

PROFILES OF RACIAL AND ETHNIC SEGREGATION
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PROFILES OF RACIAL AND ETHNIC SEGREGATION

Metropolitan Context for Local Making Connections Initiatives

Much of the Annie E. Casey Foundation's work focuses on distressed urban neighborhoods, where average incomes are low and most of the residents are people of color. In particular, the Making Connections Initiative is working to improve outcomes for vulnerable children living in disinvested communities by strengthening their families' connections to economic opportunity, positive social networks, and effective services and supports. The ten MC neighborhoods are very diverse, but in all of them, a majority of residents are members of racial or ethnic minorities.

Many of the challenges facing these neighborhoods and the families that live in them reflect long-standing patterns of racial and ethnic segregation, discrimination, and inequality.¹ More specifically, housing market discrimination and residential segregation have historically constrained neighborhood choice, reduced homeownership opportunities, and limited wealth accumulation among minority households. Minority neighborhoods have suffered from redlining and disinvestment, and exclusionary zoning practices by suburban communities have contributed to the concentration of poverty and distress in central cities, creating fiscal inequities and wide disparities in school quality. And as jobs become increasingly decentralized across the metropolitan landscape, residents of minority neighborhoods in the central cities faced increasing difficulties gaining access to employment opportunities.

The persistence of segregation today still distorts neighborhood development, limits access to opportunities for children and families, and perpetuates disparities between whites and minorities. Policy initiatives that overlook or ignore these effects may not achieve their intended outcomes. For example, recent research finds that in the five years following dramatic reforms in the nation's welfare system, most of the disparities between whites and blacks remained, despite substantial changes in incentives and opportunities. Although gaps between low-income blacks and whites narrowed with respect to educational attainment and earnings, gaps in income remained essentially unchanged, and low-income blacks continued to participate at higher rates than whites in various public assistance and subsidy programs. Moreover, disparities between blacks and whites with respect to wealth accumulation also persisted despite the gains in education and earnings.²

Work within minority neighborhoods cannot—on its own—eliminate segregation, but it can in some cases compensate for its effects. For example, a neighborhood-based initiative might focus on narrowing educational disparities by targeting supplemental resources and programming to segregated elementary schools, systematically monitoring school performance

¹ For more information about patterns of segregation and its effects across a wide range of domains, see James H. Carr and Nandinee K. Kutty (editors). 2008. *Segregation: The Rising Costs for America*. New York: Routledge.

² See Marla McDaniel and Margery Austin Turner. 2007. *Racial Disparities and the New Federalism*. Washington, D.C.: The Urban Institute. (<http://www.urban.org/url.cfm?ID=411563>)

and student achievement. A community-based economic development initiative might aggressively market a minority neighborhood to potential retail businesses--including small, minority-owned businesses--providing evidence of resident incomes and purchasing power and offering extra incentives to attract and retain quality services and facilities. A homeownership initiative might focus on helping minority buyers find affordable homes in neighborhoods with rising property values, so that they can build wealth. And a community-building initiative might work to increase exposure and understanding among people from different racial and ethnic backgrounds.

The barriers imposed by spatial segregation and neighborhood inequality differ across metropolitan areas, and are changing over time. Understanding patterns of segregation in a city or metropolitan region may help identify strategic opportunities to significantly advance opportunities for minority neighborhoods and their residents. Therefore, the profiles that follow provide basic information about patterns of racial and ethnic segregation in the ten metropolitan areas where the Casey Foundation's Making Connections Initiative is underway. Each profile provides the most current information available on residential and school segregation, organized around the following questions:

- What is the racial and ethnic mix of the metropolitan area – both the population as a whole and public school students?
- How large is the region's immigrant population and when did most immigrants arrive in the U.S.?
- How segregated are the region's neighborhoods and schools?
- How diverse are the neighborhoods in which different racial and ethnic groups typically live? How about the public schools?
- Are opportunities for small business ownership open to all racial and ethnic groups?
- Are mortgage loans equally available to homebuyers of all races and ethnicities?

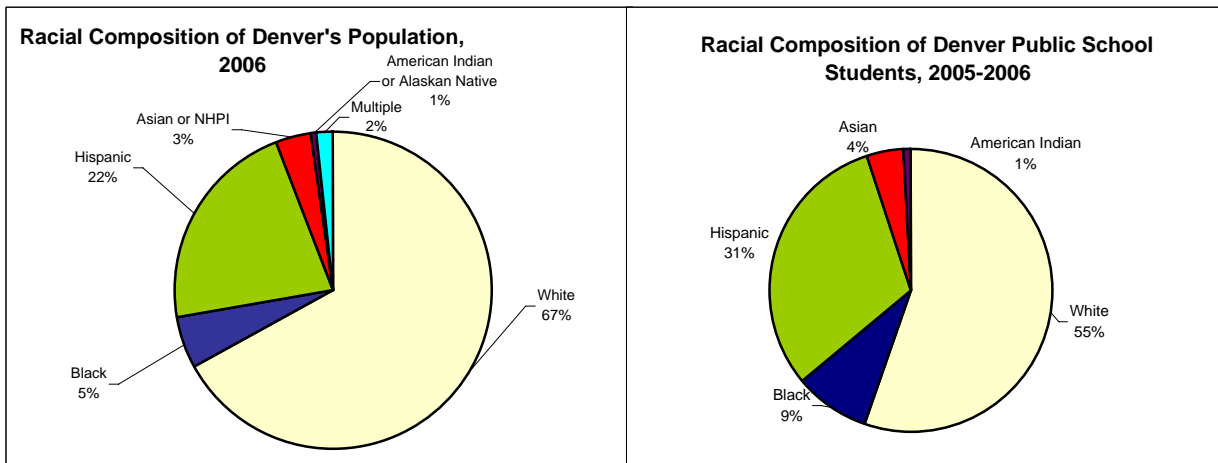
What is the Racial Make-up of Denver?

Both the total population and public school student population of metropolitan Denver are majority white, although the population of public school students has a larger share of minorities than the total population. In both the total population and public school population, Hispanics comprise the largest share of the minority population. Public schools located in the Denver central city have a much greater share of minorities than public schools located in the suburbs.

Number of People in 2006

Total Number of People	2,408,622
White	1,615,330
Black	125,815
Hispanic	528,491
Asian or NHPI	84,237
American Indian or Alaskan Native	12,537
Other	5,277
Multiple	36,935

Source: 2006 American Community Survey



Number of Public School Students in 2005-2006

	City	Suburbs	Total
Total Number of Students	70,876	288,228	359,104
White	14,133	184,254	198,387
Black	12,596	18,073	30,669
Hispanic	41,106	70,543	111,649
Asian	2,216	12,775	14,991
American Indian	825	2,583	3,408

Source: 2005-2006 National Center for Education Statistics

*Whites are Non-Hispanic/Latino Whites, Blacks are non-Hispanic/Latino Blacks and African-Americans, Asians are non-Hispanic/Latino Asians, Other includes Native Hawaiian Islanders, Pacific Islander, two or more races, and multiracial

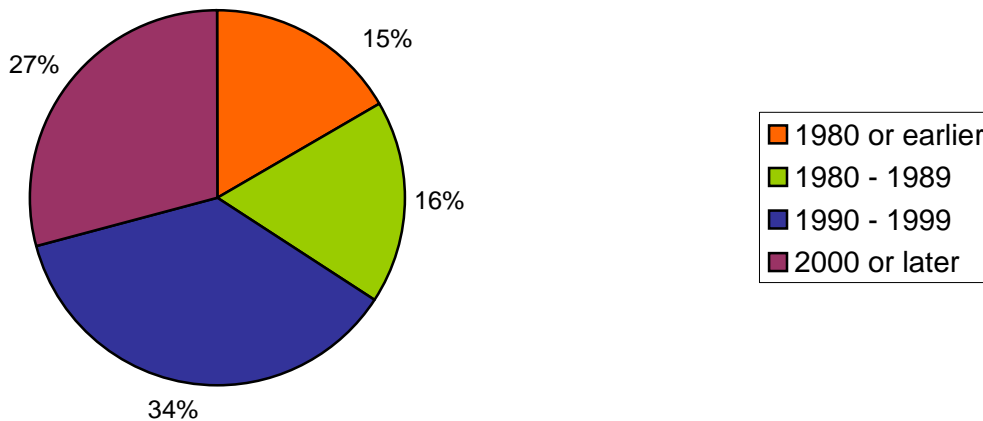
How Large is the Immigrant Population in Denver?

About 13 percent of the population in metropolitan Denver is foreign born, and almost two thirds of foreign born residents are not citizens. 27 percent of immigrants currently living in the region entered the US after 2000.

Total Population	2,408,622	Percent of Total Population
Native Born	2,097,448	87.1%
Foreign Born	311,174	12.9%
Naturalized Citizen	97,479	4.0%
Not a Citizen	213,695	8.9%
Foreign Born by Year of Entry		
1980 or earlier	51,517	15.2%
1980 - 1989	54,650	16.2%
1990 - 1999	114,374	33.8%
2000 or later	90,633	26.8%

Source: 2006 American Community Survey

Immigration Population by Year of Entry, Denver, 2006



How Segregated is Denver?

Metropolitan Denver has moderate levels of residential and school segregation. Segregation scores are generally highest for Blacks and lowest for Asians. In general, the levels of school segregation (measured in 2005-2006) appear greater than the levels of residential segregation (measured in 2000).

	<u>Segregation Score</u>		
	City	Suburbs	Total
Neighborhood Segregation Score for Total Population, 2000			
Black to White	0.63	0.58	0.62
Hispanic/Latino to White	0.57	0.41	0.50
Asian/NHPI to White	0.31	0.31	0.31
Hispanic/Latino to Black	0.63	0.50	0.57
Asian/NHPI to Black	0.60	0.45	0.53
White to Non-White	0.52	0.36	0.44
Black to Non-Black	0.59	0.55	0.59
Hispanic/Latino to Non-Hispanic/Latino	0.51	0.40	0.47
Asian/NHPI to Non-Asian	0.29	0.29	0.29
Immigrant to Non-Immigrant	0.33	0.30	0.35

Note: More current data at the neighborhood level are not available.

Source: 2000 Neighborhood Change Database

Public School Segregation Score of Students, 2005-2006

Black to White	0.49	0.59	0.65
Hispanic/Latino to White	0.61	0.53	0.60
Asian/NHPI to White	0.35	0.30	0.31
Hispanic/Latino to Black	0.58	0.49	0.53
Asian/NHPI to Black	0.49	0.47	0.53
White to Non-White	0.54	0.47	0.54
Black to Non-Black	0.50	0.53	0.57
Hispanic/Latino to Non-Hispanic/Latino	0.52	0.49	0.54
Asian/NHPI to Non-Asian	0.36	0.26	0.27
Free & Reduced Lunch to Non-Free & Reduced Lunch	0.46	0.51	0.56

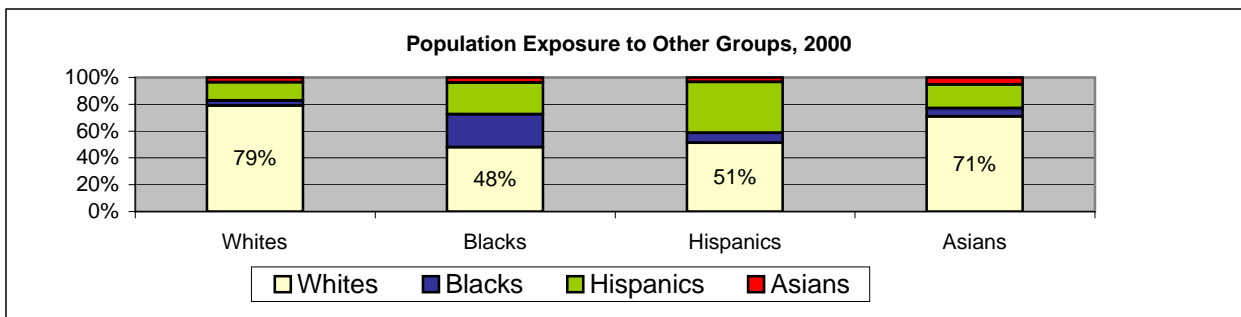
Source: 2005 - 2006 National Center for Education Statistics

*The segregation score is a dissimilarity index. A value of 0 would mean that the same share of a minority group lives in every census tract of the city or region, while a value of 1 would mean that all members of the minority group are concentrated in just a few, all-minority tracts.

How Diverse are Denver's Neighborhoods?

Neighborhoods in metropolitan Denver have moderate levels of segregation. The average white person in metropolitan Denver lives in a majority white neighborhood – where around 21 percent of residents are minorities. Similarly, Asians typically live in neighborhoods where 71 percent of residents are White and 29 percent of residents are minorities. However, Black and Hispanic residents typically live in neighborhoods with a greater percentage of minorities; specifically, the average Black person lives in a neighborhood where 48 percent of residents are White, 24 percent of residents are Hispanic, and 4 percent of residents are Asian. The average Hispanic lives in a neighborhood that is 51 percent White, 7 percent Black, 38 percent Hispanic, and 3 percent Asian. White residents are heavily concentrated in the suburbs, and thus the average person residing in Denver suburbs lives with a higher share of other white residents compared to the average person residing in the central city.

Total Population, 2000	City	Exposure Index, 2000	
		Suburbs	Total
The average White lives in a neighborhood that is:			
Percent White	68.25%	81.49%	78.92%
Percent Black	7.42%	3.10%	3.94%
Percent Hispanic	20.83%	11.85%	13.60%
Percent Asian	3.51%	3.55%	3.54%
The average Black lives in a neighborhood that is:			
Percent White	33.86%	62.93%	47.88%
Percent Black	35.79%	12.58%	24.60%
Percent Hispanic	27.58%	19.55%	23.71%
Percent Asian	2.77%	4.94%	3.82%
The average Hispanic lives in a neighborhood that is:			
Percent White	34.50%	64.68%	51.31%
Percent Black	10.01%	5.25%	7.36%
Percent Hispanic	52.58%	26.45%	38.03%
Percent Asian	2.91%	3.61%	3.30%
The average Asian lives in a neighborhood that is:			
Percent White	56.77%	75.39%	70.91%
Percent Black	9.83%	5.17%	6.29%
Percent Hispanic	28.45%	14.05%	17.52%
Percent Asian	4.94%	5.39%	5.28%



Note: The exposure index can be thought of as a representation of what the typical census tract looks like for the average person in a particular group. More current data for calculating the exposure indices at the neighborhood level are not available.

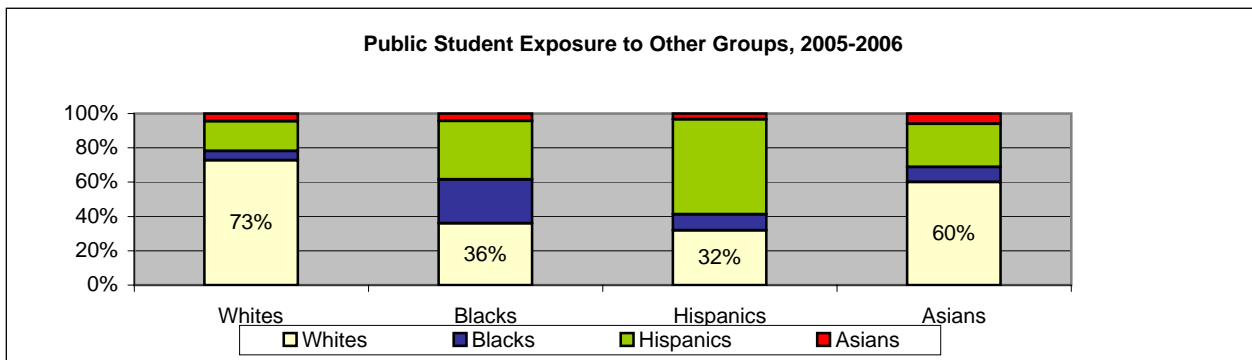
Source: 2000 Neighborhood Change Database

How Diverse are Denver's Public Schools?

The public schools in metropolitan Denver are more segregated than the total population. The average White public school student attends a majority white school where only 27 percent of students are minorities. Likewise the average Asian public school student attends a majority white school where 40 percent of students are minorities. Meanwhile, the average Black public school student attends a school where only 36 percent of students are White and 64 percent of students are minorities. The average Hispanic public school student attends a school where only 32 percent of students are White and 68 percent of students are minorities. White public students are much more concentrated in the suburbs, and as a result the average student attending a public school in the suburbs is exposed to a much higher share of White students than the average student attending a public school in the central city.

Exposure Index, 2005-2006

Public School Students, 2005-2006	City	Suburbs	Total
The average White student attends a school that is:			
Percent White	42.76%	74.46%	72.85%
Percent Black	18.38%	4.53%	5.36%
Percent Hispanic	34.34%	16.50%	17.34%
Percent Asian	4.51%	4.51%	4.46%
The average Black student attends a school that is:			
Percent White	20.63%	46.20%	36.00%
Percent Black	35.49%	19.01%	25.66%
Percent Hispanic	40.83%	29.63%	34.04%
Percent Asian	3.05%	5.16%	4.30%
The average Hispanic student attends a school that is:			
Percent White	11.81%	43.09%	31.92%
Percent Black	12.51%	7.59%	9.32%
Percent Hispanic	73.07%	45.41%	55.33%
Percent Asian	2.61%	3.91%	3.44%
The average Asian student attends a school that is:			
Percent White	28.79%	64.98%	60.13%
Percent Black	17.34%	7.30%	8.63%
Percent Hispanic	48.45%	21.58%	25.19%
Percent Asian	5.42%	6.13%	6.05%



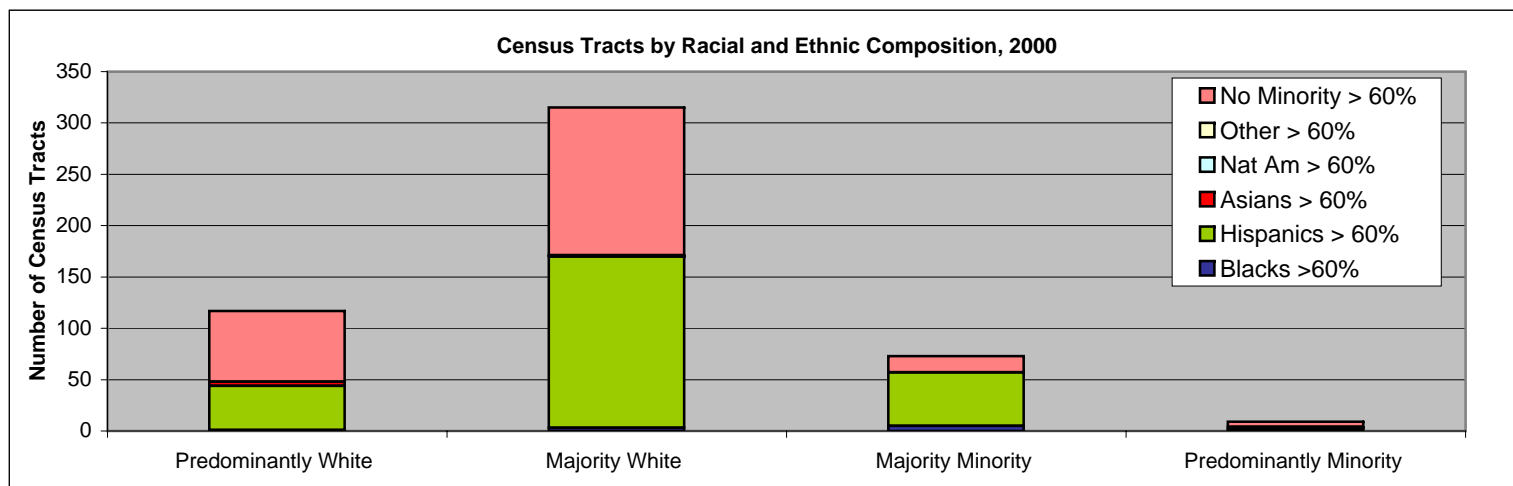
Source: 2005-2006 National Center for Education Statistics

Another Look at Neighborhood Diversity

61 percent of the neighborhoods in metropolitan Denver are majority White (50-90 percent White). Meanwhile, 23 percent of neighborhoods are predominantly White (over 90 percent white), 14 percent of neighborhoods are a majority minority (10-50 percent White), and 2 percent are predominantly minority (<10 percent White). Within the minority populations, Hispanics are the dominant race in 51 percent of neighborhoods and Blacks are the dominant race in 2 percent of neighborhoods, although a large share of neighborhoods, 46 percent, have no dominant minority.

Number of 2000 Census Tracts

	Predominantly White (>90% White)	Majority White (50-90% white)	Majority Minority (10-50% White)	Predominantly Minority (<10% White)	Total Tracts
Total Population	117	315	73	9	514
Blacks >60%	1	3	5	2	11
Hispanics > 60%	43	167	52	2	264
Asians > 60%	4	1	0	0	5
Nat Am > 60%	0	0	0	0	0
Other > 60%	0	0	0	0	0
No Minority > 60%	69	144	16	5	234



Source: 2000 Neighborhood Change Database

Note: More current data at the neighborhood level are not available.

How Many Small Businesses in Denver are Minority-Owned?

The vast majority of small businesses in metropolitan Denver are owned by whites. Minorities own a total of about six million businesses, most of which are sole proprietorships (with no employees). Out of these six million businesses, Hispanics own about half. Because there are so few American Indians in the total population (only 1 percent of the population), the number of small business owners per 100 residents is actually greater for American Indians than for Whites.

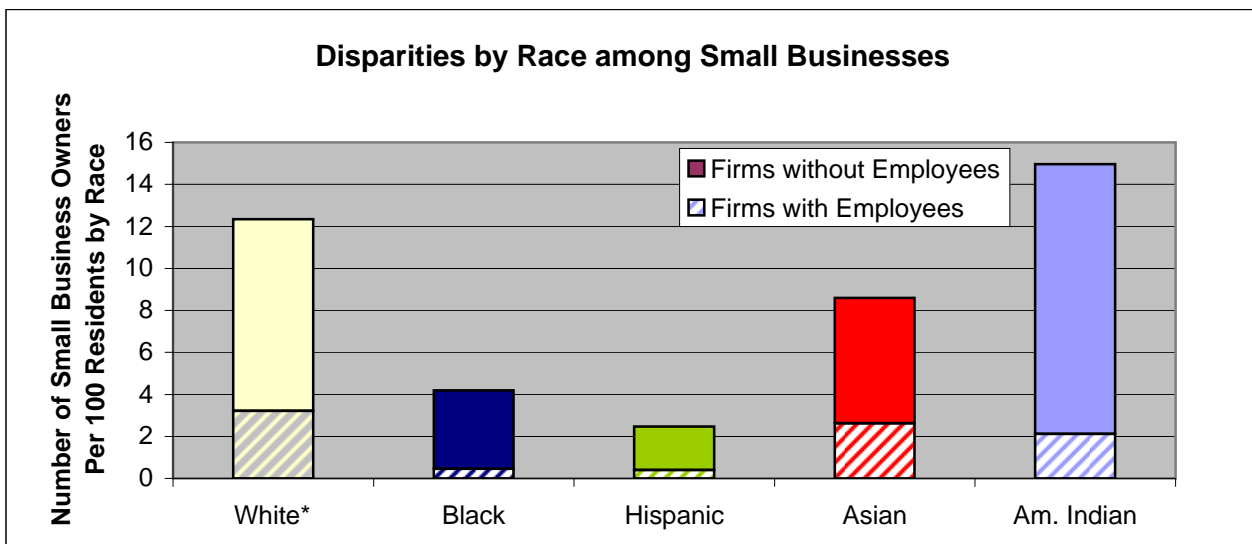
	Small Businesses by Race, 2002				
	White*	Black	Hispanic	Asian	Am. Indian
Number of Firms	117,987	5,269	13,041	7,237	1,875
Receipts (\$1,000)**	\$ 106,134,477	562,488	3,625,370	1,744,877	243,197
Percent of All Firms	93.5%	4.2%	10.3%	5.7%	1.5%
Firms with Employees	34,458	572	2,106	2,207	265
Receipts (\$1,000)**	102,378,634	438,019	3,208,760	1,518,610	202,102
Number of Employees	599,936	3,820	19,352	12,600	3,619
Annual Payroll	18,779,086	95,472	521,262	353,404	70,808
Firms without Employees	83,528	4,697	10,934	5,029	1,611
Receipts (\$1,000)**	3,759,944	124,469	416,610	226,267	41,095

Source: 2002 Survey of Business Owners

* White Small Minority Business Owners are estimates calculated by subtracting the number of minority-owned businesses from the total. When the exact number of minority-owned businesses are not disclosed, this number is an estimate only.

** 2002 US dollars

Note: Business ownership is defined as having 51 percent or more of the stock or equity in the business

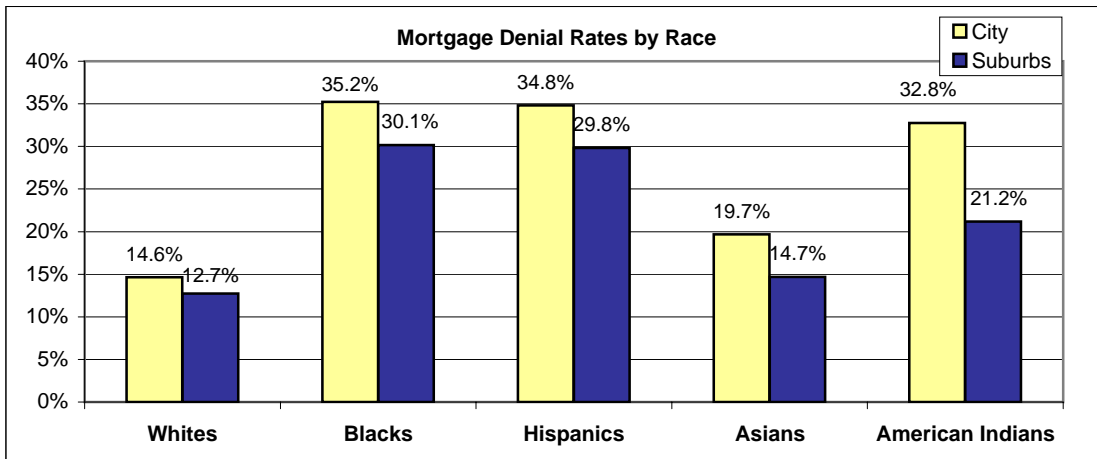


Are Home Mortgage Loans Equally Available to Everyone in Denver ?

In metropolitan Denver, whites are less likely to be denied a mortgage loan than any other group. Blacks and Hispanics are the most likely to be denied a mortgage loan. Denial rates tend to be higher in the central city than in the suburbs. These differential denial rates are probably the result of many factors, including lower average incomes, savings, and credit scores among minorities. However, discrimination by mortgage lending

	Number of Denials, 2006		
	City	Suburb	Total
Total			
Applications	25,852	76,970	102,822
Denials	5,328	12,407	17,735
Percent Denied	20.6%	16.1%	17.2%
Whites			
Applications	15,444	52,523	67,967
Denials	2,260	6,696	8,956
Percent Denied	14.6%	12.7%	13.2%
Blacks			
Applications	1,775	2,883	4,658
Denials	625	869	1,494
Percent Denied	35.2%	30.1%	32.1%
Hispanics			
Applications	4,869	8,971	13,840
Denials	1,696	2,676	4,372
Percent Denied	34.8%	29.8%	31.6%
Asians			
Applications	666	2,532	3,198
Denials	131	372	503
Percent Denied	19.7%	14.7%	15.7%
American Indians			
Applications	58	151	209
Denials	19	32	51
Percent Denied	32.8%	21.2%	24.4%

Source: 2006 Home Mortgage Disclosure Act



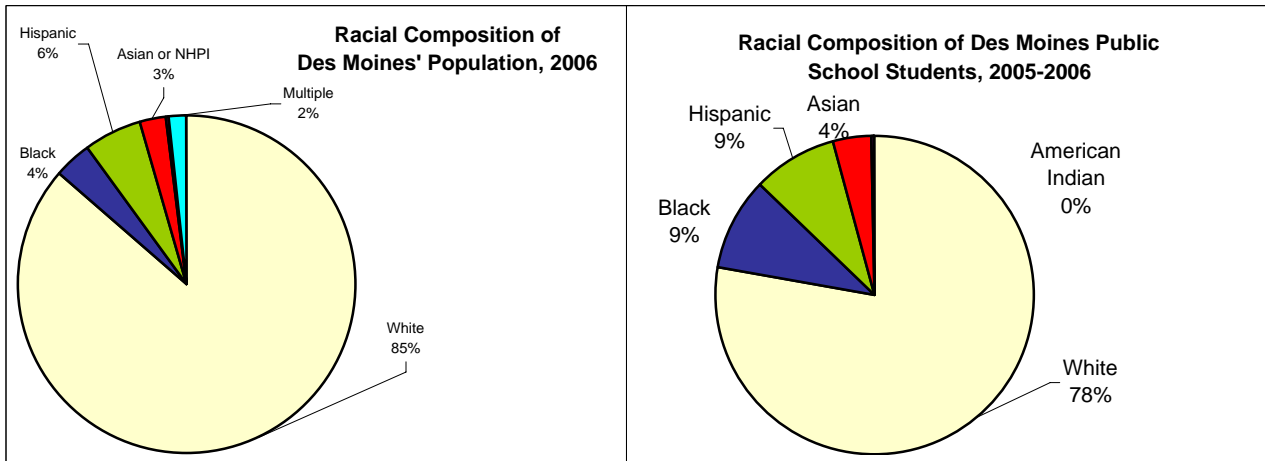
What is the Racial Make-up of Des Moines, IA?

Both the total population and public school population of metropolitan Des Moines are majority white, although the population of public school students has a larger share of minorities than the total population. Hispanics are the dominant minority in the total population, however in the school population, Blacks and Hispanics make up equal shares of the minority population. Public schools located in the central city have a greater share of minorities than public schools located in the suburbs.

Number of People in 2006

Total Number of People	532,425
White	460,173
Black	19,297
Hispanic	29,592
Asian or NHPI	13,369
American Indian or Alaskan Native	796
Other	293
Multiple	8,905

Source: 2006 American Community Survey



Number of Public School Students in 2005- 2006

	City	Suburbs	Total
Total Number of Students	64,484	18,081	82,565
White	50,163	16,550	66,713
Black	6,061	244	6,305
Hispanic	5,553	988	6,541
Asian	2,449	269	2,718
American Indian	258	30	288

Source: 2005-2006 National Center for Education Statistics

*Whites are Non-Hispanic/Latino Whites, Blacks are non-Hispanic/Latino Blacks and African-Americans, Asians are non-Hispanic/Latino Asians, Other includes Native Hawaiian Islanders, Pacific Islander, two or more races, and multiracial

How Large is the Immigrant Population in Des Moines?

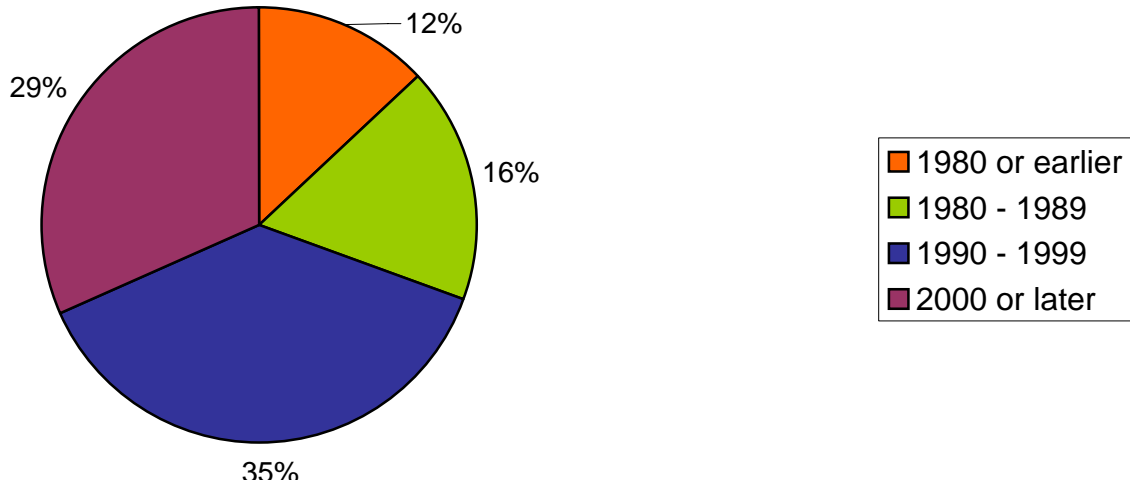
Only about 6 percent of the population in metropolitan Des Moines is foreign born, and two thirds of foreign born residents are not citizens. About a third of immigrants currently living in the region entered the US after 2000.

Total Population	532,425	Percent of Total Population
Native Born	499,155	93.8%
Foreign Born	33,270	6.2%
Naturalized Citizen	11,131	2.1%
Not a Citizen	22,139	4.2%

Foreign Born by Year of Entry		Percent of Foreign Born by Year of Entry
1980 or earlier	4,335	12.0%
1980 - 1989	5,806	16.1%
1990 - 1999	12,557	34.7%
2000 or later	10,572	29.2%

Source: 2006 American Community Survey

Immigration Population by Year of Entry, 2006



How Segregated is Des Moines, IA?

Metropolitan Des Moines has moderate levels of residential and school segregation. Segregation scores are generally highest for blacks and lowest for Asians. Segregation scores are also generally higher in the central city than in the suburbs, although in both the residential and school population, segregation scores are higher for Hispanics in the suburbs. Overall for minorities, the levels of school segregation (measured in 2005-2006) appear slightly greater than the levels of residential segregation (measured in 2000).

	Segregation Score		
	City	Suburbs	Total
Neighborhood Segregation Score for Total Population, 2000			
Black to White	0.50	0.33	0.55
Hispanic/Latino to White	0.38	0.39	0.47
Asian/NHPI to White	0.37	0.32	0.40
Hispanic/Latino to Black	0.34	0.41	0.38
Asian/NHPI to Black	0.29	0.38	0.36
White to Non-White	0.41	0.27	0.44
Black to Non-Black	0.46	0.32	0.53
Hispanic/Latino to Non-Hispanic/Latino	0.33	0.39	0.44
Asian/NHPI to Non-Asian	0.32	0.32	0.37
Immigrant to Non-Immigrant	0.33	0.35	0.37

Note: More current data at the neighborhood level are not available.

Source: 2000 Neighborhood Change Database

Public School Segregation Score of Students, 2005-2006

Black to White	0.50	0.34	0.54
Hispanic/Latino to White	0.47	0.66	0.52
Asian/NHPI to White	0.31	0.32	0.35
Hispanic/Latino to Black	0.34	0.70	0.38
Asian/NHPI to Black	0.35	0.28	0.36
White to Non-White	0.42	0.45	0.46
Black to Non-Black	0.45	0.34	0.49
Hispanic/Latino to Non-Hispanic/Latino	0.42	0.66	0.47
Asian/NHPI to Non-Asian	0.26	0.31	0.30
Free & Reduced Lunch to Non-Free & Reduced Lunch	0.52	0.29	0.51

Source: 2005 - 2006 National Center for Education Statistics

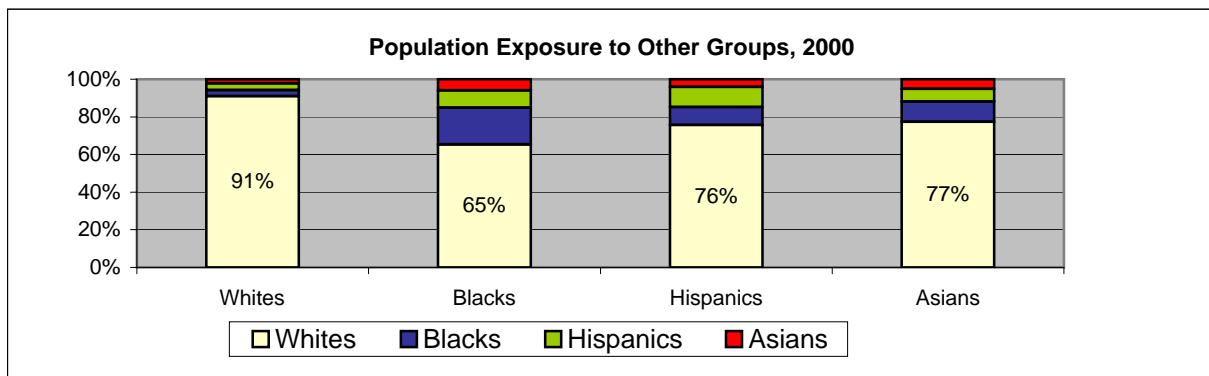
*The segregation score is a dissimilarity index. A value of 0 would mean that the same share of a minority group lives in every census tract of the city or region, while a value of 1 would mean that all members of the minority group are concentrated in just a few, all-minority tracts.

How Diverse are Des Moines' Neighborhoods?

Neighborhoods in metropolitan Des Moines are moderately segregated. The average white person in metropolitan Des Moines lives in a predominantly white neighborhood – where fewer than 10 percent of residents are minorities. Because the share of minorities within the total population is small (around 15 percent), the average black person lives in a neighborhood that is about two thirds white, and the average Hispanic or Asian person lives in a neighborhood that is about three quarters white. The suburbs are less diverse than the central city, and for that reason the average Black person in the central city typically lives in a neighborhood with over twenty percent Blacks and over ten percent Hispanics; while in the suburbs, the average Black person typically lives in a neighborhood where the share of Blacks and Hispanics are only 2 and 3 percent respectively.

Exposure Index, 2000 Percent

Total Population, 2000	City	Suburbs	Total
The average White lives in a neighborhood that is:			
Percent White	84.77%	95.11%	91.00%
Percent Black	6.42%	1.19%	3.27%
Percent Hispanic	5.61%	2.20%	3.56%
Percent Asian	3.20%	1.49%	2.17%
The average Black lives in a neighborhood that is:			
Percent White	60.26%	93.08%	65.30%
Percent Black	22.84%	1.96%	19.63%
Percent Hispanic	10.17%	3.21%	9.10%
Percent Asian	6.73%	1.74%	5.97%
The average Hispanic lives in a neighborhood that is:			
Percent White	70.14%	87.00%	75.60%
Percent Black	13.55%	1.62%	9.69%
Percent Hispanic	10.91%	10.05%	10.63%
Percent Asian	5.40%	1.33%	4.09%
The average Asian lives in a neighborhood that is:			
Percent White	68.85%	93.99%	77.42%
Percent Black	15.44%	1.40%	10.66%
Percent Hispanic	9.30%	2.12%	6.85%
Percent Asian	6.41%	2.48%	5.07%



Note: The exposure index can be thought of as a representation of what the typical census tract looks like for the average person in a particular group. More current data for calculating the exposure indices at the neighborhood level are not available.

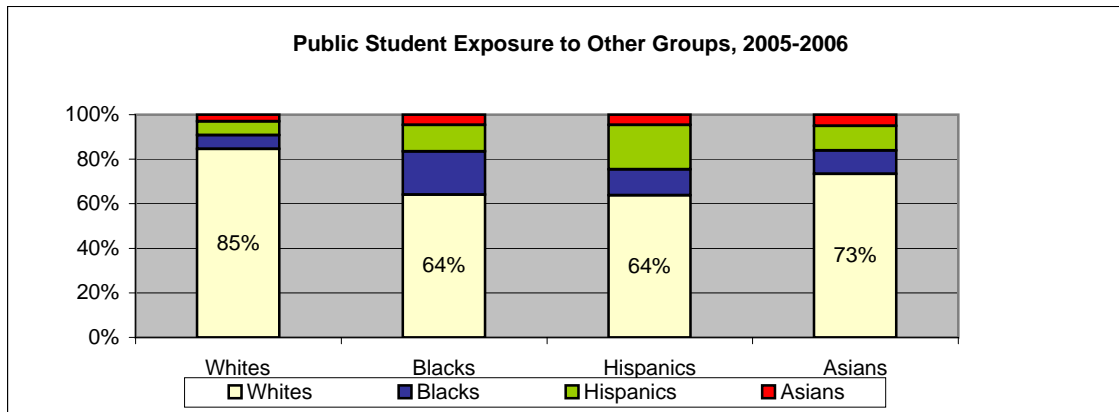
Source: 2000 Neighborhood Change Database

How Diverse are Des Moines' Public Schools?

The public schools in metropolitan Des Moines are about as diverse as its neighborhoods. The average white public student attends a school where only about 15 percent of the students are minorities. Meanwhile, the average minority attends a school where the share of Whites is at least 64 percent. White public students are more concentrated in the suburbs, and thus the average Black student in the suburbs attends a school where 90 percent of the students are white, while in the city the average Black student attends a school that is about 63 percent Black.

Exposure Index, 2005-2006

Public School Students, 2005-2006	Percent		
	City	Suburbs	Total
The average White student attends a school that is:			
Percent White	81.90%	93.17%	84.69%
Percent Black	7.62%	1.34%	6.06%
Percent Hispanic	6.99%	4.02%	6.26%
Percent Asian	3.49%	1.47%	2.99%
The average Black student attends a school that is:			
Percent White	63.04%	91.02%	64.13%
Percent Black	19.98%	2.58%	19.30%
Percent Hispanic	12.33%	4.13%	12.01%
Percent Asian	4.66%	2.28%	4.56%
The average Hispanic student attends a school that is:			
Percent White	63.18%	67.27%	63.80%
Percent Black	13.45%	1.02%	11.58%
Percent Hispanic	18.22%	30.43%	20.06%
Percent Asian	5.15%	1.28%	4.57%
The average Asian student attends a school that is:			
Percent White	71.50%	90.58%	73.39%
Percent Black	11.52%	2.06%	10.59%
Percent Hispanic	11.67%	4.72%	10.99%
Percent Asian	5.31%	2.64%	5.04%

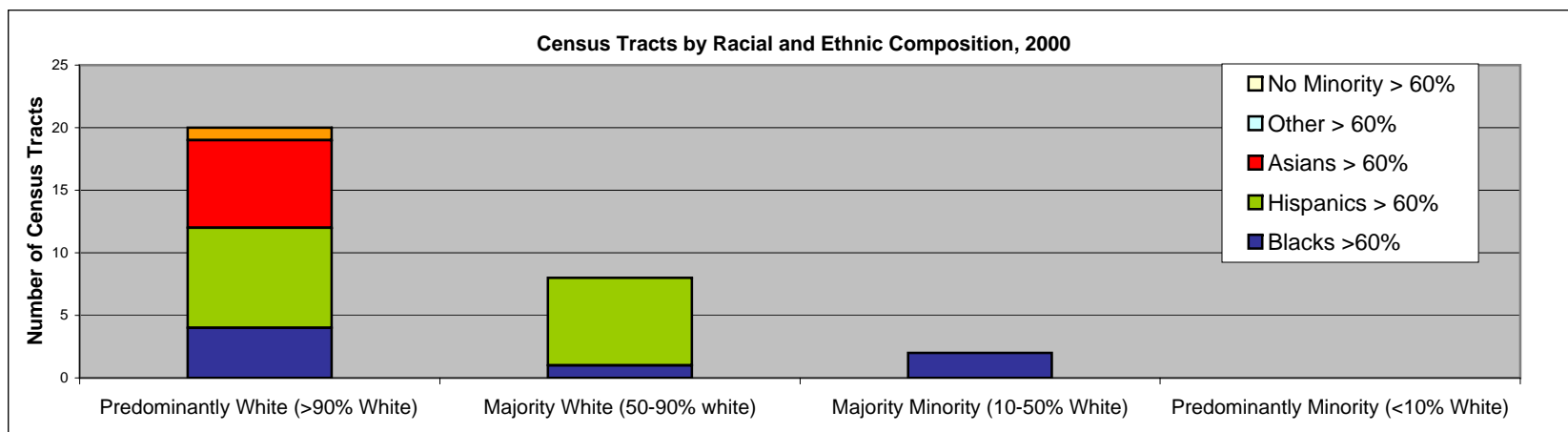


Source: 2005-2006 National Center for Education Statistics

Another Look at Neighborhood Diversity

Nearly two thirds (64 percent) of neighborhoods in metropolitan Des Moines are predominantly white (more than 90 percent white). Meanwhile, 30 percent are majority white (50-90 percent white) and 5 percent are a majority minority (10-50 percent white). Blacks, Hispanics, and Asians make up nearly equal shares of the total population (at 4, 6, and 3 percents respectively) and they also have dominate similar shares of the minority populations within neighborhoods. For instance, Hispanics are the dominant minority in about 15 percent of all neighborhoods, and Blacks and Asians are the dominant minorities in about 7 percent (each) of all neighborhoods.

	Predominantly White (>90% White)	Majority White (50- 90% white)	Majority Minority (10-50% White)	Predominantly Minority (<10% White)	Total
Total Population	65	31	5	0	101
Blacks >60%	4	1	2	0	7
Hispanics > 60%	8	7	0	0	15
Asians > 60%	7	0	0	0	7
Other > 60%	1	0	0	0	1
No Minority > 60%	0	0	0	0	0
	45	23	3	0	71



Source: 2000 Neighborhood Change Database

Note: More current data at the neighborhood level are not available.

How Many Small Business are Minority-Owned?

The vast majority of small businesses in metropolitan Des Moines are owned by whites. Minorities own a total of about 1,500 businesses, most of which are sole proprietorships (with no employees). Because there are so few American Indians in the total population (only about 3% of the population), the number of small business owners per 100 residents is actually greater for American Indians than for Whites.

	Small Businesses by Race, 2002				
	White*	Black	Hispanic	Asian	Am. Indian
Number of Firms	40,286	513	338	519	172
Receipts (\$1,000)**	69,682,146	D	D	D	D
Percent of All Firms	96.3%	1.2%	0.8%	1.2%	0.4%
Firms with Employees	10,555	29	85	209	4
Receipts (\$1,000)**	68,330,442	131,676	D	D	D
Number of Employees	271,231	584	f	g	c
Annual Payroll	9,141,204	22,152	D	D	D
Firms without Employees	29,730	484	254	310	168
Receipts (\$1,000)**	1,220,028	D	D	D	D

Source: 2002 Survey of Business Owners

* White Small Minority Business Owners are estimates calculated by subtracting the number of minority-owned businesses from the total. When the exact number of minority-owned businesses are not disclosed, this number is an estimate only.

** 2002 US dollars

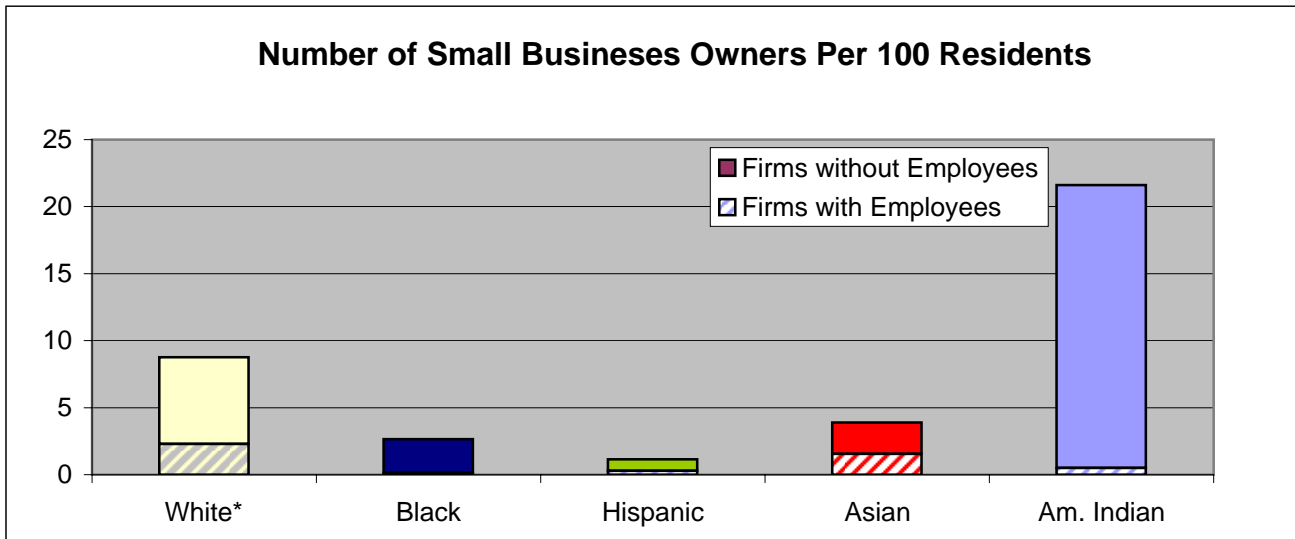
"D"=Withheld to avoid disclosing data for individual companies

"c"=100 to 249 employees

"f"=500 to 999 employees

"g"=1000 to 2499 employees

Note: Business ownership is defined as having 51 percent or more of the stock or equity in the business

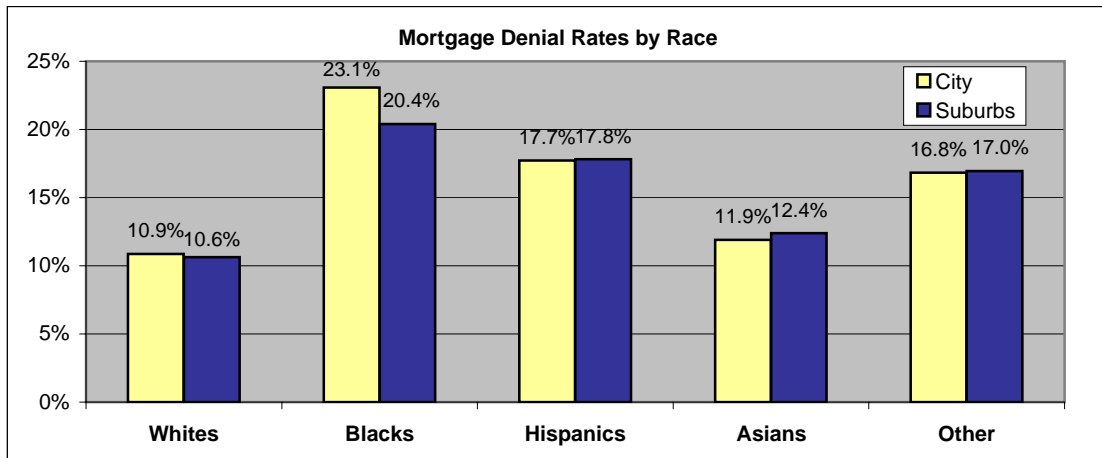


Are Home Mortgage Loans Equally Available to Everyone in Des Moines?

In metropolitan Des Moines, whites are less likely to be denied a mortgage loan than any other group. Blacks are the most likely to be denied a mortgage loan. These differential denial rates are probably the result of many factors, including lower average incomes, savings, and credit scores among minorities. However, discrimination by mortgage lending institutions may also play a role.

	Number of Denials, 2006		
	City	Suburb	Total
Des Moines			
Applications	13,773	21,868	35,641
Denials	1,659	2,574	4,233
Percent Denied	12	12	12
Whites			
Applications	11,270	18,274	29,544
Denials	1,210	1,957	3,167
Percent Denied	10.7%	10.7%	10.7%
Blacks			
Applications	346	418	764
Denials	101	119	220
Percent Denied	29.2%	28.5%	28.8%
Hispanics			
Applications	460	634	1,094
Denials	96	132	228
Percent Denied	20.9%	20.8%	20.8%
Asians			
Applications	325	445	770
Denials	39	51	90
Percent Denied	12.0%	11.5%	11.7%
Other			
Applications	17	24	41
Denials	5	5	10
Percent Denied	29.4%	20.8%	24.4%

Source: 2006 Home Mortgage Disclosure Act



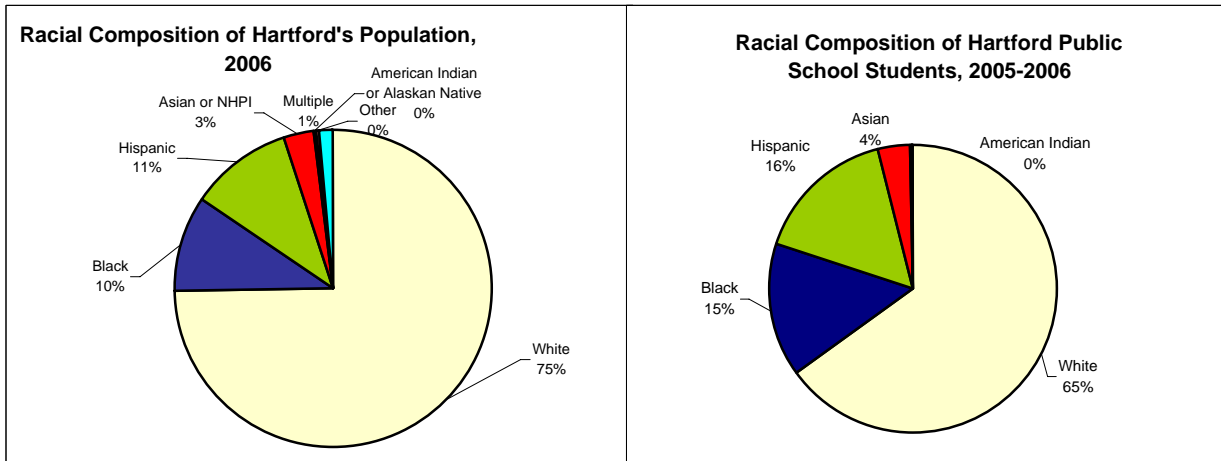
What is the Racial Make-up of Hartford?

Both the total population and public school population of metropolitan Hartford are majority white, although the population of public school students has a larger share of minorities than the total population. In both the total population and public school population, Hispanics comprise the largest share of the minority population. Public schools located in the Hartford central city have a much greater share of minorities than public schools located in the suburbs.

Number of People in 2006

Total Number of People	1,188,841
White	889,278
Black	115,188
Hispanic	125,079
Asian or NHPI	37,720
American Indian or Alaskan Native	1,661
Other	4,106
Multiple	15,809

Source: 2006 American Community Survey



Number of Public School Students in 2005-2006

	City	Suburbs	Total
Total Number of Students	23,429	161,060	184,489
White	1,978	118,166	120,144
Black	9,347	18,169	27,516
Hispanic	11,822	17,838	29,660
Asian	216	6,443	6,659
American Indian	66	444	510

Source: 2005-2006 National Center for Education Statistics

*Whites are Non-Hispanic/Latino Whites, Blacks are non-Hispanic/Latino Blacks and African-Americans, Asians are non-Hispanic/Latino Asians, Other includes Native Hawaiian Islanders, Pacific Islander, two or more races, and multiracial

How Large is the Immigrant Population in Hartford?

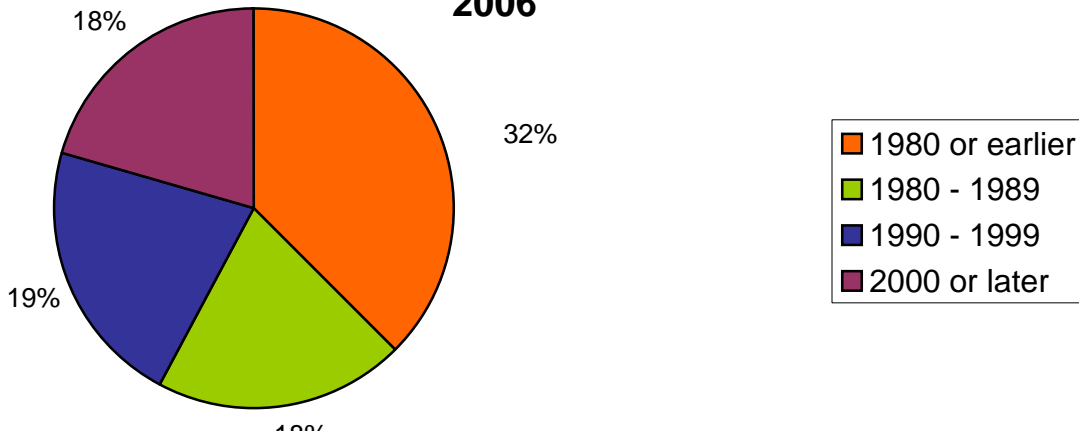
About 13 percent of the population in metropolitan Hartford is foreign born, and about half of foreign born residents are not citizens. About a third of immigrants currently living in the region entered the US before 1980.

Total Population	1,188,841	Percent of Total Population
Native Born	1,040,301	87.5%
Foreign Born	148,540	12.5%
Naturalized Citizen	77,730	6.5%
Not a Citizen	70,810	6.0%

Foreign Born by Year of Entry		Percent Foreign Born by Year of Entry
1980 or earlier	75,589	32.5%
1980 - 1989	41,558	17.9%
1990 - 1999	43,762	18.8%
2000 or later	41,378	17.8%

Source: 2006 American Community Survey

Immigration Population by Year of Entry, Hartford, 2006



How Segregated is Hartford?

Metropolitan Hartford has moderately high levels of residential and school segregation. Segregation scores are generally highest for blacks and lowest for Asians. In general, the levels of school segregation (measured in 2005-2006) appear greater than the levels of residential segregation (measured in 2000).

	City	Segregation Score	
		Suburbs	Total
Neighborhood Segregation Score for Total Population, 2000			
Black to White	0.62	0.55	0.65
Hispanic/Latino to White	0.37	0.49	0.63
Asian/NHPI to White	0.31	0.34	0.35
Hispanic/Latino to Black	0.53	0.38	0.46
Asian/NHPI to Black	0.60	0.49	0.56
White to Non-White	0.45	0.45	0.56
Black to Non-Black	0.54	0.52	0.58
Hispanic/Latino to Non-Hispanic/Latino	0.37	0.46	0.58
Asian/NHPI to Non-Asian	0.37	0.31	0.33
Immigrant to Non-Immigrant	0.23	0.25	0.28

Note: More current data at the neighborhood level are not available.

Source: 2000 Neighborhood Change Database

Public School Segregation Score of Students, 2005-2006

Black to White	0.65	0.60	0.68
Hispanic/Latino to White	0.57	0.58	0.68
Asian/NHPI to White	0.33	0.34	0.36
Hispanic/Latino to Black	0.51	0.35	0.43
Asian/NHPI to Black	0.57	0.50	0.56
White to Non-White	0.57	0.52	0.62
Black to Non-Black	0.51	0.52	0.56
Hispanic/Latino to Non-Hispanic/Latino	0.49	0.51	0.60
Asian/NHPI to Non-Asian	0.43	0.31	0.35
Free & Reduced Lunch to Non-Free & Reduced Lunch	0.23	0.50	0.55

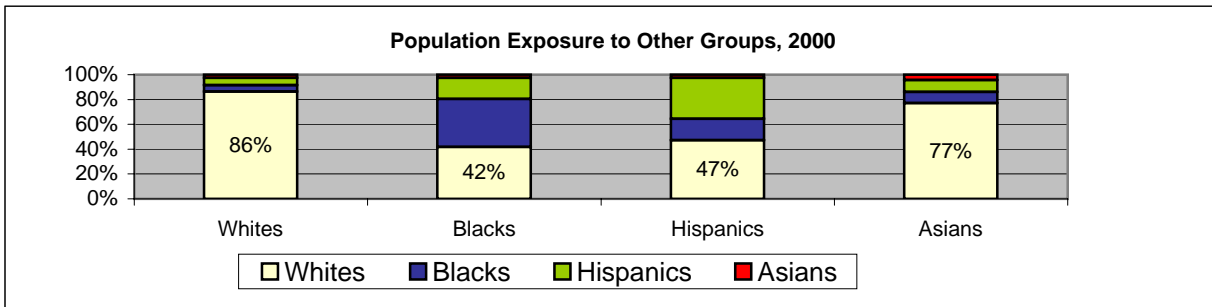
Source: 2005 - 2006 National Center for Education Statistics

*The segregation score is a dissimilarity index. A value of 0 would mean that the same share of a minority group lives in every census tract of the city or region, while a value of 1 would mean that all members of the minority group are concentrated in just a few, all-minority tracts.

How Diverse are Hartford's Neighborhoods?

Neighborhoods in metropolitan Hartford have moderately high levels of segregation. The average white person in metropolitan Hartford lives in a majority white neighborhood – where around 14 percent of residents are minorities. Similarly, Asians typically live in neighborhoods where 77 percent of residents are White and only 13 percent of residents are minorities. However, Black and Hispanic residents typically live in neighborhoods where over half of the residents are minorities; specifically, the average Black person lives in a neighborhood where only 42 percent of residents are White, 38 percent of residents are Black, 17 percent of residents are Hispanic, and 3 percent of residents are Asian. The average Hispanic lives in a neighborhood that is 47 percent White, 17 percent Black, 33 percent Hispanic, and 3 percent Asian. White residents are heavily concentrated in the suburbs, and thus the average person residing in Indianapolis' suburbs lives with a higher share of other white residents compared to the average person residing in the central city.

Total Population, 2000	City	Exposure Index, 2000	
		Suburbs	Total
The average White lives in a neighborhood that is:			
Percent White	31.75%	87.77%	86.46%
Percent Black	21.58%	4.92%	5.13%
Percent Hispanic	44.02%	4.61%	5.80%
Percent Asian	2.65%	2.70%	2.61%
The average Black lives in a neighborhood that is:			
Percent White	10.65%	62.87%	41.64%
Percent Black	61.15%	23.65%	38.72%
Percent Hispanic	26.83%	10.21%	17.17%
Percent Asian	1.37%	3.27%	2.47%
The average Hispanic lives in a neighborhood that is:			
Percent White	20.40%	67.95%	47.15%
Percent Black	25.19%	11.78%	17.18%
Percent Hispanic	52.31%	17.08%	33.06%
Percent Asian	2.10%	3.19%	2.61%
The average Asian lives in a neighborhood that is:			
Percent White	25.69%	81.32%	77.12%
Percent Black	26.91%	7.68%	9.01%
Percent Hispanic	43.94%	6.51%	9.51%
Percent Asian	3.46%	4.50%	4.35%



Note: The exposure index can be thought of as a representation of what the typical census tract looks like for the average person in a particular group. More current data for calculating the exposure indices at the neighborhood level are not available.

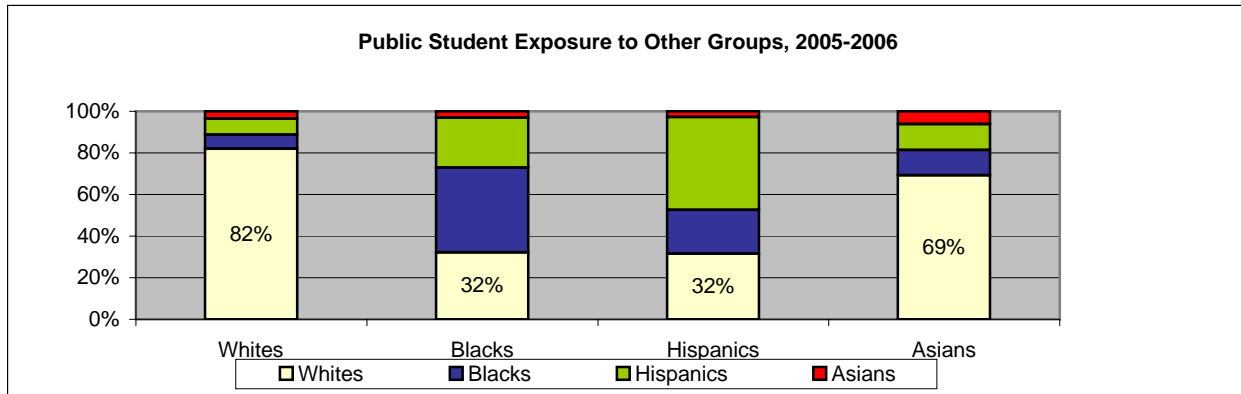
Source: 2000 Neighborhood Change Database

How Diverse are Hartford's Public Schools?

The public schools in metropolitan Hartford are more segregated than the total population. The average White public school student attends a majority white school where only 18 percent of students are minorities. Likewise the average Asian public school student attends a majority white school where 31 percent of students are minorities. Meanwhile, the average Black and Hispanic public school student attends a school where only 32 percent of students are White and 68 percent of students are minorities. White public students are much more concentrated in the suburbs, and as a result the average student attending a public school in the suburbs is exposed to a much higher share of White students than the average student attending a public school in the central city.

Exposure Index, 2005-2006

Public School Students, 2005-2006	City	Suburbs	Total
The average White student attends a school that is:			
Percent White	38.35%	82.30%	82.05%
Percent Black	22.87%	6.87%	6.77%
Percent Hispanic	36.51%	6.98%	7.58%
Percent Asian	2.26%	3.85%	3.60%
The average Black student attends a school that is:			
Percent White	4.84%	44.71%	32.19%
Percent Black	60.11%	32.27%	40.80%
Percent Hispanic	34.39%	18.85%	24.01%
Percent Asian	0.66%	4.18%	3.00%
The average Hispanic student attends a school that is:			
Percent White	6.11%	46.23%	31.60%
Percent Black	27.19%	19.20%	21.06%
Percent Hispanic	65.81%	30.48%	44.61%
Percent Asian	0.89%	4.09%	2.73%
The average Asian student attends a school that is:			
Percent White	20.71%	70.55%	69.18%
Percent Black	28.36%	11.78%	12.14%
Percent Hispanic	48.75%	11.32%	12.58%
Percent Asian	2.19%	6.35%	6.10%



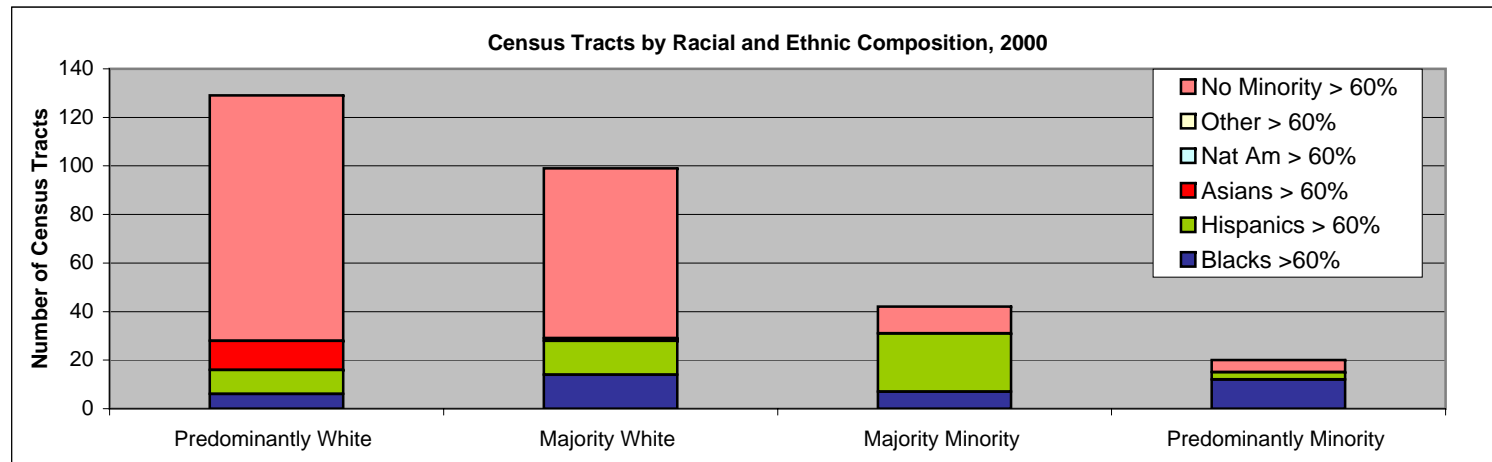
Source: 2005-2006 National Center for Education Statistics

Another Look at Neighborhood Diversity - Hartford, 2000

45 percent of the neighborhoods in metropolitan Hartford are predominantly White (over 90 percent white). Meanwhile, 34 percent of neighborhoods are majority White (50-90 percent White), 14 percent of neighborhoods are a majority minority (10-50 percent White), and 7 percent are predominantly minority (<10 percent White). Within the minority populations, Blacks are the dominant race in 13 percent of neighborhoods, Hispanics are the dominant race in 18 percent of neighborhoods, and Asians are the dominant race in 4 percent of neighborhoods. However, over half (65 percent) of neighborhoods have no dominant minority.

Number of 2000 Census Tracts

	Predominantly White (>90% White)	Majority White (50-90% white)	Majority Minority (10-50% White)	Predominantly Minority (<10% White)	Total Tracts
Total Population	129	99	42	20	290
Blacks >60%	6	14	7	12	39
Hispanics > 60%	10	14	24	3	51
Asians > 60%	12	1	0	0	13
Nat Am > 60%	0	0	0	0	0
Other > 60%	0	0	0	0	0
No Minority > 60%	101	70	11	5	187



Source: 2000 Neighborhood Change Database

Note: More current data at the neighborhood level are not available.

How Many Small Businesses in Hartford are Minority-Owned?

The vast majority of small businesses in metropolitan Hartford are owned by whites. Minorities own a total of about nine thousand businesses, most of which are sole proprietorships (with no employees). Out of these nine thousand businesses, Blacks own almost half. Because there are so few American Indians in the total population (less than 1 percent of the population), the number of small business owners per 100 residents is actually greater for American Indians than for Whites.

Small Businesses by Race, 2002

	White*	Black	Hispanic	Asian	Am. Indian
Number of Firms	84,627	4,246	2,649	2,251	263
Receipts (\$1,000)**	137,902,262	277,738	D	D	D
Percent of All Firms	90.0%	4.5%	2.8%	2.4%	0.3%
Firms with Employees	22,907	220	426	773	44
Receipts (\$1,000)**	133,917,925	200,448	D	501,627	D
Number of Employees	560,858	1,529	g	4,403	e
Annual Payroll	22,886,157	38,105	D	114,301	D
Firms without Employees	61,719	4,026	2,223	1,479	219
Receipts (\$1,000)**	3,476,340	77,290	D	D	D

Source: 2002 Survey of Business Owners

* White Small Minority Business Owners are estimates calculated by subtracting the number of minority-owned businesses from the total. When the exact number of minority-owned businesses are not disclosed, this number is an estimate only.

"D"=Withheld to avoid disclosing data for individual companies

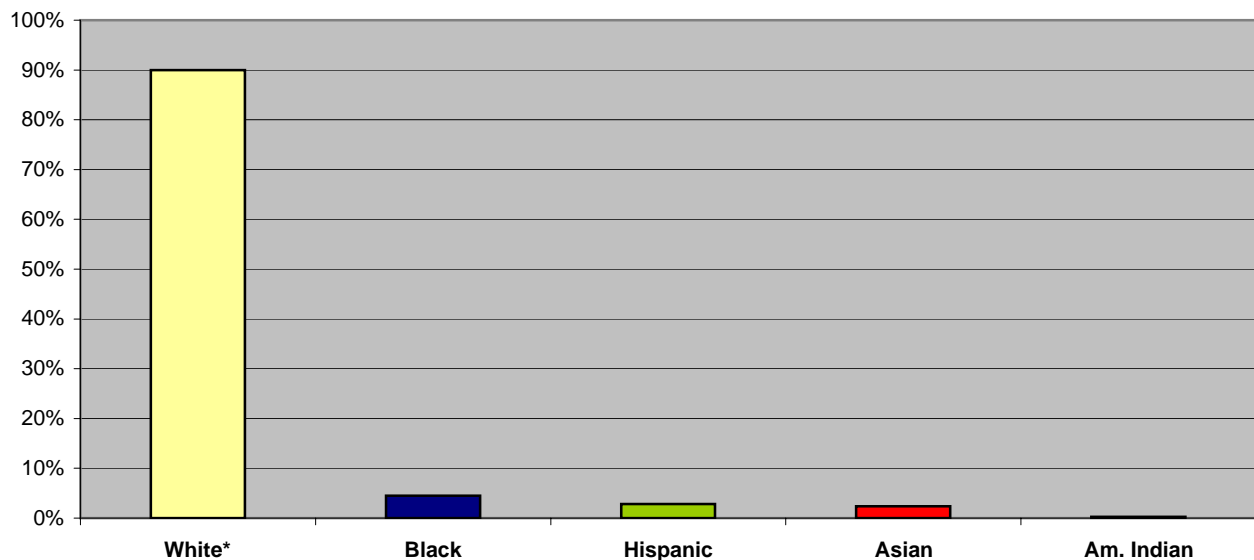
"e"=250 to 499 employees

"g"=1000 to 2499 employees

** 2002 US dollars

Note: Business ownership is defined as having 51 percent or more of the stock or equity in the business

Percent of Small Business Owners by Race

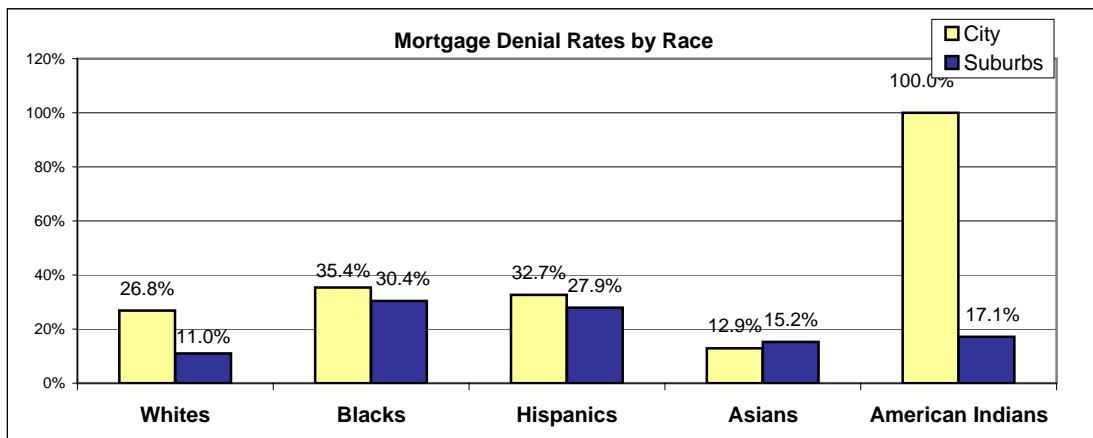


Are Home Mortgage Loans Equally Available to Everyone in Hartford ?

In metropolitan Hartford, Whites and Asians are least likely to be denied a mortgage loan than any other group. Blacks and Hispanics are the most likely to be denied a mortgage loan, although in Hartford city, the denial rate to American Indians is higher due to the small number of total applications. These differential denial rates are probably the result of many factors, including lower average incomes, savings, and credit scores among minorities. However, discrimination by mortgage lending institutions may also play a role.

	Number of Denials, 2006		
	City	Suburb	Total
Total			
Applications	5,903	30,840	36,743
Denials	1,738	5,508	7,246
Percent Denied	29.4%	17.9%	19.7%
Whites			
Applications	451	17,802	18,253
Denials	121	1,962	2,083
Percent Denied	26.8%	11.0%	11.4%
Blacks			
Applications	941	2,264	3,205
Denials	333	688	1,021
Percent Denied	35.4%	30.4%	31.9%
Hispanics			
Applications	758	2,062	2,820
Denials	248	576	824
Percent Denied	32.7%	27.9%	29.2%
Asians			
Applications	62	861	923
Denials	8	131	139
Percent Denied	12.9%	15.2%	15.1%
American Indians			
Applications	3	35	38
Denials	3	6	9
Percent Denied	100.0%	17.1%	23.7%

Source: 2006 Home Mortgage Disclosure Act



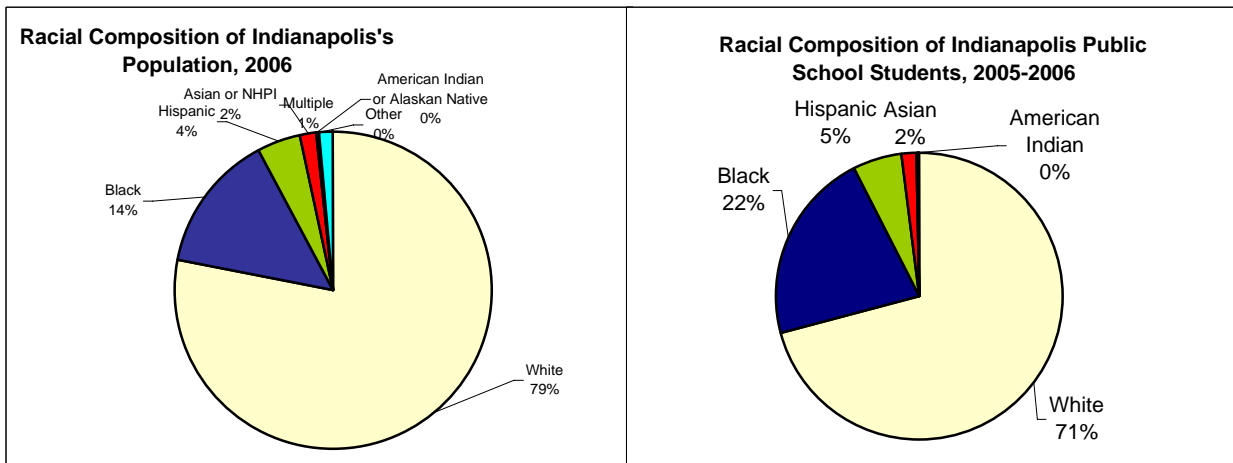
What is the Racial Make-up of Indianapolis?

The total population and public school student population of metropolitan Indianapolis are majority white, although the population of public school students has a larger share of minorities than the total population. In both the total population and public school population, Blacks comprise the largest share of the minority population. Public schools located in the Indianapolis central city have a much greater share of minorities than public schools located in the suburbs.

Number of People in 2006

Total Number of People	1,669,370
White	1,300,909
Black	239,934
Hispanic	72,620
Asian or NHPI	29,105
American Indian or Alaskan Native	1,637
Other	3,905
Multiple	21,260

Source: 2006 American Community Survey



Number of Public School Students in 2005-2006

	City	Suburbs	Total
Total Number of Students	123,848	142,569	266,417
White	63,113	125,930	189,043
Black	48,749	8,829	57,578
Hispanic	10,152	4,169	14,321
Asian	1,594	3,334	4,928
American Indian	240	307	547

Source: 2005-2006 National Center for Education Statistics

*Whites are Non-Hispanic/Latino Whites, Blacks are non-Hispanic/Latino Blacks and African-Americans, Asians are non-Hispanic/Latino Asians, Other includes Native Hawaiian Islanders, Pacific Islander, two or more races, and multiracial

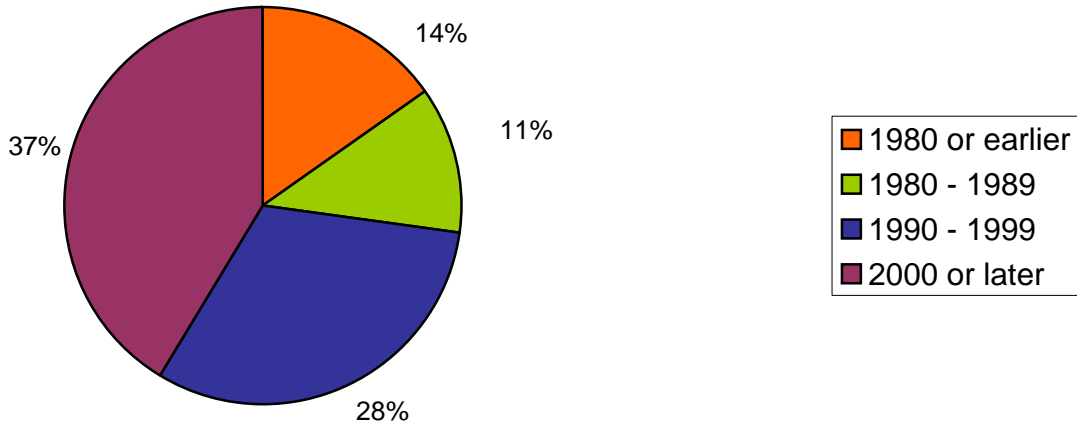
How Large is the Immigrant Population in Indianapolis?

Only 5 percent of the population in metropolitan Indianapolis is foreign born, and two thirds of the foreign born are not citizens. 37 percent of immigrants currently living in the region entered the US after 2000.

Total Population	1,669,370	Percent of Total Population
Native Born	1,582,685	94.8%
Foreign Born	86,685	5.2%
Naturalized Citizen	28,906	1.7%
Not a Citizen	57,779	3.5%
Foreign Born by Year of Entry		Percent Foreign Born by Year of Entry
1980 or earlier	13,336	13.8%
1980 - 1989	10,274	10.7%
1990 - 1999	27,296	28.3%
2000 or later	35,779	37.1%

Source: 2006 American Community Survey

Immigration Population by Year of Entry, Indianapolis, 2006



How Segregated is Indianapolis?

Metropolitan Indianapolis has high levels of residential and school segregation. Segregation scores are generally highest for Blacks and lowest for Asians. In general, the levels of residential segregation (measured in 2000) appear greater than the levels of school segregation (measured in 2005-2006).

	Segregation Score		
	City	Suburbs	Total
Neighborhood Segregation Score for Total Population, 2000			
Black to White	0.62	0.63	0.71
Hispanic/Latino to White	0.43	0.37	0.47
Asian/NHPI to White	0.38	0.39	0.41
Hispanic/Latino to Black	0.51	0.55	0.53
Asian/NHPI to Black	0.54	0.65	0.62
White to Non-White	0.55	0.41	0.61
Black to Non-Black	0.60	0.62	0.69
Hispanic/Latino to Non-Hispanic/Latino	0.39	0.36	0.42
Asian/NHPI to Non-Asian	0.37	0.39	0.38
Immigrant to Non-Immigrant	0.32	0.33	0.36

Note: More current data at the neighborhood level are not available.

Source: 2000 Neighborhood Change Database

Public School Segregation Score of Students, 2005-2006

Black to White	0.48	0.63	0.69
Hispanic/Latino to White	0.46	0.40	0.53
Asian/NHPI to White	0.35	0.44	0.43
Hispanic/Latino to Black	0.42	0.47	0.44
Asian/NHPI to Black	0.45	0.67	0.66
White to Non-White	0.45	0.45	0.60
Black to Non-Black	0.44	0.62	0.65
Hispanic/Latino to Non-Hispanic/Latino	0.37	0.37	0.44
Asian/NHPI to Non-Asian	0.34	0.44	0.42
Free & Reduced Lunch to Non-Free & Reduced Lunch	0.38	0.43	0.47

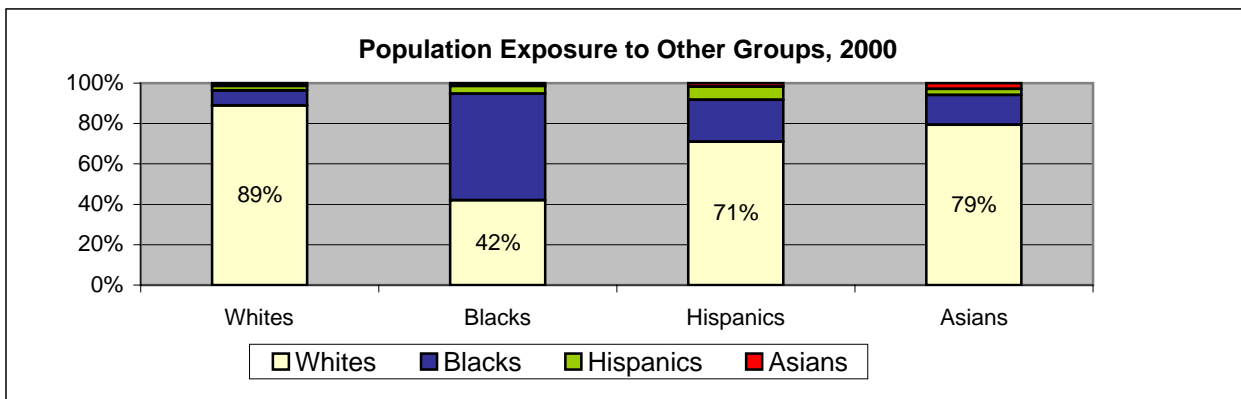
Source: 2005 - 2006 National Center for Education Statistics

*The segregation score is a dissimilarity index. A value of 0 would mean that the same share of a minority group lives in every census tract of the city or region, while a value of 1 would mean that all members of the minority group are concentrated in just a few, all-minority tracts.

How Diverse are Indianapolis's Neighborhoods?

Neighborhoods in metropolitan Indianapolis are generally highly segregated. The average white person in metropolitan Indianapolis lives in a majority white neighborhood – where only about 11 percent of residents are minorities. Because segregation levels are high, an average person lives with more people of his or her own race than an average person of another race. For instance, the average Black person lives in a neighborhood that is around 53 percent Black, compared to the average White person who lives in a neighborhood that is only about 8 percent Black. White residents are heavily concentrated in the suburbs, and thus the average person residing in Indianapolis' suburbs lives with a higher share of other white residents compared to the average person residing in the central city.

Total Population, 2000	City	Exposure Index, 2000	
		Suburbs	Total
The average White lives in a neighborhood that is:			
Percent White	80.06%	95.08%	88.92%
Percent Black	14.71%	2.27%	7.42%
Percent Hispanic	3.58%	1.31%	2.23%
Percent Asian	1.66%	1.34%	1.42%
The average Black lives in a neighborhood that is:			
Percent White	38.33%	75.73%	42.00%
Percent Black	56.32%	20.43%	52.81%
Percent Hispanic	3.83%	2.38%	3.69%
Percent Asian	1.52%	1.46%	1.50%
The average Hispanic lives in a neighborhood that is:			
Percent White	63.97%	90.54%	70.94%
Percent Black	26.32%	4.96%	20.74%
Percent Hispanic	7.99%	2.80%	6.62%
Percent Asian	1.72%	1.70%	1.70%
The average Asian lives in a neighborhood that is:			
Percent White	68.88%	92.49%	79.33%
Percent Black	24.08%	3.02%	14.79%
Percent Hispanic	3.99%	1.69%	2.97%
Percent Asian	3.05%	2.80%	2.91%



Note: The exposure index can be thought of as a representation of what the typical census tract looks like for the average person in a particular group. More current data for calculating the exposure indices at the neighborhood level are not available.

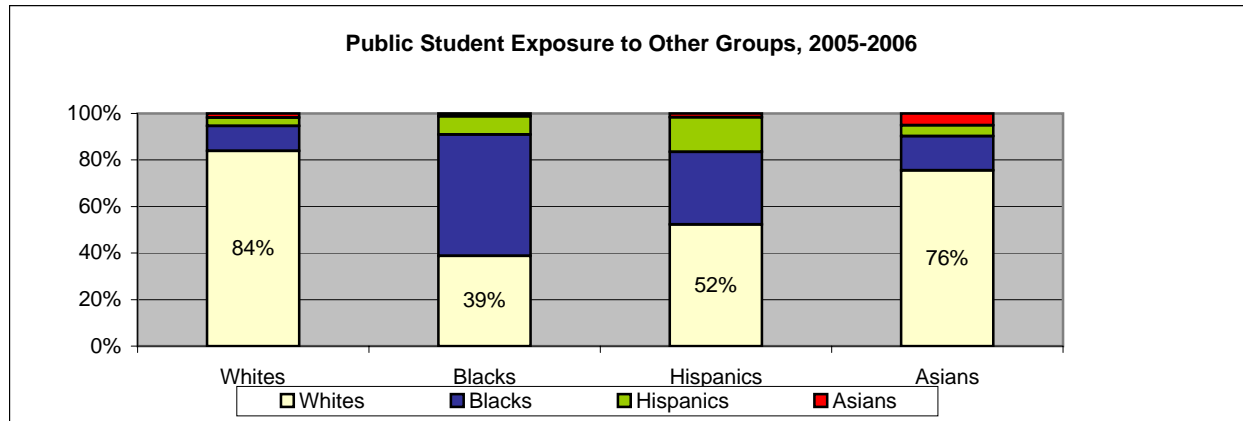
Source: 2000 Neighborhood Change Database

How Diverse are Indianapolis's Public Schools?

Schools in metropolitan Indianapolis are generally highly segregated. The average White public school student attends a school where only about 17 percent of students are minorities. Likewise the average Asian public school student attends a majority white school where 24 percent of students are minorities. Meanwhile, the average Black public school student attends a school where only 39 percent of students are White and 61 percent of students are minorities. White public students are much more concentrated in the suburbs, and as a result the average student attending a public school in the suburbs is exposed to a much higher share of White students than the average student attending a public school in the central city.

Exposure Index, 2005-2006

Public School Students, 2005-2006	City	Suburbs	Total
The average White student attends a school that is:			
Percent White	64.73%	91.34%	83.90%
Percent Black	27.00%	4.06%	10.68%
Percent Hispanic	6.92%	2.34%	3.62%
Percent Asian	1.35%	2.26%	1.81%
The average Black student attends a school that is:			
Percent White	34.95%	57.85%	38.81%
Percent Black	55.82%	32.80%	52.06%
Percent Hispanic	8.05%	7.47%	7.85%
Percent Asian	1.18%	1.88%	1.27%
The average Hispanic student attends a school that is:			
Percent White	43.03%	70.82%	52.27%
Percent Black	38.65%	15.82%	31.20%
Percent Hispanic	17.02%	10.77%	14.87%
Percent Asian	1.31%	2.59%	1.66%
The average Asian student attends a school that is:			
Percent White	53.41%	85.37%	75.55%
Percent Black	36.01%	4.97%	14.62%
Percent Hispanic	8.31%	3.24%	4.80%
Percent Asian	2.27%	6.42%	5.02%



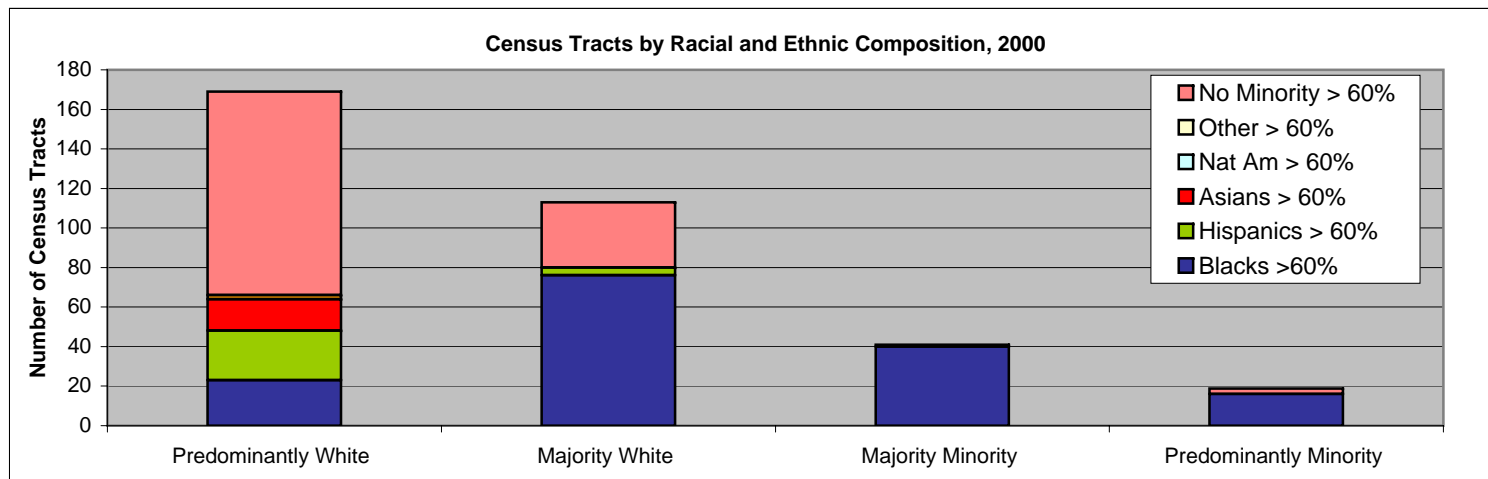
Source: 2005-2006 National Center for Education Statistics

Another Look at Neighborhood Diversity - Indianapolis, 2000

Half of the neighborhoods in metropolitan Louisville are predominantly White (over 90 percent white). Meanwhile, 33 percent of neighborhoods are majority White (50-90 percent White), 12 percent of neighborhoods are a majority minority (10-50 percent White), and 5 percent are predominantly minority (<10 percent White). Within the minority populations, Blacks are the dominant race in over 46 percent of neighborhoods, Hispanics are the dominant race in 9 percent of neighborhoods, Asians are the dominant race in 5 percent of neighborhoods, and Native Americans are the dominant race in 1 percent of neighborhoods, while the rest of the neighborhoods, 41 percent, have no dominant minority.

Number of 2000 Census Tracts

	Predominantly White (>90% White)	Majority White (50-90% white)	Majority Minority (10-50% White)	Predominantly Minority (<10% White)	Total Tracts
Total Population	169	113	41	17	340
Blacks >60%	23	76	40	16	155
Hispanics > 60%	25	4	0	0	29
Asians > 60%	16	0	0	0	16
Nat Am > 60%	2	0	0	0	2
Other > 60%	0	0	0	0	0
No Minority > 60%	103	33	1	3	138



Source: 2000 Neighborhood Change Database

Note: More current data at the neighborhood level are not available.

How Many Small Businesses in Indianapolis are Minority-Owned?

The vast majority of small businesses in metropolitan Indianapolis are owned by whites. Minorities own a total of about ten thousand businesses, most of which are sole proprietorships (with no employees). Out of these ten thousand businesses, Blacks own about two thirds. Because there are so few American Indians in the total population (less than 1 percent of the population), the number of small business owners per 100 residents is actually greater for American Indians than for Whites.

Small Businesses by Race, 2002

	White*	Black	Hispanic	Asian	Am. Indian
Number of Firms	111,715	6,453	1,261	2,076	418
Receipts (\$1,000)**	153,363,395	738,328	223,517	726,845	37,915
Percent of All Firms	91.6%	5.3%	1.0%	1.7%	0.3%
Firms with Employees	29,737	670	198	717	55
Receipts (\$1,000)**	150,262,349	D	182,809	674,842	D
Number of Employees	729,510	h	1,539	6,099	c
Annual Payroll	25,802,042	D	38,495	135,557	D
Firms without Employees	81,980	5,783	1,062	1,359	362
Receipts (\$1,000)**	3,870,886	D	40,708	52,003	D

Source: 2002 Survey of Business Owners

* White Small Minority Business Owners are estimates calculated by subtracting the number of minority-owned businesses from the total. When the exact number of minority-owned businesses are not disclosed, this number is an estimate only.

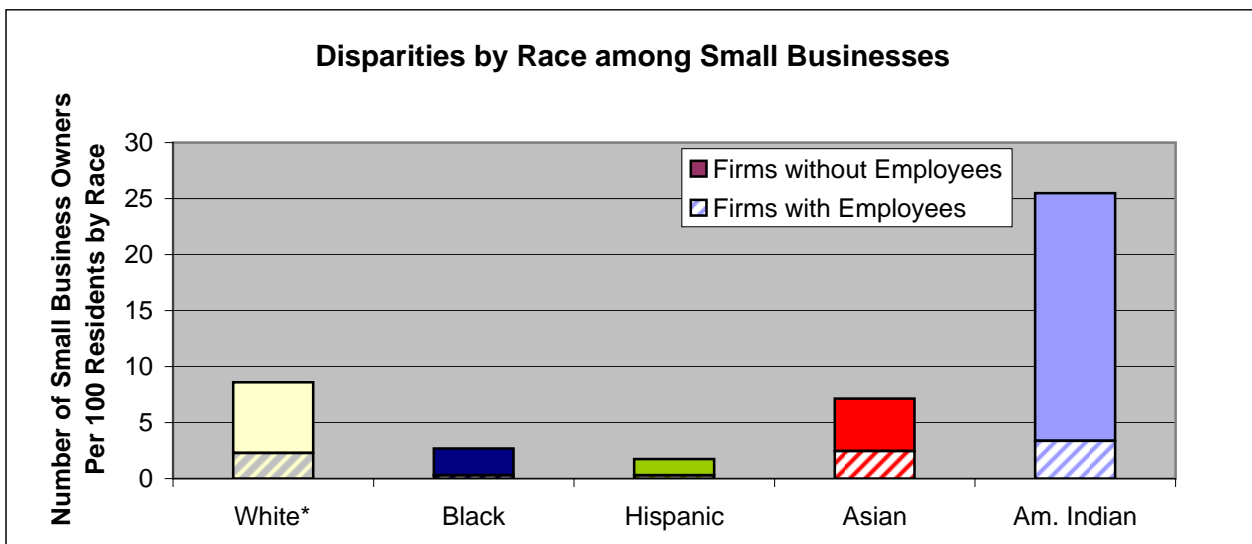
"D"=Withheld to avoid disclosing data for individual companies

"c"=100 to 249 employees

"h"=2,500 to 4,999 employees

** 2002 US dollars

Note: Business ownership is defined as having 51 percent or more of the stock or equity in the business

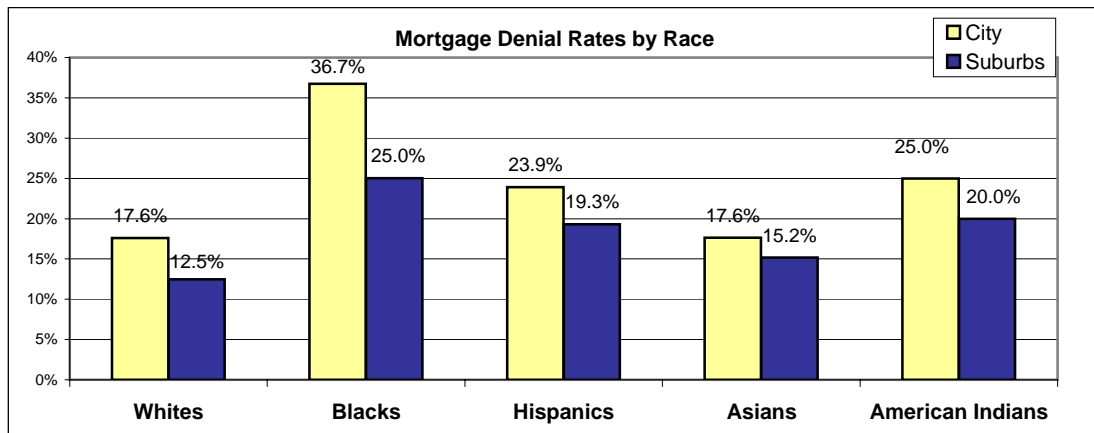


Are Home Mortgage Loans Equally Available to Everyone in Indianapolis ?

In metropolitan Indianapolis, Whites and Asians are the least likely to be denied a mortgage loan than any other group. In contrast, Blacks are the most likely to be denied a mortgage loan. Denial rates tend to be higher in the central city than in the suburbs. These differential denial rates are probably the result of many factors, including lower average incomes, savings, and credit scores among minorities. However, discrimination by mortgage lending institutions may also play a role.

	Number of Denials, 2006		
	City	Suburb	Total
Total			
Applications	24,678	29,633	54,311
Denials	5,839	4,125	9,964
Percent Denied	23.7%	13.9%	18.3%
Whites			
Applications	14,675	23,609	38,284
Denials	2,581	2,942	5,523
Percent Denied	17.6%	12.5%	14.4%
Blacks			
Applications	6,064	1,187	7,251
Denials	2,227	297	2,524
Percent Denied	36.7%	25.0%	34.8%
Hispanics			
Applications	1,166	653	1,819
Denials	279	126	405
Percent Denied	23.9%	19.3%	22.3%
Asians			
Applications	505	1,213	1,718
Denials	89	184	273
Percent Denied	17.6%	15.2%	15.9%
American Indians			
Applications	24	30	54
Denials	6	6	12
Percent Denied	25.0%	20.0%	22.2%

Source: 2006 Home Mortgage Disclosure Act



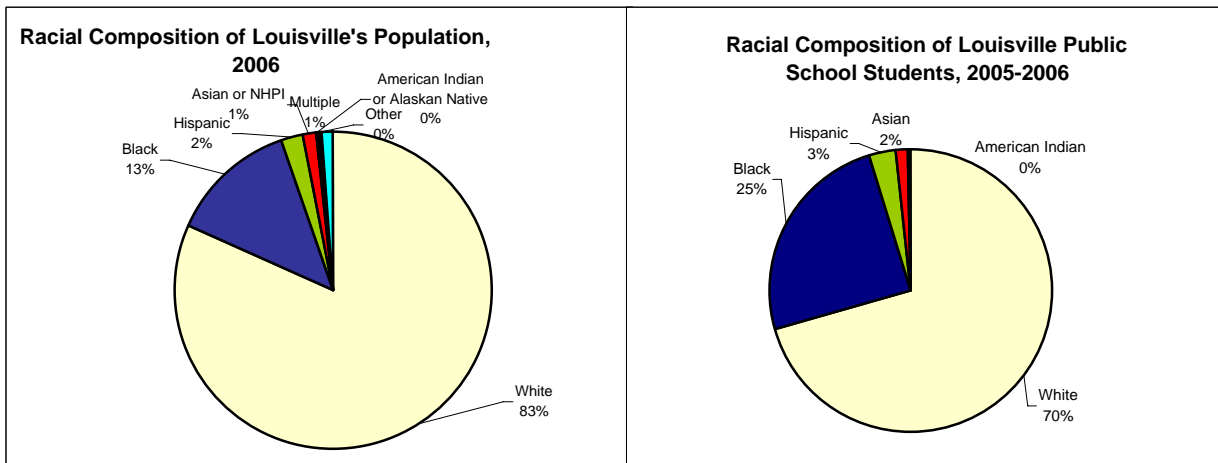
What is the Racial Make-up of Louisville?

Both the total population and public school student population of metropolitan Louisville are majority white. The population of public school students has a larger share of minorities than the total population. In both the total population and public school population, Blacks comprise the largest share of the minority population. Public schools located in the Louisville central city have a much greater share of minorities than public schools located in the suburbs.

Number of People in 2006

Total Number of People	1,220,636
White	995,499
Black	159,479
Hispanic	29,713
Asian or NHPI	15,960
American Indian or Alaskan Native	2,728
Other	2,045
Multiple	15,212

Source: 2006 American Community Survey



Number of Public School Students in 2005-2006

	City	Suburbs	Total
Total Number of Students	92,522	51,196	143,718
White	54,239	47,154	101,393
Black	33,002	2,576	35,578
Hispanic	3,220	997	4,217
Asian	1,926	370	2,296
American Indian	135	99	234

Source: 2005-2006 National Center for Education Statistics

*Whites are Non-Hispanic/Latino Whites, Blacks are non-Hispanic/Latino Blacks and African-Americans, Asians are non-Hispanic/Latino Asians, Other includes Native Hawaiian Islanders, Pacific Islander, two or more races, and multiracial

How Large is the Immigrant Population in Louisville?

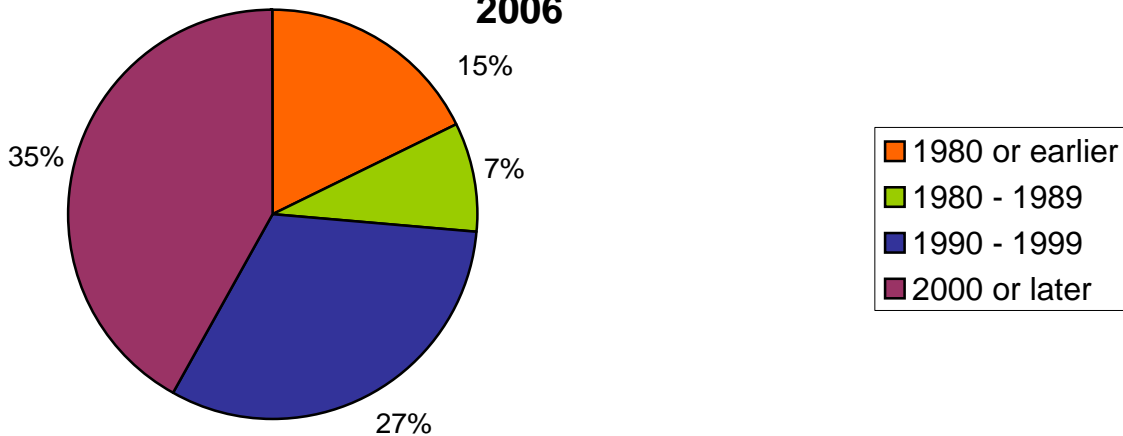
Metropolitan Louisville has a relatively small share of immigrants (less than 4 percent of the total population). Over a third of these immigrants entered the US after 2000.

Total Population	1,220,636	Percent of Total Population
Native Born	1,177,333	96.5%
Foreign Born	43,303	3.5%
Naturalized Citizen	16,856	1.4%
Not a Citizen	26,447	2.2%

Foreign Born by Year of Entry		Percent Foreign Born by Year of Entry
1980 or earlier	7,668	14.9%
1980 - 1989	3,807	7.4%
1990 - 1999	13,680	26.5%
2000 or later	18,148	35.2%

Source: 2006 American Community Survey

Immigration Population by Year of Entry, Louisville, 2006



How Segregated is Louisville?

Metropolitan Louisville has moderately high levels of residential and school segregation. Overall, segregation scores are generally highest for Blacks and lowest for Hispanics. In general, the levels of residential segregation (measured in 2000) appear greater than the levels of school segregation (measured in 2005-2006). Interestingly, taking minorities as a whole, public schools located in the central city are much less segregated than public schools located in the suburbs; this is counter to the nationwide trend for city public schools to have higher levels of segregation.

	City	Segregation Score	
		Suburbs	Total
Neighborhood Segregation Score for Total Population, 2000			
Black to White	0.64	0.56	0.64
Hispanic/Latino to White	0.37	0.36	0.37
Asian/NHPI to White	0.37	0.32	0.42
Hispanic/Latino to Black	0.59	0.49	0.58
Asian/NHPI to Black	0.64	0.52	0.62
White to Non-White	0.56	0.43	0.56
Black to Non-Black	0.63	0.56	0.63
Hispanic/Latino to Non-Hispanic/Latino	0.36	0.35	0.35
Asian/NHPI to Non-Asian	0.39	0.31	0.42
Immigrant to Non-Immigrant	0.36	0.29	0.39

Note: More current data at the neighborhood level are not available.

Source: 2000 Neighborhood Change Database

Public School Segregation Score of Students, 2005-2006

Black to White	0.21	0.61	0.45
Hispanic/Latino to White	0.43	0.38	0.45
Asian/NHPI to White	0.39	0.36	0.47
Hispanic/Latino to Black	0.34	0.46	0.39
Asian/NHPI to Black	0.40	0.48	0.42
White to Non-White	0.22	0.48	0.42
Black to Non-Black	0.19	0.60	0.43
Hispanic/Latino to Non-Hispanic/Latino	0.38	0.35	0.39
Asian/NHPI to Non-Asian	0.38	0.34	0.41
Free & Reduced Lunch to Non-Free & Reduced Lunch	0.48	0.34	0.46

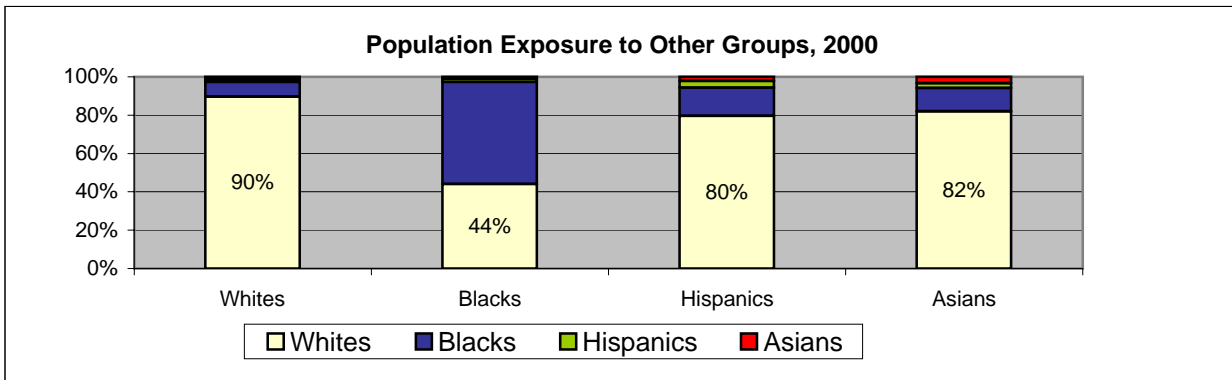
Source: 2005 - 2006 National Center for Education Statistics

*The segregation score is a dissimilarity index. A value of 0 would mean that the same share of a minority group lives in every census tract of the city or region, while a value of 1 would mean that all members of the minority group are concentrated in just a few, all-minority tracts.

How Diverse are Louisville's Neighborhoods?

Neighborhoods in metropolitan Louisville are generally moderately segregated. The average white person in metropolitan Louisville lives in a majority white neighborhood – where only 10 percent of residents are minorities. Hispanics and Asians also typically live in majority white neighborhoods. Blacks, however, typically live in neighborhoods where over half of the residents are Black, an indication of high Black segregation. White residents are slightly more concentrated in the suburbs, and thus the average person residing in Louisville's suburbs lives with a higher share of other white residents compared to the average person residing in the central city.

Total Population, 2000	<u>Exposure Index, 2000</u>		
	City	Suburbs	Total
The average White lives in a neighborhood that is:			
Percent White	86.59%	94.52%	89.62%
Percent Black	10.11%	3.70%	7.66%
Percent Hispanic	1.63%	1.21%	1.46%
Percent Asian	1.67%	0.57%	1.26%
The average Black lives in a neighborhood that is:			
Percent White	40.28%	84.13%	44.11%
Percent Black	57.10%	13.28%	53.27%
Percent Hispanic	1.51%	1.90%	1.55%
Percent Asian	1.11%	0.69%	1.07%
The average Hispanic lives in a neighborhood that is:			
Percent White	75.70%	90.75%	79.70%
Percent Black	17.64%	6.28%	14.61%
Percent Hispanic	3.95%	2.29%	3.51%
Percent Asian	2.72%	0.67%	2.18%
The average Asian lives in a neighborhood that is:			
Percent White	80.15%	92.60%	81.95%
Percent Black	13.35%	4.88%	12.13%
Percent Hispanic	2.81%	1.45%	2.61%
Percent Asian	3.69%	1.07%	3.32%



Note: The exposure index can be thought of as a representation of what the typical census tract looks like for the average person in a particular group. More current data for calculating the exposure indices at the neighborhood level are not available.

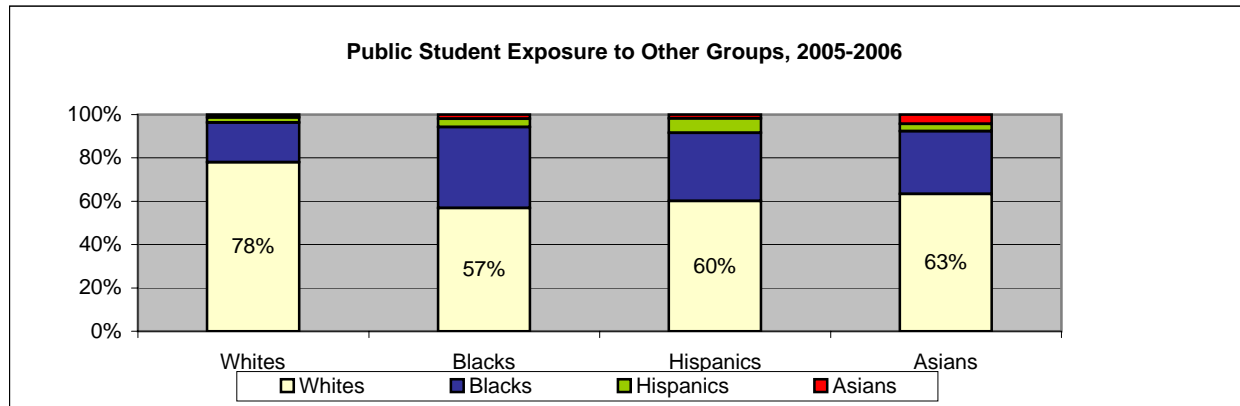
Source: 2000 Neighborhood Change Database

How Diverse are Louisville's Public Schools?

The public schools in metropolitan Louisville are less segregated than the total population. The average White student attends a public school where only 17 percent of students are minorities. The average minority attends a public school where over half the students are White and around thirty percent of students are Black. These neighborhood trends reflect the overall composition of the total public school population, which is 70 percent White and 25 percent Black. White public students are much more concentrated in the suburbs, and as a result the average student attending a public school in the suburbs is exposed to a much higher share of White students than the average student attending a public school in the central city.

Exposure Index, 2005-2006

Public School Students, 2005-2006	City	Suburbs	Total
The average White student attends a school that is:			
Percent White	61.59%	93.58%	77.92%
Percent Black	33.39%	3.98%	18.36%
Percent Hispanic	2.97%	1.78%	2.38%
Percent Asian	2.05%	0.66%	1.34%
The average Black student attends a school that is:			
Percent White	54.87%	80.14%	56.87%
Percent Black	39.22%	15.75%	37.36%
Percent Hispanic	3.93%	3.11%	3.87%
Percent Asian	1.97%	1.00%	1.90%
The average Hispanic student attends a school that is:			
Percent White	50.09%	87.33%	60.06%
Percent Black	40.31%	7.57%	31.56%
Percent Hispanic	7.43%	4.32%	6.58%
Percent Asian	2.17%	0.78%	1.80%
The average Asian student attends a school that is:			
Percent White	57.61%	89.78%	63.30%
Percent Black	33.84%	6.78%	29.05%
Percent Hispanic	3.63%	2.16%	3.37%
Percent Asian	4.93%	1.28%	4.28%



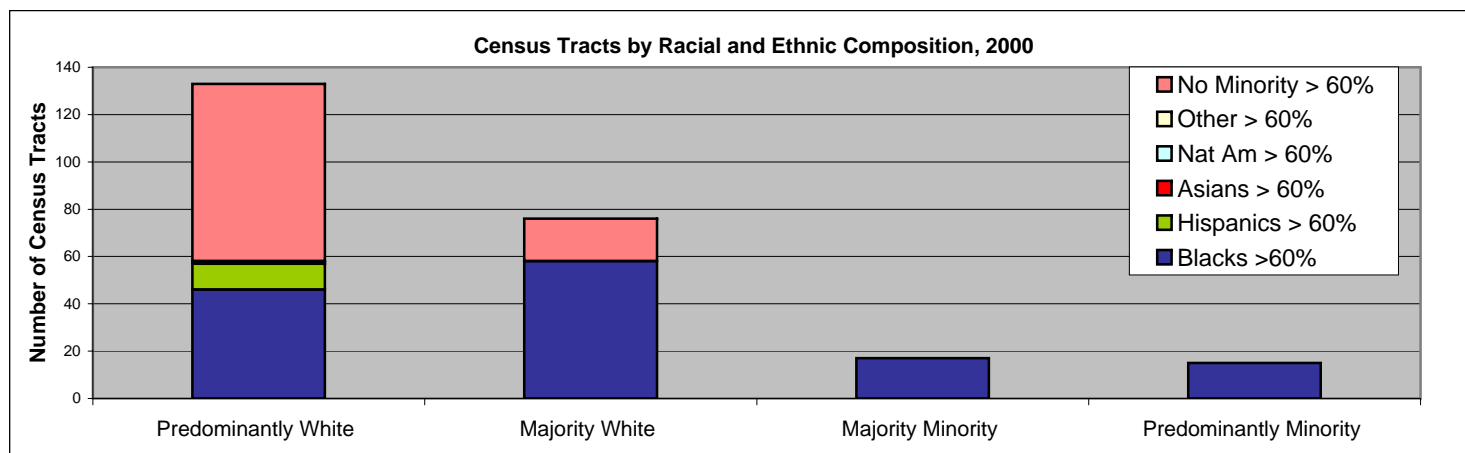
Source: 2005-2006 National Center for Education Statistics

Another Look at Neighborhood Diversity - Louisville, 2000

Over half (55 percent) of the neighborhoods in metropolitan Louisville are predominantly White (over 90 percent white). Meanwhile, 32 percent of neighborhoods are majority White (50-90 percent White), 7 percent of neighborhoods are a majority minority (10-50 percent White), and 6 percent are predominantly minority (<10 percent White). Within the minority populations, Blacks are the dominant race in over half (56 percent) of the neighborhoods while 38 percent of neighborhoods have no dominant minority.

Number of 2000 Census Tracts

	Predominantly White (>90% White)	Majority White (50-90% white)	Majority Minority (10-50% White)	Predominantly Minority (<10% White)	Total Tracts
Total Population	133	76	17	15	241
Blacks >60%	46	58	17	15	136
Hispanics > 60%	11	0	0	0	11
Asians > 60%	1	0	0	0	1
Nat Am > 60%	0	0	0	0	0
Other > 60%	0	0	0	0	0
No Minority > 60%	75	18	0	0	93



Source: 2000 Neighborhood Change Database

Note: More current data at the neighborhood level are not available.

How Many Small Businesses in Louisville are Minority-Owned?

The vast majority of small businesses in metropolitan Louisville are owned by whites. Minorities own a total of around six thousand businesses, most of which are sole proprietorships (having no employees). Out of these six thousand businesses, Blacks own over half. Because there are so few Asians in the total population (only about 1 percent of the population), the number of small business owners per 100 residents is actually greater for Asians than for Whites.

Small Businesses by Race, 2002					
	White*	Black	Hispanic	Asian	Am. Indian
Number of Firms	86,339	3,639	768	1,464	489
Receipts (\$1,000)**	106,168,380	663,071	D	548,549	D
Percent of All Firms	93.1%	3.9%	0.8%	1.6%	0.5%
Firms with Employees	22,442	368	166	518	S
Receipts (\$1,000)**	103,478,052	600,848	D	511,100	D
Number of Employees	526,505	4,248	g	4,707	c
Annual Payroll	16,432,667	88,876	D	125,948	D
Firms without Employees	64,387	3,271	601	946	S
Receipts (\$1,000)**	2,692,041	62,223	D	37,449	S

Source: 2002 Survey of Business Owners

* White Small Minority Business Owners are estimates calculated by subtracting the number of minority-owned businesses from the total. When the exact number of minority-owned businesses are not disclosed, this number is an estimate only.

"D": Withheld to avoid disclosing data for individual companies; data are included in higher level totals

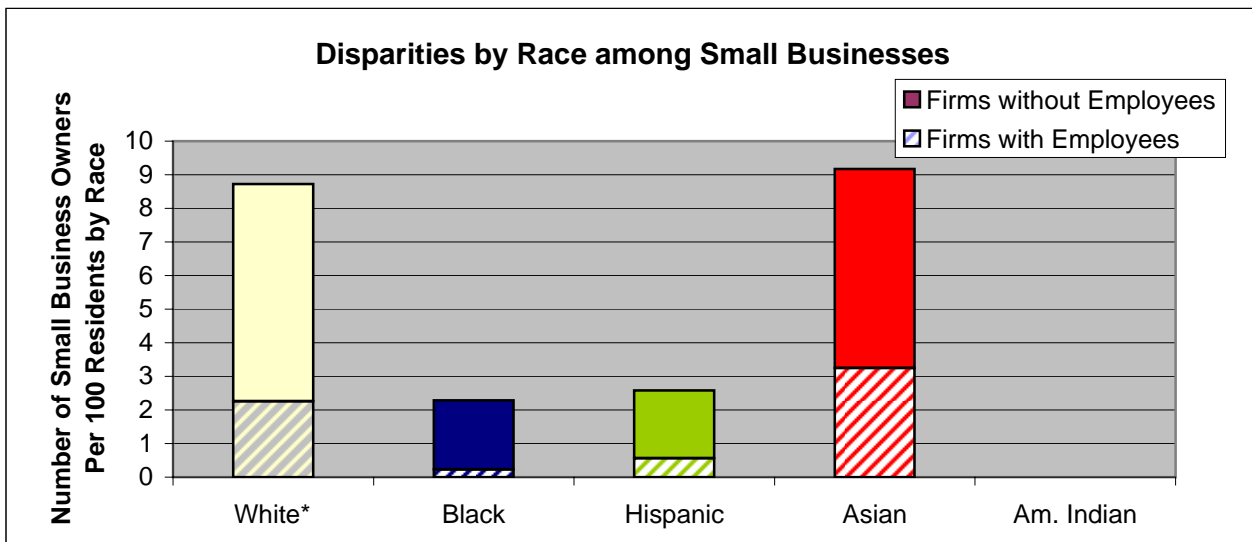
"S": Estimates are suppressed when publication standards are not met, such as, the firm count is less than 3, or the relative standard error of the sales and receipts is 50 percent or more.

"c": 100 to 249 employees

"g": 1,000 to 2,499 employees

** 2002 US dollars

Note: Business ownership is defined as having 51 percent or more of the stock or equity in the business

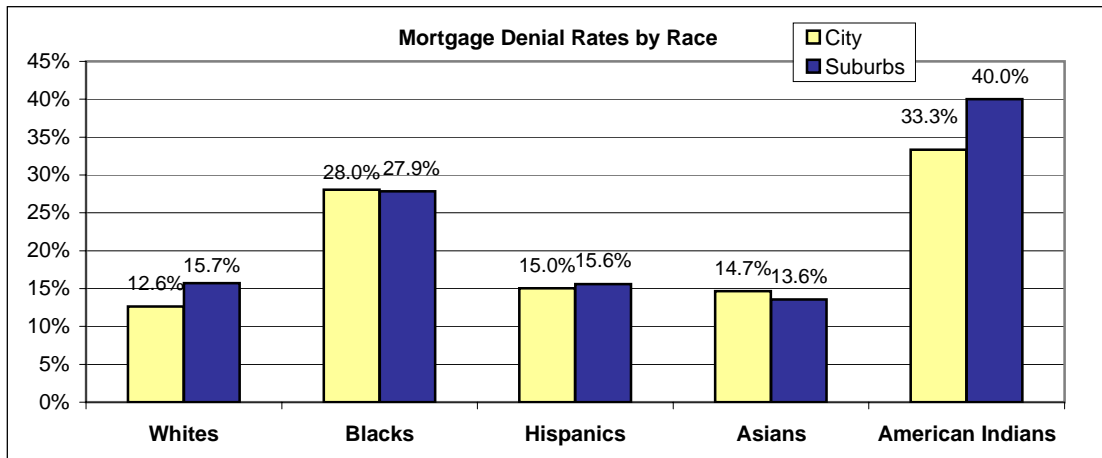


Are Home Mortgage Loans Equally Available to Everyone in Louisville ?

In metropolitan Louisville, whites are about as likely to be denied a mortgage loan as Asians and Hispanics. American Indians and Blacks are the most likely to be denied a mortgage loan. These differential denial rates are probably the result of many factors, including lower average incomes, savings, and credit scores among minorities. However, discrimination by mortgage lending institutions may also play a role.

	Number of Denials, 2006		
	City	Suburb	Total
Total			
Applications	16,718	12,348	29,066
Denials	2,701	2,070	4,771
Percent Denied	16.2%	16.8%	16.4%
Whites			
Applications	11,637	10,294	21,931
Denials	1,468	1,617	3,085
Percent Denied	12.6%	15.7%	14.1%
Blacks			
Applications	2,211	298	2,509
Denials	620	83	703
Percent Denied	28.0%	27.9%	28.0%
Hispanics			
Applications	432	199	631
Denials	65	31	96
Percent Denied	15.0%	15.6%	15.2%
Asians			
Applications	307	81	388
Denials	45	11	56
Percent Denied	14.7%	13.6%	14.4%
American Indians			
Applications	15	20	35
Denials	5	8	13
Percent Denied	33.3%	40.0%	37.1%

Source: 2006 Home Mortgage Disclosure Act



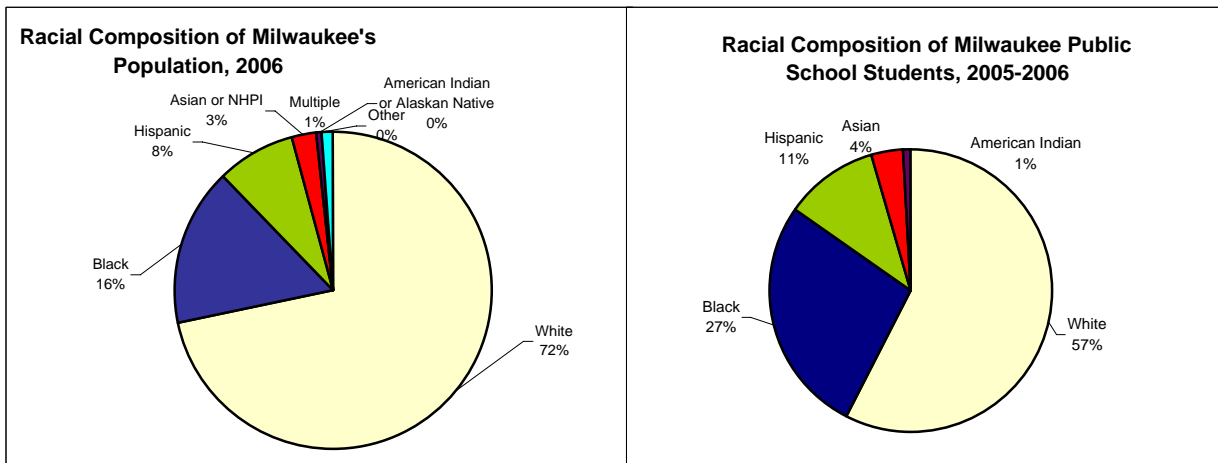
What is the Racial Make-up of Milwaukee?

Both the total population and public school student population of metropolitan Milwaukee are majority white, although the population of public school students has a larger share of minorities than the total population. In both the total population and public school population, Blacks comprise the largest share of the minority population. Public schools located in the Milwaukee central city have a much greater share of minorities than public schools located in the suburbs.

Number of People in 2006

Total Number of People	1,509,981
White	1,080,992
Black	244,929
Hispanic	119,694
Asian or NHPI	40,420
American Indian or Alaskan Native	5,943
Other	1,701
Multiple	16,302

Source: 2006 American Community Survey



Number of Public School Students in 2005-2006

	City	Suburbs	Total
Total Number of Students	96,512	140,973	237,485
White	15,302	121,453	136,755
Black	57,616	6,885	64,501
Hispanic	18,659	6,865	25,524
Asian	4,153	4,841	8,994
American Indian	782	929	1,711

Source: 2005-2006 National Center for Education Statistics

*Whites are Non-Hispanic/Latino Whites, Blacks are non-Hispanic/Latino Blacks and African-Americans, Asians are non-Hispanic/Latino Asians, Other includes Native Hawaiian Islanders, Pacific Islander, two or more races, and multiracial

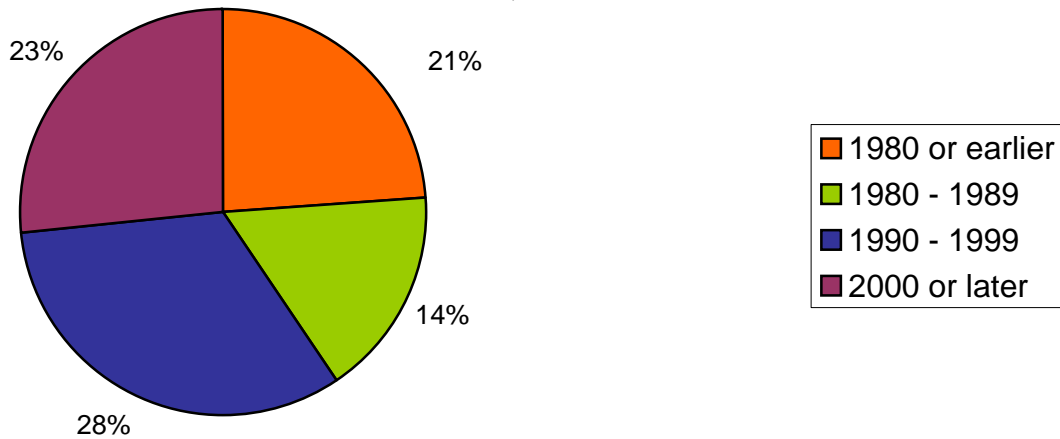
How Large is the Immigrant Population in Milwaukee?

About 6 percent of the population in metropolitan Milwaukee is foreign born, and over half of foreign born residents are not citizens. Almost a quarter of immigrants current living in the region entered the US after 2000.

Total Population	1,509,981	Percent of Total Population
Native Born	1,408,460	93.3%
Foreign Born	101,521	6.7%
Naturalized Citizen	44,349	2.9%
Not a Citizen	57,172	3.8%
Foreign Born by Year of Entry		Percent of Foreign Born by Year of Entry
1980 or earlier	24,369	20.5%
1980 - 1989	16,825	14.2%
1990 - 1999	33,174	27.9%
2000 or later	27,153	22.9%

Source: 2006 American Community Survey

**Immigration Population by Year of Entry,
Milwaukee, 2006**



How Segregated is Milwaukee?

Metropolitan Milwaukee has high levels of residential and school segregation. Segregation scores are generally highest for blacks and lowest for Asians. Segregation scores are also higher in the central city than they are in the suburbs. For minorities, the levels of school segregation (measured in 2005-2006) appear greater than the levels of residential segregation (measured in 2000), although when taking only the central city into consideration, the reverse is true and the levels of residential segregation appear greater than the levels of school segregation.

	<u>Segregation Score</u>		
	City	Suburbs	Total
Neighborhood Segregation Score for Total Population, 2000			
Black to White	0.69	0.46	0.82
Hispanic/Latino to White	0.61	0.35	0.60
Asian/NHPI to White	0.47	0.34	0.44
Hispanic/Latino to Black	0.79	0.49	0.78
Asian/NHPI to Black	0.59	0.45	0.65
White to Non-White	0.58	0.28	0.69
Black to Non-Black	0.69	0.45	0.80
Hispanic/Latino to Non-Hispanic/Latino	0.62	0.35	0.56
Asian/NHPI to Non-Asian	0.40	0.33	0.38
Immigrant to Non-Immigrant	0.44	0.27	0.37

Note: More current data at the neighborhood level are not available.

Source: 2000 Neighborhood Change Database

Public School Segregation Score of Students, 2005-2006

Black to White	0.58	0.42	0.81
Hispanic/Latino to White	0.56	0.39	0.66
Asian/NHPI to White	0.47	0.35	0.45
Hispanic/Latino to Black	0.74	0.46	0.71
Asian/NHPI to Black	0.54	0.34	0.60
White to Non-White	0.50	0.32	0.71
Black to Non-Black	0.61	0.40	0.75
Hispanic/Latino to Non-Hispanic/Latino	0.65	0.38	0.61
Asian/NHPI to Non-Asian	0.46	0.33	0.39
Free & Reduced Lunch to Non-Free & Reduced Lunch	0.37	0.37	0.64

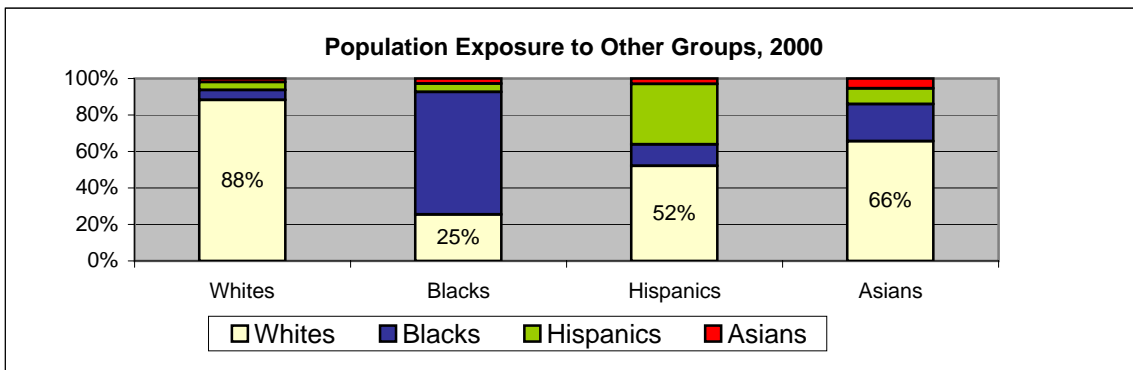
Source: 2005 - 2006 National Center for Education Statistics

*The segregation score is a dissimilarity index. A value of 0 would mean that the same share of a minority group lives in every census tract of the city or region, while a value of 1 would mean that all members of the minority group are concentrated in just a few, all-minority tracts.

How Diverse are Milwaukee's Neighborhoods?

Neighborhoods in metropolitan Milwaukee are generally highly segregated. The average white person in metropolitan Milwaukee lives in a majority white neighborhood – where only 12 percent of residents are minorities. Because segregation levels are high, an average person is exposed to more people of his or her own race than an average person of another race. For instance, the average Black person lives in a neighborhood that is around 67 percent Black, compared to the average White person who lives in a neighborhood that is only about 5 percent Black. Similarly, the average Hispanic person lives in a neighborhood that is about a third Hispanic, which is much greater than the share of Hispanics with which the average White, Black, or Asian person lives. White residents are heavily concentrated in the suburbs, and thus the average person regardless of race residing in Milwaukee's suburbs lives in a predominantly white neighborhood.

Total Population, 2000	City	Exposure Index, 2000	
		Suburbs	Total
The average White lives in a neighborhood that is:			
Percent White	69.44%	94.40%	88.27%
Percent Black	17.44%	1.51%	5.42%
Percent Hispanic	10.24%	2.44%	4.35%
Percent Asian	2.88%	1.65%	1.95%
The average Black lives in a neighborhood that is:			
Percent White	21.31%	88.74%	25.37%
Percent Black	71.14%	5.93%	67.21%
Percent Hispanic	4.67%	3.12%	4.58%
Percent Asian	2.88%	2.20%	2.84%
The average Hispanic lives in a neighborhood that is:			
Percent White	39.76%	90.35%	52.08%
Percent Black	14.86%	1.98%	11.72%
Percent Hispanic	41.93%	5.90%	33.16%
Percent Asian	3.45%	1.77%	3.04%
The average Asian lives in a neighborhood that is:			
Percent White	43.47%	92.37%	65.60%
Percent Black	35.52%	2.11%	20.39%
Percent Hispanic	13.39%	2.68%	8.54%
Percent Asian	7.63%	2.85%	5.46%



Note: The exposure index can be thought of as a representation of what the typical census tract looks like for the average person in a particular group. More current data for calculating the exposure indices at the neighborhood level are not available.

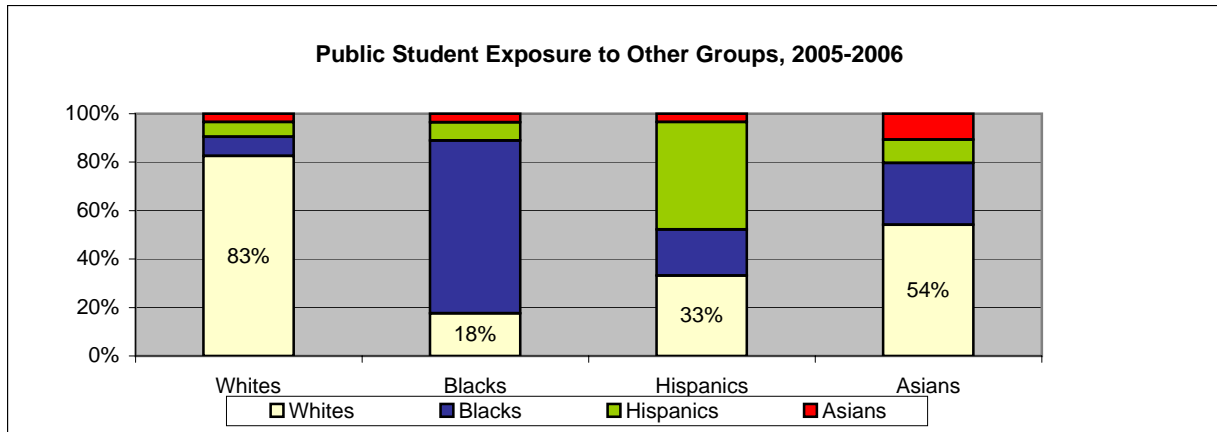
Source: 2000 Neighborhood Change Database

How Diverse are Milwaukee's Public Schools?

The public schools in metropolitan Milwaukee are more segregated than the total population. Following the diversity trends of Milwaukee neighborhoods, the average white public student in metropolitan Milwaukee attends a majority white school – where only 18 percent of students are minorities. Because segregation levels are high, the average student is exposed to more students of his or her own race than an average student of another race. For instance, the average Black student attends school that is around 71 percent Black, compared to the average White student who attends school that is only about 8 percent Black. Similarly, the average Hispanic student attends a school that is about 44 percent Hispanic, which is much greater than the share of Hispanics with which the average White, Black, or Asian student attends school. White public students are heavily concentrated in the suburbs, and thus the average public school student regardless of race residing in Milwaukee's suburbs attends a majority white school.

Exposure Index, 2005-2006

Public School Students, 2005-2006	City	Suburbs	Total
The average White student attends a school that is:			
Percent White	35.13%	87.96%	82.54%
Percent Black	39.10%	4.38%	8.01%
Percent Hispanic	20.25%	4.38%	5.99%
Percent Asian	5.53%	3.28%	3.46%
The average Black student attends a school that is:			
Percent White	10.38%	77.27%	17.58%
Percent Black	78.39%	12.46%	71.31%
Percent Hispanic	7.79%	5.41%	7.53%
Percent Asian	3.44%	4.86%	3.58%
The average Hispanic student attends a school that is:			
Percent White	16.61%	77.46%	33.20%
Percent Black	24.04%	5.43%	19.02%
Percent Hispanic	56.04%	13.42%	44.36%
Percent Asian	3.32%	3.70%	3.41%
The average Asian student attends a school that is:			
Percent White	20.37%	82.36%	54.13%
Percent Black	47.67%	6.92%	25.49%
Percent Hispanic	14.91%	5.25%	9.63%
Percent Asian	17.05%	5.48%	10.75%



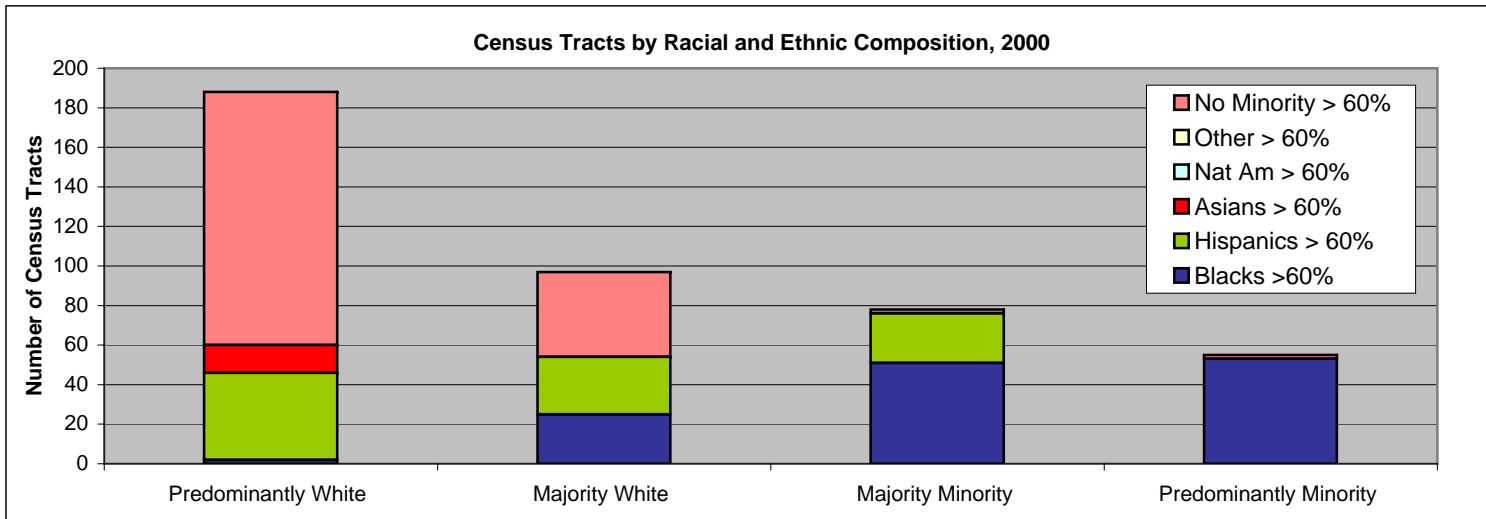
Source: 2005-2006 National Center for Education Statistics

Another Look at Neighborhood Diversity - Milwaukee, 2000

Almost half (45 percent) of neighborhoods in metropolitan Milwaukee are predominantly white (over 90 percent white). Meanwhile, 23 percent of neighborhoods are majority white (50-90 percent white), 19 percent of neighborhoods are a majority minority (10-50 percent white), and 13 percent are predominantly minority (<10 percent white). Within the minority populations, Blacks are the dominant race in about a third of the neighborhoods, although most neighborhoods have no dominant minority. However, taking into account only neighborhoods where the share of whites is less than fifty percent, Blacks are the dominant minority in nearly all of these majority minority and predominantly minority neighborhoods.

Number of 2000 Census Tracts

	Predominantly White (>90% White)	Majority White (50-90% white)	Majority Minority (10-50% White)	Predominantly Minority (<10% White)	Total Tracts
Total Population	188	97	78	55	418
Blacks >60%	2	25	51	53	131
Hispanics > 60%	44	29	25	0	98
Asians > 60%	14	0	0	0	14
Nat Am > 60%	0	0	0	0	0
Other > 60%	0	0	0	0	0
No Minority > 60%	128	43	2	2	175



Source: 2000 Neighborhood Change Database

Note: More current data at the neighborhood level are not available.

How Many Small Businesses in Milwaukee are Minority-Owned?

The vast majority of small businesses in metropolitan Milwaukee are owned by whites. Minorities own a total of almost ten thousand businesses, most of which are sole proprietorships (with no employees). Out of these ten thousand businesses, Blacks own about half. Because there are so few American Indians in the total population (less than 1 percent of the population), the number of small business owners per 100 residents is actually greater for American Indians than for Whites.

Small Businesses by Race, 2002

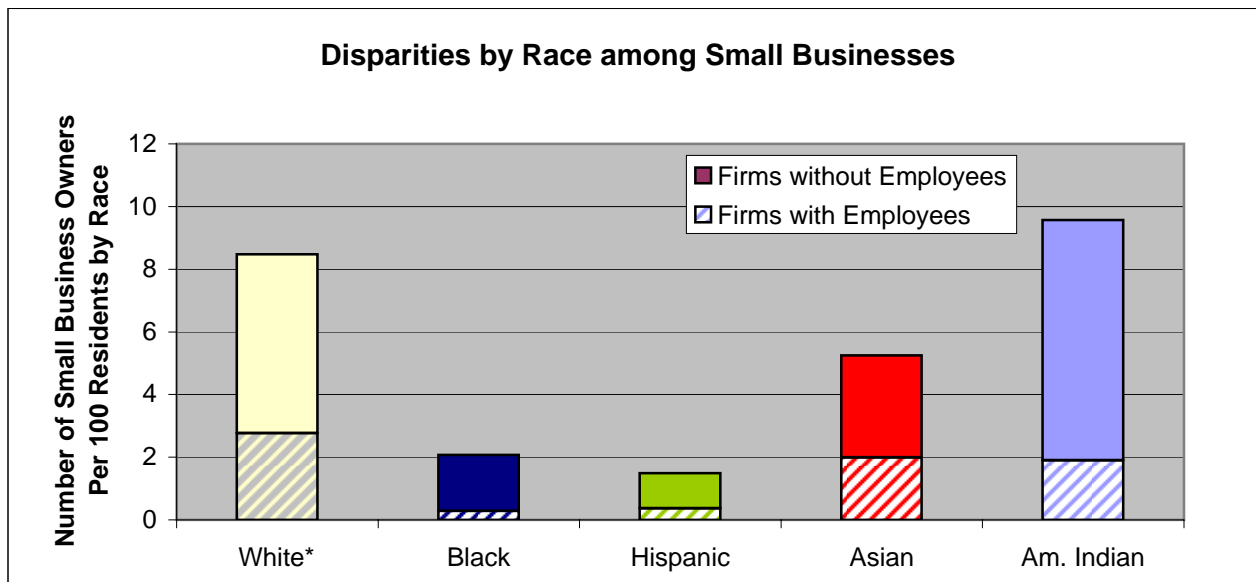
	White*	Black	Hispanic	Asian	Am. Indian
Number of Firms	91,596	5,069	1,784	2,122	569
Receipts (\$1,000)**	144,206,568	462,003	610,282	803,221	117,926
Percent of All Firms	90.6%	5.0%	1.8%	2.1%	0.6%
Firms with Employees	29,905	705	441	806	113
Receipts (\$1,000)**	141,261,231	375,607	570,770	753,179	109,213
Number of Employees	720,839	6,525	5,041	5,975	894
Annual Payroll	27,494,839	110,748	153,063	194,809	36,272
Firms without Employees	61,691	4,364	1,343	1,316	456
Receipts (\$1,000)**	2,949,834	86,396	39,512	50,042	8,713

Source: 2002 Survey of Business Owners

* White Small Minority Business Owners are estimates calculated by subtracting the number of minority-owned businesses from the total. When the exact number of minority-owned businesses are not disclosed, this number is an estimate only.

** 2002 US dollars

Note: Business ownership is defined as having 51 percent or more of the stock or equity in the business

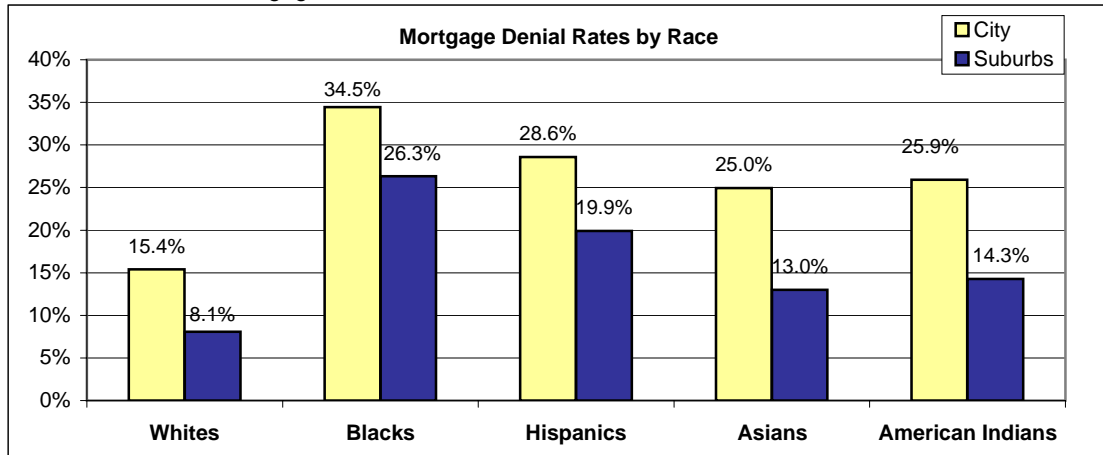


Are Home Mortgage Loans Equally Available to Everyone in Milwaukee ?

In metropolitan Milwaukee, whites are less likely to be denied a mortgage loan than any other group. Blacks are the most likely to be denied a mortgage loan. Denial rates tend to be higher in the central city than in the suburbs. These differential denial rates are probably the result of many factors, including lower average incomes, savings, and credit scores among minorities. However, discrimination by mortgage lending institutions may also play a role.

	Number of Denials, 2006		
	City	Suburb	Total
Total			
Applications	16,573	20,800	37,373
Denials	4,217	1,973	6,190
Percent Denied	25.4%	9.5%	16.6%
Whites			
Applications	5,781	17,053	22,834
Denials	891	1,379	2,270
Percent Denied	15.4%	8.1%	9.9%
Blacks			
Applications	6,301	562	6,863
Denials	2,171	148	2,319
Percent Denied	34.5%	26.3%	33.8%
Hispanics			
Applications	2,237	688	2,925
Denials	639	137	776
Percent Denied	28.6%	19.9%	26.5%
Asians			
Applications	517	562	1,079
Denials	129	73	202
Percent Denied	25.0%	13.0%	18.7%
American Indians			
Applications	27	42	69
Denials	7	6	13
Percent Denied	25.9%	14.3%	18.8%

Source: 2006 Home Mortgage Disclosure Act



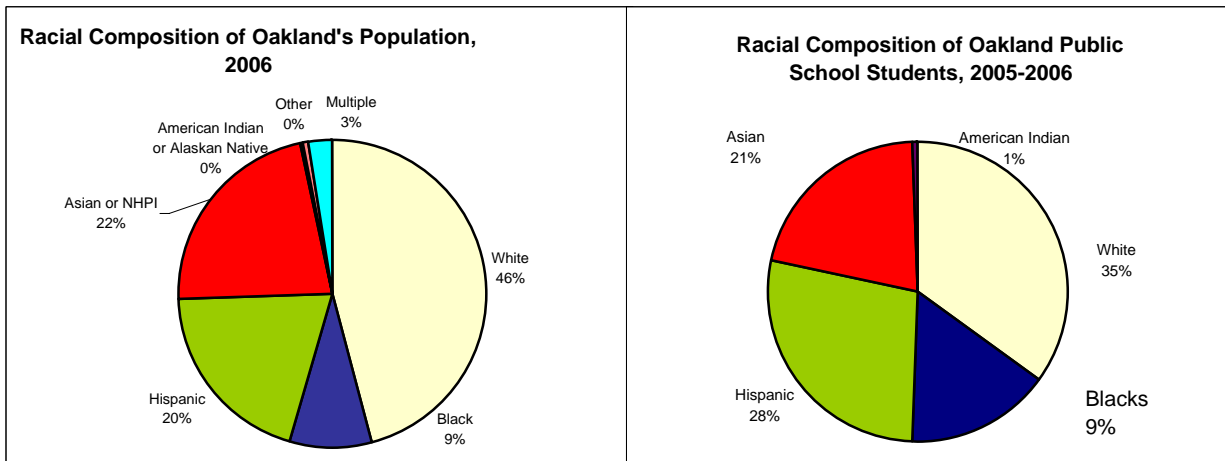
What is the Racial Make-up of Oakland?

In both the total population and the public school population of Metropolitan Oakland, minorities outnumber Whites. Asians and Hispanics comprise the largest shares of the minority population. Public schools located in the Oakland central city have a greater share of minorities than public students located in the suburbs.

Number of People in 2006

Total Number of People	4,180,027
White	1,917,232
Black	357,802
Hispanic	835,899
Asian or NHPI	932,858
American Indian or Alaskan Native	10,780
Other	20,775
Multiple	104,681

Source: 2006 American Community Survey



Number of Public School Students in 2005-2006

	City	Suburbs	Total
Total Number of Students	48,892	323,358	372,250
White	4,366	121,818	126,184
Black	18,239	36,831	55,070
Hispanic	16,841	83,073	99,914
Asian	8,076	67,885	75,961
American Indian	216	1,861	2,077

Source: 2005-2006 National Center for Education Statistics

*Whites are Non-Hispanic/Latino Whites, Blacks are non-Hispanic/Latino Blacks and African-Americans, Asians are non-Hispanic/Latino Asians, Other includes Native Hawaiian Islanders, Pacific Islander, two or more races, and multiracial

How Large is the Immigrant Population in Oakland?

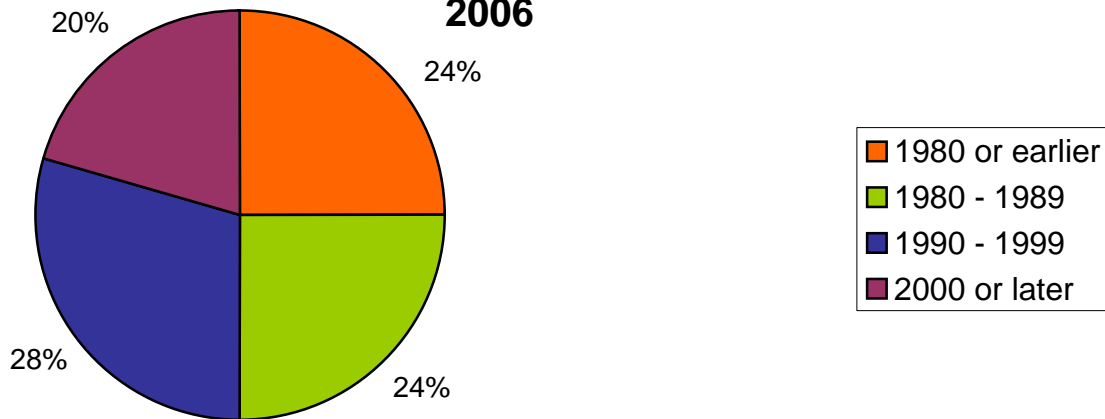
About a third of the population in metropolitan Oakland is foreign born, and almost half of foreign born residents are not citizens. About twenty percent of immigrants currently living in the region entered the US after 2000.

Total Population	4,180,027	Percent of Total Population
Native Born	2,944,249	70.4%
Foreign Born	1,235,778	29.6%
Naturalized Citizen	663,493	15.9%
Not a Citizen	572,285	13.7%

Foreign Born by Year of Entry		Percent of Foreign Born by Year of Entry
1980 or earlier	310,081	24.0%
1980 - 1989	308,397	23.9%
1990 - 1999	363,762	28.1%
2000 or later	253,538	19.6%

Source: 2006 American Community Survey

Immigration Population by Year of Entry, Oakland, 2006



How Segregated is Oakland?

Metropolitan Oakland has moderately high levels of residential and school segregation. Overall, segregation scores are generally highest for Blacks and lowest for Asians. Segregation scores are also generally higher in the central city than they are in the suburbs. For minorities as a whole, the levels of school segregation (measured in 2005-2006) appear greater than the levels of residential segregation (measured in 2000).

	<u>Segregation Score</u>		
	City	Suburbs	Total
Neighborhood Segregation Score for Total Population, 2000			
Black to White	0.57	0.55	0.62
Hispanic/Latino to White	0.69	0.42	0.47
Asian/NHPI to White	0.50	0.39	0.41
Hispanic/Latino to Black	0.36	0.37	0.44
Asian/NHPI to Black	0.50	0.48	0.53
White to Non-White	0.56	0.39	0.44
Black to Non-Black	0.39	0.46	0.53
Hispanic/Latino to Non-Hispanic/Latino	0.44	0.35	0.37
Asian/NHPI to Non-Asian	0.39	0.34	0.35
Immigrant to Non-Immigrant	0.31	0.28	0.28

Note: More current data at the neighborhood level are not available.

Source: 2000 Neighborhood Change Database

Public School Segregation Score of Students, 2005-2006

Black to White	0.68	0.60	0.65
Hispanic/Latino to White	0.80	0.53	0.57
Asian/NHPI to White	0.69	0.47	0.49
Hispanic/Latino to Black	0.47	0.33	0.39
Asian/NHPI to Black	0.49	0.48	0.52
White to Non-White	0.69	0.47	0.51
White to Non-White	0.39	0.42	0.46
Hispanic/Latino to Non-Hispanic/Latino	0.49	0.41	0.43
Asian/NHPI to Non-Asian	0.46	0.37	0.38
Free & Reduced Lunch to Non-Free & Reduced Lunch	0.45	0.57	0.59

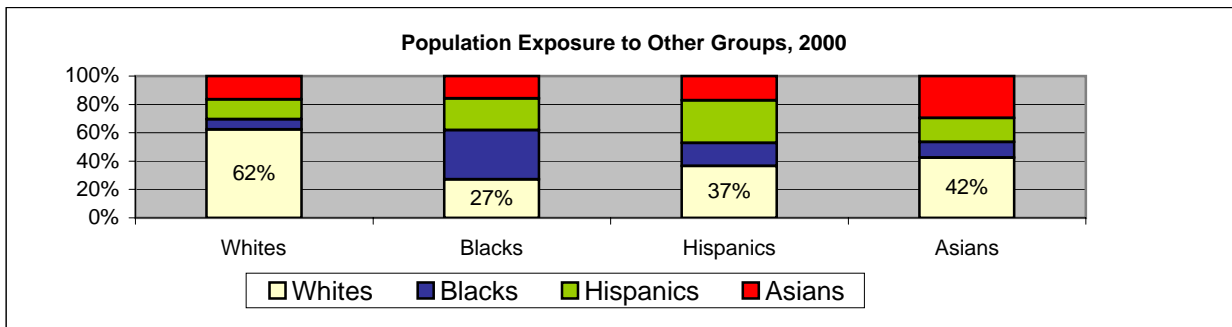
Source: 2005 - 2006 National Center for Education Statistics

*The segregation score is a dissimilarity index. A value of 0 would mean that the same share of a minority group lives in every census tract of the city or region, while a value of 1 would mean that all members of the minority group are concentrated in just a few, all-minority tracts.

How Diverse are Oakland's Neighborhoods?

Neighborhoods in metropolitan Oakland are moderately segregated. On first glance, it appears that the neighborhoods are very diverse, as the average white person lives in a neighborhood where around 40 percent of residents are minorities; the average Black person lives in a neighborhood where over a third of residents are Black, 27 percent of residents are White, 22 percent of residents are Hispanic, and 16 percent of residents are Asian. However, the share of Whites and Blacks within the total population are only 46 percent and 9 percent, respectively. The fact that average person is exposed to a higher share of his or her own race as compared to the composition of the total population is an indication of segregation. White residents are more concentrated in the suburbs, and thus the average person regardless of race residing in the suburbs lives in a neighborhood with a higher share of Whites than the average person living in the central city.

Total Population, 2000	<u>Exposure Index, 2000</u>		
	City	Suburbs	Total
The average White lives in a neighborhood that is:			
Percent White	49.07%	63.40%	62.21%
Percent Black	24.80%	5.84%	7.41%
Percent Hispanic	10.75%	14.19%	13.91%
Percent Asian	15.38%	16.57%	16.47%
The average Black lives in a neighborhood that is:			
Percent White	16.33%	36.31%	27.12%
Percent Black	48.94%	22.74%	34.78%
Percent Hispanic	21.79%	22.88%	22.38%
Percent Asian	12.94%	18.07%	15.71%
The average Hispanic lives in a neighborhood that is:			
Percent White	11.84%	42.76%	36.65%
Percent Black	36.45%	11.09%	16.11%
Percent Hispanic	36.32%	28.42%	29.98%
Percent Asian	15.40%	17.73%	17.27%
The average Asian lives in a neighborhood that is:			
Percent White	22.16%	45.98%	42.46%
Percent Black	28.31%	8.07%	11.07%
Percent Hispanic	20.14%	16.33%	16.89%
Percent Asian	29.39%	29.62%	29.59%



Note: The exposure index can be thought of as a representation of what the typical census tract looks like for the average person in a particular group. More current data for calculating the exposure indices at the neighborhood level are not available.

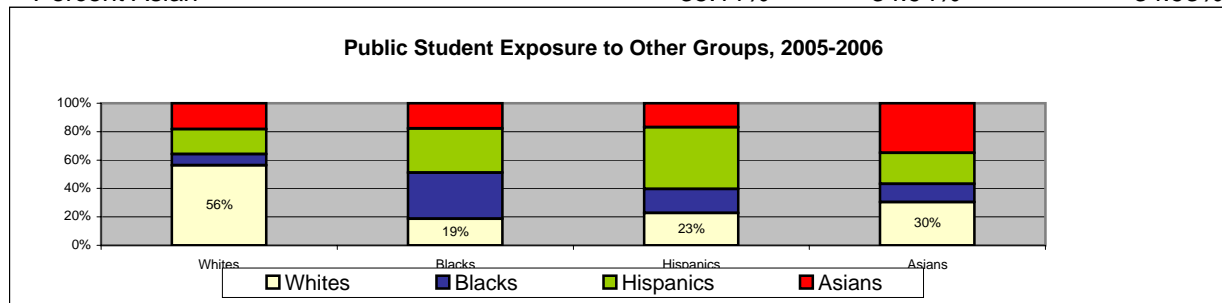
Source: 2000 Neighborhood Change Database

How Diverse are Oakland's Public Schools?

The public schools in metropolitan Oakland are more segregated than the total population. The average White student attends a public school where 56 percent of the students are White, 8 percent of the students are Black, 18 percent of the students are Hispanic, and 18 percent of students are Asian. The average Black student attends a public school where 19 percent of the students are White, 33 percent of the students are Black, 31 of the students are Hispanic, and 18 percent of the students are Asian. However, the share of Whites and Blacks within the total public school population are only 35 percent and 9 percent, respectively. The fact that average student is exposed to a higher share of his or her own race as compared to to the composition of the total school population is an indication of segregation. White students are more concentrated in the suburbs, and thus the average student attending a public school in the suburbs is exposed to a higher share of White students than the average student attending a public school in the central city.

Exposure Index, 2005-2006

Public School Students, 2005-2006	City	Suburbs	Total
The average White student attends a school that is:			
Percent White	45.33%	56.41%	56.31%
Percent Black	27.00%	7.36%	7.91%
Percent Hispanic	15.08%	17.91%	17.61%
Percent Asian	12.60%	18.32%	18.17%
The average Black student attends a school that is:			
Percent White	6.46%	24.34%	18.60%
Percent Black	52.13%	23.24%	32.62%
Percent Hispanic	27.35%	32.78%	30.93%
Percent Asian	14.06%	19.63%	17.85%
The average Hispanic student attends a school that is:			
Percent White	3.91%	26.26%	22.70%
Percent Black	29.62%	14.54%	16.95%
Percent Hispanic	53.85%	41.61%	43.56%
Percent Asian	12.62%	17.59%	16.79%
The average Asian student attends a school that is:			
Percent White	6.81%	32.88%	30.49%
Percent Black	31.75%	10.65%	12.73%
Percent Hispanic	26.33%	21.53%	21.85%
Percent Asian	35.11%	34.94%	34.93%



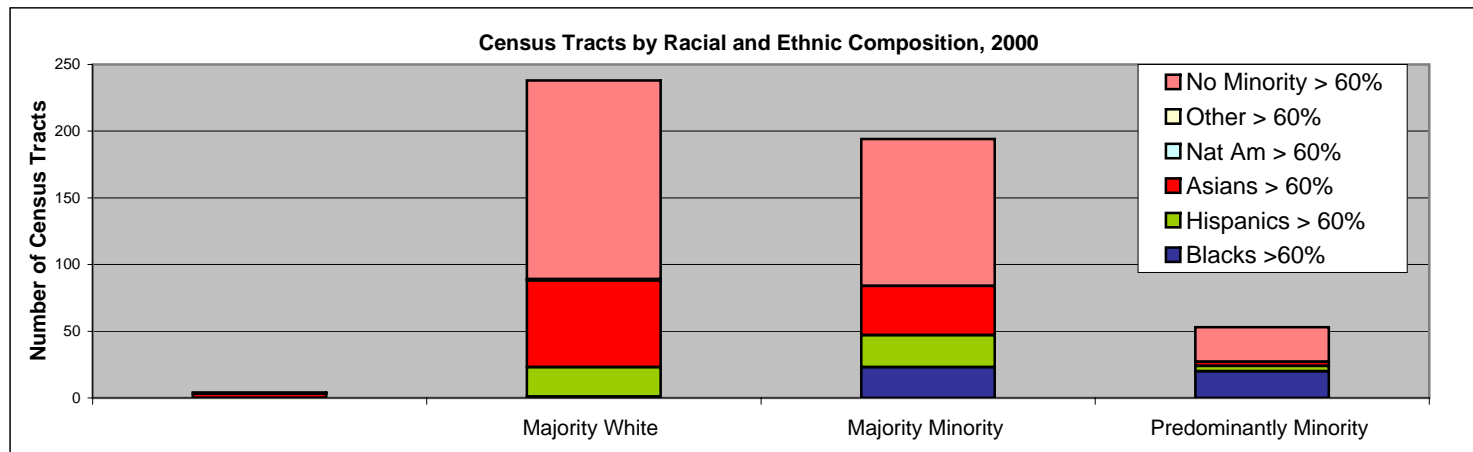
Source: 2005-2006 National Center for Education Statistics

Another Look at Neighborhood Diversity - Oakland, 2000

Almost half (49 percent) of the neighborhoods in metropolitan Oakland are majority white (50 to 90 percent white). Meanwhile, 40 percent of neighborhoods are a majority minority (10-50 percent White), 11 percent are predominantly minority (<10 percent White), and 1 percent are predominantly White (>90 percent White). A majority of all neighborhoods (58 percent) have no dominant minority, although Asians are the dominant race in about a quarter (22 percent) of all neighborhoods, Blacks are the dominant minority in 9 percent of all neighborhoods, Hispanics are the dominant minority in 10 percent of all neighborhoods, and Native Americans are the dominant minority in less than 1 percent of all neighborhoods.

Number of 2000 Census Tracts

	(>90% White)	Majority White (50-90% white)	Majority Minority (10-50% White)	Predominantly Minority (<10% White)	Total Tracts
Total Population	4	238	194	53	489
Blacks >60%	0	1	23	20	44
Hispanics > 60%	0	22	24	4	50
Asians > 60%	3	65	37	3	108
Nat Am > 60%	0	1	0	0	1
Other > 60%	0	0	0	0	0
No Minority > 60%	1	149	110	26	286



Source: 2000 Neighborhood Change Database

Note: More current data at the neighborhood level are not available.

How Many Small Businesses in Oakland are Minority-Owned?

The vast majority of small businesses in metropolitan Oakland are owned by whites. Minorities own a total of about 118,000 businesses, most of which are sole proprietorships (with no employees). Out of these minority-owned businesses, Asians own over half (58 percent).

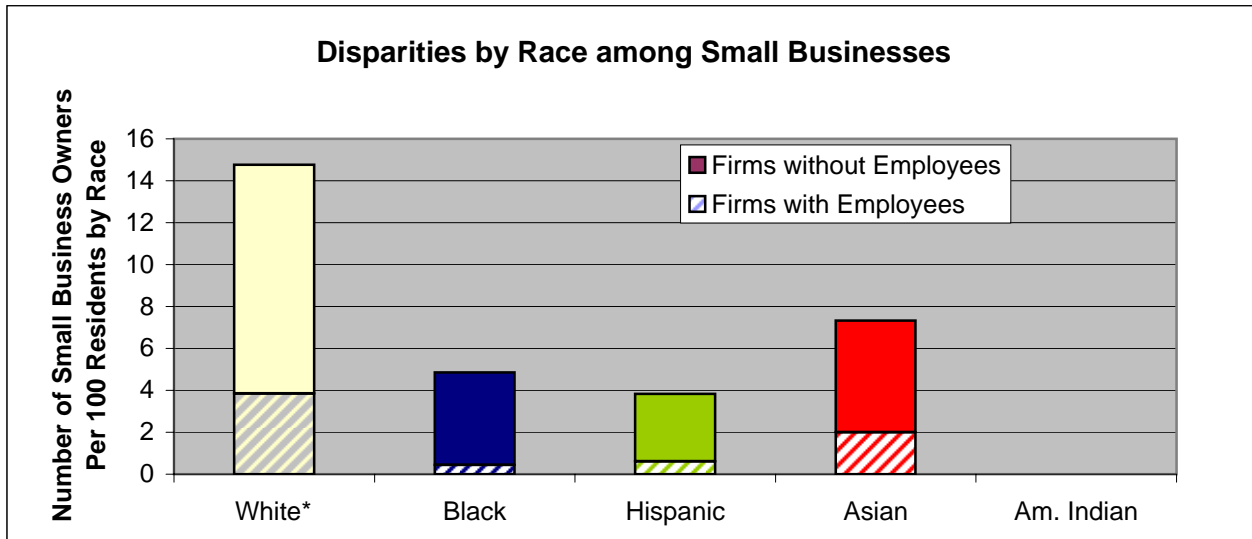
	Small Businesses by Race, 2002				
	White*	Black	Hispanic	Asian	Am. Indian
Number of Firms	283,101	17,352	31,986	68,355	S
Receipts (\$1,000)**	412,887,590	1,199,175	6,615,376	26,377,859	S
Percent of All Firms	70.6%	4.3%	8.0%	17.1%	S
Firms with Employees	73,821	1,561	5,069	18,721	S
Receipts (\$1,000)**	399,577,109	827,469	5,702,443	23,962,979	S
Number of Employees	1,674,888	13,090	88,204	130,352	S
Annual Payroll	84,695,042	313,634	1,424,342	4,099,547	S
Firms without Employees	209,280	15,792	26,917	49,633	S
Receipts (\$1,000)**	13,304,367	371,706	912,933	2,414,879	S

Source: 2002 Survey of Business Owners

* White Small Minority Business Owners are estimates calculated by subtracting the number of minority-owned businesses from the total. When the exact number of minority-owned businesses are not disclosed, this number is an estimate only.

** 2002 US dollars

Note: Business ownership is defined as having 51 percent or more of the stock or equity in the business

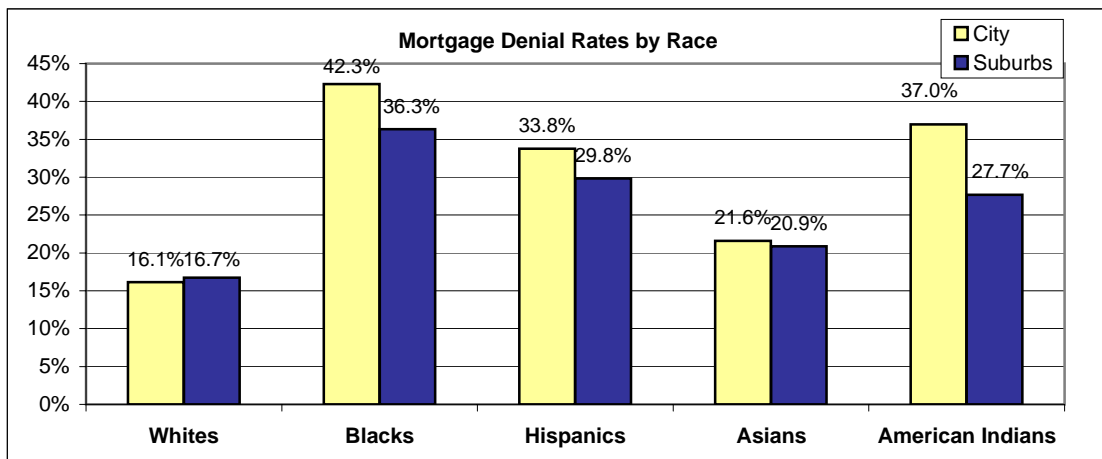


Are Home Mortgage Loans Equally Available to Everyone in Oakland ?

In metropolitan Oakland, whites are less likely to be denied a mortgage loan than any other group. Blacks are the most likely to be denied a mortgage loan. Denial rates tend to be higher in the central city than in the suburbs. These differential denial rates are probably the result of many factors, including lower average incomes, savings, and credit scores among minorities. However, discrimination by mortgage lending institutions may also play a role.

	Number of Denials, 2006		
	City	Suburb	Total
Total			
Applications	27,031	94,904	121,935
Denials	6,908	21,899	28,807
Percent Denied	25.6%	23.1%	23.6%
Whites			
Applications	8,721	30,042	38,763
Denials	1,408	5,032	6,440
Percent Denied	16.1%	16.7%	16.6%
Blacks			
Applications	3,741	6,140	9,881
Denials	1,582	2,231	3,813
Percent Denied	42.3%	36.3%	38.6%
Hispanics			
Applications	4,804	22,834	27,638
Denials	1,622	6,812	8,434
Percent Denied	33.8%	29.8%	30.5%
Asians			
Applications	4,744	20,076	24,820
Denials	1,025	4,187	5,212
Percent Denied	21.6%	20.9%	21.0%
American Indians			
Applications	92	260	352
Denials	34	72	106
Percent Denied	37.0%	27.7%	30.1%

Source: 2006 Home Mortgage Disclosure Act



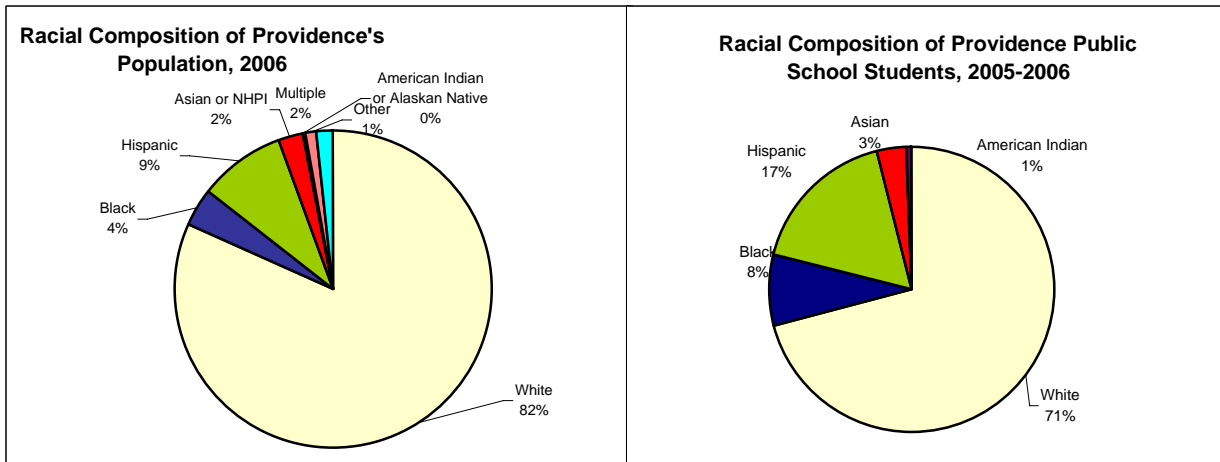
What is the Racial Make-up of Providence?

Both the total population and public school population of metropolitan Providence is majority white, although the population of public school students has a larger share of minorities than the total population. In both the total population and public school population, Hispanics comprise the largest share of the minority population. Public schools located in the central city have a much greater share of minorities than public schools located in the suburbs.

Number of People in 2006

Total Number of People	1,612,989
White	1,316,755
Black	65,208
Hispanic	143,371
Asian or NHPI	39,086
American Indian or Alaskan Native	4,999
Other	16,922
Multiple	26,648

Source: 2006 American Community Survey



Number of Public School Students in 2005-2006

	City	Suburbs	Total
Total Number of Students	26,812	133,594	160,406
White	3,608	109,475	113,083
Black	5,968	7,164	13,132
Hispanic	15,341	12,251	27,592
Asian	1,694	3,507	5,201
American Indian	201	738	939

Source: 2005-2006 National Center for Education Statistics

*Whites are Non-Hispanic/Latino Whites, Blacks are non-Hispanic/Latino Blacks and African-Americans, Asians are non-Hispanic/Latino Asians, Other includes Native Hawaiian Islanders, Pacific Islander, two or more races, and multiracial

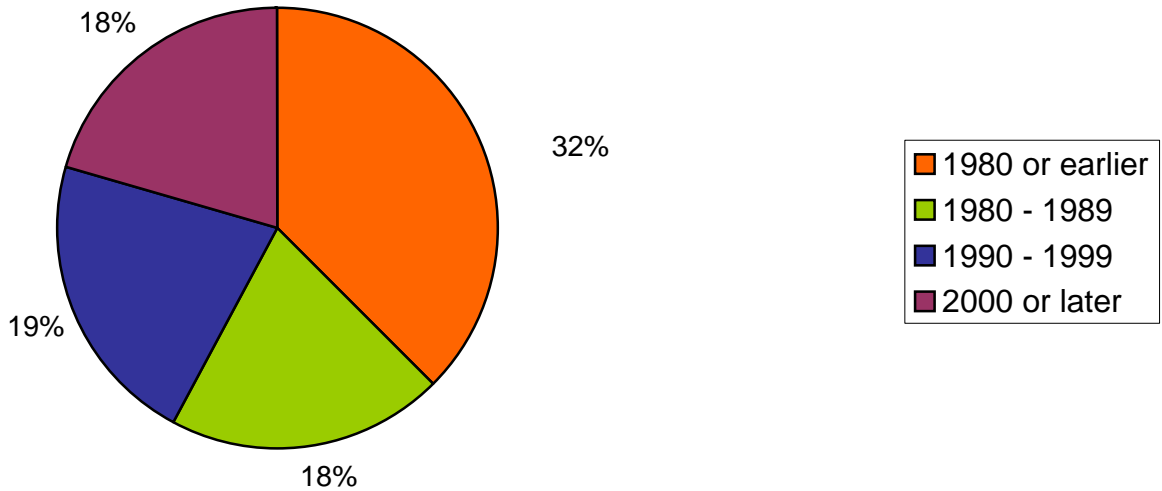
How Large is the Immigrant Population in Providence?

About 13 percent of the population in metropolitan Providence is foreign born, and about half of all foreign born residents are not citizens. About a third of immigrants currently living in the region entered the US before 1980.

Total Population	1,612,989	Percent of Total Population
Native Born	1,410,702	87.5%
Foreign Born	202,287	12.5%
Naturalized Citizen	97,346	6.0%
Not a Citizen	104,941	6.5%
Foreign Born by Year of Entry		Percent of Foreign Born by Year of Entry
1980 or earlier	75,589	32.5%
1980 - 1989	41,558	17.9%
1990 - 1999	43,762	18.8%
2000 or later	41,378	17.8%

Source: 2006 American Community Survey

Immigration Population by Year of Entry, Providence, 2006



How Segregated is Providence?

Metropolitan Providence has moderately high levels of residential and school segregation. Segregation scores are generally highest for Hispanics and lowest for Asians. Segregation scores are also generally higher in the suburbs than they are in the central city. Overall, for minorities, the levels of school segregation (measured in 2005-2006) appear greater than the levels of residential segregation (measured in 2000), although when taking only the central city into consideration, the reverse is true and the levels of residential segregation appear greater than the levels of school segregation.

	Segregation Score		
	City	Suburbs	Total
Neighborhood Segregation Score for Total Population, 2000			
Black to White	0.42	0.49	0.58
Hispanic/Latino to White	0.51	0.55	0.67
Asian/NHPI to White	0.41	0.34	0.44
Hispanic/Latino to Black	0.24	0.35	0.30
Asian/NHPI to Black	0.35	0.43	0.41
White to Non-White	0.45	0.44	0.57
Black to Non-Black	0.28	0.46	0.51
Hispanic/Latino to Non-Hispanic/Latino	0.39	0.53	0.64
Asian/NHPI to Non-Asian	0.32	0.33	0.39
Immigrant to Non-Immigrant	0.26	0.36	0.39

Note: More current data at the neighborhood level are not available.

Source: 2000 Neighborhood Change Database

Public School Segregation Score of Students, 2005-2006

Black to White	0.25	0.53	0.64
Hispanic/Latino to White	0.33	0.59	0.72
Asian/NHPI to White	0.36	0.39	0.49
Hispanic/Latino to Black	0.20	0.28	0.25
Asian/NHPI to Black	0.28	0.48	0.43
White to Non-White	0.30	0.50	0.64
Black to Non-Black	0.17	0.47	0.51
Hispanic/Latino to Non-Hispanic/Latino	0.20	0.55	0.65
Asian/NHPI to Non-Asian	0.25	0.37	0.38
Free & Reduced Lunch to Non-Free & Reduced Lunch	0.31	0.47	0.54

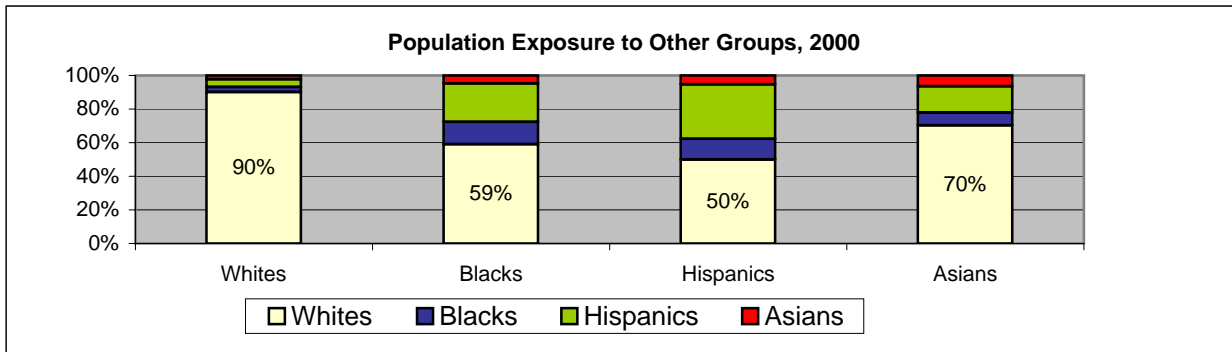
Source: 2005 - 2006 National Center for Education Statistics

*The segregation score is a dissimilarity index. A value of 0 would mean that the same share of a minority group lives in every census tract of the city or region, while a value of 1 would mean that all members of the minority group are concentrated in just a few, all-minority tracts.

How Diverse are Providence's Neighborhoods?

Neighborhoods in metropolitan Providence are moderately segregated. The average white person in metropolitan Providence lives in a predominantly white neighborhood – where around 10 percent of residents are minorities. Because the share of minorities within the total population is small (around 20 percent) the average minority lives in a neighborhood that is at least fifty percent white. The suburbs are much less diverse than the central city, and for that reason the average Black person in the central city typically lives in a neighborhood with nearly equal shares of Hispanic and White residents and twenty percent Black residents, while the average Black person residing in the suburbs lives in a majority white neighborhood where the share of Black and Hispanic residents are only eight and eleven percent respectively.

Total Population, 2000	<u>Exposure Index, 2000</u>		
	City	Suburbs	Total
The average White lives in a neighborhood that is:			
Percent White	62.06%	92.58%	90.08%
Percent Black	11.08%	2.27%	2.99%
Percent Hispanic	20.60%	3.26%	4.68%
Percent Asian	6.26%	1.89%	2.25%
The average Black lives in a neighborhood that is:			
Percent White	37.23%	79.07%	58.98%
Percent Black	19.46%	7.79%	13.39%
Percent Hispanic	36.27%	10.46%	22.85%
Percent Asian	7.03%	2.68%	4.77%
The average Hispanic lives in a neighborhood that is:			
Percent White	32.36%	71.75%	49.89%
Percent Black	16.95%	6.59%	12.34%
Percent Hispanic	42.99%	19.21%	32.41%
Percent Asian	7.70%	2.45%	5.36%
The average Asian lives in a neighborhood that is:			
Percent White	42.21%	87.51%	70.32%
Percent Black	14.10%	3.56%	7.56%
Percent Hispanic	33.04%	5.14%	15.73%
Percent Asian	10.66%	3.79%	6.40%



Note: The exposure index can be thought of as a representation of what the typical census tract looks like for the average person in a particular group. More current data for calculating the exposure indices at the neighborhood level are not available.

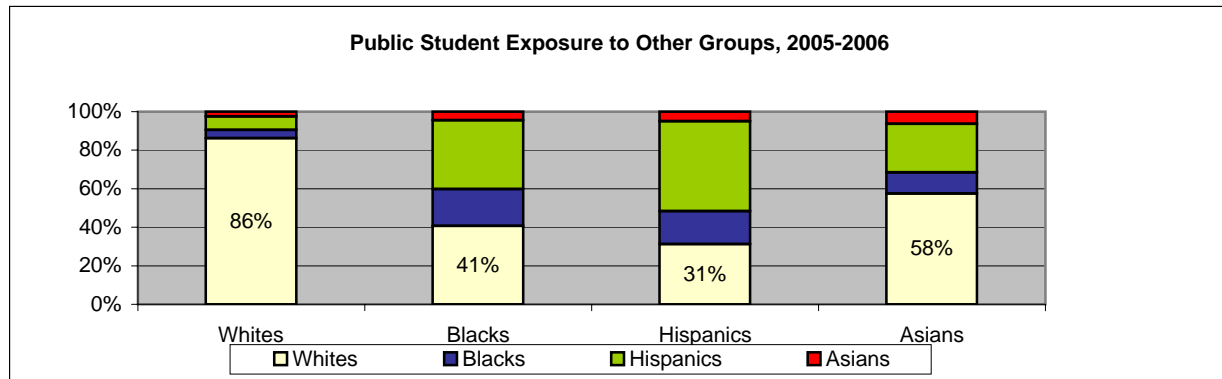
Source: 2000 Neighborhood Change Database

How Diverse are Providence's Public Schools?

The public schools in Providence are more segregated than the total population. The average white public student in metropolitan Providence attends a school where only 14 percent of the students are minorities. Meanwhile, the average Black or Hispanic attends a school that is a majority minority. White students are heavily concentrated in the suburbs (only 17 percent of all White students attend public schools in the central city), therefore the story is very different for city public schools and suburban public schools. In the city, Hispanic students dominate the population, where the average student attends a school that is at least 50 percent Hispanic and less than 20 percent White. Whereas in the suburbs, the average student attends a school that is over 50 percent White.

Exposure Index, 2005-2006

Public School Students, 2005-2006	City	Suburbs	Total
The average White student attends a school that is:			
Percent White	19.81%	87.52%	86.24%
Percent Black	23.43%	3.99%	4.33%
Percent Hispanic	50.57%	6.03%	6.95%
Percent Asian	6.19%	2.46%	2.48%
The average Black student attends a school that is:			
Percent White	14.16%	61.01%	40.69%
Percent Black	25.11%	14.75%	19.14%
Percent Hispanic	54.53%	21.20%	35.75%
Percent Asian	6.19%	3.04%	4.42%
The average Hispanic student attends a school that is:			
Percent White	11.89%	53.90%	31.29%
Percent Black	21.21%	12.40%	17.12%
Percent Hispanic	60.67%	30.36%	46.69%
Percent Asian	6.22%	3.34%	4.91%
The average Asian student attends a school that is:			
Percent White	13.18%	76.71%	57.53%
Percent Black	21.82%	6.20%	10.91%
Percent Hispanic	56.33%	11.68%	25.26%
Percent Asian	8.67%	5.41%	6.31%



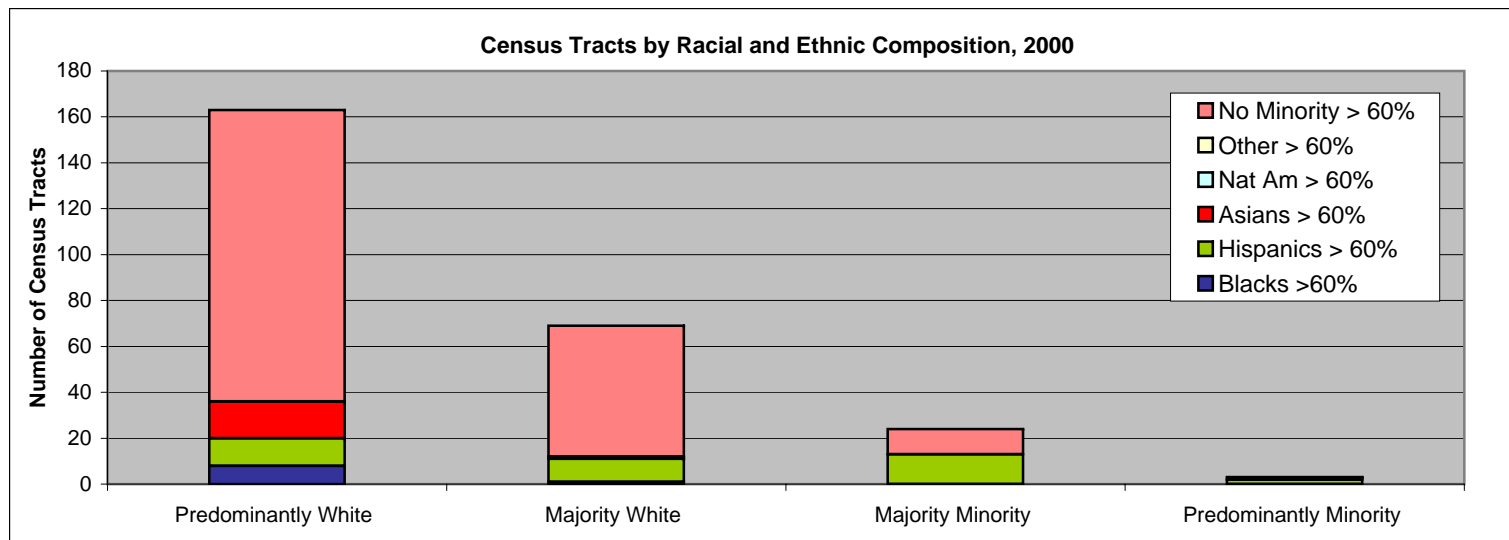
Source: 2005-2006 National Center for Education Statistics

Another Look at Neighborhood Diversity - Providence, 2000

Nearly two thirds of the neighborhoods in metropolitan Providence are predominantly white (over 90 percent white). Meanwhile, 27 percent of neighborhoods are majority white (50-90 percent white), 9 percent are a majority minority (10-50 percent white), and 1 percent are predominantly minority (<10 percent white). Three quarters of all neighborhoods have no dominant minority.

Number of 2000 Census Tracts

	Predominantly White (>90% White)	Majority White (50-90% white)	Majority Minority (10-50% White)	Predominantly Minority (<10% White)	Total Tracts
Total Population	163	69	24	3	259
Blacks >60%	8	1	0	0	9
Hispanics > 60%	12	10	13	2	37
Asians > 60%	16	1	0	0	17
Nat Am > 60%	0	0	0	0	0
Other > 60%	0	0	0	0	0
No Minority > 60%	127	57	11	1	196



Source: 2000 Neighborhood Change Database

Note: More current data at the neighborhood level are not available.

How Many Small Businesses in Providence are Minority-Owned?

The vast majority of small businesses in metropolitan Providence are owned by whites. Minorities own a total of about 8,000 small businesses, most of which are sole proprietorships (with no employees). Despite the fact that Hispanics comprise the largest share of the total minority population, there are fewer small business owners per 100 residents for Hispanics than for Blacks and Asians.

	Small Businesses by Race, 2002				
	White*	Black	Hispanic	Asian	Am. Indian
Number of Firms	117,987	2,218	3,865	2,176	S
Receipts (\$1,000)**	\$ 106,134,477	423,741	348,808	472,974	S
Percent of All Firms	93.5%	1.8%	3.1%	1.7%	S
Firms with Employees	34,458	238	431	684	S
Receipts (\$1,000)**	102,378,634	381,912	251,989	407,465	S
Number of Employees	599,936	1,927	1,914	3,901	S
Annual Payroll	18,779,086	51,988	42,880	88,971	S
Firms without Employees	83,528	1,981	3,434	1,492	S
Receipts (\$1,000)**	3,759,944	41,829	96,818	65,510	S

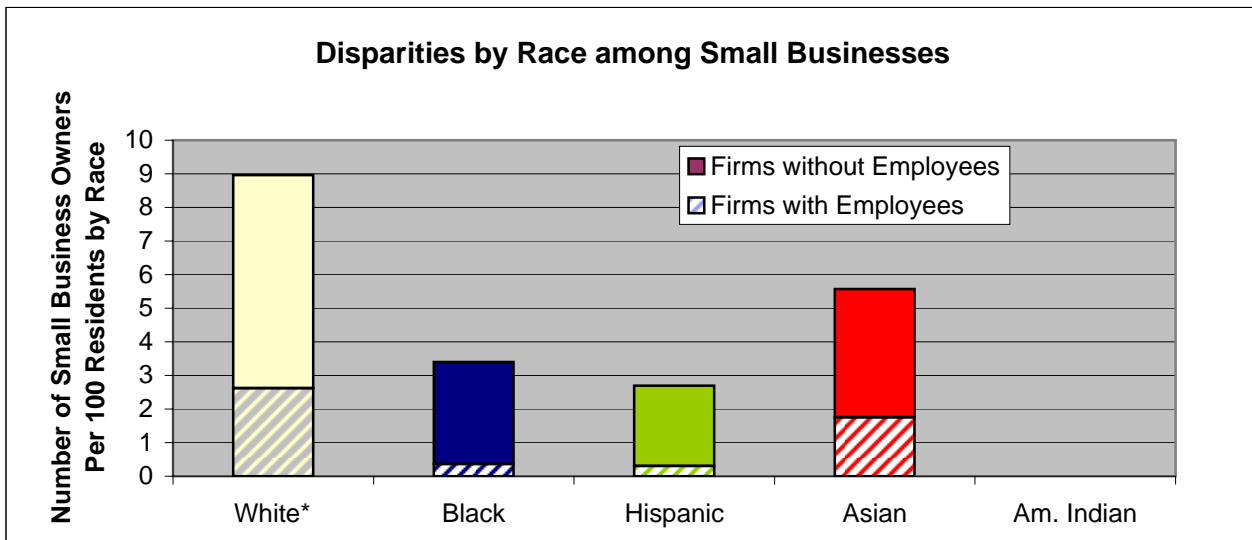
Source: 2002 Survey of Business Owners

* White Small Minority Business Owners are estimates calculated by subtracting the number of minority-owned businesses from the total. When the exact number of minority-owned businesses are not disclosed, this number is an estimate only.

"S" : Estimates are suppressed when publication standards are not met, such as, the firm count is less than 3, or the relative standard error of the sales and receipts is 50 percent or more.

** 2002 US dollars

Note: Business ownership is defined as having 51 percent or more of the stock or equity in the business

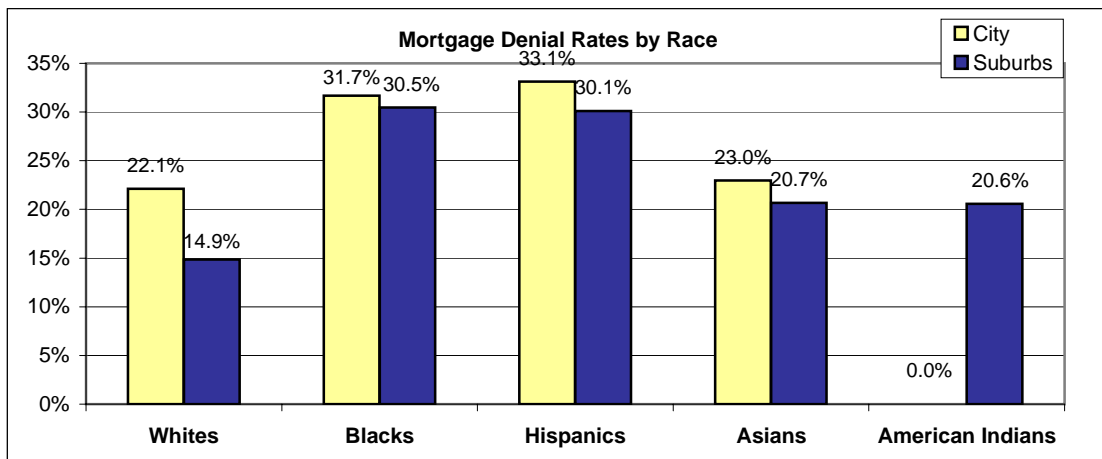


Are Home Mortgage Loans Equally Available to Everyone in Providence ?

In metropolitan Providence whites are about as likely to be denied a mortgage loan as Asians, while Blacks and Hispanics are the most likely to be denied a mortgage loan. Denial rates tend to be higher in the central city than in the suburbs. These differential denial rates are probably the result of many factors, including lower average incomes, savings, and credit scores among minorities. However, discrimination by mortgage lending institutions may also play a role.

	Number of Denials, 2006		
	City	Suburb	Total
Des Moines			
Applications	5,903	30,840	36,743
Denials	1,738	5,508	7,246
Percent Denied	29.4%	17.9%	19.7%
Whites			
Applications	1,922	23,065	24,987
Denials	425	3,429	3,854
Percent Denied	22.1%	14.9%	15.4%
Blacks			
Applications	641	1,218	1,859
Denials	203	371	574
Percent Denied	31.7%	30.5%	30.9%
Hispanics			
Applications	2,300	2,146	4,446
Denials	762	646	1,408
Percent Denied	33.1%	30.1%	31.7%
Asians			
Applications	135	585	720
Denials	31	121	152
Percent Denied	23.0%	20.7%	21.1%
American Indians			
Applications	6	34	40
Denials	0	7	7
Percent Denied	0.0%	20.6%	17.5%

Source: 2006 Home Mortgage Disclosure Act



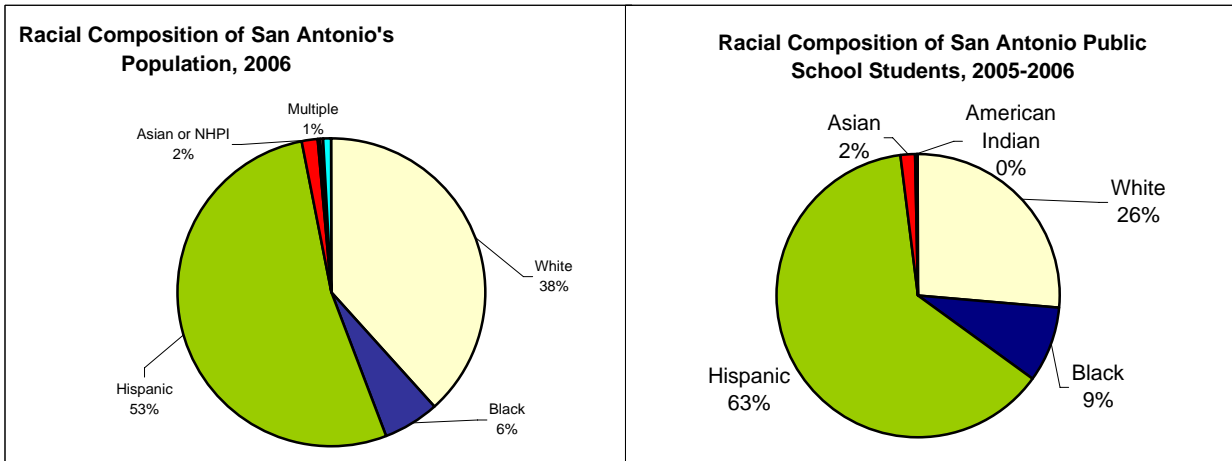
What is the Racial Make-up of San Antonio?

Both the total population and public school student population of metropolitan San Antonio are majority Hispanic. The population of public school students has a larger share of minorities than the total population. Public schools located in the San Antonio central city have a greater share of minorities than public schools located in the suburbs. Hispanic students also are much more concentrated within schools located in the central city.

Number of People in 2006

Total Number of People	1,948,437
White	745,279
Black	115,189
Hispanic	1,026,189
Asian or NHPI	35,942
American Indian or Alaskan Native	5,248
Other	2,754
Multiple	17,836

Source: 2006 American Community Survey



Number of Public School Students in 2005-2006

	City	Suburbs	Total
Total Number of Students	225,682	107,144	332,826
White	44,919	42,957	87,876
Black	18,179	10,283	28,462
Hispanic	158,028	51,993	210,021
Asian	4,074	1,589	5,663
American Indian	482	322	804

Source: 2005-2006 National Center for Education Statistics

*Whites are Non-Hispanic/Latino Whites, Blacks are non-Hispanic/Latino Blacks and African-Americans, Asians are non-Hispanic/Latino Asians, Other includes Native Hawaiian Islanders, Pacific Islander, two or more races, and multiracial

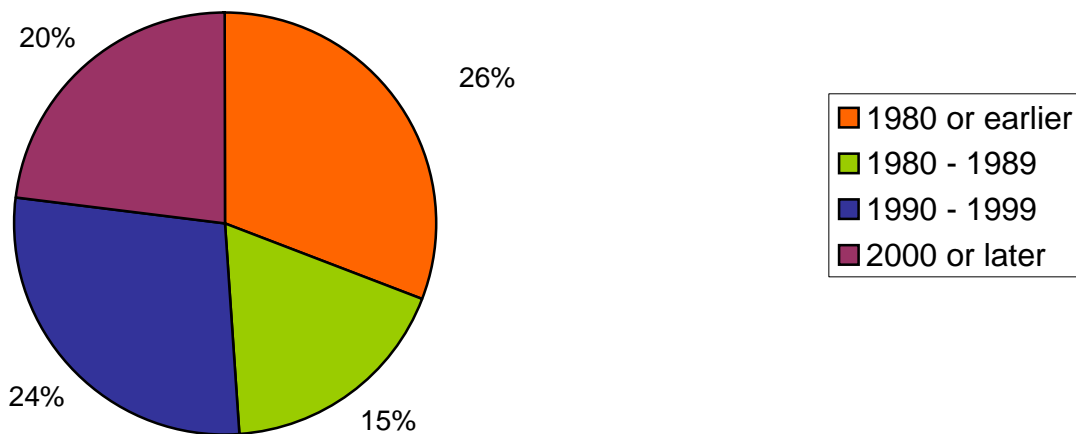
How Large is the Immigrant Population in San Antonio?

About 11 percent of the population in metropolitan San Antonio is foreign born, and almost two thirds of foreign born residents are not citizens. Over a quarter of immigrants currently living in the region entered the US before 1980.

	Number	
Total Population	1,948,437	Percent of Total Population
Native Born	1,740,530	89.3%
Foreign Born	207,907	10.7%
Naturalized Citizen	76,110	3.9%
Not a Citizen	131,797	6.8%
Foreign Born by Year of Entry		Percent of Foreign Born by Year of Entry
1980 or earlier	64,021	26.0%
1980 - 1989	37,500	15.2%
1990 - 1999	58,312	23.7%
2000 or later	48,074	19.5%

Source: 2006 American Community Survey

Immigration Population by Year of Entry, San Antonio, 2006



How Segregated is San Antonio?

Metropolitan San Antonio has moderate levels of residential and school segregation. Segregation scores are generally highest for blacks and lowest for Asians. Interestingly, a general trend cannot capture the differences in the segregation scores of the central city as compared to the suburbs. For example, Blacks are more segregated in the suburbs while Hispanics are more segregated in the city, and minorities as a whole are more segregated in the city. Again, taking minorities as a whole, the levels of school segregation (measured in 2005-2006) appear greater than the levels of residential segregation (measured in 2000).

	Segregation Score		
	City	Suburbs	Total
Neighborhood Segregation Score for Total Population, 2000			
Black to White	0.49	0.54	0.50
Hispanic/Latino to White	0.50	0.37	0.51
Asian/NHPI to White	0.27	0.42	0.33
Hispanic/Latino to Black	0.51	0.49	0.51
Asian/NHPI to Black	0.43	0.32	0.41
White to Non-White	0.47	0.36	0.47
Black to Non-Black	0.46	0.49	0.46
Hispanic/Latino to Non-Hispanic/Latino	0.48	0.34	0.48
Asian/NHPI to Non-Asian	0.40	0.38	0.39
Immigrant to Non-Immigrant	0.21	0.20	0.23

Source: 2000 Neighborhood Change Database

Public School Segregation Score of Students, 2005-2006

Black to White	0.50	0.51	0.51
Hispanic/Latino to White	0.59	0.40	0.55
Asian/NHPI to White	0.24	0.42	0.34
Hispanic/Latino to Black	0.47	0.48	0.48
Asian/NHPI to Black	0.48	0.34	0.45
White to Non-White	0.56	0.39	0.52
White to Non-White	0.42	0.47	0.44
Hispanic/Latino to Non-Hispanic/Latino	0.53	0.36	0.50
Asian/NHPI to Non-Asian	0.48	0.39	0.45
Free & Reduced Lunch to Non-Free & Reduced Lunch	0.51	0.39	0.48

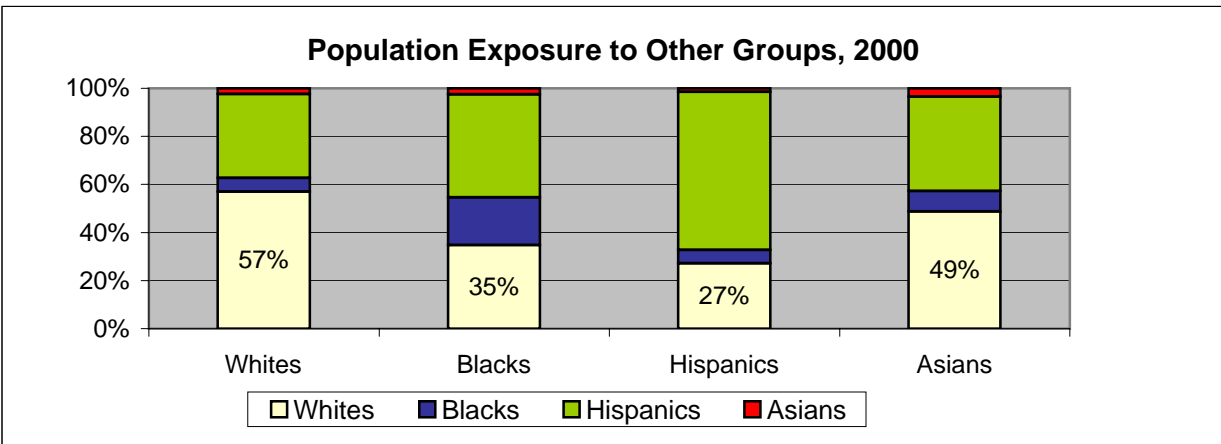
Source: 2005 - 2006 National Center for Education Statistics

*The segregation score is a dissimilarity index. A value of 0 would mean that the same share of a minority group lives in every census tract of the city or region, while a value of 1 would mean that all members of the minority group are concentrated in just a few, all-minority tracts.

How Diverse are San Antonio's Neighborhoods?

Neighborhoods of metropolitan San Antonio are generally diverse. The average white resident of metropolitan San Antonio lives in a neighborhood that is nearly sixty percent white and a third Hispanic. The average Black person lives in the most diverse neighborhoods, typically thirty percent White, forty percent Hispanic, twenty percent Black, and two percent Asian. The average Hispanic lives in neighborhood that is majority Hispanic and over a quarter White. White residents are more concentrated in the suburbs, while Hispanics are much more concentrated in the central city.

Total Population, 2000	City	Exposure Index, 2000	
		Suburbs	Total
The average White lives in a neighborhood that is:			
Percent White	50.44%	66.38%	56.93%
Percent Black	6.12%	5.30%	5.78%
Percent Hispanic	40.64%	26.65%	34.94%
Percent Asian	2.80%	1.67%	2.34%
The average Black lives in a neighborhood that is:			
Percent White	29.62%	48.98%	34.75%
Percent Black	21.26%	15.74%	19.80%
Percent Hispanic	46.84%	32.25%	42.98%
Percent Asian	2.27%	3.03%	2.47%
The average Hispanic lives in a neighborhood that is:			
Percent White	22.69%	48.42%	27.17%
Percent Black	5.40%	6.34%	5.56%
Percent Hispanic	70.46%	43.70%	65.80%
Percent Asian	1.45%	1.54%	1.46%
The average Asian lives in a neighborhood that is:			
Percent White	46.05%	56.93%	48.75%
Percent Black	7.71%	11.18%	8.57%
Percent Hispanic	42.62%	28.81%	39.19%
Percent Asian	3.62%	3.09%	3.49%



Note: The exposure index can be thought of as a representation of what the typical census tract looks like for the average person in a particular group. More current data for calculating the exposure indices at the neighborhood level are not available.

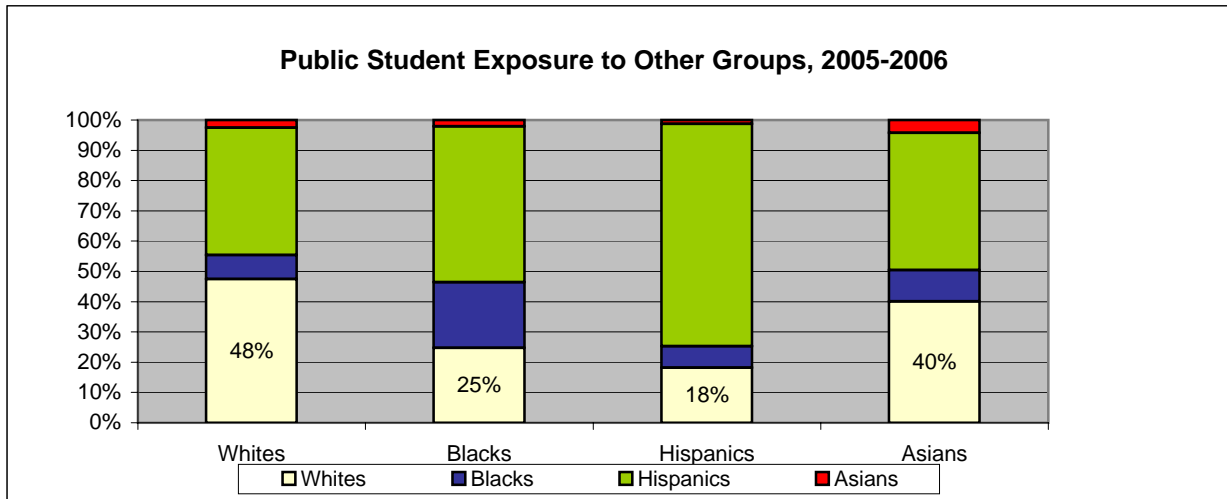
Source: 2000 Neighborhood Change Database

How Diverse are San Antonio's Public Schools?

The public schools in metropolitan San Antonio have similar diversity trends as its neighborhoods. The average White public student attends a school that is nearly half White and forty percent Hispanic. The average Black student attends the most diverse public schools that are comprised of 25 percent Whites, 22 percent Black, 52 percent Hispanic, and 2 percent Asian. Hispanics typically attend schools that have a high share of other Hispanics and less than 20 percent Whites. A greater share of White students attend public schools in the suburbs, while a greater share of Hispanics attend public schools in the central city.

Exposure Index, 2005-2006

Public School Students, 2005-2006	City	Suburbs	Total
The average White student attends a school that is:			
Percent White	41.55%	52.77%	47.51%
Percent Black	8.09%	7.64%	7.84%
Percent Hispanic	46.89%	38.02%	42.09%
Percent Asian	3.48%	1.57%	2.56%
The average Black student attends a school that is:			
Percent White	19.98%	31.91%	24.78%
Percent Black	21.62%	22.10%	21.67%
Percent Hispanic	56.37%	43.85%	51.46%
Percent Asian	2.03%	2.14%	2.09%
The average Hispanic student attends a school that is:			
Percent White	13.33%	31.41%	18.19%
Percent Black	6.48%	8.67%	7.03%
Percent Hispanic	78.95%	58.67%	73.53%
Percent Asian	1.23%	1.25%	1.25%
The average Asian student attends a school that is:			
Percent White	38.32%	42.54%	40.06%
Percent Black	9.06%	13.87%	10.35%
Percent Hispanic	47.89%	40.82%	45.36%
Percent Asian	4.73%	2.77%	4.23%



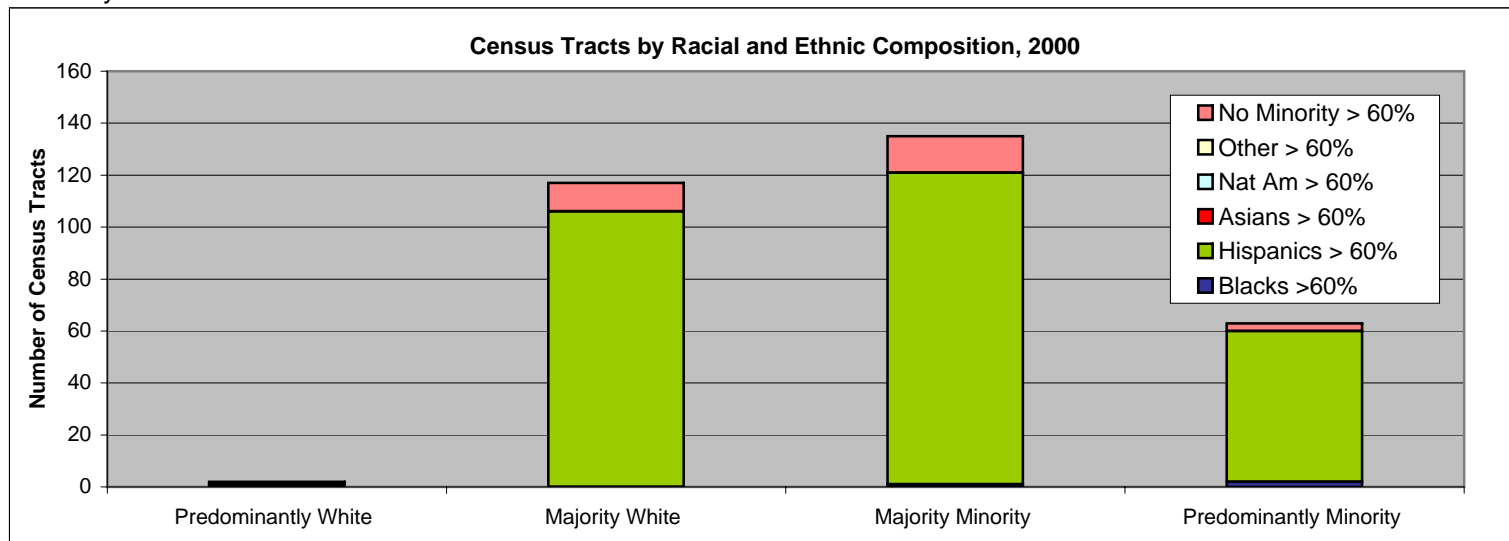
Source: 2005-2006 National Center for Education Statistics

Another Look at Neighborhood Diversity - San Antonio, 2000

Over half of the neighborhoods in metropolitan San Antonio are majority minority (10 to 50 percent white). Meanwhile, thirty seven percent are majority white (50-90 percent white), nearly twenty percent are predominantly minority (<10 percent White), and less than one percent are predominantly white (>90 percent white). Within the minority populations, Hispanics are the dominant race in nearly all neighborhoods.

Number of 2000 Census Tracts

	Predominantly White (>90% White)	Majority White (50-90% white)	Majority Minority (10-50% White)	Predominantly Minority (<10% White)	Total Tracts
Total Population	2	117	135	63	317
Blacks >60%	0	0	1	2	3
Hispanics > 60%	1	106	120	58	285
Asians > 60%	0	0	0	0	0
Nat Am > 60%	0	0	0	0	0
Other > 60%	0	0	0	0	0
No Minority > 60%	1	11	14	3	29



Source: 2000 Neighborhood Change Database

Note: More current data at the neighborhood level are not available.

How Many Small Businesses in San Antonio are Minority-Owned?

The majority of small businesses in metropolitan San Antonio are owned by whites. Minorities own a total of almost fifty thousand small businesses, most of which are sole proprietorships (with no employees). Out of these fifty thousand businesses, Hispanics own about eighty percent. Because there are so few Asians in the total population (only about 2 percent of the population), the number of small business owners per 100 residents is actually greater for Asians than for Whites. Also, even though Hispanics comprise the largest share of the total population, there are more small business owners per 100 residents for Whites than for Hispanics.

Small Businesses by Race, 2002

	White*	Black	Hispanic	Asian	Am. Indian
Number of Firms	85,296	3,193	37,745	4,488	S
Receipts (\$1,000)**	93,626,443	462,107	6,620,632	1,300,818	S
Percent of All Firms	65.2%	2.4%	28.9%	3.4%	S
Firms with Employees	21,742	S	5,527	1,407	S
Receipts (\$1,000)**	91,074,737	S	5,500,066	1,200,059	S
Number of Employees	572,867	S	36,976	10,231	S
Annual Payroll	16,882,176	S	861,227	224,922	S
Firms without Employees	66,747	S	32,218	3,081	S
Receipts (\$1,000)**	3,012,337	S	1,120,566	100,759	S

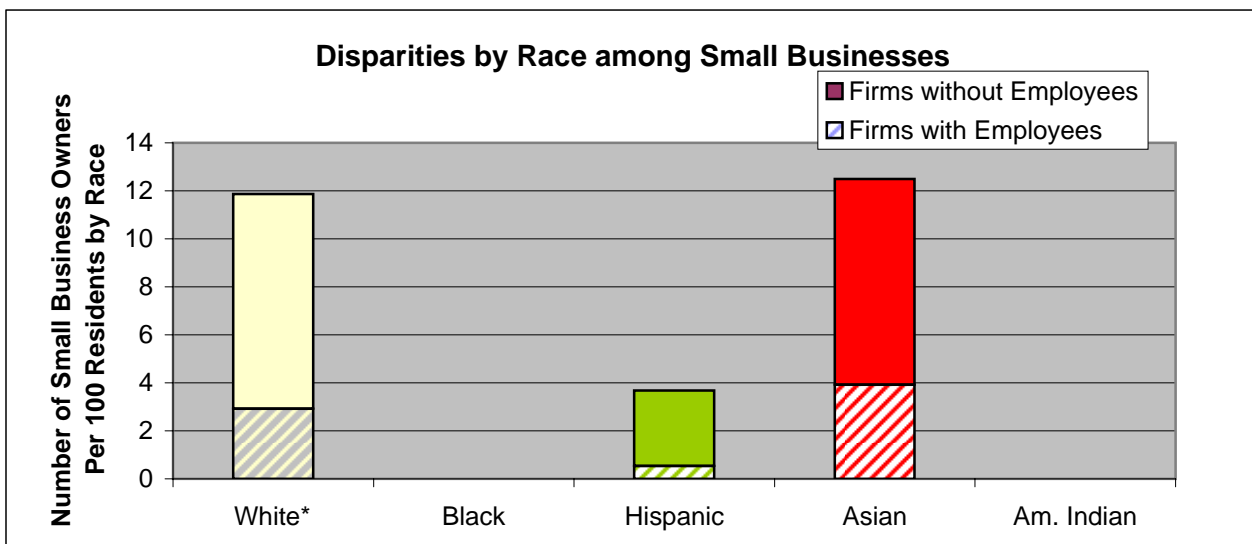
Source: 2002 Survey of Business Owners

* White Small Minority Business Owners are estimates calculated by subtracting the number of minority-owned businesses from the total. When the exact number of minority-owned businesses are not disclosed, this number is an estimate only.

"S" : Estimates are suppressed when publication standards are not met, such as, the firm count is less than 3, or the relative standard error of the sales and receipts is 50 percent or more.

** 2002 US dollars

Note: Business ownership is defined as having 51 percent or more of the stock or equity in the business

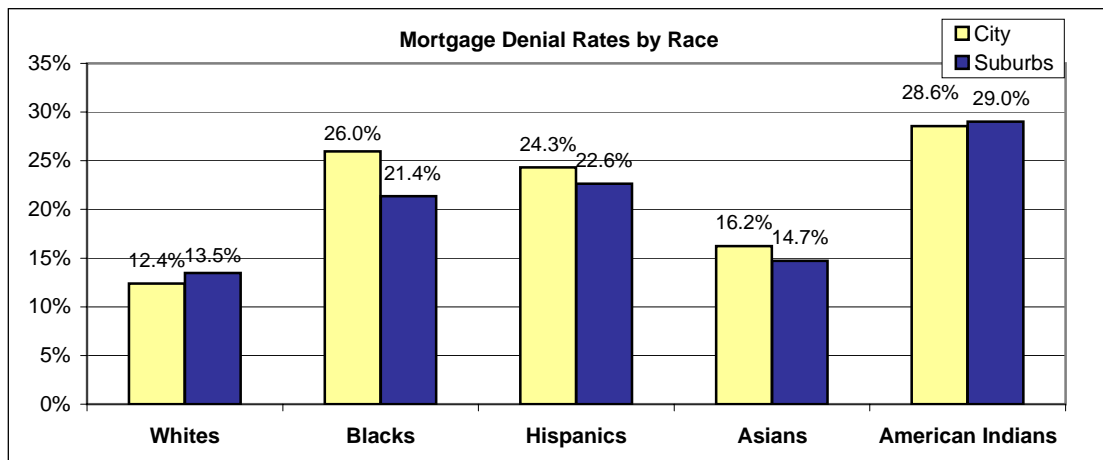


Are Home Mortgage Loans Equally Available to Everyone in San Antonio ?

In metropolitan San Antonio, whites are less likely to be denied a mortgage loan than any other group. American Indians are the most likely to be denied a mortgage loan. These differential denial rates are probably the result of many factors, including lower average incomes, savings, and credit scores among minorities. However, discrimination by mortgage lending institutions may also play a role.

	Number of Denials, 2006		
	City	Suburb	Total
Total			
Applications	36,042	28,668	64,710
Denials	7,008	4,932	11,940
Percent Denied	19.4%	17.2%	18.5%
Whites			
Applications	12,965	14,034	26,999
Denials	1,606	1,892	3,498
Percent Denied	12.4%	13.5%	13.0%
Blacks			
Applications	1,325	1,274	2,599
Denials	344	272	616
Percent Denied	26.0%	21.4%	23.7%
Hispanics			
Applications	14,696	7,683	22,379
Denials	3,576	1,740	5,316
Percent Denied	24.3%	22.6%	23.8%
Asians			
Applications	1,282	938	2,220
Denials	208	138	346
Percent Denied	16.2%	14.7%	15.6%
American Indians			
Applications	77	62	139
Denials	22	18	40
Percent Denied	28.6%	29.0%	28.8%

Source: 2006 Home Mortgage Disclosure Act



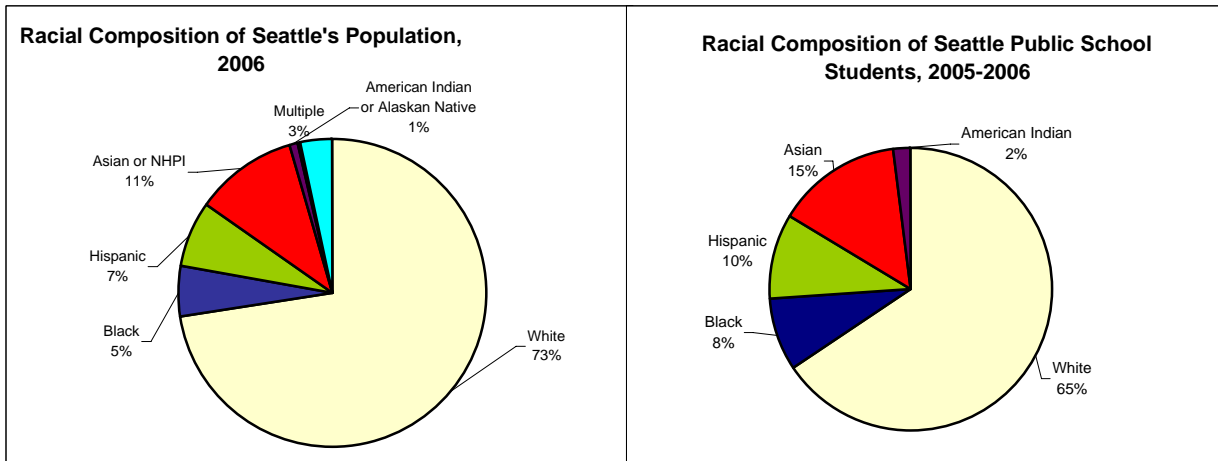
What is the Racial Make-up of Seattle?

Both the total population and public school population of metropolitan Seattle are majority white, although the population of public school students has a larger share of minorities than the total population. In both the total population and public school population, Asians comprise the largest share of the minority population. Public schools located in the Seattle central city have a greater share of minorities than public schools located in the suburbs, and in the central city the share of Black public students is nearly equal to the share of Asian public students, who are the dominant minority.

Number of People in 2006

Total Number of People	3,263,497
White	2,367,985
Black	169,329
Hispanic	228,547
Asian or NHPI	355,027
American Indian or Alaskan Native	28,554
Other	7,518
Multiple	106,537

Source: 2006 American Community Survey



Number of Public School Students in 2005-2006

	City	Suburbs	Total
Total Number of Students	46,546	304,348	350,894
White	19,119	207,316	226,435
Black	10,442	18,401	28,843
Hispanic	5,353	28,631	33,984
Asian	10,581	39,820	50,401
American Indian	1,049	5,342	6,391

Source: 2005-2006 National Center for Education Statistics

*Whites are Non-Hispanic/Latino Whites, Blacks are non-Hispanic/Latino Blacks and African-Americans, Asians are non-Hispanic/Latino Asians, Other includes Native Hawaiian Islanders, Pacific Islander, two or more races, and multiracial

How Large is the Immigrant Population in Seattle?

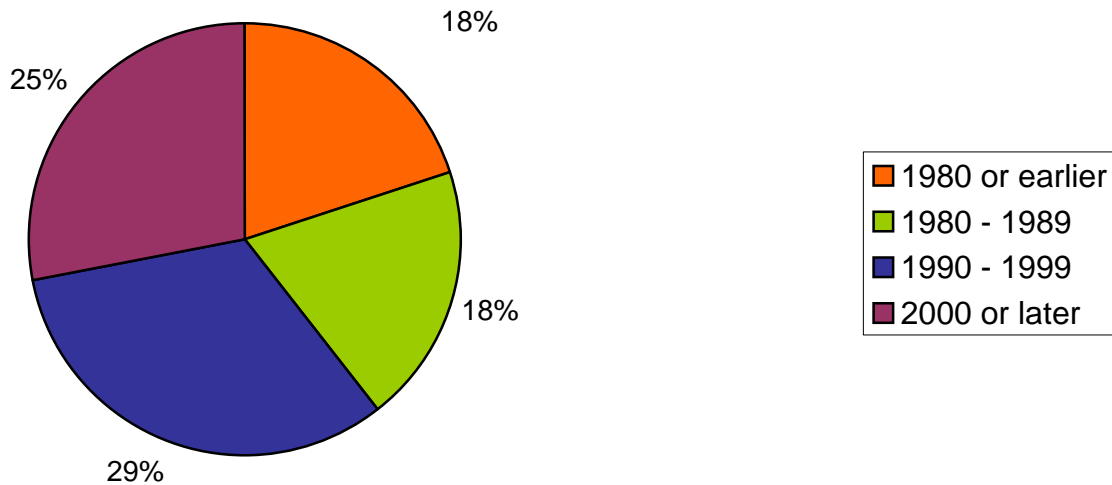
About 16 percent of the population in metropolitan Seattle is foreign born, and over half of them are not citizens. Over a quarter of immigrants currently living in the region entered the US after 2000.

Total Population	3,263,497	Percent of Total Population
Native Born	2,746,556	84.2%
Foreign Born	516,941	15.8%
Naturalized Citizen	239,716	7.3%
Not a Citizen	277,225	8.5%

Foreign Born by Year of Entry		Percent of Foreign Born by Year of Entry
1980 or earlier	102,884	18.0%
1980 - 1989	100,695	17.6%
1990 - 1999	167,966	29.3%
2000 or later	145,396	25.4%

Source: 2006 American Community Survey

Immigration Population by Year of Entry, Seattle, 2006



How Segregated is Seattle?

Metropolitan Seattle has relatively low levels of residential and school segregation. Overall, segregation scores are generally highest for blacks and lowest for Asians. Segregation scores are also generally higher in the central city than they are in the suburbs. For minorities, the levels of public school segregation (measured in 2005-2006) appear greater than the levels of residential segregation (measured in 2000) in both the central city and in the suburbs.

	Segregation Score		
	City	Suburbs	Total
Neighborhood Segregation Score for Total Population, 2000			
Black to White	0.59	0.44	0.50
Hispanic/Latino to White	0.34	0.31	0.31
Asian/NHPI to White	0.45	0.31	0.34
Hispanic/Latino to Black	0.38	0.30	0.35
Asian/NHPI to Black	0.33	0.33	0.34
White to Non-White	0.44	0.28	0.33
Black to Non-Black	0.50	0.41	0.46
Hispanic/Latino to Non-Hispanic/Latino	0.24	0.28	0.27
Asian/NHPI to Non-Asian	0.39	0.29	0.32
Immigrant to Non-Immigrant	0.29	0.27	0.28

Note: More current data at the neighborhood level are not available.

Source: 2000 Neighborhood Change Database

Public School Segregation Score of Students, 2005-2006

Black to White	0.55	0.47	0.53
Hispanic/Latino to White	0.40	0.39	0.40
Asian/NHPI to White	0.43	0.33	0.35
Hispanic/Latino to Black	0.36	0.29	0.34
Asian/NHPI to Black	0.34	0.30	0.32
White to Non-White	0.45	0.33	0.36
White to Non-White	0.41	0.40	0.45
Hispanic/Latino to Non-Hispanic/Latino	0.23	0.34	0.33
Asian/NHPI to Non-Asian	0.28	0.29	0.29
Free & Reduced Lunch to Non-Free & Reduced Lunch	0.44	0.42	0.42

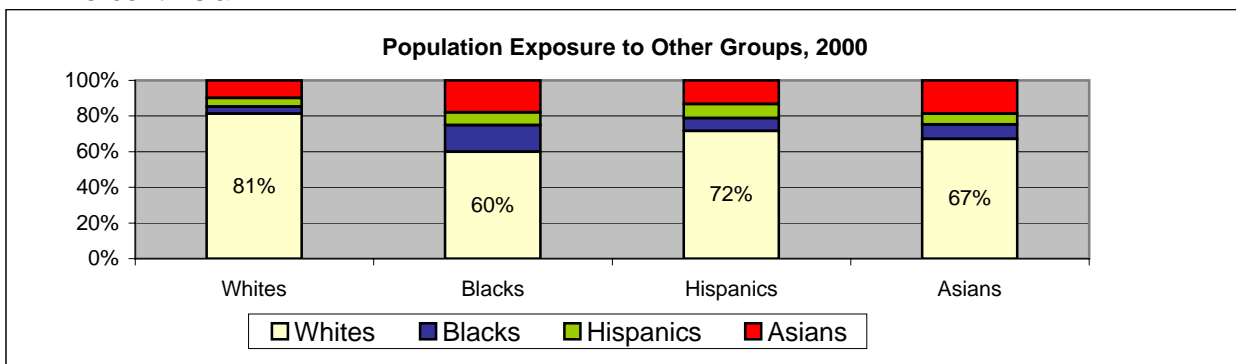
Source: 2005 - 2006 National Center for Education Statistics

*The segregation score is a dissimilarity index. A value of 0 would mean that the same share of a minority group lives in every census tract of the city or region, while a value of 1 would mean that all members of the minority group are concentrated in just a few, all-minority tracts.

How Diverse are Seattle's Neighborhoods?

Neighborhoods in metropolitan Seattle generally have low levels of segregation. The average white person in metropolitan Seattle lives in a majority white neighborhood – where around 20 percent of residents are minorities. However, because the share of minorities is so small – and segregation levels are low – the average person regardless of race also lives in a neighborhood that is majority white. For example, the average Black person lives in a neighborhood that is 60 percent white, the average Hispanic person lives in a neighborhood that is 72 percent white, and the average Asian person lives in a neighborhood that is 67 percent white. White residents are more concentrated in the suburbs, and it follows that the average person regardless of race residing in Seattle's suburbs live in a neighborhood that has a higher share of Whites than the average person residing in the central city.

Total Population, 2000	City	Exposure Index, 2000	
		Suburbs	Total
The average White lives in a neighborhood that is:			
Percent White	77.51%	82.13%	81.37%
Percent Black	6.50%	3.34%	3.97%
Percent Hispanic	4.64%	4.92%	4.83%
Percent Asian	11.35%	9.61%	9.83%
The average Black lives in a neighborhood that is:			
Percent White	46.89%	69.84%	59.98%
Percent Black	22.79%	8.76%	14.82%
Percent Hispanic	6.83%	7.57%	7.23%
Percent Asian	23.48%	13.83%	17.97%
The average Hispanic lives in a neighborhood that is:			
Percent White	60.58%	74.93%	71.69%
Percent Black	12.38%	5.51%	7.12%
Percent Hispanic	8.15%	8.01%	7.99%
Percent Asian	18.89%	11.55%	13.21%
The average Asian lives in a neighborhood that is:			
Percent White	51.09%	74.45%	67.15%
Percent Black	14.65%	5.12%	8.13%
Percent Hispanic	6.51%	5.87%	6.07%
Percent Asian	27.75%	14.55%	18.65%



Note: The exposure index can be thought of as a representation of what the typical census tract looks like for the average person in a particular group. More current data for calculating the exposure indices at the neighborhood level are not available.

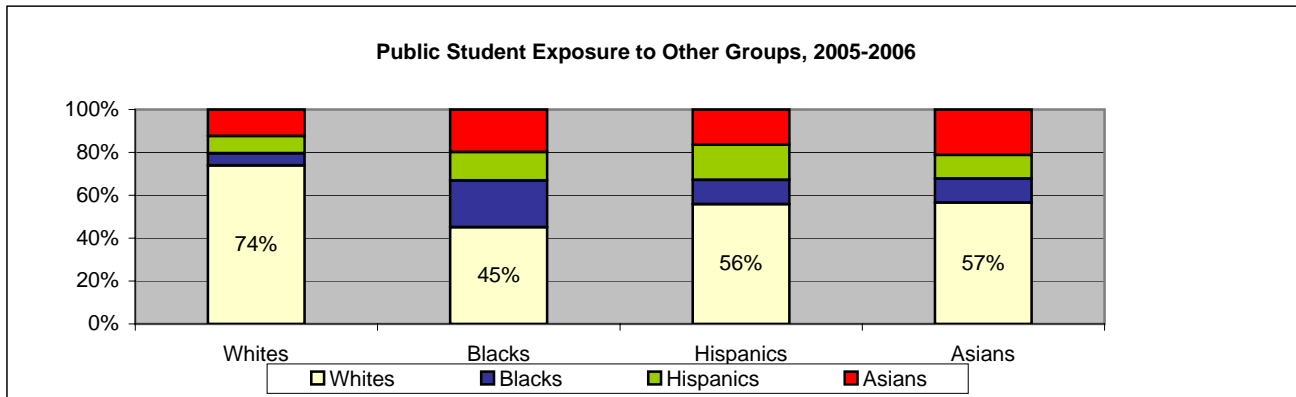
Source: 2000 Neighborhood Change Database

How Diverse are Seattle's Public Schools?

The public schools in metropolitan Seattle are more segregated than the total population. The story for the average White public student is similar to the average White resident, as the average White student attends a majority White school where less than thirty percent of students are minorities. Meanwhile, the average minority public school student is relatively more segregated than the average minority resident. For example, the average Black public student attends a school with a higher share of other Blacks (twenty percent) than the average White, Hispanic, or Asian student, and furthermore the school that he or she attends is typically a majority minority, with Whites comprising less than half the share of the school's population. Because White public students are more concentrated in the suburbs, the average public school student regardless of race residing in Seattle's suburbs attends a school with a greater share of other White students as compared to the average public school student attending school in the central city.

Exposure Index, 2005-2006

Public School Students, 2005-2006	City	Suburbs	Total
The average White student attends a school that is:			
Percent White	57.57%	75.04%	73.94%
Percent Black	14.13%	4.87%	5.55%
Percent Hispanic	10.07%	8.14%	8.17%
Percent Asian	18.24%	11.95%	12.34%
The average Black student attends a school that is:			
Percent White	25.87%	54.83%	45.13%
Percent Black	38.40%	13.06%	21.71%
Percent Hispanic	11.94%	14.31%	13.37%
Percent Asian	23.79%	17.80%	19.79%
The average Hispanic student attends a school that is:			
Percent White	35.96%	58.94%	55.85%
Percent Black	23.28%	9.20%	11.24%
Percent Hispanic	16.49%	16.65%	16.43%
Percent Asian	24.26%	15.21%	16.47%
The average Asian student attends a school that is:			
Percent White	32.95%	62.23%	56.60%
Percent Black	23.48%	8.22%	11.16%
Percent Hispanic	12.28%	10.94%	11.05%
Percent Asian	31.29%	18.61%	21.19%



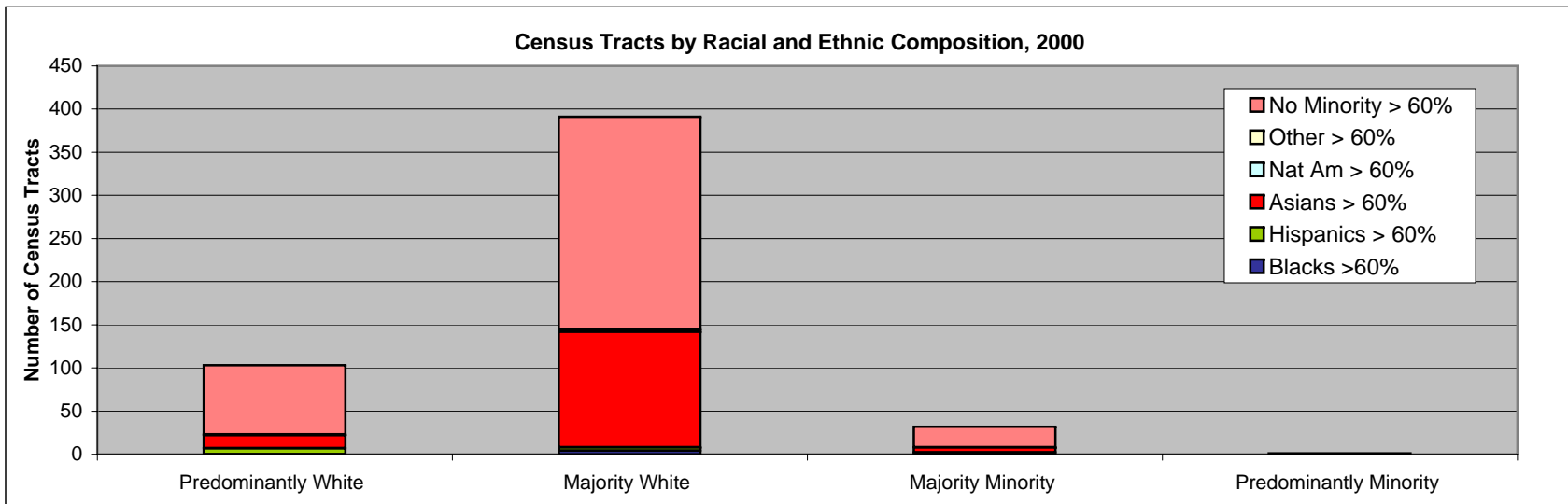
Source: 2005-2006 National Center for Education Statistics

Another Look at Neighborhood Diversity - Seattle, 2000

Nearly three quarters of all neighborhoods in metropolitan Seattle are majority white (50 to 90 percent white). Meanwhile, 20 percent of neighborhoods are predominantly white (over 90 percent white), six percent of neighborhoods are a majority minority (10-50 percent white), and less than 1 percent are predominantly minority (< 10 percent white). Within the minority populations, Asians are the dominant race in about a third of the neighborhoods, although most neighborhoods having no dominant minority.

Number of 2000 Census Tracts

	Predominantly White (>90% White)	Majority White (50-90% white)	Majority Minority (10-50% White)	Predominantly Minority (<10% White)	Total Tracts
Total Population	103	391	32	1	527
Blacks >60%	0	4	2	0	6
Hispanics > 60%	7	4	0	0	11
Asians > 60%	15	134	6	1	156
Nat Am > 60%	1	3	0	0	4
Other > 60%	0	0	0	0	0
No Minority > 60%	80	246	24	0	350



Source: 2000 Neighborhood Change Database

Note: More current data at the neighborhood level are not available.

How Many Small Businesses in Seattle are Minority-Owned?

The vast majority of small businesses in metropolitan Seattle are owned by whites. Minorities own a total of about thirty-five thousand businesses, most of which are sole proprietorships (with no employees). Out of these minority-owned businesses, Asians own over half (61 percent). Because there are so few American Indians in the total population (only about 1 percent of the population), the number of small business owners per 100 residents is actually greater for American Indians than for Whites.

Small Businesses by Race, 2002

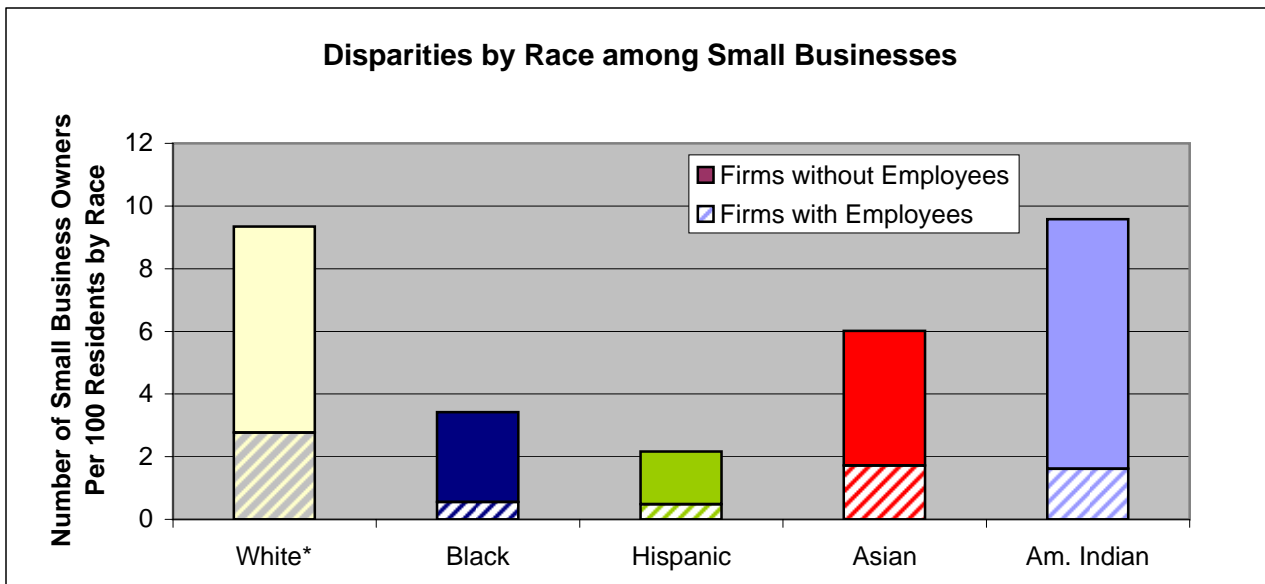
	White*	Black	Hispanic	Asian	Am. Indian
Number of Firms	221,264	5,799	4,939	21,356	2,735
Receipts (\$1,000)**	303,501,717	812,415	805,618	5,795,400	536,717
Percent of All Firms	86.3%	2.3%	1.9%	8.3%	1.1%
Firms with Employees	65,658	929	1,105	6,093	460
Receipts (\$1,000)**	296,126,118	692,318	701,447	5,167,686	462,431
Number of Employees	1,282,236	5,820	8,250	34,691	2,650
Annual Payroll	56,325,368	165,809	196,994	862,506	93,823
Firms without Employees	155,606	4,870	3,834	15,263	2,275
Receipts (\$1,000)**	7,598,658	120,097	104,170	627,715	74,286

Source: 2002 Survey of Business Owners

* White Small Minority Business Owners are estimates calculated by subtracting the number of minority-owned businesses from the total. When the exact number of minority-owned businesses are not disclosed, this number is an estimate only.

** 2002 US dollars

Note: Business ownership is defined as having 51 percent or more of the stock or equity in the business



Are Home Mortgage Loans Equally Available to Everyone in Seattle ?

In metropolitan Seattle, whites are less likely to be denied a mortgage loan than any other group. Blacks, Hispanics are the most likely to be denied a mortgage loan. Denial rates tend to be higher in the suburbs than in the central city, although Blacks experience higher denial rates in the city. These differential denial rates are probably the result of many factors, including lower average incomes, savings, and credit scores among minorities. However, discrimination by mortgage lending institutions may also play a role.

	Number of Denials, 2006		
	City	Suburb	Total
Total			
Applications	22,213	118,155	140,368
Denials	2,785	19,862	22,647
Percent Denied	12.5%	16.8%	16.1%
Whites			
Applications	14,098	71,035	85,133
Denials	1,416	10,159	11,575
Percent Denied	10.0%	14.3%	13.6%
Blacks			
Applications	739	3,953	4,692
Denials	238	1,046	1,284
Percent Denied	32.2%	26.5%	27.4%
Hispanics			
Applications	542	7,824	8,366
Denials	103	2,179	2,282
Percent Denied	19.0%	27.9%	27.3%
Asians			
Applications	2,805	17,084	19,889
Denials	489	3,174	3,663
Percent Denied	17.4%	18.6%	18.4%
American Indians			
Applications	50	368	418
Denials	10	102	112
Percent Denied	20.0%	27.7%	26.8%

Source: 2006 Home Mortgage Disclosure Act

