

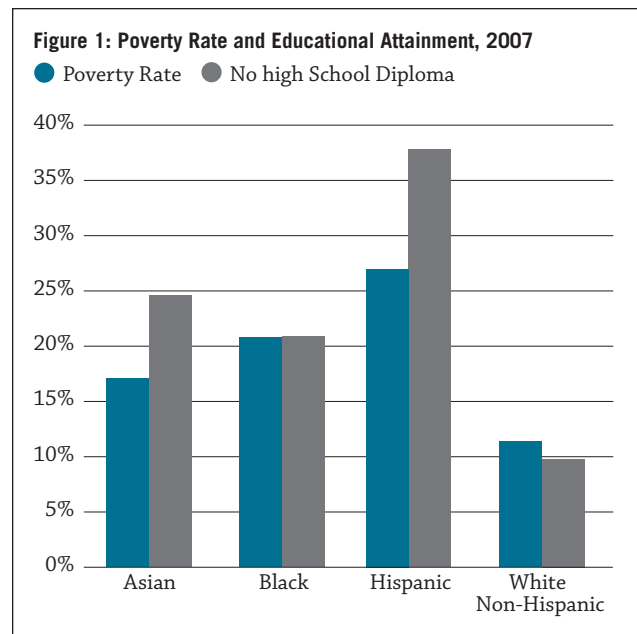
State of New Yorkers

While the *State of the City* traditionally evaluates health, housing and demographic data at the neighborhood level, we recognize that race or ethnicity also influences these quality of life outcomes. Neighborhood data sometimes serve as a proxy for how different racial and ethnic groups fare in New York City because neighborhoods often are segregated (as revealed by our racial diversity indices). Given the inexactness of that proxy, and New York City's tremendous diversity, we think it is important to understand how health, housing and demographic outcomes vary for New Yorkers of different backgrounds.

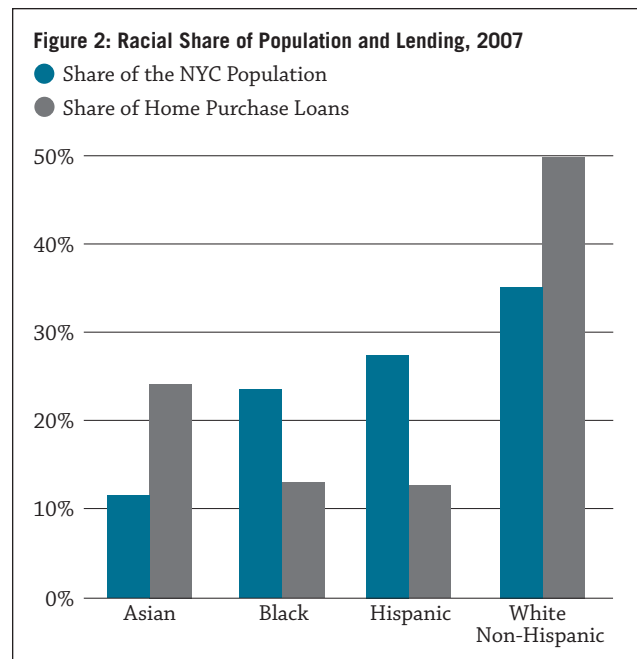
Black and Hispanic residents of New York City have poorer health outcomes and lower levels of educational attainment than white and Asian New Yorkers. Blacks consistently have much higher rates of low birth weight and infant mortality than other City residents. Further, both blacks and Hispanics have strikingly higher rates of new cases of elevated blood lead levels than their white and Asian counterparts. The differences in the median life span across racial and ethnic groups and genders are especially stark, ranging from a low of 64 years for black and Hispanic men to 84 years for white women. Although the gap has narrowed in recent years, black and Hispanic students still lag behind their white and Asian peers in their performance in reading and math.

Of the population 25 years old and older in each group, whites have the highest levels of education, followed by Asians, blacks and finally, Hispanics. Nearly 38% of Hispanic adults do not have a high school diploma, while the corresponding rate for whites is only 9.8%. These differences in educational attainment appear to be highly correlated with disparities in the poverty rate, unemployment rate and the median household income across racial groups.

In 2007 we saw disparate trends in home purchase lending between different racial and ethnic groups. In the most recent years before 2007, the different racial and ethnic groups were taking out loans roughly in line with their proportion of the population. In 2006, for example, blacks made up 24.3 % of the population and 23.1 % of the home purchase borrowers. But beginning in 2007, as the credit market began to contract, blacks and Hispanics were increasingly underrepresented, making up 24% and 27% of the population, respectively, but



Source: American Community Survey (2007)



Source: American Community Survey (2007), HMDA (2007)

only 12.9% and 12.5% of home purchase loan borrowers. Asians, the only group to take out more home purchase loans in 2007 than in 2006, significantly increased their share of home purchase loan borrowers. These home purchase lending trends may further exacerbate the disparities that already exist in the homeownership rates across different racial and ethnic groups: nearly 44% of white and 40% of Asian households are homeowners, while just 28% of blacks and 17% of Hispanics are.

The table below provides key indicators for New York City disaggregated by race and ethnicity. Data are provided only for whites, blacks, Hispanics and Asians, the racial and ethnic groups that make up the vast majority of the City's population.

Data are for the year 2007, unless otherwise noted. The population share reports the percentage of the total New York City population that each racial and ethnic group constitutes. Indicators listed as "percentage" or

"rate" report the percentage of the racial or ethnic group that has the designated characteristic. For example, the population under 18 reports the percentage of each racial or ethnic group that is under the age of 18. Indicators listed as a "share" report the percentage of all cases that could be attributed to the given racial or ethnic group. For instance, the Share of Home Purchase Loans for blacks reports that out of all the home purchase loans originated in 2007, 12.9% went to blacks.

	Asian	Black	Hispanic	White Non-Hispanic
Population				
Population	965,830	1,948,183	2,269,972	2,903,012
Share of the New York City Population	11.7%	23.5%	27.4%	35.1%
Population Aged Under 18 (percentage)*	20.8%	26.5%	27.7%	17.3%
Population Aged 65 and Older (percentage)*	9.4%	10.6%	8.2%	17.7%
Foreign-Born Population (percentage)*	73.7%	32.0%	41.8%	23.9%
Housing & Affordability				
Median Household Income*	\$51,125	\$39,554	\$34,390	\$66,429
Homeownership Rate*	39.7%	28.0%	16.7%	43.9%
Share of Home Purchase Loans	24.2%	12.9%	12.5%	49.9%
High Cost Home Purchase Loans (percentage)	6.2%	32.0%	17.8%	4.6%
Share of Refinance Loans	9.8%	30.6%	16.1%	42.9%
High Cost Refinance Loans (percentage)	13.8%	33.6%	25.5%	16.1%
Median Rent Burden (rental units) (2005)	32.9% ¹	29.5%	33.2%	30.0%
Severe Crowding Rate (rental units) (2005)	7.1% ¹	3.2%	5.1%	2.0%
Poverty, Education, Employment & Disability Status				
Poverty Rate*	17.1%	20.8%	27.0%	11.4%
Poverty Rate: Population Under 18*	20.9%	29.2%	37.9%	17.4%
Poverty Rate: Population 65 and Older*	25.9%	18.9%	27.6%	13.9%
Students Performing at Grade Level in Reading (percentage)	72.0%	43.6%	42.0%	73.3%
Students Performing at Grade Level in Math (percentage)	88.4%	55.4%	59.0%	82.7%
Educational Attainment: No High School Diploma (percentage)*	24.6%	20.9%	37.8%	9.8%
Educational Attainment: Bachelor's Degree and Higher (percentage)*	39.8%	20.7%	14.5%	49.4%
Unemployment Rate*	5.7%	10.2%	9.2%	4.2%
Public Transportation Rate*	55.3%	62.5%	62.2%	49.9%
Mean Travel Time to Work (minutes)*	42.1	45.5	40.5	34.7
Disabled Population (percentage)*	6.1%	12.0%	13.3%	8.1%
Adult Incarceration Rate (per 100,000 people aged 15 or older)	37 ²	2886	1398	272
Health Indicators				
Low Birth Weight Rate (per 1,000 live births)*	78	125	80	69
Infant Mortality Rate (per 1,000 births)	3.1	9.8	4.8	3.9
Elevated Blood Lead Levels (share of all new cases by race) ³	18.5%	30.2%	37.9%	9.4%
Asthma Hospitalizations (per 1,000 people)	0.9	5.0	3.7	1.0
Median Life Span: Males (years)	71	64	64	77
Median Life Span: Females (years)	78	74	75	84

¹ Derived from a sample of less than 2000. ² For this indicator, "Asian" also includes all "other races". ³ In this section only, Elevated Blood Lead Levels refers to levels at or above the Environmental Intervention Blood Lead Level of 15 µg/dL (micrograms per deciliter). *It is not possible to disaggregate the data for black/African Americans and Asians by Hispanic ethnicity therefore some double counting may occur.