

# State of New Yorkers

**W**hile the *State of the City* traditionally reports on variation in demographic, housing, health and education data at the neighborhood level, sharp disparities exist between individuals that correlate with characteristics such as age, gender, and racial and ethnic backgrounds. This section highlights racial and ethnic disparities in housing and socioeconomic indicators.

The ethnic and racial composition of New Yorkers continues to change. A rapidly growing Asian population and a slowly but steadily decreasing black population have changed the racial makeup of New York City considerably since 2000. The City has gained over 205,000 Asian residents since 2000, an increase of 26.4%. The increase in the Asian population is far greater than that of any other group during this same time period: the white population of New York grew by 4.5% since 2000 and the Hispanic population increased by 7.1%. Meanwhile, the black population fell by 0.6% since 2000.

These four racial groups have experienced different economic trajectories since 2000. While the median income for whites, blacks, and Asians grew over the past eight years, the Hispanic population's median income fell between 2000 and 2008, when adjusted for inflation. The median household income for whites grew 12.6% to \$71,148, while the median income for blacks grew 5.2% to \$40,717. The median income for Asians also increased 5.8% to \$54,186, while the Hispanic population's median income fell 0.4% to \$34,450. Encouragingly, the rates of poverty fell for all groups. Blacks and Hispanics experienced the largest decrease: the rates of poverty for both groups fell over 4 percentage points since 2000. Further, while the unemployment rate for all groups fell between 2000 and 2008, the black population's unemployment rate remained twice as high as the white unemployment rate in 2008.

Examining the homeownership and mortgage lending trends between 2000 and 2008 reveals clear differences between groups. Overall, total homeownership rates for all groups still significantly lag behind the national figures, despite the increase in the rate of homeownership for all groups since 2000. The percentage change in homeownership for black and white New Yorkers outpaced the rest of the nation between 2000 and

2008, while Hispanic and Asian homeownership grew in proportion with national figures. Across the country, the white homeownership rate increased from 72.4% to 73.4% in that time period, and black homeownership rate decreased from 46.3% to 45.6%. In New York City, by contrast, the white homeownership rate increased by 8 percentage points and the black homeownership rate increased by 2.5 percentage points between 2000 and 2008. The disparity in the homeownership rate among racial groups is not likely to close anytime soon, because black borrowers received just 9.1% of the home purchase loans originated in the City in 2008, while the white population received 53% of those loans. In 2008, black and Hispanic borrowers were much more likely to receive high-cost loans than white and Asian borrowers.

Troubling differences persist between racial groups in quality of life indicators, such as health. The incidence of low birth weight and infant mortality remain higher for 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 life span also varies widely by race: 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.

On a more hopeful note, the City's population is growing more educated and at least of some of the racial gaps in educations are shrinking. For all groups, the share of adults without a high school diploma fell, while the share of adults completing a bachelor's degree rose since 2000. Blacks and Hispanics attained the largest drop in the share of the population without a high school diploma. At the other end of the spectrum, the white population achieved the greatest increase in the share of population with a bachelor's degree or higher—7.5 percentage points.

## New York City Data by Race and Ethnicity, 2008

	White Non-Hispanic	Black	Hispanic	Asian
<b>Population</b>				
Population	2,927,037	1,950,808	2,313,400	985,939
<i>Percentage change since 2000</i>	4.5%	-0.6%	7.1%	26.4%
Share of the New York City Population <sup>1</sup>	35.0%	23.3%	27.7%	11.8%
<i>Percentage point change since 2000</i>	0.0	-1.2	0.7	2.0
Population Aged Under 18*	17.5%	25.8%	27.8%	21.4%
<i>Percentage point change since 2000</i>	-1.2	-3.5	-2.8	-0.3
Population Aged 65 and Older*	17.8%	10.8%	8.4%	9.5%
<i>Percentage point change since 2000</i>	0.9	2.2	2.0	5.3
Foreign-Born Population*	23.4%	32.3%	40.8%	72.4%
<i>Percentage point change since 2000</i>	0.2	3.3	-0.4	-5.2
<b>Housing &amp; Affordability</b>				
Homeownership Rate*	44.5%	27.1%	16.9%	40.6%
<i>Percentage point change since 2000</i>	8.0	2.5	3.0	6.0
Share of Home Purchase Loans	53.2%	9.1%	9.2%	28.2%
High Cost Home Purchase Loans (% of home purchase loans)	2.1%	10.9%	5.7%	2.9%
Share of Refinance Loans	55.4%	19.3%	12.3%	12.8%
High Cost Refinance Loans (% of refinance loans)	5.7%	18.4%	10.3%	4.3%
Median Rent Burden	28.9%	32.1%	34.1%	33.4%
<i>Percentage point change since 2002</i>	2.3	4.2	3.1	2.2
Severe Crowding Rate (% of renter households)	2.1%	3.2%	5.4%	6.1%
<b>Poverty, Education, Employment &amp; Disability Status</b>				
Median Household Income*	\$71,148	\$40,717	\$34,450	\$54,186
<i>Percentage change since 2000</i>	12.6%	5.2%	-0.4%	5.8%
Poverty Rate*	11.1%	21.2%	26.0%	17.3%
<i>Percentage point change since 2000</i>	-0.5	-4.4	-4.8	-2.3
Poverty Rate: Population Under 18*	16.2%	29.7%	35.4%	22.9%
<i>Percentage point change since 2000</i>	5.3	-2.6	-3.3	-0.7
Poverty Rate: Population 65 and Older*	13.0%	20.0%	29.4%	24.7%
<i>Percentage point change since 2000</i>	3.0	-3.9	0.3	1.0
Students Performing at Grade Level in Reading	84.8%	62.9%	62.0%	84.5%
Students Performing at Grade Level in Math	92.2%	75.0%	78.5%	94.9%
Educational Attainment: No High School Diploma*	9.9%	21.5%	38.4%	26.8%
<i>Percentage point change since 2000</i>	-5.3	-8.0	-8.2	-3.7
Educational Attainment: Bachelor's Degree and Higher*	49.4%	19.6%	14.5%	39.8%
<i>Percentage point change since 2000</i>	7.5	3.8	4.0	3.6
Unemployment Rate*	5.2%	10.4%	8.7%	5.9%
<i>Percentage point change since 2000</i>	-0.1	-3.7	-5.0	-0.4
Public Transportation Rate*	50.1%	61.9%	62.9%	56.2%
<i>Percentage point change since 2000</i>	2.6	2.2	6.5	4.6
Mean Travel Time to Work (minutes)*	34.7	44.7	40.6	41.1
Disabled Population*	6.7%	10.2%	10.8%	4.4%
Adult Incarceration Rate (per 100,000 people aged 15 or older)	283.2	2,769.4	1,382.3	42.9 <sup>2</sup>
<b>Health Indicators</b>				
Low Birth Weight Rate (per 1,000 live births)*	73.0	129.1	80.8	77.6
<i>Percentage point change since 2000</i>	1.4	20.4	-	-
Infant Mortality Rate (per 1,000 live births)	3.3	10.2	4.8	3.2
<i>Percentage point change since 2000</i>	-2.4	1.0	-1.1	-0.7
Elevated Blood Lead Levels (share of all new cases by race)	12.9%	27.8%	34.1%	23.1%
Asthma Hospitalizations (per 1,000 people)	1.1	5.3	3.9	0.8
Median Life Span: Males (years)	77	65	64	72
Median Life Span: Females (years)	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 2.2% from 2000 to 2008. This is probably due to the sampling of the data not an actual trend. 2. For this indicator, "Asian" also includes all other races.

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