

## **Race and Ethnicity Trends: Census Tract Changes from 2010 to 2011-2015**

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October 2019

## Introduction

Beginning in 2017, the Federal Financial Institutions Examination Council (FFIEC) opted to replace its population and demographic data (formerly drawing on the 2010 Census) with data from five-year estimates from the annual American Community Survey (ACS). As these more recent demographic data become integrated into fair lending compliance functions, it is worth considering the significant demographic changes that have continued to occur after the 2010 Census. These trends have important implications for fair lending analysis where protected class status must be inferred such as: auto lending, mortgage servicing, payday lending, credit cards, student lending and unsecured lending, as well as selected compliance activities such as assessing Community Reinvestment Act (CRA) compliance.

In this white paper, we compare the 2011–2015 ACS data with the 2010 Census data, identify a number of key national trends, and explore the underlying changes in selected geographies. As fair lending compliance matters most commonly focus on census tracts as the most granular geographic division, this white paper will follow suit with analysis at the census-tract level. In concert with this research, we created an interactive website that allows the user to create maps for all major metropolitan statistical areas (MSAs) in the US and explore the tract-level demographic changes.

## National trends

There is significant heterogeneity in population trajectories across racial and ethnic groups as well as across geographic areas. As fair lending compliance commonly uses census tracts with high degrees of racial and ethnic homogeneity as a proxy for the race and ethnicity of borrowers and consumers, the divergent trends among different groups should be understood. This paper will focus in particular on trends among tracts which reach common thresholds in regulatory guidance – 50% (majority) and 80% (predominant). Although the US population grew by approximately 2.5%,<sup>1</sup> census-tract definitions change very little between decennial censuses. Most changes to census-tract definitions are to their reference numbers rather than borders, with a couple of minor exceptions. As such, we observe a net loss of only one census tract between the Census and ACS data.<sup>2</sup> This consistency allows for tract counts between data sets to be considered comparable.

The count of tracts reaching the 80% Hispanic threshold increased by 3.9% after 2010. This is not surprising as the total Hispanic population grew by 7% during the period.<sup>3</sup> However, the count of tracts meeting the 80% African American threshold declined by nearly 6%, while the overall population of African Americans actually increased by nearly 3%. A similarly confounding trend occurs in the tracts with high concentrations of non-Hispanic Whites. The count of tracts meeting the 80% non-Hispanic White threshold also declined by 6%, while the overall population of non-Hispanic Whites remained roughly even. In Table 1, we present the number of tracts meeting an 80% homogeneity threshold with respect to selected race/ethnicity groups.

After accounting for total population changes, growth in Hispanic tracts outpaces comparative (negative) growth in African American and non-Hispanic White tracts. Hispanic population growth outpaced Hispanic tract growth by approximately 3%, while the same differences for African American and non-Hispanic

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<sup>1</sup> As measured by the change in the 2011–2015 ACS averages and the 2010 Census.

<sup>2</sup> This single lost tract in the state of New York was composed entirely of water which was merged into a neighboring tract.

<sup>3</sup> As measured by the change in the 2011–2015 ACS averages and the 2010 Census.

White tracts were approximately 9% and 6%, respectively. Growth in predominantly Hispanic tracts has more closely followed Hispanic population growth than have African American and non-Hispanic White tracts with their respective population growth.

**Table 1: Count of Census Tracts Meeting 80% Race/Ethnicity Threshold**

Race/Ethnicity	Census Tract Count by Year		Change	Percent Change
	2010	2011–2015		
African American <sup>4</sup>	2,816	2,657	-159	-5.6%
Hispanic <sup>5</sup>	1,916	1,991	75	3.9%
Asian <sup>6</sup>	22	21	-1	-4.5%
Minority <sup>7</sup>	10,201	10,390	189	1.9%
Non-Hispanic White <sup>8</sup>	30,385	28,569	-1,816	-6.0%

When we relax the threshold to 50% homogeneity, as is often used in assessing CRA compliance, the trends look more consistent. Table 2 shows each group's percent change remains consistent in its sign, but differs in its magnitude. African American population growth outpaced majority African American tract growth by 4%, with a nearly identical result for majority Hispanic tracts. Non-Hispanic White population growth only outpaced majority census-tract growth by 2%. Thus, majority non-Hispanic White tracts have seen the smallest dilution relative to overall population changes. Overall, the total number of tracts with any single majority race/ethnicity<sup>9</sup> status declined by 1.3%, from 64,714 in the Census to 63,846 in the ACS data – a reflection of the large drop in majority non-Hispanic White tracts in spite of the previous conclusion.

<sup>4</sup> Based on Census Bureau reported non-Hispanic African American counts. Those African Americans that identified themselves as ethnically Hispanic are considered solely Hispanic in these tables.

<sup>5</sup> Based on Census Bureau reported Hispanic counts, regardless of race identification.

<sup>6</sup> Based on Census Bureau reported non-Hispanic Asian counts. Those Asians that identified themselves as ethnically Hispanic are considered solely Hispanic in these tables. This group does not include Pacific Islanders.

<sup>7</sup> "Minority" in this context refers to all persons who are not considered solely non-Hispanic White.

<sup>8</sup> Based on Census Bureau reported non-Hispanic White counts. Those Whites that identified themselves as ethnically Hispanic are considered solely Hispanic in these tables.

<sup>9</sup> Census Bureau population groups used are mutually exclusive: Hispanic, White, Black or African American, Asian, Native Hawaiian and Pacific Islander, American Indian and Alaska Native, Some other race, and Two or more races.

**Table 2: Count of Census Tracts Meeting 50% Race/Ethnicity Threshold**

Race/Ethnicity	Census Tract Count by Year		Change	Percent Change
	2010	2011–2015		
African American	6,152	6,087	-65	-1.1%
Hispanic	6,390	6,637	247	3.9%
Asian	569	608	39	6.9%
Minority	21,100	22,084	984	4.7%
Non-Hispanic White	51,416	50,332	-1,084	-2.1%

Here is another way to look at these changes. In 2010, approximately 42% of all tracts were more than 80% non-Hispanic White, but in the ACS data the percentage decreased to 39%. Implicit in these numbers is the fact that in 2011–2015, 55% of all non-Hispanic Whites lived in tracts that were at least 80% non-Hispanic White, down from 58% in 2010. In 2011–2015, only 19% of all African Americans lived in tracts that were at least 80% African American, down from 20% in 2010. These statistics are presented in Table 3.

**Table 3: Count and Percent of Persons Living in Tracts Meeting 50% and 80% Thresholds**

Data	Thres- hold	Non-Hispanic White		African American		Hispanic		Minority	
		Count	%	Count	%	Count	%	Count	%
Census	50%	176,153,786	89.5%	15,623,406	41.5%	21,703,178	43.0%	69,131,862	61.8%
	80%	114,022,294	57.9%	7,710,015	20.5%	8,318,330	16.5%	38,196,122	34.1%
	All	196,817,552	-	37,685,848	-	50,477,594	-	111,927,986	-
ACS	50%	174,341,878	88.4%	15,700,925	40.5%	23,366,549	43.1%	74,897,876	62.8%
	80%	108,353,333	54.9%	7,340,962	18.9%	8,866,994	16.4%	40,485,584	33.9%
	All	197,258,278	-	38,785,726	-	54,232,205	-	119,256,743	-

The non-Hispanic White trends may be the most non-intuitive given the relatively large population of non-Hispanic Whites. All of these results demonstrate how movements on the margin can significantly impact these analyses. One implication of these trends is that the ability to accurately infer African American and Non-Hispanic White class status purely based on geography has been reduced, while the opportunities to infer Hispanic class status have remained constant.

## Geographic trends

These trends vary significantly by geography, and thus the implications for any financial institution will be highly specific to the markets it serves and the localities from which it sources its customers. Appendix A compares tract counts in Census data to ACS averages by state and reports the total count of tracts, as well as the count of tracts meeting the 80% threshold for African Americans, Hispanics, and Non-Hispanic Whites. Appendix B presents the same state-level information at the 50% threshold.

Decreases in the overall number of tracts exceeding the 80% non-Hispanic White thresholds occurred in 49 states and the District of Columbia. Thirty-two states experienced a decrease of 20 or more tracts meeting the 80% non-Hispanic White threshold, and the following states experienced decreases in excess of 100 tracts: California, Florida, Illinois, New York, Pennsylvania, and Texas. Only New Mexico experienced a net increase of tracts (3) exceeding the 80% non-Hispanic White threshold.

Similarly, the count of tracts meeting the 80% African American threshold fell across 24 states, and grew only in Arkansas, Delaware, Mississippi, and Nebraska. All four of these increases were by less than 10 tracts, with all but Mississippi being an increase of less than five.

As we saw earlier, these changes in the tract counts at the 80% threshold generally do not suggest that the non-Hispanic White or African American populations fell in these states, but rather the concentrations of non-Hispanic Whites and African Americans diminished from 2010 through 2015, thus reducing the opportunities to infer the race of individuals in these tracts with lower concentrations.

In contrast to tract counts for non-Hispanic White and African Americans, the number of tracts meeting the 80% Hispanic threshold increased in 14 states. California alone represented half of these tracts with a net gain of 37 tracts, with Arizona, Florida, Illinois, and New Jersey tied for a distant second place with eight tracts apiece. Five states experienced a decrease in the count of tracts meeting the 80% Hispanic threshold, with each decreasing by fewer than 10 tracts. Three of these five demonstrated a net loss of only one tract.

## Interactive MSA-level maps

We developed an interactive mapping tool which allows users to observe population trends in any metropolitan statistical area in the country. This tool first requires users choose an MSA to focus on, then allows for the selection of a race or ethnicity. With a given MSA and race or ethnicity chosen, the map will display population trends in all populated tracts within that MSA, with color-coding indicating the direction and magnitude of the selected race or ethnicity's proportional trajectory. The map focuses only on demographics as a proportion of their given tract, thus accounting for aggregate population increases and decreases.

If the user hovers their cursor over a particular tract, information on the selected race or ethnicity changes within that tract will appear. Users can observe the population percentages in both datasets as well as the exact net change in percentage points. There is one additional option for users to limit the displayed tracts only to those where a particular race or ethnicity was the primary race or ethnicity in 2010. This allows for users to focus on population trajectories only in tracts where the target race or ethnicity was highly represented.

The map also allows for users to “search” for ZIP Codes within the displayed MSA, though the borders of ZIP Codes do not necessarily follow the borders of the census tracts which compose the ZIP Code area.

## New patterns

Also apparent in the maps is the opportunity for regulators to “see” that new patterns in the form of “donuts,” “horseshoes,” “crescents,” and other shapes has increased. Of course, the impact on any given financial institution’s loan portfolio or CRA assessment area will be more subtle and require careful analysis tailored to the institution’s products and geography. While these changes have occurred at various rates that likely differ by geography, our ability to observe them at this level of granularity is largely limited to the snapshot recorded in the decennial census. As a result, the potential exists for “instantaneous” changes in the findings of fair lending analyses – findings that reflect demographic changes that occurred, and continue to occur, over a number of years.

## Conclusions

These trends warrant additional study to understand the implications for using Census Bureau data to infer the race of potential consumers and customers. Why have so many tracts fallen below the 80% threshold for African Americans and non-Hispanic Whites? Do these trends correlate with other metrics such as home ownership and owner-occupancy? How representative, or unrepresentative, of their respective races are those African Americans and non-Hispanic Whites that remain in tracts exceeding the 80% threshold? To what degree are these trends related to the economic upheaval that occurred in the last years of the previous decade?

Financial institutions need to carefully interpret the results of analyses performed with the 2010 Census data in the later years of the decade, particularly if these demographic shifts have continued or intensified in the years following 2015. Additionally, while the conversion to ACS data will allow financial institutions to have a more timely view of the markets they serve, it may result in an overall decrease in the ability to infer the race and ethnicity of credit applicants, borrowers, and depositors.

*The authors wish to acknowledge and thank Jonathan Nieman for his contributions to this paper.*

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## Appendix A

### Count of Census Tracts Meeting an 80% Threshold

State	African American			Hispanic			Non-Hispanic White			Total		
	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS
All	2,816	2,657	-159	1,916	1,991	75	30,385	28,569	-1,816	73,057	73,056	-1
AK	0	0	0	0	0	0	56	42	-14	167	167	0
AL	133	123	-10	0	0	0	452	421	-31	1,181	1,181	0
AR	28	32	4	0	0	0	354	327	-27	686	686	0
AZ	0	0	0	77	85	8	353	321	-32	1,526	1,526	0
CA	12	9	-3	711	748	37	667	563	-104	8,057	8,057	0
CO	0	0	0	5	6	1	539	519	-20	1,249	1,249	0
CT	6	6	0	0	1	1	441	404	-37	833	833	0
DC	63	54	-9	0	0	0	9	3	-6	179	179	0
DE	6	7	1	0	0	0	70	63	-7	218	218	0
FL	119	113	-6	186	194	8	1,396	1,284	-112	4,245	4,245	0
GA	205	196	-9	3	2	-1	469	433	-36	1,969	1,969	0
HI	0	0	0	0	0	0	2	1	-1	351	351	0
IA	1	1	0	0	0	0	697	672	-25	825	825	0
ID	0	0	0	0	0	0	220	209	-11	298	298	0
IL	296	290	-6	102	110	8	1,311	1,209	-102	3,123	3,123	0
IN	47	39	-8	0	0	0	1,044	999	-45	1,511	1,511	0
KS	4	1	-3	4	3	-1	466	439	-27	770	770	0
KY	17	15	-2	0	0	0	881	846	-35	1,115	1,115	0
LA	175	173	-2	0	0	0	308	289	-19	1,148	1,148	0
MA	4	4	0	16	18	2	847	783	-64	1,478	1,478	0
MD	200	190	-10	2	2	0	434	400	-34	1,406	1,406	0
ME	0	0	0	0	0	0	340	336	-4	358	358	0
MI	282	272	-10	0	4	4	1,710	1,645	-65	2,813	2,813	0
MN	0	0	0	0	0	0	955	904	-51	1,338	1,338	0
MO	91	82	-9	0	0	0	989	949	-40	1,393	1,393	0
MS	89	97	8	0	0	0	139	130	-9	664	664	0
MT	0	0	0	0	0	0	236	231	-5	271	271	0
NC	61	45	-16	0	0	0	787	746	-41	2,195	2,195	0
ND	0	0	0	0	0	0	190	182	-8	205	205	0

**Appendix A (continued)**  
**Count of Census Tracts Meeting an 80% Threshold**

State	African American			Hispanic			Non-Hispanic White			Total		
	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS
NE	0	1	1	0	0	0	382	361	-21	532	532	0
NH	0	0	0	0	0	0	270	266	-4	295	295	0
NJ	78	73	-5	41	49	8	680	614	-66	2,010	2,010	0
NM	0	0	0	40	46	6	9	12	3	499	499	0
NV	0	0	0	13	9	-4	81	80	-1	687	687	0
NY	236	226	-10	37	39	2	1,913	1,799	-114	4,919	4,918	-1
OH	174	162	-12	0	0	0	1,953	1,865	-88	2,952	2,952	0
OK	19	10	-9	0	1	1	247	221	-26	1,046	1,046	0
OR	0	0	0	0	0	0	502	471	-31	834	834	0
PA	129	123	-6	4	4	0	2,237	2,131	-106	3,218	3,218	0
RI	0	0	0	0	0	0	153	140	-13	244	244	0
SC	52	47	-5	0	0	0	317	303	-14	1,103	1,103	0
SD	0	0	0	0	0	0	177	168	-9	222	222	0
TN	110	108	-2	0	0	0	916	877	-39	1,497	1,497	0
TX	60	49	-11	667	660	-7	750	640	-110	5,265	5,265	0
UT	0	0	0	0	0	0	396	373	-23	588	588	0
VA	72	65	-7	1	0	-1	594	558	-36	1,907	1,907	0
VT	0	0	0	0	0	0	180	179	-1	184	184	0
WA	0	0	0	7	8	1	665	608	-57	1,458	1,458	0
WI	47	44	-3	0	2	2	1,050	1,010	-40	1,409	1,409	0
WV	0	0	0	0	0	0	445	442	-3	484	484	0
WY	0	0	0	0	0	0	106	101	-5	132	132	0



## Appendix B Count of Census Tracts Meeting a 50% Threshold

State	African American			Hispanic			Non-Hispanic White			Total		
	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS
All	6,152	6,087	-65	6,390	6,637	247	51,416	50,332	-1,084	73,057	73,056	-1
AK	0	0	0	0	0	0	125	124	-1	167	167	0
AL	300	296	-4	0	0	0	829	817	-12	1,181	1,181	0
AR	86	88	2	4	4	0	565	557	-8	686	686	0
AZ	0	0	0	278	295	17	1,037	1,010	-27	1,526	1,526	0
CA	79	64	-15	2,352	2,417	65	3,342	3,174	-168	8,057	8,057	0
CO	1	0	-1	118	122	4	1,031	1,027	-4	1,249	1,249	0
CT	26	22	-4	55	60	5	633	617	-16	833	833	0
DC	101	94	-7	0	0	0	56	61	5	179	179	0
DE	20	19	-1	1	1	0	171	166	-5	218	218	0
FL	358	355	-3	456	491	35	2,882	2,776	-106	4,245	4,245	0
GA	455	483	28	33	25	-8	1,219	1,170	-49	1,969	1,969	0
HI	0	0	0	0	0	0	40	39	-1	351	351	0
IA	2	2	0	1	2	1	803	800	-3	825	825	0
ID	0	0	0	2	2	0	293	292	-1	298	298	0
IL	434	418	-16	278	282	4	2,138	2,107	-31	3,123	3,123	0
IN	109	105	-4	8	10	2	1,315	1,304	-11	1,511	1,511	0
KS	19	18	-1	27	29	2	675	663	-12	770	770	0
KY	39	35	-4	0	1	1	1,052	1,049	-3	1,115	1,115	0
LA	345	346	1	0	0	0	715	700	-15	1,148	1,148	0
MA	31	41	10	56	57	1	1,244	1,218	-26	1,478	1,478	0
MD	350	350	0	19	23	4	810	788	-22	1,406	1,406	0
ME	0	0	0	0	0	0	350	349	-1	358	358	0
MI	396	394	-2	22	22	0	2,250	2,234	-16	2,813	2,813	0
MN	10	11	1	0	2	2	1,231	1,225	-6	1,338	1,338	0
MO	149	151	2	4	3	-1	1,201	1,189	-12	1,393	1,393	0
MS	224	228	4	0	0	0	396	386	-10	664	664	0
MT	0	0	0	0	0	0	259	257	-2	271	271	0
NC	230	230	0	5	2	-3	1,621	1,590	-31	2,195	2,195	0
ND	0	0	0	0	0	0	196	197	1	205	205	0
NE	14	13	-1	16	13	-3	490	486	-4	532	532	0

**Appendix B (continued)**  
**Count of Census Tracts Meeting a 50% Threshold**

State	African American			Hispanic			Non-Hispanic White			Total		
	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS
NH	0	0	0	0	0	0	292	291	-1	295	295	0
NJ	185	182	-3	187	204	17	1,315	1,247	-68	2,010	2,010	0
NM	0	0	0	198	205	7	193	182	-11	499	499	0
NV	5	3	-2	84	97	13	419	386	-33	687	687	0
NY	586	574	-12	472	473	1	3,079	3,010	-69	4,919	4,918	-1
OH	375	360	-15	2	3	1	2,449	2,432	-17	2,952	2,952	0
OK	35	34	-1	22	28	6	893	869	-24	1,046	1,046	0
OR	0	0	0	8	7	-1	802	791	-11	834	834	0
PA	253	243	-10	66	73	7	2,755	2,726	-29	3,218	3,218	0
RI	0	0	0	17	18	1	202	199	-3	244	244	0
SC	209	209	0	1	1	0	794	799	5	1,103	1,103	0
SD	0	0	0	0	0	0	203	203	0	222	222	0
TN	194	198	4	1	3	2	1,215	1,198	-17	1,497	1,497	0
TX	239	228	-11	1,518	1,573	55	2,570	2,434	-136	5,265	5,265	0
UT	0	0	0	10	11	1	551	551	0	588	588	0
VA	198	198	0	8	14	6	1,402	1,370	-32	1,907	1,907	0
VT	0	0	0	0	0	0	183	183	0	184	184	0
WA	0	0	0	34	38	4	1,285	1,250	-35	1,458	1,458	0
WI	94	95	1	27	26	-1	1,234	1,228	-6	1,409	1,409	0
WV	1	0	-1	0	0	0	482	482	0	484	484	0
WY	0	0	0	0	0	0	129	129	0	132	132	0

### Appendix C Count of Census Tracts Meeting a 80% Threshold

MSA	African American			Hispanic			Non-Hispanic White			Total		
	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS
All	2,816	2,657	-159	1,916	1,991	75	30,385	28,569	-1,816	73,057	73,056	-1
Atlanta-Sandy Springs-Roswell, GA	133	125	-8	1	1	0	207	187	-20	951	951	0
Austin-Round Rock, TX	0	0	0	4	6	2	55	43	-12	350	350	0
Baltimore-Columbia-Towson, MD	117	111	-6	0	0	0	247	227	-20	683	683	0
Birmingham-Hoover, AL	45	45	0	0	0	0	110	104	-6	264	264	0
Boston-Cambridge-Newton, MA-NH	4	4	0	10	11	1	546	506	-40	1,007	1,007	0
Buffalo-Cheektowaga-Niagara Falls, NY	20	21	1	0	0	0	195	191	-4	299	299	0
Charlotte-Concord-Gastonia, NC-SC	20	15	-5	0	0	0	201	180	-21	539	539	0
Chicago-Naperville-Elgin, IL-IN-WI	306	297	-9	102	109	7	613	539	-74	2,215	2,215	0
Cincinnati, OH-KY-IN	23	19	-4	0	0	0	338	323	-15	498	498	0
Cleveland-Elyria, OH	99	102	3	0	0	0	310	297	-13	638	638	0
Columbus, OH	12	9	-3	0	0	0	238	224	-14	433	433	0

**Appendix C (continued)**  
**Count of Census Tracts Meeting a 80% Threshold**

MSA	African American			Hispanic			Non-Hispanic White			Total		
	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS
Dallas-Fort Worth-Arlington, TX	20	17	-3	47	42	-5	212	177	-35	1,324	1,324	0
Denver-Aurora-Lakewood, CO	0	0	0	4	4	0	238	227	-11	621	621	0
Detroit-Warren-Dearborn, MI	254	243	-11	0	3	3	659	613	-46	1,301	1,301	0
Hartford-West Hartford-East Hartford, CT	5	5	0	0	1	1	149	136	-13	290	290	0
Houston-The Woodlands-Sugar Land, TX	29	21	-8	88	92	4	72	64	-8	1,072	1,072	0
Indianapolis-Carmel-Anderson, IN	18	14	-4	0	0	0	215	199	-16	397	397	0
Jacksonville, FL	22	22	0	0	0	0	91	90	-1	262	262	0
Kansas City, MO-KS	31	23	-8	2	1	-1	267	243	-24	530	530	0
Las Vegas-Henderson-Paradise, NV	0	0	0	13	9	-4	21	23	2	487	487	0
Los Angeles-Long Beach-Anaheim, CA	12	9	-3	456	465	9	129	100	-29	2,929	2,929	0
Louisville/Jefferson County, KY-IN	17	15	-2	0	0	0	191	178	-13	306	306	0
Memphis, TN-MS-AR	88	92	4	0	0	0	50	44	-6	314	314	0
Miami-Fort Lauderdale-West Palm Beach, FL	58	54	-4	184	191	7	154	133	-21	1,219	1,219	0

**Appendix C (continued)**  
**Count of Census Tracts Meeting a 80% Threshold**

MSA	African American			Hispanic			Non-Hispanic White			Total		
	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS
Milwaukee-Waukesha-West Allis, WI	47	44	-3	0	2	2	225	206	-19	431	431	0
Minneapolis-St. Paul-Bloomington, MN-WI	0	0	0	0	0	0	465	433	-32	789	789	0
Nashville-Davidson--Murfreesboro-Franklin, TN	16	12	-4	0	0	0	199	190	-9	380	380	0
New Orleans-Metairie, LA	88	89	1	0	0	0	94	91	-3	405	405	0
New York-Newark-Jersey City, NY-NJ-PA	278	264	-14	78	86	8	1,141	1,018	-123	4,701	4,700	-1
Oklahoma City, OK	10	8	-2	0	1	1	90	83	-7	363	363	0
Orlando-Kissimmee-Sanford, FL	6	5	-1	0	0	0	67	56	-11	390	390	0
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	117	112	-5	4	3	-1	681	608	-73	1,477	1,477	0
Phoenix-Mesa-Scottsdale, AZ	0	0	0	42	43	1	225	207	-18	991	991	0
Pittsburgh, PA	20	19	-1	0	0	0	544	527	-17	711	711	0
Portland-Vancouver-Hillsboro, OR-WA	0	0	0	0	0	0	242	230	-12	491	491	0
Providence-Warwick, RI-MA	0	0	0	0	0	0	243	224	-19	370	370	0
Raleigh, NC	2	1	-1	0	0	0	51	50	-1	224	224	0

**Appendix C (continued)**  
**Count of Census Tracts Meeting a 80% Threshold**

MSA	African American			Hispanic			Non-Hispanic White			Total		
	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS
Richmond, VA	29	24	-5	0	0	0	75	67	-8	295	295	0
Riverside-San Bernardino-Ontario, CA	0	0	0	70	83	13	31	33	2	822	822	0
Rochester, NY	6	5	-1	0	0	0	173	163	-10	272	272	0
Sacramento-Roseville-Arden-Arcade, CA	0	0	0	0	0	0	87	74	-13	486	486	0
St. Louis, MO-IL	79	76	-3	0	1	1	369	352	-17	615	615	0
Salt Lake City, UT	0	0	0	0	0	0	115	105	-10	223	223	0
San Antonio-New Braunfels, TX	0	0	0	102	95	-7	19	14	-5	457	457	0
San Diego-Carlsbad, CA	0	0	0	28	32	4	74	63	-11	628	628	0
San Francisco-Oakland-Hayward, CA	0	0	0	4	6	2	67	54	-13	980	980	0
San Jose-Sunnyvale-Santa Clara, CA	0	0	0	6	6	0	3	4	1	383	383	0
Seattle-Tacoma-Bellevue, WA	0	0	0	0	0	0	214	209	-5	721	721	0
Tampa-St. Petersburg-Clearwater, FL	11	11	0	0	1	1	314	272	-42	746	746	0
Virginia Beach-Norfolk-Newport News, VA-NC	40	38	-2	0	0	0	83	79	-4	422	422	0
Washington-Arlington-Alexandria, DC-VA-MD-WV	145	132	-13	3	2	-1	199	175	-24	1,359	1,359	0

### Appendix D Count of Census Tracts Meeting a 50% Threshold

MSA	African American			Hispanic			Non-Hispanic White			Total		
	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS
All	6,152	6,087	-65	6,390	6,637	247	51,416	50,332	-1,084	73,057	73,056	-1
Atlanta-Sandy Springs-Roswell, GA	240	255	15	24	16	-8	522	493	-29	951	951	0
Austin-Round Rock, TX	2	0	-2	72	69	-3	220	219	-1	350	350	0
Baltimore-Columbia-Towson, MD	171	170	-1	0	0	0	441	429	-12	683	683	0
Birmingham-Hoover, AL	79	79	0	0	0	0	176	173	-3	264	264	0
Boston-Cambridge-Newton, MA-NH	31	41	10	34	38	4	828	809	-19	1,007	1,007	0
Buffalo-Cheektowaga-Niagara Falls, NY	30	29	-1	1	1	0	248	239	-9	299	299	0
Charlotte-Concord-Gastonia, NC-SC	65	66	1	2	2	0	380	370	-10	539	539	0
Chicago-Naperville-Elgin, IL-IN-WI	415	403	-12	280	285	5	1,256	1,232	-24	2,215	2,215	0
Cincinnati, OH-KY-IN	55	51	-4	0	0	0	422	421	-1	498	498	0
Cleveland-Elyria, OH	157	156	-1	2	3	1	424	421	-3	638	638	0
Columbus, OH	55	54	-1	0	0	0	356	347	-9	433	433	0

**Appendix D (continued)**  
**Count of Census Tracts Meeting a 50% Threshold**

MSA	African American			Hispanic			Non-Hispanic White			Total		
	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS
Dallas-Fort Worth-Arlington, TX	92	89	-3	221	231	10	716	678	-38	1,324	1,324	0
Denver-Aurora-Lakewood, CO	1	0	-1	72	75	3	477	473	-4	621	621	0
Detroit-Warren-Dearborn, MI	326	326	0	18	16	-2	911	898	-13	1,301	1,301	0
Hartford-West Hartford-East Hartford, CT	16	15	-1	25	28	3	217	212	-5	290	290	0
Houston-The Woodlands-Sugar Land, TX	97	95	-2	286	298	12	425	397	-28	1,072	1,072	0
Indianapolis-Carmel-Anderson, IN	53	51	-2	0	1	1	312	310	-2	397	397	0
Jacksonville, FL	36	34	-2	0	0	0	199	189	-10	262	262	0
Kansas City, MO-KS	64	63	-1	16	15	-1	406	396	-10	530	530	0
Las Vegas-Henderson-Paradise, NV	5	3	-2	74	85	11	249	219	-30	487	487	0
Los Angeles-Long Beach-Anaheim, CA	61	55	-6	1,211	1,214	3	907	852	-55	2,929	2,929	0
Louisville/Jefferson County, KY-IN	31	28	-3	0	1	1	263	263	0	306	306	0
Memphis, TN-MS-AR	139	142	3	0	1	1	150	145	-5	314	314	0
Miami-Fort Lauderdale-West Palm Beach, FL	169	172	3	369	384	15	459	422	-37	1,219	1,219	0



**Appendix D (continued)**  
**Count of Census Tracts Meeting a 50% Threshold**

MSA	African American			Hispanic			Non-Hispanic White			Total		
	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS
Milwaukee-Waukesha-West Allis, WI	93	94	1	27	26	-1	294	289	-5	431	431	0
Minneapolis-St. Paul-Bloomington, MN-WI	10	11	1	0	2	2	691	685	-6	789	789	0
Nashville-Davidson-Murfreesboro-Franklin, TN	31	29	-2	1	1	0	305	304	-1	380	380	0
New Orleans-Metairie, LA	145	144	-1	0	0	0	215	208	-7	405	405	0
New York-Newark-Jersey City, NY-NJ-PA	647	632	-15	636	650	14	2,490	2,390	-100	4,701	4,700	-1
Oklahoma City, OK	23	22	-1	20	24	4	281	269	-12	363	363	0
Orlando-Kissimmee-Sanford, FL	37	35	-2	39	48	9	243	221	-22	390	390	0
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	231	229	-2	33	33	0	1,088	1,071	-17	1,477	1,477	0
Phoenix-Mesa-Scottsdale, AZ	0	0	0	188	192	4	673	664	-9	991	991	0
Pittsburgh, PA	55	53	-2	0	0	0	648	642	-6	711	711	0
Portland-Vancouver-Hillsboro, OR-WA	0	0	0	2	2	0	482	474	-8	491	491	0
Providence-Warwick, RI-MA	0	0	0	17	18	1	321	317	-4	370	370	0

**Appendix D (continued)**  
**Count of Census Tracts Meeting a 50% Threshold**

MSA	African American			Hispanic			Non-Hispanic White			Total		
	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS
Raleigh, NC	14	15	1	0	0	0	181	177	-4	224	224	0
Richmond, VA	74	68	-6	0	2	2	187	189	2	295	295	0
Riverside-San Bernardino-Ontario, CA	0	0	0	335	365	30	276	242	-34	822	822	0
Rochester, NY	27	28	1	1	2	1	210	208	-2	272	272	0
Sacramento-Roseville-Arden-Arcade, CA	0	0	0	18	18	0	314	301	-13	486	486	0
St. Louis, MO-IL	119	118	-1	1	1	0	478	472	-6	615	615	0
Salt Lake City, UT	0	0	0	7	8	1	199	195	-4	223	223	0
San Antonio-New Braunfels, TX	1	1	0	230	238	8	150	137	-13	457	457	0
San Diego-Carlsbad, CA	0	0	0	142	146	4	353	335	-18	628	628	0
San Francisco-Oakland-Hayward, CA	18	9	-9	77	78	1	411	397	-14	980	980	0
San Jose-Sunnyvale-Santa Clara, CA	0	0	0	60	60	0	114	101	-13	383	383	0

**Appendix D (continued)**  
**Count of Census Tracts Meeting a 50% Threshold**

MSA	African American			Hispanic			Non-Hispanic White			Total		
	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS	Census Tract Count (Census)	Census Tract Count (ACS)	Change from Census to ACS
Seattle-Tacoma-Bellevue, WA	0	0	0	0	0	0	608	581	-27	721	721	0
Tampa-St. Petersburg-Clearwater, FL	36	37	1	25	30	5	595	580	-15	746	746	0
Virginia Beach-Norfolk-Newport News, VA-NC	90	95	5	0	0	0	270	261	-9	422	422	0
Washington-Arlington-Alexandria, DC-VA-MD-WV	277	268	-9	27	35	8	712	688	-24	1,359	1,359	0