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## The Wealth of Cities: Urban Families Richer, Less Apt to be Poor, But Racial Disparities Persist

Families living in North Carolina's urban areas, regardless of race, were richer and less likely to be poor than their rural counterparts in 2005. Two-thirds of urban counties had median family incomes above the statewide figure of \$49,339/year. In contrast, 82 percent of large rural counties had median incomes below that level. Urban families also were less likely to live in poverty than rural families or Tar Heel families in general.

These findings come from the recently released American Community Survey (ACS), conducted by the U.S. Census Bureau. The ACS collects annual demographic, socio-economic and housing data for the nation, states and counties/ cities with more than 65,000 residents. Statistics are available for 37 North Carolina counties. Of these counties, 15 are urban and 22 are rural, as defined by the N.C. Rural Center.

### Median Family Income

**Figure 1(over)** presents the median family incomes in 2005 for North Carolina's 37 largest counties, separated by race and urban/rural status. Like most southern states, North Carolina had a lower median family income than the nation: \$49,339/year versus \$55,832/year.

Two-thirds of the state's urban counties had median family incomes greater than the statewide one. Median incomes ranged from \$44,184 in Gaston County to \$72,447 in Wake County. Moreover, five counties – Cabarrus, Mecklenburg, New Hanover, Orange and Wake – had median family incomes higher than the national one. Similarly, urban white and black families had larger incomes than their statewide and rural peers. White families in eight counties had median incomes above the level recorded for all white families in the state. A similar pattern applied to black families in 11 counties.

In contrast, 82 percent of large rural counties had median family incomes below the statewide level. The few counties above the statewide median, like Johnston and Union counties, were adjacent to large urban areas. Median family income in rural counties ranged from \$33,897/year in Robeson County to \$56,288/year in Union County. Both white and black families in rural areas generally had lower incomes. White families in 16 rural counties had incomes below the statewide figure for white families, while black families posted lower incomes than their statewide peers in 11 rural places. In Robeson County, half of all black families earned less than \$18,624/year – an amount beneath the poverty level for a four-person family.

### Racial Income Gaps

The ACS income statistics also highlight racial inequalities. Overall, the typical white family in North Carolina had an income 1.8 times greater than that of the typical black family. White families had higher incomes in every county with the gaps being most pronounced in urban places. In eight urban counties the typical white family had an income at least twice as large as the typical black family.

In Orange County, for instance, the typical white family had an income 2.5 times greater than the typical black family. While the racial gap in incomes is narrower in some rural counties, typical white families had incomes at least twice as large as typical black ones in seven counties.

### Family Poverty Rates

Besides having higher median family incomes, urban counties generally had smaller proportions of families living in poverty. Only three urban counties had family poverty rates above the statewide figure of 11.7 percent in 2005. Urban family poverty rates ranged from 6.9 percent in Wake County to 15.7 percent in Cumberland County. Meanwhile, just four rural counties had poverty rates lower than the statewide level. Rural poverty rates varied from 8.3 percent in Union County to 26.8 percent in Robeson County.

The ACS data also illustrate the composition of family poverty in North Carolina. Families headed by single mothers were a majority of poor families in practically every North Carolina county, both urban and rural. In Durham County, for example, single-mother families accounted for 72.6 percent of all poor families. Yet married-couple families constitute a sizable share of poor families in every county. In fact, one-third of poor families in the state are led by a married couple. In some counties, like Onslow, married families account for between 40 to 45 percent of all poor households.

**Figure 1: Median Family Income by Race and Urban/Rural Status, 37 Largest North Carolina Counties, 2005**

A) Rural Counties				B) Urban Counties			
County	All Families	White (Non-Hispanic) Families	Black Families	County	All Families	White (Non-Hispanic) Families	Black Families
Brunswick	\$43,959	\$48,040	\$40,240	Alamance	\$47,185	\$56,125	\$32,358
Burke	\$41,525	\$41,927	\$75,940	Buncombe	\$51,264	\$52,242	\$39,780
Caldwell	\$43,119	\$44,557	--	Cabarrus	\$58,072	\$63,610	\$36,787
Cleveland	\$44,436	\$45,272	\$42,506	Catawba	\$51,323	\$55,558	\$16,368
Craven	\$48,316	\$58,296	\$28,863	Cumberland	\$45,291	\$52,307	\$33,535
Harnett	\$47,362	\$51,665	\$26,058	Davidson	\$46,811	\$49,267	\$21,944
Henderson	\$44,157	\$47,649	\$24,574	Durham	\$55,023	\$80,581	\$40,299
Iredell	\$50,560	\$52,392	\$33,350	Forsyth	\$55,176	\$64,693	\$43,222
Johnston	\$52,538	\$56,860	\$43,505	Gaston	\$44,184	\$48,080	\$26,280
Lincoln	\$49,067	\$52,737	\$20,844	Guilford	\$54,727	\$68,995	\$35,164
Moore	\$46,345	\$51,885	\$29,512	Mecklenburg	\$62,267	\$86,082	\$36,504
Nash	\$49,640	\$59,592	\$35,531	New Hanover	\$58,211	\$66,515	\$32,668
Onslow	\$44,956	\$47,486	\$42,702	Orange	\$69,934	\$83,849	\$33,417
Pitt	\$46,409	\$57,622	\$26,434	Rowan	\$47,878	\$51,000	\$29,878
Randolph	\$42,972	\$46,272	\$23,706	Wake	\$72,447	\$89,358	\$40,526
Robeson	\$33,897	\$44,487	\$18,624				
Rockingham	\$41,835	\$46,958	\$31,291				
Surry	\$41,062	\$41,582	--				
Union	\$56,228	\$61,736	\$28,309				
Wayne	\$44,422	\$52,003	\$34,113	North Carolina	\$49,339	\$56,565	\$32,273
Wilkes	\$40,791	\$41,496	\$35,417	United States	\$55,832	\$62,300	\$36,076
Wilson	\$41,311	\$56,597	\$30,153				

Notes: 1) A "family" is a group of two or more people who reside together and who are related by birth, marriage or adoption. 2) Racial classification is based on the racial classification used by the adult in the family in whose name the family's residence is owned/rented. Only householders who chose one race are included. 3) Definitions of "rural" and "urban" counties taken from NC Rural Economic Development Center. Source: 2005 American Community Survey

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