

BOSTON AT THE CROSSROADS

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BOSTON AT THE CROSSROADS: RACIAL TRENDS IN THE METROPOLITAN REGION IN THE 1990S AND BEYOND

BY GUY STUART

EXECUTIVE SUMMARY

Though Greater Boston is becoming more diverse as a whole, most of the region's residents still live in relatively segregated neighborhoods and communities, according to data from the 2000 U.S. census. There are signs, however, that integration is still possible, and that the region's minority populations are themselves unusually diverse. Specifically, this report finds:

- **Greater Boston is becoming more diverse:** Greater Boston's non-white and Latino populations grew in the 1990s, while the white population actually fell by nearly 2 percent. As a result, the region is now 81 percent white, down from 87 percent in 1990.

- **Greater Boston is still largely white:** Despite the growing diversity, the region's white population is still large compared with the white share of the overall U.S. metropolitan population. Specifically, while more than 80 percent of Greater Boston's residents were white as of the 2000 census, 66 percent of residents of all U.S. metropolitan areas were white in 2000.

- **Many of Greater Boston's non-whites and Latinos live in satellite cities:** The metropolitan region's still-high levels of segregation are partly due to the fact that many Latinos live in relatively large "satellite" cities, such as Attleboro, Brockton, Fall River, Lawrence, Lowell, New Bedford, and Worcester. For example, while some 15 percent of the region's residents lived in a satellite city in 2000, about 34 percent of Latinos lived in those cities.

- **Greater Boston's non-white and Latino communities are unusually diverse:** Roughly equal numbers of blacks, Asians, and Latinos reside in the region. Differences in country of origin make each group highly heterogeneous.

• **Integration is possible:** Although the region is still segregated, the Greater Boston Social Survey, conducted during the 1990s, revealed that whites in Greater Boston are willing to live near non-whites and Latinos. The movement of many minorities into areas where whites were the clear majority during the 1990s offers an opportunity for peaceful integration.

Combined, these trends suggest that Boston is at a crossroads. One road leads to the consolidation of segregation and the growing isolation of people of different races and ethnicities, with the region's satellite cities becoming ever more isolated minority ghettos. The other road leads to integration—a diverse mix of populations throughout the metropolitan region. Traveling the latter road, however, will require concerted effort on the part of policymakers and residents alike to encourage and embrace creative opportunities for integration.

BOSTON AT THE CROSSROADS

Three important facts frame any discussion of racial and ethnic segregation in the Boston region: the comparatively large size of the non-Latino white population, its polynuclear geography, and the diversity of its non-white and Latino populations. (For this report, the Boston metropolitan region includes seven counties and 5.27 million people, and stretches from Buz-zard's Bay in the south to the New Hampshire border in the north, and from Boston Harbor in the east to the western boundary of Worcester County in the west. See Box 1, Figure 1, and Appendix 1 for more information.) Specifically:

• In 2000, Greater Boston's non-Latino white population was 81 percent of the total population, a 6-percentage-point decline from 1990, when non-Latino whites comprised 87 percent of the region's residents. In contrast, non-Latino whites comprised 66 percent of the total population of metropolitan America in 2000, an 8- percentage-point drop from 1990, when 73 percent of the residents of the nation's metropolitan areas were non-Latino whites.

• The metropolitan region's urban core includes a number of cities (including Boston) with a combined population that is small relative to the area as a whole. The region also includes an unusually large number of satellite cities—such as Brockton, Fall River, Lawrence, Lowell, New Bedford, and Worcester—that play an important role in its racial and ethnic dynamics.

• Finally, the region is unusual because it has roughly equal numbers of Asians, Latinos, and blacks, and because the Asian, Latino, and black populations are themselves unusually diverse. For example, in 2000, 26 percent of the region's black residents were born outside the United States, while nationwide only 6 percent of blacks were foreign-born.

As a result, segregation in the Boston region is a complex and dynamic phenomenon marked by the following characteristics:

- Because they make up a relatively small share of the population, the region's non-white and Latino residents are not as isolated from whites as non-whites in other metropolitan areas. During the 1990s, moreover, the region's non-white and Latino residents spread themselves across a growing number of cities, towns, and residential blocks.
- Despite this growth and dispersion, the region's non-white and Latino residents are not evenly spread throughout the area. Rather, they are concentrated in particular cities and towns, and on particular blocks within those cities and towns.
- As a result, the region's non-white and Latino residents generally found themselves more isolated in ethnic and racial enclaves and ghettos at the end of the decade than at the beginning.

This report adds nuance and depth to this broad picture. I first describe the presence of racial and ethnic groups in Greater Boston. I then analyze segregation in the region, comparing it with segregation in three other metropolitan areas – Atlanta, Chicago, and San Francisco – while providing detail on Latino, Asian, and black diversity and segregation.¹ The ensuing sections analyze changes in the distribution of racial and ethnic groups in Greater Boston over the past 10 years, highlighting the important role of the region's satellite cities. I conclude with an overview of regional trends and opportunities for integration.

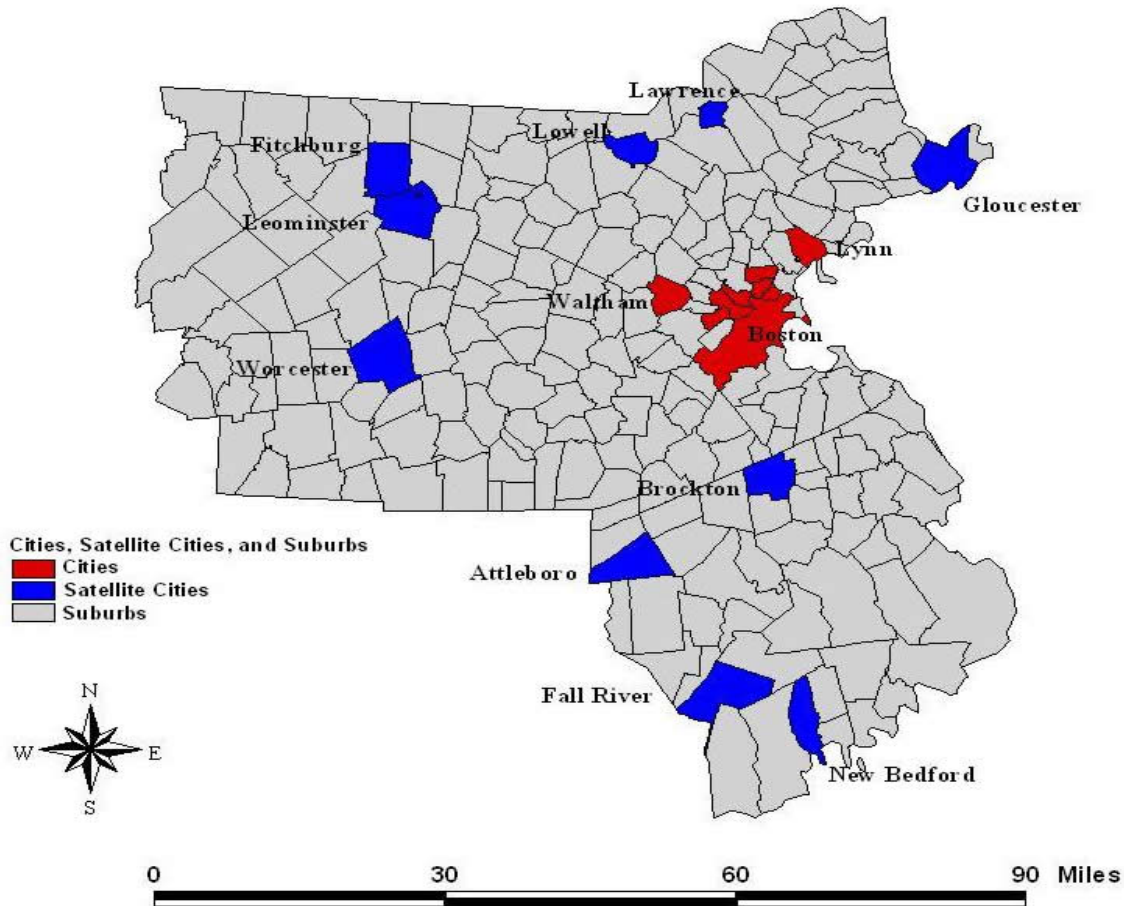
GREATER BOSTON'S RACIAL AND ETHNIC COMPOSITION

Boston's suburbs are unusually white. In 2000, 9 of 10 people living in Greater Boston's suburbs were white, while across metropolitan America only 3 of 4 people living in suburbs were white. Greater Boston's satellite cities were also whiter than satellite cities in other metropolitan areas. In contrast, in the city of Boston itself, the percentage of residents who are white is about the same as the white share of the country's largest central cities.

Box 1: Definition of a Metropolitan Area

A metropolitan area is an economically integrated region centered around an urban core. This report bases its definition of the Boston region on the U.S. Office of Management and Budget's 1999 New England County Metropolitan Area (but excludes counties that fall outside of Massachusetts). This region extends beyond the boundaries of the Metropolitan Area Planning Commission's definition of metropolitan Boston to encompass areas sometimes considered metropolitan statistical areas themselves, especially those around Lowell, Lawrence, and Fall River. This seven-county definition allows us to capture information on the role of the satellite cities in the region's racial and ethnic dynamics and to anticipate suburban sprawl, which has a racial and ethnic dimension (Stuart 2004b).

Figure 1: Cities, Satellite Cities and Suburbs



Boston has a relatively small urban core and significant satellite cities. In 2000, about 35 percent of the region’s population lived in core and satellite cities, while about 38 percent of residents in metropolitan America lived in such cities (see Tables 1a and b). However, only 11 percent of the region’s residents actually lived in Boston, while 28 percent of residents of metropolitan regions across the nation lived in the largest cities.² And Boston’s urban core – Boston plus the nearby cities of Cambridge, Chelsea, Somerville, Everett, Lynn, Malden, Somerville, and Waltham – includes only about 20 percent of the metropolitan population, far less than the share of residents living in the core cities of other regions.³

Another 15 percent of the region’s residents live in satellite cities surrounding Boston – Attleboro, Brockton, Fall River, Fitchburg, Gloucester, Lawrence, Leominster, Lowell, New Bedford, and Worcester. In contrast, about 9 percent of the residents of other metropolitan areas live in such satellite cities.⁴

Many Latinos live in Greater Boston’s satellite cities. Just under 34 percent of Latinos in the Boston region lived in satellite cities in 2000. In contrast, about 12 percent of Latinos in metropolitan regions across the U.S. lived in cities other than the largest city.

Boston has a diverse non-white and Latino population. Boston is also unusual in that its non-white and Latino population is fairly evenly divided among Asians, African-Americans, and Latinos, with just 2 percentage points separating Asians (at 4.6 percent) and African-Americans (at 6.6 percent) in 2000. This even distribution reflects the under-representation of Latinos and blacks in the Boston region compared with metropolitan America as a whole. Boston's Asian population holds roughly the same share as it does nationally, but the Latino and black shares are about half of the national metropolitan share.

Although Boston is unusual in its evenness, the distribution of non-white and Latino populations varies markedly in other metropolitan regions as well. For example, Asians and Latinos were under-represented in the Atlanta area in 2000, while Asians were under-represented in Chicago. And blacks were under-represented in the San Francisco Bay area. In other words, each metropolitan region varies from the norm, and Boston varies by having an over-representation of whites and an even distribution of non-white and Latino residents (see Table 2).

Within the Asian category, significant numbers of people identify themselves as Chinese, Indian, Vietnamese, Cambodian, or Korean (see Table 3). Boston's Latino population is also extremely diverse, although dominated by Puerto Ricans and Dominicans, with relatively few Mexicans (see Table 4). (Across the country Mexicans, Puerto Ricans, Cubans, and Dominicans predominate.) Boston's Latino population — especially Dominicans and Puerto Ricans — is heavily concentrated in cities and satellite cities.

Unlike with Asians and Latinos, the U.S. census does not ask blacks what sub-group they belong to, reflecting the general U.S. view of black America as homogeneous (Waters 1999). However, in 1990 nearly 5 percent of the U.S. black population was foreign-born, and in 2000 that group topped 6 percent. In Greater Boston, 26 percent of non-Latino blacks were foreign born in 2000. Furthermore, 42,726 claimed Haitian ancestry and 41,620 claimed Cape Verdean ancestry (about 13 percent of all non-Latino blacks in each case).⁵

SEGREGATION IN GREATER BOSTON

Different units of measurement can produce different perspectives on segregation. A school district, for example, may be relatively integrated even though all the students live in segregated neighborhoods. I examined segregation from three perspectives: the census block (a small area often composed of a few contiguous streets), the census tract (a larger area that usually includes a few thousand people), and the school district (which in Greater Boston usually follows municipal lines). I relied on three measures to assess segregation at each scale: how isolated members of one racial or ethnic group are from other groups; how evenly a particular group is spread across the area; and the extent to which people in the same group are clustered near each other. This analysis yielded several insights:

Whites are very isolated from other populations. The level of isolation is especially strong in the suburbs, where the average white resident lived on a census block that was 93 percent white in 2000. But even whites in the urban core, on average, lived on a block that was nearly three-quarters white, as did whites in the city of Boston.

Non-whites and Latinos are less isolated than whites. Because they make up a relatively small share of the region’s population, Greater Boston’s non-white and Latino residents are less isolated from whites than their counterparts in other metropolitan areas. For example, the average black resident of the Boston region lived on a block that was only 39 percent black in 2000 – compared with more than 77 percent in Chicago and just under 68 percent in Atlanta. The average Latino resident of the Boston region lived on a block that was 34 percent Latino, and the average Asian resident lived on a block that was 19 percent Asian.

Latinos and Asians in Boston’s satellite cities are particularly isolated. Although Asians composed 5 percent of the population of Boston’s satellite cities in 2000, the average Asian resident of those cities lived on a block that was 25 percent Asian. Such isolation was twice as high as that of Asians in the satellite cities of Chicago, even though the Asian share of Chicago’s satellite population was roughly comparable to the share in Boston. Similarly, while Latinos composed 15 percent of Greater Boston’s satellite cities, the average Latino in a satellite city lived on a block that was 46 percent Latino. Latinos in the San Francisco Bay area’s satellite cities seemed to be in roughly the same situation, while Latinos accounted for a far greater share of Chicago’s satellite cities but were only slightly more isolated. This is not new for Greater Boston: the 1990 figures suggest a similar phenomenon (see “isolation,” Table 5a).

Within Boston’s urban core, non-white and Latino residents were fairly isolated, but less so than their counterparts in other urban cores. For example, the average Latino in both the city of Boston and the region’s urban core lived on a block that was 33 percent Latino – almost half the figure for the average Latino in Chicago.

Suburban Latinos and non-whites in Greater Boston were not as isolated as their urban counterparts. The average black suburbanite, for example, lived on a block that was only 13 percent black in 2000. Although blacks say they generally prefer neighborhoods with roughly equal numbers of blacks and whites, the relative dearth of blacks in Boston’s suburbs did not stop blacks from moving to the suburbs. In fact, the region’s black suburban population grew nearly 63 percent from 1990 to 2000.

Racial and ethnic groups are spread unevenly across the region. In 2000, achieving an even distribution of racial and ethnic groups across census blocks would have required 59 percent of whites to relocate. Within the suburbs, 49 percent would have had to move to another census block to be mixed in with all other suburbanites (see “evenness,” Table 5a).

The white population of Greater Boston is a little more evenly spread than whites in the Atlanta and Chicago areas, but less evenly spread than whites in the San Francisco area – the most integrated of the four by almost all measures. White isolation in Boston was also lower at the level of the census tract, particularly in the suburbs. In other words, people of different races and ethnicities are living on different blocks in the Boston suburbs, but once they leave their block they are likely to find a greater mix of people, within the constraints imposed by the narrow range of diversity in the Boston suburbs.

The school district data show that Latinos and non-whites are concentrated in the urban core and central cities, but that non-whites and Latinos who live in the suburbs are relatively dispersed. More than half the region’s blacks would have to move to another school district to be fully integrated with the rest of the population. However, only about one-third of blacks in the suburbs would have to move to a different school district to be fully mixed in with the rest

of the suburban population. Similarly, Latinos were as unevenly spread across the satellite cities and suburbs as across the metropolitan region as a whole, but they were more evenly spread across the suburbs alone (see Table 5c).

People of the same race or ethnicity are clustered together in contiguous blocks and census tracts. In 2000 non-whites and Latinos in the Boston suburbs were more likely than their counterparts in other metropolitan regions to live in blocks adjacent to blocks occupied by people of the same race or ethnicity. At the larger tract level, however, the differences between the Boston suburbs and suburbs in other regions were less stark (see “clustering,” Tables 5a and b).

Segregation is exacerbated by concentrations of non-whites and Latinos in the satellite cities. The white population in the Boston region generally has very little opportunity to interact with non-white and Latino neighbors, especially in the suburbs. However, the separation of whites from the rest of the population is often a block-level phenomenon that does not translate into high levels of unevenness at the census tract or school district level. In other words, non-whites and Latinos already living in the suburbs are fairly well mixed in with the white population within school districts. What divides whites from non-whites and Latinos are the boundaries of central and satellite cities.

ASIAN, LATINO, AND BLACK DIVERSITY AND SEGREGATION

Segregation exists within the Asian population. Indians and Chinese are more integrated with other Asians and with whites, in both cities and suburbs, than Cambodians and Vietnamese. None of the Asian groups is severely isolated from the white population: only Vietnamese living in the urban core resided in 2000 on blocks that were, on average, less than 50 percent white. Nevertheless, Cambodian isolation in the satellite cities is noticeably higher than in other parts of the metropolitan region (see Table 6).

Latinos from different countries of origin are integrated. The largest Latino groups are highly segregated from the white population but not from each other. In 2000, the average Puerto Rican lived in a census tract that was 53 percent white, while the average Dominican lived in a tract that was only 42 percent white. The average Dominican resident of a satellite city lived in a census tract that was only 34 percent white. Although the Latino population is heavily centered in cities and satellite cities, it is less segregated within itself than the Asian population. For example, 34 percent of Puerto Ricans – the largest Latino group – would have to move to another census tract to be fully integrated with the rest of the Latino population. The Dominican population is less well integrated with the rest of the Latino population but far less segregated than Cambodians from rest of the Asian population (see Table 7).

Black subgroups overlap in a few cities but also have different population centers. Cape Verdeans and Haitians are the largest two subgroups of blacks. Eleven cities and towns had enough Haitians in 2000 for the census to report their count, while ten cities and towns had enough Cape Verdeans.⁶ The two groups shared four cities and towns in common: Boston, Brockton, Cambridge, and Randolph. In Boston, Cape Verdeans are concentrated in the north-east part of Dorchester, while Haitians tend to live farther west and south into Mattapan. But

whether these communities are truly segregated from each other is unknown, because about half these populations live in tracts with too few people in each group for the census to report their count. Brockton also has concentrations of Cape Verdeans and Haitians, but they overlap, and, as in Boston, many people live in tracts where the census did not report their count. About a quarter of Cambridge's Haitians live in one tract on Rindge Avenue, in the northwest portion of the city. The rest of the Haitian population and the entire Cape Verdean population are more evenly spread throughout the city.

Beyond these cities and towns, a clear pattern appears. Cape Verdeans are concentrated in and around New Bedford in the southernmost part of the region, while Haitians are concentrated around Boston.

Low numbers of both groups live in the suburbs. The census reported a count of Haitians in only three suburbs: Medford, Milton, and Randolph. While Haitians were evenly distributed in Medford and Randolph, about 500 of nearly 600 Haitians living in Milton in 2000 resided in a single census tract, roughly between the Milton-Boston border and Canton on either side of Blue Hills Parkway.

A plurality of some Latinos and Asians live in satellite cities. More than half of Lawrence's population is Latino, and more Dominicans live in Lawrence than in Boston. Similarly, half the region's Cambodians live in Lowell, and more than two-thirds live in satellite cities. Although Lowell was still a white-majority city in 2000, it lost nearly 14,000 white residents during the 1990s, yet experienced a net rise in population of about 1,700. This suggests that Asians living in Lowell—especially Cambodians—will become ever more isolated.

POPULATION CHANGE

Greater Boston is growing slowly. During the 1990s Greater Boston grew at less than half the rate of metropolitan America.

Greater Boston's white population declined during the 1990s. The white population fell about 13 percent in both central and satellite cities but grew some 3 percent in the suburbs, yielding an overall regional decline of 1.74 percent. Nationally, the largest cities of each metropolitan area lost about 6 percent of their white population, and their satellite cities lost 4 percent.

Population growth in the Boston region was due solely to the growth in the non-white and Latino populations. Asians and Latinos each contributed about 31 percent of population growth, while black growth contributed about a fifth (see Table 1a). This pattern somewhat resembled the national pattern, which included greater increases for Asians and Latinos than for blacks. But Greater Boston's Asian and black populations grew at a faster rate than the national average, while the Latino population grew at a slower rate.

Latino growth was evenly spread across cities, satellite cities, and suburbs. Asian growth was significant in all three sectors but greatest in the suburbs, while black growth occurred largely in satellite cities and suburbs. Within the Asian population, Vietnamese and Indian populations more than doubled during the 1990s, while the Chinese, Korean, and Cambodian populations grew more than 40 percent. The number of Puerto Ricans rose by almost a third, while the number of Dominicans rose by almost two-thirds.

Satellite cities are becoming increasingly non-white and Latino. Though Lawrence and Lowell stand out, they are part of an overall pattern of increases in Asian, Latino, and black populations in Boston’s satellite cities. The Asian population in Worcester almost doubled in the 1990s, the black population surged by just over 80 percent, and the Latino population rose by more than 60 percent. As a result, the city of Worcester was almost one-third non-white and Latino in 2000, compared with 17 percent in 1990. Similarly, Brockton’s black population almost doubled in the 1990s. Thus the total population grew by 1.6 percent even though the white population fell by 24 percent. Overall, seven of ten satellite cities grew during the 1990s—five despite a stagnant or declining white population (see Table 8).

REDISTRIBUTION

The population changes just described took place within the segregated context described earlier in this report. The changes that took place in the satellite cities during the 1990s clearly indicate that the pattern of changes was influenced by the segregation that already existed in 1990. We can measure the extent to which different groups of people redistributed themselves across the metropolitan area during the 1990s by comparing their distribution in 1990 to that in 2000. If the distribution of a group was the same in both years each block, tract, or town was home to the same share of the total population of that group in 1990 as it was in 2000. In such a case, that group would score a zero on the redistribution index (Table 9a,b,c). A score of 100 means the group completely changed its distribution.

The metropolitan region saw some population redistribution. Ten percent of the 1990 population of the area would have had to have moved to a different block to match the 2000 distribution across blocks. This redistribution rate is fairly sluggish compared with Atlanta, where 21 percent of the 1990 population would have had to have moved to match the 2000 population distribution, but it is the same as in the San Francisco Bay area.

Non-white and Latino redistribution was higher than the redistribution of the general population. Greater Boston’s non-white and Latino groups redistributed themselves in considerable numbers. More than one-third of Latinos and blacks in 1990 would have had to have moved to a different block to produce the 2000 distribution, while more than two-fifths of the Asian population would have had to have moved. Even at the school district level, non-whites and Latinos redistributed themselves at a far greater rate than the population as a whole, with 14 percent of blacks moving to a new school district. Movement was even more pronounced across the suburbs, where 20 percent of blacks and 16 percent of Latinos would have had to have moved to a new school district.

Evidence is strong that non-white and Latino residents of Greater Boston were on the move compared with other metropolitan regions. In the Bay Area, the redistribution of non-whites and Latinos—who are a far greater share of the population—though significant, was far lower. Even in Chicago, the redistribution of non-whites and Latinos was lower, even though the overall population redistribution was greater. Some of this difference may reflect the small numbers of non-white and Latino residents in Greater Boston: the redistribution of a few people to different blocks by 2000 would have exerted a significant impact. But even at the tract level, Latino and black redistribution was relatively high compared with the Bay Area, and

black redistribution was fairly high compared with Chicago.

DIRECTION OF REDISTRIBUTION

These measures give us some idea of the extent to which racial and ethnic groups in the Boston area redistributed themselves during the 1990s. But they say little about whether the redistribution occurred where the population was already concentrated or toward new blocks, tracts, and towns. We can measure the direction of redistribution by measuring the change in the share of each population group living in blocks, tracts, or school districts in which the group was overrepresented in 1990. A score of four percent for the white population on this measure means that the share of the white population living in blocks, tracts, or school districts where whites were overrepresented (compared to the region as a whole) in 1990 increased by four percent between 1990 and 2000 – went from, say, 70 percent of the white population to 74 percent of the white population.

White population shows differing patterns of decline in central and satellite cities. The white population of Boston’s central and satellite cities declined by about 13 percent during the 1990s. This resulted in a decline in white isolation in both the central and satellite cities. The distribution of whites in the central cities changed very little, while in the satellite cities there was a redistribution of about four percent of whites towards blocks in which they were already over-represented in 1990 (See Table 9a). In other words, central cities lost white population from all types of blocks, while satellite cities were more likely to lose whites from blocks where they were already under-represented. The suburbs saw a low level of white redistribution (about one percent), although that shift involved a considerable number of people because of the large white suburban population. White redistribution also occurred across census tracts and school districts.

Asians moved to new blocks. The share of the Asian population living in blocks where Asians were over-represented in 1990 fell by about 25 percent, making Asians the second-highest mover across the four metropolitan regions, behind the Asian population in Atlanta. Though Latinos and blacks moved into new blocks at a lower rate during the 1990s, the movement was still fairly large compared with their counterparts in the Bay Area and Chicago, though the Atlanta area again outstripped all others. Asian movement to new blocks was greatest in satellite cities, but Asian movement in suburbs and central cities was not far behind. Black and Latino movement was greatest in the suburbs, though the former also showed considerable movement in satellite cities.

Smaller rates of movement at the tract level suggest that much redistribution is occurring at the micro-level. For example, although the share of the Asian population living in blocks where they were over-represented dropped 25 percent in the 1990s, the share of Asians living in *tracts* where they were over-represented fell less than 4 percent. The block-level drop for blacks was just under 18 percent, while the tract-level drop was just over 10 percent. In the suburbs, the drop of all non-white and Latino groups in blocks where they were over-represented was similarly much greater than in tracts where they were over-represented, sug-

gesting that movement was occurring at the block level. But movement across school district lines also occurred in the suburbs, especially among blacks, whose population share in districts where they were over-represented in 1990 declined by more than 12 percent.

TOWARD INTEGRATION IN GREATER BOSTON

Whites in the Boston region have a far greater share of the total population than whites in metropolitan America as a whole. As a result, while non-white and Latino residents in Greater Boston are unevenly spread, they are never far from a significant number of whites.

The reverse is not true. Furthermore, whites are moving out of central and satellite cities and into the suburbs, particularly into less densely populated areas (Stuart 2004b).

For those who believe that integration is a social good, this trend is troubling, because it suggests a classic pattern of “white flight” in the face of a growing presence of non-whites and Latinos. Such flight is occurring even though the non-white and Latino population remains small, despite its rapid growth during the 1990s.

This troubling situation, however, also offers an opportunity to lock in a dynamic of integration. In fact, central cities show that this is possible, as non-whites and Latinos moved to blocks where they were under-represented. White isolation declined, and blocks on which whites were under-represented in 1990 suffered no greater loss of whites than blocks on which whites were over-represented. This suggests an opening for integration if residents and policymakers alike can stem the general flow of whites out of central cities.

Trends in satellite cities – where the blocks on which whites were over-represented in the 1990s raised their share of white population – are of more concern. If these trends continue, satellite cities will become more racially and ethnically divided, as whites either leave or move to enclaves that are already largely white in the face of a rapidly expanding non-white and Latino community.

Cities are important to racial and ethnic integration in the Boston region because the non-white and Latino populations are largely concentrated there. But full integration must include the suburbs, where most residents already live, and where all population groups grew in size during the 1990s. White isolation in the suburbs declined in the 1990s, but the white population also moved slightly toward over-represented blocks – a redistribution that also occurred at the school district level. Non-white and Latino suburbanites, meanwhile, moved to blocks where they were under-represented in 1990. The fact that isolation measures for the suburbs did not exceed 20 percent for any non-white or Latino group shows that non-whites and Latino are willing to live on blocks where they are nowhere near the majority, and that suburban integration is possible if whites do not flee.

This hopeful sign suggests the need for concerted effort by local and regional leaders to encourage and sustain integration at this critical crossroads. Such a concerted effort will require: efforts by home buyers and renters to examine their own assumptions about different neighborhoods and towns across the region; greater monitoring of compliance with fair housing laws; and housing and community development efforts that not only seek to integrate people in the suburbs through expanded housing opportunities, but also to redevelop economically struggling city and satellite city neighborhoods.

ENDNOTES

1. I also base the figures on Atlanta, San Francisco, and Chicago metropolitan regions on the OMB definitions, excluding out-of-state counties. The Atlanta area includes 20 counties with a population of 4.11 million in 2000. The San Francisco Bay area – which includes Oakland and San Jose – consists of 10 counties and 7 million residents in 2000. The Chicago area includes 9 counties that are home to 8.27 million people.
2. I used Consolidated Metropolitan Statistical Areas (CMSAs), Metropolitan Statistical Areas (MSAs), and New England County Metropolitan Areas (NECMAs) to calculate the overall population share of the largest cities. These areas produce the fairest comparison with Boston, because they include the greatest geographic scope for each region, but the approach does produce some anomalies. For example, the population of the largest cities does not include San Francisco and Oakland because they are smaller than the largest city in their CMSA, San Jose.
3. This urban core is composed of cities designated as central cities by the OMB. The OMB defines a central city as “the largest city in a metropolitan statistical area/consolidated metropolitan statistical area... AND each city of at least 25,000 population and at least 75 jobs per 100 workers and less than 60% out commuting” (65 FR 51060). Boston satisfies the first criterion, and Cambridge, Chelsea, Lynn, and Waltham satisfy the second criterion. I include Somerville, Chelsea, Malden, and Everett in the urban core because all have population densities over 10,000 people per square mile (Boston’s density is about 12,165 people per square mile).
4. This figure may be high because – unlike Greater Boston – some regions such as San Francisco have several large cities. A more conservative estimate is that 6 percent of the metropolitan population nationwide lives in satellite cities similar to those surrounding Boston. To identify all U.S. cities that have the same status as the satellite cities near Boston, I calculated the population of all the cities in every CMSA, MSA, and NECMA but excluded the largest city in each metropolitan area, and all cities with a population of over 250,000 or with a population more than half that of the largest city. Thus I included only smaller cities not considered major alternatives to the area’s largest city.
5. People who claimed a particular, non-U.S. ancestry, were not necessarily foreign-born.
6. Summary File 4 has a threshold below which it will not report data, to ensure confidentiality for the respondents to the Long Form Census Survey from which the SF4 data was drawn. There must be at least 100 people within the population group (as established by the 100 percent count numbers reported in SF2) from which the SF4 sub-sample was drawn, and there must be at least 50 un-weighted cases in that sub-sample. In practical terms, given the fact that the Long Form is a 16 percent sample of the total population, this means that no category with a population of below about 316 in a particular geography will be identified in the SF4 data.

More results from a survey of recent homebuyers by the Massachusetts Commission against Discrimination and an analysis of the connection between real-estate agents and neighborhoods will be available in another report.

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APPENDIX 1: THE CAUSES AND CONSEQUENCES OF SEGREGATION

As in most major U.S. metropolitan areas, people of different races and ethnicities in the Boston region live on different blocks, in different neighborhoods, and even in different towns and cities. Segregation at the block level has a direct impact on individuals' abilities to experience, negotiate, and learn from encounters with people who do not look like themselves and may behave differently, as people pass each other on the street and wave to each other from their driveways. People who live on different blocks also experience different physical environments.

When people live in different towns and cities, the experience gap widens. Towns and cities collect taxes and deliver services, and in Massachusetts almost all have their own elementary school districts, though smaller towns may share high schools. If people of different races and ethnicities live in different cities and towns, they are likely to pay for and receive different services, their children are likely to go to schools of different quality, and they miss the opportunity to interact with children of different backgrounds.

The white population of the Boston region is most isolated. This is partly due to the small non-white and Latino populations, but also to the way the overall population is distributed. Segregation diminishes opportunities for cross-cultural interaction in a nation where non-Latino whites will be a minority in less than 50 years. Many non-whites and Latinos do have opportunities for cross-cultural interaction, but these opportunities are diminishing as their populations grow and segregation consolidates. The Boston metropolitan region may well see more minority ghettos, especially in satellite cities, yielding growing differences in access to government and private-sector services and economic opportunities.

This report does not explain the causes of segregation in metropolitan Boston, but it provides some clues about the mechanisms underlying it. Most attempts to explain segregation fall into one of three camps: people's preferences; their income and wealth; and the structure and mechanics of the housing market. Recent studies shed light on these explanations and on people's racial preferences:

- Using information gathered under the Home Mortgage Disclosure Act, McCardle and Harris found that income explains little about why blacks buy homes in different areas than whites. After taking into account wealth differences among blacks, Latinos, and whites, the investigators found that race and ethnicity were the driving factors behind segregation.
- Using 1990 census data, Bluestone and Stevenson showed that although the average incomes of people of different races and ethnicities varied significantly, their housing expenditures did not. The analysts concluded that "many minority households could afford to rent in any area of Greater Boston, and were carrying monthly housing costs comparable to many white renters and homeowners" (Bluestone and Stevenson 2000)

- According to the 1995 Greater Boston Social Survey, almost all whites would feel somewhat or very comfortable living on a block where 1 of 15 houses were occupied by a black, Latino, or Asian household. And more than three-quarters of whites would be willing to live on a block where 3 of 15 households were black, Latino, or Asian. Almost no whites said they would move if their block contained blacks, Latinos, or Asians, and more than 4 in 5 would consider moving onto such blocks. Black and Latino respondents preferred blocks split evenly between their own and another group. However, only 5 percent said they would be unwilling to move to a block that included just 3 members of their own group among 15 houses.

Thus preferences are not necessarily an impediment to integration in the Boston region. This report supports that conclusion, as the minority population is small, and minorities are already living on blocks where they are significantly outnumbered.

This leaves us with the question of the structure and mechanics of the housing market. Most research on segregation examines the extent to which real-estate agents steer minority home seekers away from white neighborhoods. A 2000 study of 23 metropolitan areas (not including Boston) by the U.S. Department of Housing and Urban Development found that real-estate agents treat black and Latino home seekers significantly differently. Agents may also steer whites away from neighborhoods with a minority presence.

Perceptions of how welcome minorities will feel in different communities may drive their choices. The 1995 Greater Boston Social Survey found that people in the Boston area had fairly accurate beliefs about the affordability of five different areas: Cambridge, Newton, South Boston, Lowell, and Brockton. However, more than half of black and white respondents believed that residents of both Newton and South Boston would be upset if a black or Latino family moved into the area.

Social networks also influence how people cluster together. Immigrants who arrive with few resources gain information about jobs and housing through people they know, and people tend also to work with real-estate agents of the same race or ethnicity. A survey of recent homebuyers conducted by the Massachusetts Commission Against Discrimination found that about half of non-white and Latino homebuyers worked with an agent of the same race or ethnicity. To the extent that agents are connected with certain neighborhoods, towns, and cities, the choice of agent can determine where someone ends up living.

TABLE 1A: POPULATION CHANGES IN THE BOSTON METROPOLITAN AREA FROM 1990 TO 2000

Boston Metropolitan Area, 2000												
	Asian		Black		Latino		White		Other		Total	
Boston City	46,419	19%	151,246	49%	85,089	25%	291,561	7%	14,826	17%	589,141	11%
	8%		26%		14%		49%		3%		100%	
Urban Core^	87,179	36%	192,563	62%	144,041	41%	596,593	14%	25,331	29%	1,045,707	20%
	8%		18%		14%		57%		2%		100%	
Satellite Cities**	39,809	16%	50,983	16%	116,726	34%	549,907	13%	25,189	29%	782,614	15%
	5%		7%		15%		70%		3%		100%	
Suburbs	115,389	48%	67,981	22%	86,475	25%	3,152,154	73%	37,073	42%	3,459,072	65%
	3%		2%		2%		91%		1%		100%	
Metro Area	242,377	100%	311,527	100%	347,242	100%	4,298,654	100%	87,593	100%	5,287,393	100%
	5%		6%		7%		81%		2%		100%	
Boston Metropolitan Area, 1990												
Boston City	29,640	23%	136,887	59%	61,955	27%	338,734	8%	7,067	25%	574,283	11%
	5%		24%		11%		59%		1%		100%	
Urban Core^	50,109	39%	164,412	70%	95,722	41%	684,458	16%	9,012	32%	1,003,713	20%
	5%		16%		10%		68%		1%		100%	
Satellite Cities**	22,716	18%	27,657	12%	78,604	34%	636,494	15%	9,785	34%	775,256	16%
	3%		4%		10%		82%		1%		100%	
Suburbs	56,966	44%	41,761	18%	58,844	25%	3,053,601	70%	9,706	34%	3,220,878	64%
	2%		1%		2%		95%		0%		100%	
Metro Area	129,791	100%	233,830	100%	233,170	100%	4,374,553	100%	28,503	100%	4,999,847	100%
	3%		5%		5%		87%		1%		100%	
Percent Change, 1990 to 2000												
Boston City	57%		10%		37%		-14%		110%		3%	
Urban Core^	74%		17%		50%		-13%		181%		4%	
Satellite Cities**	75%		84%		48%		-14%		157%		1%	
Suburbs	103%		63%		47%		3%		282%		7%	
Metro Area	87%		33%		49%		-2%		207%		6%	
^ Includes Boston, Cambridge, Chelsea, Everett, Lynn, Malden, Somerville, Waltham												
** Includes Attleboro, Brockton, Fall River, Fitchburg, Gloucester, Lawrence, Leominster, Lowell, New Bedford, Worcester												
Source: U.S. Census Bureau, SF1												

TABLE 1B: METROPOLITAN U.S. POPULATION CHANGES FROM 1990 TO 2000

Metropolitan U.S. Population Distribution, 2000												
2000	Asian		Black		Latino		White		Other		Total	
Largest Cities	3,644,982	33%	15,071,056	49%	12,748,232	40%	31,511,608	21%	1,046,689	32%	64,022,567	28%
	6%		24%		20%		49%		2%		100%	
All Other Cities	1,348,325	12%	3,436,447	11%	3,627,532	11%	12,246,278	8%	346,278	11%	21,004,860	9%
	6%		16%		17%		58%		2%		100%	
Suburbs	5,889,248	54%	12,016,139	39%	15,798,178	49%	105,357,741	71%	1,892,946	58%	140,954,252	62%
	4%		9%		11%		75%		1%		100%	
Metro Area	10,882,555	100%	30,523,642	100%	32,173,942	100%	149,115,627	100%	3,285,913	100%	225,981,679	100%
	5%		14%		14%		66%		1%		100%	
Metropolitan U.S. Population Distribution, 1990												
Largest Cities	2,393,441	36%	13,376,435	54%	8,861,484	43%	33,412,681	23%	407,798	35%	58,451,839	29%
	4%		23%		15%		57%		1%		100%	
All Other Cities	881,619	13%	3,199,035	13%	2,268,327	11%	12,770,357	9%	122,179	10%	19,241,517	10%
	5%		17%		12%		66%		1%		100%	
Suburbs	3,313,764	50%	8,365,029	34%	9,346,285	46%	99,128,203	68%	643,422	55%	120,796,703	61%
	3%		7%		8%		82%		1%		100%	
Metro Area	6,588,824	100%	24,940,499	100%	20,476,096	100%	145,311,241	100%	1,173,399	100%	198,490,059	100%
	3%		13%		10%		73%		1%		100%	
Percent Change, 1990 to 2000												
Largest Cities	52%		13%		44%		-6%		157%		10%	
All Other Cities	53%		7%		60%		-4%		183%		9%	
Suburbs	78%		44%		69%		6%		194%		17%	
Metro Area	65%		22%		57%		3%		180%		14%	
Source: U.S. Census Bureau, STF1C 1990 and SF1C 2000												

TABLE 2: POPULATION DISTRIBUTION IN THREE MAJOR METROPOLITAN AREAS FROM 1990 TO 2000

		Population, 2000						Population Shares, 2000			
		Asian	Black	Latino	White	Other	Total	Asian	Black	Latino	White
Atlanta	City	8,585	256,605	18,720	130,222	2,342	416,474	2.1%	61.6%	4.5%	31.3%
	Suburbs	138,736	945,655	250,131	2,330,518	30,684	3,695,724	3.8%	25.6%	6.8%	63.1%
	Metro Area	147,321	1,202,260	268,851	2,460,740	33,026	4,112,198	3.6%	29.2%	6.5%	59.8%
Bay Area	Cities*	564,898	244,151	466,960	755,396	39,755	2,071,160	27.3%	11.8%	22.5%	36.5%
	Satellite Cities	187,080	80,259	213,664	590,292	24,414	1,095,709	17.1%	7.3%	19.5%	53.9%
	Suburbs	639,660	222,714	703,037	2,213,980	93,102	3,872,493	16.5%	5.8%	18.2%	57.2%
	Metro Area	1,391,638	547,124	1,383,661	3,559,668	157,271	7,039,362	19.8%	7.8%	19.7%	50.6%
Chicago	City	135,329	1,068,054	753,644	907,166	31,823	2,896,016	4.7%	36.9%	26.0%	56.8%
	Satellite Cities	18,760	77,197	113,157	280,050	3,709	492,873	3.8%	15.7%	23.0%	56.8%
	Suburbs	257,690	429,922	549,783	3,611,317	35,167	4,883,879	5.3%	8.8%	11.3%	73.9%
	Metro Area	411,779	1,575,173	1,416,584	4,798,533	70,699	8,272,768	5.0%	19.0%	17.15	58.0%
		Population, 1990						Population Shares, 1990			
		Asian	Black	Latino	White	Other	Total	Asian	Black	Latino	White
Atlanta	City	3,425	263,107	7,525	119,266	694	394,017	0.9%	66.8%	1.9%	30.3%
	Suburbs	47,455	479,571	50,690	1,982,175	6,042	2,565,933	1.8%	18.7%	2.0%	77.2%
	Metro Area	50,880	742,678	58,215	2,101,441	6,736	2,959,950	1.7%	25.1%	2.0%	71.0%
Bay Area	Cities*	405,279	270,062	360,816	830,068	12,224	1,878,449	21.6%	14.4%	19.2%	44.2%
	Satellite Cities	115,283	68,227	134,631	636,837	7,322	962,300	12.0%	7.1%	14.0%	66.2%
	Suburbs	371,675	180,461	474,956	2,362,607	22,863	3,412,562	10.9%	5.3%	13.9%	69.2%
	Metro Area	892,237	518,750	970,403	3,829,512	42,409	6,253,311	14.3%	8.3%	15.5%	61.2%
Chicago	City	98,777	1,074,471	545,852	1,056,048	8,578	2,783,726	3.5%	38.6%	19.6%	37.9%
	Satellite Cities	10,655	62,889	54,508	267,203	1,308	396,563	2.7%	15.9%	13.7%	67.4%
	Suburbs	135,030	271,339	241,427	3,574,995	7,778	4,230,569	3.2%	6.4%	5.7%	84.5%
	Metro Area	244,462	1,408,699	841,787	4,898,246	17,664	7,410,858	3.3%	19.0%	11.4%	66.1%
* Includes Oakland, San Francisco, San Jose											
Source: U.S. Census Bureau, STF1 1990, SF1 2000											

**TABLE 3: ASIAN POPULATION CHANGES
IN BOSTON METROPOLITAN AREA
FROM 1990 TO 2000**

2000									
	Indian	Chinese	Vietnamese	Cambodian	Filipino	Japanese	Korean	Other	Total Asian
Boston	4,442	19,282	10,818	528	1,405	2,384	2,564	2,235	43,658
Urban Core^	11,667	32,117	15,682	4,128	2,299	3,880	5,661	5,288	80,722
Satellite Cities**	4,702	3,330	8,026	12,617	781	459	946	4,822	35,683
Suburbs	24,871	42,968	7,803	2,145	4,335	5,360	9,008	6,705	103,195
Metro	41,240	78,415	31,511	18,890	7,415	9,699	15,615	16,815	219,600
1990									
Boston	1,962	16,701	4,754	1,002	1,025	1,784	1,146	1,807	30,181
Urban Core^	5,114	24,173	7,083	3,452	1,734	2,942	3,009	3,420	50,927
Satellite Cities**	2,421	2,702	4,078	8,224	662	409	963	3,874	23,333
Suburbs	10,443	23,838	3,341	1,729	3,127	4,561	6,135	4,019	57,193
Metro	17,978	50,713	14,502	13,405	5,523	7,912	10,107	11,313	131,453
Change, 1990 to 2000									
Boston	126%	15%	128%	-47%	37%	34%	124%	24%	45%
Urban Core^	128%	33%	121%	20%	33%	32%	88%	55%	59%
Satellite Cities**	94%	23%	97%	53%	18%	12%	-2%	24%	53%
Suburbs	138%	80%	134%	24%	39%	18%	47%	67%	80%
Metro	129%	55%	117%	41%	34%	23%	54%	49%	67%
^ Includes Boston, Cambridge, Chelsea, Everett, Lynn, Malden, Somerville, Waltham									
** Includes Attleboro, Brockton, Fall River, Fitchburg, Gloucester, Lawrence, Leominster, Lowell, New Bedford, Worcester									
Source: U.S. Census Bureau, STF1 1990, SF1 2000									

TABLE 4: LATINO POPULATION CHANGES IN BOSTON METROPOLITAN AREA FROM 1990 TO 2000

2000								
	Mexican	Puerto Rican	Cuban	Dominican	Central American	South American	Other Latino	Total Latino
Boston	4,126	27,442	2,221	12,981	11,532	7,004	19,783	85,089
Urban Core [^]	8,245	41,375	3,267	19,858	25,766	11,726	33,804	144,041
Satellite Cities ^{**}	3,067	63,416	1,268	20,356	4,476	4,634	19,509	116,726
Suburbs	8,277	30,341	3,393	8,441	6,693	9,584	19,746	86,475
Metro	19,589	135,132	7,928	48,655	36,935	25,944	73,059	347,242
1990								
Boston	2,640	25,183	2,366	7,938	8,556	5,157	7,852	59,692
Urban Core [^]	4,482	35,515	3,237	12,603	16,392	8,278	11,424	91,931
Satellite Cities ^{**}	1,866	48,079	1,141	12,133	2,321	3,546	7,238	76,324
Suburbs	4,958	19,696	2,630	4,782	4,194	8,019	11,079	55,358
Metro	11,306	103,290	7,008	29,518	22,907	19,843	29,741	223,613
Change, 1990 to 2000								
Boston	56%	9%	-6%	64%	35%	36%	152%	43%
Urban Core [^]	84%	17%	1%	58%	57%	42%	196%	57%
Satellite Cities ^{**}	64%	32%	11%	68%	93%	31%	170%	53%
Suburbs	67%	54%	29%	77%	60%	20%	78%	56%
Metro	73%	31%	13%	65%	61%	31%	146%	55%
[^] Includes Boston, Cambridge, Chelsea, Everett, Lynn, Malden, Somerville, Waltham								
^{**} Includes Attleboro, Brockton, Fall River, Fitchburg, Gloucester, Lawrence, Leominster, Lowell, New Bedford, Worcester								
Source: U.S. Census Bureau, STF3 1990, SF1 2000								

**TABLE 5A (CONTINUED): BLOCK LEVEL SEGREGATION
IN U.S. METROPOLITAN AREAS
FROM 1990 TO 2000**

Clustering		1990				2000			
		Asian	Black	Latino	White	Asian	Black	Latino	White
Atlanta	<i>City</i>	9.93	1.42	9.41	2.23	7.06	1.36	9.04	2.29
	<i>Suburbs</i>	4.46	2.72	3.59	1.08	3.31	2.22	4.00	1.14
	<i>Metro</i>	4.95	2.14	3.98	1.20	3.59	1.85	4.29	1.24
Bay Area	<i>Cities*</i>	1.83	2.11	2.18	1.21	1.96	1.85	1.91	1.14
	<i>Satellite Cities</i>	2.41	2.78	1.63	1.01	2.17	2.83	1.56	1.07
	<i>Suburbs</i>	2.49	3.57	1.33	1.07	2.28	3.10	1.18	1.13
Boston	<i>Metro</i>	2.13	2.74	1.65	1.17	2.03	2.36	1.40	1.24
	<i>Boston</i>	4.71	2.51	2.23	1.27	3.06	1.98	1.94	1.38
	<i>Urban Core^</i>	4.26	3.41	2.31	1.13	2.65	2.51	2.00	1.20
	<i>Satellite Cities**</i>	4.07	2.87	3.61	1.07	3.19	2.45	2.34	1.18
	<i>Suburbs</i>	3.50	7.30	5.43	0.99	3.71	5.09	4.81	0.99
Chicago	<i>Metro</i>	5.46	10.51	5.33	1.01	3.71	6.10	4.00	1.05
	<i>City</i>	6.53	2.06	2.86	1.84	6.03	1.80	2.21	2.21
	<i>Satellite Cities</i>	4.78	1.61	1.14	1.15	3.40	1.27	0.76	1.43
	<i>Suburbs</i>	3.28	5.63	3.71	1.01	3.30	2.97	2.41	1.11
	<i>Metro</i>	4.84	3.73	3.95	1.22	4.11	2.32	2.18	1.46
* Includes Oakland, San Francisco, San Jose									
^ Includes Boston, Cambridge, Chelsea, Everett, Lynn, Malden, Somerville, Waltham									
** Includes Attleboro, Brockton, Fall River, Fitchburg, Gloucester, Lawrence, Leominster, Lowell, New Bedford, Worcester									
Source: U.S. Census Bureau, STF1 1990, SF1 2000, Block Relationship File									

**TABLE 5B: TRACT LEVEL SEGREGATION IN U.S. METROPOLITAN AREAS
FROM 1990 TO 2000**

Isolation		1990				2000			
		Asian	Black	Latino	White	Asian	Black	Latino	White
Atlanta	City	4.95%	87.47%	7.85%	75.20%	8.68%	84.95%	13.75%	71.38%
	Suburbs	4.06%	54.46%	3.81%	84.82%	7.75%	56.97%	17.34%	75.83%
	Metro	4.12%	63.95%	4.45%	84.35%	7.86%	61.42%	17.06%	75.59%
Bay Area	Cities*	32.23%	43.75%	34.91%	60.28%	38.47%	35.54%	38.46%	53.85%
	Satellite Cities	18.44%	22.09%	26.31%	73.18%	26.92%	20.07%	33.47%	63.80%
	Suburbs	21.36%	21.12%	24.50%	74.04%	30.68%	16.73%	31.75%	65.11%
	Metro	26.06%	33.99%	27.81%	70.87%	33.29%	26.33%	33.59%	62.59%
Boston	Boston	18.37%	61.70%	21.41%	76.96%	17.81%	57.37%	24.94%	67.55%
	Urban Core^	15.12%	52.75%	19.66%	80.45%	15.92%	47.00%	25.28%	69.84%
	Satellite Cities**	10.70%	8.87%	30.03%	85.71%	15.36%	14.22%	36.91%	76.92%
	Suburbs	4.16%	4.65%	6.79%	95.07%	8.18%	6.89%	9.60%	91.83%
	Metro	9.55%	38.97%	19.91%	91.42%	12.16%	32.89%	25.29%	86.87%
Chicago	City	17.14%	87.00%	53.66%	71.84%	19.70%	84.22%	58.87%	62.56%
	Satellite Cities	4.70%	36.05%	27.99%	81.13%	6.87%	31.53%	37.26%	74.24%
	Suburbs	6.87%	44.45%	17.87%	87.66%	11.28%	46.43%	31.83%	80.26%
	Metro	11.06%	76.83%	41.89%	83.88%	14.02%	71.95%	46.94%	76.59%
Evenness		Asian	Black	Latino	White	Asian	Black	Latino	White
Atlanta	City	0.57	0.78	0.45	0.77	0.50	0.77	0.49	0.74
	Suburbs	0.41	0.61	0.29	0.55	0.41	0.58	0.43	0.53
	Metro	0.43	0.66	0.31	0.60	0.42	0.61	0.44	0.56
Bay Area	Cities*	0.39	0.62	0.44	0.44	0.39	0.59	0.43	0.45
	Satellite Cities	0.37	0.54	0.34	0.33	0.42	0.54	0.38	0.34
	Suburbs	0.38	0.49	0.34	0.39	0.41	0.47	0.37	0.40
	Metro	0.40	0.57	0.37	0.43	0.41	0.53	0.39	0.42
Boston	Boston	0.46	0.68	0.40	0.61	0.44	0.61	0.37	0.54
	Urban Core^	0.38	0.65	0.40	0.54	0.36	0.56	0.39	0.46
	Satellite Cities**	0.46	0.43	0.50	0.45	0.43	0.40	0.49	0.43
	Suburbs	0.39	0.40	0.38	0.33	0.42	0.39	0.40	0.34
	Metro	0.44	0.64	0.53	0.53	0.44	0.59	0.55	0.51
Chicago	City	0.61	0.85	0.65	0.69	0.58	0.83	0.64	0.63
	Satellite Cities	0.38	0.53	0.49	0.46	0.39	0.48	0.49	0.44
	Suburbs	0.40	0.71	0.44	0.45	0.42	0.67	0.49	0.46
	Metro	0.48	0.81	0.60	0.65	0.48	0.77	0.59	0.59

**TABLE 5B (CONTINUED): TRACT LEVEL SEGREGATION
IN U.S. METROPOLITAN AREAS FROM 1990 TO 2000**

Clustering		1990				2000			
		Asian	Black	Latino	White	Asian	Black	Latino	White
Atlanta	<i>City</i>	2.11	1.26	1.70	2.10	1.80	1.29	2.16	2.12
	<i>Suburbs</i>	1.68	2.35	1.33	1.12	2.15	1.60	1.45	1.28
	<i>Metro</i>	1.96	2.00	1.49	1.22	2.36	1.46	1.68	1.36
Bay Area	<i>Cities*</i>	1.38	2.09	1.75	1.25	1.41	2.01	1.66	1.26
	<i>Satellite Cities</i>	1.31	2.41	1.53	1.10	1.31	2.19	1.55	1.17
	<i>Suburbs</i>	1.83	2.76	1.37	1.04	1.79	2.26	1.33	1.08
Boston	<i>Metro</i>	1.67	2.69	1.62	1.14	1.60	2.25	1.52	1.20
	<i>Boston</i>	1.41	1.02	1.11	1.02	1.75	1.71	1.35	1.36
	<i>Urban Core^</i>	1.58	2.16	1.11	1.23	1.33	1.91	1.27	1.26
	<i>Satellite Cities**</i>	2.33	1.88	1.83	1.07	2.30	1.75	1.70	1.14
	<i>Suburbs</i>	1.85	2.55	1.84	1.00	1.83	2.81	2.10	1.00
Chicago	<i>Metro</i>	2.12	5.11	2.32	1.07	1.83	3.66	2.33	1.10
	<i>City</i>	4.27	1.90	2.15	1.99	3.84	1.83	2.06	2.03
	<i>Satellite Cities</i>	1.54	1.63	2.06	1.05	1.91	1.14	1.46	1.20
	<i>Suburbs</i>	1.97	3.96	1.86	1.05	1.93	2.91	1.73	1.13
	<i>Metro</i>	2.82	2.68	2.43	1.37	2.47	2.14	1.92	1.49
* Includes Oakland, San Francisco, San Jose									
^ Includes Boston, Cambridge, Chelsea, Everett, Lynn, Malden, Somerville, Waltham									
** Includes Attleboro, Brockton, Fall River, Fitchburg, Gloucester, Lawrence, Leominster, Lowell, New Bedford, Worcester									
Source: U.S. Census Bureau, STF1 1990, SF1 2000, Tract Relationship File									

TABLE 5C: SCHOOL DISTRICT SEGREGATION IN U.S. METROPOLITAN AREAS FROM 1990 TO 2000

Isolation		1990				2000			
		Asian	Black	Latino	White	Asian	Black	Latino	White
Atlanta	<i>Not in City</i>	2.4%	28.8%	2.2%	80.1%	5.1%	37.3%	8.2%	69.0%
	<i>Metro Area</i>	2.3%	42.2%	2.2%	77.3%	4.9%	42.5%	8.0%	67.0%
Bay Area	<i>Not in Cities*</i>	19.0%	13.9%	21.3%	71.1%	28.4%	13.0%	26.6%	61.1%
	<i>Metro Area</i>	20.9%	22.5%	20.1%	67.8%	28.5%	18.8%	25.3%	58.4%
Boston	<i>Not in Urban Core^</i>	4.4%	4.4%	13.7%	93.2%	7.8%	8.1%	19.5%	88.9%
	<i>Suburbs</i>	3.4%	2.9%	3.5%	95.1%	6.9%	5.2%	5.6%	91.6%
	<i>Metro Area</i>	4.8%	16.5%	12.7%	95.6%	8.2%	16.9%	18.8%	84.8%
Chicago	<i>Not in City</i>	6.1%	33.9%	13.6%	86.3%	9.9%	39.2%	27.6%	78.4%
	<i>Metro Area</i>	5.1%	37.5%	17.3%	77.5%	8.2%	37.6%	26.8%	69.4%
Evenness		Asian	Black	Latino	White	Asian	Black	Latino	White
Atlanta	<i>Not in City</i>	0.25	0.41	0.18	0.38	0.25	0.39	0.18	0.34
	<i>Metro Area</i>	0.27	0.46	0.15	0.43	0.25	0.42	0.19	0.37
Bay Area	<i>Not in Cities*</i>	0.32	0.43	0.28	0.33	0.35	0.43	0.28	0.34
	<i>Metro Area</i>	0.31	0.48	0.24	0.35	0.33	0.45	0.26	0.33
Boston	<i>Not in Urban Core^</i>	0.38	0.40	0.49	0.38	0.39	0.40	0.51	0.39
	<i>Suburbs only</i>	0.38	0.37	0.35	0.30	0.40	0.34	0.36	0.30
	<i>Metro Area</i>	0.38	0.59	0.46	0.47	0.37	0.53	0.49	0.46
Chicago	<i>Not in City</i>	0.35	0.67	0.40	0.42	0.38	0.63	0.43	0.41
	<i>Metro Area</i>	0.23	0.57	0.39	0.53	0.26	0.55	0.37	0.49
Clustering		Asian	Black	Latino	White	Asian	Black	Latino	White
Atlanta	<i>Not in City</i>	1.29	1.97	1.29	0.84	1.31	1.62	1.17	0.84
	<i>Metro Area</i>	1.34	1.54	1.27	0.88	1.34	1.46	1.19	0.87
Bay Area	<i>Not in Cities*</i>	1.55	2.31	1.45	0.90	1.52	1.96	1.27	0.89
	<i>Metro Area</i>	1.67	2.40	1.32	0.89	1.52	2.07	1.18	0.90
Boston	<i>Not in Urban Core^</i>	3.24	5.17	2.40	0.88	2.81	4.03	2.46	0.85
	<i>Metro Area</i>	2.88	6.66	2.49	0.79	2.45	5.15	2.46	0.75
Chicago	<i>Not in City</i>	1.34	5.06	3.68	0.62	1.24	4.15	2.66	0.61
	<i>Metro Area</i>	1.15	2.82	2.33	0.54	0.99	2.68	1.97	0.50
* Excludes Oakland, San Francisco, San Jose									
^ Excludes Boston, Cambridge, Chelsea, Everett, Lynn, Malden, Somerville, Waltham									
Source: U.S. Census Bureau, STF1 1990, SF1 2000, TIGER/Line Files; NCES, 1990									

**TABLE 6: ASIAN SEGREGATION IN BOSTON METROPOLITAN AREA
FROM 1990 TO 2000**

Evenness Relative to Whites Across Census Tracts									
	1990					2000			
	Indian	Chinese	Vietnamese	Cambodian		Indian	Chinese	Vietnamese	Cambodian
Cities [^]	0.44	0.53	0.48	0.72		0.43	0.48	0.55	0.73
Satellite Cities ^{**}	0.50	0.43	0.55	0.76		0.50	0.36	0.53	0.74
Suburbs	0.43	0.51	0.50	0.83		0.48	0.52	0.50	0.69
Metro	0.45	0.55	0.59	0.84		0.48	0.54	0.60	0.82
Evenness Relative to Other Asians Across Census Tracts									
	1990					2000			
	Indian	Chinese	Vietnamese	Cambodian		Indian	Chinese	Vietnamese	Cambodian
Urban Core [^]	0.40	0.42	0.58	0.75		0.37	0.42	0.66	0.76
Satellite Cities ^{**}	0.50	0.48	0.57	0.64		0.54	0.45	0.55	0.65
Suburbs	0.39	0.36	0.45	0.79		0.37	0.31	0.46	0.71
Metro	0.43	0.45	0.55	0.81		0.41	0.42	0.58	0.81
Average Percent White Census Tracts									
	1990					2000			
	Indian	Chinese	Vietnamese	Cambodian		Indian	Chinese	Vietnamese	Cambodian
Urban Core [^]	70.39%	58.15%	67.72%	65.27%		62.60%	57.32%	47.42%	50.87%
Satellite Cities ^{**}	77.62%	79.39%	71.74%	64.81%		67.99%	68.55%	59.24%	54.03%
Suburbs	93.07%	91.16%	90.70%	79.68%		86.72%	83.73%	81.59%	76.02%
Metro	84.51%	74.79%	74.14%	66.85%		77.75%	72.24%	58.89%	55.84%
Asian Isolation Census Tracts									
	1990					2000			
	Indian	Chinese	Vietnamese	Cambodian		Indian	Chinese	Vietnamese	Cambodian
Urban Core [^]	1.37%	19.02%	2.75%	2.83%		2.69%	14.23%	8.68%	4.21%
Satellite Cities ^{**}	2.03%	0.92%	2.28%	12.55%		5.11%	0.95%	3.80%	15.17%
Suburbs	0.82%	3.00%	0.52%	8.07%		2.56%	5.67%	1.27%	2.79%
Metro	1.14%	10.54%	2.10%	9.47%		2.89%	8.99%	5.60%	11.37%
[^] Includes Boston, Cambridge, Chelsea, Everett, Lynn, Malden, Somerville, Waltham									
^{**} Includes Attleboro, Brockton, Fall River, Fitchburg, Gloucester, Lawrence, Leominster, Lowell, New Bedford, Worcester									
Source: U.S. Census Bureau, STF1 1990, SF1 2000									

**TABLE 7: LATINO SEGREGATION IN BOSTON METROPOLITAN AREA
FROM 1990 TO 2000**

Evenness Relative to Whites Across Census Tracts							
	1990				2000		
	Mexican	Puerto Rican	Dominican		Mexican	Puerto Rican	Dominican
Cities [^]	0.52	0.52	0.64		0.33	0.28	0.45
Satellite Cities ^{**}	0.61	0.51	0.83		0.40	0.29	0.52
Suburbs	0.58	0.60	0.83		0.34	0.34	0.55
Metro	0.59	0.65	0.80		0.39	0.34	0.50
Evenness Relative to Other Latinos Across Census Tracts							
	1990				2000		
	Mexican	Puerto Rican	Dominican		Mexican	Puerto Rican	Dominican
Urban Core [^]	0.59	0.39	0.53		0.33	0.28	0.45
Satellite Cities ^{**}	0.61	0.32	0.61		0.40	0.29	0.52
Suburbs	0.59	0.53	0.77		0.34	0.34	0.55
Metro	0.63	0.43	0.62		0.39	0.34	0.50
Average Percent White Census Tracts							
	1990				2000		
	Mexican	Puerto Rican	Dominican		Mexican	Puerto Rican	Dominican
Urban Core [^]	68.04%	42.17%	45.20%		54.82%	37.36%	36.18%
Satellite Cities ^{**}	60.79%	60.57%	45.13%		62.87%	51.20%	34.35%
Suburbs	91.60%	85.10%	82.03%		86.28%	80.51%	73.54%
Metro	79.26%	58.91%	51.14%		69.26%	53.47%	41.86%
Latino Isolation Census Tracts							
	1990				2000		
	Mexican	Puerto Rican	Dominican		Mexican	Puerto Rican	Dominican
Urban Core [^]	1.54%	13.09%	7.86%		1.51%	8.92%	6.53%
Satellite Cities ^{**}	60.79%	18.69%	19.49%		0.68%	17.24%	20.57%
Suburbs	0.64%	6.18%	7.34%		0.57%	5.91%	7.16%
Metro	1.08%	14.38%	12.56%		0.99%	12.16%	12.52%
[^] Includes Boston, Cambridge, Chelsea, Everett, Lynn, Malden, Somerville, Waltham							
^{**} Includes Attleboro, Brockton, Fall River, Fitchburg, Gloucester, Lawrence, Leominster, Lowell, New Bedford, Worcester							
Source: U.S. Census Bureau, STF3 1990, SF1 2000							

**TABLE 8: POPULATION CHANGES IN BOSTON AREA SATELLITE CITIES
FROM 1990 TO 2000**

Satellite Cities	Asian		Black		Latino		White		Total		% non-White	
	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000
Attleboro	912	1,569	365	814	1,130	1,805	35,855	37,467	38,383	42,068	7%	11%
% change		72%		123%		60%		4%		10%		
Brockton	1,549	2,405	10,841	20,764	5,860	7,552	71,885	54,902	92,788	94,304	23%	42%
% change		55%		92%		29%		-24%		2%		
Fall River	1,204	2,249	900	2,665	1,577	3,040	88,794	82,274	92,703	91,938	4%	11%
% change		87%		196%		93%		-7%		-1%		
Fitchburg	1,019	1,866	1,183	1,515	3,957	5,852	34,910	29,414	41,194	39,102	15%	25%
% change		83%		28%		48%		-16%		-5%		
Gloucester	73	275	65	231	272	449	28,273	29,117	28,716	30,273	2%	4%
% change		277%		255%		65%		3%		5%		
Lawrence	1,087	1,978	1,195	1,658	29,237	43,019	38,401	24,569	70,207	72,043	45%	66%
% change		82%		39%		47%		-36%		3%		
Leominster	601	1,155	777	1,476	3,161	4,544	33,509	33,673	38,145	41,303	12%	18%
% change		92%		90%		44%		0%		8%		
Lowell	11,270	18,575	2,093	4,196	10,499	14,734	79,165	65,760	103,439	105,167	23%	37%
% change		65%		100%		40%		-17%		2%		
New Bedford	393	772	3,492	5,486	6,653	9,576	84,286	70,520	99,922	93,768	16%	25%
% change		96%		57%		44%		-16%		-6%		
Worcester	4,608	8,965	6,746	12,178	16,258	26,155	141,416	122,211	169,759	172,648	17%	29%
% change		95%		81%		61%		-14%		2%		

Source: U.S. Census Bureau, STF1 1990, and SF1 2000.

**TABLE 9A: POPULATION CHANGES AT THE BLOCK LEVEL
IN METROPOLITAN AREAS FROM 1990 TO 2000**

Redistribution		Asian	Black	Latino	White	Total
Atlanta	<i>City</i>	0.54	0.16	0.55	0.17	0.14
	<i>Suburbs</i>	0.49	0.35	0.47	0.25	0.21
	<i>Metro Area</i>	0.49	0.33	0.49	0.25	0.21
Bay Area	<i>Cities*</i>	0.20	0.18	0.19	0.12	0.08
	<i>Satellite Cities</i>	0.26	0.28	0.24	0.13	0.11
	<i>Suburbs</i>	0.26	0.30	0.24	0.12	0.11
	<i>Metro Area</i>	0.24	0.25	0.22	0.12	0.10
Boston	<i>Boston</i>	0.33	0.21	0.33	0.14	0.10
	<i>Urban Core^</i>	0.36	0.24	0.33	0.12	0.09
	<i>Satellite Cities**</i>	0.49	0.39	0.32	0.12	0.10
	<i>Suburbs</i>	0.46	0.49	0.47	0.11	0.11
	<i>Metro Area</i>	0.43	0.33	0.36	0.11	0.10
Chicago	<i>City</i>	0.31	0.15	0.26	0.16	0.10
	<i>Satellite Cities</i>	0.51	0.26	0.31	0.25	0.19
	<i>Suburbs</i>	0.40	0.31	0.36	0.16	0.14
	<i>Metro Area</i>	0.38	0.20	0.32	0.16	0.13
Direction of Redistribution		Asian	Black	Latino	White	
Atlanta	<i>City</i>	-36.62%	-3.14%	-26.58%	-1.01%	
	<i>Suburbs</i>	-29.83%	-23.17%	-19.84%	5.89%	
	<i>Metro Area</i>	-30.11%	-22.27%	-20.81%	4.51%	
Bay Area	<i>Cities*</i>	-7.42%	-4.00%	-4.54%	0.25%	
	<i>Satellite Cities</i>	-7.67%	-9.41%	-3.96%	2.55%	
	<i>Suburbs</i>	-9.09%	-13.33%	-4.12%	3.34%	
	<i>Metro Area</i>	-8.84%	-9.73%	-4.74%	2.19%	
Boston	<i>Boston</i>	-18.97%	-11.07%	-14.14%	0.57%	
	<i>Urban Core^</i>	-22.18%	-13.89%	-13.91%	-0.04%	
	<i>Satellite Cities**</i>	-32.65%	-23.34%	-16.86%	4.07%	
	<i>Suburbs</i>	-26.97%	-32.27%	-30.02%	0.97%	
	<i>Metro Area</i>	-24.80%	-17.76%	-15.84%	2.16%	
Chicago	<i>City</i>	-11.26%	-5.77%	-11.07%	-0.58%	
	<i>Satellite Cities</i>	-30.93%	-15.09%	-20.13%	4.72%	
	<i>Suburbs</i>	-21.66%	-16.63%	-15.46%	4.25%	
	<i>Metro Area</i>	-19.02%	-11.04%	-14.29%	2.60%	
* Includes Oakland, San Francisco, San Jose						
^ Includes Boston, Cambridge, Chelsea, Everett, Lynn, Malden, Somerville, Waltham						
** Includes Attleboro, Brockton, Fall River, Fitchburg, Gloucester, Lawrence, Leominster, Lowell, New Bedford, Worcester						
Source: U.S. Census Bureau, STF1 1990, SF1 2000, Tract Relationship File						

TABLE 9B: POPULATION CHANGES AT THE TRACT LEVEL IN METROPOLITAN AREAS FROM 1990 TO 2000

Redistribution		Asian	Black	Latino	White	Total
Atlanta	<i>City</i>	0.25	0.09	0.30	0.08	0.07
	<i>Suburbs</i>	0.29	0.24	0.25	0.17	0.12
	<i>Metro Area</i>	0.28	0.24	0.27	0.17	0.12
Bay Area	<i>Cities*</i>	0.12	0.09	0.09	0.07	0.05
	<i>Satellite Cities</i>	0.12	0.16	0.12	0.07	0.05
	<i>Suburbs</i>	0.13	0.17	0.11	0.07	0.06
	<i>Metro Area</i>	0.13	0.15	0.11	0.07	0.05
Boston	<i>Boston</i>	0.17	0.14	0.21	0.09	0.05
	<i>Urban Core^</i>	0.17	0.16	0.20	0.06	0.04
	<i>Satellite Cities**</i>	0.19	0.14	0.13	0.06	0.03
	<i>Suburbs</i>	0.14	0.21	0.16	0.05	0.04
	<i>Metro Area</i>	0.16	0.20	0.17	0.06	0.04
Chicago	<i>City</i>	0.18	0.09	0.22	0.12	0.06
	<i>Satellite Cities</i>	0.33	0.15	0.16	0.18	0.14
	<i>Suburbs</i>	0.18	0.21	0.16	0.10	0.08
	<i>Metro Area</i>	0.19	0.15	0.23	0.11	0.07
Direction of Redistribution						
		Asian	Black	Latino	White	
Atlanta	<i>City</i>	-10.18%	-2.11%	-2.03%	3.28%	
	<i>Suburbs</i>	-9.36%	-17.52%	1.23%	6.69%	
	<i>Metro Area</i>	-9.35%	-18.32%	-0.30%	5.40%	
Bay Area	<i>Cities*</i>	-2.55%	-1.98%	-1.96%	1.91%	
	<i>Satellite Cities</i>	-0.37%	-3.27%	0.31%	2.75%	
	<i>Suburbs</i>	-2.23%	-6.04%	1.33%	4.05%	
	<i>Metro Area</i>	-3.18%	-5.97%	-0.12%	2.61%	
Boston	<i>Boston</i>	-9.06%	-8.93%	-7.00%	0.68%	
	<i>Urban Core^</i>	-6.99%	-13.89%	-5.22%	-0.44%	
	<i>Satellite Cities**</i>	-6.61%	-5.80%	-5.29%	4.63%	
	<i>Suburbs</i>	-0.13%	-5.59%	-1.43%	1.92%	
	<i>Metro Area</i>	-3.72%	-10.03%	-3.04%	2.80%	
Chicago	<i>City</i>	-4.59%	-5.24%	-8.95%	-0.23%	
	<i>Satellite Cities</i>	-9.05%	-11.01%	-8.50%	8.32%	
	<i>Suburbs</i>	-2.02%	-9.88%	0.62%	5.54%	
	<i>Metro Area</i>	-4.21%	-8.55%	-8.44%	2.80%	
* Includes Oakland, San Francisco, San Jose						
^ Includes Boston, Cambridge, Chelsea, Everett, Lynn, Malden, Somerville, Waltham						
** Includes Attleboro, Brockton, Fall River, Fitchburg, Gloucester, Lawrence, Leominster, Lowell, New Bedford, Worcester						
Source: U.S. Census Bureau, STF1 1990, SF1 2000, Tract Relationship File						

**TABLE 9A: POPULATION CHANGES IN SCHOOL DISTRICT LEVEL
IN METROPOLITAN AREAS FROM 1990 TO 2000**

Redistribution		Asian	Black	Latino	White	Total
Atlanta	<i>Not in City</i>	0.17	0.15	0.14	0.11	0.06
	<i>Metro Area</i>	0.17	0.17	0.15	0.10	0.07
Bay Area	<i>Not in Cities*</i>	0.09	0.13	0.09	0.06	0.04
	<i>Metro Area</i>	0.10	0.11	0.09	0.06	0.03
Boston	<i>Not in Urban Core^</i>	0.11	0.14	0.08	0.09	0.07
	<i>Suburbs only</i>	0.13	0.20	0.16	0.08	0.08
	<i>Metro Area</i>	0.11	0.14	0.08	0.08	0.06
Chicago	<i>Not in City</i>	0.15	0.17	0.12	0.10	0.08
	<i>Metro Area</i>	0.14	0.09	0.14	0.09	0.06
Direction of Redistribution		Asian	Black	Latino	White	
Atlanta	<i>Not in City</i>	-4.56%	-9.14%	-2.03%	6.64%	
	<i>Metro Area</i>	-1.47%	-14.31%	-2.84%	4.47%	
Bay Area	<i>Not in Cities*</i>	-0.52%	-4.72%	-1.59%	4.51%	
	<i>Metro Area</i>	-1.49%	-4.58%	-1.34%	1.98%	
Boston	<i>Not in Urban Core^</i>	-3.61%	-6.22%	-2.14%	2.57%	
	<i>Suburbs only</i>	-3.99%	-12.21%	-5.47%	1.19%	
	<i>Metro Area</i>	-4.02%	-9.69%	-1.54%	3.37%	
Chicago	<i>Not in City</i>	-1.73%	-8.60%	-3.40%	4.26%	
	<i>Metro Area</i>	-2.90%	-5.97%	-8.29%	5.01%	
* Includes Oakland, San Francisco, San Jose						
^ Includes Boston, Cambridge, Chelsea, Everett, Lynn, Malden, Somerville, Waltham						
** Includes Attleboro, Brockton, Fall River, Fitchburg, Gloucester, Lawrence, Leominster, Lowell, New Bedford, Worcester						
Source: U.S. Census Bureau, STF1 1990, SF1 2000, Tract Relationship File						

APPENDIX 2: RACIAL CATEGORIES, 1990 AND 2000

The 2000 census allowed people to classify themselves in more than one racial category, but the 1990 census did not. Thus, to compare information from 1990 and 2000, I collapsed the “more than one race” categories from 2000 into four primary non-Latino categories using the following protocol:

white = people reporting themselves as white alone

black = people identifying themselves as black, regardless of whether that is their first, second, or third racial category

Asian = people identifying themselves as Asian, regardless of whether that is their first, second, or third racial category, excluding people who also report that they are black

other = the rest of the population, including people who identify themselves as Native American or Pacific Islander

The Latino category is the same for 1990 and 2000: people who identify themselves as Latino regardless of race.

The 1990 census provides data on non-Latino Asians and Pacific Islanders only at the block level. I use this combined category throughout the report, except in the section on Asian, Latino, and black diversity and segregation. As a result, the 1990 Asian category includes a small number of Pacific Islanders, while the 2000 Asian category does not.

ABOUT THE AUTHOR

Guy Stuart is an Associate Professor of Public Policy. He received his PhD from the University of Chicago in 1994 and then worked for four years in Chicago in the field of community economic development. During this time he served as the Director of the FaithCorp Fund, a non-profit community loan fund. At the Kennedy School he teaches courses on management and community financial institutions, which cover such topics as microfinance and credit unions. His book, *Discriminating Risk*, traces the historical origins of today's mortgage loan underwriting criteria in the United States and examines current underwriting practices. He is currently conducting research on racial and economic segregation in the U.S. and on microfinance and thrift cooperatives in India and Latin America.

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