

**Black Enterprise Top Ten Cities for African Americans Compared to San Francisco**  
**Economic, Educational, & Demographic Conditions**  
 August 8, 2007

Indicator <sup>1</sup>		Jacksonville, FL (10)	Columbus, OH (9)	Indianapolis, IN (8)	Charlotte, NC (7)	Dallas, TX (6)	Nashville, TN (5)	Houston, TX (4)	Raleigh- Durham, NC (3)	Atlanta, GA (2)	Washington, DC (1)	San Francisco, CA
<b>African American Median Household Income in 1999 Dollars (City 2000)</b>		\$30,001	\$29,214	\$33,645	\$33,645	\$27,375	\$29,525	\$27,577	\$33,597	\$23,128	\$30,478	\$29,640
<b>Non-Hispanic White Median Household Income in 1999 Dollars (City 2000)</b>		\$44,267	\$41,471	\$43,043	\$56,154	\$45,070	\$42,913	\$44,625	\$52,989	\$60,936	\$65,441	\$63,227
<b>% African American Homeowner (MSA 2000)<sup>2</sup></b>		49.7%	40.4%	44.8%	47.2%	41.9%	44.3	45.3	48.8%	48.7%	33.9%	33.9%
<b>African American Median Home Value (MSA 2000)<sup>3</sup></b>		\$65,800	\$80,400	\$76,200	\$88,600	\$76,100	\$89,500	\$64,500	\$103,200	\$101,100	\$142,200	\$309,300
<b>Non-Hispanic White Median Home Value (MSA 2000)</b>		\$107,200	\$124,700	\$114,500	\$131,300	\$122,300	\$128,900	\$109,000	\$157,100	\$146,400	\$196,700	\$509,500
<b>African American Conventional Home Loan Rejection Rate (MSA 2000)<sup>4</sup></b>		34.5%	24.9%	33.4%	38.7%	36.0%	34.4%	33.8%	45.8%	28.9%	22.4%	23.1%

<sup>1</sup> Sources: <http://factfinder.census.gov/>; <http://diversitydata.sph.harvard.edu>

<sup>2</sup> **Definition:** The share of occupied housing units that are owner occupied.  
**Source:** U.S. Census Bureau, 2000 Census Summary File 2

<sup>3</sup> **Definition:** The median value of homes owned by a householder of the specific racial or ethnic group shown.  
**Source:** U.S. Census Bureau, 2000 Census Summary File 3

<sup>4</sup> **Definition:** Proportion of all conventional home loan applications for each racial group that were denied by banks. Calculation includes applicants of all income groups. Loans for owner-occupied 1-4 family units. Interpretation: if this number equals 60 for blacks, it means that 60% of all blacks who applied for a conventional home loan in this MSA were rejected (or denied) by banks for that loan.  
**Notes:** Values are missing or blank for any metro area that had less than 100 applications per income/race subgroup. Native American is defined as those identifying as American Indian or Alaskan

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Share of African American Workers in Management or Professional Employment (MSA 2000) <sup>5</sup>		23.7%	26.1%	23.3%	22.5%	28.5%	25.8%	28.7%	30.3%	28.7%	37.4%	35%
% African American Unemployment (City 2000)		7.7%	9%	10.4%	9.9%	9.4%	7.5%	9.7%	7.7%	8.6%	6.2%	12.8%
1999 Dollars Spent on Public Education/ Pupil (State 2000)		\$4,895	\$6,272	\$6,249	\$5,252	\$5,162	\$5,306	\$5,210	\$5,390	\$5,795	\$7,203	\$6,232
% African American without High School Diploma (MSA 2000)		25.9%	21.9%	24.4%	25.2%	21%	25.6%	22.3%	23.2%	19%	18.6%	24.0%
% African American College Graduates (MSA 2000)		16.6%	15.3%	13.8%%	16.5%	18.5%	18.9	18.5%	22.3%	21.9%	24.1%	18.5%

Native. Withdrawn and incomplete applications excluded.  
**Source:** Federal Financial Institutions Examination Council Home Mortgage Disclosure Act (HMDA) Raw Data

<sup>5</sup> **Definition:** Share of Civilian Employed Workforce Age 16+ Employed in Management, Professional and Related Occupations  
**Source:** U.S. Census Bureau, 2000 Census, Summary File 4.

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1980 # African American Residents (MSA) <sup>6</sup>		154,022	135,868	165,907	189,393	319,949	136,300	513,023	155,902	530,172	878,452	124,821
1990 # African American Residents (MSA)		178,368	162,406	181,311	230,739	414,125	151,730	599,393	205,713	742,678	1,057,330	117,775
2000 # African American Residence (MSA)		241,161	218,565	230,843	310,821	537,789	196,127	734,739	273.724	1,202,260	1,312,419	99,199

<sup>6</sup>**Definition:** The total population of the metro area.  
**Notes:** Non-Hispanic black and Asian/Pacific Islander groups include people who identified themselves as those races "alone" or those races "in combination with other races."  
**Source:** "Racial and Ethnic Residential Segregation in the United States: 1980-2000," U.S. Census Bureau, Series CENSR-3, and 2000 Census, Summary File 1.