



Inequalities in Small Business Lending by Income and Race of Neighborhood

National Community Reinvestment Coalition
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The National Community Reinvestment Coalition

The National Community Reinvestment Coalition (NCRC) is the nation's trade association for economic justice whose members consist of local community based organizations. Since its inception in 1990, NCRC has spearheaded the economic justice movement. NCRC's mission is to build wealth in traditionally underserved communities and bring low- and moderate-income populations across the country into the financial mainstream. NCRC members have constituents in every state in America, in both rural and urban areas.

The Board of Directors would like to express their appreciation to the NCRC professional staff who contributed to this publication and serve as a resource to all of us in the public and private sector who are committed to responsible lending. For more information, please contact:

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Inequalities in Small Business Lending by Income and Race of Neighborhood

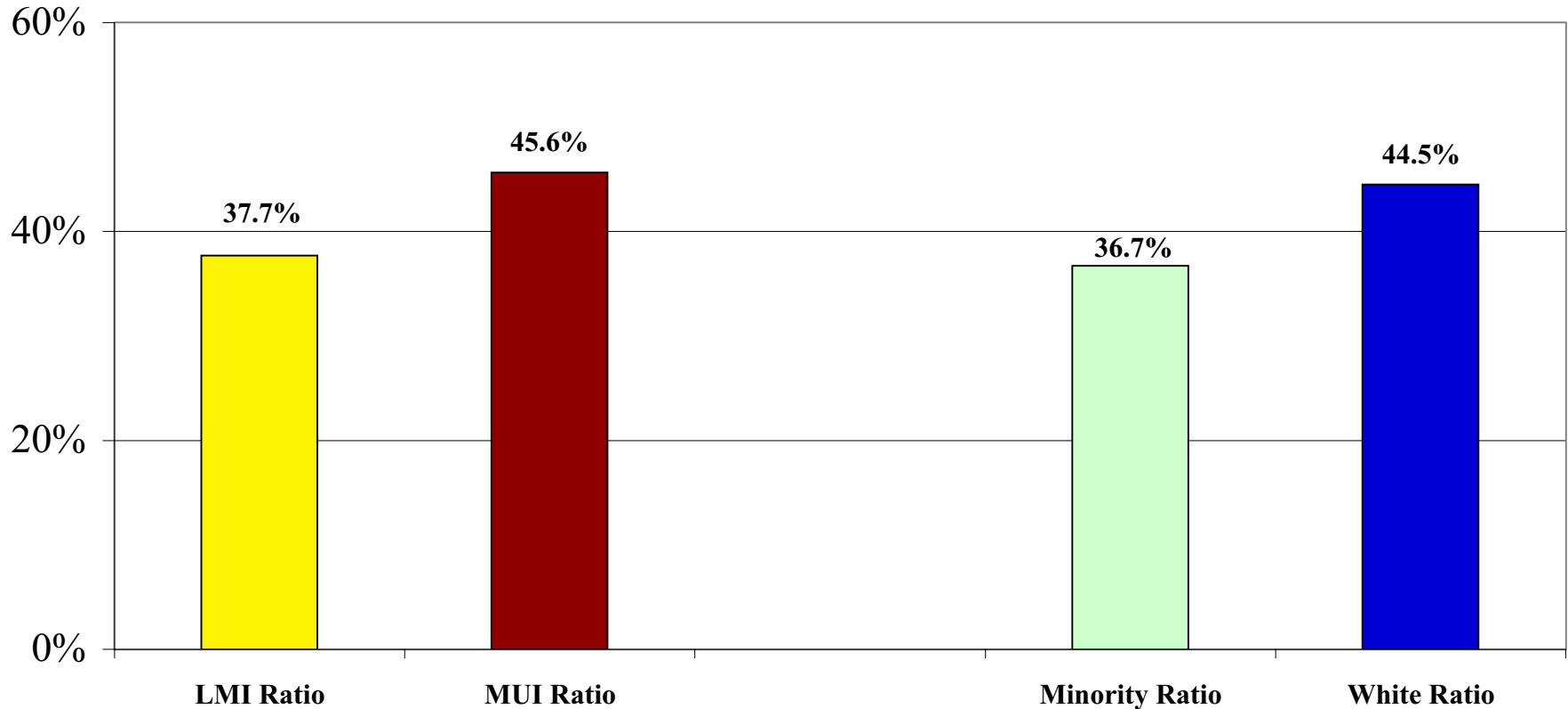
Executive Summary

Using the most recent data available, NCRC's analysis of small business lending in the largest 120 metropolitan areas in the country revealed striking disparities in small business lending by race and income of neighborhood (a full list of metropolitan areas analyzed is in Table 1). On average, banks and thrifts reporting CRA small business data made loans to 37.7 percent of the small businesses located in low- and moderate-income census tracts in the metropolitan areas analyzed. However, banks and thrifts issued loans to 45.6 percent of the small businesses in middle- and upper-income tracts, on average. Likewise, CRA-covered lenders made loans to 36.7 percent of the small businesses located in minority tracts in the metropolitan areas during 2003. CRA-covered lenders, however, made loans to 44.5 percent of the small businesses in white census tracts. These findings regarding disparities are similar to previous NCRC data analysis looking at lending in the 100 largest metropolitan areas during 2001.

NCRC also found that as metropolitan areas become more segregated by race, the level of lending to small businesses in minority tracts decreased. Clearly, significant barriers remain in reaching small businesses in traditionally underserved communities.

These disparities occur at a time when regulatory officials appointed by the current administration are proposing to significantly weaken the regulations implementing the Community Reinvestment Act (CRA), a law prohibiting lending discrimination against neighborhoods. In particular, the regulators are proposing to eliminate publicly available data on small business lending reported by more than 1,000 banks and savings and loans. The ability of regulatory agencies and the general public to hold banks accountable for addressing the small business lending disparities becomes much more difficult when CRA data on lending patterns is eliminated for a significant segment of the banking industry.

Gaps in Small Business Lending by Race & Income of Neighborhood



*Ratios indicate the number of small business loans made in specified census tracts to the number of small businesses in these tracts. The average ratios for the top 120 metro areas in the nation are listed here. See report for definitions of LMI & MUI.

Categories of Neighborhoods

Using CRA Wiz, a software program produced by PCI Services, NCRC calculated a ratio between the number of loans and the number of small businesses in census tracts of various income and minority levels.¹ The ratios describe the banks' success (or lack thereof) in reaching small businesses in various neighborhoods. Higher ratios mean that lenders reached higher percentages of small businesses in neighborhoods. NCRC tabulated the number of loans and small businesses in the following neighborhoods:

- *Low- and Moderate-Income (LMI) Neighborhoods:* Census tracts with income levels up to 80 percent of area median income.
- *Middle- and Upper-Income (MUI) Neighborhoods:* Census tracts with income levels greater than 80 percent of area median income.
- *Minority Neighborhoods:* Census tracts in which more than 50 percent of the residents are minority.
- *White Neighborhoods:* Census tracts in which less than 50 percent of the residents are minority.

Findings by Income Level of Neighborhood

On average, banks and thrifts reporting CRA small business data made loans to 37.7 percent of the small businesses located in LMI census tracts in the metropolitan areas analyzed. However, banks and thrifts issued loans to 45.6 percent of the small businesses in MUI tracts, on average. CRA-covered lenders made a portion of loans to small businesses in MUI tracts that was 7.9 percentage points greater, on average, than in LMI tracts. These findings do not include lending institutions not covered by CRA because they are not required to report small business data.

The ten metropolitan areas that CRA-covered lenders were least successful in reaching small businesses in LMI tracts during 2003 were:

<i>Metropolitan Area</i>	<i>Percent of Small Businesses Receiving Loans in LMI tracts</i>
Philadelphia, PA	21.4%
Harrisburg, PA	24.5%
Salt Lake City, UT	25.2%
Baton Rouge, LA	25.7%
Pittsburgh, PA	25.9%

¹ NCRC used 2003 CRA small business lending data, 2000 census data, and Dun and Bradstreet data on small businesses obtained from CRA Wiz.

Gary, IN	26.9%
Las Vegas, NV	27.4%
Allentown, PA	27.5%
Lancaster, PA	27.7%
Baltimore, MD	28.2%

Five metropolitan areas where lenders were least successful in reaching businesses in LMI census tracts were also areas where lenders were least successful in reaching businesses in MUI tracts. These five metropolitan areas include Salt Lake City, UT; Pittsburgh, PA; Harrisburg, PA; Philadelphia, PA; and Allentown, PA.

The ten metropolitan areas with the largest gaps in the percent of loans received by small businesses in LMI and MUI tracts were the following:

<i>Metropolitan Area</i>	<i>Gap in % of Loans in LMI versus MUI tracts</i>
Jackson, MS	24.4%
Gary, IN	19.9%
Birmingham, AL	18.6%
Baton Rouge, LA	16.0%
Baltimore, MD	15.1%
Lancaster, PA	14.9%
Richmond, VA	14.8%
Santa Rosa, CA	13.7%
Philadelphia, PA	13.2%
Stockton, CA	12.6%

Tables 1 and 2 behind this narrative present detailed information on lending to small businesses in LMI and MUI tracts. The tables present overall averages and medians as well as averages and medians for quartiles of metropolitan areas sorted by the percent of small businesses receiving loans in LMI and MUI tracts. Table 3 presents the percentage point difference in the portion of loans received by small businesses in LMI tracts minus the portion of loans received by small businesses in MUI tracts.

Findings by Race of Neighborhoods

On average, CRA-covered lenders made loans to 36.7 percent of the small businesses located in minority tracts in the metropolitan areas during 2003. CRA-covered lenders, however, made loans to 44.5 percent of the small businesses in white census tracts. The average gap in the portion of small businesses receiving loans in minority and white census tracts was 8 percentage points.²

² The average percentage point difference does not equal the difference in the average percent of loans made to businesses in minority and white tracts due to different sample sizes. The number of metropolitan areas differs when considering lending to various categories of neighborhoods due to demographic characteristics (that is, lack of neighborhoods with more than or less than 50% minority residents in a few metropolitan areas).

The results with the 2003 data were comparable to our findings using 2001 CRA small business data. In a previous study examining the 100 largest metropolitan areas, NCRC found that CRA-covered lenders reached 33 percent of the small businesses in minority tracts, on average, during 2001.³ It appears that lenders have reached a slightly higher percentage of businesses in minority tracts during 2003 than 2001, but definitive conclusions cannot be drawn since the sample sizes between the two reports differ. Also, the earlier work did not compare lending patterns between minority and white tracts, so we cannot comment on the extent of disparities across tracts of different racial compositions over the last few years.

A striking similarity with the previous study, however, is that a number of metropolitan areas where lenders have the least success in reaching businesses in minority census tracts remain the same. In both studies, six of the worst ten metropolitan areas (in terms of least success in reaching business in minority tracts) were the same. Likewise there was considerable overlap in the metropolitan areas in the bottom quartile in terms of least lender success in minority tracts.⁴ The persistence of disparities remaining the worst among the same metropolitan areas suggests a serious lack of progress in increasing access to credit in these areas.

The ten metropolitan areas in which lenders reached the lowest percent of small businesses in minority census tracts during 2003 were:

<i>Metropolitan Area</i>	<i>Percent of Small Businesses Getting Loans in Minority Tracts</i>
Harrisburg, PA	17.3%
Philadelphia, PA	17.5%
Albany, NY	19.0%
Pittsburgh, PA	19.3%
Las Vegas, NV	23.5%
Lancaster, PA	24.5%
Allentown, PA	24.8%
Baltimore, MD	24.8%
Buffalo, NY	25.7%
Salt Lake City, UT	26.2%

In five of these areas, lenders were also least responsive in lending to white neighborhoods. These metropolitan areas included: Salt Lake City, UT; Pittsburgh, PA; Harrisburg, PA; Philadelphia, PA; and Buffalo, NY.

³ Testimony of John Taylor, President and CEO, NCRC, *Inequalities and Discrimination in Small Business Lending in Philadelphia*, before the City Council of Philadelphia, March 25, 2004, available via <http://www.ncrc.org> or calling 202-628-8866.

⁴ The six metropolitan areas were Harrisburg, Philadelphia, Albany, Pittsburgh, Allentown, and Baltimore. In both studies, seventeen of the same metropolitan areas were in the worst quartile in terms of lenders serving businesses in minority tracts.

The ten metropolitan areas in which lenders were the least successful in serving businesses in minority neighborhoods relative to white ones were:

<i>Metropolitan Area</i>	<i>Gap in % of Loans in Minority versus White Tracts</i>
El Paso, TX	21.2%
Birmingham, AL	20.9%
Albany, NY	20.4%
Jackson, MS	20.2%
Gary, IN	20.2%
Baltimore, MD	18.4%
Wilmington, DE	18.3%
Lancaster, PA	17.2%
Tulsa, OK	17.1%
Philadelphia, PA	16.5%

More detail can be seen in tables 4 through 6. These tables mirror the presentation of lending trends in LMI and MUI neighborhoods.

Lending to Minority Neighborhoods and the Level of Segregation

In order to more fully examine the disparities in small business lending in minority and white census tracts, NCRC compared the ratio of loans to small businesses with a segregation index. The segregation index has a scale of 0 to 100. A score of 0 means that a metropolitan area is perfectly integrated while a score of 100 represents complete segregation. The segregation index for African-Americans and whites ranged from 87.9 in Gary, Indiana to 37.1 for Boise, Idaho as shown in Table 7.⁵

NCRC divided the metropolitan areas into quartiles (four equal groups of 28 metropolitan areas) based on their segregation index. The percent of loans received by small businesses in minority tracts declined as the level of African-American and white segregation increased. In the 28 metropolitan areas in the quartile with the highest levels of segregation, CRA-covered lenders issued loans to 33.8 percent of the small businesses in minority tracts, on average. In the 28 metropolitan areas in the quartile with the lowest levels of African-American and white segregation, CRA-covered lenders made loans to

⁵ The Social Science Data Analysis Network (SSDAN) at the University of Michigan produces the segregation index used in this study. The segregation or dissimilarity index is a commonly used measure of segregation between two racial groups within the same city or metropolitan area. In the data on <http://www.CensusScope.org>, neighborhood areas are defined as block groups (with average populations of 1000) based on data from the 2000 Census.

The dissimilarity index varies between 0 and 100, and measures the percentage of one group that would have to move across neighborhoods to be distributed the same way as the second group. A dissimilarity index of 0 indicates conditions of total integration. A dissimilarity index of 100 indicates conditions of total segregation.

40.3 percent of the small businesses in minority tracts, on average, during 2003. The median ratio of loans to small businesses in minority tracts was 34.4 percent in the most segregated quartile of metropolitan areas and was 39.9 percent in the least segregated quartile of metropolitan areas.

NCRC further tested the relationship between lending in minority neighborhoods and the level of African-American segregation by conducting regression analyses. One of the regressions tested how well the African-American/White Segregation Index explained the ratio between the number of loans to minority tracts and the number of small businesses in minority tracts. We found that a statistically significant correlation exists between the two variables. It cannot be denied that there is a relationship, and in fact this relationship is negative. The more segregated a metropolitan area is, the lower the ratio of loans given to small businesses in minority tracts.

The finding that lenders are less successful in reaching businesses in minority neighborhoods as the level of segregation increases is troubling. It suggests that lenders and other stakeholders are not adequately addressing barriers in access to credit for small businesses in segregated minority communities.

Conclusions

Using the most recent data available, this study concludes that disparities in small business lending by race and income level of neighborhood are persistent across a large number of metropolitan areas. Future NCRC studies will examine in more detail why these disparities occur. Previous work concludes that even controlling for creditworthiness differences and characteristics of small business owners, disparities in lending by the race of the small business owner and race of the neighborhood are significant.⁶ Since disparities remain significant and persistent over the years, CRA and fair lending enforcement must be increased. Yet, policymakers are poised to substantially weaken CRA oversight.

Recommendations

Do Not Weaken CRA Oversight

CRA imposes an affirmative and continuing obligation on banks to serve the credit needs of all communities, including low- and moderate-income neighborhoods. Federal examiners issue a publicly available rating to banks with assets over \$250 million based on how many loans, investments, and services they make to low- and moderate-income neighborhoods. The three part CRA exam (lending, investment, and service tests) for

⁶ See David G. Blanchflower, Phillip B. Levine, David J. Zimmerman, *Discrimination in the Small Business Credit Market*, Working Paper 6840, National Bureau of Economic Research, December 1998. Dan Immergluck and Geoff Smith, *Bigger, Faster, But Better? How Changes in the Financial Services Industry Affect Small Business Lending in Urban Areas*, A Discussion Paper Prepared for the Brookings Institution Center on Urban and Metropolitan Policy, September 2001. Finally, see a series of papers in *Business Access to Capital and Credit*, A Federal Reserve System Research Conference, March 1999. *National Community Reinvestment Coalition* * <http://www.ncrc.org> * (202) 628-8866

institutions with more than \$250 million in assets has been instrumental in increasing access to loans, investments, and services for residents and small business owners in low- and moderate-income communities. However, the Office of Thrift Supervision (OTS) has recently eliminated the investment and service tests for savings and loans with assets between \$250 million and \$1 billion. Likewise, the Federal Deposit Insurance Corporation (FDIC) has proposed to also eliminate the investment and service tests for mid-size banks with assets between \$250 million and \$1 billion. A final FDIC decision is expected after the expiration of the public comment period on October 20, 2004

Eliminating the investment test means that federal examiners will no longer scrutinize banks on the number and types of investments in Small Business Investment Corporations (SBICs) and other equity vehicles for small businesses. Likewise, elimination of the service test will mean that examiners will not evaluate mid-size banks on how many branches and bank accounts they are making available to small businesses in low- and moderate-income census tracts. Given the persistence of disparities by income and race of neighborhood, it is counterproductive to lessen CRA oversight. Disparities in lending to small businesses by race and income of neighborhood are only likely to worsen if CRA oversight is diminished.

Do Not Eliminate Small Business Data

Under the FDIC's proposal, mid-size banks with assets between \$250 million and \$1 billion will no longer be required to report small business lending by census tracts or revenue size of the small business borrowers. Without data on lending to small businesses, it is impossible for the public at large to hold the mid-size banks accountable for responding to the credit needs of small businesses. Although the small business lending data is not as detailed as the Home Mortgage Disclosure Act (HMDA) data, it is very useful for identifying banks that are adequately serving the needs of businesses in low- and moderate-income census tracts and banks that are not responding to the credit needs of these businesses. The current data on the number of loans to businesses with revenues under \$1 million and the number of loans under \$100,000 is also necessary for measuring responsiveness of banks to the credit needs of the smallest businesses.

Data disclosure has been responsible for increasing access to credit because disclosure holds banks accountable. Yet, the FDIC's proposal will decrease access to credit for small businesses because it will eliminate data reporting for a segment of banks that are critical for extending credit to small businesses in rural areas as well as medium-sized and smaller metropolitan areas.

The OTS has already eliminated small business loan reporting requirements for 200 savings and loans institutions. The FDIC's proposal would add 879 banks with assets between \$250 million and \$1 billion to the list of institutions no longer required to report

this data. If the FDIC follows the OTS' course of action, a total of 1,080 institutions will no longer report small business lending data.⁷

Enhance the Quality of Small Business Data on Lending to Include Lending by Race and Gender

The Access and Openness in Small Business Lending Act of 2003 (H.R. 1748) amends the Equal Credit Opportunity Act (ECOA) to permit the collection of race and gender information with the consent of the applicants for small business loans. The Federal Reserve's Regulation B generally prohibits the collection of race and gender data from applicants seeking small business loans. Lenders may collect the data for self-assessment purposes, but lenders can keep this data confidential. Regulation B was originally intended to be a civil rights measure, making the loan application process nondiscriminatory. Regulation B, however, stands in stark contrast to the HMDA data, which requires lenders to report race and gender of home loan applicants.

Despite Regulation B's original intent of creating a colorblind lending system, the effect has been to mask actual lending patterns to minority- and women-owned businesses. Without specific knowledge of the demographic composition of applicants for loans, the public's ability to systematically measure and monitor lenders' progress in serving minority- and women-owned small businesses is not possible.

HR 1748 would amend Regulation B to require lenders to ask race and gender data of applicants. The response of applicants would be strictly voluntary. It also improves the reporting of small business loans required under CRA. Lenders would be required to publicly report the exact revenue size of the small business and the specific census tract in which the small business operates. Currently, banks report lending data by broad categories of census tracts and business revenue size.

The more detailed data would improve the public's ability to determine if lending institutions are reaching the smallest businesses in minority and low- and moderate-income census tracts. Additional enhancements include requiring the reporting of the type and purpose of the loan (such as a renewal versus an original loan) and the type of action (approval or rejection). HMDA has contributed to increased lending to minorities and women precisely because it provides publicly available information on lending by race and gender. Enhancing the quality of small business data would likewise make a significant contribution to reducing disparities in lending.

HR 1748 applies data reporting requirements to credit unions as well as banks and thrifts. The bill's principle of applying data reporting requirements to non-CRA covered lenders is important and must be expanded. All lending institutions making small business loans must be subject to data reporting requirements. If this is done, stakeholders can compare the performance of banks and non-CRA covered lenders in making small business loans

⁷ Data from FDIC Statistics on Depository Institutions database, 2nd quarter 2004, which can be viewed on the FDIC web page of <http://www.fdic.gov>.

to underserved communities just like HMDA data can be used now to compare banks and non-covered CRA lenders.

CRA Must Apply to Race of Neighborhood as Well as Income of Neighborhood

As this study demonstrates, small business lending disparities persist by race of neighborhood as well as by income of neighborhood. In a previous NCRC report, the *Broken Credit System*, we document that high cost subprime lending increases as the number of minorities in a census tract increases, even after controlling for creditworthiness and housing stock characteristics. In order to encourage prime lending for both small businesses and homeowners in minority neighborhoods, CRA exams must evaluate the banks' records of lending to minority borrowers and neighborhoods as well as scrutinizing banks' performance in reaching LMI borrowers and neighborhoods. CRA's mandate of affirmatively meeting credit needs is currently incomplete as it is now applied only to low- and moderate-income neighborhoods, not minority communities.

CRA Must Apply to All Geographical Areas Lenders Serve

CRA must be strengthened so that depository institutions undergo CRA examinations in all geographical areas in which they make a significant number of loans. Currently, CRA exams assess lending primarily in geographical areas in which banks have their branches. But the overlap between branching and lending is eroding with each passing year as lending via brokers and correspondents continues to increase. NCRC strongly endorses the CRA Modernization Act, HR 865, introduced in the 107th Congress. HR 865 mandates that banks undergo CRA exams in geographical areas in which their market share of loans exceeds one half of one percent in addition to areas in which their branches are located.

Short of statutory changes to CRA, NCRC believes that the regulatory agencies have the authority to extend CRA examinations and scrutiny to geographical areas beyond narrow "assessment" areas in which branches are located. Currently, the federal banking agencies will consider lending activity beyond assessment areas if the activity will enhance CRA performance. Likewise, the CRA rating must be downgraded if the lending performance in reaching low- and moderate-income borrowers is worse outside than inside the assessment areas.

CRA Coverage of Mortgage Company Affiliates, Independent Mortgage Companies, and Credit Unions

CRA exams must automatically cover the lending activity of mortgage company affiliates. CRA regulations now allow banks to voluntarily choose if CRA exams will scrutinize the lending activity of their affiliated mortgage companies. This optional examination of mortgage company affiliates is likely to result in poor lending performance to underserved populations in geographical areas where the mortgage companies are not subject to CRA exams. The CRA Modernization Act would extend CRA exams to cover all lending activities of mortgage company and other non-

depository affiliates. In addition, NCRC believes that CRA must cover all independent mortgage companies, as the CRA Modernization Act would do. Finally, CRA requirements must apply to large credit unions, which have aggressively expanded their field of membership beyond single occupational and associational bonds in recent years.

Table 1: LMI Ratio

(Ratio of Small Business Loans in LMI Tracts to Number of Small Businesses in LMI Tracts Per MSA*)

MSA	State	LMI Ratio	
Philadelphia, PA--NJ PMSA	PA	21.4%	FIRST QUARTILE: PHILADELPHIA, PA - FORT WORTH, TX Average LMI Ratio: 29.8% Median LMI Ratio: 30.2%
Harrisburg--Lebanon--Carlisle, PA MSA	PA	24.5%	
Salt Lake City--Ogden, UT MSA	UT	25.2%	
Baton Rouge, LA MSA	LA	25.7%	
Pittsburgh, PA MSA	PA	25.9%	
Gary, IN PMSA	IN	26.9%	
Las Vegas, NV--AZ MSA	NV	27.4%	
Allentown--Bethlehem--Easton, PA MSA	PA	27.5%	
Lancaster, PA MSA	PA	27.7%	
Baltimore, MD PMSA	MD	28.2%	
Scranton--Wilkes-Barre--Hazleton, PA MSA	PA	28.8%	
Jackson, MS MSA	MS	28.9%	
Albany--Schenectady--Troy, NY MSA	NY	28.9%	
Buffalo--Niagara Falls, NY MSA	NY	29.1%	
Des Moines, IA MSA	IA	29.7%	
Minneapolis--St. Paul, MN--WI MSA	MN	30.2%	
Miami, FL PMSA	FL	30.6%	
Takoma, WA PMSA	WA	30.9%	
New Orleans, LA MSA	LA	31.6%	
Richmond--Petersburg, VA MSA	VA	31.8%	
Memphis, TN--AR--MS MSA	TN	31.9%	
Hartford, CT MSA	CT	32.2%	
Atlanta, GA MSA	GA	32.8%	
Sarasota--Bradenton, FL MSA	FL	32.8%	
Flint, MI PMSA	MI	33.0%	
Boise City, ID MSA	ID	33.3%	
Rochester, NY MSA	NY	33.3%	
Dallas, TX PMSA	TX	33.5%	
Washington, DC--MD--VA--WV PMSA	DC	33.5%	
New York, NY PMSA	NY	33.6%	
Fort Worth--Arlington, TX PMSA	TX	33.6%	
Orlando, FL MSA	FL	33.7%	SECOND QUARTILE: ORLANDO, FL- TAMPA, FL Average LMI Ratio: 35.8% Median LMI Ratio: 36.0%
San Antonio, TX MSA	TX	34.1%	
Charleston--North Charleston, SC MSA	SC	34.1%	
Seattle--Bellevue--Everett, WA PMSA	WA	34.2%	
Fort Lauderdale, FL PMSA	FL	34.4%	
Syracuse, NY MSA	NY	34.5%	
Melbourne--Titusville--Palm Bay, FL MSA	FL	34.7%	
Wichita, KS MSA	KS	34.9%	
West Palm Beach--Boca Raton, FL MSA	FL	35.0%	
Cleveland--Lorain--Elyria, OH PMSA	OH	35.0%	
Portland--Vancouver, OR--WA PMSA	OR	35.2%	
Nashville, TN MSA	TN	35.3%	
Youngstown--Warren, OH MSA	OH	35.3%	
Bridgeport, CT PMSA	CT	35.5%	
Columbus, OH MSA	OH	35.6%	

Table 1: LMI Ratio

(Ratio of Small Business Loans in LMI Tracts to Number of Small Businesses in LMI Tracts Per MSA*)

MSA	State	LMI Ratio	
Ann Arbor, MI PMSA	MI	36.0%	
El Paso, TX MSA	TX	36.3%	
Toledo, OH MSA	OH	36.3%	
New Haven--Meriden, CT PMSA	CT	36.3%	
Houston, TX PMSA	TX	36.4%	
Austin--San Marcos, TX MSA	TX	36.4%	
Augusta--Aiken, GA--SC MSA	GA	36.5%	
Norfolk--Virginia Beach--Newport News, VA--NC MSA	VA	36.5%	
Chattanooga, TN--GA MSA	TN	36.5%	
Colorado Springs, CO MSA	CO	36.6%	
Lakeland--Winter Haven, FL MSA	FL	36.7%	
Kansas City, MO--KS MSA	MO	37.2%	
Akron, OH PMSA	OH	37.2%	
Dayton--Springfield, OH MSA	OH	37.4%	
Greenville--Spartanburg--Anderson, SC MSA	SC	37.5%	
Tampa--St. Petersburg--Clearwater, FL MSA	FL	37.5%	
Stockton--Lodi, CA MSA	CA	37.6%	THIRD QUARTILE: STOCKTON, CA - SAN DIEGO, CA
Providence--Fall River--Warwick, RI--MA MSA	RI	37.7%	
Fort Myers--Cape Coral, FL MSA	FL	37.7%	Average LMI Ratio: 39.2%
Springfield, MA MSA	MA	37.9%	Median LMI Ratio: 39.2%
Modesto, CA MSA	CA	38.0%	
Indianapolis, IN MSA	IN	38.1%	
Los Angeles--Long Beach, CA PMSA	CA	38.4%	
Detroit, MI PMSA	MI	38.4%	
Riverside--San Bernardino, CA PMSA	CA	38.5%	
Santa Rosa, CA PMSA	CA	38.6%	
Wilmington--Newark, DE--MD PMSA	DE	38.7%	
St. Louis, MO--IL MSA	MO	38.7%	
Columbia, SC MSA	SC	39.0%	
Spokane, WA MSA	WA	39.2%	
Louisville, KY--IN MSA	KY	39.2%	
Denver, CO PMSA	CO	39.2%	
Knoxville, TN MSA	TN	39.3%	
Vallejo--Fairfield--Napa, CA PMSA	CA	39.3%	
Fort Wayne, IN MSA	IN	39.4%	
Lansing--East Lansing, MI MSA	MI	39.4%	
Daytona Beach, FL MSA	FL	39.5%	
Jersey City, NJ PMSA	NJ	39.5%	
Bakersfield, CA MSA	CA	40.0%	
Kalamazoo--Battle Creek, MI MSA	MI	40.0%	
Sacramento, CA PMSA	CA	40.1%	
Charlotte--Gastonia--Rock Hill, NC--SC MSA	NC	40.5%	
Oakland, CA PMSA	CA	40.5%	
Worcester, MA--CT PMSA	MA	40.7%	
Johnson City--Kingsport--Bristol, TN--VA MSA	TN	40.8%	
Raleigh--Durham--Chapel Hill, NC MSA	NC	40.8%	

Table 1: LMI Ratio
(Ratio of Small Business Loans in LMI Tracts to Number of Small Businesses in LMI Tracts Per MSA*)

MSA	State	LMI Ratio	
San Diego, CA MSA	CA	40.9%	
Lexington, KY MSA	KY	40.9%	FOURTH QUARTILE: LEXINGTON, KY - NEWARK, NJ
Oklahoma City, OK MSA	OK	40.9%	
Tulsa, OK MSA	OK	40.9%	Average LMI Ratio: 46.3%
Nassau--Suffolk, NY PMSA	NY	41.1%	Median LMI Ratio: 44.7%
San Francisco, CA PMSA	CA	41.1%	
Little Rock--North Little Rock, AR MSA	AR	41.3%	
Phoenix--Mesa, AZ MSA	AZ	41.8%	
Orange County, CA PMSA	CA	42.3%	
Greensboro--Winston-Salem--High Point, NC MSA	NC	42.3%	
Fresno, CA MSA	CA	42.8%	
Boston, MA--NH PMSA	MA	43.2%	
Cincinnati, OH--KY--IN PMSA	OH	43.3%	
San Jose, CA PMSA	CA	43.5%	
Chicago, IL PMSA	IL	43.8%	
Albuquerque, NM MSA	NM	44.2%	
Jacksonville, FL MSA	FL	45.2%	
Milwaukee--Waukesha, WI PMSA	WI	45.5%	
Ventura, CA PMSA	CA	45.5%	
Birmingham, AL MSA	AL	46.0%	
Mobile, AL MSA	AL	48.4%	
Tucson, AZ MSA	AZ	48.5%	
Bergen--Passaic, NJ PMSA	NJ	48.9%	
Middlesex--Somerset--Hunterdon, NJ PMSA	NJ	49.5%	
Grand Rapids--Muskegon--Holland, MI MSA	MI	50.3%	
Omaha, NE--IA MSA	NE	50.7%	
Madison, WI MSA	WI	52.4%	
Honolulu, HI MSA	HI	53.7%	
Monmouth--Ocean, NJ PMSA	NJ	54.8%	
McAllen--Edinburg--Mission, TX MSA	TX	55.3%	
Newark, NJ PMSA	NJ	61.5%	

OF All 123 MSAs:**

Average LMI Ratio: 37.7%
Median LMI Ratio: 37.5%

* MSA refers to metropolitan statistical area.

**The number of metropolitan areas will differ across the tables due to demographic characteristics (i.e. lack of neighborhoods with more than 50% minority residents) and lack of segregation indices for a few metro areas. For more information on our methodology, please contact NCRC at 202-628-8866.

Table 2: MUI Ratio
(Ratio of Small Business Loans in MUI Tracts to Number of Small Businesses in MUI Tracts Per MSA)

MSA	State	MUI Ratio	
Salt Lake City--Ogden, UT MSA	UT	23.2%	FIRST QUARTILE: SALT LAKE CITY, UT - HOUSTON, TX Average MUI Ratio: 37.9% Median MUI Ratio: 39.3%
Pittsburgh, PA MSA	PA	32.9%	
Takoma, WA PMSA	WA	33.0%	
Harrisburg--Lebanon--Carlisle, PA MSA	PA	33.4%	
Minneapolis--St. Paul, MN--WI MSA	MN	34.0%	
Philadelphia, PA--NJ PMSA	PA	34.6%	
Buffalo--Niagara Falls, NY MSA	NY	35.1%	
Seattle--Bellevue--Everett, WA PMSA	WA	37.4%	
Melbourne--Titusville--Palm Bay, FL MSA	FL	37.9%	
Allentown--Bethlehem--Easton, PA MSA	PA	37.9%	
Orlando, FL MSA	FL	38.2%	
Scranton--Wilkes-Barre--Hazleton, PA MSA	PA	38.6%	
Miami, FL PMSA	FL	38.9%	
Dallas, TX PMSA	TX	38.9%	
Syracuse, NY MSA	NY	39.1%	
Wichita, KS MSA	KS	39.5%	
New Orleans, LA MSA	LA	39.5%	
New York, NY PMSA	NY	39.5%	
Las Vegas, NV--AZ MSA	NV	39.6%	
Atlanta, GA MSA	GA	39.7%	
Fort Lauderdale, FL PMSA	FL	40.0%	
West Palm Beach--Boca Raton, FL MSA	FL	40.0%	
Portland--Vancouver, OR--WA PMSA	OR	40.1%	
Fort Worth--Arlington, TX PMSA	TX	40.2%	
Nassau--Suffolk, NY PMSA	NY	40.4%	
Spokane, WA MSA	WA	40.4%	
Hartford, CT MSA	CT	40.8%	
Washington, DC--MD--VA--WV PMSA	DC	40.9%	
Albany--Schenectady--Troy, NY MSA	NY	40.9%	
Houston, TX PMSA	TX	41.3%	
Dayton--Springfield, OH MSA	OH	41.3%	SECOND QUARTILE: DAYTON, OH - CINCINNATI, OH Average MUI Ratio: 43.0% Median MUI Ratio: 43.1%
Jacksonville, FL MSA	FL	41.3%	
Colorado Springs, CO MSA	CO	41.7%	
Baton Rouge, LA MSA	LA	41.7%	
Boise City, ID MSA	ID	41.9%	
Denver, CO PMSA	CO	41.9%	
Des Moines, IA MSA	IA	42.2%	
Lakeland--Winter Haven, FL MSA	FL	42.3%	
Nashville, TN MSA	TN	42.3%	
Rochester, NY MSA	NY	42.3%	
Tampa--St. Petersburg--Clearwater, FL MSA	FL	42.4%	
Daytona Beach, FL MSA	FL	42.4%	
Lancaster, PA MSA	PA	42.6%	
Chattanooga, TN--GA MSA	TN	42.7%	
El Paso, TX MSA	TX	43.0%	

Table 2: MUI Ratio
(Ratio of Small Business Loans in MUI Tracts to Number of Small Businesses in MUI Tracts Per MSA)

MSA	State	MUI Ratio	
Lansing--East Lansing, MI MSA	MI	43.1%	
Norfolk--Virginia Beach--Newport News, VA--NC MSA	VA	43.2%	
Louisville, KY--IN MSA	KY	43.3%	
Baltimore, MD PMSA	MD	43.3%	
Cleveland--Lorain--Elyria, OH PMSA	OH	43.4%	
Sarasota--Bradenton, FL MSA	FL	43.4%	
Augusta--Aiken, GA--SC MSA	GA	43.6%	
San Antonio, TX MSA	TX	43.9%	
Bridgeport, CT PMSA	CT	43.9%	
Memphis, TN--AR--MS MSA	TN	44.1%	
Columbus, OH MSA	OH	44.2%	
Austin--San Marcos, TX MSA	TX	44.2%	
Boston, MA--NH PMSA	MA	44.3%	
Jersey City, NJ PMSA	NJ	44.5%	
Indianapolis, IN MSA	IN	44.5%	
Cincinnati, OH--KY--IN PMSA	OH	44.5%	
Albuquerque, NM MSA	NM	44.6%	THIRD QUARTILE: ALBUQUERQUE, NM - RIVERSIDE, CA
New Haven--Meriden, CT PMSA	CT	44.6%	
Los Angeles--Long Beach, CA PMSA	CA	44.7%	Average MUI Ratio: 47.0%
Flint, MI PMSA	MI	44.8%	Median MUI Ratio: 46.7%
Youngstown--Warren, OH MSA	OH	45.0%	
Detroit, MI PMSA	MI	45.1%	
Fort Myers--Cape Coral, FL MSA	FL	45.2%	
Akron, OH PMSA	OH	45.2%	
Kalamazoo--Battle Creek, MI MSA	MI	46.0%	
Kansas City, MO--KS MSA	MO	46.0%	
Charleston--North Charleston, SC MSA	SC	46.1%	
Ann Arbor, MI PMSA	MI	46.1%	
Toledo, OH MSA	OH	46.1%	
Orange County, CA PMSA	CA	46.3%	
San Jose, CA PMSA	CA	46.5%	
Richmond--Petersburg, VA MSA	VA	46.7%	
Gary, IN PMSA	IN	46.7%	
Providence--Fall River--Warwick, RI--MA MSA	RI	47.0%	
Greenville--Spartanburg--Anderson, SC MSA	SC	47.1%	
San Francisco, CA PMSA	CA	47.1%	
Columbia, SC MSA	SC	48.2%	
Knoxville, TN MSA	TN	48.2%	
Greensboro--Winston-Salem--High Point, NC MSA	NC	48.5%	
Springfield, MA MSA	MA	48.7%	
Worcester, MA--CT PMSA	MA	48.8%	
Charlotte--Gastonia--Rock Hill, NC--SC MSA	NC	48.8%	
San Diego, CA MSA	CA	49.4%	
Oakland, CA PMSA	CA	49.6%	
Fort Wayne, IN MSA	IN	49.7%	

Table 2: MUI Ratio
(Ratio of Small Business Loans in MUI Tracts to Number of Small Businesses in MUI Tracts Per MSA)

MSA	State	MUI Ratio	
Modesto, CA MSA	CA	50.0%	
Riverside--San Bernardino, CA PMSA	CA	50.1%	
Oklaoma City, OK MSA	OK	50.1%	FOURTH QUARTILE: OKLAHOMA CITY,OK - BIRMINGHAM, AL
Stockton--Lodi, CA MSA	CA	50.2%	
Wilmington--Newark, DE--MD PMSA	DE	50.2%	Average MUI Ratio: 54.1%
St. Louis, MO--IL MSA	MO	50.8%	Median MUI Ratio: 53.2%
Johnson City--Kingsport--Bristol, TN--VA MSA	TN	50.8%	
Lexington, KY MSA	KY	51.1%	
Bakersfield, CA MSA	CA	51.4%	
Tulsa, OK MSA	OK	51.5%	
Phoenix--Mesa, AZ MSA	AZ	51.8%	
Vallejo--Fairfield--Napa, CA PMSA	CA	51.8%	
Chicago, IL PMSA	IL	51.9%	
Sacramento, CA PMSA	CA	52.1%	
Santa Rosa, CA PMSA	CA	52.3%	
Omaha, NE--IA MSA	NE	52.5%	
Bergen--Passaic, NJ PMSA	NJ	52.8%	
Raleigh--Durham--Chapel Hill, NC MSA	NC	53.2%	
Jackson, MS MSA	MS	53.2%	
Little Rock--North Little Rock, AR MSA	AR	53.5%	
Fresno, CA MSA	CA	53.6%	
Ventura, CA PMSA	CA	53.7%	
Newark, NJ PMSA	NJ	54.7%	
Milwaukee--Waukesha, WI PMSA	WI	54.9%	
Madison, WI MSA	WI	56.2%	
McAllen--Edinburg--Mission, TX MSA	TX	56.7%	
Tucson, AZ MSA	AZ	57.3%	
Grand Rapids--Muskegon--Holland, MI MSA	MI	57.4%	
Middlesex--Somerset--Hunterdon, NJ PMSA	NJ	58.0%	
Monmouth--Ocean, NJ PMSA	NJ	58.2%	
Mobile, AL MSA	AL	59.0%	
Honolulu, HI MSA	HI	62.5%	
Birmingham, AL MSA	AL	64.6%	

Of All 123* MSAs:

Average MUI ratio: 45.6%
Median LMI ratio: 44.6%

*The number of metropolitan areas will differ across the tables due to demographic characteristics (i.e. lack of neighborhoods with more than 50% minority residents) and lack of segregation indices for a few metro areas. For more information on our methodology, please contact NCRC at 202-628-8866.

Table 3: Percentage Point Differences between LMI and MUI Ratios Per MSA

MSA	State	LMI Ratio	MUI Ratio	Percentage Point Diff: LMI - MUI	
Jackson, MS MSA	MS	28.9%	53.2%	-24.4%	FIRST QUARTILE: JACKSON, MS - ALLENTOWN, PA Average Percentage Pt Difference: -13.1% Median Percentage Pt Difference: -12.1%
Gary, IN PMSA	IN	26.9%	46.7%	-19.9%	
Birmingham, AL MSA	AL	46.0%	64.6%	-18.6%	
Baton Rouge, LA MSA	LA	25.7%	41.7%	-16.0%	
Baltimore, MD PMSA	MD	28.2%	43.3%	-15.1%	
Lancaster, PA MSA	PA	27.7%	42.6%	-14.9%	
Richmond--Petersburg, VA MSA	VA	31.8%	46.7%	-14.8%	
Santa Rosa, CA PMSA	CA	38.6%	52.3%	-13.7%	
Philadelphia, PA--NJ PMSA	PA	21.4%	34.6%	-13.2%	
Stockton--Lodi, CA MSA	CA	37.6%	50.2%	-12.6%	
Des Moines, IA MSA	IA	29.7%	42.2%	-12.6%	
Vallejo--Fairfield--Napa, CA PMSA	CA	39.3%	51.8%	-12.5%	
Raleigh--Durham--Chapel Hill, NC MSA	NC	40.8%	53.2%	-12.4%	
Little Rock--North Little Rock, AR MSA	AR	41.3%	53.5%	-12.2%	
Las Vegas, NV--AZ MSA	NV	27.4%	39.6%	-12.2%	
Memphis, TN--AR--MS MSA	TN	31.9%	44.1%	-12.1%	
St. Louis, MO--IL MSA	MO	38.7%	50.8%	-12.1%	
Albany--Schenectady--Troy, NY MSA	NY	28.9%	40.9%	-12.0%	
Modesto, CA MSA	CA	38.0%	50.0%	-12.0%	
Sacramento, CA PMSA	CA	40.1%	52.1%	-12.0%	
Charleston--North Charleston, SC MSA	SC	34.1%	46.1%	-12.0%	
Flint, MI PMSA	MI	33.0%	44.8%	-11.8%	
Riverside--San Bernardino, CA PMSA	CA	38.5%	50.1%	-11.6%	
Wilmington--Newark, DE--MD PMSA	DE	38.7%	50.2%	-11.5%	
Bakersfield, CA MSA	CA	40.0%	51.4%	-11.4%	
Fresno, CA MSA	CA	42.8%	53.6%	-10.9%	
Springfield, MA MSA	MA	37.9%	48.7%	-10.8%	
Sarasota--Bradenton, FL MSA	FL	32.8%	43.4%	-10.7%	
Mobile, AL MSA	AL	48.4%	59.0%	-10.6%	
Tulsa, OK MSA	OK	40.9%	51.5%	-10.5%	
Allentown--Bethlehem--Easton, PA MSA	PA	27.5%	37.9%	-10.4%	
Fort Wayne, IN MSA	IN	39.4%	49.7%	-10.3%	SECOND QUARTILE: FORT WAYNE, IN - NEW HAVEN, CT Average Percentage Pt Difference: -9.1% Median Percentage Pt Difference: -9.0%
Lexington, KY MSA	KY	40.9%	51.1%	-10.2%	
Ann Arbor, MI PMSA	MI	36.0%	46.1%	-10.1%	
Johnson City--Kingsport--Bristol, TN--VA MSA	TN	40.8%	50.8%	-10.0%	
Phoenix--Mesa, AZ MSA	AZ	41.8%	51.8%	-10.0%	
San Antonio, TX MSA	TX	34.1%	43.9%	-9.8%	
Toledo, OH MSA	OH	36.3%	46.1%	-9.8%	
Scranton--Wilkes-Barre--Hazleton, PA MSA	PA	28.8%	38.6%	-9.8%	
Youngstown--Warren, OH MSA	OH	35.3%	45.0%	-9.7%	
Greenville--Spartanburg--Anderson, SC MSA	SC	37.5%	47.1%	-9.6%	
Milwaukee--Waukesha, WI PMSA	WI	45.5%	54.9%	-9.4%	
Providence--Fall River--Warwick, RI--MA MSA	RI	37.7%	47.0%	-9.3%	
Columbia, SC MSA	SC	39.0%	48.2%	-9.2%	
Oklahoma City, OK MSA	OK	40.9%	50.1%	-9.2%	
Oakland, CA PMSA	CA	40.5%	49.6%	-9.0%	
Harrisburg--Lebanon--Carlisle, PA MSA	PA	24.5%	33.4%	-9.0%	
Knoxville, TN MSA	TN	39.3%	48.2%	-8.9%	
Rochester, NY MSA	NY	33.3%	42.3%	-8.9%	

Table 3: Percentage Point Differences between LMI and MUI Ratios Per MSA

MSA	State	LMI Ratio	MUI Ratio	Percentage Point Diff: LMI - MUI		
Honolulu, HI MSA	HI	53.7%	62.5%	-8.8%		
Kansas City, MO--KS MSA	MO	37.2%	46.0%	-8.8%		
Tucson, AZ MSA	AZ	48.5%	57.3%	-8.7%		
Columbus, OH MSA	OH	35.6%	44.2%	-8.6%		
Hartford, CT MSA	CT	32.2%	40.8%	-8.6%		
Boise City, ID MSA	ID	33.3%	41.9%	-8.6%		
San Diego, CA MSA	CA	40.9%	49.4%	-8.5%		
Middlesex--Somerset--Hunterdon, NJ PMSA	NJ	49.5%	58.0%	-8.5%		
Bridgeport, CT PMSA	CT	35.5%	43.9%	-8.4%		
Cleveland--Lorain--Elyria, OH PMSA	OH	35.0%	43.4%	-8.3%		
Miami, FL PMSA	FL	30.6%	38.9%	-8.3%		
Charlotte--Gastonia--Rock Hill, NC--SC MSA	NC	40.5%	48.8%	-8.3%		
New Haven--Meriden, CT PMSA	CT	36.3%	44.6%	-8.3%		
Ventura, CA PMSA	CA	45.5%	53.7%	-8.2%	THIRD QUARTILE: VENTURA, CA - JERSEY CITY, NJ	
Chicago, IL PMSA	IL	43.8%	51.9%	-8.2%		
Worcester, MA--CT PMSA	MA	40.7%	48.8%	-8.1%		Average Percentage Pt Difference: -6.6%
Akron, OH PMSA	OH	37.2%	45.2%	-8.0%		Median Percentage Pt Difference: -6.7%
New Orleans, LA MSA	LA	31.6%	39.5%	-7.9%		
Austin--San Marcos, TX MSA	TX	36.4%	44.2%	-7.8%		
Fort Myers--Cape Coral, FL MSA	FL	37.7%	45.2%	-7.5%		
Washington, DC--MD--VA--WV PMSA	DC	33.5%	40.9%	-7.3%		
Augusta--Aiken, GA--SC MSA	GA	36.5%	43.6%	-7.1%		
Grand Rapids--Muskegon--Holland, MI MSA	MI	50.3%	57.4%	-7.1%		
Pittsburgh, PA MSA	PA	25.9%	32.9%	-7.0%		
Nashville, TN MSA	TN	35.3%	42.3%	-7.0%		
Atlanta, GA MSA	GA	32.8%	39.7%	-6.9%		
El Paso, TX MSA	TX	36.3%	43.0%	-6.7%		
Detroit, MI PMSA	MI	38.4%	45.1%	-6.7%		
Norfolk--Virginia Beach--Newport News, VA--NC MSA	VA	36.5%	43.2%	-6.7%		
Fort Worth--Arlington, TX PMSA	TX	33.6%	40.2%	-6.5%		
Indianapolis, IN MSA	IN	38.1%	44.5%	-6.4%		
Los Angeles--Long Beach, CA PMSA	CA	38.4%	44.7%	-6.3%		
Greensboro--Winston-Salem--High Point, NC MSA	NC	42.3%	48.5%	-6.1%		
Chattanooga, TN--GA MSA	TN	36.5%	42.7%	-6.1%		
Buffalo--Niagara Falls, NY MSA	NY	29.1%	35.1%	-6.0%		
San Francisco, CA PMSA	CA	41.1%	47.1%	-6.0%		
New York, NY PMSA	NY	33.6%	39.5%	-5.9%		
Kalamazoo--Battle Creek, MI MSA	MI	40.0%	46.0%	-5.9%		
Fort Lauderdale, FL PMSA	FL	34.4%	40.0%	-5.6%		
Lakeland--Winter Haven, FL MSA	FL	36.7%	42.3%	-5.5%		
Dallas, TX PMSA	TX	33.5%	38.9%	-5.4%		
Colorado Springs, CO MSA	CO	36.6%	41.7%	-5.0%		
West Palm Beach--Boca Raton, FL MSA	FL	35.0%	40.0%	-5.0%		
Jersey City, NJ PMSA	NJ	39.5%	44.5%	-5.0%		
Portland--Vancouver, OR--WA PMSA	OR	35.2%	40.1%	-4.9%	FOURTH QUARTILE: PORTLAND, OR - NEWARK, NJ	
Tampa--St. Petersburg--Clearwater, FL MSA	FL	37.5%	42.4%	-4.9%		
Houston, TX PMSA	TX	36.4%	41.3%	-4.9%		Average Percentage Pt Difference: -2.3%
Syracuse, NY MSA	NY	34.5%	39.1%	-4.6%		Median Percentage Pt Difference: -3.2%

Table 3: Percentage Point Differences between LMI and MUI Ratios Per MSA

MSA	State	LMI Ratio	MUI Ratio	Percentage Point Diff: LMI - MUI
Orlando, FL MSA	FL	33.7%	38.2%	-4.6%
Wichita, KS MSA	KS	34.9%	39.5%	-4.5%
Louisville, KY--IN MSA	KY	39.2%	43.3%	-4.0%
Orange County, CA PMSA	CA	42.3%	46.3%	-4.0%
Dayton--Springfield, OH MSA	OH	37.4%	41.3%	-3.9%
Bergen--Passaic, NJ PMSA	NJ	48.9%	52.8%	-3.8%
Minneapolis--St. Paul, MN--WI MSA	MN	30.2%	34.0%	-3.8%
Madison, WI MSA	WI	52.4%	56.2%	-3.8%
Lansing--East Lansing, MI MSA	MI	39.4%	43.1%	-3.7%
Monmouth--Ocean, NJ PMSA	NJ	54.8%	58.2%	-3.5%
Seattle--Bellevue--Everett, WA PMSA	WA	34.2%	37.4%	-3.2%
Melbourne--Titusville--Palm Bay, FL MSA	FL	34.7%	37.9%	-3.2%
San Jose, CA PMSA	CA	43.5%	46.5%	-3.0%
Daytona Beach, FL MSA	FL	39.5%	42.4%	-3.0%
Denver, CO PMSA	CO	39.2%	41.9%	-2.7%
Takoma, WA PMSA	WA	30.9%	33.0%	-2.1%
Omaha, NE--IA MSA	NE	50.7%	52.5%	-1.7%
McAllen--Edinburg--Mission, TX MSA	TX	55.3%	56.7%	-1.4%
Spokane, WA MSA	WA	39.2%	40.4%	-1.2%
Cincinnati, OH--KY--IN PMSA	OH	43.3%	44.5%	-1.2%
Boston, MA--NH PMSA	MA	43.2%	44.3%	-1.2%
Albuquerque, NM MSA	NM	44.2%	44.6%	-0.4%
Nassau--Suffolk, NY PMSA	NY	41.1%	40.4%	0.7%
Salt Lake City--Ogden, UT MSA	UT	25.2%	23.2%	2.1%
Jacksonville, FL MSA	FL	45.2%	41.3%	3.8%
Newark, NJ PMSA	NJ	61.5%	54.7%	6.8%

OFALL 123* MSAs:

Average Percentage Pt Difference between LMI/MUI: -7.8%
Median Percentage Pt Difference between LMI/MUI: -8.3%

*The number of metropolitan areas will differ across the tables due to demographic characteristics (i.e. lack of neighborhoods with more than 50% minority residents) and lack of segregation indices for a few metro areas. For more information on our methodology, please contact NCRC at 202-628-8866.

Table 4: Minority Ratio
(Ratio of Small Business Loans in Minority Tracts to Number of Small Businesses in Minority Tracts Per MSA)

MSA	State	Minority Ratio	
Harrisburg--Lebanon--Carlisle, PA MSA	PA	17.3%	FIRST QUARTILE: HARRISBURG, PA - WASHINGTON, DC Average Minority Ratio: 27.4% Median Minority Ratio: 28.7%
Philadelphia, PA--NJ PMSA	PA	17.5%	
Albany--Schenectady--Troy, NY MSA	NY	19.0%	
Pittsburgh, PA MSA	PA	19.3%	
Las Vegas, NV--AZ MSA	NV	23.5%	
Lancaster, PA MSA	PA	24.5%	
Allentown--Bethlehem--Easton, PA MSA	PA	24.8%	
Baltimore, MD PMSA	MD	24.8%	
Buffalo--Niagara Falls, NY MSA	NY	25.7%	
Salt Lake City--Ogden, UT MSA	UT	26.2%	
Gary, IN PMSA	IN	26.4%	
Minneapolis--St. Paul, MN--WI MSA	MN	26.5%	
Takoma, WA PMSA	WA	28.0%	
Sarasota--Bradenton, FL MSA	FL	28.7%	
Des Moines, IA MSA	IA	28.7%	
Atlanta, GA MSA	GA	28.8%	
Baton Rouge, LA MSA	LA	29.0%	
Dayton--Springfield, OH MSA	OH	29.4%	
New Orleans, LA MSA	LA	30.3%	
Daytona Beach, FL MSA	FL	30.4%	
Hartford, CT MSA	CT	30.5%	
Rochester, NY MSA	NY	30.7%	
Syracuse, NY MSA	NY	30.8%	
Richmond--Petersburg, VA MSA	VA	30.8%	
Lakeland--Winter Haven, FL MSA	FL	31.2%	
Youngstown--Warren, OH MSA	OH	31.2%	
Flint, MI PMSA	MI	31.6%	
Tulsa, OK MSA	OK	31.8%	
Wilmington--Newark, DE--MD PMSA	DE	31.8%	
Washington, DC--MD--VA--WV PMSA	DC	32.1%	
Memphis, TN--AR--MS MSA	TN	32.1%	SECOND QUARTILE: MEMPHIS, TN - MIAMI, FL Average Minority Ratio: 33.8% Median Minority Ratio: 33.7%
Kansas City, MO--KS MSA	MO	32.4%	
Nashville, TN MSA	TN	32.5%	
Jackson, MS MSA	MS	32.5%	
Orlando, FL MSA	FL	32.6%	
Knoxville, TN MSA	TN	32.6%	
Melbourne--Titusville--Palm Bay, FL MSA	FL	32.6%	
Detroit, MI PMSA	MI	33.0%	
Colorado Springs, CO MSA	CO	33.1%	
Wichita, KS MSA	KS	33.1%	
Dallas, TX PMSA	TX	33.3%	
West Palm Beach--Boca Raton, FL MSA	FL	33.3%	
Portland--Vancouver, OR--WA PMSA	OR	33.4%	
Cleveland--Lorain--Elyria, OH PMSA	OH	33.5%	
Indianapolis, IN MSA	IN	33.7%	

Table 4: Minority Ratio
(Ratio of Small Business Loans in Minority Tracts to Number of Small Businesses in Minority Tracts Per MSA)

MSA	State	Minority Ratio	
Fort Worth--Arlington, TX PMSA	TX	33.7%	
Bridgeport, CT PMSA	CT	33.7%	
New Haven--Meriden, CT PMSA	CT	33.8%	
Springfield, MA MSA	MA	33.9%	
Columbus, OH MSA	OH	34.0%	
Boise City, ID MSA	ID	34.2%	
Fort Lauderdale, FL PMSA	FL	34.3%	
Providence--Fall River--Warwick, RI--MA MSA	RI	34.3%	
Augusta--Aiken, GA--SC MSA	GA	34.7%	
Fort Myers--Cape Coral, FL MSA	FL	35.2%	
New York, NY PMSA	NY	35.2%	
Akron, OH PMSA	OH	35.2%	
Toledo, OH MSA	OH	35.4%	
St. Louis, MO--IL MSA	MO	35.5%	
Miami, FL PMSA	FL	35.9%	
Kalamazoo--Battle Creek, MI MSA	MI	35.9%	THIRD QUARTILE: KALAMAZOO, MI - LOS ANGELES, CA Average Minority Ratio: 38.8% Median Minority Ratio: 39.3%
Ann Arbor, MI PMSA	MI	36.0%	
Nassau--Suffolk, NY PMSA	NY	36.2%	
Norfolk--Virginia Beach--Newport News, VA--NC MSA	VA	36.3%	
Tampa--St. Petersburg--Clearwater, FL MSA	FL	36.6%	
Austin--San Marcos, TX MSA	TX	36.7%	
San Antonio, TX MSA	TX	36.7%	
Houston, TX PMSA	TX	37.5%	
Chattanooga, TN--GA MSA	TN	37.6%	
Fort Wayne, IN MSA	IN	37.7%	
Cincinnati, OH--KY--IN PMSA	OH	37.9%	
Charlotte--Gastonia--Rock Hill, NC--SC MSA	NC	38.2%	
Louisville, KY--IN MSA	KY	38.2%	
Seattle--Bellevue--Everett, WA PMSA	WA	38.2%	
Charleston--North Charleston, SC MSA	SC	39.3%	
Denver, CO PMSA	CO	39.3%	
Lexington, KY MSA	KY	39.3%	
Columbia, SC MSA	SC	39.3%	
El Paso, TX MSA	TX	39.6%	
Phoenix--Mesa, AZ MSA	AZ	39.8%	
Worcester, MA--CT PMSA	MA	39.8%	
Greenville--Spartanburg--Anderson, SC MSA	SC	40.1%	
Stockton--Lodi, CA MSA	CA	40.1%	
Little Rock--North Little Rock, AR MSA	AR	40.3%	
Bakersfield, CA MSA	CA	40.5%	
Newark, NJ PMSA	NJ	40.9%	
Oklahoma City, OK MSA	OK	40.9%	
Modesto, CA MSA	CA	41.1%	
Greensboro--Winston-Salem--High Point, NC MSA	NC	41.1%	
Los Angeles--Long Beach, CA PMSA	CA	41.6%	

Table 4: Minority Ratio
(Ratio of Small Business Loans in Minority Tracts to Number of Small Businesses in Minority Tracts Per MSA)

MSA	State	Minority Ratio	
Riverside--San Bernardino, CA PMSA	CA	42.0%	FOURTH QUARTILE: RIVERSIDE, CA - HONOLULU, HI
Sacramento, CA PMSA	CA	42.3%	
Jersey City, NJ PMSA	NJ	42.4%	Average Minority Ratio: 46.9%
Milwaukee--Waukesha, WI PMSA	WI	42.6%	Median Minority Ratio: 46.9%
Vallejo--Fairfield--Napa, CA PMSA	CA	42.7%	
Orange County, CA PMSA	CA	42.8%	
Chicago, IL PMSA	IL	43.5%	
Birmingham, AL MSA	AL	43.6%	
San Francisco, CA PMSA	CA	43.8%	
Lansing--East Lansing, MI MSA	MI	43.9%	
Albuquerque, NM MSA	NM	44.4%	
Omaha, NE--IA MSA	NE	45.0%	
Oakland, CA PMSA	CA	45.1%	
San Diego, CA MSA	CA	45.6%	
San Jose, CA PMSA	CA	46.7%	
Boston, MA--NH PMSA	MA	47.2%	
Fresno, CA MSA	CA	47.2%	
Ventura, CA PMSA	CA	47.3%	
Bergen--Passaic, NJ PMSA	NJ	47.4%	
Monmouth--Ocean, NJ PMSA	NJ	47.8%	
Tucson, AZ MSA	AZ	47.8%	
Raleigh--Durham--Chapel Hill, NC MSA	NC	48.1%	
Mobile, AL MSA	AL	48.2%	
Middlesex--Somerset--Hunterdon, NJ PMSA	NJ	48.3%	
Grand Rapids--Muskegon--Holland, MI MSA	MI	48.6%	
Jacksonville, FL MSA	FL	51.2%	
Santa Rosa, CA PMSA	CA	51.8%	
Madison, WI MSA	WI	54.3%	
McAllen--Edinburg--Mission, TX MSA	TX	56.4%	
Honolulu, HI MSA	HI	59.2%	

OF ALL 120* MSAs:

Average Minority Ratio: 36.7%
Median Minority Ratio: 35.9%

*The number of metropolitan areas will differ across the tables due to demographic characteristics (i.e. lack of neighborhoods with more than 50% minority residents) and lack of segregation indices for a few metro areas. For more information on our methodology, please contact NCRC at 202-628-8866.

Table 5: White Ratio
(Ratio of Small Business Loans in White Tracts to Number of Small Businesses in White Tracts Per MSA)

MSA	State	White Ratio	
Newark, NJ PMSA	NJ	16.2%	FIRST QUARTILE: NEWARK, NJ - NASSAU, NY Average White Ratio: 36.6% Median White Ratio: 38.7%
Salt Lake City--Ogden, UT MSA	UT	23.7%	
Pittsburgh, PA MSA	PA	31.9%	
Harrisburg--Lebanon--Carlisle, PA MSA	PA	32.9%	
Takoma, WA PMSA	WA	32.9%	
Minneapolis--St. Paul, MN--WI MSA	MN	33.5%	
Philadelphia, PA--NJ PMSA	PA	34.0%	
Buffalo--Niagara Falls, NY MSA	NY	34.5%	
Scranton--Wilkes-Barre--Hazleton, PA MSA	PA	35.1%	
Seattle--Bellevue--Everett, WA PMSA	WA	36.5%	
Allentown--Bethlehem--Easton, PA MSA	PA	36.6%	
Melbourne--Titusville--Palm Bay, FL MSA	FL	37.2%	
Orlando, FL MSA	FL	38.3%	
Wichita, KS MSA	KS	38.4%	
Syracuse, NY MSA	NY	38.7%	
Dallas, TX PMSA	TX	38.7%	
Portland--Vancouver, OR--WA PMSA	OR	39.0%	
Des Moines, IA MSA	IA	39.1%	
Boise City, ID MSA	ID	39.2%	
Albany--Schenectady--Troy, NY MSA	NY	39.4%	
Las Vegas, NV--AZ MSA	NV	39.4%	
Fort Worth--Arlington, TX PMSA	TX	39.4%	
West Palm Beach--Boca Raton, FL MSA	FL	39.7%	
New York, NY PMSA	NY	39.8%	
Fort Lauderdale, FL PMSA	FL	39.8%	
Spokane, WA MSA	WA	39.9%	
New Orleans, LA MSA	LA	40.1%	
Baton Rouge, LA MSA	LA	40.3%	
Colorado Springs, CO MSA	CO	40.3%	
Hartford, CT MSA	CT	40.4%	
Nassau--Suffolk, NY PMSA	NY	41.0%	
Nashville, TN MSA	TN	41.2%	SECOND QUARTILE: NASHVILLE, TN - LOS ANGELES, CA Average White Ratio: 42.5% Median White Ratio: 42.3%
Jacksonville, FL MSA	FL	41.3%	
Atlanta, GA MSA	GA	41.3%	
Rochester, NY MSA	NY	41.4%	
Denver, CO PMSA	CO	41.4%	
Miami, FL PMSA	FL	41.4%	
Houston, TX PMSA	TX	41.5%	
Lansing--East Lansing, MI MSA	MI	41.5%	
Washington, DC--MD--VA--WV PMSA	DC	41.7%	
Tampa--St. Petersburg--Clearwater, FL MSA	FL	41.7%	
Lancaster, PA MSA	PA	41.8%	
Raleigh--Durham--Chapel Hill, NC MSA	NC	41.8%	
Dayton--Springfield, OH MSA	OH	41.8%	
Chattanooga, TN--GA MSA	TN	41.9%	

Table 5: White Ratio
(Ratio of Small Business Loans in White Tracts to Number of Small Businesses in White Tracts Per MSA)

MSA	State	White Ratio	
Lakeland--Winter Haven, FL MSA	FL	41.9%	
Sarasota--Bradenton, FL MSA	FL	42.3%	
Columbus, OH MSA	OH	42.6%	
Daytona Beach, FL MSA	FL	42.6%	
Louisville, KY--IN MSA	KY	42.7%	
Cleveland--Lorain--Elyria, OH PMSA	OH	43.0%	
Norfolk--Virginia Beach--Newport News, VA--NC MSA	VA	43.0%	
Baltimore, MD PMSA	MD	43.2%	
Austin--San Marcos, TX MSA	TX	43.7%	
Akron, OH PMSA	OH	43.8%	
Ann Arbor, MI PMSA	MI	43.8%	
Boston, MA--NH PMSA	MA	43.8%	
Flint, MI PMSA	MI	43.9%	
Indianapolis, IN MSA	IN	44.0%	
Bridgeport, CT PMSA	CT	44.2%	
Youngstown--Warren, OH MSA	OH	44.3%	
Los Angeles--Long Beach, CA PMSA	CA	44.3%	
New Haven--Meriden, CT PMSA	CT	44.3%	THIRD QUARTILE: NEW HAVEN, CT - LEXINGTON, KY
Charleston--North Charleston, SC MSA	SC	44.4%	
Augusta--Aiken, GA--SC MSA	GA	44.4%	Average White Ratio: 46.0%
Albuquerque, NM MSA	NM	44.5%	Median White Ratio: 45.8%
Fort Myers--Cape Coral, FL MSA	FL	44.7%	
San Jose, CA PMSA	CA	44.8%	
Kalamazoo--Battle Creek, MI MSA	MI	44.8%	
Cincinnati, OH--KY--IN PMSA	OH	44.9%	
Kansas City, MO--KS MSA	MO	45.0%	
Memphis, TN--AR--MS MSA	TN	45.2%	
San Antonio, TX MSA	TX	45.3%	
Jersey City, NJ PMSA	NJ	45.4%	
Providence--Fall River--Warwick, RI--MA MSA	RI	45.6%	
Toledo, OH MSA	OH	45.6%	
San Francisco, CA PMSA	CA	45.8%	
Greenville--Spartanburg--Anderson, SC MSA	SC	45.8%	
Detroit, MI PMSA	MI	46.0%	
Orange County, CA PMSA	CA	46.3%	
Richmond--Petersburg, VA MSA	VA	46.3%	
Columbia, SC MSA	SC	46.4%	
Knoxville, TN MSA	TN	46.5%	
Gary, IN PMSA	IN	46.6%	
Worcester, MA--CT PMSA	MA	47.3%	
Oklahoma City, OK MSA	OK	47.3%	
San Diego, CA MSA	CA	47.6%	
Springfield, MA MSA	MA	47.6%	
Fort Wayne, IN MSA	IN	48.1%	
Greensboro--Winston-Salem--High Point, NC MSA	NC	48.2%	

Table 5: White Ratio
(Ratio of Small Business Loans in White Tracts to Number of Small Businesses in White Tracts Per MSA)

MSA	State	White Ratio	
Modesto, CA MSA	CA	48.3%	
Lexington, KY MSA	KY	48.4%	
Charlotte--Gastonia--Rock Hill, NC--SC MSA	NC	48.6%	FOURTH QUARTILE: CHARLOTTE, NC - BIRMINGHAM, AL
Oakland, CA PMSA	CA	48.7%	
Tulsa, OK MSA	OK	48.9%	Average White Ratio: 53.1%
Johnson City--Kingsport--Bristol, TN--VA MSA	TN	49.0%	Median White Ratio: 52.3%
Sacramento, CA PMSA	CA	49.4%	
Stockton--Lodi, CA MSA	CA	49.6%	
Santa Rosa, CA PMSA	CA	49.8%	
St. Louis, MO--IL MSA	MO	50.0%	
Wilmington--Newark, DE--MD PMSA	DE	50.1%	
Riverside--San Bernardino, CA PMSA	CA	50.4%	
Vallejo--Fairfield--Napa, CA PMSA	CA	50.7%	
Phoenix--Mesa, AZ MSA	AZ	50.8%	
Bakersfield, CA MSA	CA	51.2%	
Honolulu, HI MSA	HI	52.0%	
Chicago, IL PMSA	IL	52.3%	
Omaha, NE--IA MSA	NE	52.4%	
Jackson, MS MSA	MS	52.7%	
Ventura, CA PMSA	CA	52.9%	
Fresno, CA MSA	CA	53.0%	
Bergen--Passaic, NJ PMSA	NJ	53.2%	
Little Rock--North Little Rock, AR MSA	AR	53.9%	
Milwaukee--Waukesha, WI PMSA	WI	54.5%	
Tucson, AZ MSA	AZ	55.4%	
Madison, WI MSA	WI	55.6%	
Grand Rapids--Muskegon--Holland, MI MSA	MI	56.5%	
Middlesex--Somerset--Hunterdon, NJ PMSA	NJ	57.8%	
Monmouth--Ocean, NJ PMSA	NJ	58.3%	
Mobile, AL MSA	AL	59.3%	
El Paso, TX MSA	TX	60.8%	
Birmingham, AL MSA	AL	64.5%	

OF ALL 122* MSAs:

Average White Ratio: 44.5%
Median White Ratio: 44.3%

*The number of metropolitan areas will differ across the tables due to demographic characteristics (i.e. lack of neighborhoods with more than 50% minority residents) and lack of segregation indices for a few metro areas. For more information on our methodology, please contact NCRC at 202-628-8866.

Table 6: Percentage Point Differences between Minority and White Ratios Per MSA

MSA	State	Minority Ratio	White Ratio	Percentage Pt Diff: Min-White	
El Paso, TX MSA	TX	39.6%	60.8%	-21.2%	FIRST QUARTILE: EL PASO, TX - BATON ROUGE, LA Average Percentage Pt Difference: -15.2% Median Percentage Pt Difference: -13.8%
Birmingham, AL MSA	AL	43.6%	64.5%	-20.9%	
Albany--Schenectady--Troy, NY MSA	NY	19.0%	39.4%	-20.4%	
Jackson, MS MSA	MS	32.5%	52.7%	-20.2%	
Gary, IN PMSA	IN	26.4%	46.6%	-20.2%	
Baltimore, MD PMSA	MD	24.8%	43.2%	-18.4%	
Wilmington--Newark, DE--MD PMSA	DE	31.8%	50.1%	-18.3%	
Lancaster, PA MSA	PA	24.5%	41.8%	-17.2%	
Tulsa, OK MSA	OK	31.8%	48.9%	-17.1%	
Philadelphia, PA--NJ PMSA	PA	17.5%	34.0%	-16.5%	
Las Vegas, NV--AZ MSA	NV	23.5%	39.4%	-15.9%	
Harrisburg--Lebanon--Carlisle, PA MSA	PA	17.3%	32.9%	-15.6%	
Richmond--Petersburg, VA MSA	VA	30.8%	46.3%	-15.5%	
St. Louis, MO--IL MSA	MO	35.5%	50.0%	-14.5%	
Knoxville, TN MSA	TN	32.6%	46.5%	-14.0%	
Springfield, MA MSA	MA	33.9%	47.6%	-13.7%	
Sarasota--Bradenton, FL MSA	FL	28.7%	42.3%	-13.6%	
Little Rock--North Little Rock, AR MSA	AR	40.3%	53.9%	-13.6%	
Memphis, TN--AR--MS MSA	TN	32.1%	45.2%	-13.1%	
Youngstown--Warren, OH MSA	OH	31.2%	44.3%	-13.0%	
Detroit, MI PMSA	MI	33.0%	46.0%	-13.0%	
Pittsburgh, PA MSA	PA	19.3%	31.9%	-12.6%	
Kansas City, MO--KS MSA	MO	32.4%	45.0%	-12.6%	
Atlanta, GA MSA	GA	28.8%	41.3%	-12.6%	
Dayton--Springfield, OH MSA	OH	29.4%	41.8%	-12.4%	
Flint, MI PMSA	MI	31.6%	43.9%	-12.3%	
Daytona Beach, FL MSA	FL	30.4%	42.6%	-12.2%	
Milwaukee--Waukesha, WI PMSA	WI	42.6%	54.5%	-11.9%	
Allentown--Bethlehem--Easton, PA MSA	PA	24.8%	36.6%	-11.8%	
Baton Rouge, LA MSA	LA	29.0%	40.3%	-11.3%	
Providence--Fall River--Warwick, RI--MA MSA	RI	34.3%	45.6%	-11.2%	SECOND QUARTILE: PROVIDENCE, RI - AKRON, OH Average Percentage Point Difference: -9.9% Median Percentage Point Difference: -9.8%
Mobile, AL MSA	AL	48.2%	59.3%	-11.1%	
Phoenix--Mesa, AZ MSA	AZ	39.8%	50.8%	-11.0%	
Bakersfield, CA MSA	CA	40.5%	51.2%	-10.8%	
Lakeland--Winter Haven, FL MSA	FL	31.2%	41.9%	-10.7%	
Rochester, NY MSA	NY	30.7%	41.4%	-10.7%	
Monmouth--Ocean, NJ PMSA	NJ	47.8%	58.3%	-10.5%	
New Haven--Meriden, CT PMSA	CT	33.8%	44.3%	-10.5%	
Bridgeport, CT PMSA	CT	33.7%	44.2%	-10.5%	
Charlotte--Gastonia--Rock Hill, NC--SC MSA	NC	38.2%	48.6%	-10.4%	
Fort Wayne, IN MSA	IN	37.7%	48.1%	-10.4%	
Des Moines, IA MSA	IA	28.7%	39.1%	-10.3%	
Indianapolis, IN MSA	IN	33.7%	44.0%	-10.3%	
Toledo, OH MSA	OH	35.4%	45.6%	-10.2%	
Hartford, CT MSA	CT	30.5%	40.4%	-9.9%	
New Orleans, LA MSA	LA	30.3%	40.1%	-9.8%	
Augusta--Aiken, GA--SC MSA	GA	34.7%	44.4%	-9.8%	
Middlesex--Somerset--Hunterdon, NJ PMSA	NJ	48.3%	57.8%	-9.6%	
Washington, DC--MD--VA--WV PMSA	DC	32.1%	41.7%	-9.5%	

Table 6: Percentage Point Differences between Minority and White Ratios Per MSA

MSA	State	Minority Ratio	White Ratio	Percentage Pt Diff: Min-White	
Fort Myers--Cape Coral, FL MSA	FL	35.2%	44.7%	-9.5%	
Cleveland--Lorain--Elyria, OH PMSA	OH	33.5%	43.0%	-9.5%	
Stockton--Lodi, CA MSA	CA	40.1%	49.6%	-9.5%	
Lexington, KY MSA	KY	39.3%	48.4%	-9.0%	
Kalamazoo--Battle Creek, MI MSA	MI	35.9%	44.8%	-8.9%	
Buffalo--Niagara Falls, NY MSA	NY	25.7%	34.5%	-8.8%	
Chicago, IL PMSA	IL	43.5%	52.3%	-8.8%	
Nashville, TN MSA	TN	32.5%	41.2%	-8.7%	
San Antonio, TX MSA	TX	36.7%	45.3%	-8.6%	
Columbus, OH MSA	OH	34.0%	42.6%	-8.6%	
Akron, OH PMSA	OH	35.2%	43.8%	-8.6%	
Riverside--San Bernardino, CA PMSA	CA	42.0%	50.4%	-8.4%	THIRD QUARTILE: RIVERSIDE, CA - WICHITA, KS
Vallejo--Fairfield--Napa, CA PMSA	CA	42.7%	50.7%	-8.0%	
Syracuse, NY MSA	NY	30.8%	38.7%	-7.9%	Average Percentage Point Difference: -6.7%
Grand Rapids--Muskegon--Holland, MI MSA	MI	48.6%	56.5%	-7.9%	Median Percentage Point Difference: -7.0%
Ann Arbor, MI PMSA	MI	36.0%	43.8%	-7.8%	
Tucson, AZ MSA	AZ	47.8%	55.4%	-7.6%	
Worcester, MA--CT PMSA	MA	39.8%	47.3%	-7.4%	
Omaha, NE--IA MSA	NE	45.0%	52.4%	-7.4%	
Colorado Springs, CO MSA	CO	33.1%	40.3%	-7.2%	
Modesto, CA MSA	CA	41.1%	48.3%	-7.2%	
Greensboro--Winston-Salem--High Point, NC MSA	NC	41.1%	48.2%	-7.1%	
Sacramento, CA PMSA	CA	42.3%	49.4%	-7.1%	
Austin--San Marcos, TX MSA	TX	36.7%	43.7%	-7.1%	
Columbia, SC MSA	SC	39.3%	46.4%	-7.0%	
Minneapolis--St. Paul, MN--WI MSA	MN	26.5%	33.5%	-7.0%	
Cincinnati, OH--KY--IN PMSA	OH	37.9%	44.9%	-7.0%	
Norfolk--Virginia Beach--Newport News, VA--NC MSA	VA	36.3%	43.0%	-6.8%	
Oklahoma City, OK MSA	OK	40.9%	47.3%	-6.4%	
West Palm Beach--Boca Raton, FL MSA	FL	33.3%	39.7%	-6.4%	
Fresno, CA MSA	CA	47.2%	53.0%	-5.8%	
Bergen--Passaic, NJ PMSA	NJ	47.4%	53.2%	-5.8%	
Fort Worth--Arlington, TX PMSA	TX	33.7%	39.4%	-5.8%	
Greenville--Spartanburg--Anderson, SC MSA	SC	40.1%	45.8%	-5.7%	
Orlando, FL MSA	FL	32.6%	38.3%	-5.7%	
Ventura, CA PMSA	CA	47.3%	52.9%	-5.7%	
Fort Lauderdale, FL PMSA	FL	34.3%	39.8%	-5.6%	
Miami, FL PMSA	FL	35.9%	41.4%	-5.5%	
Portland--Vancouver, OR--WA PMSA	OR	33.4%	39.0%	-5.5%	
Dallas, TX PMSA	TX	33.3%	38.7%	-5.5%	
Wichita, KS MSA	KS	33.1%	38.4%	-5.2%	
Tampa--St. Petersburg--Clearwater, FL MSA	FL	36.6%	41.7%	-5.1%	FOURTH QUARTILE: TAMPA, FL - NEWARK, NJ
Charleston--North Charleston, SC MSA	SC	39.3%	44.4%	-5.1%	
Boise City, ID MSA	ID	34.2%	39.2%	-5.0%	Average Percentage Pt Difference: -0.2%
Takoma, WA PMSA	WA	28.0%	32.9%	-4.9%	Median Percentage Pt Difference: -2.1%
Nassau--Suffolk, NY PMSA	NY	36.2%	41.0%	-4.8%	
New York, NY PMSA	NY	35.2%	39.8%	-4.6%	
Louisville, KY--IN MSA	KY	38.2%	42.7%	-4.6%	

Table 6: Percentage Point Differences between Minority and White Ratios Per MSA

MSA	State	Minority Ratio	White Ratio	Percentage Pt Diff: Min-White
Melbourne--Titusville--Palm Bay, FL MSA	FL	32.6%	37.2%	-4.5%
Chattanooga, TN--GA MSA	TN	37.6%	41.9%	-4.3%
Houston, TX PMSA	TX	37.5%	41.5%	-3.9%
Oakland, CA PMSA	CA	45.1%	48.7%	-3.5%
Orange County, CA PMSA	CA	42.8%	46.3%	-3.5%
Jersey City, NJ PMSA	NJ	42.4%	45.4%	-3.0%
Los Angeles--Long Beach, CA PMSA	CA	41.6%	44.3%	-2.7%
Denver, CO PMSA	CO	39.3%	41.4%	-2.1%
San Francisco, CA PMSA	CA	43.8%	45.8%	-2.0%
San Diego, CA MSA	CA	45.6%	47.6%	-2.0%
Madison, WI MSA	WI	54.3%	55.6%	-1.3%
Albuquerque, NM MSA	NM	44.4%	44.5%	0.0%
Seattle--Bellevue--Everett, WA PMSA	WA	38.2%	36.5%	1.7%
San Jose, CA PMSA	CA	46.7%	44.8%	1.9%
Santa Rosa, CA PMSA	CA	51.8%	49.8%	2.0%
Lansing--East Lansing, MI MSA	MI	43.9%	41.5%	2.5%
Salt Lake City--Ogden, UT MSA	UT	26.2%	23.7%	2.5%
Boston, MA--NH PMSA	MA	47.2%	43.8%	3.4%
Raleigh--Durham--Chapel Hill, NC MSA	NC	48.1%	41.8%	6.3%
Honolulu, HI MSA	HI	59.2%	52.0%	7.2%
Jacksonville, FL MSA	FL	51.2%	41.3%	9.9%
Newark, NJ PMSA	NJ	40.9%	16.2%	24.7%

Of 119* MSAs:

Average Percentage Pt Difference between Minority/White: -8.0%
Median Percentage Pt Difference between Minority/White: -8.6%

*The number of metropolitan areas will differ across the tables due to demographic characteristics (i.e. lack of neighborhoods with more than 50% minority residents) and lack of segregation indices for a few metro areas. For more information on our methodology, please contact NCRC at 202-628-8866.

Table 7: Comparing Minority Ratios to African-American/White Segregation Indices

MSA	State	Minority Ratio	African-American/White Segregation Index	
Gary, IN PMSA	IN	26.4%	87.9	FIRST QUARTILE: GARY, IN - KANSAS CITY, MO Average Segregation Index: 78.0 Median Segregation Index: 76.9 Average Minority Ratio: 33.8% Median Minority Ratio: 34.4%
Detroit, MI PMSA	MI	33.0%	86.7	
Milwaukee--Waukesha, WI PMSA	WI	42.6%	84.4	
New York, NY PMSA	NY	35.2%	84.3	
Chicago, IL PMSA	IL	43.5%	83.6	
Newark, NJ PMSA	NJ	40.9%	83.4	
Flint, MI PMSA	MI	31.6%	81.2	
Buffalo--Niagara Falls, NY MSA	NY	25.7%	80.4	
Cleveland--Lorain--Elyria, OH PMSA	OH	33.5%	79.7	
Nassau--Suffolk, NY PMSA	NY	36.2%	79	
St. Louis, MO--IL MSA	MO	35.5%	78	
Cincinnati, OH--KY--IN PMSA	OH	37.9%	78	
Birmingham, AL MSA	AL	43.6%	77.4	
Philadelphia, PA--NJ PMSA	PA	17.5%	76.9	
Bergen--Passaic, NJ PMSA	NJ	47.4%	76.8	
Youngstown--Warren, OH MSA	OH	31.2%	76.1	
Miami, FL PMSA	FL	35.9%	75.8	
Indianapolis, IN MSA	IN	33.7%	75.5	
Fort Wayne, IN MSA	IN	37.7%	75.4	
Harrisburg--Lebanon--Carlisle, PA MSA	PA	17.3%	74.9	
New Orleans, LA MSA	LA	30.3%	74.7	
Dayton--Springfield, OH MSA	OH	29.4%	73.9	
Fort Myers--Cape Coral, FL MSA	FL	35.2%	73.9	
Syracuse, NY MSA	NY	30.8%	73.6	
Baton Rouge, LA MSA	LA	29.0%	73.1	
Chattanooga, TN--GA MSA	TN	37.6%	73.1	
Toledo, OH MSA	OH	35.4%	72.9	
Kansas City, MO--KS MSA	MO	32.4%	72.7	
Pittsburgh, PA MSA	PA	19.3%	72.5	SECOND QUARTILE: PITTSBURGH, PA - LANCASTER, PA Average Segregation Index: 68.9 Median Segregation Index: 69.0 Average Minority Ratio: 35.7% Median Minority Ratio: 35.6%
Memphis, TN--AR--MS MSA	TN	32.1%	72.2	
Sarasota--Bradenton, FL MSA	FL	28.7%	71.9	
Grand Rapids--Muskegon--Holland, MI MSA	MI	48.6%	71.9	
Baltimore, MD PMSA	MD	24.8%	71.8	
Houston, TX PMSA	TX	37.5%	71.8	
Jersey City, NJ PMSA	NJ	42.4%	71.6	
Rochester, NY MSA	NY	30.7%	71.1	
Los Angeles--Long Beach, CA PMSA	CA	41.6%	70.5	
West Palm Beach--Boca Raton, FL MSA	FL	33.3%	69.8	
Omaha, NE--IA MSA	NE	45.0%	69.8	
Akron, OH PMSA	OH	35.2%	69.7	
Mobile, AL MSA	AL	48.2%	69.3	
Jackson, MS MSA	MS	32.5%	69.1	
Atlanta, GA MSA	GA	28.8%	68.8	
Louisville, KY--IN MSA	KY	38.2%	68.6	
Monmouth--Ocean, NJ PMSA	NJ	47.8%	68.6	
Tampa--St. Petersburg--Clearwater, FL MSA	FL	36.6%	68.4	
Ann Arbor, MI PMSA	MI	36.0%	67.5	
Columbus, OH MSA	OH	34.0%	66.9	
Little Rock--North Little Rock, AR MSA	AR	40.3%	66.8	

Table 7: Comparing Minority Ratios to African-American/White Segregation Indices

MSA	State	Minority Ratio	African-American/White Segregation Index	
Oakland, CA PMSA	CA	45.1%	66.4	
Albany--Schenectady--Troy, NY MSA	NY	19.0%	66.2	
Washington, DC--MD--VA--WV PMSA	DC	32.1%	66.2	
Denver, CO PMSA	CO	39.3%	66.2	
San Francisco, CA PMSA	CA	43.8%	65.6	
Fort Lauderdale, FL PMSA	FL	34.3%	64.8	
Lancaster, PA MSA	PA	24.5%	64.5	
Minneapolis--St. Paul, MN--WI MSA	MN	26.5%	64.5	THIRD QUARTILE: MINNEAPOLIS, MN - SEATTLE, WA Average Segregation Index: 61.0 Median Segregation Index: 60.6 Average Minority Ratio: 37.2% Median Minority Ratio: 34.8%
Fort Worth--Arlington, TX PMSA	TX	33.7%	64.5	
Greensboro--Winston-Salem--High Point, NC MSA	NC	41.1%	64.5	
Dallas, TX PMSA	TX	33.3%	64.4	
Tulsa, OK MSA	OK	31.8%	64.1	
Wichita, KS MSA	KS	33.1%	63.4	
Knoxville, TN MSA	TN	32.6%	63.2	
Richmond--Petersburg, VA MSA	VA	30.8%	62.9	
Nashville, TN MSA	TN	32.5%	61.7	
Daytona Beach, FL MSA	FL	30.4%	61.6	
McAllen--Edinburg--Mission, TX MSA	TX	56.4%	61.3	
Charlotte--Gastonia--Rock Hill, NC--SC MSA	NC	38.2%	61.1	
Des Moines, IA MSA	IA	28.7%	61	
Wilmington--Newark, DE--MD PMSA	DE	31.8%	60.7	
Oklahoma City, OK MSA	OK	40.9%	60.5	
Lansing--East Lansing, MI MSA	MI	43.9%	60.4	
Orlando, FL MSA	FL	32.6%	60	
Sacramento, CA PMSA	CA	42.3%	59.6	
Kalamazoo--Battle Creek, MI MSA	MI	35.9%	59.4	
Middlesex--Somerset--Hunterdon, NJ PMSA	NJ	48.3%	59.3	
Jacksonville, FL MSA	FL	51.2%	59.3	
Lakeland--Winter Haven, FL MSA	FL	31.2%	59.2	
Stockton--Lodi, CA MSA	CA	40.1%	59	
Columbia, SC MSA	SC	39.3%	58.9	
Fresno, CA MSA	CA	47.2%	58.6	
Allentown--Bethlehem--Easton, PA MSA	PA	24.8%	58.4	
San Diego, CA MSA	CA	45.6%	58.2	
Seattle--Bellevue--Everett, WA PMSA	WA	38.2%	57.9	
Austin--San Marcos, TX MSA	TX	36.7%	57.1	FOURTH QUARTILE: AUSTIN, TX - BOISE CITY, ID Average Segregation Index: 49.7 Median Segregation Index: 51.0 Average Minority Ratio: 40.3% Median Minority Ratio: 39.9%
Greenville--Spartanburg--Anderson, SC MSA	SC	40.1%	56.5	
Portland--Vancouver, OR--WA PMSA	OR	33.4%	55.8	
Augusta--Aiken, GA--SC MSA	GA	34.7%	55.5	
San Antonio, TX MSA	TX	36.7%	55.5	
Melbourne--Titusville--Palm Bay, FL MSA	FL	32.6%	55.2	
Bakersfield, CA MSA	CA	40.5%	55.1	
Charleston--North Charleston, SC MSA	SC	39.3%	54.1	
Vallejo--Fairfield--Napa, CA PMSA	CA	42.7%	53.3	
Norfolk--Virginia Beach--Newport News, VA--NC MSA	VA	36.3%	53	
Madison, WI MSA	WI	54.3%	53	
Raleigh--Durham--Chapel Hill, NC MSA	NC	48.1%	52.7	
Takoma, WA PMSA	WA	28.0%	51.9	

Table 7: Comparing Minority Ratios to African-American/White Segregation Indices

MSA	State	Minority Ratio	African-American/White Segregation Index
Lexington, KY MSA	KY	39.3%	51.7
Ventura, CA PMSA	CA	47.3%	50.3
Riverside--San Bernardino, CA PMSA	CA	42.0%	50.1
Phoenix--Mesa, AZ MSA	AZ	39.8%	49.1
Salt Lake City--Ogden, UT MSA	UT	26.2%	47.8
Las Vegas, NV--AZ MSA	NV	23.5%	47.4
Colorado Springs, CO MSA	CO	33.1%	46.5
San Jose, CA PMSA	CA	46.7%	45.9
Tucson, AZ MSA	AZ	47.8%	44.2
Honolulu, HI MSA	HI	59.2%	44
Orange County, CA PMSA	CA	42.8%	43.8
El Paso, TX MSA	TX	39.6%	41.1
Santa Rosa, CA PMSA	CA	51.8%	41.1
Modesto, CA MSA	CA	41.1%	40.5
Albuquerque, NM MSA	NM	44.4%	40
Boise City, ID MSA	ID	34.2%	37.1

Of the 113* MSAs:

Average African-American/White Segregation Ratio:	64.1
Median African-American/White Segregation Ratio:	64.5
Average Minority Ratio:	36.7%
Median Minority Ratio:	36.0%

*The number of metropolitan areas will differ across the tables due to demographic characteristics (i.e. lack of neighborhoods with more than 50% minority residents) and lack of segregation indices for a few metro areas. For more information on our methodology, please contact NCRC at 202-628-8866.