

Whites Lead Cities' Income Revival 2000 to 2005

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Non-Hispanic whites in cities had per capita incomes nine percent higher than their metropolitan counterparts in 2005. In addition, non-Hispanic whites in cities gained four percent relative to metropolitan per capita income of non-Hispanic whites between 2000 and 2005, according to data in the American Community Survey of the U.S. Census Bureau.

In other words, per capita incomes of non-Hispanic whites were substantially higher in cities than in suburbs. This finding reverses the standard belief that most middle and upper income whites had left cities before 2000 and that white middle and upper income newcomers usually choose suburbs over cities, leaving mainly low and moderate income whites in cities.

These per capita income increases for non-Hispanic whites in cities relative to suburbs were responsible for a two percent increase in per capita income in cities for all residents compared with residents in their suburbs between 2000 and 2005. In 2000, per capita income in 40 cities was 88 percent of metropolitan per capita income (12 percent below). In 2005, these cities' per capita income was 90 percent of metropolitan income (10 percent below), an increase of two percent. This increase was led by non-Hispanic whites in cities whose per capita income rose from 105 percent of metropolitan income (five percent higher) in 2000 to 109 percent (nine percent higher) in 2005.

Per Capita Income in Cities

Based on data for the 40 principal cities in 35 of the largest metropolitan areas, per capita incomes on non-Hispanic whites in cities were higher in 25 cities and lower in only 11 than metropolitan per capita incomes. No data were available for four cities. For the full list, see Table 1.

Per capita incomes for non-Hispanic whites in cities compared with the suburbs were highest in the south (Atlanta 91 percent higher than its metropolitan average, with Washington, D.C. 51 percent, Tampa 33 percent, and Charlotte 30 percent higher than their metropolitan averages). High per capita incomes for non-Hispanic whites also occurred in southwestern cities (Dallas 35 percent and Houston 27 percent higher than metropolitan averages). In some western cities non-Hispanic whites had considerably higher per capita incomes than metropolitan averages, especially Seattle 20 percent, San Francisco 19 percent, and Denver 16 percent.

Even some Northern cities had non-Hispanic white per capita income averages considerably higher than metropolitan averages, led by Boston 22 percent, Chicago 20 percent, and Kansas City 10 percent higher. New York City (7 percent) and Minneapolis (4 percent) also had higher white non-Hispanic per capita incomes in cities than metropolitan averages.

In fact, of 17 Northeastern, Mid-Atlantic, and Midwest cities, 11 experienced increases between 2000 and 2005 in per capita incomes of non-Hispanic whites compared with metropolitan and suburban averages.

Conversely, 37 of 40 cities had lower per capita incomes of blacks in cities than metropolitan averages. The only exceptions were Charlotte, Los Angeles, and Virginia Beach. Moreover, per capita incomes of blacks declined in 32 of 40 cities relative to metropolitan per capita income. See Table 2 for this list.

Thus, blacks with residential location options were more likely to gravitate to suburbs during the 2000 to 2005 period, as they tended to do also during the 1990s.

These racial income patterns and trends are contrary to typical beliefs. It has been common to think of whites with enough income to have choices to have moved to suburbs and for middle and moderate income blacks to have remained in many cities. These trends have changed dramatically in some metropolitan areas.

The impression that whites have abandoned cities comes from two income dimensions—relative per capita income in some northern cities and relative median family income in many cities nationwide. In some cities per capita incomes of non-Hispanic whites are much lower than metropolitan averages. These cities are mainly in the north. Cities with per capita incomes considerably lower than metropolitan averages included Detroit 38 percent, Cleveland 30 percent, Philadelphia 20 percent, and Milwaukee 18 percent.

Other northern cities had non-Hispanic whites below metropolitan averages, but some of them made gains from 2000 to 2005, including Baltimore 9 percent, Buffalo 7 percent, St. Louis 6 percent, Philadelphia 1 percent, and St. Paul 1 percent.

In addition, some northern cities with per capita incomes higher than their suburbs also made substantial income gains by non-Hispanic whites, such as Boston 20 percent, Chicago 11 percent, and Kansas City 10 percent.

Per Capita Income and Demographic Composition

The overall average per capita income in these 40 cities in 2005 was 90 percent of the metropolitan average in 2005, compared with 88 percent in 2000, 88 percent in 1990, and 91 percent in 1980 (Table 8). These income data include whites, blacks, Hispanics, and Asians. Twenty two cities increased in relative per capita income between 2000 and

2005, compared with 13 that increased during the 1990s and only seven that increased in the 1980s.

The overall average per capita incomes depended on the proportions of non-Hispanic whites, blacks, Hispanics, and Asians in the central cities. In 2005, the unweighted average per capita income in these 40 cities of non-Hispanic whites was \$37,479, for Asians it was \$24,187, blacks \$15,670, and Hispanics \$14,511. Consequently, cities' per capita incomes relative to metropolitan areas were influenced by changes in these groups' proportion of city populations.

Hispanics' average share of city populations increased from 16.1 percent 2000 to 18.3 percent in 2005, compared with these changes—non-Hispanic whites decreased from 54.7 percent to 54.3 percent, blacks increased from 29.2 percent to 29.5 percent, and Asians increased from 5.4 percent to 6.0 percent (Table 3). Small sample sizes, as occurred frequently for Asians, led to uncertain data reliability.

Hispanics' population share increased in 36 of 40 cities from 2000 to 2005. Whites increased in 17 cities, but this category included Hispanics. Blacks increased in 18 cities, and Asians increased in 34 cities. Increases in a group's population share of three percent or more occurred for Hispanics in eight cities in the West and Southwest, for whites in seven cities of which six were in the West and Southwest, and for blacks in four cities of which two were in the North and two in the South (Table 3). In Table 3, data do not add to 100 percent, because some racial groups are not included and Hispanic includes various racial categories. The trend analysis is complicated by the 2000 census including residents in group quarters, while the 2005 American Community Survey did not include group quarter residents.

Twenty one cities also had higher average per capita incomes for whites than the metropolitan average, when Hispanics were included in the white averages, with 17 cities below metropolitan averages. Overall, incomes of whites, including Hispanics, were three percent higher in cities than metropolitan averages in 2005, an increase of two percent since 2000. For this list, see Table 4. Income increases for whites were less than for non-Hispanic whites, because the whites category included Hispanics who on average had lower incomes than non-Hispanic whites.

Median Family Income

Cities usually have had considerably lower median family incomes than per capita incomes relative to metropolitan incomes. This difference reflects the accurate belief that cities have had less appeal to middle income families with children than to singles, young marrieds, empty-nesters, and retired persons. Cities' performance typically has been about 10 percent lower for relative median family income than for relative per capita income. About 70 percent of the national population was included in the median family income indicator in 2000. The per capita income indicator included everyone.

Median family income in these 40 cities averaged only 77 percent of metropolitan median family income in 2005. Despite that large difference for all families, the median income of white non-Hispanic families was 96 percent of (four percent lower than) the metropolitan median income for non-Hispanic white families (Table 5). This reflected a gain by cities of one percent since 2000 in median family income of non-Hispanic whites.

Consequently, the low median family income in cities relative to suburbs was influenced by the proportions of whites, blacks, Hispanics, and Asians in the family population. Given the large gap in incomes between non-Hispanic whites and Asians compared with blacks and Hispanics, decisions by these family groups about location preferences will shape city and suburban income differences in coming years.

Of the 40 central cities, only 14 had higher median family incomes than their suburbs. But between 2000 and 2005, median family incomes of non-Hispanic whites increased relative to suburbs in 23 cities, with seven having no change and only 10 cities declining. In addition, frequency of progress by Northeast, Mid-Atlantic, and Midwest cities was particularly striking as 10 of 17 increased, while two did not change. Thus, many of the cities that had much lower median family incomes than their suburbs increased during the 2000 to 2005 period.

Housing Value and Condominium Construction

If cities are reviving relative to suburbs, housing value is another indicator that could reveal such a trend. For median value of owner-occupied housing, the trend from 2000, when such values in the 40 cities were 87 percent of metropolitan values, to 2005, when they were 90 percent of metropolitan values, followed the path of the relative per capita income trend.

Only nine cities had higher median owner-occupied housing values than metropolitan values in 2000, as did 11 in 2005. Between these dates, relative housing values increased in 24 cities, remained the same in two, and decreased in 14. This trend is similar to the increase tendency for per capita income, for which 22 cities increased relative to metropolitan income from 2000 to 2005, three remained the same, and 15 cities decreased

Substantial condominium construction in cities, especially in and near downtowns, has occurred since 2000. We believe that condominium construction has contributed to relative income increases in cities, especially for young professionals and middle-aged and elderly empty nesters.

Of the 22 cities in which relative per capita income increased between 2000 and 2005, condominiums, measured by owner-occupancy in structures with five or more units, increased in 21 cities by 10 percent or more. The exception was New York City, which had 29 percent of units owner-occupied in structures with five or more units in 2000 and 30 percent in 2005, the highest share among these 40 cities.

Of the 11 cities which had 10 percent or more owner-occupancy in structures with five or more units in 2005, all had increased in relative per capita income since 2000. Conversely, of the 21 cities with four percent or less owner-occupancy in structures with five or more units in 2005, only five increased in relative per capita income since 2000.

Thus, median housing value in aggregate followed an upward path in cities similar to the trend for relative per capita income. Condominium increases also were common in cities that experienced increases in relative per capita income from 2000 to 2005.

Comparing the ACS for 2004 and 2005 and 2000 Census Data

Of the 40 cities and 35 metropolitan areas in this report, only 22 cities and 21 metropolitan areas had data permitting a similar analysis for 2004. The overall trends for per capita income and median family income for whites, non-Hispanic whites, blacks, and Hispanics for 2004 were similar to the 2005 findings. Several large differences occurred for specific cities, however, between the 2004 and 2005 findings. With larger data samples available for 2005, one expects the 2005 data are more accurate. But caution is warranted concerning the reliability of the data trends in specific metropolitan areas reported here.

The metropolitan area territory varied in some instances between the 2000 census and the 2005 ACS. The 2000 census and the 2004 ACS used 1999 metropolitan area boundaries, while the 2005 ACS used metropolitan boundaries that in some instances were different than the 1999 boundaries. Similar adjustments have occurred routinely from one decennial census to another. The goal of the adjustments is consistency—maintaining realistic commuting to work territories that have expanded from time to time. Consequently, the metropolitan boundary adjustments should maintain more realistic metropolitan territories than would occur if the metropolitan boundaries were not adjusted as needed.

A longer version of this analysis was presented as a paper at the Annual Meeting of the Association of Collegiate Schools of Planning (ACSP) in Fort Worth, Texas on November 11, 2006.

The ACSP version of this analysis can be found at the website of David Phillips, Associate Professor of Planning, School of Architecture, University of Virginia, accessed via: www.virginia.edu and then go to the School of Architecture and search for David Phillips under faculty, Department of Urban and Environmental Planning. Or go directly to the site at: <http://www.arch.virginia.edu/~dlp/TCTSMain/TCTSup.html>

Table 1. Relative Per Capita Income of Non Hispanic Whites in Principal Cities Compared to Their Metropolitan Areas in 2005

| Principal City | Principal City as Percent of Metropolitan Area | | Percent Change |
|----------------|---|------|-------------------|
| | 2005 | 2000 | |
| Atlanta | 191 | 173 | 10 |
| Baltimore | 97 | 89 | 9 |
| Boston | 122 | 102 | 20 |
| Buffalo | 89 | 83 | 7 |
| Charlotte | 130 | 134 | -3 |
| Chicago | 120 | 108 | 11 |
| Cincinnati | -- | 105 | -- |
| Cleveland | 70 | 75 | -7 |
| Columbus | 92 | 93 | -1 |
| Dallas | 135 | 127 | 6 |
| Denver | 116 | 110 | 5 |
| Detroit | 62 | 66 | -6 |
| Houston | 127 | 118 | 8 |
| Indianapolis | 96 | 99 | -3 |
| Kansas City | 110 | 100 | 10 |
| Las Vegas | 103 | 109 | -6 |
| Los Angeles | 107 | 110 | -3 |
| Miami | 122 | 114 | 7 |
| Milwaukee | 82 | 83 | -1 |
| Minneapolis | 104 | 103 | 1 |
| New York | 107 | 107 | 0 |
| Newport News | -- | 91 | -- |
| Norfolk | 94 | 96 | -2 |
| Oakland | 103 | 97 | 6 |
| Orlando | 123 | 116 | 6 |
| Philadelphia | 80 | 79 | 1 |
| Phoenix | 104 | 100 | 4 |
| Pittsburgh | -- | 101 | -- |
| Portland | 104 | 101 | 3 |
| Sacramento | 105 | 100 | 5 |
| San Antonio | 104 | 102 | 2 |
| San Diego | 108 | 110 | -2 |
| San Francisco | 119 | 120 | -1 |
| Seattle | 120 | 118 | 2 |
| St. Louis | 93 | 88 | 6 |
| St. Paul | 91 | 90 | 1 |
| St. Petersburg | -- | 101 | -- |
| Tampa | 133 | 124 | 7 |
| Virginia Beach | 108 | 106 | 2 |
| Washington, DC | 151 | 147 | 3 |
| Average | 109 | 105 | 4 |

100 percent means that per capita income in the principal city was the same as in its entire metropolitan area including the principal city in 2005. Any percentage less than 100 means that per capita income in the principal city was less than in its entire metropolitan area. Any percentage greater than 100 means that per capita income was higher in the principal city than in its metropolitan area.

Table 2. Relative Per Capita Income of Blacks in Principal Cities Compared to Their Metropolitan Areas in 2005

| Principal City | Principal City as Percent of Metropolitan Area | | Percent Change |
|----------------|---|------|-------------------|
| | 2005 | 2000 | |
| Atlanta | 82 | 77 | 6 |
| Baltimore | 79 | 82 | -4 |
| Boston | 88 | 90 | -2 |
| Buffalo | 89 | 95 | -6 |
| Charlotte | 102 | 104 | -2 |
| Chicago | 90 | 90 | 0 |
| Cincinnati | 83 | 89 | -7 |
| Cleveland | 79 | 81 | -2 |
| Columbus | 91 | 96 | -5 |
| Dallas | 84 | 87 | -3 |
| Denver | 84 | 91 | -8 |
| Detroit | 85 | 90 | -6 |
| Houston | 87 | 92 | -5 |
| Indianapolis | 91 | 99 | -8 |
| Kansas City | 91 | 94 | -3 |
| Las Vegas | 90 | 97 | -7 |
| Los Angeles | 101 | 95 | 6 |
| Miami | 74 | 79 | -6 |
| Milwaukee | 95 | 96 | -1 |
| Minneapolis | 92 | 87 | 6 |
| New York | 92 | 93 | -1 |
| Newport News | 87 | 94 | -7 |
| Norfolk | 81 | 85 | -5 |
| Oakland | 89 | 88 | 1 |
| Orlando | 80 | 91 | -12 |
| Philadelphia | 84 | 88 | -5 |
| Phoenix | 91 | 91 | 0 |
| Pittsburgh | 91 | 94 | -3 |
| Portland | 96 | 91 | 5 |
| Sacramento | 87 | 90 | -3 |
| San Antonio | 92 | 98 | -6 |
| San Diego | 94 | 100 | -6 |
| San Francisco | 87 | 97 | -10 |
| Seattle | 93 | 97 | -4 |
| St. Louis | 82 | 83 | -1 |
| St. Paul | 80 | 89 | -10 |
| St. Petersburg | 94 | 96 | -2 |
| Tampa | 82 | 94 | -13 |
| Virginia Beach | 115 | 108 | 6 |
| Washington, DC | 79 | 83 | -5 |
| Average | 88 | 92 | -4 |

100 percent means that per capita income in the principal city was the same as in its entire metropolitan area including the principal city in 2005. Any percentage less than 100 means that per capita income in the principal city was less than in its entire metropolitan area. Any percentage greater than 100 means that per capita income was higher in the principal city than in its metropolitan area.

Table 3. Percent of 40 Principal Cities Populations by Race or Origin in 2000 and 2005

| Principal City | Percent Population in Principal Cities | | | | | | | |
|-------------------|--|-------|----------|-------|-------|-------|----------|-------|
| | 2005 | | | | 2000 | | | |
| | White | Black | Hispanic | Asian | White | Black | Hispanic | Asian |
| Atlanta | 36.2 | 58.6 | 4.7 | 2.0 | 33.2 | 61.4 | 4.5 | 1.9 |
| Baltimore | 30.2 | 65.2 | 2.3 | 1.6 | 31.6 | 64.3 | 1.7 | 1.5 |
| Boston | 55.3 | 24.6 | 14.7 | 8.7 | 54.5 | 25.3 | 14.4 | 7.5 |
| Buffalo | 50.3 | 41.0 | 7.6 | 2.7 | 54.4 | 37.2 | 7.5 | 1.4 |
| Charlotte | 57.0 | 34.3 | 9.7 | 3.9 | 58.3 | 32.7 | 7.4 | 3.4 |
| Chicago | 38.6 | 34.9 | 28.8 | 4.8 | 42.0 | 36.8 | 26.0 | 4.3 |
| Cincinnati | 48.8 | 46.0 | 1.3 | 2.4 | 53.0 | 42.9 | 1.3 | 1.5 |
| Cleveland | 38.7 | 53.8 | 7.7 | 1.5 | 41.5 | 51.0 | 7.3 | 1.3 |
| Columbus | 65.5 | 26.2 | 3.5 | 3.9 | 67.9 | 24.5 | 2.5 | 3.4 |
| Dallas | 56.9 | 23.7 | 42.1 | 2.8 | 50.8 | 25.9 | 35.6 | 2.7 |
| Denver | 71.9 | 10.0 | 35.1 | 2.9 | 65.3 | 11.1 | 31.7 | 2.8 |
| Detroit | 11.1 | 82.1 | 5.6 | 1.1 | 12.3 | 81.6 | 5.0 | 1.0 |
| Houston | 56.7 | 23.5 | 42.3 | 5.8 | 49.3 | 25.3 | 37.4 | 5.3 |
| Indianapolis | 66.3 | 25.5 | 6.2 | 1.6 | 69.1 | 25.5 | 3.9 | 1.4 |
| Kansas City | 61.5 | 30.0 | 8.2 | 2.5 | 60.7 | 31.2 | 6.9 | 1.9 |
| Las Vegas | 74.3 | 11.3 | 28.6 | 4.8 | 69.9 | 10.4 | 23.6 | 4.8 |
| Los Angeles | 49.1 | 9.9 | 48.9 | 11.1 | 46.9 | 11.2 | 46.5 | 10.0 |
| Miami | 68.5 | 21.9 | 67.4 | 0.7 | 66.6 | 22.3 | 65.8 | 0.7 |
| Milwaukee | 44.7 | 40.2 | 14.5 | 3.6 | 50.0 | 37.3 | 12.0 | 2.9 |
| Minneapolis | 65.2 | 16.6 | 10.6 | 5.8 | 65.1 | 18.0 | 7.6 | 6.1 |
| New York | 44.0 | 25.3 | 27.9 | 11.6 | 44.7 | 26.6 | 27.0 | 9.8 |
| Newport News | 51.1 | 41.3 | 4.7 | 2.8 | 53.5 | 39.1 | 4.2 | 2.3 |
| Norfolk | 47.0 | 44.8 | 3.7 | 2.8 | 48.4 | 44.1 | 3.8 | 2.8 |
| Oakland | 32.4 | 31.0 | 25.0 | 16.4 | 31.3 | 35.7 | 21.9 | 15.2 |
| Orlando | 53.3 | 34.1 | 19.9 | 2.6 | 61.1 | 26.9 | 17.5 | 2.7 |
| Philadelphia | 42.1 | 44.7 | 10.4 | 5.2 | 45.0 | 43.2 | 8.5 | 4.5 |
| Phoenix | 73.7 | 5.1 | 41.8 | 2.0 | 71.1 | 5.1 | 34.1 | 2.0 |
| Pittsburgh | 64.4 | 28.8 | 1.8 | 3.8 | 67.6 | 27.1 | 1.3 | 2.7 |
| Portland | 79.5 | 6.2 | 8.4 | 7.1 | 77.9 | 6.6 | 6.8 | 6.3 |
| Sacramento | 45.7 | 16.3 | 25.1 | 18.4 | 48.3 | 15.5 | 21.6 | 16.6 |
| San Antonio | 64.0 | 6.1 | 61.2 | 1.8 | 67.7 | 6.8 | 58.7 | 1.6 |
| San Diego | 63.2 | 6.8 | 25.9 | 15.8 | 60.2 | 7.9 | 25.4 | 13.6 |
| San Francisco | 53.2 | 6.5 | 13.8 | 33.1 | 49.7 | 7.8 | 14.1 | 30.8 |
| Seattle | 68.9 | 8.2 | 6.3 | 14.4 | 70.1 | 8.4 | 5.3 | 13.1 |
| St. Louis | 44.3 | 50.6 | | 2.2 | 43.8 | 51.2 | 2.0 | 2.0 |
| St. Paul | 66.1 | 13.7 | 8.6 | 13.5 | 67.0 | 11.7 | 7.9 | 12.4 |
| St. Petersburg | 68.8 | 25.5 | 4.3 | 3.0 | 71.4 | 22.4 | 4.2 | 2.7 |
| Tampa | 62.7 | 28.6 | 21.3 | 2.5 | 64.2 | 26.1 | 19.3 | 2.2 |
| Virginia Beach | 70.2 | 19.0 | 4.8 | 5.3 | 71.4 | 19.0 | 4.2 | 4.9 |
| Washington | 32.4 | 56.8 | 8.9 | 3.0 | 30.8 | 60.0 | 7.9 | 2.7 |
| Average of Cities | 54.3 | 29.5 | 18.3 | 6.0 | 54.7 | 29.2 | 16.1 | 5.4 |

Figures for each city should not add to 100% since not all racial groups are included and there is overlap between the race groups and the Hispanic origin classes.

Table 4. Relative Per Capita Income of Whites in Principal Cities Compared to Their Metropolitan Areas in 2005

| Principal City | Principal City as Percent of Metropolitan Area | | Percent Change |
|----------------|---|------|-------------------|
| | 2005 | 2000 | |
| Atlanta | 187 | 170 | 10 |
| Baltimore | 97 | 89 | 9 |
| Boston | 115 | 98 | 17 |
| Buffalo | 87 | 83 | 5 |
| Charlotte | 125 | 131 | -5 |
| Chicago | 111 | 98 | 13 |
| Cincinnati | 104 | 105 | -1 |
| Cleveland | 69 | 74 | -7 |
| Columbus | 92 | 93 | -1 |
| Dallas | 105 | 108 | -3 |
| Denver | 102 | 102 | 0 |
| Detroit | 59 | 63 | -6 |
| Houston | 99 | 103 | -4 |
| Indianapolis | 95 | 99 | -4 |
| Kansas City | 108 | 99 | 9 |
| Las Vegas | 101 | 107 | -6 |
| Los Angeles | 100 | 102 | -2 |
| Miami | 87 | 84 | 4 |
| Milwaukee | 79 | 80 | -1 |
| Minneapolis | 102 | 102 | 0 |
| New York | 101 | 99 | 2 |
| Newport News | 88 | 91 | -3 |
| Norfolk | 94 | 96 | -2 |
| Oakland | 92 | 87 | 6 |
| Orlando | 119 | 112 | 6 |
| Philadelphia | 78 | 78 | 0 |
| Phoenix | 93 | 94 | -1 |
| Pittsburgh | 105 | 100 | 5 |
| Portland | 104 | 101 | 3 |
| Sacramento | 100 | 96 | 4 |
| San Antonio | 95 | 95 | 0 |
| San Diego | 108 | 108 | 0 |
| San Francisco | 117 | 121 | -3 |
| Seattle | 121 | 118 | 3 |
| St. Louis | 92 | 87 | 6 |
| St. Paul | 89 | 89 | 0 |
| St. Petersburg | 117 | 104 | 13 |
| Tampa | 122 | 116 | 5 |
| Virginia Beach | 107 | 105 | 2 |
| Washington, DC | 153 | 144 | 6 |
| Average | 103 | 101 | 2 |

100 percent means that per capita income in the principal city was the same as in its entire metropolitan area including the principal city in 2005. Any percentage less than 100 means that per capita income in the principal city was less than in its entire metropolitan area. Any percentage greater than 100 means that per capita income was higher in the principal city than in its metropolitan area.

Table 5. Relative Median Family Income of Non-Hispanic Whites in Principal Cities Compared to Their Metropolitan Areas in 2005

| Principal City | Principal City as Percent of Metropolitan Area | | Percent Change |
|----------------|---|------|-------------------|
| | 2005 | 2000 | |
| Atlanta | 152 | 155 | -2 |
| Baltimore | 78 | 74 | 5 |
| Boston | 91 | 84 | 8 |
| Buffalo | 80 | 74 | 8 |
| Charlotte | 124 | 122 | 2 |
| Chicago | 96 | 86 | 12 |
| Cincinnati | 90 | 90 | 0 |
| Cleveland | 66 | 69 | -4 |
| Columbus | 87 | 91 | -4 |
| Dallas | 105 | 103 | 2 |
| Denver | 98 | 92 | 7 |
| Detroit | 53 | 57 | -7 |
| Houston | 105 | 102 | 3 |
| Indianapolis | 92 | 93 | -1 |
| Kansas City | 98 | 92 | 7 |
| Las Vegas | 103 | 108 | -5 |
| Los Angeles | 96 | 97 | -1 |
| Miami | 103 | 98 | 5 |
| Milwaukee | 74 | 79 | -6 |
| Minneapolis | 94 | 88 | 7 |
| New York | 85 | 84 | 1 |
| Newport News | 91 | 91 | 0 |
| Norfolk | 80 | 84 | -5 |
| Oakland | 98 | 97 | 1 |
| Orlando | 98 | 97 | 1 |
| Philadelphia | 73 | 73 | 0 |
| Phoenix | 99 | 99 | 0 |
| Pittsburgh | 93 | 93 | 0 |
| Portland | 99 | 92 | 8 |
| Sacramento | 91 | 87 | 5 |
| San Antonio | 101 | 100 | 1 |
| San Diego | 106 | 106 | 0 |
| San Francisco | 108 | 103 | 5 |
| Seattle | 105 | 105 | 0 |
| St. Louis | 77 | 75 | 3 |
| St. Paul | 89 | 84 | 6 |
| St. Petersburg | 104 | 100 | 4 |
| Tampa | 123 | 113 | 9 |
| Virginia Beach | 104 | 103 | 1 |
| Washington, DC | 136 | 144 | -6 |
| Average | 96 | 95 | 1 |

100 percent means that per capita income in the principal city was the same as in its entire metropolitan area including the principal city in 2005. Any percentage less than 100 means that per capita income in the principal city was less than in its entire metropolitan area. Any percentage greater than 100 means that per capita income was higher in the principal city than in its metropolitan area.

Table 6. Per Capita Income in Principal Cities Relative to Each Metropolitan Area's Income in 2005

| Principal City | Percentage of Principal City to Metropolitan Area Income | | | | | |
|----------------|--|-------|-------|----------|--------------------|-------|
| | All | White | Black | Hispanic | White Non-Hispanic | Asian |
| Atlanta | 121 | 187 | 82 | 95 | 191 | 160 |
| Baltimore | 70 | 97 | 79 | 75 | 97 | 80 |
| Boston | 90 | 115 | 88 | 88 | 122 | 65 |
| Buffalo | 74 | 87 | 89 | 87 | 89 | 52 |
| Charlotte | 110 | 125 | 102 | 109 | 130 | 107 |
| Chicago | 84 | 111 | 90 | 88 | 120 | 88 |
| Cincinnati | 82 | 104 | 83 | -- | -- | 85 |
| Cleveland | 60 | 69 | 79 | 81 | 70 | 47 |
| Columbus | 85 | 92 | 91 | 86 | 92 | 77 |
| Dallas | 92 | 105 | 84 | 89 | 135 | 98 |
| Denver | 95 | 102 | 84 | 89 | 116 | 113 |
| Detroit | 57 | 59 | 85 | 67 | 62 | 53 |
| Houston | 92 | 99 | 87 | 88 | 127 | 101 |
| Indianapolis | 88 | 95 | 91 | 82 | 96 | 88 |
| Kansas City | 94 | 108 | 91 | 100 | 110 | 70 |
| Las Vegas | 100 | 101 | 90 | 105 | 103 | 102 |
| Los Angeles | 94 | 100 | 101 | 87 | 107 | 93 |
| Miami | 84 | 87 | 74 | 83 | 122 | 108 |
| Milwaukee | 67 | 79 | 95 | 81 | 82 | 66 |
| Minneapolis | 89 | 102 | 92 | 74 | 104 | 117 |
| New York | 87 | 101 | 92 | 90 | 107 | 84 |
| Newport News | 85 | 88 | 87 | -- | -- | 98 |
| Norfolk | 83 | 94 | 81 | 84 | 94 | 78 |
| Oakland | 72 | 92 | 89 | 70 | 103 | 68 |
| Orlando | 98 | 119 | 80 | 105 | 123 | 112 |
| Philadelphia | 67 | 78 | 84 | 79 | 80 | 68 |
| Phoenix | 90 | 93 | 91 | 88 | 104 | 109 |
| Pittsburgh | 91 | 105 | 91 | -- | -- | 81 |
| Portland | 101 | 104 | 96 | 101 | 104 | 88 |
| Sacramento | 86 | 100 | 87 | 97 | 105 | 81 |
| San Antonio | 93 | 95 | 92 | 97 | 104 | 103 |
| San Diego | 104 | 108 | 94 | 99 | 108 | 99 |
| San Francisco | 110 | 117 | 87 | 110 | 119 | 88 |
| Seattle | 113 | 121 | 93 | 111 | 120 | 100 |
| St. Louis | 73 | 92 | 82 | 100 | 93 | 76 |
| St. Paul | 78 | 89 | 80 | 107 | 91 | 50 |
| St. Petersburg | 106 | 117 | 94 | -- | -- | 73 |
| Tampa | 105 | 122 | 82 | 113 | 133 | 173 |
| Virginia Beach | 112 | 107 | 115 | 100 | 108 | 97 |
| Washington | 100 | 153 | 79 | 123 | 151 | 123 |
| Average | 90 | 103 | 88 | 92 | 109 | 90 |

100 percent means that per capita income in the principal city was the same as in its entire metropolitan area including the principal city in 2005. Any percentage less than 100 means that per capita income in the principal city was less than in its entire metropolitan area. Any percentage greater than 100 means that per capita income was higher in the principal city than in its metropolitan area.

Table 7. Median Family Income in Principal City Relative to Each Metropolitan Area's Income in 2005

Percentage of Principal City to Metropolitan Area Income

| Principal City | All | White | Black | Hispanic | White Non-Hispanic | Asian |
|----------------|-----|-------|-------|----------|-----------------------|-------|
| Atlanta | 66 | 149 | 54 | 71 | 152 | 145 |
| Baltimore | 58 | 78 | 77 | 70 | 78 | 75 |
| Boston | 64 | 85 | 81 | 76 | 91 | 33 |
| Buffalo | 59 | 79 | 92 | 69 | 80 | 50 |
| Charlotte | 101 | 121 | 102 | 116 | 124 | 107 |
| Chicago | 71 | 92 | 85 | 89 | 96 | 79 |
| Cincinnati | 64 | 89 | 84 | 72 | 90 | 42 |
| Cleveland | 50 | 65 | 80 | 78 | 66 | 42 |
| Columbus | 78 | 86 | 89 | 95 | 87 | 80 |
| Dallas | 65 | 73 | 74 | 83 | 105 | 56 |
| Denver | 77 | 85 | 81 | 91 | 98 | 81 |
| Detroit | 53 | 52 | 85 | 71 | 53 | 38 |
| Houston | 74 | 75 | 84 | 85 | 105 | 83 |
| Indianapolis | 84 | 91 | 91 | 89 | 92 | 95 |
| Kansas City | 81 | 95 | 90 | 93 | 98 | 80 |
| Las Vegas | 101 | 102 | 72 | 101 | 103 | 104 |
| Los Angeles | 81 | 85 | 89 | 81 | 96 | 86 |
| Miami | 68 | 66 | 64 | 72 | 103 | 96 |
| Milwaukee | 58 | 70 | 96 | 91 | 74 | 54 |
| Minneapolis | 78 | 93 | 80 | 82 | 94 | 67 |
| New York | 73 | 80 | 89 | 84 | 85 | 73 |
| Newport News | 89 | 91 | 87 | 85 | 91 | 145 |
| Norfolk | 69 | 80 | 81 | 79 | 80 | 82 |
| Oakland | 59 | 92 | 86 | 62 | 98 | 50 |
| Orlando | 77 | 98 | 77 | 93 | 98 | 101 |
| Philadelphia | 60 | 71 | 82 | 63 | 73 | 61 |
| Phoenix | 85 | 87 | 94 | 88 | 99 | 81 |
| Pittsburgh | 76 | 93 | 96 | -- | 93 | 59 |
| Portland | 92 | 97 | 86 | 89 | 99 | 79 |
| Sacramento | 79 | 82 | 83 | 92 | 91 | 80 |
| San Antonio | 92 | 92 | 83 | 98 | 101 | 95 |
| San Diego | 103 | 104 | 71 | 94 | 106 | 102 |
| San Francisco | 92 | 103 | 97 | 91 | 108 | 74 |
| Seattle | 98 | 105 | 103 | 93 | 105 | 93 |
| St. Louis | 61 | 77 | 80 | 141 | 77 | 70 |
| St. Paul | 76 | 88 | 92 | 90 | 89 | 60 |
| St. Petersburg | 98 | 108 | 99 | 91 | 104 | 47 |
| Tampa | 93 | 114 | 94 | 86 | 123 | 122 |
| Virginia Beach | 109 | 103 | 129 | 93 | 104 | 101 |
| Washington | 57 | 134 | 56 | 80 | 136 | 85 |
| Average | 77 | 91 | 85 | 86 | 96 | 79 |

100 percent means that Median Family income in the principal city was the same as in its entire metropolitan area including the principal city in 2005. Any percentage less than 100 means that median family income in the principal city was less than in its entire metropolitan area. Any percentage greater than 100 means that median family income was higher in the principal city than in its metropolitan area.

Table 8. City Income Relative To Metropolitan Areas 1980 to 2005

| City | Relative Median Family Income | | | | Relative Per Capita Income | | | |
|----------------|-------------------------------|------|------|-------|----------------------------|------|------|-------|
| | 1980 | 1990 | 2000 | 2005* | 1980 | 1990 | 2000 | 2005* |
| Atlanta | 64 | 60 | 63 | 66 | 84 | 90 | 103 | 121 |
| Baltimore | 72 | 67 | 60 | 58 | 77 | 72 | 70 | 70 |
| Boston | 70 | 70 | 65 | 64 | 80 | 81 | 80 | 90 |
| Buffalo | 75 | 68 | 62 | 59 | 84 | 77 | 74 | 74 |
| Charlotte | 102 | 106 | 105 | 101 | 107 | 115 | 115 | 110 |
| Chicago | 77 | 74 | 70 | 71 | 81 | 78 | 81 | 84 |
| Cincinnati | 78 | 72 | 68 | 64 | 92 | 87 | 87 | 82 |
| Cleveland | 70 | 60 | 58 | 50 | 72 | 63 | 64 | 60 |
| Columbus | 89 | 89 | 86 | 78 | 91 | 91 | 89 | 85 |
| Dallas | 90 | 81 | 73 | 65 | 104 | 99 | 91 | 92 |
| Denver | 83 | 80 | 79 | 77 | 96 | 94 | 92 | 95 |
| Detroit | 69 | 55 | 57 | 53 | 73 | 60 | 60 | 57 |
| Houston | 90 | 82 | 79 | 74 | 99 | 95 | 92 | 92 |
| Indianapolis | 95 | 93 | 88 | 84 | 98 | 96 | 93 | 88 |
| Kansas City | 90 | 87 | 82 | 81 | 92 | 92 | 89 | 94 |
| Las Vegas | 100 | 100 | 104 | 101 | 98 | 98 | 104 | 100 |
| Los Angeles | 90 | 81 | 78 | 81 | 101 | 96 | 95 | 94 |
| Miami | 72 | 63 | 68 | 68 | 79 | 72 | 82 | 84 |
| Milwaukee | 84 | 73 | 67 | 58 | 85 | 75 | 70 | 67 |
| Minneapolis | 80 | 76 | 74 | 78 | 92 | 88 | 87 | 89 |
| New York | 77 | 75 | 70 | 73 | 88 | 86 | 84 | 87 |
| Newport News | 100 | 90 | 86 | 89 | 103 | 94 | 88 | 85 |
| Norfolk | 80 | 77 | 75 | 69 | 91 | 86 | 85 | 83 |
| Oakland | 72 | 66 | 62 | 59 | 80 | 73 | 69 | 72 |
| Orlando | 88 | 85 | 85 | 77 | 95 | 93 | 100 | 98 |
| Philadelphia | 77 | 72 | 63 | 60 | 81 | 74 | 69 | 67 |
| Phoenix | 99 | 95 | 91 | 85 | 98 | 94 | 91 | 90 |
| Pittsburgh | 82 | 83 | 82 | 76 | 89 | 90 | 90 | 91 |
| Portland | 88 | 88 | 90 | 92 | 97 | 96 | 97 | 101 |
| Sacramento | 90 | 86 | 78 | 79 | 96 | 91 | 84 | 86 |
| San Antonio | 92 | 90 | 92 | 92 | 92 | 92 | 94 | 93 |
| San Diego | 99 | 99 | 99 | 103 | 101 | 101 | 103 | 104 |
| San Francisco | 85 | 84 | 89 | 92 | 97 | 97 | 109 | 110 |
| Seattle | 89 | 92 | 98 | 98 | 100 | 102 | 109 | 113 |
| St. Louis | 70 | 64 | 60 | 61 | 77 | 72 | 71 | 73 |
| St. Paul | 84 | 78 | 75 | 76 | 89 | 82 | 77 | 78 |
| St. Petersburg | 94 | 98 | 95 | 98 | 99 | 98 | 97 | 106 |
| Tampa | 93 | 89 | 89 | 93 | 91 | 92 | 101 | 105 |
| Virginia Beach | 118 | 112 | 108 | 109 | 115 | 113 | 110 | 112 |
| Washington D.C | 69 | 67 | 64 | 57 | 87 | 88 | 94 | 100 |
| Average | 85 | 81 | 78 | 77 | 91 | 88 | 88 | 90 |

100 percent means that income in the principal city was the same as in its entire metropolitan area including the principal city.. Any percentage less than 100 means that income in the principal city was less than in its entire metropolitan area. Any percentage greater than 100 means that income was higher in the principal city than in its metropolitan area.

Table 9. Changes in Owner Occupancy of Structures with 5 or More Units, 2000 to 2005

| City | Occupied 5+ Unit Structures Owner Occupied 2000 (%) | Occupied 5+ Unit Structures Owner Occupied 2005 (%) | Change in Owner Occupied Units in Occupied Structures with 5 or more Units 2000-2005 |
|---------------------------------------|---|---|--|
| Atlanta city, Georgia | 9.8 | 18.8 | 91.6% |
| Baltimore city, Maryland | 2.9 | 3.4 | 17.3% |
| Boston city, Massachusetts | 19.6 | 21.8 | 11.4% |
| Buffalo city, New York | 1.0 | 1.3 | 28.3% |
| Charlotte city, North Carolina | 3.8 | 4.0 | 3.8% |
| Chicago city, Illinois | 17.4 | 21.4 | 23.1% |
| Cincinnati city, Ohio | 3.3 | 3.6 | 6.6% |
| Cleveland city, Ohio | 1.1 | 1.3 | 20.9% |
| Columbus city, Ohio | 2.8 | 2.6 | -6.5% |
| Dallas city, Texas | 3.9 | 5.2 | 33.3% |
| Denver city, Colorado | 11.1 | 12.7 | 14.2% |
| Detroit city, Michigan | 1.2 | 1.3 | 13.4% |
| Houston city, Texas | 4.4 | 5.3 | 21.3% |
| Indianapolis city (balance), Indiana | 0.9 | 1.0 | 7.9% |
| Kansas City city, Missouri | 1.4 | 1.6 | 12.7% |
| Las Vegas city, Nevada | 2.5 | 2.6 | 1.4% |
| Los Angeles city, California | 8.4 | 8.7 | 3.7% |
| Miami city, Florida | 18.9 | 21.9 | 15.4% |
| Milwaukee city, Wisconsin | 3.0 | 3.2 | 6.2% |
| Minneapolis city, Minnesota | 5.9 | 7.2 | 21.1% |
| New York city, New York | 29.0 | 30.0 | 3.5% |
| Newport News city, Virginia | 2.6 | 2.7 | 2.2% |
| Norfolk city, Virginia | 3.7 | 2.9 | -21.0% |
| Oakland city, California | 5.7 | 8.2 | 42.4% |
| Orlando city, Florida | 8.6 | 7.5 | -13.1% |
| Philadelphia city, Pennsylvania | 2.9 | 3.5 | 20.7% |
| Phoenix city, Arizona | 2.0 | 2.3 | 15.8% |
| Pittsburgh city, Pennsylvania | 3.4 | 4.1 | 19.6% |
| Portland city, Oregon | 2.5 | 3.2 | 29.1% |
| Sacramento city, California | 0.7 | 1.0 | 42.1% |
| San Antonio city, Texas | 1.2 | 1.1 | -12.1% |
| San Diego city, California | 8.1 | 10.0 | 22.6% |
| San Francisco city, California | 11.0 | 12.9 | 16.8% |
| Seattle city, Washington | 11.2 | 14.1 | 25.2% |
| St. Louis city, Missouri | 2.4 | 3.0 | 23.8% |
| St. Paul city, Minnesota | 3.8 | 4.7 | 24.0% |
| St. Petersburg city, Florida | 9.7 | 12.5 | 28.7% |
| Tampa city, Florida | 4.3 | 5.1 | 17.1% |
| Virginia Beach city, Virginia | 3.1 | 3.9 | 23.9% |
| Washington city, District of Columbia | 17.9 | 21.0 | 17.1% |

Table 10. Median Value Owner Occupied Housing in Principal Cities Relative to Metropolitan Areas, 2000 to 2005

| Principal Cities | 2005 | | | 2000 | | | |
|------------------|-----------|-----------------|-------------------------------|-----------|----------|-------------------------------|---|
| | City (\$) | Metro Area (\$) | City as Percent of Metro Area | City (\$) | MSA (\$) | City as Percent of Metro Area | Percent Change in City to Metro Area 2000 to 2005 |
| Atlanta | 218,500 | 177,200 | 123 | 144,100 | 132,600 | 109 | 13 |
| Baltimore | 103,400 | 243,500 | 42 | 69,900 | 132,400 | 53 | -21 |
| Boston | 420,400 | 394,800 | 106 | 210,100 | 228,700 | 92 | 15 |
| Buffalo | 60,800 | 99,700 | 61 | 58,800 | 86,900 | 68 | -10 |
| Charlotte | 159,900 | 150,900 | 106 | 131,500 | 116,200 | 113 | -6 |
| Chicago | 245,000 | 233,500 | 105 | 144,300 | 161,700 | 89 | 18 |
| Cincinnati | 121,000 | 143,400 | 84 | 93,200 | 111,600 | 84 | 0 |
| Cleveland | 86,900 | 146,700 | 59 | 71,100 | 116,600 | 61 | -3 |
| Columbus | 132,100 | 155,600 | 85 | 99,100 | 118,700 | 83 | 2 |
| Dallas | 120,900 | 133,900 | 90 | 87,400 | 102,100 | 86 | 5 |
| Denver | 231,900 | 239,100 | 97 | 160,100 | 170,900 | 94 | 3 |
| Detroit | 88,300 | 170,600 | 52 | 62,800 | 127,800 | 49 | 6 |
| Houston | 112,800 | 123,400 | 91 | 77,500 | 86,200 | 90 | 1 |
| Indianapolis | 117,900 | 136,500 | 86 | 96,600 | 109,200 | 88 | -2 |
| Kansas City | 124,900 | 145,500 | 86 | 83,300 | 104,400 | 80 | 8 |
| Las Vegas | 285,200 | 289,300 | 99 | 133,100 | 125,700 | 106 | -7 |
| Los Angeles | 513,800 | 520,000 | 99 | 215,600 | 201,400 | 107 | -8 |
| Miami | 248,500 | 250,000 | 99 | 116,400 | 113,200 | 103 | -4 |
| Milwaukee | 119,000 | 183,800 | 65 | 79,600 | 130,800 | 61 | 7 |
| Minneapolis | 226,900 | 235,900 | 96 | 113,700 | 139,200 | 82 | 17 |
| New York | 449,000 | 419,200 | 107 | 221,200 | 230,400 | 96 | 11 |
| Newport News | 152,000 | 190,600 | 80 | 94,200 | 107,100 | 88 | -9 |
| Norfolk | 152,200 | 190,600 | 80 | 88,300 | 107,100 | 82 | -2 |
| Oakland | 487,300 | 655,300 | 74 | 227,300 | 340,800 | 67 | 10 |
| Orlando | 194,300 | 193,200 | 101 | 97,400 | 99,500 | 98 | 3 |
| Philadelphia | 100,200 | 208,400 | 48 | 61,000 | 119,400 | 51 | -6 |
| Phoenix | 184,300 | 207,300 | 89 | 107,000 | 119,600 | 89 | 0 |
| Pittsburgh | 74,000 | 104,600 | 71 | 60,700 | 84,300 | 72 | -1 |
| Portland | 225,900 | 228,400 | 99 | 154,700 | 167,100 | 93 | 6 |
| Sacramento | 341,400 | 396,900 | 86 | 126,000 | 155,600 | 81 | 6 |
| San Antonio | 89,800 | 97,200 | 92 | 67,500 | 74,100 | 91 | 1 |
| San Diego | 566,700 | 552,000 | 103 | 220,000 | 212,000 | 104 | -1 |
| San Francisco | 726,700 | 655,300 | 111 | 422,700 | 340,800 | 124 | -10 |
| Seattle city, | 384,900 | 290,200 | 133 | 252,100 | 211,700 | 129 | 11 |
| St. Louis | 103,300 | 141,800 | 73 | 63,500 | 96,200 | 66 | 11 |
| St. Paul | 200,100 | 235,900 | 85 | 105,000 | 139,200 | 75 | 13 |
| St. Petersburg | 166,500 | 163,300 | 102 | 78,200 | 84,800 | 92 | 11 |
| Tampa | 168,300 | 163,300 | 103 | 80,700 | 84,800 | 95 | 8 |
| Virginia Beach | 231,400 | 190,600 | 121 | 121,500 | 107,100 | 113 | 7 |
| Washington DC | 384,400 | 404,900 | 95 | 153,500 | 172,900 | 89 | 7 |
| Mean | | | 90 | | | 87 | 3 |