Comparative Analysis of Philadelphia Conditions and Trends

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INTRODUCTION

In 1998, the Urban Institute prepared an analysis comparing conditions and trends in Philadelphia with those in the 25 largest U.S. cities and metropolitan areas. The purpose of this work was to better understand the comparative position of the city of Philadelphia and its region with the rest of the country. This information has important implications for guiding strategies and policy decisions for the city's further development.

Since that first report was written, a great deal has changed for Philadelphia. After decades of decline, the city's and region's housing market has heated up. Vacant and blighted properties throughout the city are being bought up by developers for renovation and resale. Neighborhoods have experienced new economic development and the city is showing signs of recovering from the disinvestment and loss of population that afflicted it in the second half of the 20th century.

With the support of The Pew Charitable Trusts, the Metropolitan Housing and Communities Center (Metro Center) of the Urban Institute has revisited the analysis conducted in 1998, with a view towards seeing how conditions have changed for Philadelphia and its region. Since that initial study, Metro Center has substantially expanded its holdings of relevant data sets on urban conditions in the nation. Whereas the previous study had to rely mostly on data from the 1990 U.S. census, this new analysis not only compares trends from 1990 to 2000 but also presents a considerable amount of comparative data since 2000.

The indicators presented in this analysis are grouped into five broad topic areas:

1. Demographic change

2. Economy and labor market

3. Income and poverty

4. Equity and segregation

5. Social conditions

6. Housing and mortgage market

The detailed data are provided in tables A1 (city) and A2 (region) in Appendix A at the end of this report. For the city, we present comparable data for Philadelphia and six comparison cities: Atlanta, Baltimore, Boston, Cleveland, Detroit, and Pittsburgh. For the region, we present data for the Philadelphia metropolitan area and six comparison metropolitan areas, which

correspond to the six comparison cities.[1] In addition, we provide data for the 25 largest metropolitan areas in the United States, which are listed in the table below.

Table 1
25 LARGEST METROPOLITAN AREAS BY POPULATION

	Population (millions, 2000)
New York-Northern New Jersey-Long Island	18.32
Los Angeles-Long Beach-Santa Ana	12.37
Chicago-Naperville-Joliet	9.10
Philadelphia-Camden-Wilmington	**5.69**
Dallas-Fort Worth-Arlington	5.16
Miami-Fort Lauderdale-Miami Beach	5.01
Washington-Arlington-Alexandria	4.80
Houston-Sugar Land-Baytown	4.72
Detroit-Warren-Livonia	4.45
Boston-Cambridge-Quincy	4.39
Atlanta-Sandy Springs-Marietta	4.25
San Francisco-Oakland-Fremont	4.12
Riverside-San Bernardino-Ontario	3.25
Phoenix-Mesa-Scottsdale	3.25
Seattle-Tacoma-Bellevue	3.04
Minneapolis-St. Paul-Bloomington	2.97
San Diego-Carlsbad-San Marcos	2.81
St. Louis	2.70
Baltimore-Towson	2.55
Pittsburgh	2.43
Tampa-St. Petersburg-Clearwater	2.40
Denver-Aurora	2.16
Cleveland-Elyria-Mentor	2.15
Cincinnati-Middletown	2.01
Portland-Vancouver-Beaverton	1.93

Source: Census 2000

SUMMARY OF FINDINGS

The picture for the city of Philadelphia since the start of the 21st century is a mixed one. While population and numbers of jobs have been decreasing in recent years, housing values are rising and the more investment is coming into the city. Philadelphia is becoming a more diverse city, with increasing shares of foreign-born residents, particularly Hispanics and Asians.

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[1] Wherever possible, we have tried to provide data based on the 2005 metropolitan area definitions. In some cases, however, data were not available in this form, so we used an alternative metropolitan area definition. Details are provided in Appendix B.

Many more families with children are headed by a single parent than were in the 1990s; such families make up more than half of all families with children today.

Although the region has experienced relatively strong economic growth, adding 278,000 net new jobs since 1995, little of this growth has entered the city, which lost jobs over the same period. As a result, city unemployment is up since 2000 and is higher than in the region or in the set of comparison cities. As a result, incomes in the city have been declining, and rates of poverty are rising.

Levels of economic and racial/ethnic segregation in the region decreased in the 1990s—a positive trend, but nonetheless remain higher than in the comparison metropolitan areas. The residents of the city of Philadelphia are becoming better educated, with smaller shares of persons without a high school education and higher shares with a college degree. Levels of teenage births, low-weight births, and births with inadequate prenatal care remain stubbornly constant, but rates of violent and property crimes have fallen since 2000.

On the housing scene, Philadelphia benefits from a very high homeownership rate when compared to other cities—indeed, Philadelphia has one of the highest rates in the country among major cities. Despite increasing prices, the city remains relatively affordable for local homebuyers, especially when compared with other hot housing markets, like Boston. Growth in housing sales is partly being driven by an increase in home purchases by investors or second home buyers. Levels of subprime lending (i.e., loans made at less favorable terms to higher risk borrowers) decreased in Philadelphia since 2000, a sharp contrast with the increases in subprime lending in other cities. Renters in Philadelphia are feeling the housing pinch, however. More than half of renters in the city had excessive cost burdens in 2004, paying more than 30 percent of their income for rent and utilities.

DEMOGRAPHIC CHANGE

As with most large, northeastern cities, Philadelphia continued to lose population through the 1990s and into the start of the subsequent decade (figure 1). Philadelphia's rate of population loss has generally been slower than in the comparison cities, however. Philadelphia's census-estimated 2005 population was 1.46 million, down from 1.52 million in 2000, and from a high of 2.07 million in 1950. Philadelphia's rate of population loss in this decade was 0.7 percent per year. This was a slower rate of population loss than all of the comparison cities, except for Baltimore, which lost 0.5 percent per year, and Atlanta, which grew 2.5 percent per year.[2]

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[2] Boston, along with several other cities and counties, has successfully appealed its 2005 population estimates, arguing that they were too low. The newly revised estimates added 37,604 persons to the city's 2005 population, giving it an overall population growth of 0.3 percent per year since 2000. Since appeals to population

In contrast, the population in the Philadelphia region has been growing since 1990; the rate of growth was 0.4 percent per year between 2000 and 2005. This was a faster annual growth rate than in the Detroit metropolitan area (0.1 percent per year), but slower than Atlanta (3.0), Baltimore (0.5), and the 25 largest metros (3.1).

Although the city has lost population overall, it has been experiencing a growth in the shares of foreign-born residents, particularly Hispanics and Asians. The share of foreign-born persons in Philadelphia has almost doubled between 1990 and 2004, going from 6.6 to 11.4 percent of the population. The share of Hispanics grew 1.9 times over this same period, from 5.3 to 9.9 percent (figure 2); while the share of Asians (and other minorities except blacks) increased 2.3 times, from 3.0 to 6.8 percent. The share of blacks grew more moderately, from 40 to 44 percent between 1990 and 2004, while the share of non-Hispanic whites decreased from 52 to 39 percent. These trends—growth in shares of Hispanics and Asians, moderate growth in blacks, and decrease in whites—are consistent with trends in most of the comparison cities and for the Philadelphia region as a whole.

estimates have not yet been incorporated into other census data, we have chosen to retain the original, lower census estimate for Boston in table A1.

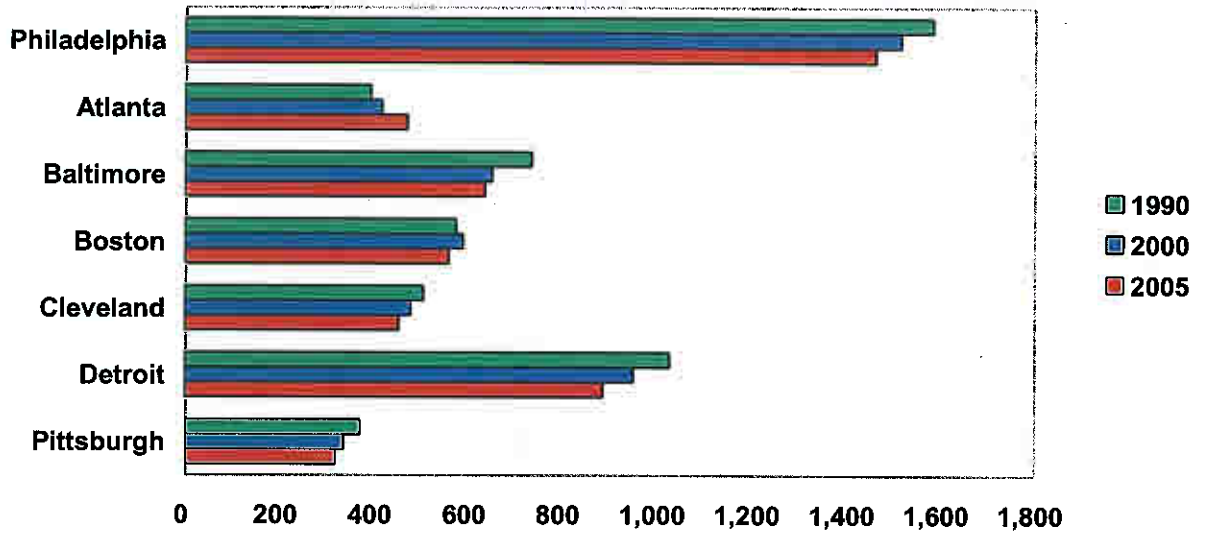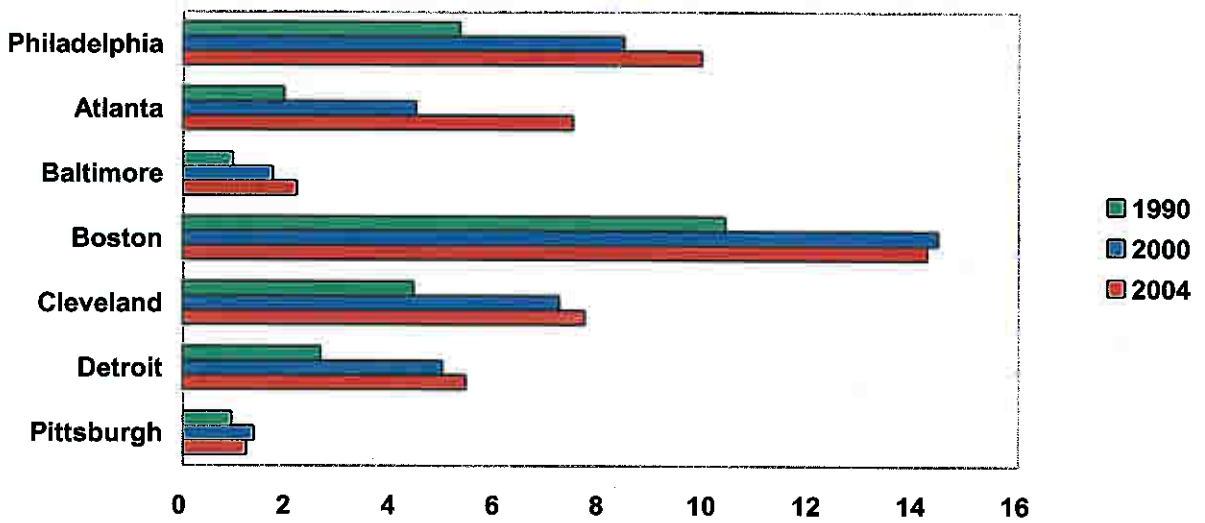## Figure 1 Total City Population (thousands)

Figure 2 Percent of City Population Who Are Hispanic

ECONOMY AND LABOR MARKET

Job growth in the Philadelphia region has slowed, but is stronger than in most of the comparison metropolitan areas (figure 3). The Philadelphia region grew from 2.381 to 2.659 million jobs between 1995 and 2005, a net increase of 278,000 jobs. Most of this growth occurred between 1995 and 2000, when the number of jobs in the region grew 1.9 percent per year. In contrast, between 2000 and 2005 the annual rate of job growth was only 0.3 percent. Nevertheless, this most recent rate of increase is better than the largest 25 metropolitan areas and four out of the six comparison metros. In fact, apart from Philadelphia, Atlanta, and Baltimore, the other comparison regions all lost jobs between 2000 and 2005.

Figure 3 Annual Percent Change in Employment 1995-2000 vs. 2000-2005 Philadelphia, Comparison, and Top 25 Metropolitan Areas

Annual % Change LAUS Employment, 1995-2000
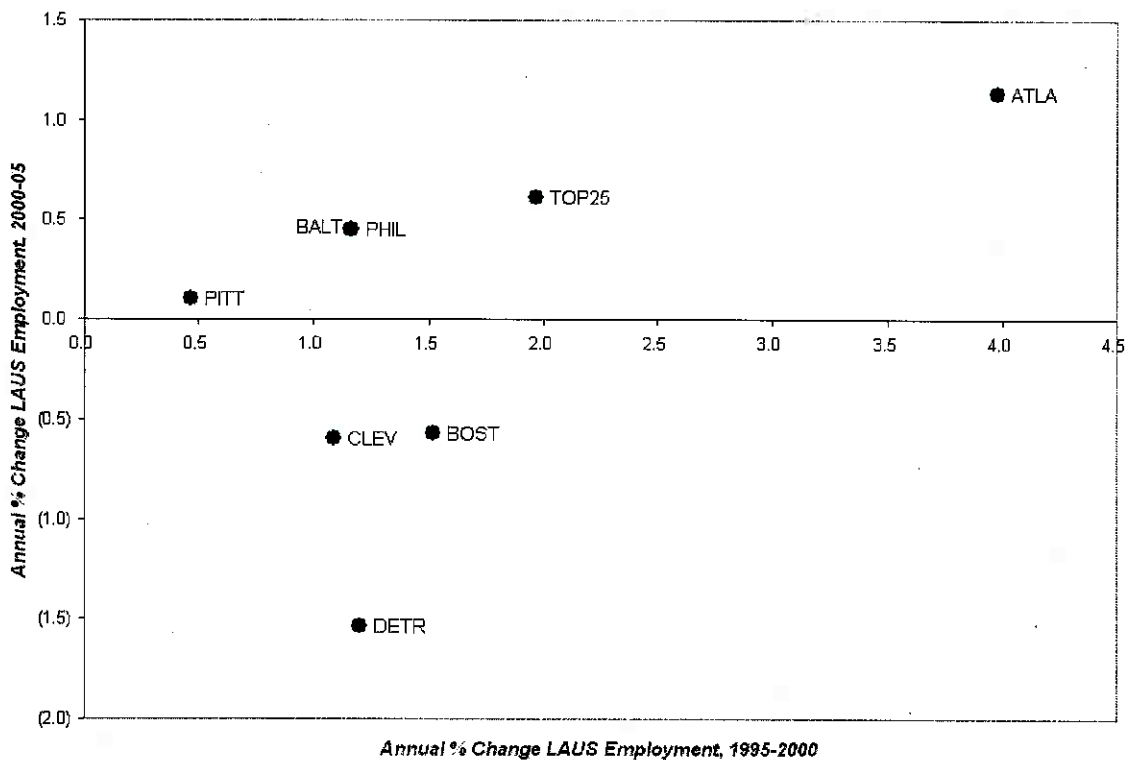
The relatively strong job growth in the region did not translate into job growth in the central city, however. Although the number of city jobs increased in the second half of the 1990s, the city of Philadelphia lost a net total of 19,000 jobs between 1995 and 2005. The city's annual rate of job loss from 2000 to 2005 was -1.1 percent. While all of the other comparison cities also lost jobs over this same period, Philadelphia's annual job loss was slower than all of them except Atlanta (-0.3 percent) and Pittsburgh (-0.9 percent).

INCOME AND POVERTY

Average household incomes have declined in real terms in the city of Philadelphia since 1990, generally at rates much faster than in the comparison cities.[3] In constant 2004 dollars, the average income of a household in Philadelphia dropped to $43,000, down from $48,000 in 1990. Between 2000 and 2004, real incomes declined -2.5 percent per year, much faster than the rate of -0.1 percent per year between 1990 and 2000. Philadelphia's rate of income decline since 2000 was much faster than in most of the comparison cities with the exception of Cleveland (-3.6) and Detroit (-6.4). Boston was the only one of the comparison cities to experience real growth in incomes between 2000 and 2004 (0.1 percent per year).

Average incomes are generally higher in the Philadelphia region as a whole ($69,000 in 2004), but also experienced a real decline since 2000 (-0.7 percent between 2000 and 2004). All of the comparison metros and the largest 25 had declines in real household income over this period; the Philadelphia region's rate of decrease was smaller than all but two of the comparison metros (Baltimore at -0.1 percent and Boston at -0.2 percent).

As a consequence of the decrease in household incomes, poverty rates rose in both the city and region. The overall city poverty rate increased from 20.3 to 24.9 percent between 1990 and 2004, while the child poverty rate rose from 30.3 to 35.7 percent (figure 4). Several of the comparison cities experienced a drop in overall and child poverty between 1990 and 2000, but then saw a rebound in the poverty rates in 2004. Only Pittsburgh and Cleveland saw a steady drop in poverty since 1990.[4]

Although poverty rates in the region are much lower than in the city, they are also up from 1990. Overall poverty rates rose from 10.4 to 11.6 percent between 1990 and 2004. Child poverty rates grew from 15.0 to 16.0 percent, although they dropped to 14.7 percent in 2000. All of the comparison metros, as well as the 25 largest metropolitan areas, experienced increases in child poverty since 2000.

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[3] The income changes discussed in this section are based on the 2004 American Community Survey, which understates income relative to the 2000 census. While the absolute change in income may not be completely accurate, relative changes between cities and metropolitan areas are nonetheless instructive.

[4] Because the federal definition of poverty is identical throughout the United States, it makes little sense to compare absolute poverty levels across cities. Instead, changes in poverty rates are a more useful comparison.

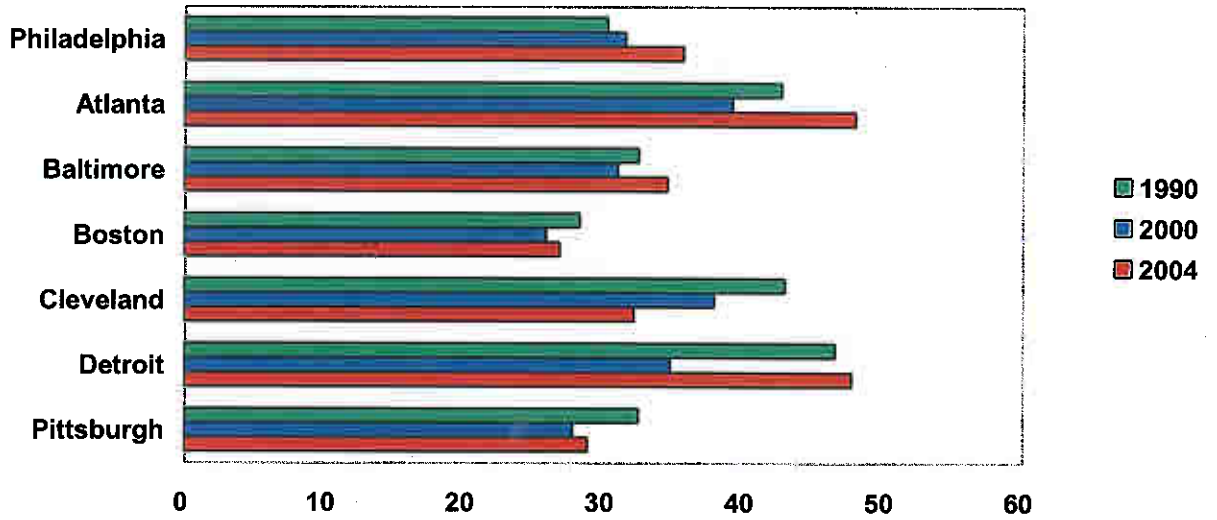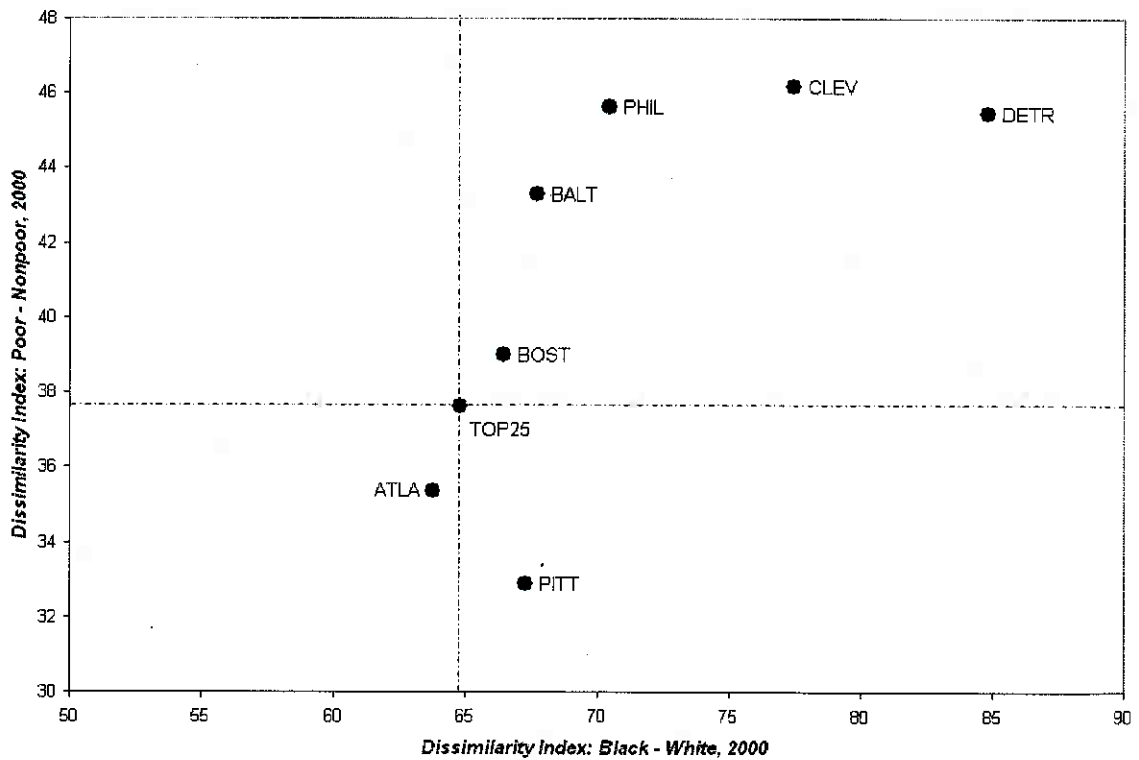## Figure 4 Percent City Children in Poverty

Figure 5 Dissimilarity Indices Poor-Nonpoor vs. Black-White, 2000

EQUITY AND SEGREGATION

This report presents measures of racial/ethnic and poverty segregation based on the *dissimilarity index*. The dissimilarity index is a measure of spatial segregation that is equal to 0 when two groups are completely integrated with each other and 100 when they are completely segregated.[5] We calculated dissimilarity index values in 1990 and 2000 for black-white, Hispanic-white, and poor-nonpoor spatial segregation for the Philadelphia and comparison metropolitan areas, as well as for the largest 25 metro areas.[6]

For the Philadelphia region, levels of racial/ethnic segregation have decreased between 1990 and 2000. The black-white dissimilarity index dropped from 75 to 70, while the Hispanic-white index decreased from 62 to 59. Economic segregation also decreased, but much more modestly, going from 47 to 46 between 1990 and 2000. The Philadelphia region's levels of segregation are higher than all of the comparison metros, except for Cleveland and Detroit. Detroit had the highest black-white segregation in 2000 with a score of 85. Cleveland had the highest level of economic segregation, with a poor-nonpoor dissimilarity index of 46.[7]

The dissimilarity indices for economic and racial/ethnic segregation are generally correlated with each other for the comparison metropolitan areas (figure 5), but levels of economic segregation tend to be much lower than levels of racial/ethnic segregation. As the levels of black-white segregation rise, so do the levels of poor-nonpoor segregation. The most notable exception to this pattern is Pittsburgh, which has relatively higher lower levels of poor-nonpoor segregation (33) than what would be predicted based on its levels of black-white segregation (67).

SOCIAL CONDITIONS

The population of Philadelphia is generally becoming better educated, although this could be the result of new residents moving to the city rather than an improvement in status for existing residents. The percentage of Philadelphians without a high school diploma has dropped from 36 percent in 1990 to 24 percent in 2004, while the share with a college degree increased from 17 to 20 percent (figure 6). The percentage of college-educated residents in Philadelphia is about half that in Atlanta (43 percent) and Boston (41 percent), however, and lower than in all the other comparison cities except for Cleveland (14 percent) and Detroit (11 percent).

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[5] Another interpretation of the dissimilarity index value is that it is the percentage of the members of one group who would need to move to be equally dispersed among the members of the second group.

[6] We used the census tract as the geographic unit of analysis for the dissimilarity index.

[7] Although both round to 46, Cleveland's poor-nonpoor dissimilarity index of 46.2 is higher than Philadelphia's value of 45.6.

Figure 6 Percent City Population Age 25 and over with College Degree
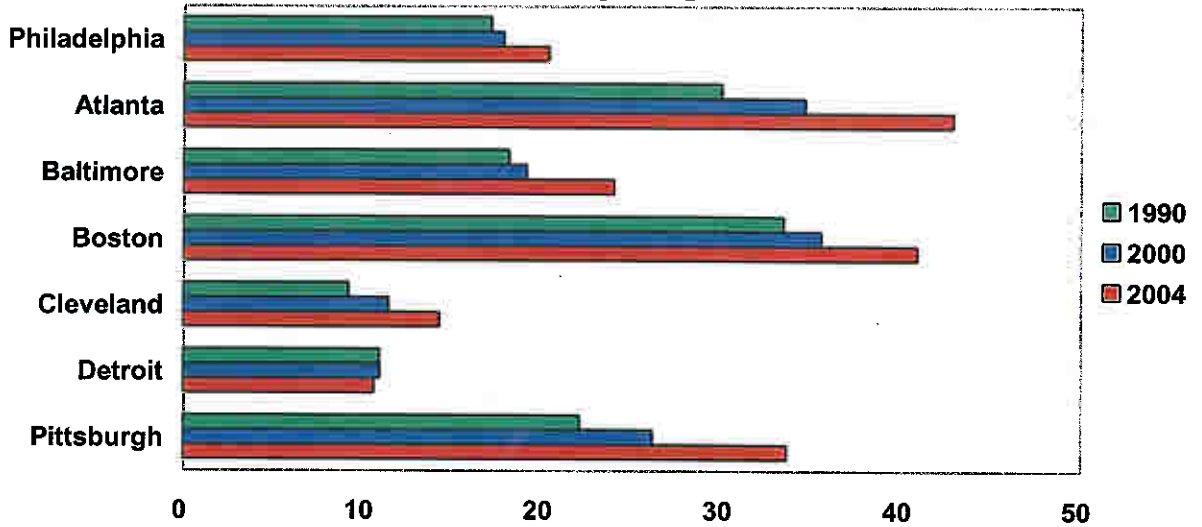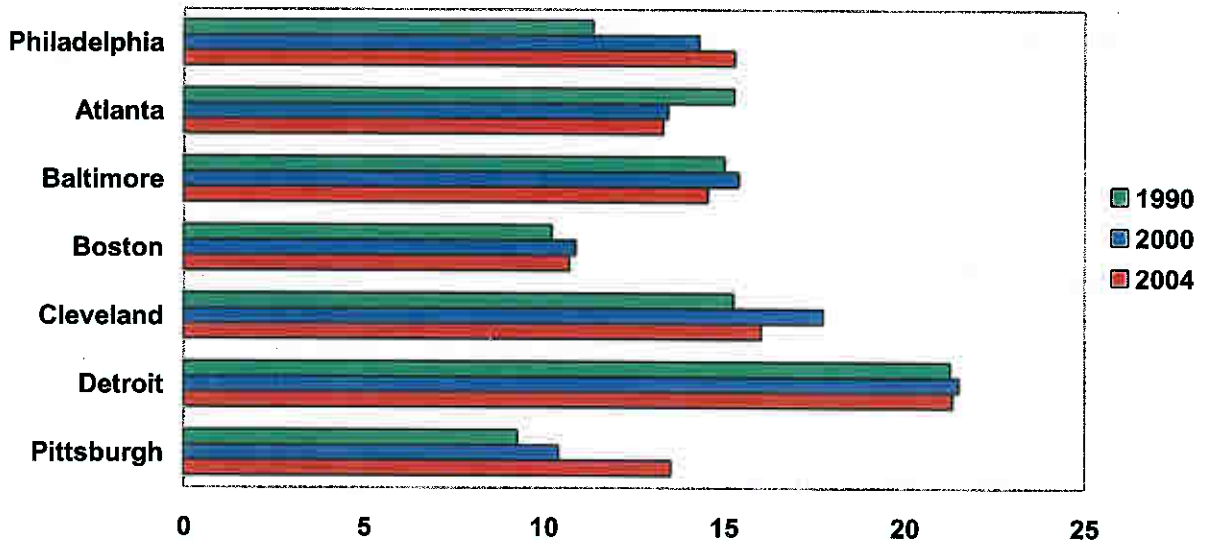

Figure 7 Percent City Households Single Parent with Children

Throughout the nation, the percentage of families with children that are headed by a single parent has risen steadily since 1990, so that now more than half of all families with children have no second parent living in the household. In our seven cities, five had higher percentages of single-parent families in 2004 than Philadelphia's 56 percent; only Boston was lower, at 51 percent. Single-parent families are much more prevalent in the city than in the region, where they made up 30 percent of families with children in 2004.

Levels of teenage births, low-weight births, and births with inadequate prenatal care have remained virtually unchanged since 1995. In 2002, 17 percent of all births to mothers in Philadelphia were to teenagers, while the share of low-weight births (under 2,500 grams) was 11 percent. Philadelphia had the second highest shares of teenage and low-weight births of all the comparison cities, after Baltimore. More than one quarter (26 percent) of births in 2002 was to mothers who received inadequate prenatal care; this was a very slight drop (2 percentage points) from 1995. Philadelphia was highest among the comparison cities in births with inadequate care.

Rates of violent and property crimes in Philadelphia have fallen since 2000. The rate of violent crime was 14.0 per 1,000 population in 2003, down from 15.1 in 2000. This was higher than the 2003 violent crime rates in all of the comparison cities, except for Baltimore at 17.5. The number of Philadelphia property crimes were much higher, at 42.3 per 1,000 population in 2003 (figure 8). Property crime rates have been declining since 1995, however, when the rate was 59.2. Philadelphia has the lowest property crime rates among all of the comparison cities, except for Cleveland (28.6) and Pittsburgh (26.2).

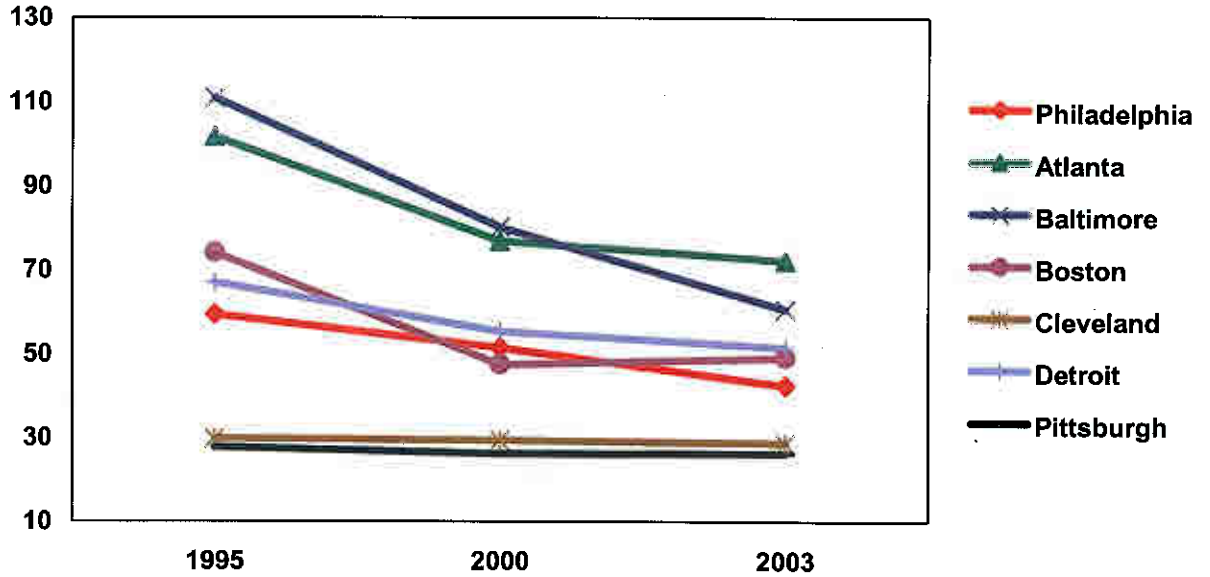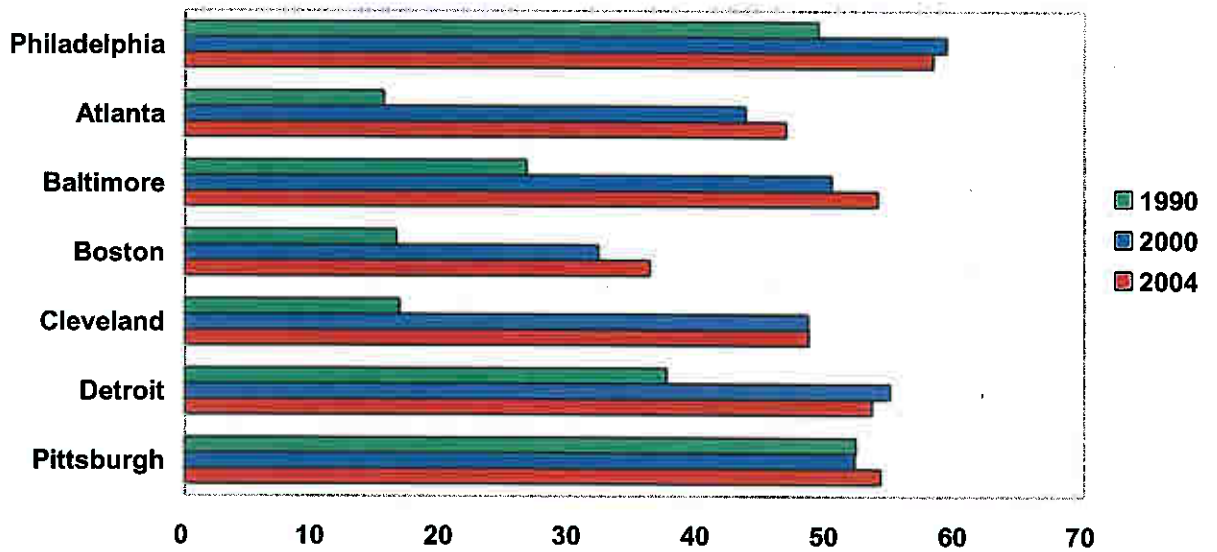**Figure 8 City Property Crimes per 1,000 Population**

Figure 9 City Percent Owner-Occupied Housing Units

HOUSING AND MORTGAGE MARKET

Compared with the other major U.S. cities, homeownership rates were highest in Philadelphia, but declined slightly between 2000 and 2004 (figure 9). Philadelphia's homeownership rate ranked sixth out of the 29 U.S. cities with populations of 500,000 or more in 2000, according to DataPlace. The 2004 homeownership rate in the city was 58 percent, up substantially from the 1990 rate of 49 percent, but down from 59 percent in 2000. Philadelphia's homeownership rate in 2004 was highest among the comparison cities; second highest were Baltimore and Pittsburgh at 54 percent each. Unlike Philadelphia, however, several of the comparison cities experienced increases in homeownership between 2000 and 2004. Atlanta's rate grew from 44 to 47 percent; Baltimore from 50 to 54 percent; Boston from 32 to 36 percent; and Pittsburgh from 52 to 54 percent.

Part of the explanation for Philadelphia's higher homeownership rate may be that the city remains relatively affordable for local homebuyers. The ratio of average home values to average household incomes was 2.4 in Philadelphia in 2004. Although this is up from 1.7 in 2000, it is still lower than all of the comparison cities, except for Pittsburgh at 2.1. The highest ratio in 2004 was in Boston, where the average home was valued at 6.1 times the average household income. A similar pattern holds for the region as a whole, which had a home value to income ratio of 2.9 in 2004, again lower than 25 largest metro average and the comparison metro areas, except for the Pittsburgh region.

The median amount of a new home purchase mortgage in Philadelphia (which can be an approximation of housing prices) has increased sharply in recent years, rising 7.1 percent per year in real terms between 2000 and 2004. The median mortgage amount in 2000 was $67,000 (in 2004 dollars) and had increased to $88,000 by 2004. Philadelphia had the fastest annual rate of growth in mortgage amounts among all of the comparison cities over this period. Only Boston came close to Philadelphia's rate of growth, with an increase of 6.3 percent per year.

The rapid growth in new mortgage amounts since 2000 represents a turnaround for the city, which experienced much slower real growth from 1997 to 2000. The median home purchase mortgage in Philadelphia increased only 1.7 percent per year between 1997 and 2000. This was one of the slowest rates of growth among the comparison cities, with only Baltimore (1.5 percent) and Pittsburgh (1.1 percent) increasing less rapidly.

The growth in new mortgage amounts since 2000 is partly driven by an increase in home purchases by investors or buyers of second homes. The share of home purchase loans to persons who did not intend to use the home as a principal residence more than doubled between 2000 and 2004, increasing from 9 to 22 percent (figure 10). This was accompanied by an increase in high-income homebuyers (15 to 19 percent) and a decrease in low-income buyers (68 to 59 percent). Still, levels of investor and second- homeowner-buying put

Philadelphia in the middle of the comparison cities. Baltimore, Cleveland, and Detroit all had higher shares of such buyers in 2004.

**Figure 10 City Percent Home Purchase Mortgages
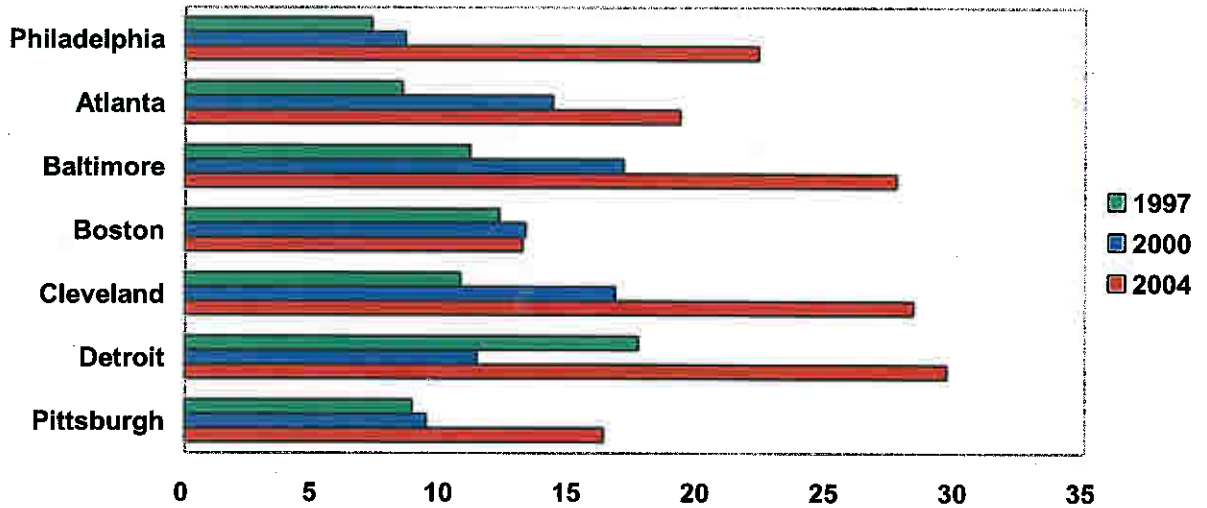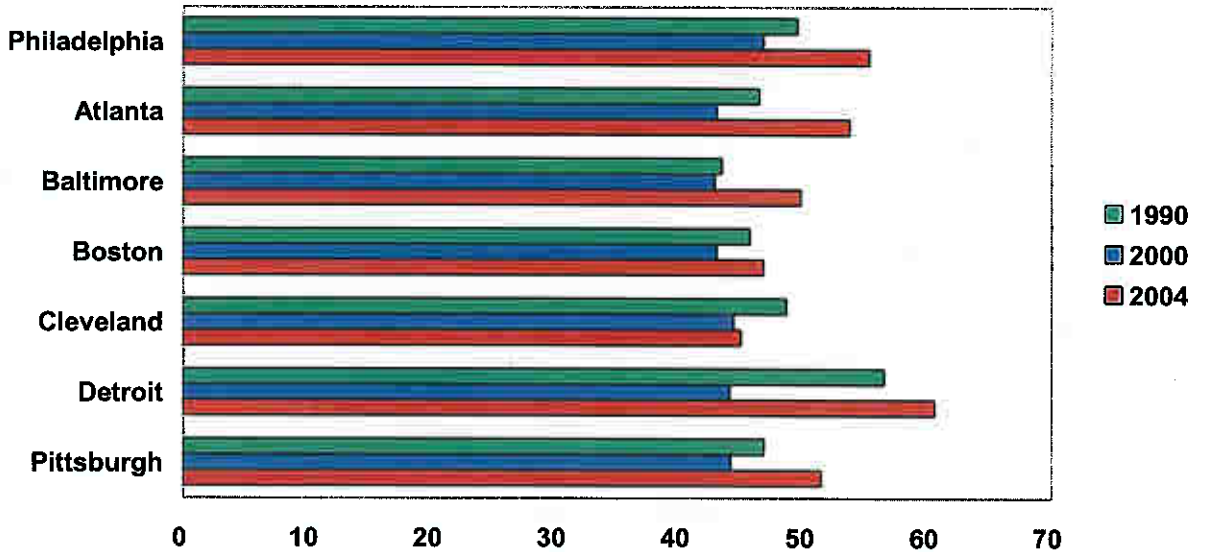Non-Principal Residence**

Figure 11 City Percent Renters Paying Over 30% of Income

In contrast, levels of subprime lending in Philadelphia decreased slightly between 2000 and 2004, while they increased dramatically in most of the comparison cities. Subprime loans are those that have higher costs (such as higher interest rates) than prime loans. They are normally used by people who cannot qualify for prime loans because they present a higher risk profile than other borrowers. While subprime lending can make credit available to homebuyers who otherwise might not be able to obtain mortgage financing, increasing use of subprime loans has raised concerns that low-income households may be exposed to excessive costs and greater loan default risk.

The share of new subprime home purchase loans in Philadelphia dropped slightly, going from 8.5 to 8.0 percent between 2000 and 2004. This was the lowest rate of subprime lending among all of the comparison cities. In addition, the rates of subprime lending have been increasing in the other cities. In Atlanta, the share of subprime home purchase loans went from 8.7 to 21.0 percent between 2000 and 2004.

As a consequence of the hotter housing market, renters in Philadelphia are facing greater cost burdens. More than half of all renters in the city (55 percent) had an excessive cost burden in 2004 (figure 11), meaning they spent more than 30 percent of their income on rent and utilities. This was an increase from 47 percent of renters in 2000. Renter cost burdens were second highest in Philadelphia among the comparison cities, with only Detroit having a higher share at 61 percent.

DATA TABLES

This report includes two tables comparing conditions and trends in Philadelphia with those of other large urban areas for various points in time since 1990. It contributes to a project for The Pew Charitable Trusts that aims to provide a better understanding not only of how Philadelphia stacks up, but also, of the forces that are driving change in large urban areas in the eastern United States in recent years.

In making comparisons like these it is generally most valuable to compare "metropolitan areas"—multiple county areas that contain complete urban labor and housing markets. However, it is often useful to compare the primary "cities" within the metro areas as well. Cities boundaries have been defined in local political processes long ago and are less reliably comparable. Some primary cities, for example, may encompass only 20 percent of their metro areas while others may encompass 60 percent. Nonetheless, it is important to have data for the cities since they are the legally defined areas that mayors and city councils are responsible for.

Accordingly, in this project we have assembled data at both levels. Table A1 presents the data for the cities. Almost all of the data are for the cities as legally defined, but for a few indicators city level data were not available. In those cases, we present the statistics for the central "county" of the metropolitan area of which the city is a part (for Philadelphia, of course, the city and the county are the same). Note that this table does not have a "25 largest" column because much of the data is not available for many of the cities on that list.

Table A2 presents the statistics at the metropolitan area level. Separate columns contain the data for the Philadelphia Metropolitan Statistical Area and the Metropolitan Statistical Areas of Atlanta, Baltimore, Boston, Cleveland, Detroit, and Pittsburgh. An additional column presents for each indicator, the average for the nation's largest 25 metropolitan areas.

CITY GEOGRAPHY AND YEARS COVERED

Table B1 lists all of the city indicators used in the report figures and Table A1. The first column provides the name of the indicator (the same as presented in table 2). In the second column "city" means that the data represent the city, while "county" means that the data represent the county in which the city is located. The third column on Table B1 notes the years for which data are provided on Table A1.

METROPOLITAN AREA GEOGRAPHY AND YEARS COVERED

Table B2 lists all of the metropolitan indicators used in the report figures and Table A2. The first column provides the name of the indicator (the same as presented on Table A1). In the second column "Metro 1" means the data are for the current definition of the metropolitan area, as set forth by the federal Office of Management and Budget (OMB) in 2003. "Metro 2" means the data are provided for the metropolitan area as defined by OMB between the early 1990s and

2003. Almost all official names of metropolitan areas are a composite of the names of prominent "places" in the area. For example, "Detroit-Warren-Livonia, MI" is an official metropolitan area name, but in this report we only use the first name listed.[8]

For variables labeled "Metro 2," the Primary Metropolitan Statistical Area (PMSA) data was used when available (Boston, Cleveland, Detroit and Philadelphia). If an area did not have a PMSA than the Metropolitan Statistical Area (MSA) data was used (Atlanta and Pittsburgh). Because data is not currently available for Baltimore at the metropolitan level in the American Community Survey, data for the aggregate of four of the seven counties in the metropolitan area were used instead (Anne Arundel, Baltimore and Howard Counties and Baltimore City). The entire Baltimore metropolitan area is available in all variables with "Metro 1."

Table A2 displays a column for the largest 25 metros to provide context for the other metropolitan areas. The largest 25 metros are those defined according to the current metropolitan area definitions ("Metro 1" above). If variable is in the current definition, then the "Largest 25 Metros" column simply reflects the average of these metropolises. When the variable is "Metro2" data for PMSAs and MSAs are used when available. However, if the metropolitan data was not available in the American Community Survey then the central county of the metropolitan area was substituted.[9] The third column on Table B2 notes the years for which data are provided in Table A2.

SOURCES OF DATA AND VARIABLE DEFINITIONS

The fourth columns on Tables B1 and B2 give the short name of the source of the data supporting each indicator. There are nine sources in all. The paragraphs below give the complete names of the source and provide the urls for the Web sites that offer more information about how the data were derived and complete definitions for each variable.

BLS/LAUS. U.S. Bureau of Labor Statistics (BLS) Local Area Unemployment Statistics (LAUS) series. Estimates are generated by BLS models based on updated survey results for higher levels of geography. For more information about the series, the methodology and variable definitions see http://www.bls.gov/lau/home.htm.

BLS/QCEW. U.S. Bureau of Labor Statistics (BLS) Quarterly Census of Employment and Wages (QCEW) series. Also known as ES-202 data, this series is collected for industries and employers required to file reports due to unemployment insurance law regulations. The

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[8] For a full comparison of the new and old metropolitan definitions, see *Tracking Metropolitan America into the 21st Century: A Field Guide to the New Metropolitan and Micropolitan Definitions*, by William H. Frey and Jill H. Wilson. www.brookings.edu/metro/pubs/20041115_metrodefinitions.htm.

[9] Central counties were used for Cincinnati, Minneapolis-St. Paul (two central counties), Phoenix, Portland, and Washington, DC. Data for Baltimore was included as described above with four of the seven counties in the metropolitan area.

QCEW measures employment by location of employer rather than location of the resident like BLS/LAUS series does. For more information about the series, the methodology and variable definitions see http://www.bls.gov/cew/home.htm.

Co.Bus.Pat. U.S. Census Bureau's County Business Patterns series is produced annually and provides sub-national economic data by industry. The series is useful for studying the economic activity of small areas; analyzing economic changes over time; and benchmarking statistical series, surveys, and databases between economic censuses. For a description of the Business Patterns series, data content, and industrial sector coverage see U.S. Census Bureau, *County Business Patterns: United States: 2002*, CBP/02-1, issued November 2004, and www.census.gov/epcd/cbp/view/cbpview. Metadata related to these files on DataPlace appears at http://www.dataplace.org. Definition: "high level services" include establishments in the finance, insurance and real estate sub-group along with information, professional, scientific and technical services, management of enterprises; and administrative and support and waste management services.

Cens.Ests. U.S. Bureau of the Census Population Estimates Program publishes total resident population estimates and demographic components of change (births, deaths, and migration) each year. It also publishes estimates by demographic characteristics (age, sex, race, and Hispanic origin) for the nation, states and counties. The reference for the estimates is July 1 each year. See http://www.census.gov/popest/estimates.php.

After the 1990 census, the Census Bureau changed its questions pertaining to race and ethnicity in a way that affects the data from this source on Table B1. In the 1990 census, respondents were allowed to identify themselves as being of only one race. In 2000 and in the 2004 ACS, they could identify more than one race. On Tables A1 and A2, totals given for any race in those years are those that identify that race only; i.e., the small number that identify multiple races are not included.

Cens/ACS. Indicators listing this source contain U.S. Bureau of the Census data from the decennial censuses for 1900 and 2000 and from the American Community Survey (ACS) for 2004. The decennial censuses are the most comprehensive sources for data on U.S. population and housing and, since 2000, the ACS provides data for many similarly defined variables for states and other large areas (e.g., counties, metropolitan areas) on an annual basis. For definitions, visit the ACS site http://www.census.gov/acs/www/, which offers links that will clarify comparability with decennial census data.

UI Calc. Urban Institute Calculations of Dissimilarity Index values based on U.S. census data as adjusted for tract comparability in the Neighborhood Change Database (documentation on the database can be found at http://www.geolytics.com. The dissimilarity index is the most commonly used measure of segregation. Its values can range from 0 to 100. When measuring the segregation between blacks and whites, for example, 0 would imply total integration (where blacks and whites are proportionally represented in every census tract) and 100 would total

segregation (where no blacks live in the same tract as whites). The measure can also be interpreted as the percent of residents that would have to move to achieve full integration.

CDC Site. The U.S. Department of Health and Human Services' Centers for Disease Control and Prevention maintains "Wide-ranging OnLine Data for Epidemiologic Research" or WONDER. This is an online database of public health data collected from states' department of health centers and reported in a standardized format for all states and most counties. Where available we report county level data derived from the natality section of the CDC's WONDER. http://wonder.cdc.gov/natality.html

FBI File. Uniform Crime Reports data, Federal Bureau of Investigation, National Archive of Criminal Justice Data Web site: http://www.icpsr.umich.edu/NACJD/archive.html. The NACJD is part of the Inter-university Consortium for Political and Social Research at the University of Michigan and is sponsored by the Bureau of Justice Statistics and the National Institute of Justice. The Uniform Crime Reports provided on the National Archive of Criminal Justice Data (NAJCD) Web site differ slightly from the FBI's direct UCR release because, beginning in 1994, the NACJD applied an imputation algorithm to adjust for incomplete reporting. The algorithm is meant to decrease variation in county-level data from year to year, yielding more accurate estimates for longitudinal analyses. Also, the NACJD uses updated data made available after the FBI publishes its UCR for the year. Data available online for download include county-level counts of arrests and offenses for Part I offenses (murder, rape, robbery, aggravated assault, burglary, larceny, auto theft, and arson) and are currently available for the following years: 1977–1984 and 1989–2004.

HMDA. Home Mortgage Disclosure Act data files as prepared for DataPlace. For 2001 and later, the full loan and lender records are available in CD format with custom Windows software from the Federal Financial Institutions Examination Council (FFIEC) http://www.ffiec.gov/hmda/. See http://www.ffiec.gov/hmda/about.htm for history and requirements. Metadata related to these files on DataPlace appears at http://www.dataplace.org. Also on that site, see Kathryn L.S. Pettit and Audrey Droesch, 2005, "A Guide to Home Mortgage Disclosure Act Data" (Washington DC: The Urban Institute). An explanation of subprime loans provided in this guide. Definition: base units = all owner-occupied units plus rental units in one- to four-unit structures as of 2000 census.