



2016 METROPOLITAN EQUITY REPORT CARD

PennPlanning Equity Initiative
Working Paper 2019-1*
February 2019

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*PPEI Working papers express the views of the authors and not the University of Pennsylvania or the Department of City and Region Planning

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INTRODUCTION

This 2016 report card on metropolitan equity and inequality is the first report produced by the PennPlanning Equity Initiative (PPEI) at the University of Pennsylvania and the first in a periodic series assessing equity and inequality in urban America. Its purpose is three-fold:

- To establish a series of baseline measurements against which later changes can be compared.
- To identify particular metropolitan areas and cities making progress in the pursuit of greater social and economic equity.
- To identify specific urban planning and policy initiatives which have been observed to enhance social and economic equity.

This effort is exceedingly ambitious in its scope. Most equity studies confine themselves to a single group or a single equity category or a handful of places. This report takes on the task of developing summary equity grades for three demographic groups (African-Americans, Hispanics, and women) in ten socio-economic categories (including residential segregation,

income levels and poverty, job opportunities, housing, and transportation) for 383 U.S. metropolitan areas. Inclusive as it is, this report also leaves out many things. Based on population and housing data from the Census Bureau's annual American Community Survey (ACS), this study does not consider equity issues related to crime and criminal justice, public education access and achievement, health care and health outcomes, food access and nutrition, or governance and political participation. These last issues are arguably as important to many Americans as are issues of job opportunities and access, poverty, homeownership and housing quality, and transportation access.

This effort joins a diverse group of periodic, data-driven, non-governmental, and city- and metropolitan area-specific assessments. These include an occasional household income series published by the Brookings Institution, a yearly report on highway congestion published by the Texas A&M Transportation Institute, and a yearly rating of park quality put out by the Trust for Public Land. In the equity sphere, the University of Southern California's Program for Environmental and Regional Equity (PERE)'s database of metropolitan equity indicators is also notable.

Equity and metropolitan areas are a natural match. Both are 20th century concepts finding new currency in 21st century America. The term *metropolitan* area is based on the ancient Greek word *metropolis*, which meant "mother city," the historical center that dispatched migrants to settle the hinterland.

By the end of the 19th Century the hinterland had evolved to become the suburbs. The U.S. Census Bureau began using the term SMA, or *standard metropolitan area* in the 1950s to

identify a central city and surrounding suburbs that together formed a daily commute shed. SMAs gradually gave way to SMSAs, or *standard metropolitan statistical areas*, then to MSAs (metropolitan statistical areas), and then finally to just metropolitan areas. The modern predilection for shortcuts being what it is, many people, including us, refer to metropolitan areas as *metros*. The Census Bureau currently identifies 383 U.S. metropolitan areas as home to 280 million residents, or 86 percent of the country's population.ⁱ

Over time, metropolitan areas have evolved from being a tool for counting urban populations to become the preferred geography for analyzing most urban issues. Today's housing and labor markets operate at a metropolitan scale, as do urban transportation systems. Weekly recreational and shopping activities mostly occur at a metropolitan level. Air pollution and water pollution are likewise experienced at a metropolitan scale. Not everything has as yet been "metropolitanized:" public schools and governance, at least in America, are still organized at the local level.

As use of the term metropolitan area has grown, our image of metropolitan areas has become more diverse and fine-grained. Thirty years ago, urban geographers describing metropolitan areas distinguished between central cities and suburbs. Today, they distinguish between central city neighborhoods, inner suburbs, outer suburbs, suburban centers, and edge cities. All of this is by way of saying that metropolitan areas have become the preferred spatial structure for organizing housing, job, recreational, and social opportunities.

Opportunity also lies at the core of *equity*. The terms "equity" and "inequity" are often used interchangeably with equality and inequality—a

practice we will continue in this report—but although related, the two sets of terms are not quite the same. Social equality refers to a state in which all people within a specific society or geography enjoy the *same* status with respect to human, civil, and constitutional rights, as well as access to certain social goods and services. Economic equality extends this idea of sameness across individuals to income and wealth. Since different people are born into different social and economic situations, achieving social and economic equality requires government or some other societal institution to actively redistribute economic resources and/or social status.

Equity substitutes fairness for sameness, allowing different individuals to have different status or resource endowments as long as everyone has comparable opportunities, and the resulting distribution of resources and outcomes is regarded by society as "fair." As there is no universal agreement of what constitutes a fair distribution of resources or outcomes, this is where it becomes complicated. Karl Marx famously characterized fairness as "from each according to his ability, to each according to his needs," meaning that wealthier and better-endowed individuals should give up proportionately more in order to aid those with proportionately less. This view of fairness as proportionality is at the heart of the idea of progressivity, which, to various degrees, is embedded in most of the world's tax systems. It also formed the intellectual basis for the global 2011-2012 Occupy Movement and its 1%-vs.-99% rhetoric.

An alternate version of fairness would provide every individual or household with the minimum resources—but no more than the minimum, lest the additional amount act as a disincentive to work—required to enjoy a healthy and satisfactory lifestyle. In the U.S.,

this is the organizing principle behind food stamps, housing vouchers, and Medicare. It is also the idea behind a series of basic income experiments now being conducted in a number of smaller cities.

Still others would dispense with outcome-based versions of equity altogether and focus solely on guaranteeing equal opportunity. This is an easy and appealing position to take in theory, but quickly becomes problematic in practice, especially when all opportunities are not of the same quality (as in the case of homes in better or worse school district), or when the provision of opportunity is not free (as in the case of a university education), or when the supply of opportunities is limited (as in the case of health care).

Rather than constantly trying to guarantee equality of opportunity, many societies, including the U.S., take a more modest approach of intervening to prevent the systematic denial of opportunity on the basis of non-behavioral characteristics. This is accomplished through the use of government power to enforce laws against discrimination. Unfortunately, such efforts wax and wane based on political circumstances, and are rarely subject to follow-up. This puts the onus of fighting discrimination on its victims, who only rarely have the resources or political leverage to succeed. Nowhere has the disconnect between equal opportunity and equitable outcomes been as stark as in the field of housing, leading the U.S. Supreme Court in its 2015 decision in *Texas Department of Housing and Community Affairs v. The Inclusive Communities Project, Inc.* to call out the criteria of “disparate impact,” meaning that a law could be declared unconstitutional if resulted in a discriminatory outcome even it was not administered or enforced in a discriminatory manner.

The situation gets more complicated still when the same equity criteria must be applied across different groups and places. As a constitutional democracy organized along market lines, most opportunities and rights in the United States accrue to individuals, not groups. Take the issue of access to homeownership, perhaps the most well-documented and consistent example of racial inequality anywhere and everywhere in America. Which of the following 2016 government homeownership statistics is most applicable for a Black middle-income household looking to buy a home in Compton, California? The 41.6% homeownership rate for Blacks nationwide (versus 68.2% for Whites); the 33.7% homeownership rate for Blacks in the Los Angeles-Long Beach-Santa Ana metropolitan area (vs. 60% for whites); the 57.4% homeownership rate for current Black residents of Compton (vs. 52.8% for all non-Black Compton residents); or whatever the current mortgage approval rate is for all middle-income homebuyers in Southern California? When it comes to assessing equity and inequality for groups and places, the issue of which *other groups* and which *other places* are selected as reference groups or places makes all the difference.

These practical and conceptual difficulties should not be taken as an excuse not to engage issues of equity and inequality. Quite the opposite in fact. They call out for taking as comprehensive, as fine-grained, and as frequent an inquiry into matters of equity and inequality as the available data will allow; and when the available data is inadequate, to push future data collection practices further into the realm of accommodating differences. As the U.S. Supreme Court concluded in *Brown vs. Board of Education* more than 60 years ago, calling out inequalities is always the first step to promoting equality and justice. It is this responsibility to transform inequality

information into equity-forcing action that animates this report and its successors.

The balance of this report is organized into four sections. The next section explains our logic for assigning grades that measure intra- as well as inter-metropolitan equity differences. It is followed by three sections which summarize overall equity grades for each metro area for African-Americans, Hispanics, and women. Each of these three demographic sections follows the same format: they begin by identifying the individual equity categories and weights used to construct overall grades, then move on to a discussion of equity differences by region, and then concisely discuss particular high- and low-performing metropolitan areas. Each section also includes a color-coded map summarizing the overall equity grades given to every U.S. metropolitan area.

These three demographic sections are followed in turn by a discussion and analysis of metropolitan-level income inequality.

We conclude with some overall observations on the geographical extent of equity and inequality in America today, and ideas for how this analysis might be extended to better inform local officials, policy-makers and community leaders interested in expanding opportunity, fairness, and equity at the level where people live their everyday lives.

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THE LOGIC OF EQUITY GRADING

The task of giving equity grades to metropolitan areas is at once presumptuous, arbitrary, judgmental, and necessary. It is presumptuous to think that anything as diverse and complicated as a metropolitan area could be summarized in a single grade. The decision to choose a few factors out of the hundreds available that will be further combined in the form of a grade is essentially an arbitrary one. Grading requires making harsh judgments. No matter how well-intended the grader and subject, not everyone can emerge better than average. But to the degree that awarding a negative grade might encourage an otherwise indifferent city or metropolitan area to get its policy act together, grading can be both necessary and beneficial.

To avoid being too presumptuous, too arbitrary, or too judgmental, giving grades requires a logical, robust, and transparent system. Indeed, the first thing all undergraduates (and for that matter, all graduate students) ask about when given a new course syllabus is documentation of the instructor's grading system. Broadly speaking, grading systems come in three varieties: objective-minimum, qualitative-hybrid, and relative-performance. Objective-minimum grading systems are anchored by a minimum *quantitative* level of acceptable performance (that which is traditionally associated with a "C" grade) and give progressively higher grades for better-than-minimum performances and lower grades for worse-than-minimum performances. The American Society of Civil Engineering (ASCE) uses this approach for its tri-annual American infrastructure report card series.

Qualitative-hybrid grading systems account *qualitatively* as well as quantitatively for both capability and performance so that subjects

with lower capabilities are not graded as stringently as those with higher capabilities. The Trust for Public Land uses this approach in its ParkScore series.

Relative-performance grading schemes (also known as “grading on a curve”) look at the full range of performance levels and starts by associating the middle performance level with a particular grade or score. Higher performing subjects (relative to the middle) are assigned higher grades, and lower performing subjects are associated with lower grades. There is no predetermined minimum acceptable grade in this system as all grades are assigned relative to the middle. Relative performance systems work best when giving grades to many subjects along multiple dimensions with multiple scales. This is exactly the situation we are confronted with here.

Figure 1 summarizes the process we used to assign equity grades to each U.S metropolitan area. It starts by identifying an equity group of interest—here, we consider three such groups: African-Americans, Hispanics, and women—as well as an appropriate reference group. For African-Americans and Hispanics, we chose the entire population as our principal reference group. This includes the equity group of interest as well as all other groups. For women, we chose men. After assembling the appropriate data for each equity and reference group, we divided each group’s metro area-specific equity value by the same value for the reference group. This produces a differential measure which summarizes the extent to which an equity group over or under-performs its reference group in each metropolitan area.

To compare these differentials across metropolitan areas we make use of z-scores. Z-scores use statistical averages and standard

deviations to re-scale variables that are measured in different units into a common, and therefore comparable scale. To illustrate the use of z-scores, consider the example of household income in the African-American communities of San Jose, California and Brownsville, Texas. Measured in terms of median household income—the middle-income amount when all households are sorted high to low based on their incomes—San Jose, with a median household income of \$100,469, was the nation’s wealthiest metro area in 2016. Brownsville, with a 2016 median household income of just \$34,578, was its poorest.

Among African-American households in San Jose and Brownsville, the median household incomes were \$66,953 and \$56,331, respectively. Dividing these amounts by the overall household medians presented above yields a 2016 Black/All median household income ratio of .67 in San Jose and 1.63 in Brownsville. Put another way, Black households in San Jose had a median household income that was 33 percent lower than the median household income for all San Jose households. In Brownsville, by contrast, Black’s median household incomes were 63 percent *higher* than the median for all households.

Repeating this operation across all 383 metro areas, and then averaging the results yields a national-average Black/All median household income ratio of .66 (or -34%) and a standard deviation of .17 percent. Subtracting this average value from each metro area’s own differential and dividing the result by the standard deviation yields a Black/All median household income z-score of .01 for San Jose and 5.69 for Brownsville. Expressed in words, San Jose’s Black-All median household income ratio is just .01 standard deviations above the average for all metro areas, while Brownsville’s is 5.69 standard deviations higher.

Figure 1: Logic of Developing Group & Metro Area-Specific Equity Grades

Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
<p>SCOPING: Identify relevant equity groups, data categories, indicators, and weights.</p>	<p>DATA ASSEMBLY: Collect detailed equity data by group-of-interest (e.g., Blacks, Hispanics, women) and metro area.</p>	<p>CALCULATE DIFFERENTIALS: Divide group-based equity values (e.g., Black median household income) by appropriate reference value (e.g. median household income for all households).</p>	<p>STANDARDIZE DIFFERENTIALS: Calculate average and standard deviation values (by equity measure) across all metro areas. Construct metro area specific z-scores.</p>	<p>ASSIGN CATEGORY GRADES: Use z-scores to assign letter grades within each equity category.</p>	<p>AMALGAMATE CATEGORY GRADES INTO A SINGLE GROUP GRADE: Convert category-based letter grades to point-based scores. Weight category scores as appropriate. Calculate total score, and convert back to summary letter grade for each group and metro area.</p>

Table 1: Z-score to Grade to Grade-Point Conversions

<u>Z-score</u>	<u>Grade</u>	<u>Grade-Point</u>
less than -3	F	0
-2.01 to -3	D	1.0
-1.75 to -2.0	C-	1.75
-1.25 to -1.75	C	2.0
-.75 to -1.25	C+	2.34
-.25 to -.75	B-	2.67
.25 to -.25	B	3.0
.25 to .75	B+	3.34
.75 to 1.25	A-	3.67
1.25 to 2.0	A	4.0
greater than 2.0	A+	4.25

Z-scores have both pros and cons when used in this way. On the advantage side, they make it possible to directly compare characteristics that have different units, such as *years* of education and poverty *rates*. This is essential when combining different attribute scores into a composite score. Z-scoring also make it possible to compare income and price levels across years without worrying about the effects of inflation. On the disadvantage side, z-scores are inherently relative, and assume that the average value is always the most relevant comparison statistic. This may not always be true.

At this point, we have computed a single metric, the differential z-score, which accounts for differences within each metro area between our equity group of interest and a reference group, as well as across metropolitan areas. The next step—Step 5 if you are keeping track—is to assign a letter grade to each metro area based on its z-score. Easy graders that we are, we set the average z-score (which by definition is always zero) to a “B” grade. Higher z-scores were assigned continuously higher grades up to “A+”, while lower z-scores were assigned continuously lower grades down to “C-,” and then discretely down to “D” and “F.” Table 1 shows the complete set of z-score-to-letter grade equivalencies. Based on this system, San Jose earns a “B” grade for Black median household income while Brownsville earns an “A+”.

In order to aggregate grades among multiple equity categories, we must first convert each letter grade to a numeric grade point. These equivalencies are also shown in Table 1. Next, using weights as appropriate, we can combine numeric grade points along several equity categories, divide by the total of all weights, and come up with a combined grade point average *for all equity categories together*.

Finally, this combined grade point average is converted back to a single letter grade for each equity group and metropolitan area.

Returning to our two example metros of San Jose and Brownsville, overall, San Jose earns a 2016 Black equity grade of “B-” while Brownsville earns an “A-.” San Jose does well on Black- White residential segregation (earning an “A-” grade in this category), but less well on Black-All median household income (earning a “B” grade as we have seen). By contrast, compared to Brownsville’s entire population, its Black residents do exceptionally well on median household income and educational attainment (earning an “A+” in both), and less well in the occupational attainment and transit dependency categories (earning only a “B” in both).

The specific equity categories and weights are unique to each equity group and are discussed at length in each of the following sections. For African-Americans and Hispanics we looked at ten equity categories and used weights ranging from 3.0 for residential segregation, to 0.5 for residential over-crowding and transit dependency. For women, we considered six equity categories and used weights varying from 2.0 for earnings, to 0.5 to commute time. Complete listings of equity differentials for each equity criteria and metropolitan area are included in this report’s appendices. They are also available online, where users can give each equity category their own weights and observe the resulting grade changes.

This report draws exclusively on equity category data provided by the American Community Survey, or ACS. The ACS was introduced by the Census Bureau in 2003 as an annual supplement to the Decennial Census. Unlike the (short-form) Decennial Censusⁱⁱ, which is based on a complete count, the ACS is based on a

sample survey and is not a complete enumeration. The ACS' topic and geographical coverage has steadily expanded over time. Its topic coverage now matches that of the Decennial Census, and beginning in 2015, its geographical coverage was extended down to the census tract and block group levels. Nationwide, the ACS samples just under two percent of households, although in some states and counties the ACS sample factor can reach ____ percent. For most population and housing characteristics, ACS tabulations report both sample estimates and a margin of error. Although these error margins can be large for small sub-populations, there is no indication that they are biased upward or downward. To increase the sample size and reduce margins of error, the 2016 ACS results are based on five years of randomized ACS samples, running from 2012 to 2016; these are known as the "5-year" ACS estimates to distinguish them from the more typical 1-year ACS estimates.

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AFRICAN-AMERICAN INEQUALITY

We start by considering racial inequality. Fifty Years after the passage of the Civil Rights and fair Housing Acts, African-American citizens of the United States face very different opportunities and life experiences depending on where they live. African-Americans who live in Riverside, California or Brownsville Texas, or Fayetteville, North Carolina or Hinesville, Georgia are much more likely to live in integrated neighborhoods, suffer from lower poverty and unemployment rates, have higher incomes and homeownership rates, and have a Bachelor's degree than African-Americans who live Milwaukee or Green Bay, Wisconsin, Lancaster Pennsylvania, or Dubuque, Iowa.

The current extent of spatial inequality among African-Americans confounds both history and expectations. From 1916 to 1970, more than six million African-Americans moved from rural areas of the Deep South to northern Industrial cities to escape poverty, political oppression, and violence. Today, it is the Black residents of urban and suburban communities in Texas, North Carolina and Georgia who enjoy greater economic and social opportunities when compared with Black residents of Pennsylvania, Ohio, and Minnesota.

This section departs from the usual approach of comparing African-Americans to Whites along a single equity dimension (e.g., income or homeownership) by instead comparing African-Americans to *all metropolitan area residents along multiple equity dimensions*. This approach has both advantages and disadvantages. On the advantage side, it does a better job juxtaposing African-Americans' situations against all racial groups, not just Whites. This is increasingly important as communities everywhere become more diverse. This approach also

accommodates the reality that racial inequality along one dimension may not be accompanied by comparable levels of inequality along other dimensions. On the disadvantage side, this approach may under-assess race-based differentials in metro areas in which African-Americans account for a larger share of the population. And by averaging these differentials across many dimensions, it may occasionally serve to blunt individual dimensions that deserve highlighting. To assess the overall extent of Black inequality, we assembled data from the 2016 American Community Survey

along ten equity categories describing the residential segregation, income, poverty, employment, housing, and transportation attributes of the African-American population of every U.S. metro area. These ten categories are summarized in Table 2, along with the measures used to operationalize them, the group or groups African-Americans are compared to, and the category weights used to calculate an overall equity grade.

Table 2: Equity Categories, Measures & Aggregation Weights Used to Calculate Black Equity Grades

Equity Category	Measure	Comparison Group	Weighting in Overall Grade
Residential Segregation	Residential Black-White Dissimilarity Index	Whites	3
Residential Clustering	Black Population Share Spatial Autocorrelation - Moran's I		1
Unemployment Rate	Black Unemployment Rate (Workers 16 years and older)	All workers 16 and over	2
Poverty	Black Poverty Rate (Adults)	All adults	2
Household Income	Black Median Household Income	All households	1
Homeownership	Black Homeownership Rate	All homeowners	2
Residential Over-crowding	Black Households: Share of dwelling units with more than 1 person per room	All households	0.5
Educational Attainment	Black Adults: Share with Bachelors degrees	All adults	1
Occupational Opportunities	Black Workers: Share in managerial, business, science & arts occupations	All workers	1
Transit Dependency	Share of Black commuters who use public transportation	All commuters	0.5

Rather than jumping immediately to the summary grade list, we begin in by reviewing how different Black-White and Black-All equity values vary by metropolitan area and by geographical region (Figure 2). Among the three charts in the top row of Figure 2, taller bars indicate greater inequality between Blacks and Whites, or between Blacks and all other groups. Among the four charts in the bottom row, increased inequality is indicated by shorter bars.

The first chart in Figure 2 summarizes average Black-White Dissimilarity Index (DI) values by region. Higher index values indicated greater levels of residential segregationⁱⁱⁱ, with values in excess of .70 sometimes referred to as “hyper-segregation.” As the taller bars for metro areas in the Northeast and Midwest indicate, Black-White racial segregation is much more consistently severe among metro areas in those regions than among metro areas in the South or West. As Figures 2B and 2C indicate, the pattern was much the same for poverty and unemployment.

Among metro areas in the Midwest, Black poverty rates were 150% higher than poverty rates for the full population. Among metro areas in the Northeast, they were 130% higher, and among the better-performing metro areas of the South and West, they were just 70% higher. The story for 2016 unemployment rates was virtually identical: much, much, much—that’s three muchs!—higher for Blacks than for other groups among metro areas in the Midwest and Northeast, and just much higher among metro areas in the West and South. Overall, Black poverty rates in U.S. metro areas in 2016 were 95% higher than for the full population, while Black unemployment rates were 83% higher.

Now jump down to the left-hand side of the bottom row of Figure 2 (where taller bars indicate greater equity) to chart 2D to consider Black college-level educational attainment. Overall, the Black-All Bachelor’s degree ratio among U.S. metropolitan areas in 2016 was 1.08, meaning that the share of Black adults with Bachelor’s degrees was actually higher, by eight percent, than the comparable share among all adults. Note that this favorable finding was mostly due to metro areas in the West; among metro areas in the Midwest, Black educational attainment is lower than for the rest of the population. In the Northeast and South, Blacks have about the same level of college-level educational attainment as the rest of the population.

The picture is not as positive among the three other equity categories summarized in the bottom row of Figure 2. Comparing household income levels (Figure 2E), among all metro areas nationwide, the median household income of Black households in 2016 was only 67% of what it was for all households. Black homeownership rates in 2016 (Figure 2F) among U.S. metropolitan areas averaged just 56% of those of other racial groups, while the share of Black workers in managerial occupations (Figure 2G) was just 77% of the managerial occupation rate for all workers regardless of race. In general, the situation was better, although certainly not equal, among metro areas in the West and South, worse among metro areas in the Northeast, and much worse among metro areas in the Midwest.

Having interrogated levels of Black inequality by equity category across metropolitan regions, we now turn to the task of coming up with a combined 2016 equity grade for each metropolitan area. This was done by first converting each equity category letter grade into a numeric grade point, applying weights to

each equity category, computing a weighted average grade point, and then converting the resulting grade point average back to a letter grade

The grade-to-grade point and grade point-to-grade equivalencies were previously presented in Table 1. The ten equity category weights are listed in the last column of Table 2. As is usually the case with weights, ours are a trifle arbitrary. The Dissimilarity Index measure was given the highest weight of all, 3.0, in recognition that racially segregated neighborhoods systematically rob their residents of all types of opportunities. Racial clustering can be positive or negative depending on the accompanying level of segregation. Recognizing this conditional relationship, we gave it a weight of 1.0. Unemployment, poverty, and homeownership were each given weights of 2.0 to recognize the central importance of having a job and a sufficient income. Educational attainment, median household income, and occupational achievement were given weights of 1.0 as outcome measures of opportunity; and residential over-crowding and transit dependency were each given weights of .5.

Table 3 lists the fifteen top and bottom metro areas by overall Black equity grade in each of four metro area population size categories. It also lists the 15 most improved metropolitan areas for the 2005-2016 period. Separate results are reported for large metropolitan areas (those with more than one million residents in 2016), mid-sized metropolitan areas (those with 400,000 to one million residents), small metro areas (those with 200,000 to 400,000 residents), and very-small metro areas (those with fewer than 200,000 residents).

Metropolitan areas in which African-Americans made up five percent or less of the population

(as of 2016) are indicated with an asterisk. These lower-percentage metropolitan areas are slightly over represented on the list of mid-sized equity leaders and very small equity laggards, but otherwise, leader-laggard status and low Black population shares do not seem to overlap. Map 1 presents these same grades graphically for every metro area in the continental United States, and Appendix A summarizes them in list form.

Comparing Black equity grade results across the different metro area size classes, larger metro areas performed slightly worse than smaller ones in attaining top grades, but much better in avoiding low grades. Put another way, when it comes to providing opportunities for their African-American residents, the best large metro areas were not quite as good as the best small metro areas, but the worst large metro areas were better than the worst smaller ones.

At the top of Table 3 among the list of highest-performing large metro areas—those with a 2016 population greater than one million and more opportunities for their African-American residents—a plurality are in California and Texas. Arizona and Florida also placed two metro areas each on the large metro area high-performing list.” The only large metro area to earn an A- grade for its Black residents in 2016 was Riverside-San Bernardino.

California and Texas also dominate the best-for-African-American mid-sized metro area list, earning eleven of the top fifteen spots. Three mid-sized metro areas earned an A- equity grade for their Black residents in 2016: Ventura County in California, Killeen in Texas, and Albuquerque in New Mexico.

The composition of the high-performing lists for small and very small metro areas is somewhat more varied, but still favors metro areas in the

West and South. Led by Santa Cruz-Watsonville, California, six small metro areas earned a Black equity grade of A-. Among the “best” list of very small metro areas (those with a population of less than 200,000), nine earned an A- grade. Of the sixty metro areas on the four “best” lists, just two, Dover, Delaware and Columbus, Indiana are not in the West or South.

The story is far different for the lowest-performing metro areas that occupy the middle space of Table 3. Among the lowest-performing large and mid-size metro areas—those whose African-American residents have the fewest opportunities—just one, San Francisco-Oakland, is *not* in the Northeast or Midwest. Indeed, 19 of the 30 metro areas appearing on the list of lowest-performing large and mid-sized metro areas are in just four states: Pennsylvania, Ohio, Michigan, and New York. Except for Columbus (Ohio) and Philadelphia and Pittsburgh in Pennsylvania, every single large and mid-sized metro area in Ohio, New York, Pennsylvania, Michigan, Illinois, Indiana, Wisconsin, and Minnesota appears on the 2016 lowest-performing” list.

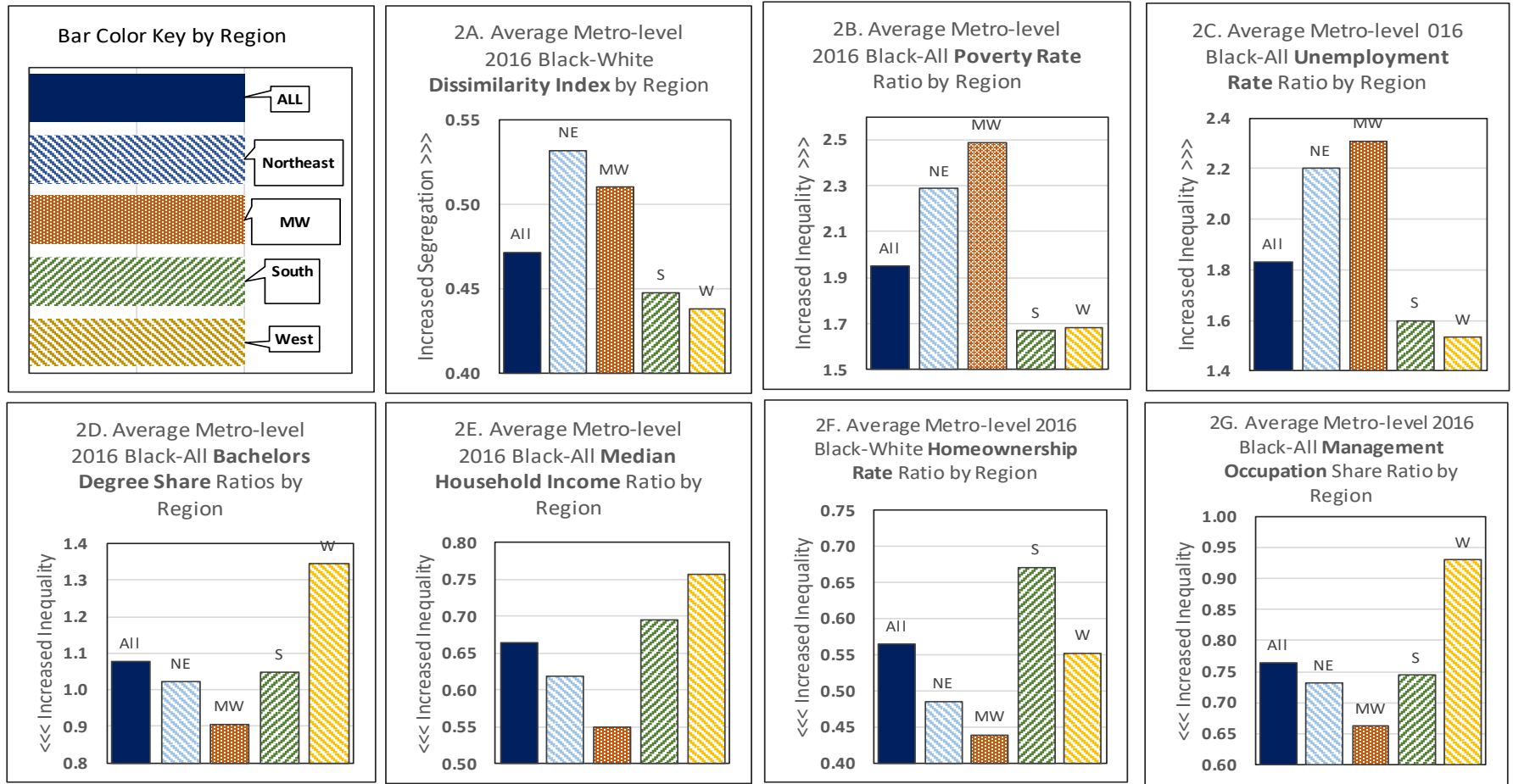
The picture is not quite so geographically skewed for low-performing small and very small metro areas. Three low-performing small metro areas are in the South and West, as are three low-performing very small metro areas. Still, among the nine “worst of the worst” metro areas earning a Black equity grade of C- or less, six are in just two states: Wisconsin and Minnesota.

The bottom block of Table 3 identifies the set of “most improved” metro areas in each size grouping based on their performance in 2016 as compared with 2005 (The first grade listed is for 2005 and the second is for 2016). Not all the equity category data available in 2016 was available for 2005, so to ensure an “apples-to-

apples” comparison we recalculated the 2016 overall equity grades using the six equity categories for which ACS information was also available in 2005.

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Figure 2: 2016 Black-White and Black-All Metropolitan Equity Differentials by Geographic Region



Map 1: US Metro Areas:
African American 2016 Summary Equity Grade

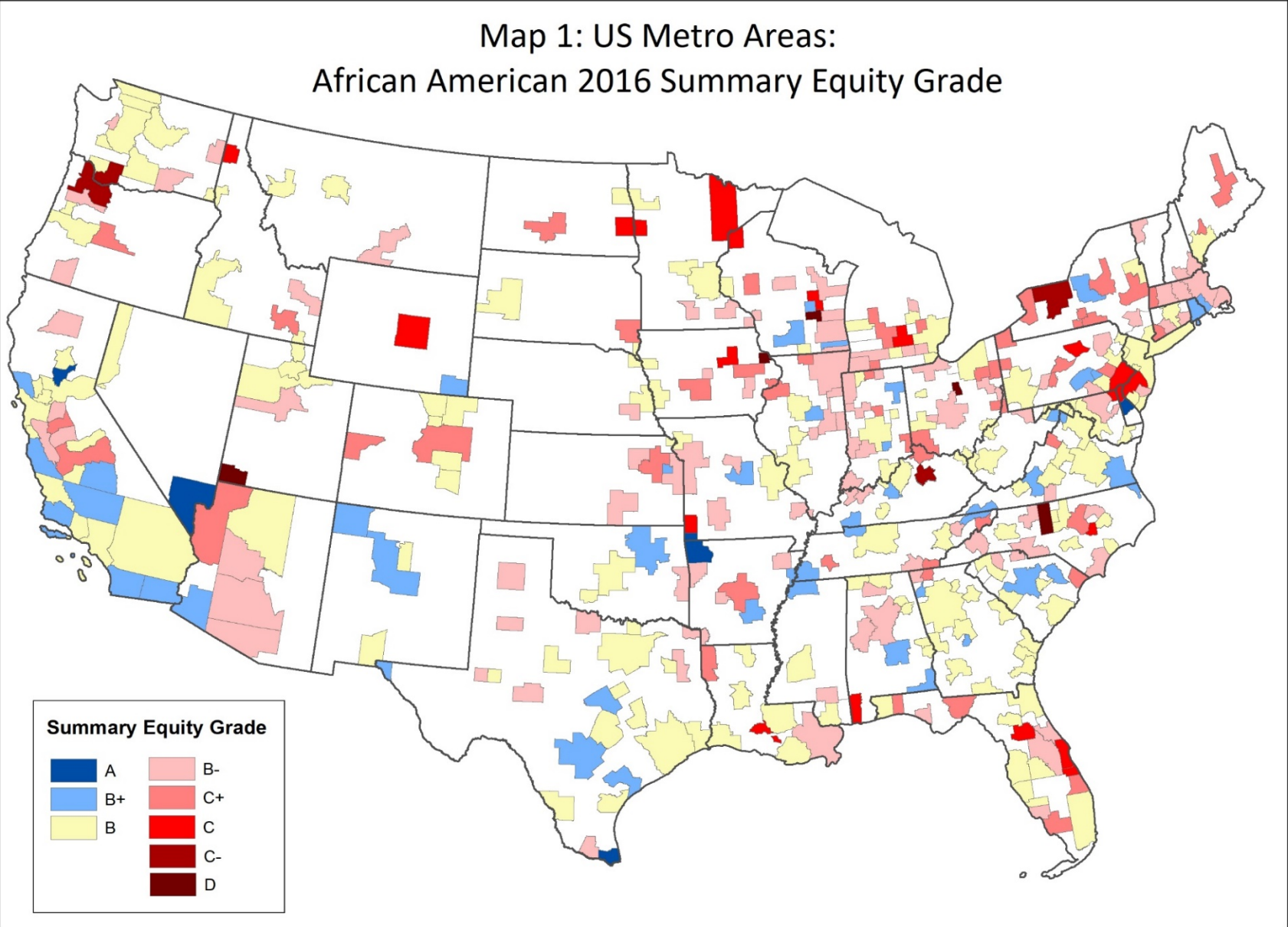


Table 3: 2016 Black Metropolitan Equity Grades: 15 Top and Bottom-Performing Metro Areas by Size Group

	Large Metro Areas: 2016 Population gt. 1M		Mid-sized Metro Areas: 2016 Population: 400,000-1M		Small Metro Areas: 2016 Population: 200,000-400,000		Very Small Metro Areas: 2016 Population lt. 200,000	
15 Highest-Performing Metro Areas (Based on 2016 ACS Data in 10 Equity Categories)	Riverside-San Bernardino, CA	a-	Ventura County, CA	a-	Santa Cruz-Watsonville, CA	a-	Hinesville-F.Stewart, GA	a-
	San Antonio, TX	b+	Killeen, TX	a-	Las Cruces, NM	a-	Yuba City, CA	a-
	Tucson, AZ	b+	Albuquerque, NM	a-	Fayetteville, NC	a-	El Centro, CA	a-
	Jacksonville, FL	b+	Brownsville, TX	b+	Elizabethtown, KY	a-	Dover, DE	a-
	Las Vegas, NV	b+	Mcallen, TX	b+	Prescott, AZ	a-	Columbus, IN	a-
	Phoenix, AZ	b+	Columbia, SC	b+	Olympia, Wa	a-	Santa Fe, NM	a-
	San Jose, CA	b+	Modesto, CA	b+	Merced, CA	b+	El Paso, TX	a-
	Austin, TX	b+	Bakersfield, CA	b+	Clarksville, TN-KY	b+	Warner Robins, GA	a-
	San Diego, CA	b+	Visalia, CA	b+	Fort Collins, CO	b+	Farmington, NM	a-
	Atlanta, GA	b	Corpus Christi, TX	b+	Kennewick-Richland, WA	b+	Punta Gorda, FL	b+
	Raleigh-Cary, NC	b	Santa Rosa, CA	b+	Fort Walton Beach, FL	b+	Lawton, OK	b+
	Los Angeles-L.Beach-S.Ana, CA	b	Myrtle Beach, SC	b+	Bellingham, Wa	b+	Hanford, CA	b+
	Norfolk-Newport News-VB, VA	b	Santa Barbara, CA	b+	Florence, SC	b+	Madera, CA	b+
	Houston, TX	b	Fayetteville, AR-MO	b+	Yuma, AZ	b+	Winchester, VA	b+
	Orlando, FL	b	Vallejo-Fairfield, CA	b+	Athens-Clarke County, GA	b+	Sumter, SC	b+
15 Lowest-Performing Metro Areas (Based on 2016 ACS Data in 10 Equity Categories)	San Francisco-Oakland, CA	b-	Dayton, OH	b-	Rockford, IL	b-	Mount Vernon, WA	c+
	Boston, MA-NH	b-	Toledo, OH	b-	Cedar Rapids, IA	b-	Muskegon, MI	c+
	Grand Rapids, MI	b-	Madison, WI	b-	Erie, PA	b-	Niles-Benton Harbor, MI	c+
	New York-N.N. Jersey-Long Is. NY-NJ	b-	Canton, OH	b-	Kingman, AZ	b-	Coeur d'alene, ID	c+
	Indianapolis, IN	b-	Fort Wayne, IN	b-	Springfield, IL	b-	Casper, WY	c+
	Cincinnati, OH-KY	c+	Albany-Schen.-Troy, NY	b-	Sioux Falls, SD	c+	Williamsport, PA	c
	Rochester, NY	c+	Flint, MI	b-	Lafayette, LA	c+	Waterloo, IA	c
	Pittsburgh, PA	c+	Lancaster, PA	b-	Fort Smith, AR-OK	c+	Oshkosh, WI	c
	Chicago, IL-IN	c+	Harrisburg, PA	c+	Utica-Rome, NY	c+	Grand Forks, ND	c
	Detroit, MI	c+	Des Moines, IA	c+	Peoria, IL	c	Glens Falls, NY	c
	Minneapolis-St. Paul, MN-WI	c+	Youngstown, OH	c+	Fargo, ND	c	Johnstown, PA	c-
	Cleveland, OH	c+	Syracuse, NY	c+	Duluth, MN-WI	c-	Lewiston-Auburn, ME	c-
	St. Louis, MO-IL	c+	Elmira, NY	c+	Appleton, WI	c-	St. Cloud, MN	c-
	Buffalo-Niagara Falls, NY	c+	Scranton-Wilkes Barre, PA	c+	Rochester, MN	c-	Dubuque, IA	d
	Milwaukee, WI	c	Portland, ME	c	Green Bay, WI	d	Fond du Lac, WI	d
Most Improved 2005-2016 (Based on 6 Common 2005 & 2016 Equity Categories)	San Diego, CA	b > b+	Fayetteville, AR-MO	b- > b+	Yakima, WA	c+ > b	Midland, TX	b- > b
	Jacksonville, FL	b+ > b+	Omaha, NE	c > b-	S. Cruz-Watsonville, CA	b+ > a-	Jefferson City, MO	c+ > b-
	Kansas City, MO-KS	c+ > b-	Port St. Lucie, FL	b- > b	Charleston, WV	b- > b	Decatur, IL	c+ > b-
	Minneapolis-St. Paul, MN	c > c+	Allentown-Bethlehem, PA	b- > b	Kennewick-Richland, WA	b > b+	Vineland-Millville, NJ	b- > b+
	Providence-N.Bedford-F.River, RI-MA	b- > b-	Myrtle Beach, SC	b > b+	Rockford, IL	c+ > b-	Racine, WI	c+ > b-
	Raleigh, NC	b+ > b	Greenville, SC	b- > b	Davenp.-Mol.-Rock Isle, IA-IL	c+ > b-	Winchester, VA	b+ > b+
	Atlanta, GA	b > b	Santa Barbara, CA	b > b+	Erie, PA	c+ > b-	Springfield, OH	b- > b
	Columbus, OH	b- > b-	Salinas, CA	b- > b	Merced, CA	b+ > b+	Warner Robins, Ga	b+ > a-
	Los Angeles-Long Beach-S. Ana, CA	b > b	Lakeland, FL	b > b	Savannah, Ga	b > b	Sumter, SC	b+ > b+
	Washington, DC-VA-MD	b > b	Reading, Pa	b- > b-	Norwich-New London, CT	b- > b-	Dalton, GA	b > b
	Portland-Vancouver, OR-WA	b- > b-	Corpus Christi, TX	b+ > b+	Hickory-Lenoir, NC	b > b	Bowling Green, KY	b- > b
	Phoenix, AZ	b+ > b+	New Haven, CT	b- > b-	Naples, FL	b- > b-	Dover, DE	a- > a-
	Louisville-Jefferson County, KY	b- > b-	Toledo, OH	c+ > b-	Evansville, IN-KY	c+ > b-	Iowa City, Ia	b- > b-
	Riverside-San Bernardino, CA	a- > a-	Santa Rosa, CA	b+ > b+	Houma, LA	b > b	Rocky Mount, NC	b+ > b+
	Phil.-Camden-Wilm., PA-NJ-DE	b- > b-	Lafayette, IN	b > b	Fort Walton Beach-Destin, FL	b+ > b+	Kokomo, IN	b- > b-

HISPANIC INEQUALITY

All racial and ethnic categorizations are social constructions, but none more so than Hispanics. The Census Bureau advises respondents to self-identify as Hispanic or Latino if they are of Cuban, Mexican, Puerto Rican, South or Central American, or other non-European Spanish culture, descent or origin *regardless of race*. As a result, the Census' Hispanic category is so diverse that it obscures as much as it illuminates.^{iv} Consider, for example, the national origin descent composition

of the 2,789,000 Hispanic residents of the Miami-Ft. Lauderdale-Palm Beach metro area, the nation's most diverse in terms of Hispanic composition: In 2016, 42% self-identified as Cubans, 23% were from South America, 13% were from Central America, another 13% were from the Dominican Republic, 8% were from Puerto Rico, 6% were from Mexico, and 3% claimed Spanish lineage. Each of these subgroups has very different demographic and socio-economic characteristics.

Table 4: Equity Categories, Measures & Aggregation Weights Used to Calculate Hispanic Equity Grades

Equity Category	Measure	Comparison Group	Weighting in Overall Grade
Residential Segregation	Residential Hispanic Dissimilarity Index	Non-Hispanics	3
Residential Clustering	Hispanic Population Share Spatial Autocorrelation - Moran's I		1
Unemployment Rate	Hispanic Unemployment Rate (Workers 16 years and older)	All workers 16 and over	2
Poverty	Hispanic Poverty Rate (Adults)	All adults	2
Household Income	Hispanic Median Household Income	All households	1
Homeownership	Hispanic Homeownership Rate	All homeowners	2
Residential Overcrowding	Hispanic Households: Share of dwelling units with more than 1 person per room	All households	0.5
Educational Attainment	Hispanic Adults: Share with Bachelors degrees	All adults	1
Occupational Opportunities	Hispanic Workers: Share in managerial, business, science & arts occupations	All workers	1
Transit Dependency	Share of Hispanic commuters who use public transportation	All commuters	0.5

With this huge caveat in mind, we turn to the task of calculating 2016 Hispanic equity scores for each metropolitan area. Because the Census Bureau organizes Hispanic ACS results in the same manner as African-American ACS results, we are able to use the same equity categories, measures, and weights for both groups. These are shown in Table 4. The one difference is in the use of dissimilarity indices to measure segregation. In the case of African-Americans, we compare Black residential totals to White totals. In the case of Hispanics, we compare them to Non-Hispanics. For all other equity categories, we compare Hispanics to the full population. As in the case of African-Americans, this may have the effect of moderating apparent differences when Hispanics constitute a large proportion of the population.

Figure 3 compares how different Hispanic-non-Hispanic and Hispanic equity values vary by geographical region. The multiple bar chart format of Figure 3 is similar to that of Figure 2, with the difference that the values and bar heights reflect Hispanic equity values rather than Black equity values. Among the three charts in the top row of Figure 3, taller bars indicate greater inequality between Hispanics and non-Hispanics and all other groups. Among the four charts in Figure 3's bottom row, increased inequality is indicated by shorter bars.

Figure 3A summarizes average Hispanic-non-Hispanic Dissimilarity Index (DI) values by region. Nationwide, Hispanic-non-Hispanic DI values run about fifteen points behind Black-White DI values, evidence of the lower level of segregation faced by the average Hispanic household than Black household. Among regions, Hispanics are much more segregated in metro areas in the Northeast than among those in Midwest, South, and especially the West. Indeed, among Western metro areas like _____, _____, _____ Hispanic-non-Hispanic residential segregation is difficult to observe at any geographic level.

Hispanics living in Northeastern metro areas also suffer from disproportionately higher levels of poverty compared to Hispanic residents of metropolitan areas in other regions (Figure 3B). Nationwide, the average poverty rate among Hispanic metro area residents is about 70% higher than for all residents; among metro areas in the Northeast, the Hispanic poverty rate is 120% higher. Hispanic poverty rates (compared to overall poverty rates) are much lower among Western metro areas, with Hispanics living in metro areas in the Midwest and South falling between the two extremes.

The pattern is similar, although not quite as extreme for Hispanic unemployment rates (Figure 3C). Hispanics living in Northeastern metro areas suffer from unemployment rates that are as much as 60% higher than all other ethnic groups. By contrast, Hispanic unemployment rates among metro areas in the south are virtually identical to those of non-Hispanics. With Hispanic unemployment rates running 20% to 40% higher than overall unemployment rates, metro areas in the Midwest and West fall between these two extremes.

In terms of educational attainment, Hispanic residents of metropolitan areas in the Northeast actually do better than Hispanic residents of other regions, earning 105 Bachelor's degrees for every 100 Bachelor's degrees earned in the overall population (Figure 3D). Among metro areas nationwide, Hispanics earn Bachelor's degrees at 95% of the overall rate.

Nationwide, the median household income differential between Hispanic residents of metropolitan areas and all residents is 20% (Figure 3E). Compared by region, the Hispanic income gap is much larger among metro areas in the Northeast. Northeastern metros also lag those in other regions in terms of Hispanic homeownership rates (Figure 3F). In terms of

occupational mobility, it is among Midwestern metro areas where Hispanics most lack access to management jobs (Figure 3G). By contrast, among metro areas in the West, Hispanics occupy management positions at nearly the same rate as the overall population.

Turning to equity grades for individual metro areas (Table 5), the overall pattern for Hispanics is similar to Blacks. Larger metro areas perform slightly worse than smaller ones in attaining top grades, but much better in avoiding lower grades. Similarly, when compared by region, metro areas in the West and South do better than those in the Northeast and Midwest. But whereas it is Midwestern metros that score consistently lower for Blacks, for Hispanics, the set of lower-scoring metro areas are disproportionately in the Northeast. These geographical patterns can be more clearly observed in Map 2.

Among high-performing large metro areas, the highest Hispanic equity score awarded was an “A-”, and it was earned by just three metro areas: Jacksonville (Florida), Norfolk-Newport News-Virginia Beach, and Riverside-San Bernardino. By contrast, every one of the best-performing mid-sized and small metro areas earned an overall Hispanic equity grade of “A-”, and among the best-performing very small metro areas, five earned an even higher “A” grade for 2016.

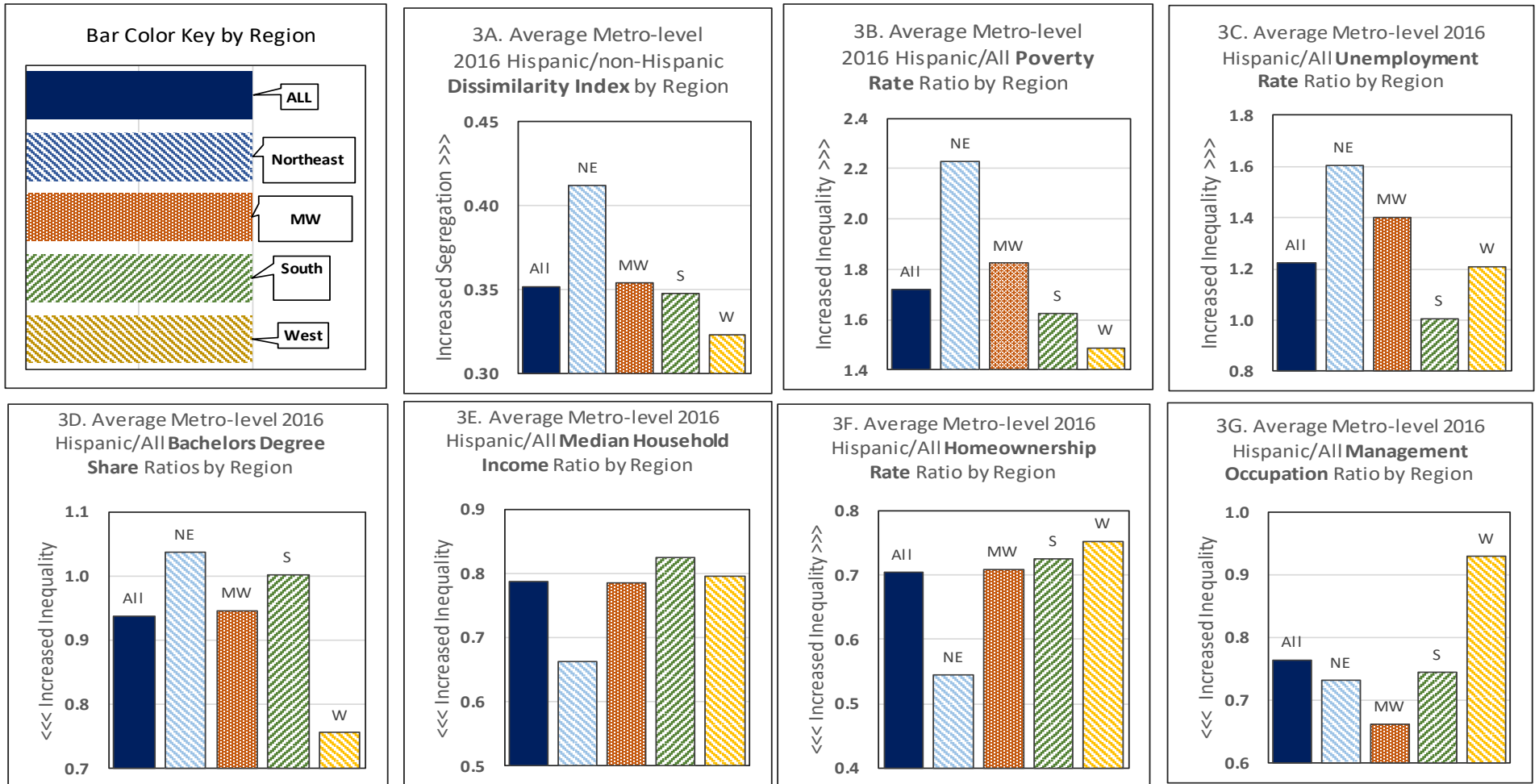
Among the group of best-performing large metros, Pittsburgh and Baltimore both stand out because they are not in the South or West, and because they score much higher on Hispanic equity than Black equity. The same is also true for Flint among mid-sized metro areas. Among individual states, metro areas in Texas, Florida, California, and Louisiana all stand out because of the frequency of their appearance on the best performing list, although California’s three largest metros (Los Angeles-Long Beach-Santa Ana, San Francisco-Oakland, and San Diego) do not appear.

No Texas, Florida, or Louisiana metro areas appear on any of the low-performing Hispanic equity lists in the middle block of Table 5. This is because metro areas in these states do better in terms of reduced residential segregation, lower unemployment rates, and higher occupational mobility. Led by New York and Philadelphia, all of the largest metros in the Northeast and Midwest appear on the list of low-performing large metro areas, with Providence, Hartford, and Boston taking the bottom three “worst-of-the-worst” slots. Metro areas in Massachusetts, Connecticut, and Pennsylvania are also over-represented on the list of low-performing mid-sized metro areas. Just one low-performing mid-size metro area, Salinas, is in the West or South.

Metro areas in Minnesota and Wisconsin are over-represented on the list low-performing small and very small metro areas. This was also true for Black equity grades. Small and very small metro areas in Pennsylvania, New Jersey, and New York also score badly in terms of Hispanic equity.

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Figure 3: 2016 Hispanic-non-Hispanic and Hispanic-All Metropolitan Equity Differentials by Geographic Region



Map 2: US Metro Areas:
Hispanic 2016 Summary Equity Grade

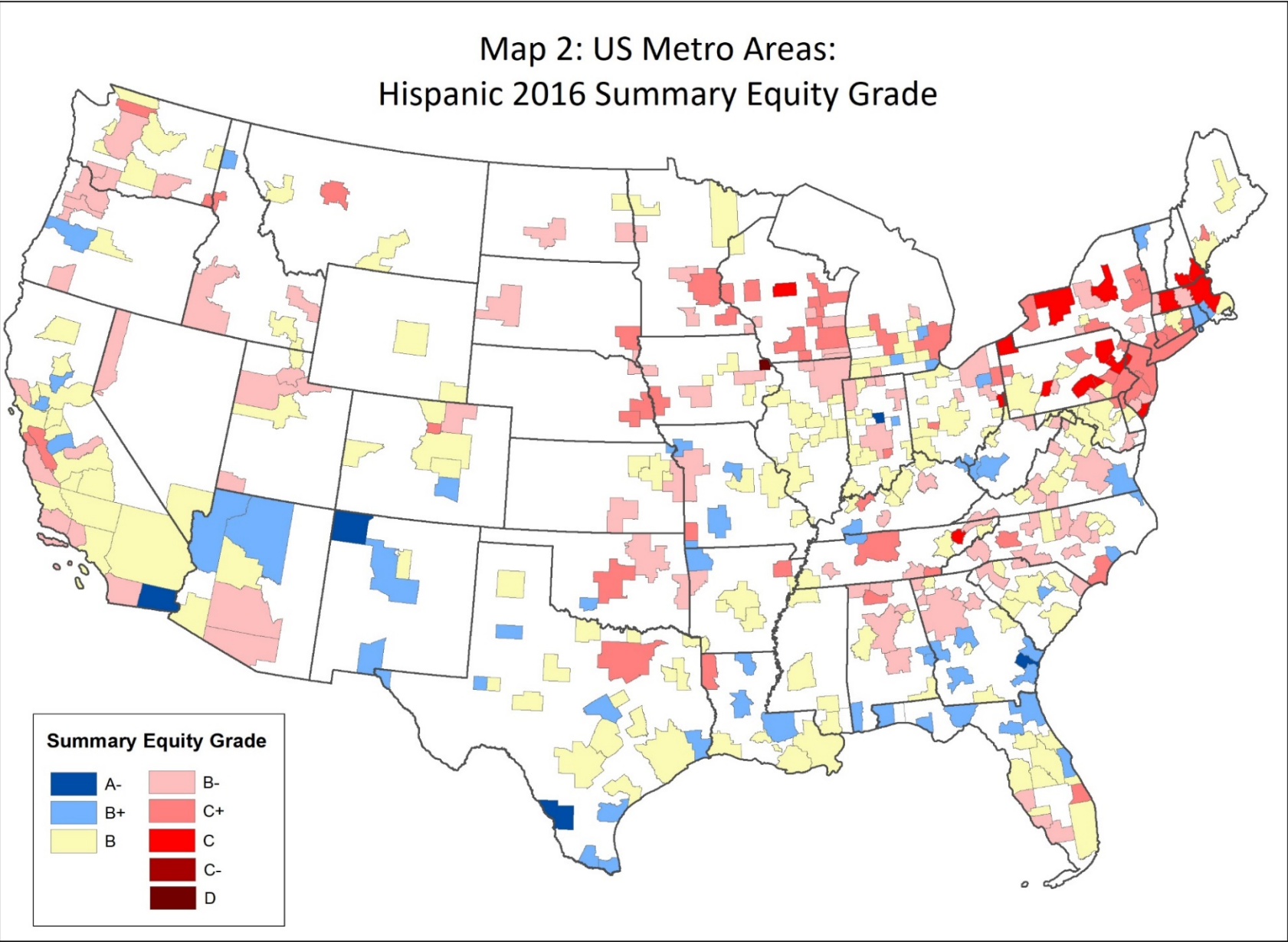


Table 5: 2016 Hispanic Metropolitan Equity Grades: 15 Top and Bottom-Performing Metro Areas by Size Group

	Large Metro Areas: 2016 Population gt. 1M		Mid-sized Metro Areas: 2016 Population: 400,000-1M		Small Metro Areas: 2016 Population: 200,000-400,000		Very Small Metro Areas: 2016 Population lt. 200,000	
15 Highest-Performing Metro Areas (Based on 2016 ACS Data in 10 Equity Categories)	Jacksonville, FL	a-	Killeen-Temple, TX	a-	Laredo, TX	a-	Kokomo, IN	a
	Norfolk-Newport News_VB, VA	a-	McAllen, TX	a-	Kingman, AZ	a-	Coeur d'Alene, ID	a
	Riverside-San Bernardino, CA	a-	Melbourne-Titusville, FL	a-	Gainesville, FL	a-	Farmington, NM	a
	New Orleans, LA	b+	Brownsville, TX	a-	Columbus, GA-AL	a-	Hinesville, GA	a
	Pittsburgh, PA	b+	Mobile, AL	a-	Fayetteville, NC	a-	El Centro, CA	a
	St. Louis, MO-IL	b+	Pensacola, FL	a-	Clarksville, TN-KY	a-	Lawton, OK	a-
	Baltimore, MD	b+	Flint, MI	a-	Tallahassee, FL	a-	Albany, GA	a-
	San Antonio, TX	b+	Corpus Christi, TX	a-	Las Cruces, NM	a-	Jacksonville, NC	a-
	Sacramento, CA	b+	Vallejo-Fairfield, CA	a-	Merced, CA	a-	Odessa, TX	a-
	Las Vegas, NV	b+	Shreveport, LA	a-	Bremerton, WA	a-	Panama City, FL	a-
	Houston, TX	b	Lafayette, LA	a-	Burlington, VT	a-	El Paso, TX	a-
	Orlando, FL	b	Baton Rouge, LA	a-	Eugene, OR	a-	Auburn, AL	a-
	Cincinnati, OH-KY	b	Beaumont-Port Arthur, TX	a-	Huntington, WV	a-	Monroe, LA	a-
	Austin, TX	b	Albuquerque, NM	a-	Elizabethtown, KY	a-	Columbia, MO	a-
	Tampa-St. Petersburg, FL	b	Stockton, CA	a-	Fort Walton Beach, FL	a-	Monroe, MI	a-
15 Lowest-Performing Metro Areas (Based on 2016 ACS Data in 10 Equity Categories)	Chicago, IL-IN-WI	b-	Salinas, CA	b-	Fargo, ND	b-	Cleveland, TN	b-
	Oklahoma City, OK	b-	Youngstown, OH	b-	Wilmington, NC	b-	Lewiston-Auburn, ME	b-
	Nashville-Davidson, TN	b-	Omaha, NE	b-	Roanoke, VA	b-	Owensboro, KY	b-
	Cleveland, OH	b-	Madison, WI	b-	Boulder, CO	b-	Mount Vernons, WA	b-
	Minneapolis-St. Paul, MN	b-	Bridgeport-Stamford, CT	b-	Santa Cruz-Watsonville, CA	b-	Joplin, MO	b-
	San Jose, CA	b-	New Haven-Milford, CT	c+	Binghamton, NY	b-	Decatur, AL	c+
	New York-N.N.Jersey-Long Is., NY-NJ	b-	Harrisburg, PA	c+	Rochester, MN	b-	Williamsport, PA	c+
	Buffalo-Niagara Falls, NY	b-	Manchester-Nashua, NH	c+	Hickory-Lenoir, NC	b-	Eau Claire, WI	c+
	Grand Rapids, MI	b-	York-Hanover, PA	c	Green Bay, WI	b-	Morristown, TN	c+
	Philad.-Camden-Wilm., PA-NJ-DE	b-	Worcester, MA-CT	c	Appleton, WI	b-	Ocean City, NJ	c+
	Rochester, NY	c+	Allentown-Bethlehem, PA	c	Sioux Falls, SD	b-	Wausau, WI	c+
	Milwaukee, WI	c+	Lancaster, PA	c-	Trenton, NJ	b-	Johnstown, PA	c
	Boston, MA-NH	c	Scranton-Wilkes-Barre, PA	c-	Norwich-N.London, CT	b-	Weirton-Steub., WV	c
	Hartford, CT	c-	Springfield, MA	c-	Erie, PA	c+	Dubuque, IA	c
	Providence-N.Bedford-Fall Riv, RI-MA	c-	Reading, PA	c-	Utica-Rome, NY	c	Lebanon, PA	c
Most Improved 2005-2016 (Based on 6 Equity Dimensions)	San Antonio, TX	b- > b+	Durham, NC	c > b-	Savannah, GA	b- > a-	Kankakee, IL	b- > b+
	Jacksonville, FL	b+ > a-	Ogden, UT	b- > b	Tyler, TX	c+ > b	Sheboygan, WI	c+ > b-
	Miami-Fort Lauderdale, FL	c+ > b	Corpus Christi, TX	b > a-	Lubbock, TX	b- > a-	Flagstaff, AZ	b- > a-
	Charlotte, NC	c+ > b-	Lancaster, PA	c- > c-	Fort Collins, CO	b > b+	Battle Creek, MI	b > a-
	Houston, TX	b- > b	York-Hanover, PA	c- > c	Davenport-Mol.-Rock Is, IA-IL	b- > b+	El Paso, TX	b > a-
	Buffalo-Niagara Falls, NY	c > b-	Wichita Falls, TX	b- > b+	Atlantic City, NJ	c+ > b	Jacksonville, NC	b > a-
	Atlanta, GA	c+ > b	Portland, ME	b- > b	Merced, CA	b > a-	El Centro, CA	b > a
	Dallas-Fort Worth, TX	c+ > b	Greensboro-High Point, NC	b- > b	Fort Walton Beach, FL	b > a-	Odessa, TX	b > a-
	Rochester, NY	c > c+	Stockton, CA	b > a-	Eugene-Springfield, OR	b > a-	Mount Vernon, WA	c > b-
	Cleveland, OH	c > b-	Winston-Salem, NC	c+ > b-	Olympia, WA	b > a-	Farmington, NM	b+ > a
	Riverside-San Bernardino, CA	b > a-	Greenville, SC	b- > b	Longview, TX	b- > b+	Midland, TX	b- > b
	Tucson, AZ	b- > b	Asheville, NC	c+ > b-	Kennewick-Richland, WA	c+ > b-	Dalton, GA	b- > b
	Hartford, CT	c- > c-	Beaumont-Port Arthur, TX	b > a-	Tallahassee, FL	b > a-	Pueblo, CO	b > a-
	Las Vegas, NV	b- > b+	Port St. Lucie, FL	b > b+	Gainesville, FL	b+ > a-	Elkhart-Goshen, IN	b- > b-
	Minneapolis-St. Paul, MN	c+ > b-	Albuquerque, NM	b > a-	Lafayette, IN	b > b+	Niles-Benton Harbor, MI	b- > b+

GENDER DIFFERENTIALS

The categories used to describe gender equity are slightly different than those used to describe racial or ethnic equity. This is partly a matter of social organization and partly a function of data availability. There are, for example, various demographic and socio-economic characteristics for which gender distinctions are not particularly telling. These include median household income and homeownership rates. There are also characteristics for which gender differences, while meaningful, tend to be extremely small. So, whereas we used ten categories of ACS data to characterize Black and Hispanic inequality, when it comes to gender, we used just six: earnings, unemployment and poverty rates,

educational and occupational attainment, and average commute time. The measures used to capture these dimensions are summarized in Table 6, along with the relevant comparison group (e.g., men) and appropriate aggregation weights. In all other ways—the calculation of differentials, the use of z-scores, and conversions between grades and grade point averages—our analysis of gender equity follows the same template used for African-Americans and Hispanics.

Figure 4 summarizes these metro-level gender differentials by region. Among the three charts in the top row of Figure 4, taller bars indicate greater equality between women and men. Among the three charts in Figure 3's bottom row, taller bars indicated greater inequality.

Table 6: Equity Categories, Measures & Aggregation Weights Used to Calculate Women's Equity Grades

Equity Category	Measure	Comparison Group	Weighting in Overall Grade
Earnings	Women's Median Earnings (25 years and older)	Men	3
Unemployment Rate	Adult Women: Unemployment rate	Men	2
Poverty	Adult Women: Poverty rate	Men	2
Educational Attainment	Adult Women: Share with Bachelors degrees	Men	1
Occupational Opportunities	Women Workers: Share in managerial, business, science & arts occupations	Men	1
Commute Time	Share of women workers with average commute gt. 30 minutes	Men	0.5

Averaged across all metro areas, women’s median earnings in 2016 were just 70% of men’s median earnings (Figure 4A). The persistent nature of this earnings differential—even after accounting for the leveling effects of education—has led it to be characterized as a “glass ceiling.”

Compared by region, the glass ceiling differential was slightly smaller among metro areas in the Northeast, where women did slightly better compared to men; and slightly larger among Midwestern metro areas where women did slightly worse. Among metro areas in the South and West, the average female-male median earnings differential was comparable to the national differential. If the earnings picture for women was worse, the unemployment rate picture was better (Figure 4B). Averaged across all metro areas, women were unemployed at a slightly lower rate than men: for every 100 men who were unemployed, 94 women were jobless. This unemployment differential was much larger among metro areas in the Northeast and Midwest, where women were jobless at far lower rates in 2016 than men. In terms of getting to work, women have consistently shorter commutes than men (Figure 4C). Among all U.S. metro areas, the share of women with commutes of 30 minutes or longer was 19 percent lower than the share of men with similarly long commutes. This favorable commuting differential (at least for women) was slightly larger among metro areas in the West, and slightly smaller for women living in metro areas in the Northeast.

Turning to Figure 4’s bottom set of charts, among metro areas nationwide, the share of women suffering from poverty is roughly 18 percent higher than the share of men in poverty (Figure 4D). This gender-based poverty differential does not vary much by region, except in the West, where the poverty gender

gap is slightly smaller. In terms of education, the gender gap actually goes the other way, favoring women (Figure 4E). Nationwide, the share of women living in metro areas with Bachelor’s degrees is about 5 percent higher than the share of men. It is higher still among women living in metropolitan areas in the Midwest, but slightly lower among women living in Northeastern metro areas. Women also outperform men in terms of occupational attainment, gaining a larger proportion of managerial and professional jobs (Figure 4F). Women residents of metro areas in the South do better still on the occupational yardstick, while women living in metro areas in the West, do slightly worse. All things considered, women residents of metropolitan areas are better educated than men, they suffer less from unemployment, and they also do better in terms of access to managerial jobs. In return for this higher level of educational and occupational attainment, women are paid proportionately less than men, and suffer from higher poverty rates. Whether favorable or unfavorable, these differentials vary only slightly by region.

So far, we have explored the gender gap in terms of individual characteristics. We now combine these different dimensions to see how women fare compared to men in particular metro areas. Table 7 lists the 15 highest and lowest-performing metro areas for women as of 2016. Compared by metro area size class, the pattern for women is similar to that of Blacks and Hispanics: larger metro areas perform slightly worse than smaller ones in attaining top equity grades, but better in avoiding lower equity grades. Among large metro areas, the top women’s equity grade is a “B,” while the bottom grade is a “B-.” Among very small metro areas, the top women’s equity grade is an “A-,” while the bottom grade is a “D.” Regionally, metro areas in the Northeast score

somewhat higher, while those in the Midwest score slightly lower.

Among high-performing large metro areas, the highest 2016 women's equity scores were awarded to Sacramento, Providence, Las Vegas, Minneapolis-St. Paul, and Tampa St. Petersburg. The lowest 2016 grades went to San Jose, Houston, and Salt Lake City. The principal difference between high- and low-performing large metro areas is earnings. In the higher-performing metro areas, women and men have comparable earnings; in the lower-performing metros, men significantly out-earn women. As a group, the higher-performing large metros have economies that are skewed more to the service sector while the lower-performing metros have economies more skewed to technology and finance.

Beyond their lower wage levels, there are few obvious geographic or economic commonalities among the set of high-performing mid-sized, small, and very small metros. Ironically, it is in lower-wage economies like those in Brownsville, McAllen, Topeka, Fargo, Vineland, and Flagstaff that male-female earnings and employment equality is greatest. At the opposite end of the equity scale, the list of low-performing list of mid-sized and smaller metro areas is slightly skewed to inland and non-unionized metro areas in the South.

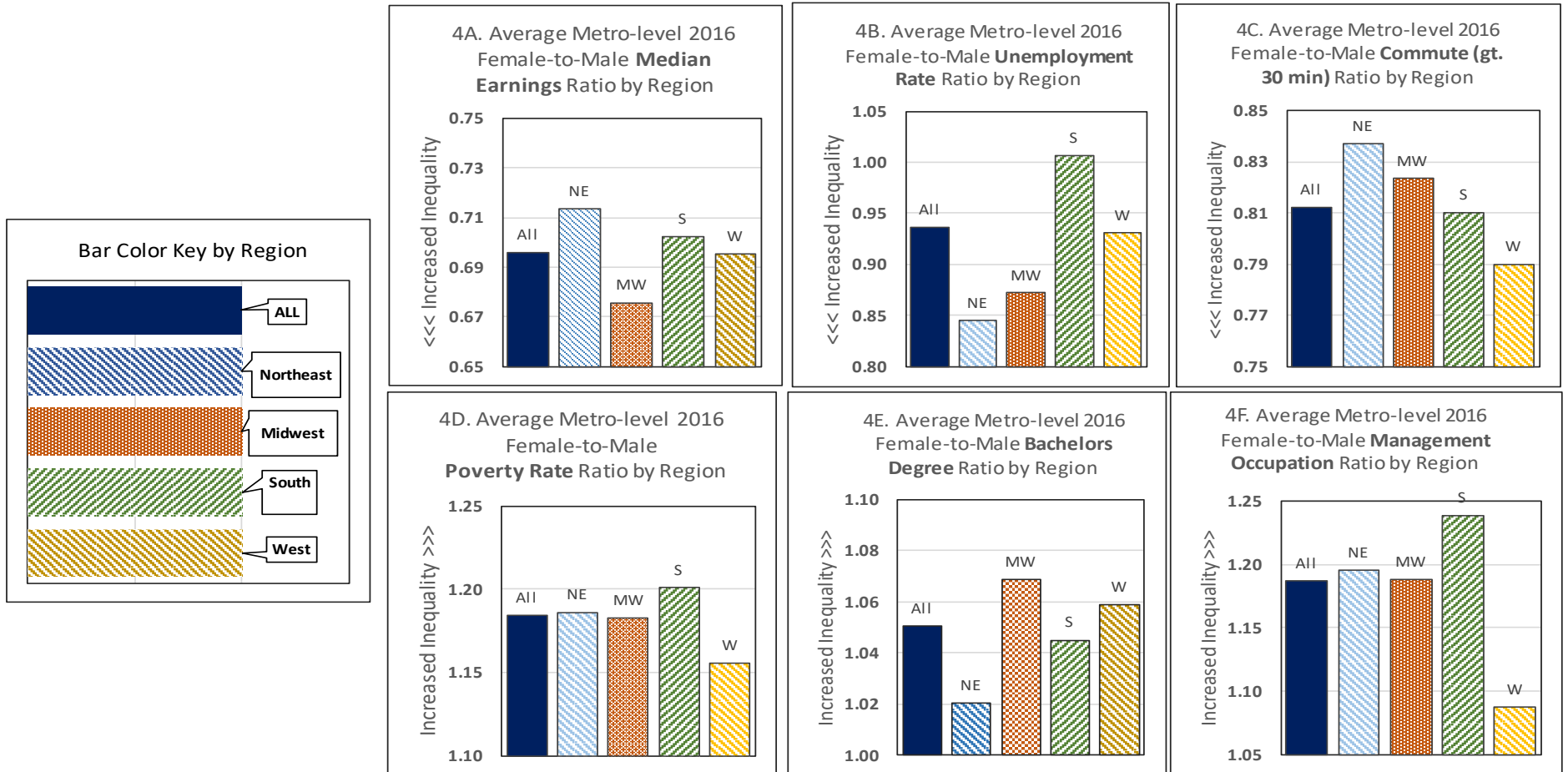
As with our prior Black and Hispanic rankings, metro-level improvements in women's equality since 2005 have been modest. Among large metro areas, the ones in which women's equity positions improved the most between 2005 and 2016 included former industrial centers like Buffalo, St. Louis, and Cleveland, as well as Sunbelt economies like Orlando and Phoenix. The Great Recession acted as a sort of gender leveler in both groups of metros, reducing prior male-female differentials during the first

decade of the 2000s, and then creating new opportunities during the second.

Where there are clear regional and geographic patterns for Black and Hispanic equity, as Map 3 indicates, no such patterns are evident for women. Of the country's four largest states, California, Florida, and New York score slightly higher in terms of metropolitan-level gender equity, while Texas scores notably lower. Even so, for every moderate- or higher-gender-scoring metro area like Los Angeles or Miami, there is a lower-scoring one nearby like Ventura County (California) or Naples (Florida).

* * * * *

Figure 4: Female-Male Metropolitan Equity Differentials by Geographic Region



Map 3: US Metro Areas:
Women's 2016 Summary Equity Grade

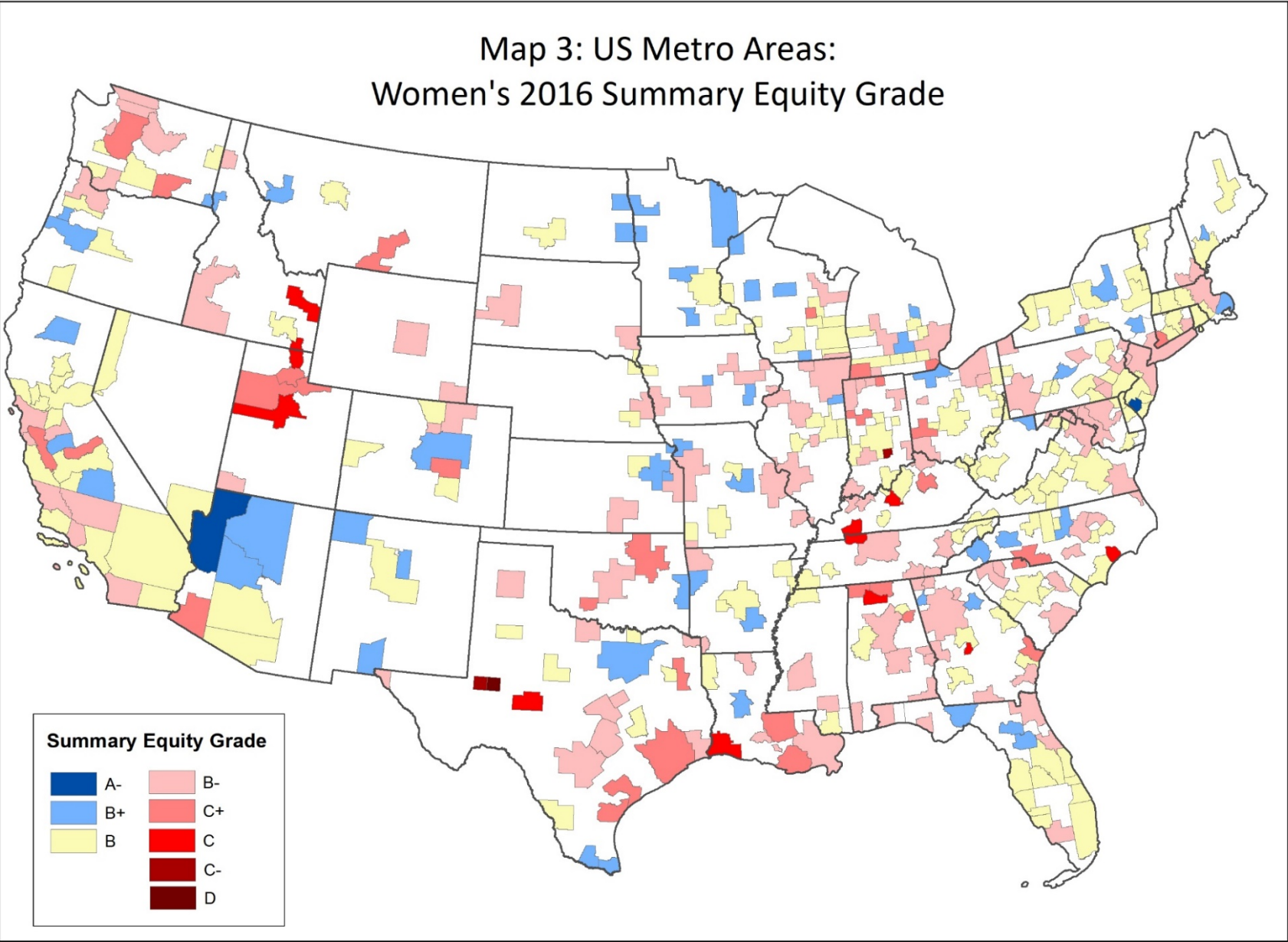


Table 7: Women's 2016 Metropolitan Equity Grades: 15 Top and Bottom Performers by Metro Area Size

	Large Metro Areas: 2016 Population gt. 1M		Mid-sized Metro Areas: 2016 Population: 400,000-1M		Small Metro Areas: 2016 Population: 200,000-400,000		Very Small Metro Areas: 2016 Population lt. 200,000	
2006 Top 15 Metro Areas (Based on Female-Male Differentials)	Sacramento, CA	b	Brownsville, TX	b+	Kingman, AZ	a-	Vineland, NJ	a-
	Providence-F.River-N.Bedford, RI-MA	b	McAllen, TX	b+	Topeka, KS	b+	Sebring, FL	a-
	Las Vegas, NV	b	Lansing, MI	b+	Fargo, ND-MN	b+	Flagstaff, AZ	b+
	Minneapolis-St. Paul, MN	b	Visalia, CA	b+	Duluth, MN-WI	b+	Iowa City, IA	b+
	Tampa-St. Petersburg, FL	b	Asheville, NC	b+	Fort Smith, AR-OK	b+	Janesville, WI	b+
	Columbus, OH	b	Durham-Chapel Hill, NC	b+	Tallahassee, FL	b+	Lawrence, KS	b+
	Tucson, AZ	b	Toledo, OH	b+	Utica-Rome, NY	b+	Mankato, MN	b+
	Buffalo-Niagara Falls, NY	b	Elmira, NY	b+	Gainesville, FL	b+	State College, PA	b+
	Riverside-San Bernardino, CA	b	Daytona Beach, FL	b+	Eugene, OR	b+	St. Cloud, MN	b+
	Hartford, CT	b	Santa Rosa, CA	b	Hickory-Lenoir, NC	b+	Eau Claire, WI	b+
	Rochester, NY	b	Springfield, MA	b	Prescott, AZ	b+	Bay City, MI	b+
	Orlando, FL	b	Lakeland, FL	b	Athens-Clarke County, GA	b+	Cumberland, MD	b+
	Memphis, TN-MS-AR	b	Vallejo-Fairfield, CA	b	Cape Cod, MA	b+	St. Joseph, MO-KS	b+
	Milwaukee, WI	b	Winston-Salem, NC	b	Ocala, FL	b+	Lewiston, ID-WA	b+
	Louisville/Jefferson County, KY	b	Spokane, WA	b	Las Cruces, NM	b+	Ames, IA	b+
2016 Bottom 15 Metro Areas (Based on Female-Male Differentials)	Cincinnati, OH-KY	b-	Jackson, MS	b-	Greeley, CO	b-	Monroe, MI	c+
	Birmingham	b-	Beaumont, TX	b-	Hagerstown, MD	b-	Oshkosh, WI	c+
	Kansas City, MO-KS	b-	Bakersfield, CA	b-	Peoria, IL	b-	Elkhart-Goshen, IN	c+
	Atlanta, GA	b-	Charleston, SC	b-	Hilton Head Island, SC	b-	Billings, MT	c+
	Boston, MA-NH	b-	Greenville, SC	b-	Norwich-New London, CT	b-	Lawton, OK	c+
	Washington, DC-VA-MD	b-	Tulsa, OK	c+	Amarillo, TX	b-	Warner Robins, GA	c
	Pittsburgh, PA	b-	Lexington, KY	c+	Davenport-Mol. Rock Is., IA-IL	c+	Jacksonville, NC	c
	Dallas-Fort Worth, TX	b-	Baton Rouge, LA	c+	Longview, TX	c+	Idaho Falls, ID	c
	New Orleans-Metairie, LA	b-	Corpus Christi, TX	c+	Yuma, AZ	c+	Decatur, AL	c
	Oklahoma City, OK	b-	Colorado Springs, CO	c+	Savannah, GA	c+	San Angelo, TX	c
	Charlotte, NC	c+	Bridgeport-Stamford, CT	c+	Kennewick-Richland, WA	c+	Logan, UT	c
	Seattle-Tacoma-Bellevue, WA	c+	Ogden, UT	c+	Houma, LA	c+	Columbus, IN	c-
	Salt Lake City, UT	c+	Huntsville, AL	c+	Lake Charles, LA	c	Odessa, TX	c-
	Houston, TX	c+	Lafayette, LA	c+	Elizabethtown, KY	c	Lexington Park, MD	d
	San Jose, CA	c+	Provo-Orem, UT	c	Clarksville, TN-KY	c	Midland, TX	d
Most Improved 2005-2016 (Based on Reduced Male-Female Differentials)	Buffalo-Niagara Falls, NY	c+ > b	Santa Rosa, CA	c+ > b	Kingman, AZ	c > a-	St. Cloud, MN	c > b+
	St. Louis, MO-IL	c+ > b-	Brownsville, TX	c+ > b+	Ocala, FL	c > b+	Jefferson City, MO	c- > b+
	Providence-F.River-N.Bedford, RI-MA	b- > b	Fort Myers, FL	c+ > b	Gulfport-Biloxi, MS	c > b	Sebring, FL	c+ > a-
	Indianapolis, IN	b- > b	Toledo, OH	b- > b+	Topeka, KS	b- > b+	Vineland-, NJ	b- > a-
	Cleveland, OH	b- > b-	Syracuse, NY	c+ > b	Duluth, MN-WI	b > b+	Hot Springs, AR	c > b
	Rochester, NY	b- > b	McAllen, TX	b- > b+	Tallahassee, FL	b- > b+	Terre Haute, IN	c > b
	Sacramento, CA	b > b	Springfield, MO	c+ > b	Fort Collins, CO	c+ > b	Janesville, WI	b- > b+
	Columbus, OH	b > b	Springfield, MA	b- > b	Charlottesville, VA	b- > b	Gadsden, AL	c > b
	Richmond, VA	b- > b	Madison, WI	b- > b	Appleton, WI	c+ > b	Mankato, MN	b- > b+
	Orlando, FL	b- > b	Asheville, NC	b > b+	Eugene, OR	b- > b+	Eau Claire, WI	b- > b+
	Los Angeles-Long Beach-Anaheim, CA	b- > b	Port St. Lucie, FL	b- > b	Fargo, ND-MN	b > b+	Beckley, WV	b- > b+
	Phoenix, AZ	b- > b	Vallejo-Fairfield, CA	b- > b	Gainesville, FL	b > b+	Grand Forks, ND	c+ > b+
	Cincinnati, OH-KY-IN	b- > b-	Lansing, MI	b > b+	Atlantic City, NJ	b- > b	Joplin, MO	c+ > b
	Milwaukee, WI	b > b	Salinas, CA	b- > b	Utica-Rome, NY	b > b+	New Bern, NC	c > b-
	Chicago, IL	b- > b-	Dayton, OH	c+ > b-	Medford, OR	b- > b	Kingston, NY	b- > b+

INCOME INEQUALITY

Unless you have been living under a rock for the last 30 years, you are doubtlessly aware that income inequality in America is rising. A 2015 study by the Census Bureau reported that the Gini coefficient (which measures the share of income controlled by the equivalent share of population) in the U.S. has risen continuously from a post-WWII low of .38 in 1968 to .48 in 2015. According to the Organization for Economic Cooperation and Development (OECD), income inequality is now greater in the U.S. than in all other OECD countries except Mexico, Chile, and Turkey.

At the national level, rising income inequality is widely interpreted as being a significant hindrance to economic and social mobility; that is, as freezing in place the existing economic, social, and political order. What is not as apparent is whether income inequality matters at the state or metropolitan level. Why, for example, should state and local officials in California about rising income inequality in Los Angeles and San Francisco as long as those economies are regularly creating jobs and opportunities—which is indeed the case. It may well be that increasing local income inequality is in fact a precursor to greater social instability, or to reduced opportunities for future generations, but so far at least, no one has been able to convincingly make that case. This is not to say that increasing income inequality at the local level is a good thing—especially if it is accompanied by growing residential segregation—but rather, that income inequality by itself and in the absence of other more immediate equity issues may not be the transcendent evil that some commentators make it out to be. Even so, and purely as a matter of form, inequalities of all types hang out together. So, to the degree we are worried about metropolitan-level racial, ethnic, and

gender inequality, we should probably pay heed to income inequality as well.

This leads us to the related question of how best to characterize income inequality at the metropolitan level? Gini coefficients are. When working locally, demographers and economists tend to prefer so-called 90-10 ratios over Gini coefficients, which are difficult to calculate and don't always provide robust measures of difference. Ninety-ten ratios measure the income gap between the 90th and 10th percentiles of the local income distribution. To the degree that City A has a 90-10 ratio income gap of \$50,000 (indicating that those residents in the top 10% of the local income distribution make \$50,000 more than those in the bottom 10%), while City B has a 90-10 ratio income gap of \$75,000, we can say definitively that income inequality is worse in City B than in City A.

Yet another way to characterize local income inequality is to compare the size of the middle of the income distribution—typically, the shares of households making between \$35,000 and \$75,000—to the shares making more and less than this range. This approach is easy to apply using ACS data, but can also overstate the level of income inequality in high-income communities like San Francisco, New York City, and Washington, DC.

The 90-10 ratio and middle-income share methods don't always entirely agree. For example, Glassman (2017), using 90-10 ratios, found that among metropolitan areas with more than one million residents, income inequality increased substantially between 1990 and 2016.^v On the other hand, a count of households with incomes between \$35,000 and \$100,000 (measured in constant dollars) shows the share of households among the same set of large metro areas with incomes in this middle range to have increased only slightly, from

42.3% in 2005 to 44.9% in 2016. The two results are not inherently inconsistent—it is indeed possible for the 90-10 ratio to be increasing at the same time that the share of middle-income households is rising—but it does raise the question of how local officials should use local measures of income inequality as inputs into the legislative and policy-making process.

Having muddied the waters conceptually, we now turn to the actual numbers and grades. Map 4 gives each metro area a grade based on the share of households with 2016 incomes between \$35,000 and \$75,000. These households are neither rich nor poor. Averaged across all U.S. metro areas, 32.7% of households had a 2016 income that fell within this range. (The correspondence between income grades and the share of middle-income households is summarized in the map key. Metros in which the share of middle-income households fell between 32% and 33.3% earned a grade of “b” and are shaded yellow. A grade of a- indicates that a metro area’s middle-income share was between 34.7% and 36%, while a grade of c+ indicates that its share was between 29.4% and 30.7%.)

Table 8 relies on this “Middle-share” metric to identify the 15 top- and bottom-performing metro areas in each of four population size groups. Also listed in Table 8 as the “Lo-Hi Ratio” is a grade based on ratio of poor households (those with a 2016 income below \$25,000) to wealthier households (those with a 2016 income above \$75,000). In general, a higher Middle-Share grade is associated with a lower Lo-Hi Ratio Grade. Appendix ___ includes a complete set of grade equivalencies for both metrics.

What is immediately noticeable about Table 8 is how few large metro areas (those with a 2016 population above 1 million) earn high grades on

the Middle Share criteria and how many earn low grades. America’s two leading technology metros, San Francisco and San Jose, each earn an “F” grade on this criterion, while a third, Seattle, earns a “C.” Boston and Washington, D.C. also earn “F” grades while New York City earns a “D.” Simply put, housing prices in America’s premier coastal metro areas have risen so much and so fast during the last 20 years that they priced-out more and more moderate and middle-income households. (San Jose’s “F” grade for its Middle-income household share is balanced out by its “A+” Lo-Hi income ratio grade, an indication that only the rich can still afford to live there. As an indication of how far out-of-whack things are in San Jose, it is simultaneously the worst-rated large metro and the most-improved large metro between 2005 and 2016.)

Mid-sized metropolitan areas are much more hospitable to middle-income households. Among the 15 top-performing mid-sized metros, five earned a Middle-income share grade of “A” and the balance earned an “A-.” Only two mid-sized metros earned a “D” grade or lower: Bridgeport-Stamford, which is adjacent to New York City, and Ventura County, which is adjacent to Los Angeles. It is indeed possible for a metro area to score well on both the Middle-income share and Lo-Hi income ratio criteria. Among mid-sized metro areas, Lancaster (Pennsylvania) earns an “A-“ grade on both, while Boise and Fort Myers earn an “A-“ on the Middle-income share criteria and a “B+” in the Lo-Hi income ratio category.

Among the set of small metro areas, those in the South and Midwest tend to do better in terms of Middle-income share grades, while those in Texas, Florida, California, and New England tend to do worse. Topeka, Kansas, hits the sweet spot, earning an “A- “grade on the

Middle-income share criteria and a “B+” in the Lo-Hi income ratio category.

Among the group of very small metro areas, those with the largest share of middle-income households tend to be far away from larger metro areas, while those with the smallest share include mostly college towns. The Villages (in Florida) and St. George (Utah) both achieve the seemingly impossible task of earning an “A+” in the Middle-income share category and a “B+” in the Lo-Hi income ratio category.

Table 8 also identifies those metro areas in which the middle-income household share increased most between 2005 and 2016. Rather than reporting a grade, we report the change in z-score between 2005 and 2016. (A z-score change of +.5 means that the share of households with incomes between \$35,000 and \$75,000 increased by about two percent between 2005 and 2016; given how small most of these changes are, readers should take care not to make too much of them). Among large metro areas, the most-improved list is dominated by metro areas in California, Florida, and Tennessee. The list of most-improved small and mid-sized metro areas is dominated by those in Texas; and the set of most-improved very small metro areas is dominated by those in the Southeast and Southcentral regions.

* * * * *

Map 4: US Metro Areas:
2016 Middle Income Share Equity Grade

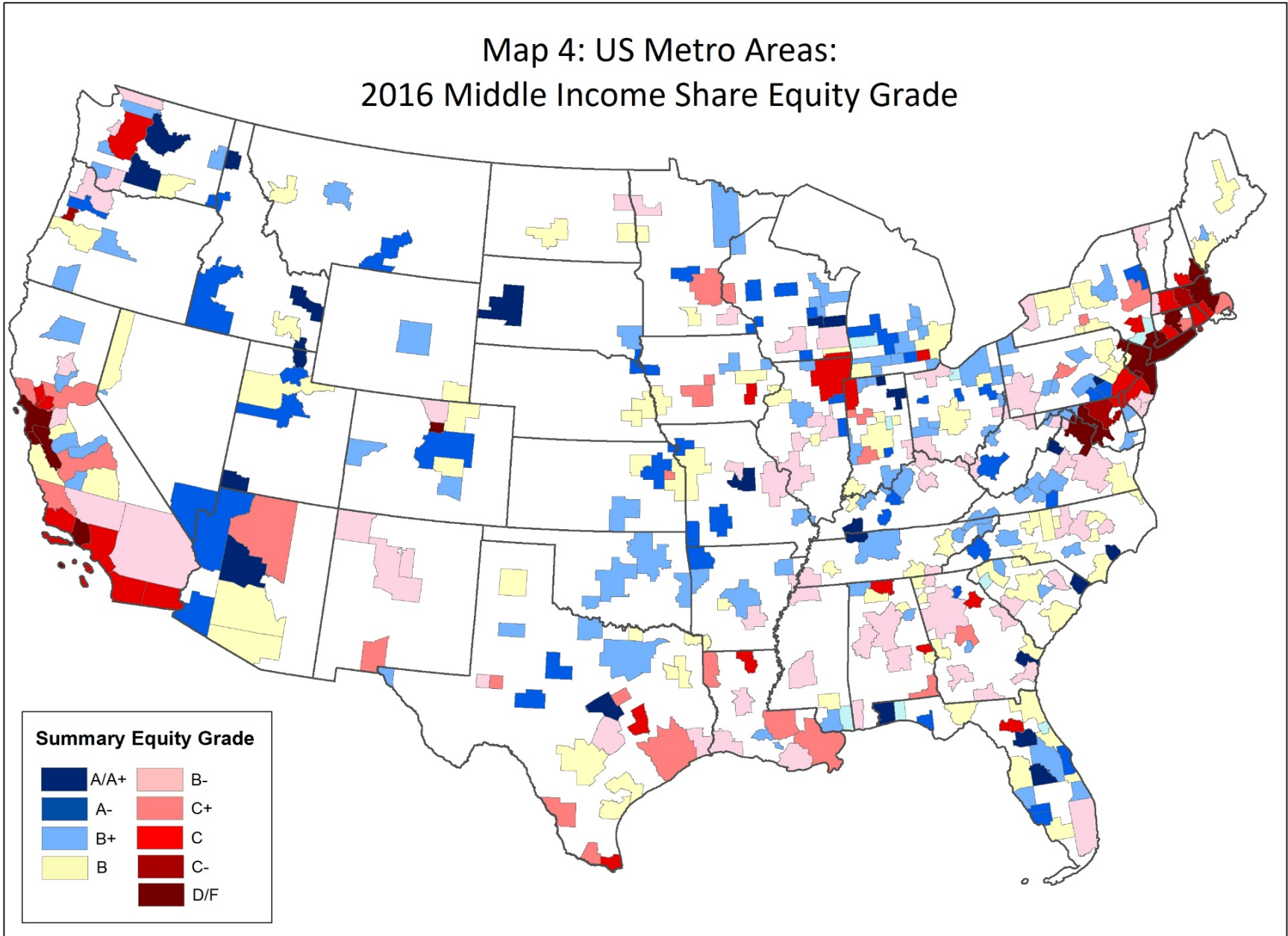


Table 8: Metropolitan Income Inequality Grades: 2016 Top and Bottom 15 Performers by Metro Area Size

	Large Metro Areas: 2016 Population gt. 1M		Mid-sized Metro Areas: 2016 Population: 400,000-1M		Small Metro Areas: 2016 Population: 200,000-400,000		Very Small Metro Areas: 2016 Population lt. 200,000					
	Middle-Income Share Grade	Lo-Hi Income Ratio Grade	Middle-Income Share Grade	Lo-Hi Income Ratio Grade	Middle-Income Share Grade	Lo-Hi Income Ratio Grade	Middle-Income Share Grade	Lo-Hi Income Ratio Grade				
Top 15 Metro Areas, 2016: Based on Proportion of Middle-Income Households with Incomes between \$35,000 and \$75,000	Grand Rapids, MI	a-	b+	Killeen, TX	a	b+	Clarksville, TN-KY	a+	b	Hinesville, GA	a+	c+
	Las Vegas, NV	a-	b+	Lakeland, FL	a	b-	Yakima, WA	a	b-	Jacksonville, NC	a+	b
	Orlando, FL	b+	b	Pensacola, FL	a	b	Prescott, AZ	a	b-	Elkhart-Goshen, IN	a+	b
	Nashville-Davidson, TN	b+	a-	Fort Wayne, IN	a	b	Ocala, FL	a	c-	The Villages, FL	a+	b+
	Louisville/Jefferson Cnty, KY-IN	b+	b+	Myrtle Beach, SC	a	b-	Elizabethtown, KY	a-	b	St. George, UT	a+	b+
	Oklahoma City, OK	b+	b+	Ogden, UT	a-	a	Kingman, AZ	a-	d	Coeur d'Alene, ID	a	b
	Salt Lake City, UT	b	a	Springfield, MO	a-	b-	Fayetteville, NC	a-	c+	Sheboygan, WI	a	b+
	Jacksonville, FL	b	b+	Canton, OH	a-	b	Topeka, KS	a-	b+	Grand Island, NE	a	b
	Norfolk-Newport News-VB, VA	b	a-	Salem, OR	a-	b	Yuma, AZ	a-	c+	Watertown, NY	a	b
	Tampa-St. Petersburg, FL	b	b	York-Hanover, PA	a-	a-	Charleston, WV	a-	c+	Enid, OK	a	b
	Phoenix, AZ	b	b+	Asheville, NC	a-	b-	Appleton, WI	b+	a-	Idaho Falls, ID	a	b+
	Indianapolis, IN	b	b+	Daytona Beach, FL	a-	c+	Hickory-Lenoir, NC	b+	c+	New Bern, NC	a	b-
	San Antonio, TX	b	b+	Lancaster, PA	a-	a-	Medford, OR	b+	b-	Fond du Lac, WI	a	b+
	Tucson, AZ	b	b-	Boise City, ID	a-	b+	Rockford, IL	b+	b	Chambersburg, PA	a	b+
	Charlotte, NC-SC	b	b+	Fort Myers, FL	a-	b+	Sioux Falls, SD	b+	a-	Logan, UT-ID	a	b+
Bottom 15 Metro Areas, 2016: Based on Proportion of Middle-income Households with Incomes between \$35,000 and \$75,000	Minneapolis-St. Paul, MN	c+	a	Baton Rouge, LA	c+	b	Cape Cod, MA	c+	a-	Maui, HI	c+	a
	New Orleans, LA	c+	b	Shreveport	c+	c+	Las Cruces, NM	c+	c-	State College, PA	c+	b+
	Chicago-Naperville-Elgin, IL-IN	c	a-	McAllen, TX	c+	d	Laredo, TX	c+	d	Ithaca, NY	c+	b+
	San Diego, CA	c	a	Lafayette, LA	c+	b	San Luis Obispo, CA	c+	a-	Bloomington, IL	c+	a-
	Seattle-Tacoma-Bellevue, WA	c	a	Huntsville, AL	c	b+	Norwich-New London, CT	c+	a	Ames, IA	c+	b-
	Providence-F.River-N.Bedford, RI-N	c	b+	Brownsville, TX	c	f	Macon, GA	c+	c	Midland, TX	c+	a
	Los Angeles-L.Beach-Anaheim, CA	c	a-	Vallejo-Fairfield, CA	c	a	Gainesville, FL	c	c+	Auburn, AL	c	c+
	Phil.-Camden-Wilm. PA-NJ-DE	c	a-	Santa Barbara, CA	c	a	Athens-Clarke County, GA	c	c	Kingston, NY	c	a-
	Baltimore, MD	c-	a	Springfield, MA	c	b+	College Station-Bryan, TX	c	b-	Iowa City, IA	c	b+
	Hartford, CT	d	a	Manchester-Nashua, NH	c	a	Anchorage, AK	c	a+	El Centro, CA	c	c
	New York-N.NJ-L. Island, NY-NJ	d	a-	New Haven, CT	c	a-	Ann Arbor, MI	c	a-	Monroe, LA	c	c-
	Boston, MA	f	a	Honolulu, HI	c	a	Santa Cruz-Watsonville, CA	d	a	Napa, CA	c	a
	Washington, DC-VA-MD	f	a+	Worcester, MA	c-	a-	Boulder, CO	d	a	Hammond, LA	c	c+
	San Francisco-Oakland, CA	f	a	Ventura County, CA	d	a	Trenton, NJ	d	a	Corvallis, OR	c-	b
	San Jose, CA	f	a+	Bridgeport-Stamford, CT	f	a+	Fort Smith, AR-OK	d	b+	Lexington Park, MD	f	a+
Most Improved, 2005-2016: Based on Change in Z-score of Middle-income Household Share	San Jose, CA	3.4		Salinas, CA	2.9		Yakima, WA	2.6		Blacksburg, VA	2.1	
	San Francisco, CA	2.1		Brownsville, TX	2.0		Elizabethtown, KY	2.2		Jonesboro, AR	1.8	
	San Diego-Carlsbad, CA	0.9		McAllen, TX	1.9		Amarillo, TX	1.7		Morgantown, WV	1.7	
	Nashville, TN	0.4		Shreveport, LA	1.1		Columbus, GA-AL	1.7		Parkersburg, WV	1.7	
	St. Louis, MO-IL	0.4		Springfield, MA	1.1		Las Cruces, NM	1.5		Hattiesburg, MS	1.5	
	Portland-Vancouver, OR-WA	0.3		Asheville, NC	1.0		Huntington, WV	1.4		Coeur d'Alene, ID	1.5	
	Las Vegas, NV	0.2		Lakeland, FL	1.0		Kingsport, TN	1.3		Florence, AL	1.5	
	Oklahoma City, OK	0.2		Pensacola, FL	0.9		Lake Charles, LA	1.3		Sumter, SC	1.4	
	Orlando, FL	0.2		Melbourne-Titusville, FL	0.8		Longview, TX	1.2		Gadsden, AL	1.4	
	Charlotte, NC	0.2		Fort Myers, FL	0.7		Tuscaloosa, AL	1.2		Alexandria, LA	1.3	
	San Antonio, TX	0.2		Lansing, MI	0.7		College Station-Bryan, TX	1.2		Joplin, MO	1.3	
	Louisville/Jefferson County, KY	0.0		Corpus Christi, TX	0.6		Lubbock, TX	1.1		Hot Springs, AR	1.3	
	New Orleans, LA	0.0		Fort Wayne, IN	0.6		Fort Smith, AR-OK	1.1		Greenville, NC	1.3	
	Tampa-St. Petersburg, FL	0.0		Tulsa, OK	0.6		Ocala, FL	1.1		Pine Bluff, AR	1.3	
	Memphis, TN	0.0		Chattanooga, TN	0.5		Lafayettee, IN	1.1		Redding, CA	1.2	

RAISING THE EQUITY BAR

By highlighting differences—across places, groups, and times—the process of giving grades can be extremely useful. Grades tell a useful story about comparative performance. As this report has revealed, equity and inequality vary widely across the U. S. metropolitan landscape, and in ways that aren't always expected.

Take the issue of region. Sixty years ago, African-Americans moved from the rural of the south to the industrial cities of the Midwest in search of economic, housing, and educational opportunities. Today, it is the growing cities and suburbs of the South and West that offer those opportunities, and the Midwest that lags behind. For Hispanics, it is the West (and depending on the particular metro area, the South) that remains the land of opportunity, especially in contrast to the Northeast. For women, earnings opportunities are slightly higher in the Northeast, (while job and educational opportunities are slightly lower), but otherwise, region isn't all that relevant. In terms of income inequality, it is the large metropolitan areas of the Northeast and Pacific coast that are pricing-out middle-income families, leaving a worsening and worrying lack of economic diversity.

In terms of size, large metro areas tend to score closer to the average in terms of economic, housing, and labor market opportunities, while smaller ones tend to be more extreme: some offer more opportunities than average while others offer fewer. This is especially true for Hispanics, women, and middle-income households.

As useful as they are, grades tell only tell part of the story. The grading method used in this document, assigning grades to places based on the average differential between an equity group of interest (e.g., African-Americans) and all other groups, while helping to highlight key inter-metropolitan differences, implicitly gives too much credence to average values.

To see what we mean, consider the case of women's earnings. Averaged across all U.S. metropolitan areas, women in 2016 earned just \$.70 for every \$1 earned by a man. Based on the relative performance grading system used by necessity throughout this document, any metro area with this appalling earnings difference between women and men would have earned the average grade of "B." To earn an "A" using this system, a metro area would have had to increase its female earnings level to just \$.78 per \$1 of male earnings!

Other equity groups and category combinations in which the average or "B-grade" differential is unacceptable low include Black-White segregation (in which a 2016 dissimilarity index value of .47 earned a "B" grade), Black household incomes (in which a 34% differential between Black median household incomes and overall median household income levels in 2016 was the norm), Black and Hispanic poverty rates (which are 75% to 95% higher, on average than overall poverty rates), Black unemployment rates (which average 82% higher than overall unemployment rates), Black homeownership rates (which average 44% and 30% lower, respectively, than White and Asian/Asian American homeownership rates), Hispanic overcrowding rates, and Hispanic rates of occupational attainment. When it comes to earnings, poverty, homeownership, and income levels, years of unacceptable disparities have come to be accepted as normal, while slightly better-than-average outcomes have come to be seen as exemplary. It's a little like how National Public Radio humorist Garrison Keillor used to characterize the fictitious town of Lake Wobegon, Minnesota as a place "where all the women are strong, all the men are good looking, and all the children are above average"—just in reverse.

A second drawback of grades, at least as used here, is that they measure outcomes not effort or capacity. Consider differences in Black homeownership rates between the Chicago,

Minneapolis-St. Paul, and Milwaukee metro areas. The average African-American homeownership rate among these three metro area in 2016 was an appallingly low 31%. With a Black homeownership rate of just 24.6%, Minneapolis-St. Paul anchored the bottom end of this trio, while Chicago, with a Black homeownership rate of 40%, anchored the top. By national standards, Chicago is well below average, but judged by its peers, it is well above average. Thus, the proper housing policy question for the Chicago metro area is not why is it doing so poorly, but rather, what efforts is it undertaking that have helped it do so well. Grades lead us to the first of these two questions when what we really want are answers to the second.

These two caveats—that we have become complacent about extremely poor equity outcomes, and that we need better metrics to put those outcomes in the proper context—lead us

back to the initial purpose of this document. That purpose was to establish a reliable measurement system against which future (and hopefully, improved) equity outcomes can be measured; to be able to robustly identify equity exemplars worth emulating; and to start to make the connections between local urban planning and policy initiatives and measurable equity improvements.

It is our hope that future versions of this work will expand the set of equity categories to include measurements of criminal justice, elementary education, health care access, and political participation; as well as expand the list of equity groups considered to include members of the LGBTQ community, Asians and Asian-Americans, the elderly, and new forms of household organization.

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NOTES

ⁱ The nation's 282 micropolitan areas that are not part of larger metropolitan areas included an additional 13.6 people in 2017.

ⁱⁱ The Decennial Census' sample-based long form was replaced by the American Community Survey (ACS) in 2010.

ⁱⁱⁱ The easiest way to interpret dissimilarity index (DI) values is as the share of each group that would have to move to achieve complete integration. For example, a DI value of .75 indicates that an area is so segregated that fully three-quarters of its households would have to move to achieve complete integration.

^{iv} This is also true for the Census' Asian and Asian-American racial categories.

^v A comparable study by the Brookings Institution (Holmes and Berube 2016) found that between 2007 and 2014, the 95-20 income percentile ratio among the largest U.S. metropolitan areas rose from 8.5 to 9.3.