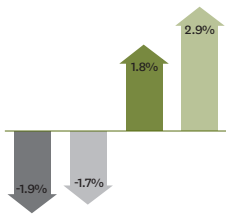
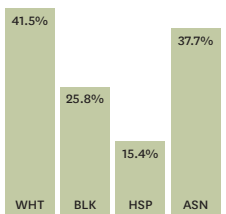


State of New Yorkers

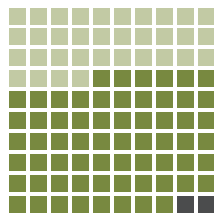
New Yorkers are, on average, faring better than the average American. When analyzed separately by race, however, not all New Yorkers are enjoying the same level of well-being. Stark disparities within the city persist along racial lines across a variety of indicators.



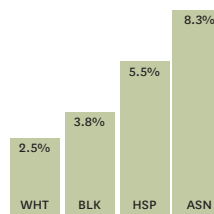
As explored in Section 4: Demographics, from 2000 to 2011, the share of the population that is Hispanic and Asian grew while the share that is white and black declined.



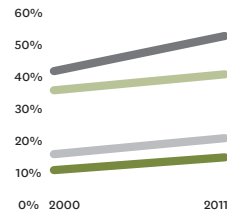
The racial disparity in homeownership rates has persisted throughout the decade, even as the overall homeownership rate has waxed and waned. In 2011, the homeownership rate among whites and Asians was twice that of Hispanic households.



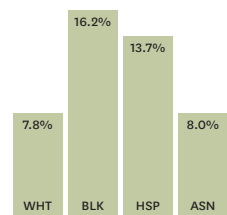
After making up a trivial share of new home loan originations for all races in 2006, FHA/VA-backed home loans made up a majority of new originations by black borrowers in 2011. These loans also make up a substantial portion of new loans by Hispanic borrowers, yet are still a small share of loans to white and Asian borrowers.



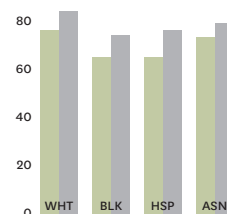
Although the share of households living in what the Census defines as severely crowded units has remained stable since 2009 for New York City, Asian renter households were much more likely to live in crowded homes. In 2011, Asian renters in New York City were more than twice as likely as black renters and more than three times as likely as white renters to live in rental units defined as severely overcrowded.



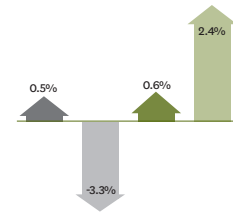
Despite increases in educational attainment for each racial group from 2000 to 2011, disparities between the racial and ethnic groups actually widened. The share of the adult population (age 25 and older) with at least a bachelor's degree increased modestly for black New Yorkers, but increased substantially for whites. In 2011, only 20.5 percent of black and 15.0 percent of Hispanic New Yorkers held four-year college degrees, compared to more than half of whites.



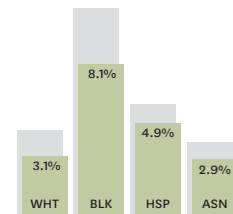
A stark disparity persists in unemployment rates. In 2011, blacks were unemployed at more than twice the rate of whites.



Disparities in median life span persist by both race/ethnicity and gender. In 2011, the life expectancy for Asians and whites was longer than for blacks and Hispanics. Women tended to live longer than men; the difference between genders was largest for Hispanics and smallest for Asians.



Between 2000 and 2011, the poverty rate decreased for black New Yorkers aged 65 and older. During that same period, the poverty rate increased for Asians, whites, and Hispanics of the same age.



Consistent with other improvements in health indicators, the infant mortality rate declined from 2000 to 2011 for all racial groups. Although the decline was greatest for black infants at three percentage points, infant mortality still affected more black infants than any other group in 2011.



Increasing poverty among whites and decreasing poverty among blacks and Hispanics reduced racial disparities in poverty rates between 2000 and 2011. Between 2000 and 2006, the poverty rate fell for all groups. But for the entire period of 2000 to 2011, there was a decline in poverty rates for blacks and Hispanics, an increase for whites, and no net change for Asians. Still, the poverty rate among whites in 2011 was substantially less than that for blacks and Hispanics.

	White	Black	Hispanic	Asian
HOUSING: STOCK				
Homeownership Rate ¹	41.5%	25.8%	15.4%	37.7%
<i>Percentage point change since 2000</i>	5.0	1.3	1.4	3.1
Severe Crowding Rate (% of renter households)	2.5%	3.8%	5.5%	8.3%
HOUSING: FINANCE				
Share of Home Purchase Loans ²	52.6%	12.3%	9.8%	25.0%
<i>Percentage point change since 2006</i>	8.80	-7.59	-6.61	5.51
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	12.9%	66.2%	48.2%	9.6%
<i>Percentage point change since 2006</i>	12.8	64.7	47.4	9.6
Share of Refinance Loans ²	70.5%	10.2%	7.3%	11.8%
<i>Percentage point change since 2006</i>	31.3	-24.5	-9.7	3.3
Median Rent Burden	29.1%	31.8%	35.0%	31.1%
DEMOGRAPHICS				
Population	2,731,173	1,882,900	2,373,304	1,045,626
<i>Percentage change since 2000</i>	-2.5%	-4.0%	9.8%	34.0%
Share of New York City Population	33.1%	22.8%	28.8%	12.7%
<i>Percentage point change since 2000</i>	-1.9	-1.7	1.8	2.9
Foreign-Born Population ¹	22.9%	32.8%	41.0%	73.4%
<i>Percentage point change since 2000</i>	-0.3	3.8	-0.2	-4.1
Population Aged Under 18 ¹	16.4%	23.9%	26.4%	18.5%
<i>Percentage point change since 2000</i>	-2.2	-5.4	-4.2	-12.1
Population Aged 65 and Older ¹	17.1%	11.4%	8.7%	9.9%
<i>Percentage point change since 2000</i>	0.2	2.9	2.3	2.4
Disabled Population ¹	6.3%	9.7%	10.0%	4.2%
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
Median Household Income ¹	\$71,547	\$39,739	\$34,410	\$53,510
<i>Percentage change since 2002</i>	7.1%	-2.8%	-5.8%	-1.1%
Poverty Rate ¹	12.4%	23.7%	30.0%	19.6%
<i>Percentage point change since 2006</i>	1.3	1.0	2.1	1.9
<i>Percentage point change since 2000</i>	0.9	-2.0	-0.8	0.0
Poverty Rate: Population Under 18 ¹	17.6%	32.7%	40.8%	23.6%
<i>Percentage point change since 2000</i>	1.4	-1.2	0.8	-0.3
Poverty Rate: Population 65 and Older ¹	12.2%	20.0%	30.6%	26.8%
<i>Percentage point change since 2000</i>	0.5	-3.3	0.6	2.4
Unemployment Rate ¹	7.8%	16.2%	13.7%	8.0%
<i>Percentage point change since 2000</i>	2.5	2.1	-0.1	1.6
Public Transportation Rate ¹	52.3%	63.5%	64.6%	57.0%
Mean Travel Time to Work (minutes) ¹	34.8	44.9	39.8	42.1
SCHOOLS, HEALTH, AND CRIME				
Adult Incarceration Rate (per 100,000 people aged 15 or older)	293	2,868	1,141	128
Students Performing at Grade Level in Reading	69.1%	37.0%	37.5%	67.4%
Students Performing at Grade Level in Math	79.2%	46.1%	52.3%	86.0%
Educational Attainment: No High School Diploma ¹	7.9%	19.5%	36.4%	26.3%
<i>Percentage point change since 2000</i>	-7.4	-10.1	-10.2	-4.2
Educational Attainment: Bachelor's Degree and Higher ¹	53.1%	20.5%	15.0%	41.3%
<i>Percentage point change since 2000</i>	11.2	4.8	4.5	5.1
Asthma Hospitalizations (per 1,000 people)	1.1	4.7	3.1	0.6
Infant Mortality Rate (per 1,000 live births) ¹	3.1	8.1	4.9	2.9
<i>Change since 2000</i>	-1.4	-3.0	-1.0	-1.0
Median Life Span (years): Males	77	66	66	74
Median Life Span (years): Females	85	75	77	80
Elevated Blood Lead Levels (share of all new cases by race)	17.5%	23.1%	36.8%	20.6%
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.

2. Values indicate race/ethnic share of all home purchase loans.