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ABSTRACT

This study used data from the Census of Population 1990 and 2000 to investigate economic inequalities between racial and ethnic groups, particularly blacks and Hispanics. It examined people's household incomes and the quality of their neighborhoods. Non-Hispanic Blacks remained the lowest-income minority group, with household incomes only 63.7 percent as high as those of non-Hispanic Whites. Blacks had higher percentage growth in income than whites, but their disadvantage increased by more than $400 in absolute terms. Hispanics and Asians declined relative to Whites in both percentage and absolute terms. While Hispanics' household income was lower than Whites', Asians had an income advantage. Blacks had the greatest neighborhood gap, declining slightly as a proportion but increasing by about $1,000 in real terms. Blacks lived in neighborhoods with median incomes only about 70 percent as high as whites. High black-white segregation in the northeast and midwest accentuated neighborhood inequalities in those regions compared to the south and west. While the neighborhood gap was smaller for Hispanics than Blacks, it grew over time. Asians had a neighborhood advantage over Whites. The neighborhood gap was almost as high for economically successful group members. Disparities between neighborhoods for Blacks and Hispanics with incomes above $60,000 were almost as large as the overall disparities. (Contains 12 tables.) (SM)

Separate and Unequal:
The Neighborhood Gap for Blacks and Hispanics in Metropolitan America

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This report is based on data from the 1990 and 2000 Census of Population analyzed by the Mumford Center staff. Special contributions were made by Brian Stults, Jacob Stowell, and Deirdre Oakley. Data for individual metropolitan regions, and for their central city and suburban portions, can be found on the Center's website: http://mumford1.dyndns.org/cen2000/SepUneq/PublicSeparateUnequal.htm. *The site also includes Metro Monitors with tables and charts that summarize findings for several major metropolitan regions.*

All racial groups in every major part of the country experienced improvements in their incomes and in the prosperity of their neighborhoods during the 1990-2000 decade. But analysis of newly released Census 2000 data (Summary File 3) reveal that a decade of widespread prosperity did not yield greater income or neighborhood equality for blacks and Hispanics. This report assesses where we were at the beginning of the new century in terms of longstanding economic inequalities between racial and ethnic groups. Because more recent data show that all groups have lost ground in the current recession, we see little hope of changing the persistent pattern of "separate and unequal" for America's black and Hispanic families.

We look at two aspects of people's lives: their own household incomes and the quality of their neighborhoods. Both are important, and they are surprisingly distinct. As whites and Asians earn more, they tend to move to neighborhoods that match their own economic standing, with commensurate levels of public services, school quality, safety, and environmental quality. Due to residential segregation, blacks and Hispanics are less able to move to better neighborhoods. Despite overall prosperity, the "neighborhood gap" grew in the last decade. It was larger and it was growing faster for the most affluent blacks and Hispanics (compared to whites with similar incomes) than for those close to the poverty level. **This report demonstrates that separate translates to unequal even for the most successful black and Hispanic minorities.**

Two previous reports, "Regional Divisions Dampen '90s Prosperity" and "The Suburban Advantage," evaluated regional differences and the growing gap between cities and their suburbs. See http://mumford1.dyndns.org/cen2000/CityProfiles/SOCReport/page1.html http://mumford1.dyndns.org/cen2000/CityProfiles/SuburbanReport/page1.html.

Report Highlights:

- Non-Hispanic blacks remain the lowest-income minority group, with household incomes only 63.7% as high as non-Hispanic whites. Blacks had higher percentage growth in income than did whites in the 1990-2000 decade, but their disadvantage increased by more than $400 in absolute terms (2000 dollars). Hispanics and Asians declined relative to whites in both percentage and absolute terms. But while Hispanics' household income was lower than whites', Asians had an income advantage.

- Blacks also have the greatest neighborhood gap, declining slightly as a proportion but increasing by about $1000 in real terms. On average blacks lived in neighborhoods with median incomes only about 70% as high as whites. High black-white segregation in the Northeast and Midwest accentuates neighborhood inequalities in these regions compared to the South and West. The neighborhood gap was smaller for Hispanics than for blacks, but it grew during the last decade, especially in the Northeast and West. Asians enjoyed a neighborhood advantage over whites, except in the Northeast.

- The neighborhood gap is almost as high for economically successful group members. Disparities between neighborhoods for blacks and Hispanics with incomes above $60,000 are almost as large as the overall disparities, and they increased more substantially in the last decade.

Data Sources and Methodology

These analyses are based upon data from the Census of Population 1990, STF4A, and Census of Population 2000, SF3. These sources provide information at the level of census tracts, and they include tables listing the household income distribution for specific racial and ethnic groups in the tract. All income data referred to in this report are for households, classified by the race/ethnicity of the household head. Income data for 1990 have been adjusted to 2000 dollars.

The Mumford Center has aggregated data from census tracts to provide totals for metropolitan regions, using the official 2000 boundaries of metropolitan regions. Income data for 1990 are taken directly from tables prepared by the Census Bureau for non-Hispanic whites, non-Hispanic blacks, Hispanics, and Asians (including Hispanic Asians). Income data for 2000 are taken directly from SF3 tables for non-Hispanic whites, Hispanics, and Asians. The income distribution of non-Hispanic blacks has been estimated from other tables, beginning with the table for persons who reported only black race (regardless of Hispanic identification) and subtracting the data for non-white Hispanics.

The numbers of households in each income category (drawn from sample data) have been adjusted upwards or downwards so that their sum will be equal to the 100%-count numbers of racial and ethnic group households in the tract. Median incomes have been calculated from the grouped income data.

In the following tables, neighborhood quality is measured as the median income of all resident households in a census tract. The website provides comparable information about poverty, per capita income, education level, occupation, homeownership and housing vacancy. The figures are exposure indices: they show the values for the neighborhood where the average group household lives, or where the average group household with an income over $60,000 lives.

National Averages and Regional Variations

We begin with national and regional averages in metropolitan areas for groups' median household incomes, and the median household incomes of the neighborhoods where they live.

Table 1 shows that white incomes averaged just under $50,000 in 2000 -- $18,000 more than blacks, $15,000 more than Hispanics, but $3300 less than Asians. This pattern of differences is very similar to what was already in place 10 years ago. There were some changes. In absolute terms, white incomes increased over $4500 between 1990 and 2000, more than any other group. Blacks had a higher percentage increase than did whites (14.7% vs. 9.9%), while the percentage increases for Hispanics (6.6%) and Asians (8.9%) were smaller. Still, Asians and whites maintained their superiority in income to blacks and Hispanics.

The breakdown by geographic regions shows that incomes increased more in the Midwest and South, and less in the Northeast and West. This was true for every group. The black-white income disparity was greatest in the Northeast and Midwest – regions where blacks moved during the Great Migration. The Hispanic-white disparity was by far the greatest in the

Northeast, perhaps reflecting the relatively low incomes of Puerto Ricans and Dominicans who constitute a large share of Hispanics in that region.

Table 1. Median household incomes of racial and ethnic groups, by region, 1990 and 2000

		Non-Hispanic white	Non-Hispanic black	Hispanic	Asian	Black differential with whites	Hispanic differential with whites	Asian differential with whites
National	1990	$45,486	$27,808	$32,677	$48,995	$17,679	$12,809	-$3,509
	2000	$49,997	$31,885	$34,833	$53,333	$18,112	$15,164	-$3,337
—	Absolute change	$4,511	$4,077	$2,156	$4,338			
	Percentage change	9.9%	14.7%	6.6%	8.9%			
Northeast	1990	$49,458	$32,341	$30,649	$50,717	$17,117	$18,809	-$1,259
	2000	$52,435	$35,036	$32,181	$53,116	$17,399	$20,254	-$681
	Absolute change	$2,977	$2,695	$1,532	$2,399			
	Percentage change	6.0%	8.3%	5.0%	4.7%			
Midwest	1990	$43,495	$24,850	$35,517	$43,909	$18,644	$7,977	-$414
	2000	$48,880	$29,241	$38,967	$52,010	$19,638	$9,913	-$3,131
	Absolute change	$5,385	$4,391	$3,450	$8,102			
	Percentage change	12.4%	17.7%	9.7%	18.5%			
South	1990	$42,714	$25,996	$29,363	$43,813	$16,718	$13,350	-$1,099
	2000	$47,743	$31,003	$33,254	$50,760	$16,740	$14,489	-$3,017
	Absolute change	$5,030	$5,008	$3,890	$6,947			
	Percentage change	11.8%	19.3%	13.2%	15.9%			
West	1990	$47,305	$33,052	$35,542	$50,723	$14,253	$11,763	-$3,418
	2000	$52,096	$35,865	$36,439	$54,682	$16,231	$15,657	-$2,586
	Absolute change	$4,791	$2,814	$898	$3,959			
	Percentage change	10.1%	8.5%	2.5%	7.8%			

Table 2 lists the national and regional averages for the median household income of the **neighborhood** (census tract) where the average group member lived in 1990 and 2000. Again, whites have a considerable advantage over blacks and Hispanics, but Asians on average live in the neighborhoods with the highest incomes. **This is the neighborhood gap in people's quality of life**, and there is considerable evidence from other studies that it is associated with inequalities in public schools, safety, environmental quality, and public health. The Mumford Center's web pages show similar neighborhood gaps in most metro areas in per capita income, poverty rates, percent of residents with a college education or professional occupation, home ownership, and housing vacancy.

These data seem to correspond very closely to what was already shown in Table 1, and one would be tempted to conclude that blacks and Hispanics live in lower status neighborhoods than

whites and Asians simply because of their own lower earnings. This would be a natural consequence of how a private housing market operates.

Yet the reality is quite different. When we recalculate these figures for households with similar income levels, we find almost the same differentials. For example, Table 3 selects households whose incomes were above $60,000 in 1990 or 2000 (adjusted for inflation).

Table 2. Median household incomes of neighborhoods where the average group member lived, 1990 and 2000

		Non-Hispanic white	Non-Hispanic black	Hispanic	Asian	Black differential with whites	Hispanic differential with whites	Asian differential with whites
National	1990	$46,760	$31,585	$36,565	$49,400	$15,175	$10,195	-$2,640
	2000	$51,459	$35,306	$39,038	$53,766	$16,152	$12,421	-$2,308
	Absolute change	$4,699	$3,721	$2,474	$4,366			
	Percentage change	10.0%	11.8%	6.8%	8.8%			
Northeast	1990	$51,252	$34,030	$35,167	$49,470	$17,221	$16,085	$1,782
	2000	$54,700	$34,963	$36,614	$52,051	$19,737	$18,086	$2,649
	Absolute change	$3,448	$933	$1,447	$2,581			
	Percentage change	6.7%	2.7%	4.1%	5.2%			
Midwest	1990	$45,008	$27,910	$36,176	$45,020	$17,099	$8,833	-$12
	2000	$50,511	$32,813	$41,010	$51,148	$17,698	$9,500	-$638
	Absolute change	$5,502	$4,903	$4,835	$6,128			
	Percentage change	12.2%	17.6%	13.4%	13.6%			
South	1990	$43,174	$30,871	$33,592	$47,916	$12,303	$9,582	-$4,742
	2000	$48,374	$35,599	$37,961	$53,675	$12,775	$10,414	-$5,301
	Absolute change	$5,200	$4,728	$4,369	$5,759			
	Percentage change	12.0%	15.3%	13.0%	12.0%			
West	1990	$48,869	$37,623	$39,458	$50,571	$11,246	$9,411	-$1,702
	2000	$53,745	$40,093	$40,572	$55,113	$13,652	$13,173	-$1,368
	Absolute change	$4,875	$2,470	$1,113	$4,542			
	Percentage change	10.0%	6.6%	2.8%	9.0%			

Table 3 shows that the average white household in this income bracket lived in a neighborhood where the median income was above $60,000. The average Asian household lived in an even more affluent area, above $64,000. The situation for blacks and Hispanics was starkly different, both living in neighborhoods where the median income was well under $50,000. Affluent blacks suffered a **neighborhood gap** of nearly $16,000 compared to whites, and the gap was nearly $12,000 for affluent Hispanics. These are almost the same differences as we found in Table 2 when people's own income was not taken into account at all. Further, **this neighborhood gap was greater in 2000 than in 1990** in both percentage terms and absolute dollar amounts.

Regional variations mirror those that appeared in prior tables: the larger black disadvantage in the Northeast and Midwest and a larger neighborhood gap for Hispanics in the Northeast and West. The Asian advantage is strongest in the South, but they do suffer a small neighborhood gap compared to whites in one region, the Northeast.

Table 3. Median incomes of neighborhoods where the average group member earning $60,000+ lived, 1990 and 2000

		Non-Hispanic white	Non-Hispanic black	Hispanic	Asian	Black differential with whites	Hispanic differential with whites	Asian differential with whites
National	1990	$55,814	$42,263	$46,846	$59,938	$13,551	$8,968	-$4,124
	2000	$60,363	$44,668	$48,819	$64,129	$15,695	$11,544	-$3,766
	Absolute change	$4,549	$2,405	$1,972	$4,190			
	Percentage change	8.1%	5.7%	4.2%	7.0%			
Northeast	1990	$59,862	$43,713	$46,335	$59,937	$16,149	$13,528	-$75
	2000	$63,576	$43,181	$47,479	$62,372	$20,395	$16,097	$1,204
	Absolute change	$3,713	-$532	$1,144	$2,435			
	Percentage change	6.2%	-1.2%	2.5%	4.1%			
Midwest	1990	$53,217	$37,672	$43,735	$58,284	$15,545	$9,481	-$5,067
	2000	$58,309	$41,419	$47,947	$61,956	$16,891	$10,363	-$3,647
	Absolute change	$5,093	$3,747	$4,212	$3,672			
	Percentage change	9.6%	9.9%	9.6%	6.3%			
South	1990	$52,220	$41,918	$44,578	$59,706	$10,302	$7,643	-$7,486
	2000	$57,621	$46,102	$48,244	$64,475	$11,519	$9,377	-$6,854
	Absolute change	$5,401	$4,184	$3,666	$4,768			
	Percentage change	10.3%	10.0%	8.2%	8.0%			
West	1990	$58,044	$47,176	$48,823	$60,254	$10,867	$9,220	-$2,210
	2000	$62,792	$47,477	$49,960	65,198	$15,315	$12,832	-$2,405
	Absolute change	$4,749	$301	$1,137	$4,944			
	Percentage change	8.2%	0.6%	2.3%	8.2%			

Blacks and whites: a closer look

National and regional averages do not reveal the full range of variation in the African American experience. Among the 50 metropolitan regions with the largest black populations in 2000 there are large differences in the extent of income inequality and the size of the neighborhood gap, and in the direction of change in the last decade.

In none of these places, however, was the black median household income within 10% of white income, or was the income disparity smaller than $5000. And in only one case was the neighborhood gap that small.

Table 4. Comparison of median income of non-Hispanic black and non-Hispanic white households 50 regions with the largest black populations in 2000

Metropolitan region	2000				1990	
	Disparity with whites	Minority to white ratio	Black income	White income	Disparity with whites	Minority to white ratio
1 Oakland, CA	31,083	0.531	35,244	66,327	24,877	0.570
2 Newark, NJ	30,952	0.542	36,677	67,629	26,332	0.581
3 Minneapolis-St. Paul, MN-WI	28,088	0.504	28,493	56,581	23,739	0.509
4 Washington, DC-MD-VA-WV	27,000	0.625	45,089	72,089	24,071	0.639
5 Chicago, IL	26,879	0.551	33,027	59,906	24,244	0.542
6 Milwaukee-Waukesha, WI	25,797	0.492	24,957	50,754	24,850	0.455
7 Houston, TX	24,357	0.574	32,833	57,190	22,626	0.538
8 Dallas, TX	23,967	0.580	33,062	57,029	20,957	0.562
9 Baltimore, MD	23,148	0.591	33,421	56,569	20,931	0.603
10 Boston, MA-NH	22,840	0.615	36,507	59,347	19,730	0.636
11 Philadelphia, PA-NJ	22,770	0.581	31,519	54,289	20,911	0.585
12 Jackson, MS	22,723	0.541	26,819	49,542	23,817	0.459
13 Memphis, TN-AR-MS	22,585	0.553	27,896	50,481	22,632	0.485
14 Cincinnati, OH-KY-IN	22,366	0.530	25,263	47,629	21,081	0.496
15 Detroit, MI	21,730	0.599	32,448	54,178	24,026	0.513
16 Baton Rouge, LA	21,565	0.529	24,267	45,832	22,149	0.465
17 St. Louis, MO-IL	21,455	0.560	27,349	48,804	20,048	0.547
18 Raleigh-Durham-Chapel Hill, NC	21,326	0.611	33,537	54,863	18,875	0.595
19 Charleston-North Charleston, SC	21,243	0.541	25,082	46,325	19,670	0.529
20 Kansas City, MO-KS	20,747	0.583	29,038	49,785	18,458	0.574
21 New Orleans, LA	20,705	0.527	23,070	43,775	21,197	0.460
22 Miami, FL	20,630	0.585	29,060	49,690	17,467	0.610
23 Atlanta, GA	20,620	0.655	39,097	59,717	20,506	0.604
24 Richmond-Petersburg, VA	20,466	0.617	32,958	53,424	19,277	0.607
25 Los Angeles-Long Beach, CA	20,451	0.623	33,826	54,277	19,824	0.629
26 Mobile, AL	20,241	0.504	20,547	40,788	19,374	0.458
27 Birmingham, AL	20,071	0.563	25,853	45,924	19,439	0.516
28 Cleveland-Lorain-Elyria, OH	19,958	0.572	26,719	46,677	18,770	0.556
29 Shreveport-Bossier City, LA	19,749	0.514	20,919	40,668	21,464	0.416
30 Fort Worth-Arlington, TX	19,181	0.623	31,635	50,816	18,990	0.579
31 New York, NY	18,694	0.659	36,079	54,773	18,655	0.635
32 Louisville, KY-IN	18,550	0.575	25,064	43,614	17,604	0.536
33 Norfolk-Virginia Beach-Newport News, VA-NC	18,193	0.627	30,566	48,759	17,791	0.604
34 Indianapolis, IN	17,932	0.631	30,610	48,542	16,672	0.608
35 West Palm Beach-Boca Raton, FL	17,673	0.640	31,374	49,047	19,526	0.565
36 Columbus, OH	17,648	0.631	30,165	47,813	14,898	0.640
37 Charlotte-Gastonia-Rock Hill, NC-SC	17,563	0.653	33,070	50,633	15,702	0.636
38 Nashville, TN	17,310	0.635	30,138	47,448	17,008	0.589
39 Jacksonville, FL	16,568	0.645	30,079	46,647	18,453	0.555
40 Pittsburgh, PA	16,545	0.576	22,456	39,001	17,023	0.524
41 Columbia, SC	16,343	0.657	31,266	47,609	16,853	0.619
42 Augusta-Aiken, GA-SC	16,302	0.630	27,805	44,107	18,975	0.552
43 Greenville-Spartanburg-Anderson, SC	15,276	0.630	26,038	41,314	14,866	0.608
44 Greensboro--Winston-Salem--High Point, NC	14,409	0.676	30,025	44,434	13,777	0.658
45 Orlando, FL	13,948	0.696	31,980	45,928	15,387	0.627
46 Nassau-Suffolk, NY	12,658	0.819	57,393	70,051	13,250	0.805
47 Tampa-St. Petersburg-Clearwater, FL	11,338	0.710	27,818	39,156	13,010	0.627
48 San Diego, CA	11,171	0.787	41,225	52,396	15,984	0.671
49 Fort Lauderdale, FL	10,185	0.770	34,065	44,250	12,736	0.690
50 Riverside-San Bernardino, CA	6,617	0.857	39,528	46,145	8,626	0.810

Table 4 lists the 50 metro areas with the largest black populations in 2000. It shows that the black income disparity with whites was as high as $31,000 in Oakland, CA – whites' median income was over $66,000 while blacks' median income was just over $35,000. This income disparity increased by more than $7000 in the last decade. It increased in percentage terms also: blacks earned 57.0% as much as whites in 1990, but only 53.1% as much in 2000.

Other metro areas with very high black-white income disparities include Newark, Minneapolis, Washington DC, Chicago, and Milwaukee.

But even in the best case, Riverside-San Bernardino, blacks' incomes were nearly $7000 less than whites', about 85% of the white income level (though this was an improvement compared to 1990).

Trends over time in these metro areas are consistent with the national averages. The black-white income disparity increased in absolute dollar amounts in 30 of the 50 cases. But black incomes tended to grow more rapidly in percentage terms, so that the ratio of black-to-white income improved in 40 of 50 cases. An example of this mixed performance is Dallas: the gap in dollars increased from about $21,000 to nearly $24,000, but black income rose from 53.8% to 58.0% of the white level.

The performance of the neighborhoods where the average black or white lived presents a more uniform picture, as shown in Table 5. The neighborhood gap increased in 41 of 50 metro areas in absolute dollar amounts, and it increased in 38 metro areas in percentage terms.

The list of largest and smallest neighborhood gaps coincides closely with what we saw for household incomes. Newark, Oakland, and Chicago are the three areas with the largest neighborhood gaps, all above $25,000. Riverside-San Bernardino is the best case, where the neighborhood gap is only about $4000 (though in this case, this represents a deterioration from a decade before).

Once again, the overlap between metro areas where blacks earn less than whites, and those where they live in lower income neighborhoods than whites, suggests that the **neighborhood gap** is simply a result of **income inequalities**. Table 6 provides a test of this idea, presenting the income levels of neighborhoods only for those black and white households who had incomes above $60,000 (or its 1990 equivalent).

Again Newark, Oakland, Milwaukee, and Chicago are among the worst cases, and Riverside-San Bernardino is the best case. What is telling is that the size of the neighborhood gap is quite similar for the most affluent residents as it is for all residents, regardless of income. In Newark, for example, the overall neighborhood gap in 2000 was about $35,000. In this metro area the average **affluent white** (income over $60,000) lived in a neighborhood with a median income of about $80,000. The comparable **affluent black** household, however, lived in a neighborhood with a median income of only about $48,000 – a neighborhood gap of more than $33,000. Clearly in this metropolitan region the neighborhood gap is not merely a reflection of income differences between the races. Comparable whites and blacks face a very different structure of opportunities about where to live, yielding considerable advantage to whites.

Table 5. Neighborhood median income of the average black and white household

Metropolitan region	2000				1990	
	Disparity with whites	Minority to white ratio	Black income	White income	Disparity with whites	Minority to white ratio
1 Newark, NJ	35,143	0.522	38,352	73,495	29,550	0.560
2 Oakland, CA	26,508	0.624	43,905	70,413	23,894	0.606
3 Chicago, IL	25,655	0.586	36,298	61,952	23,929	0.566
4 New York, NY	24,671	0.575	33,426	58,097	21,029	0.611
5 Milwaukee-Waukesha, WI	24,170	0.541	28,536	52,706	23,244	0.506
6 Philadelphia, PA-NJ	23,541	0.585	33,231	56,772	20,491	0.608
7 Detroit, MI	23,503	0.591	34,012	57,515	24,872	0.521
8 Houston, TX	22,323	0.614	35,562	57,885	18,071	0.635
9 Boston, MA-NH	22,310	0.638	39,401	61,711	18,516	0.671
10 Los Angeles-Long Beach, CA	21,711	0.625	36,147	57,857	20,694	0.640
11 Washington, DC-MD-VA-WV	21,586	0.703	51,076	72,662	20,051	0.702
12 Baltimore, MD	20,340	0.649	37,549	57,889	19,146	0.646
13 Memphis, TN-AR-MS	20,269	0.608	31,417	51,686	18,848	0.574
14 Birmingham, AL	19,953	0.586	28,215	48,168	18,650	0.555
15 Cleveland-Lorain-Elyria, OH	19,915	0.594	29,098	49,013	18,643	0.581
16 Kansas City, MO-KS	19,561	0.623	32,308	51,868	17,544	0.613
17 Dallas, TX	19,441	0.668	39,093	58,534	16,637	0.663
18 West Palm Beach-Boca Raton, FL	19,155	0.633	32,980	52,135	18,000	0.619
19 St. Louis, MO-IL	19,003	0.622	31,243	50,246	18,282	0.601
20 Minneapolis-St. Paul, MN-WI	18,992	0.670	38,587	57,579	16,854	0.658
21 Miami, FL	18,979	0.616	30,404	49,383	14,941	0.666
22 Cincinnati, OH-KY-IN	18,972	0.614	30,160	49,132	17,445	0.598
23 Richmond-Petersburg, VA	18,241	0.667	36,477	54,718	16,859	0.661
24 Atlanta, GA	18,114	0.703	42,779	60,894	17,106	0.674
25 Louisville, KY-IN	17,020	0.629	28,813	45,833	15,757	0.604
26 Columbus, OH	16,917	0.664	33,367	50,284	15,469	0.645
27 Nashville, TN	15,856	0.680	33,630	49,487	15,267	0.646
28 San Diego, CA	15,759	0.711	38,850	54,609	13,488	0.733
29 Nassau-Suffolk, NY	15,699	0.785	57,162	72,861	14,031	0.801
30 New Orleans, LA	15,599	0.641	27,812	43,410	15,704	0.596
31 Jackson, MS	15,594	0.672	31,989	47,583	16,683	0.607
32 Fort Worth-Arlington, TX	15,188	0.711	37,372	52,560	14,008	0.695
33 Baton Rouge, LA	15,113	0.663	29,785	44,898	14,409	0.643
34 Indianapolis, IN	14,919	0.703	35,391	50,310	13,532	0.693
35 Mobile, AL	14,605	0.637	25,669	40,274	14,643	0.588
36 Pittsburgh, PA	14,479	0.645	26,313	40,792	14,271	0.619
37 Shreveport-Bossier City, LA	13,914	0.652	26,013	39,927	12,879	0.634
38 Jacksonville, FL	13,669	0.713	34,029	47,697	13,634	0.673
39 Charlotte-Gastonia-Rock Hill, NC-SC	13,198	0.745	38,604	51,802	11,509	0.739
40 Norfolk-Virginia Beach-Newport News, VA-NC	12,755	0.737	35,669	48,424	12,206	0.724
41 Raleigh-Durham-Chapel Hill, NC	12,599	0.769	41,842	54,441	11,218	0.757
42 Greensboro--Winston-Salem--High Point, NC	11,372	0.748	33,806	45,177	11,001	0.733
43 Charleston-North Charleston, SC	11,030	0.750	33,087	44,117	10,627	0.736
44 Augusta-Aiken, GA-SC	10,580	0.756	32,851	43,431	11,166	0.727
45 Orlando, FL	10,555	0.772	35,648	46,203	10,430	0.750
46 Columbia, SC	10,129	0.783	36,573	46,702	11,273	0.740
47 Fort Lauderdale, FL	9,834	0.786	36,212	46,046	11,744	0.723
48 Tampa-St. Petersburg-Clearwater, FL	9,775	0.760	30,945	40,720	10,632	0.706
49 Greenville-Spartanburg-Anderson, SC	8,409	0.796	32,853	41,262	8,854	0.768
50 Riverside-San Bernardino, CA	3,972	0.915	42,638	46,610	3,084	0.932

Table 6. Neighborhood median income of the average black and white household, earning $60,000 and above

Metropolitan region	2000				1990	
	Disparity with whites	Minority to white ratio	Black income	White income	Disparity with whites	Minonty to white ratio
1 Newark, NJ	33,121	0.589	47,554	80,675	28,804	0.612
2 New York, NY	27,266	0.593	39,777	67,043	20,430	0.670
3 Milwaukee-Waukesha, WI	24,562	0.588	35,111	59,673	22,552	0.587
4 Oakland, CA	24,423	0.688	53,818	78,241	21,449	0.688
5 Los Angeles-Long Beach, CA	24,010	0.641	42,805	66,815	19,955	0.696
6 Chicago, IL	23,814	0.651	44,402	68,216	21,566	0.652
7 Boston, MA-NH	22,909	0.662	44,821	67,730	17,460	0.718
8 Detroit, MI	22,584	0.653	42,470	65,054	22,805	0.622
9 Philadelphia, PA-NJ	22,462	0.650	41,654	64,116	18,304	0.691
10 Houston, TX	21,986	0.670	44,672	66,658	16,460	0.717
11 Miami, FL	21,666	0.630	36,874	58,540	15,150	0.715
12 West Palm Beach-Boca Raton, FL	21,229	0.654	40,088	61,317	19,662	0.642
13 San Diego, CA	20,212	0.679	42,782	62,994	12,487	0.785
14 Memphis, TN-AR-MS	19,996	0.670	40,551	60,548	19,110	0.642
15 Birmingham, AL	19,479	0.650	36,234	55,713	20,114	0.605
16 Kansas City, MO-KS	18,735	0.689	41,461	60,196	17,115	0.681
17 Cleveland-Lorain-Elyna, OH	18,484	0.670	37,525	56,009	15,674	0.701
18 Washington, DC-MD-VA-WV	18,090	0.772	61,119	79,208	17,682	0.760
19 St. Louis, MO-IL	18,062	0.684	39,048	57,110	15,666	0.704
20 Richmond-Petersburg, VA	17,576	0.716	44,274	61,850	15,232	0.730
21 Baltimore, MD	16,550	0.744	48,101	64,651	16,675	0.726
22 Dallas, TX	16,533	0.755	50,887	67,420	15,366	0.735
23 Columbus, OH	16,228	0.728	43,501	59,730	15,293	0.711
24 Cincinnati, OH-KY-IN	16,203	0.711	39,795	55,997	13,503	0.735
25 Atlanta, GA	16,003	0.762	51,274	67,277	15,314	0.742
26 Nassau-Suffolk, NY	15,680	0.795	60,857	76,537	13,991	0.812
27 Minneapolis-St. Paul, MN-WI	15,545	0.755	48,014	63,559	11,500	0.792
28 Shreveport-Bossier City, LA	15,428	0.666	30,763	46,191	12,520	0.693
29 Nashville, TN	15,163	0.734	41,942	57,105	14,931	0.708
30 Pittsburgh, PA	14,283	0.701	33,478	47,761	12,917	0.716
31 Indianapolis, IN	14,070	0.758	44,078	58,147	11,706	0.775
32 New Orleans, LA	14,006	0.715	35,209	49,215	14,160	0.688
33 Louisville, KY-IN	13,921	0.741	39,876	53,796	13,996	0.712
34 Jackson, MS	13,862	0.740	39,440	53,302	14,732	0.691
35 Baton Rouge, LA	12,996	0.738	36,617	49,613	12,623	0.727
36 Charlotte-Gastonia-Rock Hill, NC-SC	12,956	0.780	45,950	58,906	11,150	0.778
37 Jacksonville, FL	12,850	0.761	40,910	53,760	11,621	0.752
38 Fort Worth-Arlington, TX	12,130	0.802	49,186	61,315	10,206	0.810
39 Mobile, AL	12,106	0.724	31,696	43,802	12,176	0.696
40 Augusta-Aiken, GA-SC	11,030	0.780	39,093	50,123	10,220	0.784
41 Raleigh-Durham-Chapel Hill, NC	10,980	0.820	50,096	61,076	9,556	0.818
42 Fort Lauderdale, FL	10,932	0.800	43,666	54,598	10,545	0.775
43 Norfolk-Virginia Beach-Newport News, VA-NC	10,876	0.799	43,163	54,039	9,741	0.801
44 Charleston-North Charleston, SC	10,748	0.780	38,105	48,853	9,964	0.773
45 Greensboro--Winston-Salem--High Point, NC	9,557	0.811	41,061	50,618	9,863	0.789
46 Orlando, FL	9,021	0.829	43,743	52,764	9,774	0.795
47 Tampa-St. Petersburg-Clearwater, FL	9,012	0.811	38,799	47,811	8,118	0.808
48 Columbia, SC	8,987	0.829	43,635	52,622	10,985	0.772
49 Greenville-Spartanburg-Anderson, SC	7,496	0.839	38,969	46,465	8,457	0.807
50 Riverside-San Bernardino, CA	3,859	0.929	50,553	54,412	1,756	0.966

The Hispanic disadvantage in income and neighborhood quality

In the 50 metro areas with the largest Hispanic populations, income disparities with whites tend to be smaller than those shown for blacks in the previous tables. However in none of these places have Hispanics achieved parity with whites in median household income. In only one case (Fort Lauderdale) do Hispanics live in better neighborhoods. And in most cases the situation deteriorated in both respects in the 1990s.

Table 7 presents median household incomes for Hispanics and non-Hispanic whites in these metropolises. The largest income disparity is found (again) in Newark, and is also above $25,000 in Boston, New York, and Philadelphia. The smallest disparity is found in Fort Lauderdale, a clear outlier where Hispanics' incomes were less than $2000 below whites', and Hispanics earned nearly 96% as much as whites. In no other case is the income disparity below $5000 or do Hispanics have incomes more than 85% as high as whites.

Fort Lauderdale notwithstanding, the Hispanic-white income disparity increased in 45 of these 50 cases in absolute dollar amounts, in many cases by several thousand dollars. The ratio of Hispanic to white income deteriorated in 37 cases.

Table 8 lists data for these groups' neighborhoods. In one case, Fort Lauderdale, Hispanics on average live in higher income neighborhoods than whites (by nearly $2000). In other cases Hispanics suffered a gap, ranging from $2485 in Tampa to over $31,000 in Newark. Among areas with the largest neighborhood gaps are New York and two all-suburban metros in Northern New Jersey with large and growing Hispanic populations: Bergen-Passaic and Middlesex-Somerset-Hunterdon.

The neighborhood gap increased in absolute dollar amount in 45 metro areas, and the ratio of Hispanic to white neighborhood median income fell in 36 cases.

Again we examine whether this neighborhood gap is attributable to Hispanics' relatively low incomes (typically higher than blacks, but well below non-Hispanic whites) by looking at where the most affluent Hispanics and whites live (Table 9). Affluent Hispanics in Fort Lauderdale have an even greater edge over affluent whites than shown in the previous table, a neighborhood advantage of nearly $5000. But otherwise Table 9 is not changed from Table 8. In the other four metro areas with the smallest neighborhood gap (Tampa, Modesto, Orlando, and Portland), the disadvantage of affluent Hispanics is generally only a few hundred dollars less than that faced by Hispanics overall. The three metro areas with the largest gap are the same in both tables: Newark, New York, and Bergen-Passaic. In all three cases affluent Hispanics face a somewhat smaller neighborhood gaps than do Hispanics overall, but by any standard these gaps remain quite large. Philadelphia may be the case where taking households' own income into account explains the largest share of Hispanic disadvantage. The overall neighborhood gap in this case is $22,424 while the disadvantage for affluent Hispanics was only $14,681.

Table 7. Comparison of median income of Hispanic and non-Hispanic white households 50 regions with the largest black populations in 2000

Metropolitan region	2000				1990	
	Disparity with whites	Minority to white ratio	Hispanic income	White income	Disparity with whites	Minority to white ratio
1 Newark, NJ	27,501	0.593	40,128	67,629	23,751	0.622
2 Boston, MA-NH	26,200	0.559	33,147	59,347	22,920	0.577
3 New York, NY	25,956	0.526	28,817	54,773	23,997	0.531
4 Philadelphia, PA-NJ	25,949	0.522	28,340	54,289	23,730	0.529
5 Houston, TX	24,314	0.575	32,876	57,190	19,752	0.596
6 San Jose, CA	23,741	0.700	55,449	79,190	17,910	0.728
7 Washington, DC-MD-VA-WV	22,478	0.688	49,611	72,089	18,936	0.716
8 Dallas, TX	21,488	0.623	35,541	57,029	15,840	0.669
9 Los Angeles-Long Beach, CA	20,406	0.624	33,871	54,277	17,990	0.664
10 Orange County, CA	20,165	0.689	44,674	64,839	16,645	0.736
11 Bergen-Passaic, NJ	19,898	0.691	44,583	64,481	19,029	0.689
12 San Francisco, CA	19,875	0.719	50,900	70,775	11,966	0.787
13 El Paso, TX	19,831	0.573	26,618	46,449	17,730	0.572
14 Middlesex-Somerset-Hunterdon, NJ	19,103	0.718	48,682	67,785	14,706	0.771
15 Laredo, TX	18,378	0.594	26,883	45,261	22,406	0.496
16 Chicago, IL	18,295	0.695	41,611	59,906	16,208	0.694
17 Ventura, CA	17,887	0.722	46,363	64,250	18,668	0.703
18 San Diego, CA	17,819	0.660	34,577	52,396	14,254	0.707
19 San Antonio, TX	17,694	0.640	31,422	49,116	15,573	0.627
20 Denver, CO	17,174	0.690	38,260	55,434	13,633	0.701
21 Brownsville-Harlingen-San Benito, TX	16,797	0.575	22,762	39,559	14,614	0.565
22 Oakland, CA	16,531	0.751	49,796	66,327	11,573	0.800
23 Santa Barbara-Santa Maria-Lompoc, CA	16,020	0.694	36,273	52,293	13,442	0.730
24 Miami, FL	16,016	0.678	33,674	49,690	13,394	0.701
25 Austin-San Marcos, TX	15,871	0.708	38,464	54,335	12,949	0.682
26 Corpus Christi, TX	15,845	0.647	28,986	44,831	16,267	0.604
27 Salinas, CA	15,829	0.712	39,168	54,997	13,068	0.728
28 McAllen-Edinburg-Mission, TX	15,451	0.589	22,180	37,631	15,735	0.541
29 Nassau-Suffolk, NY	15,390	0.780	54,661	70,051	12,757	0.812
30 Atlanta, GA	15,344	0.743	44,373	59,717	10,548	0.797
31 Fort Worth-Arlington, TX	15,282	0.699	35,534	50,816	12,234	0.729
32 Fresno, CA	14,901	0.653	28,054	42,955	13,840	0.658
33 Phoenix-Mesa, AZ	14,518	0.701	33,965	48,483	12,201	0.706
34 Bakersfield, CA	14,149	0.659	27,323	41,472	13,346	0.676
35 Stockton-Lodi, CA	13,641	0.710	33,419	47,060	10,254	0.765
36 Salt Lake City-Ogden, UT	13,572	0.731	36,823	50,395	10,093	0.753
37 Jersey City, NJ	13,546	0.713	33,656	47,202	9,007	0.793
38 Visalia-Tulare-Porterville, CA	13,133	0.677	27,502	40,635	12,053	0.669
39 Portland-Vancouver, OR-WA	12,952	0.733	35,534	48,486	8,927	0.782
40 Detroit, MI	12,426	0.771	41,752	54,178	10,353	0.790
41 West Palm Beach-Boca Raton, FL	12,360	0.748	36,687	49,047	6,955	0.845
42 Albuquerque, NM	12,349	0.727	32,839	45,188	12,058	0.702
43 Sacramento, CA	12,029	0.760	38,038	50,067	8,774	0.807
44 Orlando, FL	11,891	0.741	34,037	45,928	9,508	0.770
45 Tucson, AZ	10,045	0.750	30,178	40,223	8,249	0.766
46 Riverside-San Bernardino, CA	8,743	0.811	37,402	46,145	7,010	0.846
47 Modesto, CA	7,770	0.818	35,015	42,785	7,137	0.823
48 Las Vegas, NV-AZ	7,220	0.840	37,871	45,091	6,027	0.850
49 Tampa-St. Petersburg-Clearwater, FL	5,993	0.847	33,163	39,156	3,899	0.888
50 Fort Lauderdale, FL	1,873	0.958	42,377	44,250	1,735	0.958

Table 8. Neighborhood median income of the average Hispanic and white household

Metropolitan region	2000				1990	
	Disparity with whites	Minority to white ratio	Hispanic income	White income	Disparity with whites	Minority to white ratio
1 Newark, NJ	31,010	0.578	42,485	73,495	27,013	0.598
2 New York, NY	25,314	0.564	32,783	58,097	22,397	0.585
3 Bergen-Passaic, NJ	23,819	0.657	45,552	69,371	20,925	0.678
4 Philadelphia, PA-NJ	22,424	0.605	34,349	56,772	19,991	0.617
5 Boston, MA-NH	21,172	0.657	40,539	61,711	16,359	0.709
6 Los Angeles-Long Beach, CA	20,835	0.640	37,022	57,857	18,528	0.677
7 Middlesex-Somerset-Hunterdon, NJ	19,887	0.725	52,442	72,329	15,969	0.759
8 Houston, TX	19,381	0.665	38,505	57,885	14,358	0.710
9 Chicago, IL	18,738	0.698	43,214	61,952	18,152	0.671
10 San Jose, CA	17,958	0.783	64,725	82,683	12,846	0.811
11 Dallas, TX	17,845	0.695	40,689	58,534	12,739	0.742
12 Orange County, CA	17,648	0.738	49,685	67,333	13,313	0.795
13 Oakland, CA	17,224	0.755	53,189	70,413	11,717	0.807
14 Ventura, CA	15,414	0.767	50,749	66,162	13,088	0.792
15 Denver, CO	15,185	0.735	42,206	57,391	12,868	0.726
16 San Francisco, CA	14,953	0.796	58,457	73,410	10,895	0.817
17 San Antonio, TX	14,581	0.703	34,514	49,095	13,250	0.685
18 Austin-San Marcos, TX	14,531	0.744	42,246	56,777	10,517	0.750
19 Detroit, MI	14,455	0.749	43,059	57,515	13,124	0.747
20 San Diego, CA	14,077	0.742	40,532	54,609	10,779	0.787
21 Phoenix-Mesa, AZ	13,325	0.739	37,657	50,982	10,883	0.751
22 Fort Worth-Arlington, TX	13,195	0.749	39,365	52,560	10,674	0.768
23 Washington, DC-MD-VA-WV	13,186	0.819	59,476	72,662	10,058	0.851
24 Salinas, CA	12,129	0.781	43,216	55,346	9,914	0.799
25 Santa Barbara-Santa Maria-Lompoc, CA	11,824	0.779	41,559	53,383	9,702	0.810
26 Nassau-Suffolk, NY	11,544	0.842	61,317	72,861	8,831	0.875
27 Miami, FL	11,447	0.768	37,936	49,383	9,548	0.787
28 Fresno, CA	10,955	0.742	31,555	42,510	9,990	0.753
29 Bakersfield, CA	10,791	0.743	31,130	41,921	10,981	0.738
30 Salt Lake City-Ogden, UT	10,744	0.793	41,042	51,785	7,992	0.810
31 Atlanta, GA	10,692	0.824	50,201	60,894	4,985	0.905
32 El Paso, TX	10,578	0.742	30,501	41,079	11,144	0.711
33 Tucson, AZ	10,043	0.764	32,422	42,465	8,344	0.776
34 Corpus Christi, TX	9,772	0.768	32,364	42,136	9,885	0.744
35 Laredo, TX	9,637	0.755	29,774	39,411	9,042	0.732
36 Jersey City, NJ	9,629	0.795	37,390	47,019	5,720	0.867
37 Sacramento, CA	8,880	0.826	42,182	51,063	6,111	0.867
38 West Palm Beach-Boca Raton, FL	8,801	0.831	43,334	52,135	5,745	0.878
39 Albuquerque, NM	8,348	0.815	36,882	45,230	8,178	0.797
40 Stockton-Lodi, CA	8,010	0.827	38,245	46,255	6,818	0.842
41 Brownsville-Harlingen-San Benito, TX	7,520	0.776	26,011	33,532	6,897	0.763
42 Las Vegas, NV-AZ	7,511	0.838	38,974	46,485	4,479	0.891
43 McAllen-Edinburg-Mission, TX	6,809	0.789	25,432	32,242	7,041	0.757
44 Visalia-Tulare-Porterville, CA	6,714	0.824	31,502	38,216	6,084	0.827
45 Riverside-San Bernardino, CA	5,883	0.874	40,727	46,610	3,762	0.917
46 Portland-Vancouver, OR-WA	5,714	0.884	43,738	49,452	3,944	0.906
47 Orlando, FL	4,532	0.902	41,671	46,203	878	0.979
48 Modesto, CA	4,203	0.901	38,243	42,445	3,957	0.901
49 Tampa-St Petersburg-Clearwater, FL	2,385	0.941	38,335	40,720	1,372	0.962
50 Fort Lauderdale, FL	-1,761	1.038	47,807	46,046	824	0.981

Table 9. Neighborhood median income of the average Hispanic and white household, earning $60,000 and above

Metropolitan region	2000				1990	
	Disparity with whites	Minority to white ratio	Hispanic income	White income	Disparity with whites	Minority to white ratio
1 Newark, NJ	28,539	0.646	52,136	80,675	24,663	0.668
2 New York, NY	25,256	0.623	41,787	67,043	20,756	0.665
3 Bergen-Passaic, NJ	22,049	0.708	53,443	75,492	18,358	0.740
4 Los Angeles-Long Beach, CA	21,721	0.675	45,094	66,815	18,777	0.714
5 Chicago, IL	19,569	0.713	48,646	68,216	18,388	0.703
6 Boston, MA-NH	18,897	0.721	48,833	67,730	14,220	0.771
7 Houston, TX	18,669	0.720	47,989	66,658	13,551	0.767
8 Middlesex-Somerset-Hunterdon, NJ	18,246	0.765	59,377	77,623	13,069	0.814
9 Dallas, TX	17,814	0.736	49,606	67,420	12,834	0.779
10 Orange County, CA	17,801	0.761	56,662	74,463	12,771	0.820
11 Oakland, CA	17,519	0.776	60,722	78,241	11,758	0.829
12 San Jose, CA	17,028	0.805	70,194	87,222	12,141	0.834
13 Ventura, CA	15,593	0.784	56,454	72,047	11,993	0.824
14 Denver, CO	15,568	0.765	50,815	66,383	11,503	0.796
15 Austin-San Marcos, TX	15,473	0.769	51,479	66,952	10,087	0.809
16 San Francisco, CA	15,176	0.808	63,839	79,015	11,339	0.829
17 Philadelphia, PA-NJ	14,681	0.771	49,435	64,116	11,846	0.800
18 Phoenix-Mesa, AZ	13,941	0.769	46,512	60,453	10,852	0.796
19 San Antonio, TX	13,349	0.766	43,682	57,031	10,365	0.789
20 Fort Worth-Arlington, TX	13,343	0.782	47,972	61,315	8,067	0.849
21 Salinas, CA	12,963	0.784	47,139	60,102	10,641	0.806
22 Detroit, MI	12,592	0.806	52,462	65,054	10,964	0.818
23 San Diego, CA	12,458	0.802	50,536	62,994	9,128	0.843
24 Washington, DC-MD-VA-WV	12,312	0.845	66,896	79,208	7,235	0.902
25 Santa Barbara-Santa Maria-Lompoc, CA	11,992	0.801	48,346	60,338	9,657	0.834
26 Jersey City, NJ	11,888	0.771	40,009	51,897	5,996	0.868
27 Nassau-Suffolk, NY	11,796	0.846	64,741	76,537	9,188	0.876
28 Atlanta, GA	11,626	0.827	55,651	67,277	4,008	0.932
29 Salt Lake City-Ogden, UT	11,341	0.807	47,465	58,806	7,917	0.841
30 Fresno, CA	11,147	0.777	38,902	50,049	10,028	0.791
31 Tucson, AZ	10,837	0.793	41,458	52,295	7,843	0.830
32 Miami, FL	10,726	0.817	47,813	58,540	8,472	0.840
33 Bakersfield, CA	10,164	0.796	39,723	49,887	9,269	0.811
34 Albuquerque, NM	9,151	0.827	43,892	53,043	8,894	0.815
35 Las Vegas, NV-AZ	8,331	0.846	45,671	54,002	4,645	0.903
36 El Paso, TX	8,088	0.828	38,843	46,930	8,942	0.802
37 West Palm Beach-Boca Raton, FL	8,003	0.869	53,314	61,317	5,565	0.899
38 Corpus Christi, TX	7,174	0.844	38,853	46,028	5,995	0.860
39 Laredo, TX	6,810	0.854	39,932	46,741	5,413	0.860
40 Sacramento, CA	6,764	0.883	51,237	58,001	4,374	0.915
41 Riverside-San Bernardino, CA	5,960	0.890	48,452	54,412	3,204	0.938
42 Brownsville-Harlingen-San Benito, TX	5,778	0.845	31,504	37,282	4,805	0.858
43 Visalia-Tulare-Porterville, CA	5,536	0.867	35,989	41,525	6,060	0.845
44 McAllen-Edinburg-Mission, TX	5,253	0.862	32,855	38,108	4,964	0.854
45 Stockton-Lodi, CA	5,213	0.900	46,702	51,916	4,614	0.903
46 Portland-Vancouver, OR-WA	4,830	0.912	49,971	54,802	1,951	0.959
47 Orlando, FL	4,387	0.917	48,377	52,764	1,161	0.976
48 Modesto, CA	3,818	0.918	42,651	46,469	4,266	0.903
49 Tampa-St. Petersburg-Clearwater, FL	2,053	0.957	45,758	47,811	164	0.996
50 Fort Lauderdale, FL	-4,583	1.084	59,181	54,598	435	0.991

The Asian advantage: many exceptions

Asian Americans are in a very different position overall than are blacks and Hispanics. The national and regional averages show that they have higher household incomes than whites in every major census region, and they live in more affluent neighborhoods everywhere but the Northeast.

Looking more closely at specific metro areas with large Asian populations (we select here the largest 40) reveals many exceptions to these averages. Table 10 presents median household incomes for Asians and whites in these places. In fact, in some of these places Asian incomes are considerably higher than those of whites, with an edge of over $10,000 in suburban Middlesex-Somerset-Hunterdon, Newark and Detroit. But in a majority of metros (25 of 40) Asians' incomes are below whites' – most extreme in New York (a disparity of over $11,000), and in several Pacific Coast areas (Fresno, Tacoma, San Francisco, and Stockton-Lodi).

The better news is that Asian incomes improved relative to whites in 26 cases in dollar amounts and in 27 cases as a percent of white income. An outstanding example is Austin, where Asian incomes were only 60.2% as high as whites in 1990 but rose to 93.2% by 2000.

Still, Table 10 demonstrates that Asians' socioeconomic standing is quite variable around the country. The very positive national averages are due less to their position in the metro areas where they are most concentrated, places like New York, Los Angeles, Honolulu, San Jose, and San Francisco, and more to their situation in the many metropolises around the country that are not even listed in the table.

Turning to their neighborhood context, Table 11 reveals even more exceptions. Asians live in higher income neighborhoods than do whites in just nine metro areas. Their greatest edge is in Riverside-San Bernardino ($5210), where their own incomes are nearly $7000 higher than whites. The next largest neighborhood advantage is Detroit ($4314), where Asians' own incomes are nearly $12,000 higher than whites'. Typically where Asians have higher incomes than whites, their neighborhood advantage is much smaller or disappears completely. And where their incomes are lower than whites, there are only a few instances where their neighborhood gap is less sever than their income disadvantage.

This means that in many metro areas Asians do not translate their incomes into neighborhood quality as easily as whites do. But this conclusion does not always hold. In Washington, DC, Asians have an income disadvantage of nearly $9000 but they live in neighborhoods quite comparable to whites. But more often the pattern is just the opposite.

A similar conclusion is supported by Table 12, which focuses on households with incomes over $60,000. Again in a majority of cases (28 of 40) affluent Asians live in neighborhoods with lower median incomes than do affluent whites. In addition the trend over time is moving in favor of whites. The Asian neighborhood gap increased (or their advantage diminished) in 29 of 40 cases in dollar amount and in 28 of 40 cases as a proportion.

Table 10. Comparison of median income of Asian and non-Hispanic white households 50 regions with the largest black populations in 2000

Metropolitan region	2000 Disparity with whites	2000 Minority to white ratio	2000 Asian income	2000 White income	1990 Disparity with whites	1990 Minority to white ratio
1 New York, NY	11,562	0.789	43,211	54,773	7,733	0.849
2 Fresno, CA	10,843	0.748	32,112	42,955	13,403	0.669
3 Tacoma, WA	10,537	0.777	36,785	47,322	8,615	0.787
4 San Francisco, CA	10,248	0.855	60,527	70,775	4,920	0.912
5 Stockton-Lodi, CA	9,759	0.793	37,301	47,060	10,594	0.757
6 Minneapolis-St. Paul, MN-WI	9,160	0.838	47,421	56,581	18,414	0.619
7 Washington, DC-MD-VA-WV	8,963	0.876	63,126	72,089	7,130	0.893
8 Boston, MA-NH	7,741	0.870	51,606	59,347	8,432	0.844
9 Philadelphia, PA-NJ	7,560	0.861	46,729	54,289	6,645	0.868
10 Los Angeles-Long Beach, CA	6,489	0.880	47,788	54,277	2,500	0.953
11 Atlanta, GA	6,301	0.894	53,416	59,717	6,154	0.881
12 Houston, TX	6,276	0.890	50,914	57,190	3,923	0.920
13 Orange County, CA	6,126	0.906	58,713	64,839	3,637	0.942
14 Denver, CO	6,068	0.891	49,366	55,434	7,551	0.834
15 Baltimore, MD	5,671	0.900	50,898	56,569	-415	1.008
16 Salt Lake City-Ogden, UT	5,464	0.892	44,931	50,395	6,084	0.851
17 Sacramento, CA	4,179	0.917	45,888	50,067	4,520	0.900
18 Seattle-Bellevue-Everett, WA	4,090	0.926	51,222	55,312	3,785	0.921
19 Austin-San Marcos, TX	3,696	0.932	50,639	54,335	16,215	0.602
20 Fort Worth-Arlington, TX	2,227	0.956	48,589	50,816	4,719	0.895
21 Oakland, CA	2,016	0.970	64,311	66,327	2,436	0.958
22 Norfolk-Virginia Beach-Newport News, VA-NC	1,076	0.978	47,683	48,759	1,215	0.973
23 Dallas, TX	734	0.987	56,295	57,029	3,390	0.929
24 Chicago, IL	475	0.992	59,431	59,906	663	0.987
25 San Diego, CA	319	0.994	52,077	52,396	1,725	0.965
26 Las Vegas, NV-AZ	-1,242	1.028	46,333	45,091	1,066	0.973
27 Orlando, FL	-1,754	1.038	47,682	45,928	1,855	0.955
28 Phoenix-Mesa, AZ	-2,454	1.051	50,937	48,483	607	0.985
29 Bergen-Passaic, NJ	-3,038	1.047	67,519	64,481	-13,465	1.220
30 San Jose, CA	-3,064	1.039	82,254	79,190	-1,844	1.028
31 Honolulu, HI	-3,110	1.059	56,066	52,956	-3,670	1.071
32 Portland-Vancouver, OR-WA	-3,448	1.071	51,934	48,486	3,112	0.924
33 Tampa-St. Petersburg-Clearwater, FL	-6,177	1.158	45,333	39,156	-167	1.005
34 Riverside-San Bernardino, CA	-6,901	1.150	53,046	46,145	-4,906	1.108
35 Jersey City, NJ	-7,512	1.159	54,714	47,202	-6,493	1.149
36 Vallejo-Fairfield-Napa, CA	-9,181	1.166	64,492	55,311	-8,563	1.168
37 Nassau-Suffolk, NY	-9,226	1.132	79,277	70,051	-12,288	1.181
38 Detroit, MI	-11,879	1.219	66,057	54,178	-9,577	1.194
39 Newark, NJ	-12,664	1.187	80,293	67,629	-9,617	1.153
40 Middlesex-Somerset-Hunterdon, NJ	-12,901	1.190	80,686	67,785	-8,056	1.125

Table 11. Neighborhood median income of the average Asian and white household

Metropolitan region	2000				1990	
	Disparity with whites	Minority to white ratio	Asian income	White income	Disparity with whites	Minority to white ratio
1 New York, NY	13,030	0.776	45,066	58,097	10,347	0.808
2 San Francisco, CA	11,911	0.838	61,499	73,410	10,143	0.830
3 Los Angeles-Long Beach, CA	9,629	0.834	48,228	57,857	8,215	0.857
4 Minneapolis-St. Paul, MN-WI	9,535	0.834	48,044	57,579	10,310	0.791
5 Boston, MA-NH	8,259	0.866	53,452	61,711	7,518	0.866
6 Philadelphia, PA-NJ	8,216	0.855	48,556	56,772	5,261	0.899
7 Tacoma, WA	6,353	0.867	41,460	47,813	6,606	0.838
8 Orange County, CA	5,857	0.913	61,476	67,333	1,679	0.974
9 Fresno, CA	5,707	0.866	36,803	42,510	7,198	0.822
10 Oakland, CA	5,705	0.919	64,707	70,413	6,016	0.901
11 Austin-San Marcos, TX	5,305	0.907	51,472	56,777	8,177	0.805
12 Chicago, IL	5,018	0.919	56,935	61,952	5,320	0.903
13 Stockton-Lodi, CA	4,998	0.892	41,257	46,255	6,795	0.843
14 Salt Lake City-Ogden, UT	4,745	0.908	47,040	51,785	5,894	0.860
15 Bergen-Passaic, NJ	4,374	0.937	64,997	69,371	-832	1.013
16 Seattle-Bellevue-Everett, WA	4,322	0.923	51,977	56,299	5,115	0.895
17 Denver, CO	4,243	0.926	53,148	57,391	4,746	0.899
18 Houston, TX	3,754	0.935	54,131	57,885	1,487	0.970
19 Sacramento, CA	3,743	0.927	47,320	51,063	2,594	0.944
20 Fort Worth-Arlington, TX	3,570	0.932	48,990	52,560	3,383	0.926
21 San Jose, CA	3,098	0.963	79,585	82,683	2,369	0.965
22 Jersey City, NJ	2,417	0.949	44,601	47,019	2,134	0.950
23 Atlanta, GA	2,101	0.965	58,792	60,894	1,960	0.963
24 Newark, NJ	1,908	0.974	71,587	73,495	1,217	0.982
25 San Diego, CA	1,879	0.966	52,730	54,609	2,540	0.950
26 Baltimore, MD	1,226	0.979	56,663	57,889	-528	1.010
27 Norfolk-Virginia Beach-Newport News, VA-NC	1,015	0.979	47,409	48,424	-522	1.012
28 Middlesex-Somerset-Hunterdon, NJ	855	0.988	71,474	72,329	-1,218	1.018
29 Washington, DC-MD-VA-WV	526	0.993	72,136	72,662	-1,172	1.017
30 Honolulu, HI	236	0.996	55,267	55,504	-429	1.008
31 Portland-Vancouver, OR-WA	216	0.996	49,237	49,452	2,209	0.947
32 Dallas, TX	-378	1.006	58,913	58,534	1,035	0.979
33 Phoenix-Mesa, AZ	-442	1.009	51,424	50,982	845	0.981
34 Las Vegas, NV-AZ	-843	1.018	47,327	46,485	1,083	0.974
35 Tampa-St. Petersburg-Clearwater, FL	-1,482	1.036	42,202	40,720	-1,452	1.040
36 Orlando, FL	-1,483	1.032	47,685	46,203	-2,949	1.071
37 Vallejo-Fairfield-Napa, CA	-3,099	1.055	59,105	56,006	-3,573	1.070
38 Nassau-Suffolk, NY	-3,996	1.055	76,857	72,861	-4,914	1.070
39 Detroit, MI	-4,314	1.075	61,829	57,515	-6,305	1.121
40 Riverside-San Bernardino, CA	-5,210	1.112	51,820	46,610	-4,516	1.099

Table 12. Neighborhood median income of the average Asian and white household, earning $60,000 and above

Metropolitan region	2000				1990	
	Disparity with whites	Minority to white ratio	Asian income	White income	Disparity with whites	Minority to white ratio
1 New York, NY	13,857	0.793	53,186	67,043	9,815	0.842
2 San Francisco, CA	9,463	0.880	69,552	79,015	8,796	0.867
3 Los Angeles-Long Beach, CA	9,283	0.861	57,532	66,815	7,717	0.883
4 Orange County, CA	5,321	0.929	69,142	74,463	1,294	0.982
5 Bergen-Passaic, NJ	5,053	0.933	70,438	75,492	85	0.999
6 Minneapolis-St. Paul, MN-WI	5,044	0.921	58,515	63,559	95	0.998
7 Tacoma, WA	4,560	0.913	48,142	52,702	4,334	0.905
8 Jersey City, NJ	4,457	0.914	47,440	51,897	3,391	0.925
9 Boston, MA-NH	4,017	0.941	63,713	67,730	2,478	0.960
10 Fort Worth-Arlington, TX	3,916	0.936	57,400	61,315	1,356	0.975
11 Chicago, IL	3,705	0.946	64,511	68,216	2,700	0.956
12 Denver, CO	3,670	0.945	62,713	66,383	4,607	0.918
13 Oakland, CA	3,271	0.958	74,971	78,241	3,432	0.950
14 San Jose, CA	3,045	0.965	84,177	87,222	2,069	0.972
15 Newark, NJ	3,018	0.963	77,657	80,675	1,975	0.973
16 Philadelphia, PA-NJ	3,017	0.953	61,099	64,116	-720	1.012
17 Salt Lake City-Ogden, UT	2,542	0.957	56,264	58,806	2,542	0.949
18 Seattle-Bellevue-Everett, WA	2,539	0.959	59,350	61,889	2,960	0.946
19 Middlesex-Somerset-Hunterdon, NJ	2,487	0.968	75,136	77,623	-1,100	1.016
20 Houston, TX	2,331	0.965	64,327	66,658	515	0.991
21 Sacramento, CA	1,559	0.973	56,442	58,001	-227	1.004
22 Atlanta, GA	1,232	0.982	66,045	67,277	824	0.986
23 Honolulu, HI	1,106	0.983	62,570	63,676	455	0.993
24 Norfolk-Virginia Beach-Newport News, VA-NC	522	0.990	53,517	54,039	-1,279	1.026
25 Fresno, CA	505	0.990	49,544	50,049	-247	1.005
26 Las Vegas, NV-AZ	498	0.991	53,503	54,002	1,057	0.978
27 Stockton-Lodi, CA	188	0.996	51,728	51,916	2,684	0.943
28 San Diego, CA	121	0.998	62,873	62,994	1,030	0.982
29 Portland-Vancouver, OR-WA	-394	1.007	55,195	54,802	1,245	0.974
30 Tampa-St. Petersburg-Clearwater, FL	-524	1.011	48,335	47,811	-1,161	1.028
31 Austin-San Marcos, TX	-707	1.011	67,659	66,952	738	0.986
32 Washington, DC-MD-VA-WV	-861	1.011	80,069	79,208	-3,581	1.049
33 Phoenix-Mesa, AZ	-1,028	1.017	61,481	60,453	-1,540	1.029
34 Dallas, TX	-1,263	1.019	68,683	67,420	-655	1.011
35 Orlando, FL	-2,457	1.047	55,221	52,764	-2,608	1.055
36 Baltimore, MD	-3,184	1.049	67,835	64,651	-3,292	1.054
37 Vallejo-Fairfield-Napa, CA	-3,343	1.055	63,847	60,504	-3,523	1.064
38 Nassau-Suffolk, NY	-4,032	1.053	80,568	76,537	-4,853	1.065
39 Riverside-San Bernardino, CA	-6,290	1.116	60,702	54,412	-4,961	1.096
40 Detroit, MI	-7,073	1.109	72,127	65,054	-12,079	1.200

Separate and Unequal: The Implications

In its analysis of the sources of urban riots in the mid-1960's the National Commission on Civil Disorders observed that the country was dividing into two nations, increasingly separate and unequal. Now almost four decades later and in a very different social and political climate, Census 2000 reminds us that divisions remain very deep. Analyses by the Mumford Center and others have shown that reductions in black-white segregation have been slow and uneven. New minorities have become much more visible since the 1960s, and while Hispanics and Asians are less segregated than are blacks from whites, their levels of segregation have been unchanged or rising since 1980.

This report provides new information about the racial divide, and reminds us that each group presents a somewhat different profile:

1. The color line for black Americans

Blacks are the most segregated minority and also have the lowest income levels. In the relatively prosperous decade of the 1990s, their incomes grew somewhat faster than that of whites, so that the ratio of black-to-white incomes improved slightly. But this income disparity remained large and even widened in absolute dollars.

We have found disparities of comparable magnitude in the neighborhoods where blacks and whites live. These increased in the last decade, meaning that slim gains in blacks' own incomes were erased by deterioration of their surrounding communities. Perhaps it is easier to get ahead in the labor market than in the housing market, where traditions and institutions of discrimination persist.

A central new finding is that blacks' neighborhoods are separate and unequal not because blacks cannot afford homes in better neighborhoods, but because even when they achieve higher incomes they are unable to translate these into residential mobility.

2. Hispanics in metropolitan America

Hispanics have a decidedly better position in the American class structure than do blacks, and they live in better neighborhoods. At the same time, they have lower incomes and live in poorer neighborhoods than do whites, even compared to whites with similar incomes. Similar to blacks, their neighborhood gap is not attributable to income differences with whites.

The trajectory for Hispanics is clearly negative. Their incomes and the quality of their neighborhoods are declining relative to whites in both absolute dollar amounts and as a proportion. There are important regional differences, however, with especially large disparities in the Northeast and a better relative position in the Midwest.

Hispanics are a rapidly growing population, and changes in their position probably reflect the characteristics of newer immigrants rather than shifts in the fortunes of those who

already lived in this country in 1990. Yet a separate analysis (not shown here but available on the Mumford Center's "Separate and Unequal" webpage) shows that immigrant status does not explain away their disadvantage any more than does income.

3. The ambiguous standing of Asian Americans

Asians are in the unique position of having higher incomes and, often, living in more prosperous neighborhoods than do whites. This is not true everywhere, and on average they are disadvantaged in the Northeast compared to whites. But even here the disparities are modest.

In a number of specific metropolitan areas with larger Asian populations, though, the advantages seen in national averages disappear. A usually advantaged minority in some places has substantially lower incomes than do whites, and in other places enjoys higher income but lives in neighborhood of lower quality. The Asian situation, surprisingly, often supports the overall conclusion of this report: **Separate in America also means Unequal**.

This report focused on the neighborhood gap – the vast differences in median household incomes of neighborhoods where black and Hispanic minorities live, compared to whites. Other data not presented here show similar differences in a wide range of other neighborhood characteristics, and they confirm that these appear at every income level. We cannot escape the conclusion that more is at work here than simple market processes that place people according to their means.

Studies drawing on data from other sources, such as criminal justice, public health, or school statistics, lead to similar conclusions. The Mumford Center's own analysis of school data from the U.S. Department of Education showed that one consequence of school segregation is that minority children are enrolled in schools with much higher levels of poverty, as indicated by eligibility for reduced-price school lunches. The average black or Hispanic child in 1999-2000 was in a school where more than 65% of students were poor. This compared to 42% poor in the average Asian child's school, but only 30% poor in the average white child's school.

Residential segregation is not benign. It does not mean only that blacks and Hispanics, Asians and whites live in different neighborhoods with little contact between them. It means that whatever their personal circumstances, black and Hispanic families on average live at a disadvantage and raise their children in communities with fewer resources. It cannot be a surprise, then, that it is harder for them to reach their potential.

For related material, see our report on elementary school segregation:
http://mumford1.dyndns.org/cen2000/SchoolPop/SPReport/page1.html

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