

Analytical Framework

The analytical framework to evaluate fair housing impediments for protected classes is based on the framework used to assess the Model County (discussed in Chapter 14). It is guided by four empirical questions:

Question 1: Residential Segregation

Do current housing patterns indicate residential segregation? This question uses a dissimilarity index (DI) at the county level as an indicator and *initial* step in identifying areas with housing patterns that may indicate residential segregation. The DI is calculated using 2010 census household data at the block group level.

Question 2: Over- and Under-representation

If dissimilarity values indicate residential segregation, the second question is: Where are racial and ethnic groups over- and under-represented? Over- and under-representation is calculated at the census tract using 2010 decennial census household data and 2005-2009 5-year ACS family data. Over- and under-representation for a census tract is measured using a 10-percent or more differential from the county share of a given race/ethnicity category.

A similar approach is used to determine over- and under-representation of very low-income families (VLI). The conservative estimate of very low-income families is tabulated using 2009-2005 5-year ACS family data at the census tract using HUD's 4-person median family income (MFI) limits for each county (See Appendix I for detailed methodology and important limitations).

These spatial analyses of over- and under-representation are replicated for various programs throughout the remaining parts of the framework.

Question 3: The Role of the Private Housing Market

Are observed residential patterns of uneven race/ethnic distribution due to to direct or indirect discriminatory practices in the private real estate market? Evaluating this question is critical as it contextualizes the function of—and burden on—government in addressing the practices of the private market that may contribute to observed residential patterns. This question is examined using 2006-2009 Home Mortgage Disclosure Act (HMDA) data to assess the relative location of loan originations in over- and under-represented areas both in terms of race/ethnicity and VLI families.

Question 4: The Role of the Public Housing Market

The final question assesses the role of government funding in promoting fair housing. First, the residence of Housing Choice Voucher and State CDBG and HOME beneficiaries is used as an indicator of accessibility to determine if Minorities have fair access to these programs; these analyses are referred to as *fair-share utilization*. The second question examines whether government fund allocation is contributing to segregation or integration by assessing the residence of beneficiaries in over- and under-represented census tracts both in terms of race/ethnicity and VLI families; these analyses are referred to as *spatial integration/segregation*.

Analytical Results

The analytical results for each of the questions guiding this chapter are detailed below. A summary of the findings can be found at the end of this section. Detailed methodology can be found in the relevant appendices of this chapter and the Technical Appendix.

Patterns of Residential Segregation

One dimension of residential segregation is evenness or the “differential distribution of two social groups among areal units in a city” (Massey and Denton 1988:283). This dimension of evenness is commonly measured using a dissimilarity index or DI (Iceland et al. 2002:8). The DI is used as an *initial* indicator of residential segregation in an area. DI scores range from zero to one (0 to 1) with “0” equaling absolute integration and “1” equaling absolute segregation. A DI value determines what percentage of a minority group would need to move out of a high concentration area to a low concentration area in order to achieve residential integration relative to the dominant group in the area. For example, if the DI is 0.50, this may be expressed as a percentage—50 percent of that minority group would need to move to achieve relative residential integration with the dominant group.

Table 11-1 shows the DIs calculated for this report. The DIs were calculated at the census block group level using household data from the 2010 Decennial census redistricting file (or PL. 94-171 dataset). The DIs were determined for all racial/ethnic minority households in relation to Non-Hispanic White households, the dominant group.¹ Three categories of DIs were created using the distribution of values for racial/ethnic minorities as a whole (referred to as Total Minorities).² The ranges for these three categories were then used to categorize DIs across racial/ethnic groups:

- Areas with low DI values, indicating low segregation or unevenness, have values between 0.000 - 0.193. The range represents the bottom 25% of DI values for Total Minorities.
- Areas of medium segregation are those with DI values between 0.193 - 0.339. The range of values represents the middle 50% of DI values for Total Minorities.

¹ While non-Hispanic Whites are the minority racial/ethnic group in some areas, segregation studies typically use these households as the reference (e.g., Massey and Denton 1988; Iceland et al. 2002). Further, while cross-group comparisons between different racial/ethnic groups are possible, these are not explored given the limited scope and resources for this report.

² Minority families or households are all those that do not have a Non-Hispanic White head of family or household: [Total Families – Non-Hispanic White Families = Total Minority Families].

- Areas with the highest segregation are those areas with DI values between 0.339 - 0.666 or the top 25% of DIs for Total Minorities.

Given the distribution of households by race/ethnicity in California and State CDBG-eligible jurisdictions, the analysis focuses on the following racial/ethnic groups: Asians, Blacks or African Americans, Hispanics or Latinos, and Total Minorities. DIs for Non-Hispanic Minorities as a whole and for Native Americans and Alaska Natives are included in the Table 11-1 as additional reference.

DI values were calculated for all counties in the state. Those counties presented in this report are those with at least one State CDBG-eligible jurisdiction. DI values were not calculated at the jurisdictional level because block groups cross jurisdictional boundaries. Detailed methodology on how to calculate a DI can be found in Appendix I.

Table 11-1
DI by Household Race/Ethnicity for Counties with State CDBG-Eligible Jurisdictions

	Asian	American Indian Alaska Native	Black or African American	Hispanic or Latino	Non-Hispanic Minority	Total Minorities
Alpine	0.457	0.450	N/A	0.172	0.343	0.302
Amador	0.290	0.196	0.361	0.164	0.131	0.144
Butte	0.387	0.326	0.432	0.284	0.273	0.261
Calaveras	0.225	0.219	0.336	0.144	0.128	0.130
Colusa	0.269	0.286	0.387	0.303	0.159	0.278
Del Norte	0.317	0.256	0.236	0.189	0.183	0.170
El Dorado	0.457	0.236	0.367	0.260	0.236	0.224
Fresno	0.354	0.400	0.532	0.460	0.361	0.414
Glenn	0.372	0.286	0.297	0.285	0.248	0.252
Humboldt	0.297	0.414	0.362	0.212	0.244	0.212
Imperial	0.384	0.547	0.357	0.466	0.361	0.447
Inyo	0.170	0.652	0.509	0.291	0.504	0.332
Kern	0.465	0.327	0.520	0.528	0.381	0.475
Kings	0.306	0.442	0.311	0.394	0.250	0.342
Lake	0.213	0.289	0.350	0.211	0.184	0.179
Lassen	0.262	0.292	0.485	0.150	0.221	0.160
Los Angeles	0.501	0.544	0.666	0.613	0.504	0.542
Madera	0.419	0.367	0.549	0.521	0.303	0.479
Mariposa	0.201	0.190	0.282	0.138	0.081	0.087
Mendocino	0.355	0.427	0.354	0.310	0.282	0.273
Merced	0.413	0.328	0.378	0.338	0.332	0.316
Modoc	0.513	0.257	0.380	0.182	0.158	0.141
Mono	0.305	0.536	0.383	0.288	0.199	0.234
Monterey	0.389	0.490	0.522	0.606	0.391	0.526
Napa	0.586	0.285	0.640	0.323	0.478	0.330
Nevada	0.191	0.238	0.356	0.248	0.144	0.174
Orange	0.439	0.433	0.425	0.511	0.399	0.420
Placer	0.378	0.256	0.356	0.262	0.277	0.247
Plumas	0.378	0.289	0.541	0.203	0.205	0.188
Riverside	0.431	0.351	0.447	0.417	0.379	0.378
San Benito	0.234	0.352	0.318	0.342	0.188	0.316
San Luis Obispo	0.276	0.232	0.335	0.282	0.180	0.235
Santa Barbara	0.353	0.390	0.456	0.443	0.313	0.396
Santa Cruz	0.327	0.356	0.344	0.544	0.241	0.451
Shasta	0.344	0.214	0.351	0.159	0.154	0.144
Sierra	0.562	0.111	0.638	0.240	0.195	0.208
Siskiyou	0.385	0.367	0.487	0.268	0.230	0.221
Solano	0.422	0.307	0.418	0.301	0.378	0.327
Stanislaus	0.388	0.272	0.382	0.345	0.294	0.302
Sutter	0.372	0.250	0.289	0.278	0.274	0.236
Tehama	0.250	0.131	0.297	0.292	0.117	0.231
Trinity	0.265	0.176	0.371	0.090	0.151	0.102
Tulare	0.387	0.349	0.401	0.411	0.265	0.381
Tuolumne	0.229	0.284	0.425	0.122	0.151	0.125
Yolo	0.353	0.355	0.348	0.337	0.278	0.220
Yuba	0.326	0.196	0.346	0.269	0.209	0.230

LOW (No Shading): DI values between 0.000 - 0.193, the bottom 25th percentile of DI values for Total Minorities

MEDIUM: DI values between 0.193 - 0.339, the middle 50th percent of DI values for Total Minorities

HIGH: DI values between 0.339 - 0.666, the top 25th percentile of DI values for Total Minorities

Tabulated by J. Ong: 2010 Decennial census Households by Block Group; N/A: Insufficient sample size.

Segregation by Race/Ethnicity

The following examines the DI values shown in Table 11-1 in two ways: (1) the frequency of a DI equal to or greater than 0.50, which indicates that at least 50% of households for a group would need to move in order to achieve relative residential integration with Non-Hispanic Whites; and (2) the incidence or number of times a race/ethnic group fell in the highest segregated category. The DI table is summarized in Table 11-2 below. In addition, Map 1 provides the race/ethnic group with the highest DI value by county. Black or African American and Hispanic or Latino households were more likely to reside in areas where at least 50% of their households would need to move to achieve relative integration. Asian and Black households were more likely to reside in highly segregated counties compared to other minority groups.

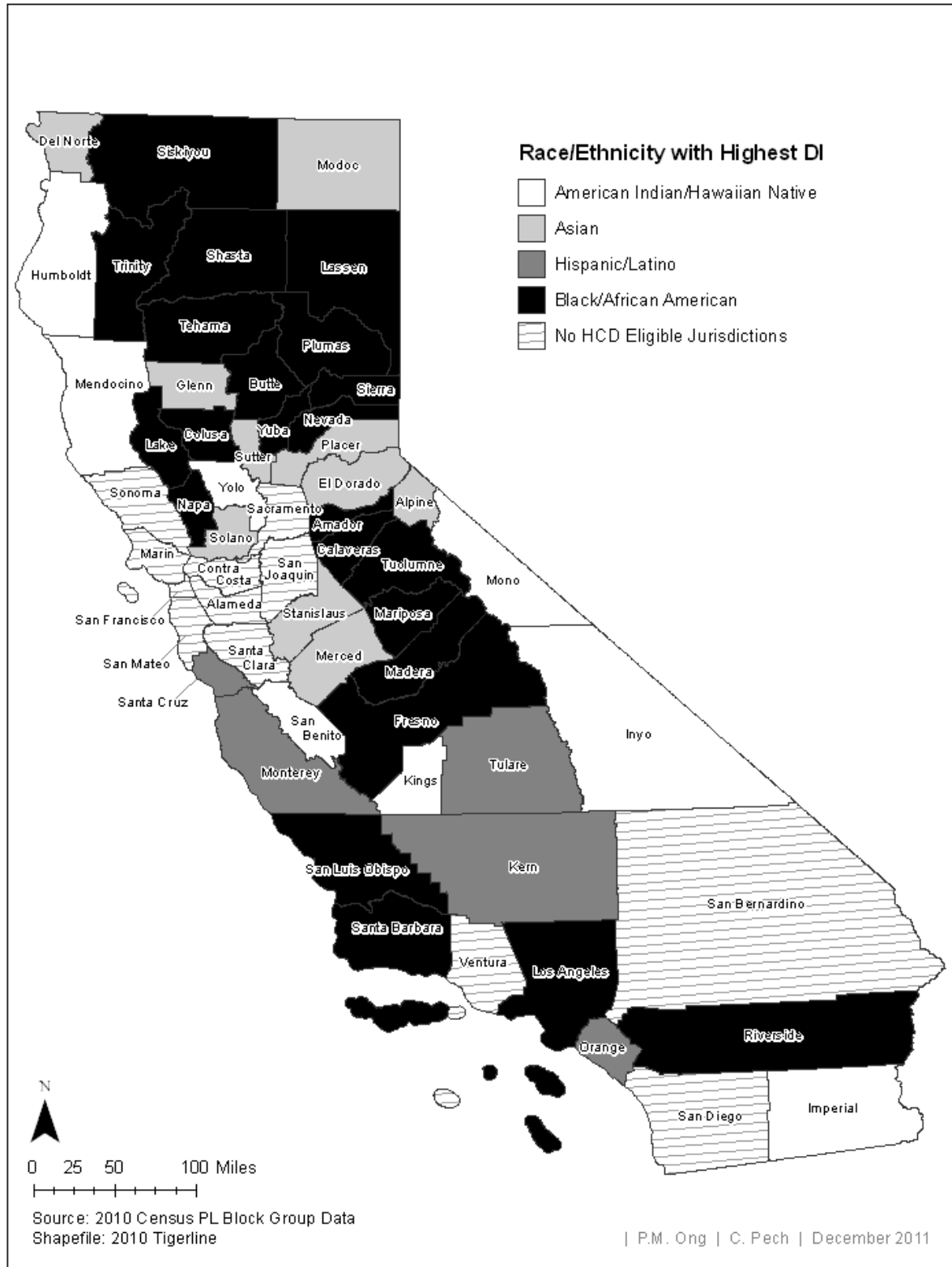
**Table 11-2
Frequency of DI ≥ 0.50 and
Incidence of High Segregation Category by Race/Ethnicity**

	Asian	Black or African American*	Hispanic or Latino	Total Minorities
Frequency of DI value ≥ 0.50 or 50%				
	4	10	6	2
Incidence by DI Category				
Total	46	45*	46	46
High	27	36	14	11
Medium	17	9	22	24
Low	2	0	10	11
Proportion of Total				
High	59%	80%*	30%	24%
Medium	37%	20%	48%	52%
Low	4%	0%	22%	24%
<i>Tabulated by S. Jimenez; 2010 decennial census household data by block group for counties with at least one State CDBG-eligible jurisdictions. *DI not calculated for Alpine due to insufficient sample size; therefore, count and percentages are based on the number of valid observations.</i>				

Asian Households

There were 4 counties in which at least one-half of Asian households would need to move in order achieve relative residential integration with Non-Hispanic Whites: Napa, Sierra, Modoc, and Los Angeles (See Table 11-2). The DI values in these counties range from 0.501 in Los Angeles to 0.586 in Napa (See Table 11-1). Figure 11-2 shows that in 27 counties the estimated DIs for Asian households fell in the highly segregated category, accounting for 59% of their DIs.

Figure 11-3



Black or African American Households

In comparison to other racial/ethnic Minorities, Blacks or African Americans were the most likely to live in counties where they were highly segregated. There were 10 counties in which at least one-half of Black or African American households would need to move to achieve relative residential integration with Non-Hispanic White households: Los Angeles, Napa, Sierra, Madera, Plumas, Fresno, Monterey, Kern, and Inyo (See Table 11-2). The DI range for these counties starts from a low of 0.509 in Inyo County to a high of 0.666 in Los Angeles County (See Table 11-1). In 36 counties Blacks or African Americans fell in the highest segregation category, accounting for about 80% of their DI values (See Table 11-2).

Hispanics or Latinos

Table 11-2 shows that in 6 counties one-half of Hispanic or Latino households would need to move to achieve residential integration with Non-Hispanic Whites: Los Angeles, Monterey, Santa Cruz, Kern, Madera, and Orange. The DI values in these counties ranged from a high of 0.613 in Los Angeles County to 0.511 in Orange County (See Table 11-1). Table 11-2 also shows that about 30% of DI values for Hispanic or Latino households fell in the highest segregation category (or 14 counties).

Total Racial/Ethnic Minorities

As summarized in Table 11-2, there were 2 counties in which at least one-half of Total Minority households would need to move to achieve relative residential integration with Non-Hispanic Whites: Los Angeles and Monterey Counties. The DI values in Los Angeles and Monterey counties were 0.542 and 0.526, respectively (See Table 11-1). As a whole, Total Minorities were highly segregated in 11 counties, accounting for 24% of DI values for (See Table 11-2).

Patterns of Over- and Under-representation

The second question in the analytical framework refers to the location of over- and under-representation of racial/ethnic groups and very low-income families (or VLIs). The following examines the distribution of a particular racial/ethnic group according to census tracts classified as having over-representation, under-representation, or neither over- or under-representation of that race/ethnic group for California's counties. The analysis also examines VLI representation by census tract and by State CDBG-eligible-jurisdictions. In general, the data show that in California minority groups are more likely to live in areas where they are over-represented. While the majority of jurisdictions were not over-represented by very low-income families, Black or African American families were the most likely to reside in areas over-represented by very low-income families. That is, Black families were more likely to reside in poor neighborhoods.

Over- and under-representation for a census tract was measured using a 10-percentage point or more differential from the county share of a given race/ethnicity category. For example, if Asians accounted for 20% of households in a county but represented 30% of households in a given census tract, then that tract was classified as being over-represented. For census tract and State CDBG-eligible-jurisdictions, the number of VLI families was tabulated using HUD's 4-persion VLI income threshold for each county (or

region with multiple counties). These limits were applied to census tract and place-level data to produce a factor used to weight the figures for families in various income brackets. Additionally, for jurisdictions, the data were also weighted by the jurisdictions proportion of all households in the county in order to reflect the immediate area. Each census tract and jurisdiction was then classified as having over-, under-, or neither over- or under-representation of VLI families using a 10-percentage point differential from the county share.

This question is examined using 2010 decennial household census data for race/ethnicity and 2005-2009 5-year ACS family income data for VLI. However, some parts of the analysis only use the ACS in order to maintain consistency. Due to data limitations, the analysis cannot be reproduced for jurisdictions at the census tract level, as these data do not overlap with jurisdictional boundaries. Finally, using different geographical scales produce different results. For example, the percentage of households would be different if the VLI had been calculated at the block group level. Detailed methodology on over- and under-representation for all households can be found in the Appendix II. The methodology used to estimate the number of very low-income families can be found in the Appendix III of this report.

Relative Racial/Ethnic in All Counties

Table 11-4 shows that relative to Non-Hispanic White households, Minorities as a whole are more likely to live in areas where they are over-represented (51% compared to 54%). This observed pattern is particularly true for Hispanic or Latino households, the group with the highest percentage of households living in over-represented areas (54%). Non-Hispanic Whites are also highly likely to reside in areas where they are over-represented (51%).

**Table 11-4
Race/Ethnic Representation in All Counties**

	Household Distribution				
	Total Minority	Asian	Black or African American	Hispanic or Latino	Non-Hispanic White
Over-represented areas	54%	43%	45%	54%	51%
Neither	28%	53%	55%	32%	36%
Under-represented areas	18%	5%	1%	14%	13%

Tabulated by P.M. Ong, 2010 decennial census household data.

Relative VLI Representation in All Counties

Also shown in Table 11-5 are the percentages of households living in areas over- or under-represented by very low-income families. About 37% of minority households resided in areas over-represented by very low-income families, which is about 2.5 times that of Non-Hispanic White households. Black or African American households, followed closely by Hispanic households, are the most likely to live in areas over-represented by very low-income families.

**Table 11-5
Representation in All Counties**

VLI Family Representation	Household Distribution				
	Total Minority	Asian	Black or African American	Hispanic or Latino	Non-Hispanic White
Over-represented (Lower-income Areas)	37%	23%	44%	43%	14%
Neither	42%	44%	37%	41%	49%
Under-represented areas (Higher-income Areas)	21%	34%	18%	16%	37%

*Tabulated by P.M. Ong; 2005-2009 5-year household data and 2005-2009 5-yr ACS family income data & HUD median family income (MFI) limits. *VLI is NOT race specific; it is based on the income distribution of all families; column may not total 100% due to rounding.*

Relative VLI Representation for State CDBG-eligible Jurisdictions

Table 11-6 shows that of the 165 State CDBG-eligible jurisdictions considered in this analysis, the majority (128 or 78%) had a share of very low-income families that was neither over- nor under-represented relative to the county share. About 16% of jurisdictions (or 27) were over-represented by very low-income families and in 6% (or 10) very low-income families were under-represented.³

**Table 11-6
VLI Representation in State CDBG-eligible Jurisdictions**

VLI Families		
	Count	Proportion
Total Jurisdictions	165	100%
Over-represented	27	16%
Neither	128	78%
Under-represented	10	6%

Tabulated by P.M. Ong; 2005-2009 5-year ACS family data and HUD median family income (MFI) limits.

Listed from the greatest to least share of very low-income families, the 27 jurisdictions (all of which are incorporated cities) over-represented by very low-income families were: Huron, Orange Cove, San Joaquin, Guadalupe, Woodlake, McFarland, Firebaugh, Coachella, Corcoran, Crescent City, Westmorland, Clearlake, Plymouth, Avenal, Lindsay, Parlier, Wasco, Weed, Doris, Point Arena, Grass Valley, Montague, Gridley, Calistoga, South Lake Tahoe, Placerville, and Colfax. (See Appendix IV for detailed statistics).

The 27 jurisdictions were located in 17 counties. Maps for the 17 counties are available in Appendix IV of this report. The maps also show the relative location of these jurisdictions to census-tracts over-represented by minority households. For consistency purposes, over-representation was tabulated with the 2005-2009 5-year ACS household data.

Listed in ascending order (from least share of VLI families), the 10 under-represented jurisdictions (which are all cities) are: Amador City, Hidden Hills, Indian Wells, Ferndale,

³ Given the distinct demographics of the jurisdictions, a comparison to statewide distributions of VLI families is not appropriate.

Pismo Beach, Carmel-by-the-Sea, Del Rey Oaks, Sand City, Vernon, and Imperial. The jurisdictions were located across 7 counties. Detailed statistics for these jurisdictions can be found in Appendix IV of this report.

The Role of the Private Housing Market

This next question asks whether observed residential patterns of uneven racial/ethnic distribution may be caused by direct or indirect discriminatory practices in the private real estate market. This section examined 2006-2009 Home Mortgage Disclosure Act (HMDA) data to assess the relative location of loan originations in over- and under-represented areas both in terms of race/ethnicity and VLI families. For this report, HMDA data were analyzed only for those who were purchasing a home as an owner-occupied unit for their principal residence.⁴ To provide context for the HMDA analysis, a comparison of rental rates between Minorities and Non-Hispanic Whites is present first. The data show that Minorities households generally had higher proportions of renters and that homeowner households are less segregated than all households. Further, home buyers are more likely to purchase in areas with higher incomes.

Minorities Among Renters

Table 11-7 identifies counties with at least one State CDBG-eligible jurisdiction where minority groups were moderately or severely over-represented among renters. A minority group is identified as moderately over-represented among renters if their county proportion of renters was 15 percentage points or above that of the Non-Hispanic White proportion and severely over-represented if their proportion was 20 percentage points or above.

The data were tabulated from the 2010 decennial census. Jurisdiction-level data were not used for two reasons: (1) to maintain consistency in geographies as HMDA data is only available at the census tract level, and therefore these data do not overlap with jurisdictional boundaries; and (2) to provide a general view of the larger real estate market in which State CDBG-eligible jurisdictions operate.

American Indians and Alaska Natives

American Indian and Alaska Native households were generally over-represented as renters in the counties of interest. These households were severely over-represented as renters in 15 counties: Colusa, Fresno, Glenn, Lake, Madera, Merced, Modoc, Mono, Monterey, Napa, Orange, San Benito, Santa Cruz, Siskiyou, and Yolo. The greatest difference is in Fresno County, where 59% of American Indian households were renters, but only a third of Non-Hispanic Whites were renter households. American Indian households were moderately over-represented as renters in 19 counties. Of the remaining counties, all but Inyo County had some over-representation. In Inyo County, 31% of American Indians and Alaska Natives were renters while 33% of Non-Hispanic Whites were renters.

⁴ The home purchase mortgage for owner-occupied principal residence excludes: (1) mortgages for home improvement and refinancing; and (2) second homes, vacation homes, rental properties, and multifamily dwellings.

Asians

Of all of the minority groups, Asian households had the least amount of over-representation as renters. Asians were severely over-represented as renters in 5 counties: Butte, Del Norte, Sierra, Siskiyou, and Yolo. The greatest difference was in Del Norte County, where 62% of Asians were renters versus 36% of Non-Hispanic White households. Asian households were moderately over-represented as renters in Alpine, Lassen, and Modoc counties. Compared to other minority racial/ethnic groups, Asian households also had the most under-representation as renters; of the remaining 38 counties, they had a lower percentage of renters compared to that of Non-Hispanic Whites in 7 counties: Alpine, El Dorado, Mono, Napa, Placer, Sutter, and Tehama. The greatest difference in terms of under-representation was in Alpine County, where no Asians were renters but 26% of Non-Hispanic Whites were renters. This is because there were only two Asian households in Alpine.

Blacks or African Americans

Of the minority groups, Black or African American households had the greatest amount of severe over-representation as renters. Black or African American renter households were severely over-represented in 33 of the 46 counties. Percentage point differences tended to be higher as well: for example, the greatest difference was in Plumas County where 79% of Black or African American households were renters while only 29% of Non-Hispanic White households were renters. Of the remaining 13 counties, 6 had moderate over-representation of renters: Glenn, Lake, Mariposa, Nevada, Placer, and Yuba counties. Butte, Calaveras, El Dorado, Napa, and San Benito counties had some over-representation. Blacks or African Americans were slightly under-represented as renters in Modoc County: 26% were renters, whereas 28% of Non-Hispanic White households were renters.⁵

Hispanics or Latinos

Similar to Black or African American households, Hispanic or Latino households had a large occurrence of over-representation as renters, although the differences tended to be lower. Hispanic or Latino renter households were severely over-represented in 21 of the 46 counties. The greatest difference is in Mono County where 73% of these households were Latino or Hispanic renter households compared to 38% of Non-Hispanic White households. Hispanic or Latino households were moderately over-represented in 17 counties. The remaining 8 counties—Alpine, Amador, Calaveras, Del Norte, Lassen, Sierra, Tuolumne, and Yuba—have some overrepresentation of Hispanic or Latino renter households. There were no counties where this group was under-represented.

⁵ Note that there were no reported Black or African American households in Alpine County.

Table 11-7
Percentage Point Difference Minority & Non-Hispanic White Rental Rates

Counties with HCD Jurisdictions	American Indian and Alaska Native	Asian	Black or African American	Hispanic or Latino	Non-Hispanic White Rate
Alpine	12%	-26%	N/A	4%	26%
Amador	18%	16%	27%	14%	24%
Butte	14%	21%	30%	18%	38%
Calaveras	11%	0%	5%	9%	22%
Colusa	19%	7%	11%	20%	30%
Del Norte	15%	26%	27%	10%	36%
El Dorado	18%	-1%	12%	25%	24%
Fresno	26%	12%	37%	23%	33%
Glenn	24%	14%	18%	15%	33%
Humboldt	3%	14%	33%	21%	42%
Imperial	14%	9%	25%	19%	29%
Inyo	-2%	13%	47%	26%	33%
Kern	16%	2%	32%	17%	31%
Kings	5%	0%	25%	15%	38%
Lake	21%	5%	15%	17%	31%
Lassen	9%	15%	29%	12%	32%
Los Angeles	18%	5%	21%	17%	43%
Madera	20%	3%	23%	25%	25%
Mariposa	12%	5%	18%	15%	31%
Mendocino	16%	11%	33%	24%	37%
Merced	25%	12%	29%	19%	35%
Modoc	25%	17%	-2%	22%	28%
Mono	22%	-11%	36%	35%	38%
Monterey	21%	3%	23%	21%	40%
Napa	23%	-4%	11%	29%	31%
Nevada	17%	3%	18%	25%	26%
Orange	21%	8%	31%	26%	33%
Placer	14%	-3%	15%	19%	27%
Plumas	17%	9%	50%	17%	29%
Riverside	14%	3%	24%	17%	25%
San Benito	26%	1%	14%	24%	24%
San Luis Obispo	17%	10%	26%	24%	36%
Santa Barbara	17%	13%	27%	22%	39%
Santa Cruz	24%	8%	28%	26%	36%
Shasta	16%	9%	31%	17%	34%
Sierra	16%	23%	40%	13%	27%
Siskiyou	20%	22%	24%	17%	32%
Solano	17%	0%	23%	18%	29%
Stanislaus	16%	4%	24%	15%	34%
Sutter	18%	-4%	21%	22%	34%
Tehama	15%	-1%	22%	18%	32%
Trinity	11%	9%	42%	20%	28%
Tulare	16%	2%	30%	19%	31%
Tuolumne	18%	14%	27%	13%	29%
Yolo	21%	21%	24%	16%	40%
Yuba	12%	7%	17%	11%	37%

LOW: difference is below 15-percentage points
OVER-REPRESENTED: difference is 15-percentage points or above
SEVERE OVER-REPRESENTATION: difference is 20-percentage points or above
Tabulated by P. Stephens from 2010 decennial census data.

Spatial Analyses of HMDA Loan Mortgage Originations

The previous section showed that in general, racial/ethnic minorities groups were more likely to have unequal access to the real estate housing market. This section examines annual 2006 to 2009 Home Mortgage Disclosure Act (HMDA) loan mortgage origination data to evaluate whether direct or indirect discriminatory practices in the real estate market may be causing observed patterns of uneven race/ethnicity distributions and contributing to unequal access.⁶ Two spatial approaches are used to evaluate this question: (1) the distribution of originated loans for a specific racial/ethnic group and whether these loans fall in census tracts classified as having either over, neither or under-representation of that specific group; and (2) the distribution of originated loans by race/ethnicity and whether these loans fall in tracts either over, neither or under-representation by very low-income families (VLI).

For this report, census tract HMDA data are analyzed only for households that are purchasing a home for their principal residence.⁷ Over- and under-representation for census tracts was determined using 2005-2009 5-year ACS household data. The analysis is for all 58 counties in California as it is difficult to determine an appropriate geographical scope for the real estate market in any given State CDBG-eligible jurisdiction and because the census tract data crosses jurisdictional boundaries.

Overall, the data show that home purchasers (those with originated loans) were less segregated than all households. However, the private home market is not contributing to racial/ethnic integration as more purchasers were located in census tracts where their respective racial/ethnic group was over-represented as opposed to locating where their group was under-represented.

Loan Originations and Relative Racial/Ethnic Representation in All Counties

Table 11-8 shows the spatial distribution of originated loans racial/ethnic groups and whether the mortgages originated in tracts where households for that particular group were over- or under-represented by 10% or more than the county distribution.

Table 11-8
Originated Loans by Representation in All Counties

	Distribution of HMDA Loan Originations				
	Total Minority	Asian	Black or African American	Hispanic or Latino	Non-Hispanic White
Over-represented areas	43%	38%	28%	45%	48%
Neither	33%	56%	71%	38%	37%
Under-represented areas	24%	7%	2%	17%	15%

Tabulated by P.M. Ong from 2006-2009 HMDA data and 2005-2009 5-year ACS household data

⁶ 2006-2009 HMDA data was chosen because it approximated the 2005-2009 5-year ACS timeframe.

⁷ For a detailed description on HMDA, see the HMDA chapter under the Statewide section of the AI.

Asians

The majority of loans for Asian households originated in areas where Asians were neither over- nor under-represented (56%). After African Americans, Asians were less likely to purchase homes in areas where they were under-represented compared to other minority groups. Only 7% of homes purchased by Asian households were in census tracts where Asian households were under-represented.

Blacks or African Americans

Surprisingly, the vast majority of loans for Black or African American households originated in areas where they were neither over- nor under-represented: 71% of loans originated in these areas. Relative to all other groups, African Americans were also the least likely to purchase homes in areas where they were under-represented: only about 2% of loans originated in areas where Black or African Americans were under-represented.

Hispanics or Latinos

Relative to other groups, Hispanics were the most likely to purchase homes in areas where they were over-represented. Their largest share of loans (45%) originated in areas where Hispanic or Latino households were over-represented. However, compared to other groups alone, Hispanics were also the most likely to purchase in areas where they were under-represented (17%).

Non-Hispanic Whites

The largest share of loans for Non-Hispanic Whites (48%) originated in areas where they were over-represented. In comparison to other racial/ethnic groups and Total Minorities, loans for Non-Hispanic Whites were the most likely to have originated in areas where their group is over-represented.

Total Minorities

The largest share of loans (43%) for Minorities originated in tracts where minority households were over-represented. Only 24% purchased a home where they were under-represented.

Loan Originations and Relative Very-Low Income Representation in All Counties

Home-buyers tend to have higher household incomes than renters and are more likely to reside in areas with higher incomes (or lower representation of very low-income families). The following examines whether racial/ethnic groups are buying into higher income neighborhoods or are concentrating in lower-income areas. Using the same criteria for over- and under-representation discussed earlier, a census tract with a share of very low-income families that is 10% or greater than the county distribution is considered to have an overrepresentation of very low-income households. The data in Table 11-9 show that home buyers (those with an originated loan) are less likely to purchase in lower income tracts (those over-represented by VLI families).

**Table 11-9
Originated Loans by VLI Representation in All Counties***

VLI Family Representation	Distribution of HMDA Loan Originations				
	Total Minority	Asian	Black or African American	Hispanic or Latino	Non-Hispanic White
Over-represented (Lower-income Areas)	22%	15%	23%	28%	11%
Neither	47%	43%	45%	49%	47%
Under-represented areas (Higher-income Areas)	32%	42%	32%	23%	42%

*Tabulated by P.M. Ong from 2006-2010 HMDA and VLI from 2005-2009 5-year ACS Data & HUD median family income (MFI) limits.
VLI is NOT race specific; it is based on the income distribution of all families

Asians

Compared to other racial/ethnic minority groups, loans originating for Asians were more likely to be for homes in under-represented areas (42%) or neither over- or under-census tracts (43%). Of the minority racial/ethnic groups, Asians were the least likely to purchase homes in over-represented areas (15%).

Blacks or African Americans

Similar to other groups, Blacks or African Americans were more likely to purchase homes in areas neither over- nor under-represented by very low-income families (45%). Compared to all other groups, they had the second largest share of loans originating in areas very low-income families were over-represented (23%). They also had the second largest percentage of loans originated in areas under-represented by very low-income families (32%).

Hispanic or Latinos

The greatest share of mortgage loans originated for Hispanics were in areas neither over- nor under-represented by very low-income families (49%). While Hispanics were more likely than any other group to purchase in these “neither” areas, they were also most likely to have purchased a home in areas over-represented by very low-income families (28%) and the least likely to purchase in higher income areas, or areas where low-income families were under-represented (23%).

Non-Hispanic Whites

The greatest share of mortgage loans originated for Non-Hispanic Whites were in areas neither over- nor under-represented by very low-income families (47%). The second largest share of loans for Non-Hispanic Whites (42%) originated in areas that were under-represented by very low-income families, or higher income areas.

Total Minorities

As a whole, Minorities were just as likely as Non-Hispanic Whites to purchase homes in areas neither over- nor under-represented by very low-income families (47%), but were less likely to purchase a home in higher income areas (32%), and twice as likely as non-Hispanic Whites to purchase a home in a lower-income neighborhood, or over-represented areas (22% versus 11%).

The Role of Public Funding in the Housing Market

Under the U. S. Housing Act of 1937, Congress created the federal public housing program to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities (GAO 2006). This question of the framework assesses the role of the public funding in promoting racial/ethnic housing integration for two federally funded programs received by most of the 165 State CDBG-eligible jurisdictions: CDBG and HOME program funding.

Three approaches were taken to assess the impact of these programs on segregation: (1) *fair-share utilization analysis*, an indicator of accessibility to determine if Minorities have fair access to these programs; (2) *spatial segregation/integration by relative race/ethnicity representation*, which examines whether government fund allocation is contributing to segregation or integration by assessing the residence of beneficiaries in over- and under-represented census tracts in terms of race/ethnicity; and (3) *spatial segregation/integration by relative VLI representation*, which examines whether State HOME and CDBG activities are opening new opportunities in more affluent areas or if funds are being concentrated in areas that are over-represented by very low-income families. The analyses suggest that CDBG was more effective than HOME in promoting racial/ethnic housing integration.

In addition to HOME and CDBG, these analyses were reproduced for Housing Choice Vouchers. However, due to data limitations, these cannot be reproduced for State CDBG-eligible jurisdictions, as the data is by census tract and tracts cross jurisdictional boundaries. For Housing Choice Vouchers, the analyses are for all counties in California. As with the HMDA analyses, the wider geographical scope also provides a general view of the larger real estate market in which State CDBG-eligible jurisdictions operate.⁸ The data show that Minorities receive a proportionate share of Housing Choice Vouchers, and that, regardless of race, voucher recipients are more likely to reside in lower-income areas.

HOME and CDBG Fair-Share Utilization Analysis

Between HOME and CDBG, the median amount awarded to the eligible jurisdictions was about \$800,000, which was spread fairly evenly between rental and homeownership programs.⁹ This fair-share analysis of State CDBG and HOME funding compares the proportions of State CDBG and HOME beneficiaries by race to an estimate of considered a fair distribution of housing support based on representation of racial groups county-wide (see Table 11-10).

⁸ Due to various data limitations (e.g., small sample sizes), different datasets were used to examine the role of public funding. For HOME and CDBG, beneficiary data are for FY 2005-2006 to 2009-2010 were used. The spatial segregation/integration analysis by race use 2010 decennial census household data (the most recent race data at the time) while the fair-share and segregation/integration by VLI use 2005-2009 5-year ACS family data (the most recent income data at the time). For the Housing Choice Voucher analyses, voucher data are for renter years 2007 to 2010, the fair-share and both spatial integration/segregation analyses were derived from 05-09 5-year ACS household data (the ACS timeframe was more consistent with the voucher data timeframe).

⁹ Between FY 2005-2006 and 2009-2010, 95 of the 165 State CDBG-eligible jurisdictions applied for and received CDBG funding at least one year. During the same time period, 114 of the 165 applied for and received HOME funding at least one year. See "Access to State CDBG and HOME Funding" chapter.

The target distribution is a *conservative approximation* of the eligible families and is based on estimated numbers of very low- income families (VLIs).¹⁰ The target distributions were tabulated first by estimating a State CDBG-eligible jurisdiction's proportionate share of the county's VLI families. For example, if a State CDBG-eligible jurisdiction has 10% of the county's families, then the eligible population would be 10% of the county's VLI families and 10% of the county's Minority VLI families. The jurisdiction's actual shares may be higher or lower. The underlying assumption is that the State CDBG-eligible jurisdictions should respond not only to their own residents, but also to families in the larger housing market. For the purposes of this report, the larger housing market is considered the county.¹¹ The calculations are repeated for each jurisdiction and each racial/ethnic group. These counts are then summed for all State CDBG jurisdictions, and converted into a percentage distribution.

There are not enough data for a comparison of Pacific Islanders and American Indian and Alaska Natives; therefore, the utilization analysis focuses on the largest racial/ethnic groups and Minorities as a whole. Also included are the distributions of all families (regardless of income) and families in poverty. Because Minorities tend to have lower incomes, their share of VLI families tend to be higher than their share of all families, and their share of families in poverty tend to be higher than their share of VLI families.

**Table 11-10
HOME and CDBG Fair-share Utilization, State-CDBG Eligible Jurisdictions***

	All Families Target	VLI Family Target	Poverty Family Target	HOME Beneficiaries	CDBG Beneficiaries
Asian	4.1%	3.5%	3.7%	2.9%	1.5%
Black or African American	2.3%	3.0%	3.4%	2.1%	2.6%
Hispanic or Latino	25%	38%	46%	45%	36%
Non-Hispanic White	65%	51%	42%	46%	56%
Total Minorities	35%	49%	58%	54%	44%

*Targets tabulated by P.M. Ong from 2005-2009 5-year ACS family data (See Appendix for VLI); 2005-2010 FY HOME & CDBG data.
Based on a jurisdiction's proportionate share of the county's families.

Asian Beneficiaries

About 3% of HOME beneficiaries were Asian, which was slightly below the very low-income family distribution target (3.5%). The distribution for CDBG funding was even lower for Asian families as they accounted for only 1.5% of beneficiaries.

Blacks and African American Beneficiaries

The proportion of Blacks or African Americans served by HOME (2%) was below the very low-income target (3%). The distribution for CDBG funding was similar. Black or African American families received only about 2.6% of funding.

Hispanic or Latino Beneficiaries

¹⁰ While these estimates are very conservative, they currently serve as the best approximation of the eligible population because neither the Bureau of the Census or HUD provides such estimates.

¹¹ There are structural program limitations to this assumption. For example, this assumption holds true for families seeking to move. However, jurisdictions cannot serve families who will live outside of their jurisdiction. While jurisdictions may be encouraged to market newly available rental or homeowner units outside of their jurisdictions, existing units aided by funds are typically only marketed within a jurisdiction, as the assisted housing must be within the jurisdiction.

In terms of HOME funding, Hispanic or Latino beneficiaries were funded at a substantially higher proportion than their target in terms of race and ethnicity (45% versus 38%). Conversely for CDBG, Hispanic or Latino families were funded at a lower proportion than the target (36% versus 38%)

Non-Hispanic White Beneficiaries

For HOME, Non-Hispanic Whites were funded at a lower proportion (46% versus 51% of target families). For CDBG, Non-Hispanic Whites were funded at a higher proportion than the target (56% versus 51%).

Total Minority Beneficiaries

For Minorities as whole, HOME activities accounted for 54% of funded families, which is higher than the target proportion of 49%. However, only about 44% of CDBG beneficiaries were racial/ethnic Minorities, which is about 5 percentage points below the very low-income target.

HOME/CDBG Spatial Segregation/Integration by Relative Race/Ethnic Representation

The following examines whether State CDBG and HOME activities promote racial/ethnic housing integration by opening opportunities for racial/ethnic minority households to reside in areas where they are under-represented.

The spatial analysis is based on where State CDBG and HOME beneficiaries resided and whether they resided in Census Tracts where the households for that particular group were over- or under-represented in that tract by 10% or more than the county distribution. There were small sample sizes for Black or African American and Asian families in some tracts receiving State CDBG and HOME funds; therefore, the analysis focuses on Minorities as a whole, Hispanics, and Non-Hispanic Whites. Household data from the 2005-09 ACS were used to determine over- and under-representation. The data are summarized in Table 11-11 below.

**Table 11-11
Spatial Segregation/Integration by Relative Race/Ethnic Representation in State CDBG-Eligible Jurisdictions**

	Hispanic or Latino Beneficiaries	Non-Hispanic White Beneficiaries	Total Minority Beneficiaries
HOME			
Over-represented Areas	68%	12%	62%
Neither	25%	67%	31%
Under-represented Areas	7%	21%	6%
CDBG			
Over-represented Areas	60%	17%	47%
Neither	27%	70%	35%
Under-represented Areas	13%	12%	18%

Tabulated from 2010 decennial census household data and 2005-2010 FY HOME & CDBG data.

Hispanic or Latino Beneficiaries

A majority of both State CDBG and HOME Hispanic or Latino beneficiaries resided in areas where Hispanic households were over-represented (68% and 60%, respectively).

The percentage of Hispanic CDBG beneficiaries in under-represented areas was almost twice that of the HOME program (13% compared to 7%). The percentage of Minority beneficiaries in underrepresented areas was three times as high as HOME (18% compared to 6%).

Non-Hispanic White Beneficiaries

The majority of Non-Hispanic White beneficiaries in both State CDBG and HOME programs resided in areas where they were neither over-nor under-represented (67% and 70% respectively). Compared to CDBG, a higher percentage of Non-Hispanic White HOME beneficiaries resided in areas where they were under-represented (12% compared to 21%).

Total Minority Beneficiaries

About 62% of Total Minority beneficiaries assisted by the HOME program resided in areas where Minority households were over-represented (See Table 11-10). Only 6% of Minority HOME beneficiaries resided in under-represented census tracts, suggesting that the HOME program is primarily creating opportunities in areas where Minorities already reside. The greatest proportion of Minority CDBG beneficiaries also resided in census tracts where they were over-represented. However, compared to HOME, almost three times as many CDBG beneficiaries resided in areas where Minorities were under-represented (18%). This suggests that CDBG was more effective than HOME in promoting racial/ethnic housing integration.

HOME/CDBG Spatial Segregation/Integration Analysis by Relative VLI Representation

The following examines whether State HOME and CDBG activities are opening new opportunities in more affluent areas or if funds are being concentrated in areas that are over-represented by very low-income families. In other words, do those receiving housing assistance have access to better economic neighborhoods or are they more likely to end up in poor neighborhoods. Using the same criteria for over- and under-representation discussed earlier, a census tract with a distribution of very low-income families that is 10% or greater than the county distribution is considered concentrated or disproportionately low-income. About 29% of State HOME and CDBG beneficiaries resided in areas where very low-income families were over-represented (See Table 11-12).

Hispanic or Latino Beneficiaries

The majority of Hispanic State CDBG and HOME beneficiaries resided in census tracts that were neither over- nor under-represented by very low-income families (almost 70% and 66%, respectively). The second largest share of Hispanic State CDBG and HOME beneficiaries resided in tracts where very low-income families were over-represented (26% and 29%, respectively). In under-represented areas, CDBG served slightly more Hispanic beneficiaries than HOME did (4% compared to 2%).

**Table 11-12
Segregation/Integration by Relative VLI Representation
State CDBG-Eligible Jurisdictions**

	All Beneficiaries	Hispanic Families	Minority Families	NHW Families
HOME				
Over-represented by VLI Families (Lower-Income Areas)	29%	28%	30%	28%
Neither	66%	70%	68%	63%
Under-represented by VLI Families (Higher-Income Areas)	6%	2%	3%	9%
CDBG				
Over-represented by VLI Families (Lower-Income Areas)	26%	30%	28%	24%
Neither	69%	66%	68%	71%
Under-represented by VLI Families (Higher-Income Areas)	5%	4%	5%	5%
<i>Tabulated 2005-2009 5-year ACS family data (See Appendix for VLI); 2005-2010 FY HOME & CDBG data.</i>				

Non-Hispanic White Beneficiaries

Compared to Minority beneficiaries, Non-Hispanic White beneficiaries were less likely to live in areas where VLI families were over-represented, particularly for those receiving CDBG funding. About 28% of Non-Hispanic White HOME beneficiaries resided in over-represented tracts, which is equal to the proportion of Hispanics in these areas and 2 percentage points less than the Minority proportion. For CDBG, 24% of Non-Hispanic White recipients resided in over-represented areas, which are 6 and 4 percentage points less than that of Hispanics and Minority beneficiaries respectively. The majority of both HOME and CDBG Non-Hispanic White beneficiaries (63% and 71%) resided in areas that were neither over- nor under-represented by very low-income families. More Non-Hispanic White HOME beneficiaries than Minority or Hispanic beneficiaries resided in areas under-represented by very low-income families (9% compared to 3% and 2%, respectively).

Total Minority Beneficiaries

The largest share of Minority beneficiaries in both State HOME and CDBG (68%) resided in areas where VLI families were neither over- nor under-represented. CDBG served slightly more Minority beneficiaries in under-represented areas than HOME (5% compared to 3%, respectively).

Housing Choice Vouchers Fair-Share Utilization Analysis

On average, the federal Housing Choice Voucher (HCV) program serves more than 260,000 Californian families annually. The following provides a fair-share utilization analysis of HCV as well as the spatial segregation/integration analyses by relative race/ethnicity and VLI representation. The spatial VLI analysis show that compared to the distribution of other families in California, HCV recipient families were more likely to reside in areas over-represented by VLIs or lower-income areas. The spatial

race/ethnicity analysis shows that very few racial/ethnic minority recipients resided in areas where they were under-represented, particularly African Americans.

This section of the report compares the proportions of voucher recipients by race to their relative share of all families, families in poverty, and estimated number of very low-income families (VLIs). This comparison serves as a proxy to determine if eligible groups are receiving HCV assistance in adequate proportions. This comparison is referred to as fair-share utilization (See Table 11-13). There are not enough data for a comparison of Pacific Islanders and American Indian and Alaska Natives; therefore the utilization analysis focuses on the largest racial/ethnic groups and minorities as a whole.¹²

Table 11-13
Housing Choice Voucher Fair-Share Utilization, All Counties

	All Families	VLI Families	Families in Poverty	HCV Recipients
Asians	12.6%	11.2%	9.7%	10.7%
Blacks or African Americans	5.9%	8.6%	10.2%	31.2%
Hispanics or Latinos	31.5%	47.5%	55.1%	25.8%
Non-Hispanic Whites	47.8%	30.5%	22.8%	31.3%
Total Minorities	52.2%	69.5%	77.2%	68.7%

Tabulated from 2005-2009 5-year ACS family data (See Appendix for VLI) and 2007-2009 PD&R renter year data.

Asian Families

Asian families accounted for about 13% of California’s families, and in general, were less likely to live in poverty, be of very low-income, or receive a housing voucher when compared to other minority families. Their proportion of poor families is about 10% and they accounted for 11% of very low-income families. Asian families may not have received an adequate share of housing choice vouchers as their share of vouchers (10.7%) was about half-percent below their proportion of VLI families (11.2%).

Black or African American Families

Black families accounted for about 6% of families in the state. Their share of very low-income families and poor families was slightly higher than their share of all families (9% and 10%, respectively). However, Blacks accounted for 31% of Section 8 voucher families. This indicates that Black or African American families were well represented among Housing Choice Voucher recipients.

Hispanic or Latino Families

About 32% of California families were Hispanic or Latino. They accounted for 47% of very low-income families and 55% of families living in poverty. Despite the apparent need, they received only about 26% of housing choice vouchers. This indicates that in

¹² For the Section 8 vouchers, the race/ethnicity categories are mutually exclusive. Blacks, for example, do not include Hispanic Blacks. For the family categories, the data is from the 2005-2009 5-year ACS in which the race/ethnicity categories are NOT mutually exclusive and Hispanics can be of any race.

California as a whole, Hispanic or Latino families were not well represented among Housing Choice Voucher recipients.

Non-Hispanic White Families

Non-Hispanic White families accounted for the largest share of families (48%) and Housing Choice Vouchers recipients (31.3%, a tenth of a percent more than Blacks). About 23% of poor families are Non-Hispanic White and they accounted for 30% of VLI families. In general, the data suggest that Non-Hispanic Whites are adequately represented among Housing Choice Voucher recipients.

Total Minority Families

In California, about 70% of very low-income families were Minority and they accounted for 77% of families living in poverty. Their share of vouchers (69%) is roughly equal to their share of VLI families, which suggests that minorities as a whole were likely well represented among voucher recipients. However, their share of vouchers was below that of the percent of families living in poverty (77%). These observed patterns are likely due to the large number Black or African American families that received vouchers and the high percentage of Hispanic or Latino families that were living in poverty.

Housing Choice Voucher Spatial Segregation/Integration Analyses

The following assesses whether Housing Choice Vouchers are promoting racial/ethnic housing integration or contributing to segregation by relative race/ethnicity or very low-income representation. There are not enough data for a comparison of Pacific Islanders and American Indian and Alaska Natives; therefore the utilization analysis focuses on the largest racial/ethnic groups and minorities as a whole.

Relative Racial/Ethnic Representation

The spatial analysis is based on where Housing Choice Voucher recipients resided and whether they resided in Census Tracts where they were over-represented or under-represented. The data show that Minority Housing Choice Voucher recipients were more likely to live in areas where they were over-represented and that the program is not contributing to racial/ethnic housing integration.¹³

Table 11-14 shows that about 67% of Minority Housing Choice Voucher recipients were located in areas where Minorities were over-represented. This pattern is also apparent for Hispanic or Latino families: about 58% of Hispanic recipients resided in areas where they were over-represented. To a lesser extent this pattern also applies to Asian and Black or African American families, who tended to reside in areas where they were over-represented (47% and 48%, respectively).

Very few racial/ethnic minority recipients resided in areas where they were under-represented (9%). This is particularly true of Black or African American families: only 2% of recipients resided in areas where they were under-represented. For Non-Hispanic

¹³ For example, if 10% of group A was in the over-representation category, then 10% of this group resided in areas (census tracts) where group A was over-represented. Representation was determined using 2005-2009 5-year ACS family data.

White recipient families, 27% resided in areas where they were under-represented. A large share of recipient families lived in areas where they were neither over- nor under-represented.

Table 11-14 also shows the distribution of all households by race/ethnicity. About 54% of all minority households lived in areas where Minorities were over-represented. This percentage was less than that of Minority Housing Choice Voucher recipients (67%), which suggest that minority Housing Choice Voucher recipients were more segregated than all minority households. These patterns were also apparent for all racial/ethnic groups except Non-Hispanic Whites. Relative to all Non-Hispanic White Households, Non-Hispanic White voucher recipients were less likely to live in areas where they are over-represented (51% compared to 31%, respectively).

**Table 11-14
Spatial Segregation/Integration Analysis by Relative Ethnic/Race Representation,
All Counties**

	Distribution of HCV Recipient Families			Distribution of All Families		
	Over-Represented	Neither	Under-Represented	Over-Represented	Neither	Under-Represented
Asian	47%	48%	5%	43%	53%	5%
Black or African American	48%	50%	2%	45%	55%	1%
Hispanic or Latino	58%	33%	10%	54%	32%	14%
Non-Hispanic White	31%	43%	27%	51%	36%	13%
Total Minority	67%	24%	9%	54%	28%	18%

Tabulated by P.M. Ong from 2007-2010 HUD PD&R and 2005-2009 5-year ACS family data to maintain consistency in geographies

Relative VLI Representation

It is expected that those receiving Housing Choice Vouchers have fewer opportunities to move into higher income areas. The following examines the magnitude and racial/ethnic variation of these spatial patterns by assessing whether Housing Choice Voucher recipients have access to neighborhoods with better economic conditions or are concentrated in lower income neighborhoods. Specifically, the analysis addresses whether Minorities were more likely than Non-Hispanic Whites to reside in lower neighborhoods. The data show that regardless of race, Housing Choice Voucher recipients were more likely to reside in lower income neighborhoods, especially minority recipients. Therefore, these recipients have less access to better economic conditions.

Neighborhoods with better economic conditions are characterized by a low percentage of very low-income over-representation. Lower income neighborhoods are characterized by a high percentage of very low-income over-representation. The very low-income categories are NOT race or ethnicity specific, but are based on all households. For example, if 10% of group A were in the over VLI category, it follows that 10% of group A were in census tracts where very-low income families were over-represented. The distribution does NOT represent actual areas where very-low income families from that group were over-represented. Representation was determined using family income data from the 2005-2009 5-year ACS.

Table 11-15 shows that relatively few Housing Choice Voucher recipient families resided in neighborhoods where very low-income families were under-represented, neighborhoods that are assumed to be higher income areas. This pattern is consistent for all groups but less so for Non-Hispanic Whites. For example, the majority of Minority recipient families resided in neighborhoods with an over-representation of very low-income families (58%), while a majority of Non-Hispanic White recipients were located away from over-represented areas (50% in neither over- nor under-represented areas, and 10% in under-represented areas). However, a considerable share of Non-Hispanic Whites resided in over-represented areas (about 40%).

Also shown in Table 11-15 is the classification of all households by racial/ethnic group into tracts that were classified as having over-, neither or under-representation of very-low income families. About 37% of all Minority households lived in areas over-represented by very low-income families. This percentage is less than that of Minority Housing Choice Voucher recipients (58%). This suggests that Minority voucher recipients are more likely to reside in lower income areas compared to Minority households as a whole. These patterns are also observed for other racial/ethnic groups.

When comparing the differences between the two over-representation distributions, the percentages for Non-Hispanic Whites have the largest gap (26 percentage point difference) followed by Asians (33 points), Minorities as a whole (21 points), Blacks or African Americans (16 points), and Hispanics (13 points). These observed differences suggest that regardless of race, voucher recipients are more likely to reside in lower-income areas.

**Table 11-15
Spatial Segregation/Integration Analysis by VLI Representation, All Counties**

	Housing Choice Voucher Families			All Families*		
	Over VLI (Lower Income)	Neither	Under VLI (Higher Income)	Over VLI (Lower Income)	Neither	Under VLI (Higher Income)
Minority	58%	35%	7%	37%	42%	21%
Asian	56%	36%	8%	23%	44%	34%
Black/African American	60%	33%	7%	44%	37%	18%
Hispanic	56%	37%	7%	43%	41%	16%
Non-Hispanic White	40%	50%	10%	14%	49%	37%

*Tabulated by P.M. Ong; 2007-2010 HUD PD&R; VLI from 2005-2009 5-year family ACS Data & HUD MFI cutoffs.
IMPORTANT: VLI is NOT race specific but based on distribution of all families.

Conclusion and Summary Findings

Patterns of Residential Segregation

DI of Segregation in Counties with State CDBG-Eligible Jurisdictions

The DI of segregation in Counties with state CDBG-eligible jurisdiction shows that in comparison to Asians, American Indians and Alaska Natives, and Native Hawaiians and Other Pacific Islanders; Blacks or African Americans and Hispanics or Latinos resided in significantly more counties where they were highly segregated.

Over- and Under-Representation by Race/Ethnicity and VLI Families:

California's Counties

All racial/ethnic groups were more likely to live in areas where they are over-represented, particularly Hispanics or Latinos. Black or African American families were the most likely to reside in areas over-represented by very low-income families.

State CDBG-Eligible Jurisdictions

The majority of State CDBG-eligible jurisdictions were not over-represented by very low-income families (78%). Of those over-represented by VLI families, the three cities with the highest VLI over-representation were Huron, Orange Cove and San Joaquin. The three most under-represented jurisdictions were Amador City, Hidden Hills, and Indian Wells.

The Housing Market

Renter Rates in Counties with State CDB-Eligible Jurisdictions

Compared to Non-Hispanic Whites, Minorities generally had higher proportions of renters. This is particularly true for Black or African American and Hispanic or Latino households. All of the counties except Calaveras had moderate or severe overrepresentation of at least one of these groups. Asian households experience overrepresentation in some counties, but not to the same extent as the other groups. Overall, these patterns of disproportionate renter representation suggest that there may be barriers limiting Minorities' access to homeownership opportunities.

Spatial Analyses of HMDA in California's Counties

Relative Racial/Ethnic Representation

HMDA data show that home purchasers are less segregated than all households. However, the housing market is not contributing to racial/ethnic integration. For example, the largest share of loans (43%) for Minorities originated in tracts where Minority households were over-represented; this is particularly true for Hispanics or Latinos. This suggests that most groups tend not to buy into neighborhoods where they are under-represented, indicating that the housing market is either directly or indirectly inhibiting residential integration.

Relative VLI Representation

Homebuyers (those with an originated loan) are more likely to purchase in areas with higher incomes. This is expected given that buyers are more likely to have higher incomes than renters. Hispanic or Latino buyers were the least likely to purchase homes in higher income areas (those under-represented by VLI families) and the most likely to buy in lower-income areas (those over-represented by VLI families).

CDBG & HOME Funding in State Jurisdictions

Fair-Share Utilization:

HOME funding is distributed such that all Minorities are being proportionately served while CDBG funding is not quite meeting the targets. However, by examining individual groups, it appears that Asians and Black or African American families may be underserved by both programs. Hispanic or Latino families are served above their target for HOME but slightly under for CDBG.

Spatial Segregation/Integration Analysis by Relative Racial/Ethnic Representation:

Both State CDBG and HOME disproportionately fund units where Minorities are over-represented, contributing to segregation and doing little to help support those moving or desiring to move into areas where they are largely absent. The greatest share of Minority and Hispanic State CDBG and HOME beneficiaries resided in areas where they were over-represented. Conversely, the greatest share of Non-Hispanic White State CDBG and HOME beneficiaries resided in areas where they were neither over- nor under-represented.

Spatial Segregation/Integration Analysis by Relative VLI Representation:

In general, the data suggest that the HOME funding is not being concentrated in areas with high proportions of very low-income families. However, these programs are also not opening up opportunities in higher income areas, as shown by the relatively small percentage of supported housing units in areas under-represented by very low-income families. This is particularly true for Minority and Hispanic HOME beneficiaries. Most activities are being funded in Census Tracts that are neither over nor under-represented by very low-income families.

Housing Choice Vouchers in California's Counties

Fair-Share Utilization:

Minority families as a whole are receiving a proportionate share of Housing Choice Vouchers. Black or African American families were well represented, making up a greater proportion of recipients than their share of very low income families and families and poverty. Asian and Hispanic or Latino families appear to be underserved, having larger proportions of very low income and poor families compared to the proportion of families receiving vouchers.

Spatial Segregation/Integration Analysis by Relative VLI Representation:

Compared to the distribution of other families in California, few Housing Choice Voucher recipient families resided in areas where very low-income families were under-represented. Thus, HCV recipients were more likely to reside in lower income neighborhoods. The pattern holds for all groups, but the majority of Minority recipient families live in over-represented areas, while the majority of Non-Hispanic White families resided in neither over- nor under-represented areas.

Spatial Segregation/Integration Analysis by Relative Racial/Ethnic Representation:

Very few racial/ethnic minority recipients resided in areas where they were under-represented. This is especially true for Blacks or African Americans where the majority of recipient families live in over-represented or neither over- nor under-represented areas. This is true to a lesser degree for Non-Hispanic White recipients.

Appendix I Methodology for Dissimilarity Index (DI)

Many studies research residential segregation in metropolitan areas (e.g., Massey and Denton 1988);¹⁴ however, HCD-eligible jurisdictions tend to be nonmetropolitan areas, and few studies are available on these outlying rural areas. The research that exists on segregation in non-metro areas borrows indices from urban studies to measure residential segregation.¹⁵ One dimension of residential segregation is *evenness* or the “differential distribution of two social groups among areal units in a city” (Massey and Denton 1988:283). This dimension of evenness is used in this report and the Model County AI, and is commonly measured using a *dissimilarity index* or DI (Iceland et al. 2002:8).

The DI determines what percentage of a minority group would need to move out of a high concentration area to a low concentration area in order to achieve residential integration relative to the dominant group in the area. DI scores range from zero to one (0 to 1) with “0” equaling absolute integration and “1” equaling absolute segregation. If the DI is 0.30, this may be expressed as a percentage—therefore, 30 percent of that minority group would need to move to achieve residential integration with the dominant group.

Utilizing this formula, the DI for a county is the average of the distributional values of the smaller geographies. Although for a DI the spatial location of the segregated areas within the county is not important, the measure provides a starting point to further research patterns of residential segregation (Iceland et al. 2002:10). Additionally, the measure does not explain other underlying processes that might contribute to segregation or the consequences of the observed segregation patterns (Iceland et al. 2002:15). These underlying processes include employment and real estate market practices, among other things.

For the Model County AI, the distributional values were calculated at both the block group and census tract levels for households and populations using the following datasets:

- American Community Survey (ACS) 2005-2009 5-year estimates: population and households
- 2010 Decennial Census redistricting public law file (PL): population
- 2010 Decennial Census 100% sample file one (SF1): households

The various units of analyses (households or population), geographies (census tracts or block groups), and datasets (ACS and Census) were compared to determine if there would be a significant difference in results. After analyzing all of the data combinations, it was determined that using any unit of analysis, geography, or data set did not

¹⁴ For introductory reading on residential segregation measures, see Iceland, Weinberg and Steinmetz 2002.

¹⁵ For introductory reading on residential segmentation in nonmetropolitan areas, see Sparks, Sparks and Campbell 2011.

significantly affect the trends of the dissimilarity values in the Model County. Based on this observation, the DI for this report was also calculated at the block group level.

The following formula would determine the DI for Blacks or African Americans who live in an area where the dominant race is White:

$$\frac{1}{2} \sum_{i=1}^N \left| \frac{b_i}{B} - \frac{w_i}{W} \right|$$

Where the sum of the absolute differences is divided by two and:

b_i = the Black or African American population of a smaller geography (e.g., block group)

B = the total Black or African American population of the larger geography (e.g., county)

w_i = the White population of smaller geography (e.g., block group)

W = the total White population of the larger geography (e.g., county)

Appendix II Methodology for Over- and Under-representation

There is little guidance from the Code of Federal Regulations (CFR) or HUD on how to measure over/under-representation of a group relative to another (See below). Given the limited guidance available, the prevailing practice in other AIs is of a 10-percent threshold (e.g., South Dakota Housing Development Authority 2011:15). With these considerations in mind, residential over and under-representation in sub-county areas is measured in this report as well as the Model County AI using a 10-percent differential from the county average share for a given race/ethnicity category.

Existing Guidelines for Determining Over and Under-representation of a Group		
Guideline		Applicability
CFR 24 Part 91.305 "Housing and Homeless Needs Assessment"	For any of the income categories enumerated in paragraph (b)(1) of this section, to the extent that any racial or ethnic group has disproportionately greater need in comparison to the needs of that category as a whole, assessment of that specific need shall be included. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole..."(CFR 2011:550)	Applies to income rather than overall race/ethnicity.
Section 202/811 Scoring criteria used by FHEO in its evaluation of competitively ranked applications for funding	"...one where any one of the following statistical conditions exist: (1) the neighborhood's percentage of persons of a particular racial or ethnic minority is at least 20 percentage points higher than the percentage of that particular racial or ethnic minority in the housing market area; (2) the neighborhood's total percentage of minority persons is at least 20 percentage points higher than the total percentage of minorities in the housing market area; (3) in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population. The term "non-minority area" is defined as one in which the minority population is lower than 10 percent..." (HUD 2011:17)	Only standard issued by HUD that relates to residential segregation.

A racial/ethnic group was considered to be over-represented in an area when the difference between the proportion of a race/ethnicity in the area and the county for that race/ethnic group was 10 percent or more. Similarly, under-representation was

determined when the difference between the proportion of a race/ethnicity in an area and county was 10 percent or less. An example of the formula to determine over-/under-representation is:

Percentage of over or under-representation of Blacks or African Americans in a block group =

<u>Total Black or Af. Am. Population Countywide</u>	-	<u>Total Black or Af. Am. Population in Block Group</u>
Total Population Countywide		Total Population in Block Group

In order to evaluate the usefulness of the results at for the 2005-2009 5-year ACS and the 2010 decennial census, data at the census block group and tract levels for population and households were used. The following outlines the data sets that were compared:

- American Community Survey (ACS) 2005-2009 5year estimates: population and households
- 2010 Decennial Census redistricting public law file (PL): population
- 2010 Decennial Census 100% sample file one (SF1): households

Appendix III

Methodology for Estimating Very Low-income Families

The distribution of VLI by race/ethnicity was tabulated using HUD's 4-person VLI family income limit for each county (or region with multiple counties) as HUD's MFI at the county is often used to establish income cut-offs and eligibility for various federal housing programs. These limits were applied to 2005-09 5-year ACS county data to first estimate the proportion of each family income category that fell into the VLI category (all, none, or some interpolated fraction where the VLI cutoff is within the category). Within all income brackets with a maximum that was less than the cut-off for VLI, a process of linear interpolation was used to create a factor to estimate the fraction of families that were VLI within the bracket that the cut-off fell into.

$$\text{Factor} = \frac{[\text{VLI DEFINING}] - [\text{LOWEND}]}{[\text{HIGHEND}] - [\text{LOWEND}]}$$

This factor was then used to weight the figures for families in this bracket, and summed with the totals from the lower brackets to create the estimate figure for VLI families for each race.

$$\text{VLI Families} = [\text{BRACKET1}] + [\text{BRACKET2}] - (\text{Factor} \times [\text{BRACKET 2D}])$$

For all counties, this was done at the census tract level. For HCD-jurisdictions, this was done using census place-level data. Additionally, for jurisdictions, the data were also weighted by the jurisdictions proportion of all households in the county in order to reflect the immediate area (given that the demographics of HCD jurisdictions are not a reflection of the state as a whole).

We compared the VLI results with other distributions, including race/ethnicity for all families and race/ethnicity for families below the federal poverty line. This comparison allowed us to determine that the VLI estimates seem reasonable. However, caution should be taken when interpreting results for the smaller counties, as these are likely to have smaller sample sizes. Therefore, data may have larger margins of statistical error or suppression for some groups, particularly Blacks or African Americans and occasionally Asians. For unincorporated areas, the data was first tabulated (county total minus the sum of incorporated areas) and then the VLI methodology was applied.

For Housing Choice Vouchers, the estimated rate of VLI is a very conservative approximation of families that were eligible for Housing Choice Vouchers or in the target population at the time of the ACS surveys (2005-2009).

One consideration that should be taken into account when interpreting the results is that the ACS time frame (2005-2009) does not exactly match that of the HUD voucher data (2007-2010). This also applies to HMDA data, as these data are from 2006-2009. That said, it was assumed that demographic shifts occur over long periods of time and thus, the comparisons are still reasonable.

The very low-income categories are NOT race or ethnicity specific, but are based on all households. For example, if 10% of group A were in the over category, it follows that 10% of group A were in areas (census tracts) where very-low income families were over-represented. The distribution does NOT represent areas where very-low income families from that group were over-represented.

Appendix IV Jurisdictions with Over-Representation of VLI Families

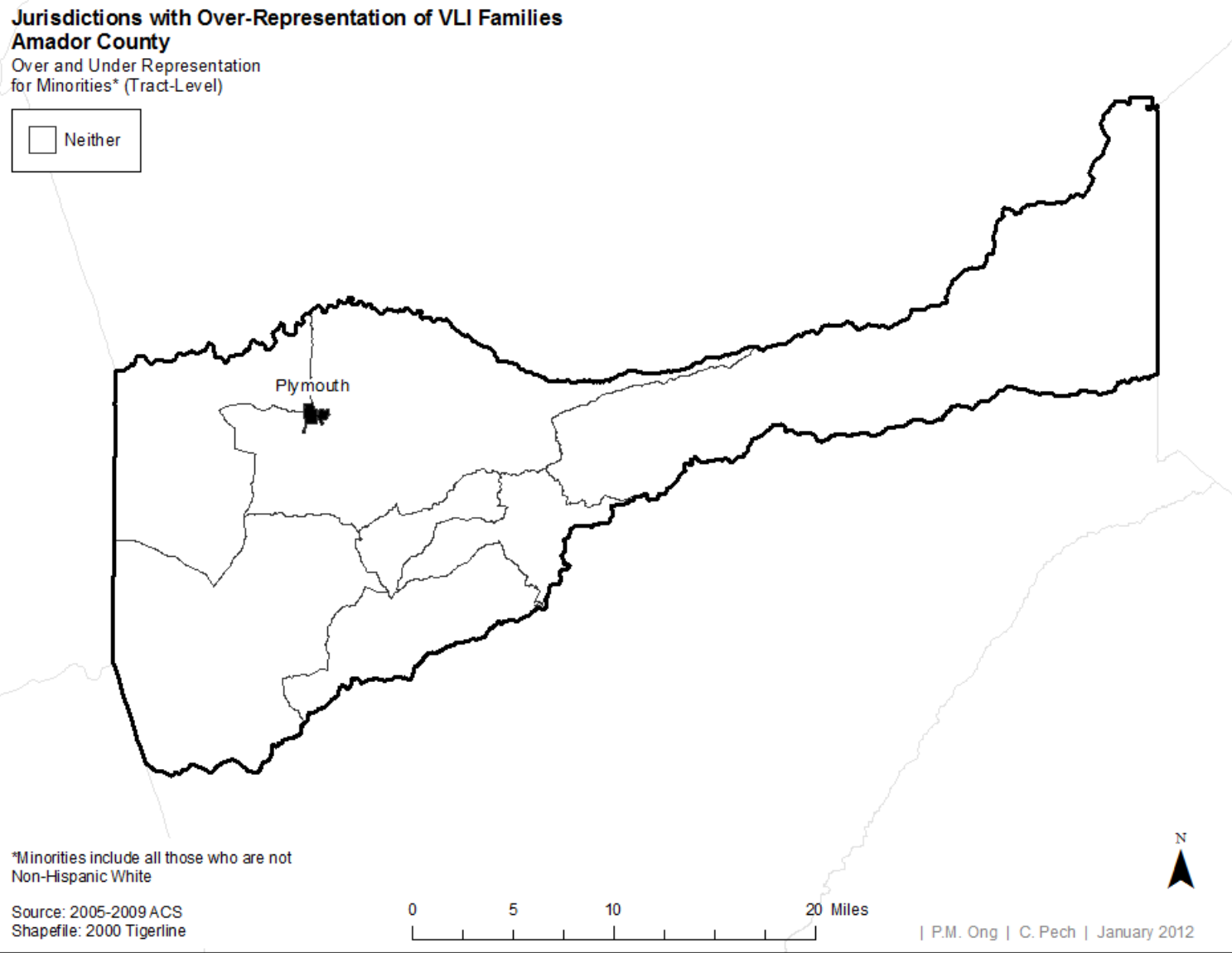
County/Place Name	Total Families in Jurisdiction	Est. VLI Families in Jurisdiction	Jurisdiction VLI Representation	Jurisdiction VLI Rate	Total Families in County	Est. VLI Families in County	County VLI Rate
Alpine	265	40		15.0%	265	40	15.0%
Unincorp. Alpine	265	40	Neither	15.0%			
Amador	10,036	2,021		20.1%	10,036	2,021	20.1%
Amador City	65	0	Under	0.0%			
Ione	954	157	Neither	16.5%			
Jackson	1,011	205	Neither	20.3%			
Plymouth	221	91	Over	41.4%			
Sutter Creek	825	179	Neither	21.7%			
Unincorp. Amador	6,960	1,388	Neither	19.9%			
Butte	27,464	6,156		22.4%	51,224	11,908	23.2%
Biggs	439	84	Neither	19.2%			
Gridley	1,422	514	Over	36.2%			
Oroville	3,030	790	Neither	26.1%			
Unincorp. Butte	22,573	4,767	Neither	21.1%			
Calaveras	13,004	2,366		18.2%	13,004	2,366	18.2%
Angels	1,063	122	Neither	11.5%			
Unincorp. Calaveras	11,941	2,244	Neither	18.8%			
Colusa	4,877	1,099		22.5%	4,877	1,099	22.5%
Colusa	1,425	294	Neither	20.6%			
Williams	776	186	Neither	24.0%			
Unincorp. Colusa	2,676	619	Neither	23.1%			
Del Norte	6,128	1,653		27.0%	6,128	1,653	27.0%
Crescent City	1,110	477	Over	43.0%			
Unincorp. Del Norte	5,018	1,176	Neither	23.4%			
El Dorado	47,221	6,956		14.7%	47,221	6,956	14.7%
Placerville	2,413	674	Over	27.9%			
South Lake Tahoe	4,891	1,701	Over	34.8%			
Unincorp. El Dorado	39,917	4,581	Neither	11.5%			
Fresno	8,479	4,324		51.0%	201,585	53,185	26.4%
Firebaugh	1,561	702	Over	45.0%			
Huron	1,430	1,012	Over	70.8%			
Orange Cove	2,087	1,202	Over	57.6%			
Parlier	2,625	1,016	Over	38.7%			
San Joaquin	776	393	Over	50.6%			
Glenn	7,129	1,886		26.5%	7,129	1,886	26.5%
Orland	1,752	447	Neither	25.5%			
Willows	1,693	500	Neither	29.5%			
Unincorp. Glenn	3,684	939	Neither	25.5%			
Humboldt	30,117	7,236		24.0%	30,117	7,236	24.0%
Arcata	2,690	703	Neither	26.1%			
Blue Lake	276	59	Neither	21.5%			
Eureka	5,480	1,537	Neither	28.0%			
Ferndale	429	33	Under	7.6%			
Fortuna	3,114	815	Neither	26.2%			
Rio Dell	888	279	Neither	31.4%			
Trinidad	67	10	Neither	14.9%			
Unincorp. Humboldt	17,173	3,800	Neither	22.1%			

County/Place Name	Total Families in Jurisdiction	Est. VLI Families in Jurisdiction	Jurisdiction VLI Representation	Jurisdiction VLI Rate	Total Families in County	Est. VLI Families in County	County VLI Rate
Imperial	26,715	8,701		32.6%	37,138	12,057	32.5%
Brawley	5,492	1,909	Neither	34.8%			
Calexico	8,524	3,045	Neither	35.7%			
Calipatria	817	254	Neither	31.1%			
Holtville	1,330	500	Neither	37.6%			
Imperial	3,165	594	Under	18.8%			
Westmorland	431	183	Over	42.5%			
Unincorp. Imperial	6,956	2,215	Neither	31.8%			
Inyo	4,810	910		18.9%	4,810	910	18.9%
Bishop	831	147	Neither	17.7%			
Unincorp. Inyo	3,979	763	Neither	19.2%			
Kern	8,343	3,053		36.6%	177,929	46,889	26.4%
McFarland	2,270	1,025	Over	45.2%			
Maricopa	312	92	Neither	29.4%			
Taft	1,629	354	Neither	21.8%			
Wasco	4,132	1,581	Over	38.3%			
Kings	18,804	5,060		26.9%	30,460	7,381	24.2%
Avenal	3,118	1,287	Over	41.3%			
Corcoran	2,742	1,181	Over	43.1%			
Lemoore	5,489	819	Neither	14.9%			
Unincorp. Kings	7,455	1,773	Neither	23.8%			
Lake	16,061	4,045		25.2%	16,061	4,045	25.2%
Clearlake	3,002	1,265	Over	42.2%			
Lakeport	1,296	237	Neither	18.3%			
Unincorp. Lake	11,763	2,542	Neither	21.6%			
Lassen	6,962	1,431		20.6%	6,962	1,431	20.6%
Susanville	2,381	636	Neither	26.7%			
Unincorp. Lassen	4,581	795	Neither	17.4%			
Los Angeles	5,142	1,445		28.1%	2,140,307	702,423	32.8%
Artesia	3,747	1,183	Neither	31.6%			
Avalon	732	222	Neither	30.3%			
Hidden Hills	566	11	Under	1.9%			
Industry	81	27	Neither	33.7%			
Vernon	16	2	Under	12.5%			
Madera	20,991	4,000		19.1%	32,455	7,417	22.9%
Chowchilla	2,259	648	Neither	28.7%			
Unincorp. Madera	18,732	3,352	Neither	17.9%			
Mariposa	5,238	1,180		22.5%	5,238	1,180	22.5%
Unincorp. Mariposa	5,238	1,180	Neither	22.5%			
Mendocino	21,535	5,126		23.8%	21,535	5,126	23.8%
Fort Bragg	1,519	470	Neither	30.9%			
Point Arena	98	37	Over	37.4%			
Ukiah	3,424	1,046	Neither	30.5%			
Willits	1,140	359	Neither	31.5%			
Unincorp. Mendocino	15,354	3,214	Neither	20.9%			

County/Place Name	Total Families in Jurisdiction	Est. VLI Families in Jurisdiction	Jurisdiction VLI Representation	Jurisdiction VLI Rate	Total Families in County	Est. VLI Families in County	County VLI Rate
Merced	39,633	10,347		26.1%	56,977	16,837	29.6%
Atwater	6,077	1,769	Neither	29.1%			
Dos Palos	1,204	364	Neither	30.2%			
Gustine	1,344	346	Neither	25.7%			
Livingston	3,015	682	Neither	22.6%			
Los Banos	7,910	1,815	Neither	22.9%			
Unincorp. Merced	20,083	5,373	Neither	26.8%			
Modoc	2,511	757		30.2%	2,511	757	30.2%
Alturas	766	197	Neither	25.7%			
Unincorp. Modoc	1,745	560	Neither	32.1%			
Mono	2,778	527		19.0%	2,778	527	19.0%
Mammoth Lakes	1,311	230	Neither	17.5%			
Unincorp. Mono	1,467	297	Neither	20.2%			
Monterey	45,478	8,349		18.4%	89,382	20,664	23.1%
Carmel-by-the-Sea	1,208	98	Under	8.1%			
Del Rey Oaks	435	41	Under	9.4%			
Gonzales	1,873	339	Neither	18.1%			
Greenfield	2,840	784	Neither	27.6%			
King City	2,138	620	Neither	29.0%			
Marina	4,085	963	Neither	23.6%			
Pacific Grove	3,777	548	Neither	14.5%			
Sand City	68	7	Under	10.5%			
Soledad	3,689	967	Neither	26.2%			
Unincorp. Monterey	25,365	3,981	Neither	15.7%			
Napa	13,973	2,463		17.6%	31,700	6,626	20.9%
American Canyon	3,772	596	Neither	15.8%			
Calistoga	1,344	468	Over	34.8%			
St. Helena	1,455	211	Neither	14.5%			
Yountville	740	162	Neither	21.9%			
Unincorp. Napa	6,662	1,026	Neither	15.4%			
Nevada	14,009	2,664		19.0%	26,779	4,959	18.5%
Grass Valley	2,750	1,027	Over	37.4%			
Nevada City	681	115	Neither	16.9%			
Truckee	3,916	495	Neither	12.6%			
Unincorp. Nevada	6,662	1,026	Neither	15.4%			
Orange	8,610	1,663		19.3%	689,212	174,596	25.3%
San Juan Capistrano	8,610	1,663	Neither	19.3%			
Placer	48,177	7,429		15.4%	90,471	12,976	14.3%
Auburn	3,337	519	Neither	15.6%			
Colfax	368	99	Over	26.9%			
Lincoln	12,031	2,055	Neither	17.1%			
Loomis	1,882	250	Neither	13.3%			
Unincorp. Placer	30,559	4,506	Neither	14.7%			
Plumas	6,310	1,327		21.0%	6,310	1,327	21.0%
Portola	737	227	Neither	30.7%			
Unincorp. Plumas	5,573	1,101	Neither	19.8%			

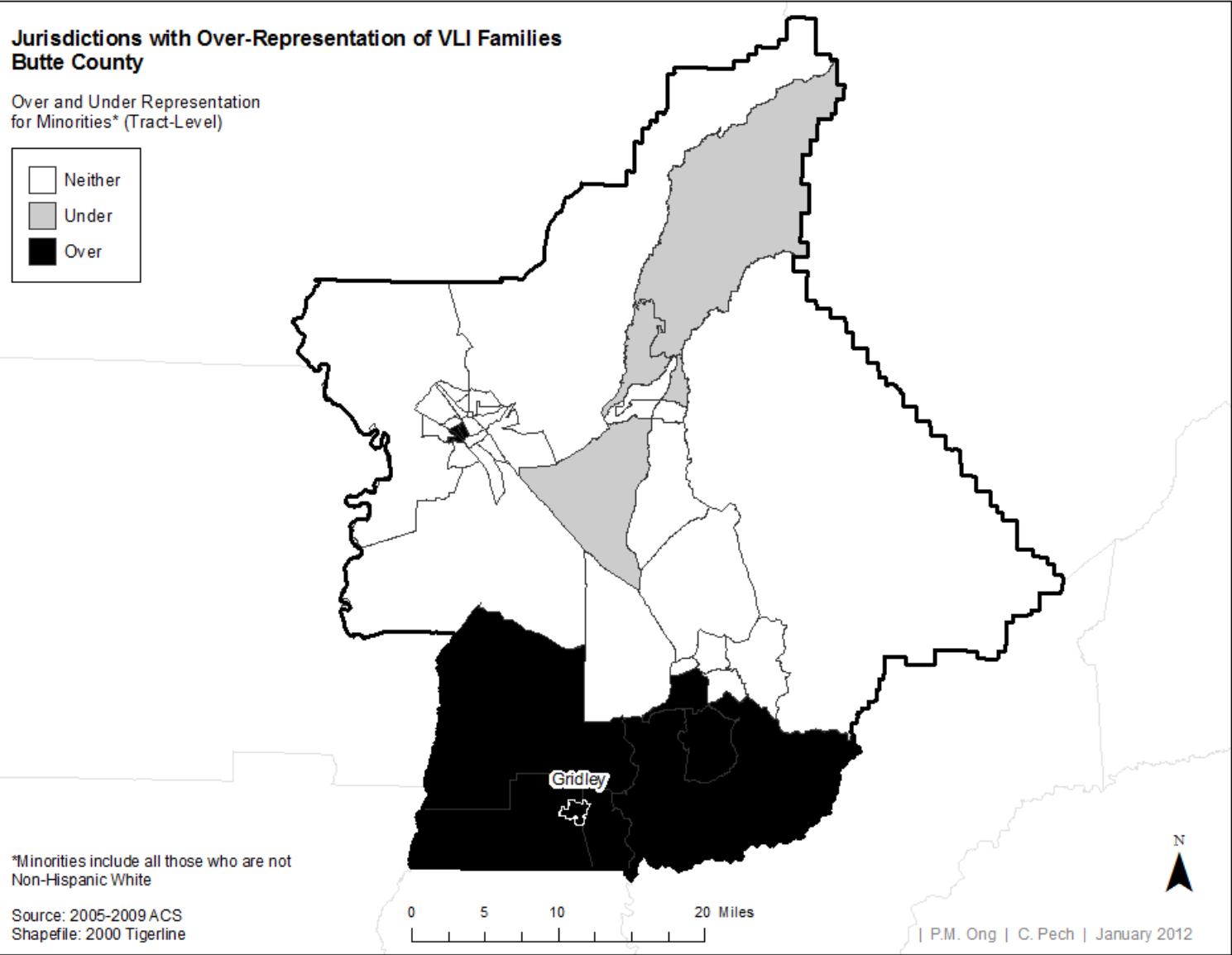
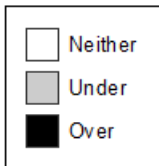
County/Place Name	Total Families in Jurisdiction	Est. VLI Families in Jurisdiction	Jurisdiction VLI Representation	Jurisdiction VLI Rate	Total Families in County	Est. VLI Families in County	County VLI Rate
Riverside	16,464	4,828		29.3%	475,154	105,394	22.2%
Calimesa	1,937	426	Neither	22.0%			
Coachella	8,024	3,466	Over	43.2%			
Indian Wells	1,706	121	Under	7.1%			
Rancho Mirage	4,797	815	Neither	17.0%			
San Benito	13,395	3,184		23.8%	13,395	3,184	23.8%
Hollister	8,712	2,416	Neither	27.7%			
San Juan Bautista	340	79	Neither	23.2%			
Unincorp. San Benito	4,343	689	Neither	15.9%			
San Luis Obispo	4,938	862		17.5%	63,561	12,720	20.0%
Morro Bay	2,682	682	Neither	25.4%			
Pismo Beach	2,256	180	Under	8.0%			
Santa Barbara	1,617	754		46.6%	89,441	23,041	25.8%
Guadalupe	1,617	754	Over	46.6%	89,441	23,041	25.8%
Santa Cruz	37,525	8,485		22.6%	58,471	16,030	27.4%
Capitola	2,249	655	Neither	29.1%			
Scotts Valley	3,075	590	Neither	19.2%			
Unincorp. Santa Cruz	32,201	7,240	Neither	22.5%			
Shasta	24,289	5,185		21.3%	47,042	10,421	22.2%
Anderson	2,511	760	Neither	30.3%			
Shasta Lake	2,538	630	Neither	24.8%			
Unincorp. Shasta	19,240	3,796	Neither	19.7%			
Sierra	822	73		8.9%	822	73	8.9%
Loyalton	198	28	Neither	13.9%			
Unincorp. Sierra	624	46	Neither	7.4%			
Siskiyou	12,447	3,232		26.0%	12,447	3,232	26.0%
Dorris	223	84	Over	37.7%			
Dunsmuir	481	166	Neither	34.5%			
Etna	166	42	Neither	25.1%			
Fort Jones	155	55	Neither	35.3%			
Montague	280	102	Over	36.6%			
Mount Shasta	862	175	Neither	20.3%			
Tulelake	218	64	Neither	29.3%			
Weed	726	277	Over	38.1%			
Yreka	1,909	567	Neither	29.7%			
Unincorp. Siskiyou	7,427	1,701	Neither	22.9%			
Solano	24,824	4,337		17.5%	98,605	20,634	20.9%
Benicia	7,127	880	Neither	12.4%			
Dixon	4,237	874	Neither	20.6%			
Rio Vista	1,961	478	Neither	24.4%			
Suisun City	6,542	1,139	Neither	17.4%			
Unincorp. Solano	4,957	965	Neither	19.5%			
Stanislaus	6,381	1,228		19.2%	118,902	27,071	22.8%
Hughson	1,448	350	Neither	24.1%			
Riverbank	4,933	878	Neither	17.8%			
Sutter	7,935	1,396		17.6%	22,989	4,585	19.9%
Live Oak	1,794	532	Neither	29.6%			
Unincorp. Sutter	6,141	865	Neither	14.1%			

County/Place Name	Total Families in Jurisdiction	Est. VLI Families in Jurisdiction	Jurisdiction VLI Representation	Jurisdiction VLI Rate	Total Families in County	Est. VLI Families in County	County VLI Rate
Tehama	15,765	4,296		27.2%	15,765	4,296	27.2%
Corning	1,910	658	Neither	34.5%			
Red Bluff	3,160	1,079	Neither	34.1%			
Tehama	113	29	Neither	25.5%			
Unincorp. Tehama	10,582	2,530	Neither	23.9%			
Trinity	3,600	928		25.8%	3,600	928	25.8%
Unincorp. Trinity	3,600	928	Neither	25.8%			
Tulare	43,763	15,084		34.5%	96,747	27,704	28.6%
Dinuba	4,365	1,483	Neither	34.0%			
Exeter	2,278	538	Neither	23.6%			
Farmersville	2,093	803	Neither	38.4%			
Lindsay	2,262	912	Over	40.3%			
Woodlake	1,716	791	Over	46.1%			
Unincorp. Tulare	31,049	10,558	Neither	34.0%			
Tuolumne	14,197	2,759		19.4%	14,197	2,759	19.4%
Sonora	1,063	289	Neither	27.2%			
Unincorp. Tuolumne	13,134	2,470	Neither	18.8%			
Yolo	17,389	4,423		25.4%	41,321	9,232	22.3%
West Sacramento	10,330	2,936	Neither	28.4%			
Winters	1,767	393	Neither	22.2%			
Unincorp. Yolo	5,292	1,095	Neither	20.7%			
Yuba	17,485	3,886		22.2%	17,485	3,886	22.2%
Marysville	2,757	722	Neither	26.2%			
Wheatland	1,049	208	Neither	19.9%			
Unincorp. Yuba	13,679	2,956	Neither	21.6%			



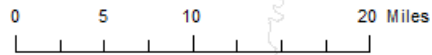
**Jurisdictions with Over-Representation of VLI Families
Butte County**

Over and Under Representation
for Minorities* (Tract-Level)



*Minorities include all those who are not
Non-Hispanic White

Source: 2005-2009 ACS
Shapefile: 2000 Tigerline



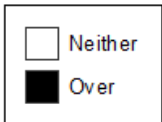
| P.M. Ong | C. Pech | January 2012



Jurisdictions with Over-Representation of VLI Families

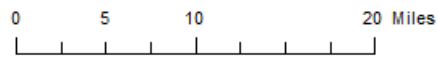
Del Norte County

Over and Under Representation
for Minorities* (Tract-Level)

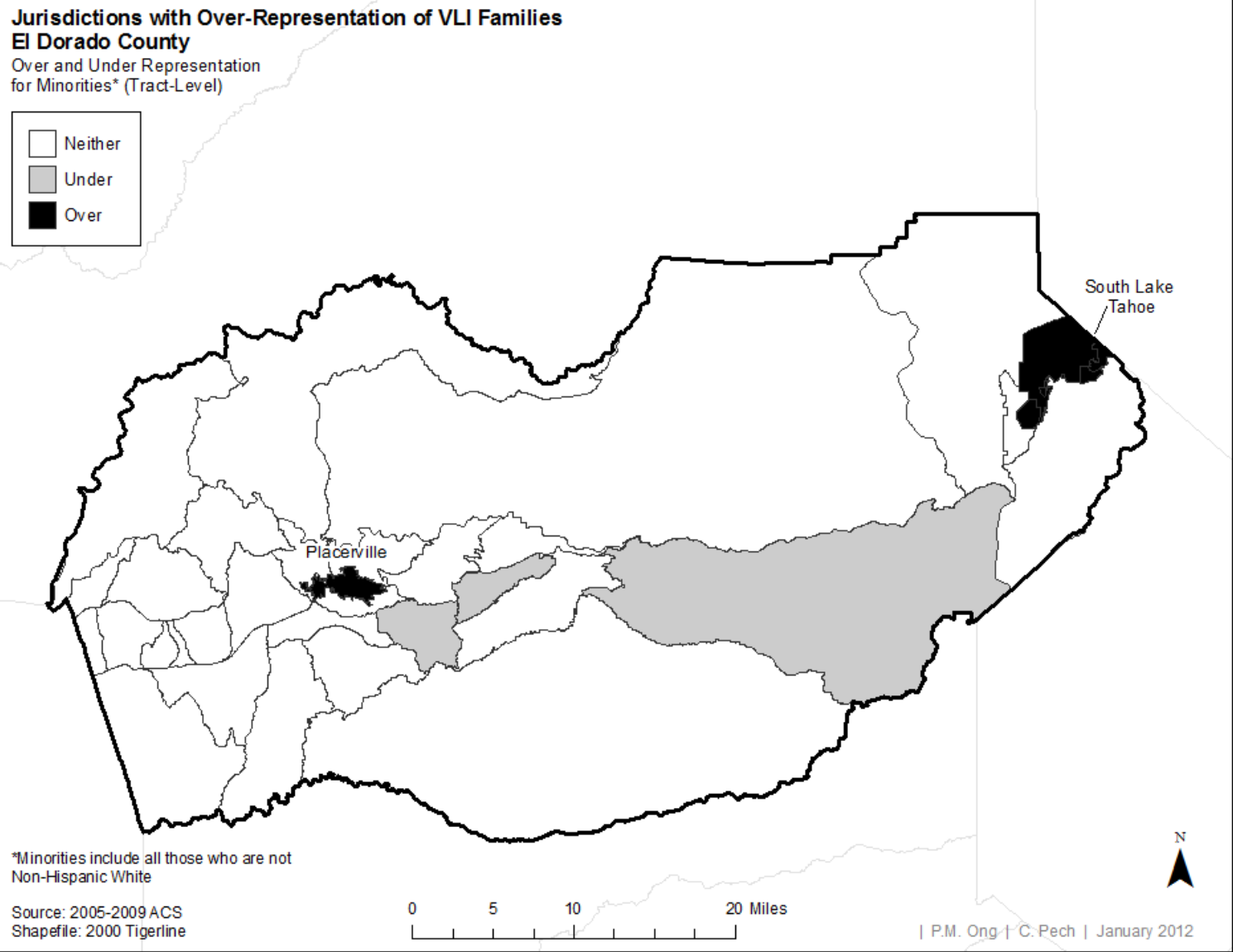


*Minorities include all those who are not
Non-Hispanic White

Source: 2005-2009 ACS
Shapefile: 2000 Tigerline

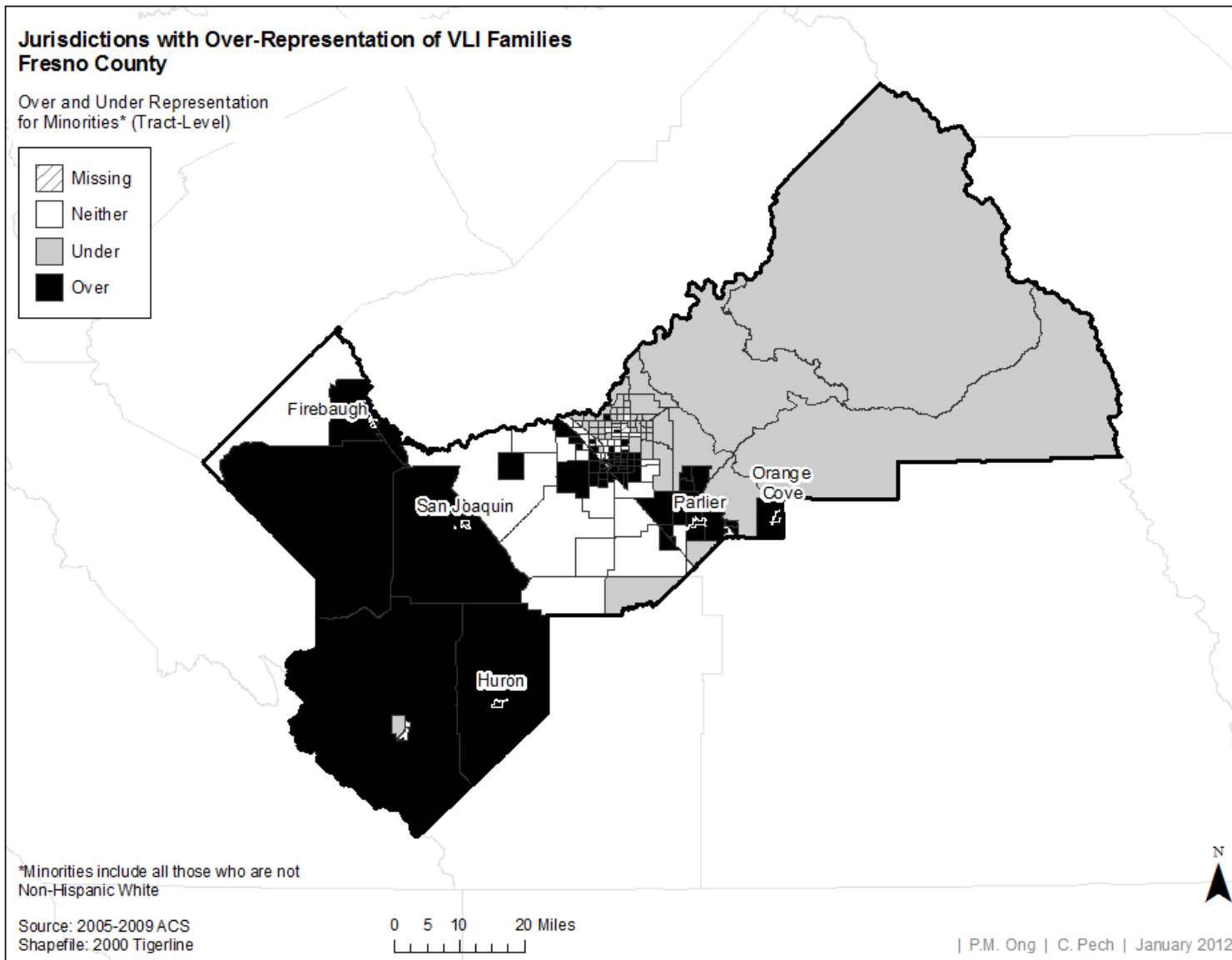


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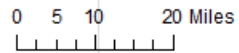
Jurisdictions with Over-Representation of VLI Families Fresno County

Over and Under Representation
for Minorities* (Tract-Level)



*Minorities include all those who are not Non-Hispanic White

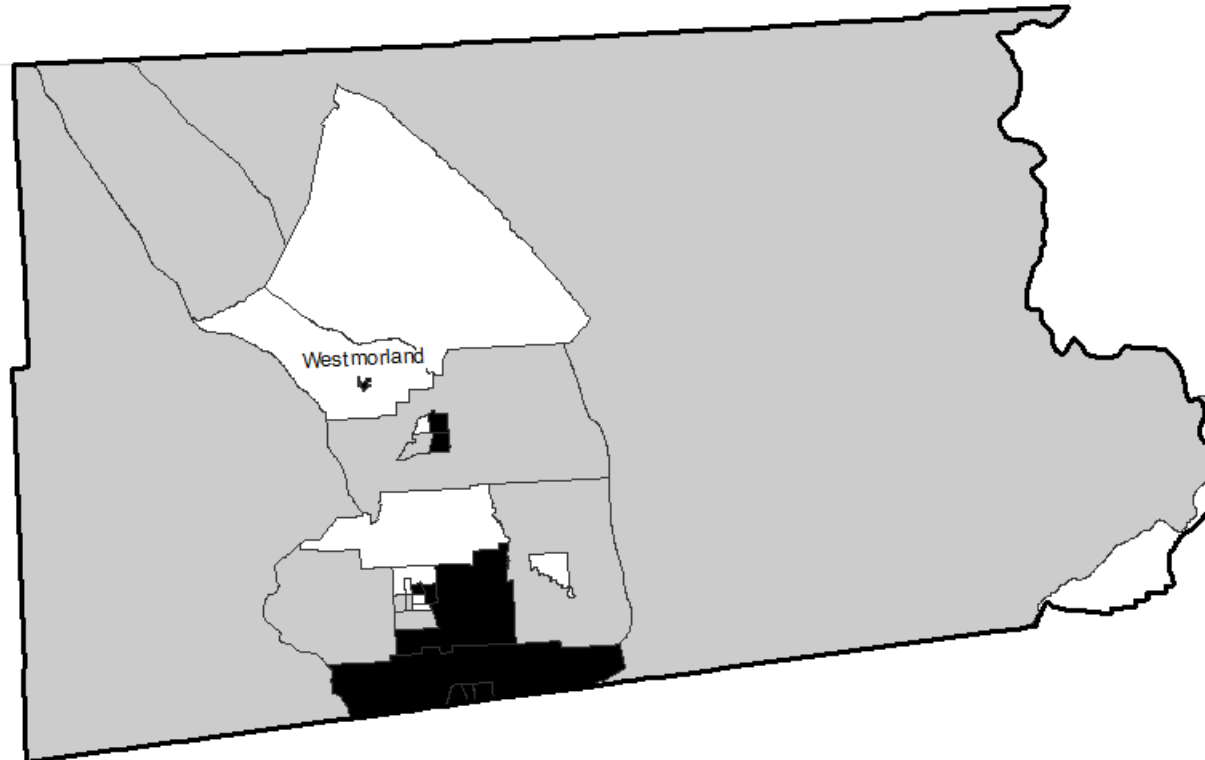
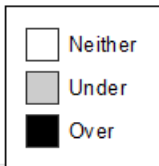
Source: 2005-2009 ACS
Shapefile: 2000 Tigerline



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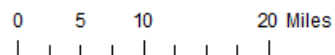
**Jurisdictions with Over-Representation of VLI Families
Imperial County**

Over and Under Representation
for Minorities* (Tract-Level)



*Minorities include all those who are not
Non-Hispanic White

Source: 2005-2009 ACS
Shapefile: 2000 Tigerline

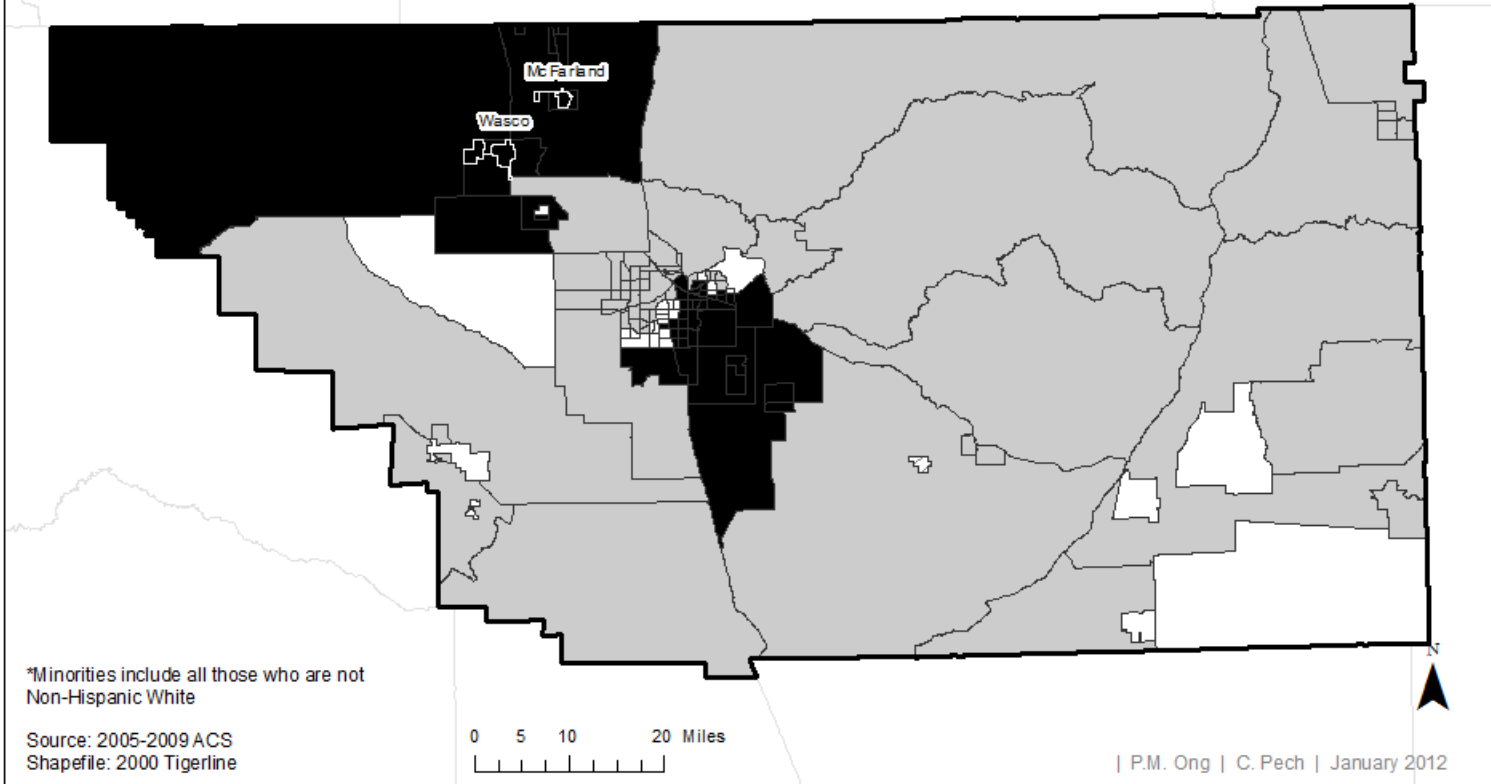


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**Jurisdictions with Over-Representation of VLI Families
Kern County**

Over and Under Representation
for Minorities* (Tract-Level)

-  Missing
-  Neither
-  Under
-  Over

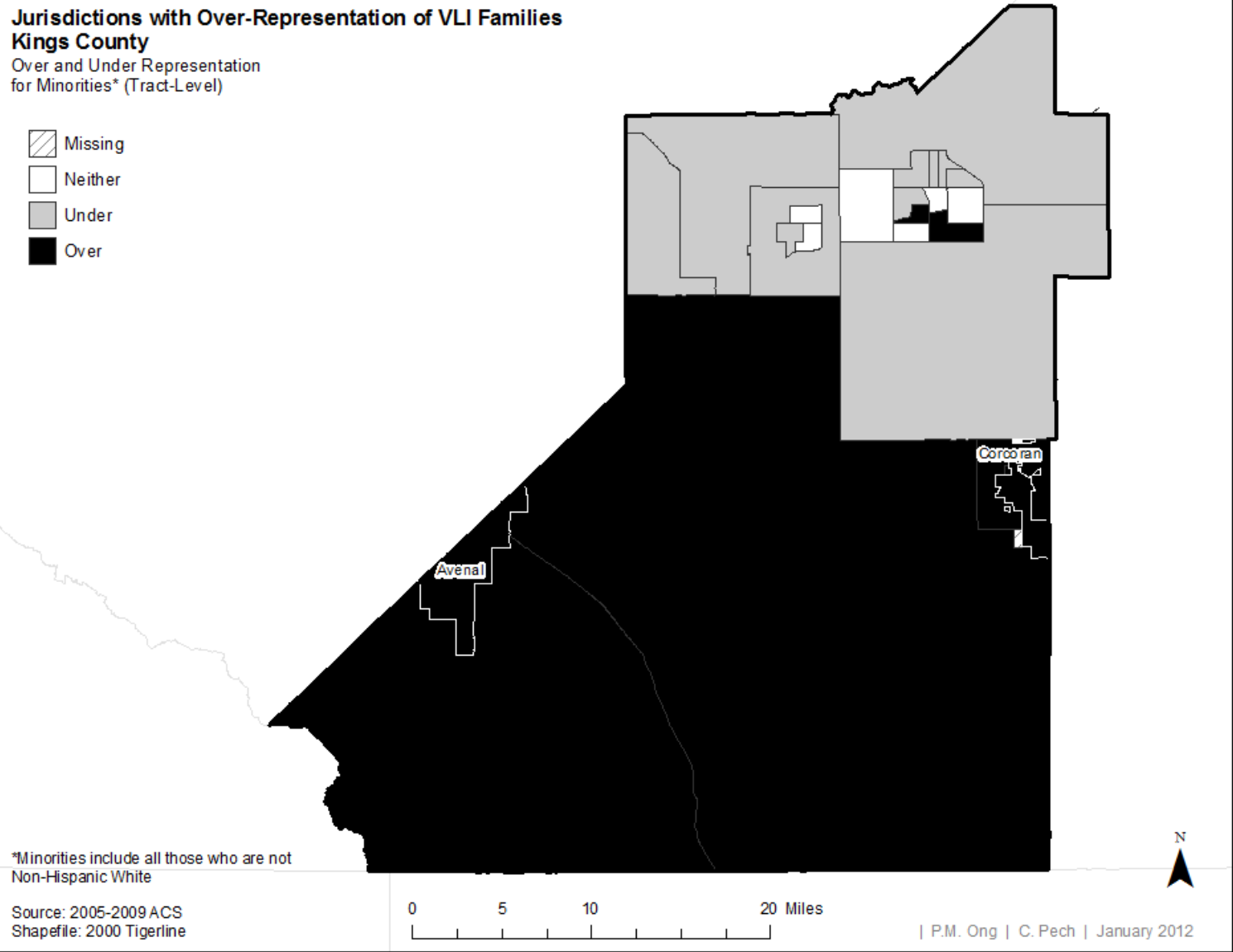


*Minorities include all those who are not
Non-Hispanic White

Source: 2005-2009 ACS
Shapefile: 2000 Tigerline

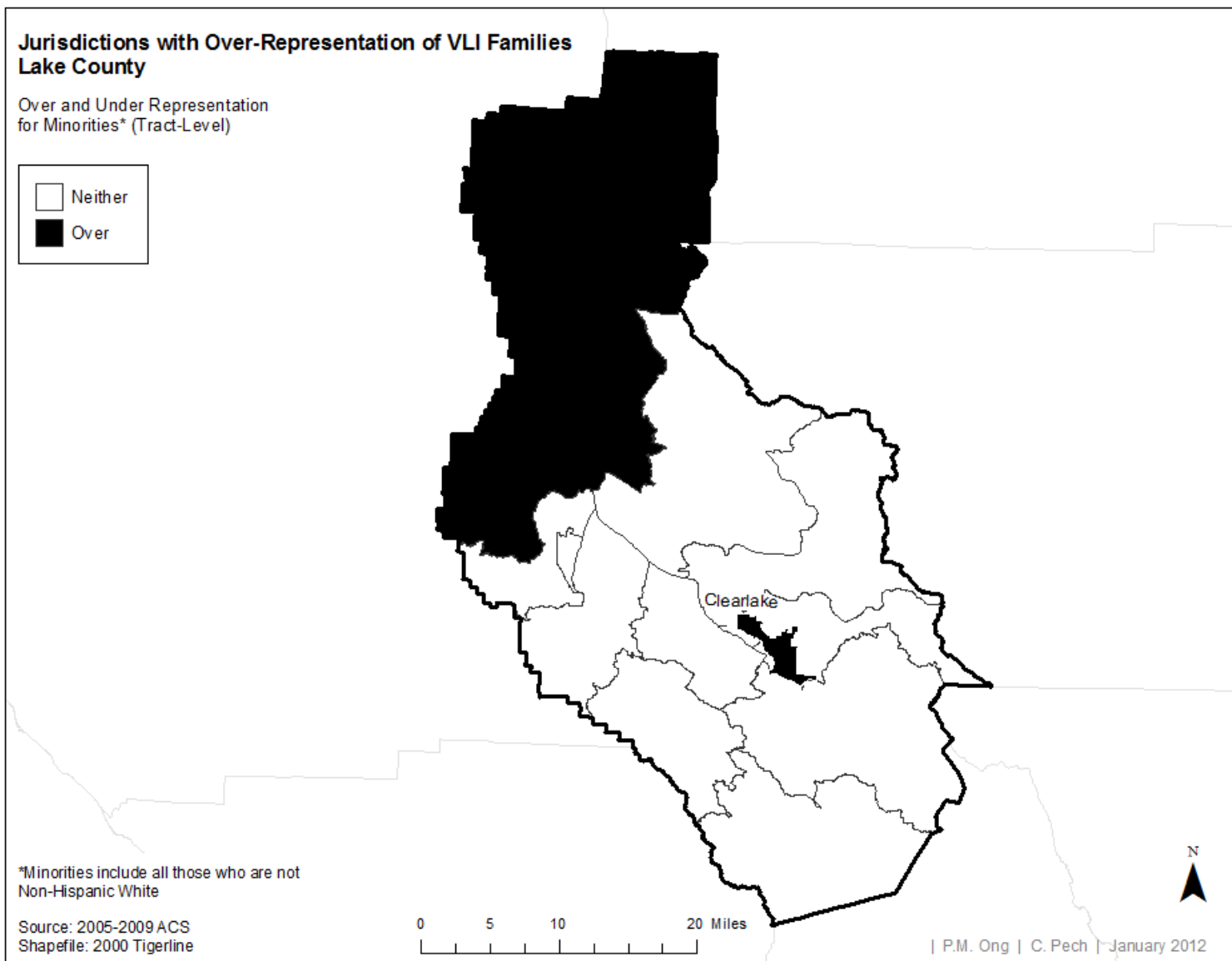
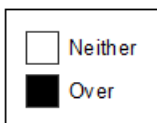
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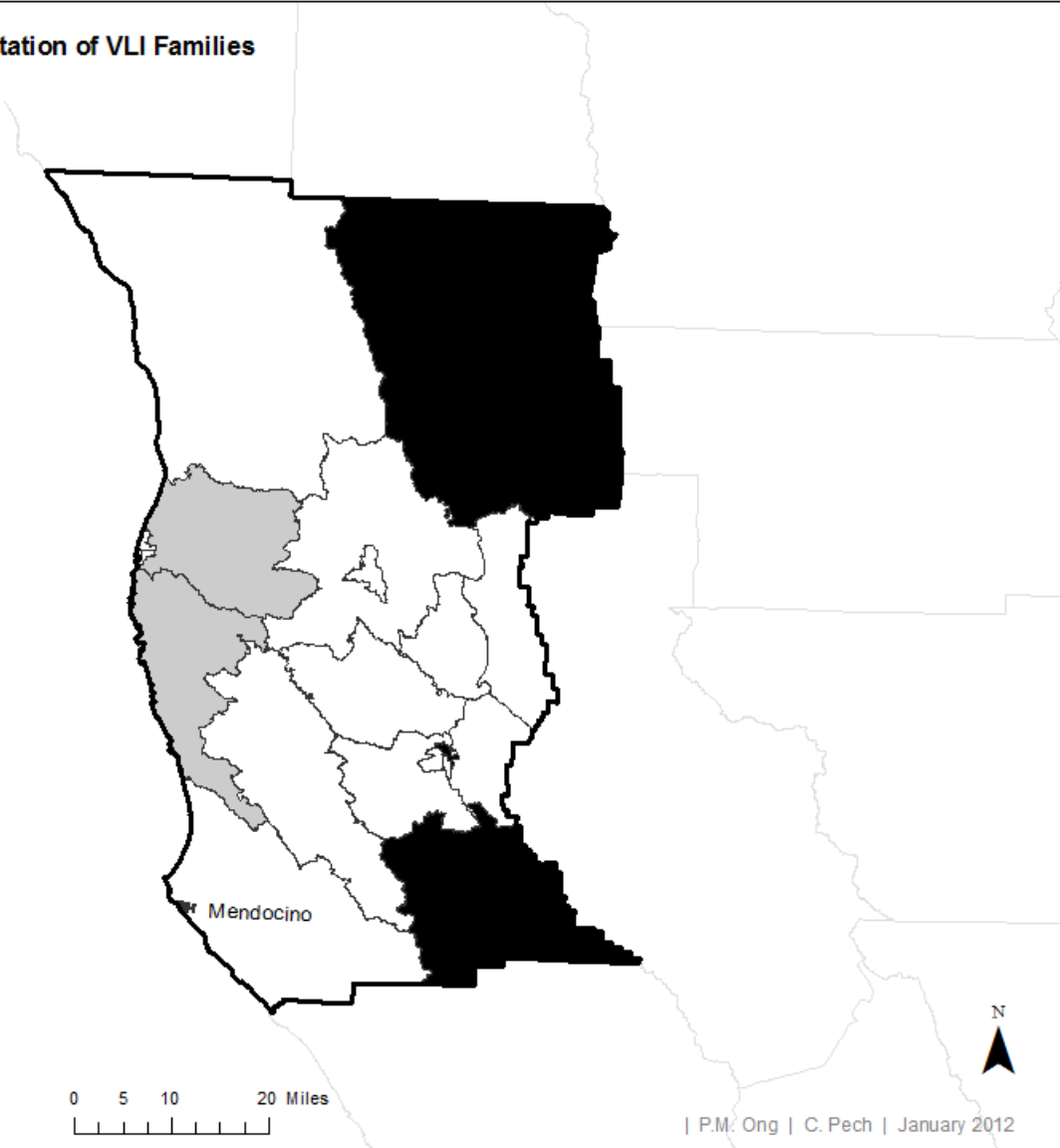
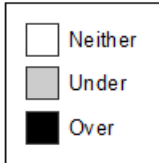
Jurisdictions with Over-Representation of VLI Families Lake County

Over and Under Representation
for Minorities* (Tract-Level)



**Jurisdictions with Over-Representation of VLI Families
Mendocino County**

Over and Under Representation
for Minorities* (Tract-Level)



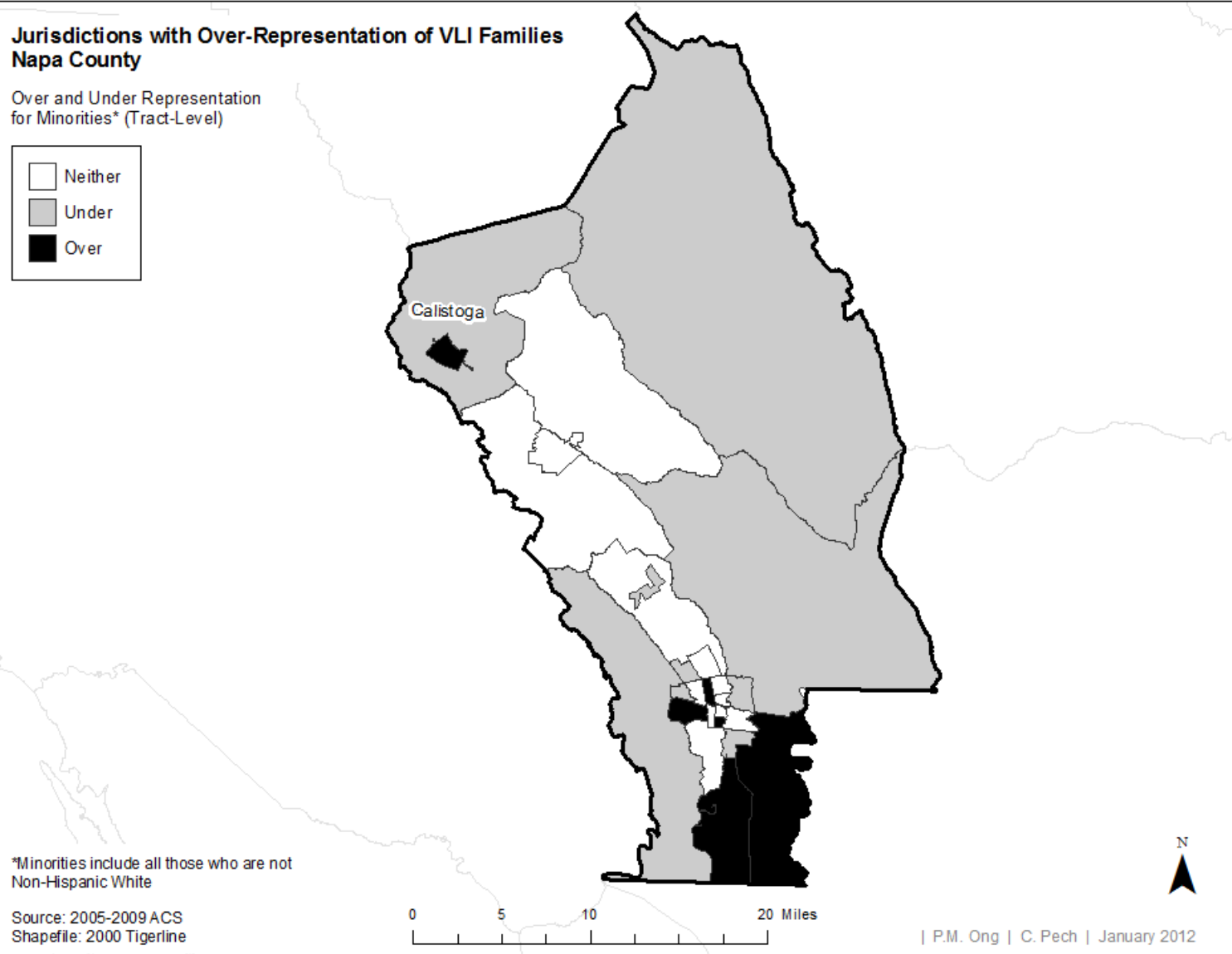
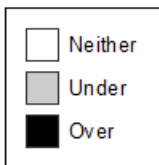
*Minorities include all those who are not
Non-Hispanic White

Source: 2005-2009 ACS
Shapefile: 2000 Tigerline

| P.M. Ong | C. Pech | January 2012

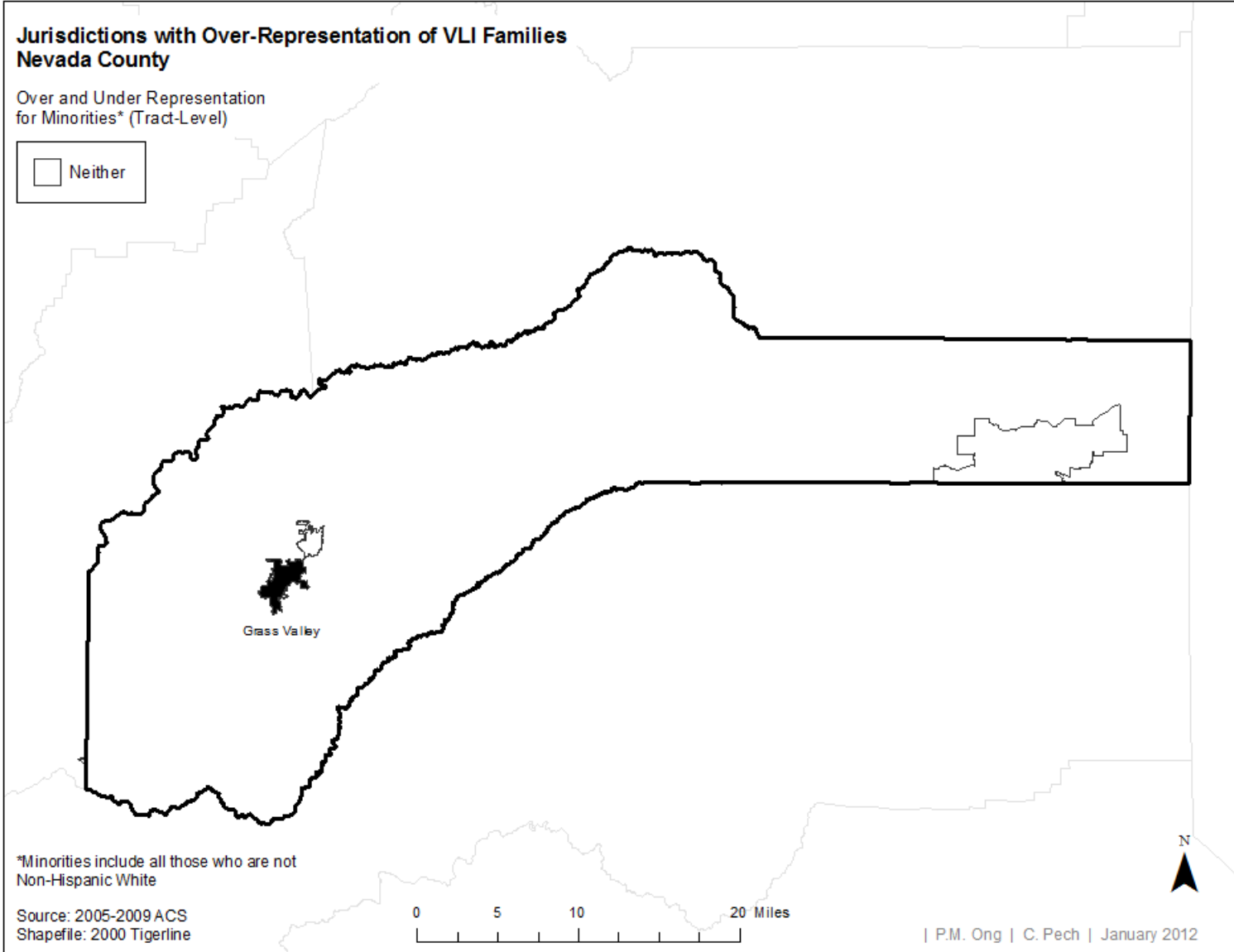
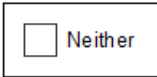
Jurisdictions with Over-Representation of VLI Families Napa County

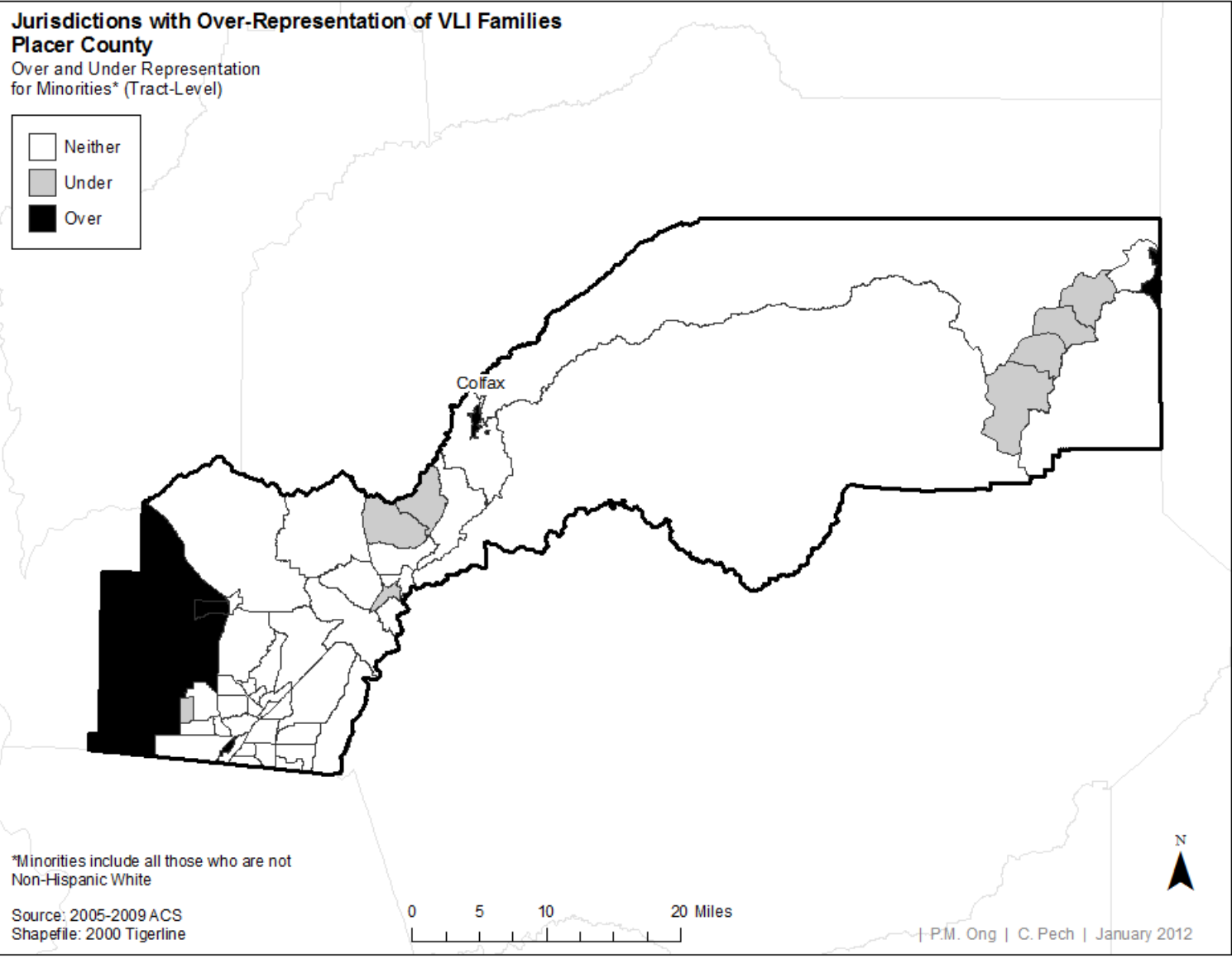
Over and Under Representation
for Minorities* (Tract-Level)



**Jurisdictions with Over-Representation of VLI Families
Nevada County**

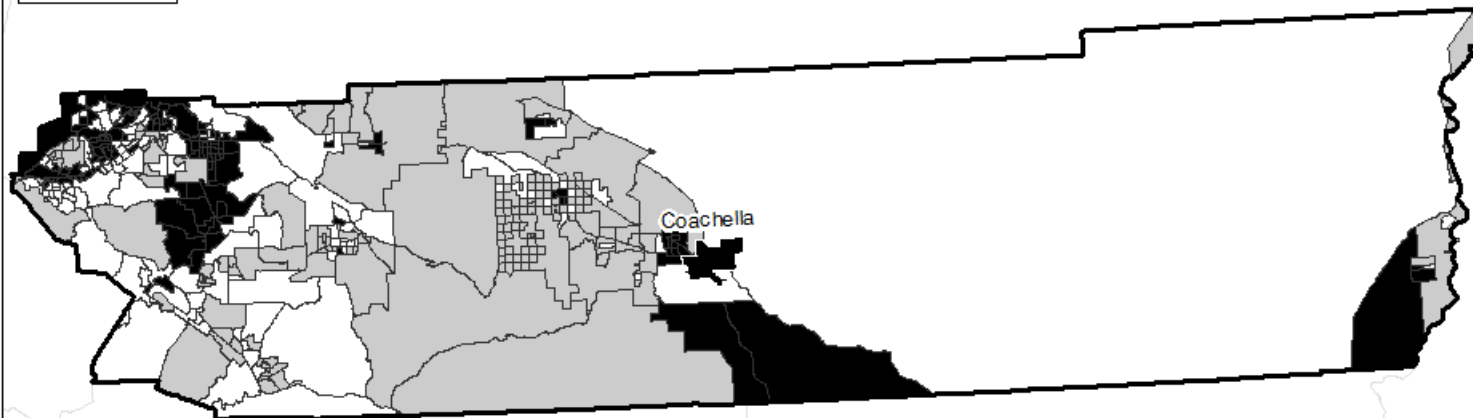
Over and Under Representation
for Minorities* (Tract-Level)





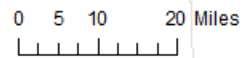
Jurisdictions with Over-Representation of VLI Families Riverside County

Over and Under Representation
for Minorities* (Tract-Level)

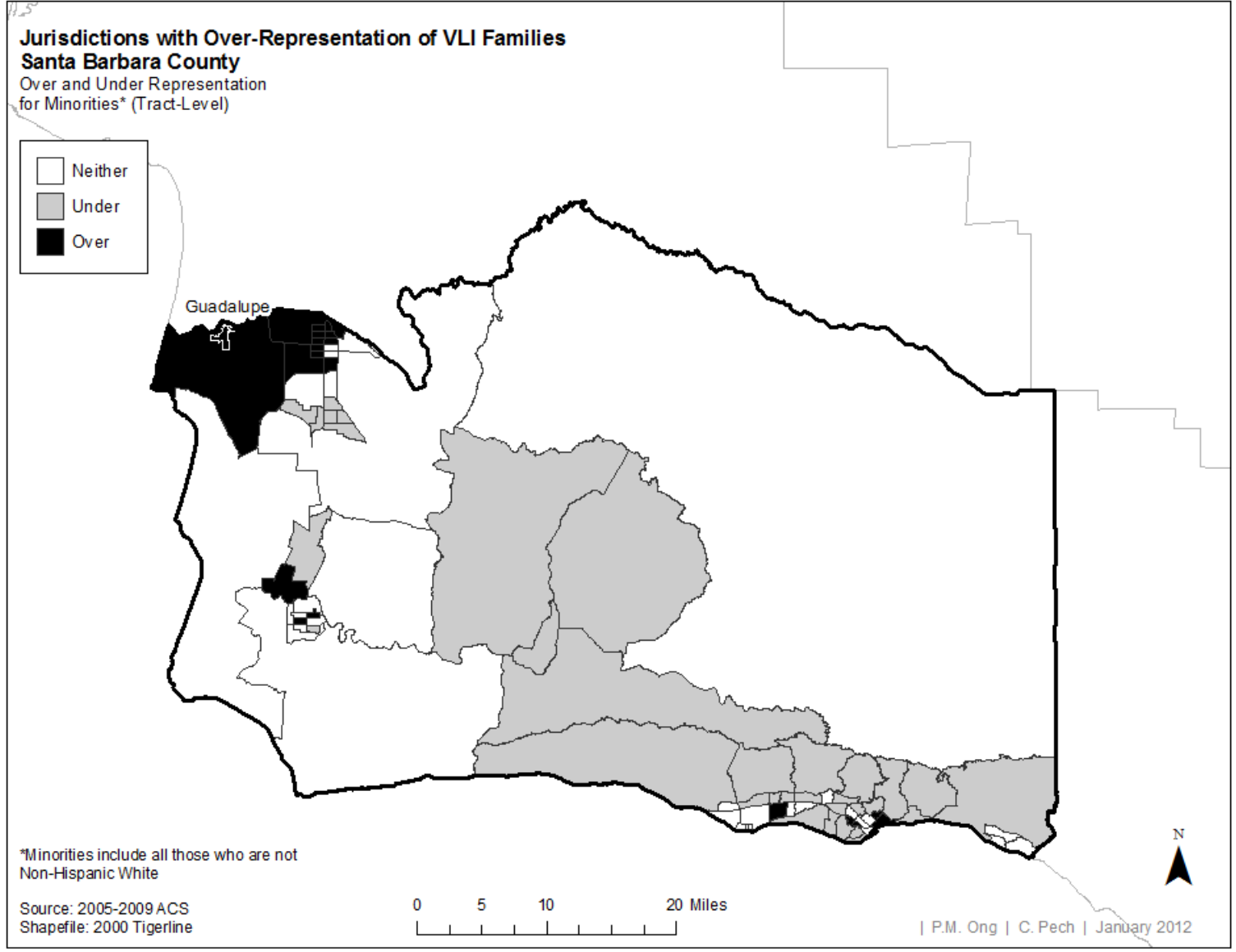


*Minorities include all those who are not
Non-Hispanic White

Source: 2005-2009 ACS
Shapefile: 2000 Tigerline

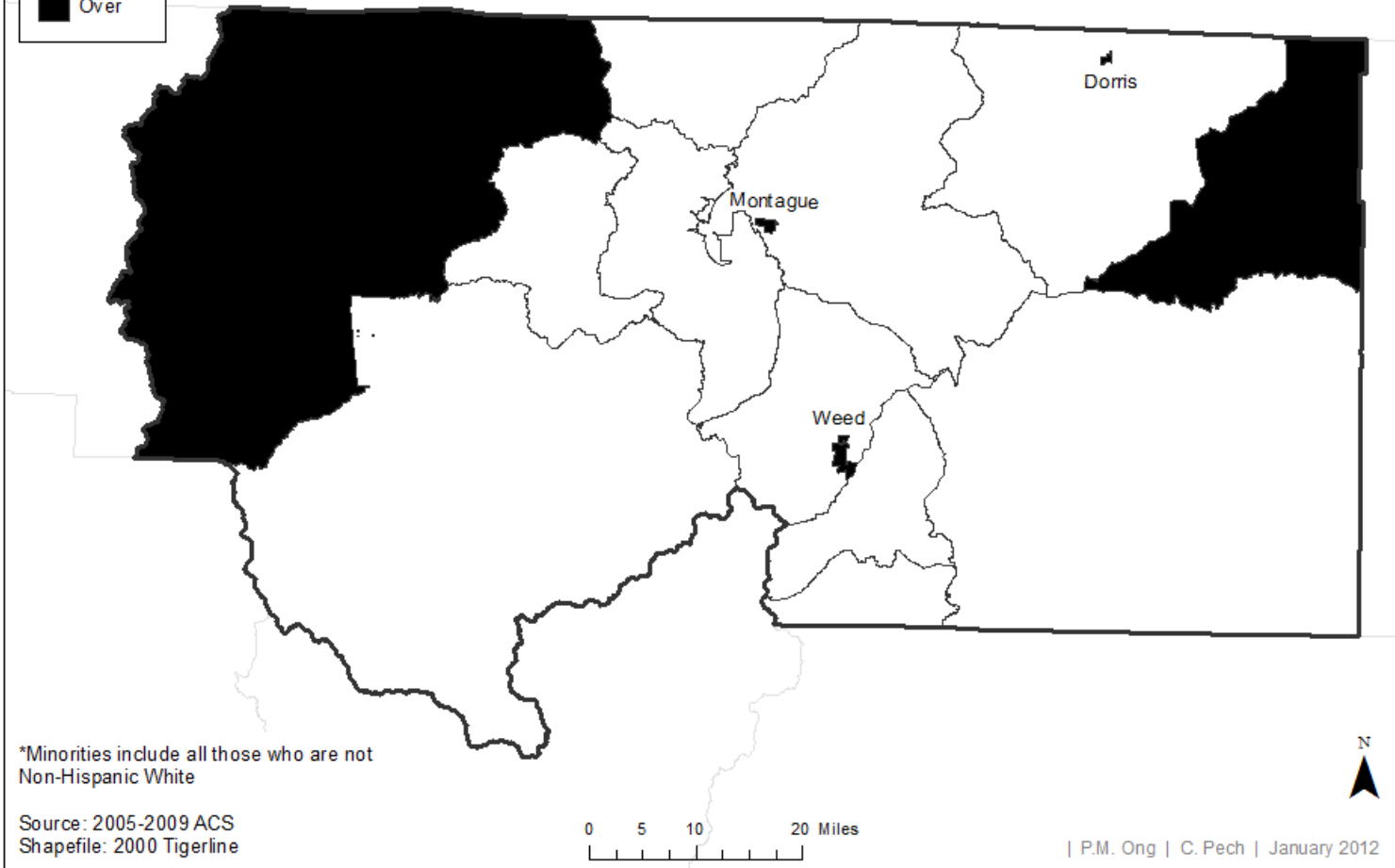
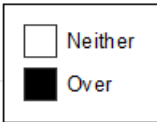


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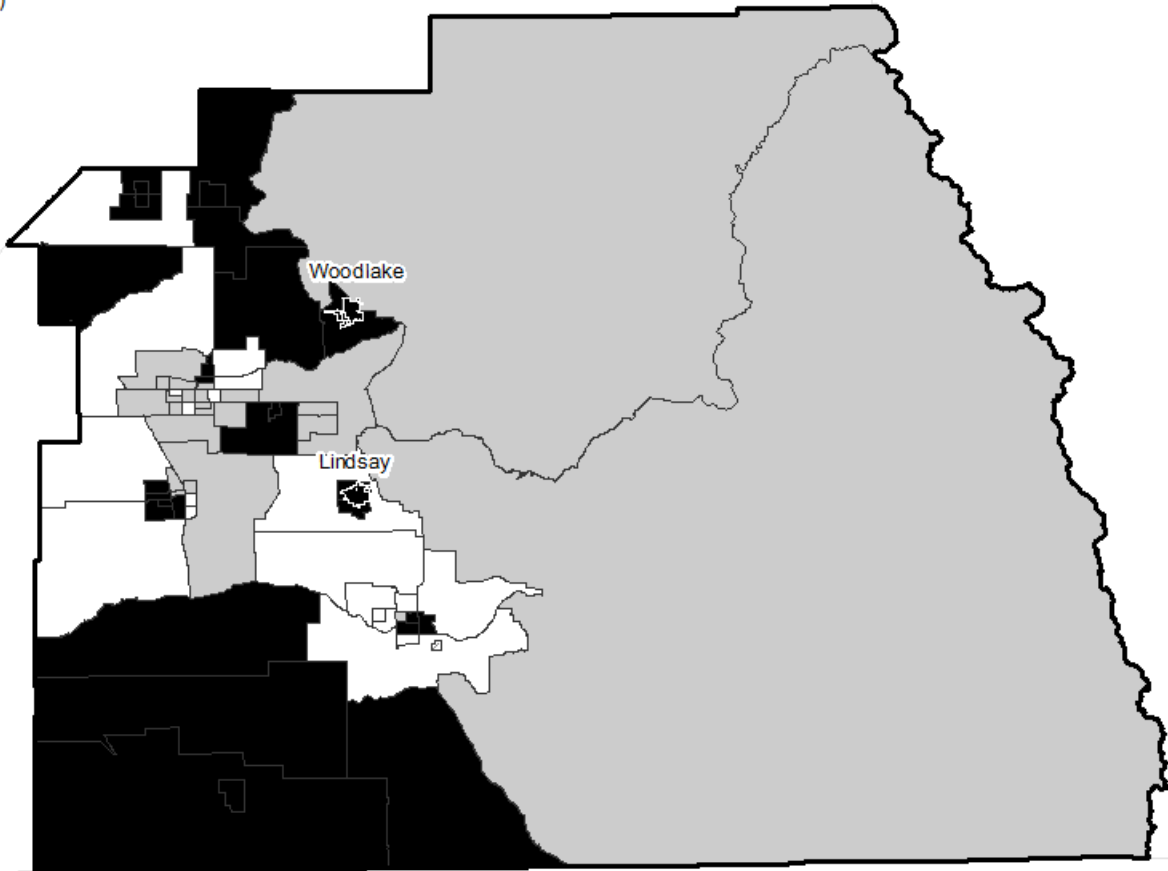
**Jurisdictions with Over-Representation of VLI Families
Siskiyou County**

Over and Under Representation
for Minorities* (Tract-Level)



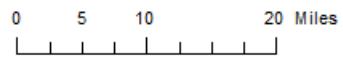
Jurisdictions with Over-Representation of VLI Families Tulare County

Over and Under Representation
for Minorities* (Tract-Level)



*Minorities include all those who are not
Non-Hispanic White

Source: 2005-2009 ACS
Shapefile: 2000 Tigerline



| P.M. Ong | C. Pech | January 2012

Appendix V
Jurisdictions Households by Race

County/Place Name	Total	Asian	Black or African American	Am. Indian and Alaska Native	Hispanic	Non-Hispanic White	Total Minority	% Total Minority
Alpine	444	7	0	88	0	339	105	23.6%
Unincorp. Alpine	444	7	0	88	0	339	105	23.6%
Amador	14,364	141	80	158	558	13,010	1,354	9.4%
Amador City	85	0	0	0	0	85	0	0.0%
Ione	1,382	0	38	26	64	1,155	227	16.4%
Jackson	1,973	60	0	51	124	1,738	235	11.9%
Plymouth	362	0	0	3	2	353	9	2.5%
Sutter Creek	1,167	37	0	8	31	1,052	115	9.9%
Unincorp. Amador	9,395	44	42	70	337	8,627	768	8.2%
Butte	39,896	1,050	613	609	3,697	32,948	6,948	17.4%
Biggs	536	7	3	10	151	361	175	32.6%
Gridley	1,917	23	13	15	750	1,087	830	43.3%
Oroville	5,273	221	199	97	307	4,254	1,019	19.3%
Unincorp. Butte	32,170	799	398	487	2,489	27,246	4,924	15.3%
Calaveras	18,153	237	280	247	1,205	15,950	2,203	12.1%
Angels	1,556	19	0	0	180	1,344	212	13.6%
Unincorp. Calaveras	16,597	218	280	247	1,025	14,606	1,991	12.0%
Colusa	6,690	126	116	113	2,432	3,803	2,887	43.2%
Colusa	1,966	39	0	17	668	1,191	775	39.4%
Williams	1,081	0	91	6	588	384	697	64.5%
Unincorp. Colusa	3,643	87	25	90	1,176	2,228	1,415	38.8%
Del Norte	9,750	148	17	426	730	8,106	1,644	16.9%
Crescent City	1,946	40	17	12	176	1,588	358	18.4%
Unincorp. Del Norte	7,804	108	0	414	554	6,518	1,286	16.5%
El Dorado	65,379	2,486	280	479	5,186	55,876	9,503	14.5%
Placerville	3,705	15	49	86	437	3,090	615	16.6%
South Lake Tahoe	9,334	558	24	88	2,042	6,639	2,695	28.9%
Unincorp. El Dorado	52,340	1,913	207	305	2,707	46,147	6,193	11.8%
Fresno	9,856	66	25	25	9,226	568	9,288	94.2%
Firebaugh	1,808	16	7	0	1,556	240	1,568	86.7%
Huron	1,793	0	0	0	1,793	0	1,793	100.0%
Orange Cove	2,248	0	6	14	2,088	160	2,088	92.9%
Parlier	3,157	29	12	11	2,999	129	3,028	95.9%
San Joaquin	850	21	0	0	790	39	811	95.4%
Glenn	9,558	184	83	145	2,443	6,508	3,050	31.9%
Orland	2,292	56	24	16	640	1,522	770	33.6%
Willows	2,363	55	55	63	574	1,530	833	35.3%
Unincorp. Glenn	4,903	73	4	66	1,229	3,456	1,447	29.5%
Humboldt	52,520	736	278	2,053	2,764	45,073	7,447	14.2%
Arcata	7,197	90	68	245	652	6,042	1,155	16.0%
Blue Lake	541	6	0	23	3	489	52	9.6%
Eureka	10,789	221	121	330	823	8,775	2,014	18.7%
Ferndale	589	3	0	12	7	567	22	3.7%
Fortuna	4,515	79	40	57	229	4,019	496	11.0%
Rio Dell	1,239	5	0	39	72	1,045	194	15.7%
Trinidad	131	0	0	0	0	131	0	0.0%
Unincorp. Humboldt	27,519	332	49	1,347	978	24,005	3,514	12.8%

County/Place Name	Total	Asian	Black or African American	Am. Indian and Alaska Native	Hispanic	Non-Hispanic White	Total Minority	% Total Minority
Imperial	33,144	515	592	787	23,604	7,648	25,496	76.9%
Brawley	6,923	67	222	44	4,869	1,708	5,215	75.3%
Calexico	10,130	207	9	11	9,640	301	9,829	97.0%
Calipatria	938	0	9	32	677	220	718	76.5%
Holtville	1,636	24	0	37	1,127	459	1,177	71.9%
Imperial	3,791	117	143	54	2,359	1,086	2,705	71.4%
Westmorland	556	0	16	21	390	132	424	76.3%
Unincorp. Imperial	9,170	100	193	588	4,542	3,742	5,428	59.2%
Inyo	7,801	127	7	807	970	5,757	2,044	26.2%
Bishop	1,667	74	0	37	378	1,178	489	29.3%
Unincorp. Inyo	6,134	53	7	770	592	4,579	1,555	25.4%
Kern	10,280	107	313	98	6,330	3,354	6,926	67.4%
McFarland	2,556	0	0	28	2,269	256	2,300	90.0%
Maricopa	411	5	0	3	42	358	53	12.9%
Taft	2,377	32	0	33	238	1,968	409	17.2%
Wasco	4,936	70	313	34	3,781	772	4,164	84.4%
Kings	23,303	787	1,260	420	9,772	11,026	12,277	52.7%
Avenal	3,563	26	25	48	2,742	760	2,803	78.7%
Corcoran	3,333	133	62	76	2,394	669	2,664	79.9%
Lemoore	7,464	488	575	82	1,875	4,372	3,092	41.4%
Unincorp. Kings	8,943	140	598	214	2,761	5,225	3,718	41.6%
Lake	25,160	243	522	453	2,675	20,845	4,315	17.2%
Clearlake	6,076	29	307	117	784	4,759	1,317	21.7%
Lakeport	2,056	19	0	14	254	1,698	358	17.4%
Unincorp. Lake	17,028	195	215	322	1,637	14,388	2,640	15.5%
Lassen	10,288	77	158	326	516	8,993	1,295	12.6%
Susanville	3,890	48	54	151	183	3,375	515	13.2%
Unincorp. Lassen	6,398	29	104	175	333	5,618	780	12.2%
Los Angeles	6,292	1,628	91	60	1,789	2,535	3,757	59.7%
Artesia	4,398	1,617	87	0	1,234	1,283	3,115	70.8%
Avalon	1,110	0	0	58	437	611	499	45.0%
Hidden Hills	638	7	4	0	18	601	37	5.8%
Industry	123	2	0	0	83	38	85	69.1%
Vernon	23	2	0	2	17	2	21	91.3%
Madera	27,428	591	822	543	6,676	18,328	9,100	33.2%
Chowchilla	3,115	143	85	43	898	1,879	1,236	39.7%
Unincorp. Madera	24,313	448	737	500	5,778	16,449	7,864	32.3%
Mariposa	7,683	113	14	126	382	6,766	917	11.9%
Unincorp. Mariposa	7,683	113	14	126	382	6,766	917	11.9%
Mendocino	33,967	353	207	1,357	4,290	27,362	6,605	19.4%
Fort Bragg	2,665	21	10	68	497	2,034	631	23.7%
Point Arena	154	2	0	0	27	114	40	26.0%
Ukiah	5,757	63	96	186	1,043	4,337	1,420	24.7%
Willits	1,844	8	0	41	214	1,520	324	17.6%
Unincorp. Mendocino	23,547	259	101	1,062	2,509	19,357	4,190	17.8%

County/Place Name	Total	Asian	Black or African American	Am. Indian and Alaska Native	Hispanic	Non-Hispanic White	Total Minority	% Total Minority
Merced	48,818	2,208	1,551	489	21,808	22,532	26,286	53.8%
Atwater	8,240	371	563	45	2,976	4,090	4,150	50.4%
Dos Palos	1,459	0	34	0	873	552	907	62.2%
Gustine	1,746	34	7	38	776	902	844	48.3%
Livingston	3,345	412	32	22	2,280	577	2,768	82.8%
Los Banos	9,770	384	587	58	5,262	3,537	6,233	63.8%
Unincorp. Merced	24,258	1,007	328	326	9,641	12,874	11,384	46.9%
Modoc	3,773	19	10	126	267	3,323	450	11.9%
Alturas	1,129	11	0	65	88	965	164	14.5%
Unincorp. Modoc	2,644	8	10	61	179	2,358	286	10.8%
Mono	5,014	61	134	200	587	4,004	1,010	20.1%
Mammoth Lakes	2,664	56	121	24	480	1,945	719	27.0%
Unincorp. Mono	2,350	5	13	176	107	2,059	291	12.4%
Monterey	62,786	3,216	1,199	341	19,293	37,634	25,152	40.1%
Carmel-by-the-Sea	2,137	165	96	0	37	1,839	298	13.9%
Del Rey Oaks	703	33	4	0	38	621	82	11.7%
Gonzales	2,090	73	53	0	1,622	305	1,785	85.4%
Greenfield	3,177	43	9	110	2,625	452	2,725	85.8%
King City	2,564	8	15	14	1,872	638	1,926	75.1%
Marina	6,921	1,199	537	5	1,205	3,371	3,550	51.3%
Pacific Grove	6,398	326	36	55	446	5,475	923	14.4%
Sand City	121	2	1	2	13	103	18	14.9%
Soledad	4,158	95	12	23	3,480	563	3,595	86.5%
Unincorp. Monterey	34,517	1,272	436	132	7,955	24,267	10,250	29.7%
Napa	20,733	1,254	387	120	3,150	15,491	5,242	25.3%
American Canyon	4,805	998	338	78	1,085	2,177	2,628	54.7%
Calistoga	2,041	16	0	0	611	1,380	661	32.4%
St. Helena	2,428	19	18	32	417	1,963	465	19.2%
Yountville	1,423	24	0	0	97	1,287	136	9.6%
Unincorp. Napa	10,036	197	31	10	940	8,684	1,352	13.5%
Nevada	22,628	458	119	249	1,970	19,528	3,100	13.7%
Grass Valley	5,178	132	48	169	332	4,477	701	13.5%
Nevada City	1,162	0	0	7	91	1,041	121	10.4%
Truckee	6,252	129	40	63	607	5,326	926	14.8%
Unincorp. Nevada	10,036	197	31	10	940	8,684	1,352	13.5%
Orange	11,516	614	50	70	2,115	8,444	3,072	26.7%
San Juan Capistrano	11,516	614	50	70	2,115	8,444	3,072	26.7%
Placer	65,306	1,962	495	697	4,946	56,174	9,132	14.0%
Auburn	5,487	51	27	18	238	5,087	400	7.3%
Colfax	647	10	0	7	27	590	57	8.8%
Lincoln	16,115	820	267	242	1,904	12,498	3,617	22.4%
Loomis	2,462	154	0	0	126	2,148	314	12.8%
Unincorp. Placer	40,595	927	201	430	2,651	35,851	4,744	11.7%
Plumas	10,050	108	115	204	655	8,904	1,146	11.4%
Portola	1,233	0	25	57	291	860	373	30.3%
Unincorp. Plumas	8,817	108	90	147	364	8,044	773	8.8%

County/Place Name	Total	Asian	Black or African American	Am. Indian and Alaska Native	Hispanic	Non-Hispanic White	Total Minority	% Total Minority
Riverside	23,029	144	195	117	9,348	12,752	10,277	44.6%
Calimesa	3,089	37	41	24	480	2,480	609	19.7%
Coachella	8,688	21	42	57	8,092	209	8,479	97.6%
Indian Wells	2,592	12	18	0	147	2,415	177	6.8%
Rancho Mirage	8,660	74	94	36	629	7,648	1,012	11.7%
San Benito	16,671	422	299	347	6,681	8,772	7,899	47.4%
Hollister	10,653	251	208	182	5,136	4,765	5,888	55.3%
San Juan Bautista	581	41	16	16	130	366	215	37.0%
Unincorp. San Benito	5,437	130	75	149	1,415	3,641	1,796	33.0%
San Luis Obispo	8,747	136	21	75	814	7,556	1,191	13.6%
Morro Bay	4,551	79	0	38	438	3,967	584	12.8%
Pismo Beach	4,196	57	21	37	376	3,589	607	14.5%
Santa Barbara	1,943	63	0	54	1,582	254	1,689	86.9%
Guadalupe	1,943	63	0	54	1,582	254	1,689	86.9%
Santa Cruz	58,387	1,622	382	308	6,513	48,480	9,907	17.0%
Capitola	4,629	70	18	102	612	3,757	872	18.8%
Scotts Valley	4,158	193	0	15	247	3,627	531	12.8%
Unincorp. Santa Cruz	49,600	1,359	364	191	5,654	41,096	8,504	17.1%
Shasta	33,979	562	86	747	1,836	30,189	3,790	11.2%
Anderson	4,164	134	13	63	320	3,558	606	14.6%
Shasta Lake	3,744	101	26	49	172	3,230	514	13.7%
Unincorp. Shasta	26,071	327	47	635	1,344	23,401	2,670	10.2%
Sierra	1,403	0	19	0	164	1,191	212	15.1%
Loyalton	351	0	6	0	63	282	69	19.7%
Unincorp. Sierra	1,052	0	13	0	101	909	143	13.6%
Siskiyou	19,838	193	199	428	1,317	17,076	2,762	13.9%
Dorris	283	9	0	25	27	216	67	23.7%
Dunsmuir	976	29	27	0	104	764	212	21.7%
Etna	320	0	0	8	10	293	27	8.4%
Fort Jones	224	0	0	4	0	220	4	1.8%
Montague	524	0	0	31	55	421	103	19.7%
Mount Shasta	1,668	0	7	0	78	1,562	106	6.4%
Tulelake	337	9	15	7	91	181	156	46.3%
Weed	1,278	8	63	32	37	1,089	189	14.8%
Yreka	3,438	24	18	108	153	3,104	334	9.7%
Unincorp. Siskiyou	10,790	114	69	213	762	9,226	1,564	14.5%
Solano	34,141	2,707	2,908	223	5,587	21,865	12,276	36.0%
Benicia	10,442	776	326	85	992	8,022	2,420	23.2%
Dixon	5,336	85	168	23	1,868	3,040	2,296	43.0%
Rio Vista	3,608	150	224	49	318	2,808	800	22.2%
Suisun City	8,155	1,439	1,874	42	1,336	3,167	4,988	61.2%
Unincorp. Solano	6,600	257	316	24	1,073	4,828	1,772	26.8%
Stanislaus	7,726	236	178	85	3,087	4,050	3,676	47.6%
Hughson	1,779	26	0	9	660	1,058	721	40.5%
Riverbank	5,947	210	178	76	2,427	2,992	2,955	49.7%
Sutter	10,101	701	89	180	1,982	6,938	3,163	31.3%
Live Oak	2,207	219	12	60	864	1,039	1,168	52.9%
Unincorp. Sutter	7,894	482	77	120	1,118	5,899	1,995	25.3%

County/Place Name	Total	Asian	Black or African American	Am. Indian and Alaska Native	Hispanic	Non-Hispanic White	Total Minority	% Total Minority
Sutter cont.								
Corning	2,796	11	0	80	550	2,129	667	23.9%
Red Bluff	5,269	60	56	92	601	4,457	812	15.4%
Tehama	162	0	0	0	7	155	7	4.3%
Unincorp. Tehama	15,064	184	59	210	1,654	12,508	2,556	17.0%
Trinity	5,759	48	30	94	91	5,185	574	10.0%
Unincorp. Trinity	5,759	48	30	94	91	5,185	574	10.0%
Tulare	52,942	1,009	254	811	30,095	20,465	32,477	61.3%
Dinuba	5,217	141	0	21	3,978	1,069	4,148	79.5%
Exeter	3,159	0	0	68	1,047	2,000	1,159	36.7%
Farmersville	2,391	11	9	44	1,626	674	1,717	71.8%
Lindsay	2,832	41	29	0	2,188	563	2,269	80.1%
Woodlake	2,018	0	18	22	1,741	239	1,779	88.2%
Unincorp. Tulare	37,325	816	198	656	19,515	15,920	21,405	57.3%
Tuolumne	22,117	174	16	380	1,133	20,181	1,936	8.8%
Sonora	2,176	45	4	64	41	2,012	164	7.5%
Unincorp. Tuolumne	19,941	129	12	316	1,092	18,169	1,772	8.9%
Yolo	26,267	2,219	717	297	7,005	15,207	11,060	42.1%
West Sacramento	16,373	1,237	632	267	4,245	9,311	7,062	43.1%
Winters	2,157	92	0	0	915	1,100	1,057	49.0%
Unincorp. Yolo	7,737	890	85	30	1,845	4,796	2,941	38.0%
Yuba	24,212	1,247	604	501	4,035	16,724	7,488	30.9%
Marysville	4,487	299	267	61	706	2,959	1,528	34.1%
Wheatland	1,383	23	13	35	270	989	394	28.5%
Unincorp. Yuba	18,342	925	324	405	3,059	12,776	5,566	30.3%