

The State of Ethnic Charlotte

An Urban League of Central Carolinas Project

Economic Indicators

Prepared by UNC Charlotte Urban Institute

October 2011

Special points of interest:

- In almost all areas studied, both male and female Hispanics had the lowest median earnings.
- When looking at the total population for the areas studied, Hispanics have the highest percent of the population in poverty in all areas except Rowan County, where Blacks have the highest percent.
- The percent of the population under the age of 18 living in poverty is lower in the ULCC region for all groups in comparison to the state averages, with the exception of Asians.
- In the ULCC region, Whites had the highest percent of homeownership and Hispanics had the lowest.

Introduction

The State of Ethnic Charlotte, 2011 is the first project of the Joe Martin Institute for Inclusive Policy at the Urban League of Central Carolinas. The State of Ethnic Charlotte (SOEC) works with the Urban Institute of the University of North Carolina at Charlotte to assess the conditions and experiences of all people in the Charlotte region. The SOEC will measure ethnic progress and disparities both quantitatively and qualitatively across four Equality Index areas including economics, education, health, and social justice.

The region of interest includes the following counties in North Carolina: Cabarrus, Catawba, Gaston, Iredell, Mecklenburg, Rowan, and Union. This region also includes York County in South Carolina.

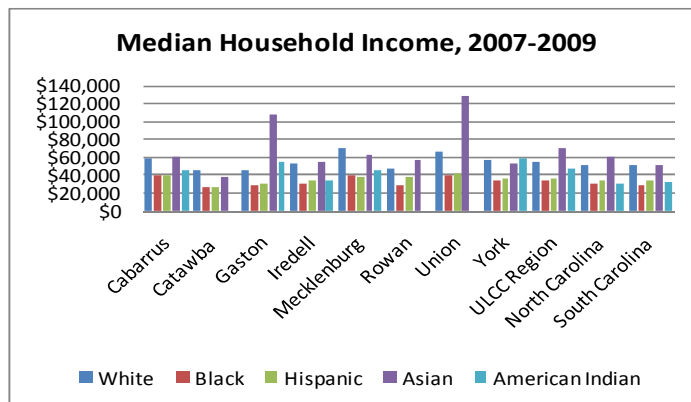
Methodology and Data Interpretation for Index Values

The measures from this project were adapted from the national Urban League's Black America Equality Index. The State of Ethnic Charlotte Equality Index examines the progress and disparities among the five major racial/ethnic groups in the region including Blacks, Hispanics, Asians, American Indians, and Whites as a reference group. These indicators were calculated utilizing 52 data measures in the four Equality Index areas that were available at the county level.

The Equality Index can be interpreted as the relative status of Blacks, Hispanics, Asians, and American Indians compared to Whites in the Urban League of Central Carolina's Region. For any of the four indicators, the Equality index refers to the ratio between that measure for Blacks, Hispanics, Asians, and American Indians compared to Whites. Ideally, the index should be as close to 100% as possible. Depending on the measure of interest, an index much less than or much greater than 100% suggests that the racial/ethnic minority is doing worse relative to Whites. To use median household income in Cabarrus as an example, an index of $68.7\% = \$40,042 / \$58,277$, where \$40,042 is the median household income for Blacks and \$58,277 is the median household income for Whites. The interpretation for this index is that the median household income for Blacks in Cabarrus is only 68.7% (much less than 100%) of that compared to Whites. For ease of presenting the index, indices under 100% are referred to as fractions, so 68.7% would be just over 2/3. To use another example, the population living below the poverty line in Mecklenburg County shows an index of $391\% = 23.9\% / 6.1\%$. The population living below the poverty line for Hispanics is 23.9 the population living below the poverty line is 6.1% for Whites. For ease of presenting the index, indices with a value greater than 100% were changed to a rate. The interpretation for this index is that the rate of Hispanics living below the poverty line is 3.9 times the rate of Whites living below the poverty line. For this report, the greatest disparity for each county is explained.

Median Household Income

Median household income includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. Because many households consist of only one person, average household income is usually less than average family income. With the exception of Asians, Whites had a higher median household income than all other groups. For the ULCC Region, Asians had the highest median household income (\$70,744) and Blacks had the lowest (\$33,799). This differs somewhat from the North Carolina median household income, where Asians still have the highest (\$60,824), but American Indians have the lowest (\$29,871). For South Carolina, Asians again had the highest median household income (\$51,499) but were closely followed by Whites (\$51,180) and Blacks had the lowest median household income (\$28,582).



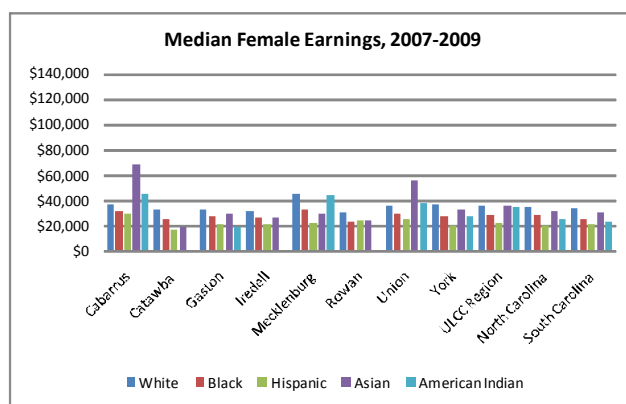
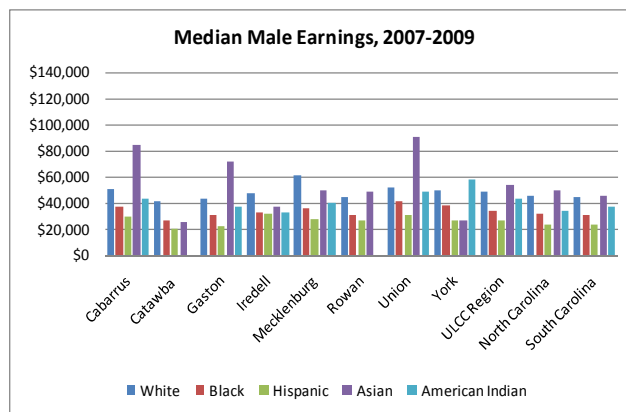
Source: American Community Survey, 2007-2009 3-Year Estimates, (http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=) . Note: Data for all racial-ethnic groups not available.

Median Earnings by Gender

In almost all areas studied, both male and female Hispanics had the lowest median earnings. The only exception was in Gaston County, where female American Indians had the lowest median earnings (\$19,471). In all areas studied, either Whites or Asians had the highest median earnings.

For males, the highest median earnings were for Asians in Union County (\$90,558) and the lowest were for Hispanics in Catawba (\$20,084). Regional averages for all groups were higher than the North and South Carolina state averages. For the region and both states the median earnings for males from highest to lowest were as follows: Asian followed by Whites, American Indians, Blacks, and Hispanics.

For females, the highest median earnings were for Asians in Cabarrus County (\$68,625) and the lowest median earnings were for Hispanics in Catawba (\$16,944). With the exception of American Indians in certain areas, males had a higher median earning than females. Regional averages were higher than both state averages except for Black females, who had a regional average (\$28,058) slightly lower than the North Carolina state average. For the region, Asian females had the highest median earnings, while Hispanic females had the lowest. However, the group with the highest median earnings for both North and South Carolina was White females, though Hispanic females remained the lowest. Note: Data not available for all racial-ethnic groups.



Source: American Community Survey, 2007-2009 3-Year Estimates, (http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=)

Index Values for Median Household Income

	Black/White	Hispanic/White	Asian/White	American Indian/White
Cabarrus	68.7%	69.6%	104.7%	79.2%
Catawba	57.0%	56.9%	82.5%	N/A
Gaston	61.1%	64.3%	235.2%	119.5%
Iredell	59.7%	66.0%	103.6%	64.0%
Mecklenburg	58.5%	54.2%	91.5%	64.5%
Rowan	59.1%	78.1%	118.1%	N/A
Union	61.1%	63.9%	194.9%	N/A
York	59.6%	61.7%	92.8%	102.1%
ULCC Region	60.7%	63.9%	127.1%	85.7%
North Carolina	61.3%	66.0%	118.8%	58.3%
South Carolina	55.8%	67.9%	100.6%	61.5%

Source: American Community Survey, 2007-2009 3-Year Estimates, (http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=)

- ◆ In Cabarrus County, Blacks had the largest disparity with just over 2/3 of the median household income for Whites.
- ◆ In Catawba, Blacks had a median income slightly under 3/5 of Whites.
- ◆ In Gaston, Blacks had a median income just over 3/5 of Whites.
- ◆ In Iredell, Blacks had a median income slightly under 3/5 Whites.
- ◆ In Mecklenburg, Hispanics had a median income slightly over 1/2 of Whites.
- ◆ In Rowan, Blacks had a median income just under 3/5 of Whites.
- ◆ In Union, Blacks had a median income just over 3/5 of Whites.
- ◆ In York, Blacks had a median income slightly under 3/5 Whites.
- ◆ For the ULCC region, Blacks had a median income just over 3/5 of Whites.
- ◆ In North Carolina, American Indians had a median income slightly under 3/5 of Whites.
- ◆ In South Carolina, Blacks had a median income under 3/5 of Whites.
- ◆ Out of all of the areas studied, Asians had the highest median income in comparison to Whites at about 2.5 times that of Whites in Gaston. Hispanics had the lowest percent at slightly above one-half that of Whites in Mecklenburg.

Index Values for Median Earnings for Males

	Black/White	Hispanic/White	Asian/White	American Indian/White
Cabarrus	74.5%	59.1%	167.8%	85.5%
Catawba	64.6%	49.0%	61.4%	N/A
Gaston	70.7%	50.8%	164.5%	85.8%
Iredell	67.4%	67.0%	77.4%	69.1%
Mecklenburg	57.7%	44.2%	80.1%	66.0%
Rowan	69.9%	60.5%	109.6%	N/A
Union	78.8%	60.2%	174.9%	92.8%
York	76.9%	52.6%	53.3%	116.9%
ULCC Region	69.9%	55.2%	111.0%	89.0%
North Carolina	71.0%	52.8%	110.0%	74.6%
South Carolina	68.9%	51.2%	101.8%	83.8%

Source: American Community Survey, 2007-2009 3-Year Estimates, (http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=)

- ◆ In Cabarrus County, Hispanics had the largest disparity with just under 3/5 of the median male earnings of Whites.
- ◆ In Catawba, Hispanics had median earnings slightly under 1/2 of Whites.
- ◆ In Gaston, Hispanics had median earnings just over 1/2 of Whites.
- ◆ In Iredell, Hispanics had median earnings just over 2/3 of Whites.
- ◆ In Mecklenburg, Hispanics had median earnings slightly over 2/5 of Whites.
- ◆ In Rowan, Hispanics had just over 3/5 the median earnings of Whites.
- ◆ In Union, Hispanics had median earnings just over 3/5 of Whites.
- ◆ In York, Hispanics had median earnings slightly over 1/2 of Whites.
- ◆ For the ULCC region, Hispanics had median earnings under 3/5 of Whites.
- ◆ In North Carolina, Hispanics had median earnings slightly over 1/2 of Whites.
- ◆ In South Carolina, Hispanics had just over 1/2 the median earnings of Whites.
- ◆ Out of all of the areas studied, Asians had the highest median income in comparison to Whites at about 1.7 times that of Whites in Union. Hispanics had the lowest percent at slightly above two-fifths that of Whites in Mecklenburg.

Index Values for Median Earnings for Females

	Black/White	Hispanic/White	Asian/White	American Indian/White
Cabarrus	85.1%	80.0%	186.9%	123.0%
Catawba	78.0%	52.3%	58.4%	N/A
Gaston	83.0%	63.2%	89.5%	58.6%
Iredell	84.0%	67.4%	82.5%	N/A
Mecklenburg	70.9%	47.9%	65.4%	97.9%
Rowan	77.1%	78.8%	80.9%	N/A
Union	82.9%	71.1%	153.2%	106.1%
York	74.7%	55.1%	87.3%	73.2%
ULCC Region	79.1%	63.8%	100.8%	98.6%
North Carolina	80.9%	58.5%	89.4%	72.5%
South Carolina	76.1%	63.0%	91.7%	69.9%

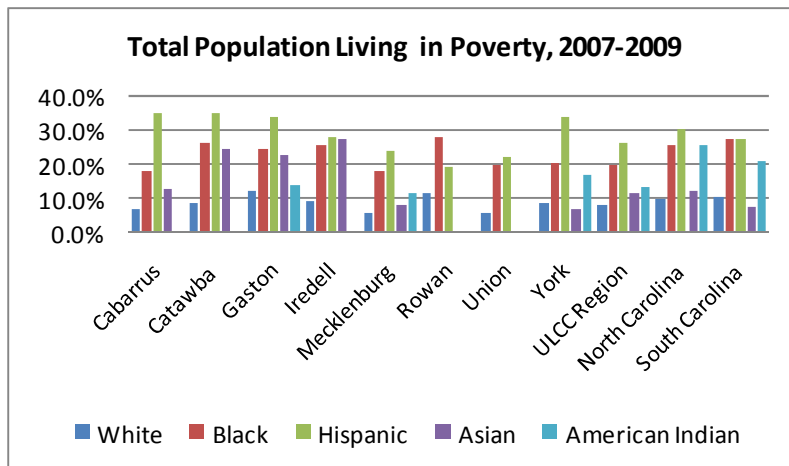
Source: American Community Survey, 2007-2009 3-Year Estimates, (http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=)

- ◆ In Cabarrus County, Hispanics females had median earnings 4/5 of Whites.
- ◆ In Catawba, Hispanics had median earnings slightly over 1/2 of Whites.
- ◆ In Gaston, American Indians had median earnings slightly under 3/5 of Whites.
- ◆ In Iredell, Hispanics had median earnings just over 2/3 of Whites.
- ◆ In Mecklenburg, Hispanics had median earnings slightly under 1/2 of Whites.
- ◆ In Rowan, Blacks had slightly over 3/4 the median earnings of Whites.
- ◆ In Union, Hispanics had median earnings under 3/4 of Whites.
- ◆ In York, Hispanics had median earnings slightly under 3/5 of Whites.
- ◆ For the ULCC region, Hispanics had median earnings under 2/3 of Whites.
- ◆ In North Carolina, Hispanics had median earnings slightly under 3/5 of Whites.
- ◆ In South Carolina, Hispanics had slightly under 2/3 the median earnings of Whites.
- ◆ Out of all of the areas studied, Asians had the highest median income in comparison to Whites at about 1.9 times that of Whites in Cabarrus. Hispanics had the lowest percent at slightly below one-half that of Whites in Mecklenburg.

Total Population Living in Poverty

When looking at the total population for the areas studied, Hispanics have the highest percent of persons in poverty in all areas except Rowan County, where Blacks have the highest percent. The regional average was lower for all groups in comparison to the state averages for North Carolina. All groups in the region had an average percent lower than the South Carolina state average except Asians, who had an average 3.9 percent below the state average. In the region, the percent of the population in poverty by group from lowest to highest was Whites (8.0%), Asians (11.7%), American Indians (13.3%), Blacks (19.8%), and Hispanics (26.6%).

The lowest percent of the population in poverty for a group was for Whites in Union County at 6.0%. The highest percent for any group was for Hispanics in Catawba County at 35.2%. Data for poverty rates among American Indians was unavailable for the following five counties: Cabarrus, Catawba, Iredell, Rowan, and Union.

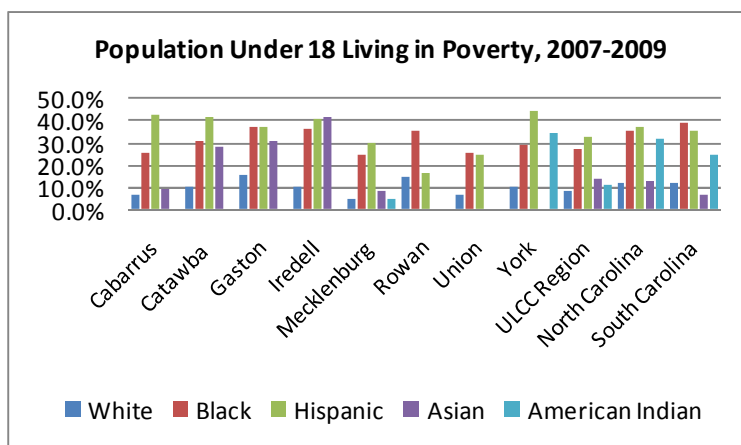


Source: American Community Survey, 2007-2009 3-Year Estimates, (http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=)

Population Under 18 Living in Poverty

The percent of the population under the age of 18 living in poverty is lower in the ULCC region for all groups in comparison to the state averages, with the exception of Asians. In the region, Whites under 18 have the lowest percent in poverty at 8.6% and Hispanics have the highest at 32.5%.

The groups with the lowest and highest percentages of the population living in poverty under 18 varies by county throughout the region. In Cabarrus and Catawba, Whites have the lowest percent and Hispanics have the highest. In Gaston and Mecklenburg, American Indians have the lowest and Hispanics have the highest. In Iredell, Whites have the lowest percent and Asians have the highest. In Rowan and Union, Whites have the lowest and Blacks have the highest percent. In York, Asians have the lowest and Hispanics have the highest percent under 18 in poverty.



Source: American Community Survey, 2007-2009 3-Year Estimates, (http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=)

Index Values for Total Population Living in Poverty

	Black/White	Hispanic/White	Asian/White	American Indian/White
Cabarrus	267.4%	510.4%	189.4%	N/A
Catawba	306.4%	410.7%	288.5%	N/A
Gaston	203.0%	277.7%	189.0%	113.8%
Iredell	267.8%	290.8%	285.5%	N/A
Mecklenburg	293.2%	391.0%	136.6%	187.1%
Rowan	242.2%	166.8%	N/A	N/A
Union	331.6%	369.1%	N/A	N/A
York	238.0%	392.5%	83.8%	199.4%
ULCC Region	246.5%	331.1%	145.0%	165.6%
North Carolina	250.5%	299.4%	118.9%	255.3%
South Carolina	269.3%	269.4%	76.0%	206.6%

Source: American Community Survey, 2007-2009 3-Year Estimates, (http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=)

- ◆ In Cabarrus County, Hispanics had a poverty rate 5.1 times the rate for Whites.
- ◆ In Catawba, Hispanics had a poverty rate 4.1 times the rate for Whites.
- ◆ In Gaston, Hispanics had a poverty rate 2.8 times the rate for Whites.
- ◆ In Iredell, Hispanics had a poverty rate 2.9 times the rate for Whites.
- ◆ In Mecklenburg, Hispanics had a poverty rate 3.9 times the rate for Whites.
- ◆ In Rowan, Blacks had a poverty rate 2.4 times the rate for Whites.
- ◆ In Union, Hispanics had a poverty rate 3.7 times the rate for Whites.
- ◆ In York, Hispanics had a poverty rate 3.9 times the rate for Whites.
- ◆ For the ULCC region, Hispanics had a poverty rate 3.3 times the rate for Whites.
- ◆ In North Carolina, Hispanics had a poverty rate 3.0 times the rate for Whites.
- ◆ In South Carolina, Blacks and Hispanics had a poverty rate 2.7 times the rate for Whites.
- ◆ Out of all of the areas studied, Hispanics had the highest percent of the population living in poverty in comparison to Whites at about 5.1 times that of Whites in Cabarrus. Asians had the lowest percent at about three-fourths that of Whites in South Carolina.

Index Values for Population Under 18 Living in Poverty

	Black/White	Hispanic/White	Asian/White	American Indian/White
Cabarrus	377.9%	627.0%	134.5%	N/A
Catawba	305.3%	419.3%	281.3%	N/A
Gaston	233.1%	236.4%	195.2%	0.0%
Iredell	359.4%	404.3%	409.2%	N/A
Mecklenburg	486.3%	597.0%	169.7%	91.2%
Rowan	239.7%	113.2%	N/A	N/A
Union	366.0%	353.6%	N/A	N/A
York	289.6%	450.0%	0.0%	344.4%
ULCC Region	313.4%	376.8%	161.3%	125.1%
North Carolina	302.2%	317.6%	111.4%	274.5%
South Carolina	321.2%	295.5%	55.4%	206.5%

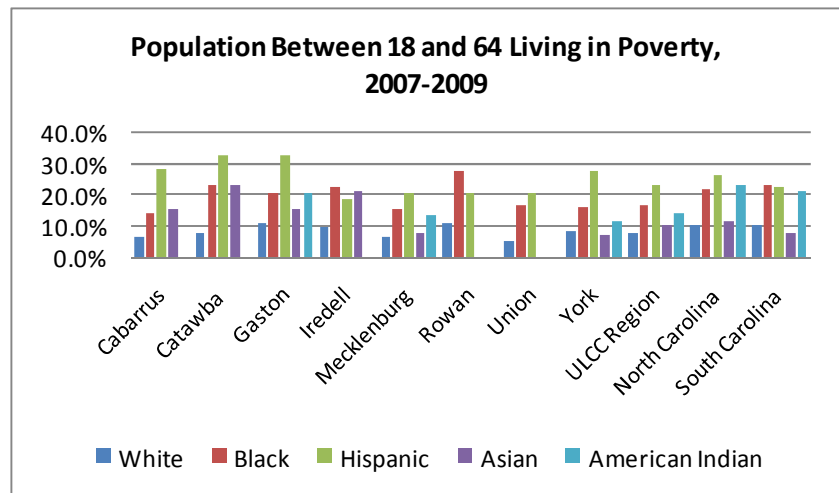
Source: American Community Survey, 2007-2009 3-Year Estimates, (http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=)

- ◆ In Cabarrus County, Hispanics under the age of 18 had a poverty rate 6.3 times the rate for Whites.
- ◆ In Catawba, Hispanics had a poverty rate 4.2 times the rate for Whites.
- ◆ In Gaston, Hispanics had a poverty rate 2.7 times the rate for Whites.
- ◆ In Iredell, Asians had a poverty rate 4.1 times the rate for Whites.
- ◆ In Mecklenburg, Hispanics had a poverty rate 6.0 times the rate for Whites.
- ◆ In Rowan, Blacks had a poverty rate 2.4 times the rate for Whites.
- ◆ In Union, Blacks had a poverty rate 3.7 times the rate for Whites.
- ◆ In York, Hispanics had a poverty rate 4.5 times the rate for Whites.
- ◆ For the ULCC region, Hispanics had a poverty rate 3.8 times the rate for Whites.
- ◆ In North Carolina, Hispanics had a poverty rate 3.2 times the rate for Whites.
- ◆ In South Carolina, Blacks had a poverty rate 3.2 times the rate for Whites.
- ◆ Out of all of the areas studied, Hispanics had the highest percent of the population living in poverty in comparison to Whites at about 6.3 times that of Whites in Cabarrus. Aside from the areas with 0% where populations were too small to report, Asians had the lowest percent at slightly below three-fifths that of Whites in South Carolina.

Population Between 18 and 64 Living in Poverty

The percent of the population between the ages of 18 and 64 living in poverty is lower in the ULCC region for all groups in comparison to the North Carolina state average. The regional average is lower than the South Carolina state average for Whites, Blacks, and American Indians. In the region, Whites have the lowest percent of the population 18-64 in poverty at 7.9% and Hispanics have the highest at 23.1%.

The groups with the lowest and highest percentages of the population living in poverty under 18 varies by county throughout the region. In Cabarrus, Catawba, Gaston, Mecklenburg, and Union, Whites have the lowest percent and Hispanics have the highest. In Iredell and Rowan, Whites again have the lowest but Blacks have the highest percent. In York, Asians have the lowest percent while Blacks have the highest.

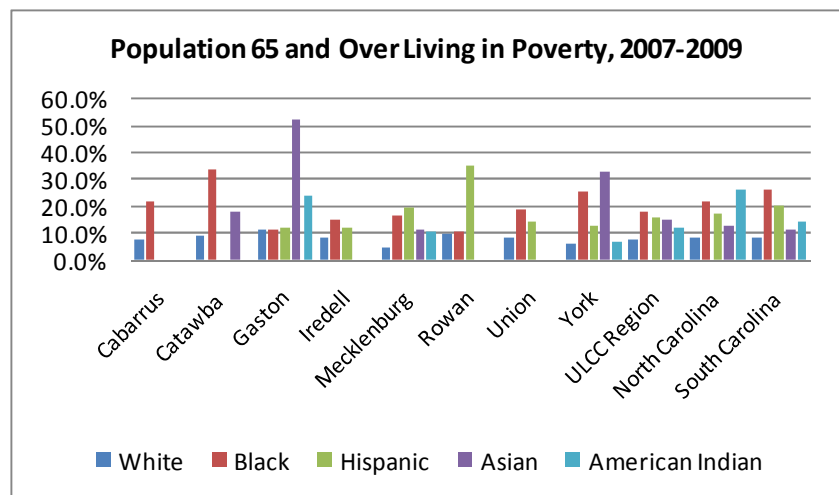


Source: American Community Survey, 2007-2009 3-Year Estimates, (http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=)
 Note: Data not available for all racial-ethnic groups.

Population 65 and Over Living in Poverty

The percent of the population 65 and over living in poverty is lower in the ULCC region for all groups in comparison to the state averages, with the exception of Asians. In the region, Whites over 65 have the lowest percent in poverty at 7.6% and Blacks have the highest at 17.7%.

The groups with the lowest and highest percentages of the population living in poverty under 18 varies by county throughout the region. In Cabarrus, Asians and Hispanics have the lowest percent while Blacks have the highest. In Catawba, Hispanics have the lowest and Black have the highest. In Gaston, Blacks have the lowest percent and Asians have the highest. In Iredell, Asians have the lowest and Blacks have the highest percent. In Mecklenburg, and Rowan, Whites have the lowest and Hispanics have the highest. In Union, Whites have the lowest and Blacks have the highest. In York, Whites have the lowest and Asians have the highest percent of the population 65 and over in poverty.



Source: American Community Survey, 2007-2009 3-Year Estimates, (http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=)
 Note: Data not available for all racial-ethnic groups.

Index Values for Population Between 18 and 64 Living in Poverty

	Black/White	Hispanic/White	Asian/White	American Indian/White
Cabarrus	208.9%	429.0%	234.4%	N/A
Catawba	291.0%	410.2%	288.9%	N/A
Gaston	184.3%	290.2%	137.4%	183.3%
Iredell	232.8%	196.7%	220.1%	N/A
Mecklenburg	226.2%	302.4%	118.6%	201.0%
Rowan	254.3%	188.9%	N/A	N/A
Union	323.4%	395.8%	N/A	N/A
York	183.6%	318.0%	83.1%	132.7%
ULCC Region	211.2%	291.4%	130.7%	181.2%
North Carolina	215.1%	259.7%	115.8%	231.1%
South Carolina	224.5%	219.7%	76.0%	203.7%

Source: American Community Survey, 2007-2009 3-Year Estimates, (http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=)

- ◆ In Cabarrus County, Hispanics between the ages of 18 and 64 had a poverty rate 4.3 times the rate for Whites.
- ◆ In Catawba, Hispanics had a poverty rate 4.1 times the rate for Whites.
- ◆ In Gaston, Hispanics had a poverty rate 2.9 times the rate for Whites.
- ◆ In Iredell, Blacks had a poverty rate 2.3 times the rate for Whites.
- ◆ In Mecklenburg, Hispanics had a poverty rate 3.0 times the rate for Whites.
- ◆ In Rowan, Blacks had a poverty rate 2.5 times the rate for Whites.
- ◆ In Union, Hispanics had a poverty rate 4.0 times the rate for Whites.
- ◆ In York, Hispanics had a poverty rate 3.2 times the rate for Whites.
- ◆ For the ULCC region, Hispanics had a poverty rate 2.9 times the rate for Whites.
- ◆ In North Carolina, Hispanics had a poverty rate 2.6 times the rate for Whites.
- ◆ In South Carolina, Blacks had a poverty rate 2.2 times the rate for Whites.
- ◆ Out of all of the areas studied, Hispanics had the highest percent of the population living in poverty in comparison to Whites at about 4.3 times that of Whites in Cabarrus. Asians had the lowest percent at about three-fourths that of Whites in South Carolina.

Index Values for Population 65 and Older Living in Poverty

	Black/White	Hispanic/White	Asian/White	American Indian/White
Cabarrus	283.5%	0.0%	0.0%	N/A
Catawba	371.7%	0.0%	198.2%	N/A
Gaston	96.9%	106.5%	458.8%	205.9%
Iredell	179.5%	145.0%	0.0%	N/A
Mecklenburg	358.6%	421.6%	253.6%	223.5%
Rowan	104.7%	354.5%	N/A	N/A
Union	218.0%	166.3%	N/A	N/A
York	424.7%	212.2%	541.8%	118.0%
ULCC Region	234.1%	209.8%	197.5%	163.0%
North Carolina	260.0%	206.5%	148.6%	310.9%
South Carolina	322.2%	252.3%	140.8%	175.5%

Source: American Community Survey, 2007-2009 3-Year Estimates, (http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=)

- ◆ In Cabarrus County, Blacks 65 and older had a poverty rate 2.8 times the rate for Whites.
- ◆ In Catawba, Blacks had a poverty rate 3.7 times the rate for Whites.
- ◆ In Gaston, Asians had a poverty rate 4.6 times the rate for Whites.
- ◆ In Iredell, Blacks had a poverty rate 1.8 times the rate for Whites.
- ◆ In Mecklenburg, Hispanics had a poverty rate 4.2 times the rate for Whites.
- ◆ In Rowan, Hispanics had a poverty rate 3.5 times the rate for Whites.
- ◆ In Union, Blacks had a poverty rate 2.2 times the rate for Whites.
- ◆ In York, Asians had a poverty rate 5.4 times the rate for Whites.
- ◆ For the ULCC region, Blacks had a poverty rate 2.3 times the rate for Whites.
- ◆ In North Carolina, American Indians had a poverty rate 3.1 times the rate for Whites.
- ◆ In South Carolina, Blacks had a poverty rate 3.2 times the rate for Whites.
- ◆ Out of all of the areas studied, Asians had the highest percent of the population living in poverty in comparison to Whites at about 5.4 times that of Whites in York. Aside from the areas with 0% where populations were too small to report, Blacks had the lowest percent just below that of Whites in Gaston.

Unemployment Rate

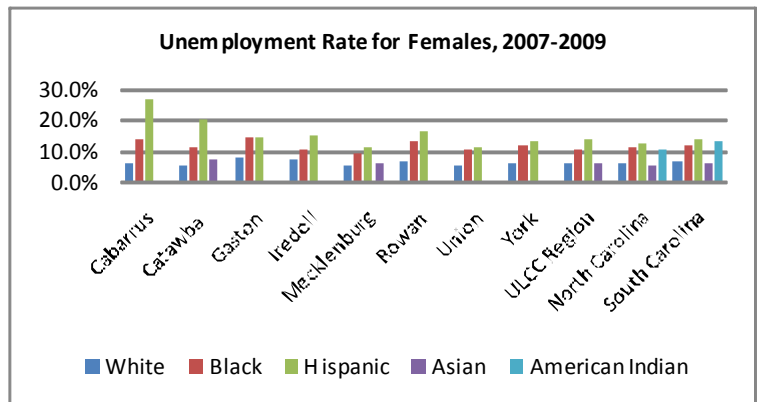
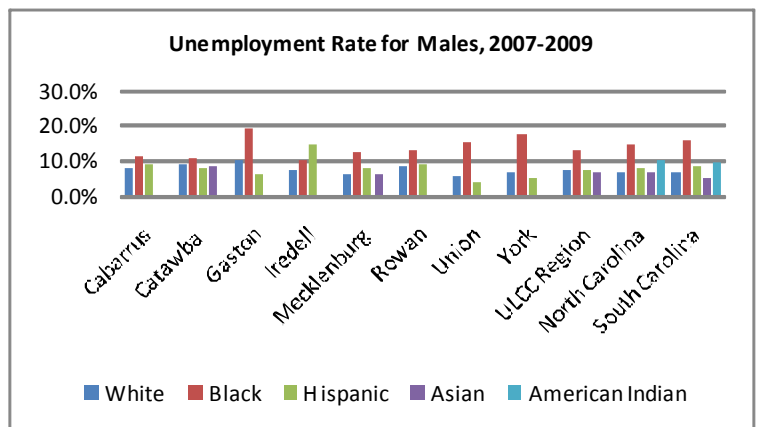
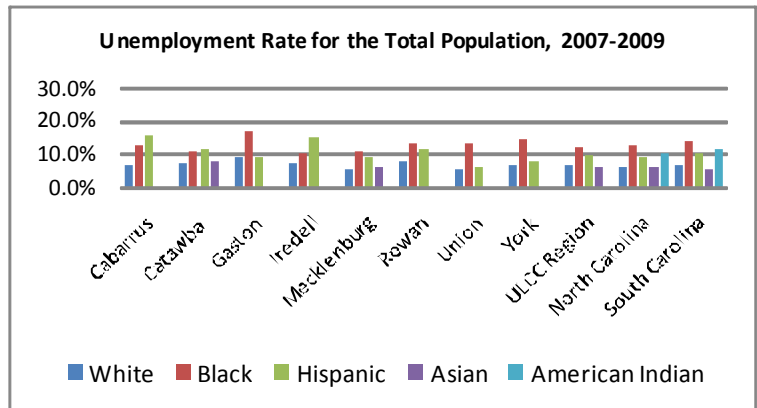
In the ULCC region, Asians had the lowest average unemployment rate at 6.6%, followed by Whites at 6.9%, Hispanics at 9.9%, and Blacks at 12.1%. For both North and South Carolina Asians had the lowest unemployment rate at 6.3% and 5.7%, respectively, followed by Whites (6.6% / 6.7%), Hispanics (9.5% / 10.3%), American Indians (10.4% / 11.6%), and Blacks (13.1% / 14.0%).

The county with the lowest percent unemployed for a group was Whites in Union County at 5.8%. The highest percent for any group was Blacks in Gaston County at 16.8%. Data for poverty rates among American Indians was only available at the state level.

When looking at unemployment rates for males in the region, Asians still have the lowest percent (6.7%), followed by Whites (7.3%), Hispanics (7.7%), and Blacks (13.3%). The lowest percent was Hispanics in Union County at 4.0%, while the highest was Blacks in Gaston County (19.2%).

For females in the region, Whites have the lowest percent unemployed (6.4%), followed by Asians (6.5%), Blacks (11.0%), and Hispanics (14.4%). The lowest percent seen was for Whites in Catawba County (5.5%) while the highest was for Hispanics in Cabarrus County (27.2%).

When comparing male and female unemployment rates, some variations can be seen across racial groups. White females had a lower unemployment rate than males in all counties with the exception of Iredell. Black males had a lower unemployment rate than females in half of the counties, including Cabarrus, Catawba, Iredell, and Rowan. Hispanic females had a higher unemployment rate than males in all counties studied, as well as in the region and both states.



Source: American Community Survey, 2007-2009 3-Year Estimates, (http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=)
 Note: Data not available for all racial-ethnic groups

Index Values for Unemployment Rates

	Black/White	Hispanic/White	Asian/White	American Indian/White
Cabarrus	181.8%	221.8%	N/A	N/A
Catawba	150.8%	160.5%	110.3%	N/A
Gaston	177.6%	97.8%	N/A	N/A
Iredell	144.7%	205.3%	N/A	N/A
Mecklenburg	187.2%	155.7%	110.3%	N/A
Rowan	167.2%	148.2%	N/A	N/A
Union	231.4%	109.7%	N/A	N/A
York	219.0%	122.2%	N/A	N/A
ULCC Region	175.9%	145.2%	96.8%	N/A
North Carolina	198.1%	144.1%	96.0%	158.0%
South Carolina	208.6%	154.3%	84.6%	173.6%

Source: American Community Survey, 2007-2009 3-Year Estimates, (http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=)

- ◆ In Cabarrus County, Hispanics had an unemployment rate 2.2 times the rate for Whites.
- ◆ In Catawba, Hispanics had an unemployment rate 1.6 times the rate for Whites.
- ◆ In Gaston, Blacks had an unemployment rate 1.8 times the rate for Whites.
- ◆ In Iredell, Hispanics had an unemployment rate 2.1 times the rate for Whites.
- ◆ In Mecklenburg, Blacks had an unemployment rate 1.9 times the rate for Whites.
- ◆ In Rowan, Blacks had an unemployment rate 1.7 times the rate for Whites.
- ◆ In Union, Blacks had an unemployment rate 2.3 times the rate for Whites.
- ◆ In York, Blacks had an unemployment rate 2.2 times the rate for Whites.
- ◆ For the ULCC region, Blacks had an unemployment rate 1.8 times the rate for Whites.
- ◆ In North Carolina, Blacks had an unemployment rate 2.0 times the rate for Whites.
- ◆ In South Carolina, Blacks had an unemployment rate 2.1 times the rate for Whites.
- ◆ Out of all of the areas studied, Blacks had the highest unemployment rate in comparison to Whites at about 2.3 times that of Whites in Union. Asians had the lowest at slightly above four-fifths that of Whites in South Carolina.

Index Values for Unemployment Rates for Males

	Black/White	Hispanic/White	Asian/White	American Indian/White
Cabarrus	143.4%	114.4%	N/A	N/A
Catawba	121.3%	86.4%	96.1%	N/A
Gaston	189.1%	62.7%	N/A	N/A
Iredell	138.3%	201.9%	N/A	N/A
Mecklenburg	205.9%	131.0%	108.2%	N/A
Rowan	146.8%	102.4%	N/A	N/A
Union	279.2%	72.0%	N/A	N/A
York	250.8%	70.8%	N/A	N/A
ULCC Region	183.9%	106.2%	92.8%	N/A
North Carolina	214.0%	113.6%	99.3%	148.7%
South Carolina	240.8%	127.7%	76.6%	147.4%

Source: American Community Survey, 2007-2009 3-Year Estimates, (http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=)

- ◆ In Cabarrus County, Black males had an unemployment rate 1.4 times the rate for Whites.
- ◆ In Catawba, Blacks had an unemployment rate 1.2 times the rate for Whites.
- ◆ In Gaston, Blacks had an unemployment rate 1.9 times the rate for Whites.
- ◆ In Iredell, Hispanics had an unemployment rate 2.0 times the rate for Whites.
- ◆ In Mecklenburg, Blacks had an unemployment rate 2.1 times the rate for Whites.
- ◆ In Rowan, Blacks had an unemployment rate 1.5 times the rate for Whites.
- ◆ In Union, Blacks had an unemployment rate 2.8 times the rate for Whites.
- ◆ In York, Blacks had an unemployment rate 2.5 times the rate for Whites.
- ◆ For the ULCC region, Blacks had an unemployment rate 1.8 times the rate for Whites.
- ◆ In North Carolina, Blacks had an unemployment rate 2.1 times the rate for Whites.
- ◆ In South Carolina, Blacks had an unemployment rate 2.4 times the rate for Whites.
- ◆ Out of all of the areas studied, Blacks had the highest unemployment rate in comparison to Whites at about 2.8 times that of Whites in Union. Hispanics had the lowest at about three-fifths that of Whites in Gaston.

Index Values for Unemployment Rates for Females

	Black/White	Hispanic/White	Asian/White	American Indian/White
Cabarrus	230.7%	435.3%	N/A	N/A
Catawba	204.9%	374.5%	134.5%	N/A
Gaston	172.3%	167.3%	N/A	N/A
Iredell	149.3%	210.2%	N/A	N/A
Mecklenburg	171.3%	207.1%	112.7%	N/A
Rowan	194.3%	238.1%	N/A	N/A
Union	185.8%	188.1%	N/A	N/A
York	195.1%	207.3%	N/A	N/A
ULCC Region	171.4%	225.0%	101.8%	N/A
North Carolina	185.8%	205.7%	91.3%	168.7%
South Carolina	181.6%	209.3%	93.1%	201.8%

Source: American Community Survey, 2007-2009 3-Year Estimates, (http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=)

- ◆ In Cabarrus County, Hispanic females had an unemployment rate 4.4 times the rate for Whites.
- ◆ In Catawba, Hispanics had an unemployment rate 3.7 times the rate for Whites.
- ◆ In Gaston, Blacks had an unemployment rate 1.7 times the rate for Whites.
- ◆ In Iredell, Hispanics had an unemployment rate 2.1 times the rate for Whites.
- ◆ In Mecklenburg, Hispanics had an unemployment rate 1.7 times the rate for Whites.
- ◆ In Rowan, Hispanics had an unemployment rate 2.4 times the rate for Whites.
- ◆ In Union, Hispanics had an unemployment rate 1.9 times the rate for Whites.
- ◆ In York, Hispanics had an unemployment rate 2.1 times the rate for Whites.
- ◆ For the ULCC region, Hispanics had an unemployment rate 2.3 times the rate for Whites.
- ◆ In North Carolina, Hispanics had an unemployment rate 2.1 times the rate for Whites.
- ◆ In South Carolina, Hispanics had an unemployment rate 2.1 times the rate for Whites.
- ◆ Out of all of the areas studied, Hispanics had the highest unemployment rate in comparison to Whites at about 4.4 times that of Whites in Cabarrus. Asians had the lowest at slightly above four-fifths that of Whites in North Carolina.

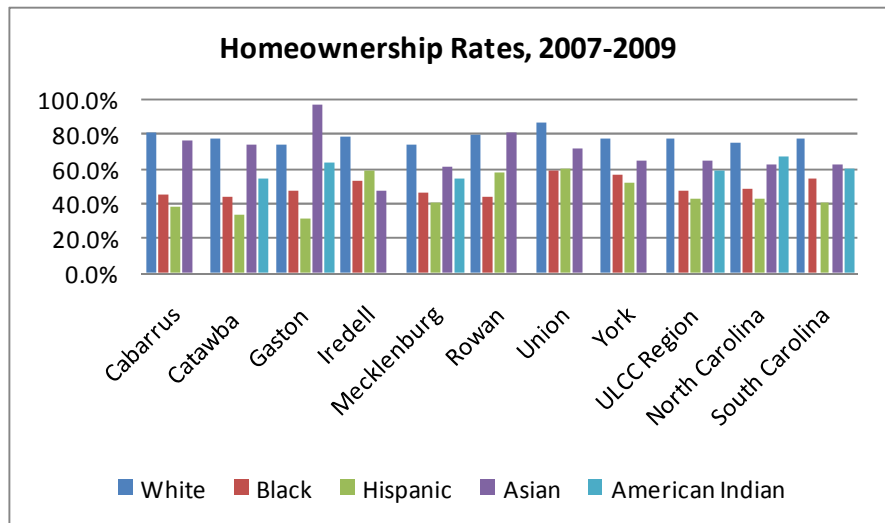
Homeownership Rate

In the ULCC region, Whites had the highest percent of homeownership and Hispanics had the lowest. The same is true for the state averages for North and South Carolina. Whites had a higher percent of homeownership in the region (77.0%) in comparison to North Carolina (75.2%) but lower than in South Carolina (77.5%).

Blacks had a lower percent of homeownership in the region (47.8%) than in both North Carolina (48.9%) and South Carolina (54.6%). Asians have a lower percent of homeownership in the region (43.0%) when

compared to North Carolina (43.2%) but higher than South Carolina (40.7%). Asians have a higher percent of homeownership in the region (64.6%) than in North Carolina (62.2%) and South Carolina (62.6%). American Indians have a lower percent of homeownership in the region (58.6%) than in North Carolina (67.4%) and South Carolina (59.6%).

The groups with the lowest and highest percentages of homeownership varies by county throughout the region. In Cabarrus, Catawba, Mecklenburg, and York Whites have the highest percent and Hispanics have the lowest. In Gaston, Asians have the highest percent and Hispanics have the lowest. In Iredell, Whites have the highest and Asians have the lowest percent. In Rowan, Asians have the highest percent and Blacks have the lowest. In Union, Whites have the highest percent and Blacks have the lowest percent of homeownership. Data was unavailable on American Indian homeownership for Cabarrus, Iredell, Rowan, Union, or York counties.



Source: American Community Survey, 2007-2009 3-Year Estimates, (http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=)

Note: Data not available for all racial-ethnic groups.

Index Values for Homeownership Rates

	Black/White	Hispanic/White	Asian/White	American Indian/White
Cabarrus	56.4%	48.0%	94.2%	N/A
Catawba	57.7%	44.1%	96.2%	70.9%
Gaston	64.1%	42.5%	131.1%	86.1%
Iredell	66.8%	74.9%	60.2%	N/A
Mecklenburg	62.6%	54.4%	83.4%	74.2%
Rowan	54.8%	73.2%	101.3%	N/A
Union	68.2%	68.9%	82.2%	N/A
York	72.6%	67.2%	82.7%	N/A
ULCC Region	62.0%	55.9%	83.9%	76.1%
North Carolina	65.1%	57.5%	82.8%	89.6%
South Carolina	70.5%	52.5%	80.7%	76.8%

Source: American Community Survey, 2007-2009 3-Year Estimates, (http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=)

- ◆ In Cabarrus County, Hispanics had homeownership rates slightly under 1/2 of Whites' homeownership rates.
- ◆ In Catawba, Hispanics had homeownership rates slightly over 2/5 of Whites' homeownership rates.
- ◆ In Gaston, Hispanics had homeownership rates slightly over 2/5 of Whites' homeownership rates.
- ◆ In Iredell, Asians had homeownership rates 3/5 of Whites' homeownership rates.
- ◆ In Mecklenburg, Hispanics had homeownership rates slightly above 1/2 of Whites' homeownership rates.
- ◆ In Rowan, Blacks had slightly under 3/4 the homeownership rates of Whites.
- ◆ In Union, Blacks had homeownership rates slightly over 2/3 of Whites' homeownership rates.
- ◆ In York, Hispanics had homeownership rates slightly over 2/3 of Whites' homeownership rates.
- ◆ For the ULCC region, Hispanics had homeownership rates under 3/5 of Whites' homeownership rates.
- ◆ In North Carolina, Hispanics had homeownership rates slightly under 3/5 of Whites' homeownership rates.
- ◆ In South Carolina, Hispanics had a little over 1/2 of the homeownership rates of Whites.
- ◆ Out of all of the areas studied, Hispanics had the lowest percent of homeownership rates in comparison to Whites at about two-fifths that of Whites in Gaston. Asians had the highest percent at about 1.3 times that of Whites in Gaston.