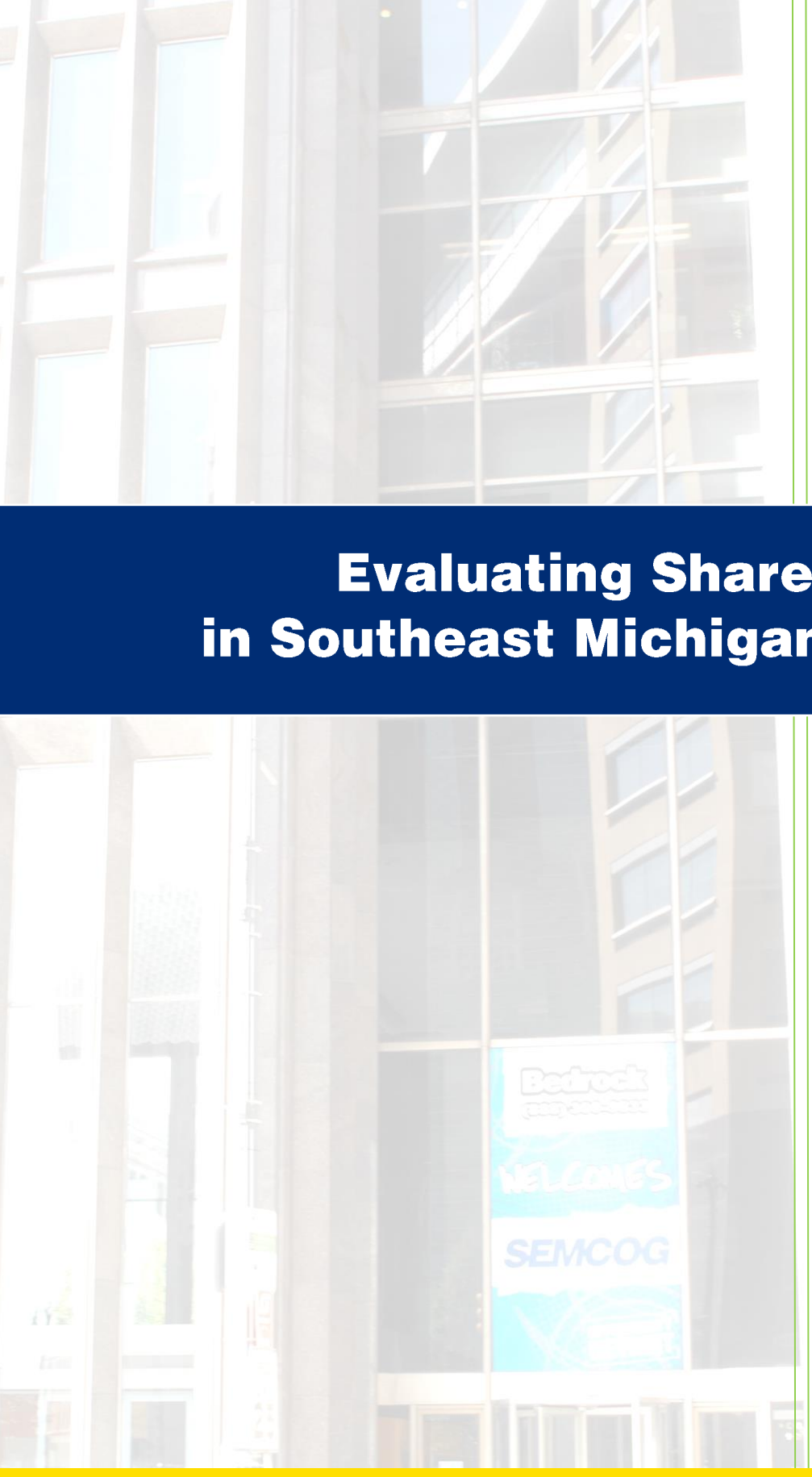

August 2020

Evaluating Shared Prosperity in Southeast Michigan, 2012-2018

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- Promotes the efficient use of tax dollars for infrastructure investment and governmental effectiveness;
- Develops regional solutions that go beyond the boundaries of individual local governments; and
- Advocates on behalf of Southeast Michigan in Lansing and Washington, DC. .

Evaluating Shared Prosperity in Southeast Michigan, 2012-2018

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Abstract

This report analyzes the extent to which the economic recovery that recently ended generated widely shared prosperity in Southeast Michigan (Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, and Wayne counties) over the years 2012 to 2018. The analysis used individual household records to identify and measure the middle class, accounting for differences in household size and in local costs of living.

Preparation of this document is financed in part through grants from and in cooperation with the Michigan Department of Transportation with the assistance of the U.S. Department of Transportation's Federal Highway Administration, Federal Transit Administration; and other federal and state funding agencies as well as local membership contributions and designated management agency fees.

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Acknowledgements

This report was written by Donald Grimes, Gabriel Ehrlich, and Michael McWilliams at the University of Michigan's Research Seminar in Quantitative Economics. The study was sponsored by the Southeast Michigan Council of Governments (SEMCOG). The authors appreciate SEMCOG's support of this research and are grateful to SEMCOG staff, especially Xuan Liu, for his leadership in coordinating the project. Any errors in the report are solely the authors' responsibility.

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Executive Summary

This report analyzes the extent to which the economic recovery that recently ended generated widely shared prosperity in Southeast Michigan (Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, and Wayne counties) over the years 2012 to 2018. The analysis used individual household records to identify and measure the middle class, accounting for differences in household size and in local costs of living.

Some key results from the study were:

- Using our preferred measure, average real household incomes in Southeast Michigan grew by 16.8 percent from 2012 to 2018, which was two percentage points faster than the 14.8 percent growth in the United States as a whole. The Southeast Michigan region saw the 34th fastest real income growth out of 109 peer metropolitan regions we considered.
- The increase in standards of living from 2012 to 2018 was geographically widespread throughout Southeast Michigan. Twenty-one out of 23 Public Use Microdata Areas (PUMAs) experienced an increase in average real household incomes, including four out of five PUMAs in the city of Detroit.
- Higher-income households tended to enjoy the largest increases in average real incomes in the region. Nonetheless, in almost one-half of the region's PUMAs, lower- or middle income-households enjoyed the greatest increases in real incomes.
- The three racial and ethnic groups that we considered all shared in the region's increases in real living standards. Hispanic residents saw their real living standards rise by an average of 23.0 percent, non-Hispanic Black residents saw their real living standards rise by an average of 15.3 percent, and non-Hispanic White residents saw their real living standards rise by an average of 16.0 percent.
- Even so, the economic expansion left significant "holes" in the region's prosperity. White residents of Southeast Michigan were approximately four times more likely than Black residents to live in higher-income households and twice as likely as Hispanic residents. Conversely, Black residents were more than twice as likely as White residents to live in lower-income households, and Hispanic residents were 1.7 times more likely.
- Southeast Michigan's racial and ethnic disparities were larger than the national average among Black residents and smaller among Hispanic residents.
- Nationally, those racial and ethnic disparities were generally larger in the central cities of metropolitan areas, although they were smaller than average in the city of Detroit. The largest racial and ethnic disparities in living standards in 2018 were located in some of the nation's most prosperous large central cities, suggesting that success in the modern economy does not automatically reduce those disparities.
- Racial and ethnic disparities in living standards were especially pronounced among children both in Southeast Michigan and nationally, suggesting the disturbing prospect that those disparities will persist to future generations.

Introduction

We began this project well prior to the onset of the COVID-19 pandemic with the aim of evaluating and quantifying the extent to which the Southeast Michigan economy had generated widely shared prosperity from the end of the Great Recession to the present. Answering that question is more difficult than it may first appear, because differences in household composition and local costs of living can lead to different levels of material wellbeing for households with the same cash incomes. We constructed a measure of economic prosperity controlling for those factors using the microeconomic records from the American Community Survey between 2012 and 2018. We found that the growth in real income was substantial in that time both in Southeast Michigan and in the United States, and that the increase in prosperity was more widespread than is sometimes realized. Despite that progress, we also identified holes in the region's and the nation's prosperity prior to the COVID-19 pandemic and the ensuing recession. We hope that these results will prove useful to regional leaders as they consider the path to recovery from the current crisis.

A major focus of this report is characterizing the distribution of economic prosperity rather than the experience of the typical household. We chose to classify people as members of economically lower-, middle-, and higher-class households in order to examine how the numbers of people in each of those groups has evolved over time across different geographical areas and demographic groups.[1] Focusing on that classification in turn required us to pick a definition for the middle class from among many that various scholars have proposed. Although other definitions of the middle class would lead to different numerical results, we believe that our methodology produces a widely applicable, replicable, and useful measure of shared prosperity.

Methodology: Identifying the Middle Class

The Brookings Institution's Future of the Middle Class Initiative notes, "there is a kaleidoscopic range of definitions of the middle class, from a wholly subjective set of aspirations to a highly specific measure of household income, and everything in between" (Reeves at al. 2018a, 2018b). Most definitions, including the one we adopt in this report, include a measure of household income, potentially in addition to other household characteristics. Three difficult questions that a definition of the middle class must answer include:

- First, are the income cutoffs fixed over time (in real or inflation-adjusted dollars), or do they vary over time with economic conditions?
- Second, are the income cutoffs adjusted for differences in the local cost of living, or are they defined uniformly across the national economy?
- Third, are the income cutoffs adjusted for household size, composition, or other characteristics, or are they defined uniformly across different types of households?

The first question entails a judgment about whether belonging to the middle class requires progressively higher income as the country becomes wealthier and real standards of living rise on average. Studies that define the middle-class based upon percentiles of household income implicitly change the real income standard for being part of middle class over time. In contrast, the United States government defines a poverty line that is fixed in real terms.[2] Several studies have suggested changing the poverty level calculation, but there have been no major changes to the official methodology in nearly 50 years.

[1] In contrast, the World Bank measures "shared prosperity" as the change in the average income of the lowest-income 40 percent of the population compared to the change in income of the highest-income 60 percent (World Bank 2013, Yang and Ana Lugo 2018). We felt that the World Bank's definition was better suited to the developing world than to the United States economy, which is more predominantly middle class.

[2] Fisher (1992, 1997) and Census Bureau (2019) document the history behind the development of the poverty line. In summary, an economist at the Social Security Administration, Mollie Orshansky, developed the measure in 1963–64 by multiplying the cost of the Department of Agriculture's "economy food plan" by three to account for non-food expenditures. Initially, adjustments to the value of

One prominent study proposing an alternative methodology is the United Way's ALICE project (United Way of Northern New Jersey 2020).[3] The various ALICE measures adjust for local differences in the cost of living and attempt to account for household composition as well as household size. Additionally, in contrast to the official poverty line, "the ALICE Essentials Index measures the change over time in the costs of the essential goods and services that households need to live and work in the modern economy." [4] This procedure, therefore, provides a relative measure that changes over time, not a measure that is fixed in real terms such as the poverty line. Between 2012 and 2018, the Alice Essentials Index increased twice as fast as the overall Consumer Price Index (18.2 percent compared to 9.4 percent). Thus, since 2012, the inflation-adjusted incomes of households must have increased by 1.3 percent per year, on average, just to stay even with the rising level of the ALICE "Survival Budget," as measured by the cost of the Essentials Index.[5]

If a fixed real income standard is used to distinguish between groups, as under the official poverty line, growing real incomes over time will tend to change the shares of the population above and below any given cutoff. The average income of all but the highest income group using a fixed standard will tend to remain relatively steady even if economy-wide incomes grow however, because households will move from lower to higher income categories. Conversely, if a relative income standard is used, then uniform economic growth will not change the proportions of households categorized into different groups by much, but economic growth will tend to change the average real incomes of each defined income group.

We judged that using a relative income standard was more appropriate for the purposes of this project, because of our focus on the distribution of prosperity across the entire population, rather than the average level of incomes or the changing shares belonging to various groups individually.

The second question, whether to adjust the household incomes to reflect local differences in the cost of living, also entails a subtle economic judgment. It may seem that adjusting for differences in the local cost of living is a straightforward technical adjustment. Variations in the local cost of living arise largely from housing costs, however, which reflect in part the desirability of different locations, which economists have termed locations' "amenity values." For instance, the cost of living is especially high in Hawaii. Clearly, high housing costs do reduce the purchasing power of Hawaiian households, but it is not obvious that a household that chooses to spend a high fraction of its income to live in Hawaii instead of a less pleasant locale is necessarily "poor." Conversely, adjusting the local cost of living based on the amounts households pay for housing may also understate regional variations in the local cost of living, because the quantity and quality of housing provided per dollar of expenditure on housing expended will be lower in higher-cost locations. Put simply, a $1,500-per-month apartment is likely to be quite a bit smaller in Manhattan, New York, than in Manhattan, Kansas.

Practically speaking, incorporating differences in the local cost of living tends to reduce measured income disparities across regions. Communities with a lower cost of living tend to have a disproportionately high share of lower-income households and tend to show a reduction in the number and share of lower-income households using adjusted incomes. Conversely, communities with a higher cost of living tend to have a disproportionately high share of higher-income households and tend to show a reduction in the number and share of higher-income households using adjusted incomes.

Our preferred adjustment for differences in the local cost of living was to use the regional price parity indices published by the Bureau of Economic Analysis (2019). The Bureau of Economic Analysis (BEA) estimates for 2018 were not available when we performed this analysis, so we used the values for 2017 to convert local

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the index were based on the changing cost of the economy food plan, but since 1969, the dollar level of the poverty line has been adjusted only to reflect movements in the Consumer Price Index.

[3] See https://www.unitedforalice.org/.

[4] See https://www.unitedforalice.org/essentials-index.

[5] We will compare our low-income standard to the ALICE income standard in an appendix to this paper.

household incomes to U.S. average equivalent household incomes. The finest geographical unit for which the BEA's regional price parity index is published is the Metropolitan Statistical Area (MSA), but most of our analysis focuses on a finer geographical unit, the Public Use Microdata Area (PUMA). In areas where an MSA contains multiple PUMAs, we adjusted the housing cost portion of the BEA's regional price parity index to reflect the difference cost of housing in the PUMA and its corresponding metropolitan area.[6] We discuss that adjustment in more detail below.

The third question, of whether and how to account for household size and composition, is very important practically because there is a wide variance in household income by size of household. Further, the size distribution of households varies with age and other demographic characteristics. Table 1 shows the distribution of U.S. households by household size (number of members) and the corresponding median household income in 2018. Single-person households account for 28.0 percent, and two-person households account for 34.3 percent, of all households in the United States. The vast majority of those two-person households are married couples without any children, which account for 29.6 percent of all households. An additional 6.8 percent of all households are unmarried multi-person households without children. Just over one-third of all households include children (35.7 percent), and only 5.9 percent of all households in the United States include children under the age of six years. Four-person households account for only one out of every eight households in the United States.

Smaller households tend to have significantly lower incomes than do larger households. The median household income for a single-person household in 2018 was only $31,666, while the median income for a two-person household was more than twice as large at $69,170. The median income for a four-person household was $93,783, almost three times as large as for a single-person household. Failing to account for household size will therefore produce a tendency to over-classify single-person households as lower-income and over-classify large households as middle- or higher-income. Because the share of single and two-person households has grown over time, this classification bias will tend mechanically to increase the share of lower-income households. We therefore determined that it was necessary to adjust household incomes by household size, leaving us with the further question of how precisely to do so.

With those three questions in mind, in preliminary work on this project, we evaluated several possible income measures to define the middle class in order to identify the best possible measure of prosperity over our study period of 2012–2018. The three major cutoff combinations that we considered were:

- First, incomes between 200 to 500 percent of the poverty line;
- Second, incomes between two-thirds to twice the median household income for all households; and
- Third, incomes between two-thirds to twice the median household income for a three-person household, where all households' income is converted to a three-person equivalent, as described below.[7]

[6] We also adjusted the BEA's regional price parity indices for the non-metropolitan "balance of state" areas to reflect differences in housing costs by PUMA region.

[7] We focus on the range of two-thirds to twice the median income as suggested by Kochhar (2018).

Table 1
Distribution of U.S. Households by Size and Type with Inflation-adjusted Median Income, 2012 and 2018

	Share of Households	Median Household Income, 2018 $		Real Growth
	2018	2012	2018	2012-2018
All households		55,554	61,937	11.5%
1-person	28.0%	29,455	31,666	7.5%
2-person	34.3%	62,854	69,170	10.0%
Married couple no children	29.6%	78,443	86,284	10.0%
3-person	15.5%	70,200	80,761	15.0%
4-person	12.6%	81,478	93,783	15.1%
5-person	5.9%	75,366	86,619	14.9%
6-person	2.3%	70,019	85,367	21.9%
7-person or more	1.5%	71,924	90,153	25.3%
Families with own children under 18	35.7%	64,445	74,167	15.1%
Families with own children under 6	5.9%	-	-	-
Families wth own children 6 to 17	29.8%	-	-	-
Multi-person non-family households	6.8%	-	-	-

Source: American Community Survey, 2018, Tables B11003, B11016, B19019, B19125, and B19126. Income data for 2012 has been converted to 2018 dollars using the U.S. Personal Consumption Expenditures Deflator.

For these three measures, we considered different combinations of adjustments for the local cost of living and using a fixed or variable standard.

All three measures tend to place approximately one-third of the U.S. population in the lower-income category, one-half of the population in the middle-income category, and one-sixth of the population in the higher-income category. Those shares vary based on the various adjustments made to income to account for household size, the cost of living, and whether we are using an absolute stand, as in the first option, or a relative standard, as in the second and third options.

To perform the analysis, we constructed a data set using the individual household responses to the American Community Survey across all 2,351 PUMAs in the United States. We then combined the PUMA areas to approximate large cities, metropolitan areas, and Southeast Michigan. Most states also include counties that are not part of a metropolitan area, but which are included as part of one or more PUMA regions in the state. We include these areas in our analysis.

The poverty line-based standard is an effective way to measure the experiences of people living in lower-income households. It is calculated based on the Census Bureau's calculation of the ratio of household incomes relative to the poverty line. As noted, the poverty line provides a fixed real income standard, which is adjusted for the change in the national price level each year. We did not adjust this measure for differences in the local cost of living, but the measure we considered does adjust for household size according to the official calculation for the poverty line. Because this measure is associated with each individual, we can easily evaluate the prosperity levels of different demographic groups with this approach. A major limitation of this approach is that the Census Bureau top-codes the variable reflecting household income relative to the poverty line at a value of 501 for all households with an income greater than 500 percent of the poverty line. That top coding means that we cannot calculate the mean value for high-income individuals or the entire population. Furthermore, applying local cost-of-living adjustments consistently is difficult using this standard, because a top-coded income in one location may equate to a non-top-coded income in another location.

The relative income measures in the second and third set of cutoffs we considered differ only in whether household incomes are adjusted for household size. The third measure converts all household income values into three-person equivalent household incomes as suggested by Kochhar and Cohn (2011), which in turn builds on a research tradition dating back at least to Barten (1964). The specific calculation is to divide

household income by the square root of the number of household members and then multiply that value by the square root of three. Using this approach, a single-person household with an income of $35,000 would have an adjusted income of $60,622; in other words, using this adjustment, we would consider a single-person household with an income of $35,000 and a three-person household with an income of $60,622 to be equally prosperous. A four-person household would require an income of $70,000 to be considered equally as prosperous as either of those two households.

The median household income for all households was $61,937 in the United States in 2018; the median adjusted three-person household equivalent income was $80,761. To implement our third definition of the middle class for that year, we took two-thirds of $80,761, or $53,831, as the lower income limit, and twice $80,761, or $161,522, as the upper income limit. We then classified all households as belonging to the lower-, middle-, or higher-income classes by comparing their adjusted household incomes to those two thresholds.

Adjusting for household size makes a large difference in the allocation of individual households across the three income categories despite not changing the overall proportions of the population in each category by very much. In general, adjusting for household size tends to move smaller households toward higher income categories and larger households toward lower income categories. The demographic characteristics of small and large households are very different, so adjusting for household size has a large impact on the age and racial composition of the different income categories.

Following a detailed analysis of the implications and results of using the different definitions of income classes that we considered, we determined that our preferred measure was as follows:

- A relative income standard, meaning that a household's real income must generally rise over time for the household to remain in the middle class;
- Adjusted for local differences in the cost of living; and
- Adjusted for household size using the conversion to three-person household equivalent incomes as described above.

We then defined middle-class adjusted incomes as falling between two-thirds and twice the national median income for a three-person household.[8]

Measuring Income and its Distribution

Table 2 shows the national standard in 2012 and 2018 for different household sizes to be considered middle class, expressed in inflation-adjusted 2018 dollars.[9] The table shows that both the lower and upper income bounds for a household to be classified as middle class have increased substantially, by about 15 percent for each household size, in real terms between 2012 and 2018.[10] This increase reflects the idea that as the country becomes richer, the minimum income necessary to be part of the middle- or higher-income classes also increases.

[8] Our chosen methodology to identify the middle class is similar to the methodology in Kochhar (2018). Some major differences between our research and that study are that we include non-metropolitan areas in our analysis, and we adjust the Bureau of Economic Analysis's price parity indices, used to measure local costs of living, for housing costs at the PUMA level. We also focus on the characteristics of individuals living in lower, middle and higher income households.

[9] Income was converted to 2018 dollars using the U.S. personal consumption expenditure deflator.

[10] Mechanically, the threshold will increase at the same rate as the real median income of a three-person household in the United States.

Table 2
Middle-Class Incomes in the United States in 2012 and 2018 (2018 Dollars)

	2012 Middle-Class Income Range		2018 Middle-Class Income Range	
	Lower Bound	Upper Bound	Lower Bound	Upper Bound
1-person household	27,020	81,059	31,085	93,254
2-person household	38,212	114,635	43,961	131,881
3-person household	46,800	140,398	53,841	161,521
4-person household	54,040	162,118	62,170	186,508
5-person household	60,419	181,253	69,508	208,523
6-person household	66,185	198,553	76,143	228,425

Notes: Middle-class income ranges are defined following Pew Research Center (2018). Income data for 2012 has been converted to 2018 dollars using the U.S. Personal Consumption Expenditures Deflator.

The median real income of three-person households increased more than the median income for all households between 2012 and 2018 (15.0 percent compared to 11.5 percent). Therefore, our focus on the incomes of three-person households to define the middle class provides a challenging standard for household incomes to meet to move from lower class to middle class or from middle class to higher class. Our benchmark thus reduces the measured movement of the population from the lower class to the middle class between 2012 and 2018.

In order to illustrate our procedure for calculating adjusted household incomes, Table 3 shows our calculations for the first seven households included in the Public Use Microdata Sample (PUMS) file for Monroe County Michigan (PUMA area 2603300) in 2018.[11] We discuss a few of the examples here to clarify the calculations.

The first household contains three people, with total income of $75,000. The cost of living in Monroe County was 7.2 percent lower than the U.S. average according to the BEA's regional price parity index, which stood at 92.8 in 2017.[12] Monroe County is coterminous with the Monroe, Michigan Metropolitan Statistical Area, so we do not adjust the BEA's regional price parity index for PUMA-level housing costs. Therefore, the first household on the file has an income that is equivalent to $80,819 in the United States overall. Because the household comprises three members, no further adjustment for household size is necessary to calculate the household's three-person equivalent household income.

[11] The ACS individual records used in this study were downloaded from the IPUMS data repository at the University of Minnesota (Ruggles et al. 2020).

[12] As noted previously, the BEA's Regional Price Parity index values for 2018 were not available when we performed this analysis, so we used the index values for 2017 for these calculations.

Table 3
Illustration of the Household Income Adjustment Process for Example Households, Monroe County, Michigan, 2018

Household Group	Household Size	Household Income (2018 $)	Cost-of-Living Index	Cost-of-Living Adjusted Income	3-person HH Factor	3-person HH Equivalent U.S. Income
1	3	75,000	92.8	80,819	1.0000	80,819
2	4	6,600	92.8	7,112	0.8660	6,159
3	3	125,240	92.8	134,957	1.0000	134,957
4	2	103,400	92.8	111,422	1.2247	136,464
5	3	146,000	92.8	157,328	1.0000	157,328
6	1	0	92.8	0	1.7321	0
7	1	107,000	92.8	115,302	1.7321	199,708

Notes: The local cost of living in Monroe County was taken from the Bureau of Economic Analysis Regional Price Parity Index for the Monroe, MI MSA. Three-person household equivalent incomes are calculated by multiplying cost-of-living-adjusted incomes by the square root of three and dividing by the square root of household size.

The second household, with four residents, reports an income of only $6,600. The relatively low cost of living in Monroe County raises the household's U.S. equivalent income, but the conversion to a three-person household equivalent value reduces household income to only $6,159. The seventh household is a single-person household, with an income of $107,000. Adjusting for the local cost of living and household size, we calculate that this household had a U.S. three-person equivalent income of $199,708.

Considering the various households in Table 3 illustrates the effect of our adjustments on relative household incomes. Without adjustments, the seventh household would be considered part of the middle class, while households number three, with three members and an income of $125,240, and number five, with three members and an income of $146,000, would be considered part of the higher income class, because they have incomes more than twice the national median for all households of $61,937.[13] After adjusting for household size, we classify the third and fifth households as part of the middle class, while we classify the seventh household as part of the higher class. Standardizing household incomes as three-person equivalents therefore allows us to compare differently sized households with a consistent income measure that more accurately captures their relative standards of living.

For the majority of PUMA areas that are not coterminous with an MSA, we adjusted the housing cost portion of the BEA price parity index to reflect the difference between the cost of housing in the PUMA and its corresponding metropolitan area. For example, the overall BEA regional price parity index for the Detroit MSA in 2017 was 95.8, indicating that the overall cost of living in the Detroit MSA was 4.2 percent lower than the national average. That aggregate index value is a composite of a housing cost component with an index value of 86.2 and a non-housing cost component with an index value of 98.6.[14] The BEA uses median gross rents as reported by the American Community Survey to measure housing costs. In the Detroit MSA in 2017, the median gross rent was $890 a month, while in the Birmingham and Bloomfield PUMA in Oakland County, Michigan, the median gross rent was $1,457 a month, or 63.7 percent higher than for the Detroit MSA as a whole. We therefore adjust the housing cost index value for the Birmingham and Bloomfield PUMA to the level

[13] Adjusting for the low local cost of living improves these households' U.S. average-equivalent incomes.
[14] We calculated the non-housing cost price index as a weighted average of the non-housing services price parity index and the goods price parity index as published by the BEA.

of 141.1, 63.7 percent higher than the index level for the Detroit MSA. Housing costs account for 20.6 percent of the BEA price parity index[15], and non-housing costs account for 79.4 percent. Using these weights, we then construct an adjusted regional price parity index value in 2017 for the Birmingham and Bloomfield PUMA of 107.4.[16]

Table 4 presents the adjusted cost of living price indices for all of the PUMAs contained in Southeast Michigan for 2012 and 2017; we also made the calculation for all PUMAs in the United States. The cost of living in most of Southeast Michigan's PUMAs was below the U.S. average value of 100. There were only four areas in Southeast Michigan where the cost of living was greater than the national average in 2017: the Ann Arbor City area; the West, Northeast, and Southeast portion of Washtenaw County; Troy and Rochester; and Birmingham and Bloomfield. The spread between the highest and lowest cost areas is roughly 15 percent, ranging from 107.4 in Birmingham and Bloomfield to 92.1 in Southeast Detroit. The cost of living adjustment tended to be much bigger outside of Southeast Michigan in rural areas and in parts of the expensive central cities on the East and West coasts. For instance, the cost of living index value for the Eastern Upper Peninsula in Michigan was 85.1 in 2017. The PUMA with the lowest cost of living in the United States in 2017 was Raleigh, Mercer, and Fayette counties West Virginia, with an index value of 75.3.[17] At the other end of the spectrum was Battery Park, Greenwich Village, and Soho New York, with an index value of 151.8, indicating that the cost of living was 51.8 percent above the national average. In 2017, the standard deviation of the cost of living adjustments across all PUMA regions nationally was 12.6 percentage points, versus 3.3 percentage points in Southeast Michigan.

The Distribution of Prosperity and Income Growth between 2012 and 2018

The period between 2012 and 2018 was a time of steadily increasing prosperity in both the United States and the Detroit region. Over this six year period, inflation-adjusted median household income increased by 11.5 percent in the U.S. and by 11.2 percent in the Detroit metropolitan area. This performance was in sharp contrast to the prior six years, 2006 to 2012, when real median household income in the United States increased by only 2.2 percent and actually declined by 6.7 percent in the Detroit metro area. Table 5 displays these changes broken out by differently sized households for the United States and the Detroit MSA.[18] The table shows that since 2012, income growth in the Detroit region has been similar to the U.S. overall, whereas during and preceding the "Great Recession" the region lagged well behind the rest of the country.

[15] Grimes et al. (2019) suggest that only a portion of differences in local housing costs be included in the calculation of local cost of living indices in order to account for amenity value of place.

[16] The adjusted index value is calculated as 0.206 x 141.1 + 0.794 x 98.6 = 107.4.

[17] Raleigh and Fayette counties comprise the Beckley, WV MSA, and we used the BEA price index value for this PUMA region, which also included Mercer County, WV. If the majority or more of a PUMA's population was located within an MSA or city, we generally considered the PUMA to be part of that MSA or city.

[18] The inflation adjustments in Table 5 all use the change in the national Personal Consumption Expenditures deflator without adjustments for differences in the local cost of living.

Table 4

Estimated Cost of Living Price Indices for Southeast Michigan PUMAs in 2012 and 2017

PUMA	Area	Cost-of-Living Index 2012	2017
-	Ann Arbor MSA	101.7	101.7
-	Detroit MSA	97.6	95.8
-	Monroe MSA	96.0	92.8
2602701	Washtenaw County (West, Northeast & Southeast)	103.76	101.54
2602702	Washtenaw County (East Central)--Ann Arbor City Area	104.41	105.08
2602703	Washtenaw County (East Central, Outside Ann Arbor City)	100.13	99.29
2602800	Livingston County	99.34	97.57
2602901	Oakland County (West)	97.41	97.77
2602902	Oakland County (Northeast)	98.61	98.90
2602903	Oakland County (East Central)--Troy & Rochester Area	101.77	100.72
2602904	Oakland County (Central)	96.23	95.29
2602905	Oakland County (Southwest)	99.23	99.04
2602906	Oakland County (Central)--Birmingham & Bloomfield Area	106.75	107.36
2602907	Oakland County (South Central)--Farmington & Southfield Area	100.39	99.58
2602908	Oakland County (Southeast)	97.99	97.03
2603001	Macomb County (North)	97.70	96.73
2603002	Macomb County (Central)	98.68	98.42
2603003	Macomb County (Southwest)--Sterling Heights City	97.94	97.23
2603004	Macomb County (Southeast)--Mount Clemens & Fraser Area	95.47	95.29
2603005	Macomb County (Southeast)--St. Clair Shores, Roseville & Eastpointe Area	97.94	98.10
2603006	Macomb County (Southwest)--Warren & Center Line Cities	96.25	95.67
2603100	St. Clair County	95.11	93.87
2603201	Wayne County (Northwest)	98.36	97.71
2603202	Wayne County (North Central)--Livonia City & Redford Charter Township	99.97	99.84
2603203	Wayne County (Central)--Dearborn & Dearborn Heights Cities	100.54	98.18
2603204	Wayne County (Central)--Westland, Garden City, Inkster & Wayne Cities	95.76	94.85
2603205	Wayne County (Southwest)	96.16	95.21
2603206	Wayne County (Southeast)--Downriver Area (South)	95.52	93.89
2603207	Wayne County (Southeast)--Downriver Area (North)	95.29	94.33
2603208	Detroit City (Northwest)	97.76	94.65
2603209	Detroit City (North Central)	97.76	94.97
2603210	Detroit City (Northeast)	97.83	95.09
2603211	Detroit City (South Central & Southeast)	94.42	92.74
2603212	Detroit City (Southwest)	94.40	92.10
2603213	Wayne County (Northeast)--I-94 Corridor	96.21	94.37
2603300	Monroe County	96.00	92.80

Note: Local cost of living price indices were estimated by adjusting the Bureau of Economic Analysis Regional Price Parities for PUMA-level housing costs as described in the paper section "Methodology: Identifying the Middle Class."

The 2012 to 2018 period is a good example of what a prosperous period in the nation and in Southeast Michigan might look like in the 21st Century. It therefore provides a promising period to study to forecast whether or not the prosperity generated by the modern economy will be widely shared.

Table 5
Median Household Income and Growth by Household Size, United States and Detroit MSA

	2018 Median HH Income ($)		Real Growth 2006-12		Real Growth 2012-18	
	United States	Detroit MSA	United States	Detroit MSA	United States	Detroit MSA
All households	61,937	60,513	2.2%	-6.7%	11.5%	11.2%
1-person	31,666	31,230	2.0%	-8.5%	7.5%	7.4%
2-person	69,170	68,461	5.6%	-3.9%	10.0%	10.6%
3-person	80,761	87,042	2.8%	-4.5%	15.0%	20.3%
4-person	93,783	100,540	3.8%	-5.2%	15.1%	16.1%
5-person	86,619	85,052	2.2%	-3.9%	14.9%	5.0%
6-person	85,367	82,902	0.2%	-9.6%	21.9%	18.4%

Source: American Community Survery, 2018, Table B19019. Accessed March 11, 2020. Income data and growth rates have been adjusted for inflation using the U.S. Personal Consumption Expenditures Deflator.

The Geographic Distribution of Prosperity

Table 6 displays the level of household income and the growth in real household income between 2012 and 2018 for the population living in Southeast Michigan, broken out by PUMAs. [Please note in tables that indicate SEMCOG region, we are referring to the Southeast Michigan region made up of Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, and Wayne counties.] The table displays mean three-person equivalent household incomes adjusted for cost of living differences, so the numbers in the table will tend to be higher than most published data on aggregate household incomes. Because we have adjusted incomes for household size and local cost of living differences, the data should provide a standardized measure of the affluence of these communities. The data should also reliably reflect how that affluence has changed between 2012 and 2018. The data appendix presents the same data split out by lower-income, middle-income, and higher-income households in Tables 6A, 6B, and 6C.

Table 6 shows that the average adjusted household income in the SEMCOG area was 3 percent higher than the national average in 2018, and that income in the region grew about 2 percentage points more than in the nation from 2012 to 2018. The highest-income PUMA in Southeast Michigan was Birmingham-Bloomfield in Oakland County, with an average three-person equivalent adjusted income of $170,254, which ranked 41st among the nation's 2,351 PUMA areas. Note that the cost of living in this area was 7.4 percent above the national average, so adjusting local incomes in this area by the cost of living reduced their measured affluence by 7.4 percent. The poorest community in Southeast Michigan was Southwest Detroit, with an average three-person equivalent adjusted income of $39,512. By that measure, Southwest Detroit was the second poorest PUMA region in the country in 2018; only the Bronx Community District 5 was poorer.

There was a wide divergence in income growth among PUMA regions in Southeast Michigan from 2012 to 2018. Two regions, Sterling Heights in Macomb County and the Northwest area of the city of Detroit, saw their average real adjusted incomes decline, while the real average income of residents of South Central and Southeast Detroit jumped by 52.1 percent, which was the 11th largest increase among PUMA regions in that time.[19]

[19] Four of the PUMA areas with faster income growth were in Brooklyn New York. The other six PUMA areas with more rapid income growth were in Chicago, Oakland, Denver, Phoenix, Nashville, and West Central Riverside County, California.

Table 6

Rankings of Mean Three-Person Equivalent Household Income in 2018 and Real Income Growth from 2012, Southeast Michigan PUMA Regions, Adjusted for Cost of Living

PUMA	Name	Mean 3-person Equiv. HH Income in 2018 ($)	Real Growth 2012-18	Mean Income Rank	Growth Rank
-	United States	96,459	14.8%	-	-
-	SEMCOG region	99,357	16.8%	-	-
2602701	Washtenaw (West, Northeast & Southeast)	147,634	37.1%	127	63
2602702	Washtenaw (East Central)--Ann Arbor City Area	114,006	25.0%	488	368
2602703	Washtenaw (East Central, Outside Ann Arbor City)	93,161	8.7%	1094	1684
2602800	Livingston	117,335	16.2%	412	991
2602901	Oakland (West)	129,134	23.6%	243	446
2602902	Oakland (Northeast)	136,079	18.4%	184	793
2602903	Oakland (East Central)--Troy & Rochester Area	145,916	23.9%	133	424
2602904	Oakland (Central)	88,845	28.7%	1286	229
2602905	Oakland (Southwest)	139,955	16.4%	166	962
2602906	Oakland (Central)--Birmingham & Bloomfield Area	170,254	5.8%	41	1920
2602907	Oakland (South Central)--Farmington & Southfield Area	105,033	12.1%	678	1380
2602908	Oakland (Southeast)	103,326	23.2%	721	469
2603001	Macomb (North)	102,696	10.1%	737	1555
2603002	Macomb (Central)	116,379	7.6%	436	1785
2603003	Macomb (Southwest)--Sterling Heights City	82,228	-3.7%	1626	2289
2603004	Macomb (Southeast)--Mount Clemens & Fraser Area	88,335	8.9%	1314	1669
2603005	Macomb (Southeast)--St. Clair Shores, Roseville & Eastpointe	83,993	26.2%	1544	315
2603006	Macomb (Southwest)--Warren & Center Line Cities	76,595	17.6%	1869	865
2603100	St. Clair	91,122	22.3%	1194	520
2603201	Wayne (Northwest)	123,692	4.9%	312	1985
2603202	Wayne (North Central)--Livonia City & Redford Township	94,708	6.2%	1033	1896
2603203	Wayne (Central)--Dearborn & Dearborn Heights Cities	72,384	15.4%	2007	1048
2603204	Wayne (Central)--Westland, Garden City, Inkster & Wayne	71,644	2.0%	2026	2133
2603205	Wayne (Southwest)	80,951	29.7%	1699	192
2603206	Wayne (Southeast)--Downriver Area (South)	101,225	9.5%	785	1604
2603207	Wayne (Southeast)--Downriver Area (North)	79,957	19.6%	1739	700
2603208	Detroit City (Northwest)	49,403	-0.4%	2335	2220
2603209	Detroit City (North Central)	61,257	31.0%	2232	155
2603210	Detroit City (Northeast)	44,813	16.9%	2343	931
2603211	Detroit City (South Central & Southeast)	66,283	52.1%	2151	11
2603212	Detroit City (Southwest)	39,512	9.8%	2350	1581
2603213	Wayne (Northeast)--I-94 Corridor	118,159	24.0%	395	418
2603300	Monroe	97,758	18.7%	895	755

Note: rank of 1 is highest and 2,351 is lowest.

Note that the data do not have a panel structure. The data come from repeated cross-sectional one-percent samples of households living in each PUMA region in a specific year. Therefore, changes in the composition of households randomly sampled in an area from year to year will sometimes generate large changes in the area's measured household incomes.

In the South Central and Southeast Detroit PUMA, the average income increased by only 8.8 percent for lower-income households, by 17.5 percent for middle-income households, and by 35.2 percent for higher-income households.[20] Each of those increases was well below the 52.1 percent overall gain in the PUMA. Thus, the rapid growth in the average income in South Central and Southeast Detroit stems from the changing composition of households in the community rather than from fast income growth within specific household types. The population living in lower-income households declined from 86,704, or 67.4 percent of the PUMA's population, in 2012, to 70,763, or 57.5 percent of the area's population, in 2018. The PUMA's population living in middle-income and higher-income households increased from 41,854 to 52,275 in that time.

[20] Tables 6a, 6b, and 6c show breakouts for the lower-, middle-, and higher-income households in Southeast Michigan PUMA regions.

Two other PUMA regions in Detroit experienced sharp increases in the average adjusted incomes of their populations living in lower-income households from 2012 to 2018. Average real income among low-income households increased by 56.7 percent in Northeast Detroit and by 53.8 percent in North Central Detroit, ranking fifth and sixth among 2,351 PUMA regions. Despite that income growth, the city of Detroit still had a very disproportionate share of lower-income households in 2018. A majority of the population in all five PUMA areas in the city of Detroit lived in lower-income households, and all five PUMA regions are among the 5 percent of all PUMA regions nationally with the highest shares of their populations living in lower-income households.[21]

There were seven PUMAs in suburban Southeast Michigan where less than 19 percent of the population lived in lower-income households in 2018. Those PUMAs were located in Washtenaw, Livingston, and Oakland counties. All of these PUMA regions rank in the best five percent of PUMAs nationally in terms of the shares of their populations living in lower-income households. Not all suburban areas were so prosperous, however, and some had a relatively large share of their populations in lower-income households. In the Central Oakland County region, the share was 39.8 percent; in Sterling Heights, it was 42.3 percent; in Dearborn and Dearborn Heights, it was 48.8 percent; and in Westland, Garden City, Inkster, and Wayne, it was 42.5 percent.

By our measure, a majority of the population in the United States, 51.6 percent, and in Southeast Michigan, 50.8 percent, lived in middle-income households in 2018. That was also the case in in 21 of the 33 PUMA regions in Southeast Michigan. There were four PUMAs where over 60 percent of the population lived in middle-income households: Livingston County; North Macomb County; Mount Clemons in Macomb County; and the southern portion of Downriver in Wayne County. There were five additional PUMA regions where a plurality of the population lived in middle-income households in 2018 (i.e., the share of the population that lived in middle-income households was less than 50 percent, but was greater than either the share in lower or higher income households). There were five PUMA regions in Southeast Michigan, all in the city of Detroit, where the majority of the population lived in lower-income households. There were two additional PUMA areas where the plurality of the population lived in lower-income households. In none of the Southeast Michigan region's PUMAs did a majority or even a plurality of the population live in higher-income households.

Real income growth from 2012 to 2018 was reasonably strong among middle-income households in all parts of Southeast Michigan, with the smallest increase in East Central Washtenaw County (7.0 percent) and the largest gain in West, Northeast, and Southeast Washtenaw County (20.9 percent).

Average real adjusted incomes for people living in high-income households increased by 18.4 percent in the U.S. and by 18.7 percent in Southeast Michigan between 2012 and 2018. That income growth was larger than the gain among lower-income households (16.5 percent nationally and 16.3 percent in Southeast Michigan) and among middle-income households (13.7 percent and 14.1 percent). Although income growth in Southeast Michigan was tilted toward higher-income households between 2012 and 2018, that pattern did not hold uniformly throughout the region. In 18 of the 33 PUMAs in Southeast Michigan, higher-income households had the largest real income gains between 2012 and 2018, while in nine PUMAs, it was the lower-income households, and in six PUMAs, it was the middle-income households. Thus, in almost one-half of the PUMA regions in Southeast Michigan, lower- and middle-income households enjoyed the greatest income gains.

Overall, economic prosperity, measured as the change in real adjusted household incomes between 2012 and 2018, was substantial and generally widespread geographically across Southeast Michigan, with only two out of 33 PUMAs showing a decline in average real incomes. While lower- and middle-income income households experienced substantial gains in real income, higher-income households tended to enjoy the largest increases in

[21] Despite its recent and ongoing gentrification, South Central and Southeast Detroit PUMA still ranks 110th among all PUMAs in its lower-income population share.

average real income in the region. Nonetheless, in almost one-half of Southeast Michigan's PUMAs, lower- or middle-income-households enjoyed the greatest increase in real income over our study period.

Comparison to National and Peer Regions' Performance

We now situate Southeast Michigan's performance in terms of generating shared prosperity relative to the national average and our peer regions' performances. Table 7 compares Southeast Michigan to the United States overall in terms of average real adjusted household income growth from 2012 to 2018 split out by several demographic characteristics. The table also shows the shares of the population in 2018 in lower-income, middle-income, and higher-income households split out by the same demographic characteristics. Note that the demographic characteristics are for individuals, while the income data are for the households in which those individuals reside. Table 7A in the data appendix displays the same data for SEMCOG's peer regions, which we have defined as the 109 MSAs with a household population in excess of 500,000 in 2018.[22]

Real adjusted income grew by 16.8 percent in Southeast Michigan between 2012 and 2018 compared with 14.8 percent in the United States as a whole. Based on the data in Table 7A, this growth ranks SEMCOG as the 34th fastest growing region among the 109 metropolitan areas. The three MSAs with the fastest real adjusted income growth were San Jose, CA, San Francisco-Oakland, CA, and Deltona-Daytona Beach, FL. The three metro areas with the slowest growth were Columbia, SC, Huntington, WV, and Lafayette, LA.

The population living in lower-income households in Southeast Michigan saw their real adjusted incomes increase by an average of 16.3 percent from 2012 to 2018 compared with 16.5 percent nationally, which ranked 62nd among the MSAs we considered. Average incomes in middle-income households in Southeast Michigan grew by 14.1 percent versus 13.7 percent in the nation, ranking 49th. Finally, average incomes in higher-income households in Southeast Michigan grew by 18.7 percent compared with 18.4 percent in the United States overall, which ranked 46th.

Overall, Southeast Michigan did slightly better than most of its peers as well as the United States as a whole in terms of real adjusted household income growth. Its performance was weakest among lower-income households, which saw slower income growth than in most peer regions as well as in the nation overall.

[22] The Detroit MSA is not included in this analysis because it is included in the Southeast Michigan region. Tables 7B, 7C, and 7D break out the same data for the population residing in lower-income, middle-income, and higher-income households, respectively. The Metropolitan Area data shown in Tables 7A through 7D comes from sums of PUMA regions. Because the PUMAs are not always coterminous with the metropolitan statistical area definitions, the data by metropolitan areas shown here may be slightly different from the official metropolitan area data in cases where that data is available. The PUMAs in Southeast Michigan are exactly coterminous with the SEMCOG region.

Table 7

Real Income Growth 2012-2018 and the Share of Population in Lower-, Middle-, and Higher-Income Households in 2018, United States and Southeast Michigan, By Selected Demographic Characteristics

	Real Income Growth 2012-18		Share of Population in Lower Income Households		Share of Population in Middle Income Households		Share of Population in Higher Income Households	
	United States	SEMCOG	United States	SEMCOG	United States	SEMCOG	United States	SEMCOG
All	14.8%	16.8%	35.1%	34.0%	51.6%	50.8%	13.4%	15.1%
Lower income	16.5%	16.3%	-	-	-	-	-	-
Middle income	13.7%	14.1%	-	-	-	-	-	-
Higher income	18.4%	18.7%	-	-	-	-	-	-
Hispanic	21.3%	23.0%	51.6%	45.1%	43.3%	45.4%	5.1%	9.4%
Non-Hispanic Black	18.2%	15.3%	50.5%	57.3%	43.6%	38.0%	5.8%	4.7%
Non-Hispanic White	14.1%	16.0%	27.1%	26.6%	55.8%	55.1%	17.1%	18.4%
Under 18	16.9%	16.9%	44.0%	43.2%	46.4%	45.3%	9.6%	11.5%
18 to 24	18.9%	21.1%	41.6%	37.9%	49.9%	50.5%	8.6%	11.6%
25 to 64	13.4%	16.0%	29.0%	28.8%	54.8%	53.2%	16.2%	18.1%
65 or more	16.5%	18.5%	38.8%	36.9%	49.0%	50.8%	12.2%	12.3%
Under 18 Hispanic	21.6%	5.7%	62.2%	58.0%	34.4%	35.2%	3.4%	6.8%
Under 18 Non-Hispanic Black	18.8%	9.8%	64.7%	73.4%	32.4%	25.0%	3.0%	1.6%
Under 18 Non-Hispanic White	16.1%	19.0%	30.4%	30.6%	55.9%	53.7%	13.7%	15.7%
No HS Degree	21.2%	15.4%	59.1%	64.1%	37.7%	33.7%	3.1%	2.2%
HS Grad/GED	10.9%	12.9%	38.8%	40.4%	54.3%	52.9%	7.0%	6.7%
Some College	10.9%	12.8%	30.9%	31.8%	58.3%	56.9%	10.7%	11.2%
Associate Degree	7.9%	8.7%	24.7%	25.5%	62.4%	60.6%	12.8%	13.9%
Bachelor Degree	10.0%	12.3%	14.5%	14.2%	59.0%	56.0%	26.5%	29.9%
Graduate Degree	8.8%	14.1%	9.5%	8.3%	51.8%	49.9%	38.7%	41.8%

Note: growth rates have been adjusted for inflation using the U.S. Personal Consumption Expenditure Deflator.

Demographic Distribution of Prosperity

In this section, we examine whether different demographic groups have shared in Southeast Michigan's economic prosperity and how the region's various groups have fared relative to our peer regions. We begin by examining the performance of the region's racial and ethnic categories, as shown in Table 7. We considered three groups: Hispanic people, non-Hispanic Black people, and non-Hispanic White people. For brevity, we will refer to these groups as Hispanic people, Black people, and White people in the remainder of the paper.[23] Southeast Michigan's White population experienced an average increase in real income of 16.0 percent from 2012 to 2018, ranking 42nd among its peer regions. The region's Black population experienced income growth of 15.3 percent, ranking 60th, and the region's Hispanic population saw income growth of 23.0 percent, ranking 44th. The Hispanic population saw faster real income growth than both White households and Black households nationally as well as in Southeast Michigan. Nationally, however, the Black population enjoyed faster real income growth than the White population, while in Southeast Michigan the Black population's income growth lagged the White population's slightly.

We found that different regions' relative performances related closely to the experiences of their prime working age populations, i.e., residents aged 25 to 64 years old. The real adjusted incomes of Southeast Michigan's prime working age population increased by 16.0 percent from 2012 to 2018, ranking 34th among its peer regions. The top three regions in income growth for this demographic were San Jose CA, San-Francisco-Oakland CA, and Modesto CA and the bottom three regions were Columbia SC, Huntington WV, and Lafayette LA. The close overlap between these groups and the top and bottom three performers overall suggests the

[23] We restricted our analysis to these three groups because small sample sizes in some geographies constrain the analysis for other racial groups.

tight connection between regions' overall performance and the experience of their prime working age populations.

Differentiating the prime working age population by different levels of educational attainment, the greatest increase in real income, 21.2 percent, occurred among people who had not completed high school. The strong real income growth among this group stemmed largely from rising employment rates as the economic expansion proceeded and the labor market healed from the Great Recession. Historically, the labor market experiences of less educated workers tend to be more cyclically sensitive than average, meaning that those workers see faster gains in employment as labor demand rises (Aaronson et al. 2019). Nationally, the real income gains among other prime working age subpopulations grouped by educational attainment ranged from 7.9 percent for individuals with an Associate's degree to 10.9 percent for those with a high school degree or GED.[24]

In Southeast Michigan, average real income growth for prime working age individuals without a high school degree was 15.4 percent, substantially below the national rate of 21.2 percent. In contrast, income growth for the other educational attainment population groups exceeded the U.S. average. Southeast Michigan's advantage was greatest for individuals with a graduate degree, who experienced real income growth of 14.1 percent in Southeast Michigan compared to 8.8 percent nationally.

A discouraging aspect of Southeast Michigan's performance from 2012 to 2018 relative to nationally was the large shortfall in income growth among local households with non-White children. Black children in Southeast Michigan lived in households whose average real income increased by 9.8 percent, compared to an increase of 18.8 percent for the same group nationwide. That growth performance ranked 79th among the 109 peer metro areas we identified. Hispanic children in Southeast Michigan fared relatively worse. The average real income in their households increased by only 5.7 percent, compared to 21.6 percent nationwide. That performance ranked 88th among the peer metro areas we considered. Meanwhile, the average household income among White children in Southeast Michigan increased by more than in the U.S. overall (19.0 percent compared to 16.1 percent). The racial and ethnic gap in income growth, particularly among children, highlights the holes remaining in the economic prosperity of the region and the nation as of 2018, which we discuss in the next section.

Holes in Economic Prosperity in 2018

We conclude from the preceding analysis that the economic expansion between 2012 and 2018 was substantial and generated growing prosperity in the nation and Southeast Michigan. Furthermore, most geographic areas and population groups shared in the prosperity generated during the expansion, enjoying relatively large gains in real income. Even the sustained expansion that just ended, however, left significant "holes" in prosperity, and in 2018 those holes were concentrated among the Black and Hispanic populations. Table 8 shows the distribution of the population by income category for the three major racial and ethnic groups we considered in the United States and Southeast Michigan. Table 8A in the data appendix shows the same data for the 109 peer metro areas we considered.

[24] The effect of the changing distribution of the population on average income growth is clearly visible in the data split by educational attainment. All of the educational attainment population categories, except those who did not complete high school, had much lower income growth than the overall average for the prime working age population, which was 16.0 percent. The higher aggregate income growth for the prime working age population arose because the population became better educated on average during between 2012 and 2018, thus shifting the distribution of the population toward the higher income groups. This changing population distribution means that the overall change in income diverged substantially from the change among the component subpopulations.

Table 8

Share of Population in Lower-, Middle-, Higher-Income Households by Race/Ethnicity in 2018, United States and Southeast Michigan

	Race/Ethnicity	Population in Households	Lower Income Share	Middle Income Share	Higher Income Share
United States	All Race/Ethnicity	319,075,830	35.1%	51.6%	13.4%
	Hispanic	58,659,568	51.6%	43.3%	5.1%
	Non-Hispanic Black	38,632,585	50.5%	43.6%	5.8%
	Non-Hispanic White	192,468,427	27.1%	55.8%	17.1%
SEMCOG	All Race/Ethnicity	4,691,268	34.0%	50.8%	15.1%
	Hispanic	210,175	45.1%	45.4%	9.4%
	Non-Hispanic Black	988,431	57.3%	38.0%	4.7%
	Non-Hispanic White	3,134,448	26.6%	55.1%	18.4%

In the United States, approximately one-quarter of the White population in 2018 lived in lower-income households (27.1 percent), while one-half of the Black and Hispanic populations lived in lower-income households (50.6 and 51.6 percent, respectively). Slightly more than one-half of the White population, and slightly less than one-half of the Black and Hispanic populations, lived in middle-income households. About one out of every six White people lived in higher-income households, but only one out of every 17 Black people and one out of every 20 Hispanic people lived in higher-income households.

The income disparity between Black and White individuals was even worse in Southeast Michigan, but the disparity between White and Hispanic individuals in Southeast Michigan was somewhat less severe. The shares of White and Hispanic people who live in lower-income households were lower in Southeast Michigan than nationally in 2018, but the share of Black individuals who lived in lower-income households was much higher (57.3 percent compared to 50.6 percent). Furthermore, the shares of the White and Hispanic populations who lived in higher-income households were greater in Southeast Michigan than in the nation, while the share of the Black population living in higher-income households was even smaller in the region than it was nationwide (4.7 percent compared to 5.8 percent).

Table 9 displays a measure of disparity between the incomes of the White and Black populations for the United States, Southeast Michigan, and the other large metropolitan areas in the Midwest. To calculate the measure of disparity, we first calculated how much higher the population share living in lower-income households was than the share living in higher-income households for each racial group. For instance, in Southeast Michigan in 2018, 57.3 percent of Black residents lived in lower-income households and 4.7 percent of Black residents lived in higher-income households, for a difference of 52.6 percentage points. The analogous difference was 8.2 percentage points for White residents of the region. The racial disparity reported in Table 9 is the difference between higher-income and lower-income population shares among Black residents of each areas minus the corresponding difference among White residents. The top row of the table shows that that disparity averaged 34.7 percentage points nationally in 2018.

Table 9

Difference Between Lower- and Higher-Income Shares for Non-Hispanic Black and Non-Hispanic White Populations in Large Midwest Metropolitan Areas, 2018

Area	Black Population		White Population		Racial Disparity in Lower vs. Higher Income Shares (percentage points)
	Lower Income Share	Higher Income Share	Lower Income Share	Higher Income Share	
United States	50.5%	5.8%	27.1%	17.1%	34.7
SEMCOG	57.3%	4.7%	26.6%	18.4%	44.4
Akron, OH	50.1%	5.8%	25.2%	16.6%	35.8
Buffalo-Cheektowaga, NY	57.3%	4.4%	26.7%	14.9%	41.1
Chicago-Naperville-Elgin, IL-IN-WI	52.8%	5.9%	20.8%	23.5%	49.6
Cincinnati, OH-KY-IN	53.9%	5.3%	24.7%	18.5%	42.5
Cleveland-Elyria, OH	56.3%	4.5%	22.3%	19.6%	49.1
Columbus, OH	52.3%	6.2%	23.3%	19.7%	42.5
Dayton-Kettering, OH	60.3%	6.3%	25.5%	15.5%	43.9
Des Moines-West Des Moines, IA	57.5%	0.9%	19.7%	18.1%	55.0
Flint, MI	67.7%	2.4%	34.2%	10.3%	41.4
Grand Rapids-Kentwood, MI	57.3%	7.5%	23.0%	15.1%	41.9
Indianapolis-Carmel-Anderson, IN	56.7%	4.6%	23.3%	16.9%	45.7
Kansas City, MO-KS	43.5%	6.9%	22.3%	18.9%	33.1
Madison, WI	58.2%	13.0%	21.0%	22.3%	46.5
Milwaukee-Waukesha, WI	63.1%	2.3%	21.3%	19.7%	59.2
Minneapolis-St. Paul-Bloomington, MN-WI	58.0%	2.6%	17.9%	20.4%	57.9
Omaha-Council Bluffs, NE-IA	51.8%	3.5%	23.0%	16.7%	42.0
Pittsburgh, PA	54.4%	3.8%	25.6%	16.8%	41.8
St. Louis, MO-IL	52.4%	5.7%	21.8%	19.5%	44.4
Toledo, OH	67.3%	1.5%	28.6%	14.6%	51.7
Youngstown-Warren-Boardman, OH-PA	65.0%	2.0%	33.2%	10.0%	39.8

Note: Racial disparity is calculated in two steps. First, the differences between higher-income and lower-income household shares are calculated within racial groups. Second, the difference in those differences is calculated as our measure of the racial disparity in household income classes.

Table 9 shows that the racial disparity in household income classes between White and Black residents is generally greater in large Midwestern metro areas than nationally, and Southeast Michigan is no exception. In only two of the areas that we considered (Akron, OH and Kansas City, MO) was the share of the Black population living in lower-income households lower than the U.S. average. In contrast, there were only three areas (Flint, MI, Toledo, OH, and Youngstown, OH) where the share of the White population living in lower-income households was higher than the U.S. average.[25] The measure of racial disparity between the household incomes of White and Black residents was larger than the national average of 34.7 percentage points in 20 out of 21 of the Midwestern metro areas that we considered, including in Southeast Michigan. The only exception was in Kansas City, MO. Southeast Michigan was toward the middle of large Midwestern metro areas on this measure; the most severe gaps were in Milwaukee, WI, Minneapolis, MN, Des Moines, IA, and Toledo, OH.

[25] In three of the Midwestern metropolitan areas (Chicago, IL, Madison, WI, and Minneapolis, MN), the share of the White population living in higher-income households exceeded the share living in lower-income households. Although that situation was uncommon among Midwestern metro areas, it was more common outside of the region. Affluent metro areas fitting that pattern included Atlanta, GA, Austin, TX, Boston, MA, Dallas, TX, Denver, CO, Durham, NC, Houston, TX, Raleigh, NC, San Francisco, CA, San Jose, CA, Seattle, WA, and Washington, DC.

Table 10 shows the analogous racial income disparity between Hispanic and White residents in the same 21 Metropolitan Areas in the Midwest, as well as for the nation. Nationally, our measure of racial income disparity between the Hispanic and White populations was 36.5 percentage points in 2018. That gap was wider than the disparity between the Black and White populations. The large Midwestern metro areas that we considered did not differ as systematically from the national average for the Hispanic-White income disparity as they did for the Black-White income disparity, however. In 10 of the metro areas, Hispanic-White disparity exceeded the national average, while in 11 of the areas, including Southeast Michigan, the disparity was smaller.

Table 10

Difference Between Lower- and Higher-Income Shares for Hispanic and Non-Hispanic White Populations in Large Midwest Metropolitan Areas, 2018

	Hispanic Population		White Population		Racial Disparity in Lower vs. Higher Income Shares (percentage points)
Area	Lower Income Share	Higher Income Share	Lower Income Share	Higher Income Share	
United States	51.6%	5.1%	27.1%	17.1%	36.5
SEMCOG	45.1%	9.4%	26.6%	18.4%	27.5
Akron, OH	48.9%	5.7%	25.2%	16.6%	34.6
Buffalo-Cheektowaga, NY	53.4%	4.8%	26.7%	14.9%	36.9
Chicago-Naperville-Elgin, IL-IN-WI	49.0%	4.4%	20.8%	23.5%	47.4
Cincinnati, OH-KY-IN	55.7%	6.2%	24.7%	18.5%	43.4
Cleveland-Elyria, OH	52.2%	5.7%	22.3%	19.6%	43.8
Columbus, OH	43.2%	7.1%	23.3%	19.7%	32.5
Dayton-Kettering, OH	44.6%	12.7%	25.5%	15.5%	21.8
Des Moines-West Des Moines, IA	40.0%	10.2%	19.7%	18.1%	28.2
Flint, MI	35.6%	8.2%	34.2%	10.3%	3.5
Grand Rapids-Kentwood, MI	45.4%	4.7%	23.0%	15.1%	32.9
Indianapolis-Carmel-Anderson, IN	56.7%	4.8%	23.3%	16.9%	45.5
Kansas City, MO-KS	47.9%	5.8%	22.3%	18.9%	38.6
Madison, WI	56.6%	7.3%	21.0%	22.3%	50.6
Milwaukee-Waukesha, WI	48.6%	4.8%	21.3%	19.7%	42.2
Minneapolis-St. Paul-Bloomington, MN-WI	52.0%	7.5%	17.9%	20.4%	47.0
Omaha-Council Bluffs, NE-IA	47.6%	5.8%	23.0%	16.7%	35.5
Pittsburgh, PA	36.7%	14.6%	25.6%	16.8%	13.3
St. Louis, MO-IL	44.8%	13.4%	21.8%	19.5%	29.1
Toledo, OH	47.9%	7.3%	28.6%	14.6%	26.4
Youngstown-Warren-Boardman, OH-PA	62.0%	0.8%	33.2%	10.0%	38.0

Note: Racial disparity is calculated in two steps. First, the differences between higher-income and lower-income household shares are calculated within racial groups. Second, the difference in those differences is calculated as our measure of the racial disparity in household income classes.

As troubling as the hole in prosperity was for Black and Hispanic adults, it was even worse for children. Table 11 shows analogous income distributions by racial and ethnic categories to Table 8 for children (persons aged 17 or below) rather than the entire population.[26] Nationally, nearly two-thirds of Black children, and more than six out of every 10 Hispanic children, lived in lower-income households in 2018. In contrast, only three out of every 10 White children lived in lower-income households. More than half of all White children lived in middle-

[26] Table 11A displays the same data for all 109 peer metropolitan areas we considered. Small sample sizes for Black and Hispanic children are present in some of the areas, but we decided to present the data despite this limitation for completeness. Readers should exercise caution in interpreting these figures for smaller areas.

income households, compared to only about one-third of Black and Hispanic children. Finally, only about three percent of Black and Hispanic children lived in higher-income households, while nearly 14 percent of White children lived in such households.

Table 11
Share of Children (aged 17 or less) in Lower-, Middle-, and Higher-Income Households by Race/Ethnicity in 2018, United States and Southeast Michigan

	Race/Ethnicity	Population in Households	Lower Income Share	Middle Income Share	Higher Income Share
United States	All Race/Ethnicity	73,061,368	44.0%	46.4%	9.6%
	Hispanic	18,568,767	62.2%	34.4%	3.4%
	Non-Hispanic Black	9,722,752	64.7%	32.4%	3.0%
	Non-Hispanic White	36,719,764	30.4%	55.9%	13.7%
SEMCOG	All Race/Ethnicity	1,032,287	43.2%	45.3%	11.5%
	Hispanic	70,471	58.0%	35.2%	6.8%
	Non-Hispanic Black	250,958	73.4%	25.0%	1.6%
	Non-Hispanic White	608,842	30.6%	53.7%	15.7%

Comparing Southeast Michigan to the United States overall, approximately the same proportion of White children in the region lived in lower-income households, while a smaller proportion of Hispanic children lived in lower-income households. Greater shares of both White and Hispanic children lived in higher-income households than nationally. Black children in Southeast Michigan were significantly more likely to live in lower income households than they were in the country overall, however (73.4 percent compared to 64.7 percent). Furthermore, only one-quarter of black children in the region lived in middle-income households, and a paltry 1.6 percent lived in higher-income households.

Unfortunately, Southeast Michigan's very high share of Black children living in lower-income households was common among the major metropolitan areas in the Midwest as of 2018. Table 12 shows that in 19 out of 21 large Midwestern metro areas, the share of Black children living in low-income households exceeded the national average; it was lower than the national average only in Kansas City, MO, and Pittsburgh, PA. Furthermore, in five metro areas (Dayton, OH; Flint, MI; Milwaukee, WI; Toledo, OH; and Youngstown, OH), more than 80 percent of Black children lived in lower-income households.

Table 12

Difference Between Lower and Higher Household Income Shares for Non-Hispanic Black and Non-Hispanic White Children (aged 17 or less) in Large Midwest Metropolitan Areas, 2018

Area	Black Population		White Population		Racial Disparity in Lower vs. Higher Income Shares (percentage points)
	Lower Income Share	Higher Income Share	Lower Income Share	Higher Income Share	
United States	64.7%	3.0%	30.4%	13.7%	45.0
SEMCOG	73.4%	1.6%	30.6%	15.7%	56.9
Akron, OH	67.8%	4.6%	27.6%	14.6%	50.2
Buffalo-Cheektowaga, NY	70.5%	4.1%	31.3%	11.1%	46.3
Chicago-Naperville-Elgin, IL-IN-WI	66.6%	2.1%	20.4%	22.7%	66.9
Cincinnati, OH-KY-IN	69.2%	2.4%	29.0%	15.2%	53.0
Cleveland-Elyria, OH	76.1%	1.4%	22.7%	16.0%	68.0
Columbus, OH	70.9%	1.8%	25.5%	17.9%	61.5
Dayton-Kettering, OH	82.8%	0.9%	30.0%	9.7%	61.6
Des Moines-West Des Moines, IA	74.8%	0.8%	19.4%	16.8%	71.5
Flint, MI	81.6%	0.0%	43.8%	5.8%	43.6
Grand Rapids-Kentwood, MI	73.2%	5.5%	24.0%	12.5%	56.3
Indianapolis-Carmel-Anderson, IN	69.7%	3.4%	25.0%	13.8%	55.1
Kansas City, MO-KS	54.1%	4.9%	24.4%	14.7%	39.4
Madison, WI	71.9%	14.7%	20.5%	18.7%	55.4
Milwaukee-Waukesha, WI	80.1%	0.4%	19.6%	19.8%	79.9
Minneapolis-St. Paul-Bloomington, MN-WI	72.1%	0.8%	16.1%	19.3%	74.4
Omaha-Council Bluffs, NE-IA	69.1%	0.6%	25.7%	11.9%	54.7
Pittsburgh, PA	64.6%	2.1%	25.8%	16.3%	53.0
St. Louis, MO-IL	70.3%	2.7%	24.5%	16.8%	60.0
Toledo, OH	81.6%	1.2%	32.7%	8.9%	56.6
Youngstown-Warren-Boardman, OH-PA	82.6%	0.0%	39.6%	5.4%	48.4

Note: Racial disparity is calculated in two steps. First, the differences between higher-income and lower-income household shares are calculated within racial groups. Second, the difference in those differences is calculated as our measure of the racial disparity in household income classes.

Table 13 shows that, in contrast, the share of Hispanic children living in lower-income households was higher than the national average in only three large Midwest metro areas (Cincinnati, OH; Indianapolis, IN; and Minneapolis, MN). Furthermore, there were only five large Midwestern metro areas, including Southeast Michigan, where the share of White children living in lower-income households exceeded the national average.[27] It was therefore not the case that all Midwestern children were disproportionately likely to live in lower-income households. That unfortunate situation applied to Black children, but not to children of other races and ethnicities.

[27] The others were Buffalo, NY, Flint, MI, Toledo, OH, Youngstown, OH.

Table 13

Difference Between Lower and Higher Household Income Shares for Hispanic and Non-Hispanic White Children (aged 17 or less) in Large Midwest Metropolitan Areas, 2018

Area	Hispanic Population		White Population		Racial Disparity in Lower vs. Higher Income Shares (percentage points)
	Lower Income Share	Higher Income Share	Lower Income Share	Higher Income Share	
United States	62.2%	3.4%	30.4%	13.7%	42.1
SEMCOG	58.0%	6.8%	30.6%	15.7%	36.3
Akron, OH	54.6%	0.0%	27.6%	14.6%	41.6
Buffalo-Cheektowaga, NY	60.3%	4.2%	31.3%	11.1%	35.9
Chicago-Naperville-Elgin, IL-IN-WI	61.1%	3.0%	20.4%	22.7%	60.5
Cincinnati, OH-KY-IN	68.6%	2.3%	29.0%	15.2%	52.5
Cleveland-Elyria, OH	56.5%	4.8%	22.7%	16.0%	45.0
Columbus, OH	49.7%	5.7%	25.5%	17.9%	36.3
Dayton-Kettering, OH	55.2%	6.3%	30.0%	9.7%	28.6
Des Moines-West Des Moines, IA	47.5%	7.2%	19.4%	16.8%	37.7
Flint, MI	55.1%	2.4%	43.8%	5.8%	14.6
Grand Rapids-Kentwood, MI	55.2%	5.5%	24.0%	12.5%	38.2
Indianapolis-Carmel-Anderson, IN	67.7%	2.0%	25.0%	13.8%	54.5
Kansas City, MO-KS	58.2%	3.8%	24.4%	14.7%	44.7
Madison, WI	62.1%	3.8%	20.5%	18.7%	56.4
Milwaukee-Waukesha, WI	56.8%	3.7%	19.6%	19.8%	53.4
Minneapolis-St. Paul-Bloomington, MN-WI	63.8%	7.4%	16.1%	19.3%	59.6
Omaha-Council Bluffs, NE-IA	53.3%	2.9%	25.7%	11.9%	36.6
Pittsburgh, PA	43.9%	4.8%	25.8%	16.3%	29.6
St. Louis, MO-IL	52.8%	11.5%	24.5%	16.8%	33.7
Toledo, OH	55.2%	2.5%	32.7%	8.9%	28.9
Youngstown-Warren-Boardman, OH-PA	57.2%	0.0%	39.6%	5.4%	23.0

Note: Racial disparity is calculated in two steps. First, the differences between higher-income and lower-income household shares are calculated within racial groups. Second, the difference in those differences is calculated as our measure of the racial disparity in household income classes.

Economic Disparities in Central Cities

We extended our analysis beyond Metropolitan Statistical Areas to evaluate the economic conditions of people living in the nation's major central cities in 2018. Because of data limitations, we restricted our analysis to 40 large central cities nationally.[28]

The share of the population living in middle-income households was below the national average in all 40 cities. The city of Fort Worth, TX, had the highest share of its population living in middle-income households, 51.2 percent, while the city of Detroit had the lowest, 30.1 percent. Middle-income households are disproportionately located in the suburbs of large central cities, rather than downtown.

[28] These data approximate the true values for the central cities because the PUMA regions did not perfectly line up with the boundaries of most central cities. There were some other central cities which we would have liked to include in this analysis, but we were forced to exclude them because the boundary issues for PUMAs and the central city seemed too problematic.

We divided these 40 cities into three categories based on the household income shares of their total populations:

- "Rich cities," where the higher-income share exceeded the national average and the lower-income share was below the national average;
- "High-inequality cities," where both the higher-income and lower-income shares exceeded the national average; and
- "Relatively poor cities," where the low-income share exceeded the national average and the higher-income share was below the national average.

Table 14 shows characteristics of the 2018 income distribution in the seven "rich" central cities we considered. The defining characteristics of all of these central cities is that their White population lived in disproportionately higher-income households. In six out of the seven rich cities, the share of the White population living in higher-income households was greater than the share living in lower-income households.

Our measure of the racial income disparity between the White and Black populations was greater than the national average in all seven rich cities, sometimes by extreme amounts. In Washington, D.C., 52.2 percent of the White population lived in higher-income households, and only 8.2 percent lived in lower-income households. For the Black population, these statistics were reversed: 51.3 percent lived in lower-income households, while 8.6 percent lived in higher-income households. The Washington, D.C. metro area had a much higher share of Black people living in middle- and higher-income households than the national average, but they lived in the suburbs, not in the central city itself. The racial income disparities between black and White households in San Francisco, CA, and Seattle, WA were only slightly smaller than in Washington, D.C.

Furthermore, in five out of the seven rich cities, our measure of the racial income disparity between the Hispanic and White populations exceeded the national average. The two exceptions were Portland, OR, and Seattle, WA. Therefore, even though we classify these cities overall as "rich," they featured large racial and ethnic disparities in incomes.

Table 15 shows the same statistics for the 10 central cities we classified as "high-inequality cities." In each of those cities, our measures of the racial income disparities between Black residents and White residents, and of the disparity between the latter and Hispanic residents, both exceeded the national average. The racial disparity between Black and White residents was a stunning 86.1 percentage points in Atlanta, GA, and it stood at 72.7 percentage points in Minneapolis, MN. The greatest income disparities between the Hispanic and White populations were in Oakland, CA (72.6 percentage points) and Houston, TX (69.8 percentage points).

The 17 cities identified in tables 14 and 15 would generally be ranked as some of the most economically successful places in the country based on overall average incomes and income growth.[29] Yet all 17 cities featured real income disparities between Black and White residents that were larger than the national average, and 15 of the cities featured larger than average disparities between Hispanic and White residents. Economic success in our major central cities does not appear automatically to generate economic equality.

[29] Average real income per capita grew faster than the national average in 16 out of 17 of these cities between 2012 and 2018 (income growth in Houston lagged, potentially because of declining oil prices). As of 2018, average per capita income in these cities, adjusted for differences in the local cost of living, exceeded the national average in 15 out of the 17 cities; the exceptions were Dallas and Houston.

Table 14
Income Distribution by Race and Ethnicity in Rich Central Cities in 2018

City	Race/Ethnicity	Population in Households	Lower Income Share	Middle Income Share	Higher Income Share	Racial Disparity in Lower vs. Higher Income Shares (percentage points)
United States	All Race/Ethnicity	319,075,830	35.1%	51.6%	13.4%	-
United States	Hispanic	58,659,568	51.6%	43.3%	5.1%	36.5%
United States	Non-Hispanic Black	38,632,585	50.5%	43.6%	5.8%	34.7%
United States	Non-Hispanic White	192,468,427	27.1%	55.8%	17.1%	-
Austin, TX	All Race/Ethnicity	931,197	29.3%	47.8%	22.9%	-
Austin, TX	Hispanic	304,863	47.1%	46.2%	6.7%	57.2%
Austin, TX	Non-Hispanic Black	67,498	47.0%	45.3%	7.7%	56.2%
Austin, TX	Non-Hispanic White	472,829	16.4%	50.4%	33.2%	-
Denver, CO	All Race/Ethnicity	729,974	32.7%	48.5%	18.8%	-
Denver, CO	Hispanic	210,942	49.1%	45.7%	5.2%	52.7%
Denver, CO	Non-Hispanic Black	64,663	55.3%	39.6%	5.1%	59.0%
Denver, CO	Non-Hispanic White	397,878	19.4%	52.4%	28.2%	-
Portland, OR	All Race/Ethnicity	633,157	29.3%	50.5%	20.2%	-
Portland, OR	Hispanic	59,327	42.5%	44.2%	13.3%	28.7%
Portland, OR	Non-Hispanic Black	38,642	44.7%	47.0%	8.3%	35.8%
Portland, OR	Non-Hispanic White	444,430	24.2%	52.2%	23.6%	-
San Francisco, CA	All Race/Ethnicity	862,693	26.5%	39.4%	34.1%	-
San Francisco, CA	Hispanic	130,082	39.8%	42.0%	18.2%	57.5%
San Francisco, CA	Non-Hispanic Black	41,069	48.0%	36.0%	16.0%	67.8%
San Francisco, CA	Non-Hispanic White	346,063	14.4%	35.4%	50.2%	-
San Jose, CA	All Race/Ethnicity	1,115,309	28.9%	51.0%	20.1%	-
San Jose, CA	Hispanic	345,253	44.1%	50.2%	5.8%	48.5%
San Jose, CA	Non-Hispanic Black	33,754	40.2%	52.5%	7.4%	43.0%
San Jose, CA	Non-Hispanic White	278,260	20.0%	49.7%	30.2%	-
Seattle, WA	All Race/Ethnicity	721,083	22.2%	47.1%	30.7%	-
Seattle, WA	Hispanic	52,263	26.9%	56.1%	16.9%	29.8%
Seattle, WA	Non-Hispanic Black	45,261	55.0%	38.9%	6.0%	68.8%
Seattle, WA	Non-Hispanic White	457,233	15.9%	48.5%	35.7%	-
Washington, DC	All Race/Ethnicity	662,826	31.1%	40.2%	28.6%	-
Washington, DC	Hispanic	75,907	33.4%	42.0%	24.6%	52.9%
Washington, DC	Non-Hispanic Black	294,906	51.3%	40.1%	8.6%	86.7%
Washington, DC	Non-Hispanic White	244,596	8.2%	39.7%	52.2%	-

Notes: the table presents statistics for central cities only, not metropolitan areas. We defined "rich central cities" as cities where the share of higher-income households exceeded the national average and the share of lower-income households was below the national average. Racial disparity is calculated in two steps. First, the differences between higher-income and lower-income household shares are calculated within racial groups. Second, the difference in those differences is calculated as our measure of the racial disparity in household income classes.

Table 16 shows the relatively poor central cities in our sample. These 23 cities had relatively high shares of their populations living in lower-income households combined with relatively low shares living in higher-income households. This group includes the two largest cities in the United States, New York, and Los Angeles. That result undoubtedly reflects in part our decision to adjust incomes by the local cost of living, given the high costs of housing in both cities.

Table 15

Income Distribution in 2018 by Race and Ethnicity in High-Inequality Central Cities

City	Race/Ethnicity	Population in Households	Lower Income Share	Middle Income Share	Higher Income Share	Racial Disparity in Lower vs. Higher Income Shares (percentage points)
United States	All Race/Ethnicity	319,075,830	35.1%	51.6%	13.4%	-
United States	Hispanic	58,659,568	51.6%	43.3%	5.1%	36.5%
United States	Non-Hispanic Black	38,632,585	50.5%	43.6%	5.8%	34.7%
United States	Non-Hispanic White	192,468,427	27.1%	55.8%	17.1%	-
Atlanta, GA	All Race/Ethnicity	389,249	35.3%	38.6%	26.1%	-
Atlanta, GA	Hispanic	18,981	34.3%	45.4%	20.3%	50.6%
Atlanta, GA	Non-Hispanic Black	181,696	57.0%	35.6%	7.4%	86.1%
Atlanta, GA	Non-Hispanic White	160,896	11.9%	39.7%	48.4%	-
Boston, MA	All Race/Ethnicity	648,864	38.6%	44.3%	17.1%	-
Boston, MA	Hispanic	133,288	57.4%	37.5%	5.2%	62.0%
Boston, MA	Non-Hispanic Black	151,159	50.8%	43.9%	5.3%	55.3%
Boston, MA	Non-Hispanic White	281,166	20.2%	49.8%	30.0%	-
Charlotte, NC	All Race/Ethnicity	780,942	36.5%	46.7%	16.8%	-
Charlotte, NC	Hispanic	117,373	59.1%	36.1%	4.8%	67.1%
Charlotte, NC	Non-Hispanic Black	272,253	49.3%	43.9%	6.8%	55.3%
Charlotte, NC	Non-Hispanic White	320,162	17.3%	52.6%	30.1%	-
Chicago, IL	All Race/Ethnicity	2,580,271	42.6%	42.1%	15.3%	-
Chicago, IL	Hispanic	760,663	52.7%	43.1%	4.1%	61.9%
Chicago, IL	Non-Hispanic Black	758,714	57.7%	36.5%	5.9%	65.1%
Chicago, IL	Non-Hispanic White	825,613	19.8%	47.0%	33.1%	-
Dallas, TX	All Race/Ethnicity	1,199,430	46.7%	39.5%	13.8%	-
Dallas, TX	Hispanic	518,995	55.8%	41.1%	3.1%	65.5%
Dallas, TX	Non-Hispanic Black	282,940	60.8%	34.9%	4.3%	69.4%
Dallas, TX	Non-Hispanic White	349,630	23.1%	41.0%	36.0%	-
Houston, TX	All Race/Ethnicity	2,263,275	46.9%	39.1%	14.0%	-
Houston, TX	Hispanic	1,013,862	59.6%	36.1%	4.3%	69.8%
Houston, TX	Non-Hispanic Black	465,132	55.6%	39.3%	5.1%	65.0%
Houston, TX	Non-Hispanic White	563,438	21.7%	42.0%	36.3%	-
Minneapolis, MN	All Race/Ethnicity	413,465	38.4%	45.4%	16.2%	-
Minneapolis, MN	Hispanic	40,274	69.4%	25.5%	5.0%	67.0%
Minneapolis, MN	Non-Hispanic Black	77,611	72.1%	26.1%	1.9%	72.7%
Minneapolis, MN	Non-Hispanic White	246,600	20.8%	55.9%	23.3%	-
Nashville, TN	All Race/Ethnicity	671,174	36.3%	48.8%	14.9%	-
Nashville, TN	Hispanic	70,669	68.5%	26.3%	5.1%	60.8%
Nashville, TN	Non-Hispanic Black	176,992	49.6%	44.4%	5.9%	41.1%
Nashville, TN	Non-Hispanic White	376,763	23.8%	55.1%	21.2%	-
Oakland, CA	All Race/Ethnicity	441,703	38.0%	40.7%	21.3%	-
Oakland, CA	Hispanic	110,563	53.6%	39.0%	7.4%	72.6%
Oakland, CA	Non-Hispanic Black	95,507	52.4%	40.3%	7.3%	71.5%
Oakland, CA	Non-Hispanic White	135,475	16.6%	40.5%	43.0%	-
San Diego, CA	All Race/Ethnicity	1,499,220	37.2%	48.2%	14.6%	-
San Diego, CA	Hispanic	463,429	54.4%	40.2%	5.4%	46.8%
San Diego, CA	Non-Hispanic Black	93,729	55.6%	40.2%	4.1%	49.3%
San Diego, CA	Non-Hispanic White	638,339	25.0%	52.1%	22.8%	-

Notes: the table presents statistics for central cities only, not metropolitan areas. We defined "high-inequality central cities" as cities where the shares of both higher-income and lower-income households exceeded the national average. Racial disparity is calculated in two steps. First, the differences between higher-income and lower-income household shares are calculated within racial groups. Second, the difference in those differences is calculated as our measure of the racial disparity in household income classes.

Table 16

Income Distribution in 2018 by Race and Ethnicity in Relatively Poor Central Cities

City	Race/Ethnicity	Population in Households	Lower Income Share	Middle Income Share	Higher Income Share	Racial Disparity in Lower vs. Higher Income Shares (percentage points)
United States	All Race/Ethnicity	319,075,830	35.1%	51.6%	13.4%	-
United States	Hispanic	58,659,568	51.6%	43.3%	5.1%	36.5%
United States	Non-Hispanic Black	38,632,585	50.5%	43.6%	5.8%	34.7%
United States	Non-Hispanic White	192,468,427	27.1%	55.8%	17.1%	-
Detroit, MI	All Race/Ethnicity	634,515	66.0%	30.1%	3.9%	-
Detroit, MI	Hispanic	49,830	75.6%	24.0%	0.5%	27.5%
Detroit, MI	Non-Hispanic Black	491,861	66.3%	30.5%	3.2%	15.6%
Detroit, MI	Non-Hispanic White	67,866	58.4%	30.7%	10.8%	-
Albuquerque, NM	All Race/Ethnicity	639,887	43.1%	46.6%	10.3%	-
Albuquerque, NM	Hispanic	332,400	52.2%	41.9%	5.9%	35.7%
Albuquerque, NM	Non-Hispanic Black	15,521	55.5%	40.0%	4.5%	40.4%
Albuquerque, NM	Non-Hispanic White	235,295	28.3%	54.0%	17.7%	-
Baltimore, MD	All Race/Ethnicity	578,954	42.9%	45.1%	12.0%	-
Baltimore, MD	Hispanic	31,943	52.1%	41.3%	6.6%	49.6%
Baltimore, MD	Non-Hispanic Black	357,904	51.7%	43.5%	4.8%	50.9%
Baltimore, MD	Non-Hispanic White	159,470	23.1%	49.6%	27.2%	-
Buffalo, NY	All Race/Ethnicity	247,014	53.4%	39.9%	6.7%	-
Buffalo, NY	Hispanic	31,959	62.5%	35.6%	1.9%	34.7%
Buffalo, NY	Non-Hispanic Black	84,734	63.2%	32.7%	4.1%	33.1%
Buffalo, NY	Non-Hispanic White	104,196	37.3%	51.4%	11.3%	-
Cleveland, OH	All Race/Ethnicity	372,316	57.0%	36.6%	6.4%	-
Cleveland, OH	Hispanic	46,535	61.0%	37.5%	1.5%	31.1%
Cleveland, OH	Non-Hispanic Black	174,613	66.3%	31.3%	2.4%	35.4%
Cleveland, OH	Non-Hispanic White	125,067	41.6%	45.2%	13.2%	-
Columbus, OH	All Race/Ethnicity	812,350	40.8%	46.9%	12.3%	-
Columbus, OH	Hispanic	52,412	57.4%	36.8%	5.8%	38.8%
Columbus, OH	Non-Hispanic Black	234,034	56.5%	38.9%	4.5%	39.2%
Columbus, OH	Non-Hispanic White	460,466	29.9%	52.9%	17.1%	-
Fort Worth, TX	All Race/Ethnicity	901,546	38.3%	51.2%	10.4%	-
Fort Worth, TX	Hispanic	320,936	52.5%	44.2%	3.3%	44.3%
Fort Worth, TX	Non-Hispanic Black	116,538	49.7%	47.6%	2.7%	42.2%
Fort Worth, TX	Non-Hispanic White	401,569	23.7%	57.6%	18.8%	-
Indianapolis, IN	All Race/Ethnicity	813,098	42.1%	47.7%	10.2%	-
Indianapolis, IN	Hispanic	84,144	63.5%	34.6%	1.9%	47.6%
Indianapolis, IN	Non-Hispanic Black	226,498	57.4%	39.0%	3.6%	39.8%
Indianapolis, IN	Non-Hispanic White	448,194	28.9%	56.2%	14.9%	-
Jacksonville, FL	All Race/Ethnicity	928,960	37.0%	50.7%	12.3%	-
Jacksonville, FL	Hispanic	94,756	47.1%	46.1%	6.8%	30.8%
Jacksonville, FL	Non-Hispanic Black	269,538	55.2%	38.9%	5.9%	39.8%
Jacksonville, FL	Non-Hispanic White	483,245	26.3%	57.0%	16.7%	-
Kansas City, MO	All Race/Ethnicity	436,059	38.6%	49.9%	11.5%	-
Kansas City, MO	Hispanic	50,703	52.9%	41.2%	5.9%	37.2%
Kansas City, MO	Non-Hispanic Black	131,911	49.6%	46.8%	3.6%	36.1%
Kansas City, MO	Non-Hispanic White	225,354	27.7%	54.5%	17.9%	-
Las Vegas, NV	All Race/Ethnicity	715,819	39.7%	49.7%	10.6%	-
Las Vegas, NV	Hispanic	245,047	52.6%	44.5%	2.9%	40.4%
Las Vegas, NV	Non-Hispanic Black	74,590	51.8%	43.6%	4.6%	37.8%
Las Vegas, NV	Non-Hispanic White	304,585	27.4%	54.6%	18.0%	-

Table 16 Continued

Income Distribution in 2018 by Race and Ethnicity in Relatively Poor Central Cities

City	Race/Ethnicity	Population in Households	Lower Income Share	Middle Income Share	Higher Income Share	Racial Disparity in Lower vs. Higher Income Shares (percentage points)
Los Angeles, CA	All Race/Ethnicity	3,901,155	45.9%	43.0%	11.0%	-
Los Angeles, CA	Hispanic	1,943,524	59.7%	37.4%	2.9%	54.8%
Los Angeles, CA	Non-Hispanic Black	336,385	48.2%	42.7%	9.1%	37.2%
Los Angeles, CA	Non-Hispanic White	1,049,679	26.1%	49.7%	24.2%	-
Memphis, TN	All Race/Ethnicity	580,043	54.1%	37.6%	8.3%	-
Memphis, TN	Hispanic	41,524	72.1%	24.8%	3.1%	67.1%
Memphis, TN	Non-Hispanic Black	386,095	62.3%	34.8%	2.9%	57.5%
Memphis, TN	Non-Hispanic White	136,186	26.7%	48.4%	24.9%	-
Miami, FL	All Race/Ethnicity	468,797	51.9%	37.2%	10.9%	-
Miami, FL	Hispanic	353,565	54.0%	37.2%	8.9%	53.9%
Miami, FL	Non-Hispanic Black	53,957	69.7%	27.9%	2.4%	76.1%
Miami, FL	Non-Hispanic White	53,064	23.8%	43.6%	32.6%	-
Milwaukee, WI	All Race/Ethnicity	536,554	51.5%	43.8%	4.7%	-
Milwaukee, WI	Hispanic	117,427	55.1%	41.7%	3.2%	30.6%
Milwaukee, WI	Non-Hispanic Black	218,497	65.7%	32.8%	1.5%	42.9%
Milwaukee, WI	Non-Hispanic White	162,024	31.9%	57.4%	10.6%	-
New Orleans, LA	All Race/Ethnicity	373,390	49.1%	38.4%	12.5%	-
New Orleans, LA	Hispanic	21,142	47.7%	44.4%	7.8%	45.3%
New Orleans, LA	Non-Hispanic Black	218,202	63.4%	32.2%	4.5%	64.3%
New Orleans, LA	Non-Hispanic White	113,593	24.0%	46.6%	29.4%	-
New York, NY	All Race/Ethnicity	8,218,313	45.5%	42.2%	12.3%	-
New York, NY	Hispanic	2,407,565	60.9%	35.3%	3.8%	52.6%
New York, NY	Non-Hispanic Black	1,761,583	48.3%	46.2%	5.5%	38.2%
New York, NY	Non-Hispanic White	2,608,663	29.3%	46.0%	24.8%	-
Philadelphia, PA	All Race/Ethnicity	1,534,956	49.8%	41.5%	8.7%	-
Philadelphia, PA	Hispanic	235,484	64.3%	30.2%	5.6%	40.7%
Philadelphia, PA	Non-Hispanic Black	622,671	56.9%	40.2%	2.9%	36.0%
Philadelphia, PA	Non-Hispanic White	517,056	34.6%	48.7%	16.6%	-
Phoenix, AZ	All Race/Ethnicity	1,537,862	42.8%	46.6%	10.6%	-
Phoenix, AZ	Hispanic	696,931	56.9%	39.2%	3.9%	45.2%
Phoenix, AZ	Non-Hispanic Black	109,058	48.3%	47.0%	4.7%	35.9%
Phoenix, AZ	Non-Hispanic White	616,299	26.6%	54.6%	18.8%	-
Pittsburgh, PA	All Race/Ethnicity	282,723	40.1%	46.6%	13.3%	-
Pittsburgh, PA	Hispanic	9,870	57.5%	21.2%	21.3%	23.2%
Pittsburgh, PA	Non-Hispanic Black	64,832	63.1%	33.9%	3.0%	47.1%
Pittsburgh, PA	Non-Hispanic White	183,119	29.5%	54.1%	16.4%	-
San Antonio, TX	All Race/Ethnicity	1,539,252	43.0%	48.1%	8.9%	-
San Antonio, TX	Hispanic	973,714	50.4%	44.9%	4.7%	37.7%
San Antonio, TX	Non-Hispanic Black	99,861	46.1%	47.6%	6.3%	31.7%
San Antonio, TX	Non-Hispanic White	397,404	26.2%	55.8%	18.0%	-
St. Paul, MN	All Race/Ethnicity	298,842	36.9%	50.4%	12.8%	-
St. Paul, MN	Hispanic	25,525	59.5%	35.8%	4.6%	53.3%
St. Paul, MN	Non-Hispanic Black	46,672	65.3%	29.5%	5.2%	58.5%
St. Paul, MN	Non-Hispanic White	154,502	20.5%	60.6%	18.9%	-
St. Louis, MO	All Race/Ethnicity	292,795	41.6%	45.2%	13.2%	-
St. Louis, MO	Hispanic	11,962	43.1%	41.3%	15.6%	28.5%
St. Louis, MO	Non-Hispanic Black	133,264	60.5%	34.1%	5.4%	56.2%
St. Louis, MO	Non-Hispanic White	127,624	20.7%	57.6%	21.8%	-

Notes: the table presents statistics for central cities only, not metropolitan areas. We defined "relatively poor central cities" as cities where the share of higher-income households was below the national average and the share of lower-income households exceeded the national average. Racial disparity is calculated in two steps. First, the differences between higher-income and lower-income household shares are calculated within racial groups. Second, the difference in those differences is calculated as our measure of the racial disparity in household income classes.

The White populations in these cities tended to have relatively low incomes. In eight of these cities, including Detroit, the share of White residents living in higher-income households was below the national average.[30] In an additional five of these cities, the share of White residents living in lower-income households was above the national average.[31]

In 14 of the relatively poor central cities, the shares of both the Black and Hispanic populations living in lower-income households exceeded the national average. In three additional cities, the share of Black residents living in lower-income households exceeded the national average, but the share of Hispanic residents in lower-income households was lower than average. Conversely, in five additional cities, the share of Hispanic residents living in lower-income households exceeded the national average, while the share of Black residents in lower-income households was below the national average.

Our measure of racial disparities was less pronounced in the relatively poor central cities than in the other central cities we considered. In three of these cities, the disparity between Black residents' real incomes and White residents' real incomes was lower than the national average, and in eight of these cities, the disparity between Hispanic and White residents' incomes was lower than average. Furthermore, the racial income disparities in these 23 central cities tended to be smaller in percentage point terms than in the seventeen "rich" and "high-inequality" cities we considered. Of course, low incomes generally would not seem to be the most encouraging solution to the problem of unequally shared prosperity in our nation's large central cities.

Between 2012 and 2018, the racial disparities between White and Black residents improved in 17 cities and widened in 23 cities in our sample. The cities where the racial disparity improved the most were San Antonio, TX, Phoenix, AZ, and Miami, FL. The cities where the racial disparity widened the most were San Jose, CA, Las Vegas, NV, and Washington, D.C. In Detroit, the racial disparity widened by five percentage points in that period, from 10.6 percentage points to 15.6 percentage points. We did not see any clear patterns describing which cities saw our measure of racial disparities in household income increase versus decrease between 2012 and 2018.

Economic Disparities among Children in Central Cities

In this section, we examine economic disparities among children living in the forty central cities in our sample. Table 17 shows statistics analogous to those in Table 14 for the seven "rich cities" in our sample, but restricted to the population aged below 18 years. The share of children living in low-income households is below the national average in five of those seven cities, as opposed to in all seven cities as for the whole population.

White children in the seven "rich cities" fare much better than the U.S. average for White children. The share of White children living in low-income households in these cities ranged from 4.4 percent in Washington, D.C., to 25.8 percent in Portland, OR (the national average was 30.4 percent). The share of White children living in higher-income households was well above the national average of 13.7 percent in all of these cities, ranging from 26.3 percent in Portland to 61.5 percent in Washington, D.C. Indeed, the disproportionately high share of White children living in higher-income households and the small share living in lower-income households are arguably defining characteristics of this group of central cities.

[30] The other seven cities were Buffalo, NY, Cleveland, OH, Indianapolis, IN, Jacksonville, FL, Milwaukee, WI, Philadelphia, PA, and Pittsburgh, PA.

[31] The cities were Albuquerque, NM, Columbus, OH, Kansas City, MO, Las Vegas, NV, and New York, NY.

Table 17

Distribution of Children by Household Income by Race and Ethnicity in Rich Central Cities in 2018 (aged 17 or less)

City	Race/Ethnicity	Population in Households	Lower Income Share	Middle Income Share	Higher Income Share	Racial Disparity in Lower vs. Higher Income Shares (percentage points)
United States	All Race/Ethnicity	73,061,368	44.0%	46.4%	9.6%	-
United States	Hispanic	18,568,767	62.2%	34.4%	3.4%	42.1%
United States	Non-Hispanic Black	9,722,752	64.7%	32.4%	3.0%	45.0%
United States	Non-Hispanic White	36,719,764	30.4%	55.9%	13.7%	-
Austin, TX	All Race/Ethnicity	186,807	40.7%	38.5%	20.9%	-
Austin, TX	Hispanic	85,811	63.3%	31.5%	5.2%	82.3%
Austin, TX	Non-Hispanic Black	13,553	63.6%	33.6%	2.8%	84.9%
Austin, TX	Non-Hispanic White	71,620	14.3%	47.2%	38.5%	-
Denver, CO	All Race/Ethnicity	144,864	47.5%	37.2%	15.3%	-
Denver, CO	Hispanic	65,413	61.8%	33.9%	4.3%	70.6%
Denver, CO	Non-Hispanic Black	14,747	73.6%	25.0%	1.4%	85.3%
Denver, CO	Non-Hispanic White	50,367	20.5%	46.0%	33.5%	-
Portland, OR	All Race/Ethnicity	115,905	36.4%	43.8%	19.8%	-
Portland, OR	Hispanic	17,337	54.1%	33.6%	12.3%	42.3%
Portland, OR	Non-Hispanic Black	11,439	61.2%	33.3%	5.5%	56.2%
Portland, OR	Non-Hispanic White	65,027	25.8%	47.9%	26.3%	-
San Francisco, CA	All Race/Ethnicity	117,750	33.3%	35.1%	31.6%	-
San Francisco, CA	Hispanic	27,784	52.5%	33.2%	14.2%	76.6%
San Francisco, CA	Non-Hispanic Black	5,753	61.0%	39.0%	0.0%	99.3%
San Francisco, CA	Non-Hispanic White	35,473	13.3%	35.1%	51.6%	-
San Jose, CA	All Race/Ethnicity	250,813	34.0%	48.2%	17.7%	-
San Jose, CA	Hispanic	105,391	54.2%	41.3%	4.5%	61.1%
San Jose, CA	Non-Hispanic Black	6,639	50.7%	48.2%	1.2%	60.9%
San Jose, CA	Non-Hispanic White	41,770	16.2%	56.0%	27.7%	-
Seattle, WA	All Race/Ethnicity	110,504	22.5%	43.6%	34.0%	-
Seattle, WA	Hispanic	9,769	31.5%	48.0%	20.5%	45.7%
Seattle, WA	Non-Hispanic Black	10,867	78.5%	19.7%	1.8%	111.3%
Seattle, WA	Non-Hispanic White	62,416	9.1%	47.2%	43.7%	-
Washington, DC	All Race/Ethnicity	126,372	45.5%	31.2%	23.3%	-
Washington, DC	Hispanic	21,924	41.4%	33.9%	24.7%	73.8%
Washington, DC	Non-Hispanic Black	66,950	68.6%	28.8%	2.6%	123.1%
Washington, DC	Non-Hispanic White	28,481	4.4%	34.2%	61.5%	-

Notes: the table presents statistics for central cities only, not metropolitan areas. We defined "rich central cities" as cities where the share of higher-income households exceeded the national average and the share of lower-income households was below the national average. Racial disparity is calculated in two steps. First, the differences between higher-income and lower-income household shares are calculated within racial groups. Second, the difference in those differences is calculated as our measure of the racial disparity in household income classes.

Black children in these seven rich cities tended to be distributed between lower-, middle-, and higher-income households similarly to their distribution in the nation overall, but Hispanic children living in these cities also tended to fare better than they did nationally. The share of Hispanic children living in lower-income households was below the national average for Hispanic children in six of the seven cities, and the share living in higher-income households exceed the national average in all seven cities.

The large proportions of White children living in higher-income households in these cities resulted in very wide racial disparity gaps between White children on the one hand and Black and Hispanic children on the other hand. In Washington, D.C., our estimated measure of racial disparity between White and Black children was

123.1 percentage points, while in Austin, TX, the gap between White and Hispanic children was 82.3 percentage points.

The income inequality in the 10 “high-inequality” cities we identified had a distinct racial and ethnic component among children, as seen in Table 18. In all ten of those cities, the share of all children living in lower-income households was higher than the national average, while in eight of the 10 cities, the share of children living in higher-income households was also above the national average. Those general patterns held both for Black and for Hispanic children in those cities. In contrast, the share of White children living in lower-income households was below the national average in eight out of the 10 cities, while the share living in higher-income households was above the national average in all 10 cities. In other words, one way that income inequality manifested itself in those cities is that White children were substantially more likely to live in higher-income households than they were nationally, while Black and Hispanic children were much more likely to live in lower-income households than they were nationally.

Table 19 shows that in all 23 “relatively poor cities” we identified, the share of children living in lower-income households exceeded the national average, ranging from 45.8 percent in Pittsburgh, PA, to 85.1 percent in Detroit, MI. Cleveland, OH, had the second-highest share of children living in lower-income households at 76.0 percent, illustrating the extreme level of economic distress among children living in Detroit. The share of children living in higher-income households was below the national average in 21 of the relatively poor cities. Those shares were extremely low in Detroit (0.8 percent), Cleveland (1.4 percent), Milwaukee (1.7 percent), and Buffalo (3.0 percent). Although the shares were better in the other relatively poor cities, that was primarily because White children fared better in those cities. In contrast, Black and Hispanic children lived disproportionately in lower-income households in all of the relatively poor cities.

Table 18

Distribution of Children by Household Income by Race and Ethnicity in High-Inequality Central Cities in 2018 (aged 17 or less)

City	Race/Ethnicity	Population in Households	Lower Income Share	Middle Income Share	Higher Income Share	Racial Disparity in Lower vs. Higher Income Shares (percentage points)
United States	All Race/Ethnicity	73,061,368	44.0%	46.4%	9.6%	-
United States	Hispanic	18,568,767	62.2%	34.4%	3.4%	42.1%
United States	Non-Hispanic Black	9,722,752	64.7%	32.4%	3.0%	45.0%
United States	Non-Hispanic White	36,719,764	30.4%	55.9%	13.7%	-
Atlanta, GA	All Race/Ethnicity	73,526	52.2%	27.9%	19.9%	-
Atlanta, GA	Hispanic	5,416	59.4%	30.1%	10.5%	98.7%
Atlanta, GA	Non-Hispanic Black	42,712	76.6%	21.3%	2.1%	124.4%
Atlanta, GA	Non-Hispanic White	21,031	6.2%	37.7%	56.1%	-
Boston, MA	All Race/Ethnicity	110,633	55.3%	33.5%	11.2%	-
Boston, MA	Hispanic	36,142	74.5%	21.1%	4.4%	75.0%
Boston, MA	Non-Hispanic Black	33,047	64.6%	33.7%	1.7%	67.9%
Boston, MA	Non-Hispanic White	28,400	23.9%	47.1%	28.9%	-
Charlotte, NC	All Race/Ethnicity	177,357	50.6%	34.8%	14.6%	-
Charlotte, NC	Hispanic	42,291	73.9%	23.0%	3.1%	91.5%
Charlotte, NC	Non-Hispanic Black	62,428	68.9%	26.9%	4.2%	85.3%
Charlotte, NC	Non-Hispanic White	54,442	15.6%	48.2%	36.2%	-
Chicago, IL	All Race/Ethnicity	535,981	56.0%	33.0%	11.1%	-
Chicago, IL	Hispanic	213,645	66.6%	30.8%	2.6%	87.6%
Chicago, IL	Non-Hispanic Black	169,525	70.5%	27.3%	2.2%	91.9%
Chicago, IL	Non-Hispanic White	108,695	15.2%	45.9%	38.9%	-
Dallas, TX	All Race/Ethnicity	312,212	63.3%	27.3%	9.4%	-
Dallas, TX	Hispanic	171,917	70.1%	27.8%	2.1%	72.3%
Dallas, TX	Non-Hispanic Black	68,973	75.7%	22.0%	2.3%	77.8%
Dallas, TX	Non-Hispanic White	58,912	32.2%	31.2%	36.5%	-
Houston, TX	All Race/Ethnicity	567,980	62.0%	27.2%	10.8%	-
Houston, TX	Hispanic	312,075	73.6%	23.4%	3.0%	86.6%
Houston, TX	Non-Hispanic Black	112,828	73.7%	23.4%	2.9%	86.9%
Houston, TX	Non-Hispanic White	97,008	23.0%	38.0%	39.0%	-
Minneapolis, MN	All Race/Ethnicity	85,347	54.0%	35.1%	10.9%	-
Minneapolis, MN	Hispanic	14,841	82.7%	10.9%	6.5%	85.9%
Minneapolis, MN	Non-Hispanic Black	26,715	82.9%	17.1%	0.0%	92.7%
Minneapolis, MN	Non-Hispanic White	30,726	13.4%	63.5%	23.1%	-
Nashville, TN	All Race/Ethnicity	142,710	58.2%	33.4%	8.4%	-
Nashville, TN	Hispanic	27,669	85.7%	12.0%	2.3%	62.5%
Nashville, TN	Non-Hispanic Black	43,977	70.2%	28.5%	1.2%	48.1%
Nashville, TN	Non-Hispanic White	57,188	36.9%	47.1%	16.0%	-
Oakland, CA	All Race/Ethnicity	84,774	50.1%	31.8%	18.1%	-
Oakland, CA	Hispanic	33,229	64.1%	29.5%	6.4%	96.5%
Oakland, CA	Non-Hispanic Black	17,534	70.4%	28.4%	1.1%	108.1%
Oakland, CA	Non-Hispanic White	16,419	16.3%	28.5%	55.2%	-
San Diego, CA	All Race/Ethnicity	305,762	48.3%	40.6%	11.2%	-
San Diego, CA	Hispanic	133,619	66.5%	29.3%	4.2%	56.1%
San Diego, CA	Non-Hispanic Black	21,009	75.1%	22.7%	2.2%	66.8%
San Diego, CA	Non-Hispanic White	88,395	27.0%	52.1%	20.9%	-

Notes: the table presents statistics for central cities only, not metropolitan areas. We defined "high-inequality central cities" as cities where the shares of both higher-income and lower-income households exceeded the national average. Racial disparity is calculated in two steps. First, the differences between higher-income and lower-income household shares are calculated within racial groups. Second, the difference in those differences is calculated as our measure of the racial disparity in household income classes.

Table 19

Distribution of Children by Household Income by Race and Ethnicity in Relatively Poor Central Cities in 2018 (aged 17 or less)

City	Race/Ethnicity	Population in Households	Lower Income Share	Middle Income Share	Higher Income Share	Racial Disparity in Lower vs. Higher Income Shares (percentage points)
United States	All Race/Ethnicity	73,061,368	44.0%	46.4%	9.6%	-
United States	Hispanic	18,568,767	62.2%	34.4%	3.4%	42.1%
United States	Non-Hispanic Black	9,722,752	64.7%	32.4%	3.0%	45.0%
United States	Non-Hispanic White	36,719,764	30.4%	55.9%	13.7%	-
Detroit, MI	All Race/Ethnicity	156,679	85.1%	14.2%	0.8%	-
Detroit, MI	Hispanic	18,886	93.5%	6.5%	0.0%	1.8%
Detroit, MI	Non-Hispanic Black	117,867	83.9%	15.3%	0.9%	-8.7%
Detroit, MI	Non-Hispanic White	12,355	93.4%	4.8%	1.7%	-
Albuquerque, NM	All Race/Ethnicity	140,212	55.2%	38.1%	6.7%	-
Albuquerque, NM	Hispanic	91,864	64.4%	32.2%	3.4%	46.1%
Albuquerque, NM	Non-Hispanic Black	2,938	67.7%	21.6%	10.7%	42.0%
Albuquerque, NM	Non-Hispanic White	31,613	29.8%	55.4%	14.8%	-
Baltimore, MD	All Race/Ethnicity	122,290	56.4%	36.2%	7.4%	-
Baltimore, MD	Hispanic	11,537	68.1%	29.8%	2.1%	70.8%
Baltimore, MD	Non-Hispanic Black	82,904	64.7%	33.2%	2.1%	67.3%
Baltimore, MD	Non-Hispanic White	21,165	22.4%	50.4%	27.1%	-
Buffalo, NY	All Race/Ethnicity	59,664	73.6%	23.2%	3.2%	-
Buffalo, NY	Hispanic	11,747	73.5%	25.4%	1.0%	21.8%
Buffalo, NY	Non-Hispanic Black	22,475	78.8%	16.3%	4.9%	23.2%
Buffalo, NY	Non-Hispanic White	15,267	55.2%	40.3%	4.5%	-
Cleveland, OH	All Race/Ethnicity	82,388	76.0%	22.6%	1.4%	-
Cleveland, OH	Hispanic	14,601	68.6%	31.1%	0.3%	13.5%
Cleveland, OH	Non-Hispanic Black	45,191	82.7%	16.5%	0.7%	27.2%
Cleveland, OH	Non-Hispanic White	14,707	59.7%	35.4%	4.9%	-
Columbus, OH	All Race/Ethnicity	191,804	54.8%	37.4%	7.8%	-
Columbus, OH	Hispanic	20,646	66.3%	27.1%	6.6%	37.7%
Columbus, OH	Non-Hispanic Black	71,037	72.9%	26.6%	0.6%	50.3%
Columbus, OH	Non-Hispanic White	82,545	35.8%	50.4%	13.8%	-
Fort Worth, TX	All Race/Ethnicity	243,770	47.5%	47.0%	5.5%	-
Fort Worth, TX	Hispanic	111,379	64.5%	34.8%	0.7%	56.4%
Fort Worth, TX	Non-Hispanic Black	30,718	62.8%	36.8%	0.3%	55.2%
Fort Worth, TX	Non-Hispanic White	83,938	21.0%	65.2%	13.7%	-
Indianapolis, IN	All Race/Ethnicity	200,175	55.5%	37.2%	7.3%	-
Indianapolis, IN	Hispanic	34,307	73.7%	24.8%	1.5%	54.1%
Indianapolis, IN	Non-Hispanic Black	67,812	71.3%	26.0%	2.7%	50.6%
Indianapolis, IN	Non-Hispanic White	81,485	32.7%	52.6%	14.6%	-
Jacksonville, FL	All Race/Ethnicity	214,284	50.9%	40.8%	8.3%	-
Jacksonville, FL	Hispanic	28,165	58.9%	32.1%	9.0%	28.9%
Jacksonville, FL	Non-Hispanic Black	74,128	72.0%	25.0%	3.0%	47.9%
Jacksonville, FL	Non-Hispanic White	86,973	33.4%	54.3%	12.3%	-
Kansas City, MO	All Race/Ethnicity	96,943	52.7%	39.0%	8.3%	-
Kansas City, MO	Hispanic	18,815	64.3%	31.4%	4.3%	42.8%
Kansas City, MO	Non-Hispanic Black	33,786	61.7%	36.6%	1.7%	42.9%
Kansas City, MO	Non-Hispanic White	33,659	35.5%	46.3%	18.2%	-
Las Vegas, NV	All Race/Ethnicity	170,643	52.1%	42.3%	5.6%	-
Las Vegas, NV	Hispanic	80,505	66.9%	31.1%	2.0%	47.1%
Las Vegas, NV	Non-Hispanic Black	17,386	64.5%	34.7%	0.8%	45.9%
Las Vegas, NV	Non-Hispanic White	49,665	28.4%	61.0%	10.6%	-

Table 19 Continued

Income Distribution in 2018 by Race and Ethnicity in Relatively Poor Central Cities, Households with Children (aged 17 or less)

City	Race/Ethnicity	Population in Households	Lower Income Share	Middle Income Share	Higher Income Share	Racial Disparity in Lower vs. Higher Income Shares (percentage points)
Los Angeles, CA	All Race/Ethnicity	807,366	59.5%	32.2%	8.3%	-
Los Angeles, CA	Hispanic	519,643	72.7%	25.7%	1.6%	73.1%
Los Angeles, CA	Non-Hispanic Black	57,714	63.2%	32.0%	4.7%	60.5%
Los Angeles, CA	Non-Hispanic White	138,511	26.0%	45.9%	28.1%	-
Memphis, TN	All Race/Ethnicity	148,337	72.8%	22.5%	4.7%	-
Memphis, TN	Hispanic	17,318	86.7%	11.8%	1.5%	87.5%
Memphis, TN	Non-Hispanic Black	107,997	79.4%	20.1%	0.5%	81.0%
Memphis, TN	Non-Hispanic White	18,738	28.1%	41.6%	30.3%	-
Miami, FL	All Race/Ethnicity	86,767	62.2%	29.0%	8.8%	-
Miami, FL	Hispanic	61,370	61.6%	30.2%	8.2%	43.3%
Miami, FL	Non-Hispanic Black	13,452	92.7%	7.3%	0.0%	82.5%
Miami, FL	Non-Hispanic White	10,551	34.0%	42.1%	23.9%	-
Milwaukee, WI	All Race/Ethnicity	147,680	67.4%	30.9%	1.7%	-
Milwaukee, WI	Hispanic	43,712	65.0%	33.6%	1.4%	29.3%
Milwaukee, WI	Non-Hispanic Black	69,982	80.1%	19.7%	0.2%	45.6%
Milwaukee, WI	Non-Hispanic White	22,302	41.5%	51.3%	7.2%	-
New Orleans, LA	All Race/Ethnicity	77,735	66.5%	26.2%	7.3%	-
New Orleans, LA	Hispanic	5,615	63.4%	34.2%	2.4%	68.0%
New Orleans, LA	Non-Hispanic Black	52,797	80.2%	18.1%	1.7%	85.4%
New Orleans, LA	Non-Hispanic White	15,078	23.5%	46.1%	30.4%	-
New York, NY	All Race/Ethnicity	1,728,318	57.2%	33.7%	9.1%	-
New York, NY	Hispanic	614,347	71.8%	25.9%	2.3%	52.1%
New York, NY	Non-Hispanic Black	371,163	60.5%	36.5%	3.0%	40.2%
New York, NY	Non-Hispanic White	448,780	38.5%	40.2%	21.3%	-
Philadelphia, PA	All Race/Ethnicity	340,411	63.0%	32.0%	5.0%	-
Philadelphia, PA	Hispanic	77,646	74.8%	19.9%	5.3%	36.0%
Philadelphia, PA	Non-Hispanic Black	152,314	66.5%	31.9%	1.5%	31.5%
Philadelphia, PA	Non-Hispanic White	70,001	44.5%	44.5%	11.0%	-
Phoenix, AZ	All Race/Ethnicity	397,620	59.5%	34.6%	5.9%	-
Phoenix, AZ	Hispanic	238,560	70.8%	27.2%	2.0%	51.4%
Phoenix, AZ	Non-Hispanic Black	29,450	63.9%	34.7%	1.4%	45.1%
Phoenix, AZ	Non-Hispanic White	97,532	32.9%	51.7%	15.4%	-
Pittsburgh, PA	All Race/Ethnicity	42,388	45.8%	44.5%	9.7%	-
Pittsburgh, PA	Hispanic	1,752	82.6%	17.4%	0.0%	72.2%
Pittsburgh, PA	Non-Hispanic Black	15,667	68.5%	30.4%	1.1%	57.1%
Pittsburgh, PA	Non-Hispanic White	20,752	26.4%	57.7%	16.0%	-
San Antonio, TX	All Race/Ethnicity	379,772	56.8%	37.3%	5.9%	-
San Antonio, TX	Hispanic	271,203	65.1%	32.2%	2.7%	50.7%
San Antonio, TX	Non-Hispanic Black	24,248	61.9%	32.4%	5.7%	44.5%
San Antonio, TX	Non-Hispanic White	67,059	27.6%	56.6%	15.8%	-
St. Paul, MN	All Race/Ethnicity	74,216	54.2%	35.4%	10.4%	-
St. Paul, MN	Hispanic	8,766	75.6%	19.2%	5.2%	66.8%
St. Paul, MN	Non-Hispanic Black	15,555	94.2%	1.8%	4.0%	86.4%
St. Paul, MN	Non-Hispanic White	24,354	22.6%	58.6%	18.9%	-
St. Louis, MO	All Race/Ethnicity	57,280	61.5%	30.7%	7.8%	-
St. Louis, MO	Hispanic	3,653	68.5%	28.6%	3.0%	68.8%
St. Louis, MO	Non-Hispanic Black	32,762	80.7%	17.5%	1.9%	82.1%
St. Louis, MO	Non-Hispanic White	15,126	20.4%	55.8%	23.7%	-

Notes: the table presents statistics for central cities only, not metropolitan areas. We defined "relatively poor central cities" as cities where the share of higher-income households was below the national average and the share of lower-income households exceeded the national average. Racial disparity is calculated in two steps. First, the differences between higher-income and lower-income household shares are calculated within racial groups. Second, the difference in those differences is calculated as our measure of the racial disparity in household income classes.

Conclusion

The 2012 to 2018 period was a time of rapidly increasing real incomes both in the United States and in Southeast Michigan. The region's income growth was widely shared. Geographically, Southeast Michigan saw real income growth in 31 out of 33 PUMA regions. Real incomes also grew across major demographic and income categories. Using our preferred measure of real income, household income growth ranged from 14.1 percent in middle-income households to 18.7 percent in higher-income households. Overall, the period 2012 to 2018 was a very good period economically for most groups in Southeast Michigan.

Nonetheless, the majority of the country's Black and Hispanic residents lived in lower-income households as of 2018. Black people were even more likely to live in lower-income households in Southeast Michigan than nationally, whereas Hispanic people were less likely to do so than nationally. Those trends were common in the large Midwestern metropolitan areas that we considered. Racial income disparities were particularly severe in major central cities relative to the nation overall. Worryingly, the more prosperous the central city in 2018, the larger the racial income disparities tended to be.

Our most distressing results in this report concern the status of children. In the United States, 44.0 percent of all children lived in lower-income households in 2018. The share in Southeast Michigan was roughly in line with that level, at 43.2 percent. There were large gaps by race and ethnicity, however. Nationally, 30.4 percent of White children lived in lower-income households, compared to 62.2 percent of Hispanic children and 64.7 percent of Black children. Hispanic children fared slightly better in Southeast Michigan than nationally, with 58.0 percent living in lower-income households. Black children in the region fared substantially worse than nationally, however, with nearly three-quarters, or 73.4 percent, living in lower-income households as of 2018. Furthermore, the unequal distribution of household income of children by race was even larger in the major central cities.

The economic expansion that ended recently increased real income substantially for most households in the United States and in Southeast Michigan. Nonetheless, the expansion left distinct holes in the region's economic prosperity, and the distribution of those holes was not random. The left-behind groups were disproportionately Black and Hispanic, especially residents of large central cities. Those patterns were especially pronounced for households containing children, raising the disturbing prospect that those patterns will persist to future generations. We conclude that although sustained economic growth is a necessary component of rising well-being, the growth in the previous economic expansion was not sufficient on its own to close the gaps between the advantaged and disadvantaged segments of society.

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Appendix 1: Comparison to Related Studies

Our approach to analyzing the income status of Americans is conceptually similar to the approach taken by Kochhar (2018), which we refer to as the "Pew study" below, who use it to define the middle class, and the United Way of Northern New Jersey (2020), which we refer to as ALICE below, who use it to identify households that struggle to afford economic necessities. Like our study, both of those studies use a relative income threshold to distinguish middle-income households from lower-income households. Both studies also adjust for differences in the local cost of living and control for household size; the ALICE measure also makes an adjustment for household composition.

The methodology in Kochhar (2018) is very similar to the methodology we have used in this study. To summarize the commonalities:

- Both studies convert all household incomes into three-person household equivalent measures using the square root of household size as the adjustment factor;
- Both studies define the middle-income class as households with adjusted incomes between two-thirds to twice the median three-person household income; and
- Both studies use the Bureau of Economic Analysis's regional price parity indices to adjust for differences in local costs of living.

Our methodology also differs from the Pew methodology in some ways. First, we modify the BEA price parity indices to account for differences in housing costs at the PUMA level. Second, the primary geographical unit of analysis in our study is the PUMA; we aggregate many results to approximate MSAs and central cities, and we also produce estimates for the non-metropolitan area portion of states. The different units of geographical analysis also affect the time periods in the two studies. We limit our study to the years 2012 through 2018 because of our need to use consistent PUMA area definitions. The Pew study limits its analysis to a subset of metropolitan areas for which the geographic area definitions are consistent over a longer period, allowing the study's analysis to cover a longer period. Given these relatively small methodological differences, it is not surprising that the share of the population that we estimate as living in middle-class households is similar to the Pew study's estimate of the share of middle-class households. The primary differences between the two studies are in their respective focuses rather than in methodology.

The ALICE estimates of United Way of Northern New Jersey (2020) are designed to reflect the incomes necessary to cover a set of essential expenses for households of different sizes, compositions, and locations, called Household Survival Budgets. This "essential" or "survival" income measure increases over time as the income needed to live and work in the modern economy grows. The ALICE methodology uses county-specific estimates of costs where possible.

The ALICE methodology produces six survival budgets, or estimates of the income necessary to afford essential or basic expenses, for six types of households separately by county:

- Single-person households;
- Households comprising a married couple;
- Households comprising a single parent with a school-age child (ages 5 to 17);
- Households comprising a single parent with an infant (ages 3 or less);
- Households comprising a married couple with two school-age children; and
- Households comprising a married couple with one infant and one pre-school-age child (age 4).

The ALICE methodology also contains estimates for the extra expenses associated with additional infants, pre-school-age children, and school-age children (Michigan Association of United Ways 2019). For instance, in Monroe County, Michigan, the ALICE methodology suggests that each additional infant in a household

increases the required income to afford essential expenses by 14 percent, each additional pre-school-age child by 13 percent and each additional school-age child by eight percent; those values appear to vary only slightly elsewhere. Table 20 shows the ALICE methodology's estimates for Monroe County, Michigan in 2017 alongside our own estimates of the minimum income necessary for differently sized households to belong to the middle class in Monroe County as of 2017. The range displayed in the table for the estimates from the ALICE methodology reflects the variation in the estimated essential income of different types of households of that particular size.

Table 20
Comparison of ALICE Survival Budgets by Household Size to Our Minimum Middle-Class Income, Monroe County, Michigan, 2017

	ALICE Survival Budget	Minimum Middle Class Income
1-person	$21,276	$27,718
2-person	$30,936 to $38,376	$39,199
3-person	$43,752 to $53,592	$48,009
4-person	$49,676 to $63,252	$55,435
5-person	$53,650 to $68,312	$61,979

Note: We calculated the three-person and five-person survival budgets using information from ALICE-published survival budgets for other sized households.

Our minimum middle-class income is generally higher than the estimates produced by the ALICE methodology. Our estimates are substantially higher for single-person households ($27,718 compared to $21,276) and married-couple households ($39,199 compared to $30,936). The ALICE essential income estimates tend to exceed our estimated minimum thresholds for a middle-class household income only for households of at least three people that include an infant or pre-school-age child. Over three-quarters (78.6 percent) of all households in Monroe County, MI, contain three or fewer people.

In light of our comparatively stringent income thresholds to classify a household as middle-class and the distribution of household types in the data, we would have expected to estimate a higher share of lower-income households than the share of households the ALICE methodology suggests could not afford essential expenses.

We were therefore puzzled that the ALICE methodology produces estimates that a much larger share of households in Michigan were unable to afford essential expenses in 2017 than the share of households we identify as having been lower-income. The ALICE methodology suggests that 43 percent of households were unable to afford essential expenses in Michigan in 2017, while we estimate that 34 percent of households were lower income.[32]

We studied the methodology used to produce the ALICE estimates in detail in order to understand the causes of these discrepancies (United Way of Northern New Jersey 2019). The ALICE methodology uses only two of the six survival budgets described above to estimate the proportion of households that are able to afford essential expenses. The methodology involves calculating two thresholds for each county, one for households

[32] Likewise, the ALICE methodology suggests that 36 percent of households had insufficient income to afford essential expenses in Monroe County in 2017, while we estimate that 32 percent of households were lower income. For Livingston County in 2017, the two estimates were 31 percent and 19 percent, respectively.

headed by someone aged less than 65 years (non-senior households), and one for households headed by someone aged 65 years or greater (senior households). To calculate the threshold for non-senior households, the ALICE methodology uses the per-person average of the estimated household survival budget for single-adult households and the most expensive household survival budget for a family of four.[33] To adjust for household size, that per capita average survival budget is then multiplied by the average size of non-senior households in each county to produce the non-senior household threshold. To calculate the ALICE threshold for senior households, the survival budget for a single-adult household is multiplied by the average size of senior households in each county.

The two ALICE income thresholds are then rounded to the nearest cut point of the income categories for which the American Community Survey reports county-level household income distributions. American Community Survey Table B19037, Age of Householder by Household Income, provides county-level estimates of the number of households within those income categories for senior and non-senior households, the necessary data to estimate the proportions of households with incomes above or below the ALICE thresholds. Unfortunately, these two values do not appear to be very good proxies for the Alice survival budgets for all types and sizes of households.

The calculations of the two new ALICE threshold values, especially the calculation for senior households, implicitly assume that survival budgets scale linearly with household size. In contrast, the household survival budgets for various household types do not generally scale linearly with household size. For instance, in Monroe County, Michigan, in 2017, the ALICE household survival budget for a single-adult household was $21,276, while the survival budget for a married couple household was $30,936 (United for ALICE 2019). Therefore, the ALICE survival budget for a two-adult household was 45.4 percent higher than for a one-adult household.

Most empirical research on the topic also suggests that household expenses, especially for necessities, do not scale linearly with household size (Albouy et al. 2016, Johnson et al. 2005, Organization for Economic Development and Cooperation 2008, Organization for Economic Development and Cooperation 2011; although for an alternative perspective, see Deaton and Paxson 1998). Consistent with that literature, our methodology and the approach of Kochhar (2018) assumes that the household expenses necessary to maintain a "middle-class" lifestyle scale with the square root of household size. That assumption drives the calculations of the shares of the population or of households that are classified as middle-class both in Kochhar (2018) and in our study.

The example of Monroe County, MI, in 2017 illustrates the potentially counter-intuitive implications of the procedure. The ALICE income threshold for all senior households was $35,000 in 2017. In other words, every senior household in Monroe County with an income below $35,000 was counted as an ALICE-constrained household, regardless of the actual survival budget value for that household type. The ALICE survival budgets for single-person and married-couple households were only $21,276 and $30,936, respectively. Those two household types accounted for almost 90 percent of senior households in Monroe County. The ALICE income threshold for all non-senior households in Monroe County in 2017 was $50,000. Again, that threshold was applied to all non-senior households regardless of the survival budget for their individual household types. The ALICE survival budgets for one-, two-, and the substantial majority of three-person households were all less than this value (substantially less in the case of one- and two-person households). Those household types typically account for about 70 percent of all non-senior households, so the potential for misclassification of those households is significant. Larger households tend to have higher median incomes, so they are unlikely to

[33] In other words, the survival budget for a single-adult household and the survival budget for a four-person household are summed and then divided by five, corresponding to the five total people residing in the two households combined.

be disproportionately ALICE constrained. We have performed household-level calculations using the ACS microdata verifying that large households do not drive the discrepancy in Monroe County.[34]

To clarify, our concern regarding the ALICE methodology does not relate to the calculation of the survival budgets for the six individual household types. Instead, our concern relates to the procedure used to estimate the proportions of households with insufficient incomes to afford the survival budgets in various geographies, and by extension, in the aggregate.

The ALICE methodology appears to result in a substantial over-estimate of the proportion of households with incomes insufficient to afford the six survival budgets for various household types. We consistently estimated that a substantially smaller proportion of the households for which survival budgets were available had incomes below the ALICE threshold than the ALICE estimation methodology suggests. In fact, the proportions we estimated using the individual household records were typically substantially below the share of lower-income households that we estimated using our methodology.

One limitation of using individual household records to calculate distributions of households or the population in various income classes, which the ALICE methodology circumvents, is that the smallest unit of geography to which it can be applied is the PUMA. This limitation is not severe in large or densely populated counties, which will typically constitute one or more PUMAs on their own, but multiple smaller or less densely populated counties will often be grouped into a single PUMA. In contrast, the ALICE methodology can be applied consistently to smaller counties and sub-county geographic areas using the five-year ACS tables.

[34] We performed those calculations in other geographic areas as well, with similar results.

Appendix 2: Additional Data Tables

Table 6A

Rankings of Population in Lower-Income Households, Mean 3-Person Equivalent Household Income in 2018, and Real Income Growth from 2012 in SEMCOG PUMA Regions, Adjusted for Cost of Living

PUMA	Name	Mean 3-person Equiv. HH Income in 2018 ($)	Real Growth 2012-18	Share of Population in 2018	Mean Income Rank	Growth Rank	Population Share Rank
-	United States	30,269	16.5%	35.1%	-	-	-
-	SEMCOG region	28,572	16.3%	34.0%	-	-	-
2602701	Washtenaw (West, Northeast & Southeast)	35,191	18.7%	16.7%	101	931	2243
2602702	Washtenaw (East Central)--Ann Arbor City Area	21,740	-11.3%	35.0%	2347	2345	1134
2602703	Washtenaw (East Central, Outside Ann Arbor City)	24,650	0.7%	36.6%	2282	2234	999
2602800	Livingston	36,965	27.7%	17.6%	20	301	2208
2602901	Oakland (West)	36,330	30.6%	16.3%	35	188	2253
2602902	Oakland (Northeast)	33,020	12.1%	17.4%	483	1557	2219
2602903	Oakland (East Central)--Troy & Rochester Area	26,210	0.9%	14.5%	2190	2228	2296
2602904	Oakland (Central)	26,435	17.4%	39.8%	2173	1036	777
2602905	Oakland (Southwest)	35,548	36.4%	17.2%	72	69	2222
2602906	Oakland (Central)--Birmingham & Bloomfield Area	31,222	9.9%	18.7%	1074	1757	2171
2602907	Oakland (South Central)--Farmington & Southfield Area	31,916	9.2%	25.1%	810	1803	1848
2602908	Oakland (Southeast)	28,786	2.5%	26.4%	1810	2182	1770
2603001	Macomb (North)	32,513	10.3%	25.2%	614	1722	1840
2603002	Macomb (Central)	32,583	8.8%	21.1%	587	1831	2066
2603003	Macomb (Southwest)--Sterling Heights City	34,075	40.0%	42.3%	253	41	618
2603004	Macomb (Southeast)--Mount Clemens & Fraser Area	31,265	11.7%	28.6%	1059	1597	1618
2603005	Macomb (Southeast)--St. Clair Shores, Roseville & Eastpointe	30,193	17.2%	38.8%	1426	1066	845
2603006	Macomb (Southwest)--Warren & Center Line Cities	29,917	11.3%	39.4%	1505	1639	815
2603100	St. Clair	30,774	15.4%	34.2%	1222	1260	1192
2603201	Wayne (Northwest)	31,122	20.3%	22.4%	1108	781	1995
2603202	Wayne (North Central)--Livonia City & Redford Township	33,124	8.4%	31.1%	463	1866	1441
2603203	Wayne (Central)--Dearborn & Dearborn Heights Cities	24,714	9.4%	48.8%	2277	1785	319
2603204	Wayne (Central)--Westland, Garden City, Inkster & Wayne	27,608	8.7%	42.5%	2052	1847	598
2603205	Wayne (Southwest)	29,335	19.6%	37.6%	1679	834	934
2603206	Wayne (Southeast)--Downriver Area (South)	28,299	7.8%	24.0%	1922	1908	1919
2603207	Wayne (Southeast)--Downriver Area (North)	28,719	6.7%	38.1%	1832	1996	902
2603208	Detroit City (Northwest)	26,003	13.7%	69.9%	2211	1420	10
2603209	Detroit City (North Central)	30,478	53.8%	57.6%	1328	6	106
2603210	Detroit City (Northeast)	27,455	56.7%	68.7%	2072	5	13
2603211	Detroit City (South Central & Southeast)	21,668	8.8%	57.5%	2348	1830	110
2603212	Detroit City (Southwest)	22,487	13.0%	76.3%	2337	1481	1
2603213	Wayne (Northeast)--I-94 Corridor	22,679	5.0%	41.5%	2333	2092	663
2603300	Monroe	31,465	19.2%	30.7%	993	879	1479

Note: rank of 1 is highest and 2,351 is lowest.

Table 6B

Rankings of Population in Middle-Income Households, Mean 3-Person Equivalent Household Income in 2018, and Real Income Growth from 2012 in SEMCOG PUMA Regions, Adjusted for Cost of Living

PUMA	Name	Mean 3-person Equiv. HH Income in 2018 ($)	Real Growth 2012-18	Share of Population in 2018	Mean Income Rank	Growth Rank	Population Share Rank
-	United States	95,639	13.7%	51.6%	-	-	-
-	SEMCOG region	97,320	14.1%	50.8%	-	-	-
2602701	Washtenaw (West, Northeast & Southeast)	106,168	20.9%	56.3%	73	142	682
2602702	Washtenaw (East Central)--Ann Arbor City Area	101,702	10.5%	43.0%	296	1846	2012
2602703	Washtenaw (East Central, Outside Ann Arbor City)	91,655	7.0%	49.2%	1784	2199	1531
2602800	Livingston	99,090	13.1%	61.6%	566	1322	188
2602901	Oakland (West)	97,624	10.6%	57.8%	747	1821	497
2602902	Oakland (Northeast)	98,727	9.9%	54.6%	603	1932	898
2602903	Oakland (East Central)--Troy & Rochester Area	105,026	14.2%	55.2%	107	1093	811
2602904	Oakland (Central)	95,855	20.6%	48.3%	1021	160	1617
2602905	Oakland (Southwest)	103,060	15.2%	56.2%	204	856	692
2602906	Oakland (Central)--Birmingham & Bloomfield Area	107,245	17.4%	44.1%	41	484	1932
2602907	Oakland (South Central)--Farmington & Southfield Area	97,541	10.9%	57.9%	758	1773	494
2602908	Oakland (Southeast)	99,847	16.6%	56.5%	477	611	654
2603001	Macomb (North)	100,876	18.9%	61.3%	372	320	211
2603002	Macomb (Central)	100,747	12.6%	59.0%	389	1428	393
2603003	Macomb (Southwest)--Sterling Heights City	93,168	10.8%	49.6%	1533	1776	1493
2603004	Macomb (Southeast)--Mount Clemens & Fraser Area	97,738	16.7%	64.1%	727	602	78
2603005	Macomb (Southeast)--St. Clair Shores, Roseville & Eastpointe	89,349	7.8%	53.5%	2050	2142	1049
2603006	Macomb (Southwest)--Warren & Center Line Cities	89,371	11.5%	53.1%	2048	1650	1105
2603100	St. Clair	96,745	18.0%	54.9%	873	421	858
2603201	Wayne (Northwest)	103,083	13.0%	52.7%	203	1342	1147
2603202	Wayne (North Central)--Livonia City & Redford Township	101,089	15.2%	57.4%	351	857	560
2603203	Wayne (Central)--Dearborn & Dearborn Heights Cities	93,208	11.8%	42.9%	1529	1593	2013
2603204	Wayne (Central)--Westland, Garden City, Inkster & Wayne	94,141	11.5%	53.8%	1349	1664	1008
2603205	Wayne (Southwest)	96,634	19.1%	56.7%	891	283	637
2603206	Wayne (Southeast)--Downriver Area (South)	101,655	14.8%	63.8%	299	945	85
2603207	Wayne (Southeast)--Downriver Area (North)	92,283	15.6%	54.5%	1693	794	917
2603208	Detroit City (Northwest)	88,731	12.3%	27.1%	2109	1494	2341
2603209	Detroit City (North Central)	89,480	15.2%	37.7%	2037	872	2215
2603210	Detroit City (Northeast)	77,184	7.6%	30.2%	2350	2161	2329
2603211	Detroit City (South Central & Southeast)	87,545	17.5%	32.9%	2195	475	2301
2603212	Detroit City (Southwest)	87,352	7.9%	22.7%	2205	2138	2350
2603213	Wayne (Northeast)--I-94 Corridor	95,459	12.0%	34.5%	1088	1557	2283
2603300	Monroe	96,271	14.8%	54.2%	950	956	967

Note: rank of 1 is highest and 2,351 is lowest.

Table 6C

Rankings of Population in Higher-Income Households, Mean 3-Person Equivalent Household Income in 2018, and Real Income Growth from 2012 in Southeast Michigan PUMA Regions, Adjusted for Cost of Living

PUMA	Name	Mean 3-person Equiv. HH Income in 2018 ($)	Real Growth 2012-18	Share of Population in 2018	Mean Income Rank	Growth Rank	Population Share Rank
-	United States	273,036	18.4%	13.4%	-	-	-
-	SEMCOG region	265,443	18.7%	15.1%	-	-	-
2602701	Washtenaw (West, Northeast & Southeast)	303,650	44.1%	27.0%	274	103	177
2602702	Washtenaw (East Central)--Ann Arbor City Area	284,020	20.1%	22.1%	586	1009	322
2602703	Washtenaw (East Central, Outside Ann Arbor City)	274,525	25.0%	14.2%	790	671	783
2602800	Livingston	239,917	10.7%	20.7%	1833	1776	385
2602901	Oakland (West)	258,036	12.1%	25.9%	1248	1674	202
2602902	Oakland (Northeast)	272,770	20.1%	28.0%	839	1010	157
2602903	Oakland (East Central)--Troy & Rochester Area	278,123	16.8%	30.2%	699	1308	124
2602904	Oakland (Central)	269,544	43.6%	11.9%	921	111	1067
2602905	Oakland (Southwest)	286,094	21.0%	26.5%	550	939	188
2602906	Oakland (Central)--Birmingham & Bloomfield Area	314,913	15.7%	37.2%	178	1405	45
2602907	Oakland (South Central)--Farmington & Southfield Area	238,304	7.2%	17.0%	1888	1962	574
2602908	Oakland (Southeast)	229,618	10.9%	17.1%	2090	1766	565
2603001	Macomb (North)	241,943	27.7%	13.5%	1780	550	866
2603002	Macomb (Central)	251,512	13.2%	19.9%	1464	1596	416
2603003	Macomb (Southwest)--Sterling Heights City	265,642	33.9%	8.1%	1044	305	1698
2603004	Macomb (Southeast)--Mount Clemens & Fraser Area	227,992	16.3%	7.4%	2122	1341	1831
2603005	Macomb (Southeast)--St. Clair Shores, Roseville & Eastpointe	318,789	77.8%	7.7%	144	6	1770
2603006	Macomb (Southwest)--Warren & Center Line Cities	229,847	8.6%	7.6%	2083	1898	1787
2603100	St. Clair	251,560	26.3%	10.9%	1463	609	1232
2603201	Wayne (Northwest)	250,913	3.9%	24.9%	1480	2119	232
2603202	Wayne (North Central)--Livonia City & Redford Township	229,081	7.5%	11.5%	2103	1946	1131
2603203	Wayne (Central)--Dearborn & Dearborn Heights Cities	246,380	13.2%	8.2%	1632	1603	1680
2603204	Wayne (Central)--Westland, Garden City, Inkster & Wayne	251,752	26.3%	3.7%	1458	610	2236
2603205	Wayne (Southwest)	265,660	55.2%	5.7%	1043	43	2050
2603206	Wayne (Southeast)--Downriver Area (South)	242,901	22.6%	12.2%	1751	839	1026
2603207	Wayne (Southeast)--Downriver Area (North)	253,464	39.7%	7.4%	1410	155	1827
2603208	Detroit City (Northwest)	243,245	-0.8%	2.9%	1739	2225	2282
2603209	Detroit City (North Central)	213,732	6.3%	4.6%	2287	2000	2160
2603210	Detroit City (Northeast)	236,161	49.2%	1.1%	1941	66	2341
2603211	Detroit City (South Central & Southeast)	261,365	35.2%	9.6%	1162	266	1453
2603212	Detroit City (Southwest)	255,898	63.2%	1.0%	1318	22	2343
2603213	Wayne (Northeast)--I-94 Corridor	315,835	16.0%	24.0%	168	1371	254
2603300	Monroe	237,032	14.0%	15.2%	1917	1537	715

Note: rank of 1 is highest and 2,351 is lowest.

Table 7A

Growth in Real Income 2012 to 2018 by Selected Demographic Characteristics in Largest MSAs

MSA	Total HH Pop	All	Lower Income	Middle Income	Higher Income	White	Black	Hisp.	Under 18	18 to 24	25 to 64	65 or Older	U18 White	U18 Black	U18 Hisp.	No HS	HS Grad	Some College	Assoc	Bach	Grad
United States	319,075,830	14.8%	16.5%	13.7%	18.4%	14.1%	18.2%	21.3%	16.9%	18.9%	13.4%	16.5%	16.1%	18.8%	21.6%	21.2%	10.9%	10.9%	7.9%	10.0%	8.8%
SEMCOG	4,691,268	16.8%	16.3%	14.1%	18.7%	16.0%	15.3%	23.0%	16.9%	21.1%	16.0%	18.5%	19.0%	9.8%	5.7%	15.4%	12.9%	12.8%	8.7%	12.3%	14.1%
Akron, OH	687,789	13.3%	27.1%	18.1%	15.6%	13.9%	18.4%	1.1%	18.1%	21.4%	11.1%	15.9%	20.3%	32.0%	-18.2%	16.9%	12.2%	6.0%	16.1%	6.0%	-3.2%
Albany-Schenectady-Troy, NY	819,482	5.3%	16.5%	13.2%	16.1%	5.0%	-2.9%	18.7%	1.3%	10.7%	3.0%	21.4%	4.1%	-23.3%	14.8%	36.7%	2.0%	6.9%	-4.3%	-5.5%	2.5%
Albuquerque, NM	889,161	8.8%	13.5%	10.2%	26.0%	11.1%	-0.5%	11.0%	8.9%	13.4%	7.4%	8.1%	32.5%	13.6%	0.5%	13.6%	8.7%	4.8%	3.7%	8.4%	5.7%
Allentown-Bethlehem-Easton, PA-NJ	819,406	17.2%	8.2%	14.5%	22.6%	20.6%	34.5%	24.4%	15.5%	31.0%	16.4%	20.2%	22.6%	74.6%	4.9%	22.2%	17.1%	14.8%	1.0%	14.6%	12.8%
Asheville, NC	512,442	21.1%	16.0%	16.3%	27.4%	20.4%	88.4%	28.5%	13.1%	25.7%	18.3%	31.3%	16.3%	74.4%	-0.7%	-7.6%	21.5%	20.3%	21.4%	1.8%	20.2%
Atlanta-Sandy Springs-Alpharetta, GA	5,837,305	18.3%	21.7%	14.1%	17.7%	16.8%	25.3%	24.3%	18.8%	24.5%	17.4%	20.3%	17.5%	27.1%	17.7%	21.5%	17.2%	14.9%	16.4%	10.0%	11.7%
Augusta-Richmond County, GA-SC	536,042	15.7%	15.9%	14.9%	16.6%	19.3%	8.7%	43.0%	17.0%	20.4%	14.0%	19.1%	26.9%	-8.5%	98.4%	2.7%	12.0%	18.7%	14.7%	2.9%	20.2%
Austin-Round Rock-Georgetown, TX	2,167,938	17.5%	17.2%	14.5%	13.6%	14.3%	24.7%	26.5%	22.0%	29.2%	14.7%	11.1%	18.0%	45.1%	27.5%	30.1%	11.8%	9.6%	7.2%	7.6%	12.3%
Bakersfield, CA	866,458	12.1%	15.9%	14.8%	17.1%	13.5%	4.6%	20.1%	15.1%	6.3%	7.1%	31.5%	16.2%	5.1%	20.0%	29.4%	9.0%	4.3%	-3.6%	1.6%	-3.0%
Baltimore-Columbia-Towson, MD	2,685,081	13.3%	15.2%	13.1%	18.3%	13.7%	19.6%	1.0%	21.6%	16.7%	10.0%	17.8%	23.3%	20.9%	-4.1%	19.0%	3.8%	6.7%	5.2%	9.1%	3.6%
Baton Rouge, LA	808,204	13.7%	25.0%	17.0%	18.4%	13.5%	14.5%	21.8%	14.4%	24.7%	15.3%	1.1%	23.2%	-0.3%	6.1%	2.2%	10.8%	24.2%	21.3%	15.7%	5.8%
Birmingham-Hoover, AL	1,099,879	14.6%	18.2%	13.1%	25.7%	10.9%	21.6%	63.7%	9.1%	17.1%	13.5%	26.5%	3.1%	29.3%	19.4%	20.8%	12.3%	13.2%	6.2%	14.8%	7.6%
Boise City, ID	743,956	22.9%	19.5%	14.0%	30.5%	21.8%	-35.0%	32.6%	29.0%	41.5%	22.4%	8.5%	29.5%	-32.9%	26.8%	25.4%	21.1%	21.4%	15.5%	23.5%	23.3%
Boston-Cambridge-Newton, MA-NH	4,607,642	16.2%	14.5%	14.3%	15.9%	14.9%	34.4%	27.8%	17.7%	25.9%	14.7%	21.8%	15.6%	38.4%	27.4%	22.2%	8.5%	10.4%	11.3%	11.2%	8.9%
Bridgeport-Stamford-Norwalk, CT	925,927	6.1%	16.7%	16.1%	8.5%	8.9%	11.4%	0.6%	5.9%	15.4%	5.5%	13.0%	10.6%	29.4%	-7.0%	-8.2%	5.3%	16.8%	-8.2%	5.9%	1.9%
Buffalo-Cheektowaga, NY	1,097,996	5.7%	16.3%	12.4%	12.9%	6.4%	15.7%	13.1%	9.8%	8.0%	3.9%	9.1%	10.4%	27.6%	42.1%	12.7%	1.0%	2.2%	1.0%	4.7%	-1.2%
Cape Coral-Fort Myers, FL	744,456	15.6%	11.3%	15.1%	14.7%	12.3%	22.7%	48.6%	22.6%	19.0%	15.8%	8.3%	15.2%	24.2%	57.4%	50.3%	14.8%	14.8%	10.4%	6.8%	-3.6%
Charleston-North Charleston, SC	769,964	21.5%	12.8%	14.4%	19.3%	20.9%	18.5%	26.7%	29.7%	16.1%	20.2%	16.8%	28.6%	16.2%	80.2%	4.6%	1.6%	26.2%	13.0%	13.7%	29.6%
Charlotte-Concord-Gastonia, NC-SC	2,568,068	16.4%	19.4%	14.2%	14.8%	16.1%	20.8%	22.2%	16.8%	34.6%	15.2%	14.7%	19.5%	16.0%	21.4%	25.0%	13.0%	10.3%	16.0%	5.7%	5.9%
Chattanooga, TN-GA	524,696	16.4%	18.6%	13.1%	17.2%	16.4%	29.7%	10.6%	21.5%	17.5%	16.0%	12.4%	21.0%	46.0%	20.5%	14.6%	18.3%	17.7%	4.2%	6.5%	8.9%
Chicago-Naperville-Elgin, IL-IN-WI	9,289,445	19.4%	19.6%	15.0%	19.0%	19.6%	20.5%	21.7%	22.2%	24.6%	17.8%	22.6%	23.5%	21.8%	17.0%	23.5%	14.5%	12.8%	13.6%	13.1%	13.7%
Cincinnati, OH-KY-IN	2,091,226	12.0%	21.6%	12.3%	17.2%	12.4%	22.5%	-21.8%	11.1%	14.2%	10.7%	23.4%	11.6%	32.1%	-41.1%	15.2%	7.7%	5.0%	10.0%	7.1%	1.7%
Cleveland-Elyria, OH	2,013,541	15.7%	14.8%	14.3%	22.2%	17.2%	14.1%	19.4%	13.3%	23.0%	16.4%	17.0%	14.8%	5.7%	31.0%	20.3%	9.8%	8.6%	14.5%	14.2%	16.9%
Colorado Springs, CO	720,404	14.9%	19.1%	13.2%	19.5%	14.2%	26.7%	22.7%	19.3%	2.3%	15.4%	12.5%	23.5%	42.1%	16.3%	35.4%	11.4%	16.6%	0.8%	13.6%	13.8%
Columbia, SC	799,363	3.8%	16.3%	9.1%	21.0%	3.9%	11.1%	-2.1%	9.1%	11.6%	1.3%	4.4%	9.6%	11.5%	31.7%	2.2%	-1.9%	-0.1%	-5.8%	2.3%	12.6%
Columbus, OH	1,956,320	16.4%	19.4%	14.0%	16.8%	18.0%	13.7%	37.8%	22.9%	19.5%	14.2%	14.8%	28.3%	12.6%	42.5%	12.9%	19.1%	9.2%	13.2%	11.0%	6.1%
Dallas-Fort Worth-Arlington, TX	7,320,257	16.7%	17.6%	13.9%	20.3%	15.6%	18.8%	28.7%	21.3%	21.4%	14.1%	19.5%	18.8%	19.7%	31.4%	28.6%	13.2%	12.0%	8.4%	8.2%	7.3%
Dayton-Kettering, OH	776,968	18.0%	15.5%	17.0%	16.4%	18.4%	15.9%	18.8%	16.8%	31.1%	17.9%	14.2%	19.5%	-12.3%	77.5%	12.8%	13.5%	17.9%	15.5%	15.7%	4.6%
Deltona-Daytona Beach-Ormond Beach, FL	649,433	24.1%	24.4%	14.5%	28.3%	21.0%	46.1%	33.1%	37.4%	20.2%	18.0%	29.6%	28.1%	59.9%	63.9%	60.9%	18.3%	12.8%	12.0%	1.6%	26.8%
Denver-Aurora-Lakewood, CO	2,983,490	15.8%	21.8%	15.3%	16.4%	13.2%	18.7%	28.9%	20.5%	25.1%	13.4%	18.8%	17.7%	58.3%	20.6%	32.3%	16.4%	11.4%	10.3%	10.3%	3.0%
Des Moines-West Des Moines, IA	699,066	14.8%	14.6%	16.9%	12.4%	14.7%	21.4%	59.9%	24.4%	7.4%	16.6%	-2.4%	28.6%	4.1%	41.0%	29.6%	12.3%	14.7%	0.9%	18.6%	11.2%
Durham-Chapel Hill, NC	569,024	18.5%	24.2%	12.2%	20.6%	16.0%	26.7%	20.7%	13.0%	37.7%	16.5%	21.2%	13.4%	20.3%	17.8%	37.7%	9.0%	36.8%	4.7%	20.0%	0.9%
El Paso, TX	825,786	7.2%	19.1%	17.0%	-0.6%	3.7%	30.1%	10.0%	11.2%	11.6%	4.5%	4.2%	16.8%	30.6%	12.7%	16.6%	-1.5%	4.6%	15.7%	-10.3%	-3.2%
Flint, MI	555,486	23.2%	23.2%	16.4%	29.6%	21.6%	19.2%	62.6%	22.6%	40.3%	20.2%	23.6%	17.0%	15.1%	37.1%	18.5%	13.5%	21.6%	13.0%	13.4%	31.5%
Fresno, CA	977,263	17.2%	20.9%	16.3%	15.8%	11.5%	66.1%	24.0%	21.0%	7.4%	15.2%	21.1%	6.3%	114.2%	22.6%	26.2%	19.5%	7.7%	15.3%	8.1%	-13.0%
Grand Rapids-Kentwood, MI	922,968	20.3%	25.2%	16.7%	17.3%	19.4%	31.7%	35.9%	26.4%	12.5%	19.9%	18.0%	25.5%	36.4%	45.7%	26.5%	19.7%	17.0%	22.1%	14.0%	22.5%
Greensboro-High Point, NC	789,824	14.1%	17.6%	12.0%	18.4%	16.8%	13.0%	15.7%	12.0%	30.2%	12.5%	15.2%	17.3%	11.9%	8.5%	22.6%	11.4%	14.1%	3.8%	6.8%	1.9%
Greenville-Anderson, SC	961,621	15.6%	25.4%	15.6%	24.4%	13.7%	31.5%	8.5%	13.6%	22.7%	16.9%	11.5%	13.5%	19.5%	-0.7%	21.5%	19.6%	19.4%	-4.4%	11.2%	9.2%
Harrisburg-Carlisle, PA	553,208	8.0%	10.6%	9.2%	8.1%	9.1%	9.5%	21.6%	13.2%	8.1%	9.2%	5.0%	13.6%	13.8%	67.4%	8.9%	14.6%	-3.3%	3.0%	3.9%	3.1%
Hartford-East Hartford-Middletown, CT	1,161,089	12.0%	17.0%	14.5%	21.7%	14.1%	19.1%	10.7%	10.8%	19.6%	10.5%	20.5%	11.0%	21.1%	17.8%	36.7%	10.1%	5.9%	-0.1%	6.5%	11.1%
Houston-The Woodlands-Sugar Land, TX	6,835,515	7.1%	13.7%	12.5%	14.1%	6.5%	11.1%	13.5%	10.7%	6.3%	6.3%	5.3%	11.4%	7.7%	15.2%	16.8%	1.6%	2.5%	1.3%	3.1%	-1.9%
Huntington-Ashland, WV-KY-OH	510,406	3.1%	10.4%	13.3%	21.9%	3.4%	16.8%	-4.5%	3.2%	4.8%	0.0%	16.8%	4.2%	-13.0%	0.9%	1.2%	-4.3%	-6.5%	-1.1%	-1.9%	-5.6%
Indianapolis-Carmel-Anderson, IN	2,011,686	16.5%	16.4%	11.9%	26.5%	18.5%	7.8%	17.5%	14.7%	21.0%	17.5%	16.0%	20.0%	-3.5%	10.3%	23.0%	12.4%	13.2%	15.4%	15.0%	13.6%
Jackson, MS	603,452	8.3%	20.3%	10.3%	11.8%	6.7%	10.3%	15.3%	9.1%	27.6%	5.3%	6.0%	7.1%	5.0%	40.1%	10.3%	2.4%	-2.0%	4.0%	7.4%	-1.6%
Jacksonville, FL	1,474,756	17.4%	18.9%	13.2%	20.8%	19.3%	21.3%	7.4%	16.3%	20.0%	15.8%	23.3%	18.5%	23.8%	8.1%	10.4%	16.7%	17.1%	3.4%	9.9%	8.4%
Kansas City, MO-KS	2,158,231	12.4%	19.6%	11.7%	17.2%	13.0%	25.0%	-2.0%	13.5%	9.3%	11.0%	21.7%	13.1%	46.3%	-5.3%	14.7%	10.0%	13.2%	5.1%	8.4%	6.2%
Killeen-Temple, TX	510,544	8.2%	17.5%	11.9%	20.7%	10.0%	11.0%	15.8%	17.0%	12.7%	2.9%	10.9%	26.6%	4.6%	20.7%	-19.0%	9.1%	3.4%	0.7%	-0.5%	-1.4%
Knoxville, TN	945,283	12.1%	19.1%	11.6%	20.7%	12.8%	6.3%	17.0%	10.2%	21.9%	8.3%	26.7%	11.6%	-11.6%	37.9%	10.3%	9.0%	8.0%	5.9%	7.4%	1.3%
Lafayette, LA	530,393	-6.0%	10.8%	11.4%	8.7%	-10.0%	7.3%	-1.1%	-6.5%	-15.3%	-8.4%	16.0%	-15.4%	16.9%	10.8%	-8.4%	-11.5%	-6.0%	-7.6%	-12.0%	-14.2%
Lakeland-Winter Haven, FL	695,777	13.4%	9.8%	13.1%	22.1%	12.0%	21.1%	21.0%	11.3%	28.6%	12.8%	9.9%	11.3%	14.8%	16.0%	16.8%	19.2%	13.0%	13.5%	15.4%	-15.1%
Lancaster, PA	532,078	9.4%	17.6%	12.9%	19.6%	10.5%	19.3%	21.0%	20.7%	0.1%	7.4%	6.8%	20.9%	96.5%	30.2%	15.4%	12.5%	7.7%	-5.0%	0.6%	-9.0%
Las Vegas-Henderson-Paradise, NV	2,209,456	17.6%	13.8%	13.0%	22.6%	19.8%	13.5%	22.5%	20.1%	14.3%	17.6%	14.2%	27.8%	13.1%	14.5%	22.8%	20.1%	16.3%	12.4%	10.2%	18.2%
Lexington-Fayette, KY	572,677	7.9%	13.9%	11.8%	12.6%	8.9%	-13.0%	48.5%	3.9%	28.2%	5.4%	17.5%	6.7%	-23.8%	34.0%	15.1%	1.7%	11.7%	4.2%	4.9%	-6.7%
Little Rock-North Little Rock-Conway, AR	699,195	10.0%	13.0%	14.6%	28.6%	9.9%	14.8%	9.4%	11.8%	3.5%	10.3%	10.6%	18.1%	0.1%	-14.2%	0.4%	4.4%	13.3%	2.9%	11.6%	19.9%

Table 7A Continued

Growth in Real Income 2012 to 2018 by Selected Demographic Characteristics in Largest MSAs

MSA	Total HH Pop	All	Lower Income	Middle Income	Higher Income	White	Black	Hisp.	Under 18	18 to 24	25 to 64	65 or Older	U18 White	U18 Black	U18 Hisp.	No HS	HS Grad	Some College	Assoc	Bach	Grad
Los Angeles-Long Beach-Anaheim, CA	13,063,016	19.4%	17.4%	14.9%	18.9%	18.3%	22.1%	23.4%	23.2%	21.0%	17.4%	17.7%	22.8%	19.3%	22.0%	25.7%	18.0%	14.6%	11.3%	14.5%	8.6%
Louisville/Jefferson County, KY-IN	1,248,336	16.5%	20.6%	14.9%	19.9%	16.3%	28.2%	29.1%	18.8%	17.8%	16.4%	15.2%	18.6%	50.2%	40.6%	27.5%	13.6%	15.4%	4.3%	12.8%	10.4%
Madison, WI	528,770	19.2%	20.5%	13.0%	22.5%	18.6%	86.5%	16.6%	23.3%	18.3%	18.9%	20.2%	17.5%	175.7%	2.1%	69.0%	12.2%	21.2%	8.9%	18.1%	11.1%
McAllen-Edinburg-Mission, TX	856,743	9.3%	12.4%	12.7%	11.7%	15.9%	-38.5%	11.6%	12.4%	29.7%	4.2%	6.7%	29.3%	-30.7%	14.0%	10.9%	14.6%	0.1%	6.8%	-15.4%	-5.8%
Memphis, TN-MS-AR	1,323,354	8.9%	13.6%	14.4%	11.8%	9.7%	13.1%	2.8%	6.7%	12.8%	7.4%	14.5%	12.4%	7.2%	8.7%	33.3%	8.7%	1.4%	10.2%	0.6%	-0.4%
Miami-Fort Lauderdale-Pompano Beach, FL	6,188,495	11.9%	16.0%	11.0%	20.3%	13.8%	15.9%	15.1%	10.9%	15.4%	11.2%	12.6%	11.7%	11.8%	13.1%	22.0%	11.0%	9.6%	5.8%	6.2%	5.5%
Milwaukee-Waukesha, WI	1,545,488	13.5%	17.6%	14.0%	14.6%	13.0%	10.2%	22.9%	18.9%	21.7%	12.2%	10.3%	18.1%	9.8%	32.6%	38.2%	10.0%	3.8%	5.1%	13.5%	4.5%
Minneapolis-St. Paul-Bloomington, MN-WI	3,609,381	13.2%	17.1%	14.8%	21.5%	14.0%	30.6%	8.7%	14.2%	16.5%	13.2%	15.2%	16.1%	29.9%	17.6%	8.0%	10.7%	10.4%	8.7%	13.5%	7.7%
Modesto, CA	544,747	23.9%	21.7%	12.5%	26.6%	18.8%	25.5%	37.4%	26.4%	28.0%	23.1%	20.1%	11.8%	55.5%	37.1%	37.3%	18.1%	19.4%	1.6%	16.5%	28.1%
Nashville-Davidson--Murfreesboro--Franklin, TN	2,036,479	14.4%	21.1%	14.7%	15.9%	12.9%	22.0%	36.1%	9.2%	18.6%	14.6%	18.9%	6.6%	20.2%	44.4%	24.6%	13.2%	9.9%	10.2%	12.7%	6.5%
New Haven-Milford, CT	828,340	17.0%	15.6%	13.6%	21.1%	18.7%	9.7%	34.3%	18.2%	17.1%	15.4%	25.4%	24.2%	15.0%	38.3%	10.8%	11.2%	15.7%	21.3%	12.8%	13.4%
New Orleans-Metairie, LA	1,245,208	12.6%	15.4%	15.2%	16.7%	16.4%	11.3%	-3.2%	11.6%	27.3%	10.4%	18.0%	23.5%	9.9%	-30.3%	3.5%	6.6%	19.4%	-5.7%	5.7%	-0.4%
New York-Newark-Jersey City, NY-NJ-PA	19,514,992	18.2%	15.0%	14.6%	18.1%	16.9%	24.4%	23.4%	21.3%	23.7%	17.6%	16.2%	16.8%	29.4%	28.6%	23.1%	12.7%	11.4%	10.1%	14.7%	12.4%
North Port-Sarasota-Bradenton, FL	811,908	20.0%	18.3%	13.4%	22.4%	18.3%	51.6%	35.8%	27.9%	35.8%	20.8%	11.1%	26.5%	75.0%	18.6%	13.7%	20.6%	22.2%	33.0%	18.6%	10.6%
Ogden-Clearfield, UT	602,214	15.1%	27.7%	14.5%	13.1%	11.6%	58.3%	45.5%	18.7%	20.5%	11.8%	18.1%	11.7%	112.5%	71.6%	23.8%	9.1%	19.8%	13.0%	4.6%	2.9%
Oklahoma City, OK	1,434,380	9.0%	14.3%	10.7%	17.6%	9.0%	15.9%	22.7%	12.3%	-0.6%	6.2%	20.4%	11.8%	4.2%	45.6%	13.0%	6.2%	1.7%	12.0%	7.9%	-2.7%
Omaha-Council Bluffs, NE-IA	1,014,347	16.8%	18.8%	12.8%	25.1%	14.8%	28.0%	36.4%	14.9%	23.0%	18.1%	17.8%	10.2%	20.1%	31.3%	48.5%	13.5%	12.7%	6.6%	17.2%	18.6%
Orlando-Kissimmee-Sanford, FL	2,488,046	15.9%	16.0%	12.2%	19.9%	19.4%	15.8%	22.6%	18.6%	17.1%	14.5%	14.5%	19.7%	12.9%	33.0%	32.1%	16.6%	13.1%	4.7%	4.4%	6.6%
Oxnard-Thousand Oaks-Ventura, CA	837,328	8.4%	20.3%	14.0%	14.6%	5.9%	-0.7%	14.5%	7.2%	16.6%	5.2%	17.0%	3.5%	-17.8%	13.4%	19.9%	2.9%	-1.8%	2.9%	0.9%	16.0%
Palm Bay-Melbourne-Titusville, FL	589,830	10.0%	19.2%	13.5%	10.5%	10.9%	14.7%	14.1%	14.3%	8.0%	9.8%	10.6%	18.5%	53.3%	-5.8%	35.7%	11.7%	16.1%	2.9%	-0.6%	-2.3%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	5,974,397	14.8%	13.1%	13.8%	17.3%	14.8%	13.9%	23.1%	14.0%	21.3%	13.5%	21.7%	13.1%	16.0%	32.4%	35.1%	10.1%	13.6%	9.6%	11.3%	4.4%
Phoenix-Mesa-Chandler, AZ	4,764,579	16.9%	23.5%	12.2%	16.2%	16.1%	19.0%	25.2%	19.1%	22.6%	15.3%	16.6%	18.9%	18.1%	23.4%	22.7%	19.3%	13.8%	11.2%	11.8%	8.2%
Pittsburgh, PA	2,218,536	14.4%	15.1%	14.5%	20.7%	14.4%	5.5%	16.5%	26.3%	5.0%	13.9%	12.7%	26.2%	19.8%	-13.3%	36.0%	8.7%	7.3%	12.1%	12.2%	10.1%
Portland-South Portland, ME	523,864	15.9%	14.7%	13.4%	11.1%	14.4%	4.3%	6.2%	25.7%	30.4%	16.9%	0.0%	26.2%	-9.9%	8.5%	95.4%	21.5%	22.9%	-0.8%	12.8%	2.1%
Portland-Vancouver-Hillsboro, OR-WA	2,460,379	23.0%	17.8%	16.7%	17.1%	22.9%	35.8%	29.5%	28.5%	32.4%	21.2%	19.5%	29.1%	39.3%	34.9%	36.3%	19.7%	21.4%	19.8%	14.9%	15.7%
Providence-Warwick, RI-MA	1,588,934	12.8%	15.5%	13.4%	14.9%	14.3%	16.4%	18.7%	12.0%	27.2%	11.1%	16.8%	15.4%	20.8%	26.9%	14.8%	13.5%	7.5%	1.8%	8.6%	10.1%
Provo-Orem, UT	606,623	16.2%	17.9%	12.9%	34.8%	15.8%	-42.4%	29.9%	21.1%	-1.5%	17.2%	23.3%	23.4%	-53.8%	27.7%	55.9%	18.6%	3.1%	12.8%	16.2%	21.3%
Raleigh-Cary, NC	1,393,091	17.9%	19.0%	10.2%	17.9%	17.8%	13.2%	17.2%	18.0%	30.4%	14.6%	30.5%	19.1%	22.2%	0.9%	14.5%	8.2%	19.8%	0.6%	7.8%	7.4%
Richmond, VA	1,253,040	13.2%	14.3%	13.4%	19.2%	12.9%	16.2%	6.6%	7.0%	30.2%	13.2%	14.0%	7.1%	12.1%	3.7%	13.6%	17.3%	1.1%	-1.4%	11.1%	8.1%
Riverside-San Bernardino-Ontario, CA	4,537,448	21.7%	17.9%	14.0%	25.7%	19.6%	30.7%	27.4%	25.4%	23.6%	19.3%	20.4%	17.3%	39.0%	33.2%	27.7%	21.1%	19.2%	7.4%	10.8%	8.3%
Rochester, NY	1,059,344	10.2%	15.2%	13.2%	16.0%	12.8%	4.5%	-0.7%	9.5%	24.3%	8.0%	14.3%	12.3%	-10.3%	12.3%	14.4%	11.1%	3.1%	3.0%	3.2%	4.7%
Sacramento-Roseville-Folsom, CA	2,307,613	21.7%	16.0%	15.8%	14.1%	18.1%	41.4%	29.6%	25.2%	30.3%	19.4%	18.6%	19.5%	76.0%	33.7%	36.7%	17.9%	21.3%	14.8%	13.5%	7.2%
Salt Lake City, UT	1,263,371	22.5%	16.9%	13.4%	15.9%	22.1%	0.7%	31.4%	29.0%	11.9%	21.2%	19.7%	29.7%	21.7%	32.7%	30.3%	16.5%	20.5%	14.1%	13.9%	27.8%
San Antonio-New Braunfels, TX	2,400,560	6.0%	13.8%	11.0%	15.5%	4.8%	14.4%	7.0%	9.5%	12.8%	3.0%	7.7%	7.6%	28.6%	7.1%	14.3%	2.5%	7.2%	-2.8%	2.0%	-1.9%
San Diego-Chula Vista-Carlsbad, CA	3,249,070	21.9%	14.2%	16.7%	18.3%	21.6%	10.5%	27.8%	26.7%	22.5%	19.3%	22.1%	26.2%	6.6%	25.1%	23.2%	18.6%	10.1%	36.3%	15.0%	14.3%
San Francisco-Oakland-Berkeley, CA	4,650,703	26.4%	16.7%	16.2%	17.4%	22.7%	39.8%	35.2%	34.3%	31.1%	25.2%	21.3%	26.8%	43.0%	39.3%	38.5%	20.4%	19.5%	13.3%	18.5%	17.3%
San Jose-Sunnyvale-Santa Clara, CA	1,901,147	27.4%	19.2%	16.1%	22.8%	21.3%	16.5%	30.6%	32.7%	29.4%	27.1%	21.4%	27.7%	38.2%	30.1%	44.4%	17.0%	18.3%	13.6%	17.0%	21.1%
Seattle-Tacoma-Bellevue, WA	3,870,914	18.5%	18.1%	15.0%	18.3%	17.6%	28.2%	35.3%	22.5%	20.0%	18.1%	15.1%	21.8%	29.5%	49.1%	22.2%	12.6%	18.3%	10.2%	10.6%	14.1%
Spokane-Spokane Valley, WA	606,007	15.6%	22.6%	14.2%	19.8%	18.3%	30.3%	6.8%	12.9%	26.6%	14.2%	20.4%	22.5%	29.2%	-3.0%	31.1%	9.3%	11.0%	10.7%	12.3%	11.4%
Springfield, MA	558,901	6.6%	13.8%	13.4%	12.7%	11.4%	13.8%	8.5%	11.0%	6.7%	1.9%	24.7%	23.3%	-2.4%	0.6%	-2.7%	4.5%	9.1%	0.6%	3.2%	-5.9%
St. Louis, MO-IL	2,925,302	14.4%	15.2%	13.1%	18.8%	13.6%	19.2%	15.9%	14.9%	18.2%	13.4%	19.3%	13.9%	30.1%	21.2%	2.5%	15.2%	7.2%	7.6%	9.3%	11.7%
Stockton, CA	734,579	17.2%	13.7%	18.2%	12.8%	18.4%	9.7%	19.8%	11.5%	28.7%	14.7%	26.7%	8.9%	-7.4%	21.9%	26.6%	15.5%	19.5%	-3.0%	19.7%	13.5%
Syracuse, NY	630,085	6.5%	16.2%	14.2%	16.4%	7.1%	-2.2%	-3.9%	6.5%	1.4%	6.5%	13.8%	9.0%	-4.4%	3.5%	-3.3%	3.7%	9.9%	6.0%	2.7%	5.6%
Tampa-St. Petersburg-Clearwater, FL	3,091,808	16.8%	16.3%	15.3%	16.0%	15.9%	23.7%	29.0%	20.9%	28.4%	15.6%	14.5%	18.2%	23.9%	38.9%	31.6%	18.8%	15.7%	12.7%	6.0%	7.3%
Toledo, OH	626,646	16.3%	21.3%	12.3%	25.7%	18.8%	3.2%	29.6%	16.9%	43.3%	10.3%	29.9%	15.2%	15.1%	29.7%	13.9%	17.2%	-4.0%	12.6%	7.0%	13.9%
Tucson, AZ	1,008,390	16.1%	18.5%	14.3%	18.3%	14.8%	5.1%	23.7%	21.1%	27.4%	13.1%	15.8%	22.4%	24.9%	21.1%	35.6%	17.2%	14.2%	13.0%	11.0%	4.4%
Tulsa, OK	831,602	10.0%	17.1%	11.6%	15.9%	10.7%	19.5%	13.4%	14.5%	10.5%	6.3%	19.0%	14.2%	34.6%	34.7%	24.8%	7.1%	4.0%	9.4%	3.7%	-7.8%
Urban Honolulu, HI	943,365	14.6%	18.4%	15.8%	17.6%	14.6%	12.5%	5.1%	14.8%	14.3%	13.8%	15.2%	19.2%	12.3%	2.3%	37.0%	13.7%	15.5%	3.2%	12.3%	11.0%
Virginia Beach-Norfolk-Newport News, VA-NC	1,599,400	11.5%	17.5%	12.1%	19.1%	11.3%	9.2%	18.7%	14.8%	14.8%	9.5%	10.9%	11.6%	11.4%	37.6%	18.5%	11.1%	8.4%	-2.7%	5.8%	3.7%
Washington-Arlington-Alexandria, DC-VA-MD-WV	6,048,057	11.9%	10.5%	14.1%	15.9%	13.5%	12.8%	16.1%	12.8%	16.7%	11.0%	14.8%	16.4%	13.7%	16.3%	11.3%	9.2%	6.8%	5.3%	9.7%	8.6%
Wichita, KS	604,351	9.4%	13.1%	15.5%	9.6%	8.3%	12.8%	10.9%	15.4%	10.7%	9.2%	3.2%	15.6%	-16.1%	22.6%	18.4%	18.0%	11.8%	19.8%	-2.6%	-8.3%
Winston-Salem, NC	640,244	7.5%	15.1%	11.9%	21.7%	8.4%	6.1%	18.8%	9.6%	9.8%	7.3%	5.6%	15.2%	2.4%	14.3%	16.5%	6.8%	2.7%	1.8%	-1.5%	20.0%
Worcester, MA-CT	906,198	10.4%	16.9%	12.7%	15.2%	10.6%	12.0%	28.6%	5.3%	22.3%	10.8%	17.1%	4.4%	-8.0%	28.8%	13.2%	12.0%	3.8%	7.0%	10.6%	6.5%
Youngstown-Warren-Boardman, OH-PA	521,229	13.4%	15.5%	16.4%	13.7%	13.1%	9.6%	17.5%	19.8%	14.1%	12.9%	12.1%	14.4%	26.6%	59.0%	10.5%	16.2%	1.6%	-1.7%	12.0%	9.6%

Table 7B

Share of Population in Lower-Income Households by Selected Demographic Characteristics in Largest MSAs, 2018

MSA	Total HH Pop	All	White	Black	Hisp.	Under 18	18 to 24	25 to 64	65 or Older	U18 White	U18 Black	U18 Hisp.	No HS	HS Grad	Some College	Assoc	Bach	Grad
United States	319,075,830	35.1%	27.1%	50.5%	51.6%	44.0%	41.6%	29.0%	38.8%	30.4%	64.7%	62.2%	59.1%	38.8%	30.9%	24.7%	14.5%	9.5%
SEMCOG	4,691,268	34.0%	26.6%	57.3%	45.1%	43.2%	37.9%	28.8%	36.9%	30.6%	73.4%	58.0%	64.1%	40.4%	31.8%	25.5%	14.2%	8.3%
Akron, OH	687,789	29.3%	25.2%	50.1%	48.9%	35.4%	36.6%	23.8%	34.5%	27.6%	67.8%	54.6%	55.0%	30.8%	30.5%	24.3%	10.1%	8.3%
Albany-Schenectady-Troy, NY	819,482	26.4%	21.6%	57.7%	42.9%	35.5%	32.1%	20.8%	30.0%	25.8%	82.9%	48.9%	48.2%	33.6%	23.1%	19.4%	8.8%	8.1%
Albuquerque, NM	889,161	42.1%	28.3%	50.8%	50.3%	52.4%	48.8%	37.0%	40.5%	27.7%	61.0%	60.9%	66.0%	47.9%	37.4%	37.6%	20.7%	13.9%
Allentown-Bethlehem-Easton, PA-NJ	819,406	30.8%	24.9%	26.2%	54.5%	38.3%	27.7%	24.6%	41.5%	24.6%	28.9%	67.0%	53.1%	32.8%	25.5%	21.2%	11.4%	8.0%
Asheville, NC	512,442	36.1%	32.8%	41.0%	65.3%	45.5%	40.0%	31.1%	38.5%	38.0%	43.0%	81.1%	69.8%	43.7%	32.1%	22.6%	16.8%	8.1%
Atlanta-Sandy Springs-Alpharetta, GA	5,837,305	31.6%	21.0%	39.8%	52.1%	42.1%	37.9%	25.2%	34.7%	23.2%	54.5%	64.6%	56.3%	36.5%	27.9%	24.4%	12.9%	8.6%
Augusta-Richmond County, GA-SC	536,042	37.0%	24.0%	56.5%	39.3%	48.6%	41.7%	30.8%	37.4%	25.7%	76.0%	47.4%	61.7%	36.5%	33.9%	30.0%	13.3%	10.8%
Austin-Round Rock-Georgetown, TX	2,167,938	29.0%	19.3%	40.2%	43.6%	36.8%	46.4%	23.0%	29.5%	18.7%	51.1%	54.7%	53.0%	36.1%	24.2%	20.9%	12.3%	9.0%
Bakersfield, CA	866,458	50.2%	33.7%	63.0%	60.2%	60.5%	55.0%	44.7%	42.8%	40.3%	70.8%	68.7%	67.1%	53.2%	35.8%	29.4%	13.7%	16.8%
Baltimore-Columbia-Towson, MD	2,685,081	27.1%	18.3%	42.1%	40.3%	33.0%	32.1%	22.0%	34.0%	17.7%	54.0%	48.0%	52.8%	34.8%	27.0%	19.9%	10.5%	6.2%
Baton Rouge, LA	808,204	37.6%	24.4%	55.0%	56.9%	49.5%	46.4%	30.1%	37.7%	28.0%	70.7%	70.4%	66.3%	37.5%	29.3%	21.7%	13.1%	11.1%
Birmingham-Hoover, AL	1,099,879	35.2%	27.6%	48.9%	50.7%	44.6%	40.1%	29.4%	38.9%	31.9%	62.3%	65.1%	54.7%	39.3%	32.6%	28.6%	13.4%	6.7%
Boise City, ID	743,956	33.6%	29.4%	83.2%	51.0%	41.4%	38.4%	28.6%	34.9%	33.6%	91.0%	64.2%	43.8%	35.1%	33.4%	30.6%	15.4%	16.6%
Boston-Cambridge-Newton, MA-NH	4,607,642	25.1%	18.6%	42.4%	50.4%	29.4%	30.2%	19.6%	35.9%	17.3%	57.5%	58.8%	51.6%	32.3%	27.7%	19.6%	10.8%	6.7%
Bridgeport-Stamford-Norwalk, CT	925,927	30.7%	18.8%	48.9%	57.9%	36.4%	36.8%	25.6%	36.7%	15.0%	62.6%	70.5%	66.2%	40.6%	34.0%	28.4%	11.8%	7.8%
Buffalo-Cheektowaga, NY	1,097,996	33.2%	26.7%	57.3%	53.4%	43.1%	36.4%	26.3%	40.9%	31.3%	70.5%	60.3%	63.4%	35.3%	29.2%	22.4%	15.4%	10.3%
Cape Coral-Fort Myers, FL	744,456	35.6%	28.4%	50.8%	50.4%	47.2%	42.6%	30.7%	35.0%	31.4%	58.8%	61.8%	45.7%	39.7%	29.9%	25.7%	20.2%	11.0%
Charleston-North Charleston, SC	769,964	33.8%	24.8%	54.4%	45.4%	43.7%	50.3%	26.7%	36.1%	31.0%	65.5%	50.8%	67.3%	43.2%	24.5%	21.2%	12.1%	9.0%
Charlotte-Concord-Gastonia, NC-SC	2,568,068	32.3%	23.5%	47.3%	52.8%	40.6%	33.9%	26.6%	39.5%	25.4%	60.4%	63.7%	59.1%	38.8%	29.6%	24.1%	11.8%	7.1%
Chattanooga, TN-GA	524,696	33.8%	28.7%	55.9%	53.8%	40.7%	37.0%	28.6%	39.6%	31.7%	72.5%	62.8%	59.1%	38.9%	30.6%	21.9%	10.5%	5.8%
Chicago-Naperville-Elgin, IL-IN-WI	9,289,445	33.2%	20.8%	52.8%	49.0%	41.9%	37.7%	27.1%	39.5%	20.4%	66.6%	61.1%	58.0%	40.8%	31.0%	23.4%	13.1%	8.7%
Cincinnati, OH-KY-IN	2,091,226	29.6%	24.7%	53.9%	55.7%	37.4%	33.2%	23.9%	35.1%	29.0%	69.2%	68.6%	58.5%	32.6%	28.0%	21.8%	10.0%	7.3%
Cleveland-Elyria, OH	2,013,541	31.7%	22.3%	56.3%	52.2%	40.1%	35.5%	25.3%	38.3%	22.7%	76.1%	56.5%	58.2%	34.7%	30.6%	23.7%	10.4%	5.9%
Colorado Springs, CO	720,404	29.7%	25.3%	34.2%	43.1%	36.8%	34.9%	25.0%	31.5%	29.2%	39.1%	51.2%	51.5%	35.5%	28.2%	26.6%	14.6%	12.4%
Columbia, SC	799,363	38.7%	29.9%	50.9%	52.9%	46.7%	52.0%	32.4%	39.9%	30.8%	65.4%	57.7%	66.5%	44.0%	32.7%	28.6%	18.2%	11.8%
Columbus, OH	1,956,320	29.6%	23.3%	52.3%	43.2%	37.8%	41.4%	23.7%	31.7%	25.5%	70.9%	49.7%	63.2%	32.7%	28.9%	20.1%	11.1%	7.9%
Dallas-Fort Worth-Arlington, TX	7,320,257	33.3%	20.3%	44.4%	49.2%	43.6%	38.0%	27.1%	35.1%	22.1%	59.7%	60.0%	56.6%	37.8%	25.7%	22.3%	12.8%	8.6%
Dayton-Kettering, OH	776,968	32.0%	25.5%	60.3%	44.6%	41.9%	34.8%	26.6%	33.9%	30.0%	82.8%	55.2%	65.1%	39.2%	27.9%	21.5%	12.9%	4.7%
Deltona-Daytona Beach-Ormond Beach, FL	649,433	37.7%	33.3%	51.2%	48.5%	47.0%	40.8%	34.4%	36.6%	39.9%	65.1%	52.5%	53.4%	41.5%	36.5%	28.2%	23.5%	15.4%
Denver-Aurora-Lakewood, CO	2,983,490	27.0%	18.6%	45.5%	45.4%	35.5%	33.0%	21.2%	33.7%	18.9%	58.2%	58.6%	50.7%	33.2%	24.1%	20.4%	11.1%	9.0%
Des Moines-West Des Moines, IA	699,066	24.9%	19.7%	57.5%	40.0%	30.2%	34.4%	19.0%	32.4%	19.4%	74.8%	47.5%	55.0%	26.3%	24.6%	17.5%	7.8%	5.0%
Durham-Chapel Hill, NC	569,024	34.5%	21.0%	44.6%	67.8%	46.0%	49.8%	28.3%	30.9%	18.8%	58.9%	78.4%	62.5%	48.1%	30.4%	30.5%	18.5%	8.9%
El Paso, TX	825,786	52.3%	34.5%	25.7%	55.6%	62.7%	51.3%	45.4%	57.3%	44.7%	31.1%	65.0%	70.3%	56.3%	48.1%	39.9%	22.5%	12.3%
Flint, MI	555,486	39.7%	34.2%	67.7%	35.6%	51.9%	43.0%	34.7%	37.5%	43.8%	81.6%	55.1%	64.4%	44.0%	34.6%	25.3%	21.1%	9.2%
Fresno, CA	977,263	48.2%	30.7%	42.0%	60.1%	59.7%	54.2%	41.5%	43.2%	35.4%	56.7%	70.8%	65.1%	49.5%	38.1%	32.3%	17.5%	15.6%
Grand Rapids-Kentwood, MI	922,968	28.9%	23.0%	57.3%	45.4%	35.5%	42.9%	21.6%	35.2%	24.0%	73.2%	55.2%	52.7%	28.6%	27.2%	19.4%	8.9%	7.2%
Greensboro-High Point, NC	789,824	40.5%	28.8%	54.5%	68.9%	51.0%	51.1%	34.1%	41.4%	29.8%	67.1%	80.8%	61.3%	46.0%	33.1%	33.8%	16.7%	11.5%
Greenville-Anderson, SC	961,621	35.3%	30.5%	46.8%	56.9%	41.5%	37.5%	29.9%	42.3%	30.9%	59.8%	69.5%	62.1%	38.6%	29.4%	25.0%	13.7%	12.3%
Harrisburg-Carlisle, PA	553,208	28.7%	22.7%	56.1%	49.7%	39.0%	37.6%	21.8%	32.5%	27.3%	76.7%	54.4%	53.7%	27.3%	32.0%	17.9%	9.7%	4.5%
Hartford-East Hartford-Middletown, CT	1,161,089	27.6%	18.8%	44.9%	53.2%	36.2%	31.0%	22.1%	32.6%	20.5%	59.8%	65.4%	58.7%	32.7%	26.2%	21.1%	11.1%	6.7%
Houston-The Woodlands-Sugar Land, TX	6,835,515	39.0%	22.0%	46.9%	53.8%	49.4%	45.4%	32.4%	40.7%	23.2%	57.8%	64.9%	60.5%	43.5%	32.9%	25.4%	15.2%	10.4%
Huntington-Ashland, WV-KY-OH	510,406	43.2%	42.4%	59.2%	45.1%	48.2%	46.9%	39.2%	46.7%	46.8%	71.9%	47.1%	70.0%	49.2%	41.6%	26.4%	16.4%	7.9%
Indianapolis-Carmel-Anderson, IN	2,011,686	31.5%	23.3%	56.7%	56.7%	39.6%	41.9%	25.4%	34.4%	25.0%	69.7%	67.7%	60.6%	34.2%	27.4%	22.4%	10.6%	8.6%
Jackson, MS	603,452	36.7%	20.8%	51.8%	52.9%	44.0%	39.9%	32.6%	37.6%	17.2%	63.1%	68.7%	71.2%	44.3%	39.2%	26.3%	14.9%	6.8%
Jacksonville, FL	1,474,756	34.0%	26.1%	53.7%	45.8%	45.2%	37.4%	28.7%	34.0%	32.7%	70.0%	55.9%	53.2%	37.4%	32.8%	26.6%	14.5%	10.9%
Kansas City, MO-KS	2,158,231	27.7%	22.3%	43.5%	47.9%	33.9%	32.6%	22.8%	32.7%	24.4%	54.1%	58.2%	57.5%	34.1%	24.9%	19.6%	9.2%	7.7%
Killeen-Temple, TX	510,544	38.4%	30.3%	46.2%	49.3%	48.9%	45.3%	32.6%	35.1%	34.5%	62.1%	58.8%	53.5%	42.9%	35.1%	25.9%	15.0%	7.6%
Knoxville, TN	945,283	37.1%	34.4%	63.9%	53.6%	43.2%	42.4%	33.0%	38.9%	38.5%	83.7%	56.6%	71.7%	42.6%	33.4%	22.2%	14.1%	10.0%
Lafayette, LA	530,393	43.0%	35.3%	62.7%	52.7%	51.5%	48.4%	37.3%	45.6%	40.3%	73.5%	60.4%	71.3%	38.3%	38.7%	28.9%	17.6%	11.0%
Lakeland-Winter Haven, FL	695,777	40.7%	32.0%	56.4%	53.0%	55.0%	33.4%	34.8%	42.0%	38.4%	74.0%	68.0%	58.4%	40.9%	29.3%	25.8%	18.7%	17.6%
Lancaster, PA	532,078	31.7%	28.2%	38.6%	53.4%	40.0%	39.0%	25.9%	33.6%	36.3%	41.0%	58.3%	45.7%	29.6%	27.6%	25.0%	14.3%	12.3%
Las Vegas-Henderson-Paradise, NV	2,209,456	38.0%	27.4%	50.1%	50.8%	50.0%	40.2%	31.9%	39.9%	29.1%	63.6%	64.0%	54.4%	37.4%	29.9%	27.3%	18.3%	11.3%
Lexington-Fayette, KY	572,677	34.3%	30.5%	52.7%	58.6%	43.6%	42.7%	28.5%	34.9%	37.9%	65.2%	74.2%	67.8%	36.4%	34.1%	26.8%	12.3%	8.5%
Little Rock-North Little Rock-Conway, AR	699,195	37.5%	28.6%	57.7%	57.8%	45.3%	50.3%	31.6%	37.9%	27.8%	72.3%	77.9%	54.9%	45.0%	31.7%	31.3%	17.0%	9.6%

Table 7B Continued

Share of Population in Lower-Income Households by Selected Demographic Characteristics in Largest MSAs, 2018

MSA	Total HH Pop	All	White	Black	Hisp.	Under 18	18 to 24	25 to 64	65 or Older	U18 White	U18 Black	U18 Hisp.	No HS	HS Grad	Some College	Assoc	Bach	Grad
Los Angeles-Long Beach-Anaheim, CA	13,063,016	41.3%	25.1%	46.7%	54.4%	52.0%	48.7%	35.0%	44.7%	24.1%	58.6%	66.4%	63.1%	46.4%	34.2%	30.0%	18.0%	13.2%
Louisville/Jefferson County, KY-IN	1,248,336	31.9%	26.3%	52.2%	48.2%	42.5%	33.5%	26.2%	35.1%	33.0%	69.3%	53.7%	57.1%	34.6%	28.0%	24.2%	12.3%	8.7%
Madison, WI	528,770	26.4%	21.0%	58.2%	56.6%	29.5%	60.6%	17.7%	26.3%	20.5%	71.9%	62.1%	56.5%	31.7%	21.0%	16.0%	9.7%	10.5%
McAllen-Edinburg-Mission, TX	856,743	57.6%	29.3%	57.1%	59.7%	68.4%	59.6%	48.8%	60.2%	19.3%	62.0%	70.2%	72.6%	50.7%	43.0%	36.2%	24.3%	16.2%
Memphis, TN-MS-AR	1,323,354	42.0%	25.4%	55.0%	65.8%	55.3%	46.6%	35.0%	41.2%	27.3%	71.0%	77.9%	65.6%	45.8%	36.3%	30.7%	16.1%	9.2%
Miami-Fort Lauderdale-Pompano Beach, FL	6,188,495	43.7%	28.8%	57.4%	48.2%	54.1%	45.5%	37.7%	49.1%	31.1%	71.9%	56.6%	61.3%	47.6%	38.3%	35.0%	26.0%	17.4%
Milwaukee-Waukesha, WI	1,545,488	31.8%	21.3%	63.1%	48.6%	40.6%	40.3%	24.3%	39.9%	19.6%	80.1%	56.8%	54.6%	37.0%	30.2%	17.6%	10.2%	7.2%
Minneapolis-St. Paul-Bloomington, MN-WI	3,609,381	24.6%	17.9%	58.0%	52.0%	30.2%	31.5%	18.8%	33.9%	16.1%	72.1%	63.8%	57.6%	27.2%	24.8%	14.6%	9.2%	7.5%
Modesto, CA	544,747	42.5%	34.3%	38.3%	51.0%	53.2%	41.7%	37.4%	40.4%	39.2%	34.0%	62.2%	58.1%	40.4%	39.0%	24.1%	14.7%	14.9%
Nashville-Davidson--Murfreesboro--Franklin, TN	2,036,479	32.6%	27.2%	47.1%	56.8%	43.9%	36.8%	26.4%	35.4%	33.8%	67.0%	68.9%	57.7%	37.8%	24.8%	25.1%	13.0%	8.3%
New Haven-Milford, CT	828,340	33.6%	22.6%	51.5%	56.9%	42.2%	38.9%	27.9%	38.2%	22.0%	58.3%	66.3%	59.9%	38.9%	29.3%	23.9%	14.6%	10.3%
New Orleans-Metairie, LA	1,245,208	41.8%	28.6%	59.4%	50.8%	54.0%	44.4%	35.5%	44.3%	33.7%	74.5%	61.8%	67.1%	45.8%	37.2%	29.4%	18.5%	12.5%
New York-Newark-Jersey City, NY-NJ-PA	19,514,992	36.5%	24.4%	45.4%	54.0%	45.0%	41.9%	30.2%	44.1%	28.6%	57.4%	62.8%	63.8%	43.7%	35.0%	28.5%	16.5%	10.1%
North Port-Sarasota-Bradenton, FL	811,908	33.4%	28.1%	50.4%	56.3%	47.0%	30.2%	29.0%	33.2%	33.5%	66.5%	75.5%	59.5%	35.6%	29.4%	19.3%	17.2%	15.8%
Ogden-Clearfield, UT	602,214	24.7%	22.3%	20.7%	40.3%	30.0%	28.8%	20.4%	25.8%	27.0%	25.2%	45.6%	45.0%	24.7%	20.5%	18.3%	16.5%	8.0%
Oklahoma City, OK	1,434,380	34.9%	27.0%	57.2%	54.6%	44.9%	43.3%	29.4%	32.7%	29.4%	76.7%	66.5%	54.4%	40.3%	28.4%	25.3%	13.3%	13.4%
Omaha-Council Bluffs, NE-IA	1,014,347	28.3%	23.0%	51.8%	47.6%	34.6%	33.4%	22.6%	35.3%	25.7%	69.1%	53.3%	51.9%	33.3%	26.6%	20.3%	9.5%	7.9%
Orlando-Kissimmee-Sanford, FL	2,488,046	38.2%	26.3%	49.9%	50.2%	49.0%	43.4%	31.9%	42.2%	31.5%	62.1%	61.4%	51.5%	43.9%	31.2%	32.0%	19.7%	16.9%
Oxnard-Thousand Oaks-Ventura, CA	837,328	34.1%	23.0%	20.4%	49.2%	45.9%	36.3%	28.7%	33.7%	24.2%	25.0%	62.1%	60.6%	37.3%	27.5%	21.5%	14.4%	8.4%
Palm Bay-Melbourne-Titusville, FL	589,830	33.5%	30.0%	50.7%	38.6%	40.0%	32.1%	28.7%	39.0%	32.2%	53.1%	51.3%	52.8%	38.8%	32.0%	22.6%	20.4%	6.8%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	5,974,397	32.2%	22.2%	50.1%	55.3%	39.7%	38.4%	26.5%	37.8%	22.4%	62.9%	63.7%	57.8%	39.2%	29.5%	23.6%	13.2%	9.2%
Phoenix-Mesa-Chandler, AZ	4,764,579	34.9%	24.7%	41.8%	51.5%	46.4%	39.2%	28.5%	35.9%	27.0%	57.0%	63.7%	59.3%	36.4%	28.8%	24.2%	14.4%	10.0%
Pittsburgh, PA	2,218,536	28.8%	25.6%	54.4%	36.7%	31.9%	37.1%	22.5%	39.7%	25.8%	64.6%	43.9%	58.6%	33.3%	26.9%	21.1%	11.3%	7.7%
Portland-South Portland, ME	523,864	24.6%	23.9%	75.3%	19.5%	30.5%	18.8%	18.7%	37.9%	27.8%	96.8%	5.3%	46.1%	26.7%	19.9%	19.4%	13.0%	5.4%
Portland-Vancouver-Hillsboro, OR-WA	2,460,379	27.5%	23.5%	42.8%	49.6%	33.4%	33.8%	22.6%	34.3%	24.6%	58.8%	60.7%	53.3%	34.0%	25.2%	20.0%	12.7%	7.3%
Providence-Warwick, RI-MA	1,588,934	31.3%	25.6%	44.2%	55.9%	41.1%	28.7%	25.0%	40.7%	29.6%	61.8%	67.5%	52.7%	33.2%	24.4%	23.2%	11.7%	10.1%
Provo-Orem, UT	606,623	32.6%	30.2%	53.6%	43.5%	36.1%	43.4%	26.7%	27.7%	32.9%	51.5%	53.0%	38.0%	27.3%	33.9%	26.0%	22.8%	16.7%
Raleigh-Cary, NC	1,393,091	26.9%	17.6%	42.4%	53.5%	34.8%	32.3%	21.9%	30.2%	19.2%	54.6%	68.5%	62.8%	37.5%	24.0%	19.9%	12.3%	7.8%
Richmond, VA	1,253,040	28.9%	20.8%	40.7%	44.2%	37.5%	32.7%	22.8%	35.5%	22.4%	57.9%	51.1%	51.8%	32.7%	26.5%	23.8%	11.1%	6.5%
Riverside-San Bernardino-Ontario, CA	4,537,448	41.7%	30.2%	45.6%	49.6%	51.4%	44.3%	35.7%	44.0%	33.3%	59.1%	58.4%	57.8%	42.5%	31.9%	28.6%	18.7%	13.4%
Rochester, NY	1,059,344	34.2%	27.7%	64.5%	56.4%	42.2%	44.0%	28.0%	39.0%	29.8%	82.0%	62.9%	61.8%	38.9%	35.3%	23.9%	16.2%	8.4%
Sacramento-Roseville-Folsom, CA	2,307,613	33.6%	26.6%	41.8%	46.7%	41.5%	42.5%	28.1%	35.1%	29.7%	52.2%	54.3%	57.3%	41.6%	29.3%	24.1%	14.0%	9.7%
Salt Lake City, UT	1,263,371	28.2%	21.8%	52.4%	44.8%	36.4%	32.3%	22.8%	32.5%	24.5%	70.3%	52.8%	57.7%	33.1%	28.1%	19.2%	9.7%	4.7%
San Antonio-New Braunfels, TX	2,400,560	27.7%	22.2%	60.7%	46.2%	36.2%	32.9%	21.8%	29.9%	29.1%	71.3%	54.5%	47.0%	28.7%	20.0%	21.2%	13.8%	9.8%
San Diego-Chula Vista-Carlsbad, CA	3,249,070	37.7%	23.6%	37.2%	46.6%	48.4%	39.9%	32.3%	36.9%	25.3%	49.8%	58.3%	61.8%	41.0%	30.2%	26.5%	14.6%	8.2%
San Francisco-Oakland-Berkeley, CA	4,650,703	35.8%	26.0%	50.3%	50.9%	45.8%	45.4%	29.7%	37.5%	30.3%	66.8%	62.3%	62.9%	41.9%	31.4%	25.2%	16.3%	10.7%
San Jose-Sunnyvale-Santa Clara, CA	1,901,147	26.8%	17.1%	43.5%	43.4%	31.5%	36.6%	21.5%	36.0%	14.1%	53.2%	52.3%	53.5%	37.0%	27.9%	24.8%	11.8%	7.5%
Seattle-Tacoma-Bellevue, WA	3,870,914	25.1%	18.3%	37.8%	42.7%	28.1%	33.9%	19.7%	38.1%	12.9%	43.9%	52.4%	47.9%	40.2%	28.0%	22.5%	9.8%	6.4%
Spokane-Spokane Valley, WA	606,007	25.5%	20.5%	46.4%	42.3%	32.6%	34.4%	19.9%	32.4%	23.0%	66.1%	53.8%	47.0%	29.8%	24.1%	21.2%	11.6%	7.8%
Springfield, MA	558,901	35.9%	33.7%	40.8%	51.3%	44.8%	42.4%	30.8%	36.9%	40.2%	43.6%	69.8%	55.1%	41.6%	34.8%	28.0%	15.9%	10.9%
St. Louis, MO-IL	2,925,302	35.7%	23.2%	52.9%	67.1%	45.4%	40.8%	29.9%	39.3%	21.7%	81.4%	73.9%	68.4%	35.9%	29.5%	25.4%	15.1%	7.8%
Stockton, CA	734,579	40.5%	31.8%	52.0%	48.2%	52.3%	38.7%	34.6%	39.5%	38.4%	68.7%	56.8%	55.1%	40.9%	30.2%	24.8%	14.7%	8.0%
Syracuse, NY	630,085	35.6%	30.8%	67.2%	57.1%	46.1%	43.9%	28.6%	39.4%	37.7%	84.6%	62.5%	67.1%	37.2%	30.4%	25.9%	13.1%	8.7%
Tampa-St. Petersburg-Clearwater, FL	3,091,808	37.7%	31.7%	50.8%	48.0%	46.5%	41.3%	31.6%	43.6%	33.1%	65.9%	59.6%	59.9%	40.8%	32.6%	26.7%	18.0%	13.8%
Toledo, OH	626,646	36.3%	28.6%	67.3%	47.9%	45.2%	47.7%	30.2%	36.1%	32.7%	81.6%	55.2%	60.1%	34.0%	38.2%	22.3%	16.5%	7.5%
Tucson, AZ	1,008,390	41.6%	30.3%	52.8%	54.6%	54.3%	56.2%	35.4%	35.0%	36.3%	50.0%	64.8%	65.7%	47.4%	37.4%	27.6%	17.6%	12.5%
Tulsa, OK	831,602	33.8%	26.7%	49.6%	53.4%	42.3%	38.8%	29.1%	33.3%	27.6%	61.6%	68.0%	58.7%	35.8%	33.7%	21.8%	14.5%	11.1%
Urban Honolulu, HI	943,365	32.1%	27.8%	36.4%	47.7%	43.1%	38.0%	26.3%	33.3%	38.5%	50.5%	59.5%	46.5%	36.3%	29.7%	24.1%	17.2%	11.2%
Virginia Beach-Norfolk-Newport News, VA-NC	1,599,400	30.0%	21.4%	44.0%	36.2%	40.9%	36.3%	24.3%	30.3%	27.1%	58.7%	46.4%	52.1%	32.2%	27.3%	26.4%	12.1%	8.4%
Washington-Arlington-Alexandria, DC-VA-MD-WV	6,048,057	25.2%	13.9%	34.9%	43.5%	34.7%	30.8%	20.2%	26.4%	16.4%	48.8%	55.5%	55.1%	34.9%	25.5%	21.7%	10.7%	6.6%
Wichita, KS	604,351	33.8%	26.2%	59.1%	58.6%	43.8%	37.0%	27.3%	36.9%	29.5%	76.8%	70.6%	62.6%	38.4%	27.9%	24.0%	11.6%	9.1%
Winston-Salem, NC	640,244	40.8%	30.9%	59.8%	67.7%	52.7%	43.9%	34.5%	43.3%	33.0%	79.1%	77.5%	69.7%	43.4%	33.4%	24.5%	17.2%	7.2%
Worcester, MA-CT	906,198	28.0%	23.6%	42.1%	54.0%	31.6%	30.9%	22.4%	41.3%	22.4%	59.1%	61.5%	54.6%	30.4%	26.6%	18.1%	12.3%	6.5%
Youngstown-Warren-Boardman, OH-PA	521,229	37.8%	33.2%	65.0%	62.0%	47.6%	44.3%	31.7%	40.4%	39.6%	82.6%	57.2%	62.5%	36.9%	35.1%	31.8%	12.8%	7.0%

Table 7C

Share of Population in Middle-Income Households by Selected Demographic Characteristics in Largest MSAs, 2018

MSA	Total HH Pop	All	White	Black	Hisp.	Under 18	18 to 24	25 to 64	65 or Older	U18 White	U18 Black	U18 Hisp.	No HS	HS Grad	Some College	Assoc	Bach	Grad
United States	319,075,830	51.6%	55.8%	43.6%	43.3%	46.4%	49.9%	54.8%	49.0%	55.9%	32.4%	34.4%	37.7%	54.3%	58.3%	62.4%	59.0%	51.8%
SEMCOG	4,691,268	50.8%	55.1%	38.0%	45.4%	45.3%	50.5%	53.2%	50.8%	53.7%	25.0%	35.2%	33.7%	52.9%	56.9%	60.6%	56.0%	49.9%
Akron, OH	687,789	56.0%	58.2%	44.1%	45.4%	53.2%	52.4%	58.5%	53.8%	57.8%	27.7%	45.4%	43.0%	61.7%	57.8%	63.4%	61.0%	52.1%
Albany-Schenectady-Troy, NY	819,482	59.1%	62.4%	38.9%	49.0%	55.3%	57.6%	61.4%	57.2%	63.3%	16.0%	45.0%	48.5%	60.7%	64.0%	66.5%	65.1%	56.4%
Albuquerque, NM	889,161	47.9%	54.9%	41.6%	44.0%	40.6%	46.1%	51.6%	47.1%	56.8%	22.9%	35.8%	32.1%	47.6%	56.1%	54.6%	62.0%	50.3%
Allentown-Bethlehem-Easton, PA-NJ	819,406	56.3%	60.3%	62.4%	39.3%	54.4%	59.7%	59.8%	46.7%	66.6%	53.3%	31.2%	39.8%	60.2%	62.8%	66.0%	63.1%	56.3%
Asheville, NC	512,442	52.9%	54.8%	54.6%	32.8%	48.1%	53.9%	56.9%	47.4%	54.2%	53.5%	18.7%	29.4%	50.5%	60.3%	63.6%	67.2%	59.2%
Atlanta-Sandy Springs-Alpharetta, GA	5,837,305	51.7%	54.1%	51.4%	41.9%	45.4%	51.5%	54.9%	50.3%	54.3%	40.2%	32.0%	41.2%	55.4%	60.2%	61.3%	55.8%	50.7%
Augusta-Richmond County, GA-SC	536,042	49.2%	56.8%	37.4%	52.6%	42.8%	48.1%	52.6%	48.7%	58.8%	22.3%	52.6%	36.5%	55.8%	55.4%	50.2%	58.2%	45.1%
Austin-Round Rock-Georgetown, TX	2,167,938	52.1%	55.0%	50.9%	48.7%	48.6%	43.3%	54.8%	52.5%	57.3%	46.1%	40.4%	41.6%	55.2%	61.3%	64.2%	56.3%	48.6%
Bakersfield, CA	866,458	42.2%	51.9%	32.2%	36.9%	35.5%	40.0%	45.7%	45.9%	49.9%	27.9%	29.8%	30.4%	41.7%	54.9%	60.2%	62.1%	47.9%
Baltimore-Columbia-Towson, MD	2,685,081	54.1%	56.7%	50.0%	50.0%	52.0%	53.9%	56.0%	50.6%	59.5%	42.0%	45.7%	43.4%	56.3%	60.2%	63.1%	56.5%	52.8%
Baton Rouge, LA	808,204	47.0%	53.5%	39.4%	32.1%	40.7%	41.9%	50.5%	48.8%	53.3%	28.7%	28.3%	27.3%	50.8%	53.0%	57.6%	56.3%	51.4%
Birmingham-Hoover, AL	1,099,879	50.7%	54.0%	46.6%	34.6%	44.9%	49.9%	54.3%	48.0%	51.5%	35.5%	32.4%	39.9%	54.9%	55.0%	57.9%	58.5%	53.7%
Boise City, ID	743,956	53.7%	57.5%	11.6%	39.9%	47.6%	55.1%	56.3%	54.2%	55.6%	9.0%	24.7%	53.1%	58.1%	54.4%	59.4%	61.3%	43.1%
Boston-Cambridge-Newton, MA-NH	4,607,642	52.0%	54.4%	50.3%	42.2%	49.2%	53.0%	53.8%	48.7%	55.3%	38.7%	35.6%	43.2%	59.6%	57.8%	61.9%	54.9%	46.2%
Bridgeport-Stamford-Norwalk, CT	925,927	44.0%	46.9%	47.1%	36.0%	37.5%	44.4%	46.9%	43.8%	46.0%	32.7%	23.4%	32.8%	51.0%	52.4%	55.9%	47.5%	41.3%
Buffalo-Cheektowaga, NY	1,097,996	53.9%	58.3%	38.4%	41.8%	47.7%	52.6%	57.8%	49.7%	57.6%	25.4%	35.5%	32.3%	55.9%	61.0%	63.2%	62.5%	57.3%
Cape Coral-Fort Myers, FL	744,456	51.9%	55.5%	45.3%	45.3%	45.6%	52.9%	55.5%	49.6%	57.9%	39.4%	34.2%	48.8%	52.1%	58.9%	59.5%	59.0%	56.3%
Charleston-North Charleston, SC	769,964	50.9%	54.7%	41.3%	45.3%	45.1%	40.9%	55.4%	48.5%	52.3%	33.1%	37.7%	30.2%	50.9%	64.0%	65.5%	57.3%	51.5%
Charlotte-Concord-Gastonia, NC-SC	2,568,068	52.3%	56.2%	46.1%	41.8%	46.7%	55.9%	55.3%	47.9%	55.4%	35.2%	32.3%	36.7%	54.2%	60.0%	62.4%	58.3%	52.6%
Chattanooga, TN-GA	524,696	53.7%	57.0%	38.5%	43.3%	50.3%	56.6%	56.3%	48.8%	57.1%	23.4%	35.6%	37.3%	53.5%	57.4%	65.6%	63.3%	58.4%
Chicago-Naperville-Elgin, IL-IN-WI	9,289,445	50.7%	55.7%	41.4%	46.6%	45.2%	51.9%	53.7%	47.4%	56.9%	31.3%	35.9%	39.2%	52.6%	57.8%	62.6%	57.3%	49.3%
Cincinnati, OH-KY-IN	2,091,226	53.7%	56.8%	40.7%	38.1%	49.6%	54.9%	56.4%	50.0%	55.7%	28.5%	29.1%	37.6%	59.1%	59.4%	63.5%	57.4%	49.7%
Cleveland-Elyria, OH	2,013,541	52.6%	58.0%	39.2%	42.1%	48.4%	49.2%	56.0%	49.2%	61.4%	22.5%	38.7%	38.4%	57.5%	57.9%	61.2%	59.0%	50.7%
Colorado Springs, CO	720,404	57.5%	59.6%	61.8%	49.9%	55.7%	56.9%	59.3%	54.0%	60.0%	58.3%	47.4%	41.4%	55.9%	60.9%	65.7%	61.8%	59.0%
Columbia, SC	799,363	51.3%	55.7%	46.1%	38.4%	46.0%	43.2%	55.6%	50.1%	57.9%	32.9%	32.4%	31.6%	50.6%	59.2%	61.5%	61.7%	59.6%
Columbus, OH	1,956,320	53.6%	57.0%	41.5%	49.7%	48.6%	48.9%	56.2%	54.9%	56.6%	27.3%	44.6%	32.6%	58.2%	58.9%	64.9%	58.9%	51.1%
Dallas-Fort Worth-Arlington, TX	7,320,257	52.2%	56.8%	49.7%	46.0%	46.1%	54.0%	55.3%	50.6%	58.7%	36.9%	36.5%	40.6%	54.9%	61.4%	62.8%	58.7%	51.3%
Dayton-Kettering, OH	776,968	53.8%	59.0%	33.5%	42.7%	49.7%	53.4%	56.4%	51.5%	60.2%	16.3%	38.4%	32.9%	53.2%	61.7%	65.4%	58.6%	54.7%
Deltona-Daytona Beach-Ormond Beach, FL	649,433	52.9%	55.7%	45.1%	47.1%	46.6%	53.8%	55.2%	52.6%	51.3%	32.8%	45.2%	41.3%	53.4%	55.0%	62.9%	60.6%	48.8%
Denver-Aurora-Lakewood, CO	2,983,490	56.3%	60.0%	47.0%	48.9%	51.8%	58.1%	58.9%	51.8%	62.1%	35.5%	38.5%	44.2%	59.4%	63.0%	67.6%	61.3%	52.6%
Des Moines-West Des Moines, IA	699,066	59.0%	62.2%	41.6%	49.8%	55.9%	57.9%	60.8%	58.0%	63.8%	24.4%	45.3%	42.5%	62.6%	65.1%	68.4%	61.4%	52.9%
Durham-Chapel Hill, NC	569,024	46.9%	52.9%	47.3%	27.7%	40.2%	42.4%	49.6%	49.5%	56.5%	37.2%	18.5%	33.8%	45.0%	57.2%	56.8%	52.2%	48.4%
El Paso, TX	825,786	40.5%	45.7%	57.2%	39.4%	32.5%	43.6%	45.4%	35.9%	37.1%	62.3%	31.5%	28.6%	39.7%	45.6%	49.5%	61.5%	55.8%
Flint, MI	555,486	51.3%	55.5%	30.0%	56.2%	43.1%	50.5%	54.2%	53.6%	50.5%	18.4%	42.5%	32.8%	50.1%	57.1%	65.6%	57.9%	54.7%
Fresno, CA	977,263	44.0%	53.0%	52.9%	36.9%	35.6%	41.9%	48.9%	45.7%	51.8%	38.9%	27.8%	33.2%	45.4%	54.8%	56.4%	60.9%	54.4%
Grand Rapids-Kentwood, MI	922,968	58.1%	61.8%	35.2%	49.9%	54.6%	49.6%	62.0%	55.7%	63.5%	21.3%	39.3%	43.9%	64.7%	62.0%	67.5%	66.7%	51.5%
Greensboro-High Point, NC	789,824	48.3%	55.2%	40.9%	29.4%	41.6%	40.3%	53.1%	46.4%	56.9%	29.9%	18.3%	35.8%	47.7%	57.3%	57.0%	62.1%	54.3%
Greenville-Anderson, SC	961,621	53.7%	56.2%	50.5%	38.1%	50.6%	56.2%	56.7%	47.5%	59.2%	39.2%	25.2%	36.1%	55.0%	60.4%	63.9%	63.1%	57.2%
Harrisburg-Carlisle, PA	553,208	56.2%	60.0%	39.9%	44.7%	50.0%	54.8%	58.8%	56.6%	58.6%	20.0%	40.2%	41.9%	65.8%	57.9%	62.9%	59.7%	49.2%
Hartford-East Hartford-Middletown, CT	1,161,089	52.3%	56.3%	46.9%	40.5%	48.6%	51.9%	54.1%	51.7%	58.9%	35.1%	32.1%	31.9%	57.1%	57.9%	61.1%	57.1%	47.1%
Houston-The Woodlands-Sugar Land, TX	6,835,515	47.2%	52.8%	46.7%	41.3%	40.6%	46.7%	50.9%	45.6%	54.4%	38.9%	31.8%	36.8%	49.9%	55.6%	59.6%	55.9%	49.4%
Huntington-Ashland, WV-KY-OH	510,406	48.6%	49.3%	32.2%	45.1%	47.1%	47.0%	50.7%	45.5%	48.2%	26.2%	49.6%	29.2%	46.9%	51.0%	60.6%	61.6%	62.0%
Indianapolis-Carmel-Anderson, IN	2,011,686	54.2%	59.8%	38.8%	38.5%	49.9%	47.4%	57.1%	55.1%	61.1%	26.9%	30.3%	36.1%	59.3%	62.5%	62.9%	61.1%	49.3%
Jackson, MS	603,452	52.1%	59.7%	44.9%	40.5%	48.4%	52.5%	54.4%	50.0%	67.0%	35.8%	24.3%	27.4%	52.0%	54.2%	65.3%	61.8%	55.4%
Jacksonville, FL	1,474,756	52.3%	56.8%	40.3%	46.2%	45.3%	52.0%	55.5%	51.9%	54.9%	26.7%	35.5%	43.6%	55.7%	54.9%	61.4%	59.4%	52.1%
Kansas City, MO-KS	2,158,231	56.4%	58.7%	49.6%	46.3%	54.8%	58.1%	57.9%	52.6%	60.8%	41.0%	38.0%	38.4%	59.0%	61.7%	66.9%	59.7%	52.2%
Killeen-Temple, TX	510,544	53.3%	58.1%	49.3%	46.9%	46.0%	49.4%	57.6%	54.4%	56.3%	36.7%	40.0%	46.0%	51.1%	57.0%	65.6%	66.7%	65.8%
Knoxville, TN	945,283	51.4%	53.3%	31.6%	41.3%	49.1%	50.8%	53.3%	48.8%	52.8%	14.3%	39.5%	26.3%	51.1%	56.0%	67.5%	61.7%	53.2%
Lafayette, LA	530,393	46.5%	51.0%	34.3%	43.6%	40.4%	46.3%	50.5%	42.8%	48.1%	25.6%	35.1%	25.4%	54.5%	50.2%	59.6%	59.5%	54.0%
Lakeland-Winter Haven, FL	695,777	52.4%	58.9%	41.8%	43.0%	41.2%	61.3%	56.6%	51.3%	55.4%	25.2%	29.6%	38.8%	54.4%	63.7%	64.7%	61.1%	62.1%
Lancaster, PA	532,078	58.7%	60.8%	58.1%	44.4%	54.3%	54.3%	62.6%	56.0%	56.5%	50.4%	41.1%	48.9%	62.7%	63.4%	64.0%	69.1%	62.8%
Las Vegas-Henderson-Paradise, NV	2,209,456	51.7%	56.2%	43.1%	45.6%	44.7%	53.8%	55.2%	48.9%	60.9%	33.7%	34.1%	41.2%	54.7%	59.6%	60.5%	60.3%	52.2%
Lexington-Fayette, KY	572,677	51.8%	53.7%	43.5%	34.3%	44.9%	49.5%	55.4%	51.3%	47.3%	34.8%	21.5%	28.5%	57.3%	58.0%	56.5%	63.1%	53.7%
Little Rock-North Little Rock-Conway, AR	699,195	50.3%	56.2%	36.8%	38.0%	46.6%	44.7%	53.4%	48.8%	60.2%	25.6%	20.8%	43.5%	49.1%	56.7%	59.1%	58.9%	50.3%

Table 7C Continued

Share of Population in Middle-Income Households by Selected Demographic Characteristics in Largest MSAs, 2018

MSA	Total HH Pop	All	White	Black	Hisp.	Under 18	18 to 24	25 to 64	65 or Older	U18 White	U18 Black	U18 Hisp.	No HS	HS Grad	Some College	Assoc	Bach	Grad
Los Angeles-Long Beach-Anaheim, CA	13,063,016	47.2%	52.1%	45.4%	42.0%	39.7%	45.0%	51.3%	43.7%	53.7%	36.9%	31.4%	35.3%	48.7%	56.4%	58.7%	58.5%	52.0%
Louisville/Jefferson County, KY-IN	1,248,336	53.1%	56.5%	41.3%	40.4%	45.1%	55.0%	56.2%	53.0%	51.4%	25.9%	37.4%	36.0%	58.8%	58.5%	64.4%	58.6%	51.0%
Madison, WI	528,770	53.4%	56.8%	28.8%	36.2%	53.8%	30.4%	58.6%	51.9%	60.8%	13.4%	34.1%	37.3%	60.0%	64.5%	67.5%	61.9%	48.0%
McAllen-Edinburg-Mission, TX	856,743	37.2%	55.1%	35.7%	36.1%	28.7%	35.4%	44.4%	34.6%	66.1%	28.0%	27.5%	26.3%	46.3%	50.0%	51.9%	62.0%	53.8%
Memphis, TN-MS-AR	1,323,354	46.6%	56.0%	40.2%	30.8%	38.1%	45.7%	51.0%	46.0%	58.9%	27.1%	20.6%	29.8%	47.9%	56.1%	57.0%	57.7%	53.3%
Miami-Fort Lauderdale-Pompano Beach, FL	6,188,495	46.2%	51.7%	39.1%	45.3%	38.9%	48.2%	51.0%	39.7%	53.1%	26.8%	37.9%	37.1%	47.7%	53.7%	56.3%	55.9%	52.9%
Milwaukee-Waukesha, WI	1,545,488	53.2%	59.0%	34.6%	46.6%	47.0%	49.5%	57.7%	49.0%	60.7%	19.6%	39.6%	38.9%	55.2%	60.4%	69.3%	61.8%	53.6%
Minneapolis-St. Paul-Bloomington, MN-WI	3,609,381	58.1%	61.7%	39.3%	40.5%	55.2%	56.3%	60.4%	55.0%	64.6%	27.1%	28.7%	40.3%	65.4%	63.0%	71.1%	60.0%	51.5%
Modesto, CA	544,747	47.8%	50.7%	56.7%	44.0%	41.3%	53.4%	50.0%	48.5%	52.6%	63.5%	34.2%	38.5%	52.9%	48.6%	58.5%	56.5%	49.1%
Nashville-Davidson--Murfreesboro--Franklin, TN	2,036,479	53.3%	56.6%	46.0%	36.5%	45.9%	54.3%	57.0%	50.7%	53.4%	29.3%	26.0%	38.3%	54.0%	64.6%	61.1%	60.2%	56.0%
New Haven-Milford, CT	828,340	51.7%	57.6%	43.8%	39.9%	47.5%	50.8%	54.8%	47.8%	60.0%	40.1%	32.4%	36.7%	54.0%	60.7%	61.1%	60.1%	49.8%
New Orleans-Metairie, LA	1,245,208	45.1%	50.7%	36.1%	43.2%	37.8%	44.0%	48.9%	43.0%	49.5%	23.6%	36.8%	29.7%	46.4%	50.7%	59.5%	55.1%	51.5%
New York-Newark-Jersey City, NY-NJ-PA	19,514,992	48.1%	52.1%	48.1%	40.7%	42.5%	47.4%	51.6%	43.6%	50.4%	38.7%	33.0%	33.4%	50.3%	55.1%	60.4%	56.6%	50.5%
North Port-Sarasota-Bradenton, FL	811,908	52.5%	55.0%	46.2%	39.8%	43.1%	60.7%	56.1%	50.5%	51.3%	31.1%	22.7%	37.3%	57.8%	58.6%	65.3%	58.3%	47.6%
Ogden-Clearfield, UT	602,214	64.4%	66.3%	56.9%	53.0%	63.6%	60.7%	66.0%	62.7%	66.4%	40.8%	50.3%	50.4%	66.2%	68.5%	70.1%	67.4%	60.3%
Oklahoma City, OK	1,434,380	52.1%	56.5%	36.3%	40.8%	45.3%	51.1%	55.7%	51.4%	56.2%	22.5%	28.4%	42.8%	51.9%	60.1%	62.1%	61.6%	52.6%
Omaha-Council Bluffs, NE-IA	1,014,347	57.0%	60.3%	44.7%	46.6%	54.9%	57.6%	59.3%	51.7%	62.3%	30.4%	43.8%	43.9%	57.7%	60.9%	65.6%	63.7%	54.9%
Orlando-Kissimmee-Sanford, FL	2,488,046	50.8%	56.0%	46.2%	44.8%	43.1%	50.4%	54.9%	47.3%	54.4%	36.4%	34.5%	43.2%	49.5%	59.7%	57.3%	60.9%	52.1%
Oxnard-Thousand Oaks-Ventura, CA	837,328	52.6%	56.1%	70.5%	46.9%	45.8%	51.6%	56.0%	51.4%	59.3%	75.0%	35.7%	38.8%	55.8%	61.2%	61.6%	60.8%	52.3%
Palm Bay-Melbourne-Titusville, FL	589,830	54.7%	56.3%	45.3%	53.5%	54.1%	58.8%	57.0%	49.0%	60.1%	44.6%	46.3%	41.1%	56.5%	56.5%	67.7%	56.6%	56.9%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	5,974,397	51.4%	56.1%	45.0%	38.0%	47.4%	50.0%	53.9%	49.0%	58.5%	34.6%	30.3%	38.2%	53.1%	57.9%	61.5%	57.7%	48.9%
Phoenix-Mesa-Chandler, AZ	4,764,579	52.5%	58.0%	52.3%	43.9%	45.6%	53.3%	55.6%	52.5%	59.2%	41.7%	33.9%	38.3%	56.5%	59.4%	63.1%	58.9%	51.1%
Pittsburgh, PA	2,218,536	55.5%	57.6%	41.8%	48.7%	53.8%	53.4%	58.6%	49.5%	57.9%	33.3%	51.3%	34.2%	58.8%	62.9%	65.4%	60.1%	52.8%
Portland-South Portland, ME	523,864	61.1%	61.6%	24.7%	75.7%	56.9%	72.9%	65.0%	49.9%	59.1%	3.2%	94.7%	48.0%	67.6%	69.6%	74.7%	63.1%	55.8%
Portland-Vancouver-Hillsboro, OR-WA	2,460,379	55.6%	57.6%	48.3%	44.3%	53.1%	56.5%	57.4%	52.1%	59.0%	33.8%	35.7%	41.8%	57.0%	61.4%	65.5%	59.5%	51.7%
Providence-Warwick, RI-MA	1,588,934	53.8%	56.9%	49.6%	39.8%	48.6%	58.2%	57.1%	47.2%	56.4%	35.5%	29.2%	42.7%	58.2%	63.0%	61.4%	58.8%	50.7%
Provo-Orem, UT	606,623	58.4%	60.2%	46.4%	52.2%	56.5%	52.4%	61.6%	61.4%	58.4%	48.5%	45.5%	58.2%	66.3%	57.6%	64.4%	63.4%	59.3%
Raleigh-Cary, NC	1,393,091	52.8%	57.3%	48.0%	40.8%	48.8%	54.7%	54.6%	51.3%	58.3%	36.0%	29.3%	33.2%	53.4%	61.7%	65.5%	56.1%	48.8%
Richmond, VA	1,253,040	56.0%	58.1%	53.9%	50.2%	51.4%	55.7%	59.5%	50.4%	58.9%	40.4%	45.8%	45.9%	58.9%	63.0%	65.2%	63.2%	54.6%
Riverside-San Bernardino-Ontario, CA	4,537,448	49.9%	55.4%	45.9%	46.6%	43.9%	50.8%	53.9%	45.6%	58.5%	34.2%	39.0%	40.1%	51.6%	57.9%	60.2%	61.9%	58.4%
Rochester, NY	1,059,344	53.9%	58.5%	32.6%	39.6%	49.8%	46.3%	57.5%	51.6%	60.2%	17.3%	35.2%	35.2%	54.3%	57.8%	65.7%	62.5%	58.8%
Sacramento-Roseville-Folsom, CA	2,307,613	51.1%	53.6%	48.4%	46.9%	47.8%	46.6%	53.8%	49.4%	56.2%	38.7%	40.7%	39.5%	50.8%	57.2%	59.9%	58.3%	49.0%
Salt Lake City, UT	1,263,371	54.8%	58.7%	41.9%	41.8%	50.0%	56.2%	56.9%	53.9%	58.7%	27.0%	35.7%	38.0%	57.8%	60.3%	65.7%	58.0%	50.3%
San Antonio-New Braunfels, TX	2,400,560	59.3%	62.4%	25.2%	50.4%	54.5%	58.9%	62.5%	56.8%	59.3%	11.7%	43.3%	48.4%	63.4%	68.3%	67.2%	65.1%	51.4%
San Diego-Chula Vista-Carlsbad, CA	3,249,070	51.8%	57.5%	53.0%	48.2%	44.5%	51.8%	55.5%	51.2%	59.9%	44.1%	38.3%	35.9%	54.0%	60.0%	63.8%	62.7%	56.4%
San Francisco-Oakland-Berkeley, CA	4,650,703	50.9%	54.0%	44.9%	44.0%	44.3%	47.8%	54.8%	48.4%	51.7%	31.2%	34.2%	34.9%	51.7%	59.2%	62.8%	59.9%	54.2%
San Jose-Sunnyvale-Santa Clara, CA	1,901,147	48.8%	47.8%	45.5%	47.8%	46.5%	48.2%	50.0%	47.7%	48.8%	40.7%	40.8%	42.9%	55.3%	57.8%	58.9%	49.8%	41.3%
Seattle-Tacoma-Bellevue, WA	3,870,914	49.4%	47.9%	52.3%	49.7%	48.4%	49.4%	50.9%	44.6%	51.5%	51.8%	41.6%	48.4%	52.9%	59.2%	59.6%	52.0%	43.1%
Spokane-Spokane Valley, WA	606,007	54.9%	57.2%	44.2%	49.6%	51.8%	52.8%	56.6%	54.2%	57.7%	27.7%	40.6%	47.7%	60.1%	61.8%	63.7%	56.4%	46.5%
Springfield, MA	558,901	54.0%	55.2%	53.5%	45.6%	48.4%	53.0%	56.8%	53.1%	51.9%	49.3%	29.0%	39.6%	52.3%	56.0%	61.7%	65.8%	56.7%
St. Louis, MO-IL	2,925,302	51.4%	59.8%	41.8%	30.5%	45.0%	50.8%	54.9%	48.4%	62.7%	16.5%	25.3%	27.8%	56.4%	61.5%	60.4%	58.7%	58.0%
Stockton, CA	734,579	50.9%	52.5%	41.8%	48.2%	44.4%	54.2%	54.7%	47.2%	55.2%	26.8%	41.7%	42.0%	53.9%	59.7%	61.7%	63.3%	51.5%
Syracuse, NY	630,085	52.9%	56.5%	29.7%	37.9%	46.1%	46.3%	57.6%	50.7%	52.4%	15.4%	34.6%	29.4%	56.8%	60.5%	65.2%	64.5%	58.1%
Tampa-St. Petersburg-Clearwater, FL	3,091,808	50.8%	53.9%	44.7%	46.1%	44.2%	52.4%	54.6%	47.0%	53.3%	31.6%	35.7%	36.8%	52.7%	58.0%	62.6%	59.5%	51.3%
Toledo, OH	626,646	51.4%	56.8%	31.1%	44.8%	47.3%	44.1%	54.6%	51.3%	58.5%	17.2%	42.3%	37.7%	57.6%	53.8%	64.3%	55.1%	50.5%
Tucson, AZ	1,008,390	47.9%	53.8%	44.2%	41.6%	40.0%	38.2%	52.3%	51.2%	50.7%	50.0%	33.8%	30.9%	47.9%	53.3%	62.7%	62.6%	55.1%
Tulsa, OK	831,602	53.7%	56.8%	45.3%	44.0%	48.2%	55.7%	56.3%	52.7%	57.4%	37.2%	30.8%	37.3%	57.6%	56.4%	63.2%	60.7%	54.4%
Urban Honolulu, HI	943,365	58.3%	58.0%	59.4%	47.8%	50.8%	55.8%	62.6%	55.5%	54.7%	49.5%	39.3%	46.6%	57.7%	63.2%	67.4%	66.4%	66.5%
Virginia Beach-Norfolk-Newport News, VA-NC	1,599,400	56.5%	60.0%	50.2%	55.4%	51.8%	54.8%	59.4%	54.6%	61.9%	38.6%	48.3%	43.6%	58.5%	60.9%	61.0%	64.4%	56.0%
Washington-Arlington-Alexandria, DC-VA-MD-WV	6,048,057	52.2%	52.8%	52.5%	47.0%	48.5%	54.4%	53.8%	50.4%	55.9%	43.8%	36.6%	41.3%	57.1%	59.7%	62.4%	56.3%	47.4%
Wichita, KS	604,351	55.0%	60.0%	37.3%	40.1%	50.4%	56.3%	57.8%	53.1%	62.0%	22.7%	29.4%	34.6%	52.6%	60.7%	59.8%	67.5%	60.5%
Winston-Salem, NC	640,244	49.2%	56.2%	35.8%	29.8%	40.0%	49.8%	53.5%	47.9%	55.1%	19.1%	21.7%	27.8%	53.0%	57.8%	64.0%	61.4%	54.9%
Worcester, MA-CT	906,198	56.6%	59.0%	49.6%	41.2%	57.5%	53.7%	58.8%	48.8%	64.9%	38.4%	35.9%	41.2%	60.7%	62.9%	65.2%	59.2%	53.2%
Youngstown-Warren-Boardman, OH-PA	521,229	53.1%	56.8%	32.9%	37.2%	47.3%	48.4%	56.1%	53.2%	55.0%	17.4%	42.8%	35.3%	56.1%	54.7%	59.6%	65.0%	59.7%

Table 7D

Share of Population in Higher-Income Households by Selected Demographic Characteristics in Largest MSAs, 2018

MSA	Total HH Pop	All	White	Black	Hisp.	Under 18	18 to 24	25 to 64	65 or Older	U18 White	U18 Black	U18 Hisp.	No HS	HS Grad	Some College	Assoc	Bach	Grad
United States	319,075,830	13.4%	17.1%	5.8%	5.1%	9.6%	8.6%	16.2%	12.2%	13.7%	3.0%	3.4%	3.1%	7.0%	10.7%	12.8%	26.5%	38.7%
SEMCOG	4,691,268	15.1%	18.4%	4.7%	9.4%	11.5%	11.6%	18.1%	12.3%	15.7%	1.6%	6.8%	2.2%	6.7%	11.2%	13.9%	29.9%	41.8%
Akron, OH	687,789	14.7%	16.6%	5.8%	5.7%	11.4%	10.9%	17.6%	11.7%	14.6%	4.6%	0.0%	2.1%	7.5%	11.6%	12.3%	28.9%	39.6%
Albany-Schenectady-Troy, NY	819,482	14.5%	16.0%	3.4%	8.1%	9.3%	10.3%	17.8%	12.8%	10.8%	1.1%	6.0%	3.3%	5.7%	13.0%	14.1%	26.0%	35.4%
Albuquerque, NM	889,161	10.0%	16.8%	7.5%	5.7%	7.0%	5.1%	11.4%	12.4%	15.5%	16.1%	3.4%	1.9%	4.5%	6.5%	7.9%	17.4%	35.8%
Allentown-Bethlehem-Easton, PA-NJ	819,406	12.9%	14.8%	11.4%	6.1%	7.3%	12.6%	15.5%	11.8%	8.8%	17.8%	1.9%	7.0%	7.0%	11.7%	12.7%	25.4%	35.7%
Asheville, NC	512,442	11.0%	12.3%	4.4%	2.0%	6.4%	6.1%	12.0%	14.1%	7.8%	3.5%	0.2%	0.8%	5.7%	7.6%	13.8%	16.0%	32.7%
Atlanta-Sandy Springs-Alpharetta, GA	5,837,305	16.7%	24.9%	8.8%	6.0%	12.6%	10.5%	19.9%	15.0%	22.5%	5.3%	3.4%	2.5%	8.1%	11.9%	14.3%	31.3%	40.7%
Augusta-Richmond County, GA-SC	536,042	13.7%	19.2%	6.0%	8.0%	8.6%	10.1%	16.7%	13.9%	15.6%	1.7%	0.0%	1.7%	7.7%	10.7%	19.9%	28.5%	44.1%
Austin-Round Rock-Georgetown, TX	2,167,938	18.9%	25.7%	8.9%	7.7%	14.6%	10.3%	22.2%	18.0%	24.0%	2.8%	5.0%	5.4%	8.7%	14.4%	14.9%	31.3%	42.4%
Bakersfield, CA	866,458	7.6%	14.3%	4.8%	2.9%	4.0%	5.0%	9.6%	11.3%	9.9%	1.2%	1.5%	2.6%	5.1%	9.2%	10.5%	24.3%	35.3%
Baltimore-Columbia-Towson, MD	2,685,081	18.8%	25.1%	7.9%	9.7%	15.0%	13.9%	22.0%	15.4%	22.8%	3.9%	6.3%	3.8%	8.9%	12.8%	17.0%	33.0%	41.0%
Baton Rouge, LA	808,204	15.4%	22.1%	5.6%	11.0%	9.8%	11.6%	19.4%	13.5%	18.7%	0.6%	1.2%	6.3%	11.7%	17.7%	20.7%	30.5%	37.6%
Birmingham-Hoover, AL	1,099,879	14.0%	18.4%	4.6%	14.7%	10.6%	10.0%	16.4%	13.2%	16.6%	2.2%	2.6%	5.3%	5.8%	12.4%	13.5%	28.1%	39.6%
Boise City, ID	743,956	12.7%	13.1%	5.2%	9.0%	11.0%	6.5%	15.1%	11.0%	10.7%	0.0%	11.0%	3.2%	6.8%	12.2%	10.0%	23.2%	40.3%
Boston-Cambridge-Newton, MA-NH	4,607,642	23.0%	27.0%	7.3%	7.4%	21.4%	16.8%	26.6%	15.4%	27.4%	3.8%	5.6%	5.2%	8.1%	14.5%	18.5%	34.3%	47.1%
Bridgeport-Stamford-Norwalk, CT	925,927	25.2%	34.3%	3.9%	6.1%	26.1%	18.7%	27.6%	19.5%	39.0%	4.7%	6.1%	1.0%	8.4%	13.6%	15.7%	40.6%	50.8%
Buffalo-Cheektowaga, NY	1,097,996	12.9%	14.9%	4.4%	4.8%	9.1%	11.1%	15.9%	9.4%	11.1%	4.1%	4.2%	4.3%	8.8%	9.8%	14.3%	22.1%	32.3%
Cape Coral-Fort Myers, FL	744,456	12.5%	16.1%	3.9%	4.3%	7.2%	4.4%	13.8%	15.4%	10.7%	1.7%	4.0%	5.4%	8.3%	11.1%	14.8%	20.9%	32.7%
Charleston-North Charleston, SC	769,964	15.3%	20.5%	4.3%	9.3%	11.2%	8.8%	17.9%	15.4%	16.8%	1.3%	11.5%	2.5%	5.9%	11.5%	13.3%	30.7%	39.5%
Charlotte-Concord-Gastonia, NC-SC	2,568,068	15.4%	20.3%	6.5%	5.4%	12.7%	10.2%	18.1%	12.6%	19.2%	4.4%	4.0%	4.2%	7.0%	10.4%	13.5%	29.9%	40.3%
Chattanooga, TN-GA	524,696	12.5%	14.3%	5.6%	3.0%	9.0%	6.4%	15.1%	11.6%	11.2%	4.1%	1.6%	3.6%	7.5%	12.0%	12.5%	26.2%	35.8%
Chicago-Naperville-Elgin, IL-IN-WI	9,289,445	16.1%	23.5%	5.9%	4.4%	12.9%	10.4%	19.2%	13.1%	22.7%	2.1%	3.0%	2.8%	6.5%	11.2%	14.0%	29.5%	42.0%
Cincinnati, OH-KY-IN	2,091,226	16.7%	18.5%	5.3%	6.2%	12.9%	11.8%	19.7%	15.0%	15.2%	2.4%	2.3%	3.9%	8.3%	12.5%	14.7%	32.6%	43.0%
Cleveland-Elyria, OH	2,013,541	15.8%	19.6%	4.5%	5.7%	11.6%	15.3%	18.7%	12.5%	16.0%	1.4%	4.8%	3.4%	7.8%	11.4%	15.0%	30.5%	43.4%
Colorado Springs, CO	720,404	12.8%	15.1%	4.0%	7.0%	7.5%	8.2%	15.7%	14.5%	10.8%	2.6%	1.4%	7.1%	8.6%	10.9%	7.7%	23.6%	28.5%
Columbia, SC	799,363	9.9%	14.3%	3.0%	8.6%	7.3%	4.8%	12.0%	10.0%	11.3%	1.7%	9.8%	1.9%	5.4%	8.2%	9.9%	20.1%	28.6%
Columbus, OH	1,956,320	16.8%	19.7%	6.2%	7.1%	13.5%	9.7%	20.1%	13.5%	17.9%	1.8%	5.7%	4.1%	9.0%	12.2%	15.0%	30.0%	41.0%
Dallas-Fort Worth-Arlington, TX	7,320,257	14.5%	22.9%	5.9%	4.9%	10.3%	8.1%	17.6%	14.3%	19.3%	3.4%	3.5%	2.7%	7.3%	12.8%	15.0%	28.5%	40.1%
Dayton-Kettering, OH	776,968	14.2%	15.5%	6.3%	12.7%	8.4%	11.8%	17.0%	14.6%	9.7%	0.9%	6.3%	2.0%	7.6%	10.4%	13.1%	28.5%	40.6%
Deltona-Daytona Beach-Ormond Beach, FL	649,433	9.4%	10.9%	3.7%	4.4%	6.3%	5.3%	10.4%	10.8%	8.8%	2.0%	2.4%	5.3%	5.1%	8.5%	8.9%	15.9%	35.8%
Denver-Aurora-Lakewood, CO	2,983,490	16.7%	21.3%	7.5%	5.7%	12.8%	8.9%	19.9%	14.5%	19.0%	6.3%	2.9%	5.1%	7.4%	12.9%	12.0%	27.6%	38.4%
Des Moines-West Des Moines, IA	699,066	16.2%	18.1%	0.9%	10.2%	13.9%	7.7%	20.1%	9.6%	16.8%	0.8%	7.2%	2.5%	11.1%	10.3%	14.1%	30.7%	42.2%
Durham-Chapel Hill, NC	569,024	18.6%	26.2%	8.1%	4.5%	13.7%	7.8%	22.1%	19.6%	24.6%	3.9%	3.1%	3.6%	6.8%	12.4%	12.7%	29.3%	42.7%
El Paso, TX	825,786	7.2%	19.7%	17.1%	5.0%	4.8%	5.1%	9.2%	6.8%	18.1%	6.6%	3.6%	1.1%	4.0%	6.3%	10.6%	16.0%	31.8%
Flint, MI	555,486	9.0%	10.3%	2.4%	8.2%	4.9%	6.5%	11.1%	8.9%	5.8%	0.0%	2.4%	2.8%	5.9%	8.3%	9.1%	21.0%	36.1%
Fresno, CA	977,263	7.8%	16.3%	5.2%	3.0%	4.7%	3.9%	9.6%	11.1%	12.8%	4.3%	1.4%	1.7%	5.0%	7.1%	11.3%	21.5%	30.1%
Grand Rapids-Kentwood, MI	922,968	13.0%	15.1%	7.5%	4.7%	9.9%	7.5%	16.5%	9.2%	12.5%	5.5%	5.5%	3.4%	6.7%	10.8%	13.1%	24.4%	41.3%
Greensboro-High Point, NC	789,824	11.1%	15.9%	4.6%	1.7%	7.5%	8.5%	12.7%	12.3%	13.2%	2.9%	0.9%	2.9%	6.3%	9.6%	9.1%	21.2%	34.2%
Greenville-Anderson, SC	961,621	11.0%	13.3%	2.7%	5.0%	7.9%	6.3%	13.4%	10.2%	9.9%	1.0%	5.3%	1.7%	6.4%	10.1%	11.1%	23.2%	30.5%
Harrisburg-Carlisle, PA	553,208	15.2%	17.3%	4.0%	5.6%	11.0%	7.6%	19.4%	10.9%	14.1%	3.3%	5.3%	4.4%	6.9%	10.1%	19.2%	30.6%	46.3%
Hartford-East Hartford-Middletown, CT	1,161,089	20.1%	24.9%	8.2%	6.2%	15.2%	17.1%	23.8%	15.7%	20.6%	5.1%	2.5%	9.5%	10.2%	15.9%	17.8%	31.8%	46.2%
Houston-The Woodlands-Sugar Land, TX	6,835,515	13.8%	25.2%	6.5%	4.9%	10.0%	7.9%	16.6%	13.7%	22.3%	3.2%	3.3%	2.7%	6.6%	11.6%	15.1%	28.9%	40.2%
Huntington-Ashland, WV-KY-OH	510,406	8.2%	8.3%	8.6%	9.7%	4.7%	6.1%	10.1%	7.8%	4.9%	1.9%	3.3%	0.8%	3.9%	7.4%	13.0%	22.0%	30.1%
Indianapolis-Carmel-Anderson, IN	2,011,686	14.2%	16.9%	4.6%	4.8%	10.5%	10.6%	17.5%	10.6%	13.8%	3.4%	2.0%	3.3%	6.6%	10.1%	14.8%	28.3%	42.1%
Jackson, MS	603,452	11.2%	19.5%	3.3%	6.6%	7.6%	7.7%	13.1%	12.5%	15.8%	1.2%	7.1%	1.4%	3.8%	6.6%	8.5%	23.3%	37.9%
Jacksonville, FL	1,474,756	13.7%	17.1%	6.0%	8.0%	9.5%	10.6%	15.9%	14.0%	12.4%	3.4%	8.6%	3.3%	6.9%	12.2%	12.0%	26.2%	37.0%
Kansas City, MO-KS	2,158,231	15.9%	18.9%	6.9%	5.8%	11.3%	9.4%	19.3%	14.8%	14.7%	4.9%	3.8%	4.2%	6.8%	13.4%	13.5%	31.0%	40.1%
Killeen-Temple, TX	510,544	8.2%	11.6%	4.5%	3.7%	5.1%	5.2%	9.8%	10.5%	9.2%	1.2%	1.2%	0.5%	6.0%	7.9%	8.5%	18.3%	26.6%
Knoxville, TN	945,283	11.6%	12.3%	4.5%	5.0%	7.7%	6.8%	13.7%	12.3%	8.7%	2.0%	3.8%	2.0%	6.3%	10.6%	10.3%	24.1%	36.9%
Lafayette, LA	530,393	10.5%	13.7%	2.9%	3.7%	8.1%	5.4%	12.2%	11.6%	11.6%	0.9%	4.5%	3.3%	7.2%	11.1%	11.5%	22.9%	35.0%
Lakeland-Winter Haven, FL	695,777	6.9%	9.1%	1.8%	4.0%	3.9%	5.3%	8.6%	6.7%	6.2%	0.8%	2.4%	2.8%	4.8%	7.1%	9.6%	20.2%	20.3%
Lancaster, PA	532,078	9.6%	11.0%	3.3%	2.2%	5.8%	6.6%	11.5%	10.4%	7.2%	8.6%	0.5%	5.4%	7.8%	9.0%	11.0%	16.6%	24.9%
Las Vegas-Henderson-Paradise, NV	2,209,456	10.3%	16.3%	6.8%	3.6%	5.3%	6.0%	12.9%	11.2%	10.0%	2.7%	1.8%	4.4%	7.9%	10.6%	12.2%	21.4%	36.5%
Lexington-Fayette, KY	572,677	13.8%	15.8%	3.7%	7.2%	11.5%	7.7%	16.1%	13.8%	14.8%	0.0%	4.3%	3.7%	6.3%	7.8%	16.7%	24.6%	37.8%
Little Rock-North Little Rock-Conway, AR	699,195	12.2%	15.2%	5.5%	4.2%	8.1%	5.0%	15.0%	13.3%	11.9%	2.2%	1.3%	1.6%	5.8%	11.6%	9.6%	24.0%	40.1%

Table 7D Continued

Share of Population in Higher-Income Households by Selected Demographic Characteristics in Largest MSAs, 2018

MSA	Total HH Pop	All	White	Black	Hisp.	Under 18	18 to 24	25 to 64	65 or Older	U18 White	U18 Black	U18 Hisp.	No HS	HS Grad	Some College	Assoc	Bach	Grad
Los Angeles-Long Beach-Anaheim, CA	13,063,016	11.6%	22.8%	7.9%	3.6%	8.3%	6.3%	13.7%	11.6%	22.1%	4.5%	2.1%	1.6%	4.9%	9.4%	11.2%	23.5%	34.8%
Louisville/Jefferson County, KY-IN	1,248,336	15.0%	17.2%	6.5%	11.3%	12.4%	11.5%	17.5%	11.9%	15.6%	4.8%	8.9%	6.9%	6.6%	13.5%	11.4%	29.1%	40.4%
Madison, WI	528,770	20.2%	22.3%	13.0%	7.3%	16.7%	9.0%	23.6%	21.8%	18.7%	14.7%	3.8%	6.2%	8.3%	14.5%	16.4%	28.4%	41.5%
McAllen-Edinburg-Mission, TX	856,743	5.2%	15.7%	7.2%	4.2%	2.9%	5.0%	6.8%	5.2%	14.6%	10.0%	2.3%	1.1%	3.0%	7.0%	11.9%	13.7%	30.0%
Memphis, TN-MS-AR	1,323,354	11.4%	18.7%	4.8%	3.4%	6.6%	7.7%	14.0%	12.8%	13.8%	2.0%	1.6%	4.7%	6.3%	7.6%	12.3%	26.1%	37.5%
Miami-Fort Lauderdale-Pompano Beach, FL	6,188,495	10.1%	19.5%	3.4%	6.5%	7.1%	6.3%	11.4%	11.2%	15.9%	1.3%	5.6%	1.6%	4.7%	7.9%	8.7%	18.1%	29.7%
Milwaukee-Waukesha, WI	1,545,488	15.0%	19.7%	2.3%	4.8%	12.4%	10.2%	18.0%	11.1%	19.8%	0.4%	3.7%	6.5%	7.8%	9.5%	13.1%	28.0%	39.2%
Minneapolis-St. Paul-Bloomington, MN-WI	3,609,381	17.3%	20.4%	2.6%	7.5%	14.6%	12.3%	20.8%	11.1%	19.3%	0.8%	7.4%	2.0%	7.4%	12.2%	14.3%	30.8%	41.0%
Modesto, CA	544,747	9.7%	15.1%	5.0%	5.0%	5.5%	4.9%	12.6%	11.1%	8.2%	2.5%	3.6%	3.5%	6.7%	12.4%	17.4%	28.8%	36.0%
Nashville-Davidson--Murfreesboro--Franklin, TN	2,036,479	14.1%	16.3%	6.9%	6.7%	10.2%	8.9%	16.6%	13.9%	12.8%	3.7%	5.1%	3.9%	8.2%	10.6%	13.9%	26.8%	35.7%
New Haven-Milford, CT	828,340	14.7%	19.8%	4.6%	3.2%	10.3%	10.4%	17.4%	14.0%	18.1%	1.5%	1.3%	3.4%	7.1%	9.9%	15.0%	25.3%	39.9%
New Orleans-Metairie, LA	1,245,208	13.1%	20.7%	4.5%	6.0%	8.1%	11.6%	15.6%	12.7%	16.8%	2.0%	1.4%	3.2%	7.8%	12.1%	11.1%	26.5%	36.1%
New York-Newark-Jersey City, NY-NJ-PA	19,514,992	15.4%	23.5%	6.5%	5.3%	12.5%	10.8%	18.2%	12.3%	20.9%	3.9%	4.2%	2.8%	6.0%	10.0%	11.1%	26.9%	39.3%
North Port-Sarasota-Bradenton, FL	811,908	14.1%	16.9%	3.4%	3.9%	9.8%	9.1%	14.9%	16.3%	15.2%	2.4%	1.8%	3.2%	6.6%	12.0%	15.4%	24.6%	36.6%
Ogden-Clearfield, UT	602,214	10.9%	11.5%	22.4%	6.7%	6.4%	10.5%	13.5%	11.5%	6.5%	33.9%	4.2%	4.6%	9.1%	11.1%	11.7%	16.1%	31.7%
Oklahoma City, OK	1,434,380	13.0%	16.5%	6.4%	4.6%	9.9%	5.6%	14.9%	15.9%	14.4%	0.8%	5.1%	2.8%	7.8%	11.5%	12.6%	25.1%	34.0%
Omaha-Council Bluffs, NE-IA	1,014,347	14.7%	16.7%	3.5%	5.8%	10.5%	9.1%	18.1%	13.0%	11.9%	0.6%	2.9%	4.2%	9.0%	12.5%	14.1%	26.8%	37.2%
Orlando-Kissimmee-Sanford, FL	2,488,046	11.0%	17.7%	4.0%	5.1%	7.8%	6.2%	13.3%	10.5%	14.1%	1.6%	4.1%	5.3%	6.5%	9.2%	10.7%	19.4%	31.0%
Oxnard-Thousand Oaks-Ventura, CA	837,328	13.3%	20.9%	9.1%	4.0%	8.2%	12.1%	15.3%	14.9%	16.4%	0.0%	2.2%	0.6%	6.9%	11.4%	16.8%	24.8%	39.2%
Palm Bay-Melbourne-Titusville, FL	589,830	11.8%	13.7%	4.0%	7.9%	5.9%	9.2%	14.3%	12.0%	7.7%	2.3%	2.4%	6.1%	4.7%	11.5%	9.8%	22.9%	36.3%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	5,974,397	16.5%	21.7%	4.9%	6.7%	12.9%	11.6%	19.6%	13.3%	19.1%	2.6%	6.0%	4.0%	7.7%	12.6%	14.8%	29.1%	41.9%
Phoenix-Mesa-Chandler, AZ	4,764,579	12.6%	17.3%	5.9%	4.6%	8.0%	7.5%	15.9%	11.7%	13.8%	1.3%	2.4%	2.4%	7.1%	11.7%	12.7%	26.7%	38.9%
Pittsburgh, PA	2,218,536	15.8%	16.8%	3.8%	14.6%	14.3%	9.5%	19.0%	10.8%	16.3%	2.1%	4.8%	7.2%	7.9%	10.2%	13.5%	28.6%	39.5%
Portland-South Portland, ME	523,864	14.3%	14.5%	0.0%	4.8%	12.6%	8.3%	16.3%	12.2%	13.1%	0.0%	0.0%	5.8%	5.7%	10.5%	5.9%	24.0%	38.7%
Portland-Vancouver-Hillsboro, OR-WA	2,460,379	16.9%	18.9%	8.8%	6.1%	13.5%	9.7%	20.0%	13.6%	16.4%	7.5%	3.6%	4.9%	9.0%	13.5%	14.4%	27.8%	41.0%
Providence-Warwick, RI-MA	1,588,934	14.9%	17.6%	6.3%	4.3%	10.3%	13.1%	17.8%	12.1%	14.0%	2.7%	3.2%	4.6%	8.6%	12.6%	15.3%	29.5%	39.2%
Provo-Orem, UT	606,623	9.0%	9.6%	0.0%	4.3%	7.4%	4.2%	11.7%	10.9%	8.7%	0.0%	1.5%	3.8%	6.4%	8.5%	9.5%	13.9%	24.1%
Raleigh-Cary, NC	1,393,091	20.3%	25.1%	9.6%	5.8%	16.4%	13.0%	23.4%	18.5%	22.5%	9.4%	2.2%	4.1%	9.1%	14.3%	14.6%	31.6%	43.5%
Richmond, VA	1,253,040	15.2%	21.1%	5.3%	5.6%	11.1%	11.6%	17.7%	14.1%	18.7%	1.7%	3.1%	2.3%	8.4%	10.4%	11.0%	25.8%	38.9%
Riverside-San Bernardino-Ontario, CA	4,537,448	8.4%	14.4%	8.5%	3.8%	4.7%	4.8%	10.4%	10.4%	8.2%	6.8%	2.6%	2.1%	5.9%	10.2%	11.2%	19.3%	28.1%
Rochester, NY	1,059,344	11.9%	13.8%	2.9%	4.0%	8.0%	9.6%	14.5%	9.5%	10.0%	0.7%	1.9%	3.0%	6.8%	6.9%	10.4%	21.2%	32.8%
Sacramento-Roseville-Folsom, CA	2,307,613	15.4%	19.8%	9.8%	6.4%	10.6%	10.9%	18.1%	15.5%	14.1%	9.1%	4.9%	3.1%	7.7%	13.5%	15.9%	27.7%	41.3%
Salt Lake City, UT	1,263,371	17.0%	19.5%	5.7%	13.4%	13.7%	11.5%	20.2%	13.6%	16.8%	2.7%	11.5%	4.2%	9.1%	11.6%	15.1%	32.3%	45.0%
San Antonio-New Braunfels, TX	2,400,560	12.9%	15.3%	14.1%	3.4%	9.3%	8.2%	15.7%	13.3%	11.6%	16.9%	2.2%	4.6%	7.8%	11.7%	11.5%	21.1%	38.8%
San Diego-Chula Vista-Carlsbad, CA	3,249,070	10.5%	19.0%	9.8%	5.2%	7.1%	8.3%	12.2%	11.9%	14.9%	6.1%	3.4%	2.3%	5.0%	9.8%	9.7%	22.7%	35.3%
San Francisco-Oakland-Berkeley, CA	4,650,703	13.3%	20.0%	4.8%	5.1%	9.9%	6.9%	15.5%	14.1%	18.0%	2.0%	3.5%	2.2%	6.4%	9.4%	11.9%	23.7%	35.1%
San Jose-Sunnyvale-Santa Clara, CA	1,901,147	24.3%	35.1%	11.0%	8.9%	22.0%	15.2%	28.4%	16.3%	37.1%	6.1%	6.9%	3.6%	7.7%	14.4%	16.3%	38.4%	51.3%
Seattle-Tacoma-Bellevue, WA	3,870,914	25.5%	33.8%	9.9%	7.6%	23.5%	16.6%	29.4%	17.3%	35.6%	4.3%	6.0%	3.6%	6.9%	12.8%	17.9%	38.2%	50.5%
Spokane-Spokane Valley, WA	606,007	19.6%	22.3%	9.3%	8.1%	15.6%	12.8%	23.5%	13.3%	19.4%	6.2%	5.6%	5.3%	10.1%	14.1%	15.1%	32.0%	45.7%
Springfield, MA	558,901	10.1%	11.1%	5.7%	3.0%	6.7%	4.6%	12.4%	10.1%	7.9%	7.0%	1.2%	5.3%	6.1%	9.2%	10.4%	18.3%	32.4%
St. Louis, MO-IL	2,925,302	12.9%	16.9%	5.3%	2.4%	9.6%	8.4%	15.1%	12.3%	15.6%	2.1%	0.8%	3.8%	7.8%	9.1%	14.3%	26.1%	34.2%
Stockton, CA	734,579	8.6%	15.7%	6.2%	3.6%	3.3%	7.0%	10.7%	13.3%	6.5%	4.5%	1.5%	2.9%	5.2%	10.1%	13.6%	22.0%	40.6%
Syracuse, NY	630,085	11.5%	12.8%	3.1%	5.0%	7.8%	9.8%	13.8%	9.9%	9.9%	0.0%	2.9%	3.5%	6.0%	9.1%	8.9%	22.4%	33.2%
Tampa-St. Petersburg-Clearwater, FL	3,091,808	11.5%	14.3%	4.5%	5.9%	9.3%	6.2%	13.8%	9.4%	13.5%	2.5%	4.7%	3.3%	6.5%	9.5%	10.6%	22.5%	35.0%
Toledo, OH	626,646	12.3%	14.6%	1.5%	7.3%	7.4%	8.2%	15.2%	12.6%	8.9%	1.2%	2.5%	2.2%	8.4%	8.0%	13.4%	28.4%	41.9%
Tucson, AZ	1,008,390	10.5%	15.9%	3.1%	3.8%	5.7%	5.6%	12.3%	13.8%	13.1%	0.0%	1.4%	3.4%	4.7%	9.3%	9.8%	19.8%	32.4%
Tulsa, OK	831,602	12.5%	16.5%	5.0%	2.7%	9.5%	5.5%	14.7%	14.0%	15.0%	1.2%	1.3%	4.0%	6.7%	9.9%	15.0%	24.8%	34.5%
Urban Honolulu, HI	943,365	9.6%	14.3%	4.2%	4.5%	6.0%	6.2%	11.1%	11.1%	6.7%	0.0%	1.3%	6.9%	6.0%	7.1%	8.5%	16.4%	22.3%
Virginia Beach-Norfolk-Newport News, VA-NC	1,599,400	13.5%	18.6%	5.8%	8.4%	7.3%	8.9%	16.3%	15.1%	11.0%	2.7%	5.3%	4.3%	9.3%	11.8%	12.5%	23.5%	35.6%
Washington-Arlington-Alexandria, DC-VA-MD-WV	6,048,057	22.6%	33.3%	12.6%	9.5%	16.8%	14.8%	26.0%	23.2%	27.6%	7.5%	7.9%	3.7%	8.1%	14.8%	15.9%	32.9%	46.0%
Wichita, KS	604,351	11.2%	13.8%	3.6%	1.3%	5.9%	6.7%	14.9%	10.0%	8.5%	0.5%	0.0%	2.8%	9.0%	11.4%	16.2%	21.0%	30.4%
Winston-Salem, NC	640,244	10.0%	13.0%	4.4%	2.5%	7.2%	6.3%	12.0%	8.7%	11.9%	1.8%	0.9%	2.6%	3.7%	8.9%	11.5%	21.5%	38.0%
Worcester, MA-CT	906,198	15.4%	17.4%	8.3%	4.8%	10.9%	15.3%	18.7%	9.9%	12.7%	2.5%	2.6%	4.2%	8.9%	10.5%	16.7%	28.5%	40.3%
Youngstown-Warren-Boardman, OH-PA	521,229	9.1%	10.0%	2.0%	0.8%	5.1%	7.3%	12.1%	6.4%	5.4%	0.0%	0.0%	2.2%	7.0%	10.2%	8.6%	22.2%	33.3%

Table 8A

Population and Distribution among Income Class in 2018 by Race/Ethnicity; US, SEMCOG, and Metropolitan Areas with Populations of 500,000 or More

Region/MSA	All Races/Ethnicities				Hispanic				Non-Hispanic Black				Non-Hispanic White			
	HH Pop	Low	Mid	High	HH Pop	Low	Mid	High	HH Pop	Low	Mid	High	HH Pop	Low	Mid	High
United States	319,075,830	35.1%	51.6%	13.4%	58,659,568	51.6%	43.3%	5.1%	38,632,585	50.5%	43.6%	5.8%	192,468,427	27.1%	55.8%	17.1%
SEMCOG	4,691,268	34.0%	50.8%	15.1%	210,175	45.1%	45.4%	9.4%	988,431	57.3%	38.0%	4.7%	3,134,448	26.6%	55.1%	18.4%
Akron, OH	687,789	29.3%	56.0%	14.7%	12,449	48.9%	45.4%	5.7%	80,600	50.1%	44.1%	5.8%	547,966	25.2%	58.2%	16.6%
Albany-Schenectady-Troy, NY	819,482	26.4%	59.1%	14.5%	42,630	42.9%	49.0%	8.1%	56,593	57.7%	38.9%	3.4%	651,255	21.6%	62.4%	16.0%
Albuquerque, NM	889,161	42.1%	47.9%	10.0%	440,832	50.3%	44.0%	5.7%	19,370	50.8%	41.6%	7.5%	341,577	28.3%	54.9%	16.8%
Allentown-Bethlehem-Easton, PA-NJ	819,406	30.8%	56.3%	12.9%	146,724	54.5%	39.3%	6.1%	40,064	26.2%	62.4%	11.4%	593,086	24.9%	60.3%	14.8%
Asheville, NC	512,442	36.1%	52.9%	11.0%	34,283	65.3%	32.8%	2.0%	20,035	41.0%	54.6%	4.4%	433,733	32.8%	54.8%	12.3%
Atlanta-Sandy Springs-Alpharetta, GA	5,837,305	31.6%	51.7%	16.7%	643,853	52.1%	41.9%	6.0%	1,965,691	39.8%	51.4%	8.8%	2,699,732	21.0%	54.1%	24.9%
Augusta-Richmond County, GA-SC	536,042	37.0%	49.2%	13.7%	31,494	39.3%	52.6%	8.0%	187,428	56.5%	37.4%	6.0%	292,037	24.0%	56.8%	19.2%
Austin-Round Rock-Georgetown, TX	2,167,938	29.0%	52.1%	18.9%	705,390	43.6%	48.7%	7.7%	141,384	40.2%	50.9%	8.9%	1,129,539	19.3%	55.0%	25.7%
Bakersfield, CA	866,458	50.2%	42.2%	7.6%	470,593	60.2%	36.9%	2.9%	42,317	63.0%	32.2%	4.8%	291,337	33.7%	51.9%	14.3%
Baltimore-Columbia-Towson, MD	2,685,081	27.1%	54.1%	18.8%	164,444	40.3%	50.0%	9.7%	778,665	42.1%	50.0%	7.9%	1,493,942	18.3%	56.7%	25.1%
Baton Rouge, LA	808,204	37.6%	47.0%	15.4%	32,431	56.9%	32.1%	11.0%	281,357	55.0%	39.4%	5.6%	458,351	24.4%	53.5%	22.1%
Birmingham-Hoover, AL	1,099,879	35.2%	50.7%	14.0%	45,676	50.7%	34.6%	14.7%	338,190	48.9%	46.6%	4.6%	675,184	27.6%	54.0%	18.4%
Boise City, ID	743,956	33.6%	53.7%	12.7%	103,875	51.0%	39.9%	9.0%	5,854	83.2%	11.6%	5.2%	594,491	29.4%	57.5%	13.1%
Boston-Cambridge-Newton, MA-NH	4,607,642	25.1%	52.0%	23.0%	545,693	50.4%	42.2%	7.4%	357,494	42.4%	50.3%	7.3%	3,181,466	18.6%	54.4%	27.0%
Bridgeport-Stamford-Norwalk, CT	925,927	30.7%	44.0%	25.2%	188,124	57.9%	36.0%	6.1%	97,803	48.9%	47.1%	3.9%	563,439	18.8%	46.9%	34.3%
Buffalo-Cheektowaga, NY	1,097,996	33.2%	53.9%	12.9%	54,899	53.4%	41.8%	4.8%	126,680	57.3%	38.4%	4.4%	852,525	26.7%	58.3%	14.9%
Cape Coral-Fort Myers, FL	744,456	35.6%	51.9%	12.5%	164,591	50.4%	45.3%	4.3%	63,420	50.8%	45.3%	3.9%	492,688	28.4%	55.5%	16.1%
Charleston-North Charleston, SC	769,964	33.8%	50.9%	15.3%	44,055	45.4%	45.3%	9.3%	193,272	54.4%	41.3%	4.3%	494,939	24.8%	54.7%	20.5%
Charlotte-Concord-Gastonia, NC-SC	2,568,068	32.3%	52.3%	15.4%	262,249	52.8%	41.8%	5.4%	592,219	47.3%	46.1%	6.5%	1,544,855	23.5%	56.2%	20.3%
Chattanooga, TN-GA	524,696	33.8%	53.7%	12.5%	24,419	53.8%	43.3%	3.0%	71,032	55.9%	38.5%	5.6%	406,477	28.7%	57.0%	14.3%
Chicago-Naperville-Elgin, IL-IN-WI	9,289,445	33.2%	50.7%	16.1%	2,107,554	49.0%	46.6%	4.4%	1,475,445	52.8%	41.4%	5.9%	4,852,153	20.8%	55.7%	23.5%
Cincinnati, OH-KY-IN	2,091,226	29.6%	53.7%	16.7%	70,329	55.7%	38.1%	6.2%	256,631	53.9%	40.7%	5.3%	1,647,668	24.7%	56.8%	18.5%
Cleveland-Elyria, OH	2,013,541	31.7%	52.6%	15.8%	122,526	52.2%	42.1%	5.7%	385,638	56.3%	39.2%	4.5%	1,400,175	22.3%	58.0%	19.6%
Colorado Springs, CO	720,404	29.7%	57.5%	12.8%	123,031	43.1%	49.9%	7.0%	42,272	34.2%	61.8%	4.0%	500,156	25.3%	59.6%	15.1%
Columbia, SC	799,363	38.7%	51.3%	9.9%	42,467	52.9%	38.4%	8.6%	264,595	50.9%	46.1%	3.0%	453,536	29.9%	55.7%	14.3%
Columbus, OH	1,956,320	29.6%	53.6%	16.8%	88,188	43.2%	49.7%	7.1%	319,296	52.3%	41.5%	6.2%	1,391,342	23.3%	57.0%	19.7%
Dallas-Fort Worth-Arlington, TX	7,320,257	33.3%	52.2%	14.5%	2,151,867	49.2%	46.0%	4.9%	1,154,471	44.4%	49.7%	5.9%	3,290,703	20.3%	56.8%	22.9%
Dayton-Kettering, OH	776,968	32.0%	53.8%	14.2%	22,362	44.6%	42.7%	12.7%	115,904	60.3%	33.5%	6.3%	591,136	25.5%	59.0%	15.5%
Deltona-Daytona Beach-Ormond Beach, FL	649,433	37.7%	52.9%	9.4%	90,532	48.5%	47.1%	4.4%	67,493	51.2%	45.1%	3.7%	466,175	33.3%	55.7%	10.9%
Denver-Aurora-Lakewood, CO	2,983,490	27.0%	56.3%	16.7%	689,531	45.4%	48.9%	5.7%	155,304	45.5%	47.0%	7.5%	1,906,793	18.6%	60.0%	21.3%
Des Moines-West Des Moines, IA	699,066	24.9%	59.0%	16.2%	49,295	40.0%	49.8%	10.2%	32,491	57.5%	41.6%	0.9%	569,531	19.7%	62.2%	18.1%
Durham-Chapel Hill, NC	569,024	34.5%	46.9%	18.6%	74,779	67.8%	27.7%	4.5%	140,606	44.6%	47.3%	8.1%	307,665	21.0%	52.9%	26.2%
El Paso, TX	825,786	52.3%	40.5%	7.2%	690,115	55.6%	39.4%	5.0%	21,061	25.7%	57.2%	17.1%	93,917	34.5%	45.7%	19.7%
Flint, MI	555,486	39.7%	51.3%	9.0%	20,130	35.6%	56.2%	8.2%	79,257	67.7%	30.0%	2.4%	434,623	34.2%	55.5%	10.3%
Fresno, CA	977,263	48.2%	44.0%	7.8%	524,119	60.1%	36.9%	3.0%	40,408	42.0%	52.9%	5.2%	281,844	30.7%	53.0%	16.3%
Grand Rapids-Kentwood, MI	922,968	28.9%	58.1%	13.0%	98,065	45.4%	49.9%	4.7%	60,326	57.3%	35.2%	7.5%	707,654	23.0%	61.8%	15.1%
Greensboro-High Point, NC	789,824	40.5%	48.3%	11.1%	64,988	68.9%	29.4%	1.7%	194,564	54.5%	40.9%	4.6%	473,809	28.8%	55.2%	15.9%
Greenville-Anderson, SC	961,621	35.3%	53.7%	11.0%	67,274	56.9%	38.1%	5.0%	144,053	46.8%	50.5%	2.7%	706,860	30.5%	56.2%	13.3%
Harrisburg-Carlisle, PA	553,208	28.7%	56.2%	15.2%	35,632	49.7%	44.7%	5.6%	54,006	56.1%	39.9%	4.0%	424,443	22.7%	60.0%	17.3%
Hartford-East Hartford-Middletown, CT	1,161,089	27.6%	52.3%	20.1%	180,639	53.2%	40.5%	6.2%	120,587	44.9%	46.9%	8.2%	771,358	18.8%	56.3%	24.9%
Houston-The Woodlands-Sugar Land, TX	6,835,515	39.0%	47.2%	13.8%	2,591,563	53.8%	41.3%	4.9%	1,151,413	46.9%	46.7%	6.5%	2,411,261	22.0%	52.8%	25.2%
Huntington-Ashland, WV-KY-OH	510,406	43.2%	48.6%	8.2%	4,280	45.1%	45.1%	9.7%	10,919	59.2%	32.2%	8.6%	486,088	42.4%	49.3%	8.3%
Indianapolis-Carmel-Anderson, IN	2,011,686	31.5%	54.2%	14.2%	138,408	56.7%	38.5%	4.8%	308,038	56.7%	38.8%	4.6%	1,442,599	23.3%	59.8%	16.9%
Jackson, MS	603,452	36.7%	52.1%	11.2%	12,947	52.9%	40.5%	6.6%	296,858	51.8%	44.9%	3.3%	281,491	20.8%	59.7%	19.5%
Jacksonville, FL	1,474,756	34.0%	52.3%	13.7%	136,726	45.8%	46.2%	8.0%	311,125	53.7%	40.3%	6.0%	915,169	26.1%	56.8%	17.1%
Kansas City, MO-KS	2,158,231	27.7%	56.4%	15.9%	196,005	47.9%	46.3%	5.8%	251,820	43.5%	49.6%	6.9%	1,568,753	22.3%	58.7%	18.9%
Killeen-Temple, TX	510,544	38.4%	53.3%	8.2%	118,184	49.3%	46.9%	3.7%	86,113	46.2%	49.3%	4.5%	272,191	30.3%	58.1%	11.6%
Knoxville, TN	945,283	37.1%	51.4%	11.6%	35,309	53.6%	41.3%	5.0%	51,346	63.9%	31.6%	4.5%	826,937	34.4%	53.3%	12.3%
Lafayette, LA	530,393	43.0%	46.5%	10.5%	22,869	52.7%	43.6%	3.7%	134,739	62.7%	34.3%	2.9%	352,863	35.3%	51.0%	13.7%
Lakeland-Winter Haven, FL	695,777	40.7%	52.4%	6.9%	165,438	53.0%	43.0%	4.0%	101,169	56.4%	41.8%	1.8%	399,907	32.0%	58.9%	9.1%
Lancaster, PA	532,078	31.7%	58.7%	9.6%	57,970	53.4%	44.4%	2.2%	17,449	38.6%	58.1%	3.3%	433,511	28.2%	60.8%	11.0%
Las Vegas-Henderson-Paradise, NV	2,209,456	38.0%	51.7%	10.3%	696,593	50.8%	45.6%	3.6%	247,722	50.1%	43.1%	6.8%	926,928	27.4%	56.2%	16.3%
Lexington-Fayette, KY	572,677	34.3%	51.8%	13.8%	32,729	58.6%	34.3%	7.2%	52,453	52.7%	43.5%	3.7%	457,624	30.5%	53.7%	15.8%
Little Rock-North Little Rock-Conway, AR	699,195	37.5%	50.3%	12.2%	38,627	57.8%	38.0%	4.2%	172,426	57.7%	36.8%	5.5%	459,071	28.6%	56.2%	15.2%

Table 8A Continued

Population and Distribution among Income Class in 2018 by Race/Ethnicity; US, SEMCOG, and Metropolitan Areas with Populations of 500,000 or More

Region/MSA	All Races/Ethnicities				Hispanic				Non-Hispanic Black				Non-Hispanic White			
	HH Pop	Low	Mid	High	HH Pop	Low	Mid	High	HH Pop	Low	Mid	High	HH Pop	Low	Mid	High
Los Angeles-Long Beach-Anaheim, CA	13,063,016	41.3%	47.2%	11.6%	5,941,054	54.4%	42.0%	3.6%	809,137	46.7%	45.4%	7.9%	3,802,457	25.1%	52.1%	22.8%
Louisville/Jefferson County, KY-IN	1,248,336	31.9%	53.1%	15.0%	63,847	48.2%	40.4%	11.3%	183,076	52.2%	41.3%	6.5%	941,213	26.3%	56.5%	17.2%
Madison, WI	528,770	26.4%	53.4%	20.2%	33,803	56.6%	36.2%	7.3%	27,822	58.2%	28.8%	13.0%	418,862	21.0%	56.8%	22.3%
McAllen-Edinburg-Mission, TX	856,743	57.6%	37.2%	5.2%	793,207	59.7%	36.1%	4.2%	2,341	57.1%	35.7%	7.2%	50,919	29.3%	55.1%	15.7%
Memphis, TN-MS-AR	1,323,354	42.0%	46.6%	11.4%	75,475	65.8%	30.8%	3.4%	609,541	55.0%	40.2%	4.8%	578,743	25.4%	56.0%	18.7%
Miami-Fort Lauderdale-Pompano Beach, FL	6,188,495	43.7%	46.2%	10.1%	2,835,965	48.2%	45.3%	6.5%	1,210,764	57.4%	39.1%	3.4%	1,863,808	28.8%	51.7%	19.5%
Milwaukee-Waukesha, WI	1,545,488	31.8%	53.2%	15.0%	170,034	48.6%	46.6%	4.8%	252,282	63.1%	34.6%	2.3%	1,025,035	21.3%	59.0%	19.7%
Minneapolis-St. Paul-Bloomington, MN-WI	3,609,381	24.6%	58.1%	17.3%	208,454	52.0%	40.5%	7.5%	307,202	58.0%	39.3%	2.6%	2,721,732	17.9%	61.7%	20.4%
Modesto, CA	544,747	42.5%	47.8%	9.7%	256,963	51.0%	44.0%	5.0%	14,761	38.3%	56.7%	5.0%	223,110	34.3%	50.7%	15.1%
Nashville-Davidson--Murfreesboro--Franklin, TN	2,036,479	32.6%	53.3%	14.1%	154,639	56.8%	36.5%	6.7%	285,277	47.1%	46.0%	6.9%	1,485,440	27.2%	56.6%	16.3%
New Haven-Milford, CT	828,340	33.6%	51.7%	14.7%	155,641	56.9%	39.9%	3.2%	106,379	51.5%	43.8%	4.6%	515,004	22.6%	57.6%	19.8%
New Orleans-Metairie, LA	1,245,208	41.8%	45.1%	13.1%	112,778	50.8%	43.2%	6.0%	426,835	59.4%	36.1%	4.5%	639,641	28.6%	50.7%	20.7%
New York-Newark-Jersey City, NY-NJ-PA	19,514,992	36.5%	48.1%	15.4%	4,845,355	54.0%	40.7%	5.3%	3,003,830	45.4%	48.1%	6.5%	8,973,699	24.4%	52.1%	23.5%
North Port-Sarasota-Bradenton, FL	811,908	33.4%	52.5%	14.1%	105,090	56.3%	39.8%	3.9%	48,408	50.4%	46.2%	3.4%	627,441	28.1%	55.0%	16.9%
Ogden-Clearfield, UT	602,214	24.7%	64.4%	10.9%	82,123	40.3%	53.0%	6.7%	7,254	20.7%	56.9%	22.4%	482,740	22.3%	66.3%	11.5%
Oklahoma City, OK	1,434,380	34.9%	52.1%	13.0%	191,424	54.6%	40.8%	4.6%	137,829	57.2%	36.3%	6.4%	920,569	27.0%	56.5%	16.5%
Omaha-Council Bluffs, NE-IA	1,014,347	28.3%	57.0%	14.7%	105,122	47.6%	46.6%	5.8%	64,629	51.8%	44.7%	3.5%	780,410	23.0%	60.3%	16.7%
Orlando-Kissimmee-Sanford, FL	2,488,046	38.2%	50.8%	11.0%	796,014	50.2%	44.8%	5.1%	385,173	49.9%	46.2%	4.0%	1,123,566	26.3%	56.0%	17.7%
Oxnard-Thousand Oaks-Ventura, CA	837,328	34.1%	52.6%	13.3%	360,736	49.2%	46.9%	4.0%	13,205	20.4%	70.5%	9.1%	376,263	23.0%	56.1%	20.9%
Palm Bay-Melbourne-Titusville, FL	589,830	33.5%	54.7%	11.8%	63,424	38.6%	53.5%	7.9%	56,101	50.7%	45.3%	4.0%	435,933	30.0%	56.3%	13.7%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	5,974,397	32.2%	51.4%	16.5%	593,590	55.3%	38.0%	6.7%	1,204,974	50.1%	45.0%	4.9%	3,653,685	22.2%	56.1%	21.7%
Phoenix-Mesa-Chandler, AZ	4,764,579	34.9%	52.5%	12.6%	1,484,363	51.5%	43.9%	4.6%	255,297	41.8%	52.3%	5.9%	2,624,031	24.7%	58.0%	17.3%
Pittsburgh, PA	2,218,536	28.8%	55.5%	15.8%	39,736	36.7%	48.7%	14.6%	178,136	54.4%	41.8%	3.8%	1,889,049	25.6%	57.6%	16.8%
Portland-South Portland, ME	523,864	24.6%	61.1%	14.3%	9,454	19.5%	75.7%	4.8%	10,902	75.3%	24.7%	0.0%	482,817	23.9%	61.6%	14.5%
Portland-Vancouver-Hillsboro, OR-WA	2,460,379	27.5%	55.6%	16.9%	306,834	49.6%	44.3%	6.1%	67,743	42.8%	48.3%	8.8%	1,781,821	23.5%	57.6%	18.9%
Providence-Warwick, RI-MA	1,588,934	31.3%	53.8%	14.9%	211,106	55.9%	39.8%	4.3%	78,167	44.2%	49.6%	6.3%	1,188,127	25.6%	56.9%	17.6%
Provo-Orem, UT	606,623	32.6%	58.4%	9.0%	73,079	43.5%	52.2%	4.3%	3,268	53.6%	46.4%	0.0%	495,455	30.2%	60.2%	9.6%
Raleigh-Cary, NC	1,393,091	26.9%	52.8%	20.3%	150,143	53.5%	40.8%	5.8%	280,719	42.4%	48.0%	9.6%	833,374	17.6%	57.3%	25.1%
Richmond, VA	1,253,040	28.9%	56.0%	15.2%	81,528	44.2%	50.2%	5.6%	370,419	40.7%	53.9%	5.3%	712,688	20.8%	58.1%	21.1%
Riverside-San Bernardino-Ontario, CA	4,537,448	41.7%	49.9%	8.4%	2,353,126	49.6%	46.6%	3.8%	304,788	45.6%	45.9%	8.5%	1,421,566	30.2%	55.4%	14.4%
Rochester, NY	1,059,344	34.2%	53.9%	11.9%	77,456	56.4%	39.6%	4.0%	109,620	64.5%	32.6%	2.9%	820,133	27.7%	58.5%	13.8%
Sacramento-Roseville-Folsom, CA	2,307,613	33.6%	51.1%	15.4%	504,666	46.7%	46.9%	6.4%	157,126	41.8%	48.4%	9.8%	1,197,440	26.6%	53.6%	19.8%
St. Louis, MO-IL	2,925,302	28.2%	54.8%	17.0%	85,241	44.8%	41.8%	13.4%	505,945	52.4%	41.9%	5.7%	2,184,195	21.8%	58.7%	19.5%
Salt Lake City, UT	1,263,371	27.7%	59.3%	12.9%	225,805	46.2%	50.4%	3.4%	20,254	60.7%	25.2%	14.1%	906,912	22.2%	62.4%	15.3%
San Antonio-New Braunfels, TX	2,400,560	37.7%	51.8%	10.5%	1,366,782	46.6%	48.2%	5.2%	153,874	37.2%	53.0%	9.8%	768,407	23.6%	57.5%	19.0%
San Diego-Chula Vista-Carlsbad, CA	3,249,070	35.8%	50.9%	13.3%	1,109,872	50.9%	44.0%	5.1%	145,510	50.3%	44.9%	4.8%	1,458,442	26.0%	54.0%	20.0%
San Francisco-Oakland-Berkeley, CA	4,650,703	26.8%	48.8%	24.3%	1,016,037	43.4%	47.8%	8.9%	319,905	43.5%	45.5%	11.0%	1,814,833	17.1%	47.8%	35.1%
San Jose-Sunnyvale-Santa Clara, CA	1,901,147	25.1%	49.4%	25.5%	480,317	42.7%	49.7%	7.6%	46,411	37.8%	52.3%	9.9%	585,340	18.3%	47.9%	33.8%
Seattle-Tacoma-Bellevue, WA	3,870,914	25.5%	54.9%	19.6%	395,939	42.3%	49.6%	8.1%	222,222	46.4%	44.2%	9.3%	2,417,306	20.5%	57.2%	22.3%
Spokane-Spokane Valley, WA	606,007	35.9%	54.0%	10.1%	39,055	51.3%	45.6%	3.0%	8,473	40.8%	53.5%	5.7%	504,694	33.7%	55.2%	11.1%
Springfield, MA	558,901	35.7%	51.4%	12.9%	126,556	67.1%	30.5%	2.4%	37,684	52.9%	41.8%	5.3%	370,952	23.2%	59.8%	16.9%
Stockton, CA	734,579	40.5%	50.9%	8.6%	308,968	48.2%	48.2%	3.6%	48,810	52.0%	41.8%	6.2%	227,050	31.8%	52.5%	15.7%
Syracuse, NY	630,085	35.6%	52.9%	11.5%	26,581	57.1%	37.9%	5.0%	51,071	67.2%	29.7%	3.1%	517,482	30.8%	56.5%	12.8%
Tampa-St. Petersburg-Clearwater, FL	3,091,808	37.7%	50.8%	11.5%	622,287	48.0%	46.1%	5.9%	344,957	50.8%	44.7%	4.5%	1,921,775	31.7%	53.9%	14.3%
Toledo, OH	626,646	36.3%	51.4%	12.3%	43,645	47.9%	44.8%	7.3%	82,144	67.3%	31.1%	1.5%	471,496	28.6%	56.8%	14.6%
Tucson, AZ	1,008,390	41.6%	47.9%	10.5%	380,368	54.6%	41.6%	3.8%	30,687	52.8%	44.2%	3.1%	517,952	30.3%	53.8%	15.9%
Tulsa, OK	831,602	33.8%	53.7%	12.5%	94,563	53.4%	44.0%	2.7%	72,937	49.6%	45.3%	5.0%	526,873	26.7%	56.8%	16.5%
Urban Honolulu, HI	943,365	32.1%	58.3%	9.6%	93,077	47.7%	47.8%	4.5%	20,904	36.4%	59.4%	4.2%	163,390	27.8%	58.0%	14.3%
Virginia Beach-Norfolk-Newport News, VA-NC	1,599,400	30.0%	56.5%	13.5%	111,110	36.2%	55.4%	8.4%	498,293	44.0%	50.2%	5.8%	854,523	21.4%	60.0%	18.6%
Washington-Arlington-Alexandria, DC-VA-MD-WV	6,048,057	25.2%	52.2%	22.6%	995,315	43.5%	47.0%	9.5%	1,505,889	34.9%	52.5%	12.6%	2,665,588	13.9%	52.8%	33.3%
Wichita, KS	604,351	33.8%	55.0%	11.2%	80,840	58.6%	40.1%	1.3%	45,751	59.1%	37.3%	3.6%	428,653	26.2%	60.0%	13.8%
Winston-Salem, NC	640,244	40.8%	49.2%	10.0%	70,905	67.7%	29.8%	2.5%	111,515	59.8%	35.8%	4.4%	426,106	30.9%	56.2%	13.0%
Worcester, MA-CT	906,198	28.0%	56.6%	15.4%	105,208	54.0%	41.2%	4.8%	37,201	42.1%	49.6%	8.3%	699,764	23.6%	59.0%	17.4%
Youngstown-Warren-Boardman, OH-PA	521,229	37.8%	53.1%	9.1%	19,020	62.0%	37.2%	0.8%	49,986	65.0%	32.9%	2.0%	433,550	33.2%	56.8%	10.0%

Note: "Low" represents the share of the region's population in the lower income category, "Mid" represents the share in the middle income category, and "High" represents the share in the higher income category.

Table 11A

Population and Distribution among Income Class in 2018 by Race/Ethnicity for Children (aged 17 and under); US, Southeast Michigan, and Metropolitan Areas with Populations of 500,000 or More

Region/MSA	All Races/Ethnicities				Hispanic				Non-Hispanic Black				Non-Hispanic White			
	HH Pop	Low	Mid	High	HH Pop	Low	Mid	High	HH Pop	Low	Mid	High	HH Pop	Low	Mid	High
United States	73,061,368	44.0%	46.4%	9.6%	18,568,767	62.2%	34.4%	3.4%	9,722,752	64.7%	32.4%	3.0%	36,719,764	30.4%	55.9%	13.7%
SEMCOG	1,032,287	43.2%	45.3%	11.5%	70,471	58.0%	35.2%	6.8%	250,958	73.4%	25.0%	1.6%	608,842	30.6%	53.7%	15.7%
Akron, OH	143,130	35.4%	53.2%	11.4%	3,470	54.6%	45.4%	0.0%	19,042	67.8%	27.7%	4.6%	101,726	27.6%	57.8%	14.6%
Albany-Schenectady-Troy, NY	166,516	35.5%	55.3%	9.3%	15,333	48.9%	45.0%	6.0%	14,498	82.9%	16.0%	1.1%	114,630	25.8%	63.3%	10.8%
Albuquerque, NM	198,476	52.4%	40.6%	7.0%	122,359	60.9%	35.8%	3.4%	3,920	61.0%	22.9%	16.1%	49,610	27.7%	56.8%	15.5%
Allentown-Bethlehem-Easton, PA-NJ	175,909	38.3%	54.4%	7.3%	49,839	67.0%	31.2%	1.9%	10,649	28.9%	53.3%	17.8%	102,784	24.6%	66.6%	8.8%
Asheville, NC	96,833	45.5%	48.1%	6.4%	12,489	81.1%	18.7%	0.2%	4,773	43.0%	53.5%	3.5%	71,969	38.0%	54.2%	7.8%
Atlanta-Sandy Springs-Alpharetta, GA	1,446,789	42.1%	45.4%	12.6%	237,894	64.6%	32.0%	3.4%	506,510	54.5%	40.2%	5.3%	546,891	23.2%	54.3%	22.5%
Augusta-Richmond County, GA-SC	126,986	48.6%	42.8%	8.6%	11,148	47.4%	52.6%	0.0%	49,035	76.0%	22.3%	1.7%	58,228	25.7%	58.8%	15.6%
Austin-Round Rock-Georgetown, TX	506,676	36.8%	48.6%	14.6%	219,111	54.7%	40.4%	5.0%	30,705	51.1%	46.1%	2.8%	205,329	18.7%	57.3%	24.0%
Bakersfield, CA	257,704	60.5%	35.5%	4.0%	168,872	68.7%	29.8%	1.5%	12,936	70.8%	27.9%	1.2%	59,976	40.3%	49.9%	9.9%
Baltimore-Columbia-Towson, MD	598,206	33.0%	52.0%	15.0%	58,668	48.0%	45.7%	6.3%	186,569	54.0%	42.0%	3.9%	275,336	17.7%	59.5%	22.8%
Baton Rouge, LA	194,570	49.5%	40.7%	9.8%	10,938	70.4%	28.3%	1.2%	74,279	70.7%	28.7%	0.6%	94,542	28.0%	53.3%	18.7%
Birmingham-Hoover, AL	250,816	44.6%	44.9%	10.6%	17,134	65.1%	32.4%	2.6%	86,189	62.3%	35.5%	2.2%	135,654	31.9%	51.5%	16.6%
Boise City, ID	187,241	41.4%	47.6%	11.0%	38,473	64.2%	24.7%	11.0%	2,445	91.0%	9.0%	0.0%	137,436	33.6%	55.6%	10.7%
Boston-Cambridge-Newton, MA-NH	940,547	29.4%	49.2%	21.4%	163,739	58.8%	35.6%	5.6%	87,280	57.5%	38.7%	3.8%	563,422	17.3%	55.3%	27.4%
Bridgeport-Stamford-Norwalk, CT	211,387	36.4%	37.5%	26.1%	56,570	70.5%	23.4%	6.1%	22,382	62.6%	32.7%	4.7%	110,254	15.0%	46.0%	39.0%
Buffalo-Cheektowaga, NY	226,252	43.1%	47.7%	9.1%	20,009	60.3%	35.5%	4.2%	33,537	70.5%	25.4%	4.1%	150,279	31.3%	57.6%	11.1%
Cape Coral-Fort Myers, FL	132,351	47.2%	45.6%	7.2%	48,040	61.8%	34.2%	4.0%	18,858	58.8%	39.4%	1.7%	59,358	31.4%	57.9%	10.7%
Charleston-North Charleston, SC	171,494	43.7%	45.1%	11.2%	15,662	50.8%	37.7%	11.5%	48,035	65.5%	33.1%	1.3%	95,072	31.0%	52.3%	16.8%
Charlotte-Concord-Gastonia, NC-SC	615,852	40.6%	46.7%	12.7%	96,664	63.7%	32.3%	4.0%	153,451	60.4%	35.2%	4.4%	311,049	25.4%	55.4%	19.2%
Chattanooga, TN-GA	112,933	40.7%	50.3%	9.0%	9,515	62.8%	35.6%	1.6%	15,904	72.5%	23.4%	4.1%	79,179	31.7%	57.1%	11.2%
Chicago-Naperville-Elgin, IL-IN-WI	2,144,410	41.9%	45.2%	12.9%	676,056	61.1%	35.9%	3.0%	351,332	66.6%	31.3%	2.1%	901,354	20.4%	56.9%	22.7%
Cincinnati, OH-KY-IN	499,681	37.4%	49.6%	12.9%	29,049	68.6%	29.1%	2.3%	70,122	69.2%	28.5%	2.4%	356,751	29.0%	55.7%	15.2%
Cleveland-Elyria, OH	432,016	40.1%	48.4%	11.6%	40,111	56.5%	38.7%	4.8%	94,137	76.1%	22.5%	1.4%	259,964	22.7%	61.4%	16.0%
Colorado Springs, CO	175,872	36.8%	55.7%	7.5%	42,726	51.2%	47.4%	1.4%	10,263	39.1%	58.3%	2.6%	103,888	29.2%	60.0%	10.8%
Columbia, SC	182,077	46.7%	46.0%	7.3%	15,515	57.7%	32.4%	9.8%	64,776	65.4%	32.9%	1.7%	88,055	30.8%	57.9%	11.3%
Columbus, OH	470,550	37.8%	48.6%	13.5%	34,136	49.7%	44.6%	5.7%	93,857	70.9%	27.3%	1.8%	291,283	25.5%	56.6%	17.9%
Dallas-Fort Worth-Arlington, TX	1,920,009	43.6%	46.1%	10.3%	748,272	60.0%	36.5%	3.5%	307,565	59.7%	36.9%	3.4%	660,554	22.1%	58.7%	19.3%
Dayton-Kettering, OH	176,715	41.9%	49.7%	8.4%	8,235	55.2%	38.4%	6.3%	29,544	82.8%	16.3%	0.9%	121,199	30.0%	60.2%	9.7%
Deltona-Daytona Beach-Ormond Beach, FL	114,682	47.0%	46.6%	6.3%	24,419	52.5%	45.2%	2.4%	16,219	65.1%	32.8%	2.0%	67,032	39.9%	51.3%	8.8%
Denver-Aurora-Lakewood, CO	676,341	35.5%	51.8%	12.8%	222,692	58.6%	38.5%	2.9%	36,375	58.2%	35.5%	6.3%	349,808	18.9%	62.1%	19.0%
Des Moines-West Des Moines, IA	178,286	30.2%	55.9%	13.9%	19,823	47.5%	45.3%	7.2%	9,812	74.8%	24.4%	0.8%	129,430	19.4%	63.8%	16.8%
Durham-Chapel Hill, NC	124,076	46.0%	40.2%	13.7%	30,097	78.4%	18.5%	3.1%	30,825	58.9%	37.2%	3.9%	50,306	18.8%	56.5%	24.6%
El Paso, TX	226,754	62.7%	32.5%	4.8%	197,294	65.0%	31.5%	3.6%	4,756	31.1%	62.3%	6.6%	18,166	44.7%	37.1%	18.1%
Flint, MI	124,413	51.9%	43.1%	4.9%	7,486	55.1%	42.5%	2.4%	19,198	81.6%	18.4%	0.0%	87,970	43.8%	50.5%	5.8%
Fresno, CA	280,529	59.7%	35.6%	4.7%	180,879	70.8%	27.8%	1.4%	10,389	56.7%	38.9%	4.3%	50,843	35.4%	51.8%	12.8%
Grand Rapids-Kentwood, MI	226,986	35.5%	54.6%	9.9%	37,707	55.2%	39.3%	5.5%	16,730	73.2%	21.3%	5.5%	150,375	24.0%	63.5%	12.5%
Greensboro-High Point, NC	177,804	51.0%	41.6%	7.5%	26,229	80.8%	18.3%	0.9%	45,834	67.1%	29.9%	2.9%	84,036	29.8%	56.9%	13.2%
Greenville-Anderson, SC	216,049	41.5%	50.6%	7.9%	24,590	69.5%	25.2%	5.3%	33,019	59.8%	39.2%	1.0%	140,640	30.9%	59.2%	9.9%
Harrisburg-Carlisle, PA	121,348	39.0%	50.0%	11.0%	12,893	54.4%	40.2%	5.3%	15,781	76.7%	20.0%	3.3%	80,041	27.3%	58.6%	14.1%
Hartford-East Hartford-Middletown, CT	241,788	36.2%	48.6%	15.2%	56,109	65.4%	32.1%	2.5%	28,388	59.8%	35.1%	5.1%	130,367	20.5%	58.9%	20.6%
Houston-The Woodlands-Sugar Land, TX	1,835,804	49.4%	40.6%	10.0%	858,465	64.9%	31.8%	3.3%	307,010	57.8%	38.9%	3.2%	498,690	23.2%	54.4%	22.3%
Huntington-Ashland, WV-KY-OH	109,707	48.2%	47.1%	4.7%	1,451	47.1%	49.6%	3.3%	3,440	71.9%	26.2%	1.9%	101,352	46.8%	48.2%	4.9%
Indianapolis-Carmel-Anderson, IN	501,952	39.6%	49.9%	10.5%	54,812	67.7%	30.3%	2.0%	90,866	69.7%	26.9%	3.4%	314,358	25.0%	61.1%	13.8%
Jackson, MS	147,654	44.0%	48.4%	7.6%	4,918	68.7%	24.3%	7.1%	80,329	63.1%	35.8%	1.2%	58,714	17.2%	67.0%	15.8%
Jacksonville, FL	337,413	45.2%	45.3%	9.5%	40,008	55.9%	35.5%	8.6%	83,180	70.0%	26.7%	3.4%	177,379	32.7%	54.9%	12.4%
Kansas City, MO-KS	528,303	33.9%	54.8%	11.3%	72,292	58.2%	38.0%	3.8%	67,142	54.1%	41.0%	4.9%	336,978	24.4%	60.8%	14.7%
Killeen-Temple, TX	137,268	48.9%	46.0%	5.1%	42,185	58.8%	40.0%	1.2%	25,305	62.1%	36.7%	1.2%	58,167	34.5%	56.3%	9.2%
Knoxville, TN	198,871	43.2%	49.1%	7.7%	14,053	56.6%	39.5%	3.8%	12,775	83.7%	14.3%	2.0%	160,279	38.5%	52.8%	8.7%
Lafayette, LA	132,271	51.5%	40.4%	8.1%	8,259	60.4%	35.1%	4.5%	39,792	73.5%	25.6%	0.9%	77,414	40.3%	48.1%	11.6%
Lakeland-Winter Haven, FL	155,620	55.0%	41.2%	3.9%	52,611	68.0%	29.6%	2.4%	28,057	74.0%	25.2%	0.8%	66,457	38.4%	55.4%	6.2%
Lancaster, PA	128,325	40.0%	54.3%	5.8%	20,200	58.3%	41.1%	0.5%	5,597	41.0%	50.4%	8.6%	94,263	36.3%	56.5%	7.2%
Las Vegas-Henderson-Paradise, NV	516,165	50.0%	44.7%	5.3%	223,774	64.0%	34.1%	1.8%	63,167	63.6%	33.7%	2.7%	149,344	29.1%	60.9%	10.0%
Lexington-Fayette, KY	129,687	43.6%	44.9%	11.5%	12,739	74.2%	21.5%	4.3%	11,803	65.2%	34.8%	0.0%	93,454	37.9%	47.3%	14.8%
Little Rock-North Little Rock-Conway, AR	166,909	45.3%	46.6%	8.1%	15,178	77.9%	20.8%	1.3%	48,509	72.3%	25.6%	2.2%	93,228	27.8%	60.2%	11.9%

Table 11A Continued

Population and Distribution among Income Class in 2018 by Race/Ethnicity for Children (aged 17 and under); US, Southeast Michigan, and Metropolitan Areas with Populations of 500,000 or More

Region/MSA	All Races/Ethnicities				Hispanic				Non-Hispanic Black				Non-Hispanic White			
	HH Pop	Low	Mid	High	HH Pop	Low	Mid	High	HH Pop	Low	Mid	High	HH Pop	Low	Mid	High
Los Angeles-Long Beach-Anaheim, CA	2,876,430	52.0%	39.7%	8.3%	1,667,546	66.4%	31.4%	2.1%	156,963	58.6%	36.9%	4.5%	564,059	24.1%	53.7%	22.1%
Louisville/Jefferson County, KY-IN	284,342	42.5%	45.1%	12.4%	22,499	53.7%	37.4%	8.9%	50,639	69.3%	25.9%	4.8%	187,623	33.0%	51.4%	15.6%
Madison, WI	110,766	29.5%	53.8%	16.7%	12,945	62.1%	34.1%	3.8%	8,038	71.9%	13.4%	14.7%	74,959	20.5%	60.8%	18.7%
McAllen-Edinburg-Mission, TX	281,071	68.4%	28.7%	2.9%	270,155	70.2%	27.5%	2.3%	568	62.0%	28.0%	10.0%	7,804	19.3%	66.1%	14.6%
Memphis, TN-MS-AR	333,775	55.3%	38.1%	6.6%	32,054	77.9%	20.6%	1.6%	167,213	71.0%	27.1%	2.0%	114,152	27.3%	58.9%	13.8%
Miami-Fort Lauderdale-Pompano Beach, FL	1,263,314	54.1%	38.9%	7.1%	594,269	56.6%	37.9%	5.6%	314,893	71.9%	26.8%	1.3%	283,734	31.1%	53.1%	15.9%
Milwaukee-Waukesha, WI	359,560	40.6%	47.0%	12.4%	61,985	56.8%	39.6%	3.7%	78,986	80.1%	19.6%	0.4%	186,452	19.6%	60.7%	19.8%
Minneapolis-St. Paul-Bloomington, MN-WI	859,942	30.2%	55.2%	14.6%	76,333	63.8%	28.7%	7.4%	107,806	72.1%	27.1%	0.8%	550,444	16.1%	64.6%	19.3%
Modesto, CA	148,641	53.2%	41.3%	5.5%	88,867	62.2%	34.2%	3.6%	3,777	34.0%	63.5%	2.5%	42,448	39.2%	52.6%	8.2%
Nashville-Davidson--Murfreesboro--Franklin, TN	478,801	43.9%	45.9%	10.2%	61,019	68.9%	26.0%	5.1%	70,577	67.0%	29.3%	3.7%	307,125	33.8%	53.4%	12.8%
New Haven-Milford, CT	172,699	42.2%	47.5%	10.3%	50,677	66.3%	32.4%	1.3%	25,677	58.3%	40.1%	1.5%	81,316	22.0%	60.0%	18.1%
New Orleans-Metairie, LA	281,572	54.0%	37.8%	8.1%	33,190	61.8%	36.8%	1.4%	108,489	74.5%	23.6%	2.0%	118,813	33.7%	49.5%	16.8%
New York-Newark-Jersey City, NY-NJ-PA	4,257,496	45.0%	42.5%	12.5%	1,326,872	62.8%	33.0%	4.2%	651,294	57.4%	38.7%	3.9%	1,666,237	28.6%	50.4%	20.9%
North Port-Sarasota-Bradenton, FL	132,811	47.0%	43.1%	9.8%	32,932	75.5%	22.7%	1.8%	12,538	66.5%	31.1%	2.4%	76,877	33.5%	51.3%	15.2%
Ogden-Clearfield, UT	184,860	30.0%	63.6%	6.4%	30,377	45.6%	50.3%	4.2%	1,803	25.2%	40.8%	33.9%	141,636	27.0%	66.4%	6.5%
Oklahoma City, OK	360,554	44.9%	45.3%	9.9%	75,948	66.5%	28.4%	5.1%	38,188	76.7%	22.5%	0.8%	187,980	29.4%	56.2%	14.4%
Omaha-Council Bluffs, NE-IA	259,930	34.6%	54.9%	10.5%	42,435	53.3%	43.8%	2.9%	18,081	69.1%	30.4%	0.6%	174,340	25.7%	62.3%	11.9%
Orlando-Kissimmee-Sanford, FL	552,211	49.0%	43.1%	7.8%	209,273	61.4%	34.5%	4.1%	101,547	62.1%	36.4%	1.6%	196,340	31.5%	54.4%	14.1%
Oxnard-Thousand Oaks-Ventura, CA	193,921	45.9%	45.8%	8.2%	111,530	62.1%	35.7%	2.2%	1,839	25.0%	75.0%	0.0%	60,082	24.2%	59.3%	16.4%
Palm Bay-Melbourne-Titusville, FL	109,193	40.0%	54.1%	5.9%	17,062	51.3%	46.3%	2.4%	12,118	53.1%	44.6%	2.3%	67,231	32.2%	60.1%	7.7%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1,324,180	39.7%	47.4%	12.9%	201,658	63.7%	30.3%	6.0%	299,749	62.9%	34.6%	2.6%	672,025	22.4%	58.5%	19.1%
Phoenix-Mesa-Chandler, AZ	1,147,274	46.4%	45.6%	8.0%	501,995	63.7%	33.9%	2.4%	66,902	57.0%	41.7%	1.3%	462,957	27.0%	59.2%	13.8%
Pittsburgh, PA	426,722	31.9%	53.8%	14.3%	12,083	43.9%	51.3%	4.8%	45,374	64.6%	33.3%	2.1%	330,734	25.8%	57.9%	16.3%
Portland-South Portland, ME	97,649	30.5%	56.9%	12.6%	1,761	5.3%	94.7%	0.0%	4,349	96.8%	3.2%	0.0%	86,176	27.8%	59.1%	13.1%
Portland-Vancouver-Hillsboro, OR-WA	535,002	33.4%	53.1%	13.5%	107,340	60.7%	35.7%	3.6%	17,666	58.8%	33.8%	7.5%	328,091	24.6%	59.0%	16.4%
Providence-Warwick, RI-MA	323,155	41.1%	48.6%	10.3%	70,753	67.5%	29.2%	3.2%	21,787	61.8%	35.5%	2.7%	199,619	29.6%	56.4%	14.0%
Provo-Orem, UT	206,675	36.1%	56.5%	7.4%	28,395	53.0%	45.5%	1.5%	1,746	51.5%	48.5%	0.0%	164,006	32.9%	58.4%	8.7%
Raleigh-Cary, NC	340,567	34.8%	48.8%	16.4%	57,547	68.5%	29.3%	2.2%	67,574	54.6%	36.0%	9.4%	173,022	19.2%	58.3%	22.5%
Richmond, VA	276,223	37.5%	51.4%	11.1%	28,510	51.1%	45.8%	3.1%	86,290	57.9%	40.4%	1.7%	133,784	22.4%	58.9%	18.7%
Riverside-San Bernardino-Ontario, CA	1,186,540	51.4%	43.9%	4.7%	748,453	58.4%	39.0%	2.6%	77,397	59.1%	34.2%	6.8%	246,028	33.3%	58.5%	8.2%
Rochester, NY	224,735	42.2%	49.8%	8.0%	27,023	62.9%	35.2%	1.9%	30,124	82.0%	17.3%	0.7%	149,182	29.8%	60.2%	10.0%
Sacramento-Roseville-Folsom, CA	533,436	41.5%	47.8%	10.6%	163,046	54.3%	40.7%	4.9%	37,476	52.2%	38.7%	9.1%	215,055	29.7%	56.2%	14.1%
St. Louis, MO-IL	659,198	36.4%	50.0%	13.7%	29,207	52.8%	35.7%	11.5%	135,706	70.3%	27.0%	2.7%	443,558	24.5%	58.7%	16.8%
Salt Lake City, UT	352,789	36.2%	54.5%	9.3%	82,179	54.5%	43.3%	2.2%	8,072	71.3%	11.7%	16.9%	228,707	29.1%	59.3%	11.6%
San Antonio-New Braunfels, TX	616,269	48.4%	44.5%	7.1%	398,183	58.3%	38.3%	3.4%	38,016	49.8%	44.1%	6.1%	146,707	25.3%	59.9%	14.9%
San Diego-Chula Vista-Carlsbad, CA	720,077	45.8%	44.3%	9.9%	331,259	62.3%	34.2%	3.5%	31,553	66.8%	31.2%	2.0%	235,653	30.3%	51.7%	18.0%
San Francisco-Oakland-Berkeley, CA	927,982	31.5%	46.5%	22.0%	292,275	52.3%	40.8%	6.9%	60,480	53.2%	40.7%	6.1%	273,614	14.1%	48.8%	37.1%
San Jose-Sunnyvale-Santa Clara, CA	422,685	28.1%	48.4%	23.5%	146,859	52.4%	41.6%	6.0%	9,609	43.9%	51.8%	4.3%	94,590	12.9%	51.5%	35.6%
Seattle-Tacoma-Bellevue, WA	842,458	32.6%	51.8%	15.6%	139,986	53.8%	40.6%	5.6%	56,342	66.1%	27.7%	6.2%	432,715	23.0%	57.7%	19.4%
Spokane-Spokane Valley, WA	136,762	44.8%	48.4%	6.7%	14,062	69.8%	29.0%	1.2%	1,705	43.6%	49.3%	7.0%	102,737	40.2%	51.9%	7.9%
Springfield, MA	119,057	45.4%	45.0%	9.6%	41,561	73.9%	25.3%	0.8%	10,077	81.4%	16.5%	2.1%	61,209	21.7%	62.7%	15.6%
Stockton, CA	203,236	52.3%	44.4%	3.3%	108,044	56.8%	41.7%	1.5%	13,537	68.7%	26.8%	4.5%	41,112	38.4%	55.2%	6.5%
Syracuse, NY	138,774	46.1%	46.1%	7.8%	9,611	62.5%	34.6%	2.9%	16,436	84.6%	15.4%	0.0%	99,662	37.7%	52.4%	9.9%
Tampa-St. Petersburg-Clearwater, FL	624,349	46.5%	44.2%	9.3%	171,175	59.6%	35.7%	4.7%	90,227	65.9%	31.6%	2.5%	303,144	33.1%	53.3%	13.5%
Toledo, OH	142,300	45.2%	47.3%	7.4%	15,751	55.2%	42.3%	2.5%	20,197	81.6%	17.2%	1.2%	92,339	32.7%	58.5%	8.9%
Tucson, AZ	214,057	54.3%	40.0%	5.7%	114,859	64.8%	33.8%	1.4%	6,559	50.0%	50.0%	0.0%	72,526	36.3%	50.7%	13.1%
Tulsa, OK	209,657	42.3%	48.2%	9.5%	37,852	68.0%	30.8%	1.3%	20,693	61.6%	37.2%	1.2%	105,669	27.6%	57.4%	15.0%
Urban Honolulu, HI	205,387	43.1%	50.8%	6.0%	35,739	59.5%	39.3%	1.3%	3,730	50.5%	49.5%	0.0%	27,216	38.5%	54.7%	6.7%
Virginia Beach-Norfolk-Newport News, VA-NC	365,363	40.9%	51.8%	7.3%	36,275	46.4%	48.3%	5.3%	121,925	58.7%	38.6%	2.7%	164,374	27.1%	61.9%	11.0%
Washington-Arlington-Alexandria, DC-VA-MD-WV	1,411,109	34.7%	48.5%	16.8%	321,531	55.5%	36.6%	7.9%	342,578	48.8%	43.8%	7.5%	517,426	16.4%	55.9%	27.6%
Wichita, KS	156,339	43.8%	50.4%	5.9%	31,556	70.6%	29.4%	0.0%	13,097	76.8%	22.7%	0.5%	94,797	29.5%	62.0%	8.5%
Winston-Salem, NC	145,925	52.7%	40.0%	7.2%	29,559	77.5%	21.7%	0.9%	26,936	79.1%	19.1%	1.8%	78,869	33.0%	55.1%	11.9%
Worcester, MA-CT	192,738	31.6%	57.5%	10.9%	34,812	61.5%	35.9%	2.6%	10,963	59.1%	38.4%	2.5%	128,577	22.4%	64.9%	12.7%
Youngstown-Warren-Boardman, OH-PA	107,139	47.6%	47.3%	5.1%	5,863	57.2%	42.8%	0.0%	13,157	82.6%	17.4%	0.0%	80,056	39.6%	55.0%	5.4%

Note: "Low" represents the share of the region's population in the lower income category, "Mid" represents the share in the middle income category, and "High" represents the share in the higher income category.

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