

# THIS IS NASSAU



## THE DEAL FOR GENERATION Z



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# **This is Nassau:** **The Deal For** **Generation Z**

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**The Office of  
Nassau County  
Comptroller**

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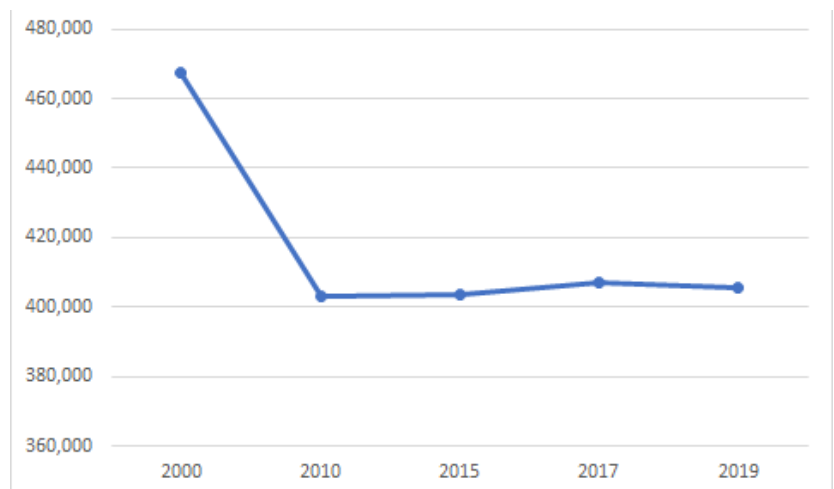
# Executive Summary

## Introduction

The Comptroller's Office developed a Policy and Research Unit to dive deeper into the challenges that impact different segments of our population and look at what we call "The Deal" of living in Nassau County: the concept that people choose to build a life here so that they could enjoy an affordable quality of life based upon our schools, services, beaches, parks, and access to New York City. For a lot of people in Nassau County, "The Deal" isn't quite adding up anymore. Our Policy and Research Unit dives into kitchen table issues that affect Nassau County residents and identifies best practices from around the country to promote policy solutions to help Nassau meet the needs of the next generation.

In 2019, the Office released a report detailing how "The Deal" of living in Nassau County has become increasingly difficult for younger people. The Policy and Research Unit's demographic analysis of Nassau County found that the population of the 20-44 age group declined 9.3% since 2000. A lack of affordability in major areas such as housing and education and a lack of career opportunities in growing economic fields have been fueling this decline.

### Nassau County Age Group: 20 - 44 Population Trends



## Updated Goals to Reflect Changing Times

The 20-44 demographic is unquestionably a crucial component of our County's character to ensure that Nassau can thrive into the future. The world continues to transform around us at an alarming speed. COVID-19 posed one of the greatest challenges of our lifetimes and has upended our previous way of living. "The Deal" of living in Nassau County will never be the same, even as we enter a "new normal." In response to the pandemic, education and employment have been markedly changed by the widespread adoption of remote learning and work. Most of the affordability metrics analyzed in the prior report have not seen significant progress in a positive direction. In addition, the generational threat of climate change has made it clear that building a resilient and sustainable future is linked to every aspect of our lives.

This report offers new insights focusing on a different generation: Gen Z. Born after 1996, this generation is more racially and ethnically diverse than any other generation, and they are projected to be the most well-educated generation (1). Being born into the digital age has given this generation a unique set of priorities. Equity and sustainability are two ideas that are considered with the introduction of new policy initiatives. Gen Z's political engagement has demonstrated that the next generation is ready, willing, and able to use their voices to make a difference.

By building upon the findings of the previous report with a new lens, including updates to areas already studied, this report will provide a greater understanding of the policy issues and solutions that the next generation values most.

# 2019 Demographic Profile

## Generational Profiles



### Traditionalists

**Born:** 1928-1945

**Age:** 76-93

**Percent of County:** 7.9%

**Status:** Nearly all in retirement, though many without savings are working.



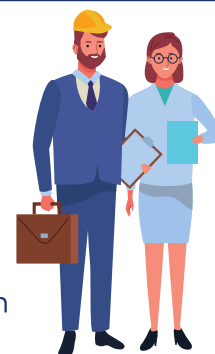
### Millennials

**Born:** 1981-1996

**Age:** 25-40

**Percent of County:** 23.6%

**Status:** In the workforce but struggling with wage stagnation and student debt.



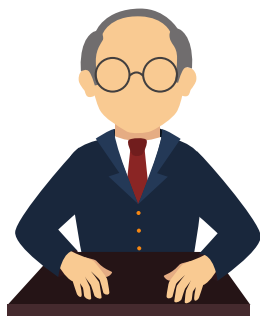
### Baby Boomers

**Born:** 1946-1964

**Age:** 57-75

**Percent of County:** 16.4%

**Status:** Entering retirement but expected to live longer than the previous generation.



### Generation Z

**Born:** 1997-2009

**Age:** 12-24

**Percent of County:** 19.1%

**Status:** Technologically driven students. Beginning to enter the workforce.



### Generation X

**Born:** 1965-1980

**Age:** 41-56

**Percent of County:** 21.7%

**Status:** Experiencing less financial security than previous generation.



### Generation Alpha

**Born:** 2010-2025

**Age:** 11 and younger

**Percent of County:** 11.3%

**Status:** The most diverse generation in the United State's history. Entering school.



Source: U.S. Census Bureau, ACS Demographic and Housing Estimates, 2019: ACS 5-Year Estimates Data Profile.  
U.S. Census Bureau, County Population by Characteristics: 2010-2019.

Note: Generations are defined in accordance to years of birth outlined by the Pew Research Center.



## Outlining the Issue

As discussed in the previous Next Gen Report, there is a clear need to make college more affordable. Today, the average tuition to attend a traditional four-year institution is \$19,189 for public schools and \$39,529 for private schools (2). Most students and their families have to borrow tens of thousands of dollars to have the opportunity to earn a college degree. In 1990, less than 5% of the U.S. population had student debt over \$25,000. This has risen to 40% in 2019 (3). The issue is worsening on Long Island, as colleges and universities in Nassau saw at least a 20% increase in tuition from 2014 to 2019 (4).

One of Nassau's greatest strengths is its education system. However, our exceptional students come out of college with mountains of debt for one key reason: college is not affordable for the average person.

## Policy Implications

Funding financial aid can both increase college access and lower student debt. At the federal level, advocates have been pushing to increase Pell Grant funding. In 2021, a component of President Biden's American Families Plan called for a \$109 billion investment to make community college free for all and a \$85 billion investment to increase Pell Grant Funding (5). These policies would have a direct impact on admission rates and help create a more sustainable workforce.

## Pandemic Impacts

The student loan debt crisis affects nearly 45 million borrowers who hold \$1.7 trillion in debt, hindering these borrowers from attaining economic security (6). The crisis is exacerbated by the severity of the COVID-19 economic impacts, as many student loan borrowers were financially insecure.

Although the emergency relief measures passed in response to the COVID-19 pandemic allowed student loan borrowers to defer their loan payments, once that relief expires, many students are uncertain if they will be able to make their monthly payments. In fact, a survey from the Student Debt Crisis Center (SDCC) found that 65% of student loan borrowers said they were not ready to make student loan payments until September 2022 or do not know when they would be ready (7).

**\$1.7 Trillion**  
**2020 National Student Debt Balance**

**More than auto and credit card debt respectively.**

**204%**

**Increase in cost to attend a public university since 1988.**

**37%**

**Increase in tuition and 24% increase in net costs from 2008-2018 (including factors like scholarships and grants).**

**43%**

**of college students do not earn a degree. They are still responsible to pay back acquired student loans.**

**30%**

**of all U.S. student loan borrowers were from California, Florida, Texas, and New York. Collectively, borrowers in these states owe more than \$440 billion of student loan debt.**

Source: Federal Reserve, Federal Reserve Bank of New York, Federal Student Aid.

## Student Debt on Long Island

**\$33,900**

**Average Student Debt Balance**  
**Higher than state and national averages**

**9.5%**

**90 Days Behind on Payments**

Source: Federal Reserve Bank of New York, Regional Household Debt and Credit Snapshots.





One struggle unique to Gen Z is the shift to online learning and remote education.

The move to online learning was ultimately detrimental to many students' mental health. Gen Z teens in schools reported less motivation to do schoolwork and remain active in extracurricular activities, while also feeling that they didn't learn as much as in previous years (8). That lack of motivation has real consequences in Nassau County, as educators noted a 15% decline in the percentage of students making expected grade-level growth in reading and math during the fall of 2020 in Freeport. Moreover, 17% of grades K-6 students regressed at least one reading level (9). There needs to be an expansion of existing virtual extra-help as well as offering counseling to treat mental health, improve test scores, and raise the quality of life.

Remote learning has also paused any supplemental school resources. Notably, in 2020, for every child in an afterschool program, two would be enrolled if they had the opportunity (10). When it comes to mental health, national data showed that of students who receive mental health services, 35% receive services exclusively from school settings (11). All resources that could have helped students process the difficult period were paused for months. In the future, it is critical to ensure there are proper programs in place to help uplift students in times of crisis.

## **Disparities in Remote Learning**

Remote learning did not affect all students equally. Access to technology among low-income students posed greater difficulties in receiving a quality education during the pandemic. 59% of low-income families reported that their children faced one or more digital obstacle doing remote schoolwork, including a lack of access to a personal smart device or reliable internet connection (12).

Even before the pandemic, students of color overwhelmingly face one or more cumulative risk factors that hinder their education (13). New York was no outlier, as school districts on Long Island struggled to reach a one computer to one student ratio. During the pandemic, public schools on Long Island scrambled to order computers. Meanwhile, students without access to a laptop or internet connection had no means of connecting to their schoolwork (14).

The expansion or creation of public school programs that offer students their own take-home personal devices, as well as public tax credits for low-income families to have access to reliable internet, would substantially bridge the equity gap that made remote learning especially challenging for thousands of students in Nassau.

## **Remote Learning Impact on Schools in Nassau County**

**15%**

**Decline in the percentage of students making expected grade-level growth in reading and math during the fall in Freeport, an example within Nassau County.**

**17%**

**Of K-6 students regressed at least one reading level in Freeport, an example within Nassau County**

## **National Data**

**For every**

**One Child**

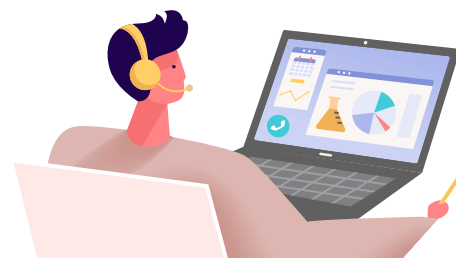
**in an afterschool program, two would be enrolled if they had the opportunity.**

**35%**

**Of students receive mental health services exclusively from school settings.**

**59%**

**Of low-income families reported that their children faced one or more digital obstacles doing remote school work including lack of access to a personal smart device or reliable internet connection.**



# Jobs and Employment



The last 18 months have created one of the most volatile job markets and the most significant threat of economic recession since the Great Recession and Great Depression. Despite a strong economic recovery thus far, it is predicted that the future employment market will look much different than in the past.

## General Trends

Most employment and job metrics were thrown into a state of constant flux by the pandemic.

The unemployment rate in Nassau County was at a record high in May 2020 at 13.4%, but it dropped to 4.6% in May 2021. The national unemployment rate for young people (16-24) was at 10.0% in July 2021, nearly double the overall national unemployment rate of 5.4%, according to the U.S. Bureau of Labor Statistics (15). Over half of Gen Z reported losing employment in the form of summer jobs and internships during the summer of 2020 (16). These substantial losses are major setback for the economic futures of Gen Z.

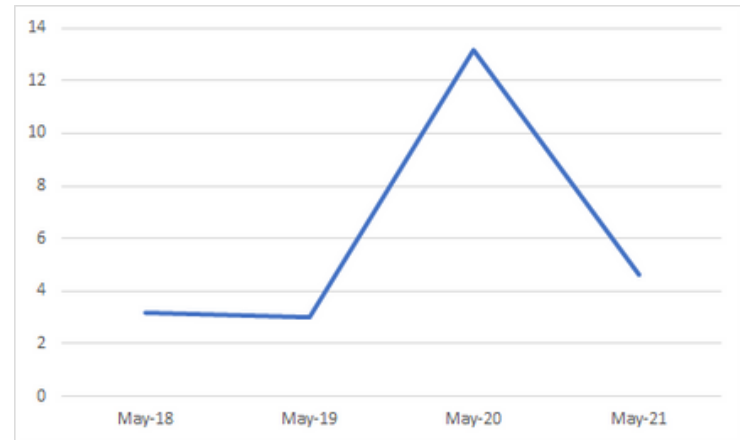
In the Urban Institute's March and April 2020 Health Reform Monitoring Survey, 57.4 percent of Gen Z adults (18-to-22-year-olds) reported their families experienced job-related losses, compared with 35.4 percent of working-age baby boomers 55-to-64-year-olds (17). Before the pandemic, one-third of Gen Zers worried about covering everyday expenses, including transportation and food, and one-quarter worried about paying for their own or a family member's education. The pandemic exacerbated these worries. Young workers who entered the job market during a recession have experienced lower earnings after graduation (18).

## Internships During a Pandemic

Internships have become virtually a requirement for Gen Z workers to move up the ladder and compete for high-paying jobs. The pandemic led to many internship offers being rescinded and a decrease in job listings. This paradox left workers with the expectation of getting a job for career experience but the inability to do so potentially damaging future job prospects.

In 2020, 62% of Gen Z reported plans to attend graduate school, an 18% decrease from 2014 (19). Hesitance to pursue higher education could reflect the potential student debt burden they would carry. Many college graduates would prefer to seek an internship that helps pay for their student loans while also building up their resumes. Hosting more internship opportunities in Nassau County will attract and allow career development for more young professionals.

### **Nassau County Unemployment Rate** **4.6% County Unemployment Rate in May 2021**



### **By 2025, Gen Z will make up** **27% of the workforce.**

Source: World Economic Forum

### **57.4% of Gen Z adults reported** **their families experienced job-** **related losses.**

Source: Urban Institute



# Future of Work & The Gig Economy

The gig economy is a broad term referring to employment as full-time independent contractors or individuals who get income on short-term projects. The gig economy makes up 34% of the U.S economy and is projected to grow exponentially (20). In 2023, the projected gross volume of the gig economy is expected to reach \$455.2 billion (21). Many enter the gig economy for greater flexibility or because they cannot find traditional, full-time, salaried positions that provide enough income. There are many benefits to the technological expansion associated with the gig economy, such as ride-hailing apps. As the gig economy expands, governments will need to adopt policies to increase worker protections and tax collection.

## Gig Economy Benefits

- Easy to sign-up and make money while supplying the demand to all types of work.
- Flexible schedules for individuals with inflexible commitments (parents, students, etc.).

## Remote Work

The COVID-19 pandemic accelerated the existing future of work trends. Increased use of workplace technology has changed the nature of work and modernized our approach to the traditional workplace.



70%

of employees hope to see widespread adoption of the hybrid model in the workplace, according to a survey by Microsoft (22).

## Gig Economy Issues

- Greater reliance on governmental services to close gaps in health care, retirement savings, and income.
- Governments are having difficulty implementing regulations and tax collections.

40%

of Gen Z wants a return to full-time in-person work while another 40% prefers a hybrid mode.



Meetings that were traditionally held in conference rooms were shifted to video conference calls. The environment of an office, with its potential for creative collaboration and familiar social interaction, is not something Gen Z is willing to give up entirely. According to Generation Lab, a polling and research firm that tracks trends affecting youth, only 20% of Gen Z workers prefer to work fully remote. The other 80% prefer a hybrid or full-time return to the office (23). This could stem from their belief that work is an intrinsically important part of who they are. 68% of younger workers reported worrying about their career potential, compared to just 43% of older employees (24). As employers deliberate their remote work policies and plan to bring back their workers, the meaningful experience of working in a shared space should not be forgotten.

## Pandemic Impacts

Gig workers were hit hard by the pandemic. Three million gig workers lost their arrangements from March 2020 to March 2021. Rideshare drivers from Uber and Lyft reported a **65% decrease** in their income, stemming from the 75% decrease in nationwide ridership in 2020 (25). Despite these concerning statistics, the gig economy experienced a 33% increase in wages and participation in 2020 (26). This indicates the gig economy may be more recession-proof than other traditional fields of employment. Gen Z prioritizes recession-proof jobs in growing industries such as tech and green energy.

As digital natives who grew up in a world of screens and devices, Gen Z resists the trend of remote work popularity. This ambivalent reaction indicates that although more remote work may be inevitable, the next generation still will search for jobs that offer an in-person component. The availability of mixed-use office space near downtown station areas will be a contributing factor in making Nassau County an attractive destination for young professionals.

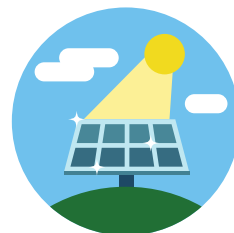


# Climate Change and Sustainability

Climate change is unquestionably a defining issue of our time, green economic growth and development will be an important element of our future economy. According to a survey from Pew Research Center, 67% of Gen Z believes climate change should be a top priority to ensure a sustainable planet for future generations (27).

About 186 square miles of land in New York State are less than nine feet above the high tide line – Superstorm Sandy’s peak level as measured at the Battery in NYC (28). An interactive map by the National Oceanic and Atmospheric Administration showed that a two-foot sea-level rise would inundate many coastal communities on Long Island. Long Island coastline would move further inland than it is now, increasing the frequency of floods and destroying many homes (29). Paired with rising global temperatures, rising sea levels could cause hurricanes in New York to grow more powerful and frequent while causing even more catastrophic damage (30).

To mitigate our carbon footprint, investing in sustainable energy sources needs to be at the top of our to-do list. Nassau County needs to lead the way on climate policies and work to increase renewable electricity and renewable energy economy-wide (including heating and transportation). Switching to wind, solar, and geothermal energy will reduce our carbon footprint and create a sustainable energy system that will last. Not only is renewable energy better for the environment, but it is also cost-efficient. In two-thirds of the country, it is more cost-effective to install renewable energy than it would be to install carbon capture on a coal-fired power plant (31). As discussed in Part Three of the Comptroller’s Office LEAP Report ([open Nassau.nassaucountyny.gov/partthree](https://open Nassau.nassaucountyny.gov/partthree)), these energy sources will be instrumental in our County’s commitment to reducing our carbon footprint and empowering our future.



## Sustainable Economic Development

Sustainable economic development creates long-term careers that have the potential for future-oriented development. Information technology (IT) and the green energy sector are two of the quickest growing industries in the nation (32). Nassau County should prioritize supporting high-paying opportunities in energy production, environmental management, and conservation. The establishment of a Clean Energy Workforce Development Fund would support training and job placement assistance for Nassau residents to work in the clean energy industry (33). Overall, thousands of these jobs would create billions of dollars for our economy and ensure the economic well-being of Gen Z (34, 35).

Businesses and individuals can be encouraged to practice sustainability through legislation and tax incentives. We should follow the lead of municipalities nationwide and enact a ban on single-use plastics to reduce waste and pollution (36). New tax incentives can be offered to businesses that convert to 100% renewable energy before 2030 (37). Telework can also potentially reduce congestion and thus carbon emissions while saving businesses money and allowing for local reinvestment.

Nassau must strengthen its public-private partnerships and become an active ally to the individuals and groups growing our economy (38). Performance-based tax incentives offered to companies who relocate their workers to Nassau County and pledge to stay could be a smart investment in our economic development and prevent residents from moving to other metropolitan areas (39).

# Transit Oriented Downtowns

Cars and highways were the lifeblood of the Suburbia model that shaped Long Island for decades. However, as Nassau County struggles to retain young people and adopts new sustainability practices, the region must update its approach to planning. The environmentally conscious Gen Z values sustainable methods of transportation that are cheap and accessible. **Policymakers must pursue transit-oriented developments (TODs) while prioritizing sustainable transportation.**

## New Transportation Trends

Reliance on personal vehicles and highways is not feasible in the long run as the next generation considers the impacts of petroleum-based vehicles on the environment. They are far less enthusiastic about car usage and ownership than their older counterparts. One-third of Gen Z car owners choose electric vehicles, significantly more than any other generation (40). According to an independent consulting and marketing analysis by Lang Marketing, more than 40 percent of 19-year-old Gen Z Americans do not have a driver's license and over 48 percent of 16-18 year olds do not drive at all. For Gen Zers, vehicle is a means of getting from point A to point B (41). Improvements in the public transportation system are crucial to creating an environment that fits the lifestyles of young people.

Electric vehicles are here to stay. Although increasing mobility options such as mass transit, carpooling, bicycling and walking are important strategies, perhaps the most realistic strategy to reach our air quality and carbon emissions goals is to aggressively move to electrify transportation. We can make sure electric vehicles increase in popularity by adding more charging stations on Long Island to make these cars eco-friendly and convenient.

## Bus Rapid Transit

Bus Rapid Transit (BRT) systems include running buses in dedicated lanes separated from traffic, triggering traffic signals, and providing pre-board fare payment. Bus-only lanes are a low-cost solution that use the capacity of existing corridors and provide immediate benefits to fixed route buses. The implementation of a Bus Rapid Transit plan will reduce congestion while increasing ridership (42).

The \$1.5 billion Nassau Hub project will take place over the next few years to transform the 72-acre area around Nassau Coliseum into a stunning display of residential and commercial properties (43). This also includes a significant expansion of BRT, highlighting its importance.

## Capitalize on Underutilized Properties

There are acres of underutilized properties in downtown areas and around train stations across Long Island (44). The issue is not a lack of land to work with, but misuse of existing land that could be better developed. The County can take advantage of this space in the following ways:

- Amend zoning laws to allow mixed-use developments to connect retail, office, residential, and green space in walkable and lively communities while reducing traffic congestion and lowering the island's carbon footprint.
- Issue a data-driven study to find "nature deserts," areas that have a shortage of public green space within walking distance, and beautify our towns and villages.
- Purchase land from private or public holders to effectively control the creation of mixed-use land development and affordable housing.
- Install public green spaces—including benches, lawn space, playgrounds, dog parks, public art, or other unique structures—to enhance the character of our community.

Empty land does not benefit any residents. Developing these vacant properties to reach their full potential will create vibrant neighborhoods.

**28%**  
**of Long Island's  
carbon  
emissions are  
from on-road  
transportation**

Source: U.S. Green Building Council





A region's housing market is a principal determinant of its ability to attract and retain young people as they enter the workforce. However, young people are struggling to find affordable rental options and their own homes.

A market analysis from M&T Bank found that most young people are looking to rent apartments or buy homes near downtown areas that are full of restaurants, entertainment, and public transportation. Young people seek education, then move to big cities looking for work (45). As Generation Z begins to graduate college, they are joining younger millennials in urban and suburban areas. This shows that the demand for affordable housing is likely to continue (46).

## Nassau County's Housing Problem

Nassau is being outpaced by other suburban communities in providing sufficient housing options. **The region will be short by at least 51,500 housing units by 2030 (47).** One factor impacting Nassau's ability to keep up with the demand for housing are existing zoning codes. Development laws of the past often prohibit new units from being constructed in many transportation hubs in the county. In 2019, Long Island generated \$58 million from short-term rental properties (48). This figure would be higher if zoning codes did not forbid homeowners from renting out an apartment on their property. Nassau is also missing out on tax revenue gained from occupancy taxes from these stays.

## Policy Solutions

Expanding the HOME Investment Partnership Program (HOME) would support more decent and affordable housing. The program provides grants to states and localities to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership to low-income households (49). Outdated zoning laws also need to be changed to better serve Nassau County residents in the 21st century.

In addition, traditional security deposits often pose a significant barrier to housing affordability. **"Renters Choice Housing"** was proposed at a New Deal Leaders Conference to address housing concerns. The proposed policy would offer renters the option to pay a flat fee every month instead of a lump-sum upfront deposit. In exchange, insurance companies would guarantee apartments against damages (50).

## Nassau Housing Market

**\$530,000 → \$635,000**

**Increase of the median sale price of residential properties, condominiums, and co-op properties from May 2019 to May 2021.**

**The number of houses sold in March 2021 was**

**65%**

**higher than the number of houses sold in March 2020. A sizzling housing market of high demand has led to low inventory which has resulted in prices at record highs.**

**69%**

**of the total housing stock was built prior to 1959 and 94.4% (447,123) is currently occupied.**

**22%**

**of affordable housing stock was lost between 2012-2017 and price per acre rose 28%.**



# Conclusion

The previous Next Generation report highlighted how we could meet the demands primarily of the Millennial generation. This report focuses on the needs of the next generation: Gen Z.

There is no going back from the events that changed our world in March 2020. "The Deal" of living in Nassau County has been permanently altered, despite strong signs of recovery from the pandemic on multiple fronts. Our ideas of what constitutes education and work create new challenges and innovative solutions to the traditional routes. Nassau County remains an extremely expensive place to live and work by nearly every metric. Tying these concerns together, climate change has already impacted our community and made the push for resilient and sustainable growth even more pressing. Gen Z is ready to respond, and we must demonstrate that our government is prepared to answer the call.

If we tell young people that they have the future in their hands, we need to help bring these dreams to fruition. As a region, we must invest in developing sound data-driven policies that get results. That investment starts with a willingness to have honest and open conversations about what must be done and a sense of urgency to follow those discussions with action. The Office of the Nassau County Comptroller is proud to play a part in helping foster these discussions and providing data that will shape sound policy decisions.

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