

Narrowing The Gap



Economic Inequality

National Unemployment Data Reveal Disparities by Race and Ethnicity

Unemployment rates at the national level vary by race and ethnicity. National data from the [Current Population Survey](#) shows that unemployment rates decreased in 2016 for all racial and ethnic groups compared to 2015.

Unemployment averages for 2016 and 2015, broken out by racial and ethnic groups, were as follows:

Race/Ethnicity	2016	2015
Asian	3.7%	3.9%
White	4.3%	4.6%
Hispanic	5.8%	6.6%
Black	8.4%	9.6%

Nationally, young black and Hispanic men, ages 16- to 24-years-old, had the highest rates of unemployment. [In the fourth quarter of 2016](#) (the most recent data available), the unemployment rate was 29.4% for black men and 22.7% for Hispanic men, ages 16- to 19-years old, and 15.3% for black men and 9.8% for Hispanic men, ages 20- to 24-years old.

Services Inequality

National Rates of Commuting Times Vary by Race and Ethnicity

Commuting affects people's quality of life as it is closely connected to their ability to obtain and maintain a job, which, in turn, affects income, housing, and other outcomes. Longer commuting times are associated with [both poor physical and mental health outcomes](#).

According to a 2013 report from the [American Association of State Highway and Transportation Officials \(AASHTO\)](#), in 2011 the average commuting times to work for those who were employed was 25.5 minutes. Breaking down [commuting times](#) by race and ethnicity, in 2011 7.4% of white workers spent more than an hour commuting to work, compared to 9.2% of Hispanics, 10.4% of blacks, and 10.9% of Asians. In contrast, 45.1% of white workers spent less than 20 minutes commuting to work, compared to 40.5% of Hispanics, 38.3% of blacks, and 35.7% of Asians. [AASHTO](#) noted that Asians and blacks had lower percentages in the less than 20 minute category and higher ones in the over 60 minute category because of their higher-than-average use of public transit (which is subject to service changes and delays).

What Our Research Shows:

From the 2016 NYC Equality Indicators Report

Our analyses of the 2016 Current Population Survey data for New York City (NYC) found disparities in unemployment rates by race and ethnicity: black and Hispanic New Yorkers had the highest unemployment rates (6.6% and 6.5%, respectively), while fewer Asians and whites were unemployed (4.9% and 3.7%, respectively).

However, unemployment rates for 2016 were slightly better than 2015. In 2015 the black unemployment rate was 9.7% and the Hispanic unemployment rate was 8.1%. The Asian unemployment rate was 6.6% in 2015 and the white unemployment rate was 3.5%.

To tackle the persistent problem of youth unemployment among black and Hispanic men in NYC, the Bloomberg administration created the [NYC Young Men's Initiative \(YMI\)](#) to address racial and ethnic disparities in unemployment rates for men 16- to 24-years old. YMI focuses on developing and supporting programs that invest in young men of color. These include [NYC Men Teach](#), [Young Adult Internship Program](#), [CUNY Fatherhood Academy](#), and [Jobs Plus](#), among others.

What Our Research Shows:

From the 2016 NYC Equality Indicators Report

Our research in NYC found large racial and ethnic disparities in commuting times to work. Based on the Institute for State and Local Governance's 2016 public survey, black and Asian workers were the most likely to commute an hour or more to work (23.7% and 23.1%, respectively), followed by Hispanic workers (15.6%), and white workers (12.2%).

Similar racial and ethnic differences were revealed in the previous year's survey. Black workers were the mostly likely to report long commuting times, with almost a quarter (21.1%) reporting commute times of an hour or more, followed by 19.4% of Asian workers, and 15.0% of Hispanic workers. White workers again reported the lowest rates of long commuting times (13.8%).

To help reduce commuting time, the City has implemented [Select Bus Service \(SBS\)](#). Communities that are underserved by the NYC subway system [have benefitted from SBS' service](#), which relies on priority traffic signals, designated bus lanes, and fewer stops to get people to work more quickly.

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In this issue of *Narrowing The Gap*, we focus on one of the groups adversely affected by inequality: **Racial and Ethnic Minorities**. Other issues will describe inequalities faced by children, individuals currently in jail or on probation, individuals living in poverty, individuals with less than a high school diploma, individuals with a physical or intellectual disability, immigrants, lesbian/gay/bisexual/transgender/queer, religious minorities, seniors, single parents, and women.

Housing Inequality

National Rates of Homeownership Vary by Race and Ethnicity

The Census Bureau provides national data on home ownership by race and ethnicity. Homeownership rates for the third quarter of 2016 (the most recent data available), by race and ethnicity, were as follows:

Race/Ethnicity	Homeownership Rate
Black	41.3%
Hispanic	47.0%
Asian	55.6%
White	71.9%

The lower rates of homeownership among blacks, Hispanics, and Asians may be due to their greater likelihood of being denied a mortgage. According to analysis of federal mortgage data by Zillow, 10.4% of all conventional mortgage applications were denied in 2015, but there were disparities in denial rates by race and ethnicity, which were as follows:

Race/Ethnicity	Mortgage Denial Rate
White	8.7%
Asian	11.1%
Hispanic	17.3%
Black	22.4%

What Our Research Shows:

From the 2016 NYC Equality Indicators Report

Homeownership rates are lower in NYC, but racial and ethnic disparities remain. The Equality Indicators found NYC homeownership rates of 43.3% for whites, 41.0% for Asians, 32.7% for blacks, and 15.7% for Hispanics, based on the 2016 Current Population Survey.

The higher-than-average cost of housing in the city is part of what makes homeownership an elusive goal for many New Yorkers. According to calculations by HSH.com, the income necessary to purchase a median-priced home in NYC was \$85,488 as of last November. Yet the most recent data from the American Community Survey showed median individual earnings of \$35,300 and median household income of \$53,373 in NYC, well below that number.

The average price of a home in Manhattan was \$1.99 million according to The Corcoran Report: 4Q16 Manhattan. In NYC most people need mortgage financing to afford a home. Similar to what was identified nationally, the Equality Indicators found racial and ethnic disparities in home purchase loan denial, with 16.7% of blacks and 16.2% of Hispanics denied loans. The rates were lower for Asians (14.8%) and whites (12.3%).

While it does not address the problem of mortgage loan denial, NYC does offer programs to ease the financial burden associated with buying a home. For instance a down payment assistance program provides up to \$15,000 that can be applied to down payments or closing costs, for qualified buyers.

Health Inequality

Nationally Cardiovascular Disease Disproportionately Affects Blacks

Nationally, more Americans die of cardiovascular disease (CVD) than any other cause, according to the American Heart Association. Each year, roughly one in every three deaths in the United States were attributed to CVD, which includes heart attacks and strokes. Racial and ethnic minorities, blacks in particular, have disproportionately higher rates of risk factors for CVD like diabetes and obesity and higher mortality rates than whites.

“I look to the day when people will not be judged by the color of their skin, but by the content of their character.”

-Martin Luther King, Jr.



What Our Research Shows:

From the 2016 NYC Equality Indicators Report

In NYC, the Equality Indicators found troubling racial and ethnic differences in cardiovascular deaths. Blacks were twice as likely to die from CVD as Asians, with death rates for blacks totaling 206.7 per 100,000 compared with 98.4 per 100,000 for Asians. Death rates for whites and Hispanics were between the two, with whites dying of CVD at a rate of 196.3 per 100,000 and Hispanics dying at a rate of 133.0 per 100,000.

Similar to national trends, the Equality Indicators found that some racial and ethnic groups in the city had a higher prevalence of risk factors for CVD, including diabetes and sugary drink consumption. Black and Hispanic New Yorkers were more than twice as likely (34.1% and 31.1%, respectively) as whites to have consumed at least one sugary beverage a day. Drinking too many sugary drinks is a risk factor for obesity, which, in turn, increases the risk of CVD.

As one way to encourage healthy eating, NYC launched Shop Healthy NYC in 2013 to give all New Yorkers access to healthier foods, making it easier for grocery stores and bodegas to carry nutritious foods.

The Equality Indicators is a project of the Institute for State and Local Governance (ISLG) of the City University of New York.

The project measures progress towards greater equality across six themes related to **Economy, Education, Health, Housing, Justice, and Services** using 96 indicators. Each indicator is scored from 1 to 100, where 1 represents the most inequality and 100 the least inequality. For more information please visit our website at equalityindicators.org and follow us on twitter [@equalityISLG](https://twitter.com/equalityISLG)