

ULSTER COUNTY RACIAL EQUITY REPORT

Office of the Ulster County Comptroller March S. Gallagher





Dear Ulster County,

We are pleased to be able to share with you our first ever Ulster County Racial Equity Report. The Racial Equity Report is intended to give Ulster County residents and policy makers data and information on the disparities that exist in our community, and was written under the authority granted to the Comptroller's Office pursuant to §C-57(H) of the Ulster County Charter.

The inspiration for this report came from work completed by the Nassau County Comptroller's Office that undertook a similar effort in 2018. We worked with a team of trusted advisors to go beyond the work done in Nassau by identifying what indicators would be most relevant and insightful for the analysis of racial equity in Ulster County.

Both locally and nationally, inequities plague our communities. There are many policies and programs that have resulted in exacerbating our inequities, such as redlining. To illustrate this, wherever possible we obtained local county data; however, we found that there were important indicators that are only available at the state or national level. When comparing indicator data to general population data we have attempted to use data from the same years using the same measures, thus readers will see the stated population vary by indicator and year.

Ulster County is a majority white community. Our county, like many, had legal slavery prior to abolition in 1827. In New York, it's easy to forget our difficult past. You only need to walk through the Stockade District or visit the Pine Street African Burial Ground to see that we live on lands that were taken from Native Americans, and in communities built with the labor of enslaved Africans.

Ulster County lost more troops in the Civil War than any war since. Let us not forget any part of our history, no matter how difficult to reconcile. We can only address this huge injustice by examining, confronting, and dismantling these systemic causes of institutional racism. This report is offered with these goals in mind.

Sincerely,

March S. Gallagher

Ulster County Comptroller

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ULSTER COUNTY, NY

Founded November 1, 1683

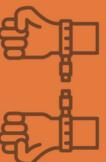
BACKGROUND

Colonization



Ulster County was founded with a history of racial disparities and the legacy of those inequities continue to exist today.

Colonizers of New York came to a land that already had a substantial indigenous population. The land we are on, now called Ulster County, occupies the lands of the Esopus-Munsee, and Minisink-Munsee, also known as the Lenape, the Indigenous people to whom the land belongs. The indigenous land of Ulster County was acquired via the Niccols Treaty of 1665, the Hardenburgh Patent sale of 1746, the Evans Patent of 1694, the New Paltz patent of 1677 and several others. Today Ulster County is less than one percent Native American.



Slavery

The initial colonization of New York by the Dutch West India Company came with enslaved African people. Tallies from the 1790 census showed 2,807 enslaved people. New York State began the abolition of slavery through a series of legislative actions beginning in 1781 and finally celebrated emancipation in 1827. Voting rights continued to be based on property ownership until the Fifteenth Amendment to the Constitution in 1870.

Ulster County 2020 Census Stats

Total residents in Ulster County: 181,851



- 77.9% are white
- 8.8% are 2 or more races
- 6.1% are Black
- 4.5% are some other Race Alone
- 2.1% are Asiar
- . 0.5% are American Indian Alaska Native
- 11.6% are Hispanic*
- 88.4% are Non-Hispanic*

*Federal statistical metrics determine that race and Hispanic origin are two separate concepts. People who are Hispanic may be of any race, and those in each race group may be either Hispanic or Not Hispanic. For example, Black Hispanics (Hispanic Blacks) are included in both the number of Blacks and in the number of Hispanics.

Why "white" & "brown" aren't capitalized



We want to explain why Black is capitalized but white and brown are not. When people were taken from the African continent and enslaved in the United States, many people lost their heritage, customs, and nationality. Most European immigrants know, for example, whether their family came from Ireland or Italy. Black African descendants do not know, and may have no means to recover, which African nation from which their ancestors came. In respect to the loss of that heritage, Black is capitalized here. Most white Americans have access to historical records and family history, that enables them to know their ancestry. The term "brown" has been used to describe such a wide range of people — Latin, Indigenous, Asian, and Middle Eastern — that the meaning is often unclear to readers, so using specific descriptors is best in those cases.

This report identifies specific indicators that demonstrate racial disparities in Ulster County. The goal of this work is to provide information to residents and policymakers about the types of disparities that exist. We report on health, education, criminal justice, economy, housing, day-to-day expenses, and generational wealth. The information in this report is a snapshot in time, utilizing Ulster County specific data whenever available; however, if an indicator was considered important to show disparity overall we used state or national data if local data was unavailable.

We are very appreciative of the time and effort that our advisory panel gave us in selecting these indicators and providing feedback on this report.

Health & COVID-19 Impacts



In New York State, COVID has had disparate health impacts on Black and brown communities with COVID fatalities that exceed overall representation in the population. Although we do not have local hospitalization data by race in Ulster County, we know that in New York City, Blacks were hospitalized at twice the rate of whites for COVID during the Omicron wave. Structural racism is a major factor dictating where people live and work, and their access to resources. People of color may find it difficult to access quality health care or to afford treatment.

COVID hospitalizations and deaths more severely impacted Black and Hispanic New Yorkers during the pandemic. For example, according to data collected by New York State Department of Health between April 2020 and March 2021, Black New Yorkers are only 14% of the population of New York, but comprised 29% of all hospitalizations and 23% of all deaths from COVID. Hispanics represent only 19% of New York State's population, but represented 35% of all hospitalizations and 23% of all deaths from COVID.²

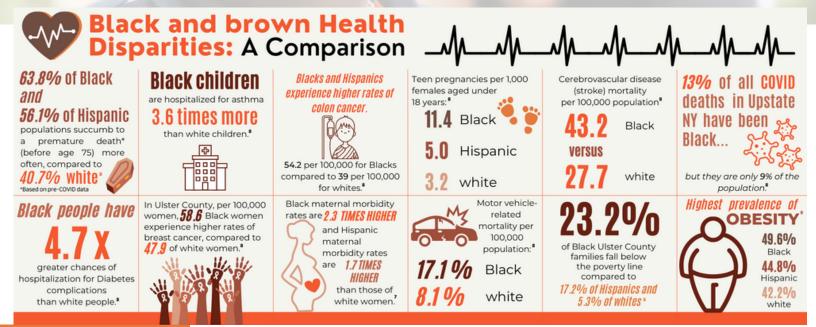
Black and brown people also experienced disparate economic impacts as a result of the pandemic. Part of this stems from the underlying structural racism. Black people represented 17% of all front line workers compared to their representation in the total workforce of only 11.9%. As a result, Black and brown people have higher rates of COVID exposure at work while earning less than others.

Discriminatory practices such as redlining, the systematic outlining of certain neighborhoods by mortgage lenders, and institutionalized residential segregation in the 20th century, have impeded efforts made by people of color to accrue wealth, social and economic mobility, and political power. Over the course of decades, policy makers have frequently chosen to place pollution sources, including power plants, industrial factories, landfills, and highways in underprivileged communities of color rather than in wealthier, white neighborhoods. Due to the disproportionate air pollution exposure, emergency room visits for asthma and other diseases are higher for people of color. Additionally, they are also more likely than white people to be living with one or more chronic health conditions, compromising their health further due to the impacts of air pollution.

As a result, national research has shown that communities of color have been disproportionately exposed to the double impact of COVID-19 and unhealthy air quality. Air pollution increases susceptibility to respiratory infections, and worsening underlying chronic conditions such as heart disease, obesity, and diabetes. Black and brown families experienced higher rates of unemployment and lost wages, during the COVID-19 pandemic, affecting both health and economic outcomes.

Another example of health disparities in Black and Hispanic populations is Hepatitis C, often spread by opioid and needle sharing with an infected person. Demographic changes have impacted Hepatitis C statistics, with multiple shifts in public policy in New York State reframing substance use disorder as a public health issue rather than a criminal justice issue. While practical policy changes should be implemented, there must be recognition that these changes were only initiated once affluent white communities were directly impacted by the opioid epidemic. Such a response has given lower income Black and brown communities and LGBTQA communities the sense that their losses from the fallout of the opioid epidemic did not necessitate policy revision or attention.

Lastly, national figures show that Black and brown women experience higher risks giving birth. Black maternal morbidity rates are 2.3 times higher, and Hispanic maternal morbidity rates are 1.7 times higher than those of white women.⁷ New York State has previously issued a health equity report every two years. The last report was issued in 2019 and no report has been issued since COVID. The 2019 report shows a series of disparities at the county level for Ulster County, demonstrated in greater detail below.



Education

Black and Hispanic students in Ulster County have lower graduation rates from high school with only 87% of Black students and 81% of Hispanic students graduating high school compared to 90% of whites. Black students are also disproportionately overrepresented in suspensions in every school district in Ulster County. These graduation rates carry over into institutions offering higher education as well, with Black and Hispanic people having lower rates of college attainment.

Suspension Data, 2017	White Students		Black St	udents	Hispanic Students		
	% of student	% of	% of student	% of	% of	% of	
School District	body	suspensions	body	suspension	student	suspensions	
Ellenville	46.2	38.2	12.1	18.1	35.1	41.0	
Highland	70.9	59.5	7.1	23.8	13.7	16.7	
Kingston	54.2	44.7	13.6	27.6	21.1	16.7	
Mariboro	67.A	54.5	7.4	20.5	20.8	24.1	
New Paltz	76.3	76.0	4.1	5.3	12.3	5.3	
Onteora	76.0	77.6	2.1	7.1	11.4	9.4	
Rondout	85.6	88.3	3.5	3.9	6.8	6.8	
Saugerties	78.4	75.7	1.7	8.6	12.6	11.4	
Tri-Valley	83.8	88.3	2.4	42	10.2	10.4	
Wallkill	67.2	66.7	6.4	12.2	22.9	15.6	

Black students who pursue a college education are more likely to take on debt than white and Hispanic college students, with 50.77% of Blacks utilizing student loans compared to 40.16% of whites and 30.7% of Hispanics. Black college graduates owe \$7,400 more on average than their white peers (\$23,400 versus \$16,000) and that debt disparity grows over time. Four years after graduation, black graduates have nearly \$25,000 more student loan debt than white graduates: \$52,726 on average, compared to \$28,006 for the typical white graduate.

Bachelor's Degree Rates Regionally 4

56% 34% 22% 20%

Asian White Black Hispanic

Criminal Justice System

Ulster County Black youth have disparate engagement with the criminal justice system. Using the latest data available to the Comptroller's Office, Black youth make up only 9% of all youth in Ulster County, yet they make up 33% of all juvenile offenders, 18% of all those on probation, 24% of those involved in family court proceedings and 26% of all probation intake.¹⁵

Ulster County Juvenile Justice Profile Data: 2018										
Race/Ethnicity		enile lation	Delinq	venile quent and e Offender	Proba Super	ation/ vision	Family Court: Initial Actions (JD only)		Probation Intake (JD only)	
White (non-Hispanic)	11,647	71%	3	50%	18	64%	28	55%	43	60%
Black (non-Hispanic)	1,435	996	2	33%	5	18%	12	24%	19	26%
Hispanic (across all races)	2,906	18%	1	17%	2	7%	6	12%	4	6%
Asian or Pacific Islander (non-Hispanic)	415	3%	0	0%	0	0%	0	0%	0	0%
American Indian or Alaska Native (non-Hispanic)	53	0%	0	0%	0	0%	0	0%	0	0%
Other (non-Hispanic)	N/A		0	0%	3	11%	5	10%	6	8%

Black and brown Ulster County residents also experience disparate rates of arrest and imprisonment. While Black residents only make up 7% of the total population (2019 data) they are 20% of arrests and 39% of prison sentences. Hispanic Ulster County residents were only 9% of our population but represented 22% of all prison sentences.

Adult Arrests in Ulster County: 2019										
Race/Ethnicity	Population (18+)		Arrests		Felony	/ Arrests	Prison Sentences			
	#	% of Total	#	% of Total	#	% of Total	#	% of Total		
White	119,930	82%	2,223	65%	572	59%	60	38%		
Black	9,568	7%	691	20%	256	26%	62	39%		
Hispanic	13,477	9%	441	13%	120	12%	35	22%		
Asian	3,167	2%	21	1%	5	1%	0	0%		
Other-Unknown	487	<1%	38	1%	15	2%	2	1%		
Total	146,629	100%	3,414	100%	968	100%	159	100%		

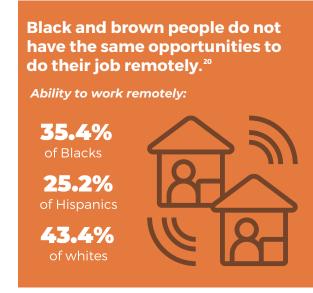
Some work has been done to also quantify the financial impacts of being engaged in the legal system. A single fee can be hundreds of dollars and depending on the underlying offense, those unable to pay the surcharge may face bench warrants, arrests, incarceration, driver's license suspensions, and civil judgments.¹⁷

In 2020, there were 120 missing children reported and 123 missing child cases closed in New York State. There is no race data available for missing children at the local level. In New York State the largest single group of missing children cases involved Black females, ages 13 and older (29.2% of all cases reported). For the 15 Ulster County missing adults reported in 2020, three of those people were Black, or 20% which is over-representative of the Black population in Ulster County. 18

Economy, Employment, & Entrepreneurship

Wages and Unemployment

Hispanics accounted for 18% of total employment but were substantially overrepresented in several detailed occupational categories, including painters, construction and maintenance (56%); miscellaneous agricultural workers (54%); and maids and housekeeping cleaners (49%). Blacks made up 12% of all employed workers, but were substantially overrepresented in several occupational categories, including nursing, psychiatric, and home health aides (37%); security guards and gaming surveillance officers (30%); and taxi drivers and chauffeurs (30%). Asians accounted for 7% of all employed workers but made up a much larger share of workers in several occupational categories, including miscellaneous personal appearance workers (59%); software developers, applications and system software (38%); and physicians and surgeons (18%). Whites made up 78% of all employed people, and accounted for 97% of farmers, ranchers, and other agricultural managers; construction managers (91%); and carpenters (89%). ¹⁹

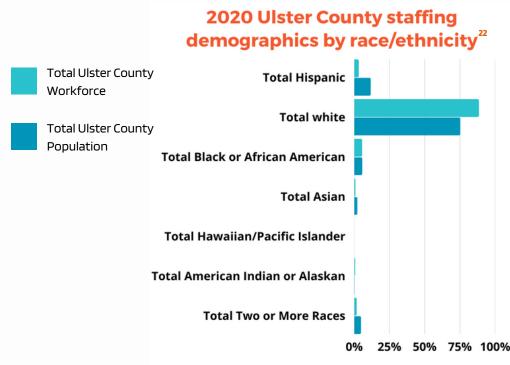




Black and brown people face income disparities demonstrated through both national data and regional data. Nationally, Black and Hispanic women earn only 69% and 64% of what white men earn, respectively. In the Mid-Hudson region, Asian and white residents had the highest median incomes, at \$107,100 and \$77,500, respectively, while Black and Hispanic residents had the lowest median incomes at \$57,500 and \$65,100.

Entrepreneurship

New York State has a Minority and Women Owned Business Enterprises (MWBE) policy for state spending, but that has had a paltry impact on minority business ownership. According to the last Census of Business only 11% of Ulster County businesses are minority owned versus 35% of businesses statewide. Note that minority in this case includes multiple races and ethnicities. The anecdotal experience of Black and brown business owners as communicated to the Comptroller's Office is that New York State certification as an MWBE business is extremely onerous administrative work for little benefit. Perhaps that is why there are currently only 17 Ulster County minority owned businesses represented in the MWBE directory. ²¹





Ulster County government itself is by and large a majority white workforce. This is true in all classifications and across union and management staff. Nonetheless, subtle shifts have occurred since the election of new leadership in the Executive's Office who has continued to prioritize hiring qualified people of color. Between 2019 and 2020 the percentage of white workforce dropped from 90.9% to 88.4% while the percentage of Hispanic increased from 3.0% to 3.2%.²²

Housing & Consumer Goods

Nationally, 12.5% of the properties in predominantly Black census tracts receive "appraisal value lower than contract price," compared to 7.4% for those in white tracts, leading to a gap of 5.2%.²³

But even Black and brown people who own their own homes may find that the assessment burden is heavier. In Ulster County, a review of sales in New Paltz, Ellenville, and Saugerties showed a greater assessment burden on moderate homes compared to higher-value homes because lower and moderate homes are appraised closer to sale price than higher-value homes sheltering that extra value from taxation.²⁴

Wells Fargo provides a recent example of this disparity with only 47% of Black homeowners in 2020 having been approved, compared with 72% of white homeowners, according to a Bloomberg News analysis of federal mortgage data.²⁵



Ulster County Cost Burdened or Severely Cost Burdened 22

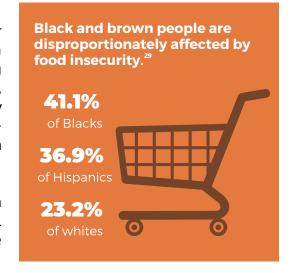
63% 52% 43% 36% of Blacks of Hispanics of Asians of whites

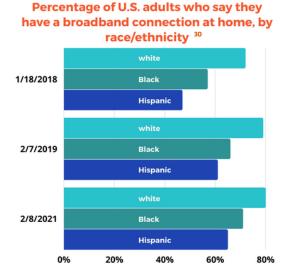
Black and brown Ulster County families spend substantially more of their household income on housing. Households that spend more than 30% of their income on housing are considered cost burdened and households that spend more than 50% are considered severely cost burdened. Far more Black and brown families are cost burdened, regardless of being renters or homeowners.

Emergency Needs

As more Ulster County Black and brown families are cost burdened or severely cost burdened by their housing expenses, Black and brown people are over-represented as individuals needing emergency housing (i.e., unhoused). In 2021, of those people applying for emergency housing, 31% of them were Black despite Blacks making up only 6 - 7% of the county population, depending on the year. Hispanic people are also slightly over-represented among those people needing emergency housing when analyzing the same data.²⁸

The lack of affordable housing and the cost burdening of Black and brown families also results in a lack of resources to address other needs like food. The result is that a much higher percentage of Black and Hispanic people are food insecure when compared to white people.





Black and Hispanic families may find it harder to access certain services like broadband or transportation. Broadband access in particular became critical during the pandemic for access to school and safer work. While we have seen improvements in broadband access over time, Black and Hispanic households continue to lag behind white households in broadband access.

For those Black and brown families who are less likely to own a car, their car insurance costs may be higher. For example, nationally, Black families pay on average \$1,089 per car for insurance, Hispanics \$1,001, Asians \$887, and white families \$741.

Generational Wealth Building

This lack of economic opportunities, inability to build home equity, lower job wages, less access to services and higher costs in the marketplace mean that Black and brown families have less opportunity to build wealth. This is well documented by national data. Family wealth in Ulster County is tied to our history including slavery. Readers can review the history of local slavery in Ulster County here: https://nesri.commons.gc.cuny.edu/

Credit Score

Those with a low credit score within the 300 to 549 range and poor credit history experience long-reaching financial and social impacts affecting their housing, careers, and even their ability to communicate via digital infrastructure. Credit disparities faced by Blacks and Hispanics leads to more obstacles finding a rental or obtaining a cell phone plan. Credit card application denials, higher loan interest, employment factors, and even mental health are several more areas impacted by racial credit inequities. Black Americans report having the lowest overall credit scores of all groups surveyed. More than half (54 %) of Black Americans report having poor or fair credit (a credit score below 640) or no credit at all, while 41% of Hispanic Americans, 37% of White Americans, and 18% of Asian Americans fall into this category. When we promote equitable credit opportunities in our communities, we begin to close some of the racial gap that currently exists.

Inherited Wealth

White families are twice as likely to receive inheritance as Black families, and that inheritance is nearly three times as much. Hispanic immigrants receive \$2,123 less in large gifts and inheritances than white families do. Non-Hispanic immigrants receive \$1,772 less. Black families receive \$5,013 less in large gifts and inheritances than white families. Even among Black families who inherit wealth, the racial wage gap continues to widen disparities. The median wealth for a white family was \$188,200, compared to \$24,100 for Black families and \$36,100 for Hispanic families.

CONCLUSION

With the introduction of Black people to America as slaves in a land that had already been taken from another culture, it is not surprising and deeply concerning that in the relatively short time our country has been in existence, the lingering effects of historic oppression, racism, redlining, and racial segregation still exist today. The influx of other cultures from Central and South America and the Caribbean, and the perceptions and prejudices against them in our society have only exacerbated systemic hurdles put in place to limit equity and opportunities for achievement or wealth. With the Hispanic population in Ulster County alone increasing from 6 to 12% in 20 years, as a community we cannot afford to exclude or limit any group from achieving their highest potential. When equal opportunity is given to all community members to succeed, there is less pressure on government services and increased potential for independent economic security. While Ulster County has taken action to level the playing field by affording additional opportunities and reformative actions, there is still significant work to accomplish in the coming years. We hope this report helps illuminate areas of opportunity, helping Ulster County to narrow the racial economic gap, and further implement innovative, fair solutions to continue diversifying our economy.

Key Indicators:

2 X

the amount of inheritance whites get over Black families 64%

Hispanic women's earnings compared to white men's earnings 29.2%

the largest group of NY missing children cases are Black females, age 13+ \$341

how much more Black families pay annually for car insurance 63%

of Black families are cost burdened

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