

Appendix A

References for Comparison Statistics Tables

- a. Geolytics (2000). *Neighborhood Change Database (NCDB) Tract Data from 1970-2000*. Data for poverty calculations taken from the following tables: 1970, *Table P83(1):1, Table P89(1):3,4, and Table P17(1):1-54*. 1980, *Table 91:2 and Table 91:1,2*; 1990, *Table P117:13-24 and Table P117:1-24*; 2000 *Table P87:2 and Table P87:1*. Notes: 1970: Persons in families and unrelated individuals.
- b. U.S. Census (2000) *Table SF3 P87—Poverty Status by Age*. Percent of population with income in 1999 below poverty level: population for whom poverty status is determined.
- c. U.S. Census (2000) *Table SF3 P52—Household Income in 1999*. For non-census geographies, median values were estimated using the distribution table from the Census and code developed by Missouri's Census Data Center.
- d. U.S. Census (2000) *Table SF3 P1—Total Population*.
- e. U.S. Census (1970) *Table P127—100% Population Count*; U.S. Census (1980) *Table STF1A—Population*; U.S. Census (1990) *STF1 P1—Persons*; U.S. Census (2000) *Table SF3 P1—Total Population*.
- f. U.S. Census (2000) *Table SF1 P4: Hispanic or Latino, and Not Hispanic or Latino by Race*.
- g. U.S. Census (2000) *Table SF1 P12: Sex by Age*.
- h. U.S. Census (2000) *Table SF3 P15: Family Type by Presence of Own Children under 18 Years by Age of Own Children*.
- i. U.S. Census (2000) *Table SF3 P21: Place of Birth by Citizenship Status*.
- j. U.S. Census (2000) *Table SF3 PCT21: Residence in 1995 for the Population 5 Years and Over—State, County, and Place Level*
- k. U.S. Census (2000) *Table SF3 P37: Sex by Educational Attainment for the Population 25 Years and Over*.
- l. U.S. Census (2000) *Table SF3 P37: Sex by Educational Attainment for the Population 25 Years and Over*.
- m. School Matters (2004–2005), available online at <http://www.school-matters.com/>. Data were compiled for schools physically located in the case study community and in the comparison geography. Test scores are from the 2004–2005 school year. The test-score data are reported at the school level and are weighted by the number of students in each school. Note: For Atlantic City, Milwaukee, and Greenville (and their comparison communities), enrollment numbers come from 2005, while the test scores come from 2006.
- n. School Matters (2004–2005), see note m.
- o. U.S. Census (2000) *Table SF3 P43: Sex by Employment Status for the Population 16 Years and Over*
- p. U.S. Census (2000) *Table SF3 P43: Sex by Employment Status for the Population 16 Years and Over*.
- q. U.S. Census (2000) *Table SF1 H4: Tenure (Occupied Housing Units)*.
- r. U.S. Census (2000) *Table SF3 H73: Household Income in 1999 by Gross Rent as a Percentage of Household Income in 1999*. Housing cost burden is defined as renters whose gross rent is more than 30 percent of their household income.
- rr. U.S. Department of Housing and Urban Development (2000) *A Picture of Subsidized Households, 2000*. Available online at <http://www.huduser.org/picture2000/index.html>. Percentage is calculated by dividing the number of HUD-subsidized units by the number of rental housing units in the geography. (Not applicable for the rural and reservation case studies)
- s. U.S. Census (2000) *Table SF3 H74: Value for Specified Owner-Occupied Housing Units*. For non-census geographies, median values were estimated using the distribution table from the Census and code developed by Missouri's Census Data Center.
- t. U.S. Census (2000) *Table SF3 H34: Year Structure Built*. For non-census geographies, median values were estimated using the distribution table from the Census and code developed by Missouri's Census Data Center.
- u. Credit score data were obtained from the Federal Reserve Board of Governors and are drawn from a 10 percent sample of all credit records from a major credit bureau in December 2004. The cut-off for a high credit rating corresponds to the cut-off in the market for prime loans.
- v. Credit score data were obtained from the Federal Reserve Board of Governors, see note u.
- w. FFIEC (2005) *Home Mortgage Disclosure Act Loan Application Register*. Percent high-priced loans includes all originations (regardless of loan type) with a rate spread greater than or equal to 3 percent.
- x. FFIEC (2005) *Home Mortgage Disclosure Act Loan Application Register*. Denial rates represent all loan applications (regardless of loan type) that were denied by the institution.

