FACULTY RESEARCH EDITION

of

The Savannah State College Bulletin

Editorial Committee

Articles are presented on the authority of their writers, and neither the Editorial Committee nor Savannah State College assumes responsibility for the views expressed by contributors.

TABLE OF CONTENTS

INCOME PROFILE OF SAVANNAH RESIDENTS:
A COMPARISON OF THE STATUS OF
BLACK AND NON-BLACK FAMILIES
Max Theo Johns

I. Introduction.

The decennial United States Census of Population contains massive volumes of statistics on social and economic aspects of American life. It is a fact, however, that these data are usually not made publicly accessible to the degree of yielding more than a small fraction of their potential information. There have not in the past been sufficiently energetic attempts to transform sterile numerical census *data* into the kind of social and economic *information* that is needed to inform the non-expert citizen about his society and community.

Recent censuses have provided particularly interesting statistical series which, when analyzed and interpreted satisfactorily, provide very relevant information about American society from a variety of viewpoints. It is possible today to extract from the census much information on the social and economic conditions of the local community. There are, for instance, detailed treatments of economic and social data[1] given for each of the nation's 240 or so standard metropolitan statistical areas (SMSA's). These statistical treatments are in the form of census tract[2] breakdowns. Analyses and interpretations such as those presented below are made possible by the availability of such detailed "grassroots" materials as these.

The term SMSA denotes a geographical unit composed of a city and its contigious environs, the total population of the unit being at least 50,000. Census economists, in developing the concept of SMSA, sought to create a geographic unit which possessed economic integrity and which, therefore, could be considered to be an economic system in its own right. The goal of this endeavor was to frame, for census focus, geographic units which have greater economic integrity than the state, which is too inclusive, and the corporate city, which usually excludes a substantial portion of its actual economic system. The county is the basic building block of the SMSA, each one being composed of one or more counties. There are six SMSA's located wholly or partially in the state of Georgia. These SMSA's and the counties which

---

1. The term "census" normally denotes total count of the population. However, most of the socio-economic data gathered by presentday U. S. censuses are from samples of 20 percent of the population. One out of every five subjects contacted gives answers to a large set of social and economic questions in addition to the demographic questions which are answered by all subjects. Error in the socio-economic data resulting from the use of samples rather than total count is small due to abundantly large samples.

2. The data which are analyzed and interpreted here come from the volume entitled *Census Tracts, Savannah, Georgia Standard Metropolitan Statistical Area* (PHC(1)-193), Census of Population and Housing, 1970, U. S. Bureau of the Census.

comprise them are: Savannah: Chatham[3]; Augusta: Richmond and Aiken (S. C.); Chattanooga: Walker, Catoosa, and Hamilton (Tenn.); Atlanta: Cobb, Fulton, DeKalb, Gwinnett, and Clayton; Columbus: Muscogee, Chattahoochee, and Russell (Ala.); Albany: Dougherty.

The census tract was created in an effort to establish a homogeneous microgeographic observation unit within the city or SMSA. In order to develop the actual census tracts for a city the Census Bureau works with local experts to draw up the geographic boundaries of the tracts. They attempt to establish statistical units which correspond to neighborhoods whose residents tend to have similiarity with respect to such economic elements as race, education, and income. Within the Savannah SMSA there are fifty-four populated tracts. It is the Savannah census tract which forms the observation unit for this study.

Information extracted from the census can provide answers to many questions of importance to the community. The important questions which this paper attempts to answer have to do with variation in the economic well-being of families in the Savannah area. The following pages show that wide variations in family income exist throughout the city as one examines and interprets the census statistics from neighborhood to neighborhood. Family income ranges from $1,956 per year in the poorest neighborhood to $12,186 per year in the most affluent. There is also demonstrated to be extreme variation between families along racial lines. Average annual income for Black families, at $4,723, is less than half as high as average yearly income for non-Black families, $9,772. More interesting than such single-value comparisons as these are the probability income distributions given in Table 3. These show, in terms of mathematical probability, the propensity, in neighborhood after neighborhood, for Black families to fall into the lower income classes and the inclination of non-Black families to receive incomes in higher income categories.

II. Income Profile.

The economic well-being of a community is best measured by median family income. Family (as opposed to individual) income is the most meaningful income magnitude since most economic activity is carried out for the ultimate purpose of supporting family households. Further, most goods and services are purchased and consumed on a household-family basis. The median as a measure of central tendency (average) for community income is preferrable to its alternative, the arithmetic mean, since the median provides a measure which is more solidly grounded to the typical family income in the community. Median family income is

---

3. The Bureau of the Census has recently decided to add two counties to the Savannah SMSA: Effingham and Bryan Counties.

the level of income above which half of the families earn and below which half the families earn. This measure of average family income tends to be an accurate indication of the economic well-being of families in a community since its value is determined jointly by the size of incomes and by the distribution of families along the income scale. The arithmetic mean, on the other hand, is calculated by summing up all family incomes and dividing by the number of families in the community. Given the number of families, then, the arithmetic mean is determined solely by income size. Relative to our present need this variable can be given an unrealistically large or small value by the occurrence of a few very high or a few very low incomes. In either case the mean would be a measure of central tendency which is distorted by the extreme values and thus is not representative of typical family income.

To obtain a preliminary focus on the spread of family incomes between census tracts within the Savannah SMSA, look at Table 1. This table arrays the area's census tracts relative to median family income and provides the total population for each

Table 1. Array by Median Family Income, Census Tracts of Savannah SMSA

Census Tract Number	Median Family Income	Population
2	$1,956	557
7	2,297	883
1	2,534	1,051
5	2,608	2,776
12	2,744	1,001
17	2,890	1,953
10	3,541	2,115
13	4,000	1,701
8	4,290	915
20	4,356	3,784
6	4,393	7,428
18	4,453	1,918
19	4,574	2,025
23	4,638	3,916
11	4,884	4,085
44	5,237	1,491
32	5,450	2,096
24	5,887	2,991
15	5,907	1,295
21	5,996	3,520
45	6,143	4,033
106.02	6,552	2,680
25	6,725	1,173
28	6,760	3,816
27	6,967	3,404

33	7,069	4,980
26	7,112	2,139
9	7,433	1,006
37	7,744	2,284
43	7,929	4,236
36.01		4,600
102	8,088	1,216
105	8,284	4,278
3	8,523	1,512
35.01	8,589	3,475
108	8,699	7,908
107	8,727	5,135
22	8,935	4,732
109	9,221	1,672
38	9,265	2,243
106.01	9,329	5,619
101	9,354	3,194
36.02	9,407	5,352
35.02	10,205	4,764
34	10,374	6,282
110	10,650	5,106
42.02	10,701	4,539
39	10,988	4,439
29	11,097	3,554
111	11,389	6,618
30	11,527	2,524
41	11,646	2,050
40	11,843	7,830
42.01	12,186	11,760

Source: *Census Tracts, Savannah SMSA* (PHC(1)-193).

census tract as well as its identification number[4]. Viewing the distribution of Savannah census tracts as an array, from the lowest median family income to the highest, one is able to see clearly that there is considerable dispersion of family incomes prevailing between the tracts. The range of the distribution is $10,230, the difference between the bottom census tract (median family income of $1,956) and the top (median family income of $12,186). The median level of these median incomes falls equally on two census tracts since, with an even number of tracts, 54, there is not a single one lying on the median point. The median tracts are number 26, with a median family income of $7,112, and number 9, with a median family income of $7,433. Both of these

---

4. The Savannah SMSA *Census Tract* volume (PHC(1)-193) provides a map of the area which identifies by this number the boundaries of each census tract within the area.

tracts lie within the city proper and have, for Savannah, a moderate degree of residential integration. Census tract number 26, with Black people making up almost one-fifth of its population, is bounded on the north by 34th Street, on the west by Habersham Street, Victory Drive on the south, and on the east by Atlantic Avenue. Tract number 9 has seven percent of its population composed of Negro people. Lying in the inner city, it faces Liberty Street on the north, Bull Street on the west, Gaston Street on the south, and Price Street on the east.

Our present purpose, however, is not to study overall family income as such. Quite interesting socio-economic information can be gained from the data if they are reworked somewhat. There are separate listings in the census tract volume for each tract which contains more than 400 Negroes. The data reported in these listings follow closely the tabular forms found in the total population listings. One can use these Negro series to separate out data pertaining only to non-Blacks. By doing this one creates data series for the comparison of socio-economic variables between Black and non-Black families for the 32 census tracts in which there is a significantly large Negro population. The 22 census tracts in which the Black population numbers less than 400 are considered to be all non-Black. There are two census tracts in which all the residents are Negro. Comparisons of socio-economic variables between Black and non-Black families are much more pertinent than the comparison of Black variables to those of the total population. Only the latter, a relatively weak type of comparison, can be accomplished with the census data in its published form.

Table 2 is used to demonstrate the steps which were taken to rework the basic census material so as to provide the data for some of the analysis presented later in the report. Black v. non-Black comparative income data were needed. Census tract number 5 has a total of 591 families, 405 of which are Black. Since the tract contains more than 400 Black people there are separate Negro data series which parallel the total population series. The Negro listings, however, take a troublesome departure from the total population listings in the deletion of specific income classes above the level of $10,000 family income per year.[5] Specific

5. Throughout this paper the present tense is used with respect to values of the socio-economic variables studied. It must be remembered, however, that the data are from the census taken in 1970 and are, therefore, at least three years old. The income data are actually 4 years old, being based on earnings for the preceding year, 1969. One could effect an acceptable adjustment for 1973 in the income data by incrementing each by some twenty percent, in accordance with increases in the consumers' price index which have occurred since 1969. Such mechanical adjustments as this will generally suffice at the present, a point in time relatively close to the time of the census. However, the reliability of estimates obtained this way diminishes rapidly over the passage of years. This is one good reason why Congres should be encouraged to fund a program for 5-year censuses which has been proposed by the Bureau of the Census.

classes are supplanted by the open end class "$10,000 or more" which, for this census tract, contains 14 Black families are apportioned among the high income classes according to the proportions obtaining in the total listing. This procedure brings about an equality of proportions between Black and non-Black families

Table 2. Census Tract Number 5, Income Distribution Among Families

Income Class	Total Families in Income Class	Black Families in Income Class	Non-Black Families in Income Class*
Less than $1,000	66	53	13
$1,000 to $1,999	131	83	48
$2,000 to $2,999	162	112	50
$3,000 to $3,999	63	41	22
$4,000 to $4,999	50	45	5
$5,000 to $5,999	28	19	9
$6,000 to $6,999	17	17	0
$7,000 to $7,999	13	13	0
$8,000 to $8,999	14	8	6
$9,000 to $9,999	0	0	0
$10,000 to $11,999	11	(3)	8
$12,000 to $14,999	22	(7)	15
$15,000 to $24,999	6	(2)	4
$25,000 to $49,999	0	(0)	0
$50,000 or more	8	(2)	6
Total	591	405	186
Median Family Income	$2,608	$2,594	$2,640*

*data obtained by manipulation of census series.

Source: *Census Tracts, Savannah SMSA* (PHC(1)-193).

within the high income classes. This is doubtless at odds with reality, giving an upward bias to the income distribution of Black families. However, let it be noted that the upward bias does not affect the estimated median income (see below) since its position is determined by location of incomes along the scale and not by the sizes of incomes in the extreme regions of the scale. Most certainly, moreover, the slight distortion resulting from this apportioning constitutes a smaller loss than the gain for the analysis resulting from the retention of specific income classes in the above $10,000 range. The rightmost column of Table 2 shows the number of non-Black families that remain in each income class after the subtraction of the Black families.

The median non-Black family income for the census tract is estimated according to a conventional interpolation procedure which uses the following formula:

$$\text{Median} = L_m + \frac{N/2 - S}{N_m} \ (C) \text{ where}$$

L_m = lower limit of income class in which median is found,
N = total number of families,
S = sum of families in income classes prior to median class,
C = size of median income class, and
N_m = number of families in median income class.

When the values of these variables for census tract number 5 are plugged into the equation the following results are obtained:

Median non-Black Family Income $= \$2,000 + \dfrac{93 - 61}{50} (\$1,000)$
$= \$2,640.$

Median family incomes for both Black and non-Black families living in each census tract are presented in Table 3. One is able to appreciate the sharp income differences between these groups by comparing their median family incomes for each census tract. But of greater interest than this single-value comparison of economic wellbeing is the more comprehensive picture of the income

Table 3. Probability of Family Having Income of a Given Level, Black (B) versus Non-Black (NB), for Residents of Savannah SMSA Census Tracts

		Census Tract Number				
	1		2		3	
Income Level:	B	NB	B	NB	B	NB
Below $3,000	61	0	78	100	0	17
3,000-6,000	36	0	22	0	0	21
6,000-9,000	3	0	0	0	0	15
9,000-12,000	0	100	0	0	0	22
12,000-15,000	0	0	0	0	0	6
Above 15,000	0	0	0	0	0	19
Med. Family Income	$2,477	$9,500	$2,000	$500	—	$8,523
Total Families	212	5	148	4	0	283
% Black	97.7		97.4		0	

Census Tract Number

Income Level:	5 B	5 NB	6 B	6 NB	7 B	7 NB
Below $3,000	61	60	35	85	75	0
3,000-6,000	26	19	29	15	19	0
6,000-9,000	9	3	21	0	6	0
9,000-12,000	1	4	9	0	0	0
12,000-15,000	2	8	4	0	0	0
Above 15,000	1	6	2	0	0	0
Med. Family Income	$2,608	$2,640	$4,393	$2,222	$2,297	—
Total Families	405	186	1721	20	180	0
% Black	68.5		98.9		100.0	

Census Tract Number

Income Level:	8 B	8 NB	9 B	9 NB	10 B	10 NB
Below $3,000	0	19	0	23	39	0
3,000-6,000	0	51	0	21	47	0
6,000-9,000	0	9	0	17	8	100
9,000-12,000	0	2	0	15	3	0
12,000-15,000	0	3	0	12	1	0
Above 15,000	0	16	0	12	2	0
Med. Family Income	—	$4,290	—	$7,433	$3,472	$6,500
Total Families	0	258	0	193	522	17
% Black	0		0		96.9	

Census Tract Number

Income Level:	11 B	11 NB	12 B	12 NB	13 B	13 NB
Below $3,000	37	19	56	0	39	32
3,000-6,000	27	0	26	0	35	16
6,000-9,000	21	0	14	0	20	14
9,000-12,000	10	45	2	0	4	11
12,000-15,000	3	19	0	0	1	13
Above 15,000	2	17	2	0	1	14
Med. Family Income	$4,665	$10,692	$2,744	—	$3,739	$6,222
Total Families	717	58	191	0	299	63
% Black	92.5		100.0		82.6	

Census Tract Number

Income Level:	15 B	15 NB	17 B	17 NB	18 B	18 NB
Below $3,000	31	10	54	60	32	0
3,000-6,000	26	35	31	40	40	0
6,000-9,000	33	26	8	0	21	0
9,000-12,000	5	15	6	0	5	100
12,000-15,000	1	7	1	0	1	0
Above 15,000	4	7	0	0	1	0
Med. Family Income	$4,850	$6,667	$2,895	$2,889	$4,387	$9,500
Total Families	119	154	428	15	415	7
% Black	43.6		96.6		98.3	

Census Tract Number

Income Level:	19 B	19 NB	20 B	20 NB	21 B	21 NB
Below $3,000	37	37	32	0	11	8
3,000-6,000	20	28	36	0	43	37
6,000-9,000	27	28	18	0	22	25
9,000-12,000	8	1	10	25	11	15
12,000-15,000	5	3	1	25	6	7
Above 15,000	3	3	3	50	7	8
Med. Family Income	$4,417	$5,167	$4,338	$15,000	$5,734	$6,667
Total Families	330	105	845	4	495	364
% Black	75.9		99.5		57.6	

Census Tract Number

Income Level:	25 B	25 NB	26 B	26 NB	27 B	27 NB
Below $3,000	0	20	21	12	16	
3,000-6,000	0	21	22	16	42	25
6,000-9,000	0	30	34	26	14	23
9,000-12,000	0	7	5	13	12	14
12,000-15,000	0	7	7	8	12	13
Above 15,000	0	15	12	16	8	9
Med. Family Income	—	$6,725	$6,538	$7,267	$5,843	$7,165
Total Families	0	318	88	485	139	830
% Black	0		15.4		14.3	

Census Tract Number

Income Level:	28 B	28 NB	29 B	29 NB	30 B	30 NB
Below $3,000	23	16	0	11	0	6
3,000-6,000	23	26	0	16	0	10
6,000-9,000	23	28	0	12	0	16
9,000-12,000	15	16	0	16	0	21
12,000-15,000	8	7	0	15	0	20
Above 15,000	8	7	0	30	0	27
Med. Family Income	$6,615	$7,029	—	$11,097	—	$11,527
Total Families	639	337	0	1063	0	731
% Black	65.5					

Census Tract Number

Income Level:	32 B	32 NB	33 B	33 NB	34 B	34 NB
Below $3,000	29	8	13	0	31	3
3,000-6,000	32	49	27	34	18	13
6,000-9,000	18	21	29	0	16	21
9,000-12,000	18	22	18	22	11	22
12,000-15,000	2	4	9	22	7	12
Above 15,000	1	3	4	22	17	29
Med. Family Income	$5,128	$6,091	$7,054	$11,500	$6,250	$10,667
Total Families	326	158	1143	9	164	1648
% Black	67.4		99.2		9.1	

Census Tract Number

Income Level:	35.01 B	35.01 NB	35.02 B	35.02 NB	36.01 B	36.01 NB
Below $3,000	0	7	0	6	8	10
3,000-6,000	0	23	0	10	19	18
6,000-9,000	0	23	0	23	30	32
9,000-12,000	0	24	0	24	26	25
12,000-15,000	0	14	0	18	11	10
Above 15,000	0	9	0	19	6	5
Med. Family Income	—	$8,589	—	$10,205	$7,775	$8,000
Total Families	0	960	0	1214	121	1044
% Black	0		0		10.4	

Census Tract Number

Income Level:	36.02 B	36.02 NB	37 B	37 NB	38 B	38 NB
Below $3,000	0	6	0	8	0	7
3,000-6,000	0	16	0	25	0	17
6,000-9,000	0	23	0	26	0	22
9,000-12,000	0	30	0	26	0	26
12,000-15,000	0	14	0	9	0	16
Above 15,000	0	11	0	6	0	12
Med. Family Income	—	$9,407	—	$7,744	—	$9,625
Total Families	0	1423	0	672	0	611
% Black	0		0		0	

Census Tract Number

Income Level:	39 B	39 NB	40 B	40 NB	41 B	41 NB
Below $3,000	0	4	0	4	0	3
3,000-6,000	0	7	0	8	0	13
6,000-9,000	0	24	0	18	0	16
9,000-12,000	0	23	0	21	0	21
12,000-15,000	0	18	0	13	0	24
Above 15,000	0	24	0	36	0	23
Med. Family Income	—	$10,988	—	$11,843	—	$11,646
Total Families	0	1112	0	2126	0	532
% Black	0		0		0	

Census Tract Number

Income Level:	42.01 B	42.01 NB	42.02 B	42.02 NB	43 B	43 NB
Below $3,000	0	3	0	4	0	4
3,000-6,000	0	6	0	12	0	18
6,000-9,000	0	14	0	22	0	38
9,000-12,000	0	25	0	23	0	19
12,000-15,000	0	24	0	19	0	10
Above 15,000	0	28	0	20	0	11
Med. Family Income	—	$12,186	—	$10,701	—	$7,929
Total Families	0	3101	1218	0	505	
% Black	0		0		0	

Census Tract Number

Income Level:	44 B	44 NB	45 B	45 NB	101 B	101 NB
Below $3,000	24	0	23	21	5	9
3,000-6,000	41	32	26	17	13	11
6,000-9,000	20	46	21	45	24	28
9,000-12,000	10	22	16	6	27	23
12,000-15,000	5	0	9	7	16	15
Above 15,000	0	0	5	4	15	14
Med. Family Income	$4,989	$8,000	$6,032	$6,575	$9,667	$9,205
Total Families	323	28	803	99	168	492
% Black	92.0		89.0		25.5	

Census Tract Number

Income Level:	102 B	102 NB	105 B	105 NB	106.01 B	106.01 NB
Below $3,000	0	17	0	9	34	5
3,000-6,000	0	19	0	16	34	15
6,000-9,000	0	24	0	35	10	21
9,000-12,000	0	28	0	24	10	26
12,000-15,000	0	8	0	11	7	20
Above 15,000	0	4	0	5	5	13
Med. Family Income	—	$8,088	—	$8,284	$4,460	$10,036
Total Families	0	298	0	1216	261	1252
% Black	0		0		17.3	

Census Tract Number

Income Level:	106.02 B	106.02 NB	107 B	107 NB	108 B	108 NB
Below $3,000	32	8	27	5	34	7
3,000-6,000	36	19	48	17	36	12
6,000-9,000	27	28	13	28	26	31
9,000-12,000	3	32	5	27	2	24
12,000-15,000	2	9	4	14	1	13
Above 15,000	0	4	3	9	1	13
Med. Family Income	$4,326	$8,403	$4,586	$9,042	$3,981	$9,012
Total Families	279	383	96	1186	163	1836
% Black	42.2		7.5		8.2	

	Census Tract Number					
	109		110		111	
Income Level:	B	NB	B	NB	B	NB
Below $3,000	0	13	28	9	0	4
3,000-6,000	0	16	34	10	0	12
6,000-9,000	0	19	14	17	0	15
9,000-12,000	0	21	9	20	0	23
12,000-15,000	0	13	4	11	0	15
Above 15,000	0	18	11	33	0	31
Med. Family Income	—	$9,221	$4,722	$11,088	—	$11,389
Total Families	0	435	107	1237	0	1834
% Black	0		8.0		0	

situation of Black and non-Black residents of Savannah census tracts which is provided by the probabilities of Table 3.

The probabilities section of Table 3 is constructed as follows. The number lying to the right of a given income class indicates the probability of a family, Black (B) and non-Black (NB), living in the designated census tract, earning an income within that income class. For example, consider census tract number 13. Black families living in that neighborhood have a median income of $3,739. But one can understand more thoroughly the economic situation of Black families in that census tract by examining the income probability distribution. Observe, first, that the probability of a family's earnings lying in the lowest income class is 39; that is, a black family residing in census tract 13 has 39 chances out of 100 of earning income less than $3,000. The family's probability of earning from $3,000 to $6,000 is 35. Further, the probability of its earnings being below $9,000 per year is the sum of the probabilities of all income classes below the $9,000 to $12,000 class, or 94. To look at this probability from the other end of the income scale, the Black family residing in this census tract has only six chances out of one hundred of earning income greater than $9,000 per year. Note that non-Black families living in the same census tract have a probability of 38 of earning an income of at least $9,000.

Consider some cases that are important with regard to their statistical positions. Look at the census tract in which Negro family income is the lowest. This is tract number 2, located in the northwestern corner of the inner city. It is bordered on the north by the Savannah River, on the west by Fahm Street, on the south by Hull Street, and it faces West Broad Street on the east. Residing in this census tract are 148 Black families whose median income is $2,000. The probability of a Black family earning income less than $3,000 is 78. The probability is 100 (certainty) that the Black family in this neighborhood receives less than $6,000. It is interesting to note that the probability is certain

non-Black families living in this census tract to have an income of less than $3,000. The four non-Black families living in this census tract have a median income of $500. No family can survive on income this small. Therefore, these families are supported from economic sources which are outside the census Bureau's categories of income. A possible source is help from relatives. There are doubtless such anomolous cases present in all census distributions. But they are usually not of sufficient importance to affect materially the estimate of group average as they do here.

The median position in the Savannah distribution of median family incomes for Negroes is shared by two census tracts, numbers 107 and 11. The first of these tracts lies to the northeast of the city and encloses the town of Port Wentworth. The 96 Black families residing in this tract have a median income of $4,586. The most probable income class for these families is between $3,000 and $6,000, there being 48 chances out of 100 for the family to have income of that magnitude. The probability of earning in the respectable class of $6,000 to $9,000 is 13 and there is even a probability of 12 of the Black family receiving above $9,000. However, the chances of a Black family living in Port Wentworth receiving a poverty income of less than $3,000 is 27 out of 100.

The above income probabilities should be compared to the expectations of the 1186 non-Black families residing in this census tract. The most likely income class for a non-Black family in Port Wentworth is $6,000 to $9,000, the chances for that class being 28 out of 100. But there are only slightly less chances for family earnings to be between $9,000 and $12,000, the probability for that class being 27. There is a probability of 23 for the non-Black family to earn in excess of $12,000 per year and only a five percent probability for its earning less than $3,000.

Census Tract number 11, in which is found the other median income level for Black families, is located in the northeastern section of the city in the old Brownsville area. It lies on both sides of Wheaton Street between the Atlantic Coast Line Railroad and Jones Canal, being bounded on the south by Herndon Lane and Bolton Street and on the north by the city line. The median family income for Negroes in this section is $4,665. The probability of any of the 717 Black families that live there receiving income of $3,000 or less is 37. The chances out of 100 of a Black family earning in the income class $3,000 to $6,000 are 27 and they are 21 for reaching the level $6,000 to $9,000. Beyond this income level are found few Black families, the probability being 10 for receiving a yearly income between $9,000 and $12,000, and only 5 percent for earning in excess of $12.000.

The 58 non-Black families living in census tract number 11 have a median income of $10,692, with the probability being 81 that earnings will exceed $9,000 per year. A family in this group has 17 chances out of one hundred of receiving more than

$15,000. Yet there is a rather large probability, 17, for the non-Black family to receive a poverty income of $3,000 or less.

Perhaps the most interesting census tract of all in the Savannah area income profile for Negro families is number 101, which has the highest median income for Black families. This tract is in two parts. The northern part lies directly east of the city between the city line and the Savannah River, being composed mainly of unhabited meadowlands and marshes. The southern part of number 101 corresponds to the town of Thunderbolt. There are 168 Black families in this census tract, a community which is contiguous to Savannah State College. With a median income of $9,667, the Black families living in this tract are the most affluent families in the whole Savannah Negro community. The chances are 15 out of 100 of a family earning income greater than $15,000. The probability of earning in excess of $12,000 is 31 percent and it is 58 percent for earning more than $9,000. Further, the chances are only 5 out of 100 of the Black family receiving $3,000 or less per year.

The high incomes earned by Negro families in the Thunderbolt community are unquestionably due to the influence of Savannah State College. Many people with professional training who are associated with the College live in this community. And professional levels of education command relatively high incomes.

III. Summary and Conclusion.

On preceding pages the reader has been invited to compare incomes and income class probabilities as they differ between Black and non-Black families in census tracts selected from Table 3. You are now asked to look at some comparisons for the whole Savannah metropolitan area. Table 4 has been constructed from census summary statistics for the entire Savannah SMSA. The non-Black entries were obtained by the method used for Table 2, page 8. Savannah median income for Black families is $4,723 and for non-Blacks, $9,772. The ratio of the former to the latter is .483.

Another basis for comparison of Black with non-Black family incomes is provided by the probabilities of Table 3. Look, for instance, at the following summary probabilities for the lowest and highest income classes:

	Black Families	Non-Black - Families
Median Probability of Lowest Income Class	31.5	8.5
Median Probability of Highest Income Class	3.0	11.5

97

The probability of falling in the lowest income class is more than 3 times as great for the Black family in Savannah as it is for the non-Black family. The probability of earning income in the highest income class is less than 1/3 for Black families as it is for non-Black families. For the Black family, the probability of falling in the lowest income category is more than ten times as great as the probability of falling in the highest income class. For the non-Black family the probability of earning in the highest income class is greater by 3 points than is its probability of falling in the lowest income class.

Many points of comparison such as these can be devised from the data provided in Table 3. The reader can improve his understaing of relative levels of economic wellbeing by working out some of his own.

Table 4. Summary Income Statistics for Savannah SMSA

Income Class	Total Families in Income Class	Black Families in Income Class	Non-Black Families in Income Class
Less than $1,000	1,579	1,098	481
$1,000 to $1,999	2,592	1,662	930
$2,000 to $2,999	2,774	1,638	1,136
$3,000 to $3,999	2,975	1,584	1,391
$4,000 to $4,999	2,773	1,413	1,360
$5,000 to $5,999	3,225	1,398	1,827
$6,000 to $6,999	3,364	1,158	2,206
$7,000 to $7,999	3,411	897	2,514
$8,000 to $8,999	3,229	655	2,574
$9,000 to $9,999	3,321	651	2,670
$10,000 to $11,999	5,489	(575)	4,914
$12,000 to $14,999	5,456	(570)	4,886
$15,000 to $24,999	5,400	(564)	4,836
$25,000 to $49,999	1,101	(115)	986
$50,000 or more	280	(29)	251
Total	46,969	14,007	32,962
Median Family Income	$8,245	$4,723	$9,772

Source: *Census Tracts, Savannah SMSA* (PHC(1)-193).

Whether one compares distributions of income probabilities or computes the ratio of Black median income to non-Black median income, one finds evidence of great differences between Black and non-Black levels of economic wellbeing. The focus of this paper is on these differences themselves and not on why the differences exist. A few comments on the latter question, however, may be in order.

The income of a family is composed of earnings received from the sale of its resources. These earnings depend largely on the price which prevails in the market for these resources. Since

the resource base of most families consists of some form of labor, the determination of income is largely made by the price which an employer is willing to pay for the specific human services which the family's breadwinner(s) offers for sale. This price is itself the result of the current market conditions, economic factors which are specific to the individual transaction, and various non-economic elements. To disentangle and measure market forces and the other economic factors (not to mention the non-economic elements) is an awesome obstacle to the task of assessing the contribution made by each to the determination of a particular resource price and such assessment is by no means attempted in these short comments.

Current market conditions consist of broad demand and supply forces. These would be quite important in a period of depression, when demand is low in general, or in a boom period, when demand is higher than normal.

More important than general market conditions in the question of income differences between households are specific attributes governing the monetary value to the employer of the labor services which the household offers for sale. The person who is more productive will be more valuable to the employer and, other things the same, will receive a price for this labor which is proportionally higher. (The "other things" caveat is very important and will be covered shortly.) For instance, if a worker has a special gift for a certain type of work his productivity will generally be greater than average. Or, perhaps, even with no special aptitude, a worker may produce and earn more than his peers because of exceptionally high motivation. Good or bad health often influence productivity on the job. A person's economic productivity, however, depends more than anything else on the amount of training and educational preparation which he brings to the job. The most important single determinant of a person's value to an employer and, consequently, his earnings, seems to be the level of education attained by the person.[5]

While the above economic considerations are powerful in their influence on earnings, by no means do they provide the total determination of family income. There are many non-economic factors which create income differences. A person might be ignorant of the fact that there are, in the same area, higher paying job opportunities that are open to workers of his category. Another example would be the case in which there are unique non-economic attributes of a particular situation which are of sufficient importance to an individual to compensate for a significant earnings deficit. It is not difficult to imagine ad-

---

5. A similar relationship seems to hold for communities. A companion research project to the present one is going to explore the functional relationship between median family income for a census tract and the median number of years of school completed by adult residents of the tract.

ditional non-economic elements such as these and there are many of them to be found in any labor market contributing to differences in family incomes within the community. One non-economic factor, however, is more important than all the rest: racial discrimination. All other things the same, the person who is Black receives a lower pay for his work than the person who is non-Black.

It is hoped that the comparisons and interpretations made here will not be accepted by the reader as final statements on income differences in the community. Perhaps the most valuable use which the reader might make of this paper is for him to use its analyses only as interpretative guidelines for the statistical information which has been presented. Table 3 affords much material out of which the reader can construct his own interpretations and comparisons. By doing this he can acquire new understanding of the varying levels of economic wellbeing at which are found the forty-seven thousand families of the Savannah area.