

Indicators of Equitable Recovery in the Bay Area

Research conducted and report prepared by

PolicyLink for the **Bay Area
Equity Atlas**



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Introduction

In the nine-county San Francisco Bay Area region, as elsewhere, the coronavirus and its economic fallout have disproportionately impacted the very same people that were on the economic margins before the pandemic, including Black, Latinx, low-wage workers, and immigrant communities (especially undocumented workers). For the region to recover, and thrive, racial equity must be at the forefront of recovery efforts.

Data that is disaggregated by race, ethnicity, and other demographics is critical to informing equitable recovery strategies, yet most of the typical sources for this data are lagged by several years. This report compiles available indicators on the current state of equitable recovery for the Bay Area region. We present disaggregated data whenever possible, but many sources do not include all groups, or sample sizes are too small to report on smaller populations or sub-state geographies. In some cases, we have filled in with state-level data.

About

The Bay Area Equity Atlas is a comprehensive data support system to track the state of equity across the region and inform solutions for inclusive prosperity. It is produced by the San Francisco Foundation, PolicyLink, and the USC Equity Research Institute (ERI), and is a tool for community leaders seeking to create a more equitable, sustainable, and resilient region. To learn more visit www.bayareaequityatlas.org.

ISSUE AREA KEY:

Color coding is used throughout this report to help readers see how the data and indicators discussed here fit into three issue areas. The color scheme introduced here will continue throughout the report.



**Small business and
workforce development**



**Supporting under-invested
communities**

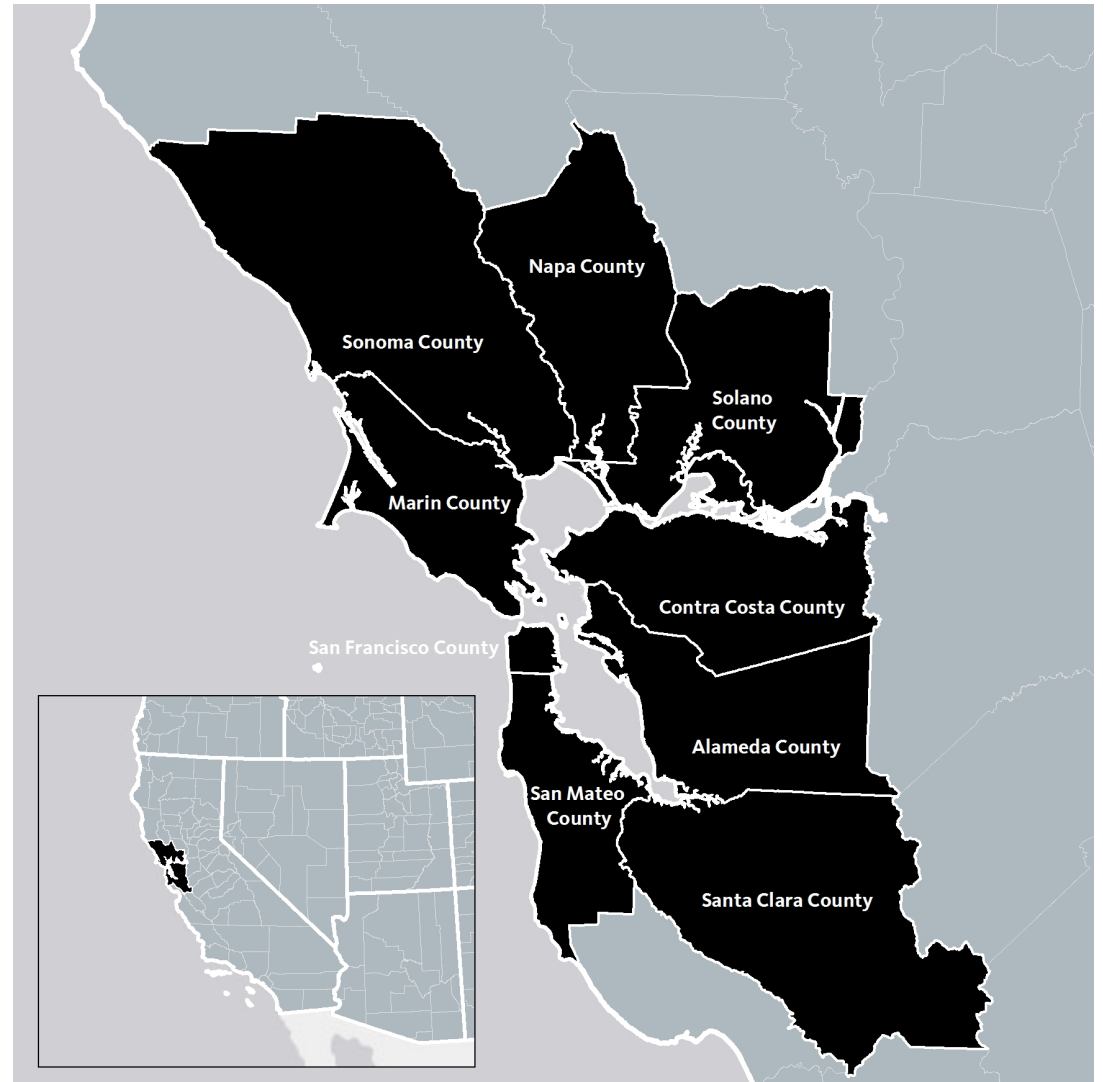


**Affordable housing and
tenant protections**

Geography

Throughout this report and data analysis, the nine-county San Francisco Bay Area region includes Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma counties.

Unless otherwise noted, all data presented in this report follow this nine-county geography, which is sometimes referred to simply as the “Bay Area,” “Bay Area region,” “nine-county region,” or “the region.” Some exceptions, due to lack of data availability, are noted beneath the relevant figures.



Building a better economy and supporting workers

An equitable recovery means ensuring the economic security and prosperity of all workers, especially those hardest hit by the pandemic

The COVID-19 crisis shined a spotlight on the divide between knowledge economy workers who can work from home, and the “essential” workers whose work puts them at greater risk of contracting the virus (pp. 6–7). Workers of color, especially women, were both more likely to be essential workers and more likely to work in low-wage industries such as retail and hospitality that were negatively affected by the pandemic shutdowns. As a result, workers of color have disproportionately experienced job and income losses during the pandemic (p. 8–9).

Black and Latinx business owners have also been heavily impacted by the recession. Bay Area Paycheck Protection Program (PPP) loan recipients have tended to be businesses with many employees, and previous research has shown that most small businesses owned by Black and Latinx people are single-person businesses with no additional employees (p. 12).

Workers of color face additional vulnerabilities that must be addressed through recovery efforts: They are more likely to be “gig” workers and more likely to work in jobs that are susceptible to automation risk (pp. 13–14).

Rate at which Black Californian workers filed for unemployment insurance during the pandemic, compared with White workers:

1.75x

Employment declines in 2020 among low-wage workers in seven Bay Area counties:

-20% or more

Workers of color represent 58% of all Bay Area workers, but among automation-vulnerable workers their share is:

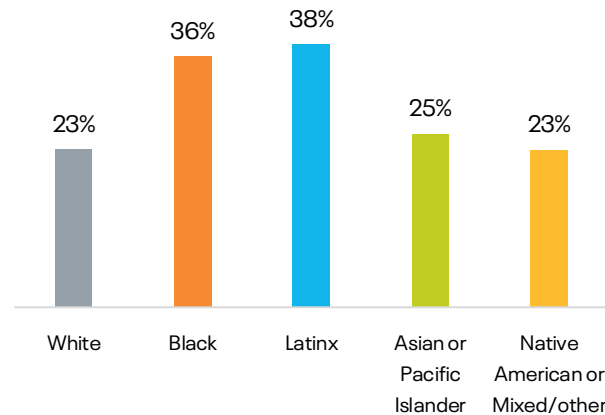
67%

Building a better economy and supporting workers

Latinx and Black workers are concentrated in essential jobs and face greater health and economic risks

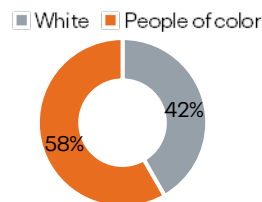
The pandemic revealed persistent occupational segregation in the regional labor market. Workers of color are disproportionately low-wage workers who have inequitable access to employer benefits including sick days and health insurance. The overrepresentation of workers of color in the essential workforce—grocery store workers, healthcare professionals, bus drivers, janitors—has contributed to racial equities in infection and mortality rates. Workers in food and agriculture—industries in which Latinx immigrants are concentrated—experienced the highest levels of excess mortality due to the pandemic. Black and Asian or Pacific Islander workers in high-risk industries such as transportation and health emergency have also been at high risk of COVID-19 exposure and mortality.

Latinx and Black workers are more likely to work in essential industries during the pandemic
Currently employed workers in essential industries by race/ethnicity: Bay Area, February 2021

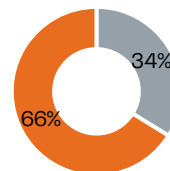


People of color are overrepresented among workers in essential industries

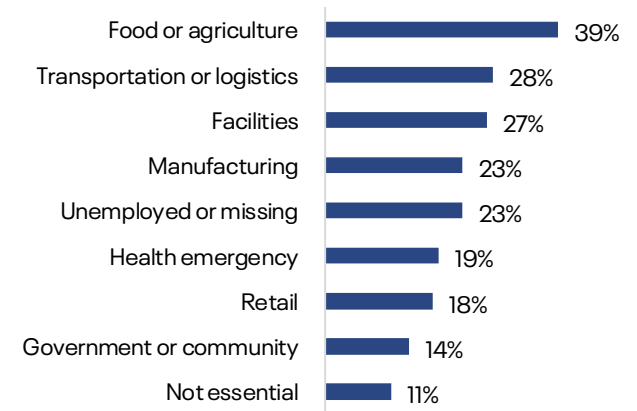
All workers by race/ethnicity: Bay Area, 2018



Essential workers by race/ethnicity: Bay Area, 2018



Workers in food and agriculture occupations have the highest excess mortality rates associated with COVID-19
Excess mortality¹ among working-age adults: California, March – October 2020

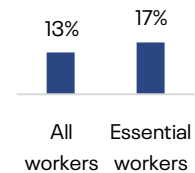


Essential workers earn well below the median income for all Bay Area workers

Median earnings: Bay Area, 2018



Share of workers living below 200% of the poverty level: Bay Area, 2018



Sources: 2019 IPUMS-CPS, using frontline industry definitions provided by the Center for Economic Policy Research (CEPR); Yea-Hung Chen et al., "Excess mortality associated with the COVID-19 pandemic among Californians 18-65 years of age by occupational sector and occupation: March through October 2020". ¹Excess mortality rates are the difference in observed versus expected deaths. American Community Survey, 2014-2018 5-Year estimates, in [A Profile of Frontline Workers in the Bay Area](#).

Building a better economy and supporting workers

Latinx workers remain the least likely to telework

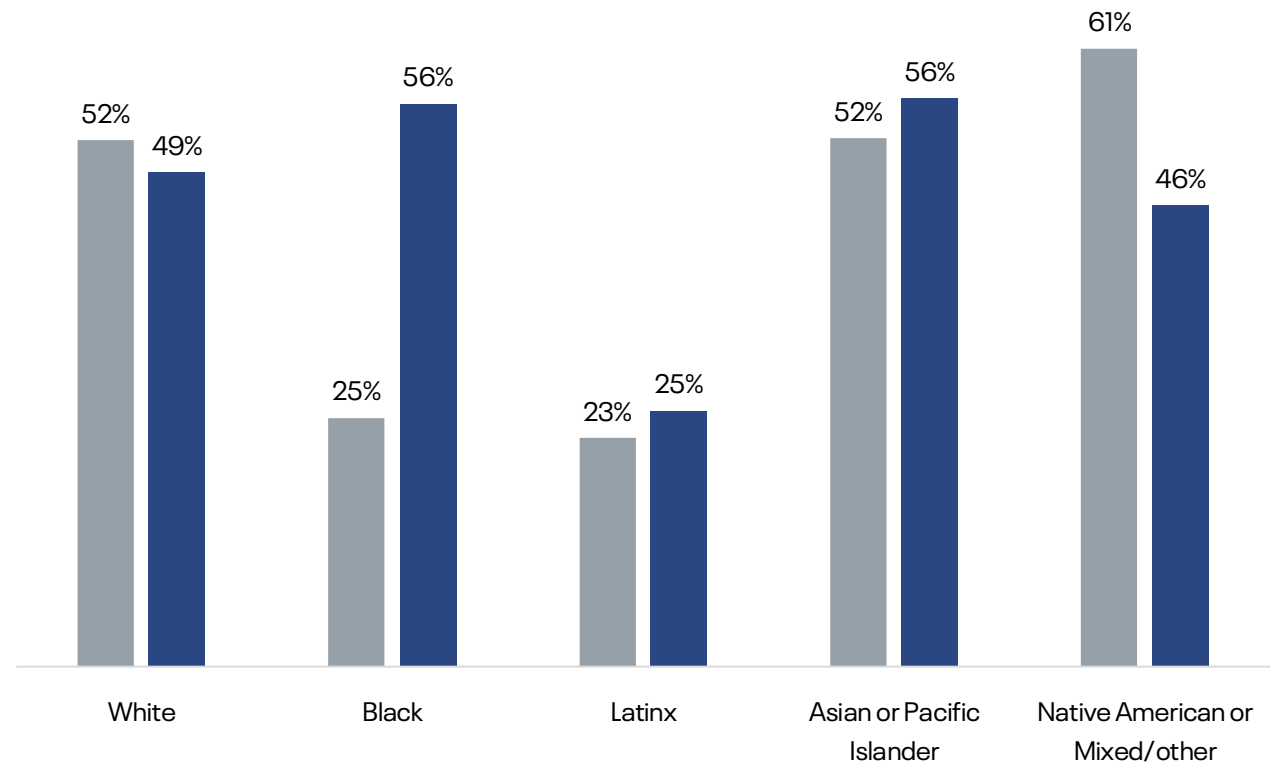
Black and Latinx workers were about half as likely as White workers to be working from home in November 2020. By early 2021 (the most recent data available), the share of Latinx, White, and Asian or Pacific Islander workers teleworking was fairly stable, and the share of Black workers teleworking more than doubled (from 25 percent to 56 percent).

Latinx workers have been the least likely of any group to telework during the pandemic

Employed workers who are teleworking by race/ethnicity: Bay Area, November 2020 and February 2021

■ November 2020

■ February 2021



Source: 2019 IPUMS-CPS. CPS estimates are based on MSAs including all Bay Area counties except Napa County, and San Benito County (part of San Jose MSA).

Building a better economy and supporting workers

Black workers, women, and workers with less education have suffered the greatest job losses

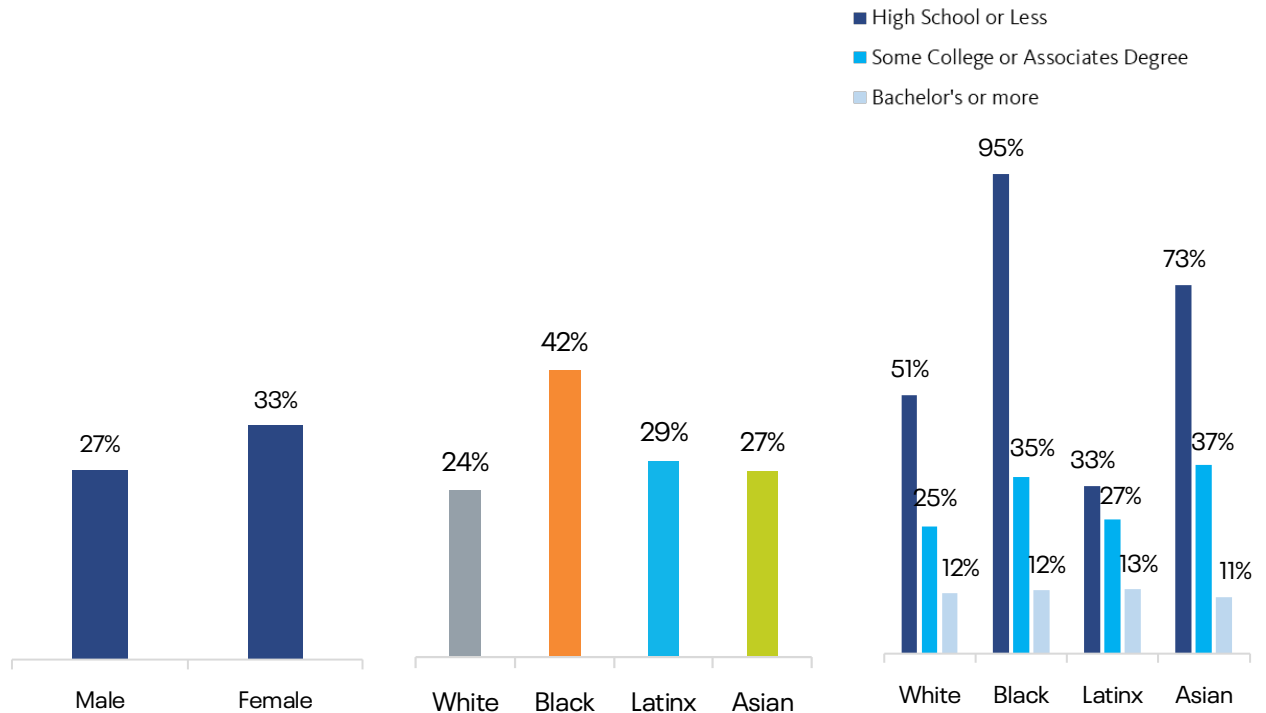
There have been significant racial and gender inequities in unemployment during the pandemic. Women across the state have faced higher unemployment rates and have also disproportionately left the labor force to assume childcare responsibilities. 42 percent of California's Black workers filed for unemployment during the pandemic, which is more than one and half times the rate of White workers. Virtually all Black workers with no post-secondary education have filed for unemployment.

California's Black workers, women, and workers with less education are experiencing disproportionate unemployment in the COVID recession

Share of the California workforce that has filed for regular Unemployment Insurance by gender, March 2020-February 2021

Share of the California workforce that has filed for regular Unemployment Insurance by race/ethnicity, March 2020-February 2021

Share of the California workforce that has filed for regular Unemployment Insurance by race/ethnicity and education, March 2020-February 2021



Sources: Share of the California workforce that has filed for regular Unemployment Insurance and Pandemic Unemployment Insurance by gender, March 2020 -February 2021 : California Policy Lab analysis of 2020-2021 unemployment insurance claims from the Labor Market Information Division of the California Employment Development Department. Source: California Policy Lab analysis of 2020-2021 unemployment insurance claims from the Labor Market Information Division of the California Employment Development Department.

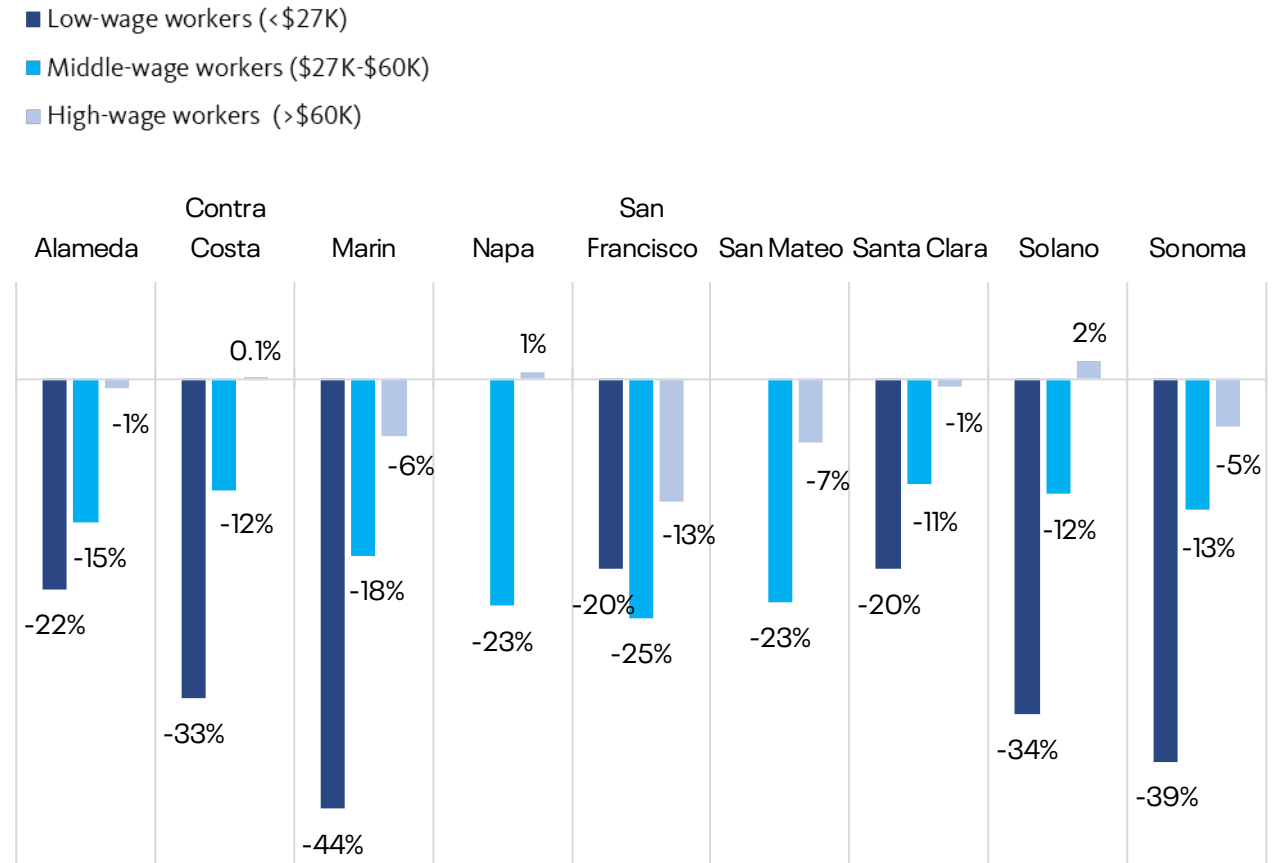
Building a better economy and supporting workers

In most Bay Area counties, low-wage workers experienced the largest declines in employment

More than 1.5 million Bay Area workers have filed for unemployment since the start of the pandemic, and about 100,000 workers left the region's labor force in 2020. Low-wage workers have been the most impacted by the COVID recession. In every county in the region except for San Francisco, low-wage workers experienced the largest declines in employment, with employment rates dropping by 20 to 44 percent between January and October 2020. In San Francisco, middle wage workers were hardest hit. Marin County saw the largest drop in employment for low-wage workers (44 percent).

Low-wage workers in Marin County experienced the largest decline in employment

Percent change in employment by worker wage level in Bay Area counties, January to October 22, 2020



Sources: Bay Area Equity Atlas analysis of employment data from the CA Employment Development Department. Employment change by worker wages from Opportunity Insights' Economic Tracker (not seasonally adjusted).

Building a better economy and supporting workers

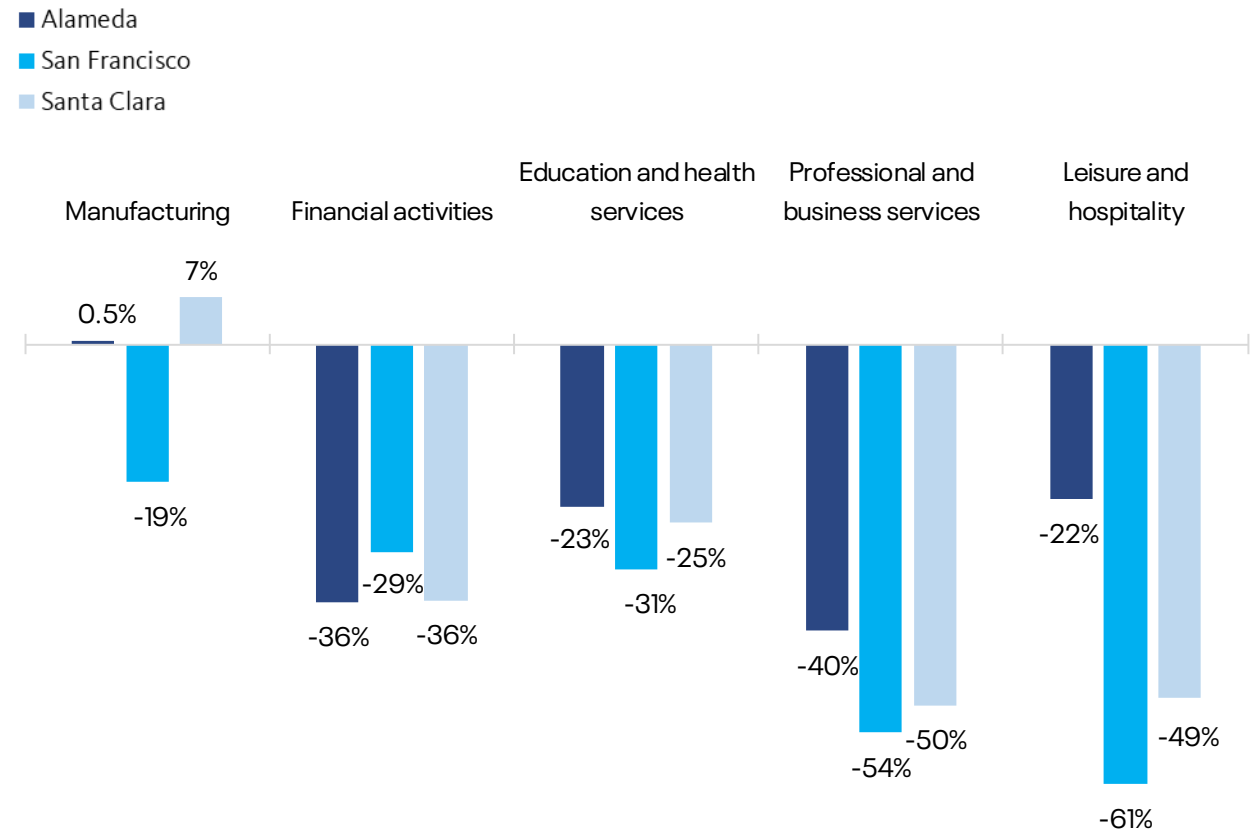
Job postings in leisure and hospitality, and professional and business services saw the largest decline

Across all industries, job postings have declined compared to before the pandemic. The decline is largest in the leisure and hospitality and professional and business services industries for the counties where data is available: Alameda, San Francisco, and Santa Clara. People of color, especially Latinx workers, are concentrated within the food preparation and serving sector of the leisure and hospitality industry. People of color are also overrepresented in waste management and remediation services within the professional and business services industry.

Job postings for leisure and hospitality, and professional business services in San Francisco and Santa Clara counties declined by about 50 percent or more between January 2020 and March 2021. The largest decline in job postings for Alameda county was in professional and business services (down 40 percent).

Job postings are down across virtually all major industries

Percent change in job postings by industry in select Bay Area counties, January 2020 to March 19, 2021



Source: Opportunity Insights Economic Tracker, 2021.

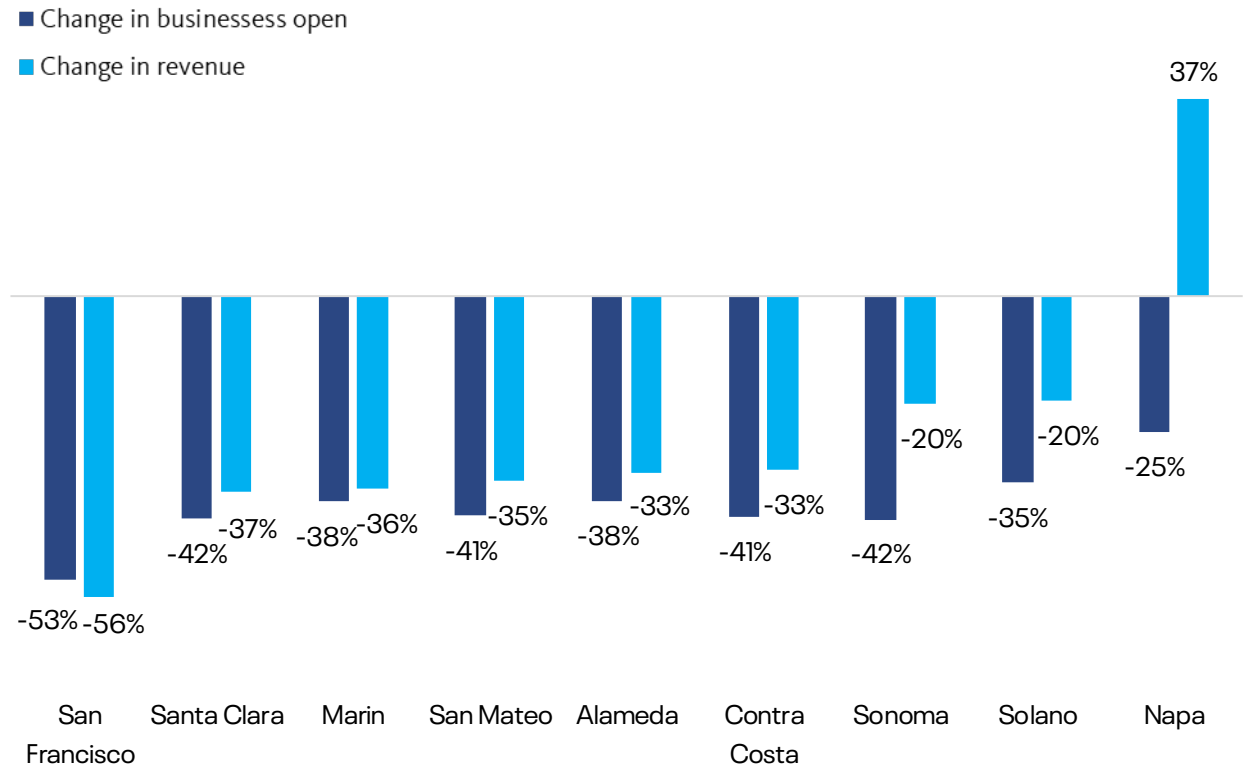
Building a better economy and supporting workers

Bay Area counties saw a dramatic drop in small business revenue and the number of businesses still open

In the last year, small business bottom lines across the region have taken a hit, and many have closed their doors permanently. Only Napa County saw an increase in small business, even with a 25 percent drop in the number of businesses open. The percent change in small business revenue and businesses open is most severe in San Francisco, where revenue is half of what it was last year and less than half of businesses are open.

Napa is the only Bay Area County where small business revenue is up compared to last year

Percent change in small business revenue and businesses open in Bay Area counties, January 2020 to February 2, 2021



Source: Opportunity Insights Economic Tracker, 2020 (seasonally adjusted).

Building a better economy and supporting workers

The national Paycheck Protection Program failed businesses owned by people of color in its initial phase

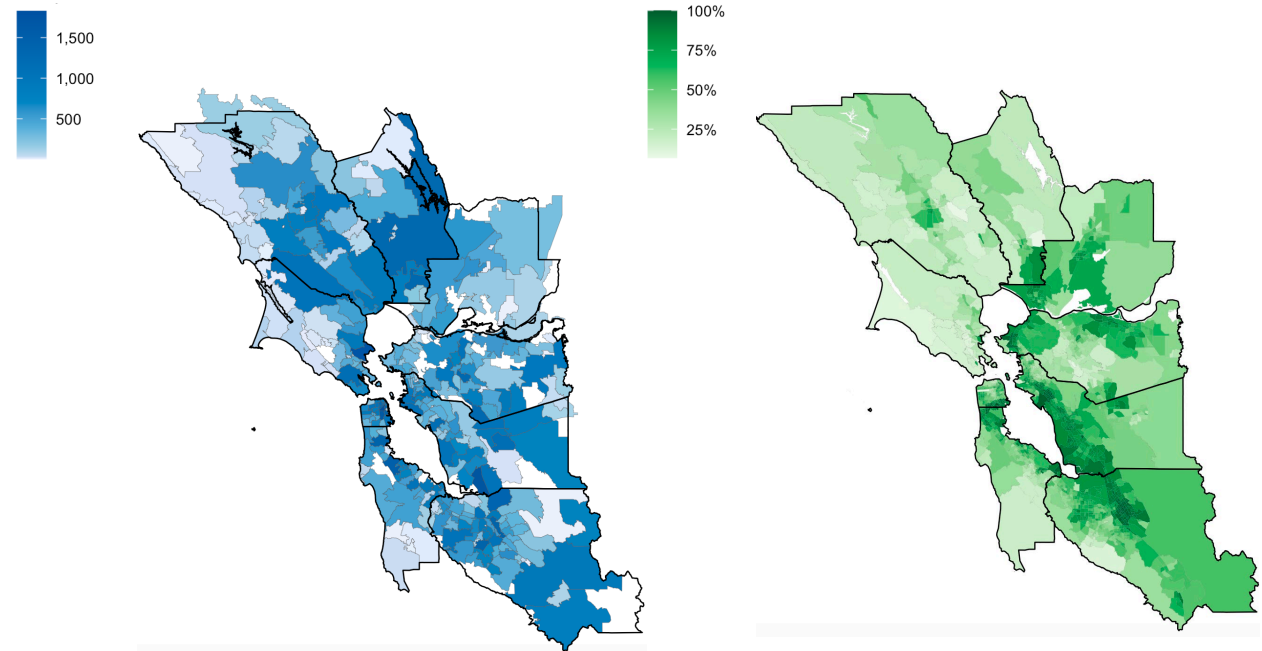
A national analysis of Paycheck Protection Program recipients from the Associated Press (AP) revealed that businesses owned by people of color were last in line to receive PPP loans in 2020 based on barriers accessing the program's banking institutions or ineligibility. The AP also found that White business owners were more likely to secure loans early. Loan recipients in the Bay Area tended to be businesses with many employees, and previous research has shown that most small businesses owned by Black and Latinx people are single-person businesses with no additional employees.

The areas with the most PPP loan recipients were in San Francisco's SOMA neighborhood (1,829 loan recipients), Fremont (1,715 loan recipients) in Alameda County, and San Rafael (1,648 loan recipients) in Marin County.

Paycheck Protection Program loan recipients and communities of color

Paycheck Protection Program (PPP) loan recipients:
Bay Area, January 2021

Share of people of color: Bay Area, 2019



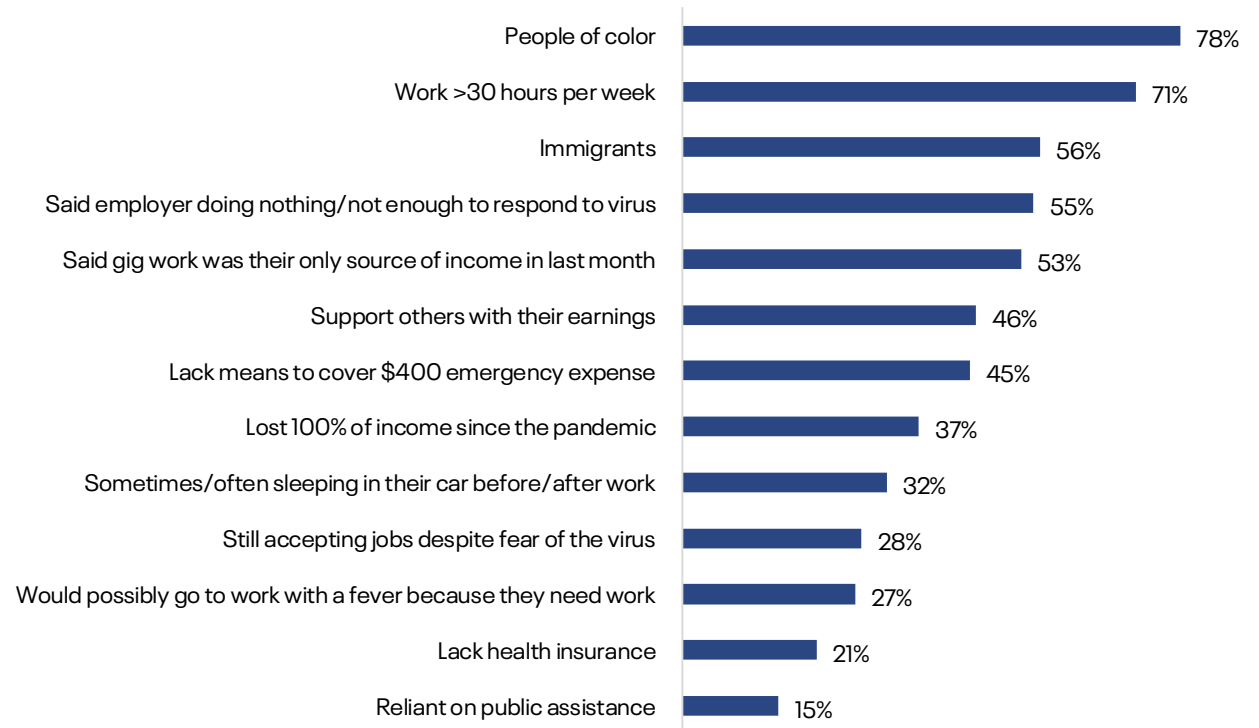
Sources: PPP loan recipients and jobs reported: US Treasury Department, January 2021. Share of people of color: 2019- 5-Year American Community Survey. Small business characteristics from JPMorgan Chase Institute. Rosenberg, Joyce M. and Myers, Justin, "Minority-owned companies waited months for loans, data shows", *Associated Press*, December 31, 2020. URL: <https://apnews.com/article/technology-small-business-new-york-coronavirus-pandemic-7613e946275f085367b5fc8c9a496aea/>.

Building a better economy and supporting workers

The majority immigrant and people-of-color gig workforce faces particular vulnerabilities

According to a spring 2020 study of gig workers in San Francisco, these workers are largely people of color (78 percent) and immigrants (56 percent). One key finding was that for most workers, this work is not a “gig”. Many work full time and are economically vulnerable: 45 percent said they did not have the means to cover a \$400 emergency. This is largely due to the classification of these workers as independent contractors (as opposed to employees) by employers like Uber, Lyft, DoorDash, GrubHub, and Instacart. As contractors, these workers lack key employment rights like a minimum wage, health insurance, paid sick leave, and disability insurance.

The majority of gig workers rely on app-based work as their primary source of income
Characteristics of gig workers: San Francisco, March 2020



Source: UC Santa Cruz: Benner, Chris, "On-demand and on-the-edge: Ride hailing and delivery workers in San Francisco", May 5, 2020. URL: <https://transform.ucsc.edu/on-demand-and-on-the-edge/>.

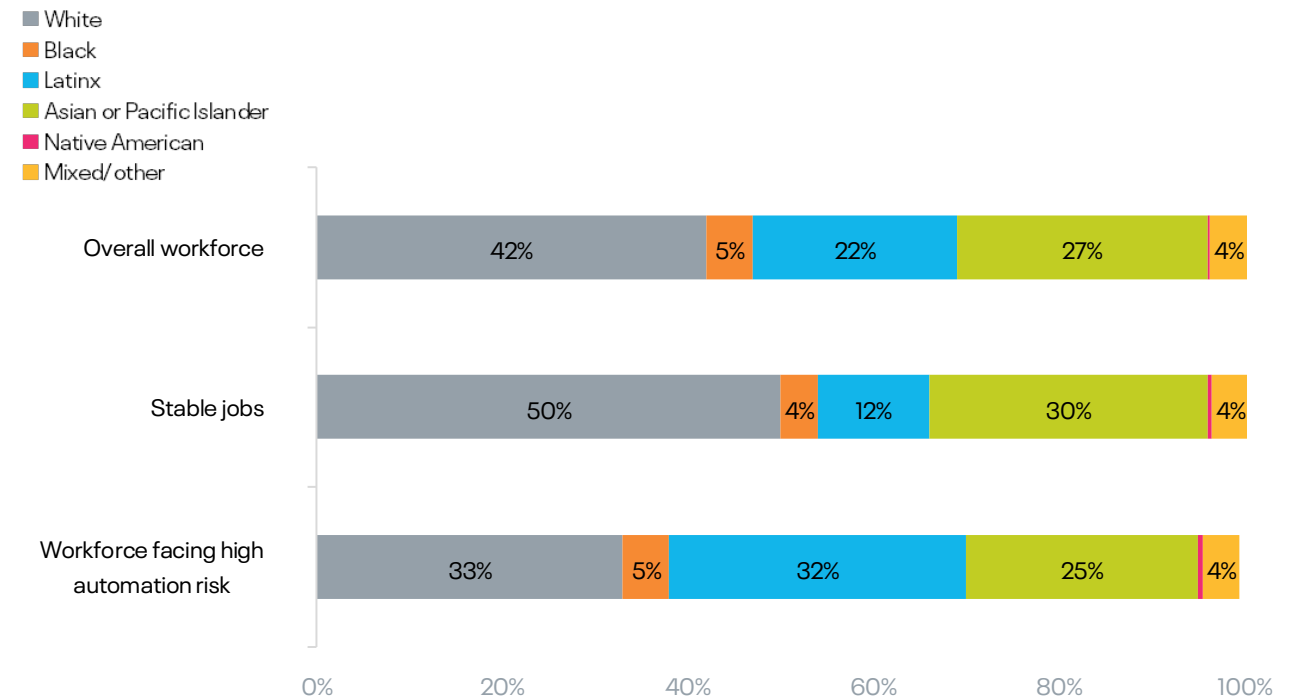
Building a better economy and supporting workers

Latinx workers are overrepresented in automation-vulnerable jobs

Access to stable jobs—defined as jobs that pay livable wages, have a growing base of employment, and have a low risk of automation—is inequitable by race. White workers are the most overrepresented among stable jobs, at 42 percent of the total workforce and 50 percent of workers in stable jobs. Latinx workers are the most underrepresented in stable jobs, making up 22 percent of the overall workforce but just 12 percent of those in stable jobs. The risk of automation is also concentrated among low-wage workers of color. Latinx workers represent 32 percent of workers in high automation-risk jobs. Automation has accelerated during the pandemic in warehouses, grocery stores, and manufacturing, for example, as industries have invested in automation to keep workplace density low and meet consumer demand.

White workers are overrepresented in stable jobs and Latinx workers are overrepresented in automation-vulnerable jobs

Share of Bay Area workers by race/ethnicity in the overall workforce, in stable jobs, and in high automation-risk jobs, 2018



Sources: Employment from 2018 5-year American Community Survey microdata from IPUMS USA, and occupational characteristics from Burning Glass job posting data and 2018 5-year American Community Survey microdata from IPUMS USA. Source: Employment from 2018 5-year American Community Survey microdata from IPUMS USA, and occupational characteristics from Burning Glass job posting data and 2018 5-year American Community Survey microdata from IPUMS USA. Source: Authors' analysis of the 2018 5-year American Community Survey microdata from IPUMS USA and automation scores from "The Future of Employment: How Susceptible Are Jobs to Computerisation?" (Carl Benedikt Frey and Michael A. Osborne, 2013). Note: Universe includes the employed civilian noninstitutionalized population age 16 or older.

Supporting under-invested communities

An equitable recovery means supporting those who are most vulnerable

Low-income people of color are not only disproportionately impacted by the economic impacts of the pandemic, but its health impacts as well, reporting some of the highest rates of COVID-19 infections (p. 16).

The economic fallout of the pandemic has been particularly challenging for people of color who face higher rates of food insecurity and greater barriers to learning. A year into the pandemic, Latinx and Black adults are disproportionately experiencing food insecurity (p. 17). Children in Latinx and Black households are also at a disadvantage when it comes to learning. With schools largely closed during the pandemic, most learning has occurred online. This poses a challenge for Latinx students who are less likely to have consistent Internet access (p. 18).

Share of Latinx adults experiencing food insecurity during the pandemic:

19%

Share of Black adults experiencing food insecurity during the pandemic:

16%

Share of Latinx students with consistent Internet access during the pandemic:

69%

Supporting under-invested communities

Low-income communities of color have been hardest hit by the pandemic

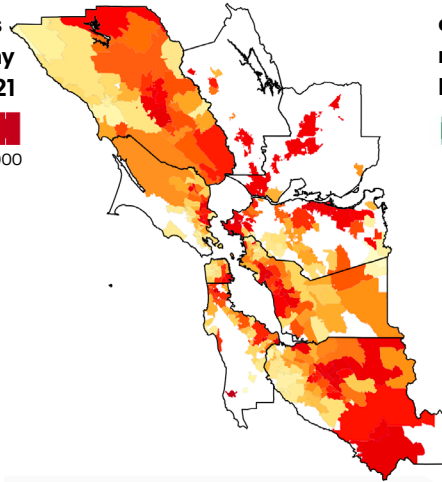
High rates of cumulative COVID-19 cases in the Bay Area are concentrated in low-income communities of color, with some of the highest rates in predominately Latinx neighborhoods. High case rates exist across the Bay Area in the following communities:

- Pescadero, Colma, and East Palo Alto in San Mateo County
- San Pablo in Contra Costa County
- Downtown and East San Jose in Santa Clara County
- East Oakland in Alameda County
- Santa Rosa in Sonoma County
- Bay View/Hunters Point in San Francisco

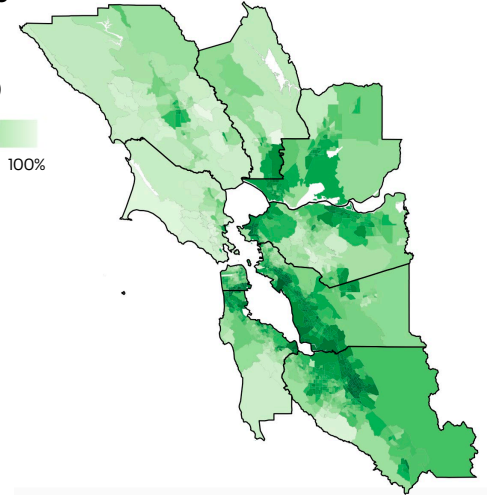
Neighborhoods with higher rates of overcrowding are more likely to be COVID-19 hotspots and have higher rates of uninsured populations.

COVID-19 cases are unevenly distributed across the Bay Area

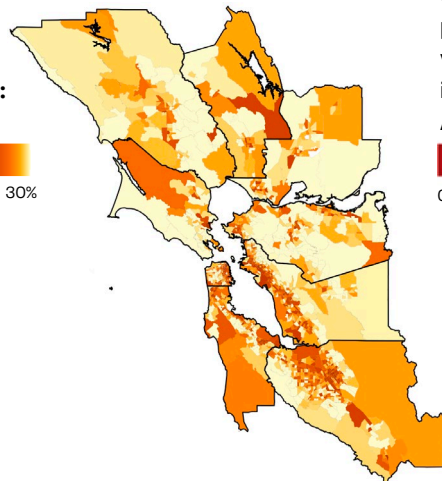
Cumulative COVID-19 cases per 100,000: Bay Area, March 2021



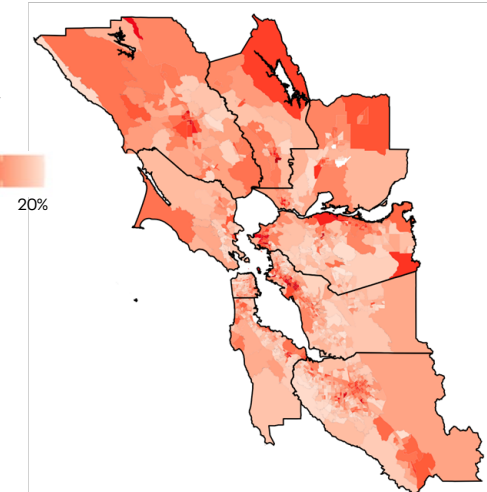
Share of people of color by neighborhood: Bay Area, 2019



Share of households with greater than 1.5 people per room: Bay Area, 2019



Share of population without health insurance: Bay Area, 2019



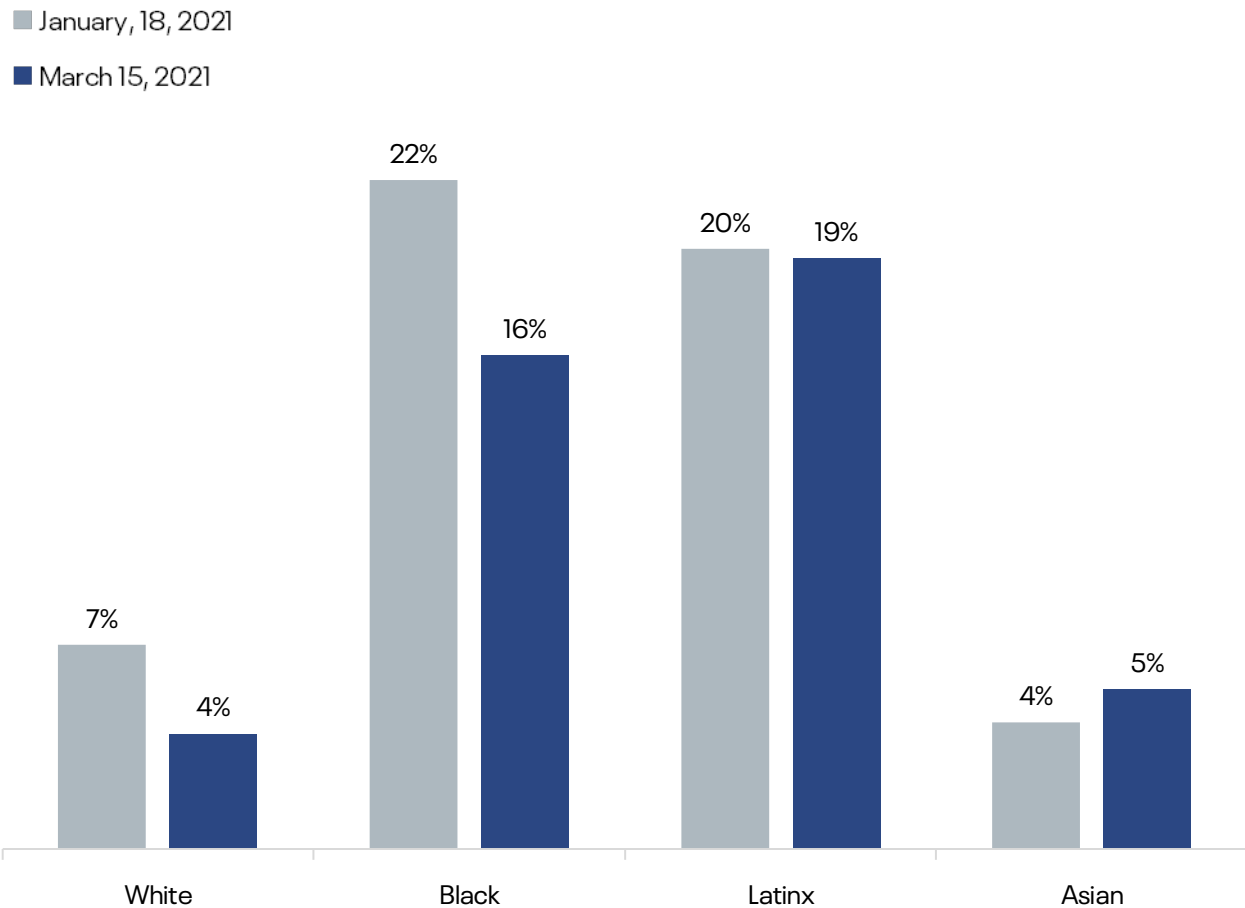
Source: Zip-level COVID-19 cases per 100,000 people from Alameda, San Francisco, Santa Clara, and Sonoma counties. City-level rates from Contra Costa, Napa, San Mateo, and Solano counties. Tract-level rates from Marin county. Updated March 2021. All other maps: 2019- 5-Year American Community Survey.

Supporting under-invested communities

A year into the pandemic, residents are struggling with food insecurity

Economically vulnerable households have been forced to choose between paying for housing—a household’s largest expense—and other necessities like food. Black and Latinx adults are disproportionately experiencing food insecurity. A year after the start of the pandemic, 19 percent of Latinx adults and 16 percent of Black adults reported not having enough to eat. This is down from earlier in the year when about one fifth of Black and Latinx adults reported being food insecure.

Latinx and Black students are disproportionately experiencing food insecurity
Share of adults who sometimes or often do not have enough to eat in the past week: Bay Area, November 25, 2020-January 18, 2021 compared to February 3, 2021 – March 15, 2021



Source: Census Household Pulse Survey data on food sufficiency for households in the last 7 days; for the San Francisco-Oakland-Berkeley, CA 5-County Metro Area. The data reflects average responses across three surveys to improve accuracy. The mixed/other racial and ethnic category has been excluded due to small sample size.

Supporting under-invested communities

Students face barriers to learning from the digital divide

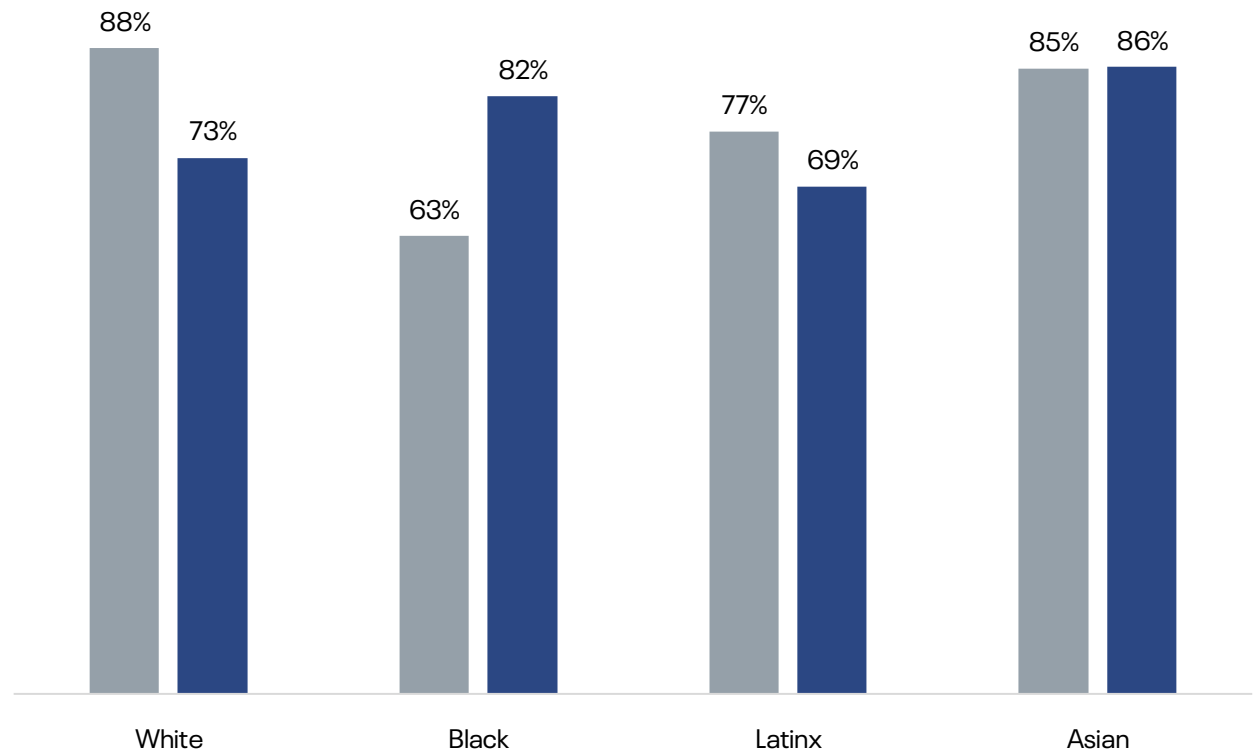
With schools largely shut down during the pandemic, students have relied on Internet at home or elsewhere to support virtual learning. At the start of 2021, only six in 10 Black students had consistent Internet for online learning compared with nine in 10 White students. More recent data shows that Latinx students are least likely to have consistent Internet access (69 percent) and that a larger share of Black students have consistent Internet (82 percent up from 63 percent). This change may stem from schools and other providers covering students' Internet costs. Data from February and March 2021 shows that schools or other providers covered the cost of Internet for 23 percent of Black students, 6 percent of Latinx students, 5 percent of Asian students, and 4 percent of White students.

Latinx students are least likely to have consistent Internet for online learning

Share of households with school children that always have Internet available at home by race/ethnicity: Bay Area, November 25, 2020-January 18, 2021 compared to February 3, 2021 – March 15, 2021

■ January 18, 2021

■ March 15, 2021



Source: Census Household Pulse Survey data: Internet availability ("always available") and whether school or another source pays for Internet, for households with children in public or private school for the San Francisco-Oakland-Berkeley, CA 5-County Metro Area. The data reflects average responses across three surveys to improve accuracy. The mixed/other racial and ethnic category has been excluded due to small sample size.

Ensuring affordable housing and homelessness prevention

With an equitable recovery, vulnerable residents are protected in the short- and long-term from displacement, homelessness, and long-term debt

A large share of renters of color, especially women, were already housing insecure before the pandemic, making them more vulnerable to eviction and rent debt now. For these and other economically vulnerable households, eviction could lead to homelessness, exacerbating the region's racial inequities. Already, Black residents represent 29 percent of people experiencing homelessness in the region but only 6 percent of Bay Area residents (p. 22).

Recent data reveals that nearly 137,500 Bay Area households—11 percent of renter households—are behind on rent and at risk of eviction and indebtedness during the pandemic.

Another mounting expense that Bay Area households face is debt from falling behind on their water bills. This type of debt—water debt—disproportionately affects households in Contra Costa County (p. 23).

Bay Area households at risk of eviction and indebtedness:

137,500

Total Bay Area rent debt:

\$488M

Share of Black women renters that were both rent burdened and economically insecure before the pandemic:

69%

Ensuring affordable housing and homelessness prevention

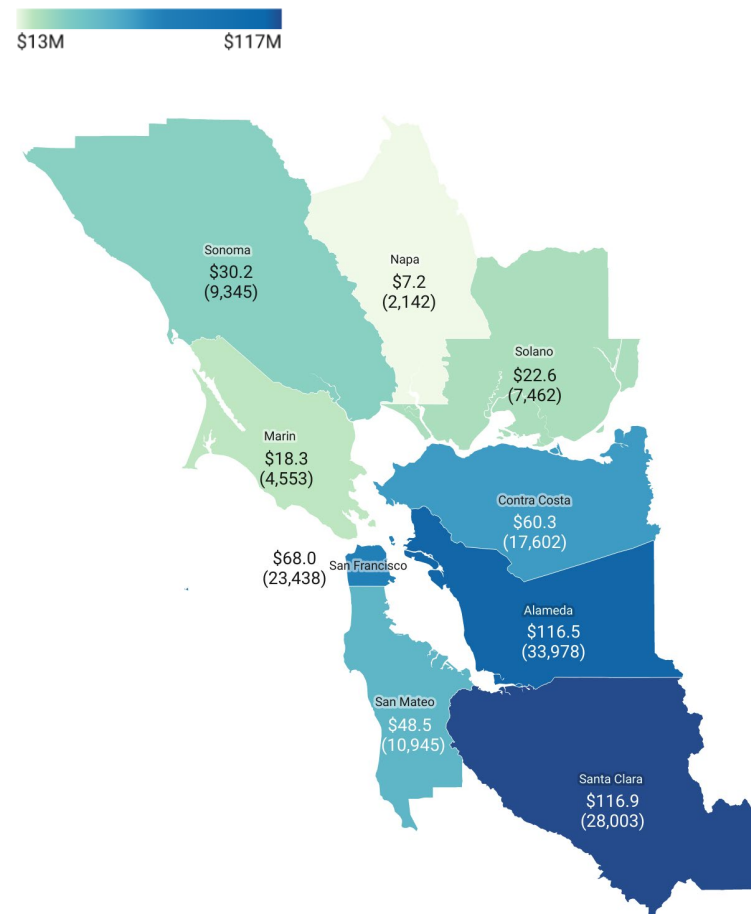
137,500 Bay Area households are at risk of eviction and indebtedness

Nearly 137,500 Bay Area households—11 percent of renter households—are behind on rent and at risk of eviction and indebtedness absent strong worker and renter protections. In addition to the impact on the financial and physical security of these households, evictions and housing instability could deepen the public health crisis of COVID-19 by raising unnecessary exposure to the virus.

Overall, these renters owe about \$488 million in rent debt, an average of nearly \$3,600 per household behind on rent. By county, estimated rent debt per household is highest in San Mateo County (\$4,400) where rents are relatively high. San Francisco surprisingly ranks last (\$2,900), even though it is the most expensive rental housing market in the country. San Francisco experienced a recent “exodus” during the pandemic and economic downturn, and with it, a sharp decline in rents. It is still unaffordable to many renters, however.

Total rent debt is highest in Santa Clara and Alameda counties

Total rent debt by county (number of households with debt: Bay Area, February 1, 2021)



Source: 2019 5-Year data from the American Community Survey Integrated Public Use Microdata Series Week 23 - 25 Census Household Pulse Survey; Community Housing Improvement Program; Research Institute for Housing America.

Ensuring affordable housing and homelessness prevention

79 percent of renters who reported being behind on rent earlier this year are lower income renters

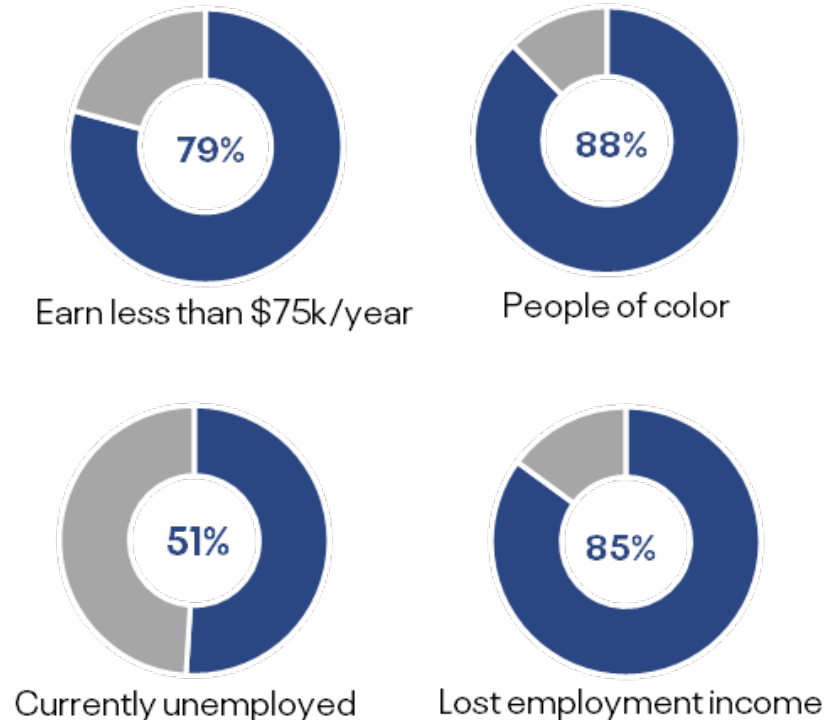
Facing job and income losses, most renters will do what it takes to pay their rent and keep a roof over their head, even if it means accumulating debt for other unpaid bills. Even so, it is inevitable that some renters who've lost jobs or income during the pandemic will fall behind on rent without unemployment benefits and strong renter protections in place.

People of color and low-income renters have been disproportionately impacted by the recession and are more likely to be behind on rent. 79 percent of those behind on rent earn less than \$75,000 per year.

88 percent of renters that are behind on rent are people of color.

Renters behind on rent payments are overwhelmingly lower-wage workers of color who've suffered job and income losses during the pandemic

Characteristics of renters behind on rent: Bay Area, February 3, 2021 – March 15, 2021



Source: Census Household Pulse Survey data for the share of adults behind on rent by renter characteristics) for the San Francisco-Oakland-Berkeley, CA 5-County Metro Area. The data reflects average responses across three surveys to improve accuracy.

Ensuring affordable housing and homelessness prevention

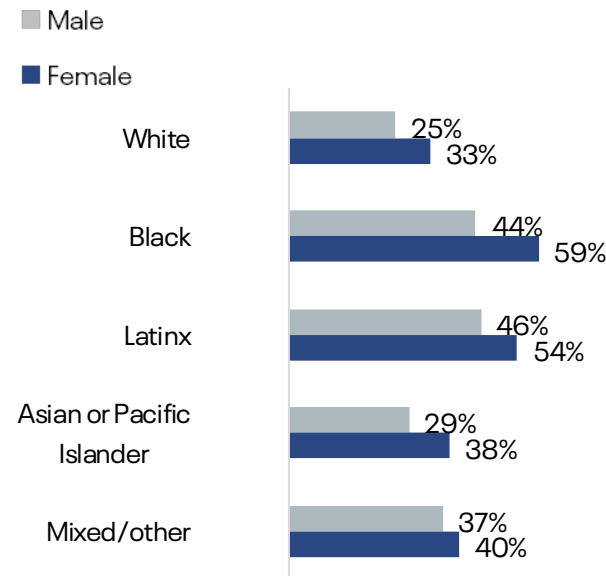
Economically insecure Black and Latinx residents were most likely to be rent burden and homeless before the pandemic

Renters of color, especially women, were already housing insecure before the pandemic, making them more vulnerable to eviction and indebtedness now. As shown in earlier slides, the economic fallout of the pandemic has disproportionately fallen on the groups who were already economically vulnerable.

For these households, eviction could lead to homelessness. In 2019, 35,028 individuals in the Bay Area were homeless. If just 10 percent of at-risk, low-income households became homeless, it would lead to a 25 percent increase in homelessness. It would also exacerbate racial inequities. Already, Black residents represent 29 percent of people experiencing homelessness in the region but only 6 percent of Bay Area residents.

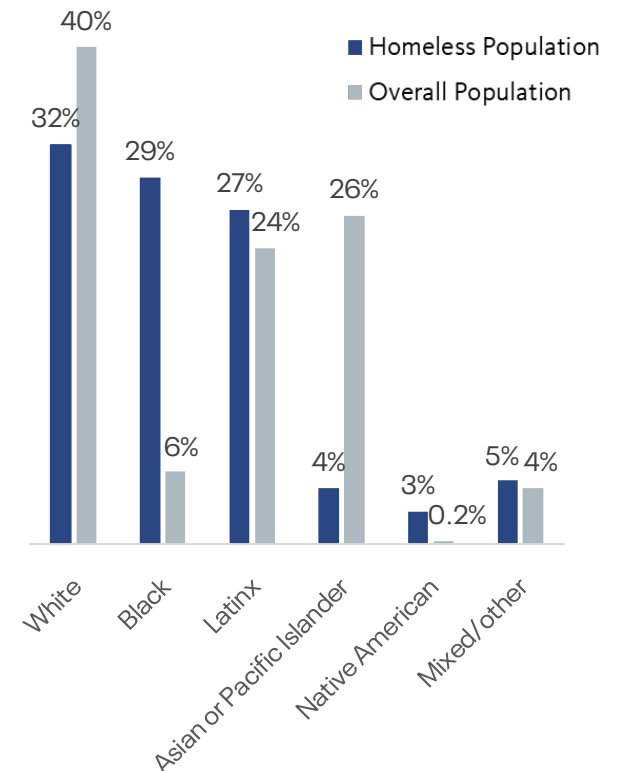
Over half of Black women and Latina renters were rent burdened and economically insecure before the pandemic

Share of renters that are both rent burdened* and economically insecure** by race/ethnicity: Bay Area, 2018



Black residents are disproportionately represented among people experiencing homelessness

Population experiencing homelessness: Bay Area, 2019



Sources: Rent burdened and economically insecure: PolicyLink/ERI analysis of 2018 5-Year American Community Survey Integrated Public Use Microdata Series. Rent-burdened is defined as spending more than 30 percent of income on housing costs. **Economic insecurity is defined as below 350 percent of the federal poverty line, or about \$87,000 for a family of four or \$44,000 for a single individual. HUD 2019 Continuum of Care Homeless Assistance Programs point-in-time report and county population share from the 2018 5-Year American Community Survey with adjusted homelessness data to create mutually exclusive racial/ethnic categories by assuming the non-Hispanic share of each racial group among those experiencing homelessness is the same as the non-Hispanic share of each racial group among the overall population.

Ensuring affordable housing and homelessness prevention

Rent debt is not the only debt accumulating for COVID-impacted households

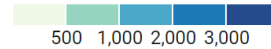
A recent report from the State Water Board revealed that households are struggling with water debt. Contra Costa County has the most households behind on their water bills of all counties in the region: 30,595 Contra Costa County households, followed by 17,424 households in Santa Clara County and 10,708 in San Mateo County.

Water debt in Contra Costa County is estimated at \$5.8 million, the highest of any Bay Area county. This compares with less than \$3 million in each of the other Bay Area counties. San Francisco has the most households by far with over \$1,000 in water debt (1,650 households).

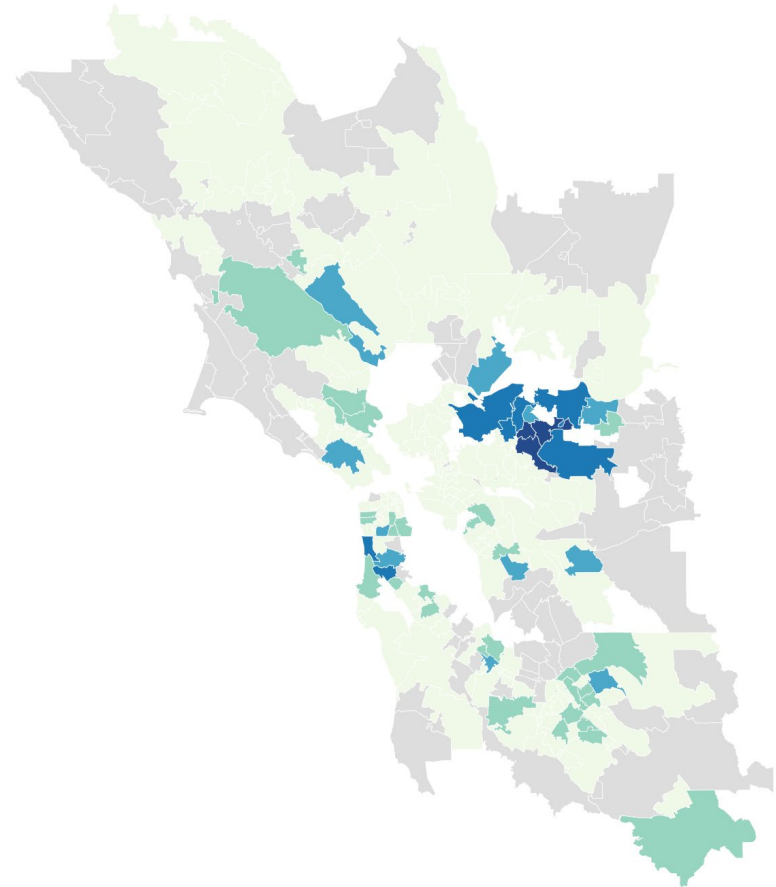
By zip code, the highest concentration of water debt in the region is in Contra Costa County, in Concord's 94521 zip code. In this community, 4,350 households are behind on their water bills.

Contra Costa has the most households behind on their water bills
Households with water debt, by zip code December 2020

Households with Water Debt



500 1,000 2,000 3,000



Source: Bay Area Equity Atlas analysis of the California Water Board's Drinking Water COVID-19 Financial Impacts Survey.



Our mission is to mobilize resources and act as a catalyst for change to build strong communities, foster civic leadership, and promote philanthropy in the San Francisco Bay Area.

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PolicyLink is a national research and action institute advancing racial and economic equity by Lifting Up What Works®.

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The USC Dornsife Equity Research Institute (ERI) seeks to use data and analysis to contribute to a more powerful, well-resourced, intersectional, and intersectoral movement for equity.

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