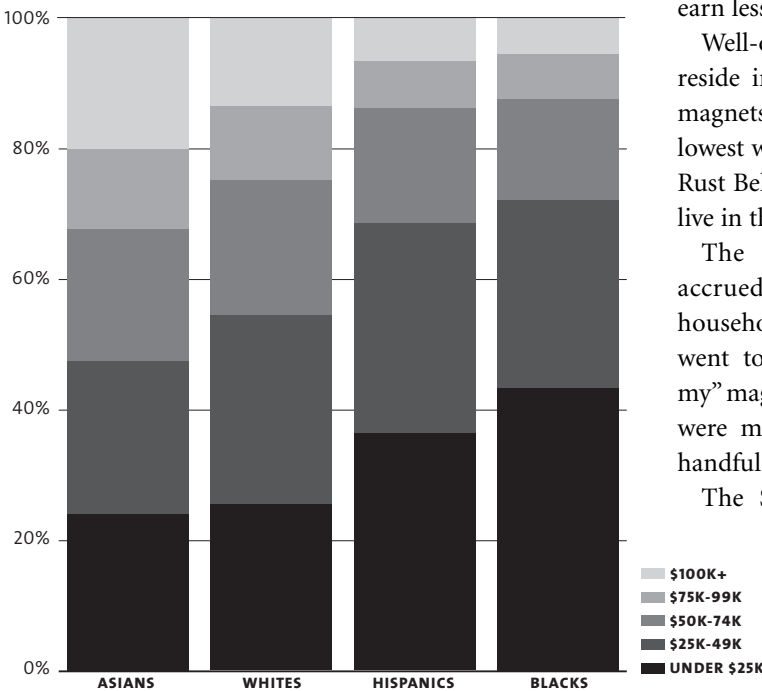


BY WILLIAM H. FREY

**Whites and “model minority”** Asians are generally assumed to be richer than blacks and Hispanics. Yet this stereotype overlooks the steady rise of African-American professionals and the upward mobility of immigrant Latinos. By the same token, not all Asians became wealthy from the dot-com boom, and the go-go 1990s left many a white household behind.

**RACIAL DIVIDES: HOUSEHOLD INCOME PROFILES**  
ANNUAL HOUSEHOLD INCOME FOR 1999, REPORTED IN CENSUS 2000



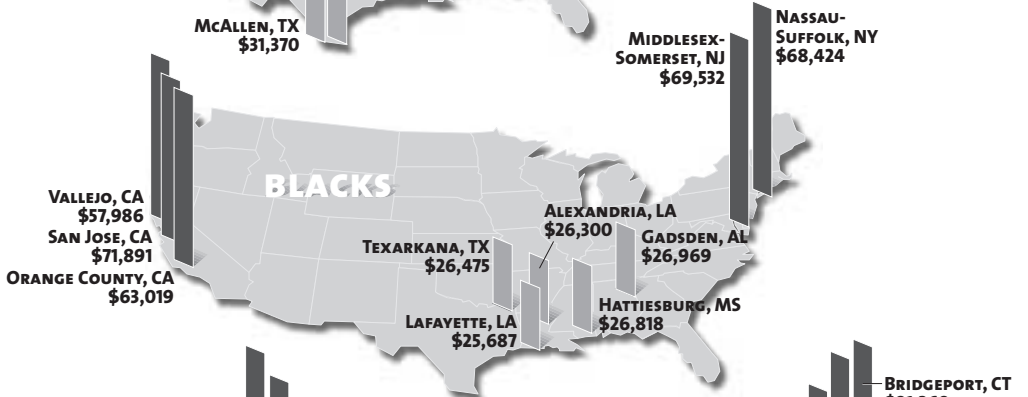
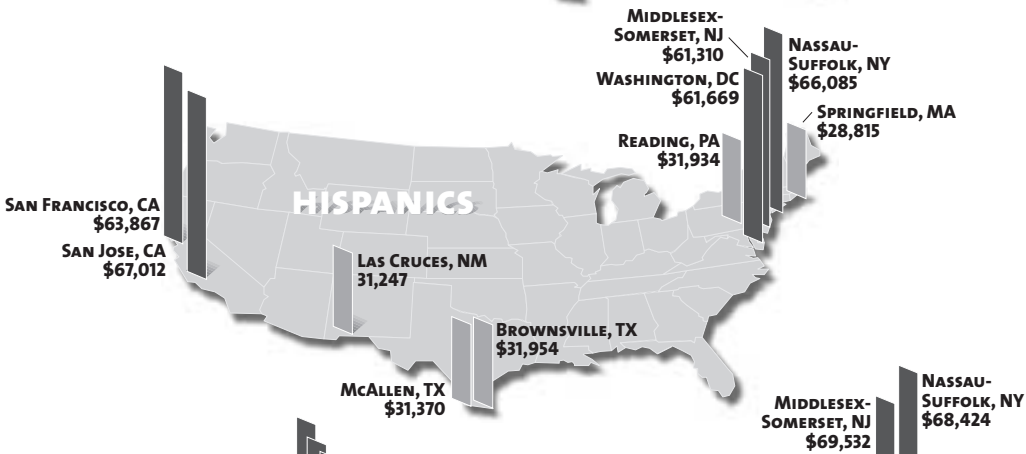
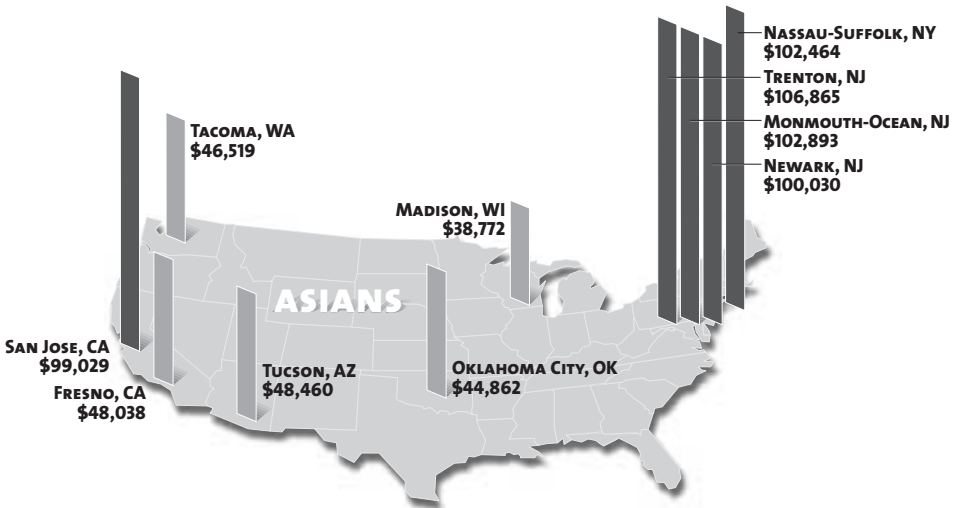
Whites’ average household income (\$61,000) still far outpaces that of blacks (\$40,000), but the distributions greatly overlap. Some 12 percent of black households

earn more than \$75,000, while more than a quarter of white households earn less than \$25,000.

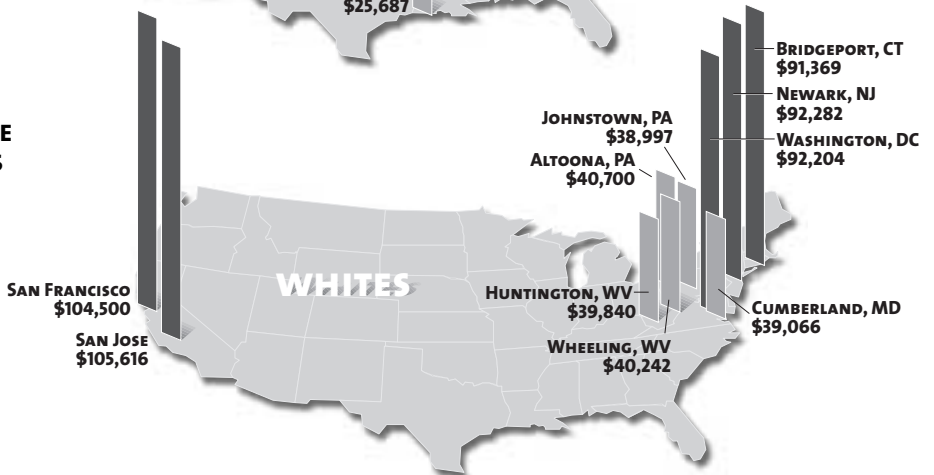
Well-off whites and blacks typically reside in coastal metros that are not magnets for migrants. Places with the lowest white incomes are largely in the Rust Belt, whereas poor blacks tend to live in the Deep South.

The largest 1990s income gains accrued to metros attracting new households. For whites, these gains went to Western “knowledge economy” magnets, while black income gains were most notable in Atlanta and a handful of Texas cities.

The San Francisco Bay area and greater Gotham are home to a lot of affluent Hispanics and Asians. The low-income maps are quite different for each group, though. The umbrella Hispanic category includes significant shares of Puerto Ricans in low-income metros like Springfield, Reading and Buffalo. Low income Asians are dispersed across the West.

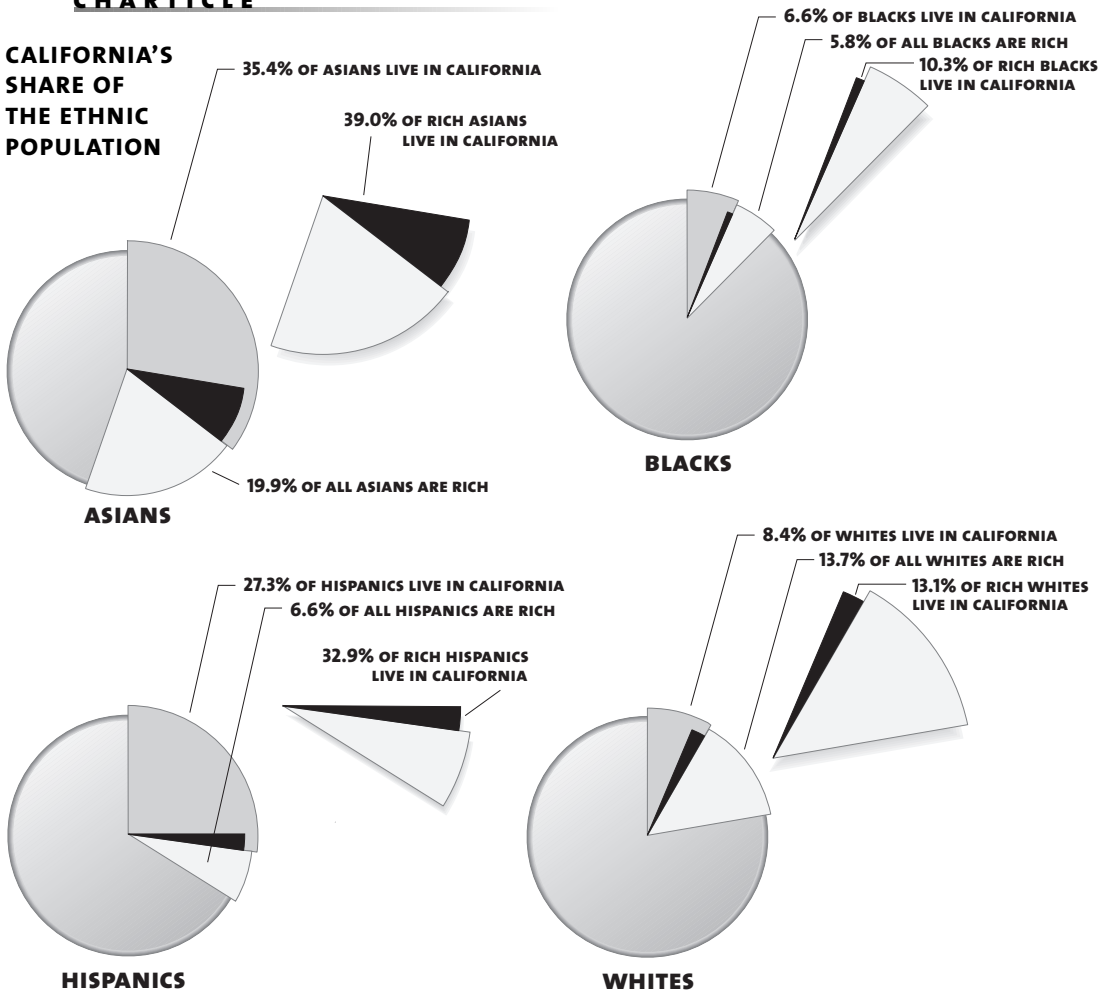


### METROS WITH HIGHEST AND LOWEST AVERAGE FAMILY INCOMES



**CHARTICLE**

**CALIFORNIA'S SHARE OF THE ETHNIC POPULATION**



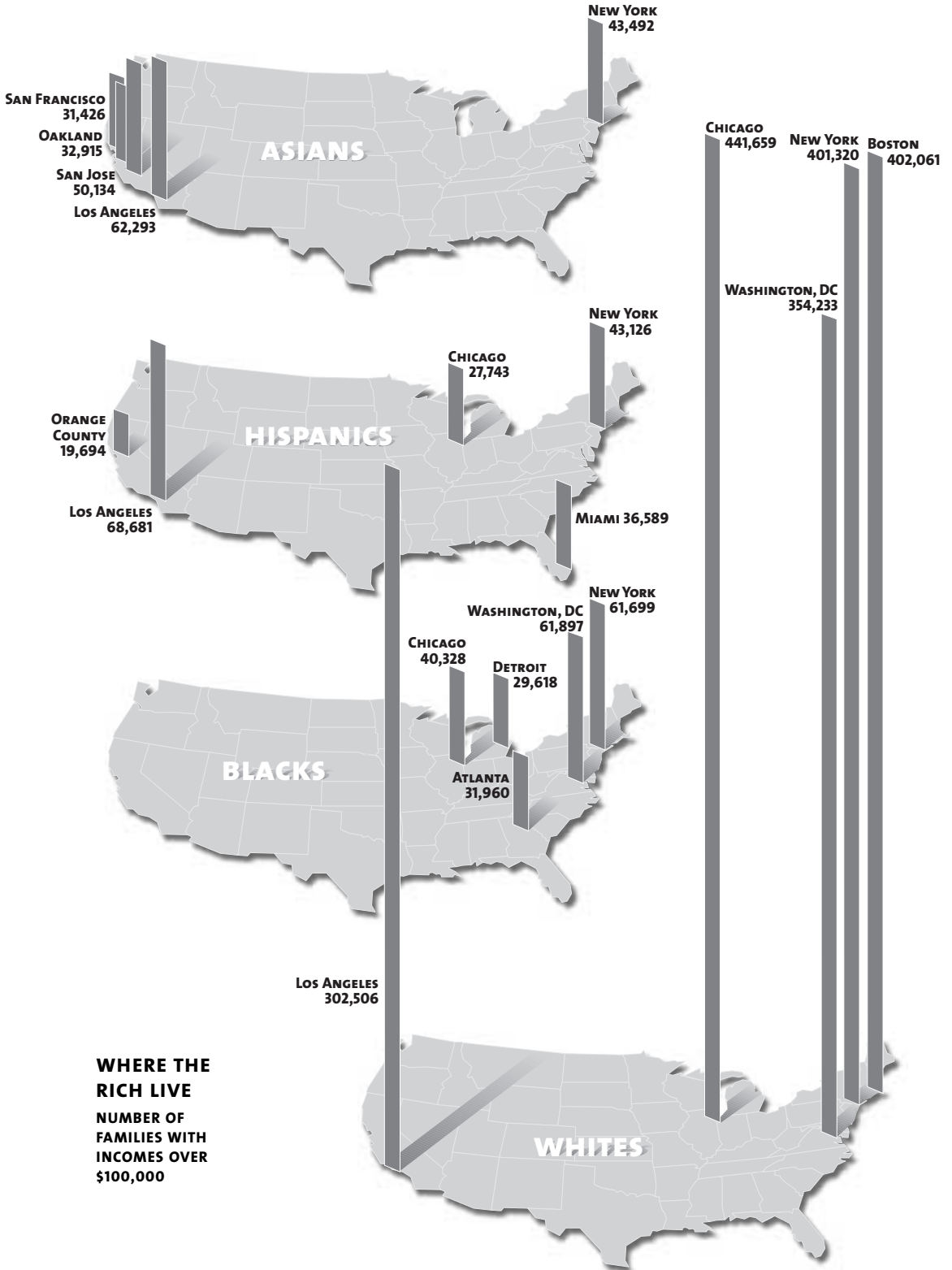
Metros with greatest changes in income levels reflect the migration patterns of Hispanics and Asians within the US. The largest Asian income gains occurred in New Economy magnets like Austin, Raleigh-Durham and Dallas. Areas with the greatest Hispanic income declines include mid-South cities that attract low-skilled Latinos.

The vast majority (84 percent) of \$100K-plus households are white. But in metro New

York and Los Angeles, nonwhite minorities comprise 28 percent and 36 percent of high-income households, respectively. So, it should not be surprising that Chicago and Boston each have more white \$100K households than either of the biggest two melting-pot metros.

Fully one-third of all \$100K black households are in DC, New York, Chicago, Atlanta and Detroit. California is home to a far larger share of Asian and Hispanic households than any other, and its hold is especially strong among those making \$100K. The Golden State, indeed. **M**

**BILL FREY** is a senior fellow in demography at the Milken Institute.



**WHERE THE RICH LIVE**  
**NUMBER OF FAMILIES WITH INCOMES OVER \$100,000**