

Table 1

There were no differences by neighborhood type in the proportion of residents who had wage losses or family income losses greater than 20 percent

	Share of Head's Wage Loss Over 20%	Share of Family Income Loss Over 20%
Less than 10% poor	9%	24%
10%-19.9% poor	10%	24%
20%-29.9% poor	10%	23%
30% or more poor	9%	25%

NOTES: (1) Neighborhood poverty category is defined using poverty rate at 2007 census tract residence, from American Community Survey 2005-2009 summary file. (2) Income is inflated to 2009 dollars using the Consumer Price Index research series (CPI-U-RS). (3) All differences compared with <10% poor are not significant.

SOURCE: Panel Study of Income Dynamics 2007-2009.

Table 2. Figure 1

Low- and high-poverty neighborhoods have notable demographic differences

	All	Neighborhood Poverty Rate			
		Less Than 10% Poor	10%-19.9% Poor	20%-29.9% Poor	30% or More Poor
RACE/ETHNICITY					
White	65%	77%	66%	48%	29%
Black/African American	12%	6%	11%	20%	29%
Hispanic/Latino	16%	9%	17%	26%	36%
EDUCATIONAL ATTAINMENT					
Persons age 16-19, not a high school graduate nor enrolled in school	7%	4%	8%	11%	12%
Persons 25+ years old, no high school diploma or GED	16%	9%	18%	26%	32%
OTHER DEMOGRAPHIC FACTORS					
Foreign born	12%	11%	12%	16%	16%
Households with less than \$15,000 income in the past 12 months	13%	6%	14%	21%	34%
Female-headed households with own children under 18	8%	5%	8%	11%	15%

NOTES: (1) Statistics are weighted by total population of census tracts. (2) All differences compared to the "less than 10% poor" category are significant at 1 percent level. (3) The "White" and "Black/African American" categories include only those who self-identify as non-Hispanic.

SOURCE: American Community Survey five-year estimates 2005-2009.

APPENDIX TABLES

Table 3. Figure 2.

Families in high-poverty neighborhoods had lower absolute dollar losses in wealth, but higher percentage losses

	Share of Families with Wealth Loss	Dollar Change in Median Wealth Between 2007 and 2009 Among Families with Wealth Loss	Percentage Change in Median Wealth Between 2007 and 2009 Among Families with Wealth Loss
Less than 10% poor	62%	-\$135,281	-47%
10%-19.9% poor	55%***	-\$65,342***	-59%
20%-29.9% poor	54%***	-\$32,464***	-80%
30% or more poor	50%***	-\$29,778***	-91%***

NOTES: (1) Neighborhood poverty category is defined using poverty rate at 2007 census tract residence, from American Community Survey 2005-2009 summary file. (2) Wealth is a measure of total net worth from 2007-2009 and is inflated to 2009 dollars using the Consumer Price Index research series (CPI-U-RS). (3) *** p<0.01, the difference is compared with <10% poor.

SOURCE: Panel Study of Income Dynamics 2007-2009.

Table 4. Figure 3.

Families in low-poverty neighborhoods were the most likely to own their homes and the most likely to have experienced a home equity loss during the recession

	Owned in 2007 & 2009	Rented in 2007 & 2009	Owned Home and Had a Mortgage in 2009	Share of Homeowners with Home Equity Loss 2007 & 2009	Median % Decline in Home Equity for Families Who Had a Loss 2007 & 2009
Less than 10% poor	70%	23%	52%	70%	-26%
10%-19.9% poor	58%***	32%***	42%***	65%**	-28%
20%-29.9% poor	45%***	45%***	35%***	60%***	-29%
30% or more poor	36%***	58%***	22%***	56%***	-34%

NOTES: (1) Neighborhood poverty category is defined using poverty rate at 2007 census tract residence, from American Community Survey 2005-2009 summary file. (2) *** p<0.01, ** p<0.05, the difference is compared with <10% poor.

SOURCE: Panel Study of Income Dynamics 2007-2009.

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Table 5. Figure 4.

Homeowners in high-poverty neighborhoods were about four times more likely than homeowners in low-poverty neighborhoods to report mortgage distress

	Behind on Mortgage Payments	Very Likely Behind on Mortgage Payments in the Next 12 Months	Had a Mortgage Modification
Less than 10% poor	5%	2%	10%
10%-19.9% poor	6%	4%*	12%
20%-29.9% poor	7%	5%	16%
30% or more poor	15%**	8%**	13%

NOTES: (1) Neighborhood poverty category is defined using poverty rate at 2007 census tract residence, from American Community Survey 2005-2009 summary file. (2) ** p<0.05, * p<0.1, the difference is compared with <10% poor.

SOURCE: Panel Study of Income Dynamics 2007-2009.

Table 6. Figure 5.

Those in high-poverty neighborhoods were the least likely to be employed before and during the recession

	Employed in 2007 & 2009	Not Employed in 2007 & 2009	Employed in 2007, Not Employed in 2009	Not Employed in 2007, Employed in 2009
ALL 25-59				
Less than 10% poor	73%	12%	11%	5%
10%-19.9% poor	71%	12%	12%	5%
20%-29.9% poor	58%***	23%***	12%	6%
30% or more poor	53%***	26%***	12%	9%**
MEN 25-59				
Less than 10% poor	78%	8%	10%	4%
10%-19.9% poor	76%	9%	11%	4%
20%-29.9% poor	67%***	18%***	10%	5%
30% or more poor	59%***	20%***	15%	6%
WOMEN 25-59				
Less than 10% poor	67%	15%	11%	6%
10%-19.9% poor	65%	15%	13%	7%
20%-29.9% poor	50%***	28%***	14%	7%
30% or more poor	48%***	30%***	10%	11%*
ALL 50-59 (Employed in 2007, Retired in 2009)				
Less than 10% poor	9%			
10%-19.9% poor	9%			
20%-29.9% poor	3%***			
30% or more poor	3%**			

NOTES: (1) "Employed" is defined as currently employed by the time of 2007 or 2009 interview. "Not employed" includes temporarily laid off, unemployed, retired, student, and other nonworking status. (2) Neighborhood poverty category is defined using poverty rate at 2007 census tract residence, from the American Community Survey 2005-2009 summary file. (3) *** p<0.01, ** p<0.05, * p<0.1, the difference is compared with <10% poor.

SOURCE: Panel Study of Income Dynamics 2007-2009.