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Great Recession Spurs a Shift to Local Moves

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Summary

Americans are very mobile. Over the last three decades the percent of Americans who moved in a given year was always more than 10%. But mobility has been declining in this period. More telling, in the last decade and especially in the years just before and during the Great Recession, there was a consistent decline in long-range migrations and a rise in local moves. This report shows several ways in which the Great Recession was implicated in these trends.

Because the recession was nation-wide it shut off the lure of “better job pastures” elsewhere. It officially dates from 2008 to 2010 but its impacts began sooner and lasted longer. Its key characteristics were an exploding housing “bubble” that led to a collapsed housing industry that spiked unemployment, which in turn led to more foreclosures and put great pressure on financial institutions. The Great Recession hurt, to varying degrees, all regions of the country. People seeking better jobs (or even jobs) could not simply move West, South, East or North.

The Great Recession forced more people to move locally. People moved the most in metropolitan areas with the highest unemployment, the highest foreclosures – particularly the West and South, areas hard hit by the Great Recession. People who lost their jobs and/or their homes moved locally, to someplace cheaper. Unlike the past decades, when local movers were moving up economically – from an apartment to a house, from one house to a better one – these movers were moving down economically, seeking a cheaper home.

Black residents were particularly vulnerable. Not only did more black residents, proportionally, lose jobs, those losses were more likely to force black residents to move. Similarly, more black homeowners, proportionally, entered foreclosure, and they were more likely to end up moving than foreclosed whites.

Summary of major findings:

By 2007 inter-state mobility, in decline for the previous thirty years, slowed to a near standstill (Frey 2009a, 2008a). The culprit: the Great Recession. It led to job losses, falling home-values, foreclosures, and fears about economic security – in short, no lure of “greener pastures” in other regions of the country (Frey 2009b). This brief points to the impacts on local residential moves: migration within the same county. People who lost their jobs, as well as people who entered foreclosure (two correlated variables) were often forced to seek cheaper housing, cheaper neighborhoods. Others may have moved locally, to be near jobs, or other living arrangements.

This study examines residential moves at the local level over the past thirty years, particularly the recent decade. It examines the characteristics of movers, before and after the Great Recession. It explores self-reported answers from movers on why they moved, in order to see whether the economic downturn was a factor. Finally it explores differences around the country in local moving, showing the impact of an area’s level of unemployment, foreclosure rates, and other factors on local moves.

- The evidence shows that local moves rose during the Great Recession, while moves across county and state lines declined.
- “Local movers” were more likely to be unemployed, poor, or not own homes during the Great Recession than in other periods.
- Local move rates were correlated with increases in unemployment and increases in foreclosures.
- Moves by African Americans, who suffered disproportionately from job-losses and foreclosures, were more likely than moves by white Americans to be affected by living in areas with high unemployment and foreclosure rates.

Data

Data for 1981-2010 from the Current Population Survey (CPS) and the American Community Survey (ACS) are used. Movers are identified as those (ages 5 and above) who responded “yes” to the question of whether they moved in the year prior to the survey.¹ “Local movers” moved either within the county (as measured in the CPS) or the metropolitan area (as measured in the ACS). The move rate is determined by taking the fraction of the population (ages 5 and above) that moved over the past year.

¹ There are two basic migration questions: the one year and five year question. The one year migration question is best suited for this study. The five year question asks where respondents lived five years prior to the survey. This question misses those who moved before the interceding five year period, misses those who may have had multiple migrations during this period, and 5 years may be too long to identify factors that influence the move. This question will miss those who moved in shorter time periods, perhaps in response to the major events that influence the questions of this study.

These data sources have different strengths. The CPS is used primarily to examine within-county movers at the national level and the individual characteristics associated with their moves. The CPS contains one-year migration questions that are asked fairly consistently from 1964 to the present, making it possible to compare move rates across longer time periods at the national level.² It asks about moves within or between counties or across states. In the recent decade, the CPS also asks about reasons for the move. However the CPS has relatively fewer respondents in the overall sample, compared to the ACS, and it is not designed to sample smaller geographic areas. Unfortunately the ACS began asking about one-year moves only in 2005, and it defines local moves as moves within cities (too small an area) or within metropolitan areas, not as locally specific as counties.³ But it can be used to examine local conditions at the level of metropolitan regions (including foreclosures) that affect move rates during 2005-2010.

The following analysis distinguishes between the periods before (2000 to 2007) and during the Great Recession (2008-2010).⁴ This demarcation follows the timing of the collapse of the economy and housing market. The National Bureau of Economic Research's (NBER) Business Cycle Dating committee identifies December 2007 as the start of the Great Recession, ending in June 2009. According to the Case-Schiller housing price index, in most metropolitan areas housing prices began to plummet during late 2007, continuing to fall through the end of decade. Thus the data for 2008-2010 should show the initial impacts of the Great Recession.

Findings: A Nation on the Move, Locally

A. More Americans moved locally than farther afield.

As shown in Figure 1, in 2010, only 12% of American moved at all – near the lowest level over this period. For decades, domestic migration has been declining; many researchers attribute this latest slowdown to the economic and housing crises.

Local movers were responsible for the bulk of all moves. The percentage of local movers increased over the decade; in 2010, 9% of Americans moved locally – the highest level in a decade. Meanwhile, less than 2% of Americans moved farther afield – the lowest level in this same period.

In terms of numbers (see Appendix Table A.1), in 2010 about 24.2 million people moved locally, up nearly 3.7 million from 2008 – an 18% increase. Yet in 2010, about 3.8 million people

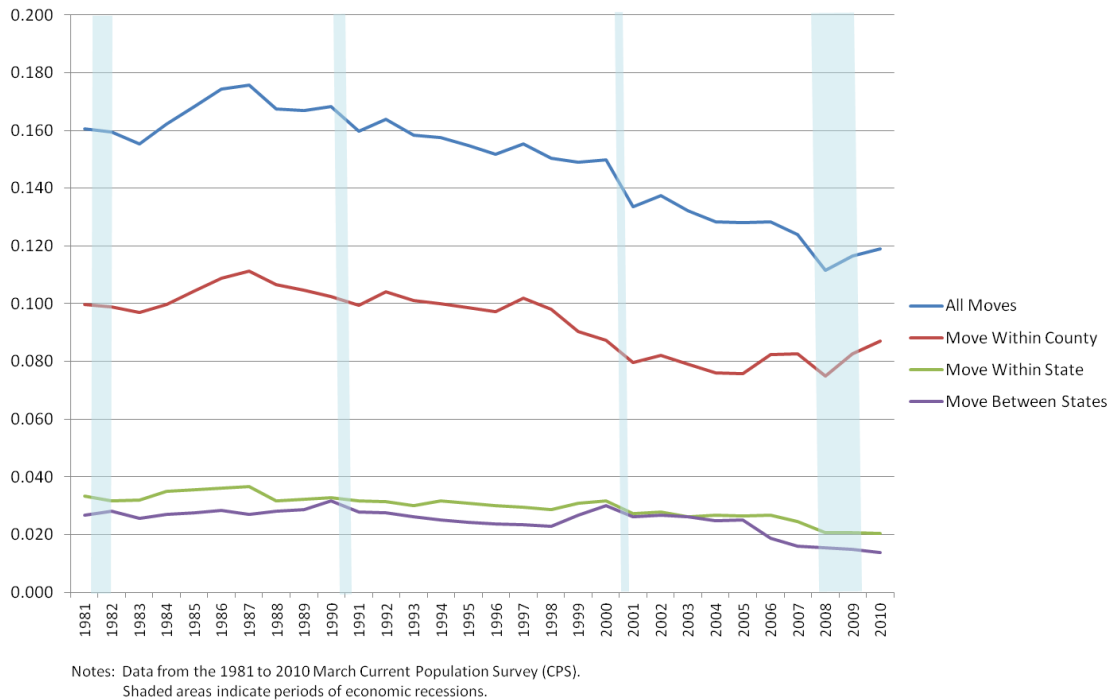
² There are exceptions. One year migration questions were not asked in 1980, 1985 or 1995. The time series thus begins in 1981, and data for 1985 and 1995 are interpolated using data from the previous and next years.

³ The ACS began to ask one-year migration questions about local moves starting in 2005, so a longer period of analysis is not possible with the data. Also, the ACS provides reliable data for local movers only at the metropolitan level, while that asked in the CPS is for within county movers. While some metro areas overlap perfectly with county lines, this is not always true, so local movers are not perfectly comparable across the two surveys.

⁴ In reality, the 2000 period could best be disaggregated into three periods: 2000-2003 (prior to the housing boom and characterized by a mild recession and weak recovery), 2004-2007, height of the housing boom), and 2008 to 2010 (housing bust and severe recession). Grouping the first two periods did not change the studies' results; thus only two periods are shown in the analysis for sake of simplicity.

moved across state lines, a decline of 400,000 movers from 2008 – a 10% decrease.⁵ In short, migration shifted markedly from inter-state to local moves. In the 25 years from 1981 to 2005, between 59 and 65% of all moves were local. By the end of the 2000 decade, 73% were local.

Figure 1: Percentage Who Moved Over Past Year in U.S. by Type of Move: 1980 to 2010



The migration figures follow to some extent the economy. Inter-state moves tend to fall at the start of recessions, to rise years later, only to fall during the next recession. During the Great Recession, local moves rose sharply. The reasons posited for the declining inter-state migration include a weak economy nationwide, the costs of inter-state moves, and falling housing prices that cemented homeowners (particularly those with underwater mortgages) in place. The reasons posited for the rise of local migration include unemployment, foreclosures, personal economic hardship (as well as the usual family and lifestyle-related changes). The following analyses offer support for these hypotheses.

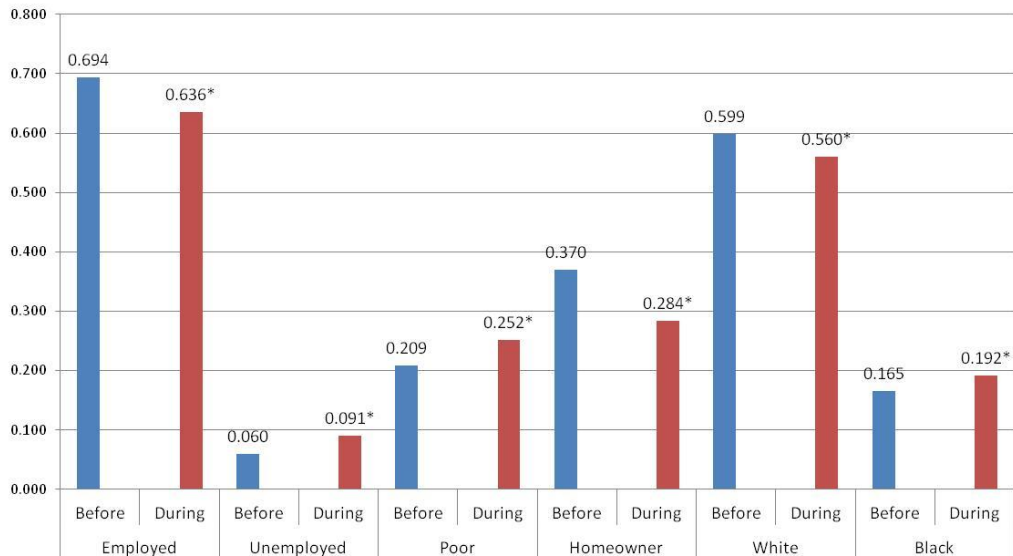
B. During the Great Recession, more local movers were unemployed, poor, renters, and black than before.

Generally, local movers tend to be younger, single, renters, foreign born (especially recent immigrants), with lower-incomes than people who stay put. (On the other hand, the people who move across state lines are more likely to have a college degree, be married and homeowners and

⁵ Appendix Table 1 also shows that in 2010, 4 million more people moved locally than in 1980. The percentage was lower in 2010 because since 1980 the US population increased by nearly 80 million.

have higher incomes). Figure 2 shows that these relationships were accentuated during the Great Recession. The composition of local movers was even more tilted toward people who were unemployed, renters, and poor during the Great Recession than before.

Figure 2: Select Characteristics of Movers within Metropolitan Areas Before and During the Great Recession



Notes: Data from 2000 to 2010 March CPS; before Great Recession is 2000 to 2007, and during is 2008 to 2010.
* indicates statistically different than that for before the recession at at least the 5 percent level.

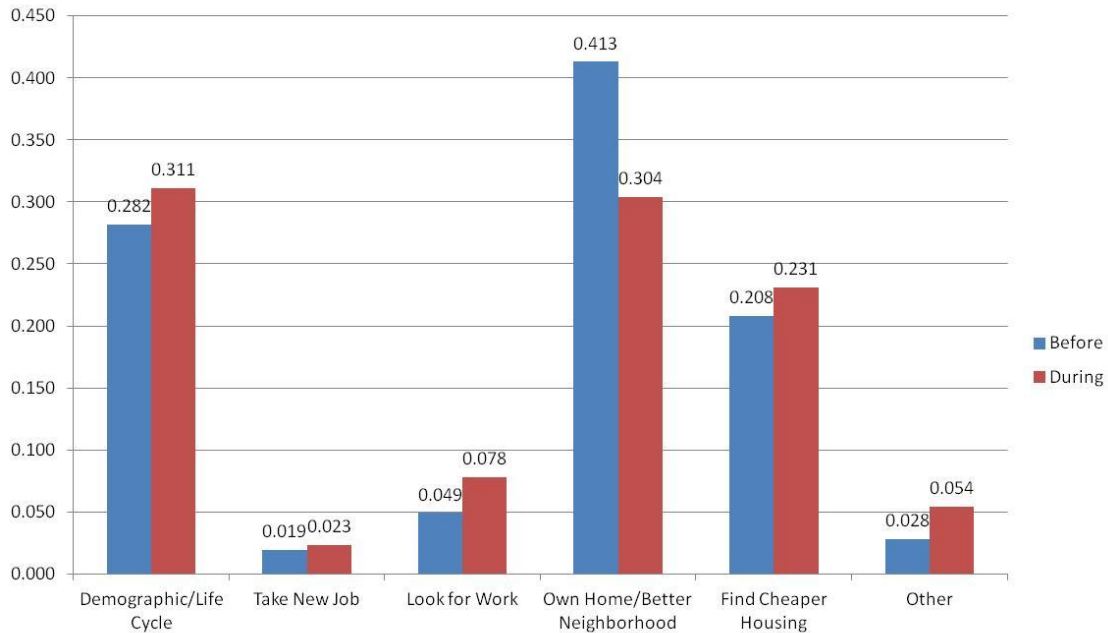
The fact that people who lost their jobs, particularly poor people, had to move is expected; so is the fact that renters were more likely to move. It is easier to terminate a lease than to sell a house. The impact of homeownership on local moves (28% of local movers were homeowners during the recession, compared to 37% before) probably reflects falling home values, which left many owners unable to sell their houses without incurring further debt. Recessions typically result in higher unemployment and poverty; this Great Recession pushed more people to move locally.

Finally, before the Recession, 16% of local movers were black; during the Recession, 19% were. The proportion of white movers was smaller during the Great Recession than before. Latino and Asian residents did not show the same pattern. Other demographic characteristics of local movers, before and during the Great Recession, did not prove statistically significant (see Appendix Table 2).

C. Moving in Search of Work and Cheaper Housing

Why did people move? They needed a job and/or cheaper housing. Figure 3 reports reasons for moving within counties from the CPS before and during the Great Recession. Before the Great Recession, 41.3% moved locally to own a home or move to a better neighborhood: the move signaled their improved economic status. During the recession, only 30.4% moved for that reason. Instead, the movers' economic status worsened: before the Recession, 20.8% moved for cheaper housing; afterward, 23.1%. Similarly, more people during the Recession moved to “look for work.” The differences held for groups by race/ethnicity (see Appendix Table A3).

Figure 3: Major Reasons for Move within Counties Before and During the Great Recession



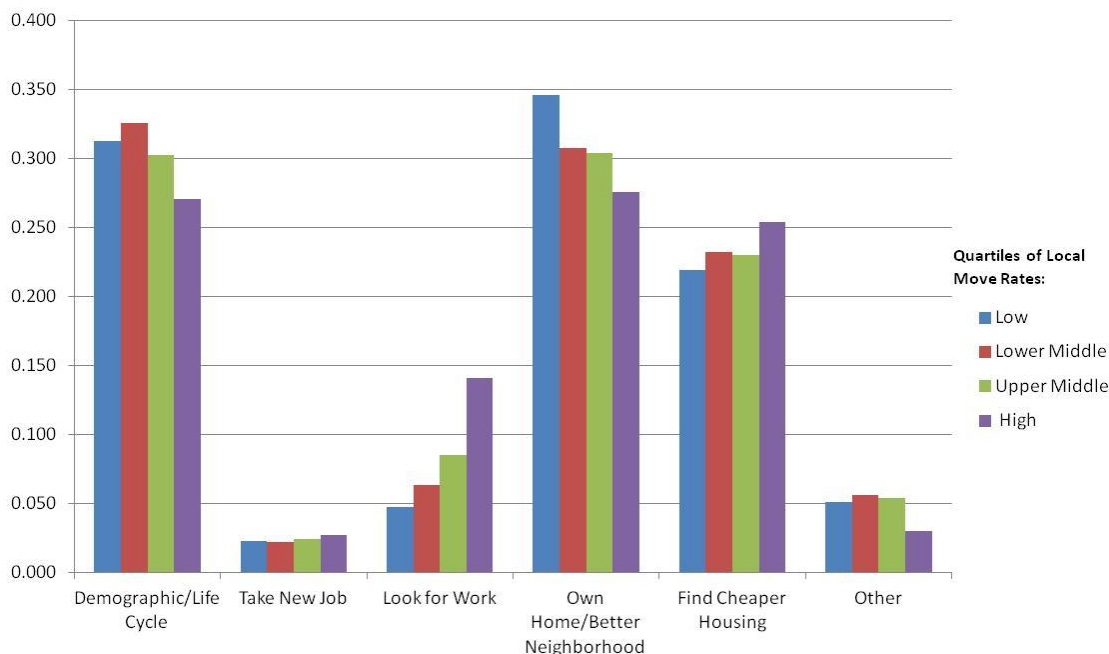
Notes: Data from 2000 to 2010 March CPS; before Great Recession is 2000 to 2007, and during is 2008 to 2010. Chi-square distributions are statistically different at at least the 5 percent level between before and during recession periods.

Another way to examine whether and the extent to which the Great Recession influenced local move decisions is to compare reasons for moving across areas with higher and lower rates of local moves. Figure 4 presents results from the 2010 CPS, where respondents have been classified by the level of local moving in their metropolitan area based on the 2010 ACS. Metropolitan areas have been divided into four categories (quartiles) of local mobility. The expectation is that respondents in areas with higher move rates should be more likely to cite reasons associated with the Great Recession, such as looking for work or cheaper housing, as reasons why they moved.

Figure 4 shows fairly strong patterns and conform to expectations. In local areas with higher overall move rates, respondents who moved were more likely to cite reasons such as looking for work or cheaper housing as major reasons for the move. In addition, in areas with higher move rates, they were less likely to cite looking for another home or looking for a better neighborhood as reasons for the move. Moreover, these differences in the distribution of responses across areas with different move rates are statistically significant.

A similar exercise was performed for the change in local move rates between 2008 and 2010, and the results were very similar to those shown here. Figure A.1 in the appendix shows that respondents in areas where local move rates changed more significantly were much more likely to cite looking for work or cheaper housing as reasons why they moved.

Figure 4: Reasons for Local Moves in 2010 by Level of Local Move Rates in 2010



Notes: Data from 2010 March CPS (reasons for local moves) and 2010 ACS (local move rates at metropolitan level). Chi-square distributions are statistically different at at least the 5 percent level across local move rate levels.

D. The effects of higher unemployment and foreclosure rates

The analysis thus far has been at the individual level – what is it about individual persons or families that makes them more or less likely to move? Similar questions can be asked about the effect of conditions in the area where they live. For this purpose we calculated levels of mobility within metropolitan areas from the ACS, plus unemployment and foreclosure data for each metropolitan area for 2008 and 2010.⁶

As background Table 1 lists the metropolitan regions with the highest and lowest levels of local moves (from among the 100 largest metros in the nation). In Las Vegas, nearly 20% of residents moved over the past year. The Top-Move areas are mostly in the West and South, e.g., Las Vegas, Phoenix, plus many metropolitan areas in California and Texas. These states generally lost more jobs and saw more foreclosures during the Great Recession. On the other end of the spectrum, the Lowest-Move areas included Northeastern areas, like Bridgeport, Pittsburgh, Philadelphia, Akron and New York.

⁶ The unemployment rate data come from author's calculations using the CPS for the respective years and metro areas, and is calculated in the standard way for those between 16 and 65 years old and out of school. The metropolitan area foreclosure data come from the Local Support Initiatives Corporation (LISC), which analyzed data from LPS Applied Analytics.

Table 1: Top and bottom 25 metropolitan areas ranked by % moving within metro, 2010

Top 25	Local move	Unemploy- ment	Fore- closure	Bottom 25	Local move	Unemploy- ment	Fore- closure
Las Vegas-Paradise, NV	19.3	15.1	13.1	San Francisco-Oakland-Fremont, CA	9.9	10.5	3.6
Austin-Round Rock, TX	16.0	6.5	1.8	Greenville-Mauldin-Easley, SC	9.9	13.9	3.8
Phoenix-Mesa-Scottsdale, AZ	15.7	9.3	6.5	Boston-Cambridge-Quincy, MA-NH	9.9	8.4	3.5
Stockton, CA	15.3	16.3	6.5	Buffalo-Niagara Falls, NY	9.8	8.4	4.7
Bakersfield, CA	15.3	22.1	6.8	Greensboro-High Point, NC	9.5	12.1	3.9
Modesto, CA	15.0	21.7	6.4	New Orleans-Metairie-Kenner, LA	9.4	3.7	6.1
Sacramento, CA	14.5	12.2	5.2	Augusta-Richmond County, GA-SC	9.4	10.7	4.4
Provo-Orem, UT	14.2	5.6	3.9	Baltimore-Towson, MD	9.3	8.4	3.9
Tucson, AZ	14.0	12.7	4.4	Hartford-West Hartford-East Hartford, CT	9.1	8.6	3.9
San Antonio, TX	13.6	5.7	2.8	Washington, DC-VA-MD-WV	9.0	7.9	3.3
Columbus, OH	13.5	10.1	6.4	Worcester, MA	9.0	10.1	5.4
Milwaukee-Waukesha, WI	13.5	11.7	5.7	Allentown-Bethlehem-Easton, PA-NJ	8.9	7.9	5.5
Atlanta-Sandy Springs-Marietta, GA	13.4	11.3	5.4	Knoxville, TN	8.7	8.9	3.4
Cape Coral-Fort Myers, FL	13.4	14.9	15.1	Honolulu, HI	8.5	5.9	3.9
Seattle-Tacoma-Bellevue, WA	13.3	8.9	4.1	Providence-New Bedford, RI-MA	8.5	12.9	5.9
Ogden-Clearfield, UT	13.2	8.7	3.8	New Haven-Milford, CT	8.3	8.2	5.6
Salt Lake City, UT	13.2	10.5	4.5	Scranton--Wilkes-Barre, PA	8.2	7.8	5.8
Memphis, TN-MS-AR	13.1	9.0	7.7	Albany-Schenectady-Troy, NY	8.1	9.3	5.7
Dallas-Fort Worth-Arlington, TX	13.0	9.3	3.3	New York-Northern New Jersey, NY-NJ-PA	8.1	10.1	7.1
Grand Rapids-Wyoming, MI	12.9	13.5	3.6	Youngstown-Warren-Boardman, OH-PA	7.9	18.3	9.7
Riverside-San Bernardino, CA	12.9	16.4	6.8	Akron, OH	7.9	14.1	7.9
Little Rock-North Little Rock, AR	12.7	7.7	4.5	Philadelphia-Camden, PA-NJ-DE-MD	7.9	9.8	5.3
Nashville, TN	12.6	7.8	4.2	Pittsburgh, PA	7.6	11.2	4.5
Houston-Sugar Land-Baytown, TX	12.4	9.8	2.9	Bridgeport-Stamford-Norwalk, CT	5.5	8.3	5.0
Birmingham-Hoover, AL	12.3	10.1	4.4	Chattanooga, TN-GA	2.8	4.9	5.6

Unemployment and foreclosure rates are positively correlated with local move rates. Not surprisingly, in places where people lost their jobs and their homes, those residents were more likely to move. For instance, the average unemployment rate in the “Top Move” metro areas is 11.5%; in the “Bottom Move” areas it is 9.6%. To assess these relationships a bivariate regression has been estimated for the association between unemployment rate and foreclosure rate in 2007 and 2009 and metropolitan move rates in 2008 and 2010, respectively.⁷ The analysis is for a sample including the largest 100 metros, and they have been weighted by population size. A one year lag is introduced because it is believed these causal impacts are not instantaneous. The coefficients for unemployment are .272 for 2007 on 2008 mobility and .281 for 2009 on 2010 mobility. Both are significant at least at the .10 level. The coefficients indicate that a 10 percentage point increase in the local unemployment rate is predicted to increase the local move rate by about 2.7 points. Given the average local move rate in 2010 was about 9 percent, the magnitude of the influence of unemployment is fairly large. Moreover, this estimate is also consistent with the observed increase in metro area local move rates during the Great Recession which averaged about a 2 point increase over this period. During the Great Recession, metro area unemployment rates rose between 5 and 10 percentage points. The coefficients for foreclosure rates are .224 for 2007 on 2008 mobility and .151 for 2009 on 2010

⁷ These regressions are weighted by metropolitan area population. Of course, weighting would place more emphasis on more populous metropolitan areas. For example, New York, Los Angeles, and Chicago would all receive relatively large weights, given their large populations. Weighting by population size, however, does not appreciably change the estimated relationship between local move rates and unemployment (foreclosure) rates.

mobility. The latter is not statistically significant.⁸ The 2008 coefficient indicates that a 10 percentage point increase in the local foreclosure rates is predicted to increase the local move rate by 2.2 points.

E. Disproportionate impacts on Black Americans

This analysis suggests that two important impetuses to move were job loss and home loss. Blacks lost more jobs than whites and also experienced higher levels of foreclosure. The final step in this analysis is to assess the impact of these events on each group.

People who lose their jobs don't necessarily move. They may have enough savings to stay put, may have family members who contribute income, and may have minimal debt or mortgages with favorable terms. Figure 5 reports the results of regressions in which the metropolitan rate of unemployment or foreclosures predicts moving within the county for whites or blacks who live in that metropolitan area. There are remarkable differences by race, especially on 2010 mobility rates. The coefficient in 2010 for unemployment rate is twice as large for blacks as it is for whites, and it is more than four times as large for foreclosures.

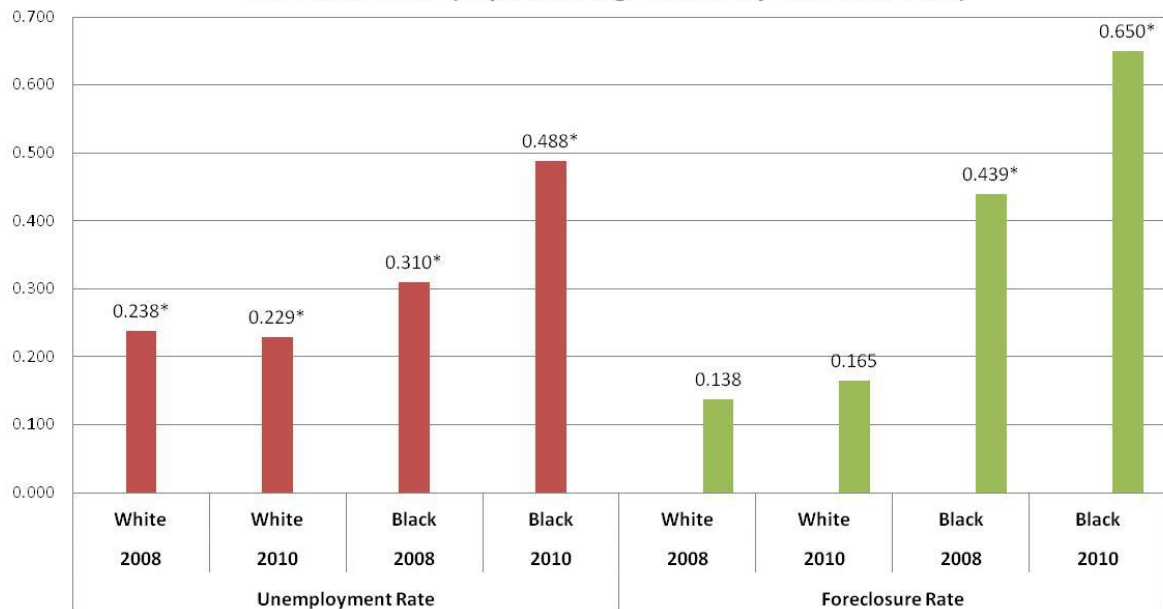
For whites, the magnitude of the unemployment rate coefficient is nearly identical in both periods; in short, whites in high unemployment areas faced the same propulsion to move in 2008 as during the Great Recession. More whites moved in 2010 than in 2008 partly because unemployment increased in the area where they lived. For blacks, the story changes. The effect of unemployment rate on their moves was already higher than for whites in 2008, and this effect redoubled as the recession continued. Blacks were at greater risk of losing their jobs during the Great Recession, and their moves were affected by employment prospects than those of whites. Plausible reasons are that blacks may have had less savings, fewer family members who could contribute, onerous debt from refinancing or subprime mortgages, or greater expenses.

The same pattern is noted for foreclosures. On the one hand, the foreclosure crisis hit older African Americans and Latinos harder than whites.⁹ On the other hand, greater risk of foreclosure (represented by higher foreclosure rates in the metropolitan area) was more likely to force blacks to move. Foreclosure is a process that can last as long as two years. During that time the owners may pay rent, may live in the house without paying rent, may be negotiating a reduced payment schedule or a short sale. White owners may be better able to extend that process, even end up avoiding eviction.

⁸ The timing of the height of foreclosures might be one reason why the foreclosure rate may not predict local move rates well in 2010. For some metropolitan areas, the foreclosure crises preceded the 2007/08 period, the period in which observed metropolitan local move rates average was lowest. In San Diego and Boston, for example, the Case-Schiller Home Price Index shows that the housing market bubble burst before this period. Further analysis of the CPS data indicates that the unemployment rate trends across metropolitan areas are more temporally aligned with the trends in local move rates.

⁹ This finding is consistent with journalistic accounts. A recent Associated Press article highlights that older Americans were hit hardest by the foreclosure crises with African American and Latinos hit hardest among these (see "Foreclosures Hit Older Americans Hard", published by CNBC on Thursday July, 19, 2012, accessed on "http://www.cnbc.com/id/48240142/Foreclosure_Crisis_Hits_Older_Americans_Hard" on September 17, 2012. This is also consistent with recent evidence showing that for recent borrowers (or those who borrowed shortly before the Great Recession), the foreclosure rate was much higher for African Americans (and Latinos) than that for whites. Moreover, during 2007 to 2009, while whites represented the majority of at risk borrowers to foreclosure, African American and Latino borrowers were more likely to be at imminent risk of foreclosure (Center for Responsible Lending, 2010).

Figure 5: Bi-Variate Regression Coefficients of Move Rate in 2008 and 2010 as a Function of Unemployment or Foreclosure Rate in 2007 and 2009 (Separate Regressions by Race and Year)



Notes: Move rate data from the 2008 and 2010 American Community Survey (ACS).

* indicates statistically significant at at least the 10 percent level.

Conclusion

By the end of the decade, Americans were on the move – but they were moving locally. While inter-state migration had slowed to a crawl, local migration increased to its highest level in over a decade. This increase was fueled to some extent by black movers. In metropolitan areas hit hardest by the Great Recession, local move rates were highest. In some metro areas in 2010, nearly 1 in 5 residents moved in one year. By the end of the decade, local movers were increasingly unemployed, poor, and renters.

Did the Great Recession cause this increase in local moves? The evidence makes a strong case that it did. During the Great Recession, local movers were more likely to trace their moves to their falling fortunes than before: they were looking for cheaper housing or for work.

Crucially, the Great Recession led to higher unemployment, as well as more foreclosures (related both to the collapse of the housing market, and, later, to unemployment). Not surprisingly, areas with higher unemployment rates had higher move-rates, as people scrambled to find housing they could afford.

For African-Americans, the impact of the Great Recession was particularly severe. During the Great Recession, disproportionately more blacks lost income, and during the Great Recession disproportionately more black homeowners entered foreclosure. In addition, the impact of both foreclosures and unemployment on blacks' mobility was particularly strong. Blacks, faced with loss of job and/or home, were more likely to make a local move than whites.

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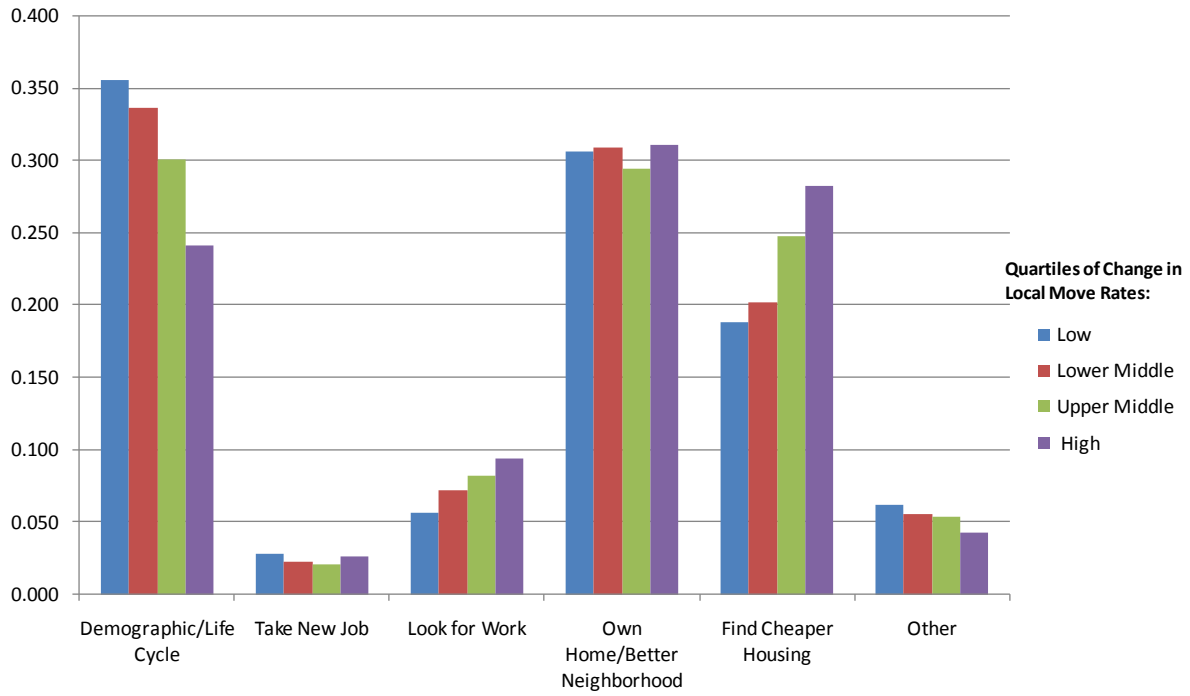
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Figure A.1: Reasons for Local Moves between 2008 and 2010 by Change in Level of Local Move Rates between 2008 and 2010



Notes: Data from 2008 and 2010 March CPS.
 Chi-square distributions are statistically different at at least the 5 percent level across local move rate levels.

Table A.1: The Number of People Who Moved Over Past Year in U.S. and by Type of Move: 1981 to 2010

	All Moves	Move Within County	Move Within State	Move Between States
1981	32,415,032	20,242,406	6,770,298	5,402,305
1982	32,515,202	20,253,637	6,508,180	5,753,382
1983	31,982,542	20,071,426	6,605,478	5,305,639
1984	33,805,965	20,885,632	7,293,276	5,627,064
1985	35,409,633	22,060,436	7,510,110	5,839,097
1986	37,013,302	23,235,240	7,726,944	6,051,130
1987	37,761,205	24,022,103	7,890,782	5,848,301
1988	36,317,365	23,258,926	6,916,175	6,142,251
1989	36,543,618	23,067,532	7,131,080	6,344,994
1990	37,208,348	22,823,927	7,319,094	7,065,337
1991	35,655,982	22,302,526	7,100,280	6,253,180
1992	36,954,969	23,575,343	7,144,477	6,235,142
1993	36,082,654	23,158,635	6,910,556	6,013,458
1994	36,808,124	23,485,761	7,438,240	5,884,124
1995	36,552,839	23,436,426	7,333,466	5,782,957
1996	36,297,554	23,387,091	7,228,692	5,681,789
1997	37,512,746	24,695,645	7,135,545	5,681,576
1998	36,667,332	24,007,369	7,048,764	5,611,202
1999	36,562,012	22,317,799	7,627,440	6,616,781
2000	36,898,050	21,632,660	7,834,857	7,430,520
2001	33,525,351	20,068,293	6,875,890	6,581,175
2002	34,733,541	20,852,517	7,059,595	6,821,403
2003	34,471,983	20,752,026	6,887,654	6,832,322
2004	33,729,608	20,082,729	7,088,275	6,558,628
2005	33,912,034	20,185,104	7,067,557	6,659,378
2006	34,434,942	22,150,353	7,234,662	5,049,939
2007	33,572,024	22,506,227	6,705,079	4,360,723
2008	30,459,688	20,548,935	5,698,997	4,211,776
2009	32,181,618	22,780,172	5,720,583	4,082,893
2010	33,038,676	24,227,589	5,649,010	3,804,706

Note: Data from the 1981 to 2010 March CPS.

Table A.2: Characteristics of those Who Moved within Counties Before and During the Great Recession

	Before	After
Young, College Educated	0.096	0.101
Married	0.317	0.281
Male	0.491	0.494
Foreign Born	0.168	0.169
Recent Immigrant	0.058	0.048
Income	\$29,261	\$30,919
Not in Labor Force	0.245	0.274

Note: * indicates variable for during recession is statistically different at at least the 5% level from that from before recession.

Table A.3: Major Reasons for Move within Counties Before and During the Great Recession by Race/Ethnicity

	White		Black		Latino		Asian	
	Before	During*	Before	During*	Before	During*	Before	During*
Demographic/Life Cycle	0.292	0.334	0.281	0.297	0.264	0.279	0.222	0.254
Take New Job	0.019	0.023	0.016	0.015	0.023	0.024	0.023	0.052
Look for Work	0.046	0.072	0.047	0.076	0.057	0.088	0.063	0.099
Own Home/Better Neighborhood	0.411	0.299	0.394	0.305	0.419	0.304	0.482	0.357
Find Cheaper Housing	0.199	0.212	0.232	0.251	0.219	0.272	0.189	0.194
Other	0.032	0.061	0.03	0.057	0.018	0.033	0.021	0.044

Note: * indicates chi-square distribution for during recession is statistically different at at least the 5 % level from that for before the recession.