

State of New Yorkers

The *State of the City* traditionally tracks trends in housing, demographic, education, and health measures across neighborhoods, documenting how communities change over time. But given New York City's diversity, it is critical to understand racial and ethnic disparities in housing and socioeconomic indicators.

New York City's ethnic and racial composition continues to change. The Asian population increased by 32 percent from 2000 to 2010, passing the one million mark for the first time. The Asian population was also younger than the New York population as a whole: less than 10 percent of Asians were elderly in 2009, while more than 20 percent were under eighteen.

The four major racial groups have experienced divergent economic trajectories since 2002. Although median incomes, adjusted for inflation, increased for the city as a whole between 2002 and 2009, the median household income for the city's Hispanic population fell by more than three percent. In contrast, the median household income for whites grew 7.7 percent, while the median income for blacks grew by slightly less than one percent.

Despite the recent recession, poverty rates fell for all groups between 2000 and 2009, with the black poverty rate decreasing by nearly five percentage points. Nevertheless, black and Hispanic poverty is persistently high: 21 percent of the black population and 28 percent of the Hispanic population live in poverty. In comparison, 11 percent of the white population and 18 percent of the Asian population live in poverty.

The homeownership and mortgage lending trends between 2000 and 2009 reveal clear differences among groups. Homeownership rates rose for all groups, but more rapid growth among white and Asian households magnified historical disparities. More than 40 percent of Asian and white households owned their own home in 2009, compared to just 17 percent of Hispanics and 28 percent of blacks. Since 2000, the homeownership rate has increased by seven percentage points for white households and six for Asians, but only three for black and Hispanic households. It is still unclear whether even these gains will persist in near future.

The overall number of home purchase loans originated in New York City has declined considerably, falling from 59,169 in 2005 to 24,461 in 2009. The decline

was most dramatic among black and Hispanic borrowers, who respectively made up 32 and 16 percent of home purchase loan borrowers in 2005, but only 10 and 8 percent of borrowers in 2009. Lending disparities by race are even more dramatic for refinance loans; in 2009, over 65 percent of the borrowers receiving refinance loans in New York City were white.

Citywide, the typical New York household paid slightly more than 30 percent of its income towards rent in 2009. Black households suffered the largest increase in rent burden of any racial and ethnic group, with the median black household paying four percentage points more on rent in 2009 compared to 2000. Severe crowding is most common among Asian and Hispanic households, with 7 percent of Asian and 6 percent of Hispanic renter households experiencing severe crowding.

Troubling differences persist between racial groups in quality of life indicators. The incidence of low birth weight and infant mortality remain higher for children of black mothers than for other racial groups. While rates of low birth weight and infant mortality fell for whites between 2000 and 2008, these rates actually grew for blacks during the same time period. Median lifespan also varies widely by race and gender: the median life expectancy is 65 for black men and 74 for black women, compared with 77 for white men and 84 for white women. Similarly, black and Hispanic children are far more likely than white or Asian children to be diagnosed with elevated blood lead levels and to be hospitalized for asthma.

In response to the city's increasingly sophisticated workforce needs, the proportion of the population obtaining higher educational degrees is increasing across the board, though not evenly across all racial and ethnic groups. In 2009 more than half of the white adult population and 40 percent of the Asian adult population held a college degree. Only 22 percent of the black adult population and 15 percent of the Hispanic adult population held a bachelor's degree in 2009, although the percentage has increased for both groups since 2000. On the other end of the spectrum, the share of Hispanic adults with no high school diploma decreased from 47 percent in 2000 to 39 percent in 2009, though it still remains higher than the share for other racial and ethnic groups.

New York City Data by Race and Ethnicity, 2009

	White Non-Hispanic	Black	Hispanic	Asian
Demographics				
Population ('10)	2,722,904	1,861,295	2,336,076	1,028,119
<i>Percentage change since 2000</i>	-2.8%	-5.1%	8.1%	31.8%
Share of New York City Population ('10) ¹	33.3%	22.8%	28.6%	12.6%
<i>Percentage point change since 2000</i>	-1.7	-1.7	1.6	2.9
Population Under 18 ²	16.8%	25.2%	27.7%	21.8%
<i>Percentage point change since 2000</i>	-1.9	-4.2	-2.9	-8.8
Population 65 and Older ²	16.7%	10.9%	8.5%	9.5%
<i>Percentage point change since 2000</i>	-0.2	2.4	2.1	2.0
Foreign-Born Population ²	22.4%	31.7%	40.7%	71.6%
<i>Percentage point change since 2000</i>	-0.7	2.7	-0.5	-6.0
Disabled Population ²	6.6%	10.2%	10.6%	4.1%
Housing				
Homeownership Rate ²	43.4%	27.9%	16.8%	40.5%
<i>Percentage point change since 2000</i>	6.9	3.4	2.8	5.9
Share of Home Purchase Loans	49.9%	11.4%	9.0%	28.9%
High Cost Home Purchase Loans (% of home purchase loans)	2.3%	6.5%	5.5%	1.8%
<i>Percentage point change since 2005</i>	-7.1	-40.5	-30.0	-13.3
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	9.8%	55.6%	37.4%	6.8%
<i>Percentage point change since 2005</i>	9.6	53.5	36.1	6.6
Share of Refinance Loans	65.3%	12.9%	7.9%	13.2%
High Cost Refinance Loans (% of refinance loans)	1.5%	6.3%	4.0%	1.3%
<i>Percentage point change since 2005</i>	-18.3	-35.4	-29.5	-20.1
Median Rent Burden	25.5%	27.5%	29.1%	30.1%
Severe Crowding Rate (% of renter households)	2.5%	2.4%	6.4%	6.8%
Income, Education and Employment				
Median Household Income	\$70,879	\$40,665	\$34,710	\$53,218
<i>Percentage point change since 2002</i>	7.7%	0.9%	-3.6%	-0.3%
Poverty Rate ²	11.0%	20.8%	28.1%	18.1%
<i>Percentage point change since 2000</i>	-0.5	-4.9	-2.6	-1.5
Poverty Rate: Population Under 18 ²	15.1%	30.4%	38.4%	21.7%
<i>Percentage point change since 2000</i>	-1.1	-3.5	-1.6	-2.3
Poverty Rate: Population 65 and Older ²	12.8%	19.2%	28.2%	24.5%
<i>Percentage point change since 2000</i>	1.0	-4.1	-1.7	0.2
Unemployment Rate ²	7.6%	13.2%	12.5%	8.6%
<i>Percentage point change since 2000</i>	2.3	-0.9	-1.3	2.2
Public Transportation Rate ²	51.3%	62.5%	61.8%	55.7%
Mean Travel Time to Work (minutes) ²	34.7	44.2	40.4	40.4
Students Performing at Grade Level in Reading	64.1%	32.6%	33.7%	64.2%
Students Performing at Grade Level in Math	74.5%	40.4%	46.2%	81.7%
Educational Attainment: No High School Diploma ²	9.0%	19.5%	38.7%	26.7%
<i>Percentage point change since 2000</i>	-6.2	-10.1	-7.9	-3.9
Educational Attainment: Bachelor's Degree and Higher ²	51.2%	21.6%	14.7%	39.7%
<i>Percentage point change since 2000</i>	9.3	5.8	4.1	3.5
Adult Incarceration Rate (per 100,000 people aged 15 or older) ³	295	2,872	1,316	171
Health				
Asthma Hospitalizations (per 1,000 people)	1.1	5.0	3.9	0.6
Elevated Blood Lead Levels (share of all new cases by race)	10.9%	22.5%	36.7%	26.6%
Infant Mortality Rate (per 1,000 live births) ²	3.4	9.5	4.8	2.8
<i>Percentage point change since 2000</i>	-2.3	0.3	-1.1	-1.1
Low Birth Weight Rate (per 1,000 live births) ²	72	129	72	73
<i>Percentage point change since 2000</i>	0.4	20.3	-	-
Median Life Span (years): Males	77	65	65	71
Median Life Span (years): Females	84	74	75	79

1. The share of the New York City population identifying as "mixed race" or "more than one race" decreased from 3.8% to 2.5% from 2000 to 2010. This is probably due to sampling of the data not an actual trend. 2. It is not possible to disaggregate the data for blacks and Asians by Hispanic ethnicity, therefore some double counting may occur. 3. For this indicator, "Asian" also includes all other races.