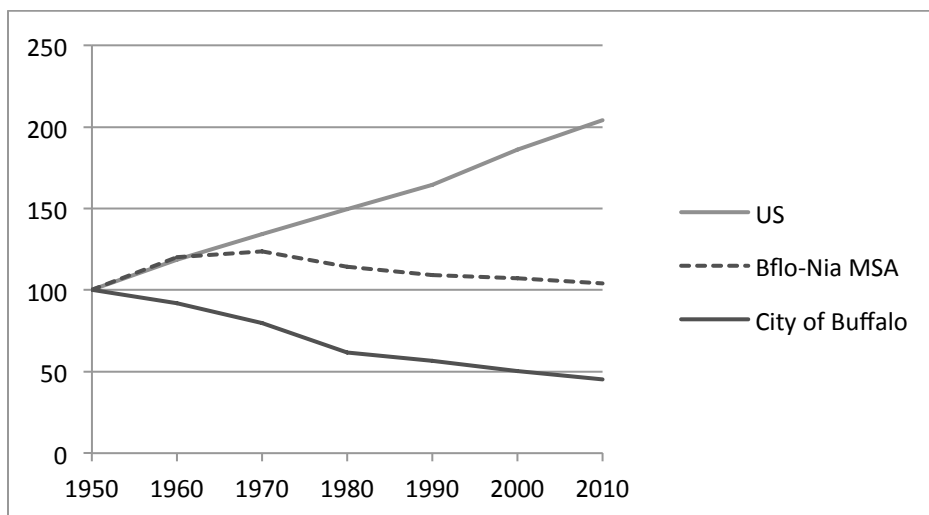




Profile of Buffalo and its Region

Population & Housing

Total Population; US, Buffalo-Niagara MSA and City of Buffalo, 1950-2010



Source: U.S. Census Bureau, Decennial Census, 1950-2010

- Like many places in the nation's manufacturing belt, the Buffalo-Niagara metropolitan area has been losing population over the past several decades. This decline reflects the long-term shift of population from the Northeast and Midwest to warmer places in the South and West, as well as the considerable loss of manufacturing jobs in the region.
- Population loss has been especially severe in the Buffalo area, however, mostly due to its obvious weather disadvantages and an economy once focused to an unusual degree on heavy industry.
- Over the past few years, the region's population loss has slowed significantly, in large part due to a sharp decline in the movement of people to Sunbelt states hit hard by the real estate crisis (e.g. Arizona, Nevada and Florida).ⁱ
- Like many cities across the U.S., the City of Buffalo has seen a considerable drop in its population since WWII as growth shifted to the suburbs. As a result, the City of Buffalo has represented a shrinking share of its metro's total population.

Racial Composition; US, Buffalo-Niagara MSA, City of Buffalo and Buffalo Suburbs*

(Percent Share)	US		Buffalo-Nia MSA		City of Buffalo	Buffalo Suburbs*
	2000	2010	2000	2010	(2010)	(2010)
White (not Hispanic)	69.1	63.7	82.5	79.5	45.8	90.4
Black	12.3	12.6	11.7	12.2	38.6	3.5
Asian	3.6	4.8	1.3	2.3	3.2	2.3
Other	3.4	4.0	2.0	2.6	4.7	2.1
Hispanic	12.5	16.3	2.9	4.1	10.5	2.2

Source: U.S. Census Bureau, Decennial Census, 2000 & 2010; Partnership for the Public Good analysis. *Erie County only.

- From 2000-2010, the minority share of the population grew in both the Buffalo metro and the nation as a whole, largely due to generally higher birth rates among minority groups. However, the Buffalo metro continues to be much less diverse than the U.S., with whites representing a much larger proportion of the population (79.5% vs. 63.7%). This difference is mostly attributable to the Buffalo metro’s relatively small Hispanic population, whose share is only about one-fourth that of the nation’s.
- The Buffalo metro is relatively segregated, with the great majority of the region’s minority population residing in the City of Buffalo. In 2010, only 46% of the City of Buffalo’s population was white compared to over 90% of the metro’s suburban population.

Housing Opportunities, Homeownership and Mortgage Lending, Buffalo-Niagara MSA

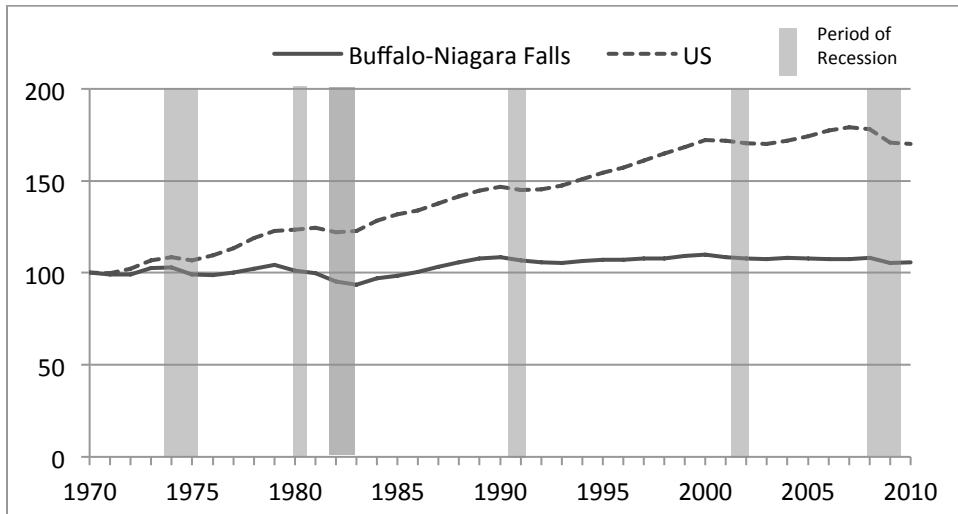
(Percent)	Homeownership Rate		Share of high interest purchase loans, 2005	Share of high interest refinance loans, 2005
	2000	2010		
White, Non-Hispanic	71.6	72.1	10.6	23.5
Asian/Pac. Islander	39.9	41.2	9.4	28.6
Black	36.8	34.0	31.7	58.4
Hispanic	31.6	32.9	20.2	32.2

Source: Diversitydata.org, Harvard School of Public Health

- In 2010, whites were about twice as likely as minorities to own a home in the Buffalo metro. Despite the loose lending standards over the period, there was little change in homeownership rates from 2000-2010. In fact, the rate actually declined for blacks (36.8% to 34.0%). One reason for the drop might be the inordinate share of high interest mortgages given to blacks during the heyday of subprime lending.
- The City of Buffalo has the oldest housing stock in the nation, with over two-thirds of homes built before 1940, resulting in high levels of disrepair, lead paint poisoning, asthma, as well as high utility costs. Despite population loss, the region continues to add new housing, mostly in the outer-ring suburbs. This fact, coupled with the city’s older housing stock, has contributed to a proliferation of vacancies. From 1970-2010, the share of homes vacant has grown from 4.4%-18.9%.ⁱⁱ

Economy & Socioeconomic Condition

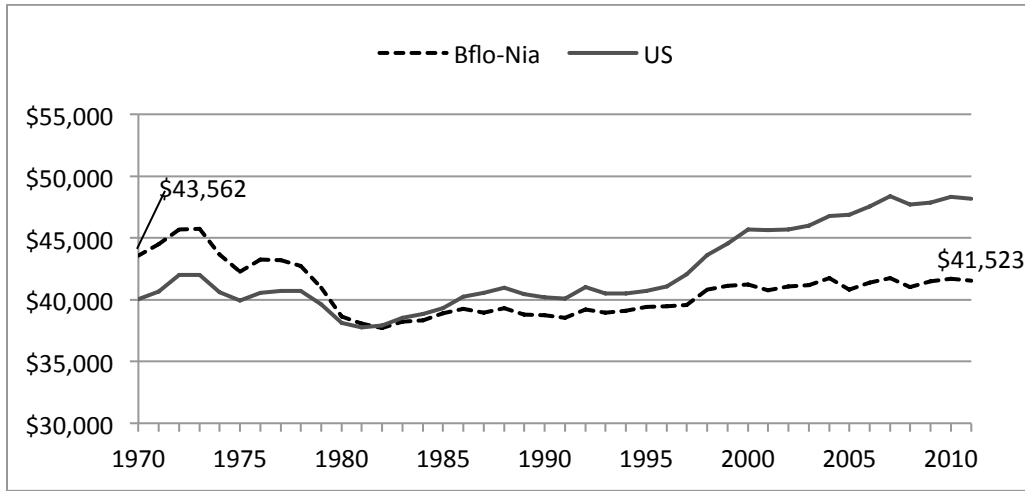
Job Growth, Buffalo-Niagara MSA and the U.S., 1970-2010



Source: Bureau of Economic Analysis, Regional Economic Information System; PPG analysis.

- From 1970 to 2010, the number of jobs in the Buffalo-Niagara metro grew by a little over 5%, compared to an almost 70% increase for the nation as a whole. There were five recessions over that period, not including the most recent, each one more severe for the Buffalo-Niagara metro than for the U.S. generally. And each one whittled away at the region's high-paying manufacturing base, making the region smaller, poorer and less equal.
- Unlike past downturns, the most recent recession was somewhat milder for the Buffalo area than for the nation. But as might be expected, the recession has had a disparate impact on the City of Buffalo. In 2010, the city's unemployment rate was 12.4% compared to 7.6% for the metropolitan area as a whole.ⁱⁱⁱ

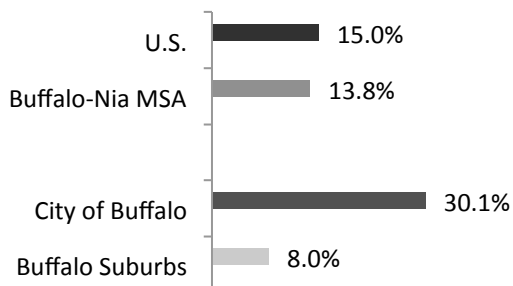
Average Wage (Inflation Adjusted), Buffalo-Niagara MSA and the U.S., 1970-2010



Source: Bureau of Economic Analysis, Regional Economic Information System; PPG analysis.

- The changing economy and loss of relatively high-wage manufacturing jobs is reflected in the region’s average wage per job. In 1970, the Buffalo-Niagara metro’s average wage (total wages divided by the number of workers) was \$43,562 when adjusted for inflation, about 8% higher than that for the nation as a whole. By 2011, the region’s average wage had actually declined to \$41,523, which was 16% lower than the average wage nationally. This relative decline suggests that the Buffalo-Niagara metro has become poorer relative to the nation as a whole.
- The income of the typical household is somewhat less for the Buffalo metro than for the nation overall as well. In 2011, the median household income for the U.S. was about 7% higher than for the region (\$50,502 vs. \$47,081). Strikingly, median household incomes, both locally and nationally, shrank about 10% over the previous decade. The economic divide between city and suburbs is apparent in a comparison of median household incomes. In 2010, this measure was about 50% higher for the Buffalo-Niagara metro as a whole than for the City of Buffalo (\$47,093 vs. \$30,043).^{iv}

Poverty Rate, Buffalo-Niagara MSA vs. the U.S.;
City of Buffalo vs. Buffalo Suburbs, 2010



Poverty Rate, by Race/Ethnicity
City of Buffalo, 2010

(Percent)	All Persons	< Age 18
White	20.9	31.4
Black	37.2	48.7
Hispanic	51.7	60.6

Source: U.S. Census Bureau, American Community Survey, 2010

- While the Buffalo metro area lags the U.S. on some wage and income measures, a smaller share of its population is living in poverty (13.8% vs. 15.1%). However, poverty is much more concentrated in the city than in the suburbs. In 2010, about 30% of Buffalo’s population had incomes below the poverty line compared to about 8% of the population living outside the city.^v
- Poverty is especially high for blacks and Hispanics in the City of Buffalo, with rates of 37.2% and 51.7% respectively. As expected, the poverty rate among children is higher for all racial/ethnic groups. Over three-fourths of the city’s children qualify for free or reduced price lunch.^{vi}

Health & Education

Health Outcomes, Mortality and Morbidity, Counties of Major Upstate New York Cities and the U.S.

	Premature Death (Years of potential life lost before age 75 per 100,000 persons)	Percent of population reporting Poor or fair health	Number of poor physical health days per month	Number of poor mental health days per month	Overall health ranking among NY State Counties (62 total)
Erie (Buffalo)	7006	14	3.9	3.4	56
Albany (Albany)	6004	13	2.8	3.1	27
Onondaga (Syracuse)	5945	13	3.3	3.4	34
Monroe (Rochester)	5787	16	3.4	3.3	33
US (Median)	7714	16	3.7	3.4	na

Source: County Health Rankings and Roadmaps, 2013 Report; University of Wisconsin, Population Health Institute

- The overall health of the Buffalo area’s population is similar to that of the nation as a whole. However, Erie County ranks 56th out of New York’s 62 counties on this measure. Premature death, in particular, is more prevalent in Erie County than in the four counties holding the other major cities in upstate New York. Erie shows about 1000 more years of potential life lost before age 75 per 100,000 persons than do its upstate counterparts.

Low Birthweight, Buffalo-Niagara MSA, 2007-2008

	Share of Live Births with Low Birthweight
Buffalo-Nia MSA	6.2%
Black	10.7%
Hispanic	7.6%
Asian/Pac. Islander	5.0%
White, Non-Hispanic	4.9%

Source: Diversitydata.org, Harvard School of Public Health

- According to some measures, health in the region varies among racial and ethnic groups. Over the 2007-2008 period, blacks and Hispanics were much more likely to have low weight at birth than were non-Hispanic whites and Asians/Pac. Islanders.

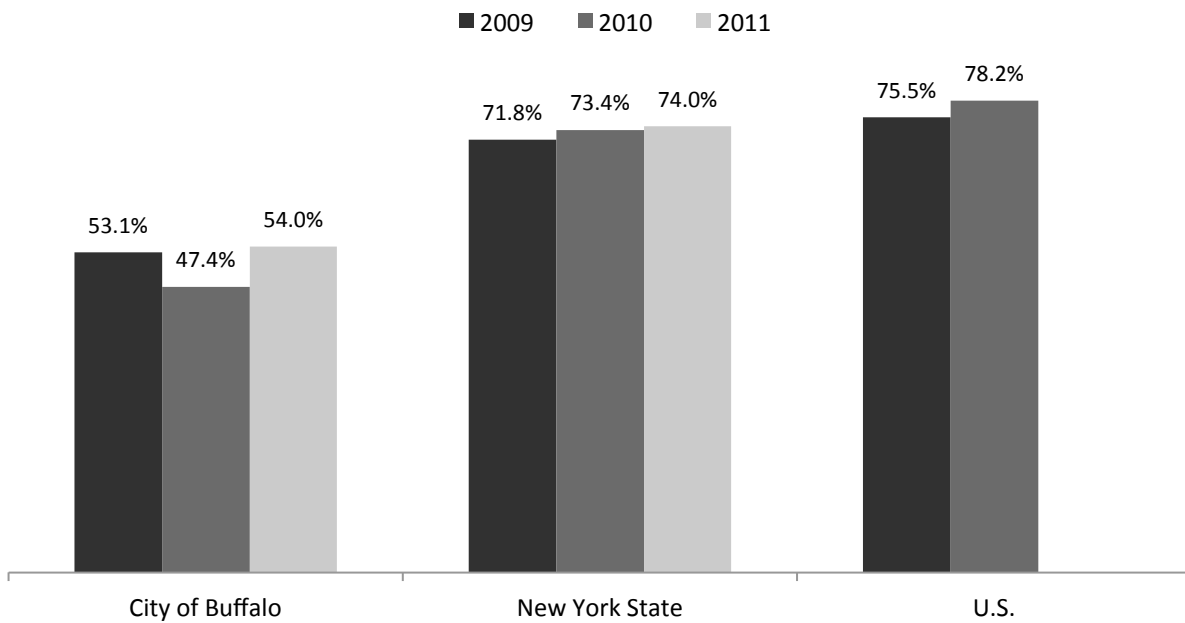
Educational Attainment, Buffalo-Niagara MSA, 2000

	Share of Adults with High School Diploma or Equivalency		Share of Adults with Bachelor's Degree or Higher	
	Male	Female	Male	Female
Asian/Pac. Islander	88%	80%	69%	56%
White, Non-Hispanic	86%	84%	26%	23%
Black	68%	73%	10%	12%
Hispanic	56%	68%	15%	16%

Source: Diversitydata.org, Harvard School of Public Health

- There is also disparity in the level of education among racial and ethnic groups in the Buffalo-Niagara metro. In 2000, non-Hispanic whites and Asian/Pacific Islanders were much more likely to have earned a high school diploma or bachelor's degree than were blacks and Hispanics in the region.

Graduation Rates, City of Buffalo, New York State and the U.S., 2009, 2010 and 2011 (No 2011 U.S. data)

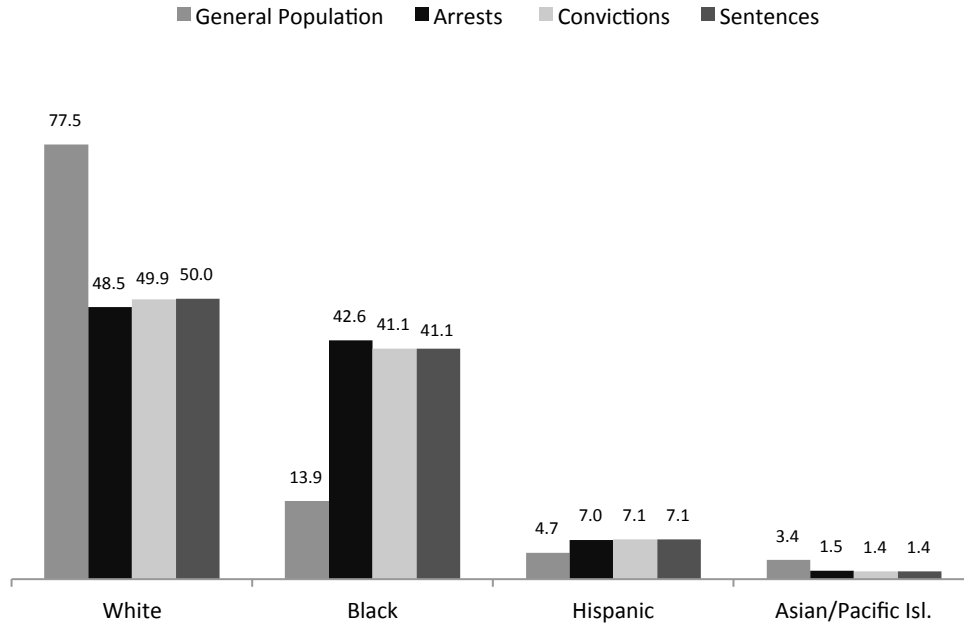


Source: New York State Department of Education; U.S. Department of Education

- In general, graduation rates are considerably lower in the City of Buffalo than in New York State and the U.S. as a whole. However, the Buffalo Public Schools showed improvement between 2010 and 2011, as the graduation rate rose 6.6 percentage points.

Criminal Justice

Criminal Justice Statistics, Representation in General Population vs. Representation in Criminal Justice System, Erie County, 2011 (Percent Share)



Source: U.S. Census Bureau; New York State Division of Criminal Justice Services

- Some minority groups are disproportionately represented in the Erie County criminal justice system. The black population's shares of arrests, convictions and sentences were about three times their representation in the general population in 2011, while the Hispanic population's shares of these dispositions were about double its representation in the general population.

ⁱ Partnership for the Public Good, *Population Trends in Buffalo-Niagara*; Buffalo Brief ,Oct 2, 2010

ⁱⁱ U.S. Census Bureau, Decennial Census

ⁱⁱⁱ U.S. Census Bureau, Decennial Census

^{iv} U.S. Census Bureau, Decennial Census

^v U.S. Census Bureau, Decennial Census

^{vi} U.S. Census Bureau, Decennial Census; DataPlace, www.dataplace.org, Data Profile for Buffalo, NY