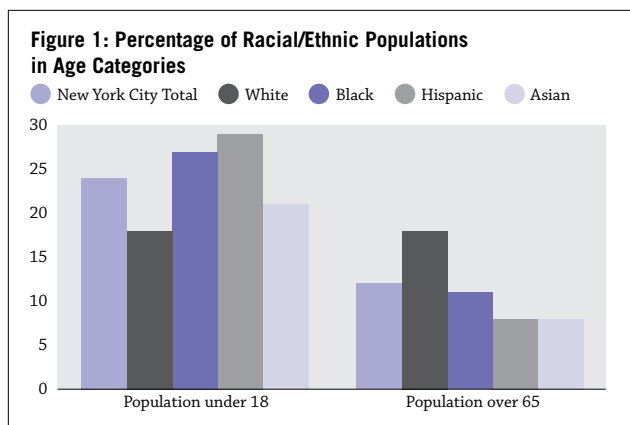


# State of New Yorkers

While the *State of the City* report generally provides health, housing and demographic data at the neighborhood level, we recognize that there are also striking disparities across racial and ethnic groups. 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's tremendous diversity, we think it is important to examine directly how health, housing and demographic outcomes vary for New Yorkers of different backgrounds.

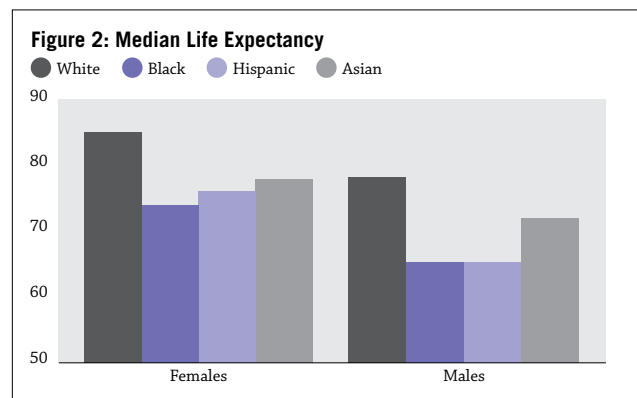
Patterns in the age distribution of the population vary significantly across racial and ethnic groups. Children make up 24% of the population city-wide, but only 18% of the non-Hispanic white population, perhaps in part because white families are less likely to raise their children in the City. The percentages of the black and Hispanic populations that are under 18 are greater than the city-wide percentage (see Figure 1). Whites,



Source: U.S. Census Bureau, ACS 2006

however, are over-represented at the other end of the age distribution: people aged 65 years or older make up a larger percentage of the white population than of the other racial and ethnic populations, and of the city as a whole.

Persistent racial and ethnic disparities in health outcomes contribute to differences in the quality of life New Yorkers experience. In particular, blacks continue to face high rates of low birth weight and infant mortality despite dramatic decreases in the city-wide rates. Black and Hispanic communities have higher rates of asthma hospitalizations than whites or Asians, and

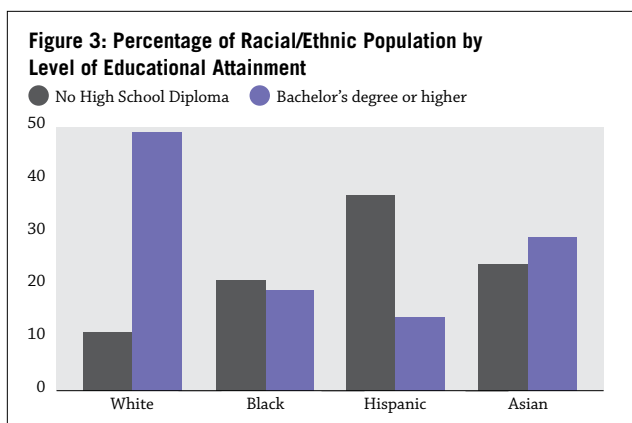


Source: New York City Department of Health and Mental Hygiene Vital Statistics, 2006

Hispanics represent the largest share of newly identified cases of elevated blood lead levels in children. Finally, the 13 year life expectancy gap between white men (77 years) and black and Hispanic men (64 years) is startling evidence of the different life outcomes for people living in the same city.

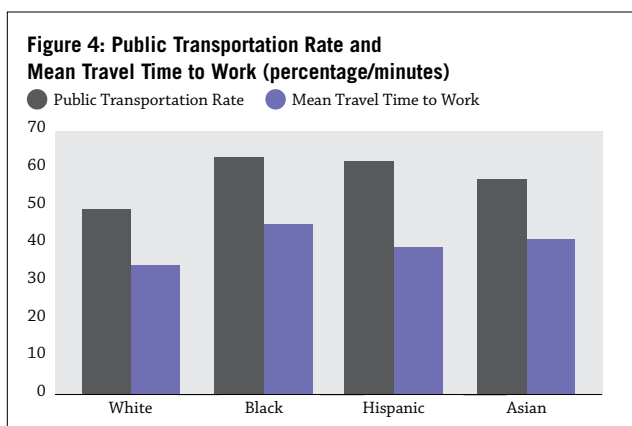
Education and employment data also demonstrate persistent disparities in New Yorkers' opportunities to improve their life outcomes. In New York City's public schools, fewer than half of black and Hispanic grade school students scored at or above grade level standards in English and math, while almost three-quarters of white and Asian students passed this mark. These patterns continue later in life: more than a third of Hispanic adults do not have a high school diploma, and only 14% have a bachelor's degree or higher. Among black New Yorkers, just one-fifth have obtained a Bachelor's degree or above, compared to almost half of the white population and 39% of the Asian population.

These disparities in educational attainment likely contribute to differential rates of employment and



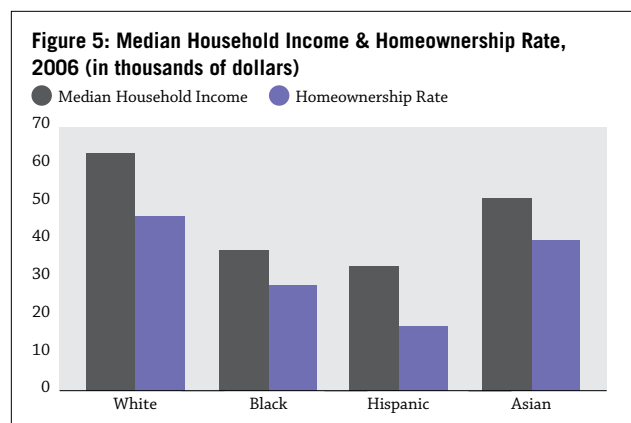
Source: U.S. Census Bureau, ACS 2006

poverty, as well as household income. Blacks and Hispanics face unemployment rates of 11.5% and 9.4% respectively, well above the rates for whites and Asians, 5% and 6.1% respectively. For those who are employed, blacks, Hispanics, and Asians are more likely to use public transportation to commute to work than whites, and subsequently face longer mean commute times.



Source: U.S. Census Bureau, ACS 2006

Median household incomes vary tremendously by racial and ethnic group: Hispanic households earn just over half of what white households earn, while black households earn about 60% of what whites do. The cumulative effect of poor educational and employment outcomes is often poverty, so unsurprisingly, the poverty rate among blacks and Hispanics is more than double the rate for white New Yorkers. These disparities extend to the most vulnerable in the population; the poverty rate for black and Hispanic children is twice that of the poverty rate for white children, while a larger percentage of Hispanic and Asian seniors are poor than either white or black seniors.



Source: U.S. Census Bureau, ACS 2006

Research shows that involvement with the criminal justice system may impair movement into stable employment and perpetuate instability and poverty in communities. The data show consistent disparities in the rates at which members of the different racial and ethnic groups enter the criminal justice system. For example, black New Yorkers are incarcerated at approximately nine times the rate of white New Yorkers, and Hispanics are incarcerated at about five times the rate of whites.

As discussed earlier in the “Trends in Mortgage Lending in New York City,” homeownership gains have been made by all racial and ethnic groups in New York, but large gaps persist, with Hispanics lagging furthest behind. Only 17% of Hispanics own their own homes, compared to 46% of white households. Black and Hispanic borrowers hold a disproportionate share of risky loans; in 2006, blacks were four times more likely to purchase a home with a subprime loan than whites were, and Hispanics were three times as likely.

## SPOTLIGHT ON SENIORS

New Yorkers who are 65 and older make up 12% of the City’s population. Almost one third of older New Yorkers live alone, over 60% live with families, and only 5% live in institutional or group settings. New York’s seniors are a mix of foreign-born immigrants (44%), those native to New York State (34%), and those who immigrated to New York from other states (9.5%). A majority of the 65 and older population is female (61%), and older women face higher poverty rates (21%) than older men (16%).

The chart 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 2006, 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” 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 “rate” report the number per 100 (or other stated unit) in the racial or ethnic group who have the characteristic at issue. For example, the Infant Mortality Rate for Asians provides the number of infant deaths per 1,000 Asian children.

	White Non-Hispanic	Black	Hispanic	Asian
<b>Population</b>	2,854,519	1,947,328	2,267,827	958,222
<b>Share of the New York City Population</b>	35.6%	24.3%	28.2%	11.9%
<b>Population Aged Under 18 (percentage)*</b>	17.8%	27.5%	28.6%	21.2%
<b>Population Aged 65 and Older (percentage)*</b>	17.9%	11.0%	8.0%	9.0%
<b>Foreign-Born Population (percentage)*</b>	23.9%	31.7%	41.9%	74.2%
<b>Housing &amp; Affordability</b>				
<b>Median Household Income*</b>	\$62,931	\$36,589	\$32,791	\$51,391
<b>Homeownership Rate*</b>	45.6%	28.0%	17.1%	40.0%
<b>Home Purchase Loans (per 1,000 households)*</b>	21.6	20.5	16.7	40.1
<b>Purchase Loans that were Subprime (percentage)*</b>	9.1%	40.7%	28.6%	13.6%
<b>Refinance Loans (per 1,000 households)*</b>	14.9	22.1	10.9	13.0
<b>Refinance Loans that were Subprime (percentage)*</b>	15.7%	36.3%	27.0%	15.2%
<b>Median Rent Burden (rental units) (2005)</b>	30.0%	29.5%	33.2%	32.9% <sup>1</sup>
<b>Severe Crowding Rate (rental units) (2005)</b>	2.0%	3.2%	5.1%	7.1% <sup>1</sup>
<b>Poverty, Education, Employment &amp; Disability Status</b>				
<b>Poverty Rate*</b>	11.1%	22.7%	27.9%	17.7%
<b>Poverty Rate: Under 18*</b>	15.5%	31.9%	38.3%	24.0%
<b>Poverty Rate: Over 65*</b>	13.3%	20.4%	29.6%	28.9%
<b>Students Scoring at or Above Grade Level—English (percentage)</b>	72.1%	41.6%	42.7%	75.0%
<b>Students Scoring at or Above Grade Level—Math (percentage)</b>	77.3%	46.4%	49.7%	84.0%
<b>Educational Attainment: No High School Diploma (percentage)*</b>	10.7%	21.3%	37.2%	24.1%
<b>Educational Attainment: Bachelor’s Degree and Higher (percentage)*</b>	48.7%	19.2%	14.3%	39.0%
<b>Unemployment Rate*</b>	5.0%	11.5%	9.4%	6.1%
<b>Public Transportation Rate*</b>	49.4%	62.7%	62.0%	56.7%
<b>Mean Travel Time to Work (minutes)</b>	34.5	44.9	39.4	41.0
<b>Disabled Population (percentage)*</b>	8.4%	12.7%	13.0%	5.5%
<b>Adult Incarceration Rate (per 100,000 people aged ≥ 15) (2002)</b>	295	2,472	1,395	39 <sup>2</sup>
<b>Health Indicators</b>				
<b>Low Birth Weight Rate (per 1,000 live births)*</b>	72.0	124.0	82.3	80.9
<b>Infant Mortality Rate (per 1,000 births)</b>	3.8	10.5	5.5	3.6
<b>Blood Lead Levels (share of all new cases by race) (2005)</b>	9.0%	31.0%	40.0%	18.0%
<b>Asthma Hospitalization Rate (per 1,000 people)</b>	1.1	5.0	3.6	0.6
<b>Median Life Span: Males (years)</b>	77	64	64	71
<b>Median Life Span: Females (years)</b>	84	73	75	77

<sup>1</sup> Derived from a sample of less than 2000. <sup>2</sup> For this indicator, “Asian” also includes all “other”. \*The data source is U.S. Census Bureau, ACS 2006. It is not possible to disaggregate the data for black/African Americans and Asians by Hispanic ethnicity, therefore some double counting may occur.