Homeownership Rate Differences Between Hispanics and Non-Hispanic Whites

Regional Variation at the County Level

U.S. Department of Housing and Urban Development
Office of Policy Development and Research

Homeownership Rate Differences Between Hispanics and Non-Hispanic Whites:
Regional Variation at the County Level

Empirical Studies

Prepared for
U.S. Department of Housing and Urban Development
Office of Policy Development and Research

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Executive Summary

Most studies have identified homeownership rate gaps between Hispanics and non-Hispanic whites at the broad regional level that are in the range of 20-to-40 percent. The lower homeownership rates of Hispanic headed households compared to those headed by non-Hispanic whites have usually been explained by variables that include age structure, immigrant status and duration of residence in the U.S., country of origin and citizenship, income and wealth, and household type.

Because Hispanics are geographically concentrated both in specific markets and even in locations within specific metropolitan areas, a more accurate measure of homeownership rate gaps should be specific to those geographic areas where Hispanics live. Hispanic household heads are highly skewed toward younger ages relative to non-Hispanic whites, and since homeownership rates are higher for older households, gaps in total homeownership rates overstate the true age specific differences. On average, homeownership rate gaps for younger households are not as large as generally discussed. This paper focuses especially on homeownership rate gaps for young adults age 25 to 34 where movement into first-time homeownership typically takes place.

This study examines the 25 counties in each of the four Census Regions of the United States with the largest regional Hispanic population in 2000. The non-Hispanic white/ Hispanic homeownership rate gap for 25-34 year olds in this sample of 100 counties is examined against other economic and demographic differences between non-Hispanic whites and Hispanics in order to better understand the importance of these explanatory variables in accounting for homeownership rate gaps. The 25-34 age group is the focus of this study because it is the age range in which the largest cohort gain in homeownership typically takes place. Homeownership rate differences in older age groups, while important, could have emerged during earlier decades when social, demographic, economic and housing market conditions were very different from the 1990s. The goal is to better understand the reasons for homeownership rate gaps that are emerging today. Key findings are:

1) There are distinct regional differences in homeownership rate gaps, with much smaller gaps in the South, the West, and the largest gaps in the Northeast;
2) Homeownership gap patterns between noon-Hispanic whites and Hispanics are well established by the time a cohort reaches age 25-34;
3) The higher the average county homeownership rate for whites, the smaller the homeownership rate gap;
4) Hispanic owners spend a higher share of their income on housing, and the greater the Hispanic share spent, the greater the divergence from non-Hispanic whites' levels of spending;
5) The higher levels of new housing construction in the West and South appear to enable overall higher levels of Hispanic homeownership in these regions, but gaps in the owner occupancy of the newer stock are only weakly related to gaps in young adult homeownership, with the strongest relationships in the West and Northeast;
6) In three of the four Census regions there is close parity between whites and Hispanics in the share of owners living in single-family detached units – only in the Northeast is there a consistent pattern favoring whites, where the larger the gap in the share of owners in single-family detached units, the higher the homeownership rate gap for young adults;

7) There is a consistent pattern in the West and South between higher shares of foreign born Hispanics who are not citizens and higher homeownership rate gaps for young adults – while in the Midwest and the Northeast, where Puerto Ricans (not classified as immigrants) are a greater share of Hispanics, citizenship status of Hispanic immigrants explains little of the overall white/ Hispanic homeownership rate gap; and
8) Higher levels of marriage and childbearing of Hispanics, particularly in the South and West, undoubtedly help account for overall higher levels of homeownership of young adult Hispanic households, but it is only in the Midwest and Northeast where gaps in the share married with kids are positively related to the homeownership rate gap for young adults.

A major goal of this study is to identify specific counties that are outliers in the broad regional patterns that we examine. For example, if it can be shown that counties with high housing costs generally have a higher homeownership rate gap between 25-34 year old non-Hispanic white and Hispanic headed households, are there counties in the low range of housing costs for a region that still have high homeownership rate gaps? What other differences might account for the high homeownership rate gaps in these counties? Are there counties that consistently stand out as outliers where lower homeownership rate gaps might have been expected based on their scores on other variables? A series of charts plots the gaps in the homeownership rate for young adults (Y-axis) against various explanatory variables (X-axis). Counties that are above average for their homeownership gaps but average or below average for values on the explanatory variables are of particular interest. In the above example, counties with more affordable housing (by regional standards) but still exhibiting the largest homeownership rate gaps would be identified as potential candidates for improving Hispanic homeownership rates.

The focus in this paper is redirected from the many to the few, from high or low in absolute terms to high or low in relative terms, from values to rankings, and from uniqueness to redundancy. The paper has sought to move the debate away from one presently informed by standard multivariate analyses where the shape of the forest is more important than the location of the trees that define it. Here, the trees are the points of interest, and only the trees that appear a bit "out of line" at that.

After systematically demonstrating the nature of the relationships between homeownership rate gaps and values and gaps in explanatory variables, a concluding section selects five counties in each of the four regions that score high on homeownership rate gaps (top 10 out of 25) but lower on scores of variables typically used to explain homeownership gaps (bottom 15 out of 25). These 20 counties represent places where there are perhaps the best opportunities to improve homeownership opportunities for young Hispanics.

Introduction

The lower homeownership rates of Hispanic headed households compared to those headed by non-Hispanic whites have usually been explained by variables that include age structure, immigrant status and duration of residence in the U.S., country of origin and citizenship, income and wealth, and household type (Abt Associates, 2005). Most studies have identified homeownership rate gaps between Hispanics and non-Hispanic whites at the broad regional level that are in the range of 20-to-40 percent[1].

Because Hispanics are geographically concentrated both in specific markets and even in locations within specific metropolitan areas, a more accurate measure of homeownership rate gaps should be specific to those geographic areas where Hispanics live. In addition, since Hispanic household heads are highly skewed toward younger ages relative to non-Hispanic whites, and homeownership rates are higher for older households, gaps in total homeownership rates overstate the true age specific differences. On average, homeownership rate gaps for younger households are not as large as generally discussed. This paper focuses especially on homeownership rate gaps for young adults age 25 to 34 where movement into first-time homeownership typically takes place.

Relatively little attention has been given to geographic variability in homeownership at the local level, particularly in identifying places where homeownership rate gaps are large or are small, especially by regional standards. This report is intended to identify locations where Hispanics appear to be particularly disadvantaged relative to regional benchmarks regarding homeownership.

This study represents a departure from previous studies in several important respects. First, the focus is primarily on 25-34 year old household heads, the ages at which the largest gains in homeownership typically take place. The paper shows how patterns of differences in home-ownership levels and gaps between non-Hispanic whites and Hispanics, once established at ages 25-34, are reflected by older household heads as well.

Second, the paper focuses separately on each of the four Census Regions of the country. The West and the South each have substantially smaller average homeownership rate gaps for 25-34 year olds compared to the Midwest and Northeast (7.8 percent and 6.3 percent versus 17.9 percent and 23.9 percent respectively). The West and South are areas of strong household growth due to in-migration and younger age structures, while the Midwest and the Northeast have much lower rates of household growth and older age structures. Consequently, homeownership opportunities are made available for Hispanic families by both higher levels of new construction and by housing turnover in the West and South, while new construction is more limited and housing turnover plays a more important role in opening up new homeownership opportunities for Hispanics in the Midwest and Northeast. In theory, new construction can be better targeted to meet the demand from Hispanic households for particular

[1] See Table 2-14 in Abt Associates report prepared for U.S. Department of Housing and Urban Development, PD&R, "Improving Homeownership Opportunities for Hispanic Families: A Review of the Literature," February 28, 2005.

types, prices and even locations of owner housing, while turnover-supplied housing may or may not meet this new demand in as efficient or timely a manner.

Third, the concern is less about the strength of variables that explain homeownership gaps and more about identifying specific locations that depart from correlations in important ways. Selected as units of analysis are the 25 counties in each of the four census regions that have the largest Hispanic population according to the 2000 Census. These counties are passed through a series of filters to see which counties have high homeownership rate gaps while at the same time might be expected to have lower gaps according to the variable being explored. For example, it is well understood that Hispanics have lower incomes than non-Hispanic whites and consequently, in places where housing prices are high, Hispanics would be at a disadvantage in moving into homeownership compared to higher income non-Hispanics. But what about places where housing prices are moderate? Are there counties that are outliers - where housing is relatively affordable but where the homeownership gaps are still large? What are some of the other characteristics of such counties? Are there counties in each region of the country that stand out consistently across a wide range of comparisons as having larger than average homeownership rate gaps than might have been expected? Such counties are where efforts to promote homeownership gains among Hispanics might best be focused.

The report is divided into six major sections. After this Introduction, a brief Methodology Section describes the approach the analysis takes, which is somewhat unorthodox as the goal is to focus on specific counties within the broader statistical relationships examined. Following is a section describing in detail Hispanic and non-Hispanic white homeownership rate differences among the regions and counties. Two additional sections then analyze variables that are often related to homeownership rate gaps in the literature. The focus is first on economic variables (income, value as a measure of price, and cost as a percent of household income), and then on other housing and household variables (age of housing unit, structure type, citizenship status of foreign born Hispanics, and family structure of Hispanic household heads).

The counties that have been selected are listed in Appendix Tables 1a-1d. Here, the size of the Hispanic, non-Hispanic white and non-Hispanic other minority (residual) populations are given, as well as the number of total and owner households for these three race/Hispanic origin groupings. The relevant characteristics of the 100 selected counties can be summarized as follows:

Hispanics are Geographically Concentrated

As a whole, the 25 selected counties are home to between two-thirds and three-quarters of all Hispanics living in each region, whereas the same counties include a much smaller regional share of non-Hispanic white regional residents (Table 1). At just over 80 percent, the Northeast has the highest share of its Hispanics resident in the 25 selected counties. The West has over three quarters of its Hispanic population concentrated in the 25 selected counties, and these 25 counties are home to fully 41 percent of non-Hispanic whites, the highest of all regions. The South is the most segregated when considering the proximity of Hispanics to non-Hispanic whites, with almost two thirds of Hispanics living in the top 25 Hispanic counties and only 17 percent of non-Hispanic whites resident in them. The Midwest is also home to two thirds of its Hispanic population and about 27 percent of

non-Hispanic whites in the region, a figure that is mid way between the non-Hispanic white shares in the Northeast and in the South.

Table 1
Regional Shares in the Selected 25 Counties

	Northeast	Midwest	South	West
Hispanic				
Population	82.2%	67.0%	64.7%	77.7%
Households	83.8%	66.6%	66.1%	76.4%
Owners	74.2%	65.3%	67.1%	73.4%
Non-Hispanic White				
Population	36.0%	26.7%	17.0%	45.9%
Households	37.0%	27.7%	17.7%	47.5%
Owners	33.5%	26.9%	16.6%	45.9%

Hispanic Household Heads are Younger

About 60 percent of all Hispanic household heads in the selected counties are under the age of 45, whereas about 60 percent of non-Hispanic white heads are over the age of 45 (Table 2). There is not much difference in this pattern across the four regions, with the Midwest being only slightly younger for both Hispanics and non-Hispanic whites.

Table 2
Share of Selected 25 County Households by Race in Each Age Group

	Northeast	Midwest	South	West
Hispanic				
All Ages	100.0%	100.0%	100.0%	100.0%
<25	6.7%	10.0%	7.6%	7.7%
25-34	25.1%	31.2%	24.9%	28.3%
35-44	26.9%	27.1%	26.3%	28.4%
45-54	19.1%	16.7%	18.0%	17.6%
55-64	11.7%	8.1%	10.6%	8.9%
65+	10.4%	6.9%	12.7%	9.0%
Non-Hispanic White				
All Ages	100.0%	100.0%	100.0%	100.0%
<25	2.8%	4.4%	4.6%	3.8%
25-34	15.2%	17.4%	16.2%	15.3%
35-44	21.1%	22.6%	22.4%	21.9%
45-54	20.1%	20.5%	20.8%	20.8%
55-64	14.2%	13.1%	13.6%	14.3%

65+	26.7%	22.1%	22.4%	23.9%

Homeownership Rate Gaps are Lowest Among Younger Age Groups

The gaps between Hispanic and non-Hispanic white homeownership rates are smallest in the youngest age groups. There are important regional differences in this pattern, with Hispanic homeownership rate levels in the Northeast being significantly lower and the gaps significantly higher compared to the other regions (Table 3). Homeownership rate gaps across all age groups in the South and West are rarely above 15 percentage points.

Table 3
Average 25 County Homeownership Rates by Age of Head

	Northeast	Midwest	South	West
Hispanic				
All Ages	22.2%	47.2%	54.0%	45.1%
<25	7.4%	15.7%	17.6%	14.7%
25-34	15.7%	36.0%	39.3%	30.9%
35-44	24.2%	53.9%	57.0%	47.2%
45-54	27.8%	61.9%	65.1%	56.9%
55-64	29.0%	63.7%	71.5%	64.0%
65+	24.1%	63.1%	68.4%	67.0%
Non-Hispanic White				
All Ages	63.8%	72.4%	70.3%	65.3%
<25	12.3%	17.5%	13.7%	13.4%
25-34	39.6%	53.9%	45.6%	38.8%
35-44	65.5%	76.0%	70.6%	62.4%
45-54	72.8%	81.6%	78.4%	72.2%
55-64	75.1%	84.1%	83.5%	78.8%
65+	68.9%	78.6%	83.9%	79.1%
Gap				
All Ages	41.7%	25.2%	16.3%	20.2%
<25	4.9%	1.8%	-3.8%	-1.3%
25-34	23.9%	17.9%	6.3%	7.8%
35-44	41.3%	22.2%	13.6%	15.2%
45-54	45.0%	19.7%	13.3%	15.3%
55-64	46.1%	20.4%	12.1%	14.7%
65+	44.8%	15.5%	15.4%	12.1%

Hispanic Share of All Owners in Younger Age Groups is Significant

Especially in the South and West, the combination of a high share of Hispanic household heads being in younger age groups and the smaller homeownership rate gaps in these regions, results in a significant share of younger owner households being Hispanic. Over 30 percent of all owner households in the selected counties in the South and West with heads under age 35 are Hispanic (Table 4). Low Hispanic presence outside of the 25 selected counties in each region can be seen in the low shares of owner households that are Hispanic, although in the West in particular, Hispanic owner presence outside the 25 selected counties for the two youngest age groups is not insignificant.

Table 4

Share of Selected 25 County Homeowners that are Hispanic				
	Northeast	**Midwest**	**South**	**West**
All Ages	5.8%	4.7%	21.1%	18.0%
<25	16.5%	12.7%	40.2%	39.1%
25-34	10.0%	8.3%	30.0%	30.5%
35-44	7.5%	6.0%	23.8%	22.8%
45-54	5.9%	4.4%	19.5%	17.2%
55-64	5.3%	3.3%	18.9%	13.9%
65+	2.5%	1.9%	15.2%	10.0%
Share of Remainder of Region Owners that are Hispanic				
	Northeast	**Midwest**	**South**	**West**
All Ages	1.2%	1.1%	2.7%	7.0%
<25	3.4%	3.0%	6.0%	16.3%
25-34	2.2%	2.0%	4.6%	12.0%
35-44	1.7%	1.4%	3.6%	8.7%
45-54	1.2%	1.0%	2.6%	6.3%
55-64	1.0%	0.8%	2.0%	5.4%
65+	0.5%	0.5%	1.5%	4.3%

Methodology

Data are from various Summary File Tables of the 2000 Census. The analysis of non-Hispanic white/Hispanic homeownership rate gaps relies heavily upon a series of two types of charts that describe the variation among counties on a number of measures. The first type plots Hispanic values on the X-axis against values for non-Hispanic whites on the Y-axis. A 45-degree diagonal line bisects these charts, defining the points at which whites[2] and Hispanics are equal on the variable being plotted. Points that fall below this line are counties where the Hispanic values exceed the non-Hispanic white values. Points above the diagonal are counties where the white values exceed the

[2] I shall routinely use the term "white" for "non-Hispanic white" in the interest of parsimony.

Hispanic. Also included on the chart is a shorter, darker line representing the line of best fit describing the relationship between Hispanic and non-Hispanic white values for the region. The distances between the lines of best fit and the 45-degree diagonals describe the average degree to which whites exceed Hispanics if the line is above the diagonal, and the reverse if the line is below the diagonal. The angle between the line of best fit and the diagonal describes whether the values are becoming more equal the higher the value of the variable being plotted (the two lines converge), less equal (the two lines diverge), or whether the inequality is preserved across all values (the two lines are parallel). The purpose of this analysis is to further describe the variability between non-Hispanic whites and Hispanics on key variables typically used to explain homeownership rate differences, and to identify counties that are outliers from the lines of best fit.

The second type of chart plots the Hispanic values or the gap in values between Hispanics and whites for a particular variable against the homeownership rate gap for 25-34 year old Hispanic household heads. These charts are each accompanied by a set of tables containing the plotted data that rank the counties on the X-axis variable. The purpose of this analysis is to link more directly the explanatory variables, one at a time, to observed homeownership rate gaps. As will be seen, the relationships between explanatory variables and homeownership gaps are generally weak. But our incentive is to identify outliers from the relationship, however strong, that might be candidates for focused efforts at improving Hispanic homeownership opportunities.

Regional Variation in Homeownership Rates

This section begins with a series of charts that plot the homeownership rates for Hispanics (X-axis) against non-Hispanic whites (Y-axis) for the 25 counties with the highest percentage Hispanic population in each of the four census regions for four age groups of household heads (less than 25, 25-34, 35-44, and 45-54). Homeownership rate comparisons for household heads age 55 and older are not presented because of the relatively small numbers of Hispanic owners in many of the counties in our sample in the oldest age groups. The data for the West are presented first (upper left quadrant) because they generally reveal the smallest differences between Hispanics and whites in homeownership rates, and serve as a benchmark to gauge variability in the other three regions. Following the West are the charts for the South (upper right quadrant), then the Midwest (lower left quadrant), and lastly the Northeast (lower right quadrant). This format is followed by both the charts and by the tables that accompany them. As we shall see, the Northeast is consistently unique in several important respects.

Homeownership rates for heads under the age of 25 generally range from between 5 percent and 30 percent across all regions. The homeownership rate gaps for owners under the age of 25 are negative for a majority of the 25 selected counties the West and South regions (below the diagonal), meaning that Hispanic rates are higher than non-Hispanic white rates, with Hispanic rates for this youngest age group exceeding those for whites in 16 counties in the West and in 19 counties in the South (Figures 1a and 2a). Higher Hispanic ownership among the youngest adults is likely due to the earlier age at family formation of Hispanic men and women. In the Midwest and Northeast, however, the data points are above the diagonal meaning whites overwhelmingly have higher homeownership rates than

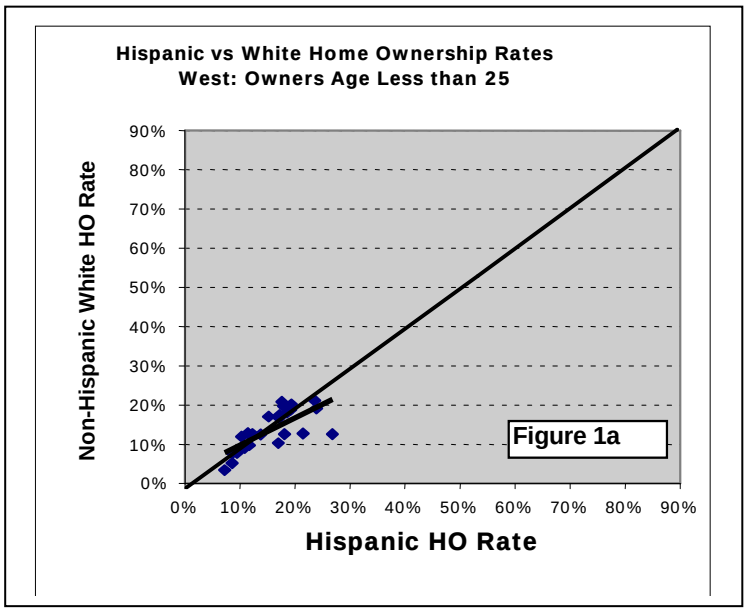
Hispanics in this youngest age group (Figures 3a and 4a). This indicates that there is more than just the timing of family formation at play when explaining homeownership rate gaps under age 25.

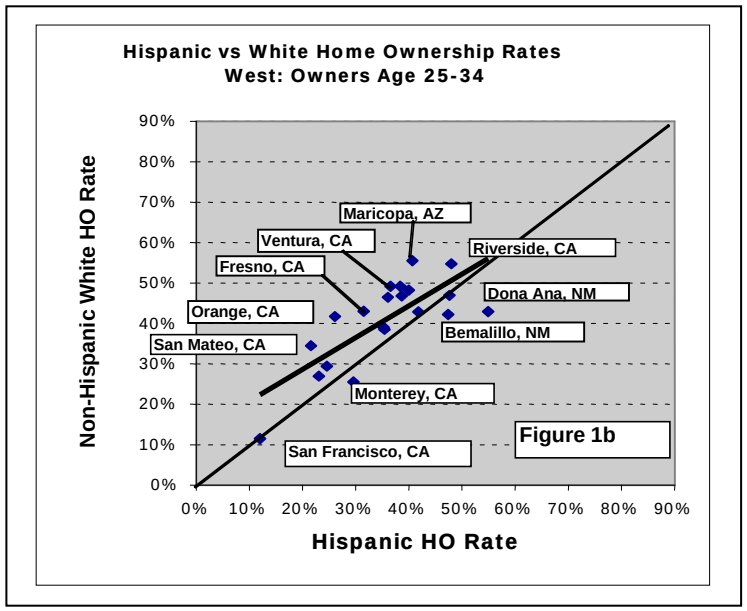
It is not until the 25-34 age group (Figures 1b-4b), where homeownership rates average about 40 percent for Hispanic households and 50 percent for non-Hispanic white households, that the majority of counties fall above the diagonal where white homeownership exceeds Hispanic. By age 25-34, the basic pattern of levels and gaps has been determined for each region, and outliers can be identified. There is little departure in the basic regional patterns for 35-44 and 45-54 year olds from the pattern observed for 25-34 year old households. For 25-34 year old owners, some of the outlying counties that will reappear as outliers as the analysis proceeds are labeled in Figures 1b-4b..

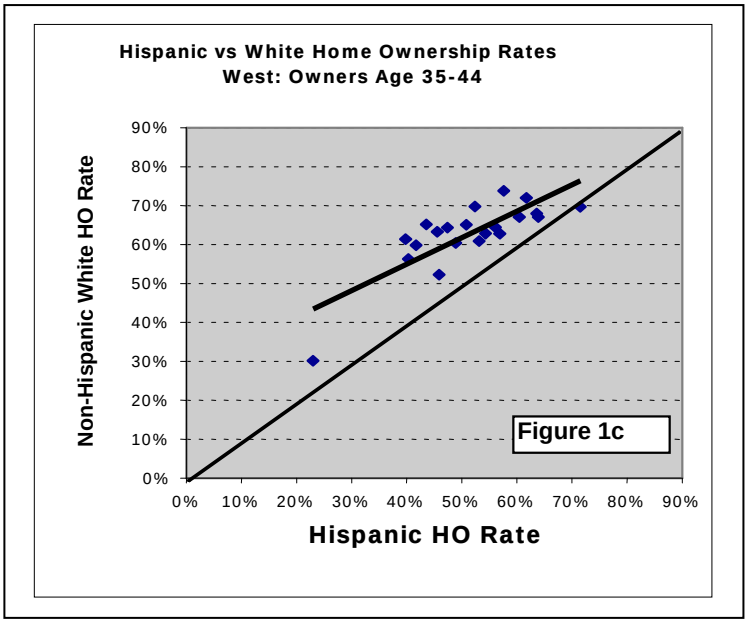
Within each region and within each age group, except in the Northeast, the higher the level of homeownership, the smaller the gap. This fact is represented in Figures 1- 4 by the lines of best-fit leaning toward the diagonals as the charts are read from lower to higher Hispanic homeownership levels (left to right) — as Hispanic rates rise, the line of best-fit leans toward the diagonal line representing parity in rates. Among 25-34 year olds in the West, the line of best fit and the diagonal are almost identical indicating parity in rates. In the Northeast, for both the 25-34 and 35-44 age groups of owners, the large average gap is maintained across all levels of homeownership.

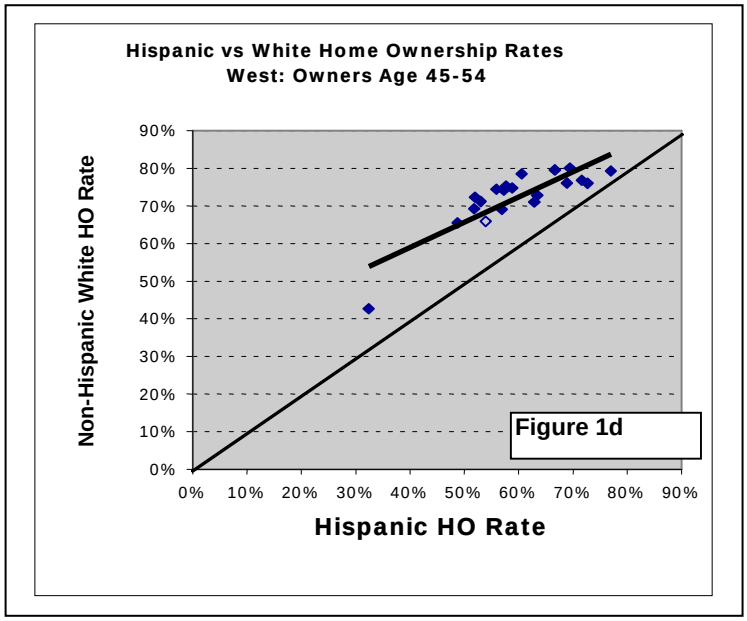
Even by age 45-54, the Northeast's homeownership gaps between Hispanics and whites have barely begun to close for the higher homeownership counties. This persistence of a large homeownership rate gap across all age groups and across all 25 Northeast counties that have very different ownership opportunities suggests that perhaps the Northeast needs to be thought of differently when addressing what is necessary to narrow the Hispanic/ non-Hispanic white homeownership gaps in the U.S. as a whole.

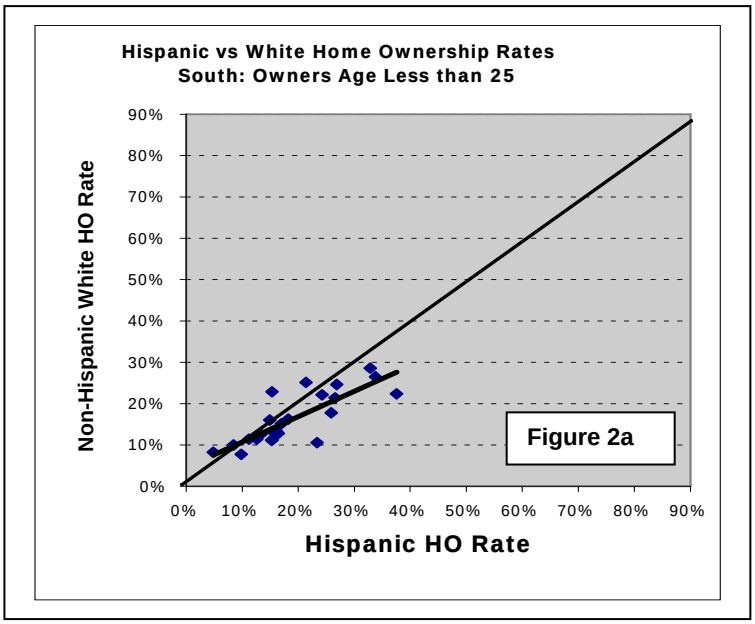
Finally, Figures 1- 4 reveal that the regions differ in how one might characterize the variability in homeownership levels and gaps within each region. The West shows both the smallest average gaps (with the lines of best-fit most closely following the diagonals), and the least divergence among the 25 selected counties from the lines of best fit (counties cluster closely around lines of best-fit). This latter generalization is particularly true for the 35-44 and 45-54 age groups of owners. The South, while showing a strong tendency for higher homeownership counties to have the smallest or the most negative gaps, the variability around the lines of best fit is much higher than in the West. The Midwest falls between the West and the South on the range of variability in homeownership levels from low to high, and has consistently larger gaps than both the West and the South. The Northeast has the largest homeownership gaps favoring whites for all age groups at all homeownership rate levels. There is a fairly high goodness of fit among the counties in the Northeast around the trend line, but this is somewhat misleading because the range of homeownership rates from low to high is so large. Furthermore, there are three distinct clusters of counties in the low, medium and high Hispanic ownership rate positions, with each cluster having a weak relationship between the two race/Hispanic origin populations (see Figure 4c).

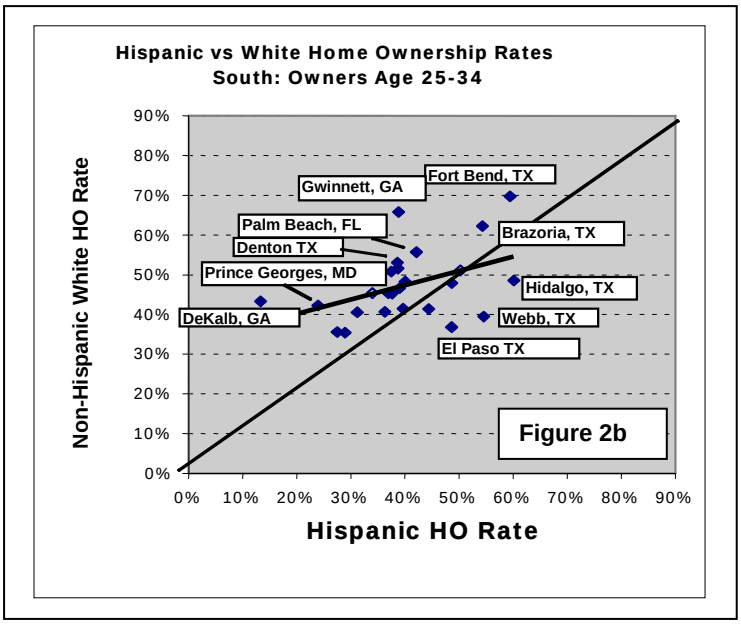

Hispanic vs White Home Ownership Rates
West: Owners Age Less than 25
Non-Hispanic White HO Rate
Hispanic HO Rate
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
Figure 1a

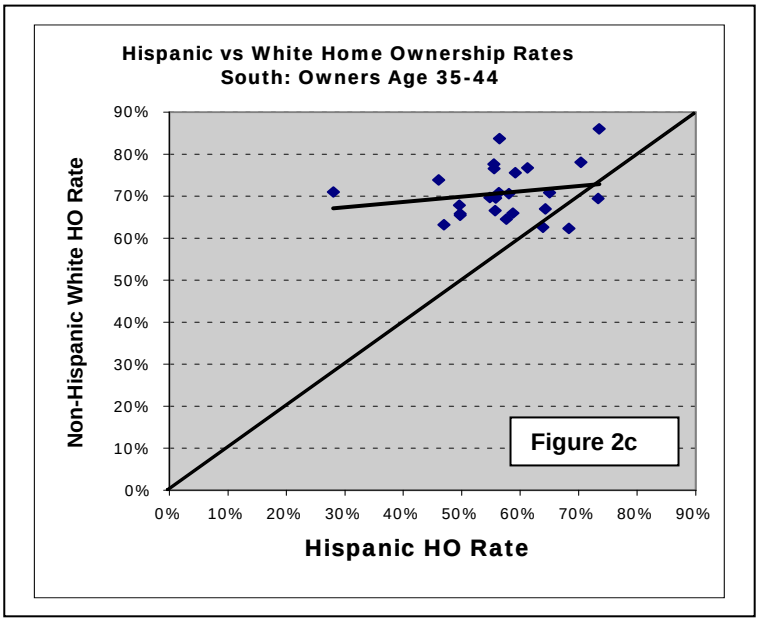

Hispanic vs White Home Ownership Rates
West: Owners Age 25-34
Non-Hispanic White HO Rate
Hispanic HO Rate
Maricopa, AZ
Ventura, CA
Riverside, CA
Fresno, CA
Dona Ana, NM
Orange, CA
Bemalillo, NM
San Mateo, CA
Monterey, CA
San Francisco, CA
Figure 1b

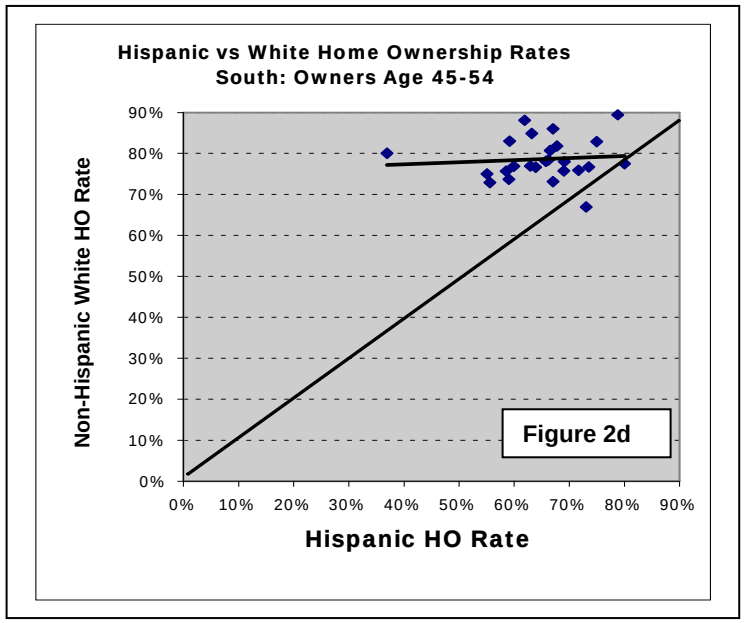

Hispanic vs White Home Ownership Rates
West: Owners Age 35-44
Non-Hispanic White HO Rate
Hispanic HO Rate
Figure 1c

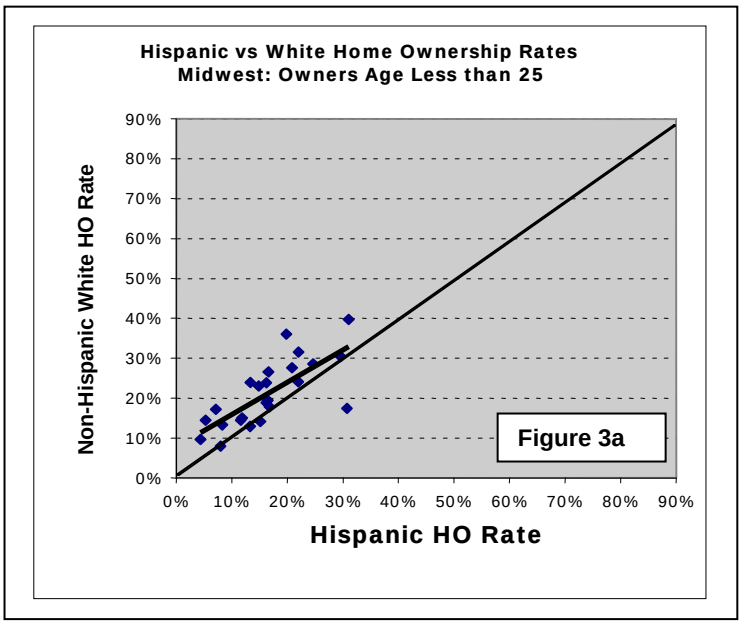

Hispanic vs White Home Ownership Rates
West: Owners Age 45-54
Non-Hispanic White HO Rate
Hispanic HO Rate
Figure 1d

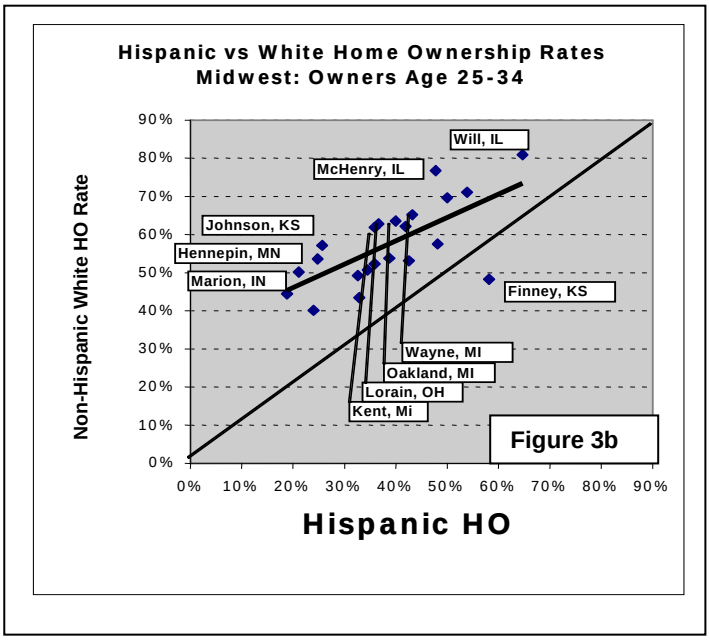

Hispanic vs White Home Ownership Rates
South: Owners Age Less than 25
Non-Hispanic White HO Rate
Hispanic HO Rate
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
Figure 2a

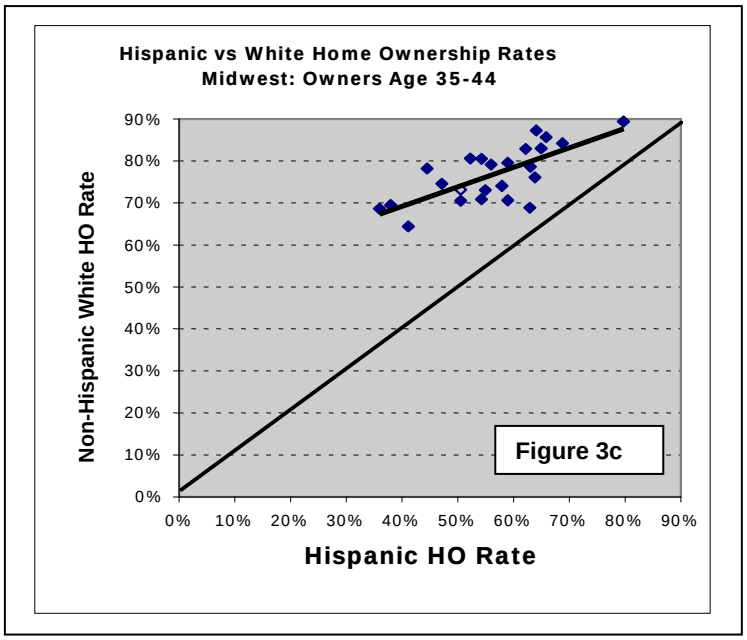

Hispanic vs White Home Ownership Rates
South: Owners Age 25-34
Non-Hispanic White HO Rate
Hispanic HO Rate
Gwinnett, GA
Fort Bend, TX
Palm Beach, FL
Brazoria, TX
Denton TX
Prince Georges, MD
Hidalgo, TX
DeKalb, GA
Webb, TX
El Paso TX
Figure 2b

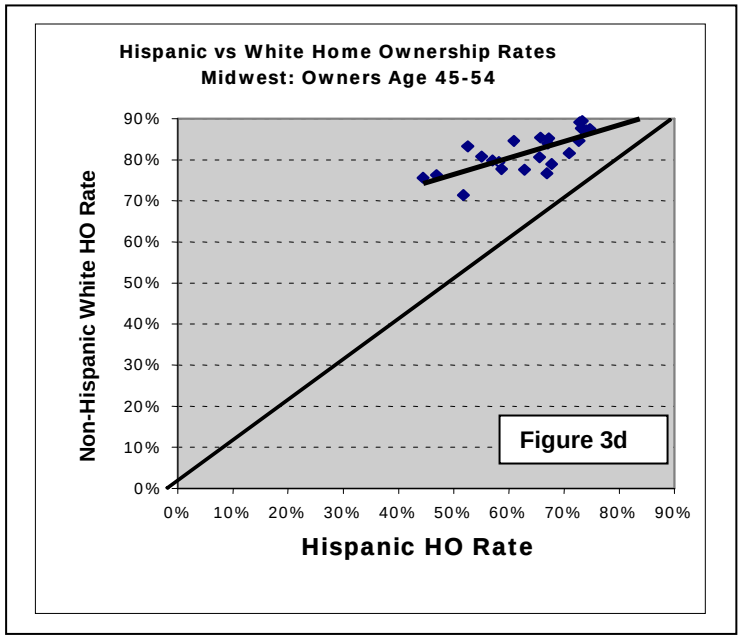

Hispanic vs White Home Ownership Rates
South: Owners Age 35-44
Non-Hispanic White HO Rate
Hispanic HO Rate
Figure 2c

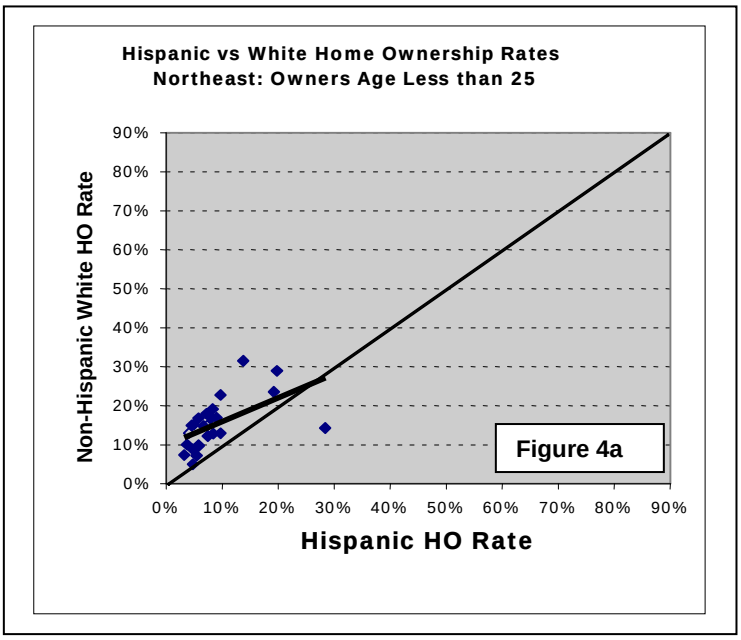

Hispanic vs White Home Ownership Rates
South: Owners Age 45-54
Non-Hispanic White HO Rate
Hispanic HO Rate
Figure 2d

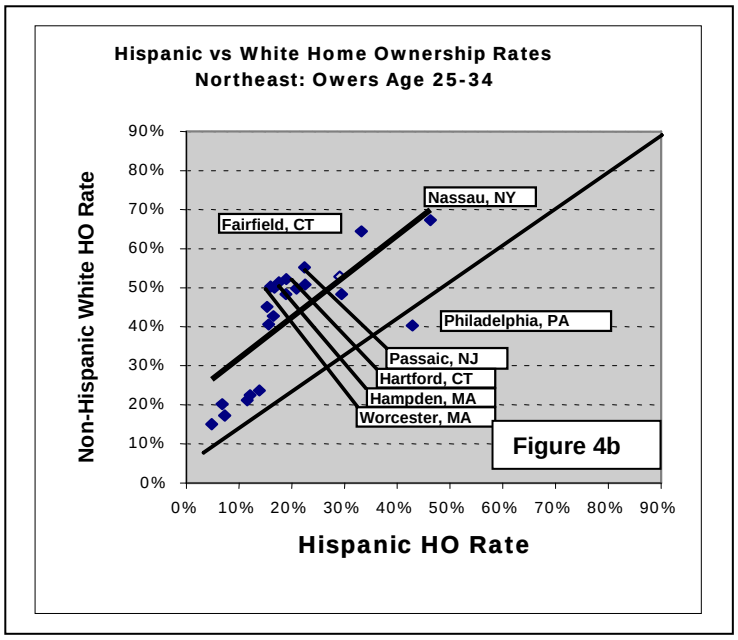

Hispanic vs White Home Ownership Rates
Midwest: Owners Age Less than 25
Non-Hispanic White HO Rate
Hispanic HO Rate
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
Figure 3a

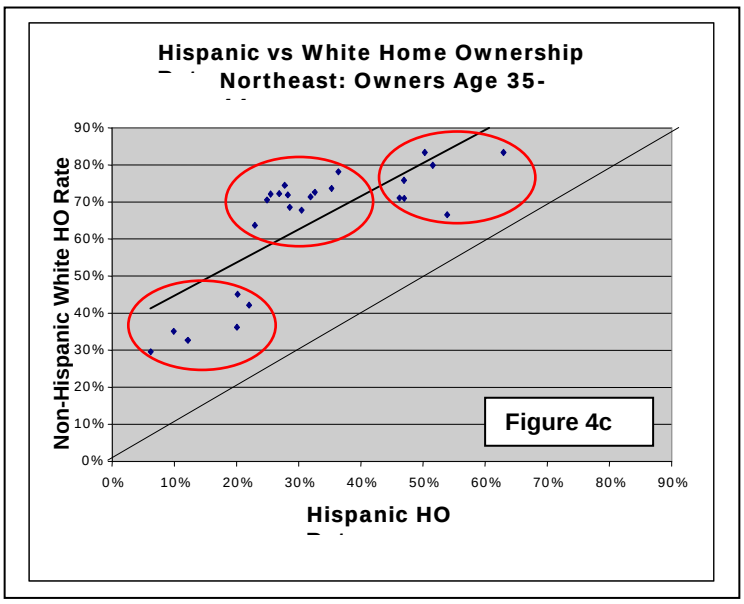

Hispanic vs White Home Ownership Rates
Midwest: Owners Age 25-34
Non-Hispanic White HO Rate
Hispanic HO
Will, IL
McHenry, IL
Johnson, KS
Hennepin, MN
Marion, IN
Finney, KS
Wayne, MI
Oakland, MI
Lorain, OH
Kent, Mi
Figure 3b

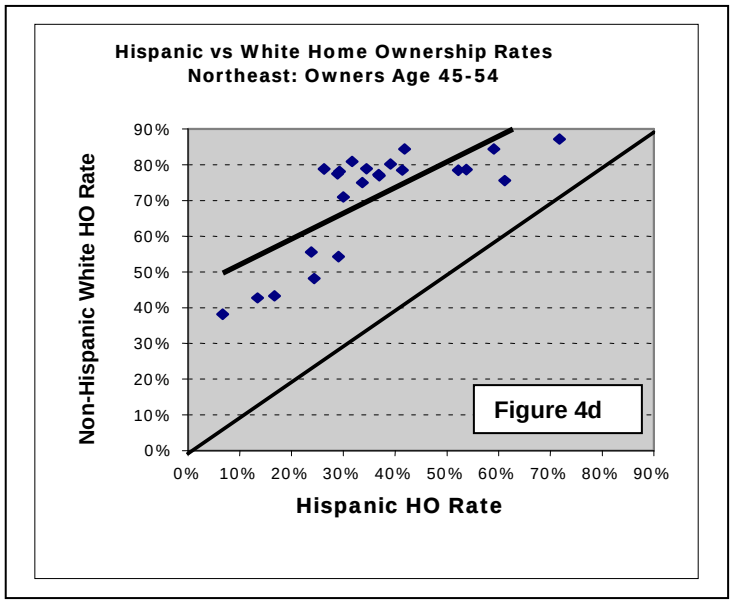

Hispanic vs White Home Ownership Rates
Midwest: Owners Age 35-44
Non-Hispanic White HO Rate
Hispanic HO Rate
Figure 3c


Hispanic vs White Home Ownership Rates
Midwest: Owners Age 45-54
Non-Hispanic White HO Rate
Hispanic HO Rate
Figure 3d


Hispanic vs White Home Ownership Rates
Northeast: Owners Age Less than 25
Non-Hispanic White HO Rate
Hispanic HO Rate
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
Figure 4a


Hispanic vs White Home Ownership Rates
Northeast: Owers Age 25-34
Non-Hispanic White HO Rate
Hispanic HO Rate
Nassau, NY
Fairfield, CT
Philadelphia, PA
Passaic, NJ
Hartford, CT
Hampden, MA
Worcester, MA
Figure 4b

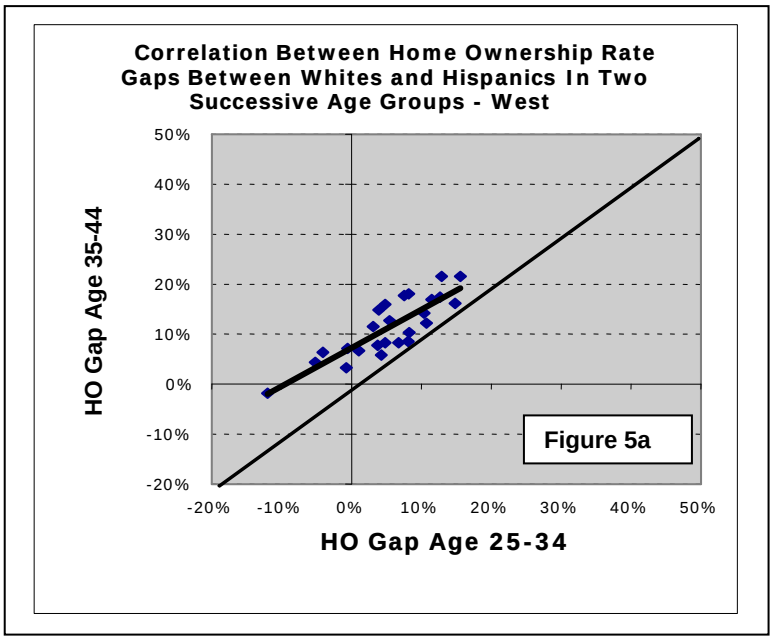

Hispanic vs White Home Ownership
Northeast: Owners Age 35-
Non-Hispanic White HO Rate
Hispanic HO
Figure 4c

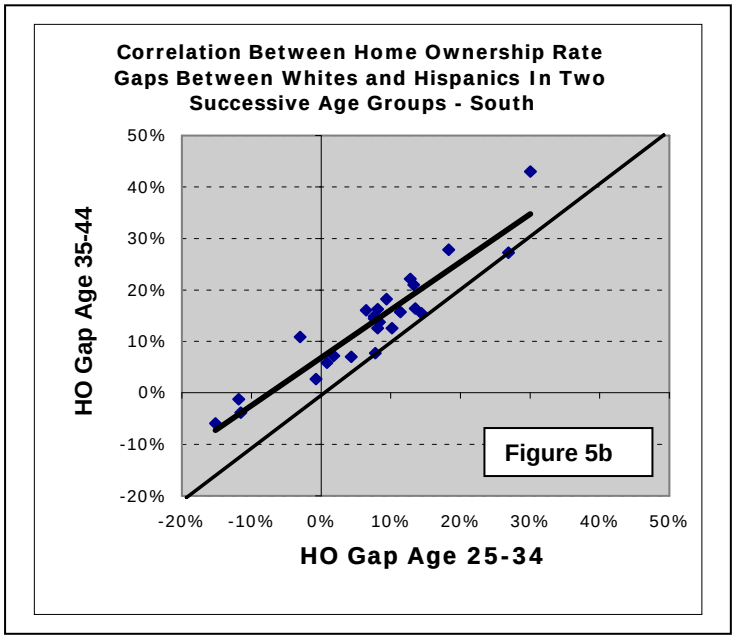

Hispanic vs White Home Ownership Rates
Northeast: Owners Age 45-54
Non-Hispanic White HO Rate
Hispanic HO Rate
Figure 4d

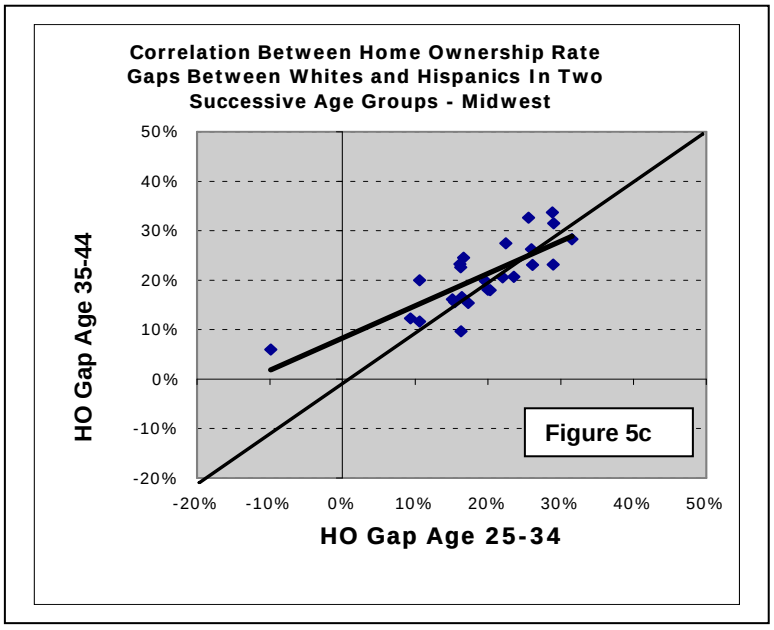
Figures 5a-5d plot the actual homeownership rate gaps between Hispanics and non-Hispanic whites for two successive age groups, 25-34 year old owner heads on the X-axis and 35-44 year old owner heads on the Y-axis. Here, the diagonal line demarcates whether the gaps are larger in the older age group (points above the diagonal) or smaller (below the diagonal). In the vast majority of the 100 counties in our sample the gaps are larger for the 35-44 year olds than for the 25-34 year olds, except for eight counties in the Midwest where the 35-44 gap is lower than the 25-34 gap, and two counties in the South and one in the Northeast where the gap is nearly identical for both age groups. This increase in the gaps between the two age groups can be explained in at least two ways: 1) the homeownership gains for whites tend to exceed those for Hispanics as cohorts aged from 25-34 to 35-44, or, alternatively; 2) younger cohorts of Hispanics have been better at moving into homeownership at this critical stage in the life course more on a par with whites than the cohorts that preceded them in the age structure 10 years or more earlier. The first explanation might focus on such things as long-term differences between whites and Hispanics in education, income gains, and occupational mobility as a cohort ages from 25-34 to 35-44. The second explanation might focus on things such as the changes in mortgage lending or homeownership opportunities that emerged for minorities in the 1990s when 25-34 year old Hispanics entered the housing market. The first kind of argument implies that the growing gaps over the life course are likely to persist. The second explanation could mean that the pattern of gaps for today's 25-34 year olds will carry over to when the same cohorts are 35-44 years old in ten years. Probably some of both sets of explanatory factors are at play.

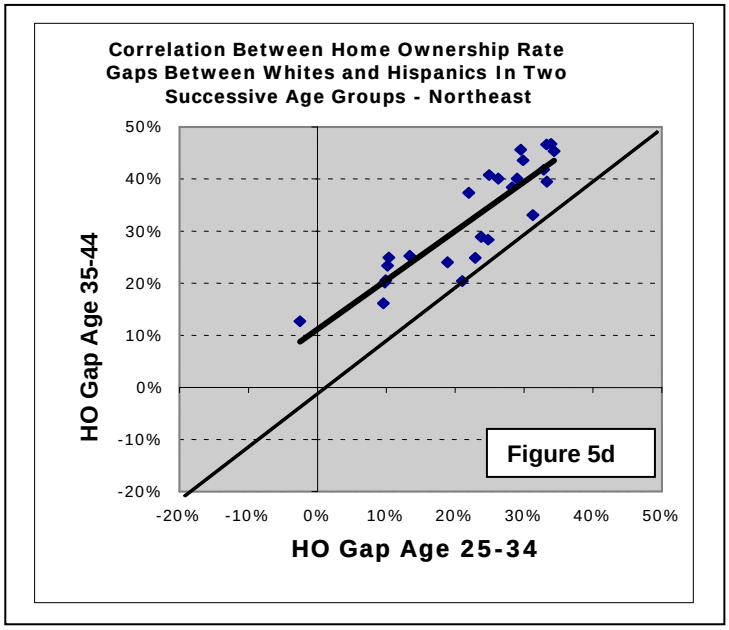
Figure 5a confirms that the West has the lowest homeownership gaps among all regions with all counties showing gaps of less than 20 percent for 25-34 year olds and all but two counties showing the same for 35-44 year olds. This contrasts with the pattern in the Northeast where the vast majority of 25-34 year old gaps are above 20 percentage points and only two counties for 35-44 year olds are below this number. A large number of counties in the Northeast have gaps that exceeded 30 percent for 25-34 year olds and 40 percent for 35-44 year olds (Figure 5d).

Figure 5b confirms that the South has the largest range of homeownership rate gaps because of a few counties with extreme values (both negative and positive), but the bulk of the 25 counties in the South have gap levels that are only slightly larger than those in the West. The Midwest gaps plotted in Figure 5c cluster almost as tightly as in the West, but at values that are about 10 percentage points higher on average. The Midwest is also somewhat unique in that about a third of the 25 counties display gaps for the 35-44 year old owners that are smaller than the gaps for the 25-34 year olds. The Northeast, in addition to having the largest average homeownership gaps of all four regions, has the largest average difference in gaps between the two successive age groups (Figure 5d).


Correlation Between Home Ownership Rate Gaps Between Whites and Hispanics In Two Successive Age Groups - West
HO Gap Age 35-44
50%
40%
30%
20%
10%
0%
-10%
-20%
-20% -10% 0% 10% 20% 30% 40% 50%
HO Gap Age 25-34
Figure 5a


Correlation Between Home Ownership Rate Gaps Between Whites and Hispanics In Two Successive Age Groups - South
HO Gap Age 35-44
50%
40%
30%
20%
10%
0%
-10%
-20%
-20% -10% 0% 10% 20% 30% 40% 50%
HO Gap Age 25-34
Figure 5b


Correlation Between Home Ownership Rate Gaps Between Whites and Hispanics In Two Successive Age Groups - Midwest
HO Gap Age 35-44
50%
40%
30%
20%
10%
0%
-10%
-20%
-20% -10% 0% 10% 20% 30% 40% 50%
HO Gap Age 25-34
Figure 5c


Correlation Between Home Ownership Rate Gaps Between Whites and Hispanics In Two Successive Age Groups - Northeast
HO Gap Age 35-44
50%
40%
30%
20%
10%
0%
-10%
-20%
-20% -10% 0% 10% 20% 30% 40% 50%
HO Gap Age 25-34
Figure 5d

Income, Housing Values, and Housing Costs

Key variables affecting the white/Hispanic homeownership rate gap for young adults are economic, and the analysis begins with charts that focus on median income, the share of 25-34 year old heads earning $40,000 or more, house value (as a proxy for price), and owner cost burdens (median monthly owner costs as a percent of income). With very few exceptions, it is indeed the case that median household income for non-Hispanic white households exceeds that for Hispanic households across all four regions (Figures 6a-6d). The income gap remains consistent at all income levels as the line of best fit roughly parallels the diagonal line of equal incomes.

To examine the relationship between the gaps in income and the gaps in the 25-34 year old homeownership rates, Figures 7a-7b plot the gaps in the share of each group of 25-34 year olds earning $40,000 or more against the 25-34 year old homeownership rate gap. The motivation is to examine whether there is a strong advantage for whites in household income among those for which incomes are probably sufficient to move households into some form of homeownership. The $40,000 figure is above the median income of Hispanic households in all four regions, which falls in the mid-$35,000 range in the 2000 census data.

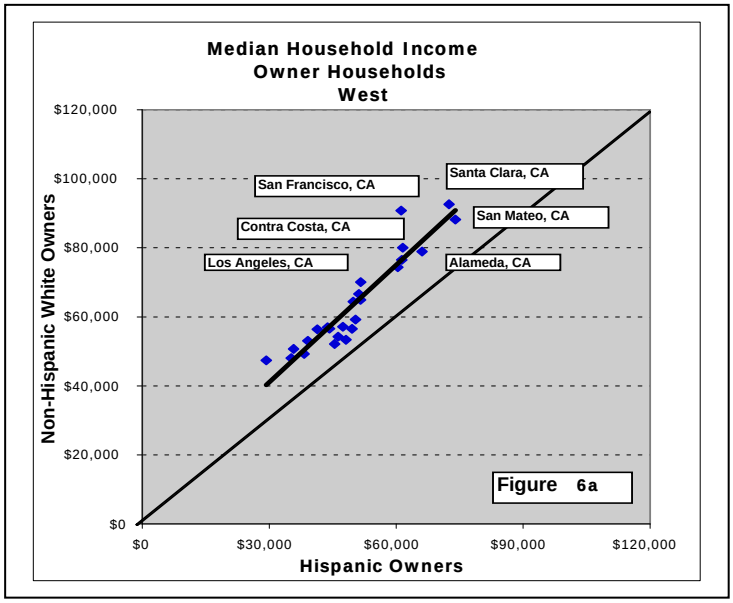
Figures 7a and 7d show that there is a weak positive relationship in both the West and the Northeast between the upper income gap and the homeownership rate gap for 25-34 year olds. Several counties that we have identified as outliers having high homeownership rate gaps by regional standards, namely Maricopa, AZ, Fresno, CA and Orange, CA in the West and Worcester, MA, Hartford, CT and Hampden, MA in the Northeast, all have larger advantages on the income side for young adult non-Hispanic whites. Other counties including Clark, NV and San Mateo, CA in the West and Suffolk, NY and Bergen, NJ in the Northeast have less of an income advantage for whites but still have high homeownership gaps by regional standards.

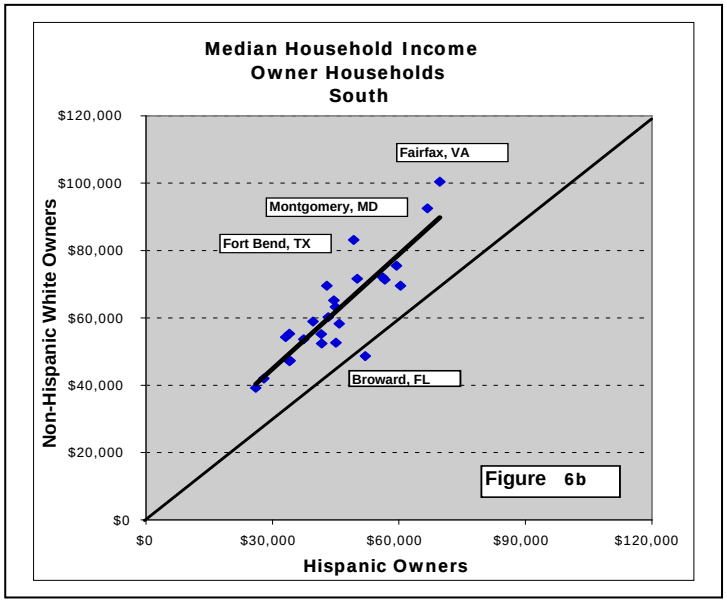
The South and the Midwest, on the other hand, show only a weak relationship between the gap in share of above average income households and the homeownership rate gap for young adults. While Fort Bend, TX has a high income gap, several Southern counties with higher homeownership rate gaps have much lower income gaps, including Gwinnett and DeKalb, GA, Denton, TX and Prince George's, MD. Other Southern counties with negative homeownership rate gaps span the range in the upper income gap, from Cameron, TX with the highest income gap to Webb, TX with one of the lowest income gaps, showing that other circumstances can trump income disparities when determining relative homeownership rates. In the Midwest the range of variation in the income gap is quite small with all counties falling well within the 10 percent-30 percent range. At the upper end of this range are Johnson, KS, Hennepin, MN and Lorain, OH, all previously identified as outliers with high homeownership rate gaps. But Marion, IN, McHenry, IL and Kent, MI, also with high homeownership rate gaps, are in the bottom half of Midwestern counties on the gap in the share of 25-34 year old households with annual income of at least $40k.

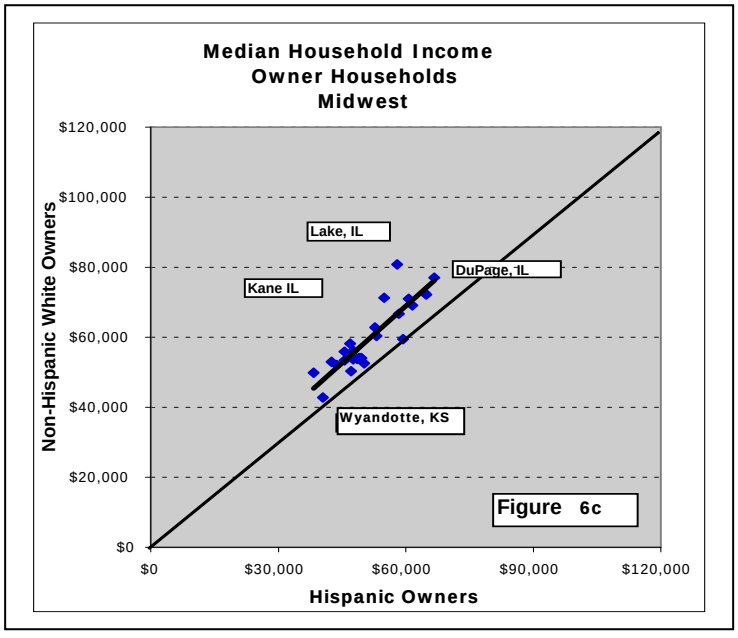
The bottom line is that the simple relationship between the income gap and the homeownership rate gap for younger households is only a weak one, and might only be a defining influence in relatively few counties. In most counties, it is more likely that other factors such as the availability of affordable housing alternatives come more into play.

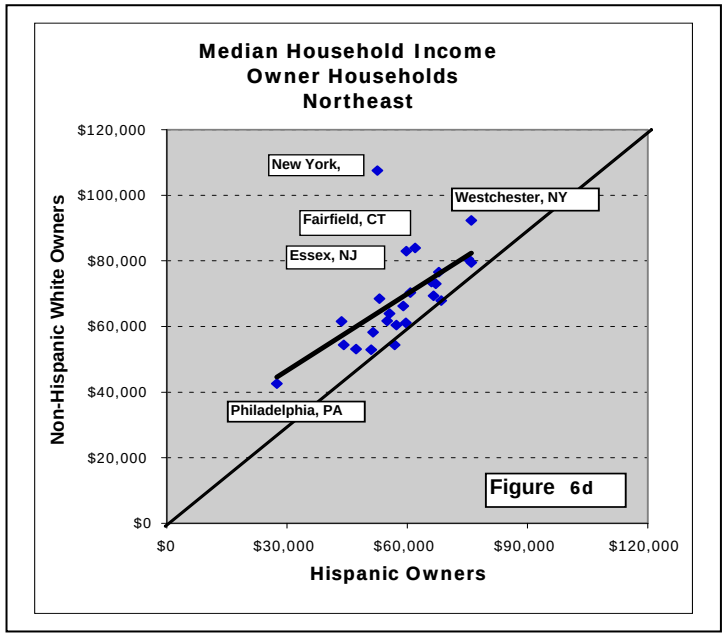
One might hypothesize that counties with higher housing prices should have the largest homeownership gaps, with price acting as a factor to keep Hispanics from purchasing homes. Figures 8a-8d plot the median value of Hispanic owner occupied housing against the median value for non-Hispanic whites. Clearly, Hispanics are living in lower valued units in all four regions. Note that the value scale for the West is twice as large as for the other regions. If the West's value scale were adjusted to make $300,000 also the maximum, all of the labeled counties for the West would disappear off the chart. In the West in particular, the higher the value the greater the gap between Hispanic and white median values, although this is slightly true in all regions.

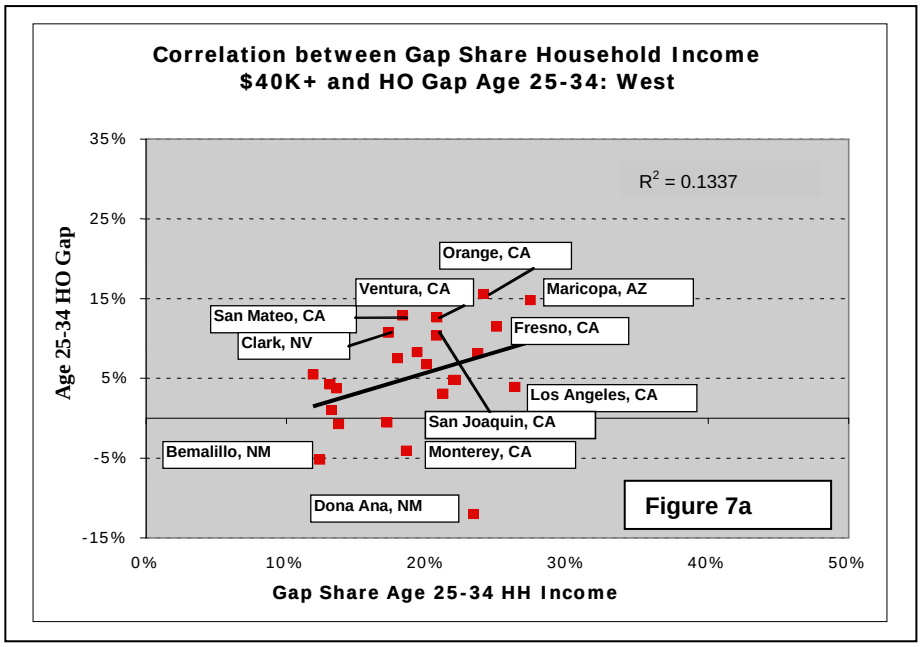
However, when median value of all owner housing is plotted against the homeownership gap for 25-34 year olds, again the relationship is generally a weak one (Figures 9a-9d). There are many examples in all four regions of large homeownership rate gaps with high housing values and large gaps with low housing values. In the West, the relatively high ownership rate gap in San Mateo County would need to overcome a high price barrier before Hispanic homeownership rates could be raised. But in Clark, NV, Maricopa, AZ, and Fresno, CA, price is less of an obstacle. In San Mateo, CA it is probably unlikely that a home will ever come on the market at the median price of homes in Maricopa, AZ and Clark, NV.

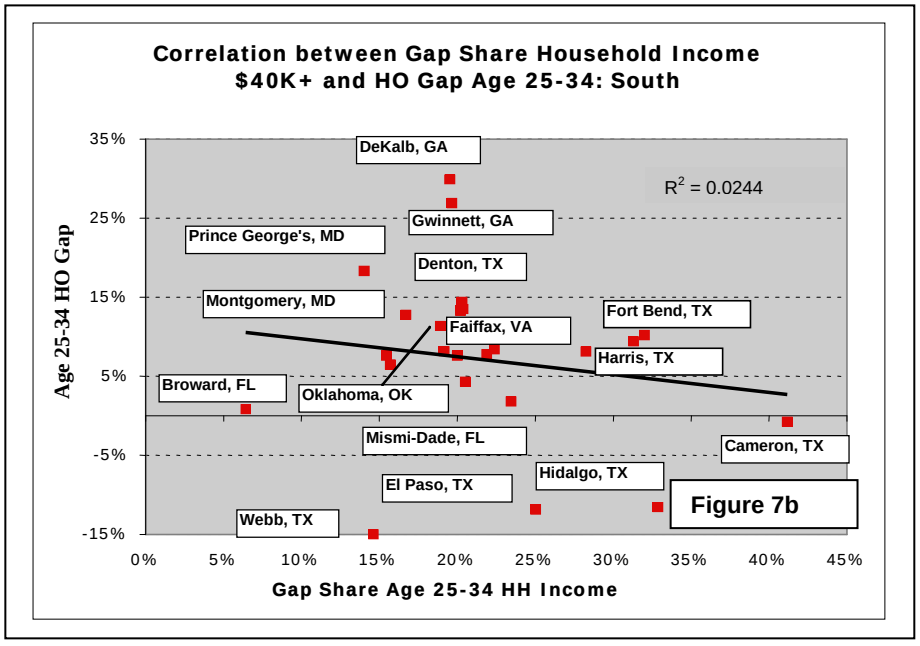

Median Household Income
Owner Households
West
$120,000
$100,000
$80,000
$60,000
$40,000
$20,000
$0
Non-Hispanic White Owners
San Francisco, CA
Santa Clara, CA
Contra Costa, CA
San Mateo, CA
Los Angeles, CA
Alameda, CA
$0
$30,000
$60,000
$90,000
$120,000
Hispanic Owners
Figure 6a

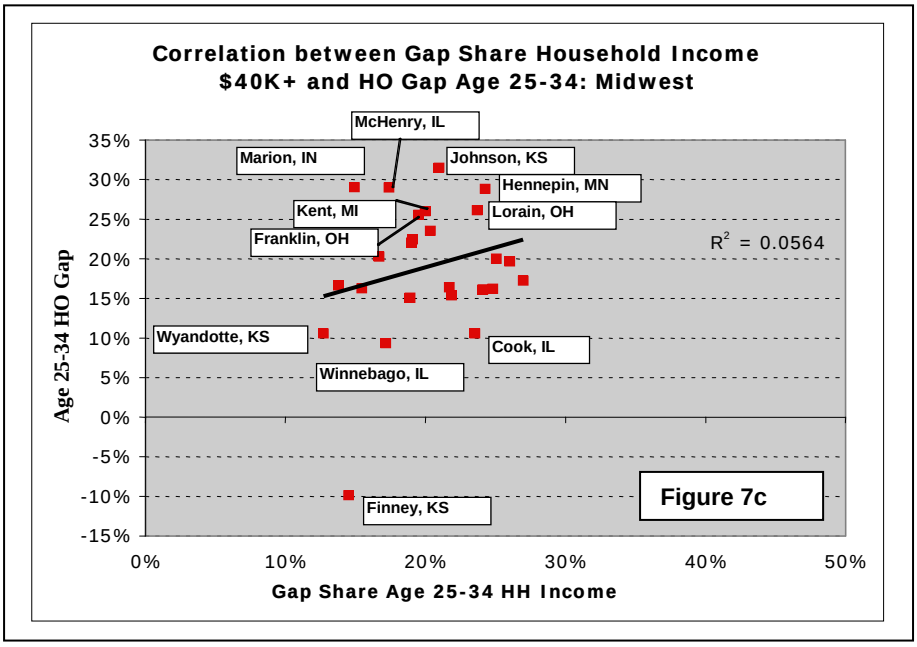

Median Household Income
Owner Households
South
$120,000
$100,000
$80,000
$60,000
$40,000
$20,000
$0
Non-Hispanic White Owners
Fairfax, VA
Montgomery, MD
Fort Bend, TX
Broward, FL
$0
$30,000
$60,000
$90,000
$120,000
Hispanic Owners
Figure 6b


Median Household Income
Owner Households
Midwest
$120,000
$100,000
$80,000
$60,000
$40,000
$20,000
$0
Non-Hispanic White Owners
Lake, IL
DuPage, IL
Kane IL
Wyandotte, KS
$0
$30,000
$60,000
$90,000
$120,000
Hispanic Owners
Figure 6c


Median Household Income
Owner Households
Northeast
$120,000
$100,000
$80,000
$60,000
$40,000
$20,000
$0
Non-Hispanic White Owners
New York,
Westchester, NY
Fairfield, CT
Essex, NJ
Philadelphia, PA
$0
$30,000
$60,000
$90,000
$120,000
Hispanic Owners
Figure 6d


Correlation between Gap Share Household Income
$40K+ and HO Gap Age 25-34: West
R2 = 0.1337
Age 25-34 HO Gap
35%
25%
15%
5%
-5%
-15%
0%
10%
20%
30%
40%
50%
Gap Share Age 25-34 HH Income
Orange, CA
Ventura, CA
Maricopa, AZ
San Mateo, CA
Fresno, CA
Clark, NV
Los Angeles, CA
San Joaquin, CA
Bemalillo, NM
Monterey, CA
Dona Ana, NM
Figure 7a


Correlation between Gap Share Household Income
$40K+ and HO Gap Age 25-34: South
R2 = 0.0244
Age 25-34 HO Gap
35%
25%
15%
5%
-5%
-15%
0%
5%
10%
15%
20%
25%
30%
35%
40%
45%
Gap Share Age 25-34 HH Income
DeKalb, GA
Gwinnett, GA
Prince George's, MD
Denton, TX
Montgomery, MD
Fort Bend, TX
Faiffax, VA
Harris, TX
Broward, FL
Oklahoma, OK
Mismi-Dade, FL
Cameron, TX
Hidalgo, TX
El Paso, TX
Webb, TX
Figure 7b


Correlation between Gap Share Household Income
$40K+ and HO Gap Age 25-34: Midwest
McHenry, IL
Marion, IN
Johnson, KS
Hennepin, MN
Kent, MI
Lorain, OH
Franklin, OH
R2 = 0.0564
Wyandotte, KS
Cook, IL
Winnebago, IL
Finney, KS
Figure 7c
Age 25-34 HO Gap
35%
30%
25%
20%
15%
10%
5%
0%
-5%
-10%
-15%
0%
10%
20%
30%
40%
50%
Gap Share Age 25-34 HH Income

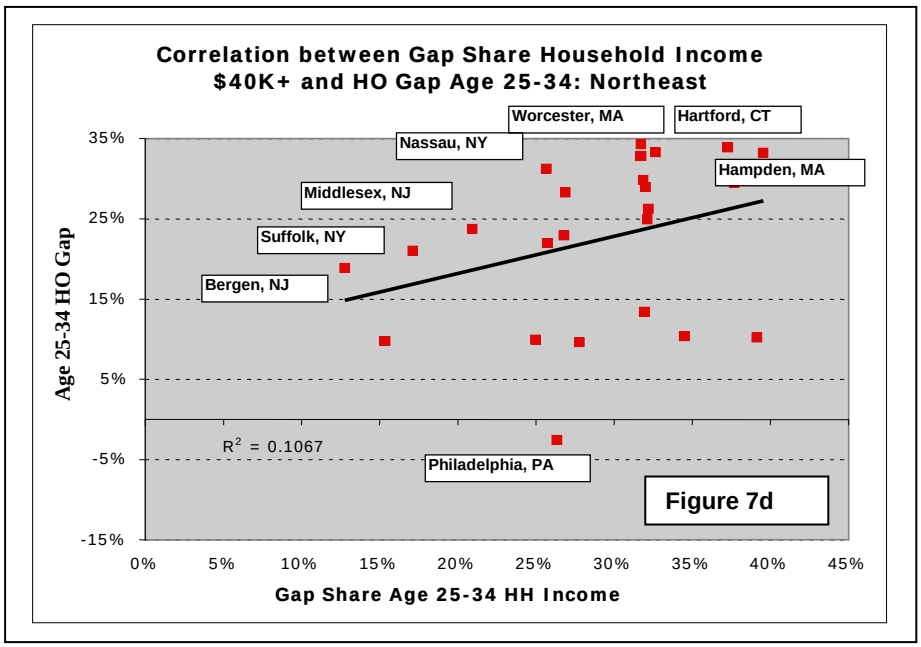

Correlation between Gap Share Household Income
$40K+ and HO Gap Age 25-34: Northeast
Worcester, MA
Hartford, CT
Nassau, NY
Hampden, MA
Middlesex, NJ
Suffolk, NY
Bergen, NJ
R2 = 0.1067
Philadelphia, PA
Figure 7d
Age 25-34 HO Gap
35%
25%
15%
5%
-5%
-15%
0%
5%
10%
15%
20%
25%
30%
35%
40%
45%
Gap Share Age 25-34 HH Income

Table 5a

West	Age 25-34 HO Gap	Share Households with a non-Hispanic White Alone householder who is 25 to 34 years; earning $40;000+	Share Households with a Hispanic or Latino householder who is 25 to 34 years; earning $40;000+	Age 25-34 Income Gap
Maricopa County, Arizona	14.8%	64.8%	37.5%	27.3%
Los Angeles County, California	3.9%	63.8%	37.6%	26.2%
Fresno County, California	11.5%	53.1%	28.2%	24.9%
Tulare County, California	8.1%	50.6%	26.3%	24.3%
Orange County, California	15.6%	76.2%	52.1%	24.0%
San Diego County, California	8.2%	63.1%	39.5%	23.6%
Dona Ana County, New Mexico	-12.0%	44.3%	21.0%	23.3%
Kern County, California	4.8%	50.0%	28.0%	22.0%
Santa Barbara County, California	4.8%	61.9%	40.0%	21.9%
Denver County, Colorado	3.1%	59.7%	38.6%	21.1%
Ventura County, California	12.7%	75.3%	54.6%	20.7%
San Joaquin County, California	10.4%	60.9%	40.2%	20.6%
Riverside County, California	6.8%	63.4%	43.5%	19.9%
Contra Costa County, California	8.3%	77.8%	58.5%	19.3%
Monterey County, California	-4.1%	63.9%	45.4%	18.5%
San Mateo County, California	12.9%	83.3%	65.0%	18.3%
Santa Clara County, California	7.5%	83.9%	66.0%	17.9%
Clark County, Nevada	10.7%	64.1%	46.9%	17.2%
San Francisco County, California	-0.5%	80.6%	63.5%	17.2%
San Bernardino County, California	-0.7%	57.4%	43.7%	13.7%
Sacramento County, California	3.7%	57.5%	43.9%	13.6%
Pima County, Arizona	1.0%	45.1%	31.9%	13.2%
Stanislaus County, California	4.3%	55.3%	42.2%	13.1%
Bernalillo County, New Mexico	-5.2%	48.6%	36.3%	12.4%
Alameda County, California	5.5%	72.4%	60.6%	11.9%

Table 5b

South	Age 25-34 HO Gap	Share Households with a non-Hispanic White Alone householder who is 25 to 34 years; earning $40;000+	Share Households with a Hispanic or Latino householder who is 25 to 34 years; earning $40;000+	Age 25-34 Income Gap
Cameron County, Texas	-0.7%	63.1%	21.9%	41.2%
Hidalgo County, Texas	-11.5%	55.4%	22.5%	32.9%
Fort Bend County, Texas	10.2%	80.8%	48.8%	32.0%
Harris County, Texas	9.4%	65.7%	34.4%	31.3%
Dallas County, Texas	8.1%	65.6%	37.3%	28.2%
El Paso County, Texas	-11.9%	52.2%	27.2%	25.0%
Bexar County, Texas	1.8%	56.8%	33.4%	23.4%
Tarrant County, Texas	8.4%	61.1%	38.7%	22.4%
Brazoria County, Texas	7.8%	64.9%	43.0%	21.9%
Nueces County, Texas	4.3%	51.6%	31.1%	20.5%
Palm Beach County, Florida	13.5%	64.5%	44.2%	20.4%
Denton County, Texas	14.4%	69.8%	49.5%	20.3%
Fairfax County, Virginia	13.3%	84.7%	64.5%	20.2%
Orange County, Florida	7.6%	61.1%	41.1%	20.0%
Gwinnett County, Georgia	26.9%	75.4%	55.7%	19.6%
DeKalb County, Georgia	29.9%	73.8%	54.3%	19.5%
Hillsborough County, Florida	8.1%	58.5%	39.4%	19.2%
Oklahoma County, Oklahoma	11.4%	44.0%	25.1%	18.9%
Montgomery County, Maryland	12.8%	80.5%	63.8%	16.7%
Travis County, Texas	6.5%	61.9%	46.2%	15.7%
Lubbock County, Texas	7.6%	44.6%	29.2%	15.5%
Webb County, Texas	-15.0%	43.8%	29.2%	14.6%
Miami-Dade County, Florida	-3.0%	60.5%	46.0%	14.4%
Prince George's County, Maryland	18.3%	66.5%	52.4%	14.0%

Broward County, Florida	0.8%	62.8%	56.4%	6.4%

Table 5c

Midwest	Age 25-34 HO Gap	Share Households with a non-Hispanic White Alone householder who is 25 to 34 years; earning $40;000+	Share Households with a Hispanic or Latino householder who is 25 to 34 years; earning $40;000+	Age 25-34 Income Gap
Kane County, Illinois	17.2%	78.6%	51.6%	27.0%
Lake County, Illinois	19.7%	78.1%	52.0%	26.0%
Sedgwick County, Kansas	20.0%	56.7%	31.6%	25.1%
Cuyahoga County, Ohio	16.2%	59.7%	34.9%	24.8%
Hennepin County, Minnesota	28.8%	68.1%	43.8%	24.3%
Milwaukee County, Wisconsin	16.1%	59.2%	35.1%	24.1%
Lorain County, Ohio	26.1%	62.5%	38.8%	23.7%
Cook County, Illinois	10.6%	70.3%	46.8%	23.5%
Lake County, Indiana	15.4%	65.8%	43.9%	21.9%
Jackson County, Missouri	16.4%	57.3%	35.6%	21.7%
Johnson County, Kansas	31.5%	73.2%	52.3%	21.0%
Oakland County, Michigan	23.5%	73.3%	53.0%	20.3%
Kent County, Michigan	26.0%	62.6%	42.6%	20.0%
Franklin County, Ohio	25.6%	60.4%	40.9%	19.5%
Ramsey County, Minnesota	22.4%	60.2%	41.1%	19.1%
Wayne County, Michigan	22.0%	66.5%	47.5%	19.0%
Lucas County, Ohio	15.1%	53.9%	35.0%	18.9%
McHenry County, Illinois	29.0%	79.5%	62.1%	17.4%
Winnebago County, Illinois	9.3%	59.4%	42.2%	17.2%
DuPage County, Illinois	20.3%	80.4%	63.8%	16.7%
Will County, Illinois	16.3%	81.0%	65.6%	15.4%
Marion County, Indiana	29.0%	58.2%	43.3%	14.9%
Finney County, Kansas	-9.9%	45.8%	31.3%	14.5%
Douglas County, Nebraska	16.6%	58.2%	44.4%	13.8%
Wyandotte County, Kansas	10.6%	49.2%	36.5%	12.7%

Table 5d

Northeast	Age 25-34 HO Gap	Share Households with a non-Hispanic White Alone householder who is 25 to 34 years; earning $40;000+	Share Households with a Hispanic or Latino householder who is 25 to 34 years; earning $40;000+	Age 25-34 Income Gap
Hampden County, Massachusetts	33.3%	59.9%	20.3%	39.5%
New York County, New York	10.2%	77.6%	38.5%	39.1%
Essex County, Massachusetts	29.5%	70.6%	32.9%	37.7%
Hartford County, Connecticut	33.9%	71.4%	34.1%	37.3%
Suffolk County, Massachusetts	10.4%	71.0%	36.6%	34.5%
Camden County, New Jersey	24.8%	70.1%	36.4%	33.8%
Passaic County, New Jersey	33.3%	77.0%	44.3%	32.6%
Essex County, New Jersey	26.2%	75.9%	43.7%	32.2%
Providence County, Rhode Island	24.9%	55.9%	23.8%	32.1%
New Haven County, Connecticut	29.0%	67.3%	35.3%	32.0%
Bronx County, New York	13.4%	59.7%	27.8%	31.9%
Westchester County, New York	29.8%	78.4%	46.6%	31.9%
Fairfield County, Connecticut	32.8%	81.8%	50.1%	31.7%
Worcester County, Massachusetts	34.3%	65.2%	33.5%	31.7%
Hudson County, New Jersey	9.6%	73.6%	45.8%	27.8%
Union County, New Jersey	28.3%	80.0%	53.1%	26.9%
Richmond County, New York	22.9%	76.0%	49.2%	26.8%
Philadelphia County, Pennsylvania	-2.5%	53.3%	27.0%	26.3%
Middlesex County, Massachusetts	22.0%	76.0%	50.3%	25.7%
Nassau County, New York	31.2%	84.5%	58.8%	25.7%
Kings County, New York	10.0%	58.4%	33.4%	25.0%
Middlesex County, New Jersey	23.8%	76.2%	55.3%	20.9%
Suffolk County, New York	21.0%	80.6%	63.4%	17.1%
Queens County, New York	9.8%	64.8%	49.5%	15.3%

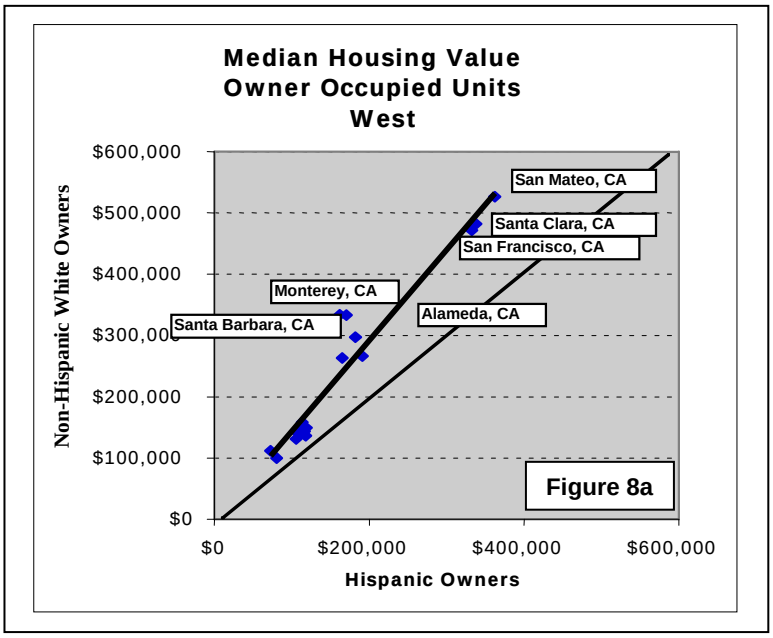
Bergen County, New Jersey	18.9%	78.9%	66.1%	12.8%

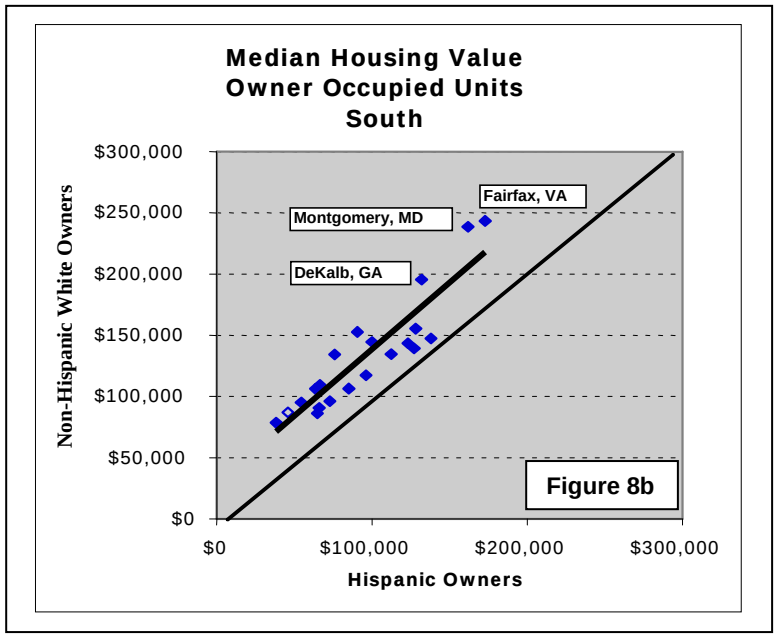
In the South, housing is more affordable across a wider range of its counties with high Hispanic presence; yet still certain counties stand out with large homeownership gaps. Homes in DeKalb County, GA and Gwinnett County, GA both are fairly pricey by Georgia standards, but the median values are not far from the national average, and price should not be prohibitive in closing the Hispanic/white homeownership gap. This might not be as true about Fairfax County, VA and Montgomery County, MD, where high prices will act as a drag on Hispanic ownership gains. But Denton County, TX, Palm Beach County, FL, and even Prince George's County, MD are places where price should not be a reason to expect the large ownership gaps to be especially difficult to close. Fort Bend County, TX has fairly high level of homeownership for both Hispanics (59.5 percent) and whites (69.7 percent), yet the high level of affordability of owner occupied housing in this county should leave room for further gains in Hispanic homeownership. Oklahoma County, OK stands out as having low Hispanic homeownership (34.0 percent), a fairly large homeownership gap between 25-34 year old Hispanics and whites (11.4 percent), and an affordable owner occupied housing stock (median value = $75,800).

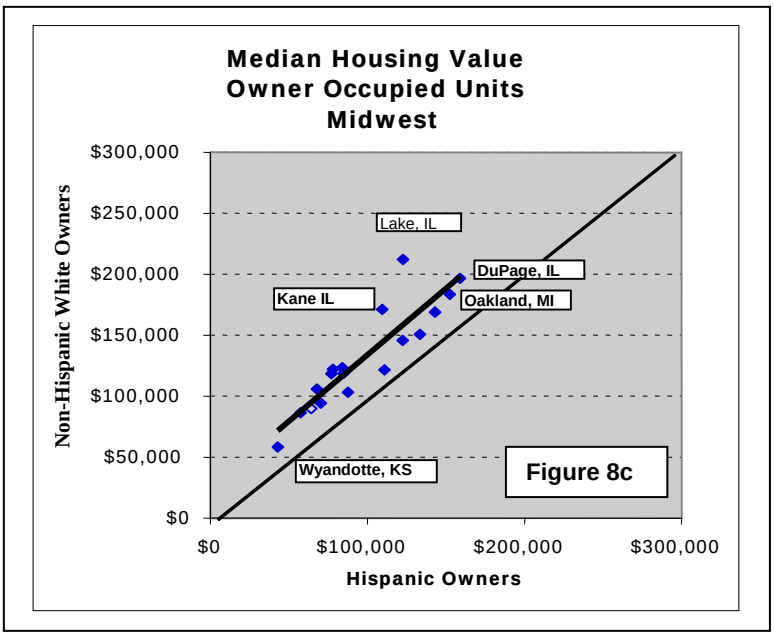
In the Midwest, the largest homeownership gaps are in McHenry County, IL, Marion County, IN, Hennepin County, MN, and Johnson County, KS – the last three counties with very low Hispanic homeownership rates for 25-34 year old households (in the neighborhood of 20-25 percent). Of these three, Marion County is the most affordable and Johnson County the least. Four Midwest counties with higher levels of Hispanic homeownership but nonetheless high homeownership gaps are Kent County, MI, Lorain County, OH, Oakland County, MI and Wayne County, MI. Only Oakland County can be thought of as having a high median housing value, with the other three quite affordable by Midwest standards.

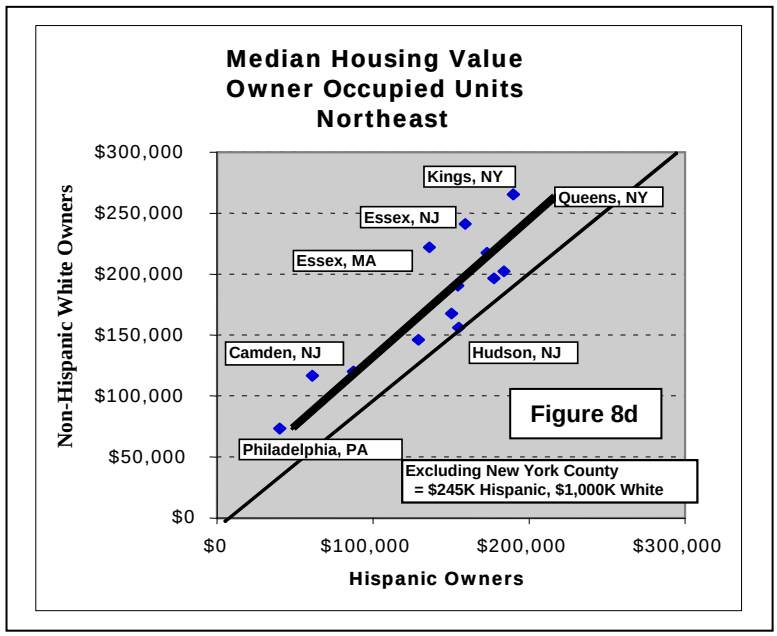
Finally, a large group of counties across a large range of housing values also stand out in the Northeast region as having homeownership gaps above the average for the region. Among them, Fairfield County, CT and Nassau County, NY and Passaic County, NJ have some of the highest median housing values in the region, but Hampden County, MA, Worcester County, MA and Hartford County, CT have a much wider range of affordable owner occupied housing. Another half dozen counties sit just below these latter three and could easily be added to the more affordable list that have homeownership gaps between young Hispanic and white households of more than 20 percent.

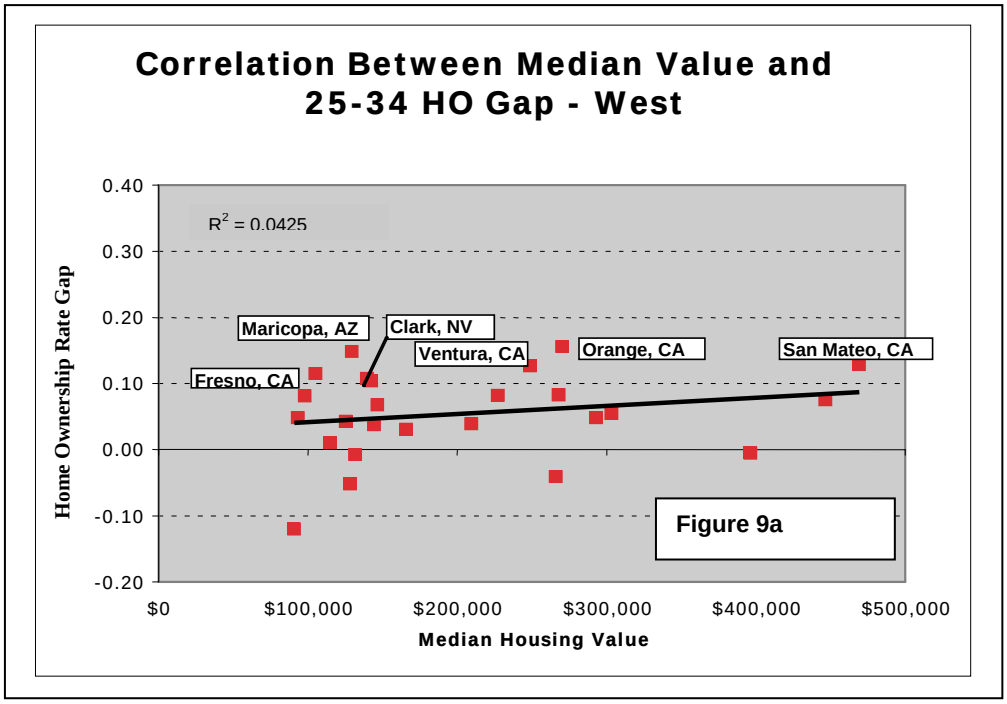
While the West and East are similar in having generally higher prices, they are at opposite extremes in terms of homeownership gaps. The majority of the selected counties in the West have homeownership gaps below 10 percent for 25-34 year olds, while the majority of counties in the Northeast have homeownership gaps above 20 percent. As we saw in Figures 7a-7d, the differences between the West and the Northeast in the gap in the share earning at least $40,000 would explain some of this difference, with the income gap in the Northeast being much larger on average. To pursue the connection between income and price, we now turn to examining cost as a percent of income. This comparison is limited to owner households with a mortgage to eliminate the effect of the large number of elderly (mostly white households) without a mortgage and with much reduced average housing costs.

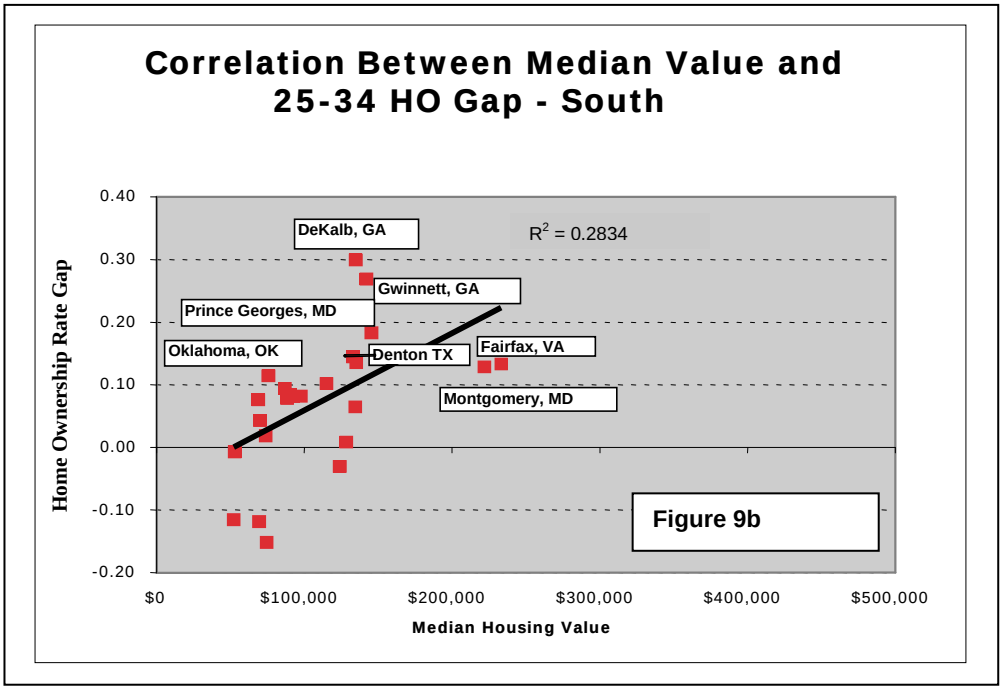

Median Housing Value
Owner Occupied Units
West
Non-Hispanic White Owners
$600,000
$500,000
$400,000
$300,000
$200,000
$100,000
$0
$0
$200,000
$400,000
$600,000
Hispanic Owners
San Mateo, CA
Santa Clara, CA
San Francisco, CA
Monterey, CA
Santa Barbara, CA
Alameda, CA
Figure 8a

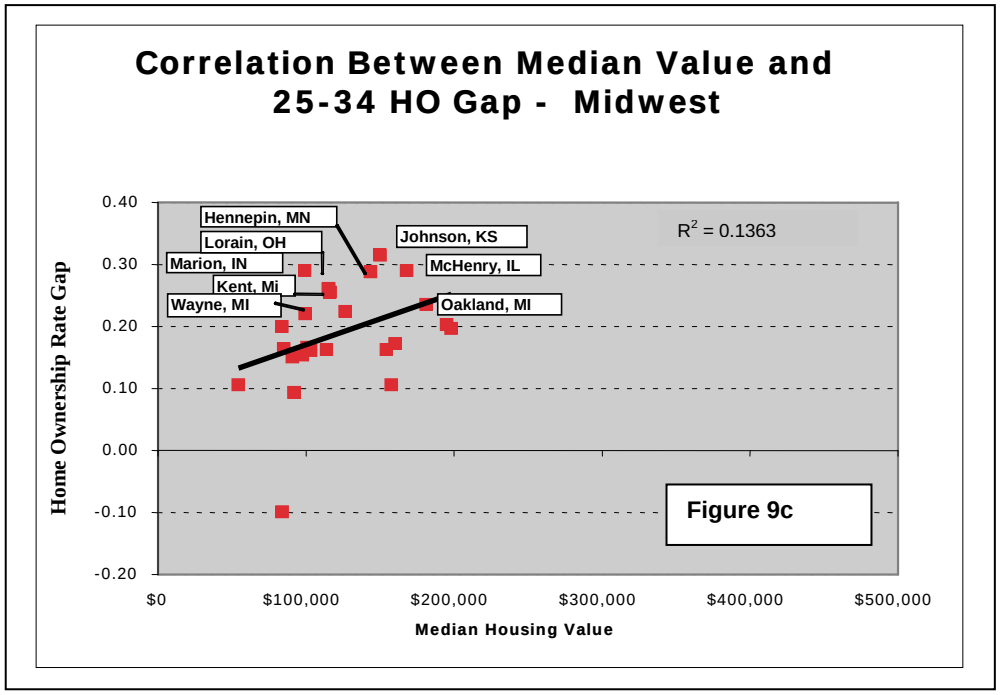

Median Housing Value
Owner Occupied Units
South
Non-Hispanic White Owners
$300,000
$250,000
$200,000
$150,000
$100,000
$50,000
$0
$0
$100,000
$200,000
$300,000
Hispanic Owners
Fairfax, VA
Montgomery, MD
DeKalb, GA
Figure 8b


Median Housing Value
Owner Occupied Units
Midwest
Non-Hispanic White Owners
$300,000
$250,000
$200,000
$150,000
$100,000
$50,000
$0
$0
$100,000
$200,000
$300,000
Hispanic Owners
Lake, IL
DuPage, IL
Kane IL
Oakland, MI
Wyandotte, KS
Figure 8c


Median Housing Value
Owner Occupied Units
Northeast
Non-Hispanic White Owners
$300,000
$250,000
$200,000
$150,000
$100,000
$50,000
$0
$0
$100,000
$200,000
$300,000
Hispanic Owners
Kings, NY
Queens, NY
Essex, NJ
Essex, MA
Camden, NJ
Hudson, NJ
Philadelphia, PA
Figure 8d
Excluding New York County
= $245K Hispanic, $1,000K White


Correlation Between Median Value and 25-34 HO Gap - West
R^2 = 0.0425
Home Ownership Rate Gap
0.40
0.30
0.20
0.10
0.00
-0.10
-0.20
Maricopa, AZ
Clark, NV
Ventura, CA
Orange, CA
San Mateo, CA
Fresno, CA
Figure 9a
$0
$100,000
$200,000
$300,000
$400,000
$500,000
Median Housing Value


Correlation Between Median Value and 25-34 HO Gap - South
R^2 = 0.2834
Home Ownership Rate Gap
0.40
0.30
0.20
0.10
0.00
-0.10
-0.20
DeKalb, GA
Gwinnett, GA
Prince Georges, MD
Oklahoma, OK
Denton TX
Fairfax, VA
Montgomery, MD
Figure 9b
$0
$100,000
$200,000
$300,000
$400,000
$500,000
Median Housing Value


Correlation Between Median Value and 25-34 HO Gap - Midwest
Home Ownership Rate Gap
0.40
0.30
0.20
0.10
0.00
-0.10
-0.20
Hennepin, MN
Lorain, OH
Marion, IN
Kent, Mi
Wayne, MI
Johnson, KS
McHenry, IL
Oakland, MI
R2 = 0.1363
Figure 9c
$0
$100,000
$200,000
$300,000
$400,000
$500,000
Median Housing Value

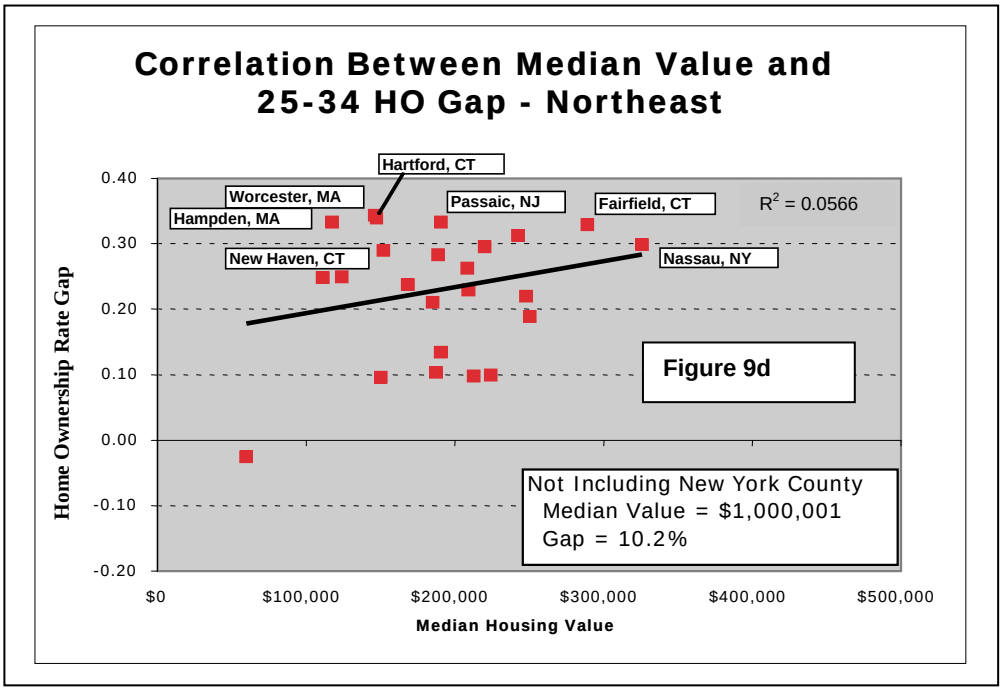

Correlation Between Median Value and 25-34 HO Gap - Northeast
Home Ownership Rate Gap
0.40
0.30
0.20
0.10
0.00
-0.10
-0.20
Hartford, CT
Worcester, MA
Hampden, MA
Passaic, NJ
Fairfield, CT
New Haven, CT
Nassau, NY
R2 = 0.0566
Figure 9d
Not Including New York County
Median Value = $1,000,001
Gap = 10.2%
$0
$100,000
$200,000
$300,000
$400,000
$500,000
Median Housing Value

Table 6a

West	Age 25-34 HO Gap	Median value non-Hispanic white owner units	Median value Hispanic owner units	Median value All owner units
San Mateo County, California	12.9%	$526,200	$362,000	$469,200
Santa Clara County, California	7.5%	$482,000	$338,000	$446,400
San Francisco County, California	-0.5%	$471,400	$332,200	$396,400
Alameda County, California	5.5%	$332,000	$241,600	$303,100
Santa Barbara County, California	4.8%	$334,000	$162,000	$293,000
Orange County, California	15.6%	$286,500	$197,100	$270,000
Contra Costa County, California	8.3%	$297,100	$182,100	$267,800
Monterey County, California	-4.1%	$333,400	$170,300	$265,800
Ventura County, California	12.7%	$266,400	$191,000	$248,700
San Diego County, California	8.2%	$243,500	$170,600	$227,200
Los Angeles County, California	3.9%	$263,500	$164,900	$209,300
Denver County, Colorado	3.1%	$185,000	$130,100	$165,800
Riverside County, California	6.8%	$158,400	$113,500	$146,500
Sacramento County, California	3.7%	$149,700	$118,500	$144,200
San Joaquin County, California	10.4%	$151,000	$115,100	$142,400
Clark County, Nevada	10.7%	$143,900	$116,300	$139,500
San Bernardino County, California	-0.7%	$136,200	$118,000	$131,500
Maricopa County, Arizona	14.8%	$136,600	$89,900	$129,200
Bernalillo County, New Mexico	-5.2%	$140,600	$107,800	$128,300
Stanislaus County, California	4.3%	$131,200	$105,800	$125,300
Pima County, Arizona	1.0%	$125,000	$85,100	$114,600
Fresno County, California	11.5%	$120,200	$85,100	$104,900
Tulare County, California	8.1%	$111,100	$84,700	$97,800
Kern County, California	4.8%	$100,500	$80,200	$93,300
Dona Ana County, New Mexico	-12.0%	$112,000	$72,400	$90,900

Table 6b

South	Age 25-34 HO Gap	Median value non-Hispanic white owner units	Median value Hispanic owner units	Median value All owner units
Fairfax County, Virginia	13.3%	$243,300	$172,900	$233,300
Montgomery County, Maryland	12.8%	$238,600	$161,900	$221,800
Prince George's County, Maryland	18.3%	$147,500	$137,900	$145,600
Gwinnett County, Georgia	26.9%	$143,600	$123,000	$142,100
Palm Beach County, Florida	13.5%	$144,500	$100,100	$135,200
DeKalb County, Georgia	29.9%	$195,500	$131,900	$135,100
Travis County, Texas	6.5%	$152,700	$90,600	$134,700
Denton County, Texas	14.4%	$134,400	$112,400	$133,200
Broward County, Florida	0.8%	$139,300	$127,100	$128,600
Miami-Dade County, Florida	-3.0%	$155,300	$128,100	$124,000
Fort Bend County, Texas	10.2%	$134,300	$76,100	$115,100
Orange County, Florida	7.6%	$117,400	$96,100	$107,500
Hillsborough County, Florida	8.1%	$106,400	$85,100	$97,700
Dallas County, Texas	8.1%	$109,400	$66,500	$92,700
Tarrant County, Texas	8.4%	$97,800	$58,400	$90,300
Brazoria County, Texas	7.8%	$90,600	$66,000	$88,500
Harris County, Texas	9.4%	$106,300	$63,700	$87,000
Oklahoma County, Oklahoma	11.4%	$80,400	$45,700	$75,800
Webb County, Texas	-15.2%	$96,100	$72,900	$74,600
Bexar County, Texas	1.8%	$95,100	$54,500	$74,100
Nueces County, Texas	4.3%	$86,700	$51,900	$70,100
El Paso County, Texas	-11.9%	$86,300	$64,900	$69,600
Lubbock County, Texas	7.6%	$78,600	$38,500	$69,100
Cameron County, Texas	-0.7%	$87,000	$45,800	$53,000
Hidalgo County, Texas	-11.5%	$85,200	$47,300	$52,400

Table 6c

Midwest	Age 25-34 HO Gap	Median value non-Hispanic white owner units	Median value Hispanic owner units	Median value All owner units
Lake County, Illinois	19.7%	$212,200	$122,600	$198,200
DuPage County, Illinois	20.3%	$196,800	$158,900	$195,000
Oakland County, Michigan	23.5%	$183,600	$152,400	$181,200
McHenry County, Illinois	29.0%	$168,900	$143,000	$168,100
Kane County, Illinois	17.2%	$171,100	$109,300	$160,400
Cook County, Illinois	10.6%	$176,300	$133,100	$157,700
Will County, Illinois	16.3%	$158,000	$122,500	$154,300
Johnson County, Kansas	31.5%	$150,600	$133,400	$150,100
Hennepin County, Minnesota	28.8%	$145,700	$122,500	$143,400
Ramsey County, Minnesota	22.4%	$129,100	$94,500	$126,400
Franklin County, Ohio	25.6%	$121,600	$110,800	$116,200
Kent County, Michigan	26.0%	$118,500	$77,000	$115,100
Lorain County, Ohio	26.1%	$118,700	$84,700	$115,100
Cuyahoga County, Ohio	16.2%	$123,400	$84,000	$113,800
Milwaukee County, Wisconsin	16.1%	$110,900	$74,900	$103,200
Douglas County, Nebraska	16.6%	$105,900	$67,900	$100,800
Wayne County, Michigan	22.0%	$122,100	$78,100	$99,400
Marion County, Indiana	29.0%	$103,300	$87,500	$99,000
Lake County, Indiana	15.4%	$110,300	$81,200	$97,500
Winnebago County, Illinois	9.3%	$94,300	$70,400	$91,900
Lucas County, Ohio	15.1%	$95,700	$64,600	$90,700
Jackson County, Missouri	16.4%	$91,400	$60,700	$85,000
Finney County, Kansas	-9.9%	$90,000	$64,200	$83,800
Sedgwick County, Kansas	20.0%	$86,500	$57,600	$83,600
Wyandotte County, Kansas	10.6%	$58,500	$42,900	$54,300

Table 6d

Northeast	Age 25-34 HO Gap	Median value non-Hispanic white owner units	Median value Hispanic owner units	Median value All owner units
New York County, New York	10.2%	$1,000,001	$245,000	$1,000,001
Westchester County, New York	29.8%	$341,300	$260,500	$325,800
Fairfield County, Connecticut	32.8%	$302,100	$168,100	$288,900
Bergen County, New Jersey	18.9%	$256,500	$209,800	$250,300
Middlesex County, Massachusetts	22.0%	$248,100	$203,800	$247,900
Nassau County, New York	31.2%	$249,300	$210,000	$242,300
Kings County, New York	10.0%	$265,400	$190,000	$224,100
Essex County, Massachusetts	29.5%	$222,000	$136,200	$220,000
Queens County, New York	9.8%	$251,100	$207,200	$212,600
Richmond County, New York	22.9%	$217,500	$173,100	$209,100
Essex County, New Jersey	26.2%	$241,300	$159,100	$208,400
Passaic County, New Jersey	33.3%	$196,600	$157,400	$190,600
Bronx County, New York	13.4%	$202,300	$183,800	$190,400
Union County, New Jersey	28.3%	$210,400	$156,100	$188,800
Suffolk County, Massachusetts	10.4%	$196,800	$177,500	$187,300
Suffolk County, New York	21.0%	$190,500	$154,400	$185,200
Middlesex County, New Jersey	23.8%	$167,700	$150,400	$168,500
New Haven County, Connecticut	29.0%	$155,600	$115,100	$151,900
Hudson County, New Jersey	9.6%	$156,100	$154,900	$150,300
Hartford County, Connecticut	33.9%	$150,400	$114,400	$147,300
Worcester County, Massachusetts	34.3%	$146,200	$129,100	$146,000
Providence County, Rhode Island	24.9%	$125,800	$93,400	$123,900
Hampden County, Massachusetts	33.3%	$120,100	$87,400	$117,400
Camden County, New Jersey	24.8%	$116,600	$61,200	$111,200
Philadelphia County, Pennsylvania	-2.5%	$73,300	$40,300	$59,700

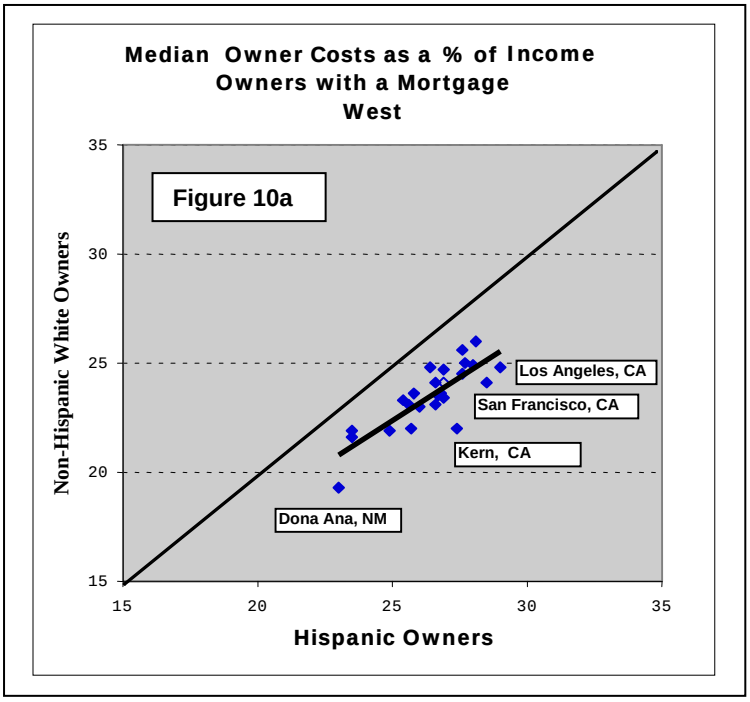
In spite of living in less expensive housing, Hispanics in all regions spend a greater share of their household income on housing (Figures 10a - 10d). As Hispanics pay more for housing, whites do too – but increases in the housing payment share are greater for Hispanics than whites, resulting in the general pattern that the higher the owner housing costs as a percentage of income, the more Hispanic owners diverge from white owners. This pattern is particularly strong in the three regions outside the West.

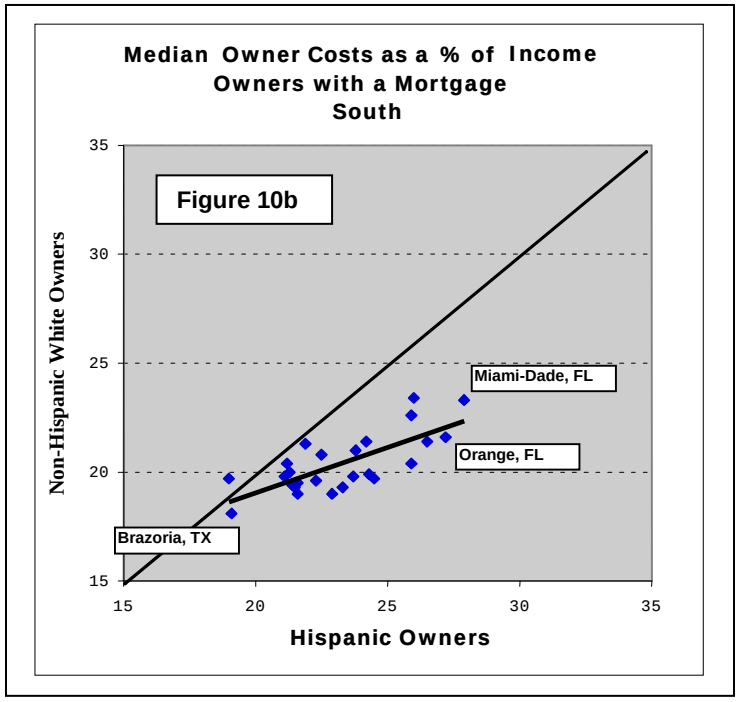
What stands out in Figures 10a-10d is the basic similarity between regions in the pattern of owner costs as a percent of income in contrast to the distinctiveness of regions in the other comparisons made in these sections. Roughly speaking, the average white owner spends between 20 and 25 percent of income on housing while the average Hispanic owner spends between 20 and 30 percent – in all regions. Median costs as a percent of income are lowest for both race/Hispanic origin groups in the South, followed by the Midwest, West and Northeast in that order. In counties where Hispanic cost as a percent of income is high, income constraints might be important in limiting additional Hispanic households' abilities to qualify for a mortgage. Consequently, those counties where owner costs as a percent of income are the lowest would seem to be the best candidates to expect a pay-off from efforts at further increasing homeownership opportunities for Hispanics.

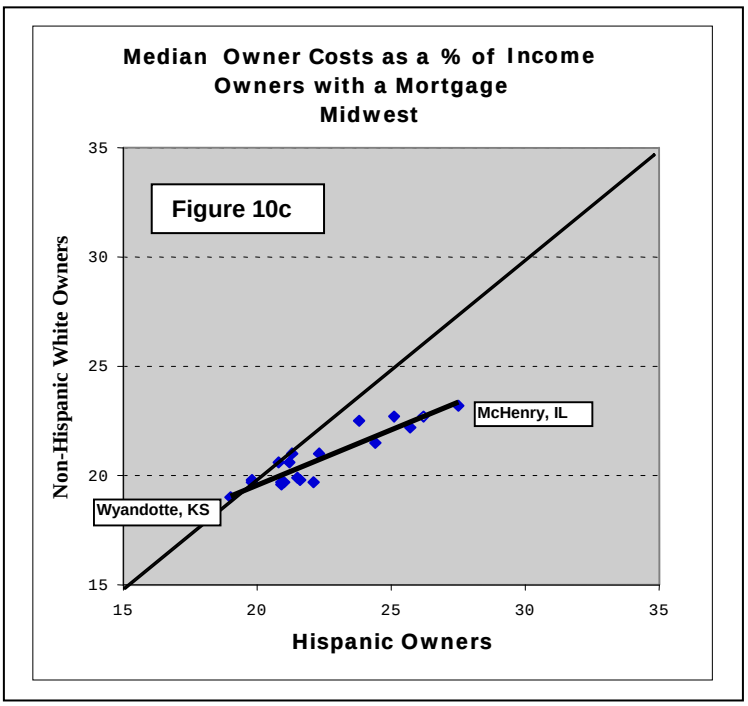
Surprisingly perhaps, average Hispanic cost as a percent of income for those with a mortgage has practically no relationship to the homeownership rate gaps for 25-34 year olds. Figures 11a-11d and Tables 7a-7d demonstrate this lack of correlation. Furthermore, many of the counties identified earlier as moderate price but high homeownership rate gap are also the counties at the low end of the range on costs as a percent of income. These include Maricopa, AZ, Clark, NV, Fresno, CA and Ventura, CA in the West, DeKalb, GA and Denton, TX in the South, Wayne, MI, Kent, MI, Johnson, KS and Hennepin, MN in the Midwest, and Worcester, MA, Hartford, CT, Hampden, MA and Camden NJ in the Northeast. Lower Hispanic incomes in these places are matched by relatively low housing prices to keep housing costs as a percentage of income also relatively low.

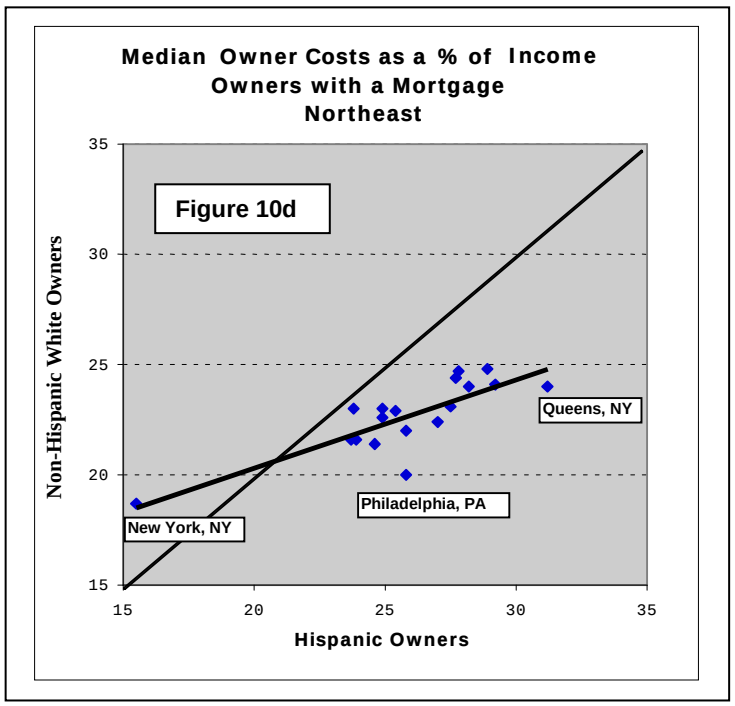
Structure Characteristics

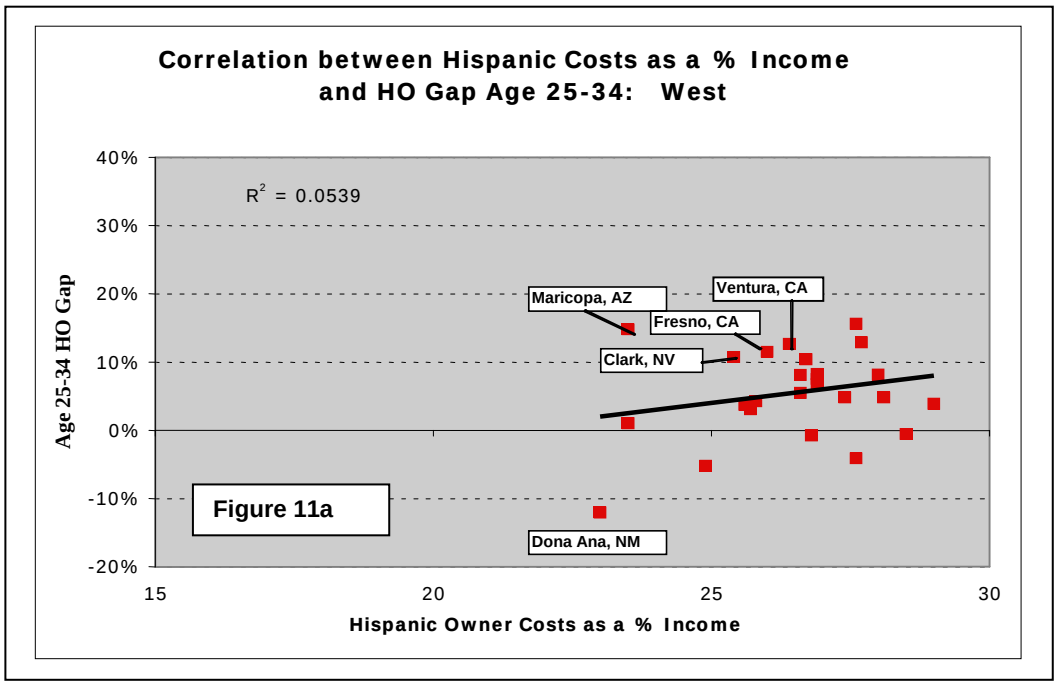
This section examines county variation in three structure characteristics – the share of the housing stock built since 1980, the share of the housing stock that is single-family detached, and the share of the housing stock that is mobile home, all for owner households only. The share built since 1980 allows us to identify counties where "recent" additions to the housing stock have been the greatest. New construction could have a positive effect on boosting Hispanic homeownership rates through two channels. First, newer housing developments could open up more opportunities for Hispanics if the housing coming on line is reasonably priced and/or if the network of realtors and bankers that close the deals are less under "cultural" constraints that prevent Hispanics from competing for owner housing in older established non-Hispanic neighborhoods with established racial compositions. Second, even if new construction is not available to Hispanic households because of price or prejudice, non-Hispanic white households that are moving into these newer units are freeing up older housing that might be more affordable for Hispanic households in older neighborhoods that are often undergoing racial or ethnic turnover.

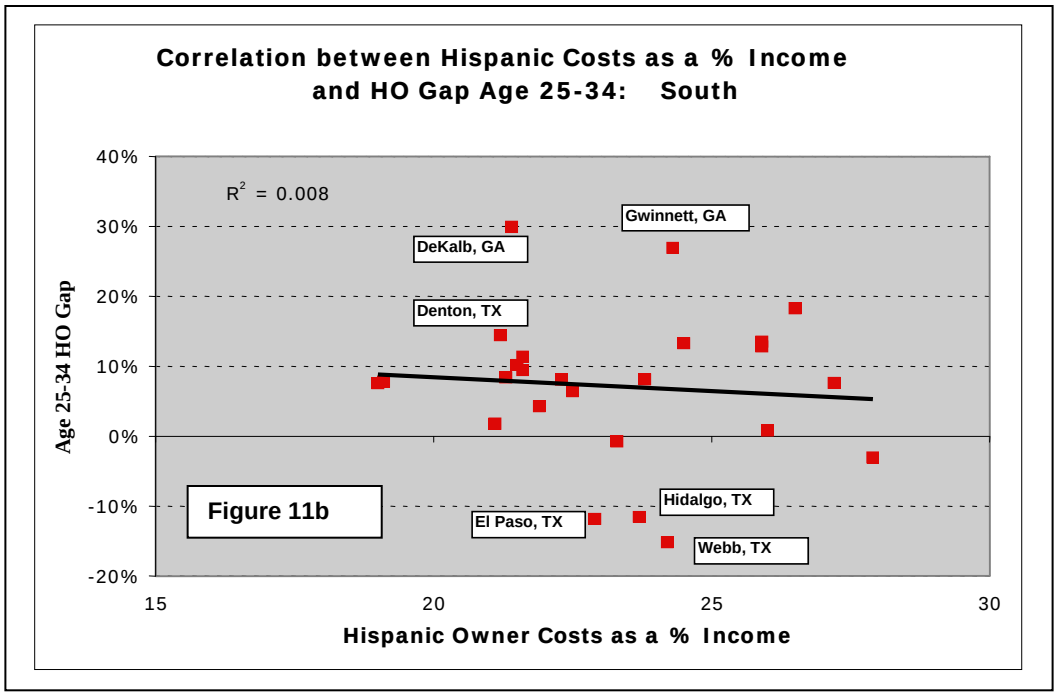

Median Owner Costs as a % of Income
Owners with a Mortgage
West
Figure 10a
Non-Hispanic White Owners
Hispanic Owners
Los Angeles, CA
San Francisco, CA
Kern, CA
Dona Ana, NM
15
20
25
30
35

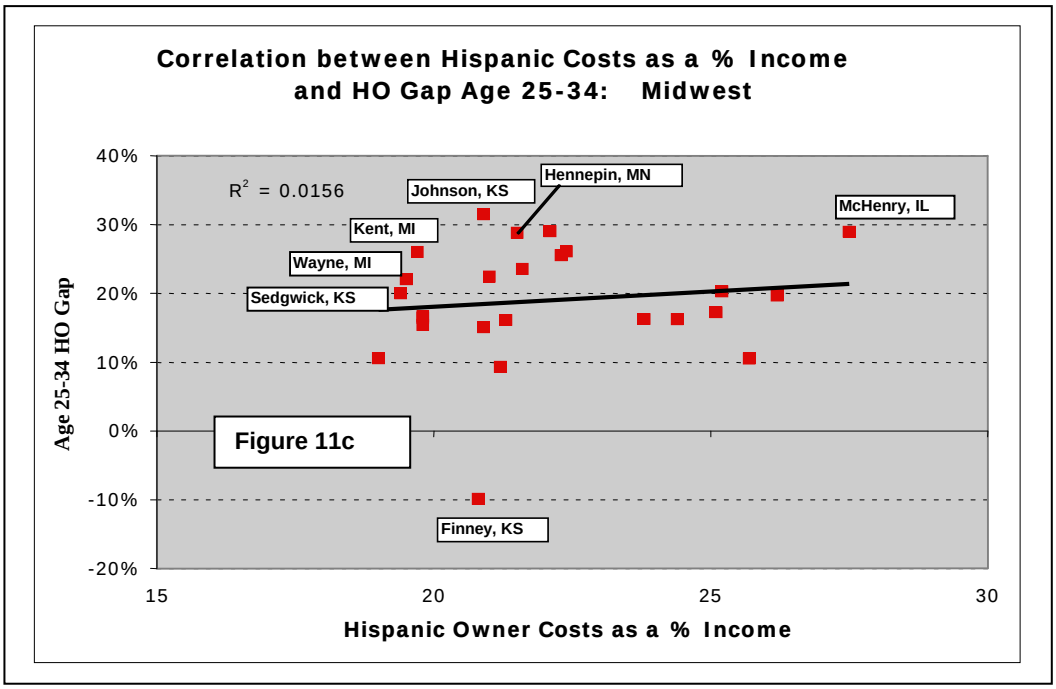

Median Owner Costs as a % of Income
Owners with a Mortgage
South
Figure 10b
Non-Hispanic White Owners
Hispanic Owners
Miami-Dade, FL
Orange, FL
Brazoria, TX
15
20
25
30
35


Median Owner Costs as a % of Income
Owners with a Mortgage
Midwest
Figure 10c
Non-Hispanic White Owners
Hispanic Owners
McHenry, IL
Wyandotte, KS
15
20
25
30
35


Median Owner Costs as a % of Income
Owners with a Mortgage
Northeast
Figure 10d
Non-Hispanic White Owners
Hispanic Owners
Queens, NY
Philadelphia, PA
New York, NY
15
20
25
30
35


Correlation between Hispanic Costs as a % Income and HO Gap Age 25-34: West
R² = 0.0539
Maricopa, AZ
Ventura, CA
Fresno, CA
Clark, NV
Dona Ana, NM
Figure 11a
Age 25-34 HO Gap
Hispanic Owner Costs as a % Income
40%
30%
20%
10%
0%
-10%
-20%
15
20
25
30


Correlation between Hispanic Costs as a % Income and HO Gap Age 25-34: South
R² = 0.008
Gwinnett, GA
DeKalb, GA
Denton, TX
Hidalgo, TX
El Paso, TX
Webb, TX
Figure 11b
Age 25-34 HO Gap
Hispanic Owner Costs as a % Income
40%
30%
20%
10%
0%
-10%
-20%
15
20
25
30


Correlation between Hispanic Costs as a % Income and HO Gap Age 25-34: Midwest
R² = 0.0156
Johnson, KS
Hennepin, MN
McHenry, IL
Kent, MI
Wayne, MI
Sedgwick, KS
Finney, KS
Figure 11c
Age 25-34 HO Gap
Hispanic Owner Costs as a % Income
40%
30%
20%
10%
0%
-10%
-20%
15
20
25
30

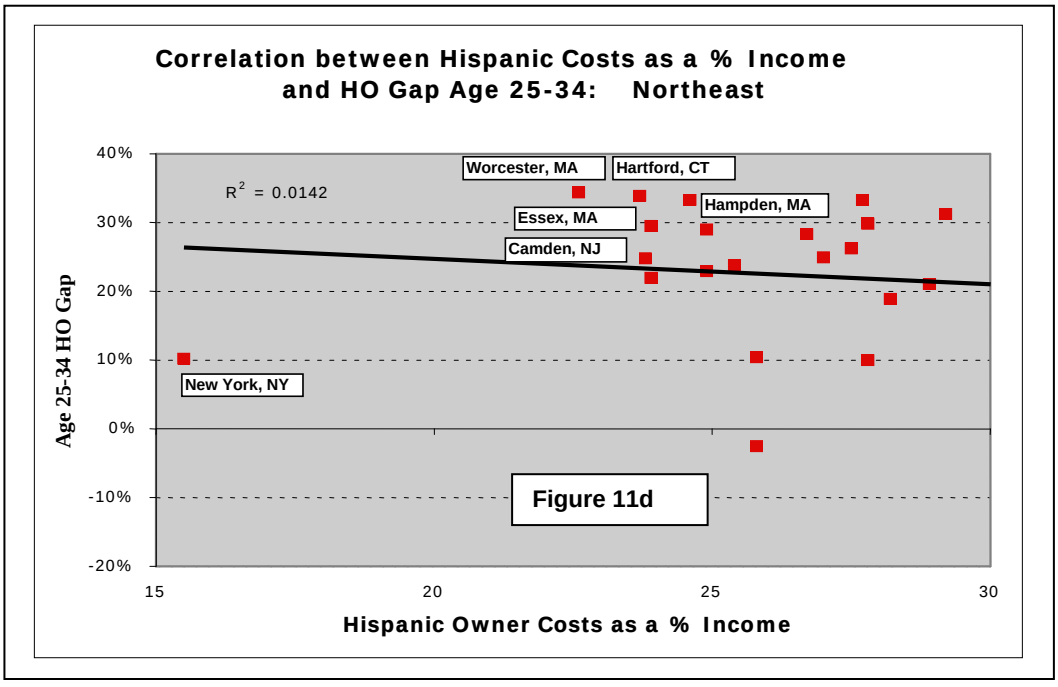

Correlation between Hispanic Costs as a % Income and HO Gap Age 25-34: Northeast
R² = 0.0142
Worcester, MA
Hartford, CT
Hampden, MA
Essex, MA
Camden, NJ
New York, NY
Figure 11d
Age 25-34 HO Gap
Hispanic Owner Costs as a % Income
40%
30%
20%
10%
0%
-10%
-20%
15
20
25
30

Table 7a — **Median selected monthly owner costs as a percentage of household income in 1999; Housing units with a mortgage**

West	Age 25-34 HO Gap	NH White	Hispanic
Los Angeles County, California	3.9%	24.8	29.0
San Francisco County, California	-0.5%	24.1	28.5
Santa Barbara County, California	4.8%	26.0	28.1
San Diego County, California	8.2%	24.9	28.0
San Mateo County, California	12.9%	25.0	27.7
Orange County, California	15.6%	24.5	27.6
Monterey County, California	-4.1%	25.6	27.6
Kern County, California	4.8%	22.0	27.4
Santa Clara County, California	7.5%	23.4	26.9
Contra Costa County, California	8.3%	24.1	26.9
Riverside County, California	6.8%	24.7	26.9
San Bernardino County, California	-0.7%	23.6	26.8
San Joaquin County, California	10.4%	23.5	26.7
Tulare County, California	8.1%	23.1	26.6
Alameda County, California	5.5%	24.1	26.6
Ventura County, California	12.7%	24.8	26.4
Fresno County, California	11.5%	23.0	26.0
Stanislaus County, California	4.3%	23.6	25.8
Denver County, Colorado	3.1%	22.0	25.7
Sacramento County, California	3.7%	23.1	25.6
Clark County, Nevada	10.7%	23.3	25.4
Bernalillo County, New Mexico	-5.2%	21.9	24.9
Maricopa County, Arizona	14.8%	21.6	23.5
Pima County, Arizona	1.0%	21.9	23.5
Dona Ana County, New Mexico	-12.0%	19.3	23.0

Table 7b — **Median selected monthly owner costs as a percentage of household income in 1999; Housing units with a mortgage**

South	Age 25-34 HO Gap	NH White	Hispanic
Miami-Dade County, Florida	-3.0%	23.3	27.9
Orange County, Florida	7.6%	21.6	27.2
Prince George's County, Maryland	18.3%	21.4	26.5
Broward County, Florida	0.8%	23.4	26.0
Montgomery County, Maryland	12.8%	20.4	25.9
Palm Beach County, Florida	13.5%	22.6	25.9
Fairfax County, Virginia	13.3%	19.7	24.5
Gwinnett County, Georgia	26.9%	19.9	24.3
Webb County, Texas	-15.2%	21.4	24.2
Hillsborough County, Florida	8.1%	21.0	23.8
Hidalgo County, Texas	-11.5%	19.8	23.7
Cameron County, Texas	-0.7%	19.3	23.3
El Paso County, Texas	-11.9%	19.0	22.9
Travis County, Texas	6.5%	20.8	22.5
Dallas County, Texas	8.1%	19.6	22.3
Nueces County, Texas	4.3%	21.3	21.9
Harris County, Texas	9.4%	19.0	21.6
Oklahoma County, Oklahoma	11.4%	19.5	21.6
Fort Bend County, Texas	10.2%	19.3	21.5
DeKalb County, Georgia	29.9%	19.4	21.4
Tarrant County, Texas	8.4%	20.0	21.3
Denton County, Texas	14.4%	20.4	21.2
Bexar County, Texas	1.8%	19.8	21.1
Brazoria County, Texas	7.8%	18.1	19.1
Lubbock County, Texas	7.6%	19.7	19.0

Table 7c — **Median selected monthly owner costs as a percentage of household income in 1999; Housing units with a mortgage**

Midwest	Age 25-34 HO Gap	NH White	Hispanic
McHenry County, Illinois	29.0%	23.2	27.5
Lake County, Illinois	19.7%	22.7	26.2
Cook County, Illinois	10.6%	22.2	25.7
DuPage County, Illinois	20.3%	22.0	25.2
Kane County, Illinois	17.2%	22.7	25.1
Cuyahoga County, Ohio	16.2%	21.5	24.4
Will County, Illinois	16.3%	22.5	23.8
Lorain County, Ohio	26.1%	20.9	22.4
Franklin County, Ohio	25.6%	21.0	22.3
Marion County, Indiana	29.0%	19.7	22.1
Oakland County, Michigan	23.5%	19.8	21.6
Hennepin County, Minnesota	28.8%	19.9	21.5
Milwaukee County, Wisconsin	16.1%	21.0	21.3
Winnebago County, Illinois	9.3%	20.6	21.2
Ramsey County, Minnesota	22.4%	19.7	21.0
Johnson County, Kansas	31.5%	19.6	20.9
Lucas County, Ohio	15.1%	19.7	20.9
Finney County, Kansas	-9.9%	20.6	20.8
Jackson County, Missouri	16.4%	19.4	19.8
Douglas County, Nebraska	16.6%	19.7	19.8
Lake County, Indiana	15.4%	19.8	19.8
Kent County, Michigan	26.0%	19.3	19.7
Wayne County, Michigan	22.0%	19.3	19.5
Sedgwick County, Kansas	20.0%	19.2	19.4
Wyandotte County, Kansas	10.6%	19.0	19.0

Table 7d — **Median selected monthly owner costs as a percentage of household income in 1999; Housing units with a mortgage**

Northeast	**Age 25-34 HO Gap**	**NH White**	**Hispanic**
Queens County, New York	9.8%	24.0	31.2
Hudson County, New Jersey	9.6%	24.6	30.7
Bronx County, New York	13.4%	24.6	30.3
Nassau County, New York	31.2%	24.1	29.2
Suffolk County, New York	21.0%	24.8	28.9
Bergen County, New Jersey	18.9%	24.0	28.2
Westchester County, New York	29.8%	23.4	27.8
Kings County, New York	10.0%	24.7	27.8
Passaic County, New Jersey	33.3%	24.4	27.7
Essex County, New Jersey	26.2%	23.1	27.5
Providence County, Rhode Island	24.9%	22.4	27.0
Fairfield County, Connecticut	32.8%	22.7	26.8
Union County, New Jersey	28.3%	22.8	26.7
Philadelphia County, Pennsylvania	-2.5%	20.0	25.8
Suffolk County, Massachusetts	10.4%	22.0	25.8
Middlesex County, New Jersey	23.8%	22.9	25.4
New Haven County, Connecticut	29.0%	22.6	24.9
Richmond County, New York	22.9%	23.0	24.9
Hampden County, Massachusetts	33.3%	21.4	24.6
Middlesex County, Massachusetts	22.0%	21.6	23.9
Essex County, Massachusetts	29.5%	22.2	23.9
Camden County, New Jersey	24.8%	23.0	23.8
Hartford County, Connecticut	33.9%	21.6	23.7
Worcester County, Massachusetts	34.3%	21.1	22.6
New York County, New York	10.2%	18.7	15.5

The share of housing that is single-family detached is also possibly a good marker for a better understanding of homeownership gaps. Counties with lower shares of single-family detached housing among owners are those in which more affordable condominiums, town houses and mobile homes are more likely to be available. Mobile homes are a structure type that is both single-family detached (although not coded that way) and generally more affordable, but are only a significant part of the housing stock in a few counties in the South and West. Mobile home occupancy is examined below.

In general, where there are large imbalances between Hispanics and non-Hispanic whites in the types of housing being occupied it should raise red flags. While some of the variation in structure type will always be explained by differences in household composition, household resources, or other household characteristics such as recency of arrival of foreign-born Hispanics or citizenship status, counties with large gaps in owner structure type also suggest opportunities to improve Hispanic occupancy in those structure types in which they are underrepresented.

Figures 12a-12d show the differences between Hispanic and non-Hispanic white owners in the share living in units built since 1980. In counties with older stock (lower shares built since 1980) white representation is greater than Hispanic representation in newer units. In counties with a higher share of newer owner units, white and Hispanic shares in the newer stock are more equal. Not surprising, the regions with the greatest shares of newer housing are the South and the West, with quite a few counties in the South having more than half of Hispanic and non-Hispanic owners living in units built since 1980.

The relationships between the gaps in the share in newer units and the young adult homeownership rate gaps are given in Figures 13a-13d. Tables 8a-8d rank the counties within each region by gap in the share in units built since 1980. Once again, a couple of counties stand out in each region as having both higher ownership gaps and higher gaps in shares of owners in newer units. Maricopa, AZ and Clark, NV in the West, Fort Bend, TX and Oklahoma, OK in the South, Lorain, OH and Kent, MI in the Midwest, and Hartford, CT and Worcester, MA in the Northeast are counties where a focus on differing homeownership opportunities in the newer stock deserves attention.

In Figure 13a (West), two outlying counties have been identified (Stanislaus, CA and Monterey, CA) as have a higher percentage of Hispanic owners in newer housing than white owners. Each of these counties has a small homeownership rate gap for the 25-34 age group (Monterey = -4.1 percent, Stanislaus = 4.3 percent). The South has half a dozen counties that stand out as having an equal or higher percentage of Hispanic owners in newer housing, and all but one have negative homeownership gaps for 25-34 year olds. The Midwest has only one county where the share Hispanic in newer units is greater (Finney, KS) and the Northeast has none. As will be seen below, the very high share of Hispanic owners in Finney, KS living in mobile homes explains its singularity.

Figures 14a-14d compare Hispanics with whites on the percent of owners who live in single-family detached units. Once again, the higher the share of the owner stock in a county that is single-family detached, the greater the parity between Hispanics and whites – except for the Northeast. Both the West and Midwest show little variation in the share of Hispanic and non-Hispanic white owners living in single-family detached units; both regions have generally high values with only a couple of

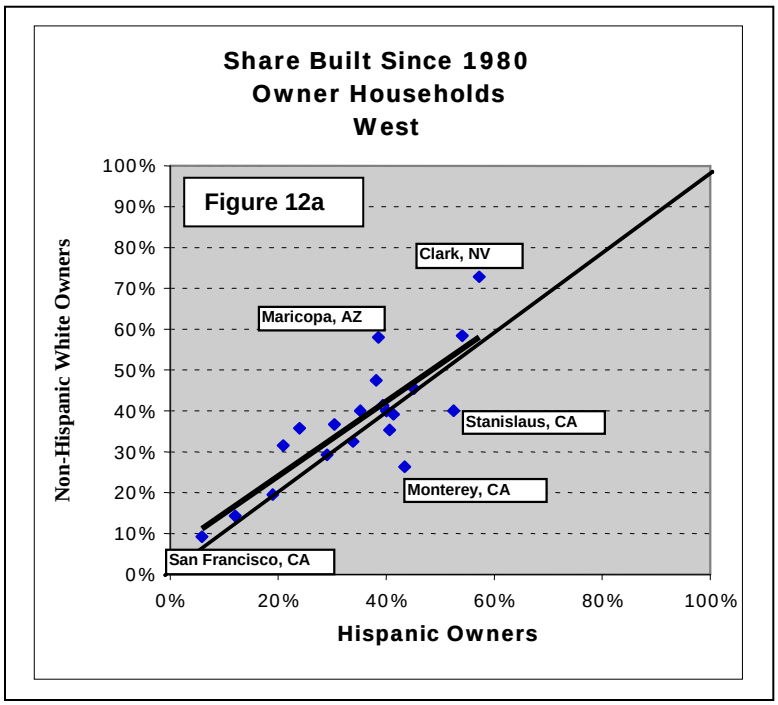
outliers from the general regional pattern. The South and especially the Northeast, on the other hand, show quite a bit of variation with several counties standing out where white shares significantly exceed Hispanic shares. In the South, Fairfax, VA and Montgomery, MD have a greater proportion of white owners living in single-family detached housing, have moderately high homeownership rate gaps, and also have extremely high median housing values. This leads one to believe that young Hispanics in these counties will have difficulty increasing their share of ownership in this stock. Brazoria, TX and Fort Bend, TX are Southern counties with a high occupancy imbalance with much more affordable housing, suggesting that there is room for greater movement of Hispanic owners into the detached single-family stock.

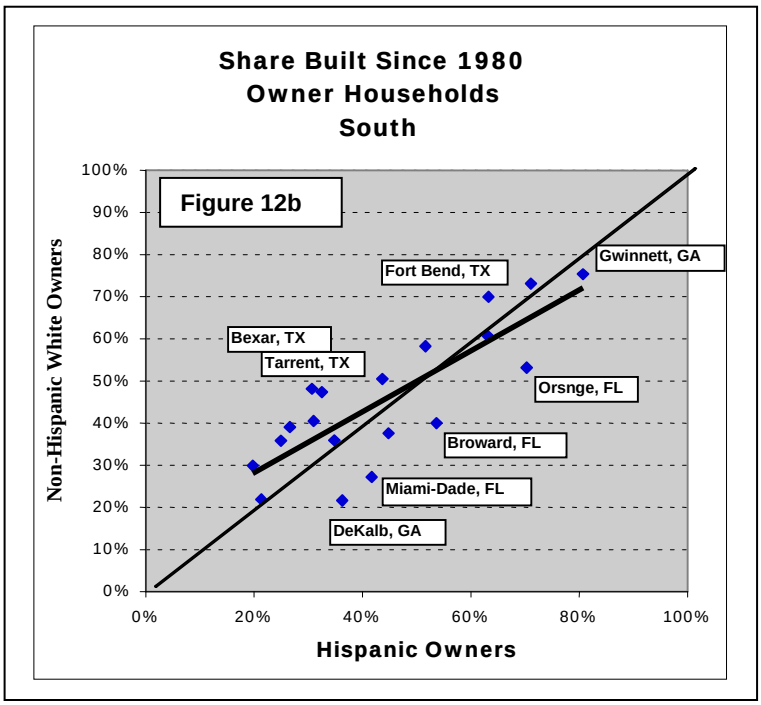
The Northeast has by far the greatest variation in the shares of the owner-occupied stock that is single-family detached (Figure 14d). While a handful of counties across the entire range has white and Hispanic occupancy rates that are about equal, in the vast majority of counties in the Northeast the white share exceeds the Hispanic share. In not a single Northeast county is the opposite true. Several counties stand out as outliers, and at least three of these can be categorized as having extremely high single-family occupancy favoring whites and, as we have seen previously, as having a median value for owner housing that is affordable (Camden, NJ, Essex, MA and Providence, RI).

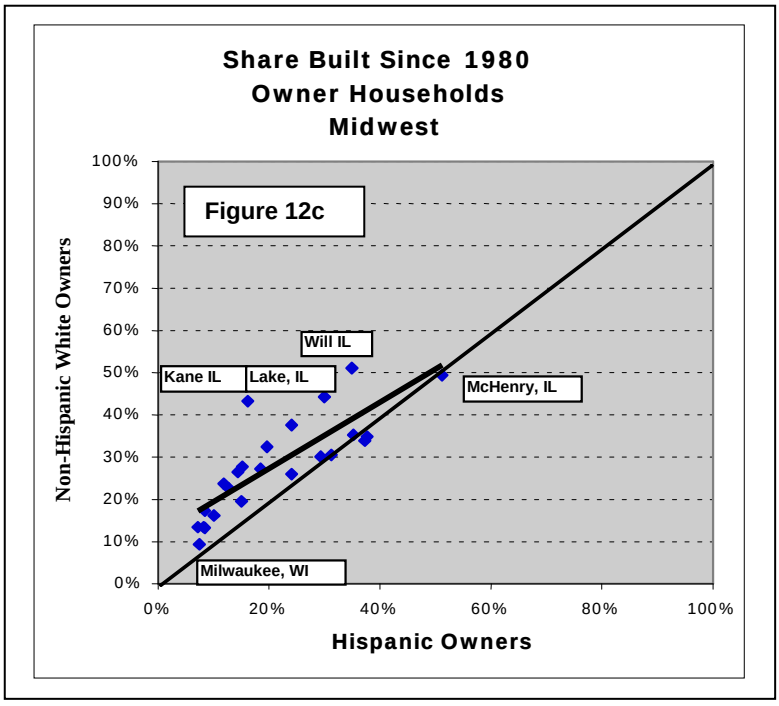
The West and the Midwest, because of the small variability in share single-family detached occupied by both groups, show little of note when the gap in the differences between shares is plotted against the gap in the 25-34 year old homeownership rate (Figures 15a-15d and Tables 9a-9d). Denver, CO and San Francisco, CA both have negative gaps in single-family detached housing and very low homeownership rate gaps. Non-Hispanic whites in Dona Ana, NM are more concentrated in single-family detached units, but as shown below, that is explained by the very high Hispanic presence in mobile homes. Similarly for Finney, KS as we previously observed.

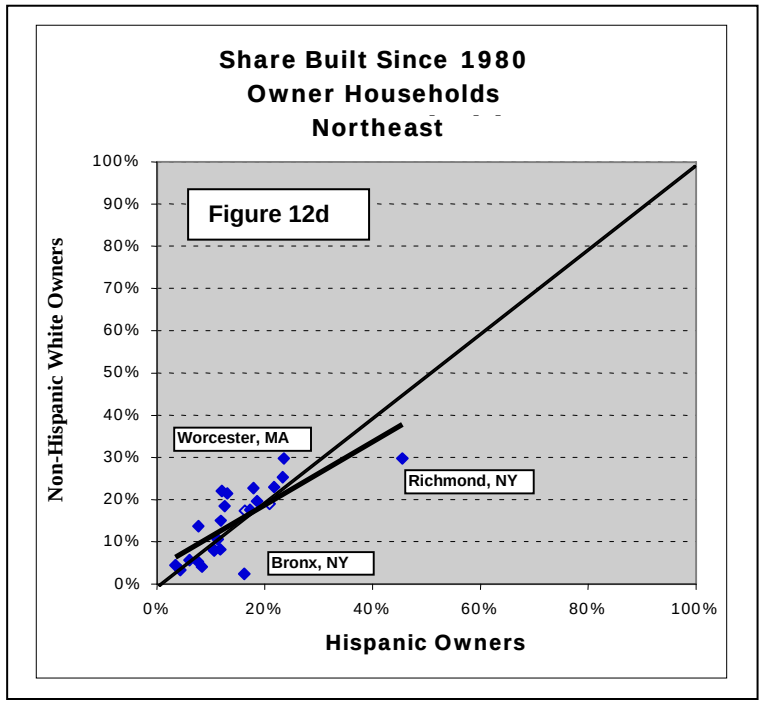
In the South and the Northeast, however, there appears to be a definite pattern where the higher the gap in the share of owners living in single-family detached units, the higher the homeownership rate gap for young adults, especially in the Northeast. Worcester, MA, New Haven, CT, and Hampden, MA all have single-family detached share gaps above 20 percent and homeownership rate gaps that place them above the line of best-fit. However, because homeownership rate gaps in the Northeast are so high overall, one can include a few counties falling below the line of best-fit that also have high shares of single-family detached gaps (above 30 percent) and high homeownership rate gaps (above 20 percent). These are Essex, MA, Providence, RI, Camden, NJ and Essex, NJ.

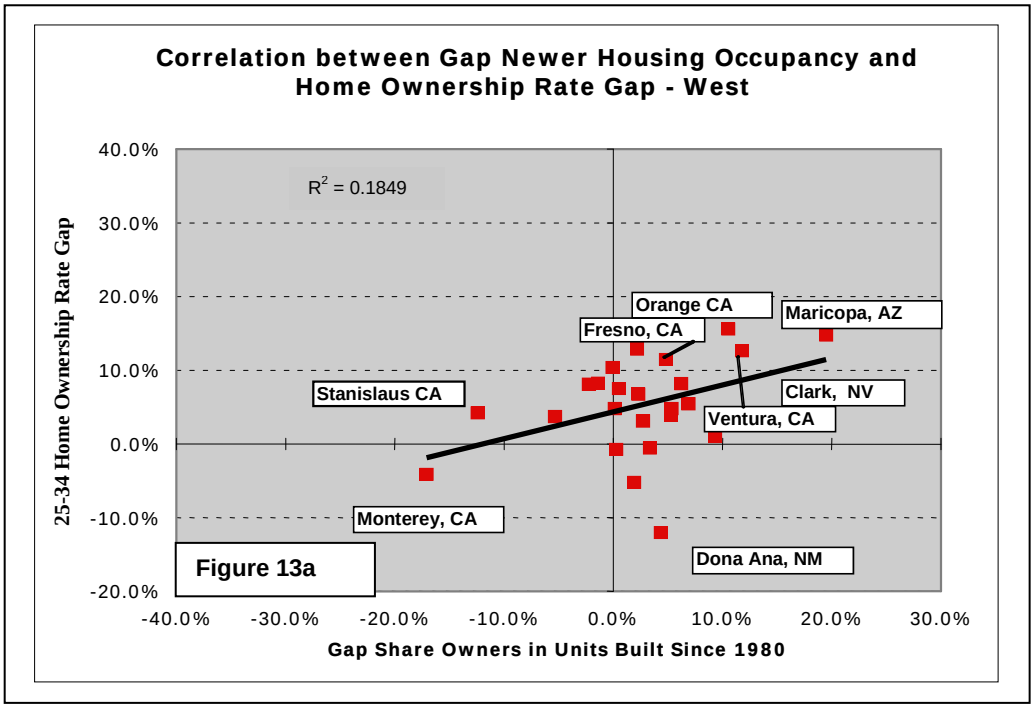
In the South, the gaps on both scales are 10 points lower than in the Northeast, and at least some of the higher homeownership rate gap counties are also counties in which the high single-family detached gap is accompanied by either high priced housing (Montgomery, MD and Fairfax, VA) or a high Hispanic share living in mobile homes (Fort Bend, TX, Denton, TX, and Brazoria, TX). The single-family detached gaps in the highest homeownership gap counties (Gwinnett, GA and DeKalb, GA) are small because almost 90 percent of the owner occupied housing stock in these counties is single-family detached. Even so, the single-family detached gaps in these two counties are larger than three quarters of other counties in the South.

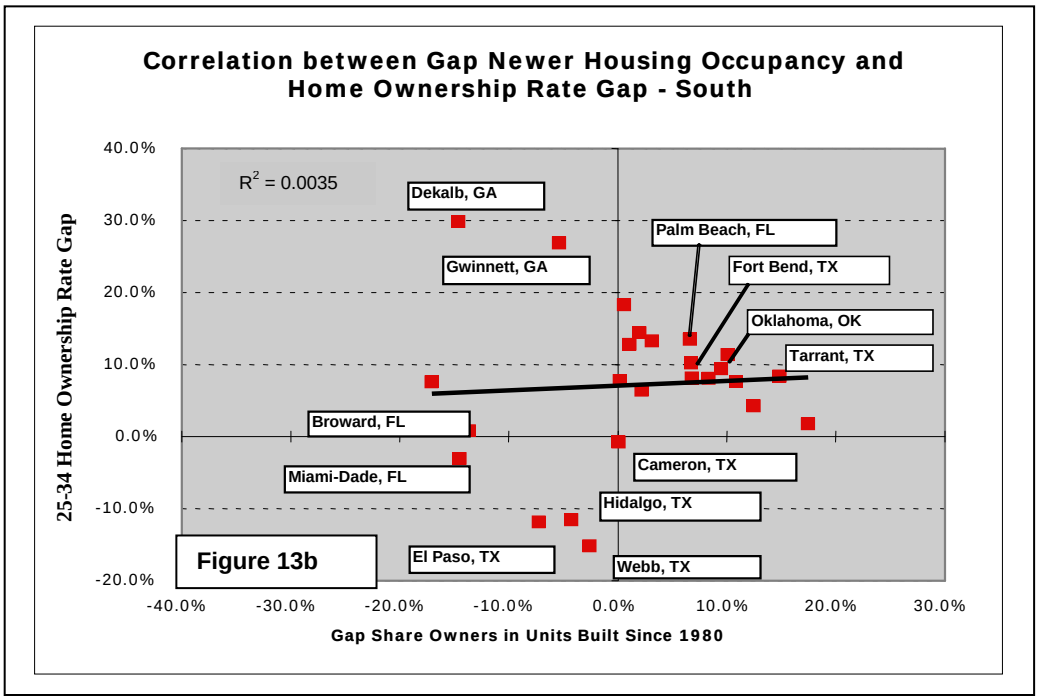

Share Built Since 1980
Owner Households
West
Figure 12a
Clark, NV
Maricopa, AZ
Stanislaus, CA
Monterey, CA
San Francisco, CA
Non-Hispanic White Owners
Hispanic Owners
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%

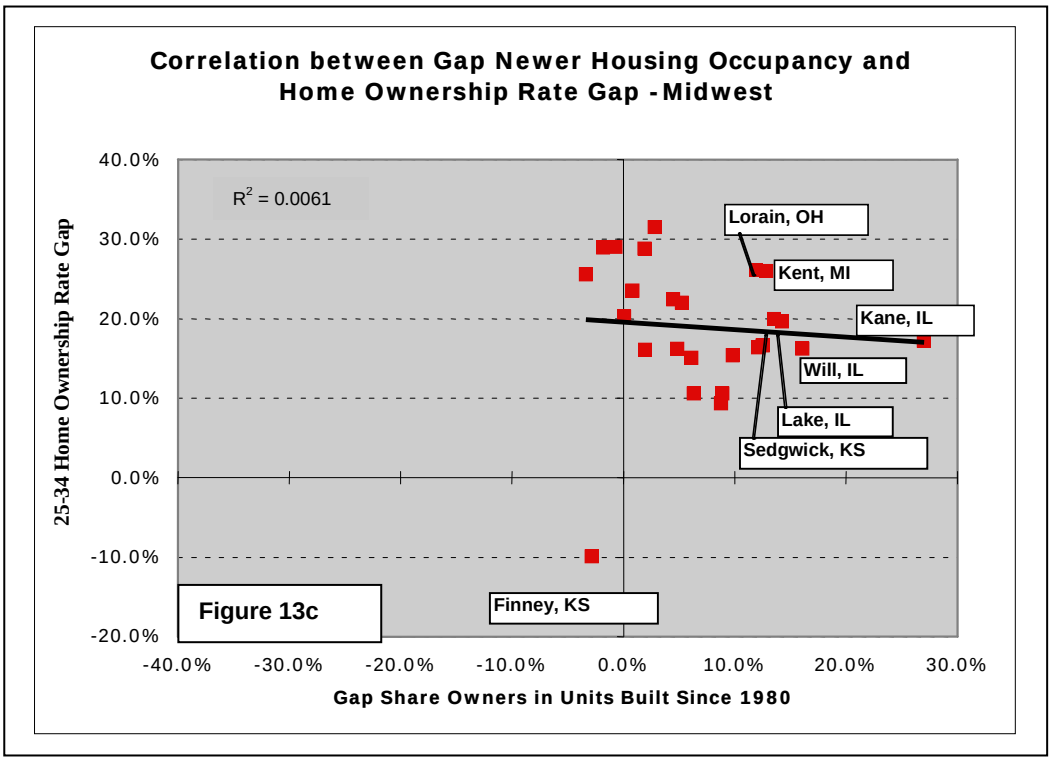

Share Built Since 1980
Owner Households
South
Figure 12b
Fort Bend, TX
Gwinnett, GA
Bexar, TX
Tarrent, TX
Orsnge, FL
Broward, FL
Miami-Dade, FL
DeKalb, GA
Non-Hispanic White Owners
Hispanic Owners
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%


Share Built Since 1980
Owner Households
Midwest
Figure 12c
Will IL
Kane IL
Lake, IL
McHenry, IL
Milwaukee, WI
Non-Hispanic White Owners
Hispanic Owners
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%


Share Built Since 1980
Owner Households
Northeast
Figure 12d
Worcester, MA
Richmond, NY
Bronx, NY
Non-Hispanic White Owners
Hispanic Owners
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%


Correlation between Gap Newer Housing Occupancy and Home Ownership Rate Gap - West
R2 = 0.1849
25-34 Home Ownership Rate Gap
Gap Share Owners in Units Built Since 1980
40.0%
30.0%
20.0%
10.0%
0.0%
-10.0%
-20.0%
-40.0%
-30.0%
-20.0%
-10.0%
0.0%
10.0%
20.0%
30.0%
Orange CA
Maricopa, AZ
Fresno, CA
Stanislaus CA
Clark, NV
Ventura, CA
Monterey, CA
Dona Ana, NM
Figure 13a


Correlation between Gap Newer Housing Occupancy and Home Ownership Rate Gap - South
R2 = 0.0035
25-34 Home Ownership Rate Gap
Gap Share Owners in Units Built Since 1980
40.0%
30.0%
20.0%
10.0%
0.0%
-10.0%
-20.0%
-40.0%
-30.0%
-20.0%
-10.0%
0.0%
10.0%
20.0%
30.0%
Dekalb, GA
Palm Beach, FL
Gwinnett, GA
Fort Bend, TX
Oklahoma, OK
Tarrant, TX
Broward, FL
Cameron, TX
Miami-Dade, FL
Hidalgo, TX
El Paso, TX
Webb, TX
Figure 13b


Correlation between Gap Newer Housing Occupancy and Home Ownership Rate Gap - Midwest
R2 = 0.0061
Lorain, OH
Kent, MI
Kane, IL
Will, IL
Lake, IL
Sedgwick, KS
Finney, KS
Figure 13c
25-34 Home Ownership Rate Gap
Gap Share Owners in Units Built Since 1980
40.0%
30.0%
20.0%
10.0%
0.0%
-10.0%
-20.0%
-40.0%
-30.0%
-20.0%
-10.0%
0.0%
10.0%
20.0%
30.0%

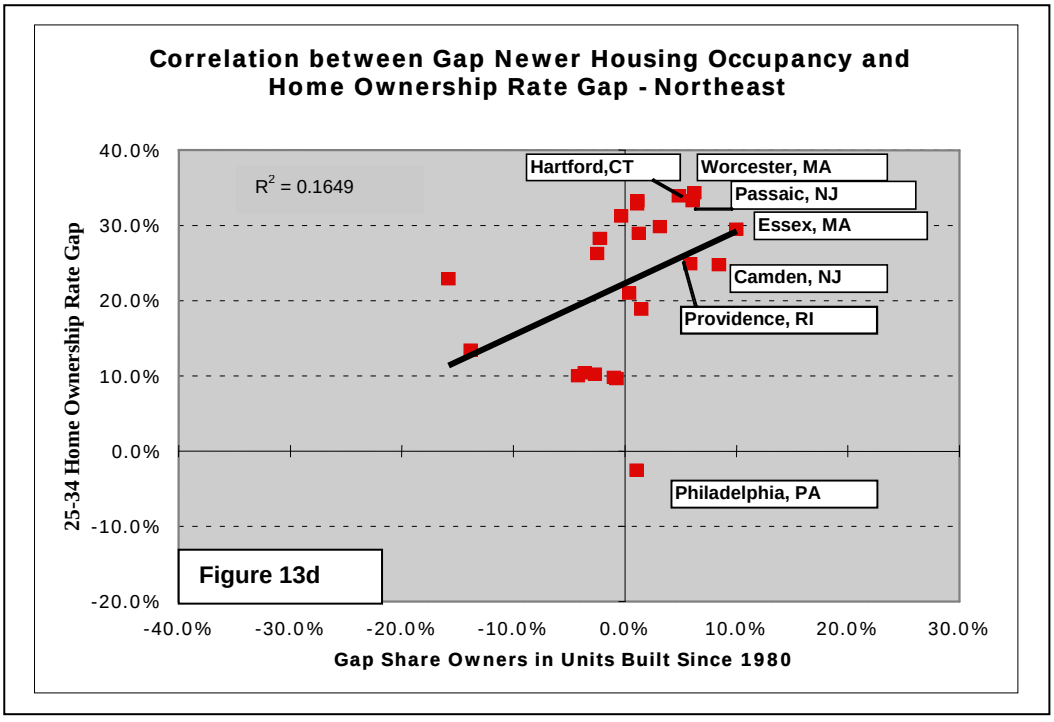

Correlation between Gap Newer Housing Occupancy and Home Ownership Rate Gap - Northeast
R2 = 0.1649
Hartford,CT
Worcester, MA
Passaic, NJ
Essex, MA
Camden, NJ
Providence, RI
Philadelphia, PA
Figure 13d
25-34 Home Ownership Rate Gap
Gap Share Owners in Units Built Since 1980
40.0%
30.0%
20.0%
10.0%
0.0%
-10.0%
-20.0%
-40.0%
-30.0%
-20.0%
-10.0%
0.0%
10.0%
20.0%
30.0%

Table 8a

West	Age 25-34 HO Gap	Share White Owner Units Built Since 1980	Share Hispanic Owner Units Built Since 1980	Gap White-Hispanic Owner Units Built Since 1980
Maricopa County, Arizona	14.8%	58.1%	38.6%	19.5%
Clark County, Nevada	10.7%	72.9%	57.2%	15.7%
Ventura County, California	12.7%	35.8%	24.0%	11.8%
Orange County, California	15.6%	31.5%	21.0%	10.5%
Pima County, Arizona	1.0%	47.5%	38.1%	9.3%
Alameda County, California	5.5%	20.8%	13.9%	6.9%
San Diego County, California	8.2%	36.7%	30.5%	6.2%
Kern County, California	4.8%	45.3%	40.0%	5.3%
Los Angeles County, California	3.9%	18.7%	13.4%	5.3%
Fresno County, California	11.5%	40.1%	35.2%	4.8%
Dona Ana County, New Mexico	-12.0%	58.4%	54.1%	4.4%
San Francisco County, California	-0.5%	9.2%	5.8%	3.4%
Denver County, Colorado	3.1%	13.8%	11.1%	2.7%
Riverside County, California	6.8%	57.0%	54.7%	2.3%
San Mateo County, California	12.9%	14.3%	12.1%	2.2%
Bernalillo County, New Mexico	-5.2%	41.3%	39.4%	1.9%
Santa Clara County, California	7.5%	19.5%	19.0%	0.5%
San Bernardino County, California	-0.7%	45.4%	45.2%	0.3%
Santa Barbara County, California	4.8%	29.2%	29.1%	0.1%
San Joaquin County, California	10.4%	40.0%	40.1%	-0.1%
Contra Costa County, California	8.3%	32.5%	33.9%	-1.4%
Tulare County, California	8.1%	39.1%	41.3%	-2.2%
Sacramento County, California	3.7%	35.3%	40.6%	-5.3%
Stanislaus County, California	4.3%	40.1%	52.5%	-12.4%
Monterey County, California	-4.1%	26.3%	43.4%	-17.1%

Table 8b

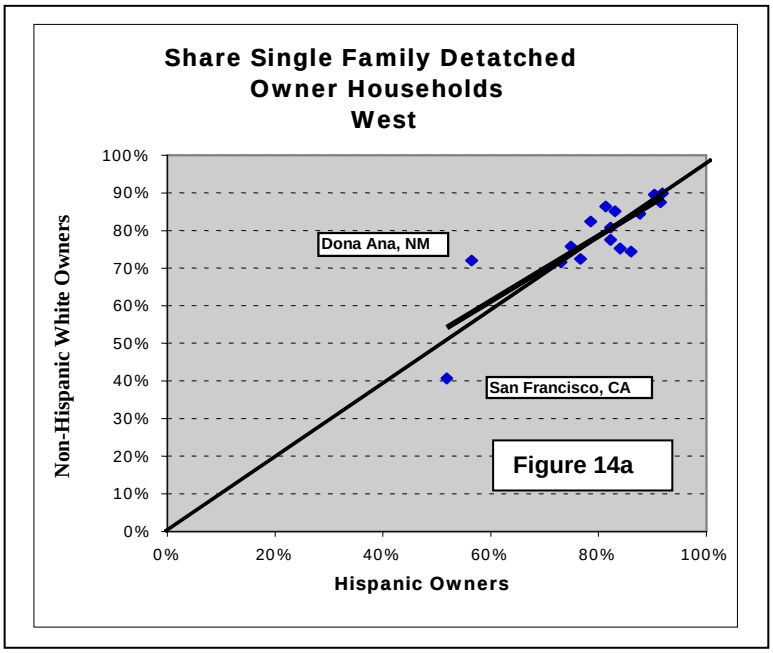
South	Age 25-34 HO Gap	Share White Owner Units Built Since 1980	Share Hispanic Owner Units Built Since 1980	Gap White-Hispanic Owner Units Built Since 1980
Bexar County, Texas	1.8%	48.1%	30.7%	17.5%
Tarrant County, Texas	8.4%	47.4%	32.5%	14.9%
Nueces County, Texas	4.3%	39.0%	26.6%	12.5%
Lubbock County, Texas	7.6%	35.8%	24.9%	10.8%
Oklahoma County, Oklahoma	11.4%	29.9%	19.8%	10.1%
Harris County, Texas	9.4%	40.5%	31.0%	9.5%
Dallas County, Texas	8.1%	32.0%	23.7%	8.3%
Hillsborough County, Florida	8.1%	50.5%	43.7%	6.8%
Fort Bend County, Texas	10.2%	70.0%	63.2%	6.7%
Palm Beach County, Florida	13.5%	58.2%	51.6%	6.6%
Fairfax County, Virginia	13.3%	43.7%	40.6%	3.1%
Travis County, Texas	6.5%	54.0%	51.8%	2.2%
Denton County, Texas	14.4%	73.1%	71.1%	2.0%
Montgomery County, Maryland	12.8%	35.9%	34.8%	1.1%
Prince George's County, Maryland	18.3%	21.9%	21.3%	0.5%
Brazoria County, Texas	7.8%	47.7%	47.6%	0.2%
Cameron County, Texas	-0.7%	51.9%	51.8%	0.1%
Webb County, Texas	-15.2%	60.6%	63.2%	-2.6%
Hidalgo County, Texas	-11.5%	60.2%	64.4%	-4.3%
Gwinnett County, Georgia	26.9%	75.3%	80.7%	-5.4%
El Paso County, Texas	-11.9%	37.6%	44.8%	-7.3%
Broward County, Florida	0.8%	40.0%	53.7%	-13.7%
Miami-Dade County, Florida	-3.0%	27.2%	41.7%	-14.5%
DeKalb County, Georgia	29.9%	21.6%	36.2%	-14.6%
Orange County, Florida	7.6%	53.2%	70.3%	-17.1%

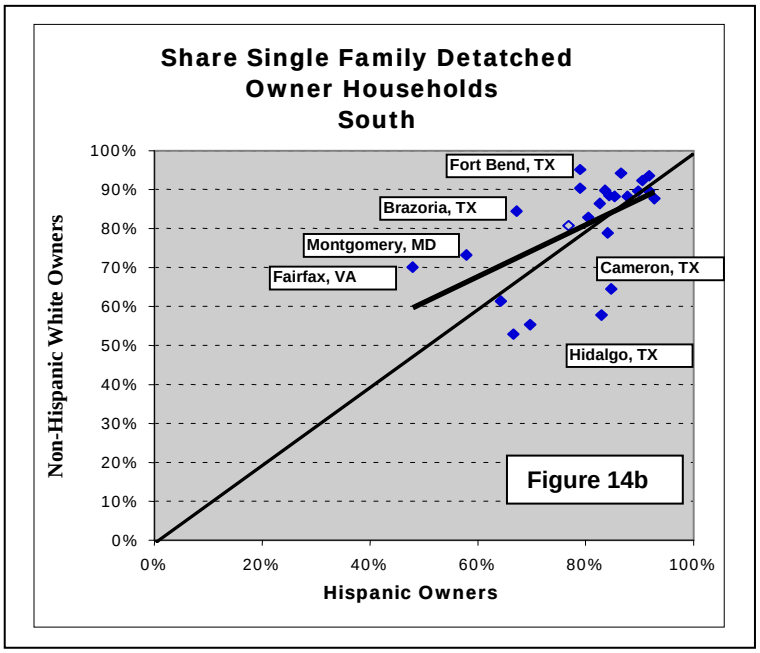
Table 8c

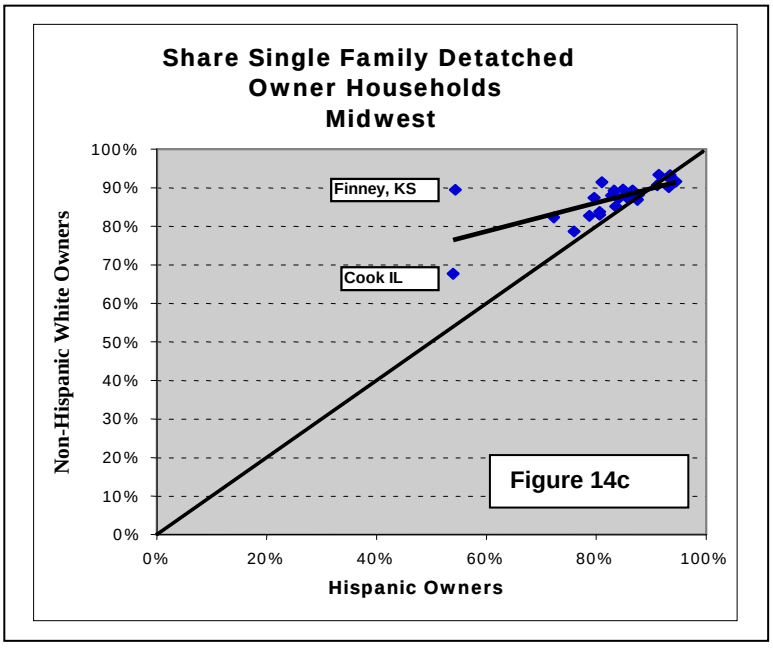
Midwest	Age 25-34 HO Gap	Share White Owner Units Built Since 1980	Share Hispanic Owner Units Built Since 1980	Gap White-Hispanic Owner Units Built Since 1980
Kane County, Illinois	17.2%	43.2%	16.2%	27.0%
Will County, Illinois	16.3%	51.1%	35.0%	16.1%
Lake County, Illinois	19.7%	44.3%	30.0%	14.2%
Sedgwick County, Kansas	20.0%	37.6%	24.1%	13.5%
Kent County, Michigan	26.0%	32.5%	19.6%	12.8%
Douglas County, Nebraska	16.6%	27.7%	15.2%	12.5%
Jackson County, Missouri	16.4%	26.5%	14.4%	12.1%
Lorain County, Ohio	26.1%	23.8%	11.9%	11.9%
Lake County, Indiana	15.4%	22.6%	12.8%	9.8%
Cook County, Illinois	10.6%	17.3%	8.4%	8.9%
Winnebago County, Illinois	9.3%	27.3%	18.5%	8.8%
Wyandotte County, Kansas	10.6%	13.5%	7.2%	6.3%
Lucas County, Ohio	15.1%	16.2%	10.1%	6.1%
Wayne County, Michigan	22.0%	13.4%	8.2%	5.2%
Cuyahoga County, Ohio	16.2%	13.3%	8.4%	4.8%
Ramsey County, Minnesota	22.4%	19.6%	15.1%	4.5%
Johnson County, Kansas	31.5%	45.9%	43.1%	2.8%
Milwaukee County, Wisconsin	16.1%	9.4%	7.4%	1.9%
Hennepin County, Minnesota	28.8%	26.0%	24.1%	1.9%
Oakland County, Michigan	23.5%	30.1%	29.3%	0.8%
DuPage County, Illinois	20.3%	35.3%	35.2%	0.1%
Marion County, Indiana	29.0%	30.5%	31.3%	-0.7%
McHenry County, Illinois	29.0%	49.4%	51.2%	-1.8%
Finney County, Kansas	-9.9%	34.9%	37.7%	-2.8%
Franklin County, Ohio	25.6%	33.9%	37.3%	-3.4%

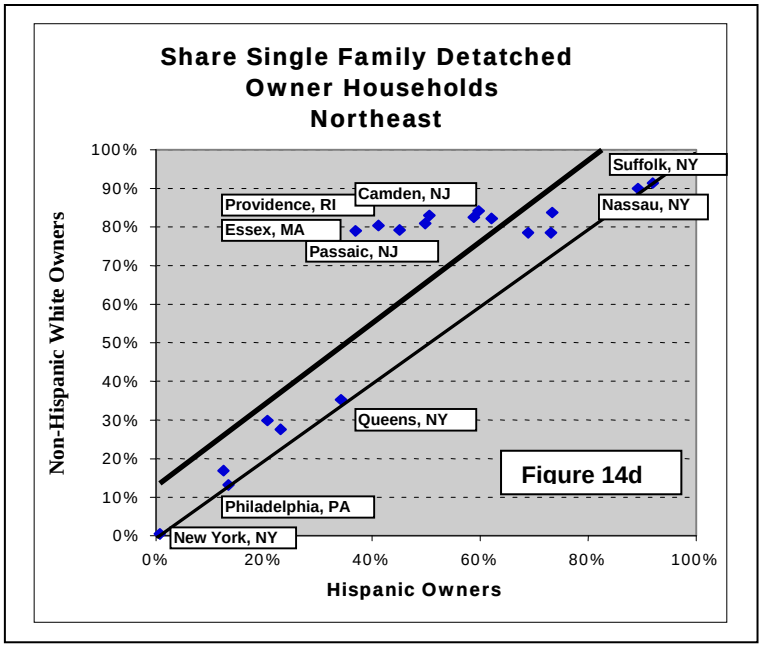
Table 8d

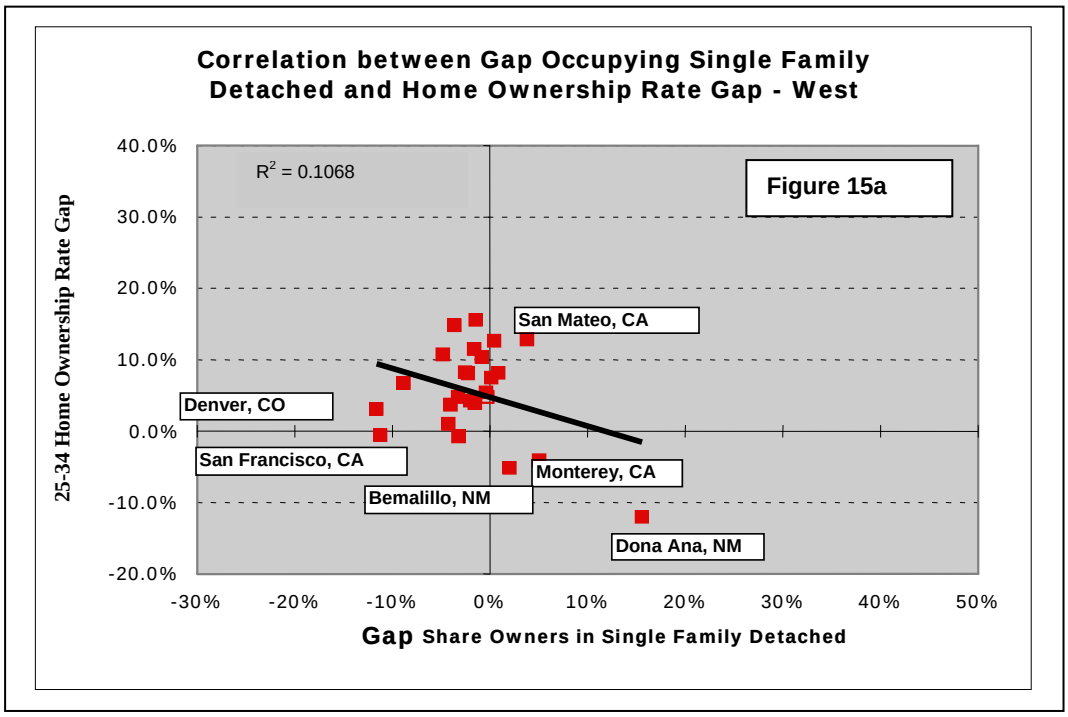
Northeast	Age 25-34 HO Gap	Share White Owner Units Built Since 1980	Share Hispanic Owner Units Built Since 1980	Gap White-Hispanic Owner Units Built Since 1980
Essex County, Massachusetts	29.5%	22.1%	12.1%	10.0%
Camden County, New Jersey	24.8%	21.5%	13.0%	8.4%
Worcester County, Massachusetts	34.3%	29.8%	23.5%	6.2%
Passaic County, New Jersey	33.3%	13.7%	7.6%	6.1%
Providence County, Rhode Island	24.9%	18.5%	12.6%	5.9%
Hartford County, Connecticut	33.9%	22.8%	17.9%	4.8%
Westchester County, New York	29.8%	15.0%	11.9%	3.1%
Middlesex County, New Jersey	23.8%	25.3%	23.4%	1.9%
Bergen County, New Jersey	18.9%	11.9%	10.4%	1.5%
New Haven County, Connecticut	29.0%	23.0%	21.7%	1.2%
Hampden County, Massachusetts	33.3%	17.4%	16.3%	1.1%
Fairfield County, Connecticut	32.8%	19.7%	18.6%	1.1%
Philadelphia County, Pennsylvania	-2.5%	4.4%	3.4%	1.0%
Suffolk County, New York	21.0%	17.7%	17.3%	0.4%
Nassau County, New York	31.2%	5.7%	6.0%	-0.3%
Hudson County, New Jersey	9.6%	10.6%	11.3%	-0.7%
Queens County, New York	9.8%	3.3%	4.3%	-1.0%
Middlesex County, Massachusetts	22.0%	19.0%	20.9%	-1.8%
Union County, New Jersey	28.3%	5.3%	7.6%	-2.3%
Essex County, New Jersey	26.2%	8.1%	10.6%	-2.5%
New York County, New York	10.2%	7.9%	10.6%	-2.7%
Suffolk County, Massachusetts	10.4%	8.2%	11.8%	-3.6%
Kings County, New York	10.0%	4.1%	8.3%	-4.2%
Bronx County, New York	13.4%	2.4%	16.2%	-13.8%
Richmond County, New York	22.9%	29.7%	45.5%	-15.8%

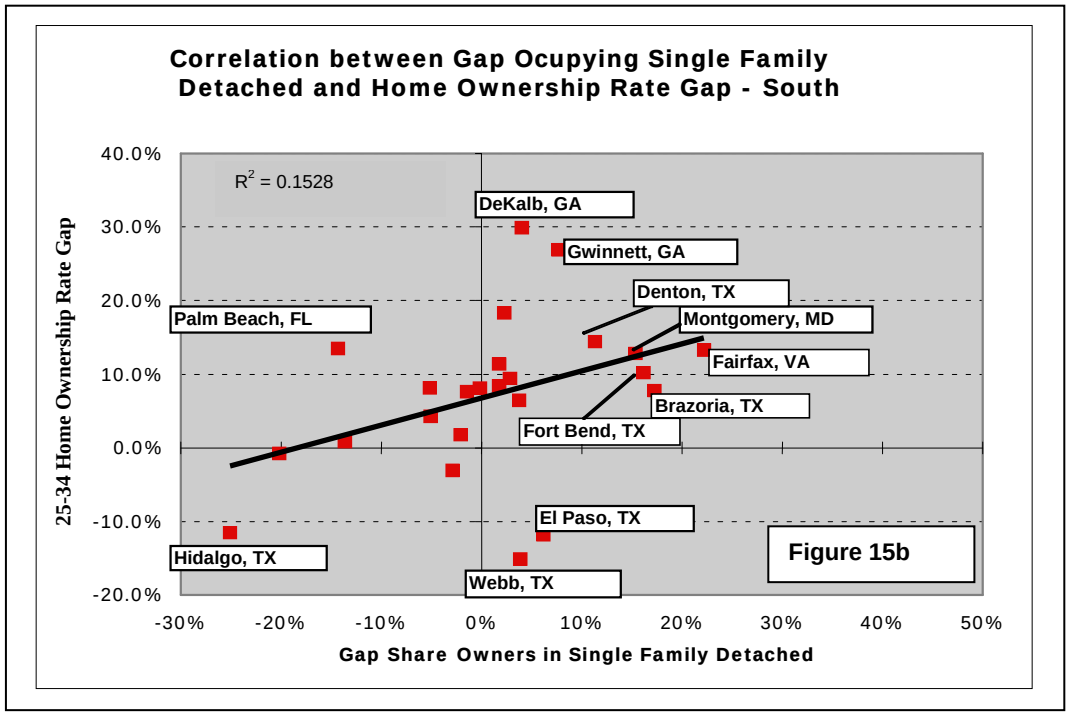

Share Single Family Detatched
Owner Households
West
Non-Hispanic White Owners
Hispanic Owners
Dona Ana, NM
San Francisco, CA
Figure 14a

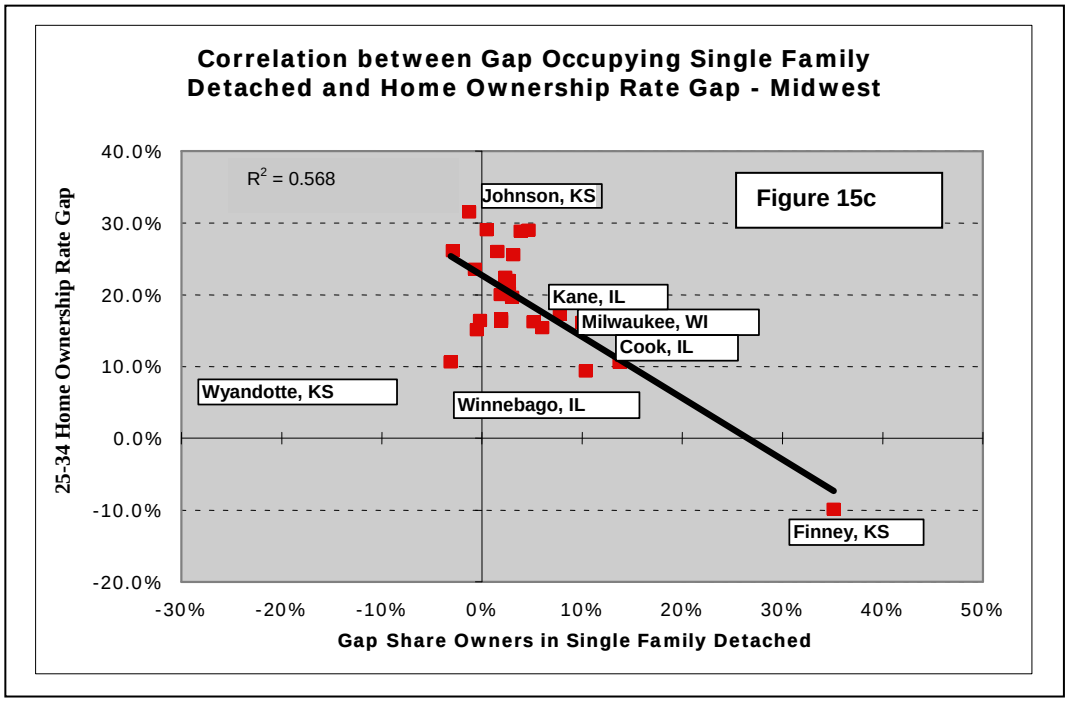

Share Single Family Detatched
Owner Households
South
Non-Hispanic White Owners
Hispanic Owners
Fort Bend, TX
Brazoria, TX
Montgomery, MD
Fairfax, VA
Cameron, TX
Hidalgo, TX
Figure 14b


Share Single Family Detatched
Owner Households
Midwest
Non-Hispanic White Owners
Hispanic Owners
Finney, KS
Cook IL
Figure 14c


Share Single Family Detatched
Owner Households
Northeast
Non-Hispanic White Owners
Hispanic Owners
Suffolk, NY
Nassau, NY
Camden, NJ
Providence, RI
Essex, MA
Passaic, NJ
Queens, NY
Philadelphia, PA
New York, NY
Figure 14d


Correlation between Gap Occupying Single Family Detached and Home Ownership Rate Gap - West
R2 = 0.1068
Figure 15a
San Mateo, CA
Denver, CO
San Francisco, CA
Monterey, CA
Bemalillo, NM
Dona Ana, NM
25-34 Home Ownership Rate Gap
Gap Share Owners in Single Family Detached
40.0%
30.0%
20.0%
10.0%
0.0%
-10.0%
-20.0%
-30%
-20%
-10%
0%
10%
20%
30%
40%
50%


Correlation between Gap Ocupying Single Family Detached and Home Ownership Rate Gap - South
R2 = 0.1528
DeKalb, GA
Gwinnett, GA
Denton, TX
Palm Beach, FL
Montgomery, MD
Fairfax, VA
Brazoria, TX
Fort Bend, TX
El Paso, TX
Hidalgo, TX
Webb, TX
Figure 15b
25-34 Home Ownership Rate Gap
Gap Share Owners in Single Family Detached
40.0%
30.0%
20.0%
10.0%
0.0%
-10.0%
-20.0%
-30%
-20%
-10%
0%
10%
20%
30%
40%
50%


Correlation between Gap Occupying Single Family Detached and Home Ownership Rate Gap - Midwest
R2 = 0.568
Johnson, KS
Kane, IL
Milwaukee, WI
Cook, IL
Wyandotte, KS
Winnebago, IL
Finney, KS
Figure 15c
25-34 Home Ownership Rate Gap
40.0%
30.0%
20.0%
10.0%
0.0%
-10.0%
-20.0%
-30%
-20%
-10%
0%
10%
20%
30%
40%
50%
Gap Share Owners in Single Family Detached

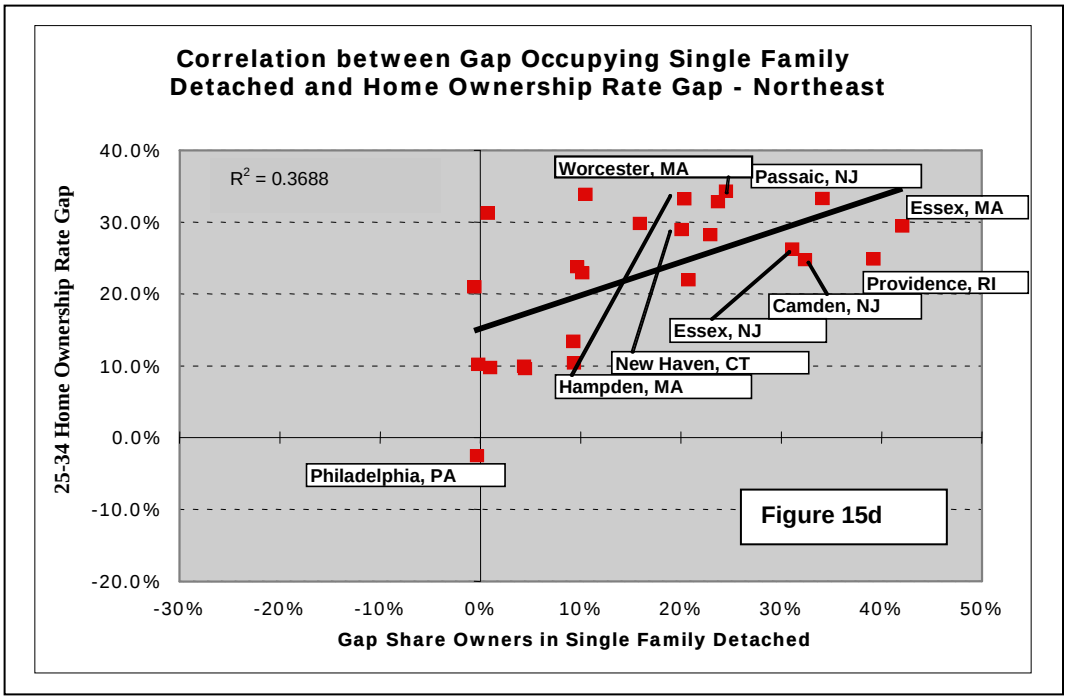

Correlation between Gap Occupying Single Family Detached and Home Ownership Rate Gap - Northeast
R2 = 0.3688
Worcester, MA
Passaic, NJ
Essex, MA
Providence, RI
Camden, NJ
Essex, NJ
New Haven, CT
Hampden, MA
Philadelphia, PA
Figure 15d
25-34 Home Ownership Rate Gap
40.0%
30.0%
20.0%
10.0%
0.0%
-10.0%
-20.0%
-30%
-20%
-10%
0%
10%
20%
30%
40%
50%
Gap Share Owners in Single Family Detached

Table 9a

West	Age 25-34 HO Gap	Share Non-Hispanic White Owner Units Single Family Detached	Share Hispanic Owner Units Single Family Detached	Gap Share Owner Units Single Family Detached
Dona Ana County, New Mexico	-12.0%	72.0%	56.5%	15.6%
Monterey County, California	-4.1%	86.4%	81.4%	5.0%
San Mateo County, California	12.9%	82.4%	78.6%	3.8%
Bernalillo County, New Mexico	-5.2%	85.1%	83.1%	2.0%
San Diego County, California	8.2%	75.8%	74.9%	0.8%
Ventura County, California	12.7%	78.9%	78.5%	0.4%
Santa Clara County, California	7.5%	79.2%	79.1%	0.1%
Santa Barbara County, California	4.8%	79.1%	79.4%	-0.3%
Alameda County, California	5.5%	82.9%	83.3%	-0.4%
San Joaquin County, California	10.4%	89.6%	90.4%	-0.8%
Orange County, California	15.6%	71.6%	73.1%	-1.5%
Los Angeles County, California	3.9%	80.7%	82.3%	-1.6%
Fresno County, California	11.5%	89.1%	90.7%	-1.6%
Stanislaus County, California	4.3%	89.8%	91.9%	-2.0%
Tulare County, California	8.1%	87.5%	89.7%	-2.3%
Contra Costa County, California	8.3%	82.0%	84.6%	-2.6%
San Bernardino County, California	-0.7%	85.4%	88.6%	-3.2%
Kern County, California	4.8%	84.4%	87.7%	-3.3%
Maricopa County, Arizona	14.8%	81.6%	85.2%	-3.6%
Sacramento County, California	3.7%	87.5%	91.5%	-4.0%
Pima County, Arizona	1.0%	72.4%	76.7%	-4.3%
Clark County, Nevada	10.7%	77.5%	82.3%	-4.8%
Riverside County, California	6.8%	75.2%	84.1%	-8.9%
San Francisco County, California	-0.5%	40.7%	51.9%	-11.2%
Denver County, Colorado	3.1%	74.4%	86.1%	-11.6%

Table 9b

South	Age 25-34 HO Gap	Share Non-Hispanic White Owner Units Single Family Detached	Share Hispanic Owner Units Single Family Detached	Gap Share Owner Units Single Family Detached
Fairfax County, Virginia	13.3%	70.1%	47.9%	22.2%
Brazoria County, Texas	7.8%	84.4%	67.2%	17.3%
Fort Bend County, Texas	10.2%	95.1%	79.0%	16.2%
Montgomery County, Maryland	12.8%	73.2%	57.8%	15.3%
Denton County, Texas	14.4%	90.3%	79.0%	11.3%
Gwinnett County, Georgia	26.9%	94.2%	86.5%	7.6%
El Paso County, Texas	-11.9%	89.8%	83.6%	6.2%
DeKalb County, Georgia	29.9%	88.4%	84.4%	4.1%
Webb County, Texas	-15.2%	80.7%	76.8%	3.9%
Travis County, Texas	6.5%	86.4%	82.6%	3.8%
Harris County, Texas	9.4%	88.2%	85.4%	2.9%
Prince George's County, Maryland	18.3%	82.8%	80.5%	2.3%
Oklahoma County, Oklahoma	11.4%	92.3%	90.5%	1.8%
Tarrant County, Texas	8.4%	93.5%	91.8%	1.8%
Lubbock County, Texas	7.6%	88.2%	87.7%	0.5%
Dallas County, Texas	8.1%	89.6%	89.7%	-0.1%
Orange County, Florida	7.6%	82.8%	84.2%	-1.4%
Bexar County, Texas	1.8%	89.7%	91.7%	-2.1%
Miami-Dade County, Florida	-3.0%	61.4%	64.3%	-2.8%
Nueces County, Texas	4.3%	87.7%	92.8%	-5.1%
Hillsborough County, Florida	8.1%	78.9%	84.1%	-5.2%
Broward County, Florida	0.8%	52.9%	66.5%	-13.6%
Palm Beach County, Florida	13.5%	55.4%	69.7%	-14.3%
Cameron County, Texas	-0.7%	64.5%	84.7%	-20.2%
Hidalgo County, Texas	-11.5%	57.8%	82.9%	-25.1%

Table 9c

Midwest	Age 25-34 HO Gap	Share Non-Hispanic White Owner Units Single Family Detached	Share Hispanic Owner Units Single Family Detached	Gap Share Owner Units Single Family Detached
Finney County, Kansas	-9.9%	89.4%	54.3%	35.1%
Cook County, Illinois	10.6%	67.7%	53.9%	13.8%
Winnebago County, Illinois	9.3%	91.4%	81.0%	10.4%
Milwaukee County, Wisconsin	16.1%	82.3%	72.3%	10.0%
Kane County, Illinois	17.2%	87.4%	79.6%	7.8%
Lake County, Indiana	15.4%	89.3%	83.2%	6.0%
Cuyahoga County, Ohio	16.2%	88.0%	82.8%	5.2%
McHenry County, Illinois	29.0%	89.6%	84.9%	4.7%
Hennepin County, Minnesota	28.8%	82.7%	78.8%	3.9%
Franklin County, Ohio	25.6%	87.2%	84.1%	3.1%
Lake County, Illinois	19.7%	83.7%	80.7%	3.1%
DuPage County, Illinois	20.3%	78.7%	76.0%	2.7%
Wayne County, Michigan	22.0%	89.3%	86.6%	2.7%
Ramsey County, Minnesota	22.4%	83.0%	80.7%	2.4%
Will County, Illinois	16.3%	87.5%	85.6%	1.9%
Douglas County, Nebraska	16.6%	93.3%	91.4%	1.9%
Sedgwick County, Kansas	20.0%	88.9%	87.0%	1.9%
Kent County, Michigan	26.0%	85.1%	83.6%	1.6%
Marion County, Indiana	29.0%	88.1%	87.6%	0.5%
Jackson County, Missouri	16.4%	93.3%	93.4%	-0.2%
Lucas County, Ohio	15.1%	90.6%	91.1%	-0.5%
Oakland County, Michigan	23.5%	86.8%	87.5%	-0.7%
Johnson County, Kansas	31.5%	92.3%	93.5%	-1.3%
Lorain County, Ohio	26.1%	91.6%	94.5%	-2.9%
Wyandotte County, Kansas	10.6%	90.2%	93.3%	-3.1%

Table 9d

Northeast	Age 25-34 HO Gap	Share Non-Hispanic White Owner Units Single Family Detached	Share Hispanic Owner Units Single Family Detached	Gap Share Owner Units Single Family Detached
Essex County, Massachusetts	29.5%	79.0%	37.0%	42.1%
Providence County, Rhode Island	24.9%	80.4%	41.2%	39.2%
Passaic County, New Jersey	33.3%	79.3%	45.1%	34.1%
Camden County, New Jersey	24.8%	83.0%	50.6%	32.4%
Essex County, New Jersey	26.2%	80.9%	49.8%	31.1%
Worcester County, Massachusetts	34.3%	84.2%	59.7%	24.5%
Fairfield County, Connecticut	32.8%	82.5%	58.9%	23.7%
Union County, New Jersey	28.3%	86.4%	63.5%	23.0%
Middlesex County, Massachusetts	22.0%	76.9%	56.2%	20.7%
Hampden County, Massachusetts	33.3%	85.4%	65.1%	20.3%
New Haven County, Connecticut	29.0%	82.2%	62.1%	20.1%
Westchester County, New York	29.8%	71.5%	55.6%	15.9%
Hartford County, Connecticut	33.9%	83.8%	73.3%	10.5%
Richmond County, New York	22.9%	48.4%	38.2%	10.2%
Middlesex County, New Jersey	23.8%	78.5%	68.9%	9.6%
Suffolk County, Massachusetts	10.4%	36.9%	27.5%	9.4%
Bronx County, New York	13.4%	29.9%	20.6%	9.3%
Bergen County, New Jersey	18.9%	78.5%	73.1%	5.4%
Hudson County, New Jersey	9.6%	27.6%	23.1%	4.5%
Kings County, New York	10.0%	16.9%	12.5%	4.4%
Queens County, New York	9.8%	35.2%	34.3%	1.0%
Nassau County, New York	31.2%	90.0%	89.2%	0.8%
New York County, New York	10.2%	0.5%	0.7%	-0.2%
Philadelphia County, Pennsylvania	-2.5%	13.2%	13.5%	-0.3%
Suffolk County, New York	21.0%	91.4%	92.0%	-0.6%

In several places, the discussion has already hinted to the likely importance of mobile home occupancy. In Figures 16a-16d we can see both the levels of mobile home occupancy in each region and the large disparity between Hispanics and non-Hispanic whites in the few counties where mobile home occupancy is significant. In the Northeast, mobile home occupancy is simply not a factor. In all but one county in the Midwest (Finney, KS), mobile home shares of owner households are well below 10 percent for both Hispanics and non-Hispanic whites. In the West there are a few more counties with the share of mobile homes in the 5-to-10 percent range, but about half of the counties favor whites and about half favor Hispanics. Only Dona Ana, NM has a very large mobile home presence favoring Hispanics, clearly accounting for the negative homeownership rate gap there. In Riverside, CA a much more modest but nonetheless significant mobile home presence favors non-Hispanic whites.

In the South, however, mobile home occupancy approaches or exceeds 20 percent for Hispanic owners in several counties and for white owners in two. Curiously, the three counties with the highest share of Hispanic owners living in mobile homes also have above average homeownership rate gaps for young adults (Brazoria, TX, Fort Bend, TX and Denton, TX). Even the greater availability of mobile homes for Hispanic ownership in these counties was not sufficient to reduce the homeownership gap to parity or better. Even more striking is the fact that Hidalgo, TX, with more than twice the rate of mobile home occupancy for non-Hispanic white owners (34.7 percent) compared to Hispanic (13.5 percent), turns out to have a negative homeownership rate gap for young adults. The conclusion seems to be that mobile home occupancy by Hispanics explains the uniqueness of Finney, KS in the Midwest and Dona Ana, NM in the West, and while Hispanic mobile home ownership in the South affects a handful of counties, it mostly explains the gaps in the shares living in single-family detached homes, but has not been sufficient to close the homeownership rate gap for young adults in such places as Brazoria, TX and Fort Bend, TX.

Foreign-Born Influence

A large part of the homeownership gap between Hispanics and non-Hispanic whites, particularly for young adults, is frequently attributed to the influence of recent immigrants. Immigrants, understandably start out with low rates of homeownership. With increased duration in the U.S., the foreign-born show large gains in homeownership, particularly among those who become citizens, and second generation foreign-born homeownership rates often exceed those of native born, particularly among young adults. But in the short run, an influx of foreign-born immigrants drives homeownership rates down. The higher the share that are foreign born and the higher the share not citizens, the lower the expected homeownership rate. This analysis has examined the relationships between the 25-34 homeownership gap and the share foreign-born for Hispanics and the share that are citizens for foreign-born Hispanics. Not surprisingly, the relationships are very similar for these two immigration variables, and only the citizenship charts are presented here.[3]

[3] Year of entry could be another variable to be considered, selecting for example share foreign-born having arrived since 1995 as a measure of recency of immigration. Citizenship status of foreign-born Hispanics should be a good proxy for this measure of recency of immigration, assuming that immigrants arriving since 1995 would have a very high share non-citizens.

Figures 17a-17d and Tables 10a-10d show that there are positive relationships between the share not citizens and the homeownership gap for young adults in the West and South, and no relationship in the Midwest and Northeast. The high share of Hispanics who are non-citizens in Orange, CA, Clark, NV, DeKalb, GA, Gwinnett, GA, and Prince George's, MD clearly is a factor in the high homeownership gaps among 25-34 year olds for these counties. Especially high Hispanic non-citizen shares in DeKalb, GA (65.7 percent) and Gwinnett, GA (54.7 percent) surely account in large part for their large homeownership gaps for young adults. On the other hand, many of the high homeownership gap counties discussed previously have shares of Hispanics who are non-citizens that are well below 40 percent. In the Midwest, both Lorain, OH and Hennepin, MN have similarly high homeownership gaps but are at both ends of the extreme on share of Hispanic foreign-born who are not citizens. So, while citizenship status of Hispanics must be taken into account in the counties just listed, for most other high gap counties it cannot be used as a primary reason to explain the gap. This is particularly true for high citizenship counties in the Northeast and Midwest (see Figures 17c and 17d).[4]

Family Composition

One of the factors that makes Hispanic households good candidates for homeownership is the high percent, relative to non-Hispanic whites, that are married couples with children under 18 at home. Hispanics in both the West and South have significantly higher shares married with kids compared to non-Hispanic white households (Figures 18a and 18b). Partly this is due to a younger Hispanic age profile, but partly it is due to earlier age at marriage and higher fertility of Hispanics. The family composition of Hispanics in the West and South undoubtedly help accounts for the smaller homeownership gaps in these regions.

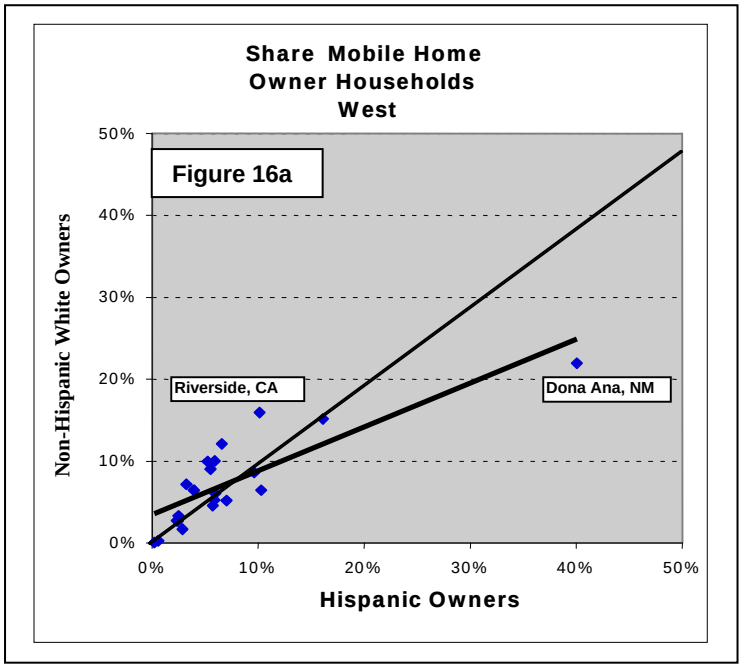
The Midwest counties appear to fall into two groups, the first where the share married with children present is lower for both whites and Hispanics, and where there is a greater balance between the groups (Figure 18c). The second group of Midwest Counties is a little higher up on the scale, and Hispanics have significantly greater shares married with kids. The Northeast has an entirely different profile, where a significant number of counties have a higher share of white households married with kids than Hispanic (Figure 18d).

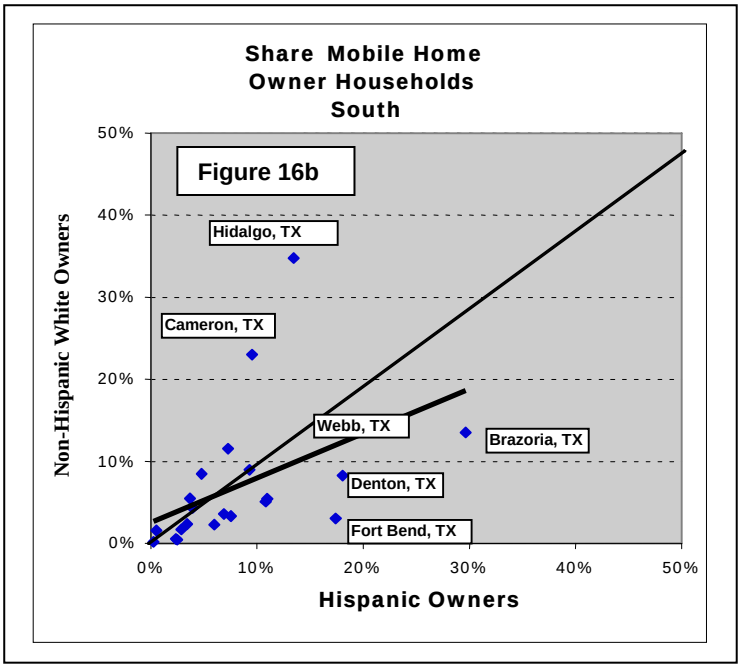
The relationship between the differences in shares married with children and the homeownership gap for 25-34 year olds is presented in Figures 19a-19d and Tables 9a-9d. For the West and South the relationship between the family structure gap and the homeownership gap is practically non-existent. That is, while higher Hispanic shares of married couple/children households might help boost homeownership rates for Hispanics, the gaps in homeownership are not well predicted by the gaps in family structure. For the Midwest and the Northeast, however, there is a moderate relationship between family structure gap and homeownership gap. The more that non-Hispanic whites approach or exceed Hispanic shares married with children, the higher the homeownership rate gap for 25-34 year old household heads. Still, in the Midwest, Johnson, KS and McHenry, IL have very different

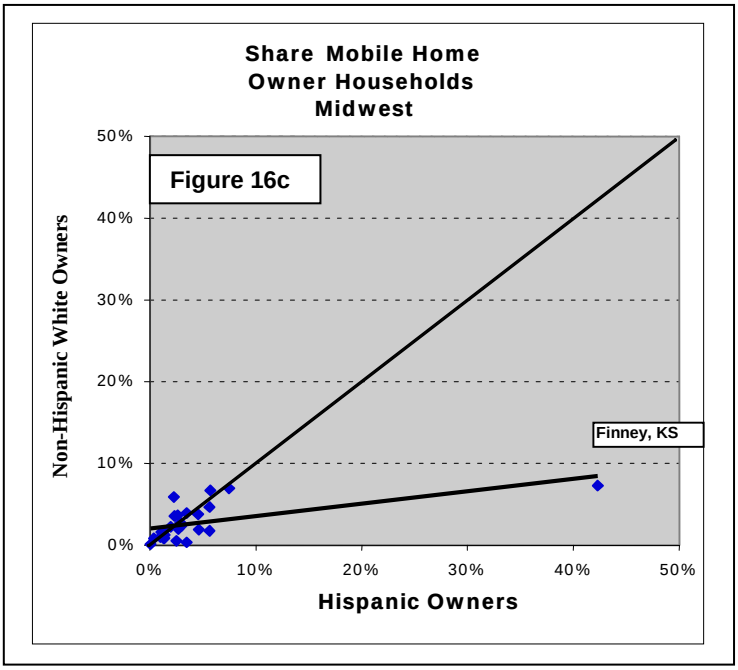
[4] Recent Puerto Rican immigrants, all of whom are citizens, could be an influence in the Northeast and Midwest similar to other Hispanic non-citizen Hispanics in the West and South.

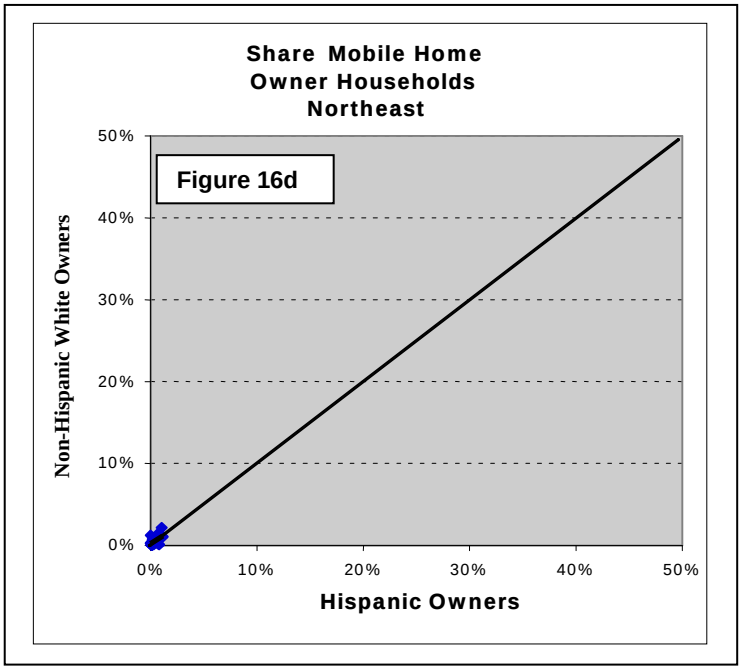
family structure gaps and each has quite large homeownership rate gaps for young adults (Figure 19c).

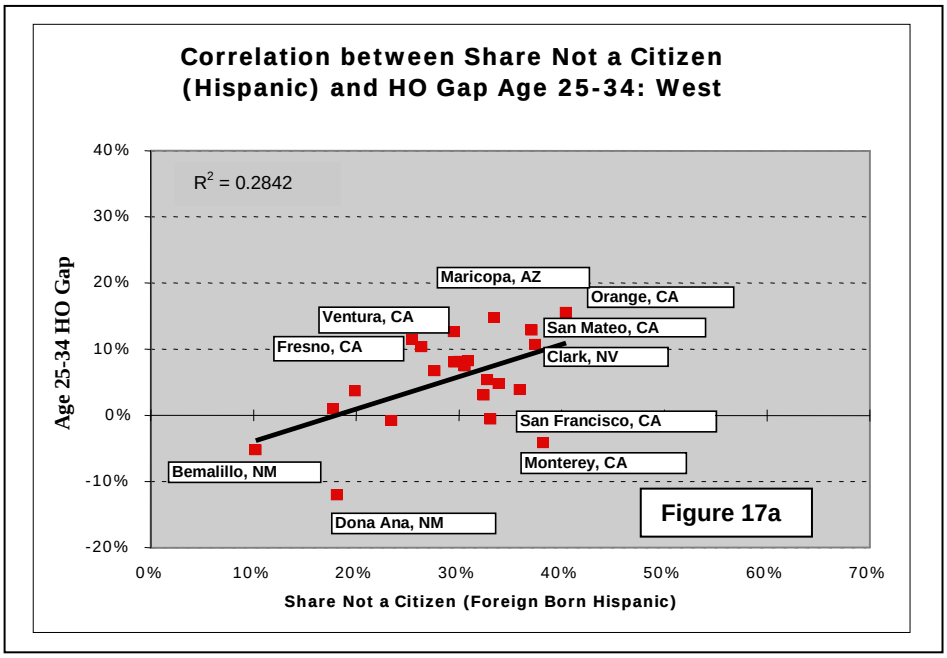
As in the Midwest, counties in the Northeast with high homeownership gaps span almost the full range of values on the family-type gap. Hampden, MA, and Hartford, CT, two Northeastern counties that have consistently been outliers in previous charts, have both some of the highest homeownership rate gaps for young adults, and whites exceed Hispanics in having almost 10 percent higher share married with children. Increasing the homeownership rates for Hispanics in these counties will require greater involvement of Hispanic non-traditional family types in homeownership. Other counties with high homeownership rate gaps, including Middlesex, NJ, Nassau, NY and Passaic, NJ, have a slight advantage for the share of Hispanics married with children under 18, but nowhere as large as the advantages Hispanics have in the South and West.

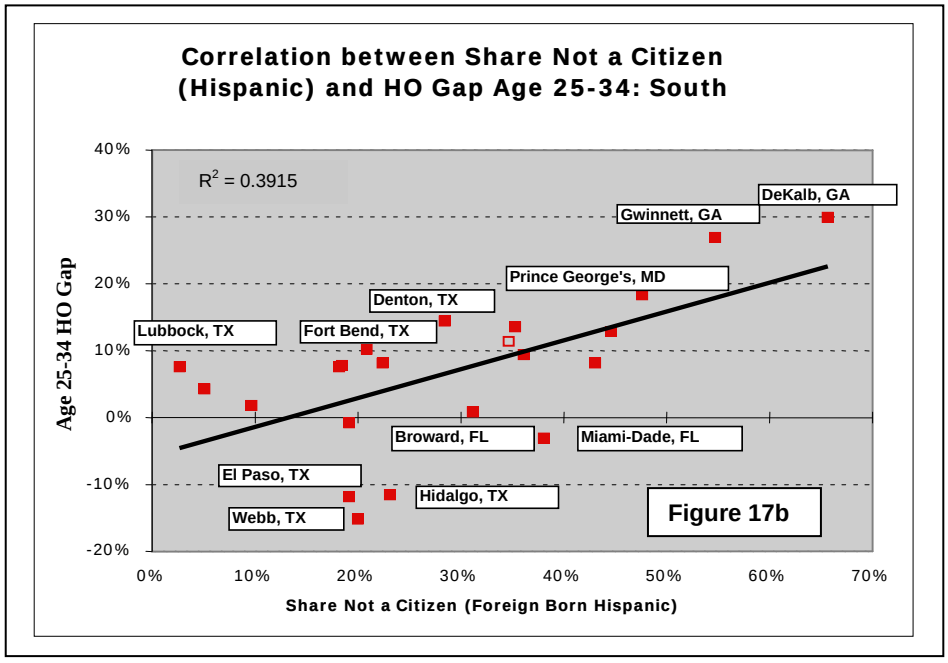

Share Mobile Home Owner Households West
Figure 16a
Non-Hispanic White Owners
Hispanic Owners
Riverside, CA
Dona Ana, NM
0%
10%
20%
30%
40%
50%

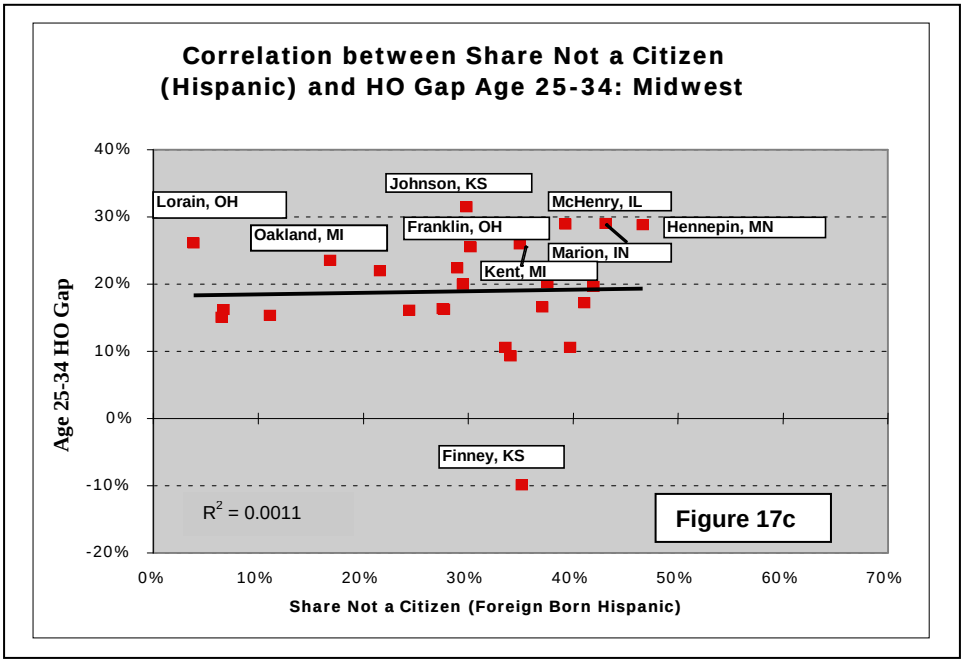

Share Mobile Home Owner Households South
Figure 16b
Non-Hispanic White Owners
Hispanic Owners
Hidalgo, TX
Cameron, TX
Webb, TX
Brazoria, TX
Denton, TX
Fort Bend, TX
0%
10%
20%
30%
40%
50%


Share Mobile Home Owner Households Midwest
Figure 16c
Non-Hispanic White Owners
Hispanic Owners
Finney, KS
0%
10%
20%
30%
40%
50%


Share Mobile Home Owner Households Northeast
Figure 16d
Non-Hispanic White Owners
Hispanic Owners
0%
10%
20%
30%
40%
50%


Correlation between Share Not a Citizen (Hispanic) and HO Gap Age 25-34: West
R2 = 0.2842
Age 25-34 HO Gap
Share Not a Citizen (Foreign Born Hispanic)
Maricopa, AZ
Orange, CA
Ventura, CA
San Mateo, CA
Fresno, CA
Clark, NV
San Francisco, CA
Monterey, CA
Bemalillo, NM
Dona Ana, NM
Figure 17a


Correlation between Share Not a Citizen (Hispanic) and HO Gap Age 25-34: South
R2 = 0.3915
Age 25-34 HO Gap
Share Not a Citizen (Foreign Born Hispanic)
DeKalb, GA
Gwinnett, GA
Prince George's, MD
Denton, TX
Lubbock, TX
Fort Bend, TX
Broward, FL
Miami-Dade, FL
El Paso, TX
Hidalgo, TX
Webb, TX
Figure 17b


Correlation between Share Not a Citizen (Hispanic) and HO Gap Age 25-34: Midwest
Age 25-34 HO Gap
Share Not a Citizen (Foreign Born Hispanic)
Johnson, KS
Lorain, OH
McHenry, IL
Oakland, MI
Franklin, OH
Hennepin, MN
Marion, IN
Kent, MI
Finney, KS
R2 = 0.0011
Figure 17c

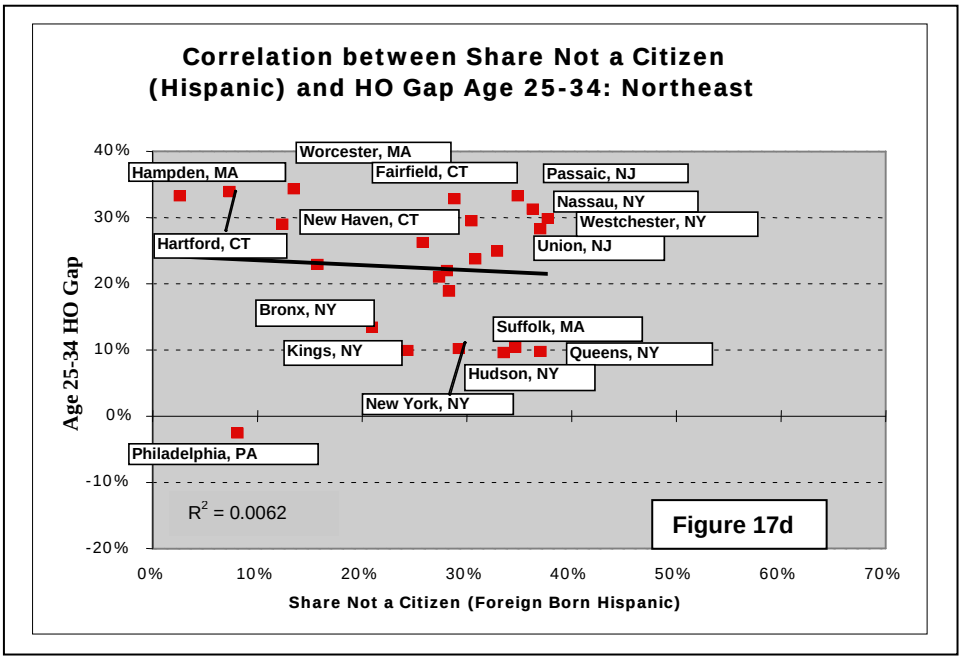

Correlation between Share Not a Citizen (Hispanic) and HO Gap Age 25-34: Northeast
Age 25-34 HO Gap
Share Not a Citizen (Foreign Born Hispanic)
Worcester, MA
Hampden, MA
Fairfield, CT
Passaic, NJ
Nassau, NY
New Haven, CT
Westchester, NY
Hartford, CT
Union, NJ
Bronx, NY
Suffolk, MA
Kings, NY
Queens, NY
Hudson, NY
New York, NY
Philadelphia, PA
R2 = 0.0062
Figure 17d

Table 10a

West	Age 25-34 HO Gap	Share Hispanic or Latino population: Foreign born; Not a citizen
Orange County, California	15.6%	40.4%
Monterey County, California	-4.1%	38.2%
Clark County, Nevada	10.7%	37.4%
San Mateo County, California	12.9%	37.1%
Los Angeles County, California	3.9%	35.9%
Santa Barbara County, California	4.8%	33.8%
Maricopa County, Arizona	14.8%	33.4%
San Francisco County, California	-0.5%	33.1%
Alameda County, California	5.5%	32.7%
Denver County, Colorado	3.1%	32.4%
Contra Costa County, California	8.3%	30.9%
Santa Clara County, California	7.5%	30.6%
San Diego County, California	8.2%	30.0%
Tulare County, California	8.1%	29.6%
Ventura County, California	12.7%	29.5%
Riverside County, California	6.8%	27.6%
Stanislaus County, California	4.3%	27.4%
Kern County, California	4.8%	26.6%
San Joaquin County, California	10.4%	26.3%
Fresno County, California	11.5%	25.5%
San Bernardino County, California	-0.7%	23.4%
Sacramento County, California	3.7%	19.9%
Dona Ana County, New Mexico	-12.0%	18.1%
Pima County, Arizona	1.0%	17.7%
Bernalillo County, New Mexico	-5.2%	10.2%

Table 10b

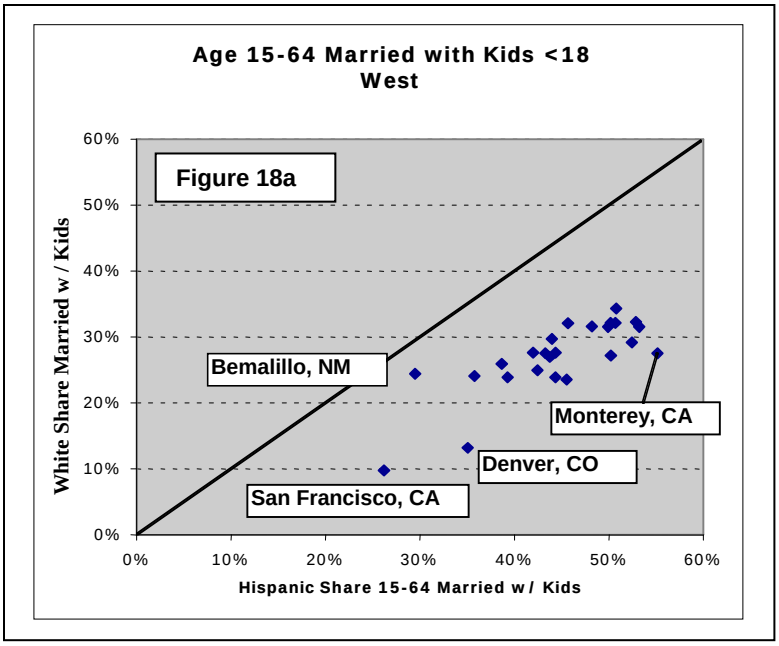
South	Age 25-34 HO Gap	Share Hispanic or Latino population: Foreign born; Not a citizen
DeKalb County, Georgia	29.9%	65.7%
Gwinnett County, Georgia	26.9%	54.7%
Fairfax County, Virginia	13.3%	48.1%
Prince George's County, Maryland	18.3%	47.6%
Montgomery County, Maryland	12.8%	44.6%
Dallas County, Texas	8.1%	43.0%
Miami-Dade County, Florida	-3.0%	38.1%
Harris County, Texas	9.4%	36.1%
Palm Beach County, Florida	13.5%	35.3%
Oklahoma County, Oklahoma	11.4%	34.6%
Broward County, Florida	0.8%	31.2%
Tarrant County, Texas	8.4%	31.0%
Denton County, Texas	14.4%	28.4%
Travis County, Texas	6.5%	27.5%
Hidalgo County, Texas	-11.5%	23.1%
Hillsborough County, Florida	8.1%	22.4%
Fort Bend County, Texas	10.2%	20.9%
Webb County, Texas	-15.2%	20.0%
Cameron County, Texas	-0.7%	19.1%
El Paso County, Texas	-11.9%	19.1%
Brazoria County, Texas	7.8%	18.4%
Orange County, Florida	7.6%	18.2%
Bexar County, Texas	1.8%	9.6%
Nueces County, Texas	4.3%	5.1%
Lubbock County, Texas	7.6%	2.7%

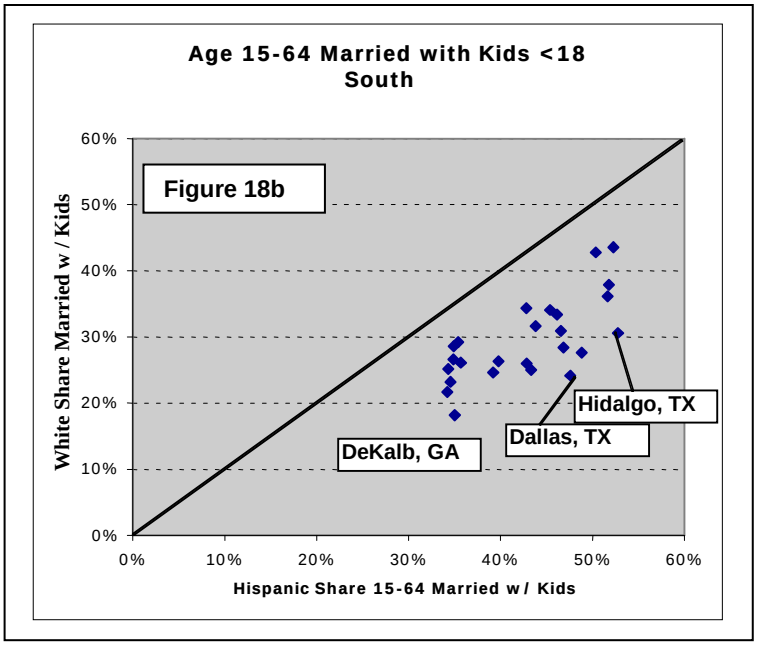
Table 10c

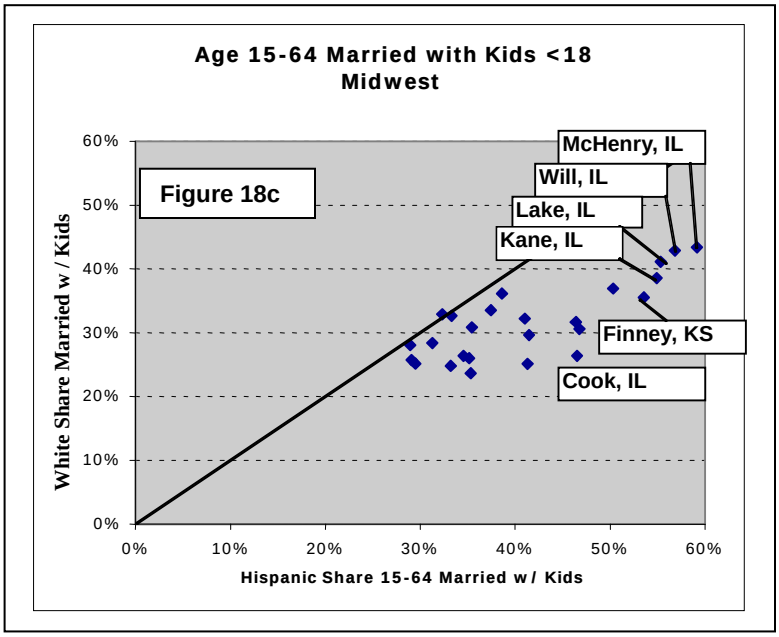
Midwest	Age 25-34 HO Gap	Share Hispanic or Latino population: Foreign born; Not a citizen
Hennepin County, Minnesota	28.8%	46.6%
Marion County, Indiana	29.0%	43.1%
Lake County, Illinois	19.7%	41.9%
Kane County, Illinois	17.2%	41.0%
Wyandotte County, Kansas	10.6%	39.7%
McHenry County, Illinois	29.0%	39.3%
DuPage County, Illinois	20.3%	37.5%
Douglas County, Nebraska	16.6%	37.1%
Finney County, Kansas	-9.9%	35.1%
Kent County, Michigan	26.0%	34.9%
Winnebago County, Illinois	9.3%	34.0%
Cook County, Illinois	10.6%	33.5%
Franklin County, Ohio	25.6%	30.2%
Johnson County, Kansas	31.5%	29.8%
Sedgwick County, Kansas	20.0%	29.5%
Ramsey County, Minnesota	22.4%	29.0%
Will County, Illinois	16.3%	27.7%
Jackson County, Missouri	16.4%	27.6%
Milwaukee County, Wisconsin	16.1%	24.4%
Wayne County, Michigan	22.0%	21.6%
Oakland County, Michigan	23.5%	16.8%
Lake County, Indiana	15.4%	11.1%
Cuyahoga County, Ohio	16.2%	6.7%
Lucas County, Ohio	15.1%	6.5%
Lorain County, Ohio	26.1%	3.8%

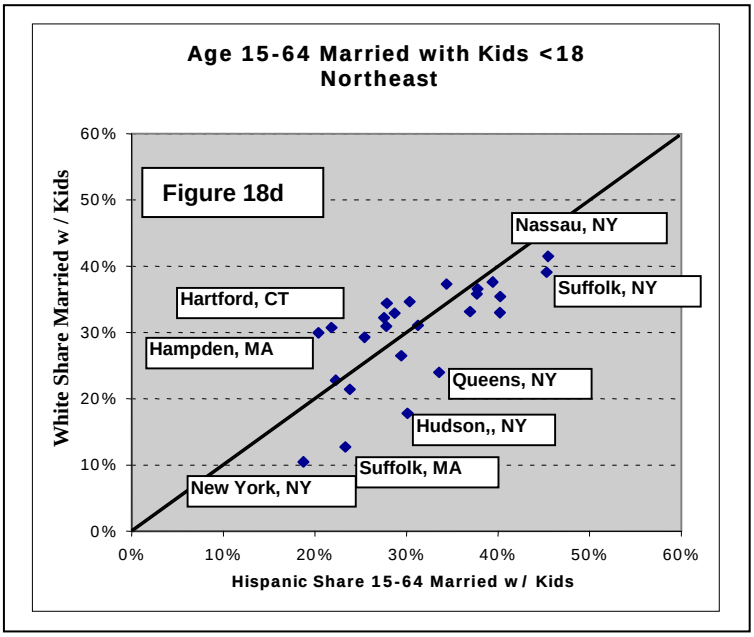
Table 10d

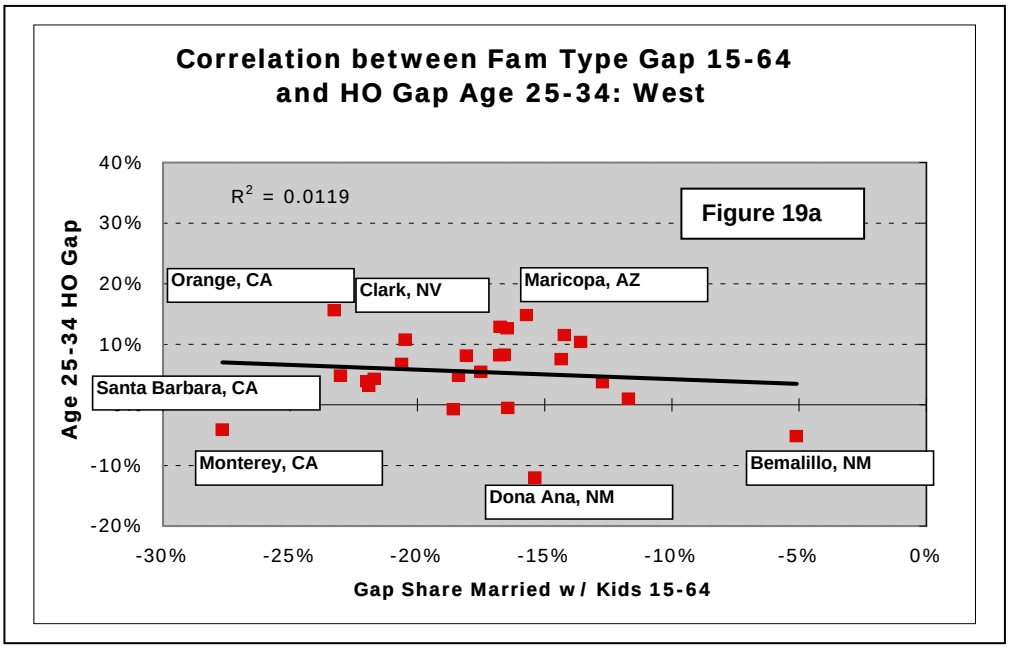
Northeast	Age 25-34 HO Gap	Share Hispanic or Latino population: Foreign born; Not a citizen
Westchester County, New York	29.8%	37.7%
Queens County, New York	9.8%	37.0%
Union County, New Jersey	28.3%	37.0%
Nassau County, New York	31.2%	36.3%
Passaic County, New Jersey	33.3%	34.8%
Suffolk County, Massachusetts	10.4%	34.6%
Hudson County, New Jersey	9.6%	33.5%
Providence County, Rhode Island	24.9%	32.9%
Middlesex County, New Jersey	23.8%	30.8%
Essex County, Massachusetts	29.5%	30.4%
New York County, New York	10.2%	29.2%
Fairfield County, Connecticut	32.8%	28.8%
Bergen County, New Jersey	18.9%	28.3%
Middlesex County, Massachusetts	22.0%	28.1%
Suffolk County, New York	21.0%	27.3%
Essex County, New Jersey	26.2%	25.8%
Kings County, New York	10.0%	24.3%
Bronx County, New York	13.4%	20.9%
Richmond County, New York	22.9%	15.7%
Worcester County, Massachusetts	34.3%	13.5%
New Haven County, Connecticut	29.0%	12.4%
Camden County, New Jersey	24.8%	11.2%
Philadelphia County, Pennsylvania	-2.5%	8.1%
Hartford County, Connecticut	33.9%	7.3%
Hampden County, Massachusetts	33.3%	2.6%

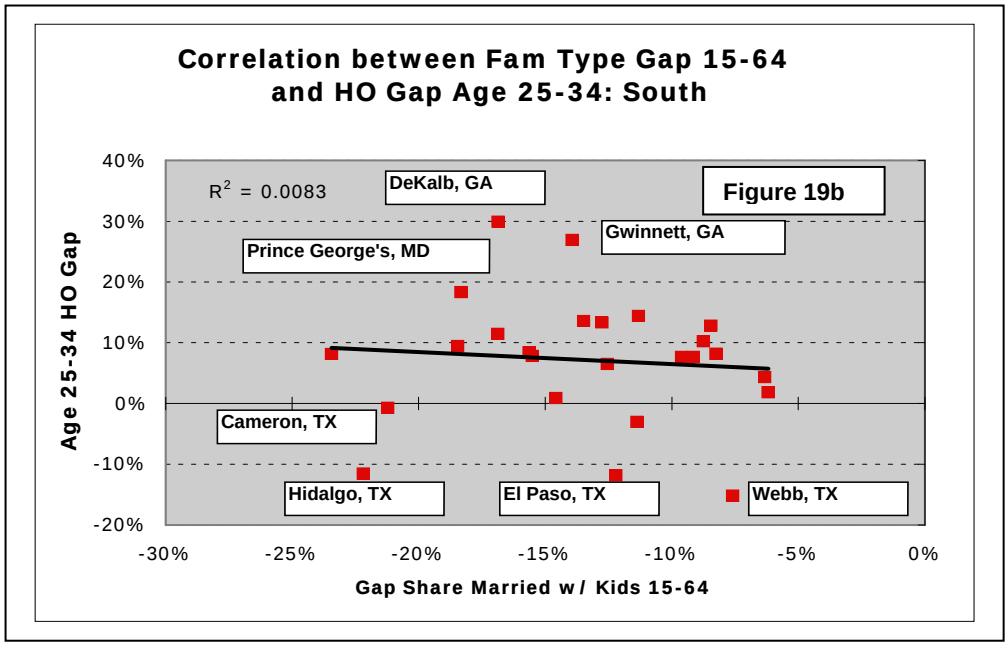

Age 15-64 Married with Kids <18
West
Figure 18a
White Share Married w / Kids
Hispanic Share 15-64 Married w / Kids
Bemalillo, NM
Monterey, CA
Denver, CO
San Francisco, CA
0%
10%
20%
30%
40%
50%
60%

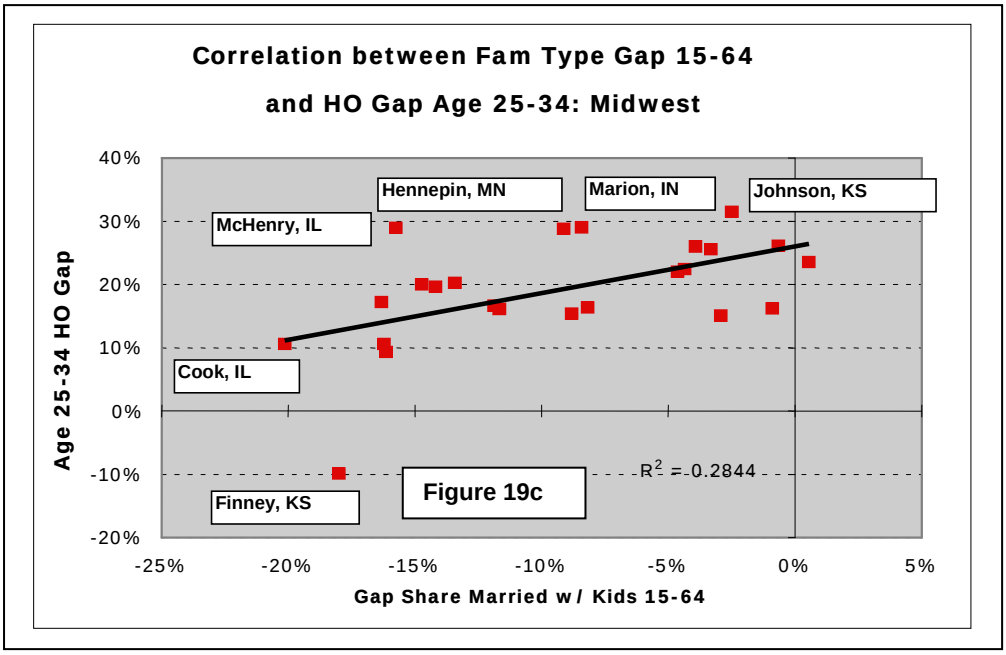

Age 15-64 Married with Kids <18
South
Figure 18b
White Share Married w / Kids
Hispanic Share 15-64 Married w / Kids
Hidalgo, TX
Dallas, TX
DeKalb, GA
0%
10%
20%
30%
40%
50%
60%


Age 15-64 Married with Kids <18
Midwest
Figure 18c
White Share Married w / Kids
Hispanic Share 15-64 Married w / Kids
McHenry, IL
Will, IL
Lake, IL
Kane, IL
Finney, KS
Cook, IL
0%
10%
20%
30%
40%
50%
60%


Age 15-64 Married with Kids <18
Northeast
Figure 18d
White Share Married w / Kids
Hispanic Share 15-64 Married w / Kids
Nassau, NY
Suffolk, NY
Hartford, CT
Hampden, MA
Queens, NY
Hudson,, NY
Suffolk, MA
New York, NY
0%
10%
20%
30%
40%
50%
60%


Correlation between Fam Type Gap 15-64 and HO Gap Age 25-34: West
R2 = 0.0119
Figure 19a
Orange, CA
Clark, NV
Maricopa, AZ
Santa Barbara, CA
Monterey, CA
Bemalillo, NM
Dona Ana, NM
Age 25-34 HO Gap
40%
30%
20%
10%
-10%
-20%
-30%
-25%
-20%
-15%
-10%
-5%
0%
Gap Share Married w/ Kids 15-64


Correlation between Fam Type Gap 15-64 and HO Gap Age 25-34: South
R2 = 0.0083
DeKalb, GA
Figure 19b
Gwinnett, GA
Prince George's, MD
Cameron, TX
Hidalgo, TX
El Paso, TX
Webb, TX
Age 25-34 HO Gap
40%
30%
20%
10%
0%
-10%
-20%
-30%
-25%
-20%
-15%
-10%
-5%
0%
Gap Share Married w/ Kids 15-64


Correlation between Fam Type Gap 15-64
and HO Gap Age 25-34: Midwest
Age 25-34 HO Gap
Gap Share Married w/ Kids 15-64
Hennepin, MN
Marion, IN
Johnson, KS
McHenry, IL
Cook, IL
Finney, KS
R2 = 0.2844
Figure 19c

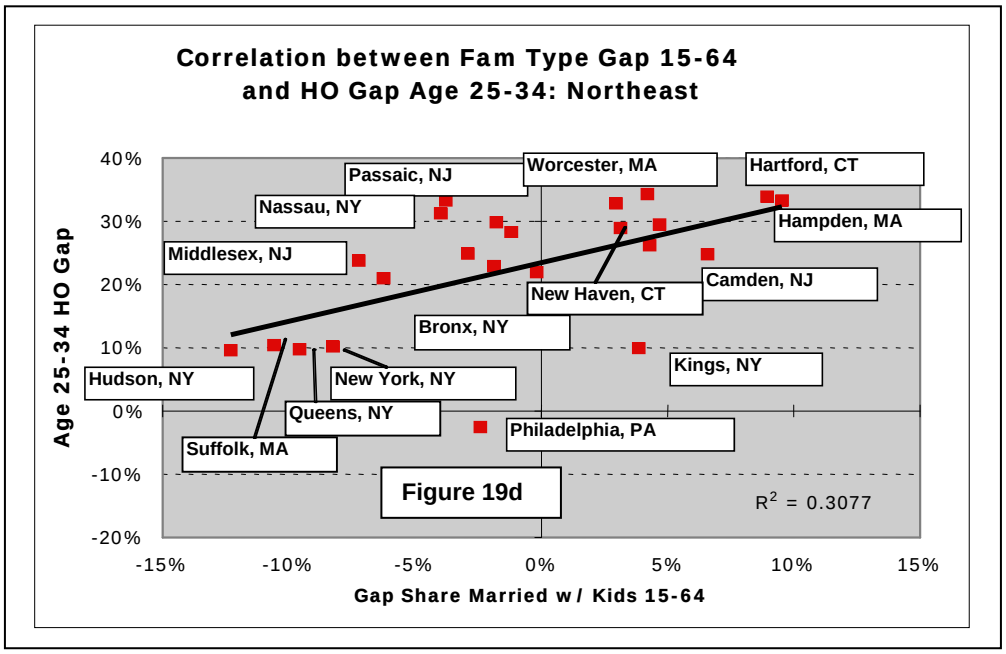

Correlation between Fam Type Gap 15-64
and HO Gap Age 25-34: Northeast
Age 25-34 HO Gap
Gap Share Married w/ Kids 15-64
Passaic, NJ
Worcester, MA
Hartford, CT
Nassau, NY
Hampden, MA
Middlesex, NJ
Camden, NJ
New Haven, CT
Bronx, NY
Kings, NY
Hudson, NY
New York, NY
Queens, NY
Philadelphia, PA
Suffolk, MA
R2 = 0.3077
Figure 19d

Table 11a

West	Age 25-34 HO Gap	Share Households White alone not Hispanic or Latino 15 to 64 years; Who are Married-couple family; With own children under 18 years	Share Hispanic or Latino: Householder 15 to 64 years; Who are Married-couple family; With own children under 18 years	Fam Type Gap
Bernalillo County, New Mexico	-5.2%	24.4%	29.5%	-5.1%
Pima County, Arizona	1.0%	24.1%	35.8%	-11.7%
Sacramento County, California	3.7%	25.9%	38.7%	-12.7%
San Joaquin County, California	10.4%	32.1%	45.7%	-13.6%
Fresno County, California	11.5%	29.7%	44.0%	-14.2%
Santa Clara County, California	7.5%	27.6%	42.0%	-14.3%
Dona Ana County, New Mexico	-12.0%	23.9%	39.3%	-15.4%
Maricopa County, Arizona	14.8%	27.6%	43.3%	-15.7%
San Francisco County, California	-0.5%	9.7%	26.2%	-16.4%
Ventura County, California	12.7%	34.3%	50.8%	-16.5%
Contra Costa County, California	8.3%	31.6%	48.2%	-16.6%
San Mateo County, California	12.9%	27.6%	44.4%	-16.7%
San Diego County, California	8.2%	27.0%	43.7%	-16.8%
Alameda County, California	5.5%	24.9%	42.4%	-17.5%
Tulare County, California	8.1%	32.1%	50.2%	-18.1%
Kern County, California	4.8%	31.5%	49.9%	-18.4%
San Bernardino County, California	-0.7%	32.1%	50.7%	-18.6%
Clark County, Nevada	10.7%	23.9%	44.3%	-20.5%
Riverside County, California	6.8%	32.3%	52.9%	-20.6%
Stanislaus County, California	4.3%	31.5%	53.2%	-21.7%
Denver County, Colorado	3.1%	13.2%	35.1%	-21.9%
Los Angeles County, California	3.9%	23.5%	45.5%	-22.0%
Santa Barbara County, California	4.8%	27.2%	50.2%	-23.0%
Orange County, California	15.6%	29.2%	52.4%	-23.3%
Monterey County, California	-4.1%	27.5%	55.2%	-27.7%

Table 11b

South	Age 25-34 HO Gap	Share Households White alone not Hispanic or Latino 15 to 64 years; Who are Married-couple family; With own children under 18 years	Share Hispanic or Latino: Householder 15 to 64 years; Who are Married-couple family; With own children under 18 years	Fam Type Gap
Bexar County, Texas	1.8%	29.2%	35.4%	-6.2%
Nueces County, Texas	4.3%	28.6%	34.9%	-6.3%
Webb County, Texas	-15.2%	42.8%	50.4%	-7.6%
Hillsborough County, Florida	8.1%	26.6%	34.9%	-8.3%
Montgomery County, Maryland	12.8%	34.4%	42.8%	-8.5%
Fort Bend County, Texas	10.2%	43.5%	52.3%	-8.8%
Orange County, Florida	7.6%	25.2%	34.3%	-9.1%
Lubbock County, Texas	7.6%	26.1%	35.7%	-9.6%
Denton County, Texas	14.4%	34.1%	45.4%	-11.3%
Miami-Dade County, Florida	-3.0%	23.2%	34.6%	-11.4%
El Paso County, Texas	-11.9%	31.6%	43.8%	-12.2%
Travis County, Texas	6.5%	21.7%	34.2%	-12.5%
Fairfax County, Virginia	13.3%	33.4%	46.1%	-12.8%
Palm Beach County, Florida	13.5%	26.3%	39.8%	-13.5%
Gwinnett County, Georgia	26.9%	37.9%	51.8%	-13.9%
Broward County, Florida	0.8%	24.6%	39.2%	-14.6%
Brazoria County, Texas	7.8%	36.1%	51.6%	-15.5%
Tarrant County, Texas	8.4%	30.9%	46.6%	-15.6%
DeKalb County, Georgia	29.9%	18.2%	35.0%	-16.9%
Oklahoma County, Oklahoma	11.4%	26.0%	42.9%	-16.9%
Prince George's County, Maryland	18.3%	25.0%	43.3%	-18.3%
Harris County, Texas	9.4%	28.4%	46.8%	-18.5%
Cameron County, Texas	-0.7%	27.6%	48.8%	-21.2%
Hidalgo County, Texas	-11.5%	30.6%	52.8%	-22.2%
Dallas County, Texas	8.1%	24.1%	47.6%	-23.4%

Table 11c

Midwest	Age 25-34 HO Gap	Share Households White alone not Hispanic or Latino 15 to 64 years; Who are Married-couple family; With own children under 18 years	Share Hispanic or Latino: Householder 15 to 64 years; Who are Married-couple family; With own children under 18 years	Fam Type Gap
Oakland County, Michigan	23.5%	32.9%	32.3%	0.5%
Lorain County, Ohio	26.1%	32.7%	33.3%	-0.6%
Cuyahoga County, Ohio	16.2%	28.1%	28.9%	-0.9%
Johnson County, Kansas	31.5%	36.1%	38.6%	-2.5%
Lucas County, Ohio	15.1%	28.4%	31.3%	-2.9%
Franklin County, Ohio	25.6%	25.7%	29.1%	-3.3%
Kent County, Michigan	26.0%	33.5%	37.5%	-3.9%
Ramsey County, Minnesota	22.4%	25.1%	29.5%	-4.3%
Wayne County, Michigan	22.0%	30.8%	35.5%	-4.6%
Jackson County, Missouri	16.4%	26.4%	34.6%	-8.2%
Marion County, Indiana	29.0%	24.8%	33.2%	-8.4%
Lake County, Indiana	15.4%	32.2%	41.0%	-8.8%
Hennepin County, Minnesota	28.8%	26.0%	35.2%	-9.1%
Milwaukee County, Wisconsin	16.1%	23.7%	35.3%	-11.7%
Douglas County, Nebraska	16.6%	29.6%	41.5%	-11.9%
DuPage County, Illinois	20.3%	36.9%	50.3%	-13.4%
Will County, Illinois	16.3%	42.9%	56.8%	-13.9%
Lake County, Illinois	19.7%	41.1%	55.3%	-14.2%
Sedgwick County, Kansas	20.0%	31.7%	46.4%	-14.7%
McHenry County, Illinois	29.0%	43.4%	59.2%	-15.8%
Winnebago County, Illinois	9.3%	30.6%	46.7%	-16.1%
Wyandotte County, Kansas	10.6%	25.1%	41.3%	-16.2%
Kane County, Illinois	17.2%	38.6%	54.9%	-16.3%
Finney County, Kansas	-9.9%	35.5%	53.5%	-18.0%
Cook County, Illinois	10.6%	26.4%	46.5%	-20.1%

Table 11d

Northeast	Age 25-34 HO Gap	Share Households White alone not Hispanic or Latino 15 to 64 years; Who are Married-couple family; With own children under 18 years	Share Hispanic or Latino: Householder 15 to 64 years; Who are Married-couple family; With own children under 18 years	Fam Type Gap
Hampden County, Massachusetts	33.3%	29.9%	20.4%	9.5%
Hartford County, Connecticut	33.9%	30.8%	21.8%	8.9%
Camden County, New Jersey	24.8%	34.4%	27.8%	6.6%
Essex County, Massachusetts	29.5%	32.2%	27.5%	4.7%
Essex County, New Jersey	26.2%	34.6%	30.4%	4.3%
Worcester County, Massachusetts	34.3%	32.9%	28.7%	4.2%
Kings County, New York	10.0%	29.3%	25.4%	3.9%
New Haven County, Connecticut	29.0%	30.9%	27.8%	3.1%
Fairfield County, Connecticut	32.8%	37.3%	34.4%	3.0%
Bronx County, New York	13.4%	22.8%	22.3%	0.5%
Middlesex County, Massachusetts	22.0%	31.1%	31.2%	-0.2%
Union County, New Jersey	28.3%	36.6%	37.8%	-1.2%
Westchester County, New York	29.8%	37.6%	39.4%	-1.8%
Richmond County, New York	22.9%	35.8%	37.7%	-1.9%
Philadelphia County, Pennsylvania	-2.5%	21.4%	23.8%	-2.4%
Providence County, Rhode Island	24.9%	26.5%	29.4%	-2.9%
Passaic County, New Jersey	33.3%	33.1%	36.9%	-3.8%
Nassau County, New York	31.2%	41.5%	45.5%	-4.0%
Bergen County, New Jersey	18.9%	35.4%	40.2%	-4.8%
Suffolk County, New York	21.0%	39.1%	45.3%	-6.2%
Middlesex County, New Jersey	23.8%	33.0%	40.2%	-7.2%
New York County, New York	10.2%	10.5%	18.8%	-8.2%
Queens County, New York	9.8%	24.0%	33.5%	-9.6%
Suffolk County, Massachusetts	10.4%	12.8%	23.3%	-10.6%
Hudson County, New Jersey	9.6%	17.8%	30.1%	-12.3%

Summary and Conclusions

In each region, several high homeownership gap counties have emerged as consistent outliers where the characteristics of Hispanic households relative to non-Hispanic white households might be construed as favorable to narrowing the homeownership rate gap. Table 10 through Table 13 summarize each of the 100 selected county positions on the homeownership rate gap for 25-34 year olds and on the seven other variables which have been correlated with the homeownership rate gap. The top panel gives the values of the variables, while the bottom panel gives the county ranking (25 = highest and 1 = lowest) on each variable. The columns to the right summarize the county scores on the three economic variables (gap in share 25-34 year old households earning $40,000 or more, median county housing value, and gap in housing costs as a share of income), the two housing stock variables (share owner units built since 1980 and share owner units single-family detached), and the two demographic variables (share Hispanic foreign born who are citizens and share heads age 15-64 who are married with children under 18 present). The last column gives an average ranking for all seven variables.

Outliers are defined in these ranking tables as having a lower rank on the explanatory variable and a higher rank on the homeownership gap variable. Specifically, this difference is operationalized as those counties with a ranking above 15 on the homeownership rate gap for 25-34 year olds (1 being the smallest and 25 the largest gap) and equal to or below 15 on the average of the seven explanatory variables that were examined. The top five outliers in each region are as follows:

West	Maricopa County, AZ
	Fresno County, CA
	Clark County, NV
	San Joaquin County, CA
	Contra Costa County, CA
South	DeKalb, GA
	Prince George's County, MD
	Denton County, TX
	Palm Beach County, FL
	Oklahoma County, OK
Midwest	Johnson County, KS
	Marion County, IN
	McHenry County, IL
	Lorain County, OH
	Kent County, MI
Northeast	Worcester County, MA
	Hartford County, CT
	Hampden County, MA
	Nassau County, NY
	New Haven County, CT

Table 12

	West	Age 25-34 HO Gap	Gap Age 25-34 Income Share $40K+	Median Value	Hispanic Costs as a % of HH income	Gap Share Owner Units Built Since 1980	Gap Share Owner Units Single Family Detached	Share Hispanic: Foreign born; Not a citizen	Gap Married w/ Kids
25	Orange County, California	15.6%	24.0%	$270,000	27.6	10.5%	-1.5%	40.4%	-23.3%
24	Maricopa County, Arizona	14.8%	27.3%	$129,200	23.5	19.5%	-3.6%	33.4%	-15.7%
23	San Mateo County, California	12.9%	18.3%	$469,200	27.7	2.2%	3.8%	37.1%	-16.7%
22	Ventura County, California	12.7%	20.7%	$248,700	26.4	11.8%	0.4%	29.5%	-16.5%
21	Fresno County, California	11.5%	24.9%	$104,900	26.0	4.8%	-1.6%	25.5%	-14.2%
20	Clark County, Nevada	10.7%	17.2%	$139,500	25.4	15.7%	-4.8%	37.4%	-20.5%
19	San Joaquin County, California	10.4%	20.6%	$142,400	26.7	-0.1%	-0.8%	26.3%	-13.6%
18	Contra Costa County, California	8.3%	19.3%	$267,800	26.9	-1.4%	-2.6%	30.9%	-16.6%
17	San Diego County, California	8.2%	23.6%	$227,200	28.0	6.2%	0.8%	30.0%	-16.8%
16	Tulare County, California	8.1%	24.3%	$97,800	26.6	-2.2%	-2.3%	29.6%	-18.1%
15	Santa Clara County, California	7.5%	17.9%	$446,400	26.9	0.5%	0.1%	30.6%	-14.3%
14	Riverside County, California	6.8%	19.9%	$146,500	26.9	2.3%	-8.9%	27.6%	-20.6%
13	Alameda County, California	5.5%	11.9%	$303,100	26.6	6.9%	-0.4%	32.7%	-17.5%
12	Santa Barbara County, California	4.8%	21.9%		28.1	0.1%	-0.3%	33.8%	-23.0%
11	Kern County, California	4.8%	22.0%	$93,300	27.4	5.3%	-3.3%	26.6%	-18.4%
10	Stanislaus County, California	4.3%	13.1%	$293,000 $125,300	25.8	-12.4%	-2.0%	27.4%	-21.7%
9	Los Angeles County, California	3.9%	26.2%	$209,300	29.0	5.3%	-1.6%	35.9%	-22.0%
8	Sacramento County, California	3.7%	13.6%	$144,200	25.6	-5.3%	-4.0%	19.9%	-12.7%
7	Denver County, Colorado	3.1%	21.1%	$165,800	25.7	2.7%	-11.6%	32.4%	-21.9%
6	Pima County, Arizona	1.0%	13.2%	$114,600	23.5	9.3%	-4.3%	17.7%	-11.7%
5	San Francisco County, California	-0.5%	17.2%	$396,400	28.5	3.4%	-11.2%	33.1%	-16.4%
4	San Bernardino County, California	-0.7%	13.7%		26.8	0.3%	-3.2%	23.4%	-18.6%
3	Monterey County, California	-4.1%	18.5%	$265,800	27.6	-17.1%	5.0%	38.2%	-27.7%
2	Bernalillo County, New Mexico	-5.2%	12.4%	$131,500 $128,300	24.9	1.9%	2.0%	10.2%	-5.1%
1	Dona Ana County, New Mexico	-12.0%	23.3%	$90,900	23.0	4.4%	15.6%	18.1%	-15.4%

Rank: 25 = highest, 1 = lowest

										Average Economic Variables	Average Housing Variables	Average Household Variables	Average All Variables
25	Orange County, California	15.6%	21	20	20	22	15	25	2	20.3	18.5	13.5	17.9
24	Maricopa County, Arizona	14.8%	25	8	3	25	7	19	18	12.0	16.0	18.5	15.0
23	San Mateo County, California	12.9%	10	25	21	11	23	22	14	18.7	17.0	18.0	18.0
22	Ventura County, California	12.7%		17	10	23	20	11	16	14.0	21.5	13.5	16.0
21	Fresno County, California	11.5%	23	4	9	16	13	6	21	12.0	14.5	13.5	13.1
20	Clark County, Nevada	10.7%	8	10	5	24	4	23	8	7.7	14.0	15.5	11.7
19	San Joaquin County, California	10.4%	14	11	13	6	16	7	22	12.7	11.0	14.5	12.7
18	Contra Costa County, California	8.3%	12	19	16	5	10	15	15	15.7	7.5	15.0	13.1
17	San Diego County, California	8.2%	20	16	22	19	21	13	13	19.3	20.0	13.0	17.7
16	Tulare County, California	8.1%		3	11	4	11	12	11	12.0	7.5	11.5	10.6
15	Santa Clara County, California	7.5%	9	24	17	9	19	14	20	16.7	14.0	17.0	16.0
14	Riverside County, California	6.8%	13	13	15	12	3	10	7	13.7	7.5	8.5	10.4
13	Alameda County, California	5.5%	1	22	12	20	17	17	12	11.7	18.5	14.5	14.4
12	Santa Barbara County, California	4.8%	17	21	23	7	18	20	3	20.3	12.5	11.5	15.6
11	Kern County, California	4.8%	18	2	18	18	8	8	10	12.7	13.0	9.0	11.7
10	Stanislaus County, California	4.3%	3	6	8	2	12	9	6	5.7	7.0	7.5	6.6
9	Los Angeles County, California	3.9%	24	15	25	17	14	21	4	21.3	15.5	12.5	17.1
8	Sacramento County, California	3.7%	5	12	6	3	6	4	23	7.7	4.5	13.5	8.4
7	Denver County, Colorado	3.1%	16	14	7	13	1	16	5	12.3	7.0	10.5	10.3
6	Pima County, Arizona	1.0%	4	5	2	21	5	2	24	3.7	13.0	13.0	9.0
5	San Francisco County, California	-0.5%	7	23	24	14	2	18	17	18.0	8.0	17.5	15.0
4	San Bernardino County, California	-0.7%	6	9	14	8	9	5	9	9.7	8.5	7.0	8.6
3	Monterey County, California	-4.1%	11	18	19	1	24	24	1	16.0	12.5	12.5	14.0
2	Bernalillo County, New Mexico	-5.2%	2	7	4	10	22	1	25	4.3	16.0	13.0	10.1
1	Dona Ana County, New Mexico	-12.0%	19	1	1	15	25	3	19	7.0	20.0	11.0	11.9

Table 13

	South	Age 25-34 HO Gap	Gap Age 25-34 Income Share $40K+	Median Value	Hispanic Costs as a % of HH income	Gap Share Owner Units Built Since 1980	Gap Share Owner Units Single Family Detached	Share Hispanic: Foreign born; Not a citizen	Gap Married w/ Kids
25	DeKalb County, Georgia	29.9%	19.5%	$135,100	21.4	-14.6%	4.1%	65.7%	-16.9%
24	Gwinnett County, Georgia	26.9%	19.6%	$142,100	24.3	-5.4%	7.6%	54.7%	-13.9%
23	Prince George's County, Maryland	18.3%	14.0%	$145,600	26.5	0.5%	2.3%	47.6%	-18.3%
22	Denton County, Texas	14.4%	20.3%	$133,200	21.2	2.0%	11.3%	28.4%	-11.3%
21	Palm Beach County, Florida	13.5%	20.4%	$135,200	25.9	6.6%	-14.3%	35.3%	-13.5%
20	Fairfax County, Virginia	13.3%	20.2%	$233,300	24.5	3.1%	22.2%	48.1%	-12.8%
19	Montgomery County, Maryland	12.8%	16.7%	$221,800	25.9	1.1%	15.3%	44.6%	-8.5%
18	Oklahoma County, Oklahoma	11.4%	18.9%	$75,800	21.6	10.1%	1.8%	34.6%	-16.9%
17	Fort Bend County, Texas	10.2%	32.0%	$115,100	21.5	6.7%	16.2%	20.9%	-8.8%
16	Harris County, Texas	9.4%	31.3%	$87,000	21.6	9.5%	2.9%	36.1%	-18.5%
15	Tarrant County, Texas	8.4%	22.4%	$90,300	21.3	14.9%	1.8%	31.0%	-15.6%
14	Hillsborough County, Florida	8.1%	19.2%	$97,700	23.8	6.8%	-5.2%	22.4%	-8.3%
13	Dallas County, Texas	8.1%	28.2%	$92,700	22.3	8.3%	-0.1%	43.0%	-23.4%
12	Brazoria County, Texas	7.8%	21.9%	$88,500	19.1	0.2%	17.3%	18.4%	-15.5%
11	Orange County, Florida	7.6%	20.0%	$107,500	27.2	-17.1%	-1.4%	18.2%	-9.1%
10	Lubbock County, Texas	7.6%	15.5%	$69,100	19.0	10.8%	0.5%	2.7%	-9.6%
9	Travis County, Texas	6.5%	15.7%	$134,700	22.5	2.2%	3.8%	27.5%	-12.5%
8	Nueces County, Texas	4.3%	20.5%	$70,100	21.9	12.5%	-5.1%	5.1%	-6.3%
7	Bexar County, Texas	1.8%	23.4%	$74,100	21.1	17.5%	-2.1%	9.6%	-6.2%
6	Broward County, Florida	0.8%	6.4%	$128,600	26.0	-13.7%	-13.6%	31.2%	-14.6%
5	Cameron County, Texas	-0.7%	41.2%	$53,000	23.3	0.1%	-20.2%	19.1%	-21.2%
4	Miami-Dade County, Florida	-3.0%	14.4%	$124,000	27.9	-14.5%	-2.8%	38.1%	-11.4%
3	Hidalgo County, Texas	-11.5%	32.9%	$52,400	23.7	-4.3%	-25.1%	23.1%	-22.2%
2	El Paso County, Texas	-11.9%	25.0%	$69,600	22.9	-7.3%	6.2%	19.1%	-12.2%
1	Webb County, Texas	-15.2%	14.6%	$74,600	24.2	-2.6%	3.9%	20.0%	-7.6%

Rank: 25 = highest, 1 = lowest

										Average Economic Variables	Average Housing Variables	Average Household Variables	Average All Variables
25	DeKalb County, Georgia	29.9%	10	20	6	2	18	25	7	12.0	10.0	16.0	12.6
24	Gwinnett County, Georgia	26.9%	11	22	18	6	20	24	11	17.0	13.0	17.5	16.0
23	Prince George's County, Maryland	18.3%	2	23	23	11	14	22	5	16.0	12.5	13.5	14.3
22	Denton County, Texas	14.4%	14	18	4	13	21	13	17	12.0	17.0	15.0	14.3
21	Palm Beach County, Florida	13.5%	15	21	20	16	3	17	12	18.7	9.5	14.5	14.9
20	Fairfax County, Virginia	13.3%	13	25	19	15	25	23	13	19.0	20.0	18.0	19.0
19	Montgomery County, Maryland	12.8%	7	24	21	12	22	21	21	17.3	17.0	21.0	18.3
18	Oklahoma County, Oklahoma	11.4%	8	8	8	21	13	16	6	8.0	17.0	11.0	11.4
17	Fort Bend County, Texas	10.2%	23	15	7	17	23	9	20	15.0	20.0	14.5	16.3
16	Harris County, Texas	9.4%	22	9	9	20	15	18	4	13.3	17.5	11.0	13.9
15	Tarrant County, Texas	8.4%	18	11	5	24	12	14	8	11.3	18.0	11.0	13.1
14	Hillsborough County, Florida	8.1%	9	13	16	18	5	10	22	12.7	11.5	16.0	13.3
13	Dallas County, Texas	8.1%	21	12	11	19	10	20	1	14.7	14.5	10.5	13.4
12	Brazoria County, Texas	7.8%	17	10	2	10	24	5	9	9.7	17.0	7.0	11.0
11	Orange County, Florida	7.6%	12	14	24	1	9	4	19	16.7	5.0	11.5	11.9
10	Lubbock County, Texas	7.6%	5	3	1	22	11	1	18	3.0	16.5	9.5	8.7
9	Travis County, Texas	6.5%	6	19	12	14	16	12	14	12.3	15.0	13.0	13.3
8	Nueces County, Texas	4.3%	16	5	10	23	6	2	24	10.3	14.5	13.0	12.3
7	Bexar County, Texas	1.8%	19	6	3	25	8	3	25	9.3	16.5	14.0	12.7
6	Broward County, Florida	0.8%	1	17	22	4	4	15	10	13.3	4.0	12.5	10.4
5	Cameron County, Texas	-0.7%	25	2	14	9	2	7	3	13.7	5.5	5.0	8.9
4	Miami-Dade County, Florida	-3.0%	3	16	25	3	7	19	16	14.7	5.0	17.5	12.7
3	Hidalgo County, Texas	-11.5%	24	1	15	7	1	11	2	13.3	4.0	6.5	8.7
2	El Paso County, Texas	-11.9%		4	13	5	19	6	15	12.3	12.0	10.5	11.7
1	Webb County, Texas	-15.2%	4	7	17	8	17	8	23	9.3	12.5	15.5	12.0

Table 14

	Midwest	Age 25-34 HO Gap	Gap Age 25-34 Income Share $40K+	Median Value	Hispanic Costs as a % of HH income	Gap Share Owner Units Built Since 1980	Gap Share Owner Units Single Family Detached	Share Hispanic: Foreign born; Not a citizen	Gap Married w/ Kids	Average Economic Variables	Average Housing Variables	Average Household Variables	Average All Variables
25	Johnson County, Kansas	31.5%	21.0%	$150,100	20.9	2.8%	-1.3%	29.8%	-2.5%				
24	Marion County, Indiana	29.0%	14.9%	$99,000	22.1	-0.7%	0.5%	43.1%	-8.4%				
23	McHenry County, Illinois	29.0%	17.4%	$168,100	27.5	-1.8%	4.7%	39.3%	-15.8%				
22	Hennepin County, Minnesota	28.8%	24.3%	$143,400	21.5	1.9%	3.9%	46.6%	-9.1%				
21	Lorain County, Ohio	26.1%	23.7%	$115,100	22.4	11.9%	-2.9%	3.8%	-0.6%				
20	Kent County, Michigan	26.0%	20.0%	$115,100	19.7	12.8%	1.6%	34.9%	-3.9%				
19	Franklin County, Ohio	25.6%	19.5%	$116,200	22.3	-3.4%	3.1%	30.2%	-3.3%				
18	Oakland County, Michigan	23.5%	20.3%	$181,200	21.6	0.8%	-0.7%	16.8%	0.5%				
17	Ramsey County, Minnesota	22.4%	19.1%	$126,400	21.0	4.5%	2.4%	29.0%	-4.3%				
16	Wayne County, Michigan	22.0%	19.0%	$99,400	19.5	5.2%	2.7%	21.6%	-4.6%				
15	DuPage County, Illinois	20.3%	16.7%	$195,000	25.2	0.1%	2.7%	37.5%	-13.4%				
14	Sedgwick County, Kansas	20.0%	25.1%	$83,600	19.4	13.5%	1.9%	29.5%	-14.7%				
13	Lake County, Illinois	19.7%	26.0%	$198,200	26.2	14.2%	3.1%	41.9%	-14.2%				
12	Kane County, Illinois	17.2%	27.0%	$160,400	25.1	27.0%	7.8%	41.0%	-16.3%				
11	Douglas County, Nebraska	16.6%	13.8%	$100,800	19.8	12.5%	1.9%	37.1%	-11.9%				
10	Jackson County, Missouri	16.4%	21.7%	$85,000	19.8	12.1%	-0.2%	27.6%	-8.2%				
9	Will County, Illinois	16.3%	15.4%	$154,300	23.8	16.1%	1.9%	27.7%	-13.9%				
8	Cuyahoga County, Ohio	16.2%	24.8%	$113,800	24.4	4.8%	5.2%	6.7%	-0.9%				
7	Milwaukee County, Wisconsin	16.1%	24.1%	$103,200	21.3	1.9%	10.0%	24.4%	-11.7%				
6	Lake County, Indiana	15.4%		$97,500	19.8	9.8%	6.0%	11.1%	-8.8%				
5	Lucas County, Ohio	15.1%	18.9%	$90,700	20.9	6.1%	-0.5%	6.5%	-2.9%				
4	Wyandotte County, Kansas	10.6%	12.7%	$54,300	19.0	6.3%	-3.1%	39.7%	-16.2%				
3	Cook County, Illinois	10.6%	23.5%	$157,700	25.7	8.9%	13.8%	33.5%	-20.1%				
2	Winnebago County, Illinois	9.3%	21.9% 17.2%	$91,900	21.2	8.8%	10.4%	34.0%	-16.1%				
1	Finney County, Kansas	-9.9%	14.5%	$83,800	20.8	-2.8%	35.1%	35.1%	-18.0%				
			Rank: 25 = highest, 1 = lowest										
25	Johnson County, Kansas	31.5%	15	18	10	9	3	12	22	14.3	6.0	17.0	12.7
24	Marion County, Indiana	29.0%	4	8	16	4	7	24	15	9.3	5.5	19.5	11.1
23	McHenry County, Illinois	29.0%	8	22	25	3	18	20	6	18.3	10.5	13.0	14.6
22	Hennepin County, Minnesota	28.8%	21	17	14	7	17	25	13	17.3	12.0	19.0	16.3
21	Lorain County, Ohio	26.1%	19	14	18	18	2	1	24	17.0	10.0	12.5	13.7
20	Kent County, Michigan	26.0%	13	13	4	21	8	16	19	10.0	14.5	17.5	13.4
19	Franklin County, Ohio	25.6%	12	15	17	1	16	13	20	14.7	8.5	16.5	13.4
18	Oakland County, Michigan	23.5%	14	23	15	6	4	5	25	17.3	5.0	15.0	13.1
17	Ramsey County, Minnesota	22.4%	11	16	11	10	12	10	18	12.7	11.0	14.0	12.6
16	Wayne County, Michigan	22.0%	10	9	3	12	13	6	17	7.3	12.5	11.5	10.0
15	DuPage County, Illinois	20.3%	6	24	22	5	14	19	10	17.3	9.5	14.5	14.3
14	Sedgwick County, Kansas	20.0%	23	2	2	22	9	11	7	9.0	15.5	9.0	10.9
13	Lake County, Illinois	19.7%	24	25	24	23	15	23	8	24.3	19.0	15.5	20.3
12	Kane County, Illinois	17.2%	25	21	21	25	21	22	3	22.3	23.0	12.5	19.7
11	Douglas County, Nebraska	16.6%	2	10	7	20	10	18	11	6.3	15.0	14.5	11.1
10	Jackson County, Missouri	16.4%	16	4	5	19	6	8	16	8.3	12.5	12.0	10.6
9	Will County, Illinois	16.3%	5	19	19	24	11	9	9	14.3	17.5	9.0	13.7
8	Cuyahoga County, Ohio	16.2%	22	12	20	11	19	3	23	18.0	15.0	13.0	15.7
7	Milwaukee County, Wisconsin	16.1%	20	11	13	8	22	7	12	14.7	15.0	9.5	13.3
6	Lake County, Indiana	15.4%	17	7	6	17	20	4	14	10.0	18.5	9.0	12.1
5	Lucas County, Ohio	15.1%	9	5	9	13	5	2	21	7.7	9.0	11.5	9.1
4	Wyandotte County, Kansas	10.6%	1	1	1	14	1	21	4	1.0	7.5	12.5	6.1
3	Cook County, Illinois	10.6%	18	20	23	16	24	14	1	20.3	20.0	7.5	16.6
2	Winnebago County, Illinois	9.3%	7	6	12	15	23	15	5	8.3	19.0	10.0	11.9
1	Finney County, Kansas	-9.9%	3	3	8	2	25	17	2	4.7	13.5	9.5	8.6

Table 15

	Northeast	Age 25-34 HO Gap	Gap Age 25-34 Income Share $40K+	Median Value	Hispanic Costs as a % of HH income	Gap Share Owner Units Built Since 1980	Gap Share Owner Units Single Family Detached	Share Hispanic: Foreign born; Not a citizen	Gap Married w/ Kids
25	Worcester County, Massachusetts	34.3%	31.7%	$146,000	22.6	6.2%	24.5%	13.5%	4.2%
24	Hartford County, Connecticut	33.9%	37.3%	$147,300	23.7	4.8%	10.5%	7.3%	8.9%
23	Passaic County, New Jersey	33.3%	32.6%	$190,600	27.7	6.1%	34.1%	34.8%	-3.8%
22	Hampden County, Massachusetts	33.3%	39.5%	$117,400	24.6	1.1%	20.3%	2.6%	9.5%
21	Fairfield County, Connecticut	32.8%	31.7%	$288,900	26.8	1.1%	23.7%	28.8%	3.0%
20	Nassau County, New York	31.2%	25.7%	$242,300	29.2	-0.3%	0.8%	36.3%	-4.0%
19	Westchester County, New York	29.8%	31.9%	$325,800	27.8	3.1%	15.9%	37.7%	-1.8%
18	Essex County, Massachusetts		37.7%	$220,000	23.9	10.0%	42.1%	30.4%	4.7%
17	New Haven County, Connecticut	29.0%	32.0%	$151,900	24.9	1.2%	20.1%	12.4%	3.1%
16	Union County, New Jersey	28.3%	26.9%	$188,800	26.7	-2.3%	23.0%	37.0%	-1.2%
15	Essex County, New Jersey	26.2%	32.2%	$208,400	27.5	-2.5%	31.1%	25.8%	4.3%
14	Providence County, Rhode Island	24.9%	32.1%	$123,900	27.0	5.9%	39.2%	32.9%	-2.9%
13	Camden County, New Jersey	24.8%	33.8%	$111,200	23.8	8.4%	32.4%	11.2%	6.6%
12	Middlesex County, New Jersey	29.5%	20.9%	$168,500	25.4	1.9%		30.8%	-7.2%
11	Richmond County, New York	22.9%	26.8%	$209,100	24.9	-15.8%	10.2%	15.7%	-1.9%
10	Middlesex County, Massachusetts	22.0%	25.7%		23.9	-1.8%	20.7%	28.1%	-0.2%
9	Suffolk County, New York	21.0%	17.1%	$185,200	28.9	0.4%	-0.6%	27.3%	-6.2%
8	Bergen County, New Jersey	18.9%	12.8%	$247,300	28.2	1.5%	5.4%	28.3%	-4.8%
7	Bronx County, New York	23.8%	13.4%	31.9%	$190,400	30.3	-13.8%	9.3%	20.9%	0.5%
6	Suffolk County, Massachusetts	10.4%	34.5%	$187,300	25.8	-3.6%	9.6%	9.4%	34.6%	-10.6%
5	New York County, New York	10.2%	39.1%	$1,000,001	15.5	-2.7%	-0.2%	29.2%	-8.2%
4	Kings County, New York	10.0%	25.0%	$224,100	27.8	-4.2%	4.4%	24.3%	3.9%
3	Queens County, New York	9.8%	15.3%	$212,600	31.2	-1.0%	1.0%	37.0%	-9.6%
2	Hudson County, New Jersey	9.6%	27.8%	$150,300	30.7	-0.7%	4.5%	33.5%	-12.3%
1	Philadelphia County, Pennsylvania	-2.5%	26.3%	$59,700	25.8	1.0%	-0.3%	8.1%	-2.4%

Rank: 25 = highest, 1 = lowest

										Average Economic Variables	Average Housing Variables	Average Household Variables	Average All Variables
25	Worcester County, Massachusetts	34.3%	12	5	2	23	20	6	20	6.3	21.5	13.0	12.6
24	Hartford County, Connecticut	33.9%		6	3	20	13	2	24	10.3	16.5	13.0	12.9
23	Passaic County, New Jersey	33.3%	19	14	17	22	23	21	9	16.7	22.5	15.0	17.9
22	Hampden County, Massachusetts	33.3%		3	7	15	16	1	25	11.7	15.5	13.0	13.1
21	Fairfield County, Connecticut	32.8%	13	23	14	14	19	14	17	16.7	16.5	15.5	16.3
20	Nassau County, New York	31.2%	6	20	22	11	4	22	8	16.0	7.5	15.0	13.3
19	Westchester County, New York	29.8%	14	24	19	19	14	25	13	19.0	16.5	19.0	18.3
18	Essex County, Massachusetts	29.5%	23	18	5	25	25	16	22	15.3	25.0	19.0	19.1
17	New Haven County, Connecticut	29.0%	16	8	8	16	15	5	18	10.7	15.5	11.5	12.3
16	Union County, New Jersey	28.3%		12	13	7	18	23	14	11.7	12.5	18.5	13.9
15	Essex County, New Jersey	26.2%	18	15	16	6	21	10	21	16.3	13.5	15.5	15.3
14	Providence County, Rhode Island	24.9%		4	15	21	24	18	10	12.0	22.5	14.0	15.6
13	Camden County, New Jersey	24.8%	20	2	4	24	22	4	23	8.7	23.0	13.5	14.1
12	Middlesex County, New Jersey	23.8%	4	9	10	18	11	17	5	7.7	14.5	11.0	10.6
11	Richmond County, New York	22.9%	9	16	9	1	12	7	12	11.3	6.5	9.5	9.4
10	Middlesex County, Massachusetts	22.0%	7	21	6	8	17	12	15	11.3	12.5	13.5	12.3
9	Suffolk County, New York	21.0%	3	10	21	12	1	11	6	11.3	6.5	8.5	9.1
8	Bergen County, New Jersey	18.9%		22	20	17	8	13	7	14.3	12.5	10.0	12.6
7	Bronx County, New York	13.4%	15	13	23	2	9	8	16	17.0	5.5	12.0	12.3
6	Suffolk County, Massachusetts	10.4%	21	11	12	4	10	20	2	14.7	7.0	11.0	11.4
5	New York County, New York	10.2%	24	25	1	5	3	15	4	16.7	4.0	9.5	11.0
4	Kings County, New York	10.0%	5	19	18	3	6	9	19	14.0	4.5	14.0	11.3
3	Queens County, New York	9.8%	2	17	25	9	5	24	3	14.7	7.0	13.5	12.1
2	Hudson County, New Jersey	9.6%		7	24	10	7	19	1	14.0	8.5	10.0	11.3
1	Philadelphia County, Pennsylvania	-2.5%	8	1	11	13	2	3	11	6.7	7.5	7.0	7.0

Counties with high housing costs generally do not make this short list, and with a few notable exceptions (Clark, NV, DeKalb, GA and Marion, IN), nor do counties with a very high share of Hispanics who are not citizens. Sometimes counties rank high on both these variables (Orange, CA, San Mateo, CA and Westchester, NY), attesting to the power of wealth in attracting an immigrant service industry staffed by Hispanic non-citizens. Prince George's County, MD could have gone either way (ranked high on median housing value, on cost as a share of income and on share foreign-born Hispanic non-citizens), but its low ranking on other key variables (income gap, housing stock constraints, and family type gap) tipped the scales toward inclusion. Hennepin County, MN is similar to Prince George's County, MD in many of its ranking scores, but did not quite have enough low rankings to make the short list.

For some counties listed above with only a few very high rankings on individual variables, the rankings point to a direction any efforts to increase Hispanic homeownership might take. For example, Hispanics in Maricopa, AZ, Worcester, MA, and Hartford, CT all rank high on the gap in the share in owner housing built since 1980 and on the gap in the share of married couples with children. That is, Hispanics are disadvantaged relative to non-Hispanic whites on these measures, so focused efforts to increase Hispanic occupancy of newer units and efforts to bring non-traditional families into homeownership in these counties might be called for.

For all counties on our short list the conclusion should be that, for a variety of reasons, we can perhaps do a better job of promoting Hispanic homeownership in these counties than in others. New efforts will usually require much creativity and hard work – on the affordability issues, on housing discrimination issues, and on motivational issues to invite Hispanics to seek out homeownership opportunities that the market is already providing in these counties more successfully to non-Hispanic whites.

Several counties on the short list, except those in the Northeast, do rank in the upper half on the percent Hispanic foreign-born who are not citizens. Over time, one expects that citizenship status will become less of a deterrent to Hispanic homeownership in these counties as citizenship rates naturally increase. Public policies to increase Hispanic homeownership will have the advantage of demographic momentum in these counties. In the Northeast, where Puerto Ricans are a large influence, the issue of continuing back and forth residence might act as non-citizenship does for many Mexican Hispanics in deterring homeownership in other parts of the country.

We have selected outliers with high homeownership rate gaps to focus attention on where efforts might have the largest payoffs in reducing the gaps. However, an alternative strategy would be to use the analysis to see what has worked in creating low homeownership gaps and promote more of the same in those already low-gap counties. For example, mobile homes figure prominently in promoting homeownership among Hispanics in a few selected counties, and might be further promoted in those counties and in others.

Affordable housing is certainly the key to greater Hispanic homeownership. In many counties in the South and West, new construction seems to be able to meet this affordability goal more easily than in the Northeast and Midwest. However, a low ranking on the gap in share living in newer housing and in the gap in single-family occupancy can also be found in many counties in the Northeast and Midwest. In these regions, greater Hispanic access to affordable housing that does come on the

market, as well as efforts to turn rental housing into owner occupancy seem to suggest themselves as part of the strategy to boost Hispanic homeownership opportunities.

In closing, we must recognize that that this paper is somewhat experimental, and as all experimental efforts has its flaws. The goal was to motivate a paradigm shift by moving the focus away from the standard multivariate analyses that focuses on central tendencies of a large group of observations rather than on individual observations themselves—that is, where the shape of the forest is more important than the location of the trees that define it. Here, the trees are the points of interest, and only the trees that appear a bit "out of line" at that. The analysis has almost completely eschewed regression results except for the location of the line of best fit relative to the diagonal lines representing parity. The individual observations are, however, grouped by region out of a belief that levels of the variables being measured are only meaningful in a regional context. Nonetheless, the reader has had to review a large number of charts that are often indistinguishable from one another, because that is exactly what they were. While there is a certain amount of heavy handedness in the effort, the redundancy is essential to the key to new insights. The focus in this paper is redirected from the many to the few, from high or low in absolute terms to high or low in relative terms, from values to rankings, and from uniqueness to redundancy. All of this in theory could have been accomplished, perhaps, using standard statistical models by focusing on residuals. But such an effort would have been doomed from the outset because those who are comfortable with multivariate models would have slipped unavoidably into looking mostly at the shape of the forest. The paradigm would hardly have budged.

Appendix Tables

Appendix Table 1a

Hispanic Pop Rank	West Region	Population Hispanic or Latino	Population White Alone, Non-Hispanic	Population Non-Hispanic Minority	Households Hispanic or Latino	Households White Alone, Non-Hispanic	Households Non-Hispanic Minority	Owners Hispanic or Latino	Owners White Alone, Non-Hispanic	Owners Non-Hispanic Minority
1	Los Angeles County, California	4,245,625	2,960,514	2,313,199	1,011,969	1,332,056	789,749	381,124	776,182	342,438
2	Orange County, California	876,657	1,460,146	509,486	182,312	605,493	147,482	76,478	417,174	80,804
3	Maricopa County, Arizona	761,893	2,033,763	276,493	186,202	858,105	88,579	94,652	627,004	42,891
4	San Diego County, California	751,293	1,547,608	514,931	181,713	659,634	153,330	71,740	411,838	67,883
5	San Bernardino County, California	670,098	752,151	287,185	154,758	288,871	84,965	92,622	203,535	44,776
6	Riverside County, California	559,430	788,147	197,810	126,998	321,428	57,792	74,627	240,389	33,516
7	Santa Clara County, California	403,820	743,703	535,062	90,457	317,015	158,391	41,182	210,992	86,487
8	Fresno County, California	351,739	317,365	130,303	86,085	130,908	35,947	38,862	88,558	15,375
9	Clark County, Nevada	302,668	828,211	244,886	76,052	353,404	82,797	34,755	229,222	38,857
10	Alameda County, California	274,311	590,490	578,940	67,844	261,303	194,219	30,345	165,397	90,535
11	Kern County, California	254,072	327,514	80,059	58,131	127,287	23,234	30,337	87,526	11,746
12	Ventura County, California	251,568	427,816	73,813	53,830	168,082	21,322	27,661	123,367	13,352
13	Pima County, Arizona	247,218	518,904	77,625	70,944	235,268	26,138	40,324	161,139	12,140
14	Bernalillo County, New Mexico	233,805	268,875	53,998	77,532	124,630	18,774	47,908	84,237	8,489
15	Sacramento County, California	195,760	707,182	320,557	53,008	300,401	100,193	25,984	189,417	48,418
16	Monterey County, California	188,025	161,910	51,827	37,671	68,515	15,050	16,061	42,235	7,917
17	Tulare County, California	186,955	153,833	27,234	42,645	59,977	7,763	21,939	41,731	4,243
18	Denver County, Colorado	175,820	287,856	90,960	49,183	154,385	35,667	22,294	88,276	14,969
19	San Joaquin County, California	171,897	267,145	124,555	41,645	105,254	34,730	20,098	71,831	17,738
20	Contra Costa County, California	167,940	549,364	231,511	41,284	229,207	73,638	23,326	171,316	43,807
21	San Mateo County, California	154,868	352,166	200,127	36,421	157,093	60,589	14,887	105,365	35,881
22	Stanislaus County, California	141,698	256,129	49,170	32,962	98,277	13,907	17,315	65,368	7,203
23	Santa Barbara County, California	136,577	227,228	35,542	31,078	94,427	11,117	12,512	59,306	4,793
24	Dona Ana County, New Mexico	110,748	56,772	7,162	31,789	25,337	2,430	21,343	17,730	1,135
25	San Francisco County, California	109,519	338,656	328,558	31,803	184,804	113,093	8,735	60,812	45,844
	All 25 Counties	11,924,004	16,923,449	7,340,993	2,854,316	7,261,161	2,350,896	1,287,111	4,739,947	1,121,237
	Remainder of Region	3,416,499	19,988,138	3,604,849	879,662	8,016,751	1,081,947	465,658	5,590,507	598,360
	West Region Total	15,340,503	36,911,587	10,945,842	3,733,978	15,277,912	3,432,843	1,752,769	10,330,454	1,719,597
	Regional Share in the 25 Selected Counties	77.7 percent	45.8 percent	67.1 percent	76.4 percent	47.5 percent	68.5 percent	73.4 percent	45.9 percent	65.2 percent

Appendix Table 1b

Hispanic Pop Rank	South Region	Population Hispanic or Latino	Population White Alone, Non-Hispanic	Population Non-Hispanic Minority	Households Hispanic or Latino	Households White Alone, Non-Hispanic	Households Non-Hispanic Minority	Owners Hispanic or Latino	Owners White Alone, Non-Hispanic	Owners Non-Hispanic Minority
1	Miami-Dade County, Florida	1,291,176	466,446	495,740	437,511	188,139	151,124	242,136	131,730	75,459
2	Harris County, Texas	1,118,790	1,431,643	850,145	292,479	612,310	300,727	128,590	406,502	131,848
3	Bexar County, Texas	756,362	495,883	140,686	226,831	212,412	49,699	132,050	142,788	24,315
4	Dallas County, Texas	663,451	982,972	572,476	162,988	438,554	206,079	63,288	277,276	84,283
5	El Paso County, Texas	531,464	115,536	32,622	148,614	50,259	11,149	93,777	34,486	5,361
6	Hidalgo County, Texas	502,836	59,224	7,403	127,191	27,520	2,113	90,999	22,401	1,180
7	Tarrant County, Texas	284,905	895,210	266,104	73,789	368,037	92,038	35,338	247,049	42,266
8	Cameron County, Texas	282,596	48,608	4,023	73,759	22,173	1,335	47,666	17,458	751
9	Broward County, Florida	271,044	941,350	410,624	86,316	438,919	129,210	53,799	331,433	69,518
10	Travis County, Texas	229,063	458,126	125,091	65,423	208,893	46,450	26,661	119,920	18,394
11	Webb County, Texas	182,109	9,463	1,545	46,752	3,500	488	30,934	2,179	209
12	Hillsborough County, Florida	179,811	632,334	186,803	56,972	269,875	64,510	31,649	189,195	30,151
13	Nueces County, Texas	175,014	118,244	20,387	52,689	50,547	7,129	30,493	33,766	3,420
14	Orange County, Florida	168,513	515,398	212,434	51,587	216,420	68,279	26,530	144,358	33,307
15	Palm Beach County, Florida	140,267	798,616	192,301	41,034	374,306	58,835	23,332	301,877	28,817
16	Fairfax County, Virginia	106,672	624,518	238,558	25,246	252,356	73,112	13,188	194,550	41,082
17	Montgomery County, Maryland	100,434	519,638	253,269	25,064	214,404	85,097	13,138	164,996	44,883
18	Fort Bend County, Texas	74,789	163,757	115,906	18,403	58,581	33,931	12,872	49,449	27,335
19	Lubbock County, Texas	66,723	151,643	24,263	19,761	64,348	8,407	10,181	41,003	3,593
20	Gwinnett County, Georgia	64,141	394,260	130,047	14,420	145,997	41,900	6,581	117,557	22,405
21	Oklahoma County, Oklahoma	57,459	443,161	159,828	15,264	193,869	57,701	6,342	129,254	25,525
22	Prince George's County, Maryland	56,908	194,768	549,839	13,502	79,777	193,331	5,323	59,297	112,557
23	Brazoria County, Texas	55,123	158,116	28,529	14,086	59,811	8,057	9,073	46,143	5,458
24	Denton County, Texas	52,823	329,062	51,091	13,858	127,620	17,425	6,656	87,226	8,527
25	DeKalb County, Georgia	52,603	214,409	398,853	12,186	102,250	134,903	2,689	70,031	73,105
	All 25 Counties	7,465,076	11,162,384	5,468,566	2,115,725	4,780,877	1,843,029	1,143,285	3,361,924	913,749
	Remainder of Region	4,121,620	54,765,410	17,253,764	1,086,134	22,277,809	5,911,640	561,719	16,864,335	3,142,874
	South Region Total	11,586,696	65,927,794	22,722,330	3,201,859	27,058,686	7,754,669	1,705,004	20,226,259	4,056,623
	Regional Share in the 25 Selected Counties	64.4 percent	16.9 percent	24.1 percent	66.1 percent	17.7 percent	23.8 percent	67.1 percent	16.6 percent	22.5 percent

Appendix Table 1c

Hispanic Pop Rank	Midwest Region	Population Hispanic or Latino	Population White Alone, Non-Hispanic	Population Non-Hispanic Minority	Households Hispanic or Latino	Households White Alone, Non-Hispanic	Households Non-Hispanic Minority	Owners Hispanic or Latino	Owners White Alone, Non-Hispanic	Owners Non-Hispanic Minority
1	Cook County, Illinois	1,069,971	2,559,329	1,747,441	265,202	1,119,074	589,905	118,851	769,991	253,835
2	Kane County, Illinois	95,776	273,589	34,754	21,067	102,561	10,273	12,836	83,858	5,045
3	Lake County, Illinois	92,787	472,957	78,611	19,745	173,211	23,341	11,426	144,273	12,602
4	Milwaukee County, Wisconsin	82,734	583,842	273,588	21,609	265,456	90,664	7,484	160,629	30,639
5	DuPage County, Illinois	81,374	711,575	111,212	18,887	272,914	33,800	10,399	218,054	20,309
6	Wayne County, Michigan	76,263	1,028,520	956,379	20,998	417,448	329,994	11,530	326,676	173,631
7	Lake County, Indiana	59,117	293,646	131,801	16,877	116,590	48,166	10,302	91,756	23,191
8	Cuyahoga County, Ohio	47,395	918,632	427,951	14,296	395,336	161,825	6,423	282,855	71,702
9	Hennepin County, Minnesota	45,764	880,682	189,754	11,161	386,624	58,344	3,605	276,618	21,570
10	Will County, Illinois	43,697	388,754	69,815	10,021	137,263	20,258	7,307	119,266	12,738
11	Kent County, Michigan	40,203	461,191	72,941	9,565	179,987	23,338	4,185	135,277	10,217
12	Sedgwick County, Kansas	36,230	345,992	70,648	9,680	142,890	23,874	4,335	101,271	11,113
13	Jackson County, Missouri	35,364	443,354	176,163	10,082	190,991	65,221	4,976	131,163	31,322
14	Marion County, Indiana	33,558	592,853	234,043	8,999	255,956	87,209	2,527	167,959	38,471
15	Douglas County, Nebraska	31,060	362,523	70,001	7,791	149,833	24,570	3,257	102,168	9,829
16	Oakland County, Michigan	28,660	972,043	193,453	8,388	393,240	69,487	4,723	309,741	37,661
17	Ramsey County, Minnesota	27,085	384,809	99,141	6,900	167,349	26,987	2,677	115,243	9,798
18	Wyandotte County, Kansas	25,261	81,467	51,154	6,426	34,686	18,588	3,429	24,588	9,510
19	Franklin County, Ohio	24,586	795,320	249,072	7,201	337,330	94,247	1,965	211,224	36,444
20	Lucas County, Ohio	20,477	343,111	91,466	5,761	143,044	34,042	2,978	101,989	14,525
21	Lorain County, Ohio	19,642	234,563	30,459	5,738	90,659	9,439	2,975	71,177	4,329
22	McHenry County, Illinois	19,506	233,029	7,542	4,173	83,264	1,966	2,315	70,587	1,489
23	Winnebago County, Illinois	19,211	220,785	38,422	4,705	90,686	12,589	2,596	67,433	5,586
24	Johnson County, Kansas	18,043	401,467	31,576	4,846	159,098	10,626	2,070	119,026	5,094
25	Finney County, Kansas	17,546	20,829	2,148	4,237	8,116	595	2,500	5,533	358
	All 25 Counties	2,091,313	14,004,860	5,439,535	524,355	5,813,606	1,869,348	247,671	4,208,355	851,008
	Remainder of Region	1,033,219	38,381,271	3,442,578	262,417	15,152,691	1,112,115	131,773	11,422,441	512,497
	Midwest Region Total	3,124,532	52,386,131	8,882,113	786,772	20,966,297	2,981,463	379,444	15,630,796	1,363,505
	Regional Share in the 25 Selected Counties	66.9 percent	26.7 percent	61.2 percent	66.6 percent	27.7 percent	62.7 percent	65.3 percent	26.9 percent	62.4 percent

Appendix Table 1d

Hispanic Pop Rank	Northeast Region	Population Hispanic or Latino	Population White Alone, Non-Hispanic	Population Non-Hispanic Minority	Households Hispanic or Latino	Households White Alone, Non-Hispanic	Households Non-Hispanic Minority	Owners Hispanic or Latino	Owners White Alone, Non-Hispanic	Owners Non-Hispanic Minority
1	Bronx County, New York	645,003	193,234	494,413	201,572	86,342	175,298	21,669	33,089	35,929
2	Queens County, New York	557,345	733,466	938,569	157,801	329,878	294,985	36,999	164,133	133,683
3	Kings County, New York	488,135	855,468	1,121,723	146,352	354,941	379,434	19,597	125,875	92,895
4	New York County, New York	418,117	704,035	415,043	139,743	420,154	178,747	7,920	120,029	20,783
5	Hudson County, New Jersey	242,372	214,968	151,635	77,459	100,972	52,115	15,310	40,964	14,408
6	Suffolk County, New York	149,034	1,118,463	151,872	32,753	396,488	40,058	19,918	328,502	25,940
7	Passaic County, New Jersey	146,715	251,860	90,474	37,224	98,833	27,799	10,725	70,869	9,575
8	Westchester County, New York	144,060	591,937	187,462	38,310	235,506	63,326	9,878	168,832	23,963
9	Nassau County, New York	133,454	987,563	213,527	30,161	358,481	58,745	14,742	303,248	41,274
10	Philadelphia County, Pennsylvania	128,992	644,959	743,600	37,897	282,753	269,421	19,256	185,872	144,505
11	Essex County, New Jersey	122,219	298,406	373,008	35,579	119,262	128,895	9,163	80,406	39,878
12	Suffolk County, Massachusetts	106,920	359,389	223,497	31,638	169,086	77,998	5,284	68,589	20,685
13	Fairfield County, Connecticut	105,025	645,156	132,385	28,810	252,703	42,719	9,302	197,052	18,162
14	Union County, New Jersey	102,941	283,217	136,383	29,026	113,002	44,096	9,763	82,864	22,011
15	Middlesex County, New Jersey	102,022	464,350	183,790	25,830	183,084	56,901	10,640	138,887	27,854
16	Hartford County, Connecticut	98,576	625,744	132,863	29,393	260,230	45,475	6,806	190,329	18,140
17	Bergen County, New Jersey	91,064	639,217	153,837	26,066	255,405	49,346	11,440	186,830	24,003
18	Providence County, Rhode Island	83,295	458,742	79,565	23,150	190,908	25,878	4,584	114,681	8,319
19	New Haven County, Connecticut	83,225	616,358	124,425	23,950	251,907	43,183	6,585	179,588	15,144
20	Essex County, Massachusetts	79,576	601,161	42,682	22,337	240,369	12,713	4,814	165,136	5,014
21	Hampden County, Massachusetts	69,347	339,434	47,448	20,269	138,749	16,270	4,062	97,840	6,615
22	Middlesex County, Massachusetts	67,408	1,225,071	172,917	18,466	488,659	54,095	4,767	321,325	20,437
23	Richmond County, New York	53,691	316,378	73,659	14,690	118,667	22,984	6,045	83,863	9,787
24	Worcester County, Massachusetts	51,065	649,583	50,315	14,525	254,106	15,296	3,022	173,620	5,462
25	Camden County, New Jersey	49,366	345,056	114,510	13,346	134,382	38,016	6,240	103,112	20,691
	All 25 Counties	4,318,966	14,163,217	6,549,600	1,256,347	5,834,867	2,213,793	278,531	3,725,535	805,157
	Remainder of Region	935,121	25,164,045	2,463,429	243,446	9,955,374	781,795	96,772	7,388,159	357,148
	Northeast Region Total	5,254,087	39,327,262	9,013,029	1,499,793	15,790,241	2,995,588	375,303	11,113,694	1,162,305
	Regional Share in the 25 Selected Counties	82.2 percent	36.0 percent	72.7 percent	83.8 percent	37.0 percent	73.9 percent	74.2 percent	33.5 percent	69.3 percent