TX	124,932	San Jose, CA	133%
Orange County	117,645	McAllen-Edinburg-Pharr-Mission, TX	131%
San Diego, CA	108,623	Richmond-Petersburg, VA	128%
Fort Lauderdale-Hollywood-Pompano Beach	92,476	Miami-Hialeah, FL	120%
San Jose, CA	74,226	Dallas, TX	120%
San Antonio, TX	72,693	Washington, DC/MD/VA	113%
Las Vegas, NV	66,852	Albuquerque, NM	103%
Baltimore, MD	58,108	El Paso, TX	96%
Austin, TX	49,294	San Antonio, TX	94%
Norfolk-VA Beach-Newport News, VA	47,048	Norfolk-VA Beach-Newport News, VA	94%
Newark, NJ	45,872	San Francisco-Oakland	85%
Fresno, CA	43,577	Jersey City, NJ	83%
El Paso, TX	40,287	Los Angeles-Long Beach, CA	75%
McAllen-Edinburg-Pharr-Mission, TX	37,429	Memphis, TN/AR/MS	74%
Memphis, TN/AR/MS	35,685	Baltimore, MD	67%
Honolulu, HI	34,640	Chicago, IL	66%
Richmond-Petersburg, VA	34,204	Newark, NJ	53%
New Orleans, LA	33,740	New York, NY	53%
Albuquerque, NM	31,839	New Orleans, LA	51%
Jersey City, NJ	31,516	Honolulu, HI	49%
Birmingham, AL	14,679	Birmingham, AL	40%

Source: JCHS Tabulations of 1980, 2000 5% PUMS

Table A7: Recent Mover Owners Ranked by Share of Middle Income Minority Households (F)

	A*	B**	C***	D****	E*****	F*****	G*****	H*****
El Paso, TX	34,326	25,729	15,287	6,656	75%	45%	19%	64%
McAllen-Edinburg-Pharr-Mission, TX	31,318	23,707	13,272	6,442	76%	42%	21%	63%
Miami-Hialeah, FL	134,563	100,927	56,876	31,826	75%	42%	24%	66%
Honolulu, HI	31,423	23,015	13,110	7,154	73%	42%	23%	64%
Los Angeles-Long Beach, CA	420,404	219,846	125,734	71,235	52%	30%	17%	47%
Jersey City, NJ	18,872	10,096	5,058	4,189	53%	27%	22%	49%
San Antonio, TX	107,082	47,851	26,882	13,087	45%	25%	12%	37%
San Jose, CA	101,230	45,456	24,908	15,850	45%	25%	16%	40%
Fresno, CA	49,076	19,605	11,652	5,259	40%	24%	11%	34%
Riverside-San Bernadino, CA	258,079	102,211	59,227	27,829	40%	23%	11%	34%
Albuquerque, NM	63,574	24,536	14,356	6,289	39%	23%	10%	32%
New York, NY	303,669	119,703	67,822	41,761	39%	22%	14%	36%
Houston, TX	299,806	108,639	64,575	25,433	36%	22%	8%	30%
Washington, DC/MD/VA	373,408	126,038	76,952	29,481	34%	21%	8%	29%
Ft. Lauderdale-Hollywood-Pompano Beach	168,780	55,630	31,723	15,714	33%	19%	9%	28%
Memphis, TN/AR/MS	82,600	26,165	15,453	6,131	32%	19%	7%	26%
New Orleans, LA	69,629	22,452	12,591	6,050	32%	18%	9%	27%
Orange County	203,122	62,765	36,169	17,455	31%	18%	9%	26%
San Francisco-Oakland	255,094	93,941	44,155	37,363	37%	17%	15%	32%
Atlanta, GA	393,577	110,838	66,089	27,710	28%	17%	7%	24%
Dallas, TX	279,747	76,964	44,957	19,686	28%	16%	7%	23%
Chicago, IL	602,515	157,328	94,750	39,186	26%	16%	7%	22%
Newark, NJ	121,594	30,292	18,629	8,200	25%	15%	7%	22%
Norfolk-VA Beach-Newport News, VA	117,370	30,105	17,943	7,203	26%	15%	6%	21%
San Diego, CA	190,603	51,836	29,021	15,925	27%	15%	8%	24%
Las Vegas, NV	152,895	39,703	22,727	11,156	26%	15%	7%	22%
Baltimore, MD	185,500	46,635	26,852	11,907	25%	14%	6%	21%
Austin, TX	112,092	26,516	15,530	7,225	24%	14%	6%	20%
Richmond-Petersburg, VA	82,324	18,910	11,297	4,378	23%	14%	5%	19%
Birmingham, AL	70,171	15,372	8,802	3,455	22%	13%	5%	17%

*Column A is # Recent Mover Owners (Recent is defined as within past 5 years)

**Column B is # Minority Recent Mover Owners

***Column C is # Middle Income Minority Recent Mover Owners

****Column D is # Top Income Minority Recent Mover Owners

*****Column E is share of Recent Mover Owners that are Minorities (B/A)

*****Column F is share of Recent Mover Owners that are Middle Income Minorities (C/A)

*****Column G is share of Recent Mover Owners that are Top Income Minorities (D/A)

*****Column H is share of Recent Mover Owners that are Top or Middle Income Minorities (C+D)/A

Source: JCHS Tabulations of 2000 5% PUMS

Table A8: Recent Mover Renters Ranked by Share of Middle Income Minority Households

	A*	B**	C***	D****	E*****	F*****	G*****	H*****
McAllen-Edinburg-Pharr-Mission, TX	25,383	21,948	10,967	2,324	86%	43%	9%	52%
Miami-Hialeah, FL	175,078	140,701	75,325	12,554	80%	43%	7%	50%
El Paso, TX	48,152	37,573	18,550	3,293	78%	39%	7%	45%
Jersey City, NJ	72,579	44,732	26,072	5,938	62%	36%	8%	44%
Los Angeles-Long Beach, CA	924,067	594,142	316,473	47,862	64%	34%	5%	39%
New York, NY	825,806	490,956	272,032	54,138	59%	33%	7%	39%
Honolulu, HI	79,315	49,249	24,220	4,123	62%	31%	5%	36%
San Antonio, TX	143,039	85,554	42,138	5,892	60%	29%	4%	34%
Fresno, CA	79,162	46,891	22,999	3,208	59%	29%	4%	33%
Houston, TX	394,519	219,593	110,283	12,298	56%	28%	3%	31%
Newark, NJ	141,150	80,351	38,543	4,100	57%	27%	3%	30%
San Francisco-Oakland	382,104	169,847	101,448	20,666	44%	27%	5%	32%
Memphis, TN/AR/MS	88,022	48,670	23,368	2,471	55%	27%	3%	29%
New Orleans, LA	109,529	57,806	28,096	3,777	53%	26%	3%	29%
Atlanta, GA	355,587	188,644	89,327	11,057	53%	25%	3%	28%
San Jose, CA	127,520	64,176	31,629	6,265	50%	25%	5%	30%
Riverside-San Bernadino, CA	241,337	121,979	59,706	8,962	51%	25%	4%	28%
Fort Lauderdale-Hollywood-Pompano Beach	132,431	59,584	31,020	5,345	45%	23%	4%	27%
Orange County	241,208	109,489	55,270	6,570	45%	23%	3%	26%
Washington, DC/MD/VA	416,802	209,523	94,909	10,708	50%	23%	3%	25%
Albuquerque, NM	65,732	31,123	14,702	1,967	47%	22%	3%	25%
Dallas, TX	365,126	168,088	81,318	9,569	46%	22%	3%	25%
Chicago, IL	592,643	282,902	130,020	16,218	48%	22%	3%	25%
San Diego, CA	306,155	127,645	64,622	8,750	42%	21%	3%	24%
Norfolk-VA Beach-Newport News, VA	152,878	74,085	31,930	3,886	48%	21%	3%	23%
Birmingham, AL	65,014	31,191	13,366	1,297	48%	21%	2%	23%
Baltimore, MD	197,996	89,846	39,587	4,650	45%	20%	2%	22%
Richmond-Petersburg, VA	84,936	39,693	16,772	2,097	47%	20%	2%	22%
Las Vegas, NV	158,290	62,492	30,333	5,756	39%	19%	4%	23%
Austin, TX	146,549	53,505	26,271	3,835	37%	18%	3%	21%

*Column A is # Recent Mover Renters (Recent is defined as within past 5 years)

**Column B is # Minority Recent Mover Renters

***Column C is # Middle Income Minority Recent Mover Renters

****Column D is # Top Income Minority Recent Mover Renters

*****Column E is share of Recent Mover Renters that are Minorities (B/A)

*****Column F is share of Recent Mover Renters that are Middle Income Minorities (C/A)

*****Column G is share of Recent Mover Renters that are Top Income Minorities (D/A)

*****Column H is share of Recent Mover Renters that are Top and Middle Income Minorities (C+D)/A

Source: JCHS Tabulations of 2000 5% PUMS