Community Anchors East of the River: An Analysis of the Charitable Infrastructure in Wards 7 and 8 in Washington, D.C.

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The Urban Institute Washington, D.C.

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Eric C. Twombly, Jennifer Claire Auer, and Kanisha Bond

INTRODUCTION

Nonprofit organizations are vital players in promoting the health and well-being of local communities (Grønbjerg and Paarlberg 2001). Not only do many nonprofits serve as physical community anchors by providing places for residents to meet and visual evidence that organizations are willing to invest in local areas (see Walker 2002), but they also supply a host of services and programs, such as child care, job training, arts and cultural activities, and many more (Boris 1999). The importance of nonprofit organizations is particularly evident in the District of Columbia. Indeed, nonprofits are located in every neighborhood in the District, where they help working families to make ends meet, assist low-income families in improving their economic status, and even provide political voice to D.C. residents.

There is substantial research on nonprofit activity in the District and the surrounding metropolitan region. For example, De Vita, Manjarrez, and Twombly (1999) examined nonprofit networks in Columbia Heights, Marshall Heights, and Washington Highlands, as well as the spatial connection between poverty and the location of nonprofit human service organizations (De Vita, Manjarrez, and Twombly 2000). More recently, the Urban Institute undertook a study of local nonprofit resources for children and youth (Twombly 2004a, 2004b; Twombly and Auer 2004), and, with Johns Hopkins University, a study of the economic activity of nonprofits in the region (Twombly and Auer 2005a, 2005b; Salamon and Geller 2005). Taken together, these studies show a large and vibrant nonprofit sector that contains a mix of locally focused and national and international charities.

Despite this array of research, there is no systematic information on the nonprofit activity at the ward level in the District. As a corrective step, the Urban Institute undertook a project to provide the members of the Washington Regional Association of Grantmakers (WG) with a detailed directory and analysis of the nonprofit organizations that are located in Wards 7 and 8—geographic areas of the District that hold particular interest for the WG's East of the River Task Force. This report provides the empirical results of the project and supplies much needed information on where nonprofits are located in the two wards, what they do, and from where they receive their resources. Such information can help to facilitate more effective grantmaking by identifying the full range of possible nonprofit grantees and organizational resources.

METHODOLOGY

To develop a detailed look at nonprofits that are headquartered in Wards 7 and 8, we began by pulling data extracts of charities from several data files maintained by the National Center for Charitable Statistics. We included organizations in the initial extracts if their addresses were in one of the six ZIP Codes that encompasses the two wards, and they had filed a Form 990 with the Internal Revenue Service (IRS) in 2002, 2003, or 2004. We also included nonprofits that did not submit a Form 990, but had obtained tax exempt status from the IRS during that period. After combining the extracts into a single data file containing roughly 490 organizations, we culled from the file nearly 300 religious congregations, because churches were not the focus of this study. Also, using mapping software, we deleted nonprofits from the data file that were not physically located in Wards 7 or 8. Then, we vetted the data set with members of the WG's East of the River Task Force and compared the file to lists of local foundations' recent grantees. The process yielded 135 nonprofits in the two wards, which served as our base study group.

We used two approaches to gain information from the initial group of 135 nonprofits. First, we attempted to contact each nonprofit by telephone in order to administer a 15-minute survey. The survey, provided in appendix A, includes questions on the nonprofit's services, clients, tenure, and amount and sources of revenue. We attempted to contact each charity up to three times. In other words, all nonresponding nonprofits received three phone calls from us in attempt to administer the survey. Second, we conducted site visits to nonprofits that could not be reached by phone. If we could not administer the survey in person during a site visit, we left the survey and instructions on how to complete and return it to the Urban Institute. We provided these nonprofits with the options of submitting their completed surveys to us by mail or fax.

During this two-fold process, we excluded 23 groups because there is no evidence that they are operational. We also determined that 13 nonprofits had moved out of Wards 7 or 8, or are operating as service sites of organizations headquartered in other parts of the District. In the end, we concluded that 99 nonprofits are active and headquartered in the two wards. Data collection began in the spring of 2005 and ended on July 1, 2005. Of the 99 nonprofits in the two wards, 62 completed the survey, equaling a 63 percent response rate.

Using descriptive techniques to analyze the data, we found interesting differences in the characteristics of the survey's respondents and nonrespondents. For example, community development and education-related nonprofits were slightly more inclined to respond to the survey than health organizations, social service nonprofits, and youth development. Moreover, nonprofits in Ward 8 were slightly more likely to respond than those in Ward 7. Finally, the annual budget of respondents is slightly smaller than the yearly budget of nonrespondents.

¹ We determined that a group was dissolved if all of the following conditions were evident: (1) we were unable to reach a person to confirm the nonprofit was active; (2) we found no information on the Internet to indicate the group was alive; (3) the answering machine message did not confirm the group was in existence; and (4) we left a message that was not returned, the number was disconnected or we could not locate a phone number at all.

Although the differences between survey respondents and nonrespondents suggest that the findings should be viewed with caution, they are not statistically significant, indicating that the respondents are broadly representative of the population of nonprofits in the two wards.

FINDINGS

Taken on the whole, the analysis reveals several findings about the types of organizations that are headquartered in Wards 7 and 8. Each finding is provided below.²

The nonprofit infrastructure in Wards 7 and 8 is significantly underdeveloped, compared with that of the rest of the District of Columbia.

As noted above, 99 nonprofits are currently headquartered in the two wards. The majority of these groups is located in Ward 8. Of the 99 charities, 55 (55 percent) are headquartered in Ward 8, while 44 (or 45 percent) are sited in Ward 7. These groups represent a very small proportion of all nonprofits in the District. Indeed, Twombly and Auer (2005a) recently determined that 3,356 nonprofit organizations are located in D.C., suggesting that less than 3 percent of all District-based nonprofits are headquartered in the two wards east of the Anacostia River.

Examining the availability of nonprofits on a per capita basis presents an even bleaker view of the charitable infrastructure in Wards 7 and 8. Population data obtained from NeighborhoodInfo DC³ for the year 2000 - the latest year of comprehensive local population data available—reveal that there are roughly 577,000 D.C. residents, which means there is one nonprofit for every 177 people in the District. The per capita availability of nonprofits in Wards 7 and 8 is significantly lower. In Ward 8, which has a population of 70,895, there is one

² For some findings in this section, such as the information on total revenue, data from the IRS Form 990 were used to supplement survey data. In other cases, such as information on sources of revenue, only survey data were used.

³ See http://www.neighborhoodinfodc.org/index.html

nonprofit for every 1,289 residents. In Ward 7, which is home to roughly 70,500 people, nonprofit availability is one for every 1,603 residents.

There are two important caveats to these findings. First, some nonprofits from other parts of the District or the metropolitan region supply services in Wards 7 and 8, and, because the study only focuses on nonprofits that are physically headquartered in the two wards, the activities of externally located charities are not reflected in this report.

The second caveat is that the majority of nonprofits in the District do not focus on local issues. Instead, of the more than 3,300 charities found by Twombly and Auer (2005) in D.C., 62 percent were nationally or internationally focused, while the remaining 38 percent were locally oriented. Unlike the nonprofit sector in the District as a whole, few nonprofits (three in total) in Wards 7 and 8 serve national or international constituencies or affiliates. Still, comparing nonprofit organizations in Wards 7 and 8 to the 1,276 locally focused charities in D.C. reveals that a significantly small proportion of nonprofits are physically located in the two wards.

The localized nature of nonprofit activity in the two wards is strongly reflected in where charities provide their services. Over 60 percent of survey respondents confine their programs and activities to the two wards. The remaining 40 percent also work in other areas of the District. Only a handful of groups serve other jurisdictions in the D.C. metropolitan region. Interestingly, half of the survey respondents said that some of their clients live outside the District, indicating that some non-D.C. residents are coming to the wards to receive services.

Child and youth service providers are the most common type of nonprofit.

Child poverty is a severe and pressing social and economic problem in the neighborhoods east of the Anacostia River. Indeed, more than half of impoverished children in the District live in these areas (Comey, Rubin, and Tatian 2004). The high rate of child poverty makes crucial the availability of nonprofit services for children, because many charities often address both the causes and effects of child poverty by providing developmental and nutritional programs and other services. The data suggest that several nonprofits in Wards 7 and 8 focus on child and youth issues. In fact, child and youth service provision is the most common type of nonprofit activity in the two wards. Thirty-six groups provide development programs for youth, including peer mentoring, sports, and social events that aim to reduce juvenile delinquency, and 32 supply education services, such as tutoring or academic support programs (table 1). Thirteen nonprofits provide a mix of both developmental and educational programs. This finding indicates there are several potential nonprofit partners for grantmakers with an interest in child and youth issues.

Table 1. Program Areas of Nonprofits East of the River

Program area	Number of nonprofits
Youth development	36
Youth education	32
Family services	27
Health services	27
Community development	20
Housing	11
Employment	11
Emergency services	8
Senior services	8
Adult education	7

Source: Center on Nonprofits and Philanthropy, The Urban Institute *Notes:* Includes survey respondents only. Nonprofits were asked on the survey to provide information on all program and service areas in which they operate. As a result, each nonprofit can be listed multiple times in the table above, if it provides multiple programs and services.

Following child and youth service provision, family services and health are the next most numerous nonprofit program areas in Wards 7 and 8. Family services, which include family strengthening and support programs, counseling, and child care services, is offered by 27 of the 99 nonprofits. Twenty-seven nonprofits also offered health services. Of these health-related nonprofits, 14 provide health education programs and a few supply substance abuse treatment and mental health services. Only one nonprofit that is based east of the Anacostia provides primary health care to local residents. Health care access has become a significant issue in the two wards since the reconfiguration of D.C. General Hospital and the problems at Greater Southeast Community Hospital, and the lack of nonprofit institutions to absorb the potential spillover of demand may present a public health problem.

Another issue of considerable concern is the limited number of emergency service providers located in the two wards. Despite the fact that 95 percent of all survey respondents indicate that they serve low-income residents, only 8 nonprofits indicated that they provide stop-gap programs, such as shelter services, emergency food, and cash assistance. These findings are troubling because low-income residents often need emergency services to make ends meet.

Moreover, the findings may highlight a significant gap in service, although it is likely that nonprofits from other parts of the District are providing some emergency services to Ward 7 and 8 residents. Nevertheless, an important practical and policy issue is whether the limited supply of emergency service providers that are headquartered in the two wards has sufficient fiscal and managerial capacity to address the substantial short-run needs of local residents.

The typical organization in Wards 7 and 8 has operated since the mid-1990s.

The median charity in Wards 7 and 8 has been in business for 12 years. On average, however, respondents have been in operation for 17 years, which suggest that some nonprofits have provided services and programs to the community for many years. The New Image Child Development Center in Ward 8, for example, has been in business since 1970. What is more, the typical nonprofit has provided services at the same location for only seven years, which, when coupled with anecdotal information received during telephone calls and site visits, suggests that some organizations have relocated their headquarters over time. The reasons for relocation are unclear, but they relate to strategic decisions among nonprofit leaders to capitalize on funding opportunities, move closer to clients, find available and affordable space, and address safety concerns. More research is necessary to determine the root causes of organizational relocation.

Many nonprofits in Wards 7 and 8 operate with modest budgets.

Nonprofits in the two wards had an average income of roughly \$1.15 million. This average amount is driven in part by a handful of relatively large nonprofits in Wards 7 and 8. For example, the Health Care Institute in Ward 8, which provides residential and medical services for the elderly, receives roughly \$11.5 million in revenue. But when looking across the spectrum of organizations that are headquartered east of the Anacostia River, the data suggest that most operate on relatively small budgets. Indeed, the typical nonprofit in the wards receives about \$300,000 in revenue annually, and more than one-quarter of all groups operate with less than \$50,000 in income. The data also indicate that financial resources are concentrated in the largest groups. Of the \$100.4 million raised in revenue by nonprofits in Wards 7 and 8, \$64.4 million (64 percent) was controlled by the largest 10 organizations.

Not only do financial resources vary by organization, but they also differ by location. In fact, nonprofits in Ward 8 are slightly bigger than those in Ward 7. The typical nonprofit in Ward 8 earned \$350,000 in revenue, compared with \$121,861 for the median nonprofit in Ward 7. The average group in Ward 8 (\$1,331,669) was also significantly larger than the mean nonprofit in Ward 7 (\$901,937). Moreover, budgets tend to vary significantly across service fields. Not surprisingly, health care providers have the largest revenue amounts (median = \$6 million), followed by education providers (median = \$550,000). Even within some service fields, budgets show considerable variability. For example, one community development organization in Ward 7 that deals with large, capital improvement projects reported revenue of \$3.5 million, while another community development group in Ward 8 operated with revenue totaling only \$300,000. On the whole, these findings suggest that financial resources are not equally distributed among nonprofits in the wards.

Most nonprofits in Wards 7 and 8 rely on multiple revenue sources to fund their services and programs.

The most prevalent source of revenue for no nprofits in the wards is charitable donations. More than half of all survey respondents receive donor support (table 2). But while the majority of nonprofits receive charitable contributions, only one in ten groups receives half of their funding from donations. The fact that many nonprofits receive charitable support but few rely on it for a substantial portion of their income reflects a general pattern for many nonprofits in the two wards: charities tend to receive relatively little in revenue from any single source. For example, 43 percent of respondents receive foundation support, although only 15 percent indicate that it

accounts for at least 50 percent of their funding. Roughly 41 percent receive income from the D.C. government, but only 18 percent note that it amounts to at least half of their total revenue.

The data reveal a key point about the funding of nonprofits in the two wards: most groups rely on multiple revenue streams to support their operations. Indeed, of the 62 survey respondents, 44 (or 72 percent) received at least two forms of income in the past year. Research suggests that the use of multiple revenue mechanisms is a crucial factor in avoiding fiscal stress (Tuckman and Chang 1991; Greenlee and Trussel 2000), in part because a nonprofit can continue its operations if one revenue source, such as a foundation grant or government contract, is lost. But relying on multiple funding sources can have a significant downside too. It can create significant managerial complexity, the need for staff with expertise to track different funding streams with varying reporting requirements, and greater accountability demands, which can

Table 2. Funding Sources for Nonprofits East of the River

	Nonprofit receives funding from revenue		Nonprofit receives more than 50 percent from	
		source		revenue source
Revenue sources	N	%	N	%
Donations	32	52	6	10
Foundations	26	43	9	15
D.C. government	25	41	11	18
Federal or state government	22	36	5	8
Other funding (e.g., churches)	21	34	6	10
Fees	13	21	4	7
United Way	10	16	0	0

Source: Center on Nonprofits and Philanthropy, The Urban Institute

Note: Includes survey respondents only.

raise the cost of providing goods and services to community residents.

Many nonprofits in Wards 7 and 8 operate out of personal residences.

The data reveal a particularly important phenomenon in the wards: the provision of services and programs from personal residences. Through telephone conversations and site visits, we found that one in five nonprofits is headquartered in a person's home. The reason for the relatively high level of nonprofit activity from personal residences is unclear, but, when coupled with the limited financial resources of many charities, it may highlight the lack of affordable space for nonprofits in the wards. But the decisions of many nonprofit leaders to work out of their homes may also signal a set of nascent and grassroots providers that choose to work through charitable donations as opposed to government funding mechanisms. Either way, more research is needed to determine why one-fifth of nonprofits in the wards work out of personal residences.

DISCUSSION

This report paints a portrait of the charitable infrastructure in Wards 7 and 8. What emerges is a picture of a generally locally focused, often undercapitalized set of organizations that relies on a mix of funding to support its operations. Clearly, there are exceptions. As noted above, a handful of nonprofits have relatively high revenue bases. Yet the presence of large organizations in the wards calls into question the financial capacity of the nonprofit sector headquartered east of the Anacostia River because a substantial amount of the nonprofit fiscal resources in the two wards is concentrated in only a few organizations.

The findings of the report raise questions for community leaders and funders in D.C about the scope of nonprofit activity in Wards 7 and 8. Indeed, a small share of the District's nonprofit sector is headquartered in the two wards. Coupling the sector's relatively underdeveloped infrastructure with widespread social and economic needs in the two wards, the

report hints at potentially significant gaps in services. One important task is to determine the extent to which charities from other parts of the District are providing programs in the two wards.

Nonprofits do more than provide goods and programs to the community, however. As noted above, many serve as physical anchors for community residents, giving them places to discuss local issues and develop ideas to solve neighborhood problems. One possibility is that congregations in the wards supplant the need for nonprofits to serve as locational anchors. But even if local churches are fulfilling that role, funders may want to explore more deeply why there is a relative dearth of nonprofit activity east of the Anacostia River.

The data in this analysis cannot speak to the effectiveness of nonprofits that operate in Wards 7 and 8. These organizations may do a very good job at providing goods and services to local residents. But the prevalence of small revenue bases and the fact that roughly one-quarter of the wards' nonprofits work from personal residences raise questions of whether these nonprofits have the capacity to meet the full array of socioeconomic needs of the community. Therefore, there is a need to formally assess the fiscal and managerial capabilities of nonprofits that are headquartered in Wards 7 and 8.4 Clearly, a nonprofit that operates in one's home can serve critical community needs. Family-based child care providers, for example, fill important service requirements for working parents by routinely supplying services from personal residences, and community-based nonprofits that start as "kitchen table groups" in personal residences can grow into large community anchors. However, nonprofits with low funding levels or limited dedicated space for service provision may be overwhelmed by the severe social and economic challenges in the poorest neighborhoods in the two wards. As a result, in the short run,

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⁴ Conducting a formal analysis of the managerial and fiscal capacity of nonprofits in Wards 7 and 8 was outside the scope of this report.

foundations may want to work with existing nonprofits to determine their financial and technological requirements and to help build their managerial infrastructure. In the long run, funders may want to facilitate the development of new nonprofits to meet community needs.

Finally, as local funders craft strategies to improve the charitable infrastructure in the two wards, they should be aware of the mixed feelings expressed by many charities regarding institutional support and assistance. Some survey respondents were eager to participate in the survey and to have funders recognize their work. One respondent summarized her position with this request, "Get me on the map!" Other respondents were significantly more reticent and suspicious of philanthropic involvement. Indeed, the founder of one nonprofit claimed, "Nobody cares about us... The grants go to the same people and it's the connected people!" This claim suggests that funders should be cognizant of the different perspectives of nonprofit leaders in the two wards. And, in the end, the approaches that funders use to improve nonprofit services in the wards must be set against the cultural and historical backdrop of the community.

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Appendix A. Survey Instrument

CASE INFORMAT	ION				
[Complete pr	ior to callin	g the nonprofit]			
Case ID Organization Name Telephone Address Ward EIN					
Form 990?	Yes	Fiscal Year	No		
INTRODUCTION					
		ent answers the call, the aswered by voice mail,			
SCRIPT A: RESPO	NDENT A	ANSWERS CALL			
research organizatior be used to create a di 7 and 8 in the Distric	n in the Dist rectory of to t, as well as regton Region	and I am an emplo trict of Columbia. I am the programs and servi is a short report to desc onal Association of Gr y and short report.	n calling toda ices that are o cribe their pro	y with a brief soffered by nonpogrammatic sco	urvey that will rofits in Wards pe and
minutes. Your partici express our appreciat	ipation in the tion, your co 500, which	eciate your time. The sonis survey is highly value ompletion of the survey we will award to one	luable and co by makes you	mpletely volun r organization e	tary. To eligible for a
	o a member	estions about your nonger of the organization theon?			•
-	lress in the	nt this point that the no Case Information sect	-		

[If organization is not in Wards 7 or 8, then end the survey by indicating that the directory is to contain only organizations located in the two wards. Thank the respondent for his/her time. Otherwise, proceed to Section I. CONTACT INFORMATION].

SCRIPT B: FOR VOICE MAIL
My name is and I am an employee of the Urban Institute, a nonpartisan research organization in the District of Columbia. I am calling today with a brief survey that will be used to create a directory of the programs and services that are offered by nonprofits in Wards 7 and 8 in the District, as well as a short report to describe their programmatic scope and finances. The Washington Regional Association of Grantmakers commissioned the Urban Institute to produce the directory and short report.
Because I want to ask a few questions about your nonprofit's services, programs, and budget, I am hoping to speak to a member of the organization that is well versed in these areas. Please have that person return my call. I can be reached at 202.261. XXXX between the hours of 10am and 3pm.
I. CONTACT INFORMATION
To start, please tell me your name and your position in the organization. 1. Name of respondent
2. Position of respondent
II. LOCATION
Now, I am going to ask you a few questions about where your organization works. 1. In which ward is your primary headquarters located? Ward
[If answer is Wards 7 or 8, then proceed to Question II.2.]
[If answer is not Wards 7 or 8, then verify the address in the Case Information section above. Probe for more details, if necessary.]
Address verification
[If organization is not in Wards 7 or 8, then end the survey by indicating that the directory is to contain only organizations located in the two wards. Thank the respondent for his/her time].
2. Do you provide services to other wards in the District?
Yes No Don't know [If yes, then probe for additional service locations.]
[If no or don't know, then skip to Question II.3]

W	<u>Vard</u>	
a.	Ward 8 yes no	
	[If organization is located in Ward 8, then check 'yes' and skip to Question II.2.b]	
b.	Ward 7 yes no	
	[If organization is located in Ward 7, then check 'yes' and skip to Question II.2.c]	
c.	Ward 6 yes no	
d.	Ward 5 yes no	
e.	7 · · · · · · · · · · · · · · · · · · ·	
f.	Ward 3 yes no	
g.		
h.	Ward 1 yes no	
3.	Does your nonprofit provide services in jurisdictions outside of the District?	
	Yes No Don't know	
	[If yes, then go to Question II.4]	
	[If no or don't know, then skip to Section III]	
4.	In what other jurisdictions does your organization work?	
		_
	[Jurisdictions are defined as counties or independent cities.]	
Ш	I. TYPES OF SERVICES	
	Next, I want to ask you what your organization does. Please tell me briefly the types of	
	ervices or programs your organization provides.	
SCI	[Interviewer: probe for inclusive list of services and/or services.]	
	[interviewer, probe for inclusive list of services and/or services.]	
		_
		_
		_
	[If the respondent indicates above that the nonprofit provides health programming, then	_
	go to Question III.2.]	
	[If the respondent does not indicate above that the nonprofit works in the health services	2
	when describing programs in Question III.1, then specifically probe. If respondent	,
	affirms health programming, then go to Question III.2.]	
	[If the nonprofit does not work in the health field, then skip to Question III.3]	
2	I want to ask you more about the types of health services your organization provides. I am	
	oing to list a few health-related program areas and ask you to tell me in which of these your	

[Interviewer: provide definitions of each health service to respondent.]

organizations works.

[Interviewer: check all appropriate categories.]

Health service		Notes/definitions for interviewer probes	
a.	Primary care	Includes health care centers, clinics	
b.	Immunization	May be included in primary care; probe	
c.	Health education	Public education; family planning, advocacy	,
d.	Mental health services	Inpatient or outpatient	
e.	Substance abuse	Treatment or prevention	
f.	Hot lines and crisis intervention	-	
g.	Other services (Please list.)		
			_
			_

3. Now, I am going to ask you about the clients who use your organization's services. I will list a few possible client characteristics. Please tell me if your nonprofit provides programs to them.

[Interviewer: provide definitions of each client characteristic to respondent.] [Interviewer: check all appropriate categories.]

<u>Cl</u>	ient Characteristic	Notes/definitions for interviewer probes	Check
a.	Preschoolers	Children who are 0 to 5 years of age	
b.	Young school-aged children	Children who are 6 to 13 years of age	
c.	Older school-aged children	Children who are 14 to 17 years of age	
d.	Adult residents	Persons who are 18 years of age or older	
e.	Elderly residents	Adults who are 65 and older	
f.	Recent immigrants	Persons from foreign countries arriving since 2000	
g.	Hispanics		
h.	Low-income residents	Less than \$20,000 in annual household income	
i.	People who live outside of the D	vistrict	

IV. TENURE	
Next, I want to ask you about how long your organization has be 1. What year did your organization begin operations? 2. How many years has the organization been at its current loca	_ Don't know
know	
V. OPERATING BUDGET	
Now, I want to ask you about your operating budget. Please tell rorganization received in revenue in fiscal year 2004. 1. FY 2004 revenue	me how much your
I also want to ask you from where this revenue came. I will read I ask that you estimate the percentage of this revenue that came is [Interviewer: read all sources before asking for percentage]	from each source:
Source	Percentage
a. D.C. government	
b. Other government funding (federal, state, other localities)	
c. Individual donors	
d. Foundations	
e. United Way	
f. Fees paid by clientsg. Other (please specify)	
g. Other (please specify)	

THANK YOU VERY MUCH FOR YOUR VALUABLE INFORMATION AND TIME TO COMPLETE THIS SURVEY.

Again, your participation in this survey makes your organization eligible for a \$500 raffle prize, which will be awarded to one survey participant at the conclusion of the study.

If you have any questions or concerns, please contact Eric Twombly, senior research associate, at the Urban Institute. He can be reached at 202-261-5823.