

# State of New Yorkers

**T**he previous section provided an overview of recent changes in the demographics and economic status of the population of the city as a whole. Because the dynamics of these measures often differ across racial and ethnic groups, this section reports on changes experienced by individual groups.

Despite recent declines, homeownership rates increased for all groups between 2000 and 2010. However, homeownership rates grew more substantially for whites and Asians than for blacks and Hispanics. By 2010, the homeownership rates for whites and Asians had risen to over 40 percent, while the rates for blacks and Hispanics were 26.3 and 15.4 percent respectively. In 2010, half of all home purchase loans made in the city were originated to white households, even though they make up only one-third of the population. Similarly, although Asians constitute only 12.6 percent of the city's population, 25.9 percent of home purchase loans were originated to that group. Even larger disparities appear in the share of refinance loans than in home purchase loans. Almost 70 percent of all refinance loans in 2010 were originated to a white household.

There continue to be racial disparities in the share of home purchase loans that are high cost. While only 0.6 percent of home purchase loans originated to whites and 1.1 percent of those originated to Asians were high cost in 2010, 1.6 percent of those originated to blacks were high cost, as were 1.7 percent of those originated to Hispanics. These disparities persisted despite the fact that the share of home purchase loans that were high cost fell most dramatically for blacks and Hispanics between 2005 and 2010. The share of home purchase loans that were high cost fell 45 percentage points for blacks and 34 percentage points for Hispanics during that period, while it declined by 8.8 percentage points among loans originated to whites and 14 percent among those originated to Asians.

In 2010, 66.5 percent of all home purchase loans originated to black borrowers were backed by the FHA or the VA. For Hispanics, the equivalent share was 47.3 percent, while those for whites and Asians were much lower: 12 and 10 percent, respectively. Citywide, 20.8 percent of all home purchase loans were backed by one of the federal programs.

While rent burdens have increased for all races, they have risen most significantly for whites. Nonetheless, whites still enjoy the lowest median rent burden—29.5 percent of income—among the races and ethnicities. This is partly explained by the fact that whites also continue to have the highest median income in the city, at \$68,217, and experienced the largest increases in median income between 2002 and 2010. Median income among whites increased 4.2 percent during that period, while increasing 2.1 percent for blacks, 3 percent for Hispanics, and 0.2 percent for Asians. Poverty rates for white and Asian children under 18 also edged up since 2000, while decreasing for blacks and Hispanics. However, overall poverty rates for black and Hispanic children remain significantly higher than those for whites and Asians. These gaps may be due to large disparities in education. Whites and Asians are more than twice as likely to have a bachelor's degree than black and Hispanics, while more than a third of all Hispanic residents lack even a high school diploma, as compared to just 8.4 percent of whites. In fact, while the high school degree gap has narrowed since 2000, the bachelor's degree gap has expanded. In 2000, only 11 percent of Hispanics had a bachelor's degree, as compared to 14.9 percent in 2010. During that time, the share of white adults with a bachelor's degree increased by almost 10 percentage points to 51.7 percent.

Many of the largest racial disparities come in the area of health outcomes. For almost every health indicator, whites have the best outcomes, often by a wide margin, when compared to those of black and Hispanic residents. The one exception is asthma hospitalization; Asians have the lowest rate, but whites are a close second, Hispanics are almost five times more likely to be hospitalized for asthma than are Asians, and blacks are seven times more likely. A black child is over three times more likely than a white child to die in its first year of life, while a Hispanic child is twice as likely. Asian children account for almost 25 percent of all new cases of elevated blood lead levels, behind Hispanics. Considering their relative population shares, this means that an Asian child is more than five times as likely to be diagnosed with elevated blood lead levels than a white child.

## New York City Data by Race and Ethnicity, 2010

	White Non-Hispanic	Black	Hispanic	Asian
<b>Demographics</b>				
Population	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	33.3%	22.8%	28.6%	12.6%
<i>Percentage point change since 2000</i>	-1.7	-1.7	1.6	2.9
Population Aged Under 18 <sup>1</sup>	16.1%	24.0%	26.8%	18.7%
<i>Percentage point change since 2000</i>	-2.6	-5.3	-3.8	-11.9
Population Aged 65 and Older <sup>1</sup>	17.2%	11.3%	8.5%	9.7%
<i>Percentage point change since 2000</i>	0.3	2.8	2.1	2.2
Foreign-Born Population <sup>1</sup>	22.6%	32.7%	41.6%	72.4%
<i>Percentage point change since 2000</i>	-0.6	3.7	0.4	-5.2
Disabled Population <sup>1</sup>	5.7%	9.6%	9.4%	3.8%
Share of Population Living in Integrated Tracts	32.8%	10.4%	22.5%	41.2%
<i>Percentage point change since 2000</i>	4.8	0.4	-0.1	1.6
<b>Housing</b>				
Homeownership Rate <sup>1</sup>	42.3%	26.3%	15.4%	40.4%
<i>Percentage point change since 2000</i>	5.8	1.8	1.4	5.8
Share of Home Purchase Loans	51.4%	12.6%	9.4%	25.9%
High Cost Home Purchase Loans (% of home purchase loans)	0.6%	1.6%	1.7%	1.1%
<i>Percentage point change since 2005</i>	-8.8	-45.4	-33.8	-14
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	12.0%	66.5%	47.3%	10.2%
<i>Percentage point change since 2005</i>	11.9	64.5	46.0	10.0
Share of Refinance Loans	69.8%	10.7%	7.1%	11.9%
High Cost Refinance Loans (% of refinance loans)	1.1%	7.4%	2.5%	0.7%
<i>Percentage point change since 2005</i>	-18.7	-34.3	-30.9	-20.8
Median Rent Burden	29.5%	31.3%	33.6%	32.7%
Severe Crowding Rate (% of renter households)	2.2%	3.3%	6.3%	8.1%
<b>Income, Education and Employment</b>				
Median Household Income	\$68,217	\$40,924	\$36,908	\$53,168
<i>Percentage point change since 2002</i>	4.2	2.1	3.0	0.2
Poverty Rate <sup>1</sup>	12.1%	23.0%	27.9%	19.8%
<i>Percentage point change since 2000</i>	0.6	-2.7	-2.9	0.2
Poverty Rate: Population Under 18 <sup>1</sup>	18.3%	32.6%	39.5%	25.2%
<i>Percentage point change since 2000</i>	2.1	-1.3	-0.4	1.2
Poverty Rate: Population 65 and Older <sup>1</sup>	11.5%	20.1%	24.9%	23.2%
<i>Percentage point change since 2000</i>	-0.3	-3.2	-5.1	-1.1
Unemployment Rate <sup>1</sup>	7.9%	15.4%	13.1%	10.1%
<i>Percentage point change since 2000</i>	2.6	1.2	-0.7	3.7
Public Transportation Rate <sup>1</sup>	52.2%	62.9%	63.1%	57.3%
Mean Travel Time to Work (minutes) <sup>1</sup>	34.7	43.9	39.9	40.8
Students Performing at Grade Level in Reading	66.0%	34.8%	34.7%	64.4%
Students Performing at Grade Level in Math	77.9%	44.2%	49.2%	84.0%
Educational Attainment: No High School Diploma <sup>1</sup>	8.4%	19.8%	36.3%	25.4%
<i>Percentage point change since 2000</i>	-6.9	-9.8	-10.3	-5.2
Educational Attainment: Bachelor's Degree and Higher <sup>1</sup>	51.7%	19.9%	14.9%	40.1%
<i>Percentage point change since 2000</i>	9.8	4.1	4.4	3.9
Adult Incarceration Rate (per 100,000 people aged 15 or older)	293	2,868	1,141	128
<b>Health</b>				
Asthma Hospitalizations (per 1,000 people)	1.1	5.0	3.4	0.7
Infant Mortality Rate (per 1,000 live births) <sup>1</sup>	2.8	8.6	4.8	3.4
<i>Change since 2000</i>	-2.9	-0.6	-1.1	-0.5
Elevated Blood Lead Levels (share of all new cases by race) <sup>1</sup>	12.7%	25.4%	34.2%	24.8%
Median Life Span (years): Males	77	66	66	72
Median Life Span (years): Females	84	74	76	78
Children's Obesity Rate	15.4%	20.9%	25.6%	13.4%

1. It is not possible to disaggregate the data for blacks and Asians by Hispanic ethnicity, therefore some double counting may occur.