

RACIAL OUTCOMES

The *Scorecard* disaggregates data by race for 26 outcomes. The Racial Disparity rank is calculated by averaging the gaps in outcomes for White residents and residents of color for each measure. This average disparity is then ranked against the other states and DC. A Racial Disparity Rank of 51 means that the disparity is the largest compared to all states and DC. A lower rank indicates that the disparity is narrower than in other parts of the country, but even in these states, racial economic inequality remains problematic for the state's overall economic prosperity and resilience. The Racial Disparity rank accounts for 40% of a state's Scorecard rank.

Financial Assets & Income

OUTCOME MEASURE	WHITE, NH*	PEOPLE OF COLOR	BLACK	AMERICAN INDIAN	ASIAN	NHPI**	LATINO
Asset Poverty Rate	17.4%	38.7%	—	—	—	—	—
Fell Behind on Bills	8.0%	18.7%	—	—	—	—	—
Households with Savings Accounts	86.3%	60.4%	—	—	—	—	—
Households with Zero Net Worth	12.0%	19.3%	—	—	—	—	—
Income Poverty Rate	8.5%	15.2%	13.3%	20.2%	9.1%	—	16.6%
Income Volatility	16.3%	22.5%	—	—	—	—	—
Liquid Asset Poverty Rate	19.3%	54.9%	—	—	—	—	—
Net Worth	\$259,140	—	—	—	—	—	—
Saved for Emergencies	73.4%	53.0%	—	—	—	—	—
Unbanked Households	1.6%	12.6%	—	—	—	—	—
Underbanked Households	11.4%	36.2%	—	—	—	—	—

Businesses & Jobs

Business Ownership	22.7%	14.2%	11.9%	35.9%	27.9%	5.8%	11.5%
Business Value	\$498,765	\$155,091	\$108,866	\$151,308	\$319,649	\$151,579	\$124,644
Unemployment Rate	2.0%	4.2%	—	—	—	—	—

Homeownership & Housing

Affordability of Homes	4.63	—	6.77	7.31	4.38	—	6.77
Homeownership Rate	70.2%	49.5%	39.5%	44.9%	64.6%	52.1%	49.9%
Housing Cost Burden - Homeowners	26.0%	32.9%	37.8%	25.9%	35.1%	—	32.1%
Housing Cost Burden - Renters	50.4%	54.1%	54.7%	50.4%	44.9%	54.8%	56.1%

Health Care

Forgoing Doctor Visit Due to Cost	10.7%	—	—	—	—	—	20.5%
Poor or Fair Health Status	12.0%	—	20.0%	—	—	—	—
Uninsured Rate	6.3%	13.3%	7.5%	16.8%	6.3%	—	15.6%

Education

Disconnected Youth	7.2%	11.1%	9.9%	19.5%	8.8%	8.1%	11.7%
Four-Year College Degree	47.5%	22.6%	28.2%	17.9%	52.4%	33.7%	16.1%
High School Graduation Rate	84.4%	—	71.8%	62.0%	86.0%	74.0%	69.9%
Math Proficiency - 8th Grade	50.6%	—	17.1%	—	55.3%	—	19.0%
Reading Proficiency - 8th Grade	50.0%	—	21.1%	—	57.4%	—	25.0%

* White, Non-Hispanic ** Native Hawaiian or Other Pacific Islander