



**ANNEX A:  
CITY AND METRO AREA TABLES**

Table A1  
 CONDITIONS AND TRENDS:  
 CITY COMPARISONS

		Philadelphia	Comparison Cities					
			Atlanta	Baltimore	Boston	Cleveland	Detroit	Pittsburgh
<b>Economy</b>								
No. of employed residents (000)	1995	601	352	286	318	648	885	618
	2000	600	417	264	340	666	911	610
Central county	2002	590	400	255	331	646	860	611
	2005	584	400	256	316	629	829	606
% change/yr.	1995-00	(0.0)	3.5	(1.6)	1.3	0.5	0.6	(0.3)
	2000-02	(0.8)	(2.1)	(1.8)	(1.4)	(1.5)	(2.8)	0.1
	2002-05	(0.4)	0.0	0.2	(1.5)	(0.9)	(1.2)	(0.3)
	2000-05	(0.5)	(0.8)	(0.6)	(1.4)	(1.1)	(1.9)	(0.1)
Unemployment rate (%)	1995	7.7	5.3	8.4	5.6	5.4	6.1	5.3
	2000	5.6	3.4	5.9	3.1	4.1	4.3	4.1
	2002	7.4	5.8	7.3	6.0	5.7	7.3	5.4
	2005	6.8	6.2	7.1	5.4	6.1	8.7	5.0
No. of employees by workplace (000)	1995	651	654	386	551	778	839	673
	2000	669	754	386	608	818	866	711
Central county	2002	653	741	370	583	771	820	702
	2005	632	742	350	563	751	788	679
% change/yr.	1995-00	0.6	2.9	0.0	2.0	1.0	0.6	1.1
	2000-02	(0.5)	(0.4)	(0.9)	(0.8)	(1.2)	(1.1)	(0.3)
	2002-05	(0.6)	0.0	(1.1)	(0.7)	(0.5)	(0.8)	(0.7)
	2000-05	(1.1)	(0.3)	(2.0)	(1.5)	(1.7)	(1.9)	(0.9)
<b>Demography</b>								
Total population (000) City	1990	1,586	393	736	574	506	1,028	370
	2000	1,518	417	651	589	478	951	335
% change/yr.	2005	1,463	471	636	559	452	887	317
	1990-00	(0.4)	0.6	(1.2)	0.3	(0.6)	(0.8)	(1.0)
Total population (000) Central county	2000-05	(0.7)	2.5	(0.5)	(1.0)	(1.1)	(1.4)	(1.1)
	1990	1,586	649	736	664	1,412	2,112	1,336
2000	1,518	816	651	690	1,394	2,061	1,282	
	2005	1,463	916	636	654	1,335	1,998	1,236
% change/yr.	1990-00	(0.4)	2.3	(1.2)	0.4	(0.1)	(0.2)	(0.4)
	2000-05	(0.7)	2.3	(0.5)	(1.0)	(0.9)	(0.6)	(0.7)
% pop. under 18	1990	24	24	24	19	27	29	20
	2000	25	22	25	20	28	31	20
	2004	26	25	26	21	26	30	22
% pop. 18-29	1990	20	23	20	30	19	19	23
	2000	19	24	18	28	17	17	22
	2004	16	16	16	21	18	16	18
% pop. 65+	1990	15	11	14	12	14	12	18
	2000	14	10	13	10	13	10	16
	2004	13	9	12	10	11	10	16

Table A1  
 CONDITIONS AND TRENDS:  
 CITY COMPARISONS

		Comparison Cities						
		Philadelphia	Atlanta	Baltimore	Boston	Cleveland	Detroit	Pittsburgh
% pop. non-Hispanic white	1990	52	30	39	59	48	21	72
	2000	43	31	31	49	39	11	67
	2004	39	35	30	47	35	8	62
% pop. Hispanic	1990	5.3	1.9	1.0	10.4	4.4	2.6	0.9
	2000	8.5	4.5	1.7	14.5	7.2	5.0	1.4
	2004	9.9	7.5	2.2	14.3	7.7	5.4	1.2
% pop. non-Hispanic black	1990	40	67	59	24	46	75	26
	2000	42	61	64	24	50	81	27
	2004	44	54	65	26	55	84	32
% pop. Asian and other minority	1990	3.0	1.0	1.4	6.5	1.3	1.2	1.8
	2000	6.5	3.4	3.4	12.6	3.6	3.5	5.0
	2004	6.8	3.5	3.1	12.0	2.3	2.4	4.5
% pop. foreign born	1990	6.6	3.4	3.2	20.0	4.1	3.4	4.6
	2000	9.0	6.6	4.6	25.8	4.5	4.8	5.6
	2004	11.4	7.5	4.7	26.8	4.1	5.0	4.5
<b>Households</b>								
Total households	1990	601	155	276	228	200	374	154
	2000	590	168	258	240	191	336	144
	2004	580	166	245	236	182	310	136
% hsehlds married couple w/ children	1990	16	11	13	13	15	14	14
	2000	14	10	11	12	13	13	12
	2004	12	10	9	10	10	11	9
% hsehlds single parent w/ children	1990	11	15	15	10	15	21	9
	2000	14	13	15	11	18	22	10
	2004	15	13	15	11	16	21	14
% hsehlds other family, no children	1990	36	30	35	28	32	31	34
	2000	32	27	31	25	28	31	30
	2004	32	24	30	25	29	28	31
% hsehlds non-family	1990	37	44	37	48	38	34	43
	2000	40	50	43	51	41	34	48
	2004	41	53	46	54	46	40	47
Single parent as % all families w/children	1990	41	57	53	44	50	61	40
	2000	51	57	59	47	58	62	47
	2004	56	57	62	51	62	65	61

Table A1  
 CONDITIONS AND TRENDS:  
 CITY COMPARISONS

		Philadelphia	Comparison Cities					
			Atlanta	Baltimore	Boston	Cleveland	Detroit	Pittsburgh
<b>Income and Poverty</b>								
Average household income (const. 2004 \$)	1990	48	58	48	58	35	39	45
	2000	47	70	48	63	40	46	48
	2004	43	69	46	64	34	36	46
% change/yr.	1990-00	(0.10)	2.00	(0.03)	0.93	1.30	1.73	0.61
	2000-04	(2.48)	(0.49)	(1.05)	0.13	(3.60)	(6.40)	(1.23)
% pop. below poverty	1990	20	27	22	19	29	32	21
	2000	23	24	23	20	26	26	20
	2004	25	28	24	19	23	34	19
% pop. below 200% of poverty	1990	40	47	42	36	51	52	42
	2000	43	44	44	37	50	49	41
	2004	47	46	44	33	52	55	43
% children below poverty	1990	30	43	33	28	43	47	33
	2000	32	39	31	26	38	35	28
	2004	36	48	35	27	32	48	29
% pop. receiving public assistance	2004	6.6	3.8	7.0	4.5	4.8	8.9	4.4
<b>Social Conditions</b>								
% 25 or over without high school degree	1990	36	30	39	24	41	38	28
	2000	29	23	32	21	31	30	19
	2004	24	18	26	15	23	27	13
% 25 or over with college degree	1990	17	30	18	33	9	11	22
	2000	18	35	19	36	11	11	26
	2004	20	43	24	41	14	11	34
% age 16-19 no school or work	1990	16	16	20	9	19	21	11
	2000	12	14	18	8	17	17	8
	2004	13	28	17	13	19	19	11
% of births to teen mothers Central county	1995	18	15	22	11	13	15	9
	2000	17	13	22	9	12	13	8
	2002	17	12	21	9	12	12	8
% of births with low birth-weight Central county	1995	11.3	9.8	14.1	8.7	9.2	10.0	7.8
	2000	11.1	9.7	13.8	8.5	9.2	10.5	8.2
	2002	11.2	10.0	13.2	8.7	9.4	10.2	8.2
% of births inade- quate prenatal care Central county	1995	28	16	22	17	18	20	11
	2000	26	16	24	14	14	22	9
	2002	26	17	24	14	13	22	8
Violent crimes/ 1K population Central county	1995	14.6	21.7	31.4	17.9	6.4	13.7	4.5
	2000	15.1	16.3	24.8	12.1	5.0	12.8	4.3
	2003	14.0	13.2	17.5	13.2	5.4	11.4	4.7

Table A1  
 CONDITIONS AND TRENDS:  
 CITY COMPARISONS

		Comparison Cities						
		Philadelphia	Atlanta	Baltimore	Boston	Cleveland	Detroit	Pittsburgh
Property crimes/ 1K population Central county	1995	59.2	101.6	110.8	74.0	29.7	66.9	27.7
	2000	51.4	76.8	80.1	47.3	29.3	55.3	26.1
	2003	42.3	72.1	60.5	48.9	28.6	51.4	26.2
<b>Housing</b>								
No. of housing units (000)	1990	675	182	304	251	224	410	170
	2000	662	187	300	252	216	375	163
	2004	659	200	294	251	214	374	162
% of units owner occupied	1990	49	15	27	16	17	38	52
	2000	59	44	50	32	49	55	52
	2004	58	47	54	36	49	53	54
% renters pay >30% inc. for rent	1990	50	46	43	46	49	56	47
	2000	47	43	43	43	44	44	44
	2004	55	54	50	47	45	61	51
Vacancy rate, renters	1990	9.8	15.1	7.6	7.9	11.0	8.2	10.1
	2000	7.2	7.4	7.7	3.2	10.9	8.6	8.8
	2004	10.9	15.7	7.4	4.4	11.0	8.5	6.4
Ave. value owner occupied units (\$000) (const. 2004 \$) % change/yr.	1990	87	188	95	258	64	43	81
	2000	82	271	94	272	88	81	93
	2003	103	283	114	389	92	95	94
	1990-00	(0.67)	3.75	(0.02)	0.51	3.21	6.59	1.35
	2000-03	2.36	0.43	1.88	3.65	0.41	1.59	0.17
Ave. home value/ ave. household income	1990	1.8	3.3	2.0	4.5	1.8	1.1	1.8
	2000	1.7	3.9	2.0	4.3	2.2	1.8	1.9
	2004	2.4	4.1	2.5	6.1	2.7	2.7	2.1
Average gross rent (const. 2004 \$)	1990	710	650	621	948	485	574	568
	2000	685	741	584	948	534	576	589
	2004	701	721	642	1,002	535	653	636
<b>Home Mortgage Lending</b>								
Mortgages originated/ 1,000 base units*	1997	21	51	28	38	27	19	19
	2000	27	78	33	47	29	23	25
	2004	37	117	47	75	35	40	27
Median mortgage amount (\$000) % change/yr.	1997	64	137	69	146	68	58	65
	2000	67	161	73	213	77	75	67
	2004	88	152	86	272	79	72	73
	1997-00	1.73	5.66	1.49	13.47	4.15	9.08	1.11
	2000-04	7.09	(1.44)	4.33	6.28	0.60	(0.97)	2.20
Mortgage denial rate	1997	18	16	21	14	20	23	16
	2000	23	20	28	14	36	42	19
	2004	17	25	21	15	19	34	15

Table A1  
 CONDITIONS AND TRENDS:  
 CITY COMPARISONS

		Comparison Cities						
		Philadelphia	Atlanta	Baltimore	Boston	Cleveland	Detroit	Pittsburgh
Investors as % of all borrowers	1997	7	8	11	12	11	18	9
	2000	9	14	17	13	17	11	9
	2004	22	19	28	13	28	30	16
Subprime % of purchase mortgages	1997	7	9	25	3	7	14	4
	2000	16	10	17	5	22	38	17
	2004	10	28	14	13	45	56	12
High-income as % of borrowers	1997	13	51	15	35	11	10	35
	2000	15	50	16	48	11	10	38
	2004	19	42	22	41	11	7	35
Low-income as % of borrowers	1997	68	29	67	39	64	71	38
	2000	68	26	67	26	66	71	38
	2004	59	28	53	27	67	71	42
Hispanics as % of borrowers	1997	11.0	1.4	1.0	6.6	8.9	1.9	0.7
	2000	9.3	1.4	1.4	7.0	8.4	3.3	0.9
	2004	8.2	2.2	3.0	9.3	7.5	4.7	1.0
Non-Hispanic blacks as % of borrowers	1997	33	21	52	16	32	77	16
	2000	33	20	49	11	35	76	14
	2004	20	32	39	13	36	75	11
Non-Hispanic whites as % of borrowers	1997	48	75	41	68	55	18	79
	2000	50	75	47	72	52	17	80
	2004	55	62	54	69	52	18	83

Note: Unless otherwise noted, all data presented in this table are city level.

Table A2  
 CONDITIONS AND TRENDS:  
 METROPOLITAN AREA COMPARISONS

		Comparison Metros						Largest 25 metros	
		Philadelphia	Atlanta	Baltimore	Boston	Cleveland	Detroit		Pittsburgh
<b>Economy</b>									
No. of employed residents (000)	1995	2,582	1,896	1,208	2,224	1,007	2,073	1,113	2,091
	2000	2,736	2,305	1,280	2,398	1,063	2,200	1,140	2,305
	2002	2,749	2,321	1,280	2,361	1,044	2,090	1,147	2,299
	2005	2,798	2,438	1,309	2,330	1,031	2,036	1,146	2,376
% change/yr.	1995-00	1.2	4.0	1.2	1.5	1.1	1.2	0.5	2.0
	2000-02	0.2	0.4	(0.0)	(0.8)	(0.9)	(2.5)	0.3	(0.1)
	2002-05	0.6	1.7	0.8	(0.4)	(0.4)	(0.9)	(0.1)	1.1
	2000-05	0.5	1.1	0.5	(0.6)	(0.6)	(1.5)	0.1	0.6
Unemployment rate (%)	1995	5.7	4.3	5.6	5.0	5.4	5.1	6.0	5.3
	2000	3.9	3.1	3.8	2.6	3.9	3.7	4.4	3.8
	2002	5.4	4.9	4.8	5.3	5.4	6.4	5.7	5.8
	2005	4.8	5.2	4.4	4.5	5.7	7.2	5.2	4.9
No. of employees by workplace (000)	1995	2,381	1,812	1,078	2,142	1,046	1,931	1,029	1,942
	2000	2,614	2,178	1,192	2,419	1,113	2,092	1,099	2,206
	2002	2,617	2,158	1,200	2,360	1,054	2,000	1,092	2,181
	2005	2,659	2,237	1,230	2,318	1,047	1,952	1,082	2,229
% change/yr.	1995-00	1.9	3.8	2.0	2.5	1.2	1.6	1.3	2.6
	2000-02	0.0	(0.5)	0.3	(1.2)	(2.7)	(2.2)	(0.3)	(0.6)
	2002-05	0.5	1.2	0.8	(0.6)	(0.2)	(0.8)	(0.3)	0.7
	2000-05	0.3	0.5	0.6	(0.9)	(1.2)	(1.4)	(0.3)	0.2
Number of establishments (000)	1998	141	110	62	121	57	105	61	118
	2000	143	116	62	125	57	106	61	121
	2003	145	122	64	126	56	105	61	125
% establishments 1-9 employees	1998	73	73	72	73	71	71	72	73
	2000	72	72	72	72	70	70	71	72
	2003	73	73	72	72	71	71	72	72
% establishments high-level services	1998	30	34	30	32	28	27	25	31
	2000	31	34	30	32	29	28	25	31
	2003	32	36	32	32	30	29	26	33
<b>Demography</b>									
Total population (000)	1990	4,922	2,960	2,043	3,228	2,202	4,267	2,395	3,015
	2000	5,101	4,112	2,143	3,407	2,251	4,442	2,359	3,399
	2005	5,202	4,769	2,202	NA	2,230	4,461	2,315	3,958
% change/yr.	1990-00	0.4	3.3	0.5	0.5	0.2	0.4	(0.2)	1.2
	2000-05	0.4	3.0	0.5	NA	(0.2)	0.1	(0.4)	3.1
% pop. under 18	1990	24	26	24	21	25	26	22	24
	2000	25	27	25	22	25	26	22	25
	2004	25	27	25	23	25	26	22	25
% pop. 18-29	1990	19	21	20	22	17	18	17	20
	2000	15	18	15	17	14	15	14	17
	2004	14	16	15	14	14	14	13	16
% pop. 65+	1990	14	8	12	13	14	12	17	12
	2000	14	8	12	13	15	12	18	12
	2004	13	7	12	13	14	12	17	11
% pop. non-Hisp.	1990	75	71	68	86	79	74	91	69

Table A2  
CONDITIONS AND TRENDS:  
METROPOLITAN AREA COMPARISONS

		Comparison Metros						Largest 25 metros	
		Philadelphia	Atlanta	Baltimore	Boston	Cleveland	Detroit		Pittsburgh
% pop. white	2000	70	60	62	80	75	70	89	61
	2004	69	56	60	79	75	69	89	59
% pop. Hispanic	1990	3.4	1.9	1.2	4.1	2.3	1.8	0.5	11.1
	2000	5.0	6.5	2.1	5.9	3.3	2.9	0.7	15.5
	2004	5.7	8.5	2.7	6.5	3.7	3.4	0.8	17.2
% pop. non-Hisp. black	1990	19	25	29	6	17	22	7	16
	2000	20	29	31	6	18	23	8	16
	2004	20	30	32	7	19	23	8	16
% pop. Asian and other minority	1990	2.3	1.9	2.2	3.5	1.2	1.7	0.8	4.3
	2000	5.0	5.1	5.0	7.6	3.1	4.7	2.2	7.7
	2004	5.8	5.6	5.6	7.9	2.8	4.6	2.3	7.8
% pop. foreign born	1990	5.1	3.9	3.9	11.3	4.5	5.5	2.4	11.5
	2000	7.0	10.3	6.3	14.9	5.1	7.5	2.6	15.7
	2004	8.3	12.2	7.1	16.7	5.7	9.0	2.6	16.7
% pop. moved past 5 yrs.	1990	39	57	45	43	42	41	37	50
	2000	38	55	43	42	40	41	34	48
<b>Households</b>									
Total households	1990	1,799	1,103	762	1,219	845	1,581	946	1,119
	2000	1,915	1,506	827	1,324	893	1,696	967	1,257
	2004	1,947	1,666	839	1,300	895	1,709	955	1,295
% hsehlds married couple w/ children	1990	24	28	22	26	24	24	23	24
	2000	23	27	21	23	21	23	21	23
	2004	22	24	19	22	19	22	18	21
% hsehlds single parent w/ children	1990	7.7	8.5	9.5	6.1	8.2	9.9	6.1	8.2
	2000	9.3	9.7	10.6	6.8	9.5	9.9	7.2	9.3
	2004	9.3	11.6	11.2	7.6	9.9	9.8	8.3	9.7
% hsehlds other family, no children	1990	38	35	38	37	38	37	41	35
	2000	35	33	34	33	35	35	38	33
	2004	36	32	34	34	35	35	38	33
% hsehlds non-family	1990	29	29	30	35	30	29	30	33
	2000	32	30	34	37	34	32	34	35
	2004	33	33	36	37	36	34	36	36
Single parent as % all families w/children	1990	24	23	30	21	26	29	21	26
	2000	29	27	34	23	31	30	26	29
	2004	30	32	37	26	34	31	31	32
<b>Income and Poverty</b>									
Average household income (const. 2004 \$)	1990	67	68	67	76	57	64	53	65
	2000	71	77	71	84	63	72	57	71
	2004	69	68	70	83	55	63	54	66
% change/yr.	1990-00	0.5	1.2	0.5	1.0	0.9	1.1	0.8	0.9
	2000-04	(0.7)	(2.8)	(0.1)	(0.2)	(3.3)	(3.3)	(1.2)	(1.8)
% pop. below poverty	1990	10.4	10.1	10.9	8.1	12.0	13.1	12.1	12.1
	2000	11.1	9.4	10.8	8.6	10.8	10.7	10.8	11.5



Table A2  
CONDITIONS AND TRENDS:  
METROPOLITAN AREA COMPARISONS

		Comparison Metros						Largest 25 metros	
		Philadelphia	Atlanta	Baltimore	Boston	Cleveland	Detroit		Pittsburgh
	2004	11.6	11.9	11.9	8.4	11.9	12.5	10.6	12.5
% pop. below 200% of poverty	1990	23	24	24	19	27	26	30	28
	2000	24	23	24	19	26	24	28	27
	2004	25	28	25	19	29	27	28	29
% children below poverty	1990	15	14	16	11	18	20	18	17
	2000	15	12	14	10	16	15	15	16
	2004	16	17	17	11	17	19	15	18
% pop. receiving public assistance	2004	3.0	1.2	3.2	2.2	2.2	2.8	1.8	2.5
<b>Equity and Segregation</b>									
Segregation D-Index: black-white	1990	75	66	71	70	83	88	71	69
	2000	70	64	68	66	77	85	67	65
Segregation D-Index: Hispanic-white	1990	62	38	36	60	59	46	44	47
	2000	59	52	39	63	59	47	42	49
Segregation D-Index: poor-nonpoor	1990	47	39	47	39	50	51	35	39
	2000	46	35	43	39	46	45	33	38
<b>Social Conditions</b>									
% 25 or over without high school degree	1990	24	21	26	17	24	25	23	22
	2000	18	16	19	13	17	18	15	19
	2004	14	14	14	10	13	14	10	15
% 25 or over with college degree	1990	23	26	24	32	19	18	19	24
	2000	28	32	30	39	23	23	24	29
	2004	31	34	34	44	26	26	26	32
% age 16-19 no school or work	1990	10.2	10.6	11.9	6.9	9.8	12.3	8.5	10.4
	2000	7.8	9.8	10.7	4.9	8.1	8.8	6.2	9.2
	2004	5.9	8.9	10.4	6.6	8.3	9.4	5.6	8.7
Violent crimes/ 1K population	1995	7.1	7.8	13.4	6.0	4.8	8.2	3.2	7.8
	2000	6.5	5.7	10.7	4.3	3.5	7.5	3.1	5.6
	2003	6.1	5.1	8.8	4.4	3.7	6.7	3.3	5.3
Property crimes/ 1K population	1995	40	62	62	34	24	48	23	49
	2000	33	43	46	23	23	39	21	37
	2003	28	43	39	23	23	37	22	37
<b>Housing</b>									
No. of housing units (000)	1990	1,933	1,224	815	1,306	900	1,672	1,015	1,215
	2000	2,048	1,590	894	1,378	955	1,795	1,046	1,389
	2004	2,096	1,854	914	1,392	976	1,858	1,064	1,411
% of units owner occupied	1990	70	63	62	57	66	69	70	59
	2000	70	66	65	59	68	72	71	61
	2004	71	68	65	63	68	74	74	63
% renters pay >30% inc. for rent	1990	44	39	39	41	41	44	42	42
	2000	42	39	38	39	39	37	39	40

Table A2  
 CONDITIONS AND TRENDS:  
 METROPOLITAN AREA COMPARISONS

		Comparison Metros						Largest 25 metros	
		Philadelphia	Atlanta	Baltimore	Boston	Cleveland	Detroit		Pittsburgh
	2004	50	50	47	44	48	49	45	49
Vacancy rate, renters	1990	8.3	14.6	7.4	6.5	8.4	7.4	8.1	9.0
	2000	6.5	6.7	7.0	2.9	8.8	6.8	8.9	6.6
	2004	8.0	12.9	5.2	5.2	8.3	9.0	6.4	8.1
Average value owner occupied units (\$000) (const. 2004 \$) % change/yr.	1990	177	165	180	320	128	123	99	207
	2000	167	196	183	327	163	184	121	230
	2003	199	217	212	438	170	203	126	269
	1990-00	(0.6)	1.8	0.1	0.2	2.5	4.2	2.0	1.0
	2000-03	6.0	3.4	5.1	10.2	1.4	3.3	1.4	5.3
Average home value/ average household income	1990	2.63	2.43	2.68	4.20	2.23	1.92	1.88	3.18
	2000	2.35	2.56	2.59	3.90	2.59	2.57	2.12	3.24
	2004	2.89	3.17	3.01	5.26	3.09	3.23	2.31	4.07
Average gross rent (const. 2004 \$)	1990	802	792	752	752	614	696	561	772
	2000	782	856	742	952	646	697	581	800
	2004	792	792	803	1,031	637	749	602	825
<b>Home Mortgage Lending</b>									
Mortgages originated/ 1,000 base units*	1997	35	65	43	43	39	49	26	50
	2000	45	81	54	48	44	55	31	64
	2004	54	115	73	63	52	60	34	87
Median mortgage amount (\$000) % change/yr.	1997	118	122	129	153	106	117	82	130
	2000	119	141	133	190	113	136	84	146
	2004	148	135	164	249	113	130	95	175
	1997-00	0.4	4.7	0.8	7.6	2.3	5.3	0.6	3.9
	2000-04	5.6	(1.0)	5.4	6.9	(0.1)	(1.1)	3.2	4.8
Mortgage denial rate	1997	13	19	14	10	13	19	21	18
	2000	14	20	15	12	18	27	21	19
	2004	12	16	12	13	14	19	14	15
Investors as % of all borrowers	1997	4.5	4.9	4.4	6.5	5.9	19.6	6.2	7.5
	2000	5.1	7.5	5.1	6.5	6.6	4.4	5.1	6.5
	2004	12.0	11.8	11.1	7.5	10.4	9.4	8.0	11.1
Subprime % of purchase mortgages	1997	2.8	5.3	5.1	2.2	2.3	2.9	2.7	4.8
	2000	8.5	8.7	7.5	4.8	7.9	8.2	9.0	7.9
	2004	8.0	21.0	10.2	13.9	17.1	19.5	10.6	17.2
High-income as % of borrowers	1997	40	39	36	44	39	36	48	42
	2000	39	36	37	50	36	33	48	42
	2004	37	30	40	40	33	30	41	43
Low-income as % of borrowers	1997	34	32	36	26	31	35	25	29
	2000	36	36	37	23	36	38	26	30
	2004	35	43	30	27	39	40	33	29

Table A2  
 CONDITIONS AND TRENDS:  
 METROPOLITAN AREA COMPARISONS

		Comparison Metros						Largest 25 metros	
		Philadelphia	Atlanta	Baltimore	Boston	Cleveland	Detroit		Pittsburgh
Hispanics as % of borrowers	1997	3.2	2.3	0.8	2.4	2.1	0.7	0.2	7.5
	2000	3.4	4.5	1.4	3.8	2.3	1.2	0.4	9.1
	2004	4.0	6.1	3.2	7.5	2.4	2.1	0.6	13.1
Non-Hispanic blacks as % of borrowers	1997	11.7	18.4	19.5	3.1	10.4	10.2	4.1	7.4
	2000	12.3	21.0	17.7	3.1	10.9	10.9	4.1	7.8
	2004	10.1	28.4	17.1	4.9	11.8	15.4	3.4	8.8
Non-Hispanic whites as % of borrowers	1997	80	74	74	88	84	85	93	76
	2000	78	67	74	85	82	82	92	73
	2004	77	59	71	79	82	78	92	68



**ANNEX B:  
DATA SOURCES**

Table B1  
INDICATOR SPECIFICATIONS:  
CITY COMPARISONS

Indicator	Geog.	Dates	Source	Comments/definitions
<b>Economy</b>				
Number of employed residents	County	95,00,02,05	BLS/LAUS	
Unemployment rate	County	95,00,02,05	BLS/LAUS	unemployed/(employed + looking for work)
Number of employees by workplace	County	95,00,02,05	BLS/QCEW	
<b>Demography</b>				
Total population (City)	City	90,00,05	Cens.Ests	
Total population (County)	County	90,00,06	Cens.Ests	
% pop. under 18	City	90,00,05	Cens.Ests	
% pop. 18-29	City	90,00,05	Cens.Ests	
% pop. 65+	City	90,00,05	Cens.Ests	
% pop. non-Hispanic white	City	90,00,05	Cens.Ests	See definition in text under this source
% pop. Hispanic	City	90,00,05	Cens.Ests	See definition in text under this source
% pop. non-Hispanic black	City	90,00,05	Cens.Ests	See definition in text under this source
% pop. Asian and other minority	City	90,00,05	Cens.Ests	See definition in text under this source
% pop. foreign born	City	90,00,04	Cens/ACS	
% pop. moved past 5 yrs.	City	90,00	Census	In different house five years before census
<b>Households</b>				
Total households	City	90,00,04	Cens/ACS	
% hsehlds married couple w/children	City	90,00,04	Cens/ACS	Children means own children only
% hsehlds single parent w/children	City	90,00,04	Cens/ACS	Children means own children only
% hsehlds other family, no children	City	90,00,04	Cens/ACS	No children means no own children only
% hsehlds non-family	City	90,00,04	Cens/ACS	
Single parent as % all families w/children	City	90,00,04	Cens/ACS	Children means own children only
<b>Income and Poverty</b>				
Average household income (const.2004 \$)	City	90,00,04	Cens/ACS	
% pop. below poverty	City	90,00,04	Cens/ACS	
% pop. below 200% of poverty	City	90,00,04	Cens/ACS	
% children below poverty	City	90,00,04	Cens/ACS	
% pop. receiving public assistance	City	04	Cens/ACS	
<b>Social Conditions</b>				
% 25 or over without high school degree	City	90,00,04	Cens/ACS	
% 25 or over with college degree	City	90,00,04	Cens/ACS	4 year degree or higher
% age 16-19 no school or work	City	90,00,04	Cens/ACS	
Violent crimes/1,000 population	County	95,00,03	FBI File	
Property crimes/1,000 population	County	95,00,03	FBI File	
<b>Housing</b>				
No. of housing units (000)	City	90,00,04	Cens/ACS	
% of units owner occupied	City	90,00,04	Cens/ACS	% of total occupied units
% renters pay >30% income for rent	City	90,00,04	Cens/ACS	
Vacancy rate, renters	City	90,00,04	Cens/ACS	Vacant as % total rental units
Average value owner occupied units (2004 \$)	City	90,00,03	Cens/ACS	Specified owner occupied units only
Average home value/ave.household income	City	90,00,04	Cens/ACS	04 number = 03 home value/04 income
Average gross rent (const. 2004 \$)	City	90,00,04	Cens/ACS	Occupied rental units paying cash rent
<b>Home Mortgage Lending</b>				
Mortgages originated/1,000 base units*	City	97,00,04	HMDA	See definition in text under this source
Median mortgage amount*	City	97,00,04	HMDA	
Mortgage denial rate*	City	97,00,04	HMDA	% applications denied

Table B1  
INDICATOR SPECIFICATIONS:  
CITY COMPARISONS

Indicator	Geog.	Dates	Source	Comments/definitions
Investors as % of all borrowers*	City	97,00,04	HMDA	Investor = other than owner occupant
Subprime % purchase mortgages*	City	97,00,04	HMDA	See reference in text under this source
High-income hsehlds % of borrowers*	City	97,00,04	HMDA	120% or more of metro median income less than 80% of metro median income
Low-income hsehlds % of borrowers*	City	97,00,04	HMDA	
Hispanics as % borrowers*	City	97,00,04	HMDA	
Non-Hispanic blacks as % borrowers*	City	97,00,04	HMDA	
Non-Hispanic whites as % borrowers*	City	97,00,04	HMDA	
* Covers home purchase mortgages only				

Table B2  
INDICATOR SPECIFICATIONS:  
METROPOLITAN AREA COMPARISONS

Indicator	Geog.	Dates	Source	Comments/definitions
<b>Economy</b>				
Number of employed residents	Metro 1	95,00,02,05	BLS/LAUS	
Unemployment rate	Metro 1	95,00,02,05	BLS/LAUS	unemployed/(employed + looking for work)
Number of employees by workplace	Metro 1	95,00,02,05	BLS/QCEW	
Number of establishments	Metro 1	98,00,03	Co.Bus.Pat.	
% estabs. 1-9 employees	Metro 1	98,00,03	Co.Bus.Pat.	
% estabs. high level services	Metro 1	98,00,03	Co.Bus.Pat.	See definition in text under this source
<b>Demography</b>				
Total population	Metro 2	90,00,05	Cens.Ests	The '05 estimate for Boston PMSA was not available and is not included in "Largest 25 Metros."
% pop. under 18	Metro 2	90,00,05	Cens.Ests	
% pop. 18-29	Metro 2	90,00,05	Cens.Ests	
% pop. 65+	Metro 2	90,00,05	Cens.Ests	
% pop. non-Hispanic white	Metro 2	90,00,05	Cens.Ests	See definition in text under this source
% pop. Hispanic	Metro 2	90,00,05	Cens.Ests	See definition in text under this source
% pop. non-Hispanic black	Metro 2	90,00,05	Cens.Ests	See definition in text under this source
% pop. Asian and other minority	Metro 2	90,00,05	Cens.Ests	See definition in text under this source
% pop. foreign born	Metro 2	90,00,04	Cens/ACS	
% pop. moved past 5 yrs.	Metro 2	90,00	Census	In different house five years before census
<b>Households</b>				
Total households	Metro 2	90,00,04	Cens/ACS	
% hsehlds married couple w/children	Metro 2	90,00,04	Cens/ACS	Children means own children only
% hsehlds single parent w/children	Metro 2	90,00,04	Cens/ACS	Children means own children only
% hsehlds other family, no children	Metro 2	90,00,04	Cens/ACS	No children means no own children only
% hsehlds non-family	Metro 2	90,00,04	Cens/ACS	
Single parent as % all families w/children	Metro 2	90,00,04	Cens/ACS	Children means own children only
<b>Income and Poverty</b>				
Average household income (const.2004 \$)	Metro 2	90,00,04	Cens/ACS	
% pop. below poverty	Metro 2	90,00,04	Cens/ACS	
% pop. below 200% of poverty	Metro 2	90,00,04	Cens/ACS	
% children below poverty	Metro 2	90,00,04	Cens/ACS	
% pop. receiving public assistance	Metro 2	04	Cens/ACS	
<b>Equity and Segregation</b>				
Segregation D-Index: black-white	Metro 1	90,00	UI Calc	See definition in text under this source
Segregation D-Index: Hispanic-white	Metro 1	90,00	UI Calc	See definition in text under this source
Segregation D-Index: poor-nonpoor	Metro 1	90,00	UI Calc	See definition in text under this source
<b>Social Conditions</b>				
% 25 or over without high school degree	Metro 2	90,00,04	Cens/ACS	
% 25 or over with college degree	Metro 2	90,00,04	Cens/ACS	4 year degree or higher
% age 16-19 no school or work	Metro 2	90,00,04	Cens/ACS	
% of births to teen mothers	County	96,00,01	CDC Site	3 yr. averages. Teen = 19 or under
% of births with low birth-weight	County	96,00,01	CDC Site	3 yr. ave. Low birth rate = < 2,500 grams
% of births late or no prenatal care	County	96,00,01	CDC Site	3 yr. ave. All without care in first trimester
Violent crimes/1,000 population	Metro 1	95,00,03	FBI File	
Property crimes/1,000 population	Metro 1	95,00,03	FBI File	

Table B2  
INDICATOR SPECIFICATIONS:  
METROPOLITAN AREA COMPARISONS

Indicator	Geog.	Dates	Source	Comments/definitions
<b>Housing</b>				
No. of housing units (000)	Metro 2	90,00,04	Cens/ACS	
% of units owner occupied	Metro 2	90,00,04	Cens/ACS	% of total occupied units
% renters pay >30% income for rent	Metro 2	90,00,04	Cens/ACS	
Vacancy rate, renters	Metro 2	90,00,04	Cens/ACS	Vacant as % total rental units
Ave. value owner occupied units (2004 \$)	Metro 2	90,00,03	Cens/ACS	Specified owner occupied units only
Ave. home value/ave. household income	Metro 2	90,00,04	Cens/ACS	04 number = 03 home value/04 income
Average gross rent (const. 2004 \$)	Metro 2	90,00,04	Cens/ACS	Occupied rental units paying cash rent
<b>Home Mortgage Lending</b>				
Mortgages originated/1,000 base units*	Metro 1	97,00,04	HMDA	See definition in text under this source
Median mortgage amount*	Metro 1	97,00,04	HMDA	
Mortgage denial rate*	Metro 1	97,00,04	HMDA	% applications denied
Investors as % of all borrowers*	Metro 1	97,00,04	HMDA	Investor = other than owner occupant
Subprime % purchase mortgages*	Metro 1	97,00,04	HMDA	See reference in text under this source
Subprime % refinancing loans	Metro 1	97,00,04	HMDA	See reference in text under this source
High-income hshlds % of borrowers*	Metro 1	97,00,04	HMDA	120% or more of metro median income
Low-income hshlds % of borrowers*	Metro 1	97,00,04	HMDA	less than 80% of metro median income
Hispanics as % borrowers*	Metro 1	97,00,04	HMDA	
Non-Hispanic blacks as % borrowers*	Metro 1	97,00,04	HMDA	
* Covers home purchase mortgages only				