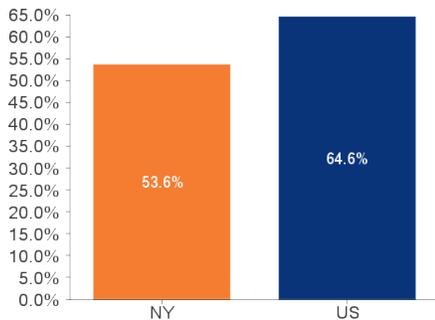


How Families are Faring in New York



The *Assets & Opportunity Scorecard* is a comprehensive look at Americans' financial security today and their opportunities to create a more prosperous future. It assesses the 50 states and the District of Columbia on 69 outcome measures, which describe how well residents are faring. The *Scorecard* ranks the measures from best to worst; #1 is the most desirable, #51 is the least desirable.



HOUSING & HOMEOWNERSHIP

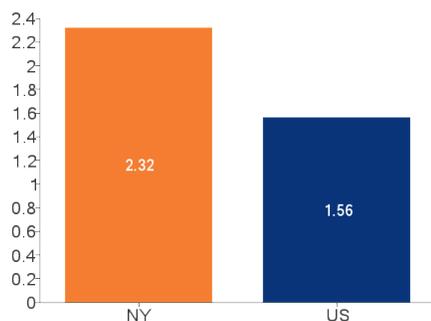
Homeownership Rate

Percentage of occupied housing units that are owner-occupied, 2011.

A home is an asset that allows stability, fosters long-term thinking, and builds both financial equity and commitment to a neighborhood. Homeownership is also the primary means through which most Americans build wealth.

53.6% of New York households are homeowners

Rank: 50 of 51



HOUSING & HOMEOWNERSHIP

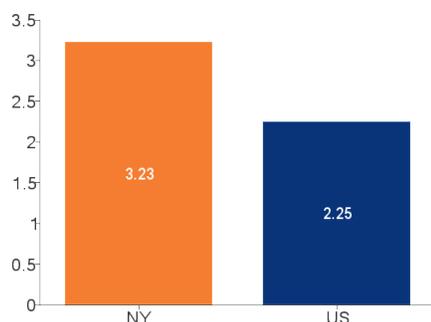
Homeownership by Race

Ratio of the homeownership rate of white, non-Hispanic households to households of color, 2011.

Homeownership is the primary means of building wealth for most Americans, yet households of color have much lower homeownership rates than white households.

1.7 times as many white HHs in New York are homeowners compared to HHs of color

Rank: 51 of 51



HOUSING & HOMEOWNERSHIP

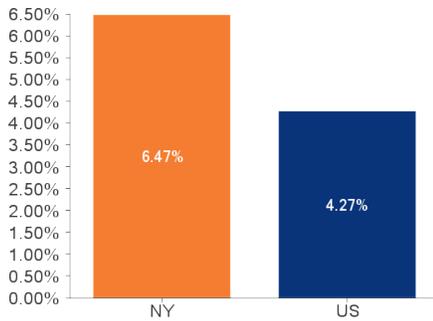
Homeownership by Income

Ratio of the homeownership rate of households in the top income quintile to households in the bottom income quintile, 2011.

Homeownership is the primary means of building wealth for most Americans, and studies have noted the particular importance of home equity as source of wealth accumulation for low-income households. This measure describes the disparity in homeownership rates between rich and poor households, and in every state, low-income families have significantly lower rates of homeownership.

3.2 times as many of the richest 20% of adults in New York are homeowners compared to the poorest 20%

Rank: 50 of 51



HOUSING & HOMEOWNERSHIP

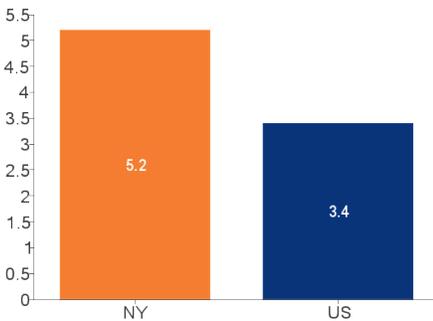
Foreclosure Rate

Percentage of mortgage loans in foreclosure, Quarter 2, 2012.

Along with displacing families from their homes, foreclosure is a devastating experience for a household's finances. As the foreclosure crisis continues to linger, this measure is an important indicator of financial distress for households.

6.5% of mortgage loans issued in New York are in foreclosure

Rank: 48 of 51



HOUSING & HOMEOWNERSHIP

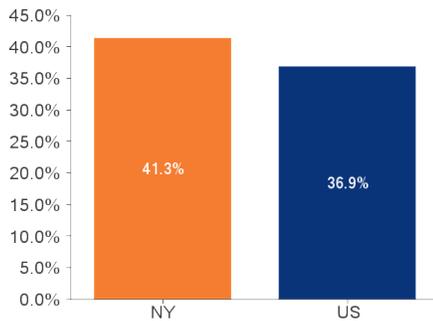
Affordability of Homes

Median housing value divided by median family income, 2011.

Whereas high housing values benefit those who already own their homes, a high ratio of housing values to wages typically makes it less likely that someone can afford to purchase a home and build wealth through home equity.

Median home prices in New York are 5.2 times greater than median household income

Rank: 47 of 51



HOUSING & HOMEOWNERSHIP

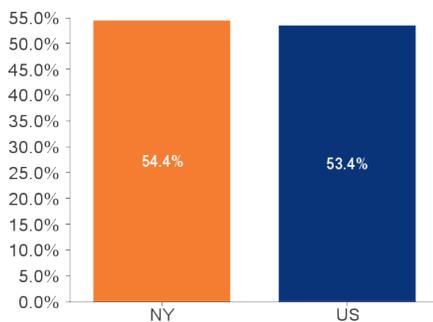
Housing Cost Burden - Homeowners

Percentage of mortgaged owners spending 30% or more of household income on selected monthly owner costs, 2011.

This measure is an indicator of the portion of a household's income that is consumed by costs of owning a home. Expenses such as mortgage payments, property taxes, utility costs and other fees take away money that could be saved or invested in other assets.

41.3% of New York homeowners are cost-burdened

Rank: 46 of 51



HOUSING & HOMEOWNERSHIP

Housing Cost Burden - Renters

Percentage of renter-occupied units spending 30% or more of household income on rent and utilities, 2011.

This measure is an indicator of the portion of a household's income that is consumed by costs of renting. Expenses such as rent, utility costs and other fees take away money that could be saved or invested in other assets.

54.4% of New York renters are cost-burdened

Rank: 41 of 51