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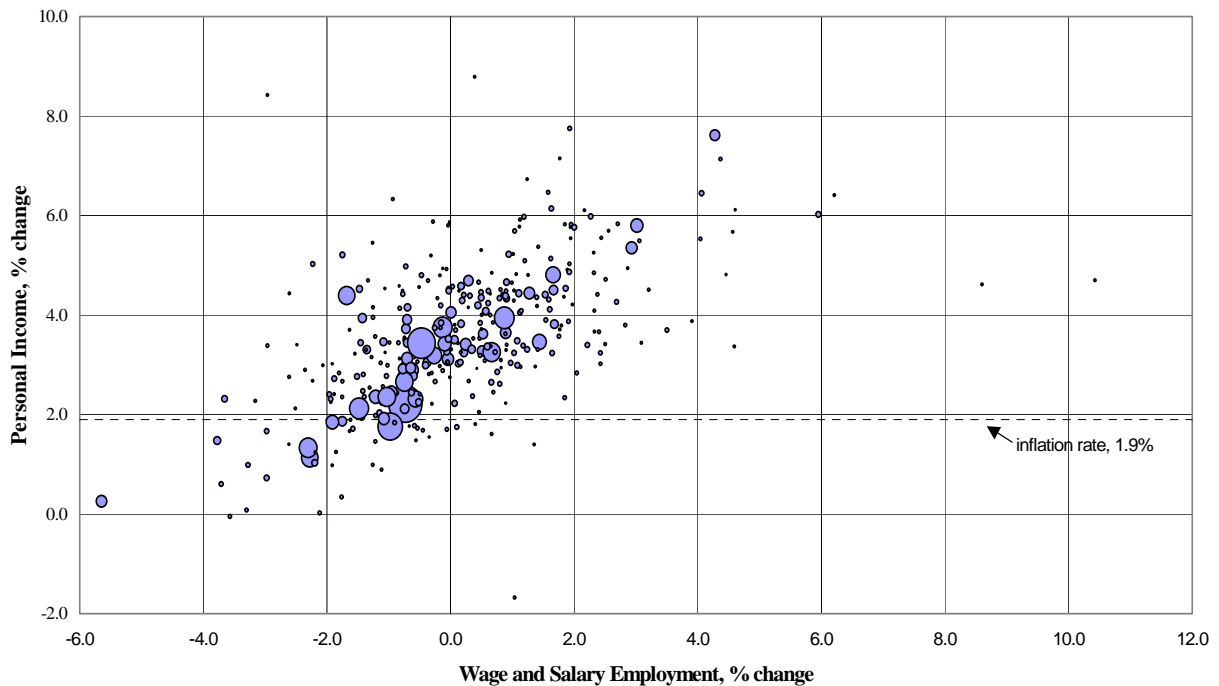
METROPOLITAN AREA PERSONAL AND PER CAPITA INCOME IN 2003

New Light on the Recovery

Personal income increased in all but two of the nation's metropolitan statistical areas (MSAs) from 2002 to 2003, according to newly available estimates released today by the U.S. Bureau of Economic Analysis. This is an improvement over the previous two years when more than twenty metropolitan areas saw their personal income decline. Per capita personal income increased in all but five MSAs from 2002 to 2003, in contrast to the previous two years when that income declined in as many as sixty MSAs.

MSA Income and Employment Growth (% change 2002-2003)

(Size of bubble is proportional to the number of jobs in MSA)



The estimates shed new light on the nature of the recovery in its second year, showing that personal income growth generally strengthened in US cities in 2003, despite often weak or negative employment growth. The chart above illustrates this, plotting for MSAs the percent change in personal income against the percent change in wage and salary employment. Each MSA in the chart is represented by a bubble whose size is proportional to the number of jobs in the MSA. Despite job loss in 178, or nearly one-half, of the MSAs, personal income declined in only two—Yuma, Arizona and Santa Cruz-Watsonville, California. Even when account is taken of the 1.9 percent inflation rate as measured by the national price index for personal consumption expenditure (indicated by the dashed line in the chart), real personal income declined in only 39, or roughly one-tenth, of the MSAs.

While wages and salaries grew at 2.5 percent, several items contributed to strong income growth: personal current transfer receipts (which grew 4.1%), proprietors' income (8.5%), employer contributions for employee pension and insurance funds (10.7%), and military earnings (14.5%).

The bulk of transfer receipts—largely social security, Medicare, and Medicaid—grow with population and the cost of medical care. Most of the growth in military wages represents additional payments to activated reservists and active duty military forces as a consequence of the wars in Iraq and Afghanistan. Military employment rose only slightly. The double-digit increase in employer contributions was mostly due to an unusually large payment to reduce unfunded pension liabilities.

The relative performance of individual MSAs largely reflects their industrial specialization. The fastest growing MSAs tended to depend heavily on the military, motor vehicle manufacturing (the industry making the biggest contribution to pension funds), tourism, or real estate. The slowest growing MSAs tended to have a disproportionately large air transportation, securities, or computer manufacturing sector.

Per capita income rankings. The table below lists the MSAs with highest and lowest per capita incomes. Bridgeport-Stamford-Norwalk, Connecticut had the highest per capita income of all MSAs in 2003. The average income of \$60,803 was nearly double the national average. All of the top ten MSAs in 2003 were in the top ten last year. McAllen-Edinburg-Mission, Texas had the lowest per capita income of all MSAs. Its average income of \$15,184 was slightly less than half of the national average. Nine of the ten MSAs with the lowest per capita incomes in 2003 also had the lowest incomes in 2002. Provo-Orem, Utah is new to the bottom ten this year, displacing Las Cruces, New Mexico.

Per Capita Personal Income for Metropolitan Statistical Areas

	Dollars		Percent of U.S.	
	2002	2003	2002	2003
United States	30,804	31,472	100.0	100.0
Highest per capita levels				
Bridgeport-Stamford-Norwalk, CT	60,098	60,803	195.1	193.2
San Francisco-Oakland-Fremont, CA	46,359	46,958	150.5	149.2
San Jose-Sunnyvale-Santa Clara, CA	46,003	46,072	149.3	146.4
Washington-Arlington-Alexandria, DC-VA-MD-WV	42,987	44,056	139.6	140.0
Boston-Cambridge-Quincy, MA-NH	42,546	43,135	138.1	137.1
Naples-Marco Island, FL	41,730	41,513	135.5	131.9
Trenton-Ewing, NJ	40,698	41,499	132.1	131.9
Boulder, CO	40,590	41,110	131.8	130.6
New York-Northern New Jersey-Long Island, NY-NJ-PA	40,186	40,899	130.5	130.0
Vero Beach, FL	38,925	39,953	126.4	126.9
Lowest per capita levels				
Provo-Orem, UT	20,101	20,462	65.3	65.0
Madera, CA	19,880	20,382	64.5	64.8
Logan, UT-ID	19,440	20,265	63.1	64.4
St. George, UT	19,856	20,084	64.5	63.8
Hanford-Corcoran, CA	18,918	19,390	61.4	61.6
Yuma, AZ	19,940	19,158	64.7	60.9
Hinesville-Fort Stewart, GA	17,612	18,723	57.2	59.5
Laredo, TX	16,640	17,060	54.0	54.2
Brownsville-Harlingen, TX	16,005	16,308	52.0	51.8
McAllen-Edinburg-Mission, TX	14,790	15,184	48.0	48.2

Note about data on BEA Web site

The complete set of income and employment estimates for 1969-2003 for counties, metropolitan areas, micropolitan areas, and BEA Economic Areas is now available interactively on BEA's Web site. Detailed annual estimates of earnings and employment by industry, components of personal income, personal current transfer receipts, and farm gross income and expenses by major category for each of the geographic regions are available. These estimates are the only detailed, broadly inclusive, annual measure of economic activity available for local areas. Go to www.bea.gov/beat/regional/reis/ to access these estimates.

BEA Regional Facts (BEARFACTS), a narrative summary of personal income, per capita personal income, and components of income for metropolitan areas and counties, is available on BEA's Web site. Go to www.bea.gov/beat/regional/bearfacts/ to access these summaries.

Data on personal income and per capita personal income for BEA regions, states, and metropolitan areas, as well as data for counties, will be presented in the June issue of the *Survey of Current Business*, the monthly journal of the Bureau of Economic Analysis. See the end of this release for information on obtaining issues of the *Survey of Current Business* in printed form and on BEA's Web site. For further information, call (202) 606-5360.

Definitions

Personal income is the income received by all persons from all sources. Personal income is the sum of net earnings by place of residence, rental income of persons, personal dividend income, personal interest income, and personal current transfer receipts. **Net earnings** is earnings by place of work (the sum of wage and salary disbursements (payrolls), supplements to wages and salaries, and proprietors' income) less contributions for government social insurance, plus an adjustment to convert earnings by place of work to a place-of-residence basis. Personal income is measured before the deduction of personal income taxes and other personal taxes and is reported in current dollars (no adjustment is made for price changes).

The estimate of personal income in the United States is derived as the sum of the county estimates; it differs from the estimate of personal income in the national income and product accounts (NIPAs) because of differences in coverage, in the methodologies used to prepare the estimates, and in the timing of the availability of source data.

Per capita personal income is calculated as the personal income of residents of a given area divided by the resident population of the area. In computing per capita personal income, BEA uses the Census Bureau's annual midyear population estimates.

The **metropolitan area definitions** used by BEA for its entire series of personal income estimates are the county-based definitions developed by the Office of Management and Budget (OMB) for federal statistical purposes and last updated in February 2005. OMB's general concept of a metropolitan area is that of a geographic area consisting of a large population nucleus together with adjacent communities having a high degree of economic and social integration with the nucleus. The personal income and per capita personal income estimates for the 361 MSAs are shown in Table 1. Detailed personal income estimates for metropolitan statistical areas, micropolitan statistical areas, metropolitan divisions, and combined statistical areas are available on the BEA Web site at www.bea.gov.

BEA's national, international, regional, and industry estimates; the *Survey of Current Business*; and BEA news releases are available without charge on BEA's Web site at www.bea.gov. By visiting the site, you can also subscribe to receive free e-mail summaries of BEA releases and announcements.

Table 1. Personal Income and Per Capita Personal Income by Metropolitan Area, 2001–2003—Continues

Area Name	Personal income				Per capita personal income ¹				Area Name	Personal income				Per capita personal income ¹			
	Millions of dollars			Percent change ²	Dollars			Rank in U.S.		Millions of dollars			Percent change ²	Dollars			Rank in U.S.
	2001	2002	2003		2001	2002	2003			2001	2002	2003		2001	2002	2003	
United States³.....	8,716,992	8,869,809	9,151,694	3.2	30,575	30,804	31,472	.....	Detroit-Warren-Livonia, MI.....	154,130	154,629	161,421	4.4	34,454	34,526	35,972	27
Metropolitan portion.....	7,601,665	7,736,050	7,973,539	3.1	32,198	32,404	33,038	.....	Dothan, AL.....	3,232	3,370	3,515	4.3	24,592	25,534	26,306	226
Nonmetropolitan portion.....	1,115,327	1,133,759	1,178,155	3.9	22,758	23,041	23,827	.....	Dover, DE.....	3,161	3,377	3,558	5.4	24,490	25,555	26,438	219
Metropolitan statistical areas⁴									Dubuque, IA.....	2,346	2,394	2,465	3.0	26,309	26,760	27,241	192
Abilene, TX.....	3,674	3,787	3,920	3.5	23,211	23,956	24,781	296	Duluth, MN-WI.....	7,149	7,369	7,499	1.8	25,849	26,679	27,138	197
Akron, OH.....	20,572	20,945	21,645	3.3	29,466	29,942	30,878	95	Durham, NC.....	13,506	13,737	14,017	2.0	31,093	31,160	31,466	82
Albany, GA.....	3,552	3,688	3,763	2.0	22,235	23,029	23,258	335	Eau Claire, WI.....	3,877	3,966	4,072	2.7	25,935	26,375	26,914	204
Albany-Schenectady-Troy, NY.....	26,252	26,224	27,075	3.2	31,655	31,439	32,208	68	El Centro, CA.....	2,742	2,979	3,079	3.4	19,079	20,443	20,674	351
Albuquerque, NM.....	20,693	21,006	21,863	4.1	27,979	27,874	28,519	156	Elizabethtown, KY.....	2,721	2,833	2,994	5.7	25,112	26,045	27,456	183
Alexandria, LA.....	3,605	3,751	3,811	1.6	24,843	25,780	26,062	236	Elkhart-Goshen, IN.....	4,883	5,142	5,540	7.7	26,324	27,659	29,315	136
Allentown-Bethlehem-Easton, PA-NJ.....	22,695	23,599	24,393	3.4	30,280	31,124	31,707	78	Elmira, NY.....	2,202	2,167	2,198	1.4	24,236	23,862	24,349	306
Altoona, PA.....	3,048	3,150	3,248	3.1	23,711	24,674	25,478	266	El Paso, TX.....	13,511	14,056	14,667	4.3	19,650	20,266	20,875	349
Amarillo, TX.....	5,597	5,730	5,934	3.6	24,470	24,825	25,409	269	Erie, PA.....	6,902	7,079	7,219	2.0	24,504	25,068	25,505	263
Ames, IA.....	2,121	2,178	2,257	3.6	26,653	26,981	28,119	167	Eugene-Springfield, OR.....	8,421	8,491	8,698	2.4	25,948	25,966	26,344	223
Anchorage, AK.....	11,283	11,840	12,242	3.4	34,619	35,567	36,083	26	Evansville, IN-KY.....	9,611	9,978	10,423	4.5	27,983	28,961	30,073	117
Anderson, IN.....	3,378	3,489	3,568	2.3	25,504	26,439	27,207	194	Fairbanks, AK.....	2,408	2,526	2,606	3.2	28,737	29,795	30,583	104
Anderson, SC.....	4,218	4,316	4,458	3.3	24,983	25,345	25,946	246	Fargo, ND-MN.....	5,244	5,244	5,511	5.1	28,008	29,623	30,804	97
Ann Arbor, MI.....	11,774	12,232	12,869	5.2	35,867	36,794	38,323	21	Farmington, NM.....	2,413	2,468	2,587	4.8	20,767	20,572	21,124	348
Annis-ton-Oxford, AL.....	2,477	2,619	2,745	4.8	22,274	23,497	24,492	300	Fayetteville, NC.....	8,076	8,526	9,036	6.0	23,943	25,027	26,209	228
Appleton, WI.....	6,101	6,313	6,571	4.1	29,676	30,265	31,143	87	Fayetteville-Springdale-Rogers, AR-MO.....	8,623	9,152	9,597	4.9	24,909	24,941	25,359	271
Asheville, NC.....	9,880	10,051	10,339	2.9	26,428	26,594	27,024	200	Flagstaff, AZ.....	2,788	2,919	3,071	5.2	23,010	24,331	25,345	272
Ashen-Clarke County, GA.....	3,958	4,034	4,195	4.0	23,555	23,820	24,420	303	Flint, MI.....	11,428	11,601	12,183	5.0	26,034	26,311	27,521	179
Atlanta-Sandy Springs-Marietta, GA.....	148,043	149,854	153,379	2.4	33,626	33,270	33,308	51	Florence, SC.....	4,679	4,839	4,968	2.7	24,115	24,799	25,966	277
Atlantic City, NJ.....	7,871	8,030	8,377	4.3	30,796	30,967	31,749	76	Florence-Muscle Shoals, AL.....	3,203	3,277	3,398	3.7	22,493	23,102	23,996	317
Auburn-Opeleka, AL.....	2,416	2,526	2,648	4.8	20,745	21,484	22,227	341	Fond du Lac, WI.....	2,753	2,849	2,940	3.2	28,151	29,121	29,951	121
Augusta-Richmond County, GA-SC.....	12,472	12,933	13,357	3.3	24,787	25,509	26,168	232	Fort Collins-Loveland, CO.....	8,387	8,541	8,851	1.8	31,449	31,793	32,337	74
Austin-Round Rock, TX.....	42,489	41,648	42,864	2.9	32,208	30,927	31,135	88	Fort Smith, AR-OK.....	6,278	6,404	6,628	3.5	22,756	23,023	23,684	323
Bakersfield, CA.....	14,705	15,684	16,371	4.4	21,757	22,630	22,947	338	Fort Walton Beach-Crestview-Destin, FL.....	4,758	5,053	5,413	7.1	27,708	28,835	30,440	109
Baltimore-Towson, MD.....	89,963	93,311	96,501	3.4	34,887	35,940	36,733	23	Fort Wayne, IN.....	11,265	11,665	11,982	2.7	28,592	29,390	29,943	122
Bangor, ME.....	3,647	3,843	3,965	3.2	22,994	26,163	26,780	208	Fresno, CA.....	18,593	19,828	20,651	4.2	22,822	23,830	24,277	310
Barnstable Town, MA.....	8,542	8,649	8,851	2.3	37,898	37,997	38,638	13	Gadsden, AL.....	2,278	2,368	2,448	3.4	22,119	22,997	23,744	322
Baton Rouge, LA.....	17,944	18,816	19,423	3.2	25,262	26,313	26,921	203	Gainesville, FL.....	5,729	5,803	6,101	5.1	24,487	24,600	25,706	258
Battle Creek, MI.....	3,500	3,637	3,719	2.3	25,292	26,213	26,778	209	Gainesville, GA.....	3,668	3,775	3,930	4.1	24,793	24,866	25,132	286
Bay City, MI.....	2,860	2,842	2,927	3.0	26,061	25,895	26,726	210	Glens Falls, NY.....	3,049	3,089	3,206	3.8	24,409	24,586	25,275	278
Beaumont-Port Arthur, TX.....	9,337	9,651	10,115	4.8	24,396	25,224	26,417	220	Goldboro, NC.....	2,555	2,619	2,674	2.1	22,564	23,139	23,584	325
Bellingham, WA.....	4,336	4,440	4,699	5.8	25,412	25,504	26,617	211	Grand Forks, ND-MN.....	2,358	2,468	2,634	6.7	24,489	25,766	27,513	180
Bend, OR.....	3,358	3,456	3,612	4.5	28,331	28,173	29,154	141	Grand Junction, CO.....	3,028	3,142	3,248	3.4	25,392	25,718	26,035	239
Billings, MT.....	3,992	3,974	4,172	4.5	28,331	28,173	29,154	141	Grand Rapids-Wyoming, MI.....	21,581	21,518	22,262	3.5	28,761	28,429	29,188	139
Binghamton, NY.....	6,377	6,451	6,452	0.0	25,352	25,634	25,747	256	Great Falls, MT.....	2,081	2,102	2,196	4.5	26,054	26,347	27,233	178
Birmingham-Hoover, AL.....	31,367	32,746	33,873	3.4	29,572	30,723	31,540	80	Greely, CO.....	4,950	5,021	5,144	2.4	25,575	24,571	24,279	309
Bismarck, ND.....	2,604	2,683	2,874	7.1	27,336	27,890	29,635	130	Green Bay, WI.....	8,369	8,666	8,960	3.4	29,275	29,972	30,697	101
Blacksburg-Christiansburg-Radford, VA.....	3,148	3,221	3,345	3.9	20,736	21,328	22,179	342	Greensboro-High Point, NC.....	18,463	18,737	19,160	2.3	28,320	28,536	28,940	147
Bloomington, IN.....	4,036	4,119	4,301	4.4	23,003	23,462	24,320	308	Greenville, NC.....	3,713	3,822	3,988	4.3	24,046	24,241	25,153	285
Bloomington-Normal, IL.....	4,531	4,621	4,786	3.6	29,727	29,761	30,511	107	Greenville, SC.....	15,257	15,568	16,039	3.0	26,860	27,177	27,743	172
Boise City-Nampa, ID.....	14,078	14,677	15,124	3.0	29,007	29,415	29,562	132	Gulfport-Biloxi, MS.....	5,927	6,202	6,472	4.4	23,920	24,897	25,922	248
Boston-Cambridge-Quincy, MA-NH.....	188,442	188,595	191,107	1.3	45,252	42,546	43,135	5	Hagerstown-Martinsburg, MD-WV.....	5,840	6,104	6,388	4.7	25,732	26,359	26,848	207
Boulder, CO.....	12,086	11,295	11,407	1.0	40,435	40,589	41,110	8	Hanford-Corcoran, CA.....	2,358	2,545	2,690	5.7	17,873	18,188	19,390	356
Bowling Green, KY.....	2,443	2,565	2,721	6.1	23,240	24,190	25,316	275	Harrisburg-Carlisle, PA.....	15,662	16,299	16,831	3.3	30,669	31,698	32,541	63
Bremerton-Silverdale, WA.....	7,172	7,493	7,706	2.8	30,588	31,425	32,140	71	Harrisonburg, VA.....	2,539	2,530	2,679	5.9	23,282	23,005	24,240	313
Bridgeport-Stamford-Norwalk, CT.....	54,989	53,777	54,703	1.7	61,780	60,098	60,803	1	Hartford-West Hartford-East Hartford, CT.....	43,992	44,169	44,992	1.9	37,976	37,782	38,131	18
Brownsville-Harlingen, TX.....	5,347	5,651	5,910	4.6	15,532	16,005	16,308	360	Hattiesburg, MS.....	2,758	2,933	3,028	3.3	21,973	23,123	23,598	324
Brunswick, GA.....	2,489	2,543	2,633	3.5	26,332	26,600	27,202	196	Hickory-Lenoir-Morganton, NC.....	8,794	8,790	8,843	0.6	25,344	25,192	25,220	282
Buffalo-Niagara Falls, NY.....	32,306	32,725	33,751	3.1	27,756	28,212	29,145	143	Hinesville-Fort Stewart, GA.....	1,232	1,260	1,321	4.0	17,525	17,612	18,723	358
Burlington, NC.....	3,458	3,512	3,556	1.2	25,878	25,895	26,030	240	Holland-Grand Haven, MI.....	6,763	6,859	7,130	4.8	20,769	20,830	21,760	155
Burlington-South Burlington, VT.....	6,323	6,563	6,806	3.7	31,446	32,416	33,446	47	Honolulu, HI.....	26,976	27,936	29,002	3.8	30,675	31,522	32,463	66
Canton-Massillon, OH.....	10,766	11,008	11,191	1.7	26,404	26,925	27,274	189	Hot Springs, AR.....	2,208	2,259	2,325	2.9	24,748	25,094	25,497	264
Cape Coral-Fort Myers, FL.....	14,304	14,626	15,507	6.0	31,155	30,757	31,487	61	Houma-Bayou Cane-Thibodaux, LA.....	4,626	4,840	4,986	3.0	23,704	24,655	25,238	281

Table 1. Personal Income and Per Capita Personal Income by Metropolitan Area, 2001–2003

Area Name	Personal income				Per capita personal income ¹				Area Name	Personal income				Per capita personal income ¹			
	Millions of dollars			Percent change ²	Dollars			Rank in U.S.		Millions of dollars			Percent change ²	Dollars			Rank in U.S.
	2001	2002	2003		2001	2002	2003			2001	2002	2003		2001	2002	2003	
Lawrence, KS	2,613	2,712	2,752	1.5	25,948	26,713	26,976	202	Redding, CA	4,296	4,418	4,595	4.0	25,681	25,700	26,161	233
Lawton, OK	2,584	2,676	2,818	5.3	23,038	23,940	25,545	262	Reno-Sparks, NV	13,240	13,519	14,298	5.8	37,287	37,023	38,155	17
Lebanon, PA	3,258	3,355	3,484	3.9	26,924	27,581	28,315	159	Richmond, VA	35,437	36,421	37,432	2.8	31,881	32,384	32,879	60
Lewiston, ID-WA	1,475	1,498	1,542	2.9	25,652	25,945	26,463	217	Riverside-San Bernardino-Ontario, CA	80,406	84,500	89,399	5.8	23,744	24,119	24,526	299
Lewiston-Auburn, ME	2,688	2,858	2,989	4.6	25,770	27,164	28,166	164	Roanoke, VA	8,226	8,501	8,647	1.7	28,480	29,392	29,795	126
Lexington-Fayette, KY	12,562	12,961	13,517	4.3	30,428	31,195	32,118	72	Rochester, MN	5,505	5,805	6,065	4.5	33,010	34,210	35,191	33
Lima, OH	2,704	2,819	2,936	4.2	24,992	26,071	27,411	184	Rochester, NY	31,287	31,374	32,329	3.0	30,132	30,184	31,057	90
Lincoln, NE	7,947	8,218	8,533	3.8	24,927	26,071	27,411	184	Rockford, IL	8,624	8,754	8,970	2.5	26,640	26,782	27,075	199
Little Rock-North Little Rock, AR	17,349	18,075	18,833	4.2	28,119	29,036	29,927	123	Rocky Mount, NC	3,537	3,545	3,613	1.9	24,644	24,628	24,980	291
Logan, UT-ID	2,041	2,093	2,196	4.9	19,414	19,440	20,265	354	Rome, GA	2,244	2,325	2,367	1.8	24,611	25,102	25,337	273
Longview, TX	4,974	5,022	5,210	3.7	25,511	25,472	26,204	230	Sacramento-Arden-Arcade-Roseville, CA	57,532	59,439	62,079	4.4	30,807	30,964	31,425	83
Longview, WA	2,341	2,341	2,382	1.8	24,943	24,733	25,039	290	Saginaw-Saginaw Township North, MI	5,356	5,320	5,540	4.1	25,543	25,352	26,454	218
Los Angeles-Long Beach-Santa Ana, CA	403,519	413,328	427,523	3.4	32,147	32,567	33,347	49	St. Cloud, MN	4,381	4,625	4,776	3.3	25,743	26,805	27,404	185
Louisville, KY-IN	35,574	37,276	38,664	3.7	30,343	31,579	32,485	65	St. George, UT	1,903	1,978	2,099	6.1	20,120	19,856	20,084	355
Lubbock, TX	6,076	6,265	6,441	2.8	24,050	24,651	25,085	288	St. Joseph, MO-KS	2,847	2,942	3,007	2.2	23,038	23,875	24,340	302
Lynchburg, VA	5,839	5,907	6,059	2.6	25,462	25,671	26,193	231	St. Louis, MO-IL	85,767	89,751	92,348	2.9	31,532	32,807	33,535	45
Macon, GA	5,882	6,141	6,245	1.7	26,351	27,289	27,554	177	Salem, OR	8,737	8,878	9,110	2.6	24,732	24,682	24,978	292
Madera, CA	2,409	2,561	2,725	6.4	19,135	19,880	20,382	353	Salinas, CA	12,541	12,609	13,179	4.5	30,718	30,635	31,801	75
Madison, WI	17,224	17,930	18,625	3.9	33,727	34,598	35,471	30	Salisbury, MD	2,635	2,721	2,879	5.8	23,817	24,380	25,448	267
Manchester-Nashua, NH	13,873	14,188	14,564	2.6	35,695	36,168	36,858	22	Salt Lake City, UT	28,619	29,316	29,935	2.1	29,055	29,456	29,768	128
Mansfield, OH	3,055	3,213	3,364	4.7	24,172	25,027	26,232	227	San Angelo, TX	2,618	2,644	2,726	3.1	24,894	25,118	25,808	252
McAllen-Edinburg-Mission, TX	8,504	9,063	9,648	6.5	14,383	14,790	15,184	361	San Antonio, TX	47,218	47,797	49,733	4.1	27,044	26,832	27,381	186
Medford, OR	4,781	4,888	5,067	3.7	25,983	26,146	26,617	211	San Diego-Carlsbad-San Marcos, CA	97,009	101,118	104,614	3.5	33,933	34,915	35,841	28
Memphis, TN-MS-AR	36,241	37,767	39,244	3.9	29,790	30,787	31,677	79	Sandusky, OH	2,343	2,418	2,528	4.5	29,501	30,637	32,050	73
Merced, CA	4,433	4,649	4,944	6.3	20,319	20,670	21,365	347	San Francisco-Oakland-Fremont, CA	199,369	192,993	195,174	1.1	47,722	46,359	46,958	2
Miami-Fort Lauderdale-Miami Beach, FL	163,860	169,151	174,652	3.3	32,025	32,493	33,094	55	San Jose-Sunnyvale-Santa Clara, CA	85,418	79,599	78,801	0.3	48,948	46,003	46,072	3
Michigan City-La Porte, IN	2,670	2,705	2,770	2.4	24,203	24,541	25,241	280	San Luis Obispo-Paso Robles, CA	7,210	7,395	7,650	3.4	28,741	29,340	30,028	114
Midland, TX	4,038	3,858	3,991	3.4	34,788	32,853	33,578	43	Santa Barbara-Santa Maria, CA	13,107	13,017	13,544	4.0	32,702	32,421	33,624	41
Milwaukee-Waukesha-West Allis, WI	50,920	51,910	53,182	2.5	33,819	34,384	35,133	35	Santa Cruz-Watsonville, CA	9,714	9,602	9,597	0.0	38,044	37,899	38,126	19
Minneapolis-St. Paul-Bloomington, MN-WI	113,012	115,401	119,080	3.2	37,370	37,773	38,601	14	Santa Fe, NM	4,219	4,280	4,426	3.4	32,141	31,892	32,378	67
Missoula, MT	2,561	2,643	2,758	4.4	26,489	27,015	27,997	169	Santa Rosa-Petaluma, CA	16,969	16,918	17,041	0.7	36,435	36,312	36,466	24
Mobile, AL	8,811	9,070	9,264	2.1	21,999	22,695	23,164	336	Sarasota-Bradenton-Venice, FL	22,408	23,014	23,547	2.3	36,992	37,102	37,113	20
Modesto, CA	10,917	11,419	11,920	4.4	23,462	23,778	24,276	311	Savannah, GA	8,180	8,436	8,800	4.3	27,550	27,994	28,844	150
Monroe, LA	4,042	4,326	4,389	1.5	23,871	25,452	25,705	259	Scranton-Wilkes-Barre, PA	14,903	15,242	15,581	2.2	26,785	27,521	28,189	163
Monroe, MI	4,240	4,281	4,514	5.4	26,551	26,874	29,914	124	Seattle-Tacoma-Bellevue, WA	117,001	119,799	122,568	2.3	37,805	38,374	39,008	12
Montgomery, AL	9,252	9,762	10,192	4.4	24,635	27,679	28,881	148	Sheboygan, WI	3,361	3,451	3,549	2.8	29,733	30,460	31,251	86
Morgantown, WV	2,704	2,816	2,943	4.5	24,224	25,062	25,927	247	Sherman-Denison, TX	2,602	2,622	2,694	2.7	23,114	23,064	23,424	328
Morristown, TN	2,760	2,863	2,979	4.0	22,104	22,815	23,378	330	Shreveport-Bossier City, LA	9,598	9,968	10,415	4.5	25,489	26,433	27,507	181
Mount Vernon-Anacortes, WA	3,087	3,175	3,293	3.7	29,360	29,755	30,144	115	Sioux City, IA-NE-SD	3,765	3,823	3,931	2.8	26,360	26,758	27,471	182
Muncie, IN	2,934	2,988	3,068	2.7	24,532	25,125	25,905	250	Sioux Falls, SD	5,978	6,245	6,600	5.7	31,159	32,045	33,217	53
Muskegon-Norton Shores, MI	4,074	4,104	4,240	3.3	23,760	23,826	24,468	301	South Bend-Mishawaka, IN-MI	8,685	8,944	9,319	4.2	27,368	28,175	29,360	134
Myrtle Beach-Conway-North Myrtle Beach, SC	4,871	5,038	5,331	5.8	24,150	24,450	25,266	279	Spartanburg, SC	6,310	6,548	6,747	3.1	24,562	25,245	25,773	254
Napa, CA	4,806	4,908	5,054	3.0	37,623	37,759	38,364	175	Spokane, WA	11,082	11,361	11,737	3.3	36,203	36,593	37,218	193
Naples-Marco Island, FL	11,062	11,505	11,878	3.2	41,836	41,730	41,513	6	Springfield, IL	6,217	6,321	6,326	0.1	30,643	30,964	30,920	93
Nashville-Davidson-Murfreesboro, TN	42,024	43,734	45,785	4.7	31,433	32,326	33,368	48	Springfield, MA	19,387	19,842	20,229	1.9	28,507	29,000	29,432	133
New Haven-Milford, CT	29,243	29,757	30,399	2.2	35,250	35,643	36,127	25	Springfield, MO	9,324	9,677	10,075	4.1	24,937	25,551	26,209	228
New Orleans-Metairie-Kenner, LA	36,923	38,211	39,595	3.6	28,142	29,091	30,092	116	Springfield, OH	3,745	3,778	3,891	3.0	25,989	26,271	27,246	190
New York-Northern New Jersey-Long Island, NY-NJ-PA	751,761	747,054	763,575	2.2	40,649	40,186	40,899	9	State College, PA	3,379	3,514	3,604	2.6	24,805	25,353	25,776	253
Niles-Benton Harbor, MI	4,320	4,370	4,490	2.8	26,649	26,891	27,572	176	Stockton, CA	14,281	14,747	15,416	4.5	24,080	24,074	24,397	304
Norwich-New London, CT	8,922	9,160	9,320	1.7	34,211	34,868	35,147	34	Sumter, SC	2,175	2,266	2,368	4.5	20,818	21,537	22,390	340
Ocala, FL	6,158	6,264	6,611	5.5	23,229	22,968	23,512	327	Syracuse, NY	17,723	18,033	18,572	3.0	27,240	27,688	28,429	158
Ocean City, NJ	3,389	3,453	3,501	1.4	33,200	33,924	34,386	37	Tallahassee, FL	8,255	8,370	8,624	3.0	25,599	25,812	26,333	224
Odessa, TX	2,651	2,689	2,789	3.7	21,930	21,962	22,665	339	Tampa-St. Petersburg-Clearwater, FL	71,713	73,620	75,634	2.7	29,342	29,596	29,881	125
Ogden-Clearfield, UT	11,256	11,660	12,038	3.2	24,915	25,347	25,881	261	Terre Haute, IN	3,805	3,897	4,060	4.2	22,993	22,979	23,446	319
Oklahoma City, OK	31,209	31,573	32,817	3.9	28,186	28,195	28,958	145	Texarkana, TX-Texarkana, AR	3,006	3,095	3,193	3.2	23,086	23,640	24,246	312
Olympia, WA	6,488	6,672	6,926	3.8	30,515	30,733	31,343	84	Toledo, OH	18,388	18,904	19,759	4.5	27,870	28,673	29,963	120
Ormahee-Connors Bluffs, NE-IA	25,180	25,678	26,578	3.5	32,455	32,793	33,537	44	Topeka, KS	6,254	6,399	6,421	0.3	27,755	28,347	28,306	160
Orlando-Kissimmee-Titusville, FL	46,350	48,096	50,670	5.4	27,151	27,407	28,114	168	Trenton-Ewing, NJ	14,341	14,554						