GOAL #4

Vibrant Communities

We create exciting communities and downtown centers that offer people a wide choice of places to live, work and play.

Vibrant communities—places with active, walkable downtowns, attractive homes that are affordable to a broad ranges of incomes, good public spaces and services, reasonable property taxes, and that are welcoming to people of all ages, races and backgrounds—support a high quality of life and the workforce for a strong economy.

Demographic changes indicate how Long Island's communities are keeping pace with a national society that is becoming older, more racially and ethnically diverse, and more competitive for a shrinking working age population. How slow or fast the population is expanding and how many people are migrating to or from Long Island are signs of how well Nassau's and Suffolk's communities are meeting the needs of a changing population. Changes in the age, racial and ethnic composition of the population indicate how these communities are being transformed, and the diversity of families and individuals that need affordable homes, healthy neighborhoods and job opportunities with reasonable commutes.

Together, these indicators show a population that is growing slowly but changing rapidly.

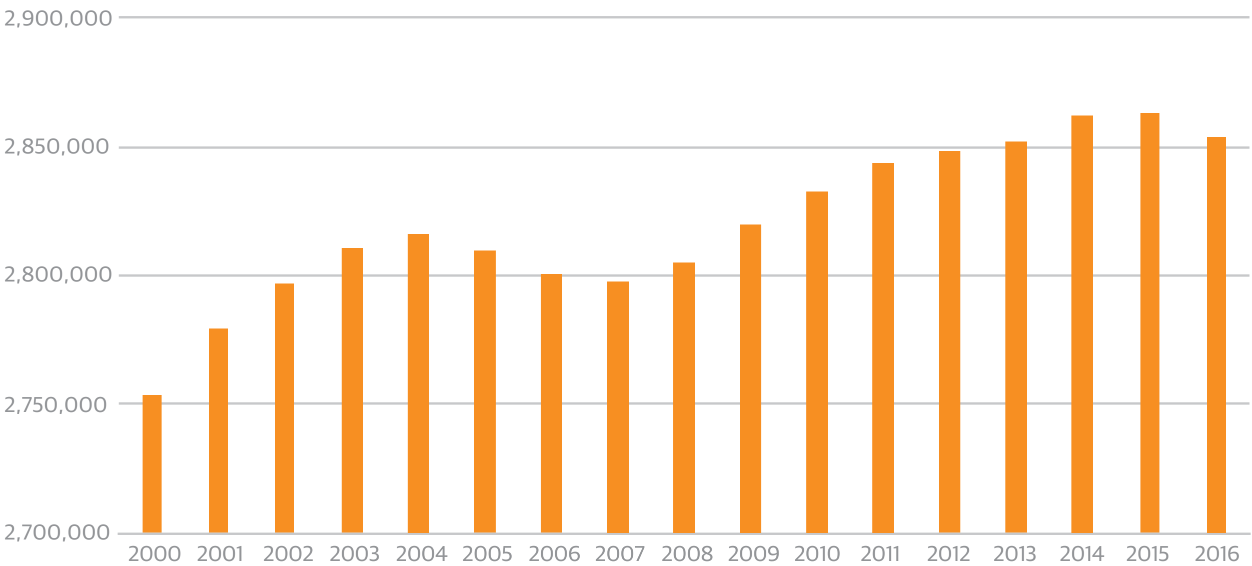
Together, these indicators show a population that is growing slowly but changing rapidly. Since 2000, Long Island's population has grown at a rate of 0.2% per year, far less than the rapid growth of the 1950s and 1960s, but a pace that has been largely steady in a maturing suburban region. Even though more people moved out of Nassau and Suffolk than into them from other parts of the United States, especially when housing prices were at their peak, a combination of natural population increase and immigration from outside the United States kept population growing.

Long Island's population today is older and more racially and ethnically diverse than it has been since at least World War II, as the large baby boom generation that has shaped the island's development moves into its retirement years and as Black, Hispanic and Asian residents grew from 16% of Long Island's population a generation ago in 1990 to 35% today. Both of these trends are likely to continue into the future.

A shift is also occurring geographically. Since 2010, population growth has accelerated in Nassau County while growth in Suffolk County has stopped after four decades of rapid growth. The reasons are not entirely clear, nor is it certain that this trend will continue, but it is consistent with demographic and economic trends favoring walkable communities and shorter commutes to job opportunities throughout the region.

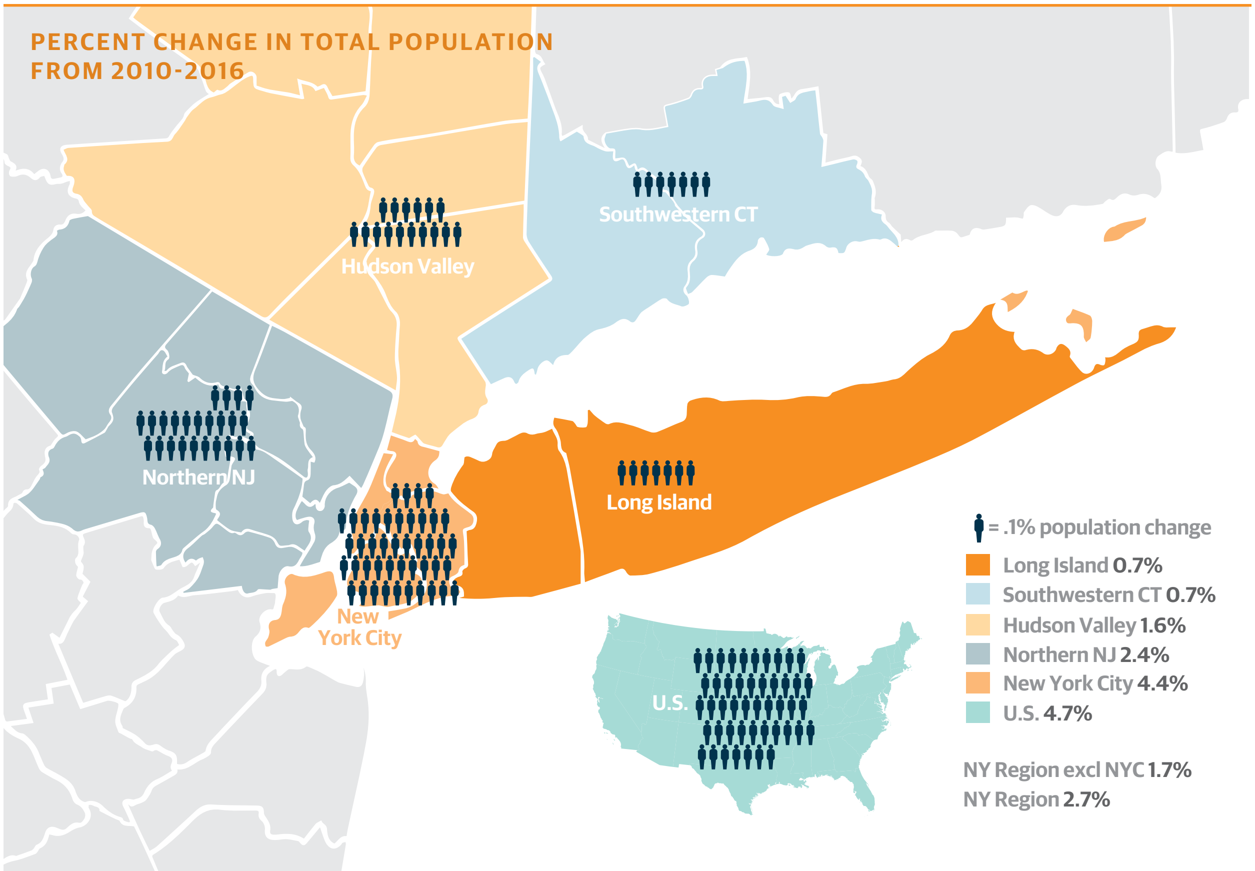
These demographic changes hold both promise and challenges for Long Island's future. A shrinking working age population, not just on Long Island but nationwide, makes it even more imperative to provide the housing and lifestyle choices to retain and attract both young and middle-aged workers to keep the economy growing and support a larger dependent population. A growing senior population requires a wider range of housing, transportation and health care options. A more diverse population is an asset in an increasingly globalized economy, but Long Island's segregated communities and school districts could prevent many residents from reaching their full potential.

LONG ISLAND POPULATION



Source: 2000 and 2010, Census; 2001 - 2009, Census intercensal estimates; 2011-2015 ACS 1-Year estimates

PERCENT CHANGE IN TOTAL POPULATION FROM 2010-2016



Source: 2000 and 2010, Census; 2001 - 2009, Census intercensal estimates; 2011-2015 ACS 1-Year estimates

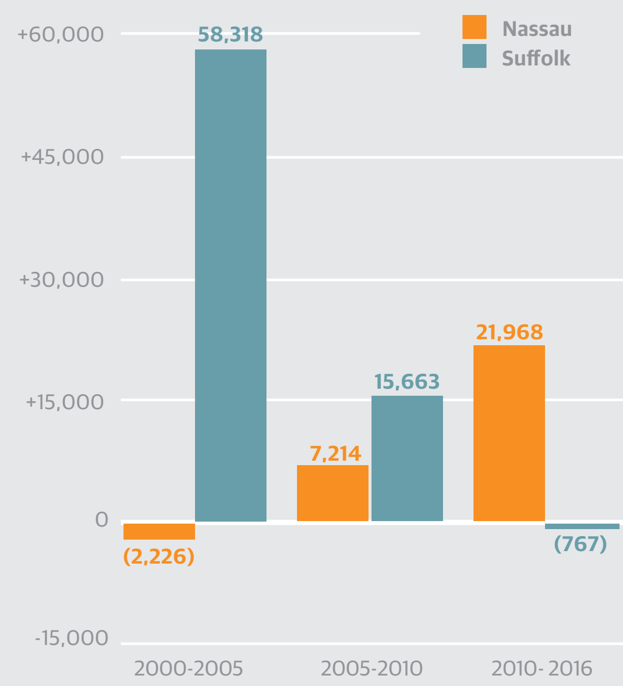
Population growth is shifting back to Nassau County.

Long Island's population has grown slowly but steadily since 2000, adding about 100,000 people total, or 3.6%, to reach a population of 2.85 million. Population increased every year except 2004-2007, and 2015-2016. That is, population increased even during the recession, but not when housing prices were rising fastest before the bubble burst. While a far cry from the rapid population growth of the decades after World War II, Long Island continues to add population as births exceed the number of deaths, and as immigration from other countries continues.

Along with southwestern Connecticut, Long Island is the slowest growing part of the New York region. Since 2010, Nassau and Suffolk have grown by 0.7%. Meanwhile, the Hudson Valley has grown by 1.6% and northern New Jersey by 2.4%. But the fastest growth by far has been in New York City, which has increased it's population by 4.4%.

The most striking change is that since 2010, nearly all the growth has been in Nassau County, reversing the trend of several decades in which Suffolk County grew while Nassau's population stayed relatively flat. Suffolk has little more open space that can be developed for single-family homes, while Nassau's downtowns and easier access to Manhattan provide it with an advantage as demand has shifted to multi-family. In the last six years, Nassau's population has grown by 1.6%, while Suffolk's has declined slightly.

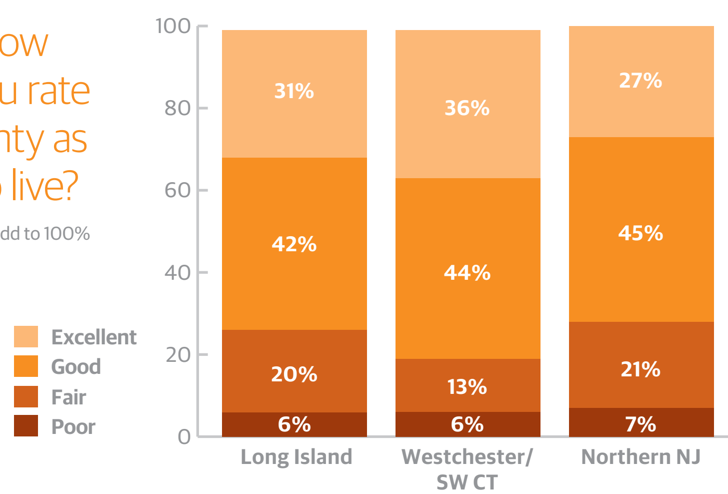
POPULATION CHANGE IN NASSAU AND SUFFOLK COUNTIES



Source: 2000 and 2010, Census; 2001 - 2009, Census intercensal estimates; 2011-2015 ACS 1-Year estimates

Overall, how would you rate your county as a place to live?

Numbers may not add to 100% due to rounding.

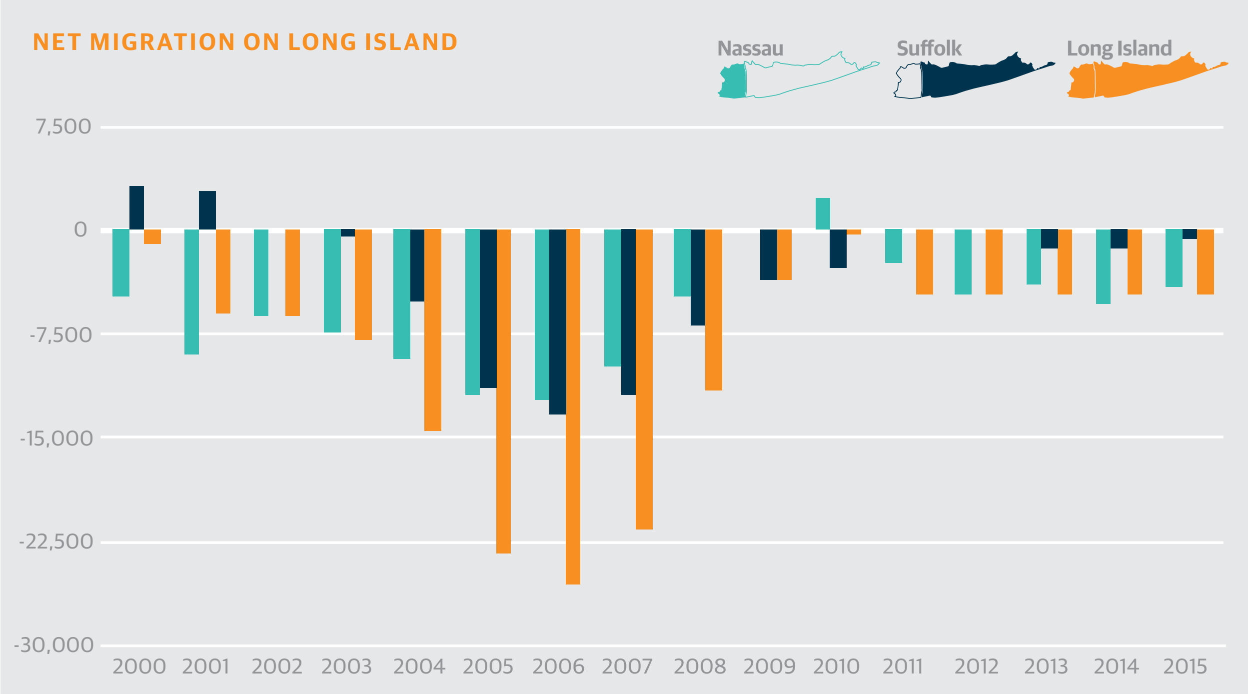


Source: 2017 Long Island Index survey

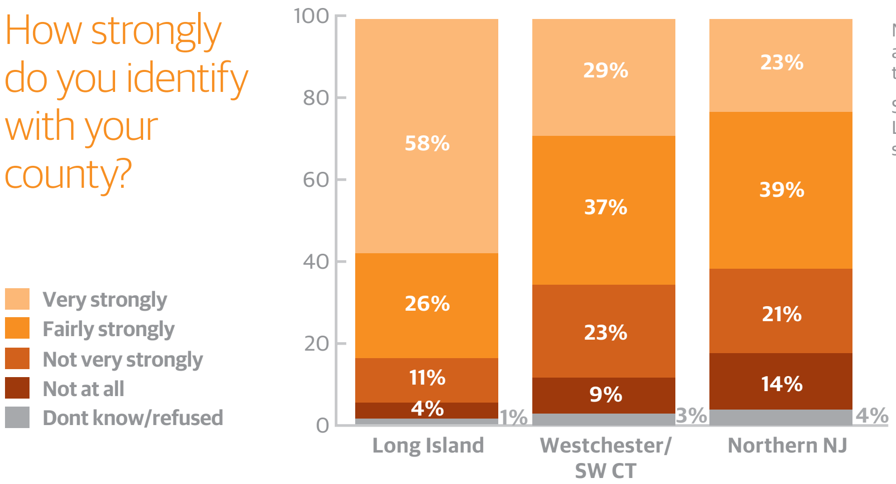
More people are migrating to other parts of the United States than staying here.

Data on the number of people moving to and from Long Island from other parts of the United States fills in the story of population change. Not including foreign immigration, more people moved out of Long Island than moved in during every year since 2000. The years of heaviest net out-migration were 2005-2007. This was when housing prices were most out of line with incomes, making it hard for people to move in and giving homeowners thinking of moving more incentive to cash in on the value of their homes.

Net outmigration has moderated since the recession, but outflows continue to be higher from Nassau than Suffolk even though Nassau has gained more in population. The only explanations are that Nassau has more births relative to deaths than Suffolk or, more likely, that it has more immigrants.



Source: IRS County to County Migration Flow

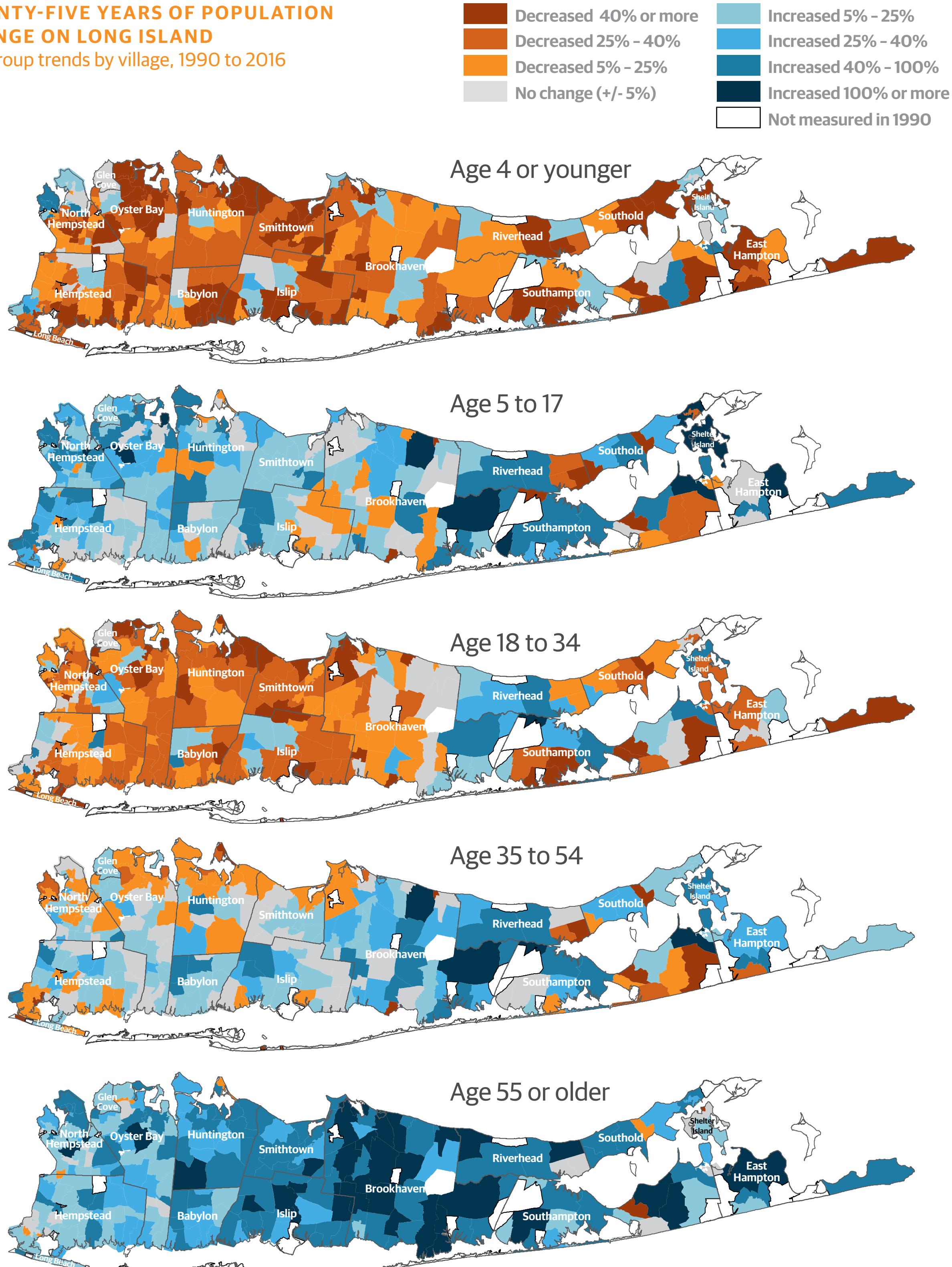


Numbers may not add to 100% due to rounding.

Source: 2017 Long Island Index survey

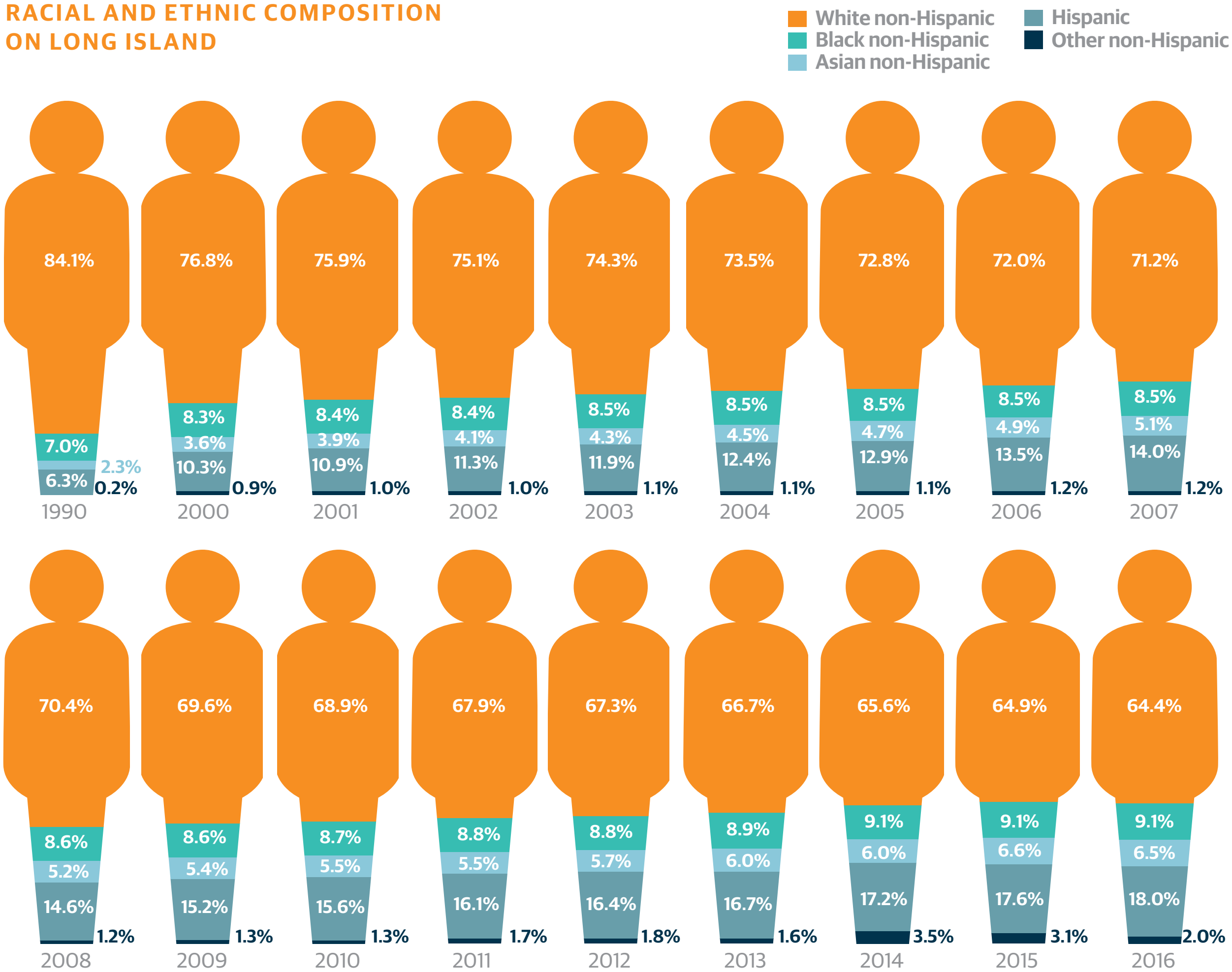
TWENTY-FIVE YEARS OF POPULATION CHANGE ON LONG ISLAND

Age group trends by village, 1990 to 2016



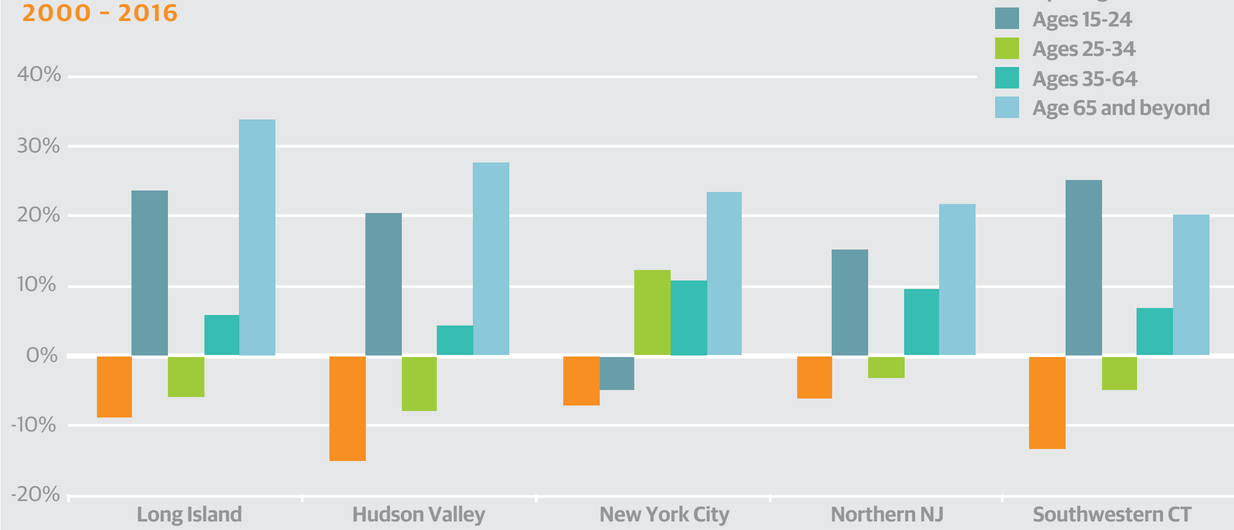
Data Source: U.S. Census Bureau 1990 Decennial Census and 2016 American Community Survey 5-year estimate (2012-2016). Maps prepared by Center for Urban Research, CUNY Graduate Center.

RACIAL AND ETHNIC COMPOSITION ON LONG ISLAND



Source: 1990, Census; 2000, estimates based on Census 2000 to reflect reclassification of "Some Other Race" category; 2001 - 2009, intercensal estimates; 2010, estimates based on 2010 census that reclassify "Some Other Category"; 2011-2015 ACS 1-Year estimates

CHANGE IN POPULATION BY AGE GROUP 2000 – 2016



Source: 2000 Census; 2016 ACS 1-Year Estimates

Over a third of Long Island's residents are now people of color.

Blacks, Hispanics and Asians are now 35% of Long Island's population, an increase from 23% in 2000. This continues a longer term trend that is likely to keep going. Asian and Hispanic populations are the fastest growing racial and ethnic groups. Both grew by more than 50% between 2000 and 2010. Growth for these populations has slowed since 2010, but has increased for other non-white, non-Hispanic groups. The black population has increased slowly, while the non-Hispanic white population has declined.

Long Island still has a larger share of white residents than any other part of the New York region or the United States. Nassau County has a larger share of black and Asian residents than Suffolk County, while Suffolk has a larger share of Hispanic residents.

Long Island is seeing the largest increase in seniors in the New York region.

Long Island's senior population has grown by 34% since 2000, more than in any other part of the region. Now 13% of the population, it will continue to grow as baby boomers age and as life expectancy increases.

25-34 year-olds declined by 6%, more than any part of the region except the Hudson Valley, a consequence of a small age cohort and probable outmigration from lack of affordable rental housing, downtown amenities, job opportunities and transportation. This group will start to increase as the larger age cohort behind them ages, but those 35-55 will start to decline.

LESSONS LEARNED
BY DAVID SABATINO

Building a Strong Downtown

Long Island residents and elected officials have increasingly come to realize that strong downtowns contain a mixture of housing types—at different scales of size and income. But what is not widely recognized is that vibrant downtowns protect all the things we love about our suburban lifestyle. They concentrate growth in walkable transit-oriented areas, thereby reducing pressure on single-family neighborhoods. They support new businesses, adding to community vitality. And multifamily downtown housing impacts schools and traffic less than single-family homes.

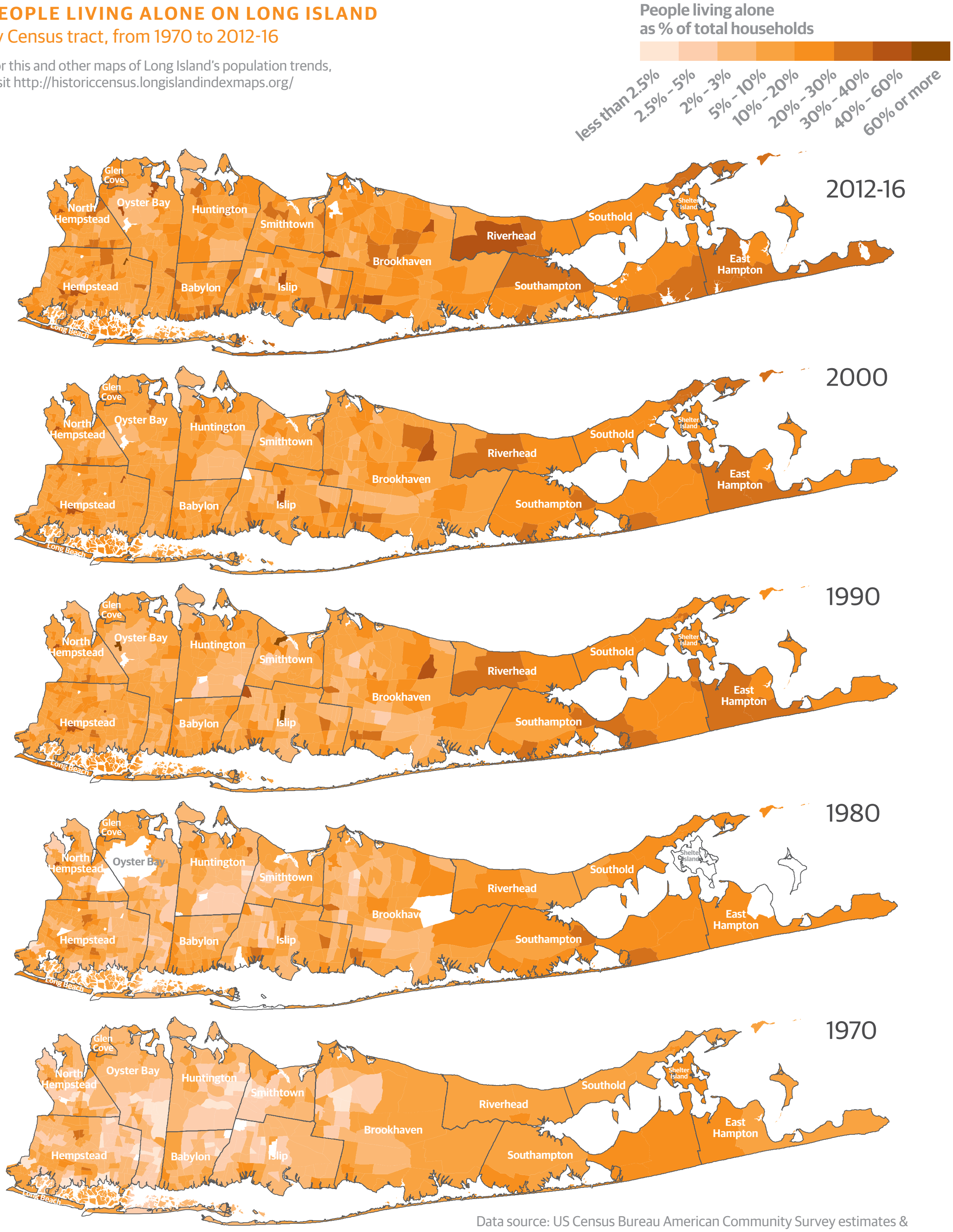
To enhance our downtowns further, we need to develop physical and social connections to them. The physical connections include enhanced sidewalks, bike lanes, parks, and even signage pointing the way to downtown attractions. The social connections include public events and the familiarity that grows between store owners and neighbors downtown. Moving in these directions will ensure that Long Island is an attractive promising place to live, work, and play.

Mr. Sabatino is a Community Advocate and Co-Owner of Sip This! Coffeehouse in Valley Stream, Long Island.

PEOPLE LIVING ALONE ON LONG ISLAND

by Census tract, from 1970 to 2012-16

For this and other maps of Long Island's population trends, visit http://historiccensus.longislandindexmaps.org/



Data source: US Census Bureau American Community Survey estimates & National Historical GIS via Minnesota Population Center, University of Minnesota. Maps prepared by Center for Urban Research, CUNY Graduate Center.

GOAL #5

Affordable Homes

We generate housing options that are affordable to people of all ages and income levels.

Long Island's growth was fueled by the availability of modestly-priced single family homes that middle-income families could afford. As it became more affluent, and as it ran out of open space that could be easily developed within commuting distance of job centers, the income threshold needed to own a home on Long Island became higher and higher. First-time buyers needed to move farther and farther out to qualify for a mortgage, pushing up commuting distances. And the lack of affordable rental homes on Long Island left few other options, particularly for low-income households and young adults not yet interested in or able to own their own home.

While there are a growing number of communities starting to provide more diverse housing options, Long Island is lagging other parts of the New York region and unaffordable for too many.

While there are a growing number of communities starting to provide more diverse housing options, Long Island is lagging other parts of the New York region and unaffordable for too many. The broadest indicator of housing affordability is housing cost burden—the share of income that a household spends on all housing costs including rent, mortgage payments, utilities and property taxes. The standard used by most federal and state housing programs is that a household should spend 30% or less of its income on housing. Using a higher standard—35% of income—nearly a third of households pay too much for housing and nearly one in five have an extreme housing burden paying more than half their income for housing. Both of these shares have dropped as incomes have recovered in the last few years, but remain higher than they were in 2000.

Rents, home values, sales prices and household incomes help understand what is driving changes in housing cost burden. Since renters on average have lower incomes than owners, changes in rent are a main factor in housing cost burdens for those with the fewest resources, and high rents can make it difficult for people entering the workforce or housing market to remain on Long Island.

Rents fluctuated less than housing prices, not rising as much during the hot housing market but coming down only slightly during the recession. Both home values, which are self-reported and include all owner-occupied homes, and home sales prices soared through 2007 as pent up demand, low interest rates and lax, and often predatory, lending practices fueled an overheated housing market, both nationally and on Long Island. Stagnant income growth meant that most who didn't already own their own home could not keep up. When the bubble burst and triggered a deep recession, incomes initially declined along with housing costs, keeping housing burdens high. Values, prices and incomes have all recovered some of their losses in the last three years.

As the most suburban part of the New York region, Long Island has fewer housing options than New Jersey, Westchester, the Hudson Valley or Connecticut. A much smaller share of Long Island's homes are either rental homes, which can be in either single or multi-family buildings, or multi-family homes, which includes condominiums and cooperatives as well as rentals. It also lacks cities the size of places like Stamford, White Plains or New Brunswick that provides options for those who don't want to live in New York City but still desire the amenities and convenience of a larger downtown.

Comparative data indicates that Long Island is falling even farther behind. It is building less new housing overall, and less multifamily housing than its neighbors. This may be starting to change, with downtowns as different as Rockville Centre and Wyandanch building new multifamily homes for both owners and renters. And a 2014 inventory by the Long Island Index found 26,000 multifamily units either under construction or in various stages of planning. Much of the new construction is fueled by demand from either retirees looking to downsize and live closer to shops and transit, or professionals who are looking for housing that is less expensive than Manhattan or Brooklyn.

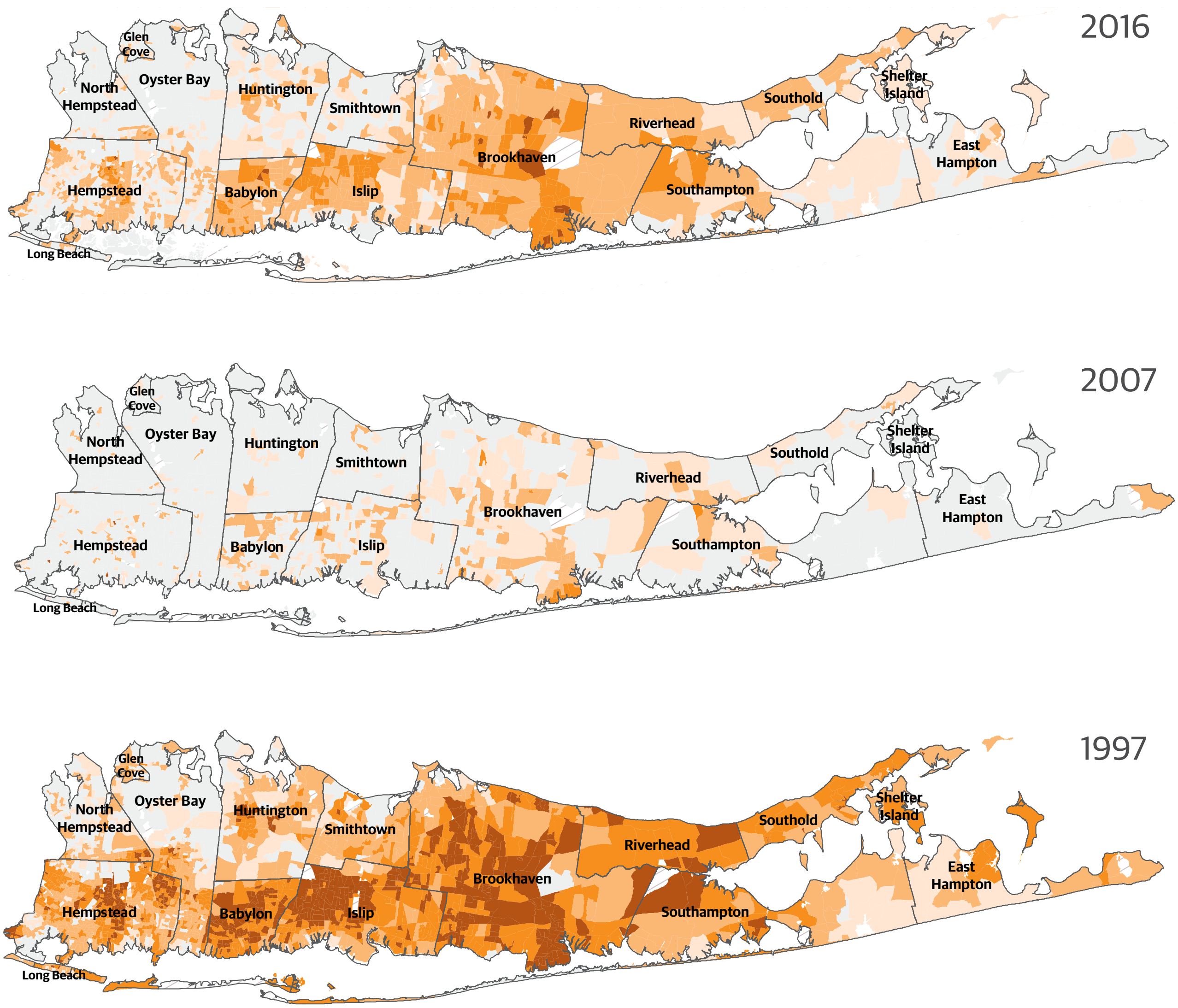
But much of the new inventory remains too expensive for the average Long Island household, and it is not clear whether the new momentum will expand enough to meet current and future needs. In fact, a 2015 Long Island Index study found that Long Island needs between 52,000 and 94,000 new homes beyond those already in the pipeline to meet needs over the next 15 years. The acres of surface parking and underutilized property around train stations could provide for much of this need, but only a third of train station areas are zoned for substantial amounts of multifamily housing.

AVAILABILITY OF AFFORDABLE HOMES ON LONG ISLAND IN 1997, 2007 & 2016

Percent of homes sold in each Census Block Group that sold for less than 2.5 times the LI median family income

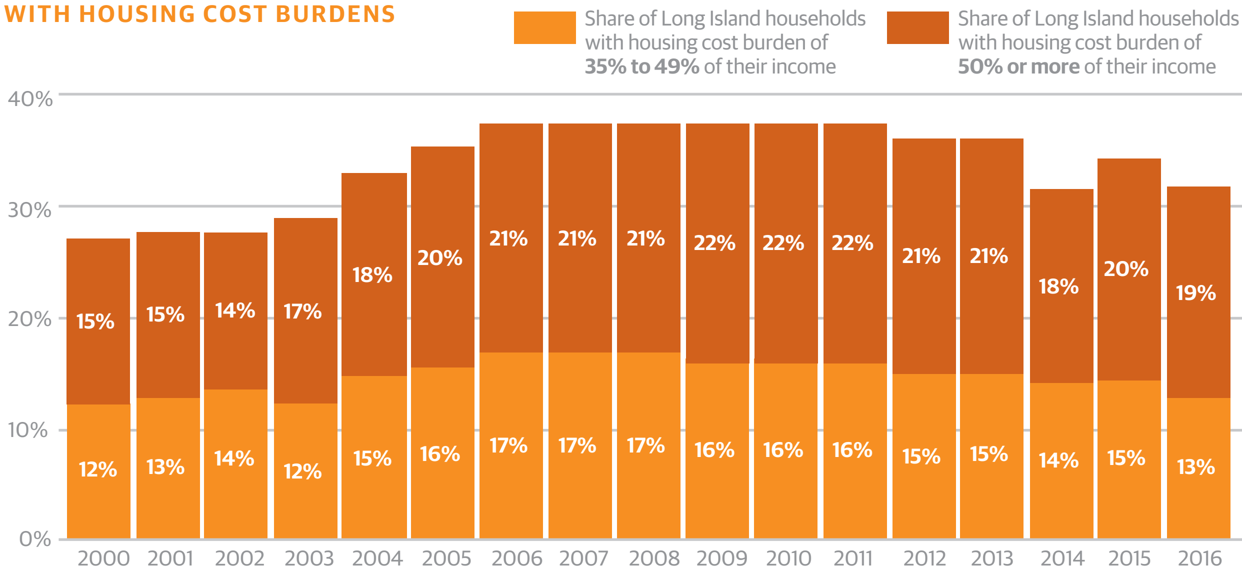
2.5x LI median family income =
$171,250 in 1997
$234,500 in 2007
$265,500 in 2016

- 91% – 100%
- 51% – 90%
- 11% – 50%
- Under 10%
- No sales under 2.5 x threshold
- No sales



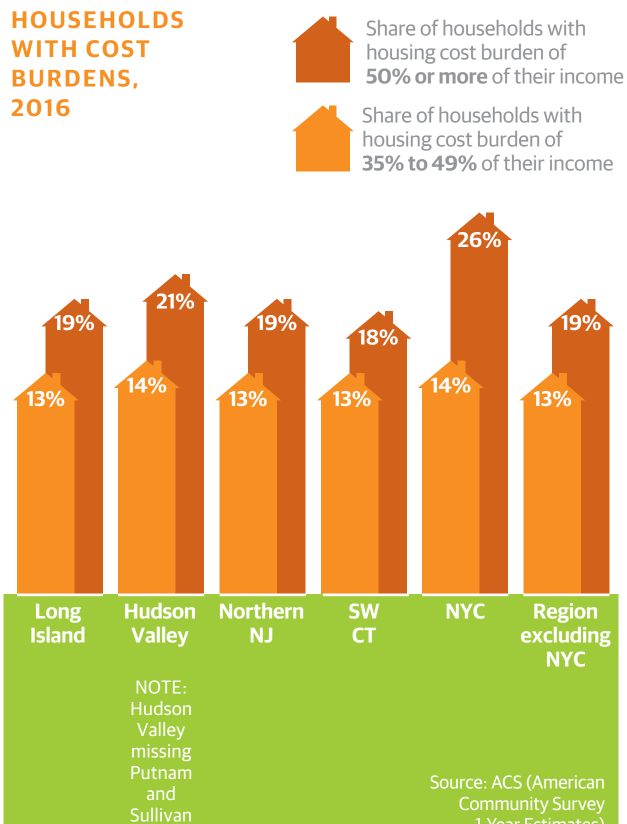
Data sources: LI Profiles; LI Real Estate Report.
Maps prepared by Center for Urban Research, CUNY Graduate Center.

LONG ISLAND HOUSEHOLDS WITH HOUSING COST BURDENS



Source: 2000 and 2010, Census; 2001 - 2009, Census intercensal estimates; 2011-2015 ACS 1-Year estimates

HOUSEHOLDS WITH COST BURDENS, 2016



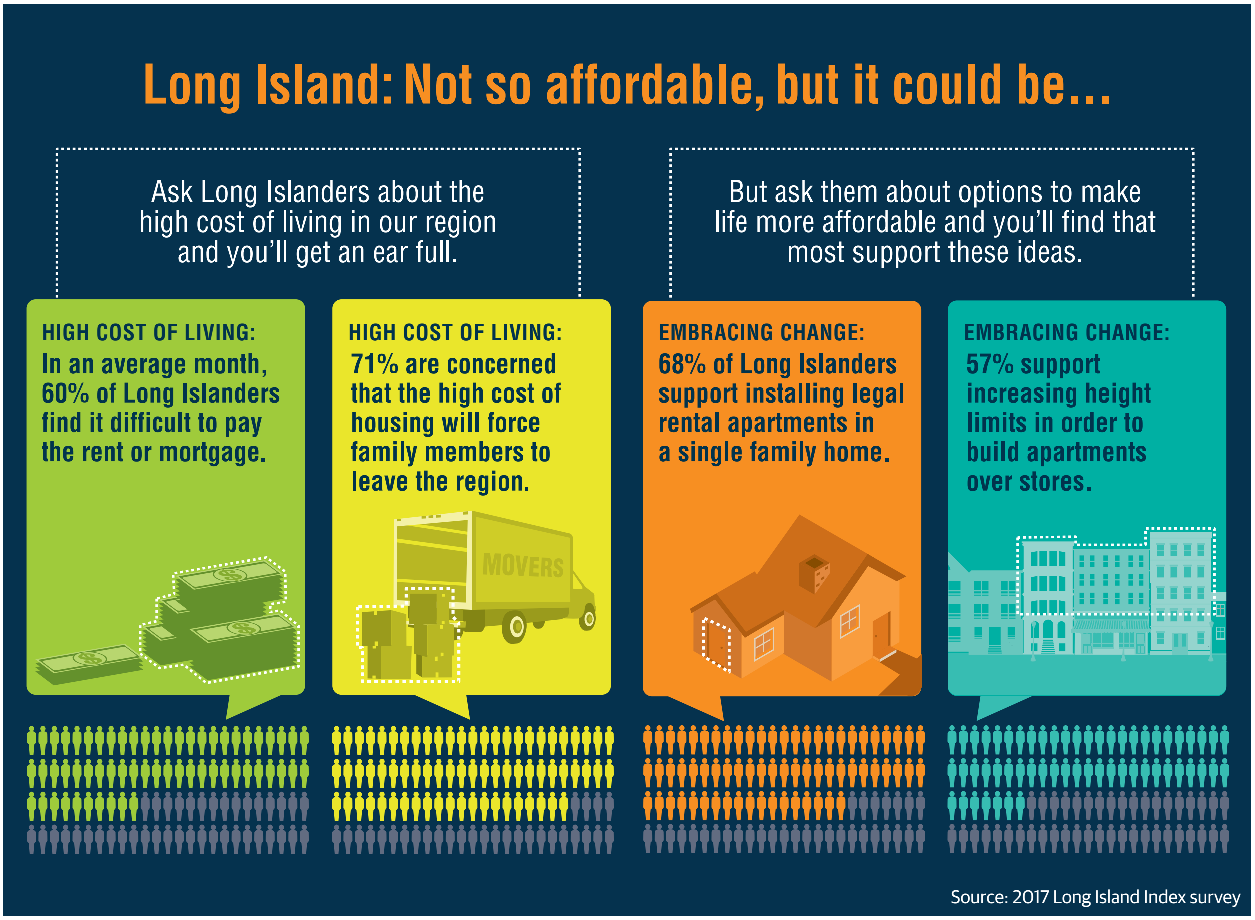
Source: ACS (American Community Survey 1-Year Estimates)

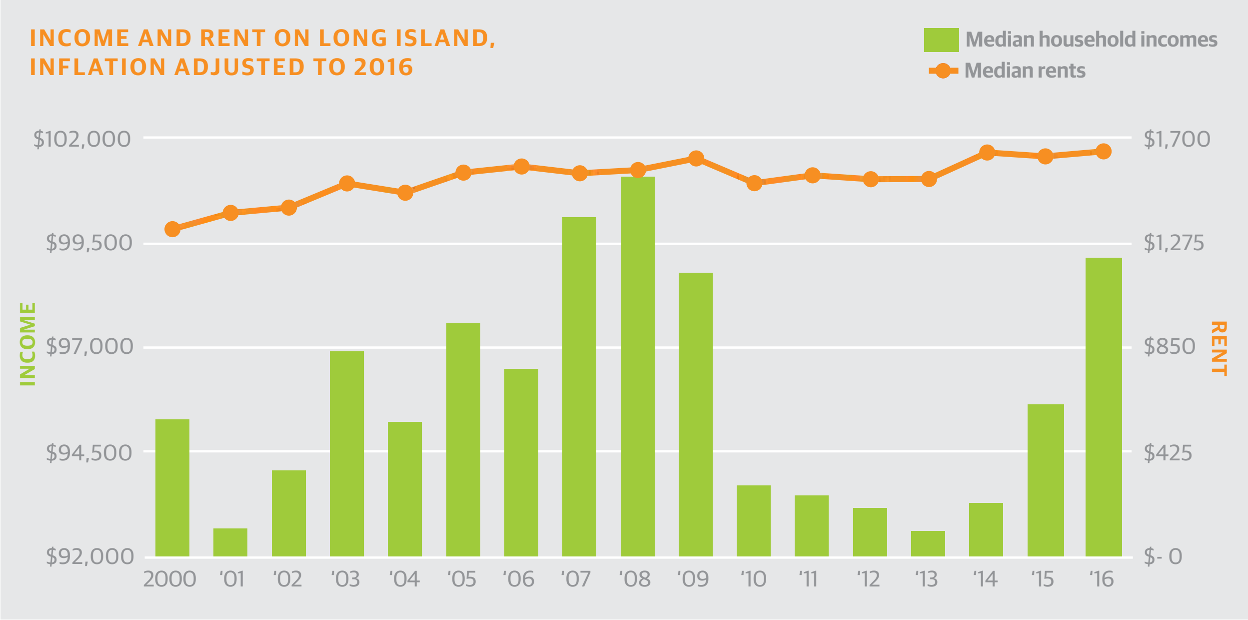
Sixty percent of Long Islanders report difficulty in paying their rent or mortgage.

Three out of every five Long Island residents report that it is somewhat or very difficult to pay the rent or mortgage, according to the 2017 Long Island Index poll conducted by the Center for Survey Research at Stony Brook University, compared to only one in three in 2003. This increase reflects how much housing affordability has become an economic and quality of life issue. The increase in the share of households paying more than 35% of their income is not as striking as the increase in the share reporting difficulty with housing costs, but still demonstrates how the burden has increased. These households increased from 27% of all households in 2000 to 32% in 2016. This is down from a peak of 38% in 2011. The share paying over half of their income for housing rose from 15% in 2000 to 22% from 2009 to 2011 before falling to 19% in 2016.

Increasing rents and home prices are only part of the story. Slow income growth has also kept many households from keeping up with rising costs. For example, while rents have steadily increased, median incomes dropped sharply in 2010 and have still not fully recovered to their pre-recession peak.

Overall, housing cost burdens are comparable to other suburban parts of the New York region, which range from 31% to 35% for the share of households paying more than 35% for housing. New York City has a much higher share at 40%.

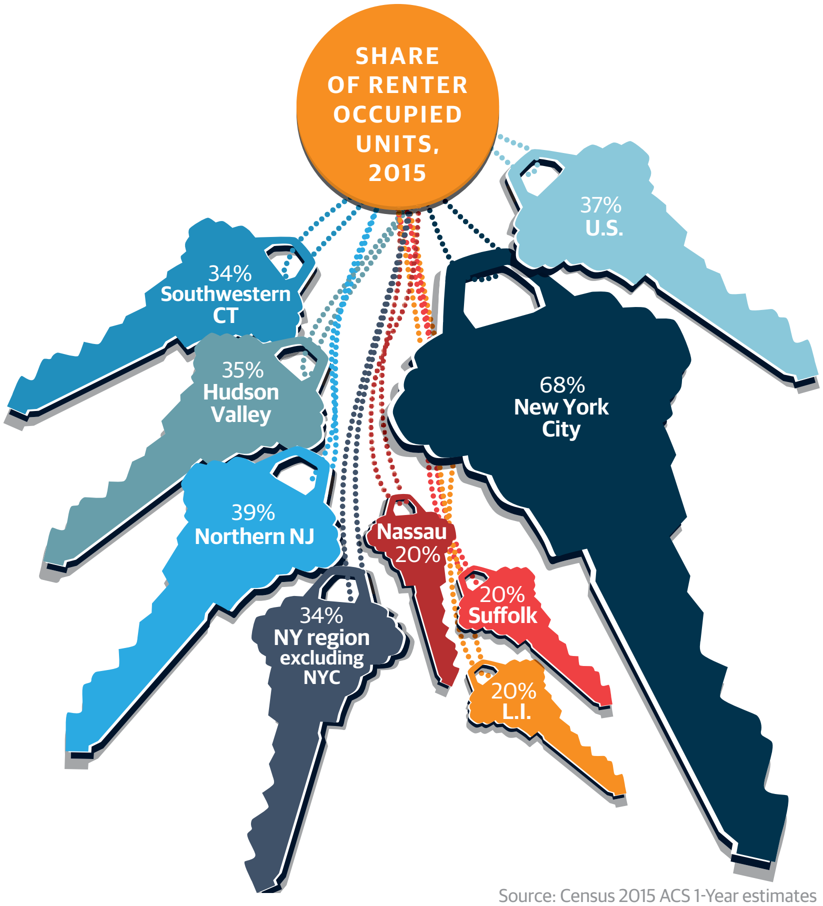




Source: 2000 and 2010, Census; 2001 - 2009, Census intercensal estimates; 2011-2015 ACS 1-Year estimates

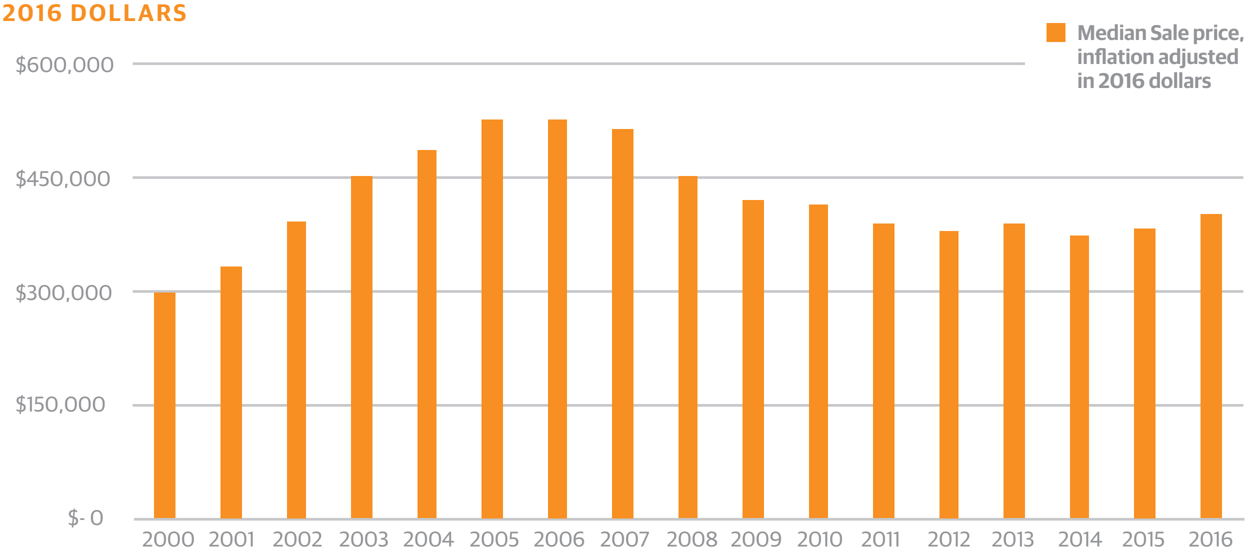
Long Island continues to have a shortage of rental homes.

Long Island continues to have far fewer rental homes than other parts of the New York region. The share has fluctuated between 16% in 2008 and 21% in 2014, and stood at 20% in 2015, the last year available. In all other parts of the region, rental homes represent at least a third of the total. This puts Long Island at a disadvantage for retaining young adults who can't yet afford to buy a home and workers in occupations ranging from nurses to computer support specialists whose incomes are too low to qualify for a mortgage or afford average rents.



Source: Census 2015 ACS 1-Year estimates

MEDIAN HOME SALES PRICES ON LONG ISLAND 2016 DOLLARS

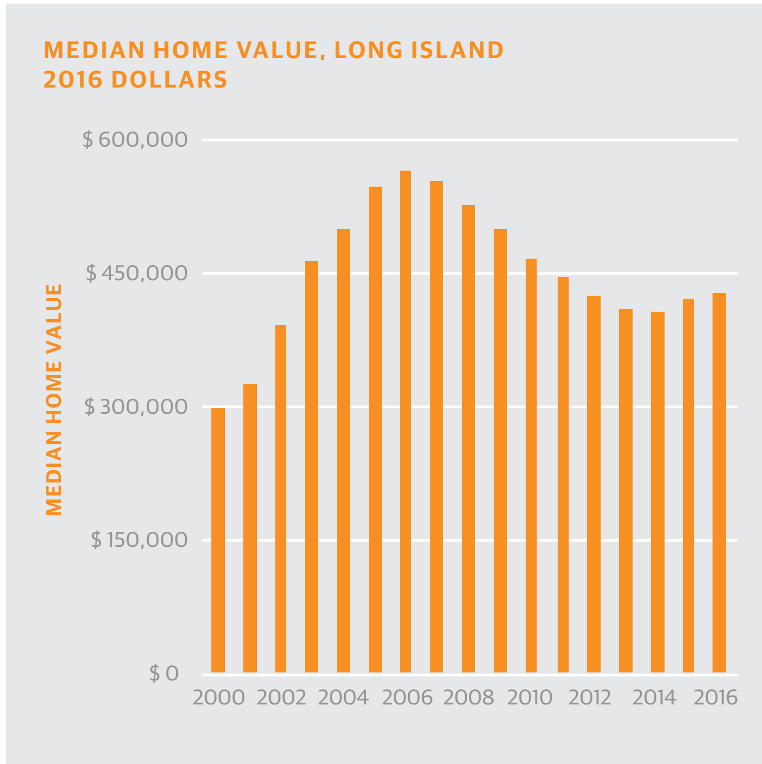


Source: Long Island Profiles

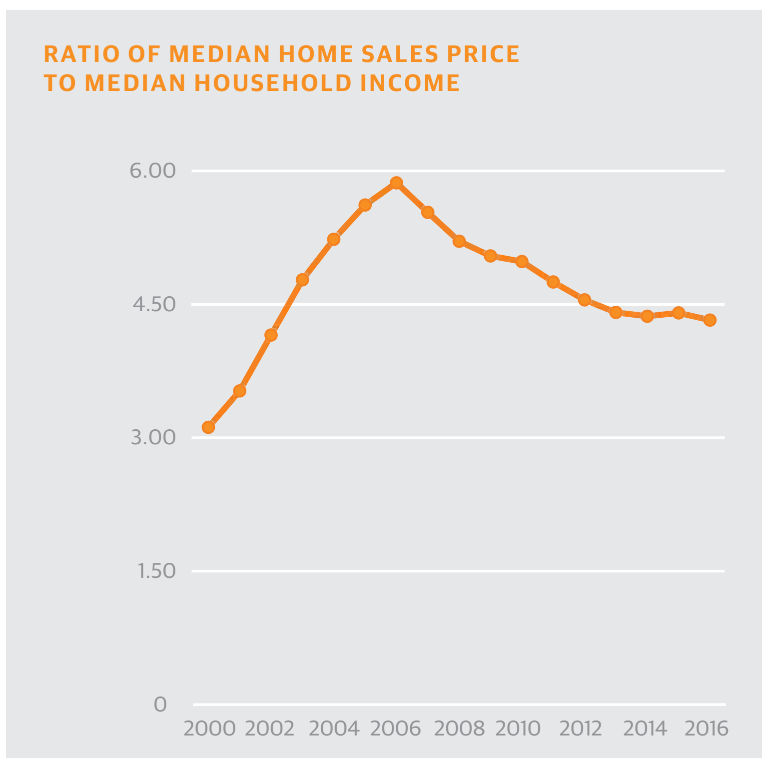
Home values are increasing, but are below the pre-recession peak.

Home sale prices in Long Island peaked in 2005 at $527K in 2016 dollars and peak (self-reported) home value was in 2006 at $565K in 2016 dollars. While sales prices and home values have recovered since their trough in 2012, they are still below their peak at $403,000 and $428,000 respectively in 2016.

The ratio of home sale prices to household income has also gradually declined from its peak in 2006, when the average home sold for six times the median income. Only six years earlier, the median sales price was only three times the median income. Falling housing prices led to a gradual decline in this ratio, but by 2016 the average price was still more than four times the average income, putting homeownership out of reach for many.



Source: 2000 and 2010, Census; 2001 - 2009, Census intercensal estimates; 2011-2015 ACS 1-Year estimates



Source: 2000 and 2010, Census; 2001 - 2009, Census intercensal estimates; 2011-2015 ACS 1-Year estimates; Long Island Profile reports

LESSONS LEARNED
BY MARK W. HAMER

Redefine Suburban Living to Make It Affordable

Long Island continues to be threatened by an affordable housing problem, for which there is no one solution. Addressing it requires more housing, more housing options, and greater efficiency in the approval and building processes.

We should start by re-imagining our communities to provide for more densely populated neighborhoods in downtowns and business districts and near commuter rail stations. We must offer more townhomes, condominiums and rental housing to complement Long Island's abundance of single-family homes. Our communities must invest in infrastructure to facilitate these more densely populated neighborhoods, including parks, sewer plants, roads and public transit. Our towns need to adopt more flexible zoning codes and more uniform building codes to lower construction costs.

Redefining our communities around regional assets will offer new cultural opportunities and enriched living experiences. Just as Long Island defined suburban living 70 years ago, we can re-define suburban living for the 21st century.

Mr. Hamer is President of Harvest Real Estate Services, Inc.

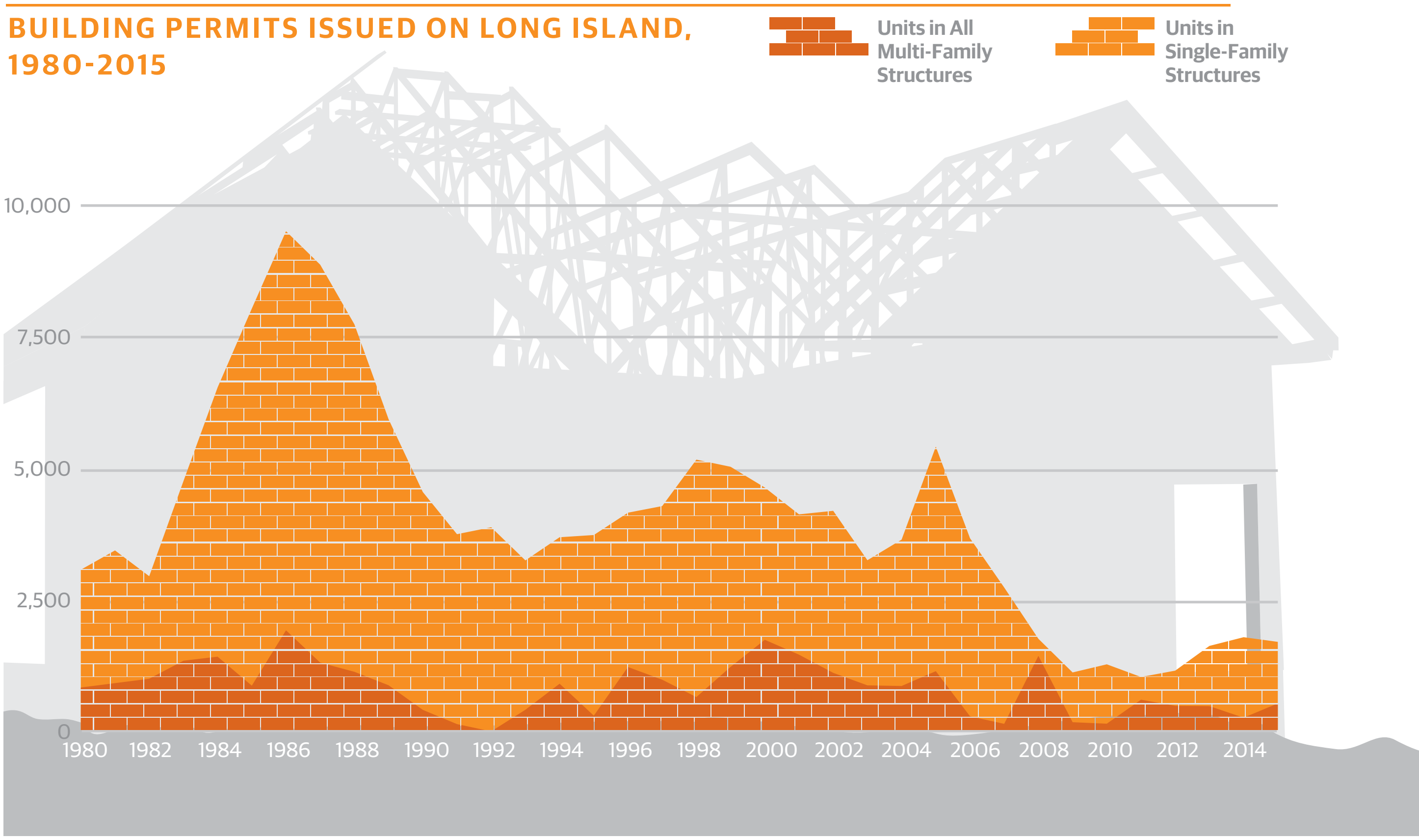
Housing construction lags other parts of the New York region.

Despite an uptick since 2013, permits for new homes—both single-family and multi-family—are well below their pre-recession levels. In 2015, permits were issued for 1,736 single-family homes and 568 homes in multi-family buildings. By contrast, in 2005 there were 5,438 permits for single-family and 1,180 permits for multi-family homes.

The number of permits for new homes on Long Island remains well below the number in other parts of the New York region. Only 0.7 permits were issued for every 1,000 residents on Long Island from 2011-2015. By contrast, 1.3 permits per 1,000 were issued in the Hudson Valley, and 2.7 were issued in both New Jersey and New York City.

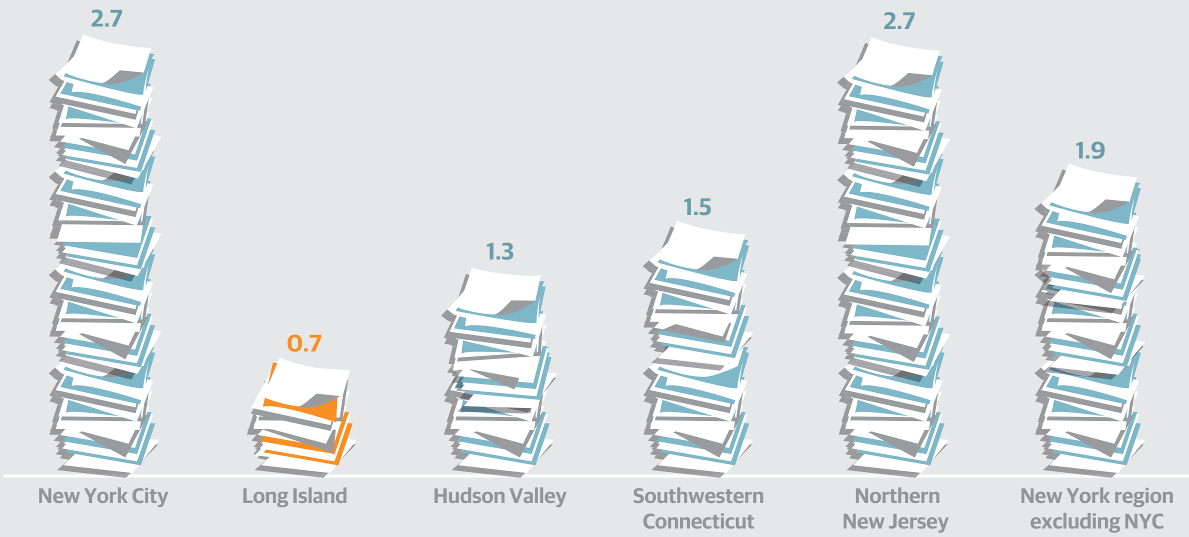
The permit data, which is reported by towns and villages to the U.S. Census, appears to be undercounting the amount of multi-family construction underway. A 2015 inventory by the Long Island Index found 3,011 multi-family homes under construction. Part of the discrepancy may be a lag between permits and construction, and many permitted developments may have been on hold until demand and financing improved following the recession. However, there does appear to be an increase in multi-family construction that is not reflected in the permit data.

BUILDING PERMITS ISSUED ON LONG ISLAND, 1980-2015



Source: Census Bureau Building Permits Survey

RESIDENTIAL PERMITS ISSUED PER 1,000 RESIDENTS, Average, 2011 – 2015

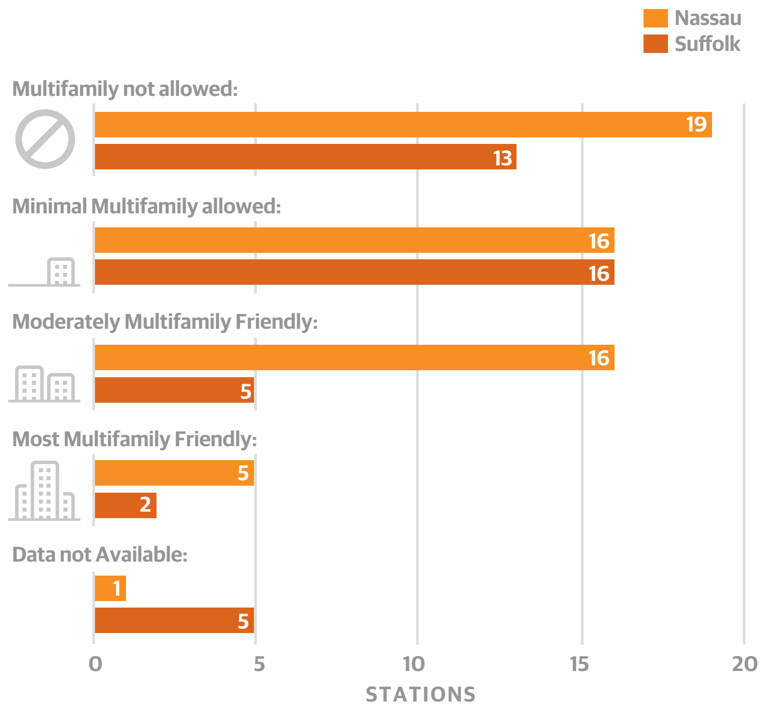


Source: Census Bureau Building Permits Survey

Many villages and towns do not allow multi-family development near train stations.

Multi-family housing makes the most sense in downtowns and near train stations where there is less need to drive as often and the infrastructure exists to support higher density development. However, a recent analysis by Regional Plan Association found that zoning does not allow multi-family housing within half a mile of 32 Long Island Rail Road stations, a third of the total. At least 20 of these station areas have sewers, and more are in Nassau than Suffolk County. The study found that municipalities that do not allow multi-family tend to be in wealthier communities, and was more pronounced in Nassau County than any other county in the tri-state region. Of the remaining 66 stations, 32 allow a minimal amount of multi-family housing, and 21 allow a moderate amount.

MULTIFAMILY FRIENDLINESS OF ZONING AROUND LONG ISLAND RAIL STATIONS

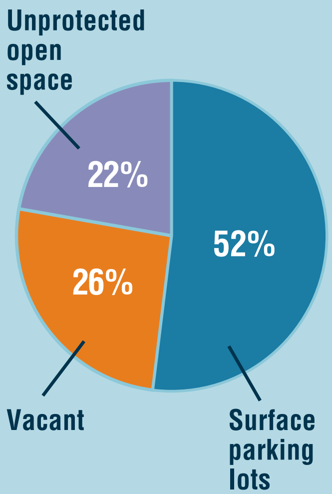


Source: Regional Plan Association analysis

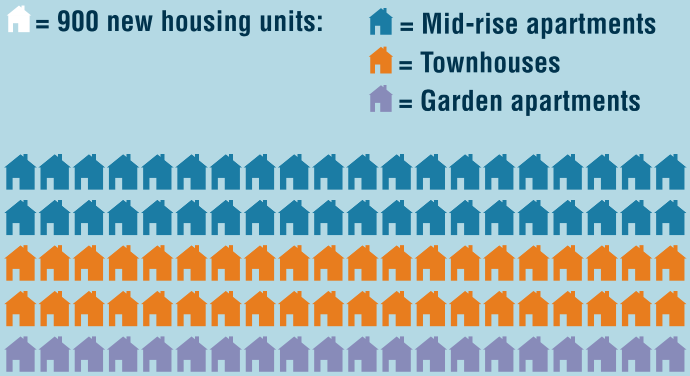
The Power of 8,300

Long Island has **8,300 acres** of underutilized properties in our downtowns and around our rail stations. These acres represent an untapped potential that could begin to address our housing challenges—offering the next gen and aging boomers a place to live.

How are these acres being used today?



If we used just HALF of these acres, we could build as much as 90,000 new housing units:



LESSONS LEARNED BY JOHN DURSO

The Lack of Affordable Housing on Long Island

Long Island's future is being driven away by a lack of affordable housing. Too many young adults are living with relatives (41%, according to the Long Island Index), and most are likely to leave in the next five years (71%). Seniors can't downsize and stay in the communities they have sustained.

The challenge is to tackle this problem regionally, when zoning decisions are made locally. While progress is being made in a few places, it's not enough, and time is running out.

What we need is to hold a summit of all cities, towns, and villages on Long Island to develop a set of principles for affordable housing. If we can agree on a core set of principles, they can then be implemented in locally appropriate ways to achieve the same overriding goal—providing housing at all price points so that Long Island's many extraordinary attributes can be sustained.

Mr. Durso is President of both Local 338 RWDSU/UFCW and the Long Island Federation of Labor.

GOAL #6

Safety Net

We assure that people are provided with basic necessities such as food and shelter.

Both government and non-profit service organizations provide housing, food, medical care and other necessities to those who need them. Beneficiaries are primarily low-income families and individuals, but include services for the elderly, disabled, medically ill, veterans and others with special needs. It includes both people temporarily in need of food and shelter, and those with long-term needs and chronic illnesses. Measuring the number of people in need is difficult because they are less likely to respond to government surveys than the general population and many do not apply for the services that they are eligible for. So official statistics most likely undercount the number of low income individuals, as well as the number of people in overcrowded housing or in need of food assistance or other services.

By a number of indicators, the number of low-income Long Islanders and residents in need of basic necessities is increasing.

By a number of indicators, the number of low-income Long Islanders and residents in need of basic necessities is increasing. The share of people below the poverty line, which is calculated by a national formula based on a basic needs budget for families of different sizes, is the most commonly used measure of economic need. Like much of suburban America, poverty is rising on Long Island. While still relatively low, over the last sixteen years it has risen faster than in the United States as a whole or in other parts of the New York region. There are several probable causes. High housing prices in New York City appear to be pushing low-income households farther out. Growing demographic diversity brings a wider range of incomes. And slow wage growth and the disproportionate increase in low-wage jobs leads to higher poverty rates. Because Long Island has a higher cost of living than other parts of the United States, many people well above the poverty line also have difficulty making ends meet.

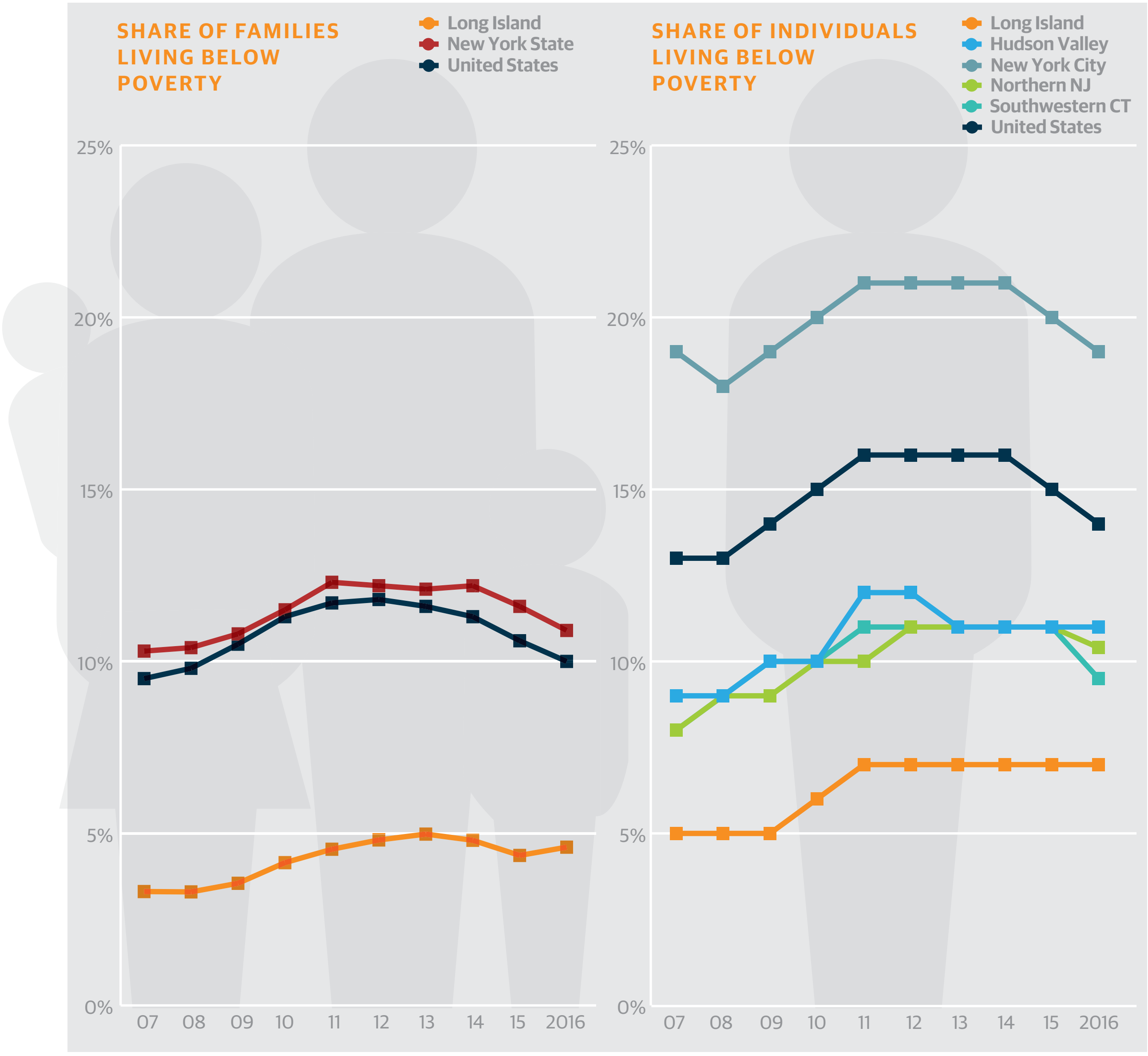
Programs that provide income or in-kind assistance have also risen over the last sixteen years, generally peaking during or shortly after the recession but remaining higher than they were in 2000. The number of families receiving Temporary Assistance for Needy Families (TANF), the main program for cash assistance for those neither over 65 or disabled, remains low at 1% of all families. But the number of families receiving food stamps, which has a higher income threshold, rose more sharply and has remained high since the recession, with 15% of all households receiving some amount of food stamps. Fourteen percent of households receive Medicaid, the main government-provided health insurance based on income, but the share of households without any insurance has declined sharply to 5.7% since the Affordable Care Act went into effect in 2010.

Even if the economy grows stronger, shoring up Long Island's safety net is likely to become an even greater need. Federal funding, the main source for most programs, is either already shrinking or facing future reductions. Populations with particular needs, such as the elderly, are likely to grow. And addressing poverty in the suburbs can be more challenging than in large cities. The population is more dispersed and there are fewer service organizations. With less public transportation, getting to jobs, health care and services is a much greater challenge than in urban areas. And shortage of affordable rental remains far more acute.

Long Island's poverty rate has increased far beyond other regions while still being relatively low.

185,000 Long Islanders were below the poverty line in 2016, accounting for 6.6% of the total population. This is the lowest poverty rate in the region—the poverty rate in southwestern Connecticut, the next runner up, is 9.5% and the poverty rate in New York City is nearly three times as high—18.9%. However, poverty rates in Long Island have increased at a faster pace than any other part of the region. Its increase from 4.7% to 6.6% represented a 40% growth in the poverty rate—well above the increase in the Hudson Valley, northern New Jersey and southwestern Connecticut, and far higher than that of the United States overall and New York City where poverty increased slightly. Poverty began to decline across the United States in 2012 as the economy recovered. Long Island's rate began to decline in 2014 from a peak of 7%.

Prior to 2011, poverty rates grew most rapidly in Nassau County. Since 2011, however, the poverty rate declined in Nassau County while continuing to grow in Suffolk. In 2016, 7.3% of Suffolk's population was below the poverty line, compared to 5.9% in Nassau County.



Source: American Community Survey, 2007-2016

How much does it cost to make ends meet on Long Island?

A recently released report provides a detailed measure of what it takes to make ends meet in each county without relying on public or private assistance. The standard is based on the costs of six basic needs and excludes anything for entertainment, emergencies or savings. It is truly “bare bones.”

Comparing the “bare bones” expenses to average salaries in the region demonstrates that many, many families are struggling to make ends meet.

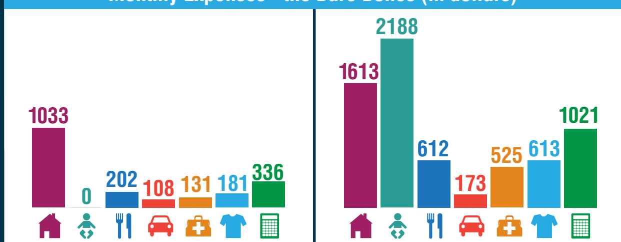
Bare Bones Expenses:

- HOUSING
- CHILD CARE
- FOOD
- TRANSPORTATION
- HEALTH CARE
- MISCELLANEOUS
- TAXES

Nassau Family Composition

1 Single Adult		2 Adults, 1 Infant, 1 Preschooler

Monthly Expenses - the Bare Bones (in dollars)

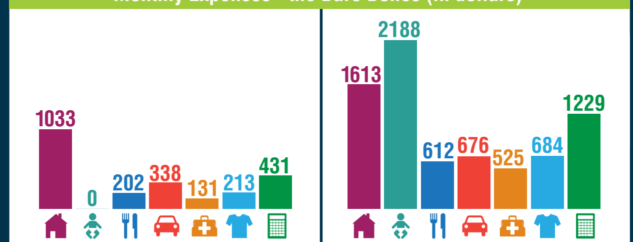


1 Single Adult		2 Adults, 1 Infant, 1 Preschooler
$ 1,991	Total Monthly Expenses	$ 6,745
$ 23,892	Annual Salary/Household to cover Monthly Expenses	$ 80,940
$ 11.95	Hourly Wages	$ 40.47

Suffolk Family Composition

1 Single Adult		2 Adults, 1 Infant, 1 Preschooler

Monthly Expenses - the Bare Bones (in dollars)



1 Single Adult		2 Adults, 1 Infant, 1 Preschooler
$ 2,348	Total Monthly Expenses	$ 7,527
$ 28,176	Annual Salary/Household to cover Monthly Expenses	$ 90,324
$ 14.09	Hourly Wages	$ 45.16

Can families make ends meet with just a bare bones budget on their salary? (Nassau)

1 Wage Earner		2 Wage Earners*, 1 Preschooler, 1 School Age
	Finance & Insurance Employees	
$106,124	Average Salary	$212,248
$ 23,892	Expenses	$ 80,940
$ 82,232	What’s Left	$131,308
	Average Wage on Long Island	
$ 58,620	Average Salary	$117,240
$ 23,892	Expenses	$ 80,940
$ 34,728	What’s Left	$ 36,300
	Retail Employees	
$ 33,638	Average Salary	$ 67,276
$ 23,892	Expenses	$ 80,940
$ 9,746	What’s Left	($ 13,664)

Can families make ends meet with just a bare bones budget on their salary? (Suffolk)

1 Wage Earner		2 Wage Earners*, 1 Preschooler, 1 School Age
	Finance & Insurance Employees	
$106,124	Average Salary	$212,248
$ 28,176	Expenses	$ 90,324
$ 77,948	What’s Left	$121,924
	Average Wage on Long Island	
$ 58,620	Average Salary	$117,240
$ 28,176	Expenses	$ 90,324
$ 30,444	What’s Left	$ 26,916
	Retail Employees	
$ 33,638	Average Salary	$ 67,276
$ 28,176	Expenses	$ 90,324
$ 5,462	What’s Left	($ 23,048)

Data from United Way ALICE Report - New York; A Study of Financial Hardship. (ALICE is an acronym for Asset Limited, Income Constrained, Employed.)

These households earn more than the U.S. poverty level but less than the basic cost of living for the county.

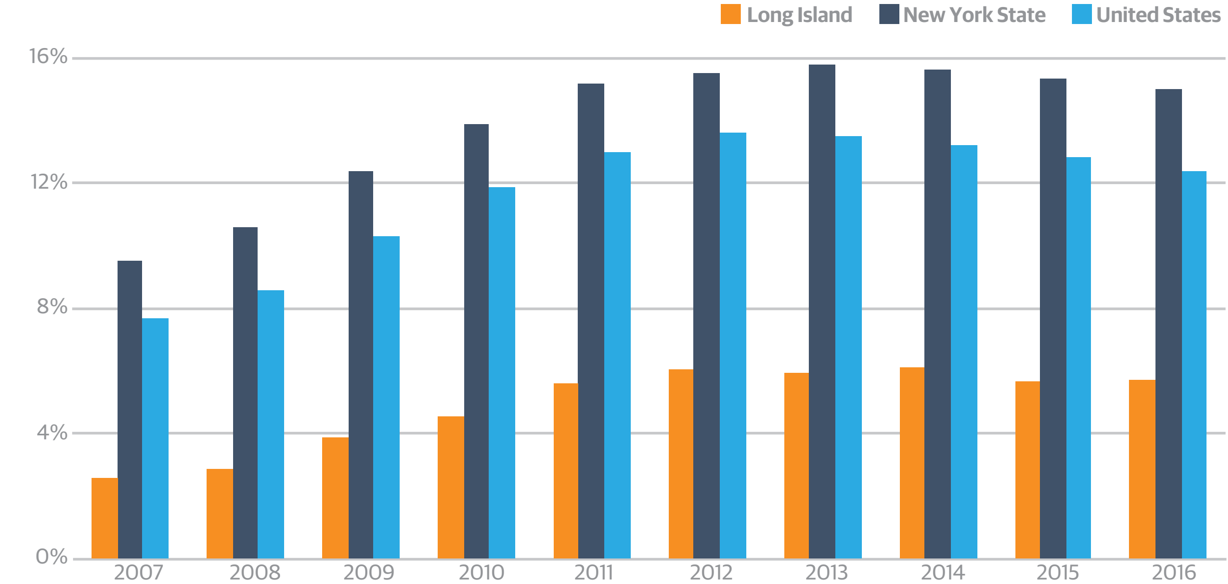
In Nassau County 6% meet the threshold for the U.S. poverty level; another 25% fall within the population that is employed but unable to make ends meet.

In Suffolk County 7% meet the U.S. poverty level; another 32% struggle to make ends meet.

http://unitedwayalice.org/documents/16UW%20ALICE%20Report_NY_Lowres_11.11.16.pdf

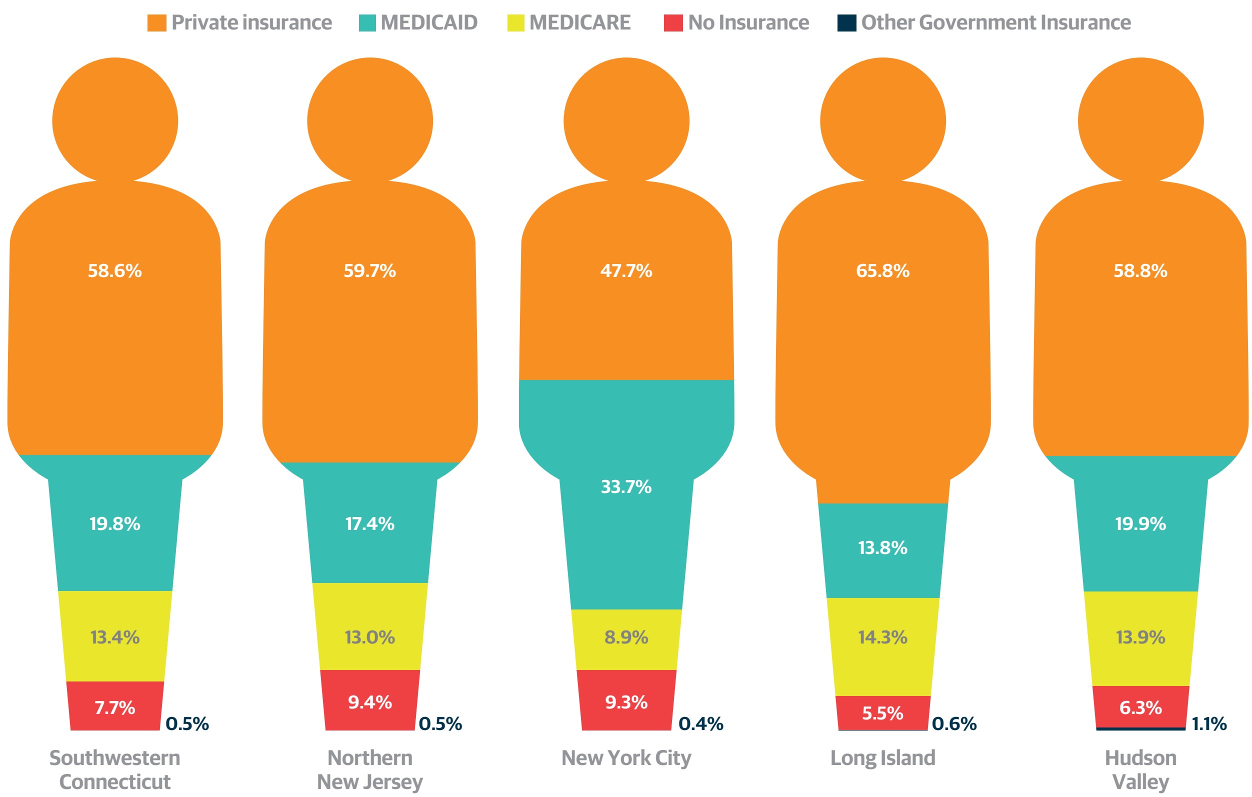
*Assumes both wage earners have the same salary.

SHARE OF HOUSEHOLDS RECEIVING FOOD STAMPS



Source: American Community Survey, 2007-2016

SHARE OF POPULATION BY INSURANCE COVERAGE, 2015



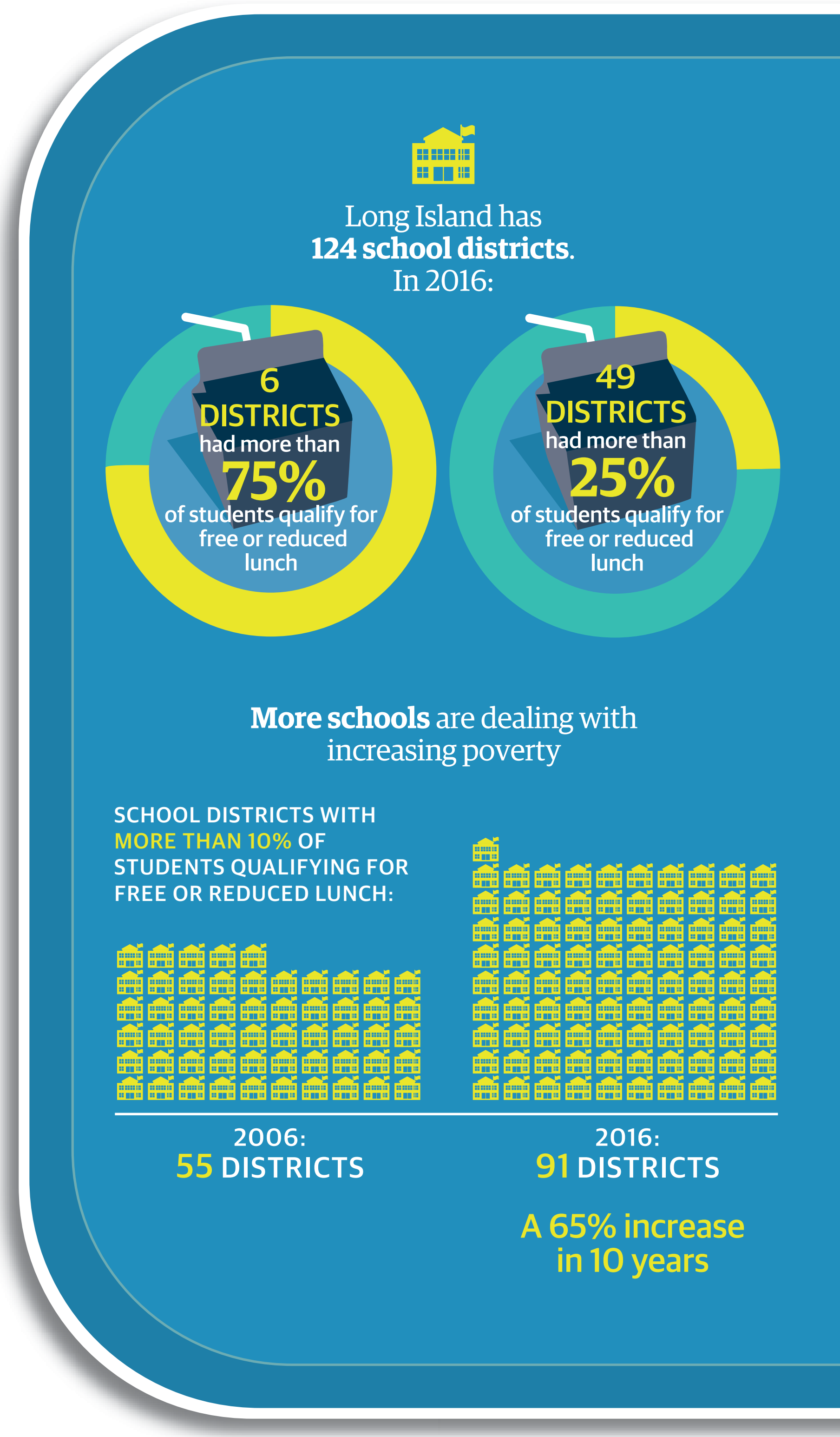
Source: American Community Survey, 2015 via iPUMS USA

More Long Islanders are receiving assistance of various types even as number remains relatively low.

The Food Stamp Program is a federal program that provides low-income families with assistance in purchasing food. 52,000 Long Island households received food stamps in 2016, representing 5.8% of all Long Island households. This rate is lower than New York State, where 15% of households receive food stamps, and the United States, where 12.4% of households receive food stamps. However, just like with poverty, the share of food stamps recipients increased much faster in Long Island than it did elsewhere. The number of households receiving food stamps more than doubled in just five years from 2007-2012, and has declined only slightly since then. Increases were high in New York State and the United States as well, but not as substantial as on Long Island.

Long Islanders are less likely to be uninsured or be on Medicaid, but have a higher share of people on Medicare.

Only 5.5% of Long Islanders lack health insurance, the lowest rate of uninsured in the New York region. New York City, by contrast, has an uninsured rate of 9.3%. Long Island also has a relatively low share of people on Medicaid, a health care program for families and individuals with limited resources. Only 14% of Long Islanders use Medicaid, compared to 34% of people in New York City. The share of Medicare recipients, however, in Long Island was the highest in the region at 14.3% as Long Island also has the highest share of residents over 65. Medicare provides health insurance for people 65 and older, people with disabilities and people requiring kidney dialysis or transplant. Long Island also saw a 45% decrease in the number of uninsured between 2010, the year before various provisions of the Affordable Care Act started coming into effect, and 2015. This was a larger decrease than the 39% decrease in the United States overall during the same time period.



LESSONS LEARNED

BY DREW BOGNER

Enhance Social Mobility and Vital Safety Nets

The success of Long Island is dependent on increasing the capacity of every citizen to be a fully contributing member of society adding his or her talent to the common good. The increase, since the Great Recession, in the percentage of Long Islanders living below the poverty line should, therefore, be of great concern. Accompanying that increase is a corresponding growth in the number of individuals relying on food stamps and other safety nets.

Long Island should increase its commitment to address this situation by enhancing social mobility, while providing vital safety nets. I see the need for this increased commitment every day at Molloy College. Some of our students come from low socioeconomic circumstances, and many of our graduates have chosen to help others through their choice of profession.

Both public and private resources are crucial to advancing this societal commitment, yet public funding is in jeopardy. Long Island needs to underscore the importance of these services, which are essential to the region's overall prosperity.

Dr. Bogner is President of Molloy College in Rockville Centre, New York.

GOAL #7

Transportation

We increase mobility by investing in an integrated, regional transportation system and by encouraging creative problem solving to find transportation alternatives.

Getting around Long Island is nearly impossible without a car. Most of Nassau and Suffolk were developed with low-density, single-family homes around major highways. Even though it has an extensive commuter rail system, the Long Island Rail Road is designed primarily to take commuters into Manhattan in the morning and back home at night, and has neither the connections nor the capacity to serve major destinations within Nassau and Suffolk. And most of Long Island lacks the density to support frequent bus service.

While the automobile is synonymous with Long Island's way of life and will remain the predominate form of transportation, the imbalance between auto and transit use makes it increasingly difficult to maintain a strong economy and high quality of life. Highway congestion would be reduced if people took transit more and drove less. Jobs would increase if employers had access to a larger number of workers. Increasing numbers of both younger and older adults are looking to drive less. Many lower-income residents can't afford to own a car but have few other options. And much of the island's real estate is devoted to parking and storing vehicles.

Long Island is moving toward greater use of the Long Island Rail Road, but bus ridership is declining and there are few signs that driving is decreasing.

Long Island is moving toward greater use of the Long Island Rail Road, but bus ridership is declining and there are few signs that driving is decreasing. LIRR ridership is up sharply from 2000, after falling and rising with the economy. Strong job growth in New York City appears to be driving much of the increase. Bus ridership, which is used mostly for intra-island commuting, has declined sharply since 2008, with much of the decline driven by funding cuts and reduced service. While there is no current measure of how much Long Islanders are driving, vehicle registrations are increasing. Rail investments such as East Side Access are likely to increase rail ridership into Manhattan, while a third track on the main line and a second track to Ronkonkoma will improve service for intra-island commutes.

Technology is already changing travel patterns for Long Islanders, and more profound changes are likely in the future. More people are working at home, and more are using ride sharing services. Over the coming years, driverless cars will become more common on Long Island's roadways. Estimates vary, but by 2040 three-fourths of vehicles on the road could be fully automated. Combined, these changes could have a number of impacts that are hard to predict. They could make it much easier to get from a train station to home or work, and sharply reduce the amount of space needed for parking. They could also increase the number of vehicles on the road and the distances people are willing to travel. Shared car services could take people far more places than bus service, but many who rely on transit could find these too expensive even as bus service continues to decline.

LIRR ridership has increased, but so have delays.

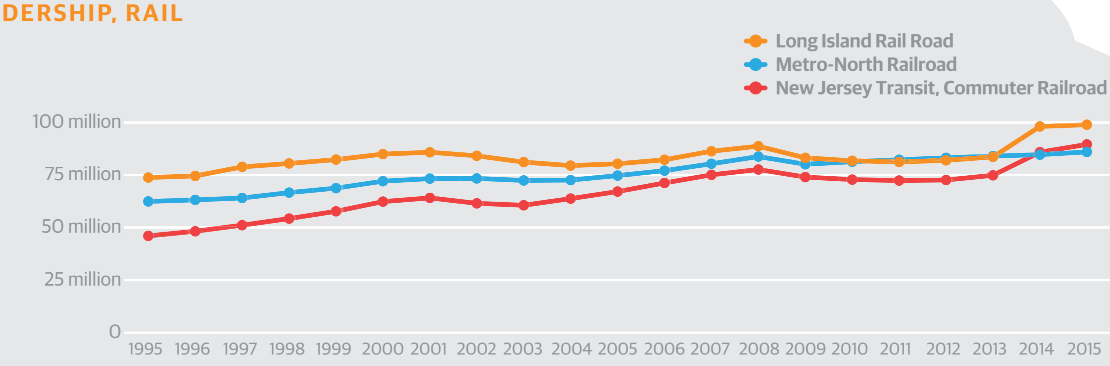
The number of riders taking the Long Island Rail Road (LIRR) surged after 2013 as employment in New York City experienced its strongest growth in decades. Over the longer term, ridership increased from 80 million annual passengers in 1998 to 99 million in 2015, once again becoming the nation's most heavily traveled commuter rail line after being briefly surpassed by Metro-North.

Delays, however, have also increased, as they have on most of the region's transit lines. 91.6% of trains arrived at the destination on time in 2015, the lowest on-time performance since 2000.*

Major LIRR expansion projects, including the East Side Access project connecting the LIRR to Grand Central Terminal, a third track on the LIRR main line, and a second track from Farmingdale to Ronkonkoma should all be completed within the next few years. These should boost ridership on LIRR even further, and reduce delays by giving the rail road more capacity and flexibility in their operations.

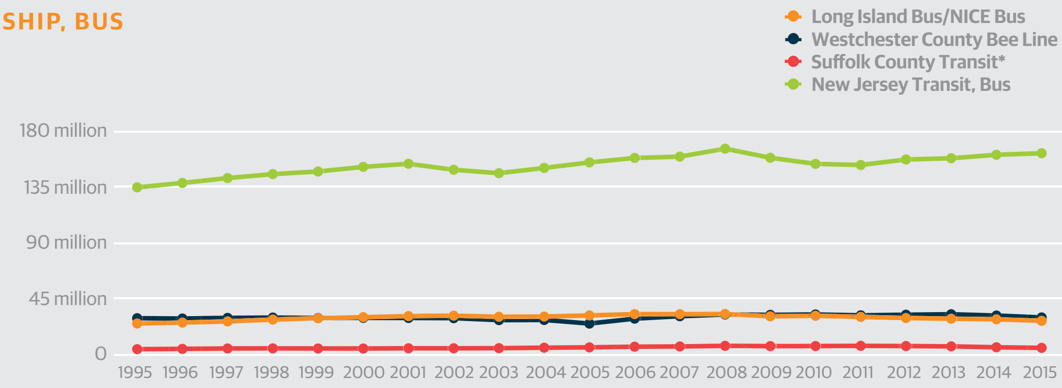
* https://www.osc.state.ny.us/osdc/rpt1-2018-lirr-performance.pdf

ANNUAL RIDERSHIP, RAIL

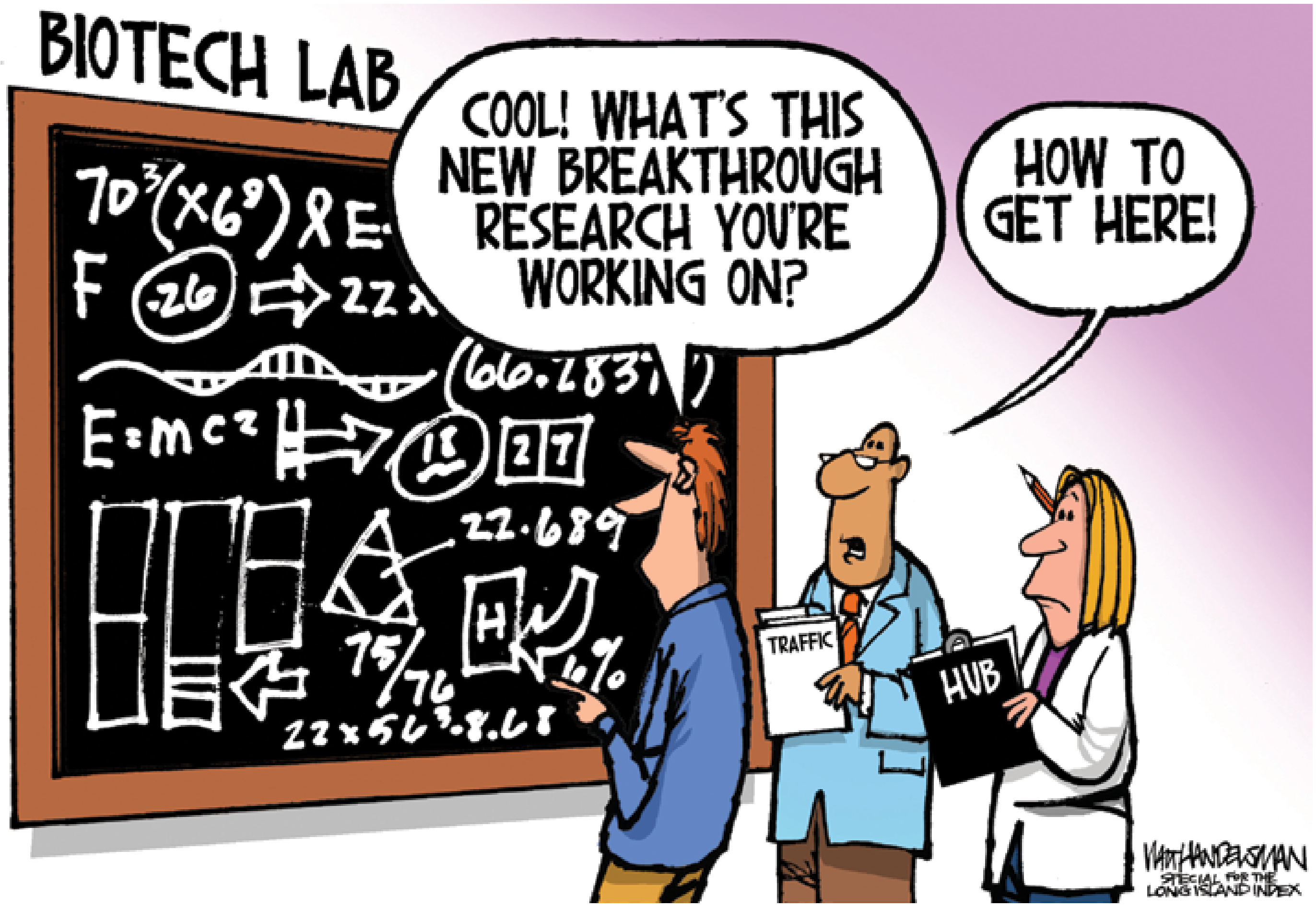


Source: American Community Survey, 2007-2016

ANNUAL RIDERSHIP, BUS



Source: National Transit Database; https://www.transit.dot.gov/ntd



Bus ridership is declining while driving may be going up

Bus ridership has declined dramatically since 2008 due to both the recession and service reductions. After increases of 8% on Nassau's NICE buses and 45% on Suffolk County Transit between 2000 and 2008, ridership declined by 17% on NICE and 24% on Suffolk County transit between 2008 and 2015. Other systems in the region had less dramatic contrasts. New Jersey Transit buses, which include a large number of commuters to Manhattan, increased by 10% from 2000-2008 before declining by 2% to 2015. Westchester County bus ridership increased by 9% to 2008 and declined by 7% to 2015.

LESSONS LEARNED BY PAT FOYE

The Role of the Railroad in Long Island's Future

As critical as the Long Island Rail Road was to the economies of the 19th and 20th Centuries, it is essential to a thriving innovation economy in the 21st Century. Its mission remains: getting people where they need to go safely, quickly and easily. But in a rapidly changing economy, the railroad that once ran East to West during morning peak hours and the reverse in the evening must now meet new needs. Today, passengers must reach more destinations than our 180-year-old railroad anticipated, and they must get there throughout the day—not necessarily on a 9-to-5 schedule. East Side Access, Third Track and Second Track are all part of addressing these changes. These transformative projects championed by Governor Cuomo will in turn create new jobs on Long Island, encourage transit-oriented development, revitalize downtowns, and reduce emissions and dependence on cars. In the 21st Century, the LIRR will be more catalytic than ever.

Mr. Foye is President of the MTA.

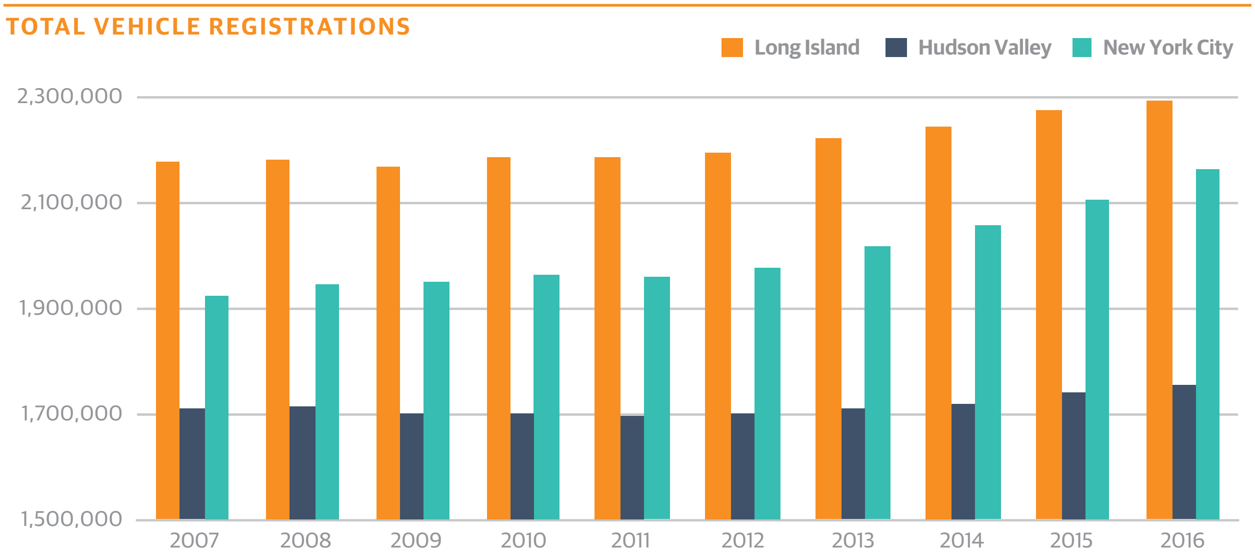
In spite of an increase in LIRR ridership, there are few signs that Long Islanders are driving less. The number of vehicle registrations has increased by 5.6% since 2007, as they have in other parts of the region as well. While not conclusive that people are driving more, the number of vehicles has been associated with the numbers of vehicle miles driven in the past. Gas sales by gallon have decreased by 6% during the same period, but that is more likely the result of improving fuel economies than a decrease in miles travelled.

Technology is changing the way Long Islanders travel, but raises issues for who will benefit.

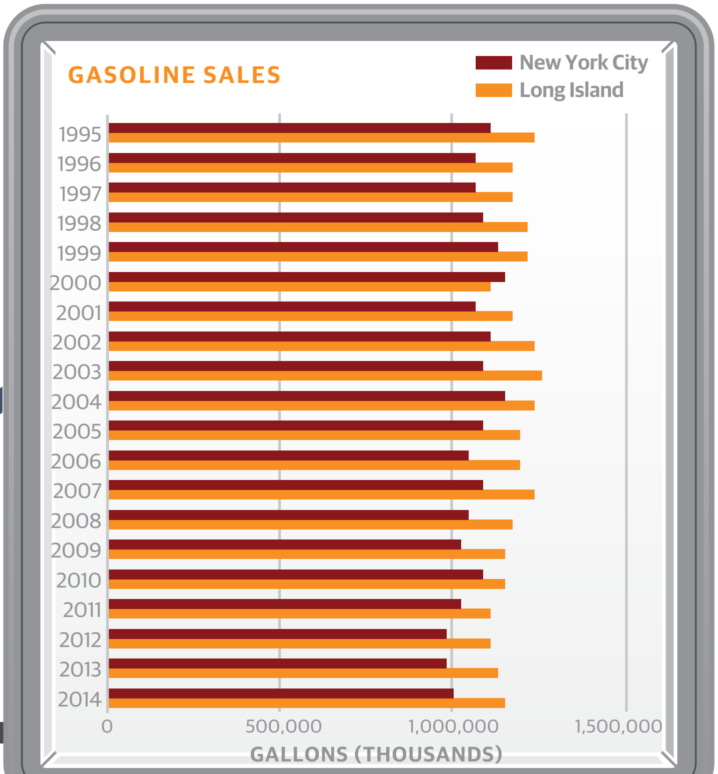
Digital communications have provided more options for where to work and how to travel, and could change how much and when people drive or take transit in the future. The 2017 Long Island Index survey found that 30% of Long Island residents have used a share ride service such as Uber or Lyft in the past 12 months. These services can help solve the problem of how to get from a train station to home or work, but members of households earning less than $35,000 a year were much less likely to have used a shared ride service than those in households with incomes of $100,000 or more (16% vs. 40%).*

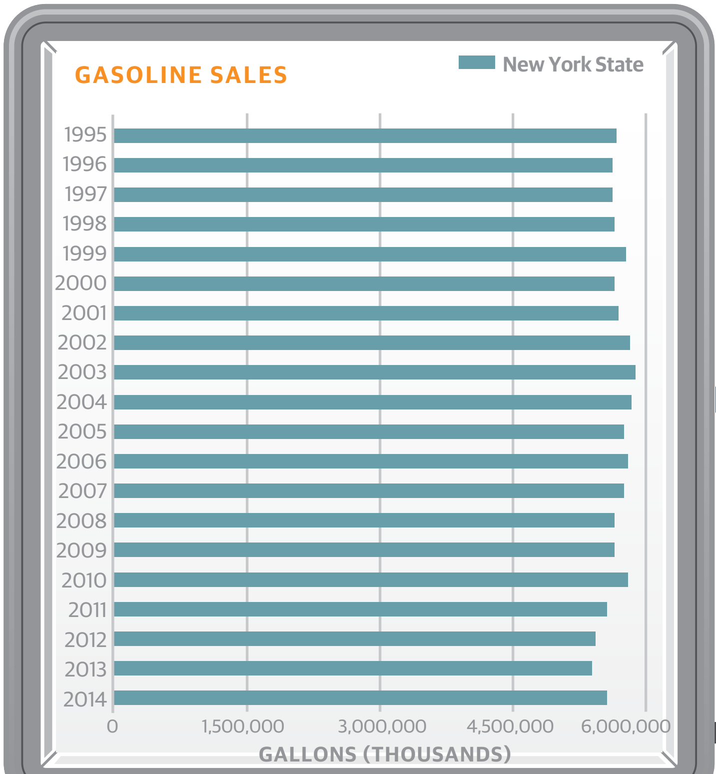
The survey also found that 31% have the option to work from home and of those, 57% work from home 3 days or more. 80% of those working from home rely on the internet to do so, confirming that the ability to work remotely can create more flexible schedules. Low-income households are far less likely to have internet service or occupations that allow them to work at home.

* 2017 Long Island Index survey findings



Source: Federal Highway Administration; https://www.fhwa.dot.gov/





Source: NYS Open Data- Estimated Gasoline Sales (Thousands of Gallons): 1995- 2014; https://data.ny.gov/Energy-Environment/Estimated-Gasoline-Sales-Beginning-1995/cwrk-j5nn/data