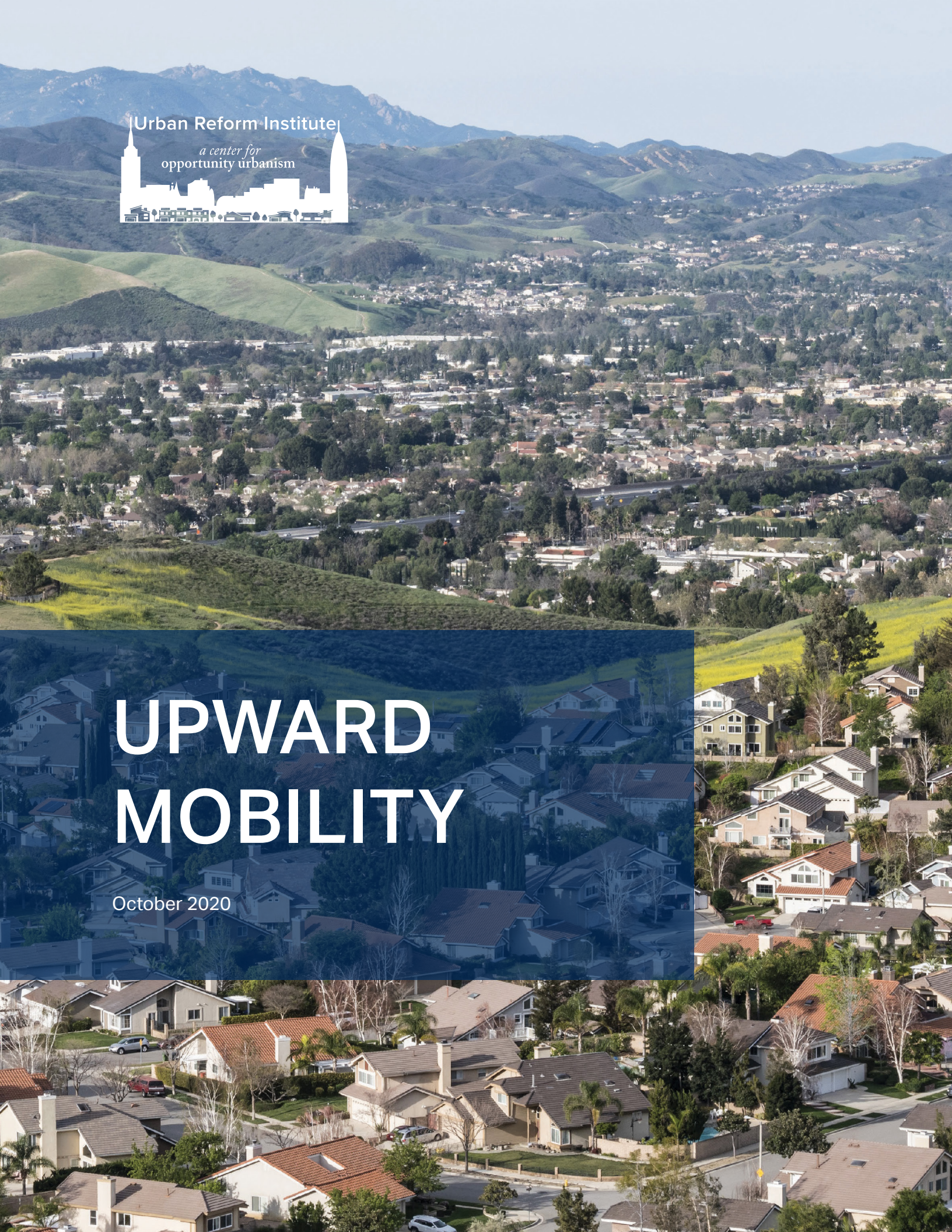

UPWARD MOBILITY

October 2020

Urban Reform Institute (URI)
is a 501(c)(3) national think tank. URI focuses on the study of cities as generators of upward mobility.

URI's mission is to change the urban policy discussion, both locally and globally.

We are seeking to give voice to a 'people oriented' urbanism that focuses on economic opportunity, upward mobility, local governance and broad based growth that reduces poverty and enhances quality of life for all.

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Acknowledgments and Bios

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Wendell Cox (co-author) is Principal of Demographia (St. Louis, MO-IL) and a Senior Fellow at the Urban Reform Institute. Los Angeles Mayor Tom Bradley appointed him to three terms on the Los Angeles County Transportation Commission, which was a predecessor to the present Los Angeles County Metropolitan Transportation Authority (MTA). Speaker of the House of Representatives Newt Gingrich appointed him to the Amtrak Reform Council. He is co-author of the ***Demographia International Housing Affordability Survey*** and author of ***Demographia World Urban Areas***. He is a Senior Fellow at the the Frontier Centre for Public Policy (Winnipeg) as well as a member of the Board of Advisors at the Center for Demographics and Policy at Chapman University.

Joel Kotkin (co-author) is Executive Director of the Urban Reform Institute and a Presidential Fellow in Urban Futures at Chapman University. He is the author of ten books, including most recently ***The Coming of Neo-Feudalism: A Warning to the Global Middle Class*** (Encounter). Kotkin writes regularly for ***City Journal***, ***Quillette***, ***Tablet***, the ***Los Angeles Times***, the ***American Mind***, and the ***Daily Beast***. He also serves as executive director of the website, **www.newgeography.com**

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It is the Reality, Stupid

Charles Blain, Wendell Cox, and Joel Kotkin

> If a man doesn't have a job or an income, he has neither life nor liberty nor the possibility for the pursuit of happiness. He merely exists. *Martin Luther King, Jr.* (1968)[1]

In today's media, on our college campuses, and on the streets of our great cities, no cry is more pervasive than the demand for "social justice" for America's minorities. While much attention is given to athletes, academic pundits, political activists, and media figures who signal their fealty to the cause of racial equality, there has been precious little attention paid to conditions experienced by minorities on the ground.

If rhetoric could magically change conditions, minorities in the most 'woke' metropolitan areas would be doing great. California Governor **Gavin Newsom**, for example, brags that his state is "the envy of the world," and is not going to abandon its poor people: "We're not that state." He said, "Unlike the Washington plutocracy, California isn't satisfied serving a powerful few on one side of the velvet rope. The California Dream is for all."

Really? California, well known for its wealth, had the sixth highest median household income in the nation in 2019, yet has had the highest housing-cost-adjusted poverty rate among the states since data was first published in 2011.[2] A net 2.4 million residents left California between 2000 and 2019, 7% of its 2000 population.

Similarly, during the same period New York lost 16% of its population to other states. Political leaders like New York's Mayor **Bill DeBlasio**, who has set up a commission designed to uproot the city's 'institutional' racism, epitomizes the current fashion. If powerful rhetoric were an elixir, minorities in metropolitans like New York City, San Francisco, Los Angeles, and Chicago would be doing better than their counterparts in less 'woke' areas. But they do far worse in terms of actual measurements of progress: income, housing affordability, and education. New York and California also exhibit among **the highest levels of inequality** in the country, with poor outcomes for Blacks and Hispanics. Perhaps most intriguing are the domestic migration patterns that show where they are choosing to live.

Homeless man crossing street in downtown LA, USA – Photo: Erica Chang, CC 3.0 License

Approaching problems as the result of 'systemic racism' does not improve conditions for the bulk of ethnic minorities. Their lives will not be much improved by imposing an emphasis on **racial redress** in high schools and colleges. Instead, our lodestone should be what we refer to as upward mobility: the increase in how well people live. This can be assessed by measures such as income and housing affordability. By these standards, despite a bitter history of both overt and covert discrimination, many individuals and groups have managed to overcome barriers and move up the economic ladder.

It is progressives that, because of racism, minorities, and particularly African Americans, have no hope of any options outside of political agitation. This idea ignores the reality that minorities now constitute almost half of the middle class, compared to barely a quarter in 1980.Brookings Institution data for the metropolitan areas in this study shows that 62% of African-Americans have entered the middle class, a development aided mightily by Civil Rights legislation and subsequent national economic trends.[3]

Ultimately, what matters most is not how loud the complaints, fearsome the rhetoric, or even worse, how violent the protests, it is to find which conditions best create social uplift. This search is all the more important at a time when the pandemic has inflicted disproportionate harm on the urban poor, particularly in the most densely urbanized areas, where people are greatly exposed to overcrowded, enclosed spaces. The harm has been seen in infections and deaths, as well as in disproportionate economic damage. The pandemic makes assessing the best places for minorities even more critical.

The Effects of the COVID-19 Pandemic on Minorities

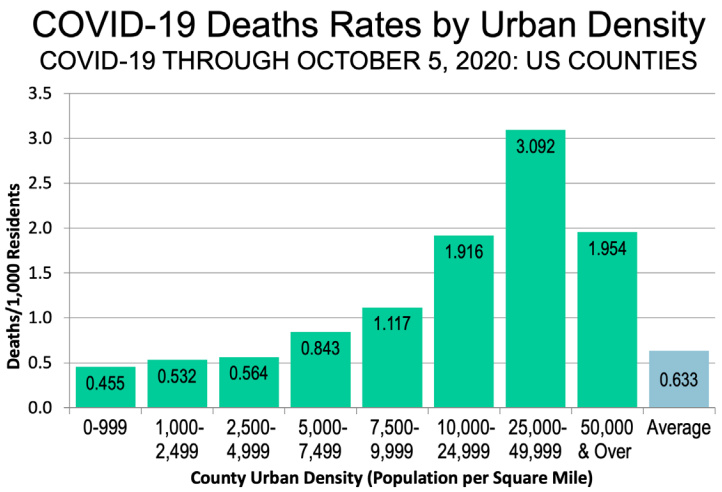
The Covid-19 pandemic has dealt a major blow to the health and economic prospects of disadvantaged minorities, particularly in inner cities.

> African Americans, according to the CDC, account for 21.5% of Covid-related deaths nationwide, compared to their 12.5% share of the United States population as of September 2020.

That's a death rate that exceeds their share of the population by more than 50%. But the biggest differences between ethnic groups and Whites can be seen in the rates of hospitalization per 100,000Native Americans Indians are at 356, African Americans at 363, and Hispanics/Latinos at 367, while White non-Hispanics are hospitalized at 80 per 100,000.

Some of this reflects the impact of urban densities: counties with densities of 10,000 or higher per square mile suffer a fatality rate more than four times that of areas with typical suburban densities. Overall, counties with densities of over 10,000 per square mile constitute less than 4% of the nation's population but have suffered nearly 15% of the pandemic deaths.

Nonetheless, the biggest risk factor seems to be poverty. Poor people, as a new paper suggests, are far less able to socially distance either at home or at work; roughly twice as many whites as African-Americans or Hispanics, proportionally, can work from home. Even in low density areas like native American reservations and along the Mexican border, people often live in crowded, pestilence-friendly, unventilated places, victims of what we define as high "exposure density," brought on by ventilated housing. Exposure density is also an issue on transit, and in elevators and office buildings.



Estimated from USAfacts.org and Census Bureau data

Figure 1

In cities, it's often the areas with **higher rates of poverty and household crowding** which have suffered most. These include New York's outer boroughs, **east and south Los Angeles**, and **Chicago's** southside and westside low income Hispanic and African American neighborhoods. In comparison, dense but affluent areas––upscale Manhattan, west Los Angeles, or Chicago's Gold Coast––have suffered fewer fatalities. In Houston, poor areas like the First and the Third Wards have experienced far higher rates of infection and fatalities than wealthier neighborhoods. An analysis by the ***Houston Chronicle*** revealed that seven of the ten zip codes with the highest rates of infection were majority Black and low-income communities. Some had double or triple the average per-capita rate in the county. (Figure 2)

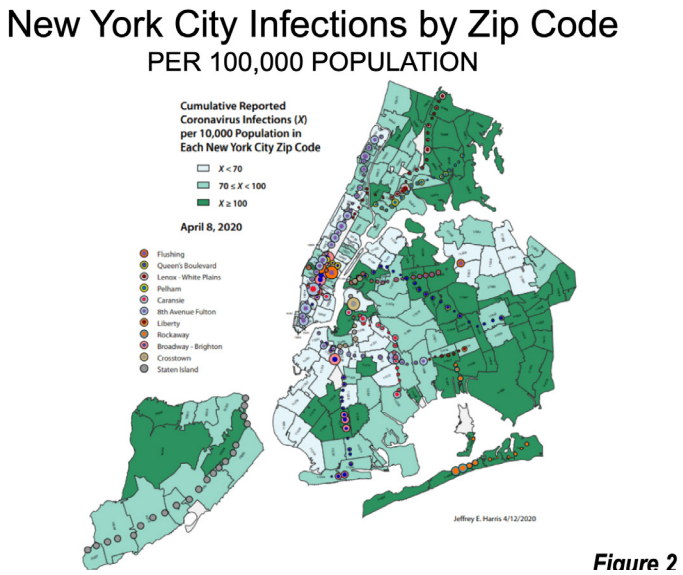


Figure 2

Poor, often heavily minority areas, have also suffered more **economic dislocation**. The lockdowns, whether **justified** or **overwrought**, have pummeled **low-income workers**. In the retail industry, the unemployment rate reached 17.1% in April. The unemployment rate in the leisure/hospitality industry was still worse, at 39.1%.In September, After **record lows** preceding the COVID crisis, Black unemployment moved up to 12.1%, erasing five years' worth of gains. Overall, almost **40%** of those Americans making under $40,000 a year have lost their jobs. (Figure 3) The results have been particularly tough on people **with children at home**, notes the Federal Reserve Bank of New York. Some 44% of Black households and 61% of Latino households, according to The Pew Research Center, have suffered a job loss or pay cut, compared to 38% of whites.

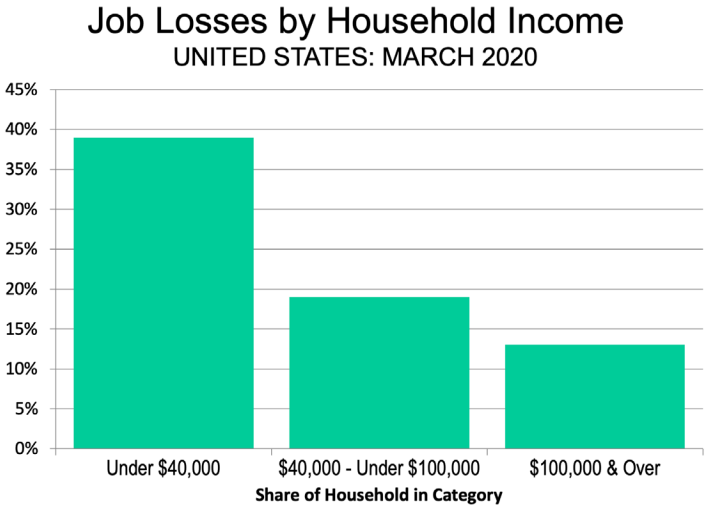


Figure 3

In addition, minority businesses have been particularly hard hit. Even *Journal* admits that Washington's **stimulus plans**, although advertised as saving small firms, have been "putting Wall Street ahead" of competing Main Street businesses, with monies going to owners of **luxury real estate**, brokerages. In contrast, small or minority-run firms lack ties to banks or credit, since much of their business is cash-based. Some small businesses,

suggests Tracy Hernandez, CEO of ***LA Bizfed***, also consider the lockdown's terms to be fundamentally discriminatory. Clothing, hardware, or shoe stores, many operating for generations in working class areas, have had to remain closed even as their large competitors –– Costco, Walmart, Target –– have remained opened.

"There's a general paranoia and people here are struggling," observed **Rudy Espinoza**, executive director of the Leadership for Urban Renewal Network in East L.A. "Here, this is not about convenience–– it's about putting food on the table or paying the rent."

The Upward Mobility Index: What the Results Tell Us

The goal of this report is to isolate the geographic, economic and policy situations that afford minorities the best chances for upward mobility.

> Blacks and Hispanics—and all other people—live not as 'constructs' of society but as individuals and families.

Theories abound **in Hollywood**, the corporate world, and in the worlds of professional sports, academia and mainstream media. But how do people actually live in the most woke environments and elsewhere?

To measure, we have developed an Upward Mobility Index, which provides what are effectively 'opportunity ratings' for the nation's 107 largest metropolitan areas — those that had populations of 500,000 or more in 2018 — by race and ethnicity. We examined the factors that underpin upward mobility and entrance into the middle class. Then, we created a ranking by metropolitan area that combined these factors for the three largest ethnic and racial minorities: African Americans, Latinos and Asians. The final ratings are indicated by weighted rankings on a 100-point scale, where higher is better. The ethnic and racial groupings are broad, of course, and do not fairly represent considerable differences within them by history, place of origin, and traditions. (Figure 1)

We judged the nation's largest metros by factors such as whether people were moving into or out of them, on incomes of minorities compared to White non-Hispanics, and on education and housing affordability. We found that the worst places for minorities are primarily in our very largest, and usually most consciously progressive, metropolitan areas. The best? Generally reddish or purple sunbelt metros, mainly in The South, The Midwest, The Great Plains, and The Desert Southwest.

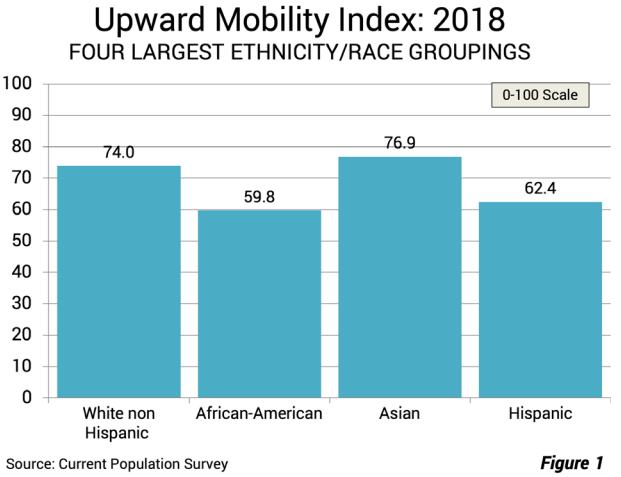


Figure 1

** Upward Mobility Index Ratings and Rankings are shown in the Tables (Appendix)*

Even **before the pandemic**, the largest metros — New York, Los Angeles and Chicago — were **losing population**. Migration

has continued to shift to suburbs and, increasingly, to lower cost metros. Urban labor markets are attracting fewer middle income households, as report demonstrates.[4] A half-century ago, in 1970, the central counties had less inequality. **European researchers** have reported that income inequality in the New York metro area is worse than that in Mexico.[5]

These findings suggest the need for are-examination of public policies in many of our biggest, and traditionally most dynamic, diverse metros. **Some** have adopted the popular notion that traces all statistical inequalities to racism. But the most progressive bastions, with their high taxes, regulatory excesses, poor schools, and criminals and looters allowed free range, have not made the lives of disadvantaged minorities better. A new policy agenda is needed.

African Americans

In the Upward Mobility Index for African Americans, southern metros rank the highest, led by Atlanta, the traditional capital of Black America. McAllen, El Paso, and Austin in Texas; Raleigh, Virginia Beach/ Norfolk and Richmond also do well. The Washington, DC metro (DC-VA-MD-WV), well known for its large middle-class African American suburban areas, compares well. Beyond the south, Oklahoma City, Oklahoma; Phoenix, Arizona; Lancaster, Pennsylvania, and, perhaps surprisingly, Provo, Utah are high-ranking
cities. (Figure 2)

The bottom of the list? California dominates, with four of the bottom ten locations on the African American Upward Mobility Index. That includes Los Angeles, which a half-century ago was widely seen as a **mecca of sorts** for African Americans, who often migrated from the south. Indeed, two of the state's most prominent political leaders of the late twentieth century –– four-term Los Angeles Mayor Tom Bradley and long-time Assembly Speaker Willie Brown –– both came from poor Texas families.[6]Other cities that were traditionally attractive to African Americans no longer serve as great places for Black ambitions, including Miami and New York. (Figure 3)

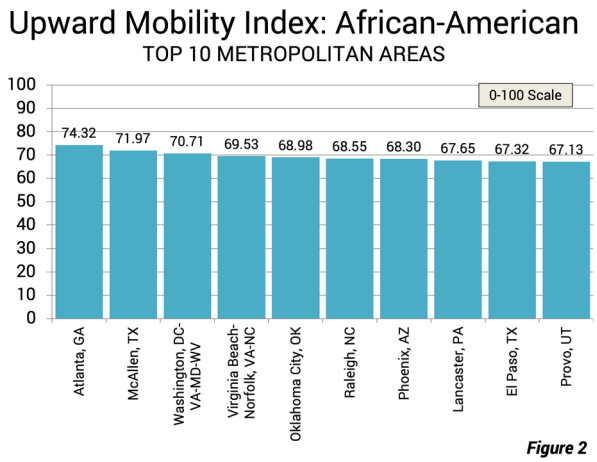


Figure 2

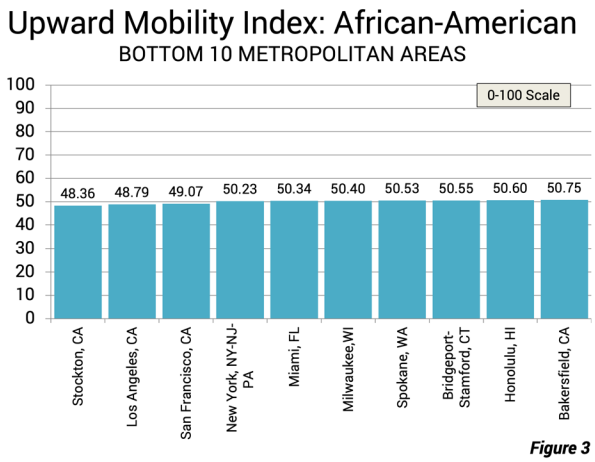
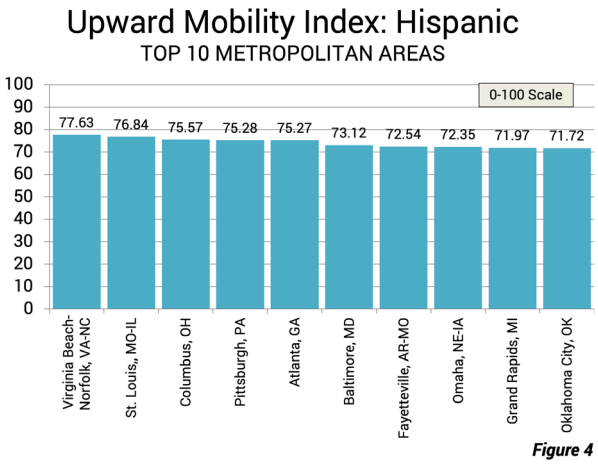


Figure 3

Latinos

Latinos seem to be doing best in the nation's Heartland, according to our Upward Mobility Index. Virginia Beach-Norfolk ranked number 1, but, following that, 11of the top 15 areas are in the middle of the country. Fayetteville (Arkansas/Missouri), for example, ranks number 7; it's an evolving economic hub paced by Walmart, JB Hunt and Tyson Foods.[7] Latinos have found opportunities in metros that tend to be tied to basic goods production (St. Louis); logistics and agribusiness (Kansas City, Des Moines and Omaha); energy (Pittsburgh and Oklahoma City);and manufacturing (Grand Rapids and Akron). (Figure 4, *below*)

In contrast, California, with the nation's largest Hispanic population, now includes nine of the bottom 15 metros on the Hispanic Upward Mobility Index. The nation's largest Hispanic metro, Los Angeles, ranked a miserable number 105 out of the 107 largest US metros. The combination of declining basic industries and high costs have severely limited Latino economic prospects here. The remaining six worst performers are on the deindustrializing east coast, including New York, Bridgeport-Stamford, and Worcester. (Figure 5)



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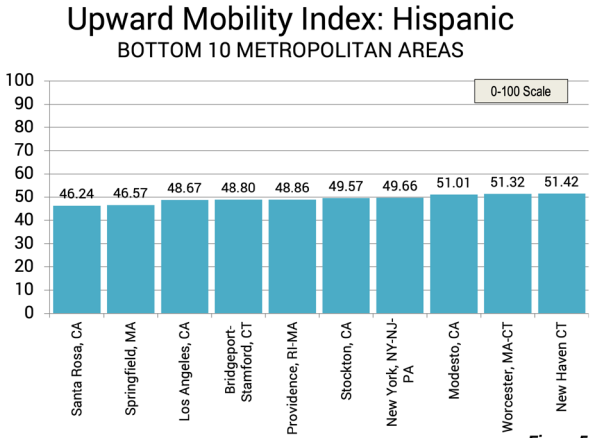


Figure 5

Asians

The situation is much better for Asians, who enjoy incomes 43% higher than the US average, and 29% higher than White Non-Hispanics, according to newly released 2019 data.[8] (Figure 6)

Our index shows that, like other minorities, their upward mobility rates are strongest in The South. The best city for Asian upward

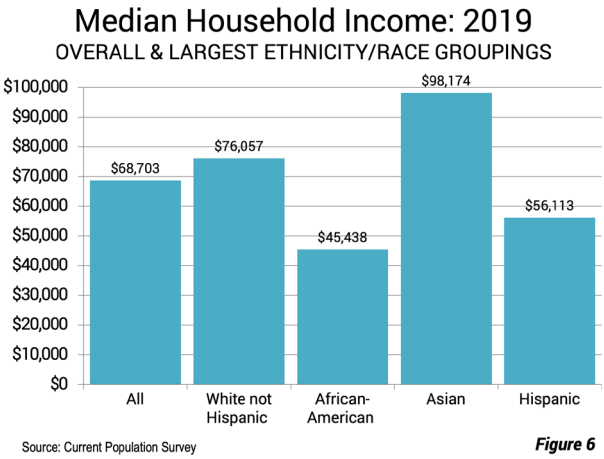
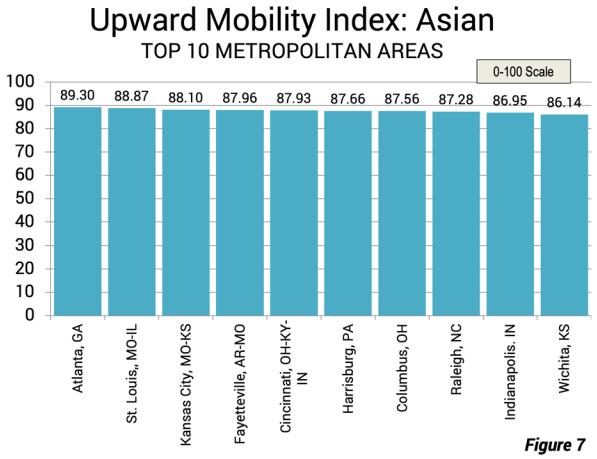


Figure 6

mobility is Atlanta, but Asians score very well across the Heartland, notably, in St. Louis, Kansas City, Fayetteville, and Cincinnati.[9] (Figure 7)

At the bottom of the Asian Upward Mobility Index ratings, six are in California, home of the nation's largest Asian population, paced by Los Angeles at number 105. Honolulu, the nation's most Asian metro, does even worse at 107. (Figure 8)



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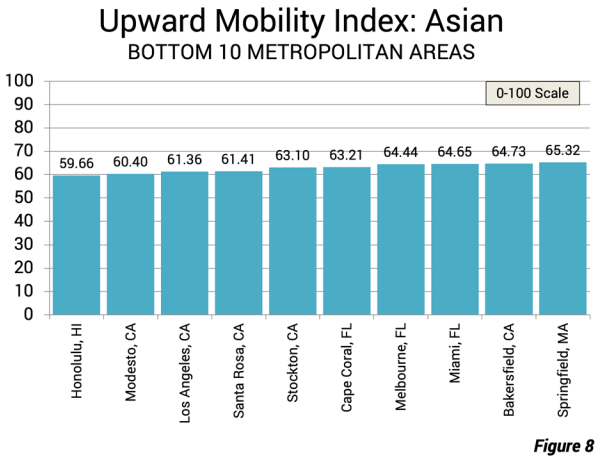


Figure 8

Housing: The Critical Factor

Since World War II, home ownership has defined middle and working-class aspirations. Without homes of their own, the new generation, including disadvantaged minorities will face formidable challenges to boosting their worth.

> Property remains key to financial security: Homes today account for **roughly two-thirds of the wealth** of middle-income Americans.

Home owners have a median net worth more than 40 times that of renters, according to the **Census Bureau**. The inability of African Americans to buy homes in key markets has placed them at a disadvantage in accumulating wealth. Median household net wealth of Blacks has declined to just one-tenth that of White families, the widest disparity in at least 40 years.[10]

If we are to understand the remarkable disparity between ethnic and racial groups, a look at housing is a good place to start. Housing represents perhaps the most pervasive force that drives the economic performance of disadvantaged minorities.

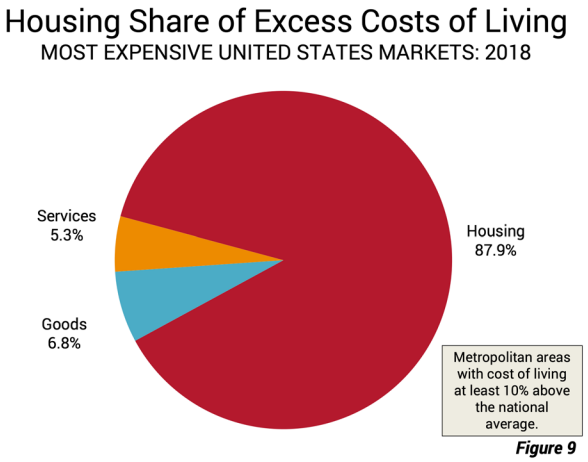
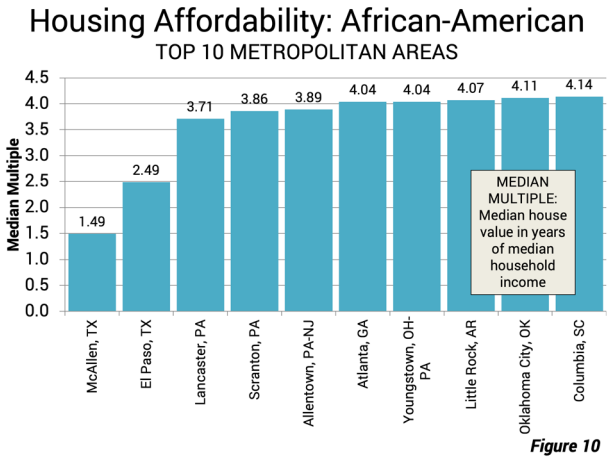


Figure 9

In recent decades, huge differences have arisen in housing affordability between metropolitan areas. It is estimated that housing costs account for more than 85% of the difference in the cost of living between the more expensive metropolitan areas and the national average.[11]According to the 1970 census, 52 of the (currently) 53 most populated metropolitan areas had median house values of 3.0 or less times the median household incomes of their residents (this measure is called the median multiple). Two-thirds of these metropolitan areas retained this level of affordability until 1999, just before the housing bubble. Since then, the housing-affordability disparity has continued to grow, which has increased cost of living differences between metropolitan areas.

Poor housing affordability is most concentrated in California, and in metros elsewhere in the west. This has been to the particular disadvantage of African Americans, whose opportunities and economic prospects had been improved by passage of the Civil Rights Act of 1964 and the Fair Housing Act of 1968.



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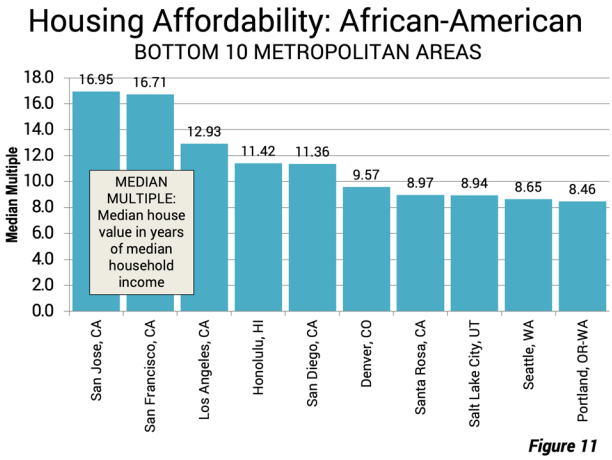
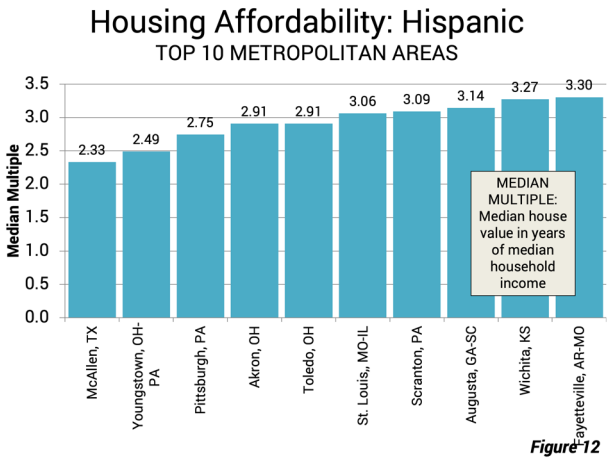


Figure 11

In California, housing affordability for African Americans and other minorities is among the lowest in the country. The three least affordable US metros for African Americans are San Jose, San Francisco, and Los Angeles. Honolulu is the fourth; others include San Diego, Denver, Seattle, and Portland.

In contrast, the best housing affordability is in The South and The Midwest. Among large metros, Atlanta and Oklahoma City rank highest for African Americans; for Hispanics, the leaders are Youngstown and McAllen, with their very low house prices. Pittsburgh and St. Louis also rank well. The least affordable housing markets for Hispanics, like those for African Americans, include the four large California metros, Honolulu, and Boston



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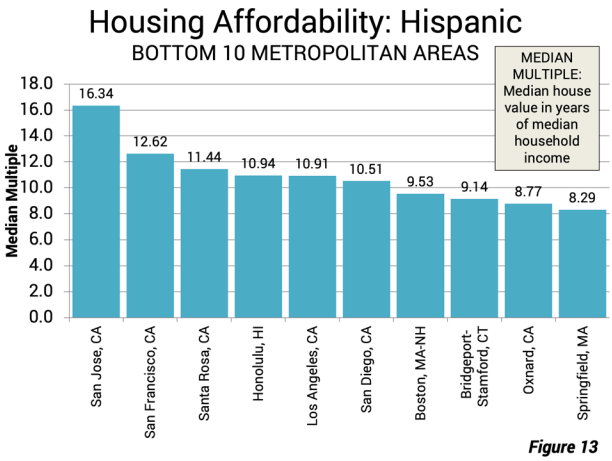

Figure 13

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In all the top ten metropolitan areas in housing affordability for Asians, affordability ratios have remained well under the 3.0 standard; two examples are Detroit and Cincinnati. Asians do well in housing affordability, with an overall national median multiple of 2.77. They do better than White-non-Hispanics (3.66), and nearly 30% better than the national average of 3.90, according to American Community Survey data.

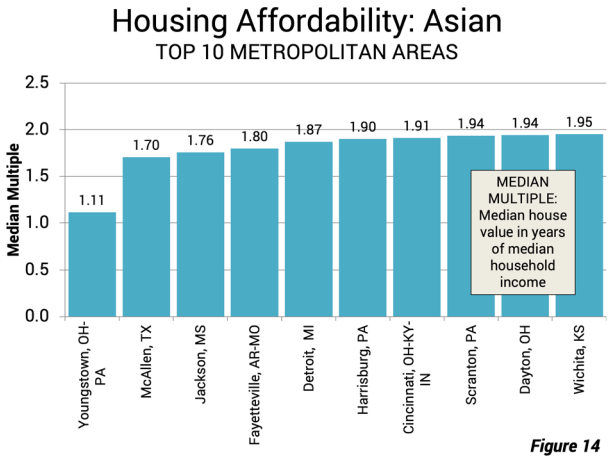


Figure 14

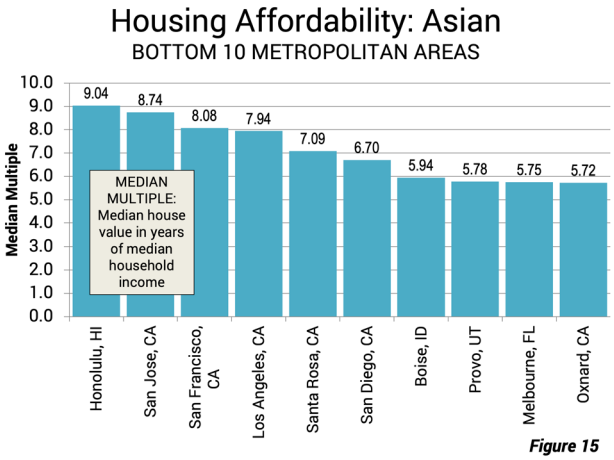


Figure 15

The high incomes of Asians are still not elevated enough to compensate for the high housing costs in the 10 least affordable markets. (Figure 14) In Honolulu and the four largest California markets the median multiple is nearly 7.0 or above, more than double the 3.0 historical affordability ratio.(Figure 15)

High housing costs, especially in the most expensive metros, have severely limited upward mobility the cost of transitioning from renting to owning for all households varies dramatically by metro. This critical step is easiest in Midwestern and southern metro areas, and most problematic, not surprisingly, in California. Six of the ten metros where it is most difficult to rise upward are in California; transitions are also problematic in Honolulu, Bridgeport-Stamford, Boston, and Providence. (Figure 16)

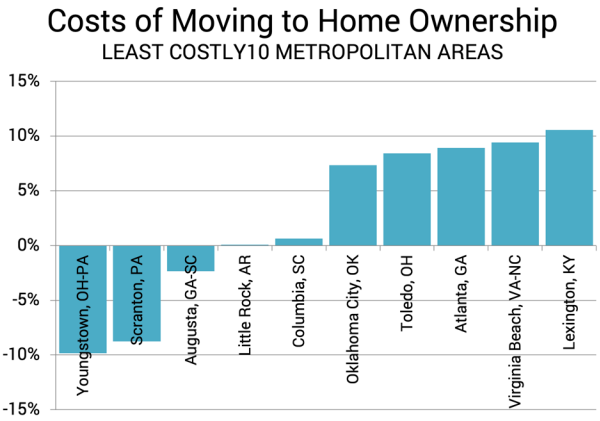


Figure 16

Policies Make A Difference

Some analysts assert that these disparities are the result of discrimination, primarily by suburban developers and neighborhood groups. But the stereotypes of the 1950s and 1960s no longer hold. In the 50 largest Us metropolitan areas, 44% of residents live in racially and ethnically diverse suburbs, ranging from 20% to 60% non-white.[12] More than **a third of the 13.3 million new suburbanites** between 2000 and 2010 were Hispanic, with White non-Hispanics accounting for a mere fifth of suburban growth in that same period. African Americans have also been steadily moving from inner cities, where **many middle income areas have declined** due to economic collapse, crime or, in other cases, gentrification.

> The key questions are not discrimination, but economics and politics. Most suburbs are no longer dominated by White non-Hispanics. In Atlanta, for example, where housing costs are reasonable, more than 70% of Blacks and Hispanics live in the outer suburbs.

Nationwide, in the **53 metropolitan areas** with more than 1,000,000 residents, more than three-quarters of Blacks and Hispanics now live in suburban or exurban areas, where the housing market is overwhelmingly dominated by single family homes. Between 2000 and 2012/2016, the urban core population of Blacks declined by 600,000, while the suburban and exurban Black population increased 4.4 million.[13] Now, less than one-quarter of the Black population lives in the urban cores of the major metropolitan areas.

What stands in the way of African American or Latino aspirations is not mostly race discrimination, but a policy environment that discourages or even bans new home building, particularly in the less expensive periphery.

The assault on suburban construction and single-family housing has been a major factor in driving median house prices in the coastal California metropolitan areas of Los Angeles, San Francisco, San Diego, and San Jose. It has risen from more than 125% above the national average to nearly 400% above it in the first quarter of 2020.[14] Median gross rents, which tend to follow house prices, were between 50% and 115% higher than the national average in 2019.[15]

Restrictive land use regulations have also been associated with much of the unaffordable housing in Portland, Seattle, Denver and Miami, while rural zoning on the urban fringe has made new

suburban tracts too expensive to develop around New York and Boston.[16] Other metropolitan areas could also be headed for exceedingly unaffordable housing: Las Vegas, Phoenix, Orlando, Providence, Tampa-St. Petersburg, Tucson, Washington, Baltimore and Minneapolis-St. Paul appear particularly vulnerable.[17]

It is hard to imagine public policies more disadvantageous to the aspirations of Black and Hispanic families. The strongest black home ownership in the larger metropolitan areas exceeds 50% in Birmingham and in the Washington DC area. Eight of the top metropolitan areas for Blacks are in the south.

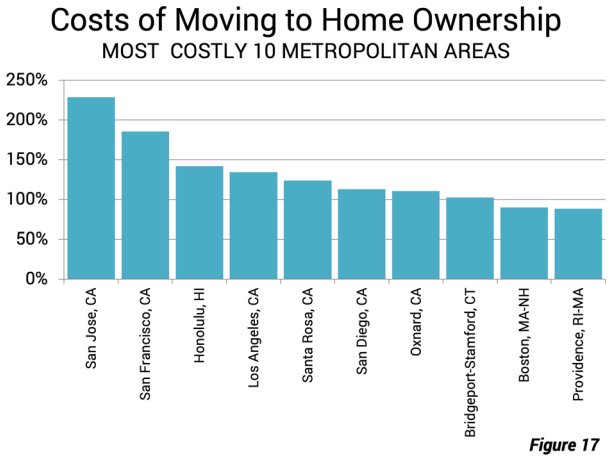


Figure 17

Despite this, planning regimes have instituted policies, often implemented as environmental necessities, that have helped raise housing prices in many large cities, particularly on the coasts. Barely one-third of African Americans own homes in Los Angeles, Boston, or New York. The bottom ten cities in home ownership also include the larger metropolitan areas of Salt Lake City, Minneapolis-St. Paul, and Milwaukee.

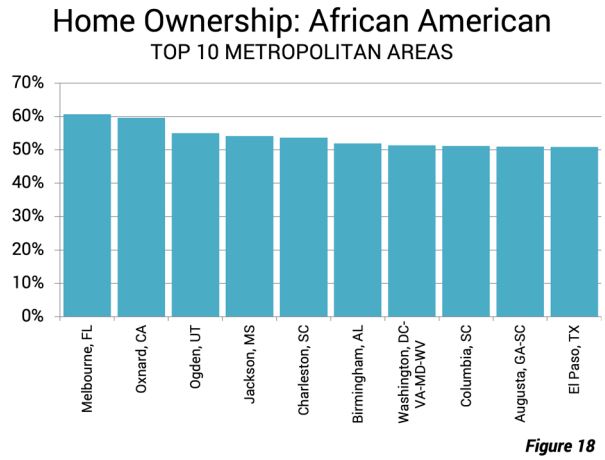


Figure 18

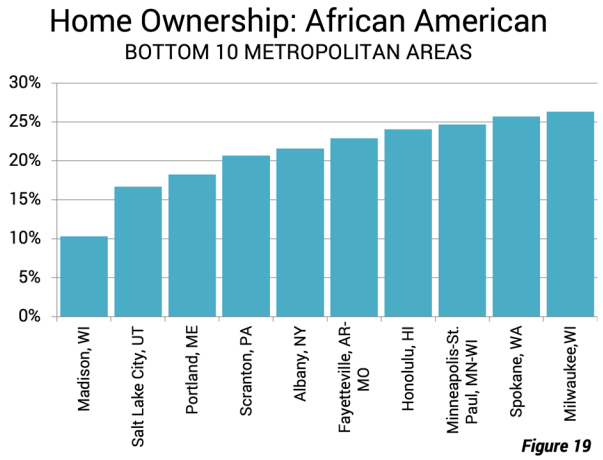


Figure 19

Following a similar pattern, the largest metropolitan areas with the highest Latino home ownership rates are Detroit and Riverside-San Bernardino. Latino home ownership rates exceed 50% in Houston and Dallas-Fort Worth but are below 30% in New York and Boston. Eight of the ten metropolitan areas with the lowest Latino home ownership rates are in the Northeast, including New York, Boston, Providence, and Buffalo.

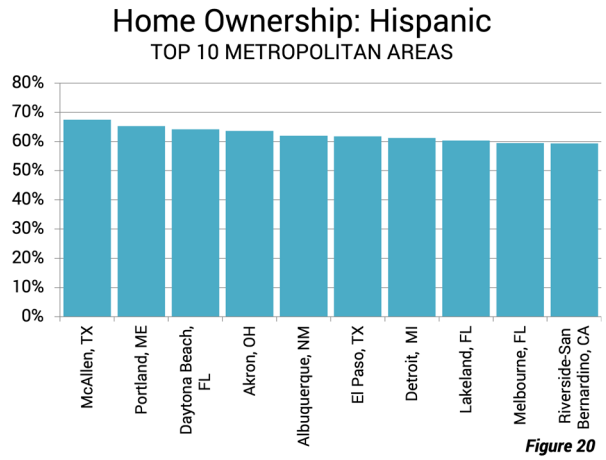


Figure 20

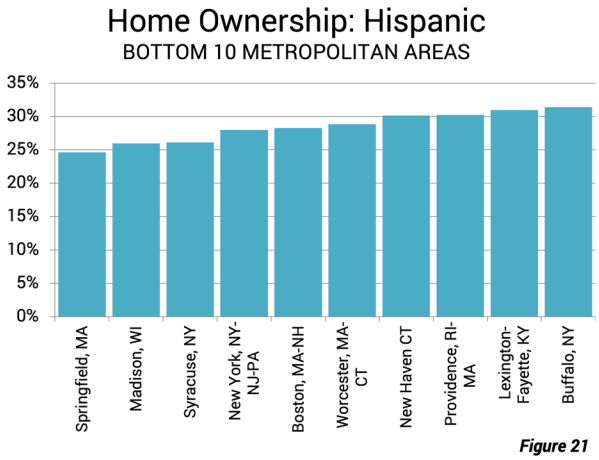


Figure 21

All the ten top metropolitan areas for Asian home ownership have rates above 70%, with Lakeland, Florida at the top, at more than 90%. Six are in The South and four in The West. Four of the largest metropolitan areas have Asian home ownership rates in the bottom ten: Milwaukee, Pittsburgh, Columbus, and Tucson.

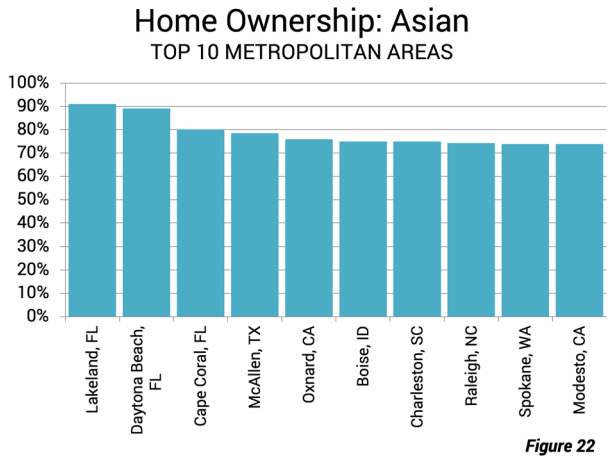


Figure 22

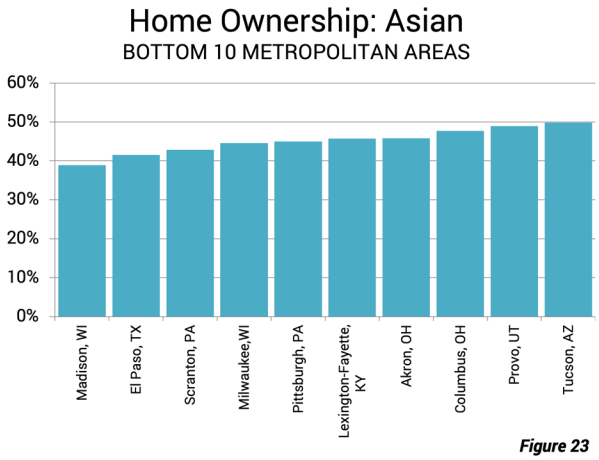


Figure 23

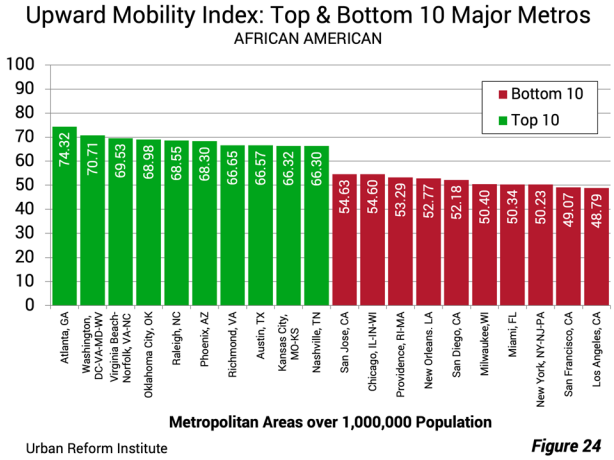
Big Metros Failing Disadvantaged Minorities

Historically, people moved to our great urban cores, despite difficult conditions, for economic opportunity. Yet even as financial returns for the high earners on Wall Street and in Silicon Valley have increased, their disadvantaged minority neighbors have languished. Much of this may have to do with the rapid decline of middle-class jobs in New York and California, particularly in manufacturing and construction. As **Michael Lind** has suggested, the "post-industrial" city has lost **production jobs** that have been traditional sources of upward mobility. Instead, big city leaders have cultivated real estate interests and global service firms. For all their progressive pretensions, he notes, they instead have fostered "the very trickle-down economics" that progressives attack.

> "The widely celebrated 'new economy' that has emerged, particularly in the large coastal metropolitan areas, has accompanied a contraction in manufacturing, energy, and home building, all key employment fields for working and middle-class people."

Over the past decade, amidst the wealth generated by the tech sector, luxury real estate and Hollywood, **85 percent of all California jobs** have been in the low-paid service sector. According to a recent Chapman University study the published earlier this year, California's ability to create middle-income jobs ranks among the lowest in the country.

This pattern of disadvantage in the biggest cities can be seen by applying Upward Mobility Index to the 53 largest metropolitan areas. For each of the three ethnic groups studies, in sharp contrast to the past, it is the biggest, densest, and most progressive large metros that do worse as incubators of upward mobility.



Urban Reform Institute

Figure 24

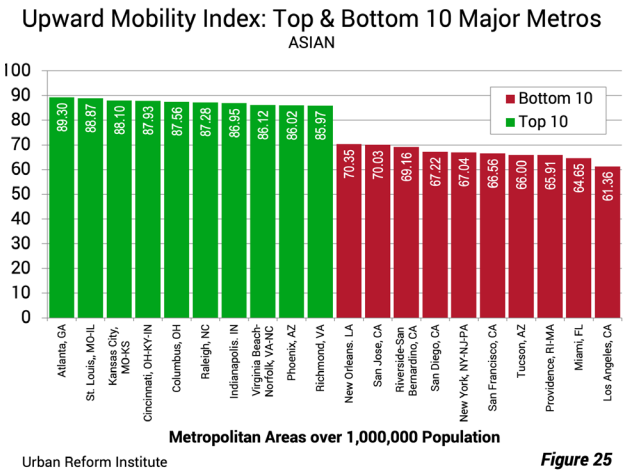


Figure 25

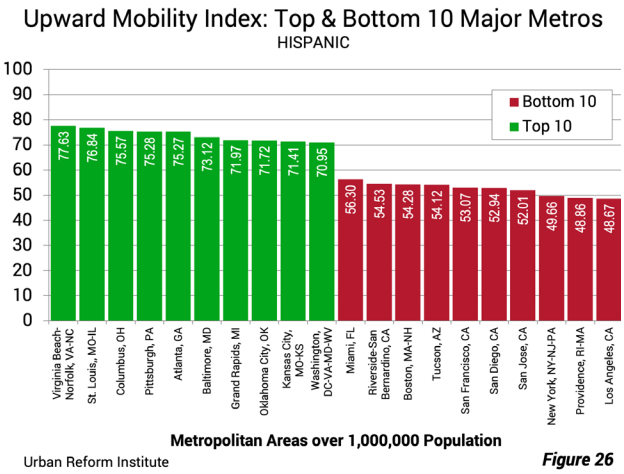


Figure 26

In these cities, often with widely ballyhooed 'new' economies, often built around tech and finance, real incomes for disadvantaged minorities tend to be lower than in the 'old' ones. For African Americans, 'real' median incomes(that is, adjusted for cost of living), are highest in metropolitan areas McAllen, El Paso, and Modesto. They are lowest in Youngstown, Milwaukee, and Spokane. The lowest African American incomes are concentrated in the Northeast, including in Providence and Hartford.

Among the larger metropolitan areas, such as Washington DC and Atlanta, African American median incomes are more than $60,000, compared to $36,000 in San Francisco and $37,000 in Los Angeles.

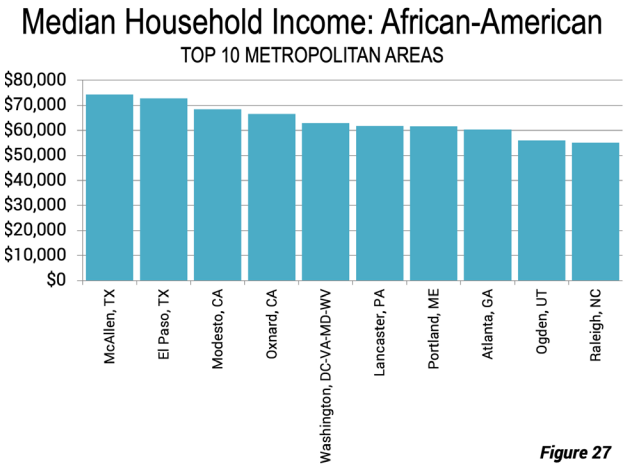


Figure 27

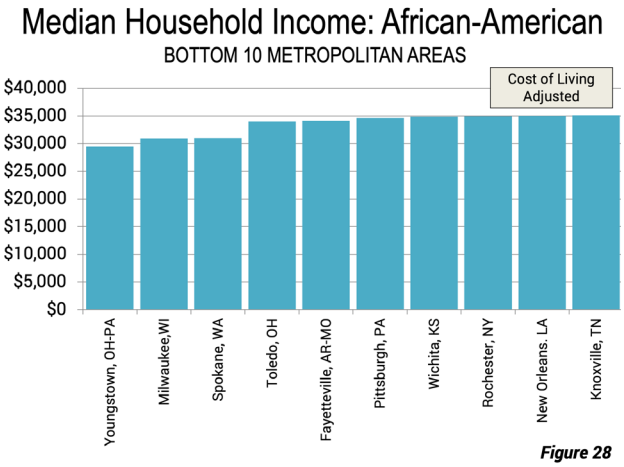


Figure 28

Among Latinos, the highest cost-adjusted incomes are in Virginia Beach, Baltimore, and Columbus. The traditional melting pots, Los Angeles, and New York, are among the bottom 20 in Latino household income per capita. The median income for Latinos in Virginia Beach-Norfolk is $69,000, compared to $43,000 in Los Angeles, $47, 000 in San Francisco and $40,000 in New York.

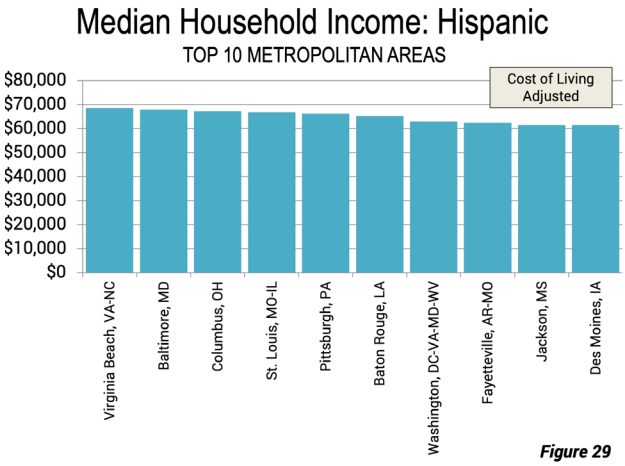


Figure 29

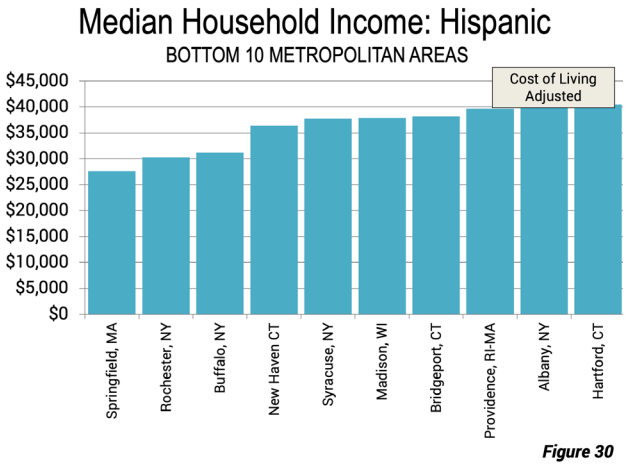


Figure 30

The highest Asian median household incomes are in Raleigh, Jackson, Fayetteville, and Austin. All the top ten metropolitan areas for Asians have Asian median household incomes above $100,000. By comparison, only one metropolitan area, Washington DC, has White Non-Hispanic median household income above $100,000. The metropolitan areas with the lowest Asian median household incomes include larger Buffalo and Los Angeles.

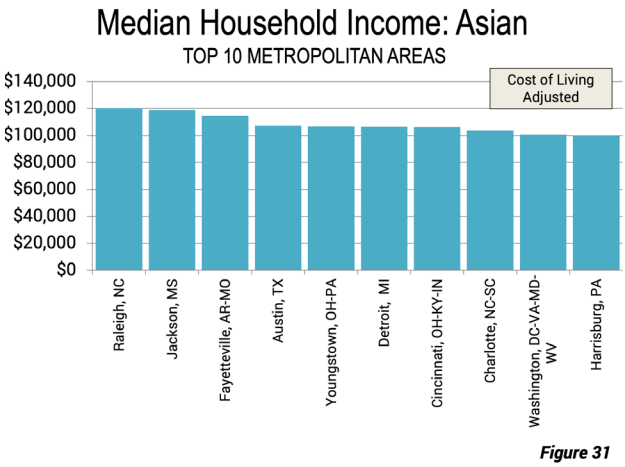


Figure 31

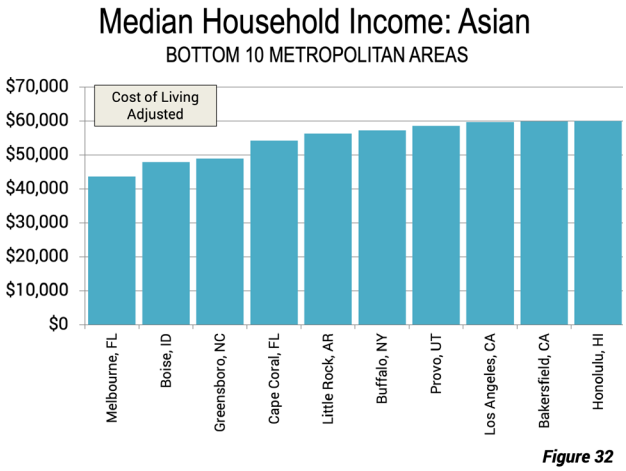


Figure 32

Voting with Their Feet

Politicians like to speak for minorities, but in reality, people speak for themselves, often by "voting with their feet." Generally, domestic migration trends have been away from metropolitan areas characterized as 'more productive' and called 'superstar cities,' and towards metropolitan areas economists often consider less productive. This section compares household populations between 2000 and 2018.[18]

As has been shown in this report and in the ***URI Standard of Living Index***, many of the so-called lower productivity metropolitan areas facilitate better standards of living, because their costs of living are so much lower.[19] Some of the best examples are Dallas-Fort Worth, Houston, Atlanta, Nashville, Des Moines, Ogden and Fayetteville.

Academic research has associated stronger net domestic migration — moves between metropolitan areas — with better housing affordability, which is the principal factor driving cost of living differences between metropolitan areas. Indeed, net domestic migration towards areas that have **higher standards of living**, measured by inflation-adjusted median household incomes, tends to be stronger than towards other areas.

Over the past two decades, the African American household population has declined in San Francisco, Oxnard, Los Angeles, and New Orleans. Growth has been modest in Chicago, New York, San Jose, and Buffalo. In the core of the San Francisco metropolitan area, the **African American community** has declined from one in seven in 1970 to barely one in twenty today, with many now ensconced in public housing. San Francisco's African Americans are now so marginal that one filmmaker even made a movie called "***The Last Black Man In San Francisco***."

Screenshot from movie trailer for "The Last Black Man in San Francisco***"***

Where is the black population growing? Among metropolitan areas with populations of over 1,000,000, Salt Lake City, Phoenix, Las Vegas, and Minneapolis-St. Paul, have had an increase in Black households of 100% or more since 2000. That is more than six times the national increase of 15%. In trends that began even before COVID, small metropolitan areas, some with very small Black population bases, have added Black households at high rates. For example, African American population in both Boise and Fayetteville increased more than 200%, while Provo, Portland (Maine), and Scranton each grew at least 150%.

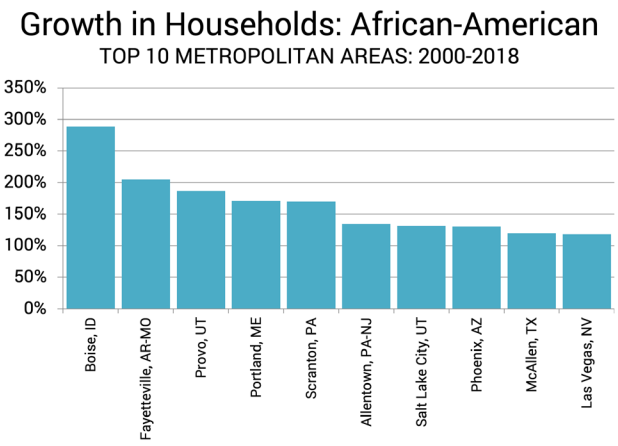


Figure 33

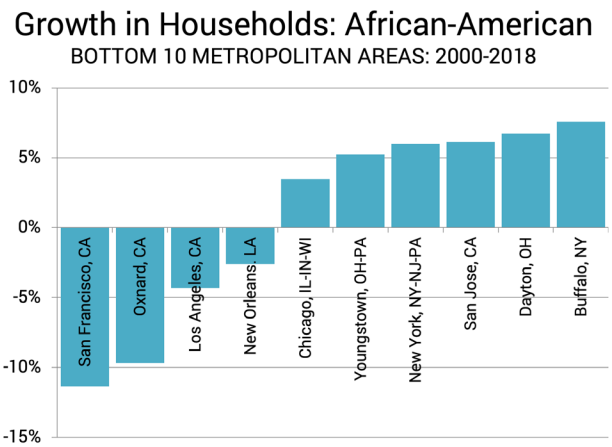


Figure 34

This pattern is apparent not only with respect to African Americans, nearly all of whom are native born, but for Asians and Hispanics, groups with a higher percentage who have immigrated to the US. All three groups are now, like other Americans, moving to places that better meet their needs.

Latinos, approximately two-thirds of whom are foreign born, and Asians, nearly 60% foreign born, are shifting away from traditional migration hubs like New York, Los Angeles, and San Francisco, and settling in less traditional havens in the interior and The South. Both those regions were, until recently, immigrant backwaters. Among Latinos, now the nation's largest minority. Scranton leads by a huge margin, having had a very small Latino population in 2000. Otherwise, the top metros for Latino growth are clustered overwhelmingly in The South: Knoxville, Charleston, Fayetteville, and Cape Coral. Bigger metros with large gains include Louisville, Charlotte, and Nashville.

In contrast, the lowest Latino growth is now in the coastal metropolitan areas: Los Angeles, San Jose, San Francisco, New York, Oxnard, and Miami. Chicago and Detroit are also in the bottom ten. For example, Los Angeles' Latino population expanded by a quarter, while that in Louisville grew by nearly 300%.

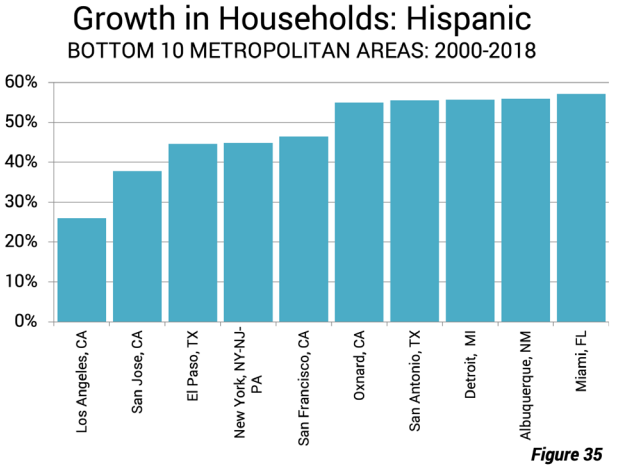


Figure 35

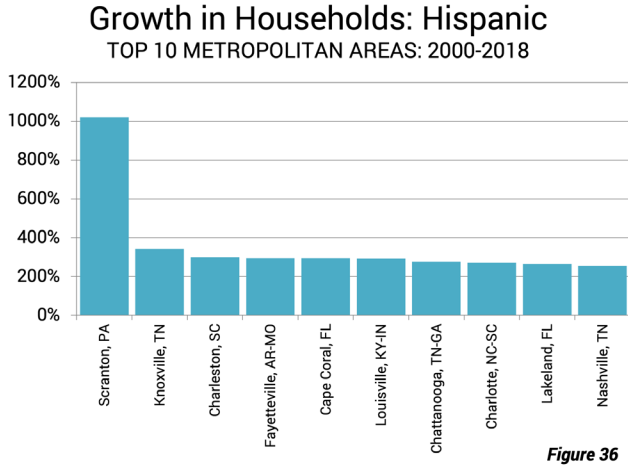


Figure 36

The shifts can be seen in the growth of minority communities. Asians, the fastest growing minority, have expanded into such unlikely places as Cape Coral (Florida), Madison, Fayetteville (Arkansas), Scranton, Greensboro, and Indianapolis. In contrast, growth has been muted in such traditional centers as Honolulu (which ranked last), Los Angeles, San Francisco, and New York.

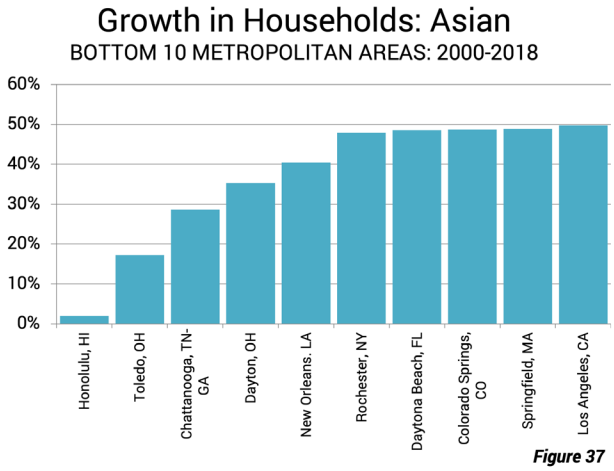


Figure 37

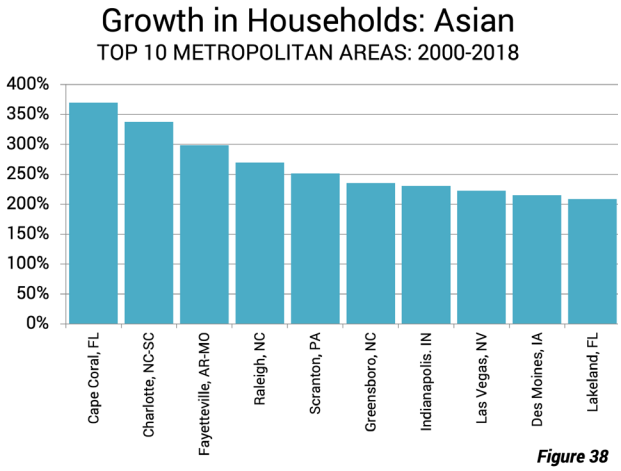


Figure 38

What Works Best for Minorities?

Results are what matter, and it's clear that common "progressive" strategies –– affirmative action, higher taxes, more regulation –– certainly have not eliminated poverty. The 10.5% poverty rate in 2019 has dropped below the13.0% it was in 1980, although the current rate is likely to be **much higher** due to the pandemic's disproportionate impact on poor people and minorities.[20] The keys to addressing America's ethnic and racial disparities will not be found in intensified resentment, civil unrest, or further regulation that constrains the economy. They will be found elsewhere, by spurring broad-based economic growth and expanding opportunity.

> "America's greatest need," noted economist Benjamin Friedman, "is to restore the reality, and thereby over time the confident perception, that our people are moving ahead. Such expanding opportunities," he suggested, would best ensure "the human attitudes that together sustain an open, tolerant and democratic society."[21]

Our analysis suggests that economic growth throughout the entire economy, well beyond just the tech or financial sectors, seems a logical prerequisite to greater opportunity for minorities. The **best tax climates** and the **best overall business climates** have drawn minorities, where they increasingly have done best, while they are leaving those areas where they do worst.

These patterns have been accelerated by the pandemic, which has seen many metros in the Heartland and the southern and intermountain west recover far more strongly than those in heavily locked down New York, Los Angeles, San Francisco and Chicago. Outside of tourism dependent places like Nevada and Hawaii, the economies hardest hit by unemployment and job ,losses have been in the states of Massachusetts, California, and New York, and in 'cities 'like New York, Los Angeles, San Francisco and Boston. In upcoming job postings, notes **Indeed.com**, the biggest drops outside of Hawaii have been in once-ballyhooed New York, Chicago, Boston and San Jose.

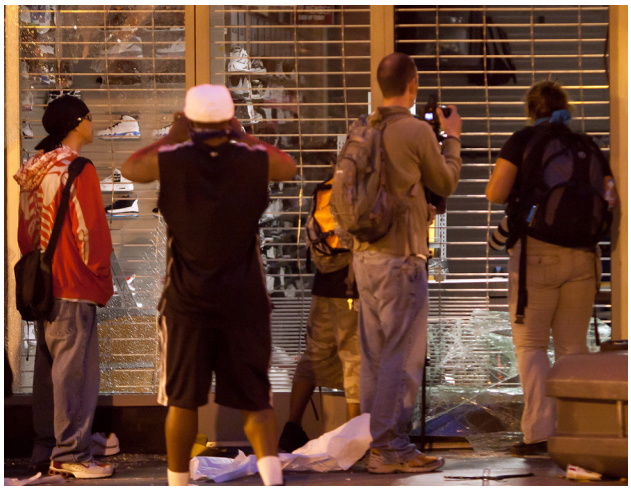
In comparison, the larger areas of Salt Lake City, Denver, Dallas-Fort Worth, Louisville and Atlanta are doing relatively well. So are smaller metros like, Madison and Boise. All of these areas will increasingly provide opportunities. A new survey by guild asked corporate officials where they would most likely expand to. More than half –– 57% of companies — would choose mid-sized

metropolitan areas; only 10% are looking to the larger areas. Most would seek suburban, rather than urban core locations. Nearly one-third favored rural areas.

The recent civil disorders and crime could accelerate the shift away from inner cities. Lack of law enforcement tends to expel taxpaying businesses and affluent residents. This is already occurring in highly attractive cities like **New York**, **Portland**, **Minneapolis** and **Chicago**, where the poor may soon find themselves increasingly on their own.

Exurban development, along the Pennsylvanis-Maryland-Delaware border — Photo: Ken Lund, CC 2.0 License

History shows that civil unrest, however advantageous to activists, does not improve conditions on the ground. Although many large corporations have made statements about fighting inequality in the wake of the disorders, the historical record shows little hope for improvement. Over time, riots typically disadvantage or even destroy **black-owned and immigrant owned businesses** and impoverish small **property owners**. After initial pledges by big businesses and non-profits to aid the inner city, the longer-term trend has been to **reduce investment** in poor inner city areas. The "**no justice, no peace**" rhetoric, common around the Los Angeles civil unrest thirty years ago, hardly improved conditions. Instead, South Central Los Angeles, site of two of the worst riots in American history, has suffered **a growing gap** with the surrounding area in terms of homeownership, income and educational attainment.



Inner-city businesses impacted economically by riots — Photo: Thomas Hawk, CC 2.0 License

The pandemic has lessened the fading appeal of urban cores, creating what Zillow describes as "**a great reshuffling**" to suburbs, smaller metros, and **less expensive** states. As a recent **American Enterprise Institute survey** shows, people now are heading to previously less favored metros, like Charlotte, Phoenix and Las Vegas. For the first time in over a decade, populations are beginning to rise in even the smallest metro areas. The pandemic has greatly undermined the constituency for urban living; according to AEI **the percentage of Americans** saying they want to live in cities has dropped to 13% in just two years, down more than half from the 29% reported by Gallup in 2018.

Of course, simply escaping the least hospitable environments will not solve the nation's problems and will not end the difficulties faced by poor minorities who lack the connections and resources to move. Many minorities will remain stuck in high-cost, high-regulation economies where poverty or inequality is often blamed on systemic racism or even climate change.

Instead, these areas –– indeed the whole country –– needs to embrace the old Gospel admonition, "Physician, heal thyself." This starts by focusing not on rhetoric but on what works and what does not. There needs to be a greater emphasis on job creation, broad-based business growth, increased housing affordability, improving what are now often **dysfunctional education systems** in districts, and on criminality and corruption. No doubt racial agitation provides some emotional satisfaction, but what really matters is how people's lives –– by measures such as income, homeownership, and advancement into the middle class –– can be improved.

This is not a call for redistribution of wealth or income. That would be likely to result in slow economic growth, stagnation or worse. Instead, we should follow the program that has worked in the past, under both parties, such as creating middle class jobs, spurring investment, improving education, and reducing crime.

Right now, Americans, whether minorities or White non-Hispanics, are addressing these issues by moving away from locales that are insufficiently functional for them. Our commitment should be to spread advantageous conditions and proven approaches to all metropolitan areas, not only Boise and Nashville, but New York and Los Angeles…to improve the reality of everyday lives everywhere.

ENDNOTES

Upward Mobility

1 https://www.goodreads.com/quotes/903968-if-a-man-doesn-t-have-a-job-or-an-income

2 American Community Survey; https://www.census.gov/content

3 https://www.brookings.edu/research/the-black-middle-class-needs-political-attention-too/. Derived from 2013-2017 data in associated spreadsheet at https://www.brookings.edu/wp-content/uploads/2020/02/20200227_BrookingsMetro_ListOfBlackMiddleClassMetrosCities.csv. for 104 metropolitan areas reported with 500,000 or more population in 2018.

The Upward Mobility Index: What the Results Tell Us

4 This research used "commuting zones," which are generally larger than metropolitan areas.

5 Using GINI coefficients and geographic definitions of metropolitan areas in 1980.

6 Note: Co-author Wendell Cox was appointed to the Los Angeles County Transportation Commission by Mayor Tom Bradley

7 States shown because there are now two Fayetteville with more than 500,000 population. Fayetteville, NC exceeded 500,000 in 2019, the year after this analysis. Moreover, in 2019, Fayetteville, AR-MO was redefined by the Office of Management and Budget to exclude McDonald County, Missouri and is now Fayetteville, AR.

8 Current Population Survey, 2018 data.

9 Generally metropolitan areas centered in the Midwest as well as southern states principally not on the Atlantic seaboard and principally located to the west of the Appalachian Mountains.

Housing: The Critical Factor

10 E.N. Wolff, A Century of Wealth in America (The Belknap Press of Harvard University Press), pp. 400-1.

11 https://urbanreforminstitute.org/2020/05/2020-standard-of-living-index/

Policies Make a Difference

12 https://www.prrac.org/pdf/Myron_Orfield_-_Diverse_Suburbs_FINAL.pdf

13 City Sector Model analysis for the 53 metropolitan areas with more than 1,000,000 in 2016.

14 Estimated from National Association of Realtors data.

15 American Community Survey

16 http://www.demographia.com/dhi2020.pdf

17 Urban Reform Institute Ownership and Opportunity Report

Big Metros Failing Disadvantaged Minorities

18 The federal government does not regularly publish domestic migration data by ethnicity or race.

19 Measured by economic factors.

What Works Best for Minorities?

20 Current Population Survey data (https://www.census.gov/content/dam/Census/library/publications/2020/demo/p60-270.pdf, Table 5).

21 Benjamin Friedman, The Moral Consequences of Economic Growth, (New York: Knopf, 2005), p.436

Appendix

Upward Mobility Index: African American Rankings

Metropolitan Area	Metro Rank	Upward Mobility Index
Atlanta, GA	1	74.32
McAllen, TX	2	71.97
Washington, DC-VA-MD-WV	3	70.71
Virginia Beach-Norfolk, VA-NC	4	69.53
Oklahoma City, OK	5	68.98
Raleigh, NC	6	68.55
Phoenix, AZ	7	68.30
Lancaster, PA	8	67.65
El Paso, TX	9	67.32
Provo, UT	10	67.13
Richmond, VA	11	66.65
Austin, TX	12	66.57
Des Moines, IA	13	66.37
Kansas City, MO-KS	14	66.32
Nashville, TN	15	66.30
Ogden, UT	16	66.29
Baltimore, MD	17	65.77
Colorado Springs, CO	18	65.66
Columbia, SC	19	65.45
Omaha, NE-IA	20	65.31
Allentown, PA-NJ	21	65.27
Charlotte, NC-SC	22	65.23
Oxnard, CA	23	64.98
Dallas-Fort Worth, TX	24	64.87
Lexington-Fayette, KY	25	64.77
Columbus, OH	26	64.38
Harrisburg, PA	27	64.11
Hartford, CT	28	64.01
Portland, ME	29	64.00
Fayetteville, AR-MO	30	63.70
Cincinnati, OH-KY-IN	31	63.40
Little Rock, AR	32	63.29
St. Louis,, MO-IL	33	63.27
Salt Lake City, UT	34	63.15
Tulsa, OK	35	63.03
Grand Rapids, MI	36	62.98
Wichita, KS	37	62.30
Indianapolis. IN	38	62.20
Madison, WI	39	62.10
Greensboro, NC	40	61.99

Upward Mobility Index: African American Rankings (cont.)		
Metropolitan Area	Metro Rank	Upward Mobility Index
Louisville, KY-IN	41	61.94
Minneapolis-St. Paul, MN-WI	42	61.93
Seattle, WA	43	61.30
Orlando, FL	44	61.24
Akron, OH	45	60.82
San Antonio, TX	46	60.65
Houston, TX	47	60.35
Sacramento, CA	48	60.33
Jackson, MS	49	59.88
Denver, CO	50	59.87
Boise, ID	51	59.82
Pittsburgh, PA	52	59.78
Portland, OR-WA	52	59.78
Dayton, OH	54	59.49
Albany, NY	55	59.33
Melbourne, FL	56	59.32
Birmingham, AL	57	59.05
Detroit, MI	58	58.91
Daytona Beach, FL	59	58.86
Tampa-St. Petersburg, FL	60	58.76
Worcester, MA-CT	60	58.76
Jacksonville, FL	62	58.15
Albuquerque, NM	63	58.11
Rochester, NY	64	57.82
Durham, NC	65	57.55
Scranton, PA	66	57.48
Philadelphia, PA-NJ-DE-MD	67	57.36
Boston, MA-NH	68	56.96
Knoxville, TN	69	56.74
Syracuse, NY	70	56.72
Augusta, GA-SC	71	56.70
Buffalo, NY	72	56.51
Greenville, SC	73	56.43
Toledo, OH	73	56.43
Cape Coral, FL	75	56.24
Riverside-San Bernardino, CA	76	56.19
Modesto, CA	77	56.12
Memphis, TN-MS-AR	78	56.11
Tucson, AZ	79	55.79
Las Vegas, NV	80	55.73
Winston-Salem, NC	81	55.70
Cleveland, OH	82	55.60
Chattanooga, TN-GA	83	55.51
Fresno, CA	84	55.27

Upward Mobility Index: African American Rankings (cont.)		
Metropolitan Area	**Metro Rank**	**Upward Mobility Index**
Youngstown, OH-PA	85	55.06
Sarasota, FL	86	55.05
Charleston, SC	87	54.92
Lakeland, FL	88	54.88
San Jose, CA	89	54.63
Chicago, IL-IN-WI	90	54.60
Baton Rouge, LA	91	53.61
Springfield, MA	92	53.41
Providence, RI-MA	93	53.29
New Haven CT	94	52.83
New Orleans. LA	95	52.77
Santa Rosa, CA	96	52.24
San Diego, CA	97	52.18
Bakersfield, CA	98	50.75
Honolulu, HI	99	50.60
Bridgeport-Stamford, CT	100	50.55
Spokane, WA	101	50.53
Milwaukee,WI	102	50.40
Miami, FL	103	50.34
New York, NY-NJ-PA	104	50.23
San Francisco, CA	105	49.07
Los Angeles, CA	106	48.79
Stockton, CA	107	48.36

Upward Mobility Index: Hispanic Ranking

Metropolitan Area	Metro Rank	Upward Mobility Index
Virginia Beach-Norfolk, VA-NC	1	77.63
St. Louis,, MO-IL	2	76.84
Columbus, OH	3	75.57
Pittsburgh, PA	4	75.28
Atlanta, GA	5	75.27
Baltimore, MD	6	73.12
Fayetteville, AR-MO	7	72.54
Omaha, NE-IA	8	72.35
Grand Rapids, MI	9	71.97
Oklahoma City, OK	10	71.72
Akron, OH	11	71.58
Kansas City, MO-KS	12	71.41
Harrisburg, PA	13	71.22
Des Moines, IA	14	71.07
Washington, DC-VA-MD-WV	15	70.95
Tulsa, OK	16	70.89
Cincinnati, OH-KY-IN	17	69.88
Louisville, KY-IN	18	69.81
Wichita, KS	19	69.42
Lexington-Fayette, KY	20	69.24
Raleigh, NC	21	69.05
Indianapolis. IN	22	68.41
Salt Lake City, UT	23	68.24
Jacksonville, FL	24	68.18
Detroit, MI	25	68.02
Austin, TX	26	67.98
Minneapolis-St. Paul, MN-WI	27	67.93
Jackson, MS	28	67.87
Provo, UT	29	67.70
Portland, ME	30	67.45
Richmond, VA	31	67.38
Phoenix, AZ	32	67.23
Nashville, TN	33	67.17
Ogden, UT	34	66.51
Baton Rouge, LA	35	66.30
Dallas-Fort Worth, TX	36	66.24
Colorado Springs, CO	37	65.91
Columbia, SC	38	65.85
Melbourne, FL	39	65.61
Chattanooga, TN-GA	40	65.47
Little Rock, AR	41	65.43
Dayton, OH	42	65.26
Charlotte, NC-SC	43	65.11

Upward Mobility Index: Hispanic Ranked (cont.)		
Metropolitan Area	**Metro Rank**	**Upward Mobility Index**
Toledo, OH	44	64.57
Augusta, GA-SC	45	64.49
Greensboro, NC	45	64.49
Seattle, WA	47	64.37
Birmingham, AL	48	64.26
Knoxville, TN	49	64.16
Denver, CO	50	63.65
Greenville, SC	51	63.56
Orlando, FL	52	63.46
Portland, OR-WA	53	62.80
Scranton, PA	54	62.68
Sacramento, CA	55	62.26
Albany, NY	56	62.20
Tampa-St. Petersburg, FL	57	61.82
Madison, WI	58	61.76
McAllen, TX	59	61.45
Boise, ID	60	61.30
Youngstown, OH-PA	61	61.12
Sarasota, FL	62	61.01
Houston, TX	63	60.48
Memphis, TN-MS-AR	64	60.47
Charleston, SC	65	60.46
Daytona Beach, FL	66	60.41
Chicago, IL-IN-WI	67	60.39
Syracuse, NY	68	60.19
Allentown, PA-NJ	69	59.82
Lancaster, PA	70	59.73
Lakeland, FL	71	59.70
New Orleans. LA	72	59.16
Philadelphia, PA-NJ-DE-MD	73	59.07
Las Vegas, NV	74	59.02
Cleveland, OH	75	58.86
Spokane, WA	76	58.59
San Antonio, TX	77	58.56
Hartford, CT	78	58.07
Durham, NC	79	57.98
Rochester, NY	80	57.83
Winston-Salem, NC	81	57.55
Albuquerque, NM	82	57.46
Buffalo, NY	83	57.21
El Paso, TX	84	56.97
Milwaukee,WI	85	56.50
Oxnard, CA	86	56.41
Cape Coral, FL	87	56.34

Upward Mobility Index: Hispanic Ranked (cont.)		
Metropolitan Area	**Metro Rank**	**Upward Mobility Index**
Miami, FL	88	56.30
Riverside-San Bernardino, CA	89	54.53
Boston, MA-NH	90	54.28
Tucson, AZ	91	54.12
Bakersfield, CA	92	53.34
San Francisco, CA	93	53.07
San Diego, CA	94	52.94
Fresno, CA	95	52.68
Honolulu, HI	96	52.16
San Jose, CA	97	52.01
New Haven CT	98	51.42
Worcester, MA-CT	99	51.32
Modesto, CA	100	51.01
New York, NY-NJ-PA	101	49.66
Stockton, CA	102	49.57
Providence, RI-MA	103	48.86
Bridgeport-Stamford, CT	104	48.80
Los Angeles, CA	105	48.67
Springfield, MA	106	46.57
Santa Rosa, CA	107	46.24

Upward Mobility Index: Asian Ranking

Metropolitan Area	Metro Rank	Upward Mobility Index
Atlanta, GA	1	89.30
St. Louis,, MO-IL	2	88.87
Kansas City, MO-KS	3	88.10
Fayetteville, AR-MO	4	87.96
Cincinnati, OH-KY-IN	5	87.93
Harrisburg, PA	6	87.66
Columbus, OH	7	87.56
Raleigh, NC	8	87.28
Indianapolis. IN	9	86.95
Wichita, KS	10	86.14
Virginia Beach-Norfolk, VA-NC	11	86.12
Phoenix, AZ	12	86.02
Richmond, VA	13	85.97
Pittsburgh, PA	14	85.42
Louisville, KY-IN	15	85.36
Dayton, OH	16	85.16
Albany, NY	17	85.06
Washington, DC-VA-MD-WV	18	84.91
Austin, TX	19	84.77
Detroit, MI	20	84.71
Lexington-Fayette, KY	21	84.63
Charlotte, NC-SC	22	84.22
Minneapolis-St. Paul, MN-WI	23	83.80
Dallas-Fort Worth, TX	24	83.70
Baltimore, MD	25	83.62
Nashville, TN	26	83.59
Grand Rapids, MI	27	83.56
Youngstown, OH-PA	28	83.24
Omaha, NE-IA	29	83.18
Jackson, MS	30	83.09
Des Moines, IA	31	83.04
Hartford, CT	32	82.52
Oklahoma City, OK	33	82.23
Memphis, TN-MS-AR	34	81.69
Birmingham, AL	35	81.66
Rochester, NY	36	81.62
Salt Lake City, UT	37	81.47
Tulsa, OK	38	81.40
Cleveland, OH	39	80.41
Jacksonville, FL	39	80.41
Columbia, SC	41	80.20
Greenville, SC	42	79.84
Lancaster, PA	43	79.72

Upward Mobility Index: Asian Ranked (cont.)		
Metropolitan Area	**Metro Rank**	**Upward Mobility Index**
Allentown, PA-NJ	44	79.63
Charleston, SC	45	79.47
Chattanooga, TN-GA	46	79.29
Houston, TX	47	79.26
Seattle, WA	48	78.91
Portland, OR-WA	49	78.89
Philadelphia, PA-NJ-DE-MD	50	78.88
Toledo, OH	51	78.59
Scranton, PA	52	78.42
Akron, OH	53	78.35
Winston-Salem, NC	54	78.01
Knoxville, TN	55	77.93
Denver, CO	56	77.47
Chicago, IL-IN-WI	57	77.40
New Haven CT	58	77.32
Madison, WI	59	76.42
Ogden, UT	60	76.24
McAllen, TX	61	76.19
Little Rock, AR	62	76.16
Tampa-St. Petersburg, FL	62	76.16
Colorado Springs, CO	64	75.84
Augusta, GA-SC	65	75.78
Orlando, FL	66	75.63
Worcester, MA-CT	67	75.31
San Antonio, TX	68	75.24
Durham, NC	69	75.19
Portland, ME	70	74.77
Boston, MA-NH	71	73.73
Syracuse, NY	72	73.53
Sacramento, CA	73	73.35
Buffalo, NY	74	73.30
Daytona Beach, FL	75	72.48
Milwaukee,WI	76	72.34
Sarasota, FL	76	72.34
Oxnard, CA	78	72.13
Las Vegas, NV	79	71.94
Provo, UT	80	71.82
Lakeland, FL	81	70.83
Bridgeport-Stamford, CT	82	70.44
New Orleans. LA	83	70.35
El Paso, TX	84	70.03
San Jose, CA	84	70.03
Baton Rouge, LA	86	69.88
Albuquerque, NM	87	69.64

Upward Mobility Index: Asian Ranked (cont.)		
Metropolitan Area	**Metro Rank**	**Upward Mobility Index**
Riverside-San Bernardino, CA	88	69.16
Spokane, WA	89	69.14
Greensboro, NC	90	68.76
Boise, ID	91	68.43
San Diego, CA	92	67.22
New York, NY-NJ-PA	93	67.04
San Francisco, CA	94	66.56
Tucson, AZ	95	66.00
Providence, RI-MA	96	65.91
Fresno, CA	97	65.77
Springfield, MA	98	65.32
Bakersfield, CA	99	64.73
Miami, FL	100	64.65
Melbourne, FL	101	64.44
Cape Coral, FL	102	63.21
Stockton, CA	103	63.10
Santa Rosa, CA	104	61.41
Los Angeles, CA	105	61.36
Modesto, CA	106	60.40
Honolulu, HI	107	59.66

Upward Mobility Index: African American with Component Data

OVERALL METROPOLITAN AREA COMPONENTS								MINORITY GROUP COMPONENTS				
Metropolitan Area	Metro Rank	Upward Mobility Index	Top of Lowest Income Quintile (Cost of Living Adjusted)	Jobs within 30 Minutes (Metro)	Jobs in Labor Market (Metro)	Cost Difference Own v. Rent	Net Domestic Migration	Median Household Income (Cost of Living Adjusted)	Housing Afford-ability	Unem-ployment Rate	Education: BA & Over	Change in # of House-holds
Akron, OH	45	60.82	$29,013	67.6%	351,466	15.8%	-4.7%	$39,848	4.30	12.4%	18.1%	24.4%
Albany, NY	55	59.33	$30,474	71.1%	443,511	42.0%	-1.1%	$38,621	5.50	11.6%	19.2%	45.8%
Albuquerque, NM	63	58.11	$22,957	70.0%	414,732	34.1%	7.0%	$43,920	5.07	8.1%	28.9%	30.9%
Allentown, PA-NJ	21	65.27	$29,068	64.6%	406,781	25.2%	5.6%	$53,366	3.89	10.0%	19.4%	134.7%
Atlanta, GA	1	74.32	$33,834	47.7%	2,939,607	8.9%	15.9%	$60,270	4.04	9.0%	29.3%	70.1%
Augusta, GA-SC	71	56.70	$25,499	67.5%	270,365	-2.4%	6.1%	$42,660	4.43	11.3%	16.6%	24.3%
Austin, TX	12	66.57	$33,414	57.8%	1,149,983	60.5%	42.2%	$54,523	5.67	6.8%	29.4%	63.3%
Bakersfield, CA	98	50.75	$22,278	75.1%	341,381	45.9%	4.5%	$39,349	6.12	17.5%	15.1%	37.1%
Baltimore, MD	17	65.77	$31,960	50.8%	1,411,001	32.7%	-3.7%	$52,185	5.27	9.2%	25.4%	19.6%
Baton Rouge, LA	91	53.61	$26,021	57.1%	382,130	26.6%	1.6%	$42,406	5.62	9.9%	17.8%	29.7%
Birmingham, AL	57	59.05	$26,807	58.5%	507,506	26.0%	2.4%	$47,224	5.21	10.3%	20.0%	16.6%
Boise, ID	51	59.82	$29,375	75.0%	346,801	53.5%	37.0%	$43,588	6.52	11.8%	26.9%	288.9%
Boston, MA-NH	68	56.96	$27,122	48.0%	2,587,557	90.0%	-7.7%	$48,777	8.17	9.3%	25.8%	55.3%
Bridgeport-Stamford, CT	100	50.55	$26,228	57.6%	472,888	102.5%	-14.0%	$42,597	8.19	12.3%	22.1%	23.1%
Buffalo, NY	72	56.51	$25,182	73.4%	539,254	36.2%	-7.4%	$36,463	4.59	10.7%	16.8%	7.6%
Cape Coral, FL	75	56.24	$26,685	54.9%	316,299	20.6%	56.9%	$48,936	5.58	7.4%	15.9%	86.7%
Charleston, SC	87	54.92	$28,738	57.0%	390,422	27.7%	28.8%	$39,921	7.68	8.4%	16.1%	21.3%
Charlotte, NC-SC	22	65.23	$31,020	58.2%	1,281,494	31.3%	29.9%	$50,284	5.33	9.8%	25.7%	68.3%
Chattanooga, TN-GA	83	55.51	$28,014	69.7%	262,689	26.4%	9.2%	$36,953	5.92	9.4%	15.9%	26.4%
Chicago, IL-IN-WI	90	54.60	$27,216	47.8%	4,707,416	60.5%	-13.2%	$39,425	6.30	15.4%	22.3%	3.5%
Cincinnati, OH-KY-IN	31	63.40	$30,535	64.1%	1,080,732	27.0%	-1.9%	$43,908	4.63	10.7%	18.5%	24.7%
Cleveland, OH	82	55.60	$26,007	65.6%	989,149	27.5%	-10.0%	$36,146	4.93	15.6%	14.8%	13.9%
Colorado Springs, CO	18	65.66	$31,478	71.8%	370,717	40.2%	13.3%	$53,352	6.00	10.0%	26.2%	48.5%
Columbia, SC	19	65.45	$28,012	64.9%	394,848	0.6%	13.6%	$49,014	4.14	9.7%	22.0%	39.9%
Columbus, OH	26	64.38	$31,582	67.7%	1,049,446	36.4%	5.2%	$43,122	5.25	9.6%	21.1%	64.1%

Upward Mobility Index: African American with Component Data (cont.)												
OVERALL METROPOLITAN AREA COMPONENTS								MINORITY GROUP COMPONENTS				
Metropolitan Area	Metro Rank	Upward Mobility Index	Top of Lowest Income Quintile (Cost of Living Adjusted)	Jobs within 30 Minutes (Metro)	Jobs in Labor Market (Metro)	Cost Difference Own v. Rent	Net Domestic Migration	Median Household Income (Cost of Living Adjusted)	Housing Afford-ability	Unem-ployment Rate	Education: BA & Over	Change in # of House-holds
Dallas-Fort Worth, TX	24	64.87	$31,347	55.1%	3,756,907	50.0%	14.9%	$48,998	5.34	7.6%	26.2%	72.1%
Dayton, OH	54	59.49	$26,199	75.7%	376,562	23.4%	-7.2%	$38,473	4.58	13.3%	19.8%	6.7%
Daytona Beach, FL	59	58.86	$26,602	62.3%	276,246	14.9%	37.9%	$47,372	4.94	7.6%	18.5%	64.6%
Denver, CO	50	59.87	$31,992	55.3%	1,606,238	75.4%	12.0%	$42,269	9.57	7.0%	26.3%	44.4%
Des Moines, IA	13	66.37	$34,730	76.6%	348,634	47.9%	13.4%	$48,424	4.60	9.1%	19.4%	63.9%
Detroit, MI	58	58.91	$26,634	58.4%	2,013,112	19.6%	-12.1%	$39,375	5.06	14.5%	17.4%	7.9%
Durham, NC	65	57.55	$28,874	67.3%	288,623	54.8%	13.9%	$44,186	6.68	8.4%	29.6%	25.8%
El Paso, TX	9	67.32	$20,026	70.6%	369,531	39.6%	-15.1%	$72,874	2.49	10.0%	29.5%	26.7%
Fayetteville, AR-MO	30	63.70	$30,520	74.3%	265,557	20.1%	34.6%	$34,112	6.04	5.6%	34.1%	205.2%
Fresno, CA	84	55.27	$23,137	72.1%	401,700	52.7%	-3.2%	$50,781	5.72	17.9%	19.0%	19.5%
Grand Rapids, MI	36	62.98	$33,792	74.1%	540,223	35.2%	-1.8%	$36,547	5.95	11.4%	18.6%	32.7%
Greensboro, NC	40	61.99	$25,576	72.7%	352,108	15.2%	6.4%	$43,885	4.44	9.1%	22.0%	42.1%
Greenville, SC	73	56.43	$26,290	68.2%	427,540	36.4%	15.8%	$43,553	5.67	8.7%	14.7%	27.1%
Harrisburg, PA	27	64.11	$33,245	72.7%	289,096	16.6%	2.6%	$41,962	4.54	10.7%	17.3%	44.4%
Hartford, CT	28	64.01	$29,526	66.0%	609,789	45.0%	-6.7%	$51,900	4.51	11.4%	21.4%	29.2%
Honolulu, HI	99	50.60	$25,069	53.0%	499,841	142.0%	-14.7%	$47,519	11.42	10.8%	28.7%	28.8%
Houston, TX	47	60.35	$27,023	50.8%	3,295,316	48.5%	10.9%	$47,235	5.03	9.3%	27.0%	57.2%
Indianapolis. IN	38	62.20	$30,554	61.7%	1,006,132	18.5%	6.9%	$40,253	5.35	12.0%	19.8%	46.0%
Jackson, MS	49	59.88	$27,091	66.6%	265,433	15.3%	-2.3%	$45,968	4.54	11.3%	20.7%	28.8%
Jacksonville, FL	62	58.15	$28,236	57.9%	729,411	30.0%	22.6%	$44,160	6.10	10.6%	18.5%	43.5%
Kansas City, MO-KS	14	66.32	$32,782	67.9%	1,080,899	28.7%	3.1%	$43,869	5.29	8.6%	20.0%	29.6%
Knoxville, TN	69	56.74	$26,840	68.3%	404,074	27.3%	14.5%	$35,128	6.37	8.9%	18.1%	28.2%
Lakeland, FL	88	54.88	$26,176	56.4%	300,183	16.2%	33.1%	$46,162	4.85	10.6%	15.0%	57.1%
Lancaster, PA	8	67.65	$31,456	72.4%	266,153	33.1%	1.2%	$61,667	3.71	9.5%	17.4%	63.8%
Las Vegas, NV	80	55.73	$26,497	63.4%	1,043,502	39.3%	36.1%	$42,475	7.16	11.6%	17.4%	118.2%

Upward Mobility Index: African American with Component Data (cont.)												
OVERALL METROPOLITAN AREA COMPONENTS								MINORITY GROUP COMPONENTS				
Metropolitan Area	Metro Rank	Upward Mobility Index	Top of Lowest Income Quintile (Cost of Living Adjusted)	Jobs within 30 Minutes (Metro)	Jobs in Labor Market (Metro)	Cost Difference Own v. Rent	Net Domestic Migration	Median Household Income (Cost of Living Adjusted)	Housing Afford-ability	Unem-ployment Rate	Education: BA & Over	Change in # of House-holds
Lexington-Fayette, KY	25	64.77	$31,141	73.9%	259,916	10.6%	7.1%	$43,946	4.58	8.5%	18.8%	41.3%
Little Rock, AR	32	63.29	$26,762	68.9%	347,325	0.1%	6.8%	$43,084	4.07	7.0%	20.9%	42.8%
Los Angeles, CA	106	48.79	$20,807	49.7%	6,455,665	134.5%	-17.0%	$36,678	12.93	11.0%	26.4%	-4.3%
Louisville, KY-IN	41	61.94	$28,696	68.2%	630,110	20.6%	3.9%	$41,784	5.02	11.2%	17.4%	32.3%
Madison, WI	39	62.10	$32,989	72.6%	371,828	73.5%	7.7%	$45,595	6.24	6.7%	21.5%	78.5%
McAllen, TX	2	71.97	$18,103	75.3%	331,361	19.9%	-1.0%	$74,233	1.49	3.8%	15.4%	119.8%
Melbourne, FL	56	59.32	$27,891	65.5%	254,610	19.8%	26.3%	$48,597	5.16	9.2%	17.9%	39.8%
Memphis, TN-MS-AR	78	56.11	$22,945	64.5%	616,393	17.0%	-4.7%	$41,492	5.00	11.2%	18.4%	31.8%
Miami, FL	103	50.34	$21,103	49.2%	2,984,647	49.4%	-9.6%	$40,558	7.95	10.7%	19.3%	35.3%
Milwaukee,WI	102	50.40	$25,571	69.6%	787,638	81.7%	-9.3%	$30,961	8.23	12.1%	14.1%	26.5%
Minneapolis-St. Paul, MN-WI	42	61.93	$34,722	62.7%	1,952,642	48.4%	-0.1%	$37,701	7.16	9.2%	21.4%	100.2%
Modesto, CA	77	56.12	$25,916	60.5%	220,466	52.1%	1.8%	$68,350	4.79	13.7%	15.4%	97.3%
Nashville, TN	15	66.30	$33,116	56.5%	995,519	31.9%	21.4%	$51,012	5.56	7.6%	26.9%	49.1%
New Haven CT	94	52.83	$24,785	67.0%	424,773	40.1%	-8.4%	$38,901	5.53	11.9%	21.1%	35.1%
New Orleans. LA	95	52.77	$21,124	62.9%	576,377	19.1%	-21.5%	$35,008	6.66	10.8%	17.9%	-2.6%
New York, NY-NJ-PA	104	50.23	$21,047	40.7%	9,712,340	86.5%	-18.6%	$41,135	7.64	9.8%	25.1%	6.0%
Ogden, UT	16	66.29	$40,549	70.4%	321,389	53.9%	8.3%	$55,972	5.43	9.2%	22.1%	53.3%
Oklahoma City, OK	5	68.98	$29,989	70.4%	678,140	7.3%	9.7%	$45,627	4.11	8.7%	21.3%	28.8%
Omaha, NE-IA	20	65.31	$32,037	78.1%	481,331	38.1%	2.0%	$39,309	5.44	8.3%	22.2%	24.5%
Orlando, FL	44	61.24	$27,617	53.5%	1,245,587	24.8%	25.0%	$47,378	5.94	9.0%	21.9%	82.8%
Oxnard, CA	23	64.98	$27,705	66.0%	413,288	110.4%	-8.5%	$66,620	6.94	6.9%	38.4%	-9.7%
Philadelphia, PA-NJ-DE-MD	67	57.36	$26,715	52.5%	2,970,879	30.1%	-5.0%	$41,131	5.48	12.1%	20.6%	18.5%
Phoenix, AZ	7	68.30	$31,407	60.5%	2,267,392	32.0%	29.0%	$54,255	5.27	9.4%	24.7%	130.3%
Pittsburgh, PA	52	59.78	$27,709	59.8%	1,144,412	15.0%	-3.4%	$34,644	5.24	12.3%	20.0%	11.6%

Upward Mobility Index: African American with Component Data (cont.)												
OVERALL METROPOLITAN AREA COMPONENTS								MINORITY GROUP COMPONENTS				
Metropolitan Area	Metro Rank	Upward Mobility Index	Top of Lowest Income Quintile (Cost of Living Adjusted)	Jobs within 30 Minutes (Metro)	Jobs in Labor Market (Metro)	Cost Difference Own v. Rent	Net Domestic Migration	Median Household Income (Cost of Living Adjusted)	Housing Afford-ability	Unem-ployment Rate	Education: BA & Over	Change in # of House-holds
Portland, ME	29	64.00	$29,583	66.0%	292,239	63.4%	7.1%	$61,534	4.55	6.0%	21.4%	171.0%
Portland, OR-WA	52	59.78	$31,260	59.8%	1,269,985	72.4%	12.6%	$44,428	8.46	10.5%	27.0%	41.3%
Providence, RI-MA	93	53.29	$24,202	64.5%	800,253	88.6%	-5.5%	$45,453	6.23	8.9%	21.9%	49.3%
Provo, UT	10	67.13	$37,407	72.7%	290,034	66.6%	14.0%	$49,792	6.79	4.3%	32.7%	187.0%
Raleigh, NC	6	68.55	$36,846	61.0%	705,918	42.1%	42.8%	$55,099	5.47	7.8%	30.2%	76.7%
Richmond, VA	11	66.65	$31,310	65.3%	651,003	32.1%	9.8%	$53,720	5.20	9.1%	21.3%	23.0%
Riverside-San Bernardino, CA	76	56.19	$24,726	54.3%	1,988,988	56.7%	17.8%	$54,226	6.16	12.4%	23.0%	34.3%
Rochester, NY	64	57.82	$25,649	75.5%	507,904	24.9%	-8.2%	$34,929	4.49	13.9%	13.3%	23.3%
Sacramento, CA	48	60.33	$28,679	60.1%	1,073,595	56.4%	11.7%	$52,839	6.71	13.1%	22.4%	32.2%
Salt Lake City, UT	34	63.15	$35,801	70.8%	624,413	60.0%	-3.4%	$37,216	8.94	6.2%	25.6%	131.5%
San Antonio, TX	46	60.65	$25,296	60.9%	1,154,760	53.4%	22.9%	$51,403	4.75	7.1%	27.9%	59.7%
San Diego, CA	97	52.18	$24,977	61.1%	1,649,210	113.2%	-6.9%	$42,291	11.36	12.4%	25.2%	9.5%
San Francisco, CA	105	49.07	$24,994	45.4%	2,422,739	185.5%	-9.3%	$35,836	16.71	10.9%	27.7%	-11.4%
San Jose, CA	89	54.63	$26,524	52.9%	1,022,362	228.9%	-21.0%	$42,867	16.95	6.6%	38.1%	6.1%
Santa Rosa, CA	96	52.24	$24,647	67.7%	253,870	123.8%	-4.4%	$52,209	8.97	9.1%	28.5%	34.3%
Sarasota, FL	86	55.05	$28,309	62.9%	343,250	29.2%	40.8%	$43,846	6.85	11.1%	13.9%	31.5%
Scranton, PA	66	57.48	$25,084	73.9%	261,002	-8.8%	-1.2%	$43,114	3.86	14.0%	9.1%	170.0%
Seattle, WA	43	61.30	$32,999	49.7%	2,059,642	84.5%	5.9%	$48,961	8.65	8.4%	24.9%	53.9%
Spokane, WA	101	50.53	$26,016	73.1%	258,817	54.0%	14.0%	$31,001	8.27	9.8%	18.7%	58.7%
Springfield, MA	92	53.41	$22,704	70.6%	292,329	48.1%	-6.7%	$45,108	5.07	10.3%	21.3%	21.3%
St. Louis,, MO-IL	33	63.27	$31,102	61.1%	1,389,250	22.3%	-4.8%	$41,911	4.88	11.9%	18.8%	19.5%
Stockton, CA	107	48.36	$25,931	53.4%	316,465	69.2%	10.0%	$49,329	7.32	13.9%	14.9%	60.1%
Syracuse, NY	70	56.72	$26,012	78.0%	302,473	22.9%	-10.3%	$35,291	4.26	15.0%	13.9%	32.1%
Tampa-St. Peters-burg, FL	60	58.76	$25,029	57.1%	1,439,525	20.1%	23.1%	$44,297	5.65	9.4%	22.2%	56.2%
Toledo, OH	73	56.43	$25,189	78.1%	280,283	8.4%	-10.0%	$34,033	4.44	15.5%	13.6%	24.6%

Upward Mobility Index: African American with Component Data (cont.)												
OVERALL METROPOLITAN AREA COMPONENTS								MINORITY GROUP COMPONENTS				
Metropolitan Area	Metro Rank	Upward Mobility Index	Top of Lowest Income Quintile (Cost of Living Adjusted)	Jobs within 30 Minutes (Metro)	Jobs in Labor Market (Metro)	Cost Difference Own v. Rent	Net Domestic Migration	Median Household Income (Cost of Living Adjusted)	Housing Afford-ability	Unem-ployment Rate	Education: BA & Over	Change in # of House-holds
Tucson, AZ	79	55.79	$24,782	63.1%	450,472	44.3%	11.4%	$47,188	5.10	10.4%	25.9%	43.6%
Tulsa, OK	35	63.03	$28,649	73.0%	459,633	16.0%	2.6%	$39,146	4.97	10.9%	19.3%	14.3%
Virginia Beach-Norfolk, VA-NC	4	69.53	$31,764	64.5%	862,195	9.4%	-4.6%	$50,565	4.75	9.3%	21.4%	16.5%
Washington, DC-VA-MD-WV	3	70.71	$37,401	42.5%	3,349,214	46.9%	-4.6%	$62,882	5.65	8.2%	34.3%	21.3%
Wichita, KS	37	62.30	$29,422	79.8%	308,022	11.0%	-4.9%	$34,877	4.88	10.6%	16.9%	15.0%
Winston-Salem, NC	81	55.70	$25,500	70.5%	302,447	25.2%	8.3%	$39,289	5.01	11.2%	20.9%	29.7%
Worcester, MA-CT	60	58.76	$27,354	53.8%	476,873	60.6%	-2.9%	$51,212	5.12	7.3%	29.6%	93.6%
Youngstown, OH-PA	85	55.06	$24,845	75.7%	235,391	-9.8%	-8.9%	$29,433	4.04	16.1%	11.4%	5.3%

Upward Mobility Index: Hispanic with Component Data

OVERALL METROPOLITAN AREA COMPONENTS								MINORITY GROUP COMPONENTS				
Metropolitan Area	Metro Rank	Upward Mobility Index	Top of Lowest Income Quintile (Cost of Living Adjusted)	Jobs within 30 Minutes (Metro)	Jobs in Labor Market (Metro)	Cost Difference Own v. Rent	Net Domestic Migration	Median Household Income (Cost of Living Adjusted)	Housing Afford-ability	Unem-ployment Rate	Education: BA & Over	Change in # of House-holds
Akron, OH	11	71.58	$29,013	67.6%	351,466	15.8%	-4.7%	$58,993	2.91	8.3%	29.4%	154.9%
Albany, NY	56	62.20	$30,474	71.1%	443,511	42.0%	-1.1%	$40,020	5.30	7.6%	24.8%	134.9%
Albuquerque, NM	82	57.46	$22,957	70.0%	414,732	34.1%	7.0%	$46,797	4.76	6.9%	18.5%	56.0%
Allentown, PA-NJ	69	59.82	$29,068	64.6%	406,781	25.2%	5.6%	$44,288	4.69	9.7%	12.4%	186.2%
Atlanta, GA	5	75.27	$33,834	47.7%	2,939,607	8.9%	15.9%	$61,053	3.99	4.7%	20.0%	171.5%
Augusta, GA-SC	45	64.49	$25,499	67.5%	270,365	-2.4%	6.1%	$60,138	3.14	8.4%	17.0%	166.6%
Austin, TX	26	67.98	$33,414	57.8%	1,149,983	60.5%	42.2%	$57,514	5.38	4.9%	22.2%	117.2%
Bakersfield, CA	92	53.34	$22,278	75.1%	341,381	45.9%	4.5%	$47,124	5.11	11.2%	7.1%	111.3%
Baltimore, MD	6	73.12	$31,960	50.8%	1,411,001	32.7%	-3.7%	$67,860	4.05	5.4%	28.0%	206.8%
Baton Rouge, LA	35	66.30	$26,021	57.1%	382,130	26.6%	1.6%	$65,256	3.65	3.4%	17.2%	207.5%
Birmingham, AL	48	64.26	$26,807	58.5%	507,506	26.0%	2.4%	$58,238	4.23	5.3%	15.1%	190.9%
Boise, ID	60	61.30	$29,375	75.0%	346,801	53.5%	37.0%	$51,520	5.52	6.5%	10.5%	150.9%
Boston, MA-NH	90	54.28	$27,122	48.0%	2,587,557	90.0%	-7.7%	$41,820	9.53	7.8%	21.8%	115.7%
Bridgeport-Stamford, CT	104	48.80	$26,228	57.6%	472,888	102.5%	-14.0%	$38,172	9.14	9.9%	18.4%	100.4%
Buffalo, NY	83	57.21	$25,182	73.4%	539,254	36.2%	-7.4%	$31,179	5.37	7.5%	20.3%	84.4%
Cape Coral, FL	87	56.34	$26,685	54.9%	316,299	20.6%	56.9%	$48,804	5.60	6.1%	14.3%	294.8%
Charleston, SC	65	60.46	$28,738	57.0%	390,422	27.7%	28.8%	$46,344	6.62	4.4%	19.8%	299.4%
Charlotte, NC-SC	43	65.11	$31,020	58.2%	1,281,494	31.3%	29.9%	$51,792	5.17	6.7%	17.0%	271.5%
Chattanooga, TN-GA	40	65.47	$28,014	69.7%	262,689	26.4%	9.2%	$57,630	3.80	5.6%	16.7%	276.1%
Chicago, IL-IN-WI	67	60.39	$27,216	47.8%	4,707,416	60.5%	-13.2%	$54,288	4.57	7.0%	14.4%	60.0%
Cincinnati, OH-KY-IN	17	69.88	$30,535	64.1%	1,080,732	27.0%	-1.9%	$52,107	3.90	6.1%	24.6%	228.7%
Cleveland, OH	75	58.86	$26,007	65.6%	989,149	27.5%	-10.0%	$43,437	4.11	9.9%	14.9%	94.2%
Colorado Springs, CO	37	65.91	$31,478	71.8%	370,717	40.2%	13.3%	$55,204	5.80	8.5%	20.1%	113.0%
Columbia, SC	38	65.85	$28,012	64.9%	394,848	0.6%	13.6%	$49,971	4.06	7.1%	19.5%	202.6%

Upward Mobility Index: Hispanic with Component Data (cont.)												
OVERALL METROPOLITAN AREA COMPONENTS								MINORITY GROUP COMPONENTS				
Metropolitan Area	Metro Rank	Upward Mobility Index	Top of Lowest Income Quintile (Cost of Living Adjusted)	Jobs within 30 Minutes (Metro)	Jobs in Labor Market (Metro)	Cost Difference Own v. Rent	Net Domestic Migration	Median Household Income (Cost of Living Adjusted)	Housing Afford-ability	Unem-ployment Rate	Education: BA & Over	Change in # of House-holds
Columbus, OH	3	75.57	$31,582	67.7%	1,049,446	36.4%	5.2%	$67,208	3.37	5.8%	25.0%	186.0%
Dallas-Fort Worth, TX	36	66.24	$31,347	55.1%	3,756,907	50.0%	14.9%	$55,114	4.75	4.8%	13.1%	104.0%
Dayton, OH	42	65.26	$26,199	75.7%	376,562	23.4%	-7.2%	$47,518	3.71	9.5%	26.1%	157.7%
Daytona Beach, FL	66	60.41	$26,602	62.3%	276,246	14.9%	37.9%	$51,285	4.56	7.0%	17.1%	203.1%
Denver, CO	50	63.65	$31,992	55.3%	1,606,238	75.4%	12.0%	$53,825	7.51	4.5%	15.7%	75.0%
Des Moines, IA	14	71.07	$34,730	76.6%	348,634	47.9%	13.4%	$61,492	3.62	5.7%	13.2%	181.8%
Detroit, MI	25	68.02	$26,634	58.4%	2,013,112	19.6%	-12.1%	$56,698	3.51	8.0%	20.0%	55.7%
Durham, NC	79	57.98	$28,874	67.3%	288,623	54.8%	13.9%	$45,649	6.47	3.9%	15.4%	145.6%
El Paso, TX	84	56.97	$20,026	70.6%	369,531	39.6%	-15.1%	$46,208	3.92	6.6%	18.6%	44.6%
Fayetteville, AR-MO	7	72.54	$30,520	74.3%	265,557	20.1%	34.6%	$62,357	3.30	3.2%	11.2%	295.1%
Fresno, CA	95	52.68	$23,137	72.1%	401,700	52.7%	-3.2%	$47,287	6.14	10.4%	9.4%	60.1%
Grand Rapids, MI	9	71.97	$33,792	74.1%	540,223	35.2%	-1.8%	$59,289	3.67	7.1%	13.8%	86.5%
Greensboro, NC	45	64.49	$25,576	72.7%	352,108	15.2%	6.4%	$49,643	3.93	4.6%	11.8%	151.2%
Greenville, SC	51	63.56	$26,290	68.2%	427,540	36.4%	15.8%	$53,373	4.63	4.3%	15.3%	198.1%
Harrisburg, PA	13	71.22	$33,245	72.7%	289,096	16.6%	2.6%	$55,509	3.43	5.9%	16.5%	223.5%
Hartford, CT	78	58.07	$29,526	66.0%	609,789	45.0%	-6.7%	$40,504	5.78	10.2%	16.8%	89.7%
Honolulu, HI	96	52.16	$25,069	53.0%	499,841	142.0%	-14.7%	$49,585	10.94	6.0%	24.5%	73.4%
Houston, TX	63	60.48	$27,023	50.8%	3,295,316	48.5%	10.9%	$50,803	4.68	5.6%	14.3%	104.0%
Indianapolis. IN	22	68.41	$30,554	61.7%	1,006,132	18.5%	6.9%	$51,286	4.20	5.3%	16.1%	246.6%
Jackson, MS	28	67.87	$27,091	66.6%	265,433	15.3%	-2.3%	$61,519	3.39	5.4%	20.1%	123.0%
Jacksonville, FL	24	68.18	$28,236	57.9%	729,411	30.0%	22.6%	$61,308	4.39	6.1%	26.9%	249.0%
Kansas City, MO-KS	12	71.41	$32,782	67.9%	1,080,899	28.7%	3.1%	$54,131	4.29	5.3%	16.7%	125.8%
Knoxville, TN	49	64.16	$26,840	68.3%	404,074	27.3%	14.5%	$45,658	4.90	4.1%	21.0%	342.2%
Lakeland, FL	71	59.70	$26,176	56.4%	300,183	16.2%	33.1%	$54,963	4.07	6.3%	13.6%	264.5%
Lancaster, PA	70	59.73	$31,456	72.4%	266,153	33.1%	1.2%	$43,401	5.27	8.2%	13.3%	154.4%
Las Vegas, NV	74	59.02	$26,497	63.4%	1,043,502	39.3%	36.1%	$51,224	5.94	6.9%	9.9%	157.0%

Upward Mobility Index: Hispanic with Component Data (cont.)												
OVERALL METROPOLITAN AREA COMPONENTS								MINORITY GROUP COMPONENTS				
Metropolitan Area	Metro Rank	Upward Mobility Index	Top of Lowest Income Quintile (Cost of Living Adjusted)	Jobs within 30 Minutes (Metro)	Jobs in Labor Market (Metro)	Cost Difference Own v. Rent	Net Domestic Migration	Median Household Income (Cost of Living Adjusted)	Housing Afford-ability	Unem-ployment Rate	Education: BA & Over	Change in # of House-holds
Lexington-Fayette, KY	20	69.24	$31,141	73.9%	259,916	10.6%	7.1%	$48,516	4.15	3.3%	15.0%	244.9%
Little Rock, AR	41	65.43	$26,762	68.9%	347,325	0.1%	6.8%	$49,219	3.56	5.0%	13.5%	201.5%
Los Angeles, CA	105	48.67	$20,807	49.7%	6,455,665	134.5%	-17.0%	$43,447	10.91	6.8%	12.7%	25.9%
Louisville, KY-IN	18	69.81	$28,696	68.2%	630,110	20.6%	3.9%	$51,715	4.06	5.5%	22.4%	292.7%
Madison, WI	58	61.76	$32,989	72.6%	371,828	73.5%	7.7%	$37,881	7.51	4.8%	25.5%	137.6%
McAllen, TX	59	61.45	$18,103	75.3%	331,361	19.9%	-1.0%	$47,598	2.33	7.6%	16.2%	66.4%
Melbourne, FL	39	65.61	$27,891	65.5%	254,610	19.8%	26.3%	$56,396	4.45	6.0%	26.6%	175.4%
Memphis, TN-MS-AR	64	60.47	$22,945	64.5%	616,393	17.0%	-4.7%	$45,941	4.52	3.9%	12.9%	211.8%
Miami, FL	88	56.30	$21,103	49.2%	2,984,647	49.4%	-9.6%	$47,770	6.75	5.5%	26.7%	57.1%
Milwaukee,WI	85	56.50	$25,571	69.6%	787,638	81.7%	-9.3%	$46,983	5.42	6.0%	14.1%	104.1%
Minneapolis-St. Paul, MN-WI	27	67.93	$34,722	62.7%	1,952,642	48.4%	-0.1%	$52,823	5.11	6.2%	18.7%	130.5%
Modesto, CA	100	51.01	$25,916	60.5%	220,466	52.1%	1.8%	$55,552	5.90	12.2%	7.5%	89.7%
Nashville, TN	33	67.17	$33,116	56.5%	995,519	31.9%	21.4%	$53,399	5.31	4.5%	16.1%	254.9%
New Haven CT	98	51.42	$24,785	67.0%	424,773	40.1%	-8.4%	$36,352	5.92	9.4%	15.8%	117.2%
New Orleans. LA	72	59.16	$21,124	62.9%	576,377	19.1%	-21.5%	$48,218	4.83	6.6%	19.0%	88.9%
New York, NY-NJ-PA	101	49.66	$21,047	40.7%	9,712,340	86.5%	-18.6%	$40,869	7.69	7.1%	18.9%	44.8%
Ogden, UT	34	66.51	$40,549	70.4%	321,389	53.9%	8.3%	$55,133	5.51	4.0%	11.6%	138.7%
Oklahoma City, OK	10	71.72	$29,989	70.4%	678,140	7.3%	9.7%	$53,546	3.50	5.2%	12.5%	147.8%
Omaha, NE-IA	8	72.35	$32,037	78.1%	481,331	38.1%	2.0%	$59,068	3.62	5.7%	14.4%	149.5%
Orlando, FL	52	63.46	$27,617	53.5%	1,245,587	24.8%	25.0%	$50,699	5.55	6.6%	22.4%	178.6%
Oxnard, CA	86	56.41	$27,705	66.0%	413,288	110.4%	-8.5%	$52,739	8.77	6.5%	13.0%	55.0%
Philadelphia, PA-NJ-DE-MD	73	59.07	$26,715	52.5%	2,970,879	30.1%	-5.0%	$45,452	4.96	9.7%	17.5%	109.3%
Phoenix, AZ	32	67.23	$31,407	60.5%	2,267,392	32.0%	29.0%	$55,626	5.14	6.2%	12.5%	95.2%
Pittsburgh, PA	4	75.28	$27,709	59.8%	1,144,412	15.0%	-3.4%	$66,161	2.75	6.3%	34.8%	140.1%

Upward Mobility Index: Hispanic with Component Data (cont.)												
OVERALL METROPOLITAN AREA COMPONENTS								MINORITY GROUP COMPONENTS				
Metropolitan Area	Metro Rank	Upward Mobility Index	Top of Lowest Income Quintile (Cost of Living Adjusted)	Jobs within 30 Minutes (Metro)	Jobs in Labor Market (Metro)	Cost Difference Own v. Rent	Net Domestic Migration	Median Household Income (Cost of Living Adjusted)	Housing Afford-ability	Unem-ployment Rate	Education: BA & Over	Change in # of House-holds
Portland, ME	30	67.45	$29,583	66.0%	292,239	63.4%	7.1%	$59,997	4.66	3.8%	35.6%	181.1%
Portland, OR-WA	53	62.80	$31,260	59.8%	1,269,985	72.4%	12.6%	$53,314	7.05	5.9%	19.0%	144.7%
Providence, RI-MA	103	48.86	$24,202	64.5%	800,253	88.6%	-5.5%	$39,644	7.14	9.9%	13.5%	121.0%
Provo, UT	29	67.70	$37,407	72.7%	290,034	66.6%	14.0%	$56,704	5.96	4.3%	20.3%	223.6%
Raleigh, NC	21	69.05	$36,846	61.0%	705,918	42.1%	42.8%	$55,285	5.45	4.4%	19.8%	248.8%
Richmond, VA	31	67.38	$31,310	65.3%	651,003	32.1%	9.8%	$53,707	5.20	6.4%	21.1%	248.6%
Riverside-San Bernardino, CA	89	54.53	$24,726	54.3%	1,988,988	56.7%	17.8%	$55,150	6.06	9.3%	10.1%	98.7%
Rochester, NY	80	57.83	$25,649	75.5%	507,904	24.9%	-8.2%	$30,255	5.19	10.8%	15.9%	89.1%
Sacramento, CA	55	62.26	$28,679	60.1%	1,073,595	56.4%	11.7%	$58,466	6.07	7.2%	17.5%	88.0%
Salt Lake City, UT	23	68.24	$35,801	70.8%	624,413	60.0%	-3.4%	$56,349	5.91	4.7%	13.2%	111.6%
San Antonio, TX	77	58.56	$25,296	60.9%	1,154,760	53.4%	22.9%	$50,941	4.79	6.0%	16.6%	55.5%
San Diego, CA	94	52.94	$24,977	61.1%	1,649,210	113.2%	-6.9%	$45,700	10.51	7.6%	17.1%	60.7%
San Francisco, CA	93	53.07	$24,994	45.4%	2,422,739	185.5%	-9.3%	$47,452	12.62	5.3%	20.5%	46.5%
San Jose, CA	97	52.01	$26,524	52.9%	1,022,362	228.9%	-21.0%	$44,457	16.34	5.8%	16.5%	37.8%
Santa Rosa, CA	107	46.24	$24,647	67.7%	253,870	123.8%	-4.4%	$40,947	11.44	5.7%	12.7%	102.7%
Sarasota, FL	62	61.01	$28,309	62.9%	343,250	29.2%	40.8%	$50,732	5.92	5.2%	18.8%	196.5%
Scranton, PA	54	62.68	$25,084	73.9%	261,002	-8.8%	-1.2%	$53,821	3.09	9.8%	10.9%	1019.7%
Seattle, WA	47	64.37	$32,999	49.7%	2,059,642	84.5%	5.9%	$55,967	7.57	5.5%	21.3%	152.5%
Spokane, WA	76	58.59	$26,016	73.1%	258,817	54.0%	14.0%	$51,715	4.96	8.3%	23.2%	213.6%
Springfield, MA	106	46.57	$22,704	70.6%	292,329	48.1%	-6.7%	$27,595	8.29	12.2%	11.6%	92.6%
St. Louis,, MO-IL	2	76.84	$31,102	61.1%	1,389,250	22.3%	-4.8%	$66,839	3.06	5.2%	28.9%	134.7%
Stockton, CA	102	49.57	$25,931	53.4%	316,465	69.2%	10.0%	$53,041	6.80	9.6%	7.7%	84.8%
Syracuse, NY	68	60.19	$26,012	78.0%	302,473	22.9%	-10.3%	$37,737	3.99	11.6%	25.2%	136.7%
Tampa-St. Peters-burg, FL	57	61.82	$25,029	57.1%	1,439,525	20.1%	23.1%	$50,392	4.96	6.7%	21.3%	155.8%
Toledo, OH	44	64.57	$25,189	78.1%	280,283	8.4%	-10.0%	$52,016	2.91	8.2%	14.4%	79.1%

Upward Mobility Index: Hispanic with Component Data (cont.)												
OVERALL METROPOLITAN AREA COMPONENTS								MINORITY GROUP COMPONENTS				
Metropolitan Area	Metro Rank	Upward Mobility Index	Top of Lowest Income Quintile (Cost of Living Adjusted)	Jobs within 30 Minutes (Metro)	Jobs in Labor Market (Metro)	Cost Difference Own v. Rent	Net Domestic Migration	Median Household Income (Cost of Living Adjusted)	Housing Afford-ability	Unem-ployment Rate	Education: BA & Over	Change in # of House-holds
Tucson, AZ	91	54.12	$24,782	63.1%	450,472	44.3%	11.4%	$47,182	5.10	8.4%	15.8%	64.2%
Tulsa, OK	16	70.89	$28,649	73.0%	459,633	16.0%	2.6%	$58,033	3.36	5.5%	12.0%	152.4%
Virginia Beach-Nor-folk, VA-NC	1	77.63	$31,764	64.5%	862,195	9.4%	-4.6%	$68,514	3.50	5.9%	24.0%	175.4%
Washington, DC-VA-MD-WV	15	70.95	$37,401	42.5%	3,349,214	46.9%	-4.6%	$62,952	5.65	5.0%	25.4%	140.3%
Wichita, KS	19	69.42	$29,422	79.8%	308,022	11.0%	-4.9%	$52,020	3.27	7.0%	14.5%	114.6%
Winston-Salem, NC	81	57.55	$25,500	70.5%	302,447	25.2%	8.3%	$45,214	4.35	6.2%	11.0%	166.5%
Worcester, MA-CT	99	51.32	$27,354	53.8%	476,873	60.6%	-2.9%	$42,090	6.23	8.8%	14.2%	110.2%
Youngstown, OH-PA	61	61.12	$24,845	75.7%	235,391	-9.8%	-8.9%	$47,770	2.49	11.6%	13.2%	93.3%

Upward Mobility Index: Asian with Component Data

OVERALL METROPOLITAN AREA COMPONENTS								MINORITY GROUP COMPONENTS				
Metropolitan Area	Metro Rank	Upward Mobility Index	Top of Lowest Income Quintile (Cost of Living Adjusted)	Jobs within 30 Minutes (Metro)	Jobs in Labor Market (Metro)	Cost Difference Own v. Rent	Net Domestic Migration	Median Household Income (Cost of Living Adjusted)	Housing Afford-ability	Unem-ployment Rate	Education: BA & Over	Change in # of House-holds
Akron, OH	53	78.35	$29,013	67.6%	351,466	15.8%	-4.7%	$67,959	2.52	4.7%	44.3%	186.5%
Albany, NY	17	85.06	$30,474	71.1%	443,511	42.0%	-1.1%	$97,417	2.18	4.3%	63.6%	143.8%
Albuquerque, NM	87	69.64	$22,957	70.0%	414,732	34.1%	7.0%	$65,759	3.39	5.5%	49.1%	110.3%
Allentown, PA-NJ	44	79.63	$29,068	64.6%	406,781	25.2%	5.6%	$75,971	2.73	4.9%	55.5%	126.6%
Atlanta, GA	1	89.30	$33,834	47.7%	2,939,607	8.9%	15.9%	$95,010	2.56	3.7%	56.9%	188.5%
Augusta, GA-SC	65	75.78	$25,499	67.5%	270,365	-2.4%	6.1%	$70,430	2.68	4.1%	55.1%	111.3%
Austin, TX	19	84.77	$33,414	57.8%	1,149,983	60.5%	42.2%	$107,181	2.88	3.6%	70.6%	187.1%
Bakersfield, CA	99	64.73	$22,278	75.1%	341,381	45.9%	4.5%	$59,866	4.02	6.3%	36.3%	133.5%
Baltimore, MD	25	83.62	$31,960	50.8%	1,411,001	32.7%	-3.7%	$84,745	3.25	3.6%	63.4%	134.2%
Baton Rouge, LA	86	69.88	$26,021	57.1%	382,130	26.6%	1.6%	$66,539	3.58	5.0%	51.5%	57.1%
Birmingham, AL	35	81.66	$26,807	58.5%	507,506	26.0%	2.4%	$91,525	2.69	1.3%	56.9%	140.1%
Boise, ID	91	68.43	$29,375	75.0%	346,801	53.5%	37.0%	$47,848	5.94	3.4%	46.4%	182.5%
Boston, MA-NH	71	73.73	$27,122	48.0%	2,587,557	90.0%	-7.7%	$84,007	4.74	5.1%	61.7%	113.6%
Bridgeport-Stamford, CT	82	70.44	$26,228	57.6%	472,888	102.5%	-14.0%	$83,580	4.17	6.8%	69.6%	109.6%
Buffalo, NY	74	73.30	$25,182	73.4%	539,254	36.2%	-7.4%	$57,226	2.93	4.1%	54.7%	145.9%
Cape Coral, FL	102	63.21	$26,685	54.9%	316,299	20.6%	56.9%	$54,196	5.04	6.4%	40.2%	369.7%
Charleston, SC	45	79.47	$28,738	57.0%	390,422	27.7%	28.8%	$92,242	3.33	3.4%	50.4%	81.9%
Charlotte, NC-SC	22	84.22	$31,020	58.2%	1,281,494	31.3%	29.9%	$103,508	2.59	5.0%	57.5%	337.8%
Chattanooga, TN-GA	46	79.29	$28,014	69.7%	262,689	26.4%	9.2%	$81,075	2.70	3.2%	42.4%	28.6%
Chicago, IL-IN-WI	57	77.40	$27,216	47.8%	4,707,416	60.5%	-13.2%	$84,240	2.95	4.9%	64.4%	79.2%
Cincinnati, OH-KY-IN	5	87.93	$30,535	64.1%	1,080,732	27.0%	-1.9%	$106,323	1.91	3.7%	66.7%	147.0%
Cleveland, OH	39	80.41	$26,007	65.6%	989,149	27.5%	-10.0%	$77,486	2.30	3.9%	63.0%	55.9%
Colorado Springs, CO	64	75.84	$31,478	71.8%	370,717	40.2%	13.3%	$69,549	4.61	4.9%	42.9%	48.7%
Columbia, SC	41	80.20	$28,012	64.9%	394,848	0.6%	13.6%	$70,647	2.87	3.6%	53.9%	115.1%

Upward Mobility Index: Asian with Component Data (cont.)												
OVERALL METROPOLITAN AREA COMPONENTS								MINORITY GROUP COMPONENTS				
Metropolitan Area	Metro Rank	Upward Mobility Index	Top of Lowest Income Quintile (Cost of Living Adjusted)	Jobs within 30 Minutes (Metro)	Jobs in Labor Market (Metro)	Cost Difference Own v. Rent	Net Domestic Migration	Median Household Income (Cost of Living Adjusted)	Housing Afford-ability	Unem-ployment Rate	Education: BA & Over	Change in # of House-holds
Columbus, OH	7	87.56	$31,582	67.7%	1,049,446	36.4%	5.2%	$90,739	2.49	3.9%	63.4%	139.1%
Dallas-Fort Worth, TX	24	83.70	$31,347	55.1%	3,756,907	50.0%	14.9%	$92,426	2.83	4.3%	60.5%	179.5%
Dayton, OH	16	85.16	$26,199	75.7%	376,562	23.4%	-7.2%	$90,662	1.94	2.6%	59.2%	35.2%
Daytona Beach, FL	75	72.48	$26,602	62.3%	276,246	14.9%	37.9%	$70,458	3.32	5.2%	45.2%	48.5%
Denver, CO	56	77.47	$31,992	55.3%	1,606,238	75.4%	12.0%	$77,178	5.24	3.3%	51.9%	120.9%
Des Moines, IA	31	83.04	$34,730	76.6%	348,634	47.9%	13.4%	$82,545	2.70	4.9%	40.6%	214.6%
Detroit, MI	20	84.71	$26,634	58.4%	2,013,112	19.6%	-12.1%	$106,526	1.87	4.7%	66.3%	96.1%
Durham, NC	69	75.19	$28,874	67.3%	288,623	54.8%	13.9%	$74,196	3.98	3.8%	72.9%	164.5%
El Paso, TX	84	70.03	$20,026	70.6%	369,531	39.6%	-15.1%	$61,061	2.97	2.4%	51.3%	81.3%
Fayetteville, AR-MO	4	87.96	$30,520	74.3%	265,557	20.1%	34.6%	$114,619	1.80	2.4%	66.3%	298.3%
Fresno, CA	97	65.77	$23,137	72.1%	401,700	52.7%	-3.2%	$70,324	4.13	8.1%	31.5%	81.6%
Grand Rapids, MI	27	83.56	$33,792	74.1%	540,223	35.2%	-1.8%	$72,277	3.01	3.2%	36.6%	86.5%
Greensboro, NC	90	68.76	$25,576	72.7%	352,108	15.2%	6.4%	$48,922	3.99	4.8%	39.3%	235.0%
Greenville, SC	42	79.84	$26,290	68.2%	427,540	36.4%	15.8%	$82,692	2.99	3.1%	57.3%	129.4%
Harrisburg, PA	6	87.66	$33,245	72.7%	289,096	16.6%	2.6%	$100,033	1.90	4.5%	53.2%	199.3%
Hartford, CT	32	82.52	$29,526	66.0%	609,789	45.0%	-6.7%	$88,871	2.64	4.9%	68.0%	160.3%
Honolulu, HI	107	59.66	$25,069	53.0%	499,841	142.0%	-14.7%	$60,000	9.04	2.8%	35.4%	1.9%
Houston, TX	47	79.26	$27,023	50.8%	3,295,316	48.5%	10.9%	$89,659	2.65	4.6%	56.8%	142.3%
Indianapolis. IN	9	86.95	$30,554	61.7%	1,006,132	18.5%	6.9%	$85,632	2.52	2.7%	55.0%	230.7%
Jackson, MS	30	83.09	$27,091	66.6%	265,433	15.3%	-2.3%	$118,699	1.76	3.7%	59.9%	199.5%
Jacksonville, FL	39	80.41	$28,236	57.9%	729,411	30.0%	22.6%	$88,834	3.03	3.9%	48.2%	135.2%
Kansas City, MO-KS	3	88.10	$32,782	67.9%	1,080,899	28.7%	3.1%	$84,394	2.75	3.5%	54.6%	116.5%
Knoxville, TN	55	77.93	$26,840	68.3%	404,074	27.3%	14.5%	$67,810	3.30	3.0%	65.1%	122.9%
Lakeland, FL	81	70.83	$26,176	56.4%	300,183	16.2%	33.1%	$66,406	3.37	3.8%	44.1%	208.7%
Lancaster, PA	43	79.72	$31,456	72.4%	266,153	33.1%	1.2%	$74,584	3.07	2.7%	41.3%	115.6%
Las Vegas, NV	79	71.94	$26,497	63.4%	1,043,502	39.3%	36.1%	$71,096	4.28	5.5%	37.9%	222.4%

Upward Mobility Index: Asian with Component Data (cont.)												
OVERALL METROPOLITAN AREA COMPONENTS								MINORITY GROUP COMPONENTS				
Metropolitan Area	Metro Rank	Upward Mobility Index	Top of Lowest Income Quintile (Cost of Living Adjusted)	Jobs within 30 Minutes (Metro)	Jobs in Labor Market (Metro)	Cost Difference Own v. Rent	Net Domestic Migration	Median Household Income (Cost of Living Adjusted)	Housing Afford-ability	Unem-ployment Rate	Education: BA & Over	Change in # of House-holds
Lexington-Fayette, KY	21	84.63	$31,141	73.9%	259,916	10.6%	7.1%	$81,818	2.46	5.0%	63.3%	99.9%
Little Rock, AR	62	76.16	$26,762	68.9%	347,325	0.1%	6.8%	$56,267	3.12	3.3%	55.1%	147.8%
Los Angeles, CA	105	61.36	$20,807	49.7%	6,455,665	134.5%	-17.0%	$59,696	7.94	4.9%	52.4%	49.7%
Louisville, KY-IN	15	85.36	$28,696	68.2%	630,110	20.6%	3.9%	$85,332	2.46	4.0%	51.8%	148.1%
Madison, WI	59	76.42	$32,989	72.6%	371,828	73.5%	7.7%	$65,482	4.34	4.3%	67.9%	154.9%
McAllen, TX	61	76.19	$18,103	75.3%	331,361	19.9%	-1.0%	$65,092	1.70	1.0%	65.1%	127.8%
Melbourne, FL	101	64.44	$27,891	65.5%	254,610	19.8%	26.3%	$43,612	5.75	4.0%	45.3%	120.7%
Memphis, TN-MS-AR	34	81.69	$22,945	64.5%	616,393	17.0%	-4.7%	$94,261	2.20	2.1%	57.8%	70.1%
Miami, FL	100	64.65	$21,103	49.2%	2,984,647	49.4%	-9.6%	$60,681	5.32	4.5%	50.2%	78.6%
Milwaukee,WI	76	72.34	$25,571	69.6%	787,638	81.7%	-9.3%	$70,214	3.63	4.3%	51.4%	125.8%
Minneapolis-St. Paul, MN-WI	23	83.80	$34,722	62.7%	1,952,642	48.4%	-0.1%	$85,801	3.15	4.6%	44.6%	118.8%
Modesto, CA	106	60.40	$25,916	60.5%	220,466	52.1%	1.8%	$68,245	4.80	8.4%	32.8%	88.5%
Nashville, TN	26	83.59	$33,116	56.5%	995,519	31.9%	21.4%	$92,811	3.06	4.2%	50.1%	180.5%
New Haven CT	58	77.32	$24,785	67.0%	424,773	40.1%	-8.4%	$85,480	2.52	4.2%	65.3%	87.0%
New Orleans. LA	83	70.35	$21,124	62.9%	576,377	19.1%	-21.5%	$62,678	3.72	3.8%	38.8%	40.4%
New York, NY-NJ-PA	93	67.04	$21,047	40.7%	9,712,340	86.5%	-18.6%	$71,128	4.42	4.7%	53.8%	76.6%
Ogden, UT	60	76.24	$40,549	70.4%	321,389	53.9%	8.3%	$67,876	4.47	3.4%	38.5%	87.9%
Oklahoma City, OK	33	82.23	$29,989	70.4%	678,140	7.3%	9.7%	$61,843	3.03	2.9%	46.1%	73.3%
Omaha, NE-IA	29	83.18	$32,037	78.1%	481,331	38.1%	2.0%	$73,541	2.91	4.9%	49.1%	140.4%
Orlando, FL	66	75.63	$27,617	53.5%	1,245,587	24.8%	25.0%	$71,366	3.95	5.1%	51.6%	151.2%
Oxnard, CA	78	72.13	$27,705	66.0%	413,288	110.4%	-8.5%	$80,813	5.72	5.1%	59.9%	85.9%
Philadelphia, PA-NJ-DE-MD	50	78.88	$26,715	52.5%	2,970,879	30.1%	-5.0%	$83,581	2.70	5.5%	56.1%	110.0%
Phoenix, AZ	12	86.02	$31,407	60.5%	2,267,392	32.0%	29.0%	$97,873	2.92	4.3%	57.2%	186.6%
Pittsburgh, PA	14	85.42	$27,709	59.8%	1,144,412	15.0%	-3.4%	$80,865	2.25	3.1%	69.7%	140.4%

Upward Mobility Index: Asian with Component Data (cont.)												
OVERALL METROPOLITAN AREA COMPONENTS								MINORITY GROUP COMPONENTS				
Metropolitan Area	Metro Rank	Upward Mobility Index	Top of Lowest Income Quintile (Cost of Living Adjusted)	Jobs within 30 Minutes (Metro)	Jobs in Labor Market (Metro)	Cost Difference Own v. Rent	Net Domestic Migration	Median Household Income (Cost of Living Adjusted)	Housing Afford-ability	Unem-ployment Rate	Education: BA & Over	Change in # of House-holds
Portland, ME	70	74.77	$29,583	66.0%	292,239	63.4%	7.1%	$81,863	3.42	3.9%	38.1%	131.4%
Portland, OR-WA	49	78.89	$31,260	59.8%	1,269,985	72.4%	12.6%	$86,767	4.33	4.3%	50.4%	108.6%
Providence, RI-MA	96	65.91	$24,202	64.5%	800,253	88.6%	-5.5%	$64,674	4.38	4.9%	48.4%	62.2%
Provo, UT	80	71.82	$37,407	72.7%	290,034	66.6%	14.0%	$58,508	5.78	5.4%	59.2%	177.2%
Raleigh, NC	8	87.28	$36,846	61.0%	705,918	42.1%	42.8%	$120,357	2.50	3.6%	72.7%	269.4%
Richmond, VA	13	85.97	$31,310	65.3%	651,003	32.1%	9.8%	$98,022	2.85	3.6%	61.8%	162.8%
Riverside-San Bernardino, CA	88	69.16	$24,726	54.3%	1,988,988	56.7%	17.8%	$78,205	4.27	6.0%	47.6%	140.9%
Rochester, NY	36	81.62	$25,649	75.5%	507,904	24.9%	-8.2%	$75,160	2.09	3.9%	52.2%	47.9%
Sacramento, CA	73	73.35	$28,679	60.1%	1,073,595	56.4%	11.7%	$79,344	4.47	6.6%	43.0%	98.8%
Salt Lake City, UT	37	81.47	$35,801	70.8%	624,413	60.0%	-3.4%	$76,848	4.33	3.8%	48.3%	141.6%
San Antonio, TX	68	75.24	$25,296	60.9%	1,154,760	53.4%	22.9%	$80,598	3.03	4.3%	52.1%	164.4%
San Diego, CA	92	67.22	$24,977	61.1%	1,649,210	113.2%	-6.9%	$71,751	6.70	5.1%	50.6%	77.7%
San Francisco, CA	94	66.56	$24,994	45.4%	2,422,739	185.5%	-9.3%	$74,149	8.08	4.3%	54.5%	67.6%
San Jose, CA	84	70.03	$26,524	52.9%	1,022,362	228.9%	-21.0%	$83,074	8.74	4.4%	64.9%	82.2%
Santa Rosa, CA	104	61.41	$24,647	67.7%	253,870	123.8%	-4.4%	$66,092	7.09	3.7%	43.1%	64.8%
Sarasota, FL	76	72.34	$28,309	62.9%	343,250	29.2%	40.8%	$67,934	4.42	4.5%	45.4%	174.8%
Scranton, PA	52	78.42	$25,084	73.9%	261,002	-8.8%	-1.2%	$85,979	1.94	5.8%	40.7%	251.5%
Seattle, WA	48	78.91	$32,999	49.7%	2,059,642	84.5%	5.9%	$87,663	4.83	4.2%	54.4%	138.6%
Spokane, WA	89	69.14	$26,016	73.1%	258,817	54.0%	14.0%	$69,275	3.70	4.1%	36.6%	65.3%
Springfield, MA	98	65.32	$22,704	70.6%	292,329	48.1%	-6.7%	$67,293	3.40	8.5%	42.9%	48.8%
St. Louis,, MO-IL	2	88.87	$31,102	61.1%	1,389,250	22.3%	-4.8%	$95,569	2.14	3.3%	65.4%	144.7%
Stockton, CA	103	63.10	$25,931	53.4%	316,465	69.2%	10.0%	$80,970	4.46	8.1%	30.8%	86.2%
Syracuse, NY	72	73.53	$26,012	78.0%	302,473	22.9%	-10.3%	$61,162	2.46	6.0%	46.5%	57.9%
Tampa-St. Peters-burg, FL	62	76.16	$25,029	57.1%	1,439,525	20.1%	23.1%	$80,422	3.11	5.7%	51.0%	144.2%
Toledo, OH	51	78.59	$25,189	78.1%	280,283	8.4%	-10.0%	$69,463	2.18	4.2%	55.9%	17.2%

Upward Mobility Index: Asian with Component Data (cont.)												
OVERALL METROPOLITAN AREA COMPONENTS								MINORITY GROUP COMPONENTS				
Metropolitan Area	Metro Rank	Upward Mobility Index	Top of Lowest Income Quintile (Cost of Living Adjusted)	Jobs within 30 Minutes (Metro)	Jobs in Labor Market (Metro)	Cost Difference Own v. Rent	Net Domestic Migration	Median Household Income (Cost of Living Adjusted)	Housing Afford-ability	Unem-ployment Rate	Education: BA & Over	Change in # of House-holds
Tucson, AZ	95	66.00	$24,782	63.1%	450,472	44.3%	11.4%	$61,101	3.93	5.6%	50.6%	103.5%
Tulsa, OK	38	81.40	$28,649	73.0%	459,633	16.0%	2.6%	$72,995	2.67	4.7%	37.4%	160.1%
Virginia Beach-Nor-folk, VA-NC	11	86.12	$31,764	64.5%	862,195	9.4%	-4.6%	$80,573	2.98	3.3%	42.5%	72.4%
Washington, DC-VA-MD-WV	18	84.91	$37,401	42.5%	3,349,214	46.9%	-4.6%	$100,724	3.53	3.8%	64.9%	104.8%
Wichita, KS	10	86.14	$29,422	79.8%	308,022	11.0%	-4.9%	$87,223	1.95	3.8%	37.4%	72.3%
Winston-Salem, NC	54	78.01	$25,500	70.5%	302,447	25.2%	8.3%	$85,180	2.31	4.9%	51.8%	163.7%
Worcester, MA-CT	67	75.31	$27,354	53.8%	476,873	60.6%	-2.9%	$91,475	2.87	4.7%	56.1%	130.8%
Youngstown, OH-PA	28	83.24	$24,845	75.7%	235,391	-9.8%	-8.9%	$106,720	1.11	1.9%	52.0%	56.9%

Upward Mobility Index: Methodology

URI Upward Mobility Index

All 107 metropolitan Areas (MSAs) 500,000 & Over (2018)
Largest three minority groups (African American, Asian and Hispanic)
100 point scale: Rounded to 2 decimals (for display)
Conversion from average rank: Example: #1 rank equals 100.00
Upward Mobility Index calculated from average weighted rankings

Calculation

50% based on overall metropolitan area components
50% based on minority group components

Components, with Weightings

Overall Metropolitan Area (50% weight)
- Jobs in labor market (Metro): 7.5% weight
  - Maximum employment opportunity
    - *American Community Survey 2018*
- Monthly Cost Difference Own v. Rent: 7.5% weight
  - Barrier to moving up to home ownership
    - *American Community Survey 2018 and URI Standard of Living Index*
- Top of Lowest Income Quintile (Household), Cost of Living Adjusted: 10% weight
  - *American Community Survey 2018*
  - *Cost of living adjustment: URI Standard of Living Index*
- Jobs Within 30 minutes 7.5% weight
  - Measures basic employment mobility opportunity
    - *American Community Survey 2018*
- Net Domestic Migration: 2000-2019: % of 2000 Population: 17.5% weight
  - How people “vote with their feet”

Upward Mobility Index: Methodology (cont.)

Census Bureau data

Metropolitan area geographical definitions as of 2019

Minority Groups within Metropolitan Area (50% weight)

Specific data for African American, Asian, Hispanic)

Median Household Income (2018), Cost of Living Adjusted: 15% weight

American Community Survey 2018

Cost of living adjustment: URI Standard of Living Index

Housing Affordability (2018) (Median Multiple): 5% weight

American Community Survey 2018

Median house value divided by median household income

Unemployment Rate (2014-2018): 5% weight

American Community Survey 2014-2018

Educational: BA or higher (2014-2018): 7.5% weight

American Community Survey 2014-2018

Change in # of Households: (2000-2018) 17.5% weight

Surrogate for relative migration (Ethnic/racial migration unavailable)

Census 2000 & American Community Survey 2018

Metropolitan area geographical definitions as of 2018

Calculation Notes

Overall Metropolitan Area: Simple rankings used for all components.

Minority Group within Metropolitan Area

Simple rankings used for Change in # of Households

Other four components: Method for comparing results among ethnic and racial groups.

For purposes of calculating the Upward Mobility Index, the minority group ranking is from the combined four largest ethnic and racial groups (White Non-Hispanic, African American, Asian and Hispanic). This ranking is then divided by four to derive the ranking score for each of the three minorities.