



RESEARCH REPORT

Long Island Racial Equity through Economic Advancement

A Scan of Current Programmatic Supports and Best Practices

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Contents

Acknowledgments	v
Introduction	1
Key Takeaways	3
Landscape Scan	4
Size and Capacity of the Local Nonprofit Sector	7
Stakeholder Engagement Analysis	14
Conditions of and Challenges Facing Black Long Islanders	15
Advancing Financial Inclusion: Challenges and Opportunities	16
Improving Connections to High-Quality Jobs: Challenges and Opportunities	18
State of Black Small-Business Ownership: Challenges and Opportunities	21
Capacity and Collaboration among Nonprofits and Program Providers	23
Best Programmatic Practices to Advance Racial and Economic Equity	26
Financial-Inclusion Programs and Efforts	26
Programmatic Connections to High-Quality Employment	28
Next Steps: Identify and Fill Holes in the Local Workforce Systems Infrastructure	28
Next Steps: Support, Replicate, and Expand Successful Training Programs	29
Best Practices	29
Appendix A. Additional Quantitative Data Analysis and Discussion	32
Long Island is a Prosperous Place	32
Long Island is Increasingly Diverse	34
Despite Prosperity and Diversity, Opportunity Not Equally Shared	35
Employment	35
Financial Security	38
Entrepreneurship	45
Appendix B. NCCS Data	47
Core Codes	48
Appendix C. Organizations Mentioned in the Interviews	52
Notes	54
References	55
About the Authors	57
Statement of Independence	58

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Introduction

Long Island—the United States’ first suburb—is by many measures a prosperous place. Incomes are high and unemployment is relatively low. Nassau County is the highest-earning county in New York state with a median income of \$111,240, which ranks among the highest in the US; Suffolk County ranks third in New York state with a median income of \$96,675 (US Census Bureau; Martin 2019; Winslow 2018). During the past decade, Nassau and Suffolk Counties have tended to have lower unemployment rates than their closest neighbor, New York City.¹ And research shows high mobility rates—children born to families with low incomes on Long Island have significantly higher incomes as adults than children born to families with low incomes elsewhere (Chetty et al. 2018).

However, opportunity is not spread equally on Long Island. Many of its towns were founded and intentionally designed to be segregated by race (Lambert 1997; McDermott and Winslow 2019), and Long Island remains one of the most racially segregated places in the US (Winslow 2019). Long-standing discrimination created and maintains disparities in opportunity by race. Indeed, racial inequality generally persists across Long Island. Black households there earned 79 cents on the dollar in median income compared with white households and also have higher rates of unemployment (US Census Bureau 2018; New York Department of Labor 2019). But the impact of segregation is most pronounced in towns’ economic well-being. The village of Garden City sits directly north of the village of Hempstead. Despite their proximity,

- Hempstead is 46 percent black (and 14 percent white), whereas Garden City is 2 percent black (and 93 percent white),
- the poverty rate in Hempstead is 20 percent, and in Garden City, 3 percent, and
- median home values in Garden City top \$811,000, compared with \$308,000 in Hempstead.²

The discriminatory practices inherent in the founding of Levittown, New York, and other towns and villages on Long Island still persist there today. A recently completed three-year study of racial discrimination in housing found persistent evidence of realtors steering white families away from black neighborhoods and black families away from white neighborhoods (Choi et al. 2019).

Several in-depth studies affirm the impact of these disparities on black Long Islanders’ economic well-being. A report from PolicyLink showed that although wages generally grew on Long Island between 2000 and 2014, wages for black workers decreased by 6 percent. Black workers tend to be more concentrated in industries and occupations that with lower pay and less upward mobility

(PolicyLink 2017). A separate report from the Federal Reserve Bank of New York focused on Long Islanders' financial well-being, finding that nine zip codes on Long Island rank among the worse places in the country in credit access and debt management, six of which are in predominantly black towns (Hamdani et al. 2017). Because of segregation and discrimination, many black Long Islanders—especially those living in predominantly black communities—have less access to the opportunity broadly shared on Long Island. As part of our background research, we analyze and update data used by these reports and other sources to provide additional context to the disparities black Long Islanders experience.

Creating more equitable opportunity for black Long Islanders will require concentrated efforts to distribute resources more equitably across schools and districts; develop strengthened pathways and connections; good, well-paying employment and opportunities for entrepreneurship; and improving financial stability and ensuring fair and open access to high-quality housing.

The Long Island Community Foundation is making strides to encourage a fairer and more equitable Long Island. It has convened a group of funders, donors, and partners to support nonprofits that are currently working to advance equity and are in a position to be more impactful given additional, strategic financial resources. Moreover, this group – called the Long Island Racial Equity Donor Collaborative – has chosen to focus on supporting new and ongoing efforts in two areas:

- pathways and connections to good, well-paying employment
- supporting financial security

Strong organizational support for education and housing equity already exists on Long Island. Although more can and should be done in education and housing, the Long Island Racial Equity Donor Collaborative (of which the Long Island Community Foundation is a part) is choosing to invest in employment opportunity and financial security, partly because of recent research showing large disparities and partly because fewer resources have been specifically channeled to support racial equity in these areas.

To help ground their strategy, the Long Island Racial Equity Donor Collaborative partnered with the Urban Institute to conduct additional research to clarify the specific conditions and limitations driving racial inequality in employment opportunity and financial security, and to identify opportunities for growth and investment in these two areas. As part of this research, the Urban Institute

- conducted new analyses of secondary and proprietary data,

- completed a landscape scan using interviews and a focus group with 22 key Long Island stakeholders, and
- identified funding models and organizations that represent best practices for supporting racial equity in employment and financial well-being.

Key Takeaways

Through our research and landscape scan, the key challenges hindering current and potential future efforts to advance equity are:

- perceptions of Long Island as a prosperous place with many opportunities,
- underdeveloped capacity in the nonprofit sector, especially in areas related to employment and entrepreneurship, and
- geographic issues inhibiting cross-program collaboration and duplication.

Our research also identified the following key opportunities to improve racial equity:

- Use existing funding to strengthen connections between training opportunities and employers.
- Expand and/or replicate promising and successful efforts.

Landscape Scan

The landscape scan consists of interviews and focus group held with 22 key Long Island stakeholders, as well as an analysis of nonprofit data intended to outline the local nonprofit sector's scale and capacity. These stakeholders represent the nonprofit sector, local government, the academy and education sector, and the business community. Stakeholder interviews are supplemented with statistical data on nonprofit services, the local economy and job market, and residents' financial well-being. Urban Institute staff conducted these independent analyses, which do not represent the views of the Long Island Community Foundation or the larger Long Island Racial Equity Funder Collaborative.

Table 1 provides the names of the people engaged for the landscape scan, as well as the sectors they represent and the policy areas they most actively engage in. As the table shows, the landscape scan covered a wide array of sectors and policy areas, including notable nonprofits (such as Urban League of Long Island) and key actors in the business community (such as Northwell Health and the Long Island Association).

During interviews, we asked each respondent to name or identify people, organizations, and partners they felt were making progress advancing racial equity on Long Island or, if not addressing racial equity specifically, were making progress advancing employment opportunity, entrepreneurship, or financial inclusion. The list of those organizations is included in Appendix B.

The interviews and the focus group were conducted with the promise of confidentiality to ensure participants were honest and frank. As such, although we include quotes in the analysis, identifying information (such as names and organizations) is excluded from each quote. Moreover, in cases when groups were smaller or interviewees held relatively unique positions, we avoid using quotes when the content could be used to identify the speaker.

The landscape scan comprises two sections. The first provides an overview of the local nonprofit sector's size and capacity based on analyses of data from the National Center for Charitable Statistics (NCCS). These analyses identify a core group of 142 Long Island nonprofits whose primary work aligns with the Long Island Racial Equity Donor Collaborative's goals for advancing economic equity for black Long Islanders, and compares that group with a similar set of nonprofits in other regions.

TABLE 1

Stakeholders Engaged as Part of the Landscape Scan

Name	Organization	Participation	Sector				Policy Engagement Focus Area(s)			
			Govt.	Non-profit	Business	Housing, educ., or other	Jobs and wages	Small business	Financial inclusion	Housing, educ., or other
Ayesha Alleyne	Wyandanch Homes and Property Dev. Corp.	Interviewed		X					X	X
Phil Andrews	Long Island African American Chamber of Commerce	Interviewed			X		X	X		
Calvin Butts	SUNY College at Old Westbury	Interviewed				X				X
Siela Bynoe	Nassau County Legislature	Interviewed	X				X	X		X
Margo Cargill	Titanium Linx Consulting	Interviewed			X			X		
Jacob Dixon	Choice for All	Interviewed		X					X	X
Rosalie Drago	Workforce Developmentt Institute	Interviewed	X		X		X	X		
DuWayne Gregory	Suffolk County Legislature	Interviewed	X				X	X		
Elaine Gross	ERASE Racism	Interviewed		X						X
Richard Hayes	Hofstra University	Interviewed				X		X		
Erika Hill	Office of the Nassau County Comptroller	Interviewed	X					X		
Kevin Law	Long Island Association	Interviewed			X		X			
Shanequa Levin	Women's Diversity Network	Interviewed		X					X	X
Larry Levy	Hofstra University	Interviewed				X		X		X
Gwen O'Shea	Community Development	Interviewed		X					X	X

	Corporation of Long Island					
Theresa Sanders	State of Black Long Island Equity Council	<i>Interviewed</i>	X		X	X
Udai Tambar	Northwell Health	<i>Interviewed</i>		X	X	X
Charlene Thompson	Village of Hempstead Comm Development Agency	<i>Interviewed</i>	X			
Vanessa Baird Streeter	Suffolk County Executive Office	<i>Focus group</i>	X			X
Lynette Batts	Littig House Community Center	<i>Focus group</i>		X	X	X
Vanessa Pugh	Suffolk County Department of Labor Licensing	<i>Focus group</i>	X		X	
Rebecca Sanin	Health and Welfare Council of Long Island	<i>Focus group</i>		X		X

Notes: We also contacted the following stakeholders but did not reach them for interviews: Shelley Brazely (Nassau County Office of Minority Affairs), Nancy Cooperman (Northwell Health), Shirley Coverdale (Family Community Life Center), Tracey Edwards (NAACP), Adrian Fassett (Economic Opportunity Council of Suffolk County), Jaci Harris (Cedarmore Corporation), Kimberly Jean-Pierre (New York State Assembly), Iris Johnson (Economic Opportunity Council of Nassau County), Terry McKnight (Program Coordinator at Town of Hempstead Department of Occupational Works), and Regina Williams (Nassau County Office of Minority Affairs).

The second section provides an analysis of the interviews and focus groups, highlighting stakeholders' insights on challenges to and opportunities for connecting black Long Islanders to good jobs and improving their financial well-being, as well as their views on what needs to happen to strengthen capacity for program delivery. It concludes with examples of best practices from effective initiatives across the US improving black residents' economic opportunity.

Size and Capacity of the Local Nonprofit Sector

The work of improving economic opportunity for black Long Islanders lies with employers from different sectors, local and state government, and the nonprofit sector. Recent comprehensive analyses of the Long Island economy found that although it is strong, people of color are overrepresented in jobs with low opportunity and have significant pay gaps with white workers, even when they have similar levels of education (Long Island Index 2018; Office of the Nassau County Comptroller 2019; PolicyLink 2017).¹

Programmatic efforts by nonprofits, local government, and local educational institutions often close these gaps by helping people find housing, improving their neighborhoods' economic development and infrastructure, training people for new and better jobs, and strengthening people's financial prospects. However, suburban areas and regions typically have smaller nonprofit sectors than more urban areas (Allard and Roth 2010). Suburbs have lower density, fewer institutional funders, and residents who need and want services but are spread across several jurisdictions, making enlisting partners and finding local-government-backed solutions more challenging.

Long Island's large suburban region of nearly 2.84 million people is spread across two counties and more than 100 towns and hamlets. To determine the regional nonprofit sector's relative size and capacity, we analyzed data from the NCCS to identify the number of relevant service-providing nonprofits on Long Island and compared that with the two following regions, one that is proximate and another that is not (although Brooklyn and Queens are parts of Long Island geographically, for the purposes of this report they are treated as separate because the focus of this report is on Nassau and Suffolk counties which cover the rest of Long Island).

- Brooklyn and Queens
 - » urban and proximate to Long island
 - » directly adjacent to Nassau County, on the western end of the island where Long Island sits
 - » combined population as of 2018: 4.86 million

- » median income: \$56,015 (Brooklyn) | \$64,987 (Queens)
- » share of residents who are black: 34.1 percent (Brooklyn) | 20.7 percent (Queens)
- Prince George's and Montgomery Counties, Maryland
 - » similarly suburban, economically advantaged
 - » directly adjacent to Washington, DC; both counties are part of the Washington, DC metropolitan statistical area
 - » combined population as of 2018: 1.96 million
 - » median income: \$81,969 (Prince George's County) | \$106,287 (Montgomery County)
 - » share of residents who are black: 64.4 percent (Prince George's County) | 20.7 percent (Montgomery County)

We used NCCS data to compare the number, revenues, and expenses of nonprofits across these three regions. Using codes from the IRS National Taxonomy of Exempt Entities (NTEE) that correspond to a nonprofit's primary purpose, we also identified two groups of nonprofits engaged in relevant service provision to determine the size of the nonprofit sector: a **broad** group of nonprofits involved in areas such as health, employment, housing, youth development, and human services (among others), and a **core** group of nonprofits that, based on their primary purpose, appear more directly involved in or adjacent to the work of advancing employment opportunity and financial inclusion for people of color and populations with low incomes.

We also examined the revenue and expenses of nonprofits, comparing median revenues for all nonprofits and for those with revenues and expenses exceeding \$100,000. Most nonprofits are small, with annual revenues and expenses below that amount. Restricting our analysis to nonprofits with at least that amount highlights nonprofits that may be established enough to consistently fundraise and support themselves (as indicated by revenues) and administer established programming (as reflected by expenses). More information about the data, analysis, and NTEE codes is available in appendix B.

As table 2 shows, there are 880 nonprofits operating on Long Island across a broad range of service and programmatic areas (these tend to be relatively small, based on revenue and expenses). The nonprofit service sector is larger in Brooklyn and Queens, which is unsurprising given they serve larger populations and reside in a major, high-capacity city. The broad nonprofit sector is similarly sized in the Maryland counties, though they are slightly larger financially. Looking only at nonprofits with revenues and expenses exceeding \$100,000, the number of nonprofits drops and their financial capacities increase substantially. However the differences in the relative number of nonprofits remain, with

comparable numbers of nonprofits in both suburban regions, higher numbers in Brooklyn and Queens, and Long Island nonprofits having the lowest median revenues and expenses.

TABLE 2
Number and Financial Capacity of Nonprofits on Long Island

	BROAD <i>(n = 90 NTEE codes)</i>					
	All nonprofits			All nonprofits with revenues & expenses ≥ \$100K		
	Number	Median revenue	Median expenses	Number	Median revenue	Median expenses
Long Island	880	\$75,803	\$68,786	326	\$387,057	\$391,615
Brooklyn/Queens	1,140	\$153,450	\$148,386	568	\$576,332	\$573,350
Prince George's and Montgomery Counties, MD	781	\$97,561	\$89,647	350	\$481,965	\$520,155

	CORE <i>(n = 27 NTEE codes)</i>					
	All nonprofits			All nonprofits with revenues & expenses ≥ \$100K		
	Number	Median Revenue	Median Expenses	Number	Median Revenue	Median Expenses
Long Island	319	\$97,274	\$89,071	142	\$460,688	\$397,457
Brooklyn/Queens	427	\$145,737	\$146,462	220	\$544,196	\$532,143
Prince George's and Montgomery Counties, MD	250	\$83,469	\$84,150	109	\$477,902	\$493,567

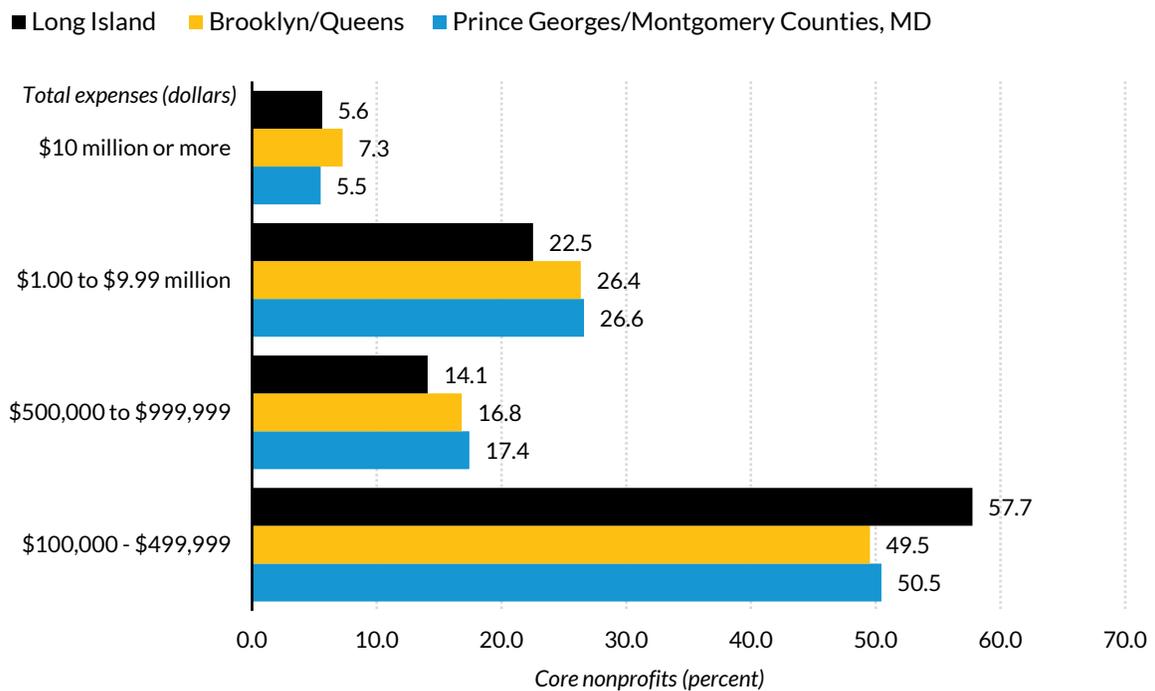
Source: Urban Institute, National Center for Charitable Statistics, Core Files (2015).

The bottom part of table 2 focuses on a core set of nonprofits whose primary purpose seems most aligned with the goals of the Long Island Racial Equity Funder Collaborative. Among this set, we count 319 nonprofits on Long Island. Again, these nonprofits tend to have lower revenues and expenses, especially compared with the financial capacity of neighboring Brooklyn and Queens.

Moreover, when restricting the list to the core nonprofits with revenues and expenses exceeding \$100,000, we identify 142 nonprofits on Long Island that might be best positioned to provide programmatic support in service of advancing racial equity in employment opportunity and financial inclusion. The number of nonprofits in this core group on Long Island is proportionate (by population) to the numbers in the other two regions. However, the nonprofits on Long Island operate with relatively fewer resources than the other regions, which is notable given the Maryland counties' comparable affluence and the proximity of Brooklyn and Queens.

Figure 1 shows the Long Island nonprofits' relatively smaller financial capacity; nearly 58 percent of Long Island nonprofits in the core group maintain expenses between \$100,000 and \$500,000 annually, compared with approximately half of nonprofits in the other regions. At the highest level of expenses, both suburban regions have fewer nonprofits with more than \$10 million of expenses, compared with the more urban Brooklyn and Queens.

FIGURE 1
Distribution of Nonprofits by Financial Capacity



Source: Urban Institute, National Center for Charitable Statistics, Core Files (2015)

Finally, we consider the specific foci of the nonprofits in the core purpose areas to determine comparative representation across regions. Table 3 provides the distribution of nonprofits (by number) across each of the 27 NTEE primary focus areas. These codes and descriptions represent each nonprofit's primary purpose as identified and categorized by the Internal Revenue Service.

However, because each nonprofit is only assigned one code, these codes cannot identify the multiple purposes of a nonprofit or programs run by governments, employers, or higher-educational institutions. For instance, table 3 shows no organizations on Long Island whose primary purpose is rehabilitation services for offenders. This is not to say rehabilitation services do not exist on Long

Island; indeed, our landscape scan found that these efforts exist as part of county jail and county sheriff programs or as part of the work of other nonprofits. However, these data show that no *nonprofits* operate with rehabilitation services as their *primary* purpose.

The codes are ranked by the number of Long Island nonprofits with each focus. In table 3, blue highlights identify areas where Long Island is overrepresented relative to the other regions, and the yellow highlights show areas where Long Island is underrepresented.

TABLE 3
Number of Nonprofits in Selected Core Purpose Areas

Core NTEE code	Code description	Long Island	Brooklyn/Queens	Prince George's & Montgomery Counties, MD
S20	Community & Neighborhood Development	23	73	27
P30	Children and Youth Services	22	18	4
T70	Federated Giving Programs (e.g. United Way)	18	3	6
J22	Job Training	12	28	20
L41	Homeless Shelters	12	7	2
O50	Youth Development Programs	9	21	13
P60	Emergency Assistance for Families in Need	8	6	11
S99	Community Improvement & Capacity Building	7	7	5
P28	Neighborhood Centers	6	13	1
T31	Community Foundations	6	5	2
S30	Economic Development	5	11	5
J20	Employment Preparation and Job Placement	3	2	4
P51	Financial Counseling	3	2	3
R30	Intergroup and Race Relations	3	4	2
E05	Health Research and Policy Analysis	2	2	0
S31	Urban & Community Economic Development	2	10	1
L82	Housing Expense Assistance	1	0	1
P22	Urban League	1	**	**
R22	Minority Rights	1	0	0
I31	Halfway Houses for Ex-Offenders	0	0	1
I40	Rehabilitation Services for Offenders	0	1	0
J21	Vocational Counseling	0	1	1
L30	Housing Search Assistance	0	1	1
O53	Youth Development - Business	0	1	0
O50	Small Business Development	0	3	2
W60	Financial Institutions (bank alternatives)	0	1	0
V31	Social Science - Black Studies Programs	0	0	0
	Total	144	220	112

Source: Urban Institute, National Center for Charitable Statistics, Core Files (2015)

Notes: ** indicates that both Brooklyn/Queens and Prince George's/Montgomery Counties, Maryland, have local satellite offices of a larger regional Urban League (the New York Urban League and the Urban League of Greater Washington, respectively).

In most areas, the number of nonprofits across the regions are similar or proportionate to population. However, Long Island has a relatively high number of federated-giving programs and homeless shelters. Long Island also seems proportionate in serving youth, with an overrepresentation of children and youth services programs and underrepresentation of youth development programs.

Figures 2a and 2b map the locations of the nonprofit sector on Long Island – both according to the broad and core categorizations. Both maps show that most zip codes in Nassau County have at least some nonprofits, with the bulk of nonprofits – both in terms of broad and core service provision – located in or near Hempstead or Garden City. For Suffolk County however, the bulk of nonprofits analyzed are located near the western end of the county, with the largest number in Melville. A larger number of nonprofits in the broad category are located in or near Huntington on the North Shore, but the nonprofits with a focus on the core categories of employment, small business development and financial inclusion are more concentrated in Hauppauge (percentage black residents: 3.9) and Bay Shore and North Bay Shore (percentage black residents: 23.8 and 17.9 respectively). On the eastern end of Suffolk County, nonprofits concentrate in Riverhead (the Suffolk County seat), Southampton, and East Hampton.

Given the Long Island Racial Equity Funder Collaborative’s focus on employment equity and financial inclusion, the underrepresentation of job training and small-business-development nonprofits may be concerning. However, Long Island is on par with the other communities shown in the table in other related areas such as employment preparation, job placement, and financial counseling.

On the whole, though these results identify some focus areas for growth and development (e.g., job training), the number and distribution of Long Island nonprofits looks similar to the largely affluent suburban region shown above. The key area where nonprofits on Long Island fall short is financial capacity. Lower revenues and expenses likely mean fewer or less substantial programs, or good programs that end because of a lack of funding. Although urban regions tend to obtain more support from state and federal grant programs, Long Island’s proximity to New York City may present an opportunity to close the capacity gap. Moreover, its proximity to Brooklyn and Queens suggests partnerships could be made at the other end of the Long Island Expressway, partnerships that could either connect Long Island nonprofits to funders or connect the expanded capacity in Brooklyn and Queens to ongoing efforts in Nassau and Suffolk Counties.

FIGURE 2A

Map of Nonprofit Distribution (by zip code) – Nonprofits with Broad Service Provision

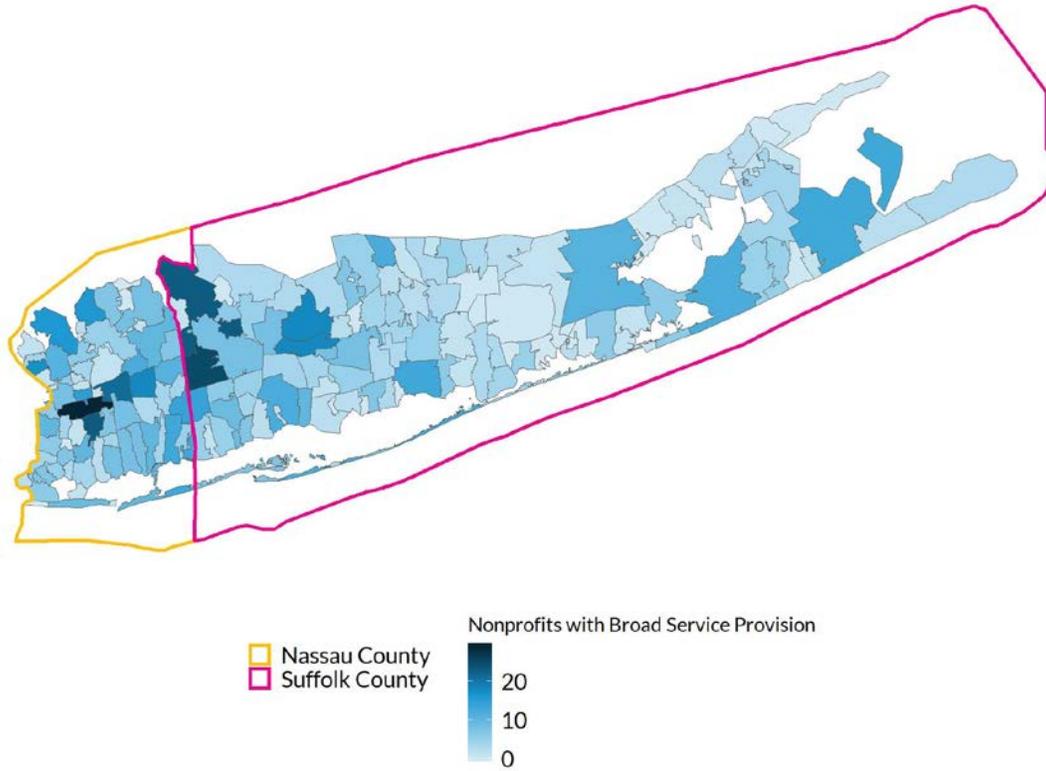
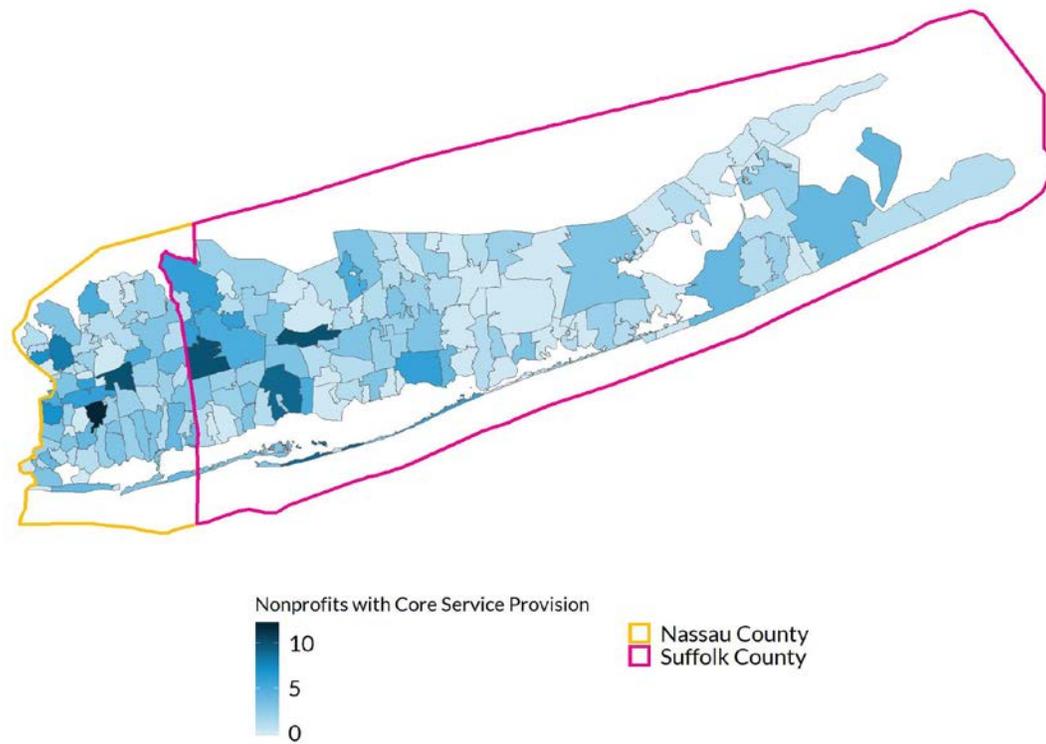


FIGURE 2B

Map of Nonprofit Distribution (by zip code) – Nonprofits with Core Service Provision



Stakeholder Engagement Analysis

The second part of our analysis incorporates the perspectives of a set of key Long Island stakeholders (representatives from the nonprofit, government, educational, and workforce sectors) and discusses what they consider the prime challenges to and opportunities for advancing racial and economic equity. Their responses affirm and expand on the NCCS data, highlighting a strong nonprofit sector with room for growth, especially in the area of connecting to ongoing efforts through government supports and other efforts being led by universities and nonprofits. Some nonprofits (especially in the area of financial inclusion) are already running and developing programs according to best practices. However, the region's size presents some key challenges, making collaboration more difficult and inhibiting access to successful programs for residents who live out of proximity to potentially beneficial services.

[T]he biggest issue that we're looking at is the disconnect between government systems recognizing that Long Island and these pockets of communities are not part of the region's overall economic strategy...Nassau County here, alone, is one of the Forbes top ten wealthiest counties in the country. Here in Roosevelt, we have 98 percent free and reduced lunch [in the schools]. And our community is 74 percent black. Then multiply that times 25, 26 communities in a similar pattern. And while, yes, there are promising practices and things that are happening out here, they're few and far in between because there's not a consistency in the regional narrative about what Long Island is and that if black communities are suffering, then Long Island is suffering.

—Long Island stakeholder

Conditions of and Challenges Facing Black Long Islanders

Each respondent was asked how they thought black people were doing on Long Island and what they thought were the key challenges they faced. Segregation and the perception that black Long Islanders are faring well because of the island's relative prosperity were raised several times as distinct concerns. Although the concerns are separate, they work together to contribute to the issues black Long Islanders face (particularly in certain "pockets"), which remain unnoticed and underappreciated.

Respondents noted that the disconnect between the Island's general prosperity and its racial disparities is complicated by an "old guard" or "pockets" of black people who are doing well financially, many of whom either settled on Long Island generations ago or moved there from off-island with limited connection to those with fewer economic resources. Combined with Long Island's general financial prosperity, the challenges facing black people there might be more difficult to identify or acknowledge to those who do not live or work directly in the communities with the greatest need.

You take a community like Hempstead, you go two miles in any direction from Hempstead and you run into more affluent areas. So it can be very challenging when you go three blocks and you're in a much wealthier neighborhood of Garden City, where the school resources are 1,000 times what you have in Hempstead. And if public education is supposed to be equal across the board for all children to have a level playing field, it's not that now.

—Long Island stakeholder

However, geography plays a big role in obscuring these challenges. Several people mentioned the geographic, municipal, and school boundaries and the impact of segregation. Long Island's municipal structure of villages, cities, and towns can dilute the responsibility of local officials. School boundaries in particular seemed to be a dividing line between communities, both socially (because parents engage less with people outside their schools and districts) and financially (as wealthier districts try to maintain tighter barriers to access).

To be honest, I would say [racial equity is] a little bit of a hard sell. You know? But not as hard as it used to be. I think people are starting to understand that if certain communities don't have access to capital and access to opportunities, it's going to be difficult for them to rise, if you will. And if they're not rising, then we're paying those costs in other ways. So to give communities the opportunities to have the tools and access, is something that's, I think people are finding, I was going to say more valuable. But certainly more important.

—Long Island stakeholder

Despite the challenges with segregation, several respondents felt the visibility and concern are starting to increase. The publication of several major reports, the advocacy of nonprofits like the Urban League and ERASE Racism, and public initiatives like the Empire State Poverty Reduction Initiative are directing more attention to issues like segregation in predominantly black communities.

Advancing Financial Inclusion: Challenges and Opportunities

Advancing financial inclusion is critical to improving black Long Islanders' economic well-being. The Federal Reserve report on credit health found that several of Long Island's predominantly black communities are among the worst in the country in terms of debt management, credit capacity, and access to affordable credit.

When asked about financial inclusion, several respondents mentioned that the Federal Reserve Bank of New York report highlights and provides evidence emphasizing the depth of a challenge that people working in the field felt was a key issue.

In terms of challenges, respondents who worked in programs and nonprofits that dealt with financial security and credit discussed the challenges people in their program face with insufficient savings and getting capital to buy homes. When asked why, the most common underlying causes cited were employment at lower-paying jobs and Long Island's high cost of living. However, one respondent mentioned that access to banks and traditional banking services is an issue, noting that "until recently, Wyandanch didn't have any banks—only a credit union and a Chase ATM."

Most of the programs stakeholders named that help people become more financially secure and stable were part of programs to help low-income residents buy homes or start businesses. However,

only one named program was open to anyone with the goal of strengthening financial health generally: the Financial Fitness, Health, and Wealth program at the Community Development Corporation of Long Island. While the class is available at low cost in Nassau and Suffolk Counties, more evidence is needed about its reach in the black community and its long-term effectiveness at improving financial well-being.

While acknowledging the concerns with credit access, some respondents argued that emphasizing financial literacy or credit counseling was less important than access to better paying or more secure employment.

When you're deep in it, a credit counselor is just going to tell you stuff you already know or stuff you can't even do because you don't have the capital or resources to do it, and if you did, you wouldn't have gotten yourself in the situation. Some of us have gotten ourselves into bad credit situations because of student loan debt. Or you've taken on credit cards and then you've lost your job. You can no longer afford to pay them, and now, you're going down this rabbit hole. So if there's no actual funds to help you get out, a credit counselor can only do so much.

—Long Island stakeholder

In terms of opportunities, respondents identified several programs and efforts to address residents' financial security. These include the following:

- The Fitness, Health, and Wellness program at the Community Development Corporation of Long Island. The Community Development Corporation also runs programs targeted toward low-income renters, such as programs that help families save for homes and help families at risk of eviction increase their emergency savings.
- Similar programs targeted toward low-income renters (intended to help them become self-sufficient or to become homeowners) are available through other nonprofits, such as Wyandanch Homes, the Property Development Corporation, and the Long Island Housing Partnership.
- Several respondents spoke positively about the financial counseling offered through Bethpage Federal Credit Union.

- One nonprofit noted that it is developing a program to better understand the drivers and specific sources of debt underlying the debt-management issues in the communities highlighted by the Federal Reserve report.

Several programs and initiatives on Long Island are oriented toward improving financial security, predominantly for low-income households preparing to buy homes. Programs do exist for families in other situations, but the number of families they serve is small. The nonprofits serving families in other situations typically serve between 20 and 40 families, and no data were found for other available programs. Stakeholders reported that the programs helping families become homeowners are generally successful, but information on the efficacy of general financial counseling (e.g., debt reduction or savings increases) is limited. Determining how effective these programs are and expanding their reach are key opportunities to more effectively address financial security for black Long Islanders.

Improving Connections to High-Quality Jobs: Challenges and Opportunities

Although employment on Long Island is generally strong, research has noted that many black residents there are disconnected from well-paying, high-opportunity employment. Besides immigrants, black residents are more likely to have jobs with limited opportunity for growth than any other demographic group on Long Island.

When asked about jobs and employment for black Long Islanders, many respondents cited geographic challenges, and a smaller subset of respondents who do more work in workforce and small business development noted a general lack knowledge of available programs and funding to connect people to high-quality jobs. Job training programs exist but are typically small and insufficiently advertised.

The key challenge respondents raised was the geography of Long Island itself. Long Island is a large region, and the county seats of Nassau and Suffolk Counties (which are in Hempstead and Riverhead, respectively) are 60 miles apart. Jobs and job training programs in parts of Suffolk County may be inaccessible to parts of Nassau County. And particularly in Nassau County, many residents commute to work in New York City (though the numbers living and working in Long Island have been increasing). Furthermore, several respondents and other informants have noted Long Island's lack of public transportation. Large parts of Long Island are not well serviced by the Long Island Rail Road, and connecting bus service is infrequent or nonexistent.

Respondents also cited the lack of information penetration about workforce development. Several job training programs exist, including ones led by employers (Northwell Health has a community health worker training program, and multiple respondents mentioned the apprenticeship program at Estee Lauder). However, these programs may not be well advertised. Respondents also noted the challenges of disseminating information on Long Island, be it through town halls or nonprofits based in single towns. Finding out about these programs and spreading the word is labor-intensive. Similarly, information about state funding available for workforce development and training does not reach all possible partners in time for them to apply. The Workforce Development Institute is funding programs that connect employers to training programs and potential employees, and more funding is available through regional economic development funds. A Workforce Development Institute report cited information penetration as a major problem connecting residents to jobs (Workforce Development Institute 2018).

[These programs] are only effective if the word gets out. So, the mechanism is to reach out to the town, and say we want to do what they call a town hall, or an information session about the funding that's available and the regional priorities. And the town is supposed to reach out to all the nonprofits in that town. But because we're split up by these town structures, who gets to know about it is based on whether the people in the town even know who to know about it. So, what happens is often the same people get funded or supported over and over again to certain funding projects, and not because anyone had an ill-will, but because there's not enough to get you between the community what's being done, and then sort of larger government work being done.

—Long Island stakeholder

Respondents also cited challenges regarding financial supports and wraparound supports (such as financial aid, transportation to training programs, and childcare during the trainings) for making job training more accessible. For example, one stakeholder mentioned that the Suffolk County jail has robust job trainings, but after their release, newly re-entered citizens have no way to get to new jobs or apply their skills.

Finally, the Workforce Development Institute is the only nonprofit we connected with that engages in workforce development or training. Stakeholders we spoke to mentioned few other nonprofits that directly engaged in workforce development or training, even when we explicitly asked about such organizations. This gap suggests the nonprofit infrastructure supporting workforce development and training may be underdeveloped on Long Island, or at least less accessible to black residents.

In terms of opportunities, many resources and programs currently exist on Long Island for supporting workforce development and training, particularly for middle-skill occupations. These programs run through many different channels, such as employers hosting their own trainings, community colleges, courses through Boards of Cooperative Educational Services, and apprenticeships and supports through unions.

Examples of employer-led programs include the following:

- Northwell Health community health worker trainings
- Estee Lauder technical apprenticeships
- Designatronics trainings for building technical skills

Examples of educational institution-led programs include the following:

- Cambridge Business Institute for solar panel installers
- Nassau Community College training for community health workers
- Suffolk County Community College trainings for advanced manufacturing
- SUNY Farmingdale Nexus Center and applied learning partnerships and placement programs, which provide training for natural gas technicians and have established partnerships with Tesla
- technical training for jobs and trades such as community health, construction, information technology support, mechanics (i.e., car and airplane), and cosmetology through the three BOCES on Long Island

Other examples of trainings and supports include the following:

- town of Hempstead Department of Occupational Resources for training for employment in STEM, advanced manufacturing, information technology, green tech, and more (e.g. Career Pathways 8.0)

- Suffolk County Department of Labor, Licensing, and Community Affairs for commercial truck driver license training
- United Way of Long Island for occupational skills training
- multiple farmer apprenticeships
- apprenticeships in union construction and manufacturing trades through Opportunities Long Island, which specifically targets underserved populations

Many of the above programs were recently awarded \$100,000 (or close to it) for workforce training with state-level funds from the New York Department of Labor set aside to help reskill and place job seekers from “priority populations”—such as people with low incomes, single parents, and newly released citizens—into new jobs (New York State of Opportunity 2018).³ In addition to these efforts, the Workforce Development Institute is working to better connect employers to job seekers and the future workforce by supporting some of the programs listed above and by connecting high schoolers with employers (e.g., through the Career Ambassadors program for students of color).

A strong and growing set of training programs and funding opportunities currently exists on Long Island. However, the key challenges uncovered through the landscape scan were “awareness” and “connection.” The people who may want those trainings may not know that they exist (particularly programs run through employers that may not be well advertised). Moreover, even if people know of these training programs, they face challenges accessing them because of costs (e.g., tuition, registration, fees) or physical barriers (trainings are often site-based and may not be convenient for residents who live far from the employers or community colleges offering the trainings). Any efforts to lower those burdens could increase access to existing initiatives to support career mobility for Long Island residents. Another issue concerns the size of the programs - although many trainings exist, they are often small (serving cohorts of 8 to 20 people). This also constrains opportunities for career advancement, but increasing size is a larger structural challenge that relates to the availability of qualified and certified trainers, employer demand, and financial resources and may be more difficult to correct through programmatic efforts.

State of Black Small-Business Ownership: Challenges and Opportunities

Successful entrepreneurship can often be a pathway to financial independence. The most successful entrepreneurs become job creators and providers, aiding their communities and building collective and individual wealth. The most recent national data show a wide wealth gap between white and black

households, with white families holding 10 times as much wealth as black households (McKernan et al. 2015). Entrepreneurship presents a pathway for families to close those gaps. Research shows black entrepreneurs not only own more wealth and experience higher rates of wealth mobility than black employees and workers (non-business owners), but have similar rates of wealth mobility as white entrepreneurs (Bradford 2014).

However, a large body of evidence notes challenges black entrepreneurs face when trying to start businesses, including a lack of access to mainstream capital, limited ability to raise funds from friends and family, and fewer pathways to mentorship. Even after starting businesses, many black business owners continue to face challenges accessing additional, larger amounts of capital to sustain and grow their businesses and often sit in lower-growth industries, such as food and personal services (Klein 2017).

Long Island is so stratified. The segregation is deeply embedded into the Island. It reflects on people who are coming from those communities and attempting to build businesses. They're in environments with less access to capital, and it's harder to attract business within their own neighborhoods. Subsistence entrepreneurship doesn't really grow communities. These businesses aren't hiring employees—they're swapping out someone who otherwise would have been in the labor pool. And many of these entrepreneurs still work full-time.

We need to look more at scalable businesses where they can hire more employees. But bank debt capital is not accessible to these communities. The amount of collateral they want to see, multiple years of financials, and such is beyond what these folks can do. We're trying to do credit repair. Friends and families in this community has less capital themselves [to lend to start a business], and your baseline of what you can access is already significantly lower. Think through, how do we build wealth in these communities in general that will create a more vibrant entrepreneurial environment?

—Long Island stakeholder

Entrepreneurship could present pathways to black Long Islanders, but the research from the landscape scan suggests that the barriers that many (if not most) potential black business owners face across the US are even more acute on Long Island. Multiple interviewees mentioned the twofold challenge of lack of capital for funding small businesses and the financial capacity of would-be entrepreneurs. These interviewees also mentioned other infrastructural challenges, such as a lack of affordable and accessible training for starting businesses. Both the Farmingdale Small Business Development Center and the Nassau County Office of Minority Affairs were mentioned as available resources, but stakeholders more familiar with small-business development noted that these programs were understaffed and underresourced. The Entrepreneurship Assistance Center Program at Hofstra requires enrolling in paid program classes which are only offered on campus at particular times, which may make participation difficult for many across the region. Interviewees also noted that few incubators for high-growth industries exist on Long Island, and the ones that do exist do little to recruit or engage black entrepreneurs.

Interviewees also suggested that the training, support, and funding infrastructure for building and growing black businesses is underdeveloped. Although efforts to support black entrepreneurship on Long Island should continue, we argue that the investments necessary for making a real impact and building out the island's infrastructure would require a long-term effort focused specifically on black entrepreneurship and would likely exceed the Long Island Racial Equity Donor Collaborative's current capacity.

Capacity and Collaboration among Nonprofits and Program Providers

For our landscape scan, we interviewed leaders at multiple organizations positively impacting their constituencies. These organizations felt they were doing effective work, and they could name several organizations on Long Island that were also doing important work across multiple policy areas. However, most organizations acknowledged that their service areas were limited to the towns and areas immediately surrounding where they are based. If Long Island were a large city or even a single county, the reach and delivery of the services and supports that these and other programs provide might prove sufficient.

However, Long Island has a large population and geographic range, both of which limit the nonprofit sector's capacity and effectiveness. These challenges are complicated by suburbanization and significant racial residential segregation, both of which lead to clusters of areas that have greater needs and are surrounded by communities that—because of wealth and municipal boundaries—have less need

for supportive services (e.g., affordable housing and financial counseling). As a result, corridors with predominantly black residents (such as Hempstead-Roosevelt-Freeport in Nassau County and Wyandanch in Suffolk County) appear to be “islands within an island,” and the nonprofits based there serve those in their own “island” and are separated from organizations doing similar or complementary work. Although town and city boundaries can make collaboration and advocacy —such as advocating for changes in fines and fees across different hamlets and towns— challenging, several stakeholders cited the stark boundaries between Nassau and Suffolk Counties as a barrier to expanding programs and collaborating with other nonprofits or government partners.

Nearly every interviewee cited two particular nonprofits that had successfully collaborated with or led broad regional efforts, especially around racial equity: the Urban League of Long Island and ERASE Racism. Interviewees applauded their efforts to raise awareness of barriers to economic opportunity for black Long Islanders and engage key partners in business and local government to focus more on the issues affecting black communities. The Urban League of Long Island in particular was mentioned as a platform for collaboration—many interviewees sit on the State of Black Long Island Equity Council (as part of the Urban League of Long Island). Some stakeholders also mentioned that although they appreciated the opportunity to share ideas and strategize at a high level that the equity council provides, they felt that the council could flex its collective muscle more to advocate for more on-the-ground resources to help local nonprofits and the communities they serve.

“If there's are community leader in Wyandanch, or a community leader in Hempstead, it ends up being broken down into small pockets. And that's why I think what I like about this whole thing [the LIPRE effort to invest in racial equity] in general is that it's looking at Long Island as a whole. I think too often we get bogged down into how do I help the people in Hempstead, or Roosevelt? And we're all kind of one people with the same struggle. So then it looks at everyone's experience on Long Island, and not just community by community.

—Long Island stakeholder

Interviewees also repeatedly raised the relative lack of financial resources as a capacity-related challenge. Multiple stakeholders noted the dearth of funders on Long Island compared with New York City. Stakeholders also raised segregation as an inhibiting factor in this area. The segregated nature of

Long Island makes black communities less visible to potential funders, who are unaware of those communities' challenges and their need for additional support. Moreover, the proximity of underserved areas to wealthier areas makes it more challenging to find funding off the island, both because of perceptions of prosperity and because some federal and foundation-based grants and competitions may reserve funding for areas with a particular concentration of poverty (e.g., 20 percent of residents in poverty). Garden City's proximity to Hempstead may lower area poverty rates to levels where residents and nonprofits in Hempstead do not qualify. For instance, the county-wide poverty rate in Nassau County is 6.2 percent, compared with 20 percent in Hempstead.

Although geographic definitions of need oriented toward urban areas makes fundraising more challenging on Long Island, most stakeholders acknowledged that collaboration could improve fundraising efforts, because collaboration can provide complementary services and make opportunities for advancing economic equity in black communities more visible.

It's kind of hard to share a narrative consistently if people just look at it from an isolated point of view. "Okay, that's just Roosevelt," or "That's just Freeport," and not recognized that we're all part of the whole. When we leave Long Island to advocate for ourselves or to fundraise and are told, "Well, no, you're Long Island, you're fine. You're fair off." We're not, this is why there's inequity. This is why black communities continue to have less of options and access because that story is not being told or not being heard or received in a way that everyone is united in that front. We need a united or combined effort to get that attention.

—Long Island stakeholder

Best Programmatic Practices to Advance Racial and Economic Equity

Financial-Inclusion Programs and Efforts

Data and interviews suggest that black communities (especially in Suffolk County) have limited access to banks. Access to banking is an issue owing both to proximity to and discomfort with banks. The Federal Reserve report highlights communities that have issues with financial management, debt, and access to credit. Most programs on Long Island that currently help with financial management are tailored to people who want to buy homes or start businesses. Fewer programs exist simply for debt reduction and financial-skill building.

In addition to debt and financial management, the Federal Reserve report noted problems accessing credit in predominantly black and minority communities. However, multiple layers exist regarding access to credit. Access to credit is related to a person's financial position (i.e., income, debt, assets, and payment history). People with weaker financial positions can access more credit by strengthening their financial management. Research also shows that some people (particularly higher-income black people and people in predominantly black communities) are systematically denied access to credit or are even shown or sold lower-tier products than their financial profiles merit.

Finally, in light of a recently released *Newsday* report on steering and housing-search discrimination (Choi et al. 2019), additional research should be conducted to evaluate whether there is racial discrimination in access to credit. Increasing access to credit may not help residents if persistent discrimination and residential segregation prevents them from fairly accessing it.

What follows are details regarding best practices in banking, financial management, and credit access:

- Banking access
 - » Banking access is difficult to address without more branches. Online banking is a potential solution but may not offer needed products. Certain online banks provide safer products (e.g. Simple), but may not improve banking comfort and still presents challenges for everyday banking (e.g., depositing cash).

- » Regarding comfort and engagement, the Federal Deposit Insurance Corporation released a report with five recommendations (Rengert and Rhine 2016): (1) build trust with potential customers; (2) adopt a multipronged approach to serving low- and moderate-income consumers, including employing local staff who can connect with potential customers; (3) build relationships with long-term community partners; (4) use technology to increase banking efficiencies; and (5) develop a clear understanding of who the local unbanked and underbanked consumers are and what their needs might be.
 - » Multiple interviewees cited Bethpage Federal Credit Union’s programs and practices as strong and effective for serving their customers (however, Bethpage has a limited footprint).
 - » Additional research beyond the scope of this project should establish the extent and needs of unbanked and underbanked consumers on Long Island.⁴ Metro- and county-level analyses likely underestimate the numbers of unbanked and underbanked, just as metro- and county-level estimates tend to underestimate poverty rates.
- Financial management and debt reduction
 - » The Financial Clinic in New York City has a model of financial counseling that has been studied and shown to reduce debt. Its efforts could be expanded or replicated on Long Island. A key factor in its success is having someone on staff who is regularly in touch with residents and provides motivation, support, and accountability.
 - » Often, financial counseling is offered through classes without follow-up support. Classes typically offer people limited support for effectively changing financial behavior.
 - » Programs offering coaching currently exist on Long Island. The Community Development Corporation of Long Island offers coaching through its Financial Health and Wellness program.
 - Access to affordable credit
 - » Credit needs to be evaluated in light of what the goal is. For **homeownership**, several nonprofits on Long Island already engage in best practices around the Community Development Financial Corporation and community-based lending (these are the Long Island Housing Partnership, Community Development Corporation of Long Island, Wyandanch Homes, and the Property Development Corporation). However, additional challenges with affordability and housing supply remain. For **entrepreneurship**, JPMorgan Chase has established funds through both the Entrepreneurs of Color Fund in other cities and through the Ascend Long Island partnership with Hofstra University. Though

promising, additional work remains to establish these programs' impact in supporting successful and self-sustaining businesses run by people of color. Finally, **access to small dollar loans in financial emergencies** is a developing area, but promising models exist through savings-match programs (e.g., SaverLife, which was previously Earn) and employer-based loan- and savings-match programs (e.g., Working Credit, CookieJar).

- » Using alternative forms of payment history in lending decisions (e.g., utility payments and rent) has also been shown to increase access to credit for households with fewer financial resources.

The above models and processes are associated with increased likelihood of achieving positive outcomes in the specified programmatic areas. For example, a randomized control trial of the Financial Clinic of New York City demonstrated that its model of one-on-one coaching with professional coaches and customized client services positively affected a range of outcomes, including savings, debt balances, credit scores, financial stress, and use of payday loans.

The landscape scan's findings regarding the lack of capacity among financial-inclusion programs and the need for more of this sort of evidence-based programming inform the theory of change that will guide the Long Island Funder Collaborative's work. The theory of change details the connection between the issues uncovered in the financial services sector and a set of actions designed to specifically address these challenges.

Programmatic Connections to High-Quality Employment

A primary issue raised during the landscape scan was a lack of transparency regarding what employers are engaging in which efforts and whether training programs are well aligned with employer demand. The data analysis also showed that Long Island may be lagging behind peer communities in fostering nonprofits that prioritize job training programs. Below, we identify next steps and best practices.

Next Steps: Identify and Fill Holes in the Local Workforce Systems Infrastructure

The degree to which nonprofits on Long Island are supporting workforce development—either through direct training or wraparound supports like transit and childcare—remains unclear. The data show fewer nonprofits supporting job training, but such nonprofits do exist. Stakeholders also identified other job training programs offered by educational institutions and employers. Organizations involved in

workforce development should continue mapping the landscape of job placement and job training programs, particularly programs offered by nonprofits.

The local workforce boards and partners should continue and deepen their engagement with members and partners to address issues of racial equity and lack of access to high-opportunity jobs in predominantly black communities. To improve the job pipeline, all the organizations that are part of local workforce systems should be aligned (or at least share a common understanding) around the goals for these communities.

Next Steps: Support, Replicate, and Expand Successful Training Programs

For people without bachelor's degrees, apprenticeships are the most effective way to get people connected to stable, well-paying jobs with high opportunity. Stakeholders highlighted the Estée Lauder and Opportunities Long Island as successful apprenticeship programs. Opportunities Long Island in particular seems to be worth expanding given its population of focus and successful track record.

For people with bachelor's degrees, efforts to improve access to jobs fully depend on employers' willingness to embrace equity and support diversity and inclusion efforts. Best practices exist, but vary by industry. In general, openly committing to diversity and inclusion (through actions or even through signaling on websites or job descriptions) makes the hiring pool more diverse. However, improving workplace conditions for people of color requires organizational or company-wide accountability mechanisms (such as benchmarks for hiring, promotion, representation, and holding senior management accountable for those benchmarked goals).

Best Practices

Nonprofits, employers, institutions of higher education, and local government entities can build stronger workforce partnerships by examining other funder collaboratives supported by the National Fund for Workforce Solutions, such as the Baltimore Worker Funders Collaborative. That collaborative focuses on improving the labor-market outcomes for Baltimore's unemployed residents, underemployed residents, and residents with low wages. Like Long Island, the overwhelming majority of residents who fit this category are black residents. The Baltimore region faces similar challenges as Long Island regarding the lack of connectivity between workers and employers, a lack of program alignment, and systems-level inefficiencies. As such, the Baltimore Workforce Funders Collaborative's overarching

focus on strategic alignment and collaboration, along with strategically prioritizing growing new ideas and catalyzing innovation, can provide a road map for Long Island.

This project's theory of change (published separately) lays out a set of actionable steps aimed at building a more responsive workforce system that can improve career-advancement outcomes for black Long Islanders.

Other funder collaboratives within the National Fund for Workforce Solutions also present strong examples. These include the following:

- In New York: Work Train Collaborative in Syracuse
 - » The Work Train Collaborative focuses on training unemployed and underemployed individuals for careers in healthcare, manufacturing, and employment, as well as hosting programs that connect people opportunities to purchase cars and obtain legal aid.
- A regional and cross-jurisdictional example: Greater Washington Works
 - » Greater Washington Works enlists partners from Washington, DC, Maryland and Northern Virginia to address barriers to employment, with a particular focus on racial disparities in earnings and access to jobs. Greater Washington Works most heavily supports training for IT jobs (one of the largest occupations in the region) and healthcare support (one of the fastest growing occupations in the region). In addition to helping employ nearly 800 people, their efforts have also expanded access to transportation and increased access to benefits (such as sick leave) for residents in all three jurisdictions.
- A collaborative with clear metrics for tracking goals: Atlanta CareerRise
 - » Atlanta CareerRise works with and serves as a resource to a variety of partners across all parts of the local workforce development system – educational institutions, employers, chambers of commerce, government agencies, trade organizations, and nonprofits Atlanta CareerRise focuses less on increasing access to employment for any specific industry or occupation, but instead seeks strengthen connections and increase collaboration. In that effort, they have developed an information exchange (Metro Atlanta eXchange for Workforce Solutions) to ensure that information on job openings, funding opportunities, development, or industry trends quickly and more fully reaches all key members of the regional workforce development system. Atlanta CareerWise also regularly produces reports with information on number and earnings of residents trained and placed, as well as cost-benefit analysis for the region, and the return of investments in training programs.

In conclusion, through our research and landscape scan, we uncovered the following key challenges hindering current and potential future efforts to advance equity:

- perceptions of Long Island as a prosperous place of high opportunity
- underdeveloped capacity in the nonprofit sector, especially in areas related to employment and entrepreneurship
- geographic issues that inhibit collaboration or duplication across programs

Our research also identified the following key opportunities to improve racial equity:

- Establish stronger connections between training opportunities and employers using existing funding.
- Expand and/or replicate existing promising and successful efforts.

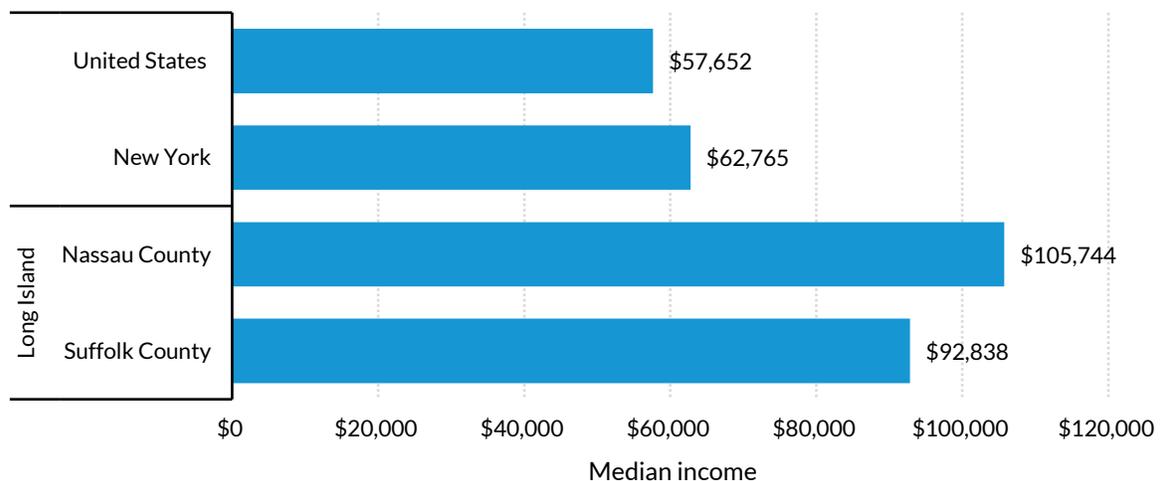
Appendix A. Additional Quantitative Data Analysis and Discussion

Long Island is a Prosperous Place

Median incomes on Long Island are much higher than the national median. Nassau County’s median income is the highest of all counties in New York State and ranks among the highest of all US counties (Winslow 2018).

FIGURE A.1

Median Income for Long Island, New York State, and the US, 2017

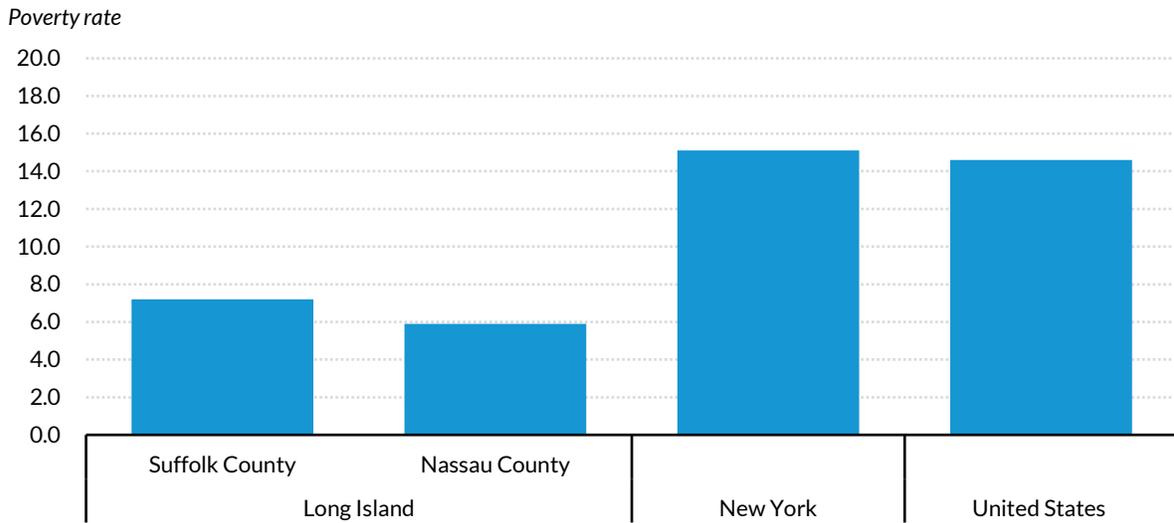


Source: US Census Bureau, American Community Survey, 2013–17 estimates.

Figures A.1, A.2, and A.3 suggest that Long Island’s economy is strong and that many residents experience a high degree of economic prosperity. Relatedly, county-wide poverty rates in both Nassau and Suffolk counties (5.9 and 7.2 percent, respectively) are much lower than the statewide and national poverty rates. During the past five years, Long Island’s annual unemployment rate has remained lower than the statewide and national unemployment rates.

FIGURE A.2

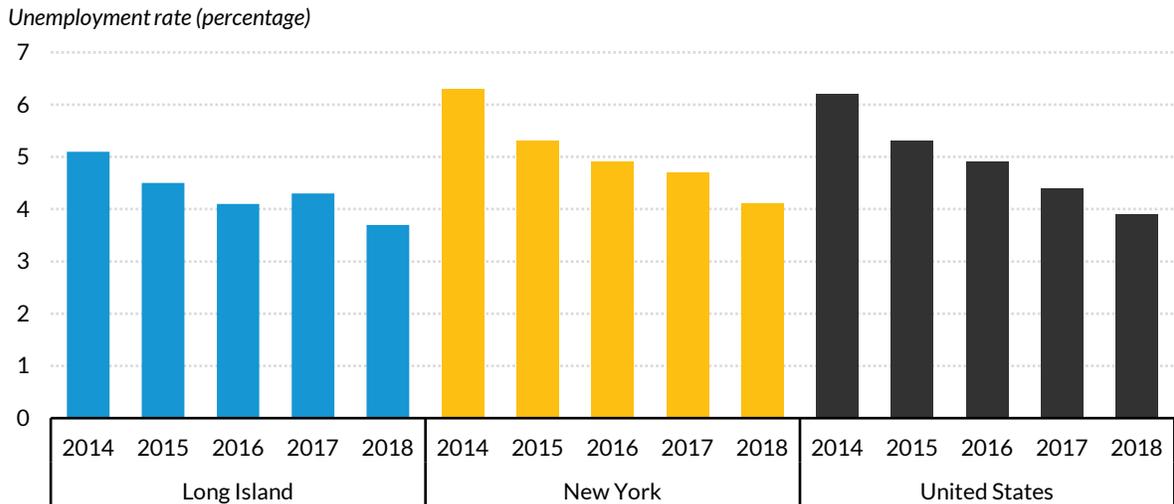
Poverty Rate for Long Island, New York State, and the US



Source: US Census Bureau, American Community Survey, 2013–17 estimates; percentages are of all people in poverty in each geography.

FIGURE A.3

Unemployment Rate (Annual Averages) for Long Island, New York State, and United States, 2014–18



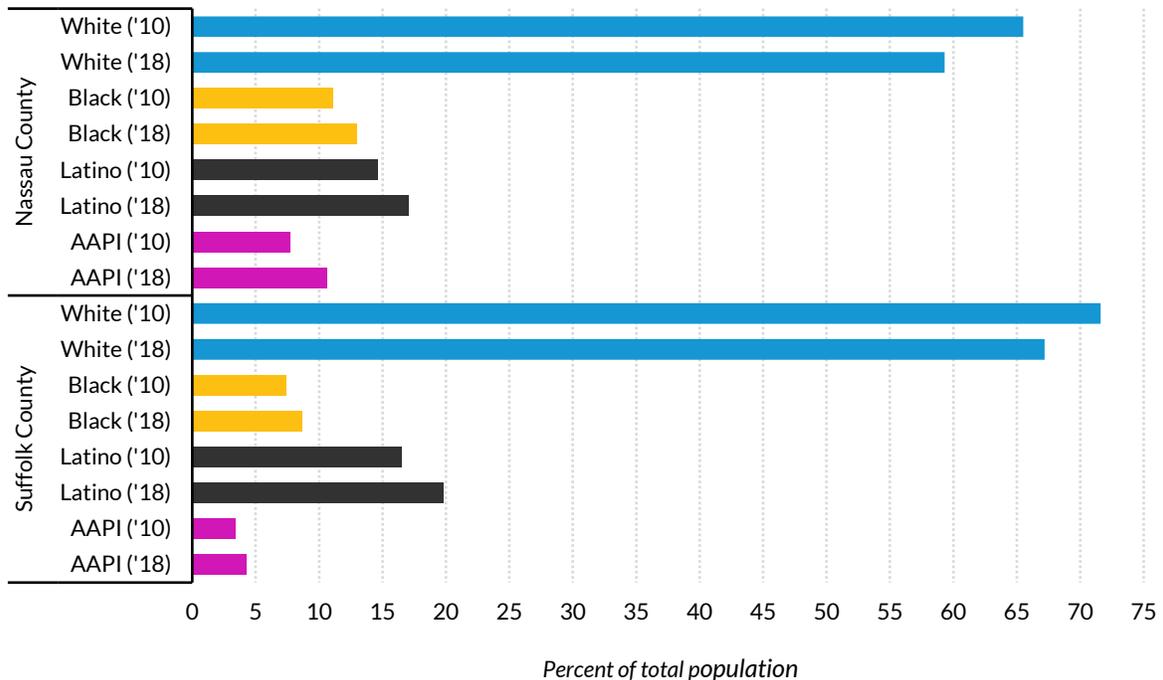
Source: Bureau of Labor Statistics, Economy at a Glance.

Long Island is Increasingly Diverse

FIGURE A.4

Percentages of White Residents Falling, While Percentages of All Other Racial Groups rising

Racial and Ethnic Composition of Nassau and Suffolk County, 2010 and 2018



Source: US Census Bureau; 2010 Census and QuickFacts population estimates for 2018

Note: AAPI stands for Asian American and Pacific Islander

Long Island is also increasingly diverse. Between 2010 and 2018, the non-Latino white population decreased in Nassau and Suffolk Counties, while the shares of black, Latino, and Asian American and Pacific Islanders increased. The Latino population—already the largest population of color on Long Island—grew the fastest during that period.

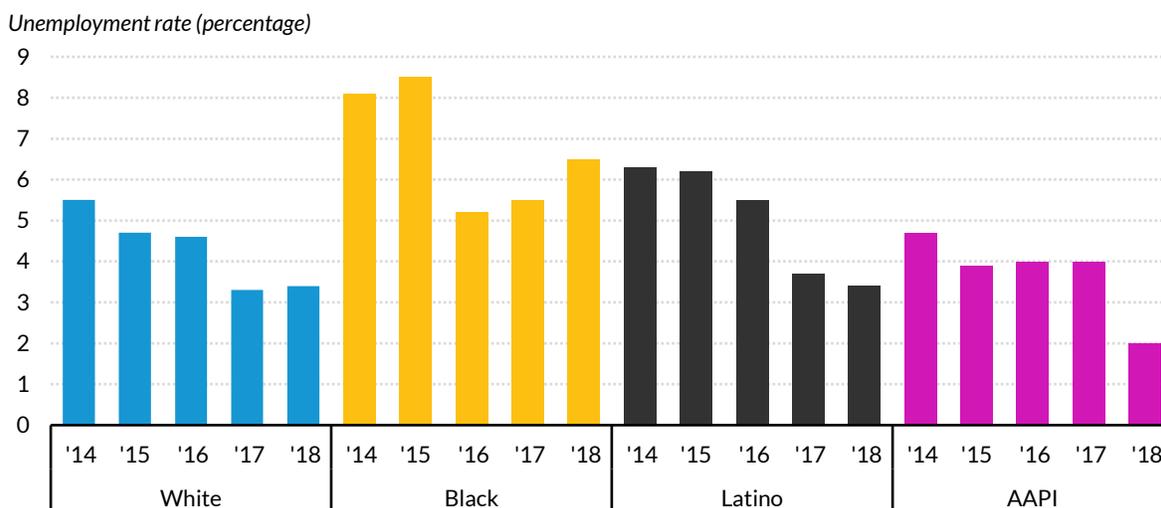
Despite Prosperity and Diversity, Opportunity Not Equally Shared

Employment

Despite the county- and Island-wide average suggesting strong economic prosperity, that strength is not shared equally across racial and ethnic groups. Within the past 5 years, black Long Islanders have held the highest unemployment rates. Black Long Islanders are also the only group to have seen their unemployment consistently rise since 2016. Latinos' unemployment rates tend higher than both white and Asian American and Pacific Islanders rates, though in 2018, the Latino unemployment rate fell to be equal to that of the white unemployment rate (3.4 percent). Though the black unemployment rates on Long Island remain lower than that national averages, these data show that black Long Islanders lagging in employment access on Long Island (Wilson 2019).

FIGURE A.5

While Unemployment Rates Are Falling for Everyone, Rates among Blacks and Latinos Remain Higher
Unemployment rates (annual averages) by Race and Ethnicity for Long Island (both counties), 2014–18



Source: New York State Department of Labor, Labor Force Status by Race and Ethnicity.

Tables A.1 and A.2 show the wages of the most prominent industries and occupations on Long Island. Table A.1 shows that most of the largest industries there pay the lowest wages on average. Health care is the largest industry by a large margin, yet it ranks 7th among the 10 largest industries in pay. The three highest-paying large industries on Long Island—finance and insurance, professional and

technical services, and wholesale trade—combined still employ approximately 40,000 fewer residents than the health care industry alone.

TABLE A.1

Industry Employment and Industry Wages on Long Island, ranked by number employed, 2018

Rank	Industry name	Number employed	Average annual wages	Annual wage rank (top 10)	Annual wage rank (all industries)
1	Health Care and Social Assistance	228,430	\$60,982	7	12
2	All Government	182,017	\$76,902	4	8
3	Retail Trade	159,503	\$35,680	9	18
4	Accommodations/Food Services	103,941	\$24,927	10	20
5	Construction	80,655	\$73,274	5	9
6	Professional and Technical Services	77,847	\$81,747	2	6
7	Administrative and Waste Service	71,415	\$46,578	8	14
8	Manufacturing	70,519	\$68,278	6	10
9	Wholesale Trade	63,525	\$81,540	3	7
10	Finance and Insurance	49,432	\$122,973	1	2

Source: Bureau of Labor Statistics, New York-New Jersey Information Office.

TABLE A.2

Long Island Occupational Employment, Wages, and Opportunity Indicator, 2018

Rank	Industry name	Percent, all workers	Mean hourly wage	Annual mean wages	Occupation opportunity rank**
1	Office and administrative support	18.0%	\$20.82	\$43,306	Low-to-mid
2	Sales and related	11.1	\$22.08	\$45,926	Low
3	Food preparation and serving related	7.9	\$14.04	\$29,203	Low
4	Education, training, and library	7.8	\$33.98	\$70,678	Middle
5	Healthcare practitioners and technicians	6.7	\$48.10	\$100,048	High
6	Transportation and material moving	5.9	\$19.37	\$40,290	Low-to-mid
7	Personal care and service	4.7	\$14.57	\$30,306	Low
8	Construction and extraction	4.7	\$32.26	\$67,101	High
9	Management	4.5	\$70.02	\$145,642	High
10	Business and financial operations	4.3	\$39.83	\$82,846	High
11	Production	4.0	\$19.56	\$40,685	Middle
12	Building/grounds cleaning and maintenance	3.8	\$17.39	\$36,171	Low
13	Installation, maintenance, and repair	3.5	\$26.34	\$54,787	Middle
14	Healthcare support	3.4	\$17.28	\$35,942	Low-to-mid

Source: Bureau of Labor Statistics, New York-New Jersey Information Office.

Note: ** - Occupation Opportunity Rank based on analysis from PolicyLink (2017).

Among the most prominent occupations, health care occupations remain relatively popular, but with a split in pay between practitioners (such as physicians) who earn among the highest wages and

health care support occupations (such as home health aides) who earn among the lowest. Typically, the most popular occupations are among the lowest-paying and have the least opportunity for upward mobility.

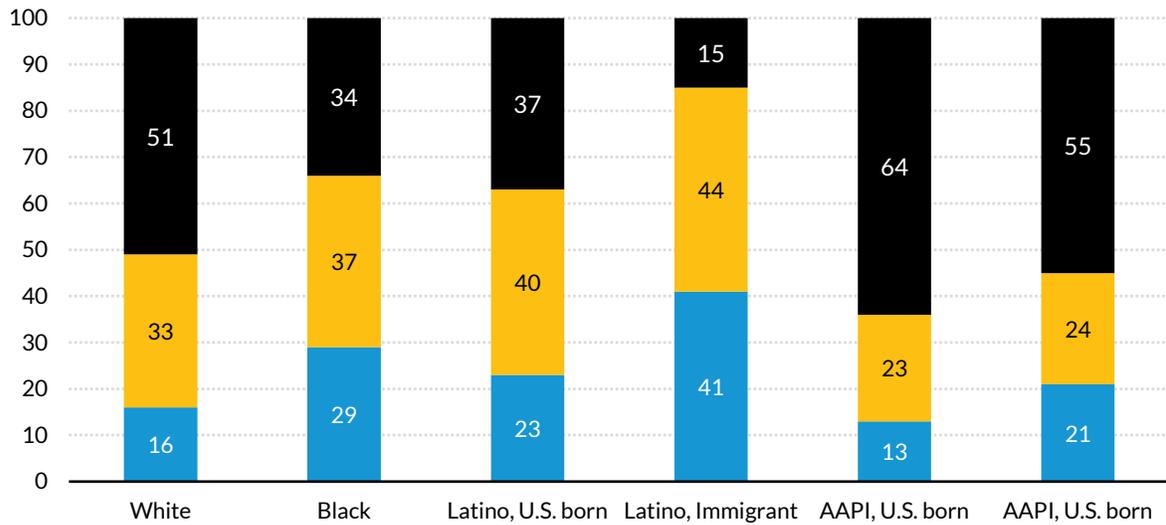
FIGURE A.6

Black Workers on Long Island among Those Most Likely to Have Low-Opportunity Jobs

Opportunity ranking of occupations by race/ethnicity and nativity, all workers

■ Low Opportunity ■ Middle Opportunity ■ High Opportunity

Share working in jobs by opportunity level



AAPI = Asian American and Pacific Islander

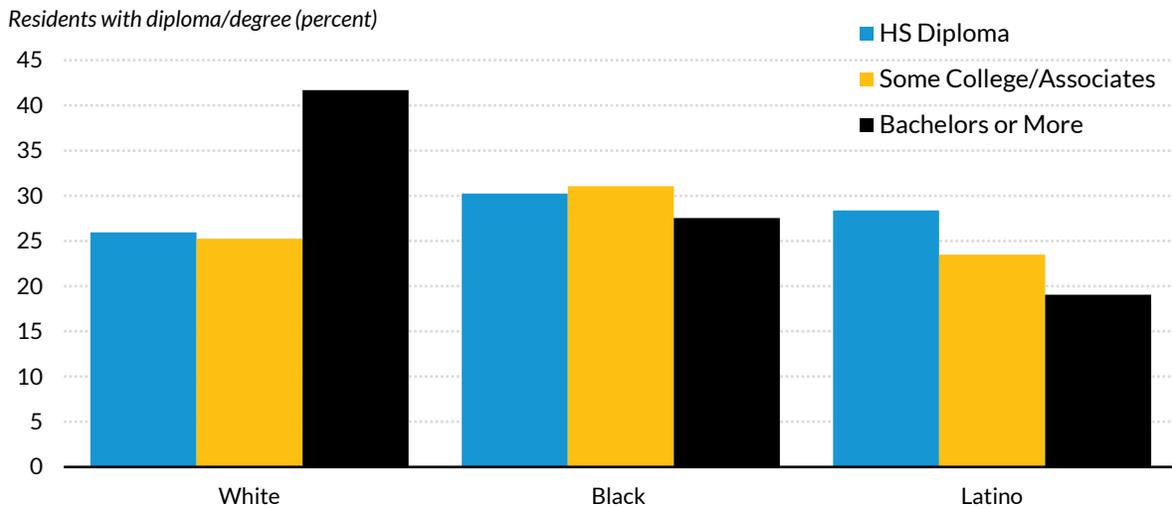
Source: Adapted from PolicyLink (2017).

Using measures of occupational wages and wage growth, job growth, and the median age of workers in occupations, PolicyLink developed an “occupation index” to identify and rank the jobs with the highest potential for upward mobility (PolicyLink 2017). Across racial and ethnic groups, Figure A.6 shows that black and Latino workers are most likely to be employed in low-opportunity jobs, like health care support and food preparation. White residents and Asian American and Pacific Islander residents work in high-opportunity jobs—such as business and financial operations and health care practitioners—at disproportionately high rates. Black workers on Long Island not only have higher unemployment, those who are employed tend to work in less favorable jobs than many other Long Islanders.

FIGURE A.7

Black Residents Are Less Likely to Have the Bachelor's Degrees Needed for the-Highest Opportunity Occupation

Highest educational attainment for Long Island residents, ages 25 and older, by race and ethnicity



Source: US Census Bureau, American Community Survey, 2013–17 Estimates.

These differences in employment opportunity owe partly to educational gaps by race and ethnicity. Nearly 42 percent of white Long Islanders older than 25 hold bachelor's degrees, compared with 27.6 of black and 19 percent of Latino Long Islanders. However, research shows that black Long Islanders with bachelor's and advanced degrees still lag behind white and Asian American Long Islanders in holding high-opportunity jobs and see an \$8/hour difference in pay between comparably educated white Long Islanders (PolicyLink 2017).

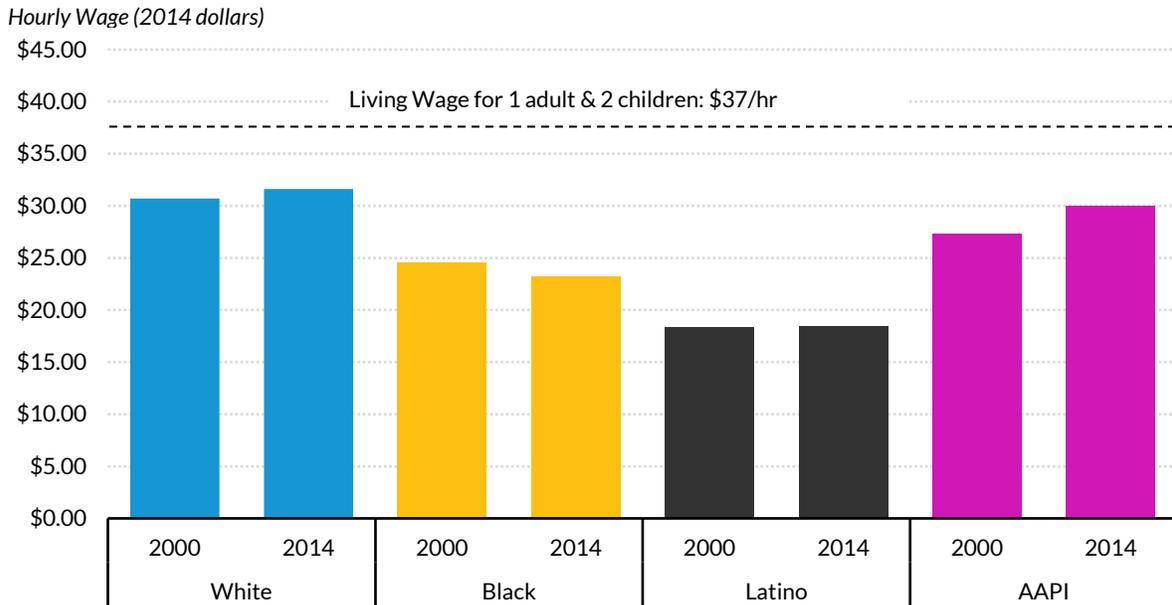
Financial Security

Not only do black Long Islanders earn lower wages than white and Asian American Long Islanders, their average wages fell between 2000 and 2014. Lower earnings, especially relative to the high living wage for the region (as estimated by the MIT living Wage calculator) suggest that families may struggle to keep up financially relative to their peers.

FIGURE A.8

No Racial or Ethnic Group Has an Average Wage That Reaches the Living Wage for Family of 3 (1 Adult and 2 Children)

Median hourly wages for workers by race/ethnicity, 2000 and 2014



Source: Adapted from PolicyLink (2017) and the MIT living wage calculator.

A report by the Federal Reserve Bank of New York analyzed credit on Long Island, examining which communities had the least access to credit and which communities had the most credit constraints—owing either to use of available credit or issues with debt loads and management (2017). The report found that 18 zip codes on Long Island were among the worst in the United States in terms of credit access, credit capacity, and debt management.

Table A.3—adapted from data from the Federal Reserve report—shows that 6 of the 18 zip codes have a prominent percentage of black residents (at least 40 percent black residents). These 6 zip codes also tend to have the highest number of credit issues—particularly related to debt management issues as indicated by payment history. The data suggest that residents of these zip codes and several others (Bellport, Mastic, and Mastic Beach) have a difficult time staying on top of their bills—which could be driven by insufficient income to meet expenses of challenges with financial management, or both.

TABLE A.3

Predominantly Black Zip Codes on Long Island Face Especially High Credit Access and Capacity Constraint*Long Island zip codes ranked among the lowest in the country in credit access, credit capacity, and debt management*

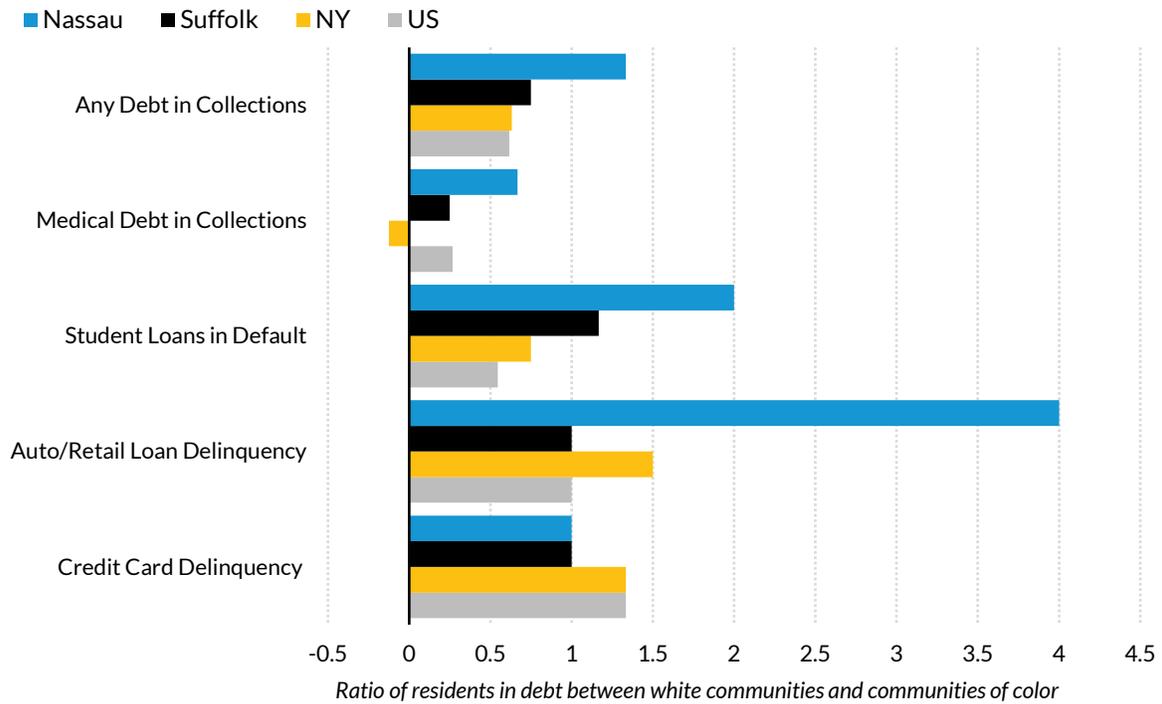
Zip code	Community	County	Access		Credit Capacity		Debt Management		
			Low access	Utilization	Prime credits	Subprime credits	On-time payers	Good payment history	Delinquent payment history
<i>Zip codes with a prominent percentage of black residents (>40%)</i>									
11520	Freeport	Nassau							✓
11550	Hempstead	Nassau	✓	✓			✓	✓	✓
11553	Uniondale	Nassau					✓	✓	✓
11575	Roosevelt	Nassau	✓	✓	✓	✓	✓	✓	✓
11722	Central Islip	Suffolk					✓	✓	✓
11798	Wyandanch	Suffolk		✓	✓	✓	✓	✓	✓
<i>All other zip codes</i>									
11542	Glen Cove	Nassau	✓						
11568	Old Westbury	Nassau	✓						
11713	Bellport	Suffolk		✓			✓	✓	✓
11719	Brookhaven	Suffolk	✓						
11944	Greenport	Suffolk	✓						
11946	Hampton Bays	Suffolk	✓						
11950	Mastic	Suffolk					✓	✓	✓
11951	Mastic Beach	Suffolk	✓	✓			✓	✓	✓
11901	Riverhead	Suffolk	✓						
11968	Southampton	Suffolk	✓						
11790	Stony Brook	Suffolk	✓						
11980	Yaphank	Suffolk	✓						

Source: Adapted from Federal Reserve Bank of New York (2017).

FIGURE A.9

Residents on Long Island See Larger Gaps in Debt and Delinquency between People Living in Communities of Color and People Living in White Communities Compared with Greater New York State and the US

Ratio of the percentage of debt in collections and in delinquency between residents in communities of color and residents of white communities



Source: Urban Institute, “Debt in America: An Interactive Map,” based on data from a random sample of de-identified, consumer-level records from a major credit bureau; (https://apps.urban.org/features/debt-interactive-map/?type=overall&variable=credit_card_debt_delinquency_rate&state=36).

The Urban Institute’s “Debt in America” interactive presents data on delinquent and overdue debt, based on de-identified data from a major credit bureau and provides data on the types of delinquent debt, as well as characteristics of the communities where people accumulated that debt. Figure A.9 compares types of delinquent in predominantly white communities (at least 60 percent of residents are white) to predominantly communities of color (where at least 60 percent of the residents are people of color). The vertical line at 0 means equal percentage of residents in debt across white communities and communities of color. Negative values show that relatively more residents of white communities have debt in collections, whereas positive values show larger proportions of residents in communities of color with past-due debt relative to white communities.

The top bars in the figure show that in Nassau County, more than twice as many residents (133 percent more) who live in communities of color have debt in collections than those who live in white communities. Communities of color in Suffolk County also have more residents in debt (75 percent more) than residents of white communities. Nassau and Suffolk Counties both have relatively more residents in communities of color with past-due debt compared with New York State and the US as a whole.

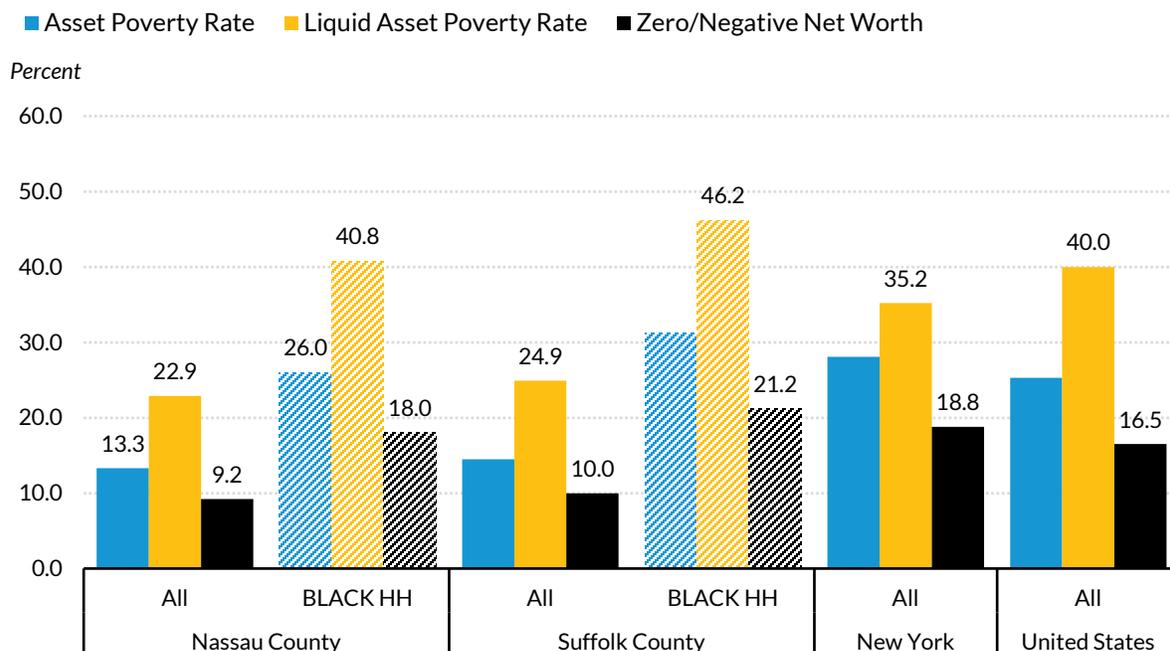
The remainder of the figure shows that delinquent medical debt, student loan debt, and auto loan debt disproportionately resides in communities of color on Long Island, more than what is found elsewhere in New York (excepting auto loan debt in Suffolk County). The gap in credit card delinquency between the number of residents in white communities and communities of color is smaller on Long Island than in other communities in New York State and the US.

These results affirm the results from the New York Federal Reserve study that debt management issues are relatively more acute in communities of color on Long Island than in other places and that issues with delinquency are spread across different kinds of debt. These results find that the residents of these communities struggle more with keeping up with all their bills, suggesting that issues related to financial well-being are most pressing in the places where black and Latino Long Islanders live.

FIGURE A.10

Black Residents on Long Island Have High Rates of Asset Poverty, Compared with Long Islanders and New Yorkers As a Whole, Signaling Elevated Risk of Financial Downfall If Presented with a Financial Emergency

Asset poverty rate, liquid asset poverty rate, and households with zero or negative net worth for Long Island, New York, and the United States



Source: Prosperity Now Scorecard for Nassau and Suffolk Counties (<https://scorecard.prosperitynow.org/data-by-location#county/36103>). See here for more information on how the asset poverty rates were calculated: <https://scorecard.prosperitynow.org/data-by-issue#finance/outcome/asset-poverty-rate>.

Additional data on assets by race further confirm these financial challenges. Figure A.10 presents data on assets and asset poverty from the Prosperity Now Scorecard.

The asset poverty rate is defined as not having enough assets (of any kind) to sustain the household at the poverty line for three months in the event of losing a job or source of income. Liquid asset poverty rate is defined as not having enough cash savings and other liquid assets to sustain the household at the poverty line for three months in the event of losing a job or source of income. Zero or negative net worth indicates having more debt than assets.

For all three indicators of financial security, Long Islanders on average have lower rates of asset poverty and lower rates of having zero or negative net worth compared to other residents of New York

state and residents of the US generally—consistent with previously presented data on the relative prosperity of Long Island.

However, for all three indicators, black households in Nassau and Suffolk counties show higher rates of asset poverty and higher rates of zero or negative net worth. Black residents in Nassau County are nearly twice as likely than the average county resident to not have enough assets and savings to last three months (26 percent compared to 13.3) and more than twice as likely to not have enough assets in Suffolk County (31.2 percent compared to 14.5 percent). Very similar gaps result for both not having enough liquid assets and having no or negative net worth.

Black residents of Long Island have much smaller financial cushions than their neighbors. Although financial management may be an issue for black Long Islanders, the data on unemployment, pay, debt, and assets all point to black Long Islanders living in more financially fragile positions with fewer economic resources at their disposal.

Entrepreneurship

TABLE A.4

Black Small Business Owners on Long Island Number Less than 10 Percent of the Number of White Small Business Owners

Number of and revenue of small businesses, total and with paid employees, on Long Island by race, 2012

	Nassau County, 2012			Suffolk County, 2012		
	Small businesses (#)	Total revenue (\$)	Average revenue (\$)	Small businesses (#)	Total revenue (\$)	Average revenue (\$)
All small businesses						
White	124,876	\$77,846,697K	\$623K	131,230	\$73,092,329K	\$557K
Black	12,370	\$902,690K	\$73K	7,112	\$424,943K	\$60K
	Nassau County, 2012			Suffolk County, 2012		
	% of total (%)	Average # of employees (#)	Average revenue (\$)	% of total (%)	Average # of employees (#)	Average revenue (\$)
Small businesses with paid employees						
White	27.70%	8.7	\$2,062K	27.30%	8.8	\$1,886K
Black	6.20%	6.5	\$696K	6.20%	4.4	\$635K

Source: US Census Survey of Business Owners, 2012.

Data from the most recent Survey of Business Owners shows large racial gaps in ownership and revenue. Black Long Islanders own less than one-tenth the number of businesses as white Long Islanders and draw in approximately 11 percent of the average revenue.

The bottom panel of table A.4 shows similar figures of small businesses with employees. Having paid employees can be a sign of success for a small business, suggesting more than a part-time or side job for the owner, but one with enough business and revenue to hire others. Nearly 36,000 white small business owners on Long Island have employees; approximately 1,200 black small business owners employ other people. Black-owned business with employees are more successful—in both absolute and relative terms—than black sole proprietors, but they still tend to be smaller than white-owned businesses with employees and earn much less revenue on average (though the gap is smaller, with revenues that are approximately 34 percent of the revenues of white-owned businesses with employees).

Research suggests that successful black business owners accumulate wealth at similar rates as white business owners and earn wealth at much higher rates than black employees (Bradford 2014). Although many black business owners on Long Island may be charting a path to greater economic success and stability, these data on small business ownership on Long Island suggest that entrepreneurship will not be enough to put black and white Long Islanders on equal financial footing.

Appendix B. NCCS Data

The National Center for Charitable Statistics is the national clearinghouse of data on the US nonprofit sector. The core data files represent the entire national population of active reporting 501(c) organizations that filed 990 tax forms in a given year. The NCCS core files provides information on 501(c) organization type, the primary purpose of the organization, and data on revenue, gross receipts, and other information reported on the 990. The data are from 2015, the most recent year available.

Within the collected data, all nonprofits are assigned a code by specialists at the Internal Revenue Service that classifies the organization by their primary purpose (the National Taxonomy of Exempt Entities activity codes). The codes are broken down into 25 major categories, including education, crime and legal, recreation, and community improvement (each category is indicated by a letter, such as “B,” “I,” “N,” and “S”), and into several hundred more detailed “common codes” that outline the type of work the nonprofit does (indicated by letter and numbers, such as “B05,” “I40,” “N31,” and “S80”).

For our analyses, we sought to highlight potential nonprofits focused on programmatic assistance and service provision among the range of nonprofits that typically address the economic and social-welfare needs of low-income populations and people of color. To capture a **broad picture** of potential nonprofit assistance, we assembled a list of 90 selected common codes (letter and number codes) from the following NTEE major categories:

- E: health
- I: crime and legal-related
- J: employment
- L: housing and shelter
- M: public safety
- O: youth development
- P: human services
- R: civil rights
- S: community improvement and capacity building
- T: philanthropy, voluntarism, and grantmaking foundations
- V: social science research

- W: public and society benefit

For a full list of NTEE codes, please see the [Urban NCCS website](#).

Core Codes

The broad list of codes (n=90) includes nonprofits that are involved in service work but are likely less involved in administering programs that promote individual or community economic improvement (e.g., a local rotary club). To better capture a more specified selection of nonprofits that likely align more closely with the goals of the Long Island Funder Collaborative (i.e., goals related to the economic advancement of black Long Islanders), we narrowed the selection to a core group of codes that more directly address economic and community development, employment, financial well-being, civil rights, and social advocacy.

Given the large range of nonprofits, we began selecting the core codes by identifying the codes of the nonprofits that participated in (or were contacted for) the interview and focus group portion of the landscape study. Those nonprofits spanned 11 codes, 9 of which were selected for the core list.

Two codes, representing chambers of commerce and higher educational institutions, were omitted from the core list because most of the organizations listed in the data and most of the work they undertake are not directly engaged in providing programs for the economic advancement of low-income populations and people of color. For example, though Hofstra University does offer programs that directly target and benefit people of color (such as the ASCEND small business development program), the dataset only provides information on Hofstra University, which does not compare reasonably to the target group of nonprofits. However, two organizations within these categories that are uniquely identified in the data (the Long Island Association and the Long Island African American Chamber of Commerce) are included in the data and analyses.

In addition to these 9 codes, we identified another 18 (table B.2) whose descriptions fit into the Long Island Funder Collaborative's core goals of improving the economic conditions of black Long Islanders through access to better employment, stronger financial security, and pathways to entrepreneurship. We include the codes as part of the core group for a total of 27 core codes.

TABLE B.1

NTEE Groups, Codes, and Descriptions for Nonprofits Contacted in the Landscape Scan

	Code	Description	Example Nonprofit
Major group Health Care (E)	E05	Research and Public Policy Analysis “Organizations whose primary purpose is to conduct research and/or public policy research within the Health major group.”	Health and Welfare Council of Long Island
Employment (J)	J22	Job Training “Organizations that train people or provide work experience in the specific skills they will need to obtain employment in a particular industry.”	Workforce Development Institute
Housing and Shelter (L)	L41	Homeless Shelters “Organizations that provide a temporary place to stay for people who have no permanent housing.”	Wyandanch Homes and Property Development Corporation
Youth Development (O)	O50	Youth Development Programs “Programs that provide opportunities for youth...whose purpose is to help youngsters develop their potential and grow into healthy, educated, and responsible adults.”	Choice for All
Human Services (P)	P22	Urban League “Separately incorporated, local Urban League sites.”	Urban League of Long Island/State of Black Long Island
Human Services (P)	P30	Children and Youth Services “Organizations that provide informational, social and supportive services for children and youth including runaways and other troubled youth.”	Littig House Community Center
Civil Rights, Social Action, and Advocacy (R)	R30	Intergroup and Race Relations “Organizations that work for increased harmony and to reduce or eliminate tensions based on age, gender, race, sexual preference, creed, national origin, income level or other identification.”	ERASE Racism
Community Improvement and Capacity Building (S)	S20	Neighborhood/Community Development “Organizations focused on strengthening, unifying and building the economic, cultural, educational and social services of an urban community or neighborhood.”	Community Development Corporation of Long Island
Community Improvement and Capacity Building (S)	S99	Community Improvement and Capacity Building, not elsewhere classified (NEC) “Organizations that clearly provide community improvement, capacity building services where the major purpose is unclear enough that a more specific code cannot be accurately assigned.”	Cedarmore Corporation

Notes: Two codes representing chambers of commerce and higher educational institutions omitted from the table (S41 for chambers, and B43 for Educational Institutions). The quotations are drawn from the NTEE definitions of each of the area descriptions,

TABLE B.2

Remaining NTEE Core Codes of Identify Target Nonprofits

	Code	Description
Major group		
Crime and Legal related (I)	I31	Half-Way Houses for Offenders and Ex-Offenders “Community-based residential facilities which allow adult and juvenile offenders with satisfactory behavior to transition back to the community. These facilities are known as work release centers, prerelease centers, rehabilitation centers and group homes for juvenile offenders or status offenders.”
Crime and Legal related (I)	I40	Rehabilitation Services for Offenders “Organizations that provide counseling, job seeking assistance and other nonresidential supportive services that help adult and/or juvenile offenders re-integrate into the community following their release from a correctional facility.”
Employment (J)	J20	Employment Preparation and Procurement “Organizations that help people prepare for, find, secure and retain suitable employment. Includes: Employment placement agencies; Job development organizations including those for youth and people with disabilities; Retraining.”
Employment (J)	J21	Vocational Counseling “Organizations that provide job training and employment experiences for individuals with disabilities, people who have been disabled by use of drugs or alcohol or people with emotional difficulties, with the objective of helping them to become economically self-sufficient.”
Housing and Shelter (L)	L30	Housing Search Assistance “Organizations that assist people to find available purchasable or rental housing which meets their individual needs.”
Housing and Shelter (L)	L82	Housing Expense Reduction Support “Organizations that provide home purchase or construction loans; finance new living accommodations; or pay current housing and/or utility bills for people who qualify for this service on the basis of need or income.”
Youth Development (O)	O53	Youth Development – Business “Organizations that utilize volunteers from the teaching profession, business and industry to provide firsthand information about the business world for children and youth.”
Human Services (P)	P28	Neighborhood Centers “Neighborhood-based multipurpose centers that offer, at a single location, a wide variety of services and activities that are structured to meet the needs of the entire community through different programs for different age and interest groups.”
Human Services (P)	P51	Financial Counseling “Organizations that provide advice and guidance for people who need assistance in obtaining credit, obtaining or correcting information in their credit records, reducing their debt burden or managing their financial resources more effectively.”
Human Services (P)	P60	Emergency Assistance “Organizations that provide food, clothing, household goods, cash and other forms of short-term emergency assistance for people who have insufficient resources to meet their basic needs.”
Civil Rights, Social Action, and Advocacy (R)	R22	Minority Rights “Organizations that support the passage and enforcement of laws and other social measures that protect and promote the rights and interests of specific

	Code	Description
		ethnic groups or individuals who have a common national origin. (e.g. NAACP, La Raza)”
Community Improvement and Capacity Building (S)	S30	Economic Development “Organizations whose primary purpose is to stimulate the economy, expand employment opportunities, encourage the establishment and growth of commerce and industry and otherwise enhance the economic development of the community”
Community Improvement and Capacity Building (S)	S31	Urban and Community Economic Development “Organizations that provide technical assistance, loans, loan guarantees or other forms of management support to help impoverished urban communities create local jobs, sustain local services and build healthier local economies.”
Community Improvement and Capacity Building (S)	S43	Small Business Development “Organizations that provide technical assistance, venture capital, loans, loan guarantees or other forms of support for individuals or groups who want to establish or expand the operation of a small business enterprise or venture.”
Philanthropy, Voluntarism, and Grantmaking Foundations (T)	T31	Community Foundations “Organizations that make grants for charitable purposes in a community or region. The funds available to a community foundation are held in independently administered endowments; income earned by the endowment is used to make grants.”
Philanthropy, Voluntarism, and Grantmaking Foundations (T)	T70	Federated Giving Programs “Organizations that administer centralized fundraising efforts and then in turn distribute the contributed funds to several nonprofit agencies. United Way and community chests or funds, and other religious appeals are examples of federated giving programs.”
Social Science (V)	V31	Black Studies “Organizations that conduct research in the area of social science that involves the systematic study of the history, society, politics, culture and economics of the African American populations of the Western Hemisphere.”
Public and Societal Benefit (W)	W60	Financial Institutions “Organizations that provide an alternative to the traditional banking system for people who want to maintain checking or savings accounts, purchase money orders, cash third-party checks or engage in other financial transactions.”

Appendix C. Organizations Mentioned in the Interviews

Organization	Number of Mentions	Interviewed as part of Landscape Scan
ERASE Racism	> 5 times	Yes
United Way / Empire State Poverty Reduction Initiative	> 5 times	
Urban League-State of Black Long Island (SOBLI)	> 5 times	Yes
Choice for All	2-5 times	Yes
Citi Bank	2-5 times	Funding Partner
Community Development Corporation of LI	2-5 times	Yes
EOC of Nassau County	2-5 times	Contacted
EOC of Suffolk County	2-5 times	Contacted
Hofstra University / Business Development Ctr / ASCEND	2-5 times	Yes
Jobs with Justice	2-5 times	
Littig House Community Center	2-5 times	Yes
Long Island Association	2-5 times	Yes
Long Island Housing Partnership	2-5 times	
Long Island Progressive Coalition	2-5 times	
Make the Road	2-5 times	
NAACP	2-5 times	Contacted
New York Communities for Change	2-5 times	
Opportunities Long Island	2-5 times	
SUNY Farmingdale	2-5 times	
Village of Hempstead Community Development Agency	2-5 times	Yes
Workforce Development Institute	2-5 times	Yes
A Hundred Black Men/A Hundred Black Women	1 time	
Adelphi University	1 time	
Bridge to Promise	1 time	
Cedarmore Corporation	1 time	Contacted
Council of Thought and Action (COTA)	1 time	
Elmont Cultural Center	1 time	
Empire Justice Center	1 time	
Family Residences and Essential Enterprises	1 time	
Gateway Youth Outreach	1 time	
Health and Welfare Council of Long Island	1 time	Yes
Hempstead Works	1 time	Contacted
Institute for Attainable Homes at St. Joseph's College	1 time	
LI African American Chamber of Commerce	1 time	Yes
Long Island Housing Services	1 time	
Long Island Progressive Coalition	1 time	
Middle Market Managers	1 time	
National Center for Suburban Studies	1 time	
New Horizon Counseling Center	1 time	

New Hour for Women and Children	1 time	
New York Association of Training Educational Professionals	1 time	
SCORE Long Island	1 time	
Small Business Services (NYC)	1 time	
Stony Brook University	1 time	
Springboard Incubators	1 time	
Sustainable Long Island	1 time	

Notes

1. "Local Area Unemployment Statistics," New York State Department of Labor, <https://labor.ny.gov/stats/lon/pressrelease/index.shtm>.
2. "QuickFacts for Garden Village and Hempstead Village, NY, 2018," US Census Bureau, <https://www.census.gov/quickfacts/fact/table/hempsteadvillagenewyork,gardencityvillagenewyork/PST045219>.

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