

SEGREGATION IN POST-CIVIL RIGHTS AMERICA

Stalled Integration or End of the Segregated Century?

Jacob S. Rugh

Department of Sociology, Brigham Young University

Douglas S. Massey

Office of Population Research, Princeton University

Abstract

In this paper we adjudicate between competing claims of persisting segregation and rapid integration by analyzing trends in residential dissimilarity and spatial isolation for African Americans, Hispanics, and Asians living in 287 consistently defined metropolitan areas from 1970 to 2010. On average, Black segregation and isolation have fallen steadily but still remain very high in many areas, particularly those areas historically characterized by hypersegregation. In contrast, Hispanic segregation has increased slightly but Hispanic isolation has risen substantially owing to rapid population growth. Asian segregation has changed little and remains moderate, and although Asian isolation has increased it remains at low levels compared with other groups. Whites remain quite isolated from all three minority groups in metropolitan America, despite rising diversity and some shifts toward integration from the minority viewpoint.

Multivariate analyses reveal that minority segregation and spatial isolation are actively produced in some areas by restrictive density zoning regimes, large and/or rising minority percentages, lagging minority socioeconomic status, and active expressions of anti-Black and anti-Latino sentiment, especially in large metropolitan areas. Areas displaying these characteristics are either integrating very slowly (in the case of Blacks) or becoming more segregated (in the case of Hispanics), whereas those lacking these attributes are clearly moving toward integration, often quite rapidly.

Keywords: Segregation, African Americans, Latinos, Discrimination, Land Use Zoning

INTRODUCTION

Analyses of racial and ethnic segregation in the United States indicated three basic trends at the end of the twentieth century: (1) slow but steady declines in the degree of Black-White segregation (measured by the index of dissimilarity) with parallel declines in Black spatial isolation (measured by the P* index); (2) the continued residential

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segregation and spatial isolation of Asians at low to moderate levels with no significant trend upward or downward; and (3) steady Hispanic segregation at moderate to high levels combined with rising levels of Hispanic spatial isolation (Iceland 2009; Logan et al., 2004; Massey et al., 2009). Preliminary work based on the 2010 census has yielded widely discrepant reports on America's progress toward integration. Whereas Logan and Stults (2011) see the persistence of segregation and argue that "the pace of integration has slowed to a standstill," Glaeser and Vigdor (2011) proclaim "the end of the segregated century."

The past forty years have witnessed a plethora of powerful demographic, economic, and social shifts that have transformed race relations in the United States to produce a more complicated residential configuration in American cities. Demographically, the nation has been reshaped by mass immigration from Asia and Latin America, changing the paradigmatic urban structure from the "chocolate city and vanilla suburbs" of the 1960s (Farley et al., 1978) to the "prismatic metropolis" of the new millennium (Zubrin and Bobo, 1996). In economic terms, inequalities of income and wealth have risen to record levels (Keister 2000; Piketty and Saez, 2007; Wolff 2010), class segregation has increased (Massey and Fischer, 2003; Reardon and Bischoff, 2011), and the socio-economic gap between Whites and minorities has widened, even as many minority members have moved into the middle class (Massey 2007).

In the social realm, attitudes towards African Americans have shifted so that Whites no longer support segregation and discrimination as matters of principle, though many continue to harbor negative racial stereotypes, display limited tolerance of racial mixing, and offer little support for any form of civil rights enforcement (Bobo 2004; Bobo and Charles, 2009; Massey 2011; Schuman et al., 1998). Latinos, meanwhile, have increasingly been demonized as a threat to American society and depicted in harsh, racially coded terms (Chavez 2001, 2008; Massey 2009; Massey and Pren, 2012a, b; Massey and Sanchez, 2010; Santa Ana 2002). With respect to both groups, unconscious racism and prejudice also appear to be prevalent American social cognition (Banaji 2001; Fiske et al., 2009; Lee and Fiske, 2006; Quillian 2006) and play at least some role in shaping behavior (Bargh 2004; Ziegert and Hanges, 2005).

Public policies enacted during the Civil Rights era appear largely to have ended overt racial discrimination in real estate and lending markets. Discrimination in housing was prohibited by the 1968 Fair Housing Act and discrimination in mortgage lending was banned by the 1974 Equal Credit Opportunity Act and the 1977 Community Reinvestment Act. As a result, minorities are no longer openly denied access to homes and credit, though audit studies reveal that traditional discriminatory practices continue surreptitiously (Charles 2003; Ross and Turner, 2004; Squires 1994; Turner et al., 2002). In addition, new and more subtle forms of discrimination have been invented (Massey 2005), including linguistic profiling (Fischer and Massey, 2004; Massey and Lundy, 2001; Purnell et al., 1999; Squires and Chadwick, 2006), predatory lending (Lord 2004; Renuart 2004; Squires 2004), and reverse redlining (Brescia 2009; Friedman and Squires, 2005; Rugh and Massey, 2010; Smith and DeLair, 1999; Turner et al., 2002; Williams et al., 2005).

In recent decades, density zoning has emerged as a powerful force promoting racial segregation. Limits on the density of residential construction in predominantly White communities drive up the cost of housing to make it unaffordable to low income, minority households (Glaeser et al., 2005; Pendall 2000). As result, the more restrictive the density zoning regime (the stricter the limits on residential density), the higher the level of racial segregation and the less the shift toward integration over time (Rothwell 2011; Rothwell and Massey, 2009). Unsurprisingly, restrictive density zoning has also been linked to higher levels of income segregation (Rothwell and Massey, 2010), and instrumental variable regressions suggest both relationships are not only strong, but causal.

In sum, whereas certain causes of segregation may have faded, new ones have appeared and the effects on levels and trends in residential segregation in the United States today are unclear. In this paper we seek to shed light on the true nature of the current situation by undertaking a systematic analysis of trends in the residential segregation and spatial isolation for Blacks, Whites, Hispanics, and Asians using a balanced panel of 287 metropolitan areas with consistently defined metropolitan boundaries from 1970 through 2010. After considering trends in segregation and spatial isolation, we specify and estimate a comprehensive explanatory model to reveal the underlying causes of residential segregation for Blacks and Hispanics in many quarters of the United States. In doing so we seek to identify the metropolitan circumstances in which segregation continues to be actively produced, and those in which shifts toward desegregation are facilitated.

DATA AND METHODS

Our principal data source is the Decennial Census of Housing and Population for 1970, 1980, 1990, 2000, and 2010 and the 2008–2010 American Community Survey. We extracted data on measures of residential segregation and spatial isolation for 1980–2010 from Logan and Stults (2011) for all metropolitan areas and divisions (hereafter MSAs) in the United States as defined in 2009. For 1970 we used data from the professional version of Social Explorer¹ at the census tract level to compute segregation and isolation indices for MSAs as defined in 2009. Our dataset consists of a balanced panel of 287 consistently defined MSAs for which we were able to compute segregation indices for 1970–2010. The MSAs included in our analysis are listed in Appendix A.

Here we focus on two of segregation's five constituent dimensions: unevenness and isolation (Massey and Denton, 1988a). We measure unevenness using the well-known index of dissimilarity, which captures the degree to which the residential distribution of any two groups departs from the ideal of evenness. In an even distribution, each neighborhood has the same proportion of minority and majority members as the metropolitan area as a whole. Our indicator of neighborhood is the census tract and we consider three minority groups—non-Hispanic Blacks, non-Hispanic Asians, and Hispanics and compare their residential distribution to that of non-Hispanic Whites. Under these circumstances, the index of dissimilarity states the relative percentage of minority group members and non-Hispanic Whites who would have to exchange tracts to achieve an even residential distribution.

We measure a group's spatial isolation using the P^* index, which gives the minority percentage within the neighborhood of the average minority member. The Black isolation index, for example, gives the percentage Black in the neighborhood of the average African American residing in a particular metropolitan area. Whereas the dissimilarity index is invariant with respect to the minority-majority composition of a metropolitan area, the isolation index directly depends on the relative number of minority versus majority group members.

In order to consider the determinants of residential segregation and spatial isolation we assembled data on a variety of variables that prior studies have shown to be relevant in shaping residential outcomes in U.S. metropolitan areas, which are listed in Table 1. Until now investigators have been unable to measure variation in the extent of racial-ethnic prejudice across metropolitan areas, owing mainly to the cost of developing reliable survey estimates from probability samples of hundreds of different areas but also to the reluctance of respondents to admit to having prejudicial sentiments.

Table 1. Independent Variables Used to Predict Segregation Outcomes for Blacks, Hispanics, and Asians

Variable	Definition
Racial Prejudice	
Anti-Black Index	Relative Frequency of Google Searches for word “Nigger”
Anti-Latino Index	Relative Frequency of Google Searches for “Illegal Alien”
Zoning Regime	
Zoning Permissiveness	Instrumental Variable Derived from Rothwell and Massey (2009)
Minority Composition	
Percent Black	Percentage Black in MSA
Percent Hispanic	Percentage Hispanic in MSA
Percent Asian	Percentage Asian in MSA
Socioeconomic Status	
Ratio Minority/White HH Income	Ratio of Minority-to White Household Income
Ratio Minority/White College Grads	Ratio of Minority-to White Percentage College Graduate
Percent Homeowner	Percentage of Homeowners in MSA
Population	
Log MSA Population	Log of Total MSA Population
Percent Foreign Born	Percentage Foreign Born in MSA
Percent Female Headed	Percentage of Female Headed Families in MSA
Percent Aged 65+	Percentage of MSA Population Aged 65 or Greater
Industrial Organization	
Percent Manufacturing	Percentage of Workers in Manufacturing
Percent FIRE	Percentage of Workers in Finance, Insurance, & Real Estate
Percent Education	Percentage of Workers in Education
Log Military Population	Log of Persons Housed in Military Quarters per 100,000 in MSA
Percent Unionized	Percentage of Workers in Union (for State in 1980; 2010 for MSA)
Patents per Capita	Patents per 100,000 Persons (for State in 1980; for MSA in 2010)
Urbanism	
Percent Urban	Percent Urban in MSA
Violent Crime Rate	Violent Crimes per 1,000 Persons
Median Year Housing	Median Year MSA Housing was Built
Geography	
Northeast	Northeastern Census Region
South	Southern Census Region
West	Western Census Region
Coastal	MSA Borders Atlantic, Pacific, or Gulf of Mexico
Border	Located in State Bordering Mexico

Google Trends, however, offers new opportunities to assess topics that were previously difficult for survey researchers to tackle (Stephens-Davidowitz 2013). For example, the most extreme expression of anti-Black sentiment and the harshest epithet one can apply to an African American is the word “nigger” and when we entered variations on this term into Google Trends we found it to be the subject of a large volume of internet searches that yielded a robust and quite variable distribution of frequencies across metropolitan areas since 2004.

Stephens-Davidowitz (2013) performed a similar operation using Google Trends and found that the resulting index correlated strongly with other known measures of racial prejudice at the aggregate level; the index strongly predicted voter turnout for Obama across market areas in the 2008 presidential election. Whereas he used market areas, we employed metropolitan areas, which are smaller, and found that in some the volume of searches was too small to support a reliable index, and in these cases we substituted the state-level search frequency. On this index, the five most racist metropolitan areas were Flint, MI, Altoona, PA, Charleston, WV, Scranton, PA, and Wheeling, WV. The five least racist were Salt Lake City, UT, Ogden, UT, Provo-Orem, UT, Honolulu, HI, and Napa, CA.

When we entered various pejorative terms for Asians (chink, gook, etc.) into Google Trends, we did not find a sufficient volume of searches to provide a reliable index of Anti-Asian bias across metropolitan areas, suggesting a much lower level of hostility against this group. Likewise, when we entered various pejorative terms for Latinos into the system (spic, beaner, etc.) we also came up empty. However, recent decades have seen the rise of a Latino threat narrative in the media and public discourse tied to the framing of Latino immigrants as “illegal” (owing to undocumented migration) and therefore by definition “criminals” and “lawbreakers” (Chavez 2001, 2008). When we entered variations on the term “illegal immigrant” into Google Trends we again encountered a rather large volume of searches that yielded a robust and variable distribution of frequencies across metropolitan areas. As before, we substituted the state-level frequency whenever the volume was too low to sustain measurement within a particular metropolitan area. According to this index the lowest levels of anti-Latino sentiment were observed in Honolulu, HI, Bangor, ME, Cleveland, OH, Detroit, MI, and Lewiston, ME, whereas the highest levels occurred in Santa Barbara, CA, El Paso, TX, Brownsville, TX, Phoenix, AZ, and Tucson, AZ.

In addition to *White animus* toward certain minority groups, as noted above researchers have also demonstrated a strong causal connection between restrictive density zoning and both class and racial segregation (Rothwell and Massey, 2009, 2010). In their survey of local land regulations prevailing in forty-nine metropolitan areas, Pendall et al. (2006) asked 1,677 governmental units to report the maximum allowable density permitted in the jurisdictions they controlled. Localities that allowed less than four units per acre were coded 1; those that allowed four to seven units were coded 2; those permitting eight to fifteen units were coded 3; those allowing sixteen to thirty were coded 4; and those permitting thirty or more units per acre were coded 5. Rothwell and Massey (2009) computed the average density score across jurisdictions for each metropolitan area and found that it strongly predicted segregation, even after the application of rigorous controls.

In order to establish the causal effect of density zoning on segregation, they derived a prediction equation to estimate the density score as an instrumental variable, using year of statehood as the principal exogenous identifier. We borrowed their prediction equation and used it here to estimate density instruments for all metropolitan areas in our data set according to the following formula (1). Following Rothwell and

Massey (2009), all predictors are defined as of 1980 except for the intergovernmental transfer variable, which was defined as of 1967 according to their formula.

$$\begin{aligned} \text{Density Instrument} = & -48.394 + \text{Year of Statehood} * 0.007 + \text{Percent Black} * \\ & -0.006 + \text{Percent Hispanic} + 0.022 + \text{Log of Population} * -0.080 + \text{Unionization} \\ & \text{Rate} * -0.015 + \text{Intergovernmental Transfers as a Share of Local Revenues} * 0.005 \\ & + \text{Coastal Location} * 0.297 + \text{Percent Urban} * 0.004 + \text{Share in Manufacturing} * \\ & 0.021 + \text{Median Age of Housing} * 0.021 + \text{Percent Homes Owner Occupied} * \\ & -0.010 + \text{Violent Crime Rate} * -0.0002 + \text{Ratio of Minority to White Median} \\ & \text{Family Income} * 0.114. \end{aligned}$$

The relative size of minority groups has long been recognized as a key determinant of segregation and discrimination. Sociologists have long argued that larger minority groups pose a greater threat to majority interests than smaller ones, in both symbolic and practical terms (Blalock 1967; Blau 1977; Blauner 1972; Lieberson 1980). Symbolically, a larger minority population increases the visibility and salience of group members in public. Practically, more minority group members intensify competition for scarce public and private resources and can be expected to yield higher levels of residential dissimilarity.

In addition, the minority percentage has a direct mathematical relationship with the P^* isolation index, essentially setting its lower bound. In a metropolitan area that is 20% Black and 80% White, for example, the minimum possible isolation index for African Americans is twenty, which would occur when the two groups are evenly distributed across neighborhoods (yielding a dissimilarity index of zero), thereby producing a distribution where every neighborhood is 20% Black. The upper bound, of course, would be 100, which would occur when all Blacks lived in neighborhoods that were 100% Black and all Whites lived in neighborhoods that were 100% White.

To a large extent, therefore, residential isolation is produced in urban areas by the confluence of a high level of dissimilarity with a large percentage of minority group members. Apart from these structural influences, the degree of segregation and isolation has been found to vary according to the socioeconomic status of the group in question (Denton and Massey, 1988; Iceland 2007; Iceland et al., 2005). Given that U.S. housing markets are segmented by price, and that wealth and income continue to vary sharply by race and ethnicity, intergroup differences in socioeconomic status translate into differences in residential status, leading to segregation (Massey and Denton, 1985, 1993). In general, the greater the gap in socioeconomic status between Whites and minorities, the greater the level of minority segregation and spatial isolation (Alba and Logan, 1991, 1993; Massey and Denton, 1987). Hence our data set includes two indicators of relative status: the ratio of minority to White household income and the ratio of minority to White college graduates. In each case, we used census data to compare minority group members (Blacks, Hispanics, or Asians) to Whites living *in the same metropolitan area*. In addition, since homeowners have a greater stake in the status of a neighborhood than do renters and thus tend to behave more conservatively in response to perceived threats (Hirsch 1983; Sugrue 1996), we also control for the relative number of homeowners in each metropolitan area.

Research has generally shown that minority segregation and isolation vary systematically by metropolitan demographic circumstances, being greater in metropolitan areas that have more inhabitants (Massey and Denton, 1987, 1988b), more foreign born (Denton and Massey, 1988; Iceland and Scopilliti, 2008), more female-headed households (Massey et al., 1994), and more elderly (Farley and Frey, 1994; Massey 2006). Older Whites tend to be more prejudiced than younger persons (Maykovich 1975; Schuman et al., 1998; St. John 1996) and so are more resistant to residential integration.

Segregation has also been hypothesized to vary according to patterns of industrial organization, with large manufacturing sectors and high rates of unionization pushing segregation levels upward (Lieberson 1980; Massey and Denton, 1993). In contrast, metropolitan areas dominated by “creative class” service industries, such as finance, insurance, and real estate, tend to be more diverse (Florida 2002). Another indicator of a creative class economy is the rate of patent production, which we also include in the model. Sectoral employment data was drawn from the census whereas the unionization data came from Hirsch and McPherson (2012). Patent production was computed as the number of patents per 100,000 persons in the MSA using data on utility patents from the U.S. Patent and Trademark Office.

Researchers have also shown that metropolitan areas dominated by colleges and universities and large military populations are more integrated than others (Farley and Frey, 1994). The military is the most integrated institution in American society and its influence apparently shapes race relations and housing patterns in metropolitan areas that contain them (Moskos and Butler, 1996). Using census data we computed the number of persons living in military quarters per 100,000 persons. Expressions of prejudice decline sharply with education, and in order to assess the dominance of the educational sector in each metropolitan area we computed the proportion of workers employed in education.

We also consider the influence of several facets of urbanism. Since metropolitan areas are constructed from multiple counties, many of which contain significant non-urban populations, we measure the percentage of metropolitan inhabitants who are actually urban residents (living in census tracts with greater than 1,000 persons per square mile). Moreover, given that Whites, on average, continue to associate African Americans with higher rates of crime (Quillian and Pager, 2001, 2010) and resist integration based on this perception (Emerson et al., 2001) we also constructed violent crime rates for MSA’s using count data from the U.S. Federal Bureau of Investigation (2012). Metropolitan areas with newer housing stocks built after the civil rights era tend to be less segregated than those areas built up in earlier periods (Farley and Frey, 1994), we drew upon census data to compute the median year in which an MSA’s housing was built.

Finally, we control for geographic location by including dummy variables for region (with the Midwest serving as the reference category), a dummy variable for whether the MSA is located on a coast (given that coastal areas tend to have more restrictive building codes and higher housing costs (Glaeser and Gyourko, 2008)), and a final dummy for location in a border state, where levels of Hispanic segregation have historically been higher (Grebler et al., 1970; Massey 1979).

TRENDS IN RESIDENTIAL SEGREGATION AND SPATIAL ISOLATION

As noted above, group size strongly affects the potential for segregation and isolation experienced by minority members in metropolitan America, so we begin our analysis by showing trends in the number of Hispanics, Blacks, and Asians residing in our panel of 287 metropolitan statistical areas from 1970 through 2010. As seen in Figure 1, the greatest change in the nation’s racial-ethnic makeup over past four decades has been the remarkable growth of the Hispanic population, which surged from eight million to forty-five million persons and went from 4.7% to 16.3% of the population of these MSAs. The number of Asians also grew very rapidly, expanding by a factor of more than ten, but from a much smaller base, going from 1.5 million in 1970 to sixteen million in 2010 and raising their share of the population from 0.8% to 4.7%. Over the same

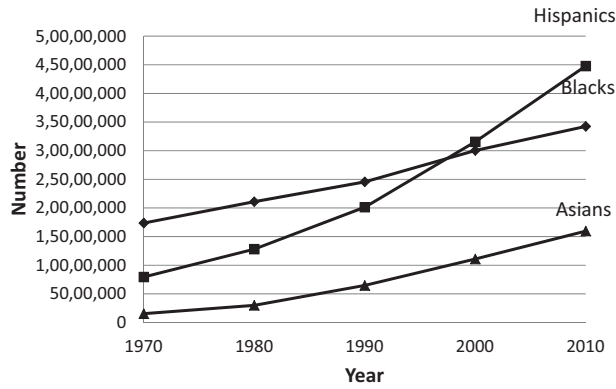


Fig. 1. Growth of Minorities in U.S. Metropolitan Areas 1970–2010

period, the number African Americans roughly doubled in size, going from 17.4 to 34.2 million, but their share of the population climbed upward only slowly, going from 11.1% to 12.6% owing mainly to immigration from Africa and the Caribbean. In strictly demographic terms, then, we can say that the potential for segregation and isolation in metropolitan America increased sharply for Hispanics and to a lesser extent for Asians, but shifted little for African Americans.

Figure 2 shows average values of residential dissimilarity with respect to non-Hispanic Whites for Blacks, Hispanics, and Asians in the 287 metropolitan areas from 1970 to 2010. The average values were computed by weighting the dissimilarity for each metropolitan area by the size of the minority population. Thus the average index for Blacks in 2010 gives the degree of neighborhood segregation experienced by the average Black inhabitant of the 287 metropolitan areas in that year. In considering tract-level residential dissimilarities, index values below 30 are conventionally considered “low;” those between 30 and 60 are viewed as “moderate;” those above 60 are seen as “high;” while any value above 75 is labeled “extreme” (Massey and Denton, 1988a).

According to these standards, over the past four decades African American segregation has fallen from extreme to merely high levels. The pace of the decline was roughly linear, with the index dropping from an average value of 78 in 1970 to reach 60, the lower boundary of the high range, in 2010, a decline of about 4.5 index points per decade. The prevailing trend in Black-White segregation is thus one of moderate but steady decline. Nonetheless, at the current rate of change, average Black-White

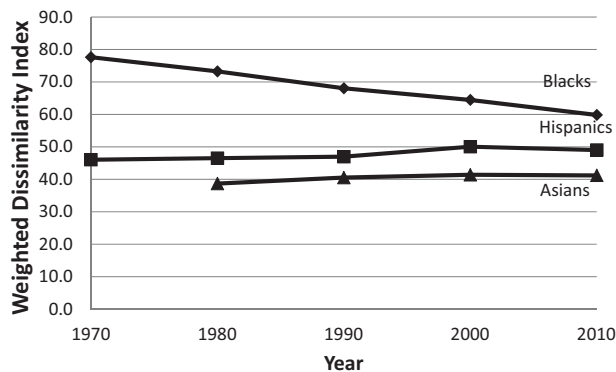


Fig. 2. Trends in Neighborhood-Level Dissimilarity from Whites 1970–2010

residential dissimilarity would not reach the upper threshold of the low range for another sixty-seven years.

In contrast to the pattern of steady decline observed for Blacks, the prevailing pattern of residential dissimilarity for Hispanics and Asians is one of relative stasis. Despite the massive increase in the size of both groups, dissimilarity indices for Hispanics and Asians rose only slightly over the past four decades. Average Hispanic-White dissimilarity rose from a value of 46 in 1970 to 49 in 2010 while average Asian-White dissimilarity only rose from 39 to 41 between 1980 and 2010. Such stability in residential dissimilarity in the face of rapid population growth is remarkable. Whereas in the twentieth century the growth of Black urban populations spurred Whites to practice more intense exclusion and discrimination that yielded sharply rising Black-White dissimilarities (Lieberson 1980; Massey and Denton, 1993; Sugrue 1996), the rapid growth of metropolitan Hispanic and Asian populations from 1970 to 2010 does not appear to have triggered a comparable surge in Hispanic-White or Asian-White segregation. The contrasting experience of African Americans in the early twentieth century compared with that of Hispanics and Asians today implies that rising numbers of African Americans then posed a much greater threat to Whites than rising numbers of Hispanics and Asians do today.

When it comes to spatial isolation, both substantive and mathematical effects are relevant in determining index values because the P^* index is a mathematical function of the minority percentage. It necessarily increases as the minority percentage rises no matter how Whites react to a growing minority presence or how dissimilarity changes. Indeed, even if residential dissimilarity were to remain constant, the isolation index would increase if the minority percentage were to rise. For African Americans, then, the trend in spatial isolation is expected to depend on which process has more force in determining index values: the slight increase in the demographic potential for isolation attributable to the slow increase in the Black percentage over the four decades or the faster decline in the structural potential for segregation brought about the slow but steady decrease in residential dissimilarity.

As Figure 3 shows, the effect of the steadily decline in Black dissimilarity appears to outweigh the modest increase in the relative size of the urban Black population in determining Black isolation. As before, we computed size-weighted isolation indices for Blacks, Hispanics, and Asians from 1970 through 2010. The degree of spatial isolation experienced by African Americans decreased linearly at roughly the same rate as the decline in dissimilarity, falling by an average of 4.8 points per decade and dropping from a value of 65 in 1970 to 46 in 2010. In contrast, Hispanic isolation increased

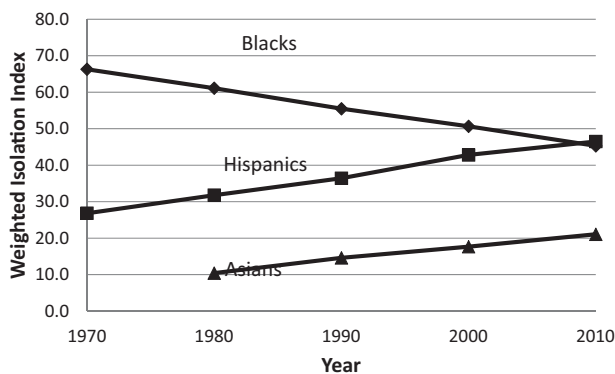


Fig. 3. Trends in Neighborhood-Level Isolation Indices 1970–2010

quite sharply, as we would expect given the large increase in group size combined with slowly rising dissimilarity. The Hispanic isolation index rose from 27 to 47 over the period, an increase of around 5 points per decade. We also observe an increase in Asian spatial isolation, which went from an index value of 10 in 1980 to reach 21 in 2010. Given their small share of most metropolitan populations, however, the pace of the increase was only about 3.7 points per decade for Asians, and even the value of 21 in 2010 indicates a relatively low level of Asian spatial isolation.

In sum, Black dissimilarity and isolation indices have both steadily declined over the past four decades at a rate of around 5 points per decade and the average level of Black-White dissimilarity now lies at the frontier between “high” and “moderate” segregation with an index value of 60. In contrast, dissimilarity and isolation have both increased for Hispanics and Asians. Although the increase in dissimilarity has been slight and in 2010 both remained well within the “moderate” range of segregation, increases in the size of the Asian and Hispanic populations have pushed isolation indices upward. Although the rate of Asian growth has been sharp, the relative size of the population has remained small in most metropolitan areas and average isolation remains quite low with an index value of 20. Among Hispanics, however, rapid rates of urban population growth has combined with very large absolute numbers have increased spatial isolation to levels comparable to those of African Americans. As of 2010, the average isolation index stood at roughly 46 for both groups.

Despite the impressive shifts toward integration by African Americans overall, the declines have been quite uneven across metropolitan areas. In general, levels of segregation and isolation are much higher and the declines considerably slower among large metropolitan areas with large Black populations. Indeed, in their analysis of residential segregation in the fifty largest metropolitan areas of 1980, Massey and Denton (1989, 1993) identified sixteen areas in which African Americans experienced a uniquely intense form of segregation across multiple geographic dimensions, a condition they labeled “hypersegregation.” Neither Hispanics nor Asians experienced hypersegregation in the metropolitan areas they examined. Wilkes and Iceland (2004) updated the analysis using 2000 census data for all metropolitan areas and identified twenty-nine metropolitan areas in which African Americans were hypersegregated. Although Asians still did not experience hypersegregation in any metropolitan area, by 2000 hypersegregation for Hispanics had emerged in the Los Angeles and New York metropolitan areas.

In Figure 4 we consider trends in residential segregation and spatial isolation for Hispanics and Blacks in those areas identified as hypersegregated in 2000. These

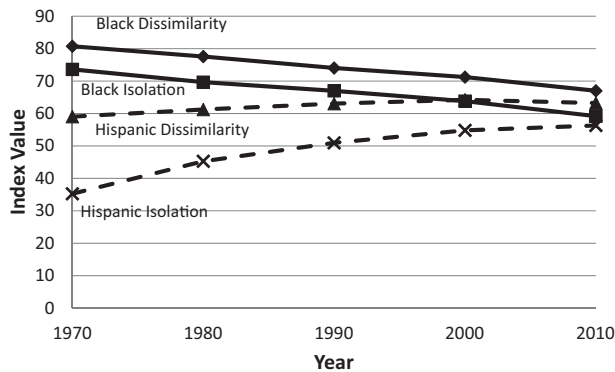


Fig. 4. Trends in Segregation and Isolation within Hypersegregated Metropolitan Areas

metropolitan areas contain roughly a third of all African Americans in the United States and nearly half of those who live in metropolitan areas, and they account for 16% of all Latinos and close to 20% of metropolitan Latinos. Obviously in these metropolitan areas that house a disproportionate share of Blacks and Hispanics levels of segregation and isolation are considerably higher and downward trends are far more limited than among metropolitan areas in general. Among hypersegregated Black areas dissimilarity falls from 81 to 67 and isolation drops from 74 to 59 for a decline of only 3.5–3.7 points per year, leaving Black-White dissimilarity well within the high range in 2010 and isolation at a very elevated level. In the two hypersegregated Hispanic areas, moreover, levels of dissimilarity and isolation rose such that both came to roughly equal those observed in Black hypersegregated areas.

Finally, we consider what neighborhood circumstances look like from the viewpoint of non-Hispanic Whites. To this point our analyses of neighborhood composition have relied strictly on the P* isolation index, but P* actually refers to a family of isolation and contact indices. The isolation index gives the average likelihood of within-neighborhood contact with members of one’s own group whereas contact indices give the likelihood of within-neighborhood contact with members of other groups. Within any metropolitan area, the isolation and contact indices for any given group must sum up to 100. Figure 5 examines how the world has changed for Whites by presenting weighted averages computed to measure the degree of own-group isolation and intergroup contact for Whites residing in neighborhoods of the 287 metropolitan areas between 1970 and 2010.

These figures underscore the asymmetric nature residential experiences for minority and majority group members in metropolitan areas, for despite the steady declines in Black segregation, falling Black isolation, the massive increase of Hispanics, and the large increase of Asians within metropolitan areas, Whites still inhabit overwhelmingly White neighborhoods. Although the White isolation index dropped from a value of 91 in 1970 to 74 in 2010—some 4.4 points per decade—the starting point constituted a very extreme level of isolation. Moreover, despite the shift in White isolation, the average White American still lived in a neighborhood that was roughly three-quarters White in 2010, a time when the United States as a whole was only 63% White and that share was rapidly falling.

Mixing within neighborhoods likewise has not kept pace with the changing racial-ethnic composition of the nation for the shift away from White isolation involved relatively small changes in the degree of contact with minority group members. In the four decades from 1970 to 2010, for example, the likelihood of White neighborhood

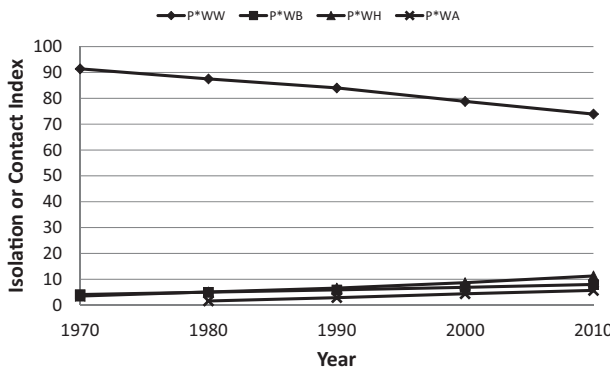


Fig. 5. Trends in White Isolation and Contact Indices

contact with African Americans rose by less than 1 point per decade to yield an index value of 8 in 2010; contact with Asians grew by just 1.4 point per decade to reach a value of 6 in 2010; and contact with Hispanics rose by only 2 points per decade to achieve a value of 11. It is only through the combined effect of rising contact with Hispanics, Blacks, and Asians together that White isolation fell to the extent observed. Considered on a group-by-group basis, contact probabilities with minority groups remain minuscule. In the end, the vast majority of Whites do not experience the rising racial-ethnic diversity of contemporary America.

EXPLAINING CONTEMPORARY SEGREGATION AND ISOLATION

In order to isolate the principal drivers of segregation and integration we estimated the effect of the independent variables described in Table 1 on levels of residential dissimilarity and spatial isolation in 2010. We also assess the determinants of change from 1980 to 2010 by regressing changes in dissimilarity and isolation scores on changes in the values of the various independent variables over the period. Rather than estimating separate models for African Americans, Hispanics, and Asians, for economy of presentation we concatenate data for the three groups into a single file and include dummy variables to indicate which group's segregation is being measured as the dependent variable. All independent variables pertain to the metropolitan area population as a whole except for the indices of racism and illegal immigration, which are specific to Blacks and Hispanics, respectively, and the ratios of minority/White income and minority/White college graduates which are defined with respect to Blacks, Hispanics, and Asians when regressed on dissimilarities defined for the same three groups.

As of 2010, the group dummy variables in the first panel indicate that if other factors in the model were equal, Hispanics would exhibit a residential dissimilarity from Whites that was 20.3 points below that of Asians ($p < 0.001$) whereas African Americans would display a dissimilarity 5.5 points lower (n.s.). In fact, Asians are far less segregated from Whites than either Blacks or Hispanics, which implies that other things are decidedly not equal. In the second panel of Table 2 we interact these indices of anti-Black and anti-Latino sentiment with the dummy variables for membership in each group. Results indicate that anti-Black racism has a powerful and highly significant effect in predicting the level of Black-White segregation. Each point increase in the anti-Black index raises the expected level of Black-White dissimilarity by 2.09 points, potentially raising the dissimilarity index by 15 points over the observed range of the scale. Among Latinos, the effect is even more pronounced. Each point increase in the anti-Latino index raises Hispanic-White dissimilarity by 3.4 points, potentially raising Hispanic dissimilarity by 23 points over the observed range of the index.

As expected, the density instrument also strongly predicts the degree of racial-ethnic segregation across metropolitan areas. In this case, a higher density score indicates a more permissive zoning regime, allowing a higher average level of residential density. As can be seen, higher allowable densities are associated with significantly lower levels of residential dissimilarity. Moving the index from its observed minimum to its observed maximum would reduce residential dissimilarity by 16 points.

Also as expected, residential dissimilarity is predicted by the relative size of the minority population. Each point increase in the percentage of Blacks raises dissimilarity by 0.235 points, yielding a potential increase of 12 points as the percentage goes from its observed minimum to maximum. Likewise, each point increase in the percentage of Hispanics raises dissimilarity by 0.163 points, yielding a potential shift of 15 points from its minimum to maximum. Although the coefficient is only marginally significant

Table 2. Effect of Selected Variables on Minority-White Residential Dissimilarity in 2010 and 1980–2010 Change

Independent Variable	Dissimilarity in 2010		Change 1980–2010	
	B	SE	B	SE
Minority Group				
Asians	—	—	—	—
Hispanics	-20.266***	3.064	7.828**	2.965
Blacks	-5.523	3.333	-21.335***	3.356
Racial Prejudice				
Anti-Black Index	-0.409	0.431	-0.509	0.428
Anti-Black Index * Black	2.096***	0.485	1.387**	0.467
Anti-Latino Index	-0.252	0.394	-0.479	0.503
Anti-Latino Index * Hispanics	3.384***	0.482	1.147**	0.411
Zoning Regime				
Density Permissiveness	-4.265**	1.364	-3.716**	1.145
Minority Composition				
Percent Black	0.235**	0.071	0.034	0.143
Percent Hispanic	0.163*	0.067	-0.333**	0.120
Percent Asian	0.301+	0.167	0.032	0.217
Socioeconomic Status				
Ratio Minority/White HH Income	-6.652***	1.871	-3.173**	1.207
Ratio Minority/White College Grad	-0.929+	0.874	-1.991+	0.746
Percent Homeowner	0.104	0.079	0.062	0.128
Affluent Poor Dissimilarity	0.169**	0.063	-0.086	0.070
Population				
Log MSA Population	3.470***	0.483	-0.727	0.440
Percent Foreign Born	0.147+	0.131	0.879***	0.205
Percent Female Headed HH	-0.453	0.297	-0.283	0.235
Percent Aged 65+	0.039	0.165	-0.200	0.222
Industrial Organization				
Percent Manufacturing	0.138	0.093	0.051	0.081
Percent FIRE	0.258	0.220	0.025	0.261
Percent Education	0.005	0.132	0.087	0.314
Log Military Population	-0.503***	0.121	0.677	0.780
Percent Unionized	0.035	0.063	0.294**	0.101
Patents per Capita	-0.013	0.008	-0.003	0.010
Urbanism				
Percent Urban	-0.097*	0.044	0.002	0.057
Violent Crime Rate	0.003+	0.002	0.003+	0.002
Median Year Housing	-0.271***	0.058	0.034	0.073
Geography				
Northeast	0.538	1.272	-0.638	1.172
South	0.665	1.103	0.015	1.132
West	-4.412**	1.359	-0.391	1.338

Continued

Table 2. (continued)

Independent Variable	Dissimilarity in 2010		Change 1980–2010	
	B	SE	B	SE
Coastal	-0.074	0.948	-1.458	0.938
Border	2.617*	1.214	-1.591	1.339
Constant	539.710**	111.520	-45.080	139.480
N	825		825	
R²	0.50		0.62	

*** $p < .001$ ** $p < .01$ * $p < .05$ + $p < .10$ (Note: Number of MSAs = 275)

($p < 0.10$), each point increase in the percentage of Asians raises dissimilarity by 0.301 points, yielding a potential shift of 21 points over the observed range of percentages.

Aside from their relative numbers, the relative income of each minority group strongly predicts the residential dissimilarity they experience. Each point increase in the ratio of minority to White household income lowers residential dissimilarity by 6.65 points. Among African Americans the income ratio varies from 0.17 to 1.14, yielding a potential drop in dissimilarity of 6.5 points over the range of the index. Among Hispanics the range is from 0.31 to 1.43, yielding a potential drop of 7.5 points; but among Asians the range goes from 0.35 to 2.81 yielding a potential decline of 16.4 points. Thus, one important reason for the lower level of Asian-White dissimilarity is the relatively high incomes earned by Asians, which in most metropolitan areas top those of Whites. The ratio of college-educated minority members to college educated Whites works in the same direction—lowering levels of residential dissimilarity—but the effect is much weaker and only marginally significant. Racial-ethnic segregation, however, is quite strongly and positively associated with the degree of class segregation. The residential dissimilarity between the affluent and the poor is potentially responsible for an upward shift of 6 points in the level of racial-ethnic dissimilarity as it goes from its observed minimum to maximum.

As other researchers have found, we also find that racial-ethnic segregation is greater in large metropolitan areas and lower in areas with a sizeable military presence and in those with a newer housing stock. Each point increase in the log of metropolitan population increases residential dissimilarity by 3.47 points potentially accounting for a shift of 17 points from the smallest to the largest metropolitan area. However, each point increase in the log of the military population per 100,000 persons reduces racial-ethnic dissimilarity by 0.503 points whereas each year increase in the median year of housing lowers it by 0.271 points, yielding potential reductions of 4 points and 12 points, respectively, as these variables range from minimum to maximum. A few of our other substantive predictors—percent foreign born, percent urban, and the violent crime rate—also predict racial-ethnic segregation but the effects are weak and usually only of marginal significance. Among geographic effects, we see that levels of racial and ethnic segregation are systematically lower in the West (by 4.412 points) compared with the Midwest and systematically higher in border states (by 2.617 points) than elsewhere in the country.

The right-hand columns show a model predicting change in racial-ethnic dissimilarity between 1980 and 2010. The dummy variables indicating group membership, the prejudice indices, the density instrument, and the geographic indicators are all time-invariant but all other variables are defined in terms of their change between 1980 and

2010. As we would expect given trends already reported, the coefficient for Hispanics is positive and significant (7.828), the coefficient for Blacks is negative and significant, (-21.335) indicating that, other things equal, Hispanic segregation increased over the three decades while Black segregation decreased. In both cases, however, shifts toward integration were impeded by higher levels of anti-Black or anti-Latino sentiment, and across metropolitan areas by more restrictive regimes of density zoning. Holding constant anti-Latino sentiment, however, an increase in the percentage Hispanic was associated with a lower level of residential dissimilarity. Rising minority income relative to Whites was strongly associated with declining residential dissimilarity, as was rising education relative to Whites, though as in the cross-sectional model the latter effect was much weaker and only marginally significant. Not surprisingly, immigration, as measured by a rising share of foreign born, was strongly associated with rising residential dissimilarity as was the metropolitan rate of unionization.

Table 3 presents regressions to predict the degree of spatial isolation in 2010 as well as changes in isolation between 1980 and 2010, conditional on the observed level of residential dissimilarity. The degree of spatial isolation experienced by a group largely follows from its relative size and the degree of residential dissimilarity it experiences. It is no surprise, therefore to discover that residential dissimilarity and minority percentages very powerfully predict the level of isolation in 2010 as well as changes from 1980 to 2010. These findings are not substantively interesting since they follow directly from the definition and properties of the P^* index. What is of interest here is the other factors that contribute to spatial isolation above and beyond these mathematical determinants.

As can be seen, the principal determinant of spatial isolation beyond dissimilarity and minority composition is the extent of racial prejudice, which acts to intensify isolation in the cross section and forestall reductions over time. Each point increase in anti-Black sentiment increases the spatial isolation of African Americans by 6.049 points and is associated with an increase of 1.103 points in isolation over time, yielding potential shifts of 42 points in the degree of isolation and 8 points of change in isolation over the observed range of anti-Black prejudice. Likewise, each point increase in anti-Latino sentiment is associated with an increase of 9.084 points in the degree of Hispanic spatial isolation and a 2.152 point increase in isolation over time, yielding potential shifts of 61 points of isolation and 14 points of change in isolation over the observed range of the prejudice index. Beyond these effects, not much else affects the level of spatial isolation. The only strong effect is the effect of a higher relative level of minority education, which promotes a decline in racial-ethnic isolation over time. The zoning instrument has no effect, implying that its influence on spatial isolation occurs entirely through its strong effect on residential dissimilarity.

CONCLUSION

The foregoing analyses reveal that the United States is neither moving toward the end of the segregated century nor resting at a point of stalled integration. Rather, Black and Hispanic segregation and spatial isolation continue to be actively produced in some metropolitan areas while being mitigated in others. On the one hand, segregated metropolitan areas are those of large size with relatively large but poor minority populations, an older stock of housing, a restrictive regime of density zoning, little military presence, and rapid immigration. In addition to these structural metropolitan circumstances, segregation and isolation are boosted by a high degree of anti-Black or anti-Latino sentiment. According to our analyses, those metropolitan areas that are

Table 3. Effect of Selected Variables on Spatial Isolation in 2010 and 1980–2010 Change

Independent Variable	Isolation in 2010		Change 1980–2010	
	B	SE	B	SE
Structural Segregation				
Minority-White Dissimilarity	0.753***	0.058	0.399***	0.030
Minority Group				
Asians	—	—	—	—
Hispanics	-42.769***	5.171	-8.633***	2.332
Blacks	-33.533***	4.579	-15.175***	3.315
Racial Prejudice				
Anti-Black Index	-1.834***	0.467	-0.189	0.286
Anti-Black Index * Black	6.049***	0.717	1.103*	0.448
Anti-Latino Index	-3.595***	0.587	-0.458	0.354
Anti-Latino Index * Hispanics	9.084***	0.881	2.152***	0.391
Zoning Regime				
Density Permissiveness	1.290	1.824	1.132	0.838
Minority Composition				
Percent Black	0.335**	0.114	0.343***	0.105
Percent Hispanic	0.258**	0.110	0.304***	0.092
Percent Asian	0.081	0.232	0.484*	0.205
Socioeconomic Status				
Ratio Minority/White HH Income	-1.639	1.794	-1.007	0.761
Ratio Minority/White College Grad	-0.214	0.886	-1.499***	0.433
Percent Homeowner	0.000	0.114	0.216*	0.090
Affluent Poor Dissimilarity	-0.004	0.085	-0.001	0.053
Population				
Log MSA Population	-0.508	0.572	-0.833*	0.329
Percent Foreign Born	0.031	0.209	-0.085	0.177
Percent Female Headed HH	-0.051	0.480	0.250	0.173
Percent Aged 65+	0.101	0.210	0.023	0.172
Industrial Organization				
Percent Manufacturing	-0.079	0.104	-0.032	0.059
Percent FIRE	-0.248	0.192	0.173	0.187
Percent Education	-0.003	0.156	-0.461+	0.257
Log Military Population	0.162	0.192	0.085	0.519
Percent Unionized	0.004	0.011	-0.017	0.068
Patents per Capita	0.115	0.054	0.002	0.010
Urbanism				
Percent Urban	0.115*	0.054	-0.011	0.035
Violent Crime Rate	0.000	0.003	0.001	0.001
Median Year Housing	0.025	0.077	-0.080	0.062
Geography				
Midwest	—	—	—	—
Northeast	-1.437	1.439	1.287	0.926

Continued

Table 3. (continued)

Independent Variable	Isolation in 2010		Change 1980–2010	
	B	SE	B	SE
South	-0.491	1.423	-0.507	0.854
West	2.292	1.702	2.396*	1.079
Coastal	-0.202	1.389	-0.152	0.799
Border	-1.004	1.729	-2.407	1.254
Constant	-45.539	151.241	167.705	120.705
N	825		825	
R²	0.72		0.68	

****p* < .001 ***p* < .01 **p* < .05 + *p* < .10 (Note: Number of MSAs = 275)

integrating over time are those having relatively affluent and well-educated minority populations, low levels of anti-Black and anti-Latino sentiment, low rates of immigration, and permissive regimes of density zoning.

These forces yield a varied panorama of trends, with segregation and isolation falling sharply in some areas but persisting at high levels in others. Although Asians generally experience very moderate levels of segregation and little isolation wherever they live, Blacks continue to experience high segregation and little progress toward integration in many metropolitan areas while Hispanics display rising levels of segregation and isolation in other areas. In both cases, metropolitan areas displaying high segregation and little progress toward integration house a disproportionate number of minority group members. As a result, hypersegregation continues to characterize the residential experience of a large share of both African Americans and Hispanics even as some areas move rapidly toward integration.

The contrast is well illustrated by the two extremes of the distribution of metropolitan areas by residential dissimilarity. Figure 6 shows trends in Black-White dissimilarity for the five most and five least racially segregated metropolitan areas in 2010. As can be seen, Black segregation fell sharply in Provo, UT, Missoula, MT, as well as in Boulder, Fort Collins, and Grand Junction, CO—all small metropolitan areas in western states with small, relatively affluent Black populations characterized by low levels of prejudice and a relative absence of restrictive density zoning regulations.

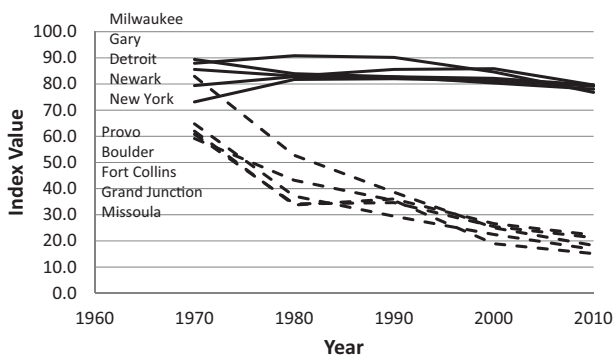


Fig. 6. Trends in Black-White Dissimilarity in Five Most and Five Least Segregated Metropolitan Areas

In addition, Provo, Fort Collins, Missoula, and Boulder also happen to be college towns, which Farley and Frey (1994) found generally display lower levels of racial segregation.

In contrast, Black segregation persisted virtually unchanged at extremely high levels in Milwaukee, WI, Gary, IN, Detroit, MI and New York—large metropolitan areas with sizeable, poor Black communities in areas characterized by a relatively high level of anti-Black prejudice and restrictive density zoning regimes. Thus, in the five most segregated areas, the average Black percentage was high at 23.8%, the average zoning score was relatively restrictive at 2.97, and the average index of anti-Black sentiment stood at 68.8. In contrast, across the five least segregated areas the average Black percentage stood at just 1.0%, the average density score was almost a point more permissive at 3.82, and the average index of anti-Black sentiment was more than ten points lower at 54.6.

Figure 7 shows comparable trends for Hispanic-White dissimilarity in the five most and five least segregated areas for Hispanics in 2010. Sharp declines in segregation are observed in Bangor, ME, Monroe, MI, Spokane, WA, Missoula, MT, and Lawton, OK—generally small metropolitan areas with relatively small, slowly growing Hispanic populations characterized by low levels of immigration, little anti-Latino sentiment, and permissive density zoning regimes. At the same time, increases in segregation were observed in the two largest areas of Hispanic settlement, New York and Los Angeles (which became hypersegregated during the period). In addition, three smaller metropolitan areas experienced rapid immigration and Hispanic population growth in areas characterized by restrictive zoning regimes and notable anti-immigrant sentiment—Springfield and Peabody, MA and Reading, PA.

The latter areas also have historically housed predominantly Puerto Rican populations, which have long experienced greater segregation levels than other Hispanic groups owing to their Afro-Caribbean heritage (Denton and Massey, 1989; Massey and Bitterman, 1985). Nonetheless, all three metropolitan areas experienced rapid Hispanic population growth driven largely by immigration from other Latin American nations, which in two cases dramatically reduced the relative share of Puerto Ricans. By 2010 only 28% of Hispanics in Peabody were Puerto Rican and just 56% were Puerto Rican in Reading (the figure remained high at 85% in Springfield). In any event, the five most segregated metropolitan areas for Hispanics exhibited an average Hispanic percentage of 24.7% and a change of 13.9 points since 1980, compared with figures of just 4.5% and 1.7 in the five least segregated areas. Likewise, the density index was less

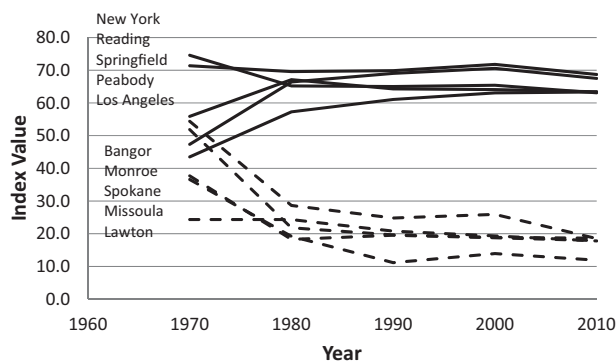


Fig. 7. Trends in Hispanic-White Dissimilarity in Five Most and Five Least Segregated Metropolitan Areas

permissive at 3.12 compared with 3.58 in the least segregated areas and anti-Latino sentiment was greater at 60 compared with 50.

In sum, the situation with respect to residential segregation and spatial isolation has become substantially more varied across metropolitan America since 1980. For African Americans, the ghetto has shifted from being a universal feature of urban life to being a variable condition associated with metropolitan characteristics such as large population size, a high Black percentage, and elevated levels of racial prejudice. For Latinos, the barrio has become an increasingly common feature of urban life in those metropolitan areas where the percentage of Hispanics is high, the population has been growing because of rapid immigration, and anti-Latino sentiment is high. Across all metropolitan areas, restrictive density zoning has emerged as a strong force producing segregation and isolation for both groups and shifts toward integration are associated with higher minority socioeconomic status. Which trend prevails in the long run—continued segregation or moves toward integration—remains to be seen; but residential segregation clearly is not yet a thing of the past in the United States.

Corresponding author: Jacob S. Rugh, Department of Sociology, Brigham Young University, Provo, UT 84602. E-mail: jacob_rugh@byu.edu.

NOTE

1. www.socialexplorer.com

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APPENDIX A

Metropolitan Areas Included in Balanced Panel.

Abilene, TX MSA	Appleton, WI MSA
Akron, OH MSA	Asheville, NC MSA
Albany, GA MSA	Athens-Clarke County, GA MSA
Albany-Schenectady-Troy, NY MSA	Atlanta-Sandy Springs-Marietta, GA MSA
Albuquerque, NM MSA	Atlantic City-Hammonton, NJ MSA
Alexandria, LA MSA	Auburn-Opelika, AL MSA
Allentown-Bethlehem-Easton, PA-NJ MSA	Augusta-Richmond County, GA-SC MSA
Altoona, PA MSA	Austin-Round Rock-San Marcos, TX MSA
Amarillo, TX MSA	Bakersfield-Delano, CA MSA
Ames, IA MSA	Baltimore-Towson, MD MSA
Anchorage, AK MSA	Bangor, ME MSA
Anderson, IN MSA	Barnstable Town, MA MSA
Anderson, SC MSA	Baton Rouge, LA MSA
Ann Arbor, MI MSA	Battle Creek, MI MSA
Anniston-Oxford, AL MSA	Bay City, MI MSA
	Beaumont-Port Arthur, TX MSA

Continued

Appendix A. (continued)

Bellingham, WA MSA	Cleveland-Elyria-Mentor, OH MSA
Bend, OR MSA	Coeur d'Alene, ID MSA
Bethesda-Rockville-Frederick, MD MDIV	College Station-Bryan, TX MSA
Billings, MT MSA	Colorado Springs, CO MSA
Binghamton, NY MSA	Columbia, MO MSA
Birmingham-Hoover, AL MSA	Columbia, SC MSA
Bismarck, ND MSA	Columbus, GA-AL MSA
Blacksburg-Christiansburg-Radford, VA MSA	Columbus, IN MSA
Bloomington, IN MSA	Columbus, OH MSA
Bloomington-Normal, IL MSA	Corpus Christi, TX MSA
Boise City-Nampa, ID MSA	Corvallis, OR MSA
Boston-Quincy, MA MDIV	Crestview-Fort Walton Beach-Destin, FL MSA
Boulder, CO MSA	Cumberland, MD-WV MSA
Bowling Green, KY MSA	Dallas-Plano-Irving, TX MDIV
Bremerton-Silverdale, WA MSA	Dalton, GA MSA
Bridgeport-Stamford-Norwalk, CT MSA	Danville, IL MSA
Brownsville-Harlingen, TX MSA	Danville, VA MSA
Brunswick, GA MSA	Davenport-Moline-Rock Island, IA-IL MSA
Buffalo-Niagara Falls, NY MSA	Dayton, OH MSA
Burlington, NC MSA	Decatur, AL MSA
Burlington-South Burlington, VT MSA	Decatur, IL MSA
Cambridge-Newton-Framingham, MA MDIV	Deltona-Daytona Beach-Ormond Beach, FL MSA
Camden, NJ MDIV	Denver-Aurora-Broomfield, CO MSA
Canton-Massillon, OH MSA	Des Moines-West Des Moines, IA MSA
Cape Coral-Fort Myers, FL MSA	Detroit-Livonia-Dearborn, MI MDIV
Cape Girardeau-Jackson, MO-IL MSA	Dothan, AL MSA
Carson City, NV MSA	Dover, DE MSA
Casper, WY MSA	Dubuque, IA MSA
Cedar Rapids, IA MSA	Duluth, MN-WI MSA
Champaign-Urbana, IL MSA	Durham-Chapel Hill, NC MSA
Charleston, WV MSA	Eau Claire, WI MSA
Charleston-North Charleston- Summerville, SC MSA	Edison-New Brunswick, NJ MDIV
Charlotte-Gastonia-Rock Hill, NC-SC MSA	El Centro, CA MSA
Charlottesville, VA MSA	Elizabethtown, KY MSA
Chattanooga, TN-GA MSA	Elkhart-Goshen, IN MSA
Cheyenne, WY MSA	Elmira, NY MSA
Chicago-Joliet-Naperville, IL MDIV	El Paso, TX MSA
Chico, CA MSA	Erie, PA MSA
Cincinnati-Middletown, OH-KY-IN MSA	Eugene-Springfield, OR MSA
Clarksville, TN-KY MSA	Evansville, IN-KY MSA
Cleveland, TN MSA	Fairbanks, AK MSA
	Fargo, ND-MN MSA
	Farmington, NM MSA
	Fayetteville, NC MSA

Continued

Appendix A. (continued)

Fayetteville-Springdale-Rogers, AR-MO MSA	Indianapolis-Carmel, IN MSA
Flagstaff, AZ MSA	Iowa City, IA MSA
Flint, MI MSA	Ithaca, NY MSA
Florence, SC MSA	Jackson, MI MSA
Florence-Muscle Shoals, AL MSA	Jackson, MS MSA
Fond du Lac, WI MSA	Jackson, TN MSA
Fort Collins-Loveland, CO MSA	Jacksonville, FL MSA
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL MDIV	Jacksonville, NC MSA
Fort Smith, AR-OK MSA	Janesville, WI MSA
Fort Wayne, IN MSA	Jefferson City, MO MSA
Fort Worth-Arlington, TX MDIV	Johnson City, TN MSA
Fresno, CA MSA	Johnstown, PA MSA
Gadsden, AL MSA	Jonesboro, AR MSA
Gainesville, FL MSA	Joplin, MO MSA
Gainesville, GA MSA	Kalamazoo-Portage, MI MSA
Gary, IN MDIV	Kankakee-Bradley, IL MSA
Glens Falls, NY MSA	Kansas City, MO-KS MSA
Goldsboro, NC MSA	Kennewick-Pasco-Richland, WA MSA
Grand Forks, ND-MN MSA	Killeen-Temple-Fort Hood, TX MSA
Grand Junction, CO MSA	Kingsport-Bristol-Bristol, TN-VA MSA
Grand Rapids-Wyoming, MI MSA	Kingston, NY MSA
Great Falls, MT MSA	Knoxville, TN MSA
Greeley, CO MSA	Kokomo, IN MSA
Green Bay, WI MSA	La Crosse, WI-MN MSA
Greensboro-High Point, NC MSA	Lafayette, IN MSA
Greenville, NC MSA	Lafayette, LA MSA
Greenville-Mauldin-Easley, SC MSA	Lake Charles, LA MSA
Gulfport-Biloxi, MS MSA	Lake County-Kenosha County, IL-WI MDIV
Hagerstown-Martinsburg, MD-WV MSA	Lake Havasu City-Kingman, AZ MSA
Hanford-Corcoran, CA MSA	Lakeland-Winter Haven, FL MSA
Harrisburg-Carlisle, PA MSA	Lancaster, PA MSA
Harrisonburg, VA MSA	Lansing-East Lansing, MI MSA
Hartford-West Hartford-East Hartford, CT MSA	Laredo, TX MSA
Hattiesburg, MS MSA	Las Cruces, NM MSA
Hickory-Lenoir-Morganton, NC MSA	Las Vegas-Paradise, NV MSA
Hinesville-Fort Stewart, GA MSA	Lawrence, KS MSA
Holland-Grand Haven, MI MSA	Lawton, OK MSA
Honolulu, HI MSA	Lebanon, PA MSA
Hot Springs, AR MSA	Lewiston, ID-WA MSA
Houma-Bayou Cane-Thibodaux, LA MSA	Lewiston-Auburn, ME MSA
Houston-Sugar Land-Baytown, TX MSA	Lexington-Fayette, KY MSA
Huntington-Ashland, WV-KY-OH MSA	Lima, OH MSA
Huntsville, AL MSA	Lincoln, NE MSA
Idaho Falls, ID MSA	Little Rock-North Little Rock-Conway, AR MSA
	Logan, UT-ID MSA
	Longview, TX MSA

Continued

Appendix A. (continued)

Longview, WA MSA	Niles-Benton Harbor, MI MSA
Los Angeles-Long Beach-Glendale, CA MDIV	North Port-Bradenton-Sarasota, FL MSA
Louisville/Jefferson County, KY-IN MSA	Norwich-New London, CT MSA
Lubbock, TX MSA	Oakland-Fremont-Hayward, CA MDIV
Lynchburg, VA MSA	Ocala, FL MSA
Macon, GA MSA	Ocean City, NJ MSA
Madera-Chowchilla, CA MSA	Odessa, TX MSA
Madison, WI MSA	Ogden-Clearfield, UT MSA
Manchester-Nashua, NH MSA	Oklahoma City, OK MSA
Manhattan, KS MSA	Olympia, WA MSA
Mankato-North Mankato, MN MSA	Omaha-Council Bluffs, NE-IA MSA
Mansfield, OH MSA	Orlando-Kissimmee-Sanford, FL MSA
McAllen-Edinburg-Mission, TX MSA	Oshkosh-Neenah, WI MSA
Medford, OR MSA	Owensboro, KY MSA
Memphis, TN-MS-AR MSA	Oxnard-Thousand Oaks-Ventura, CA MSA
Merced, CA MSA	Palm Bay-Melbourne-Titusville, FL MSA
Miami-Miami Beach-Kendall, FL MDIV	Palm Coast, FL MSA
Michigan City-La Porte, IN MSA	Panama City-Lynn Haven-Panama City Beach, FL MSA
Midland, TX MSA	Parkersburg-Marietta-Vienna, WV-OH MSA
Milwaukee-Waukesha-West Allis, WI MSA	Pascagoula, MS MSA
Minneapolis-St. Paul-Bloomington, MN-WI MSA	Peabody, MA MDIV
Missoula, MT MSA	Pensacola-Ferry Pass-Brent, FL MSA
Mobile, AL MSA	Peoria, IL MSA
Modesto, CA MSA	Philadelphia, PA MDIV
Monroe, LA MSA	Phoenix-Mesa-Glendale, AZ MSA
Monroe, MI MSA	Pine Bluff, AR MSA
Montgomery, AL MSA	Pittsburgh, PA MSA
Morgantown, WV MSA	Pittsfield, MA MSA
Morristown, TN MSA	Pocatello, ID MSA
Mount Vernon-Anacortes, WA MSA	Portland-South Portland-Biddeford, ME MSA
Muncie, IN MSA	Portland-Vancouver-Hillsboro, OR-WA MSA
Muskegon-Norton Shores, MI MSA	Port St. Lucie, FL MSA
Myrtle Beach-North Myrtle Beach-Conway, SC MSA	Poughkeepsie-Newburgh-Middletown, NY MSA
Napa, CA MSA	Prescott, AZ MSA
Naples-Marco Island, FL MSA	Providence-New Bedford-Fall River, RI-MA MSA
Nashville-Davidson-Murfreesboro-Franklin, TN MSA	Provo-Orem, UT MSA
Nassau-Suffolk, NY MDIV	Pueblo, CO MSA
Newark-Union, NJ-PA MDIV	Punta Gorda, FL MSA
New Haven-Milford, CT MSA	Racine, WI MSA
New Orleans-Metairie-Kenner, LA MSA	
New York-White Plains-Wayne, NY-NJ MDIV	

Continued

Appendix A. (continued)

Raleigh-Cary, NC MSA	Sebastian-Vero Beach, FL MSA
Rapid City, SD MSA	Sheboygan, WI MSA
Reading, PA MSA	Sherman-Denison, TX MSA
Redding, CA MSA	Shreveport-Bossier City, LA MSA
Reno-Sparks, NV MSA	Sioux City, IA-NE-SD MSA
Richmond, VA MSA	Sioux Falls, SD MSA
Riverside-San Bernardino-Ontario, CA MSA	South Bend-Mishawaka, IN-MI MSA
Roanoke, VA MSA	Spartanburg, SC MSA
Rochester, MN MSA	Spokane, WA MSA
Rochester, NY MSA	Springfield, IL MSA
Rockford, IL MSA	Springfield, MA MSA
Rockingham County-Strafford County, NH MDIV	Springfield, MO MSA
Rocky Mount, NC MSA	Springfield, OH MSA
Rome, GA MSA	State College, PA MSA
Sacramento-Arden-Arcade-Roseville, CA MSA	Steubenville-Weirton, OH-WV MSA
Saginaw-Saginaw Township North, MI MSA	Stockton, CA MSA
St. Cloud, MN MSA	Sumter, SC MSA
St. George, UT MSA	Syracuse, NY MSA
St. Joseph, MO-KS MSA	Tacoma, WA MDIV
St. Louis, MO-IL MSA	Tallahassee, FL MSA
Salem, OR MSA	Tampa-St. Petersburg-Clearwater, FL MSA
Salinas, CA MSA	Terre Haute, IN MSA
Salisbury, MD MSA	Texarkana, TX-Texarkana, AR MSA
Salt Lake City, UT MSA	Toledo, OH MSA
San Angelo, TX MSA	Topeka, KS MSA
San Antonio-New Braunfels, TX MSA	Trenton-Ewing, NJ MSA
San Diego-Carlsbad-San Marcos, CA MSA	Tucson, AZ MSA
Sandusky, OH MSA	Tulsa, OK MSA
San Francisco-San Mateo-Redwood City, CA MDIV	Tuscaloosa, AL MSA
San Jose-Sunnyvale-Santa Clara, CA MSA	Tyler, TX MSA
San Luis Obispo-Paso Robles, CA MSA	Utica-Rome, NY MSA
Santa Ana-Anaheim-Irvine, CA MDIV	Valdosta, GA MSA
Santa Barbara-Santa Maria-Goleta, CA MSA	Vallejo-Fairfield, CA MSA
Santa Cruz-Watsonville, CA MSA	Victoria, TX MSA
Santa Fe, NM MSA	Vineland-Millville-Bridgeton, NJ MSA
Santa Rosa-Petaluma, CA MSA	Virginia Beach-Norfolk-Newport News, VA-NC MSA
Savannah, GA MSA	Visalia-Porterville, CA MSA
Scranton-Wilkes-Barre, PA MSA	Waco, TX MSA
Seattle-Bellevue-Everett, WA MDIV	Warner Robins, GA MSA
	Warren-Troy-Farmington Hills, MI MDIV
	Washington-Arlington-Alexandria, DC-VA-MD-WV MDIV
	Waterloo-Cedar Falls, IA MSA
	Wausau, WI MSA

Continued

Appendix A. (continued)

Wenatchee-East Wenatchee, WA MSA	Winchester, VA-WV MSA
West Palm Beach-Boca Raton-Boynton Beach, FL MDIV	Winston-Salem, NC MSA
Wheeling, WV-OH MSA	Worcester, MA MSA
Wichita, KS MSA	Yakima, WA MSA
Wichita Falls, TX MSA	York-Hanover, PA MSA
Williamsport, PA MSA	Youngstown-Warren-Boardman, OH-PA MSA
Wilmington, DE-MD-NJ MDIV	Yuba City, CA MSA
Wilmington, NC MSA	Yuma, AZ MSA