Our Communities

Goal #4—Vibrant Communities

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

INDICATOR:

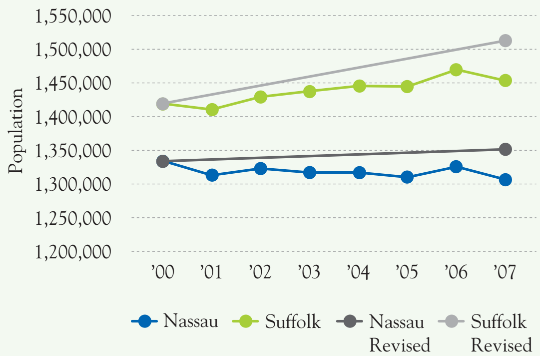
Long Island's Changing Population

According to a recent revision of U.S. Census estimates, in response to a successful challenge by Nassau and Suffolk Counties, Long Island's population has grown by 111,000 since 2000. A review of the new estimates and comparison with the original data is included below.

Why is this important?

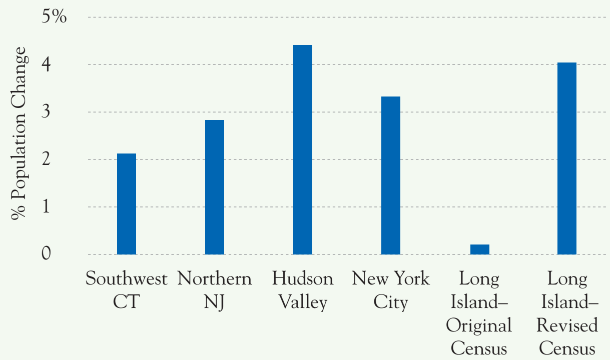
The level of population growth is a fundamental benchmark of how attractive Long Island is as a place to live. New residents require more housing and services, but can also add to the vibrancy of growing communities, increase sales for local businesses and provide additional tax revenues. Increasing diversity can provide a cultural richness that many people value, but can also add to social tensions. In addition, some economists have found that workforce diversity leads to a stronger regional economy.

Population Change in Nassau and Suffolk Counties, 2000-2007, Original and Revised Census Estimates



Source: 2000 U.S. Census of Population, 2001-2007 American Community Survey; data compiled by RPA.

Change in Population for the New York Metropolitan Area, 2000-2007



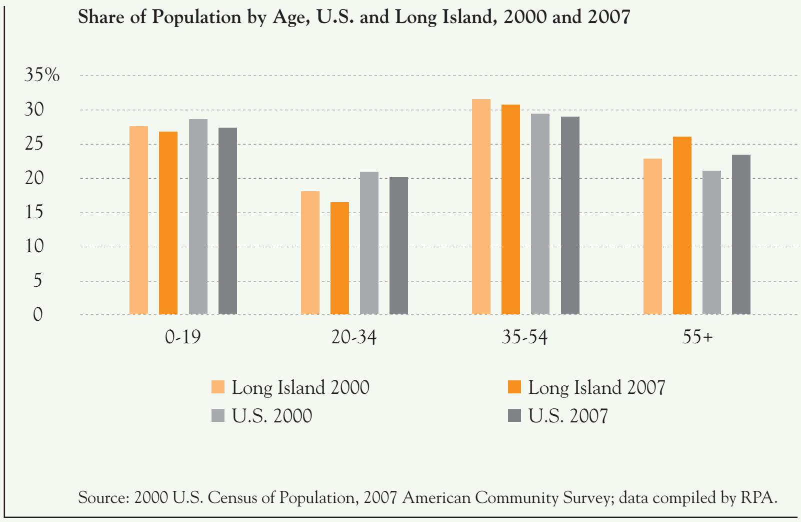
Source: 2000 U.S. Census of Population, 2001-2007 American Community Survey; data compiled by RPA.

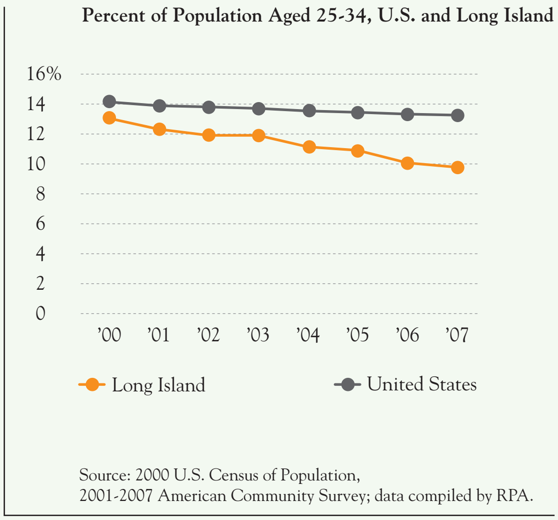
How are we doing?

With a recent challenge to U.S. Census counts by Nassau and Suffolk Counties, the modest growth estimated by the Census for Long Island from 2000 to 2007 has been revised substantially upward. The Census uses a model to estimate the components of population change which includes data on natural increase (births over deaths) plus net migration (internal and international) using local health records, data on migration from the Internal Revenue Service and other sources. In challenging the Census counts, the Counties cited population figures gathered independently by the Long Island Power Authority (LIPA). Since 1998, LIPA has been estimating its own population counts, building from Census figures and updating the counts based on the utility records of active electric meters. Each year, LIPA's figures are reviewed and adjusted to reflect any demographic change they detect. LIPA's estimates also factor in local trends towards various types of housing—including apartments, condos, senior housing and persons in group quarters (health facilities, jails and dormitories). LIPA data was used to calculate the new population estimates for 2007 accepted by the U.S. Census Bureau, and were slightly higher than the LIPA figures. Estimates for prior years will also be calculated.

The differences between the two methods are apparent when reviewing the changes in population since 2000. Under the previous estimates, Nassau's population declined by 28,000 between 2000 and 2007 while Suffolk's grew by 34,000. Under the revisions, Nassau has grown by 19,000 people and Suffolk has grown by 92,000.

The discrepancies in population counts present two different pictures of Long Island in the region over the last seven years. Comparing areas whose population was calculated using different methods can lead to misleading comparisons, but the differences between Long Island and other parts of the region change substantially using the two different sets of assumptions. Using the original Census estimates, Long Island appears to be approaching 0% population growth between 2000 and 2007. Compared to the rest of the region, which is growing at rates ranging from around 2% in southwest Connecticut to nearly 4.5% in the Hudson Valley, Long Island appears to be an outlier amongst its urban and suburban neighbors. Using the revised Census figures, Long Island is amongst the strongest in growth since 2000 with a 4% increase in population, placing it above New York City's 3.3% growth.



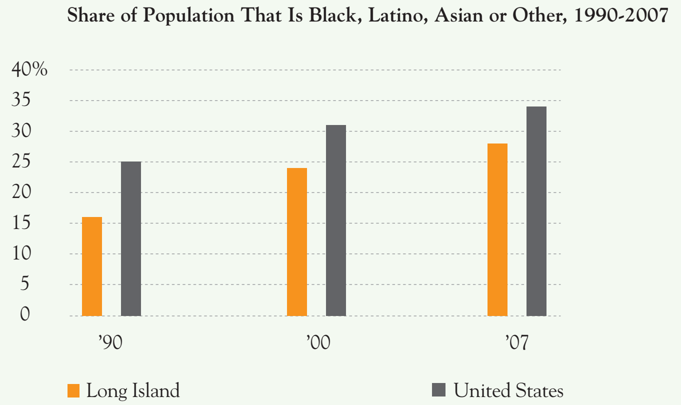


All of the following population measures, it should be noted, use pre-Challenge Census data for analysis, and should therefore be used with caution. However, it is likely that the shares of Long Island population for the different age, race and ethnic groups shown below are likely to change far less than the overall size of the population. Future reports will incorporate recalculated Census data.

Age distribution

Compared to national trends, Long Island's population is experiencing growth at higher rates for those 55 and over. While this share of the population is not the largest—those 35 to 54 are—the entry of Baby Boomers into this cohort have increased its population by 3.3% since 2000 compared to the national average of 2.3%. The next generation of 35–54 year olds is well-represented on Long Island, and has experienced changes consistent with the national trend. Younger adults—those aged 20–34—have decreased by nearly 2%—more than the national average decline of 1%.

The trend is even more dramatic when narrowing down this group to those aged 25–34. Tracking the growth of this age group, it is evident that its downward trend is well outside of the national average—which has also decreased due to lower birth rates in the 1970's. Nationally, 25–34 year olds comprised nearly 14% of the population in 2007. For the same year on Long Island, that number was just under 10%. The most precipitous drop in 25–34 year olds has taken place since 2003, when this age group represented 12% of the population. Long Island's increasing lack of affordable housing, limits on employment opportunities and a shortage of vibrant downtowns that attract this age group may help to explain Long Island's "brain drain."



Source: 1990 and 2000 U.S. Census of Population, 2007 American Community Survey; data compiled by RPA.

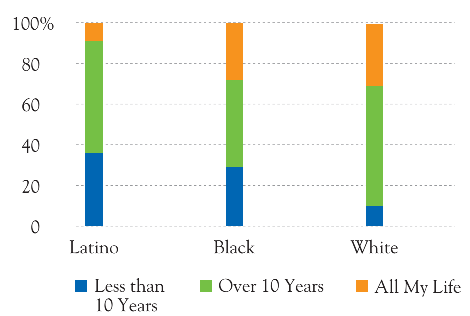
Race and ethnicity

Race and ethnicity generally change gradually, and Long Island's profile in 2007 was little different than in 2006. A slight increase in the Latino population was balanced by a slight decrease in the White population.

Over the long term, Long Island continues to become more racially and culturally diverse. Since 1990, the White population has declined from 84% to 72%. Latinos are both the largest and most rapidly growing ethnic population, having increased from 6% to nearly 13% in the last decade and a half. Asians have also increased rapidly, more than doubling in population from 2.3% to 5%. The Black population has increased only modestly since 1990, growing from 7% to 9%. These trends reflect both national and regional trends, in terms of the general trend toward greater diversity and in the rapid growth of Latinos and Asians specifically.

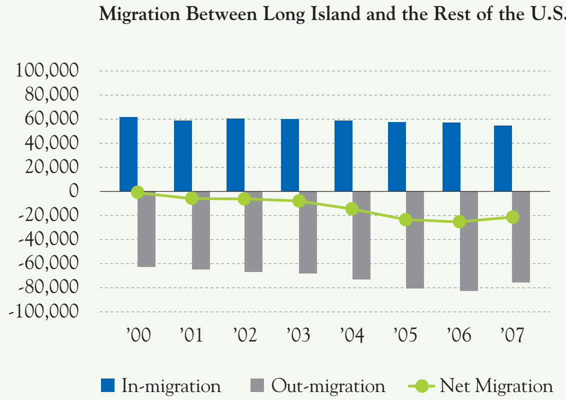
What People in the Region Are Saying

How long have you lived in Nassau/Suffolk County?



Note: Results may not add to 100% due to rounding.

Almost 80% of Blacks and Latinos interviewed for our poll are long-term residents of Long Island.



Source: Internal Revenue Service; data compiled by RPA.

Migration

Both the number of people leaving and moving to Long Island declined slightly in 2007 following several years of increasing net out-migration. In 2007, there were 21,000 more Long Islanders who left than those who arrived from other parts of the United States. This is a modest improvement from 2005 and 2006, when there was a net outflow of 23,000 and 25,000 people. These statistics do not include foreign immigration, for which there is no reliable annual data.

New York City is still the location from which the largest number of people moved to Long Island, though this number has declined almost another 2% since last year. At the same time, the number of people moving from Long Island to Manhattan, Queens and other parts of the city continued to increase by another percentage point over last year. This movement has continued to be fueled by the substantial growth of new housing in the five boroughs compared to Nassau and Suffolk.

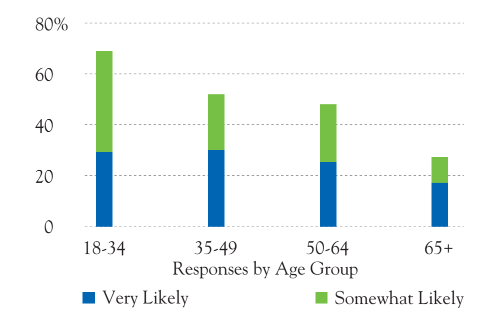
For those Long Islanders not remaining in the tri-state area, the most likely destinations continue to be Florida, North Carolina, Pennsylvania, Georgia, and California. Much of the migration to these often sunnier or lower tax states can be attributed to either retirees or those taking advantage of the higher housing prices that were still abundant on Long Island in 2007.

Movement between Nassau and Suffolk Counties was also significant. Nearly 11,000 residents moved from Nassau to Suffolk County in 2007, which is about 5,000 more residents than moved from Suffolk to Nassau. This reflects the greater abundance of new development and more affordable housing further from the border of New York City.

For information on charitable organizations, see Communities Indicators, at www.longislandindex.org.

What People in the Region Are Saying

How likely is it that you will move out of Nassau/Suffolk County to an area with lower housing costs and property taxes in the next five years?



The desire to leave Long Island remains most common among younger people, aged 18-34, 67% of whom say they are somewhat or very likely to leave in the next five years.

INDICATOR:
Long Island's Downtowns

Long Island's downtowns have maintained similar vacancy rates as last year but as the changes on Wall Street begin to filter down, this next year will be critical to watch.

Why is this important?

There are more than 100 downtowns in Nassau and Suffolk counties. These centers are not only important as places to work, live and shop, they also help define the character of surrounding communities and provide places to meet and interact. Downtowns can also promote walking and transit use. With less open space left for new development, downtowns provide the potential for Long Island to consider adding new housing, stores and offices.

How are we doing?

For the last two years, the *Long Island Index* has conducted a survey of downtowns, selected to represent a diverse range of places of various size across the Island. Thirty downtowns were surveyed in 2008, an increase of seven over the 23 places surveyed in 2007. The current survey was completed as Wall Street was beginning an historic decline and the question remains, how will this be felt on Main Street? As of September–October 2008 when the survey was conducted, the national financial decline was not apparent here. Overall vacancy rates are on par with previous years and new construction was continuing. The question is how Main Street will fare as the national economic pictures evolves, what will these rates look like a year from now?

Long Island's Downtowns

Downtown	Storefronts		Retail vs. Service		Vacancy Rate		Number of New Construction Sites in the Downtown	Banks	
	Number	Per 100 People	% Retail	% Service	2008 Rates	Change from 2007		Number in Downtown	People/ Bank
Babylon	169	2.7	65%	35%	3%	1%	0	4	1,591
Bay Shore	195	3.0	53%	47%	21%	2%	3	2	3,211
Brentwood	46	0.9	27%	73%	2%	N/A	1	1	5,267
Cedarhurst	188	4.9	72%	28%	7%	(3)%	2	6	640
Copiague	47	1.3	51%	49%	4%	N/A	0	0	—
Farmingdale	120	1.9	54%	46%	10%	N/A	0	2	3,146
Freeport	221	2.1	61%	39%	7%	0%	1	2	5,356
Glen Cove	143	4.5	54%	46%	11%	N/A	0	3	1,065
Great Neck	475	2.7	60%	40%	11%	3%	2	19	938
Greenport	125	6.1	83%	17%	8%	2%	0	2	1,024
Hempstead Village	371	2.4	56%	44%	7%	(1)%	1	7	2,189
Hicksville	200	3.9	46%	54%	6%	(1)%	0	3	1,697
Huntington	358	7.3	71%	29%	7%	1%	7	10	490
Huntington Station	145	1.5	46%	54%	8%	(3)%	2	1	9,820
Islip	75	1.6	54%	46%	5%	(1)%	0	2	2,322
Long Beach	214	1.0	54%	46%	4%	(1)%	5	9	2,467
Lynbrook	119	5.4	59%	41%	6%	N/A	3	4	549
Mineola	114	2.1	49%	51%	7%	(1)%	2	3	1,798
Oyster Bay	119	5.9	55%	45%	10%	N/A	0	2	1,003
Patchogue	151	2.0	61%	39%	15%	(1)%	2	3	2,480
Port Jefferson	170	4.6	65%	35%	5%	(2)%	2	3	1,225
Port Jefferson Station	70	1.8	49%	51%	19%	9%	0	2	1,903
Riverhead	146	2.6	49%	51%	26%	7%	1	3	1,871
Rockville Centre	304	5.8	55%	45%	5%	1%	1	11	476
Roosevelt	91	1.2	45%	55%	8%	0%	1	1	7,382
Sayville	121	4.1	60%	40%	4%	(2)%	2	2	1,472
Smithtown	150	3.1	59%	41%	9%	6%	0	7	695
Southampton	243	10.4	75%	25%	9%	3%	0	5	466
Valley Stream	157	10.3	46%	54%	16%	N/A	1	2	764
Westbury	185	3.8	41%	59%	5%	(2)%	1	3	1,637
	Average		***56%***	***44%***	***9%***	***1%***			

Source: Research by Rauch Foundation, September-October 2008; data analyzed by RPA.

Number and occupancy of storefronts

The number of storefronts per person indicates the amount of retail and service options available to residents, workers and visitors. The overwhelming majority of downtowns have between 100–300 storefronts. When adjusted for population, the average downtown had 3 storefronts per 100 people. These ranged from Southampton and Valley Stream, with over 10 storefronts per 100 people who lived in the downtown, to places like Long Beach and Brentwood which had less than one storefront per 100 people. This does not necessarily mean that these places are underserved, since the size and diversity of establishments are also important, but they do show that some places have far more options relative to their population.

The number of vacancies is one indication of the health and vibrancy of these downtowns as commercial centers. Storefront vacancy rates refer to the percentage of downtown storefronts that are vacant at the time of surveying. Lower vacancy rates indicate that a downtown has a healthier economy while a high vacancy rate is a sign that businesses have left or are not attracted to a downtown. The lower the vacancy rate, the more likely that a resident or visitor will find the retail or service opportunity they are looking for in their downtown, and the more it will convey a sense of stability and community health.

The average storefront vacancy rate of our 30 field-surveyed downtowns was 9%. For the 23 downtowns field-surveyed last year, the rate is also 9%, an increase of 1% over last year's 8% vacancy rate. Those downtowns with the largest increases include Smithtown, Port Jefferson Station and Riverhead where vacancy increased by about 6, 7 and 9% respectively. Those downtowns with improved vacancy rates include Sayville, Cedarhurst and Huntington Station where improvements were around 2–3%. Brentwood, Babylon and Long Beach have the lowest vacancy rates of our surveyed downtowns, each under 5%.

Downtown construction

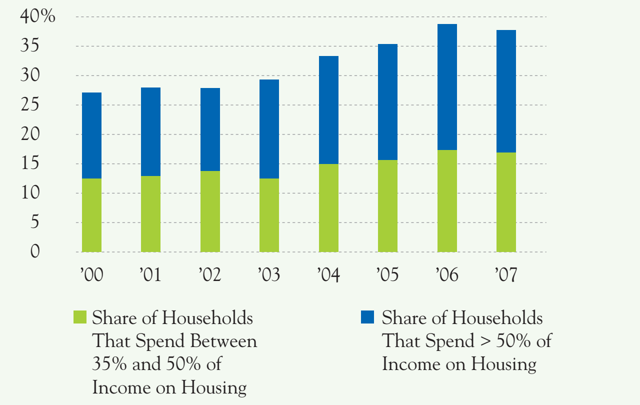
Construction projects—be they major renovations or new construction—in a downtown area, indicate new investment in housing, jobs and/or services. Some construction is to be expected over time even in stable communities, simply to replace or upgrade obsolete buildings or accommodate normal rates of turnover. High rates of construction indicate more rapid change or growth. Cumulatively, tracking downtown construction is one indication of how much Long Islanders are changing their perception of downtowns as a place to live, work and shop.

Of our 30 field-surveyed downtowns, 11 had no construction and eight had only one construction project underway at the time of survey. Huntington and Long Beach had at least five projects occurring in their downtown area. These projects ranged from refurbishing storefronts to the development of new multi-unit housing. On the whole, this appears to indicate a relatively low level of construction and redevelopment.

Banks per person

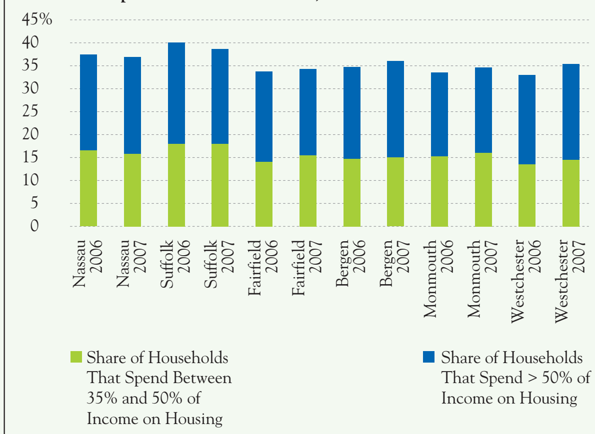
Services vary one downtown to another. Recently there had been a significant increase in the number of banks coming to Long Island so the *Index* measured how many retail bank establishments were available in each downtown. On average, there is one bank for every 4,500 people living in a downtown. This covers a wide range, from less than 1,000 people per bank in places like Southampton and Rockville Center, to nearly 10,000 people per bank in Huntington Station.

Share of Households with a High Housing Cost Burden, Long Island, 2000-2007



Source: 2000 U.S. Census of Population, 2001-2007 American Community Survey; data compiled by RPA.

Share of Households with a High Housing Cost Burden, Metropolitan New York Area, 2006 and 2007



Source: 2006-2007 American Community Survey; data compiled by RPA.

Goal #5—Affordable Homes

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

INDICATOR:

Housing Affordability

Rising housing cost burdens leveled off in 2007 and home sale prices started to decline in 2008. New building permits declined to its lowest point in three decades.

Why is this important?

As housing costs represent a large share of the household budget on Long Island, housing affordability is an issue for everyone.

From one perspective, rising housing costs are a sign that Long Island continues to be a place where people desire to live. However, higher housing costs deplete the quality of life for the many families struggling with rent and house payments and make it difficult for employers to recruit and retain workers. Overtime, the limited supply of lower cost housing can change the cultural, demographic and economic character of the region. Increasing housing cost burdens make it harder for longtime residents to stay, and for the adult children of residents to start their families in the region.

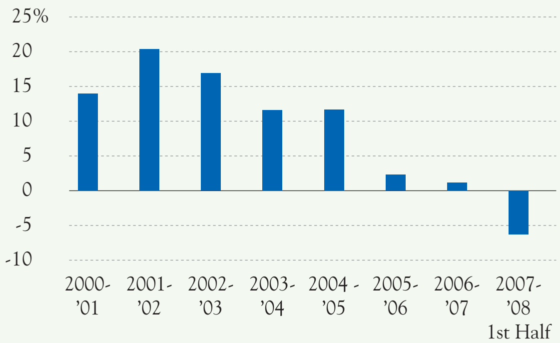
How are we doing?

The collapse of the U.S. housing market in 2008 has clearly begun to affect Long Island. Following more than a decade of rapid growth, sales prices on Long Island declined in the first six months of 2008. However, the long run-up in housing prices has created a large disparity between housing costs and income.

High housing cost burden

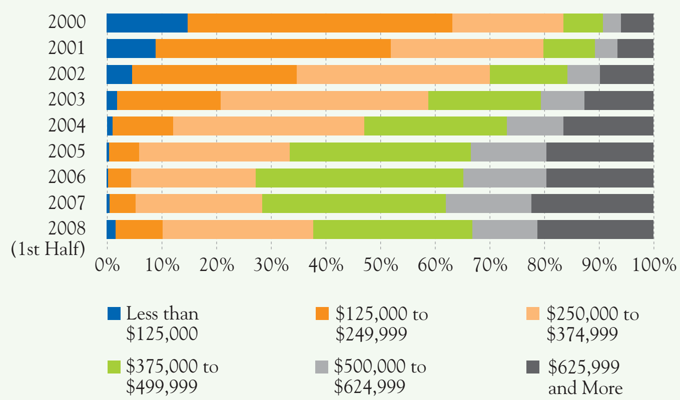
The share of households who spend more than 35% of their income on housing on Long Island increased from 27% in 2000 to 38% in 2007. The share of U.S. households with such a high housing cost burden was only 29% in 2007. Suffolk County in particular experienced a sharp jump, with the number of households in this category increasing 12 percentage points. In Nassau, where the housing cost burden has been slightly higher for most of the past six years, the share increased 10 percentage points. Although there was a slight decrease this past year, housing cost burden is still much higher than it was earlier in the decade and it continues to be higher than our neighboring suburban regions.

Percent Change in Median Housing Sales Price, Long Island, 2000-2008 (1st Half)



Source: Long Island Real Estate Report; data compiled by RPA.

Share of Homes Sold, by Price Bracket, 2000-2008 (1st Half)



Source: Long Island Real Estate Report; data compiled by RPA.

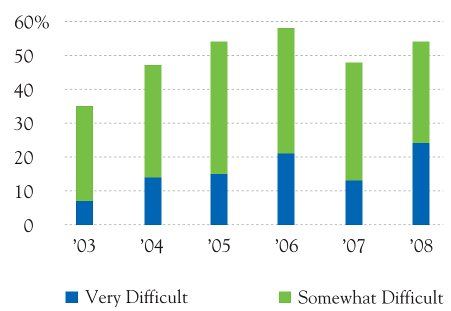
Home sales prices

Following several consecutive years of double-digit increases, home sale prices have leveled off since 2005, and even decreased in the first half of 2008, by 6.3%. The median sales price of a home in the first half of 2008 was $417,000, down from $445,000 in 2007 but still almost as high as in 2005 ($430,000).

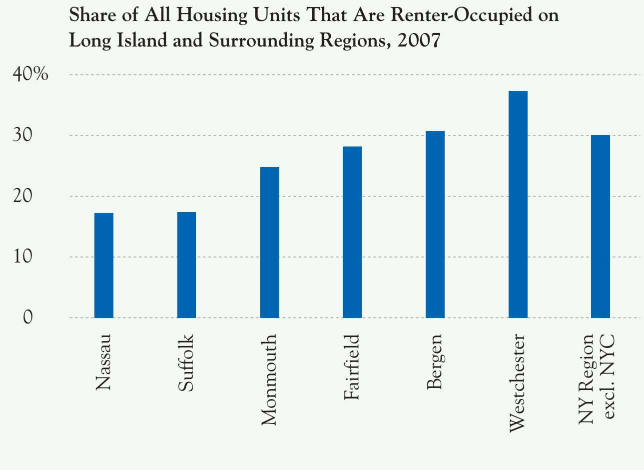
Even with this moderation, however, the escalation in home values and prices since 2000 remains striking. In 2000, the share of homes that sold for less than $250,000 was 63%—by 2008, that share was 10%. Similarly, the share of homes that sold for more than $500,000 was 9% in 2000 but more than three times that in 2008 (33%).

What People in the Region Are Saying

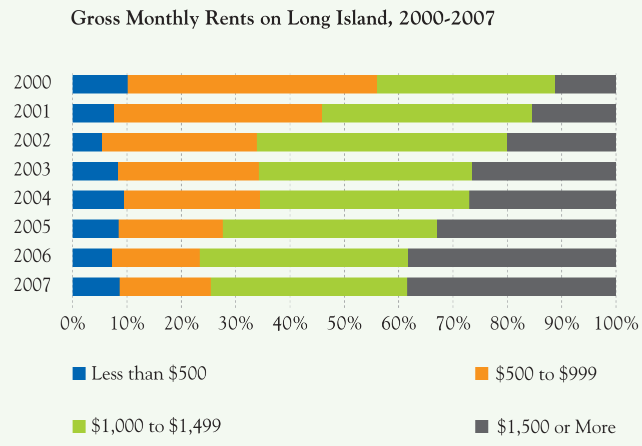
In an average month, how difficult is it for you and your family living with you to pay the rent or mortgage?



Over half (54%) of all Long Islanders continue to report that it is somewhat or very difficult to meet their monthly rent or mortgage payments.



Source: 2007 American Community Survey; data compiled by RPA.



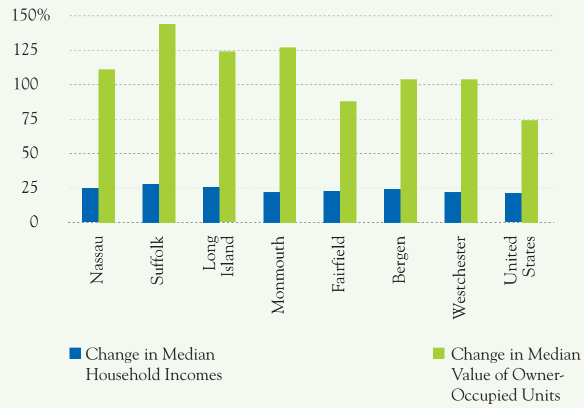
Source: 2000 U.S. Census of Population, 2001-2007 American Community Survey; data compiled by RPA.

Rents

Rental units, whether single-family homes rented by the owner or apartments in multi-family buildings, constitute less than 1 in 5 homes on Long Island. The share of units that are rented in the New York region excluding New York City is almost twice Long Island's share.

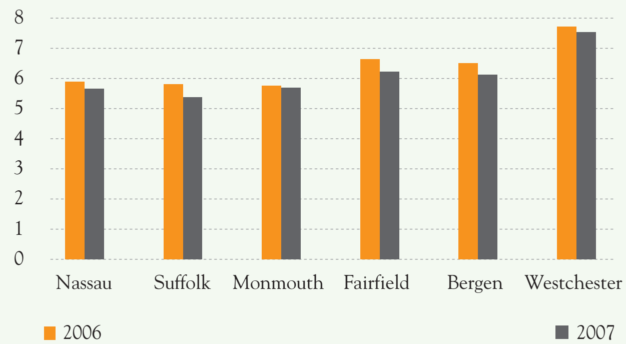
After many years of steadily rising prices, rents on Long Island leveled off in 2007—most likely the sign of the overall cooling off of the real estate market, not a reduction in long-term demand for rental housing. Rents are still expensive, however, with nearly 4 in 10 rentals costing more than $1,500 a month (only 12% of rentals were in that price range in 2000).

Change in Median Household Incomes and Median Value of Owner-Occupied Units, Metropolitan New York Area, 2000-2007



Source: 2000 U.S. Census of Population, 2001-2007 American Community Survey; data compiled by RPA.

Ratio of Median Value of Owner-Occupied Units to Median Household Incomes



Source: 2006-2007 American Community Survey; data compiled by RPA.

Home values compared to household incomes

From 2000 to 2007, household incomes on Long Island increased by 26% while home values shot up 124%. This trend is apparent throughout the larger New York region though it is most pronounced in Nassau and particularly Suffolk Counties.

Stabilized home values, along with rising household incomes, have slightly improved the ratio of home value to income from 2006 to 2007 on Long Island, as they have in the New York region (excluding New York City). Yet this ratio is still more than twice the conventional rule of thumb, which is that a household's house value should be 2.5 times its income.

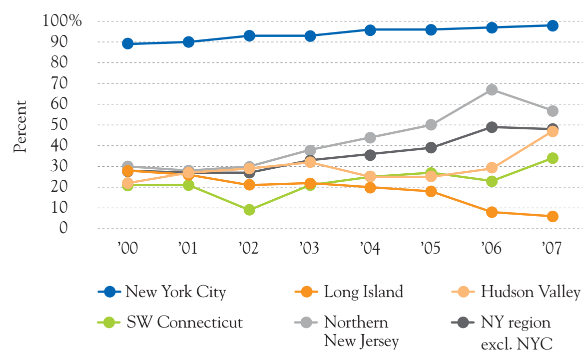
What's getting built?

The number of building permits issued on Long Island in 2007 was lower than at any other point in the last three decades. Much of Long Island was built up following World War II and both the shrinking availability of land for new residential subdivisions and the weakening housing market appear to have contributed to the decline.

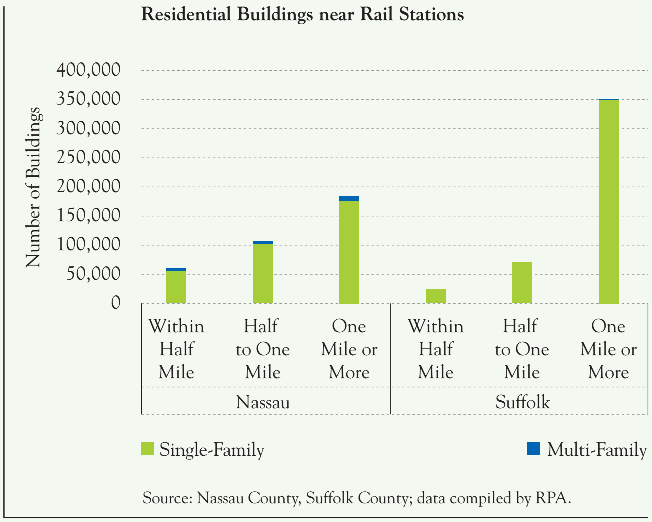
Long Island has also been producing significantly lower shares of multi-family units as it continued on its downward trajectory of building multi-family housing. Every other part of the tri-state region has seen strong increases in the number of multi-family units built since 2000, but on Long Island the share of multi-family units built decreased more than four-fold, from 28% to only 6% in 2007. This 6% share contrasts with the 48% share in the New York region, excluding New York City.

Many of the problems associated with housing on Long Island—including its high cost and lack of rental units—can be traced to low rates of housing production, and particularly low rates of multi-family units production.

Share of All Building Permits Issued for Multi-Family Housing, Long Island and Surrounding Region, 2000-2007



Source: 2000 U.S. Census of Population, 2007 American Community Survey; data compiled by RPA.



INDICATOR:
Housing near Rail Stations

Few Long Islanders live within walking distance of rail stations.

Why is this important?

Housing in close proximity to transit can offer a number of environmental benefits, mainly tied to the reduced dependence of residents on automobiles, which impacts air quality and climate change. Communities near transit—particularly rail stations—are often more compact and walkable, offering greater options in housing, retail and employment. In addition, the train system can offer access to regional employment centers, like Manhattan, and other destinations such as regional retail and entertainment centers.

How are we doing?

Only 11% of Long Island residential buildings are located within a half-mile of a Long Island Rail Road (LIRR) station, a distance frequently used by planners as a distance that people are generally willing to walk to transit. Two-thirds of residential buildings are more than a mile from a rail station, meaning that for many, train stations are more than a short car ride away. Multi-family buildings are more likely to be located near rail stations—27% are within a half-mile, but 47% are located more than a mile from transit. Since multi-family buildings have more housing units than single-family buildings, the number of units near transit is higher than 11%. However, since 82% of Long Islanders live in single family homes, the percentage living near transit is still relatively small.

County (Train Line)	Area (Square Miles)	Population Density (Population/ Square Mile)	Number of Commuter Rail Stations	% of Population within .5 Mile of Station
Connecticut (Metro-North)				
Fairfield, Connecticut	626	1,410	27	8%
New Haven, Connecticut	606	1,361	8	2%
Hudson Valley, NY (Metro-North)				
Dutchess, New York	802	350	11	3%
Orange, New York	816	418	7	1%
Putnam, New York	231	414	6	2%
Rockland, New York	174	1,646	5	6%
Westchester, New York	433	2,134	43	22%
Long Island (LIRR)				
Nassau, New York	287	4,655	65	19%
Suffolk, New York	912	1,556	37	6%

Source: 2000 U.S. Census of Population; data compiled by RPA.

In Nassau County, 48% of the buildings are within a mile from a rail station; in Suffolk County, it is 22%. The differing development pattern of these two counties explains these disparities. More of Nassau County was developed earlier and around the rail stations of the LIRR. Much of Suffolk County developed later, when the automobile was the major means of transportation.

Using 2000 Census population data, we can also compare Nassau and Suffolk to counties served by Metro-North. Although this data is not completely comparable to the 2007 data for residential buildings, it shows some interesting findings. These shares are determined by a number of factors—the amount of rail service, the county's overall density and concentrations near the stations. In other words, counties with higher population densities and larger numbers of rail stations (Nassau and Westchester) also have the highest percentage of population within a half-mile of stations, while those counties with low population density and scarce rail stations (Orange, Putnam, Dutchess and New Haven) have very low percentages.

Westchester and Nassau Counties have by far the highest percentages of population living within a half-mile of a rail station. They also have the highest number of rail stations and the greatest population densities. However, Westchester County—where 22% of its residents lived within a half-mile—has a higher share than Nassau's 19% even though it has fewer stations and a lower population density. Much of Westchester's population is clustered in cities around the rail station while much of the northern county remains sparsely populated. Suffolk has almost as many rail stations as Westchester, but is over twice the land area and has only 6% of its population near transit. The Metro-North counties most comparable in terms of people living near transit are Rockland County (6%) and Connecticut's Fairfield County (8%), even though both of these have fewer train stations and lower densities than Suffolk County.

Source: Home Mortgage Disclosure Act (HMDA) data 2004-2007; compiled by CUNY Mapping Service at the Center for Urban Research.

INDICATOR:
HOME MORTGAGE TRENDS

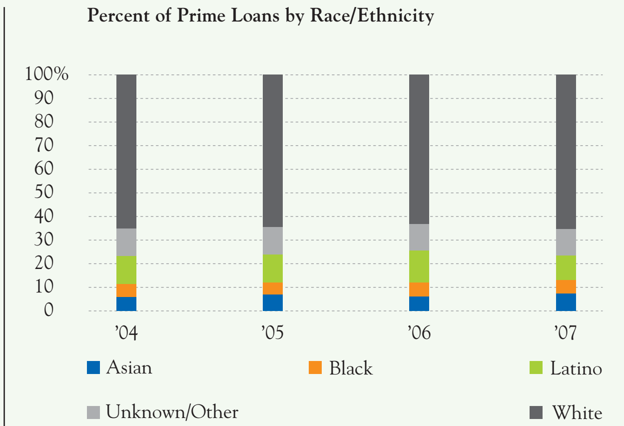
High-cost loans account for 24% of all mortgages on Long Island between 2004 and 2007.

WHY IS THIS IMPORTANT?

Despite high home prices, high housing costs and anemic new construction on Long Island, homes continued to sell at record levels through 2006 and did not drop off until mid-2007. In part the expansion of the real estate market was due to a national trend to make credit more easily available. In some cases mortgages were made possible to prospective home buyers who did not meet the traditional credit thresholds by offering higher than usual interest rates, referred to as "subprime loans." Learning who received these loans and how many were made are critical facts to understanding which communities are most at risk of losing their homes through foreclosure.

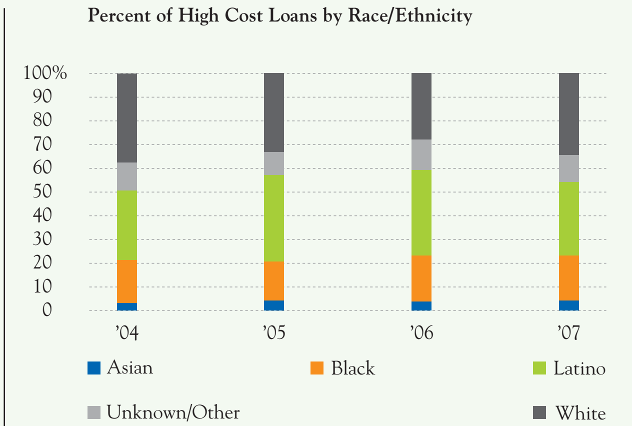
HOW ARE WE DOING?

High-cost loans are defined as those which exceed the federal Treasury rate by three percentage points or more for a Treasury security of comparable maturity. Subprime loans are those loans where the recipient is considered a higher risk of potential default due to a lower credit score. While not all high-cost loans are subprime, the relationship is consistent enough that many housing researchers now use high-cost as a proxy for subprime. Based on data collected under the federal Home Mortgage Disclosure Act (HMDA), high-cost loans on Long Island rose from 12% of all mortgages in 2004 (the first year for which data is available) to 35% of all mortgages just two years later. In fact, during the four year period from 2004 to 2007, high-cost loans accounted for 24% of all mortgages on Long Island.



Note: Results may not add to 100% due to rounding.

Source: Home Mortgage Disclosure Act (HMDA) data 2004-2007; compiled by CUNY Mapping Service at the Center for Urban Research.



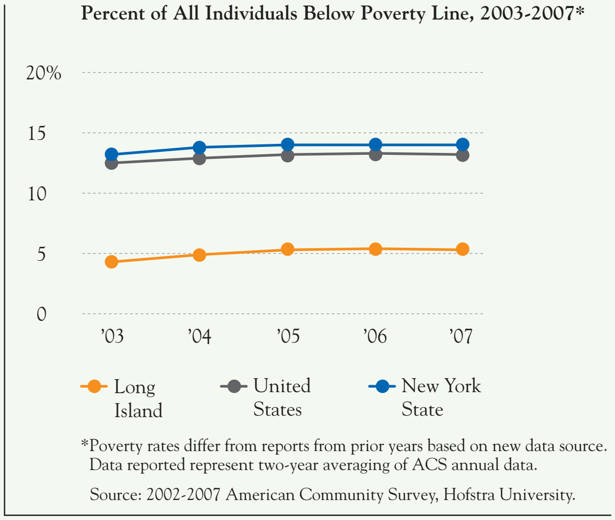
Note: Results may not add to 100% due to rounding.

Source: Home Mortgage Disclosure Act (HMDA) data 2004-2007; compiled by CUNY Mapping Service at the Center for Urban Research.

The subprime market did help to diversify Long Island's housing market with an influx of non-White home buyers. From 2004 to 2006 there was a steady and substantial increase in the number of Black and Latino homebuyers coupled with a decrease in White homebuyers. However, the loans that the majority of Blacks and Latinos were obtaining fell into the high-cost category. The percentages across race/ethnicity categories of prime loans were relatively consistent throughout this period. But the proportion of high-cost loans purchased by Whites was relatively small to begin with (less than 40% in 2004) and fell to less than 30% in 2006. The percent of high-cost loans to Blacks, Latinos, and Asians grew from 50% to almost 60% in the same time.

As the economy weakens and the terms of many of the high-cost loans are resetting, recent evidence from the Federal Reserve Bank of New York and the U.S. Department of Housing and Urban Development indicate that Long Island's communities of color are at greatest risk of foreclosures. In an August 2008 study based on the Federal data, by Empire Justice Center on the impact of foreclosures on the Black community in particular, they found that in Nassau County, Black homeowners are four times more likely to live in the most impacted ZIP codes than White homeowners. In Suffolk County, Black homeowners are three times more likely to live in the most impacted ZIP codes than White homeowners. Similar statistics for Latino homeowners were not available.

For more information on home mortgage trends, see Communities Indicators, at www.longislandindex.org.



Goal #6—Safety Net

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

INDICATOR:

Poverty

Poverty rates increase.

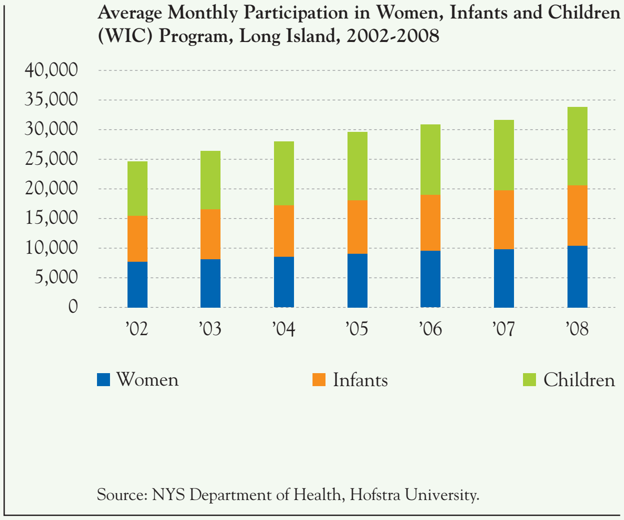
Why is this important?

For both individuals and for families, the experience of economic hardship places greater strains on the quality of life in many aspects. The ability to obtain adequate shelter, nutrition, clothing and education are directly tied to one's economic situation.

How are we doing?

Long Island has lower rates of poverty than exist in New York State and nationally. In 2007, the poverty rate for individuals on Long Island was 5.3%. This compares with a NYS rate of 14% and a national rate of 13.2%. The poverty rate for children under 18 was somewhat higher. In 2007, 6.3% of Long Island children were in poverty.

The trend between 2003 and 2007 is toward increasing poverty. There was a 22% increase in poverty through that period.



INDICATOR:

Hunger

Reliance on Food Stamps and other food supplement programs continue to increase.

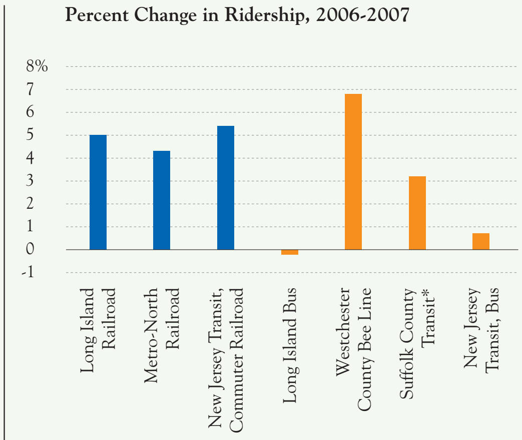
Why is this important?

The existence of a growing population of people without reliable access to adequate nutritious food is a major national concern. The Food Stamp Program is a nationally funded program that gives low-income families secure access to nutritious foods. Most food stamp recipients are children and the elderly. The *Special Supplemental Nutrition Program for Women, Infants and Children* (WIC) serves low-income (185% of the official poverty level) pregnant, postpartum and breastfeeding women, and infants and children up to age 5 who are at nutrition risk.

How are we doing?

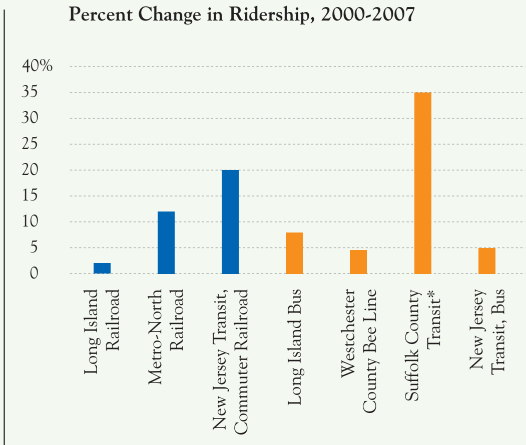
On Long Island, there was a 33% increase in the number of households receiving food stamps between 2002 and 2007 but the figures were generally stable between 2006 and 2007.

The number of WIC recipients increased 37% between 2002 and 2007. There were 7% more WIC recipients in 2007 than in 2006. The percentage of children under 5 years of age receiving WIC increased 41% between 2002 and 2008. Over 13% of Long Island's children under the age of 5 are enrolled in the WIC program.



*Suffolk County data includes Huntington Area Rapid Transit.

Source: MTA, NJ Transit, Suffolk County and Westchester County Bee Line; data compiled by RPA.



*Suffolk County data includes Huntington Area Rapid Transit.

Source: MTA, NJ Transit, Suffolk County and Westchester County Bee Line; data compiled by RPA.

Goal #7—Transportation

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

INDICATOR:
Transit Ridership

The Long Island Rail Road saw an increase in ridership in 2007 but growth still lags other rail systems in the larger New York region.

Why is this important?

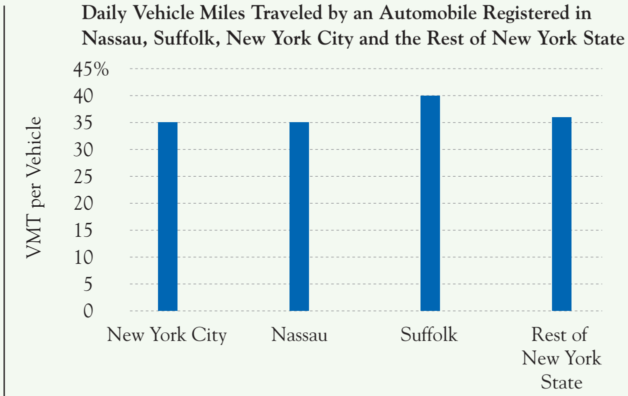
Increased transit ridership helps reduce traffic congestion by taking motor vehicles off the road. An efficient transit system can provide quicker access to jobs, reduce air pollution and help to improve the overall livability of our communities.

How are we doing?

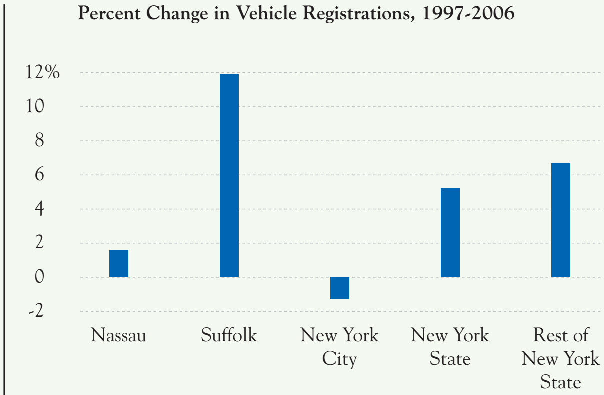
In 2007, the Long Island Rail Road experienced one of its largest gains in ridership in recent years, growing 5% over 2006. There are likely multiple reasons for increased ridership, including a growing economy in 2007, increasing gas prices, service improvements and growing highway congestion that gives people a greater incentive to use transit. Bus ridership, by contrast, leveled off after several years of strong growth in both Nassau and Suffolk.

Since 2000, the Long Island Rail Road has grown more slowly than other commuter rail systems in the New York region. Its 2% growth from 2000–2007 compares to 12% for Metro-North and 20% for New Jersey Transit. Some of this is the result of faster population growth in their service areas. However, both Metro-North and New Jersey Transit have added services including Metro-North's third track and New Jersey's increased commuter trains, while the LIRR has not.

The Long Island Bus, which has experienced an 8% gain in ridership since 2000, has grown significantly more than the LIRR. Suffolk County Transit has grown by 35% over the same time period, a much more robust growth than other commuter bus systems in the region. This is due in part to population growth in Suffolk and in part to services that were added earlier in the decade. Many of these bus services provide a connection from local neighborhoods to LIRR stations and/or provide limited north/south intra-island mobility for Long Islanders.



Source: New York State Department of Transportation and New York State Department of Motor Vehicles; data compiled by RPA.



Source: New York State Department of Motor Vehicles.

INDICATOR:
Vehicle Miles Traveled

Long Islanders are driving more, and currently drive 35–40 miles per day for each vehicle they own.

Why is this important?

The number of miles traveled by cars, trucks and other motor vehicles is a major factor in determining the amount of congestion on our roads and highways. The more we drive, the more crowded our roadways become, leading to lost work time and productivity and higher air pollution.

How are we doing?

The average person in Nassau travels 35 miles per day for each vehicle he or she owns, compared to 40 miles per day in Suffolk. Nassau is on par with New York City; Suffolk is only slightly higher than the average for the rest of New York State. Presumably, the higher number for Suffolk County is because there are longer distances between downtowns, job centers and other destinations than in Nassau, and because transit is less available.

From 1997 to 2006 the number of vehicles grew by 12% in Suffolk but only 2% in Nassau. From this data we can infer that the number of miles traveled increased substantially in Suffolk but only modestly in Nassau. This does not necessarily mean that congestion has grown more in Suffolk than in Nassau. Nassau is already densely settled, and a small increase in auto use can result in a disproportionate increase in congestion. On the whole, the data indicate that an increasing number of cars on the road have added to highway congestion over the last decade. With limited road capacity and high levels of existing congestion, any future increases could have a disproportionate affect on time spent in traffic. By comparison, the number of vehicles declined in New York City and grew by 7% in the rest of New York State during the same period. A large increase in subway and bus ridership in New York City may help explain the decline in auto ownership during this period.