

“It’s extremely difficult to find a house. I’ve been looking for six months, and still haven’t found anything.”

“

They took our hospital away and gave it to Lockport, which was the worst thing.”

“

In a small community like this, you need to have the services like [dialysis and lab work] here.”

INSIGHTS

FROM

RESIDENTS

TOWN OF
Newfane

DECEMBER 2019



**Numbers
in Need**

IN BUFFALO NIAGARA



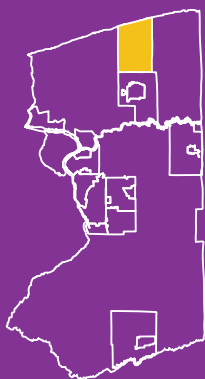
A Mobile Safety Net Team
initiative established by
The John R. Oishei Foundation



Prepared by  **University at Buffalo**
Regional Institute
School of Architecture and Planning

Town of Newfane

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Numbers In Need is an initiative designed to strengthen the safety-net of human services in Buffalo Niagara communities that are most in need.

Visit NumbersInNeed.org

About this Report

Insights from Residents explores residents' urgent needs, barriers to services and insights on how the system might be strengthened.

It includes stories of individuals in need and perspectives from residents captured through surveys and conversations.

Research in this report was led by the University at Buffalo Regional Institute in partnership with the Mobile Safety-Net Team. It was commissioned by The John R. Oishei Foundation. This work updates and expands upon a community report completed by the research team in 2013.

A Mobile Safety Net Team initiative established by The John R. Oishei Foundation



Prepared by  University at Buffalo Regional Institute School of Architecture and Planning

Defining Need

More than 2,470 residents in the Town of Newfane live in or near poverty with incomes below 200% of the federal poverty line.

The federal poverty line (FPL) is \$12,490 for a household of one, \$16,910 for a two-person household, \$21,330 for a family of three and \$25,750, for a family of four. A single parent of two who works full time, year round at the minimum wage in NYS (\$11.10 per hour or \$23,088 a year) earns an income just above the FPL in 2019.

The FPL is adjusted annually by the federal government and varies by household size. It is often used to determine eligibility for programs that assist individuals and families with basic living expenses such as food, utilities, and rental housing. Households with incomes that exceed 200% of the FPL (up to \$51,500 for a family of four) generally do not meet income guidelines for most programs.

Federal Poverty Guidelines, 2019

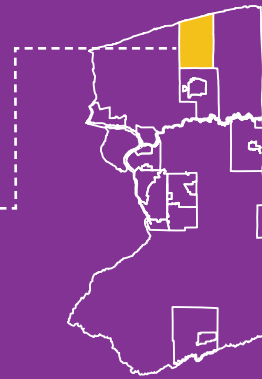
■ Federal Poverty Level ■ 200% of Federal Poverty Level



Source: U.S. Department of Health and Human Services

Reports for this Community

This report is part of a comprehensive suite of reports for the **Town of Newfane**, one of 12 representative communities in the Buffalo Niagara Region selected for assessment and investment as part of the Numbers in Need project.



Each of these reports for this community is available online at NumbersinNeed.org



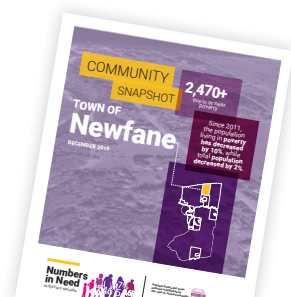
Insights from Residents

Insights from Residents presents a more detailed look at the community's vulnerable populations, their needs, urgent concerns, and barriers to programs and services. A survey of residents and conversations with residents inform findings in this report. Agency and community leaders can use this document as they develop programs and services that respond to the needs of residents and remove barriers to jobs, programs and services faced by residents.



Insights from Providers

Insights from Providers explores the perspectives of service providers in the community with respect to gaps in the landscape of services, barriers to reaching residents, promising developments, and strategies for strengthening the landscape of programs and services. A focus group with agency leaders informed the findings presented in this document. Agency and community leaders can use this report to shape programs and services that respond to identified gaps and barriers, while leveraging system strengths and promising developments.



Community Snapshot

This report, **Community Snapshot**, presents an overview of findings from the research in this community, with new data and information on the people living in or near poverty, their barriers to programs and services, the landscape of service providers, and strategies for strengthening the community so that all residents can thrive economically. This report draws from more detailed findings available on the Numbers in Need website, as well as from **Insights from Residents** and **Insights from Providers**. Agency and community leaders can use this report to understand key findings and identify topics for further exploring.



Visit us online at NumbersinNeed.org

NumbersinNeed.org is an online tool that leaders can use to understand economically vulnerable populations in the Buffalo Niagara Region, their urgent needs and concerns, barriers to services, and relevant factors such as access to good paying jobs, educational attainment, and transportation options. The website features individual stories, community and regional indicators, interactive lists and maps of service providers, strategies for strengthening communities and models to consider.

About the Resident Survey and Conversations

Exactly 80 residents from the community completed a two-page, 28-question survey over a two-month period in mid 2019.

To ensure that input was representative of community members living in or near poverty, surveys were conducted at eight service providers in the community. Surveys completed in other communities by residents living in ZIP Codes in Newfane were also included.

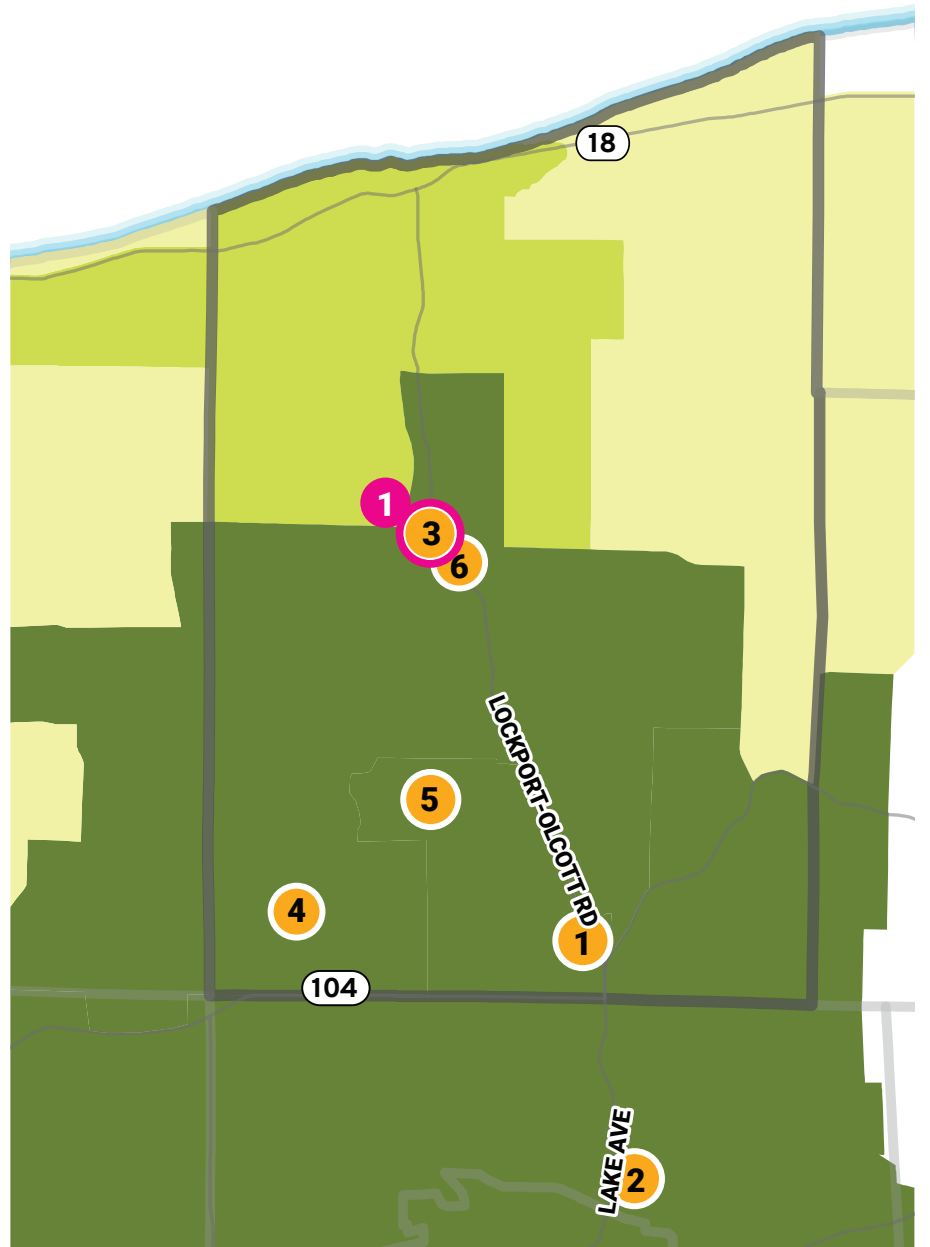
An online version of the survey was also made available beginning in March 2019 and distributed via social media and email. Five respondents completed the survey online.

To better understand the challenges identified by survey respondents and formulate priorities and solutions, a conversation was held at the First Baptist Church of Newfane with four residents, and two residents were interviewed by phone. Participants received a \$10 gift card to Tops as an incentive and thank you for participating.

Percent of Survey Respondents by ZIP Code

- 0%-5%
- 6%-10%
- 11%-15%
- 16%-20%
- 21%-65%

- Survey conducted at this location
- Resident Focus Group



Resident Survey was conducted at 8 locations

- 1 Agri-Business Child Development
- 2 Niagara County Fair
- 3 First Baptist Church of Newfane-Food Pantry
- 4 Holly Dolly's Day Care
- 5 Newfane Community Food Pantry
- 6 Newfane Mobile Food Truck

Not on the map

- 7 Dale Association
- 8 Niagara Falls High School



Resident Focus Group was held at 1 location

- 1 First Baptist Church of Newfane-Food Pantry

About the Residents who took the Survey

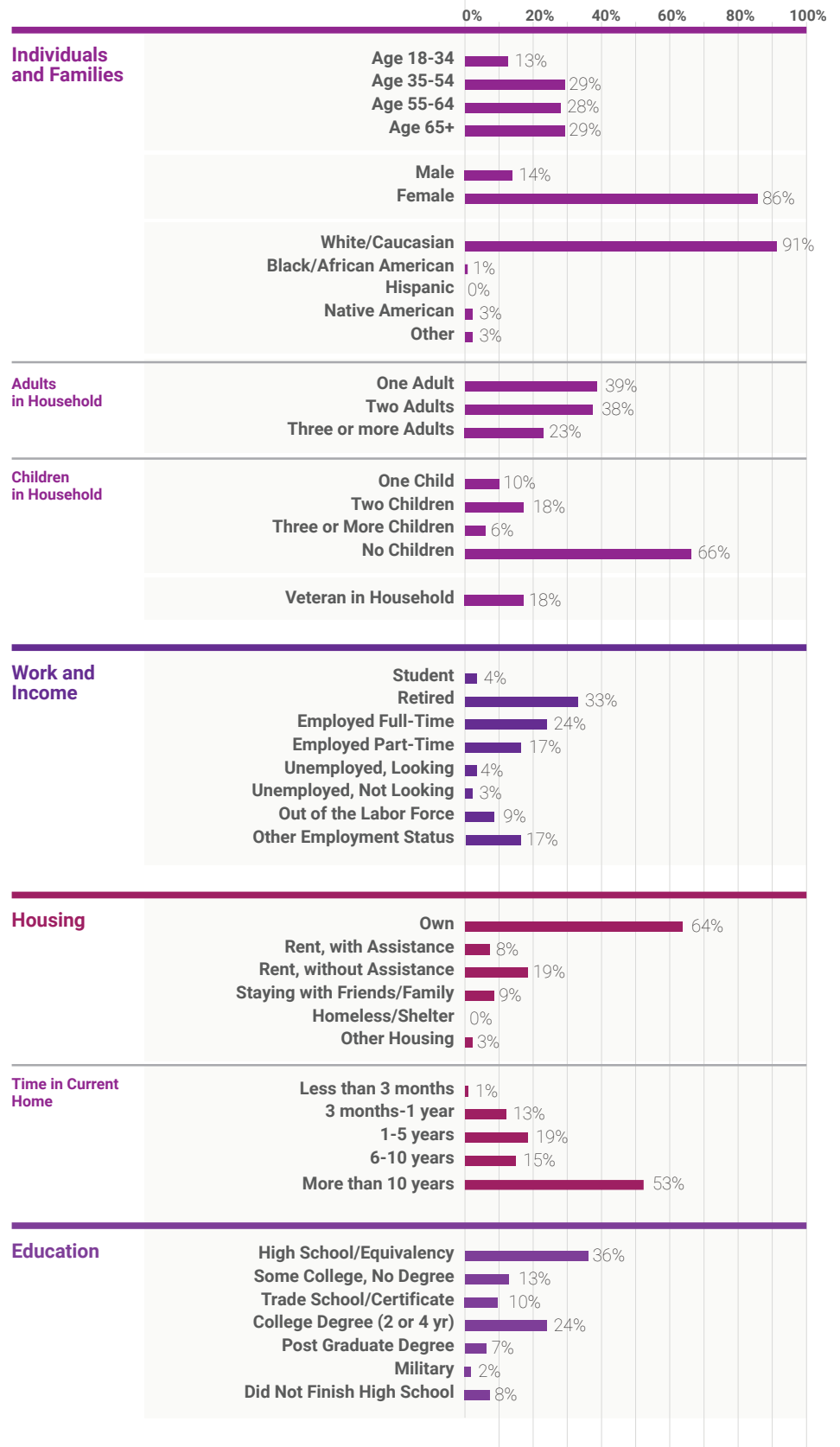
Although the survey aimed to gain perspectives from residents representative of the overall population in need, there are some differences. Compared to the total population, respondents were more likely to be female and middle-aged, and were less likely to have a child under 18 in the home. Men, residents aged 18-34, and people with kids are under-represented in this sample.

Although about a third of respondents are retired, 41% still work. About a quarter of respondents are employed full-time, while 17% work part-time. Just under a third have a college degree, and another 13% started college but didn't finish. About one in three respondents did not pursue formal education beyond a high school diploma, and only 10% went to trade school or have a certificate. Although only 2% of respondents were in the military, 18% of respondent households are home to a veteran.

A majority of respondents have lived at their current home for more than 10 years, and a majority of respondents own their home. About a quarter of respondents rent, and most do so without financial assistance. The remaining 11% of respondents stay with friends or family or have other living arrangements. This group includes older adults living with an adult child, young adults living at home, and individuals residing temporarily with family and friends.



80 residents took the survey



Key Findings from Resident Surveys and Conversations



Many residents live with worrisome levels of debt.

The top urgent concern and top financial challenge that survey respondents in Newfane face is outstanding debt. This debt can come in the form of student loans, medical bills, or consumer and credit card debt.

Residents might consider taking on debt to help cover everyday costs for necessities, like childcare, food, and utilities. Although nearly all respondents had health insurance, a third still had medical needs they could not afford. Over 40% of residents surveyed said medical bills are a financial challenge.

Owning a car in a rural town like Newfane is almost a necessity for anyone who needs to get to a job, connect with services, run errands, and transport kids. But cars are expensive to purchase and maintain, and all focus group participants reported having debt from car repairs.

Residents who aimed to increase their earnings through a college education may also find themselves saddled with a difficult debt burden. Although median incomes for residents with a bachelor's degree or higher are double that of a high school graduate, those who take out loans to go to school often deal with student loan debt—among the top financial challenges reported by residents who completed the survey.

Debt can hurt residents' credit scores, which in turn could affect their ability to get a job, apply for a mortgage, get a newer vehicle and more.

Limited transportation options make travel difficult for some residents.

The lack of public transportation and the typically large distances between homes and services in this rural area means owning a car is the only practical means of getting around for most residents. Some participants in the focus group felt that Main Street in Newfane is a walkable area with amenities that residents need. But those who live in other parts of the town likely rely on a household car to get around.

Focus group participants also described how difficult it can be to get a cab in Newfane. Residents said to get a cab, one must physically go to Lockport to pre-pay for a future cab ride. Someone who needs a cab because they don't have a car may find it impossible to get a cab ride if they have no way to get to Lockport to pay for the cab ahead of time.

Even those who own cars have their own challenges. Car repairs are expensive. All four focus group participants had debt from car repairs, although one resident's mechanic allows her to pay for repairs through installments. A third of survey respondents also had issues with owning a car; 72% of those residents face repairs they can't afford.

Poor transportation options can limit residents' access to better paying jobs, quality services, recreation, and more.

Quality healthcare options are becoming harder to find in Newfane.

In 2019, the Eastern Niagara Hospital in Newfane closed its doors after moving operations and services to Lockport. With its closure, many healthcare services that were once readily available right in the heart of Newfane are gone, including dialysis, lab work, and emergency services. Aside from the issue of now having to travel to Lockport for these services, residents in the focus group expressed concerns about the quality of care at the Lockport facility.

Nevertheless, some participants in the focus group said that for a small town, Newfane has a good selection of small healthcare providers for dentistry, optometry, and doctor's offices. Residents' primary concern with the closure of the hospital is the loss of specialized services.

Survey responses also indicate that residents' health insurance isn't enough to cover all of their health needs. Dental care, optical care, prescriptions, and other healthcare needs are often not covered under residents' insurance plans, or co-pays might be high.

More than half of survey respondents have someone in their household who is disabled. Physical and mobility disabilities are most common; not having nearby healthcare means longer, more uncomfortable trips to the doctor's office for those with disabilities.

The costs of owning or renting a home are too high for many residents.

A majority of survey respondents own their home, and among the quarter of respondents who rent, most do so without assistance. Although owning a home is often considered more stable than renting, homeowners in the focus group talked about the challenges of maintaining homes and paying for repairs and utilities. One focus group participant needed to replace a furnace and looked for financial assistance from the Red Cross, and even her legislator, without success. Another resident whose furnace broke stayed warm with space heaters for an entire winter, resulting in a \$1,000 electric bill that she is still paying off, because she was unable to afford a \$3,000 furnace replacement.

Some focus group participants lamented the difficulty in finding an affordable place to rent in Newfane that was in good condition and that was accessible for people with disabilities. Although the town has some quality affordable housing, they say there is a long waiting list to get in. Costs for apartments in Newfane are also much higher than they are in Lockport, according to the focus group.

One member of the focus group says she relies on the church's food pantry sometimes simply because she doesn't have enough money left over after paying for utilities, taxes, insurance, and maintenance on her home.

Urgent Concerns, Special Needs and Barriers for Residents

Residents of Newfane may face a variety of challenges in their daily lives that cannot be captured in a brief survey. But when asked what urgent concerns residents had, responses indicate that some challenges are more pressing than others.

More than one in three respondents reported an urgent concern. Most commonly, residents worry about outstanding debt, not having enough money for food or utilities, and the cost/availability of childcare. Many may see taking on debt as the only way to handle food, utility, and childcare costs.

About one in five respondents faced a barrier to services. **Most commonly, survey takers shared "other" personal barriers such as not having a job, unhelpful or impolite service provider employees, expensive home repairs, and the cost of medical specialists.** Difficulty traveling is the next top barrier to services.

TRENDS

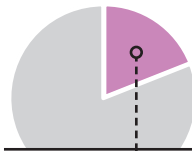
Today, a larger percentage of respondents have an urgent concern compared to 2013 (39% vs. 26%). Excluding concerns about debt (not a choice in the 2013 survey), top concerns remain mostly the same: residents worry about not having enough money for food or utilities. Some residents in 2013 worried about homelessness, eviction, and foreclosure but today no respondents listed this as a concern. Difficulty traveling remains a persistent barrier to services, but income limits are a less frequent barrier today than in 2013.



39%

REPORTED HAVING SOME TYPE OF URGENT CONCERN

TOP URGENT CONCERNS REPORTED BY THESE RESIDENTS

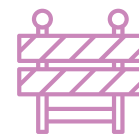


21%

REPORTED A BARRIER OR DIFFICULTY GETTING SERVICE



BARRIERS THESE RESPONDENTS FACE



36%

Other



29%

Difficulty traveling



21%

Hours of operation don't fit my schedule



21%

The process is confusing and too much of a hassle



21%

Limited internet access



14%

Physically difficult to leave my home



14%

Turned away because income exceeds eligibility limits

Detailed Findings: Disabilities and Health Care Access

Health has a strong relationship to the economic stability of a household, especially considering the impact of disabilities and healthcare costs. More than half of respondent households include a person with a disability. Among respondents in those households, three quarters said that the disability limits that person's ability to work or go to school. This may limit the household's ability to bring in needed income or learn new skills to earn better wages. It may also mean that one of the household's adults is a caretaker in addition to being a wage earner.

Most adults in respondent households (93%) have health insurance, and only 1% of respondent households have a child without insurance. Nevertheless, a third of respondents said they have a healthcare need they cannot afford, most commonly for dental or optical care.

TRENDS

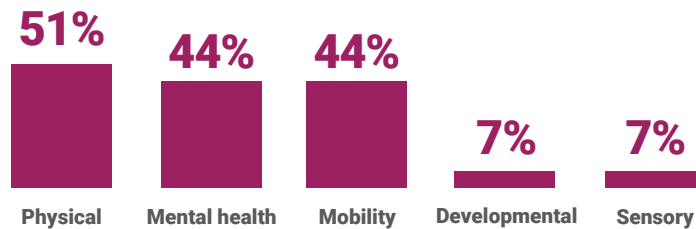
Health insurance coverage—especially among adults—has improved since 2013. Back then, 17% of respondent households had at least one adult not covered, compared to just 7% today. However, respondents in both time periods say they have healthcare needs they can't afford, especially related to dental and optical care.



DISABILITIES IN HOUSEHOLDS



TYPE OF DISABILITIES REPORTED IN THESE HOUSEHOLDS



HEALTHCARE

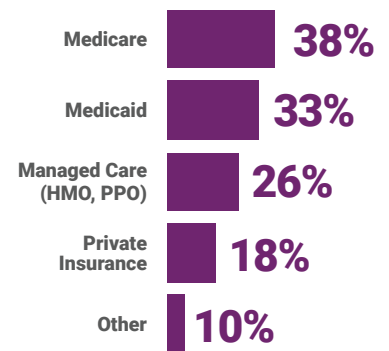
Lack of health insurance among...

7% Adults

1% Children

Almost all children in respondent households have health insurance, but a larger percentage of adults lack health insurance.

Top 5 Types of Health Insurance Coverage Used Among Respondents



36% of respondents were in need of some type of healthcare but can't afford it.

Although only 7% of respondent households have an adult without health insurance, a third of respondents said they have healthcare needs they can't afford. This gap may be the result of needs not covered by insurance, or high co-pays or deductibles.



Detailed Findings: Transportation

Transportation is a key factor in ensuring residents are able to find and keep well-paid jobs, access needed services, and complete important daily tasks.

Newfane is a rural community on the northern edge of Niagara County, where NFTA service is unavailable, and even taxi services are difficult to get. Travel is dominated by personal vehicles, a mode of transportation that can be costly.

For those who can afford to buy a car, driving may be the only practical or convenient option, though some respondents say they walk or bike to work, and others rely on friends and family to get around.

Car ownership can be a challenge of its own. Many respondents have issues with car ownership such as expensive repairs or failed inspections. In addition to the barriers of purchase and maintenance costs, owning a car might not be a viable transportation option for someone who is physically unable to drive.

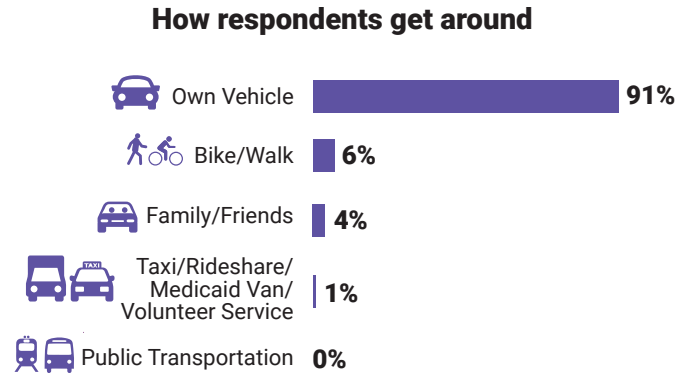
TRENDS

A larger percentage of respondents today bike or walk compared to 2013, and a smaller percentage relies on family and friends. The percentage of respondents who drive a car has remained the same. Additionally, about the same percentage of respondents facing barriers in 2013 and today said that transportation is a barrier to services.



TRANSPORTATION

With public transportation absent, personal vehicles are the primary mode of transportation for most respondents. A few residents are able to bike or walk, while others rely on family and friends.

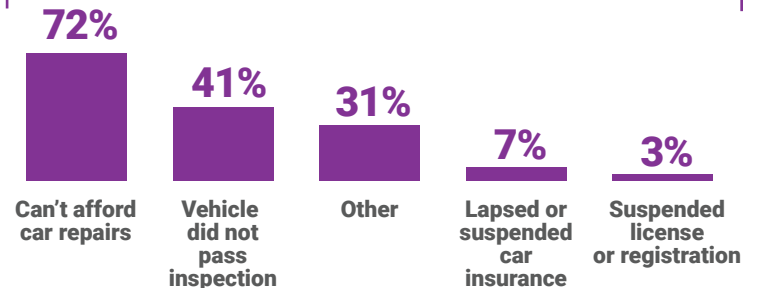


Although no respondents said they use public transit as their primary way of getting around, about a quarter have used public transit in the past and had a variety of issues related to the experience. The NFTA does not serve the community and many residents feel that Rural Transit Services is not reliable or information about routes and stops is not well-known.

Top reasons respondents don't take public transportation more often

- #1 No service in my community
- #2 No service where I need to go
- #3 Too long to walk to bus stop
- #4 Service isn't reliable
- #5 Takes too long to get to places

36% of respondents reported owning a vehicle and having the following issues



Without many viable alternatives to driving, most residents own a car out of necessity, even when they don't have the financial capacity to address car-related issues. About a third of respondents reported an issue with owning a car; most of those residents said they couldn't afford repairs or their vehicle could not pass inspection.

Detailed Findings:

Finances and Assets

Many of the challenges that respondents face are financial. Incomes among respondent households ranged from below \$15,000 per year to above \$36,000. Respondents most commonly earn income from employment, but many residents also report income from social security retirement or disability programs.

Residents across all income brackets reported financial challenges in the household. The biggest challenge respondents face is consumer debt, followed by medical bills and student loans. These three financial issues may be linked to other challenges residents face, like not having enough money for childcare, food, or maintaining a car; not being able to afford needed medical care; and not having the education or training necessary to earn higher wages.

Overall, 40% of respondents don't feel confident that they could handle a \$500 emergency.

TRENDS

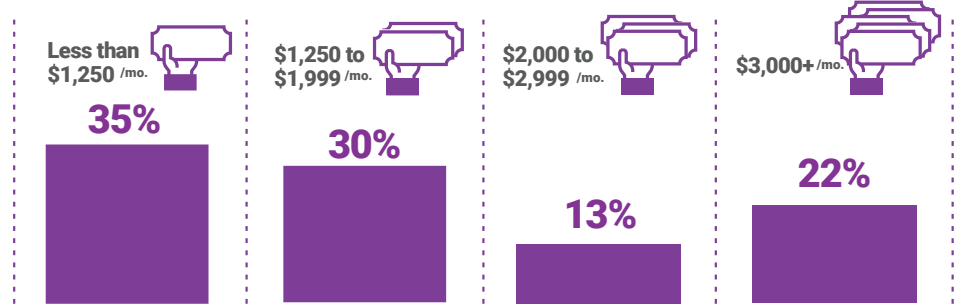
Today, a smaller percentage of respondent households earn over \$36,000 annually compared to 2014 (22% today vs. 33% in 2014). This difference is even more significant when considering inflation over the past five years; \$36,000 today is worth about \$2,600 less than it was in 2014. A greater proportion of respondents earned income from employment in 2014 (55%) compared to today (41%).



FINANCES AND ASSETS

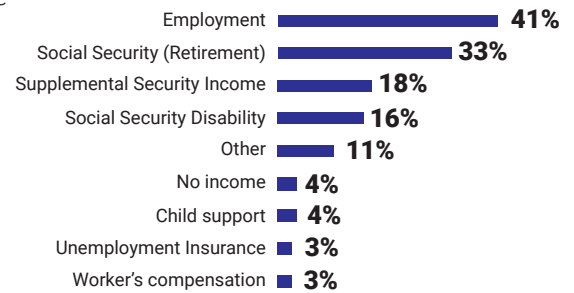
Respondents reported a more evenly-distributed range of incomes compared to several other communities, but most still have household incomes below \$24,000 per year, or just above the poverty level for a family of three.

Household Income, 2019



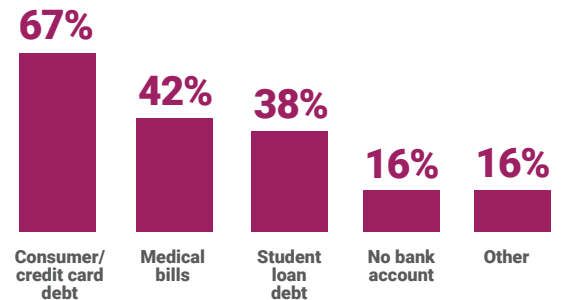
Although 16% of respondents said they were unemployed or out of the labor force, only 4% of respondent households have no income at all, and 3% have income from unemployment insurance. After employment income, respondents most frequently receive money from social security programs for retirement or disability.

Sources of Household Income



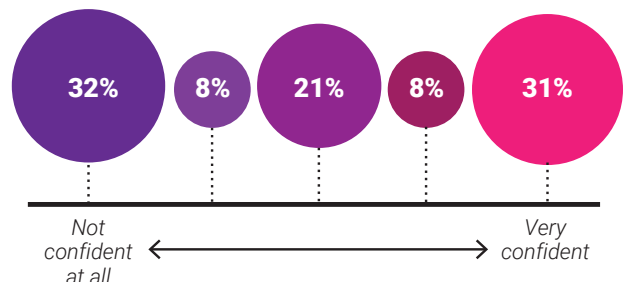
Top 5 Financial Challenges Households Experience

More than half of respondents (56%) have a financial challenge in their household. Overwhelmingly, these challenges are related to consumer debt, medical bills, and student loan debt.



Respondents' confidence in their ability to handle a \$500 emergency is split down the middle. Actually having \$500 to spare is only one factor in this confidence level; some residents may have support from family/friends or feel they could be resourceful in an emergency.

Confidence to Handle a \$500 Emergency



Detailed Findings: Programs, Services and Supports

A majority of survey respondents receive some form of public assistance. Most commonly, residents receive assistance through programs addressing specific concerns such as utility costs, food costs, and medical costs. Far fewer respondents receive more general cash assistance.

TRENDS

A greater proportion of respondents today receive assistance compared to 2014 (61% vs. 41%), and a slightly smaller proportion have pending applications (10% vs. 14%).

The top three services being received are the same today as they were in 2014, but HEAP is now the number one service. In 2014, food stamps was the most common program used by respondents, with 70% of respondent households participating in the program at the time.

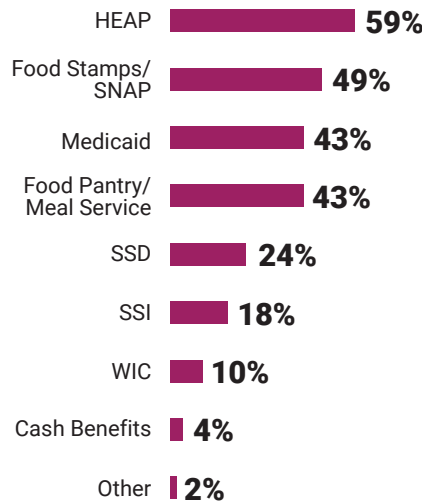


HOUSEHOLDS RECEIVING SERVICES THROUGH PROGRAMS

About three out of five respondent households receives services. Programs designed to address specific challenges like food, utility, and medical costs are the most common. Very few respondents receive assistance from cash benefits.

61% of households receive one or more services

Types of Services Received

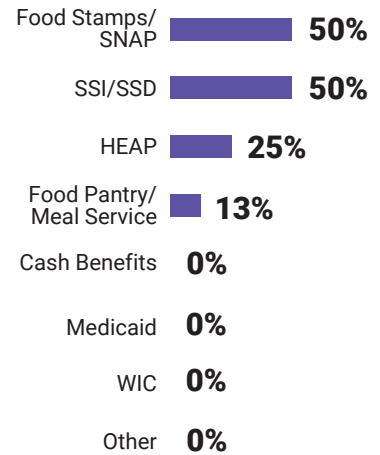


HOUSEHOLDS WITH PENDING APPLICATIONS FOR PROGRAMS

One in ten respondent households have a pending application for assistance, far fewer than those who currently have assistance. Respondents are waiting for assistance with food and utility costs, and for financial assistance for households with disabled persons.

10% of households have pending applications for assistance programs

Types of Services Pending



During resident focus groups, participants were asked to choose the programs and services they felt were strongest in the community, and those they believed need the most improvement.

Residents felt that food programs were the strongest service in the community. Beyond food, residents didn't feel strongly about any one program or service. Similarly, residents felt strongly that affordable housing programs and services are needed most, but other services were less unanimous.

Programs/services residents identified as...

...the strongest

- #1 Food
- #2* Veteran Programs
- Clothing
- Senior Programs
- Mental Health/Addictions
- Homeless Programs

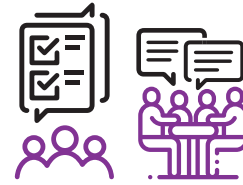
...in need of improvement

- #1 Affordable Housing
- #2* Mental Health/Addictions
- Teen Parent Programs

*multiple programs/services tied for #2

Perspectives from Residents

While survey responses help us understand broader trends occurring within the community, focus groups supplement survey findings by capturing deeper, more personal reflections on the lives of residents. During a meeting held at the First Baptist Church in Newfane, four residents shared insights during an hour-long conversation and two additional residents offered insights through phone interviews. They talked about strengths of the community, challenges residents face, and ideas for how residents would improve their community.



Strengths and Assets of the Community

Newfane is a small, tight-knit community with friendly, helpful neighbors. Focus group participants enjoy living in a peaceful, family-oriented community like Newfane. They see their neighbors, who are eager to help out one another when they can, as one of the community's greatest strengths.

For a small town, there are a wide range of helpful amenities. Residents in the focus group said the number of amenities in Newfane is a unique asset for this small town. These include general healthcare providers, like dentists and doctors, and amenities for everyday needs such as laundromats and grocery stores. There are several stores in town where residents can purchase low-priced items. Residents noted having stores close by as especially helpful for seniors, those with disabilities, and family caretakers to quickly get food and other important items.

In some parts of town, you can walk to amenities and services. For many residents in Newfane, a car is required to get to most places. But residents in the center of town near Main Street can find amenities within walking distance, including restaurants, churches, banks, schools, and the public library. Being able to walk to places nearby can reduce how much households spend on transportation and bring positive health benefits. A walkable neighborhood also adds to the quaintness and character of the town.

There are plenty of things to do in Newfane. Residents in the focus group said there is always something to do in town. This includes festivals, concerts, community events, youth sports leagues, and volunteer opportunities. One resident said there are always community projects happening in town that give residents opportunities to donate their time. Focus group participants also noted the town's recreational amenities as a community strength. This includes parks, a community pool, sports facilities, fishing spots, and Olcott Beach, although that was closed for the 2019 season due to rising Lake Ontario water levels. The Olcott waterfront, with shops, restaurants and the Carousel Park, provides a destination for families. All these events and amenities help keep residents of all ages active and engaged in the community.

Challenges in the Community

In a rural town where a car is required to get to most services, transportation is a burden for many. Owning a car is seen as the only reliable transportation option for Newfane residents. As one resident put it, if you don't have a car, getting around is a waiting game. Without public transportation in town, taxi service is the only alternative to owning a car. But even booking a cab ride can be a challenge. One resident said they needed to go to Lockport to prepay for a cab ride, but had no way of getting there. Others complained about long wait times when using taxi services.

All focus group participants own a car, but still have challenges with transportation. In a rural town without public transit, residents do not see any alternatives to owning a vehicle, even when they struggle to pay for gas, insurance, and maintenance. Unexpected, expensive car repairs can be especially burdensome. All focus group participants said they have debt from car repair bills, which are typically hundreds of dollars or more. Without a car, they may not be able to get to work, medical appointments, grocery stores, or visit family members.

It can be difficult to find quality, affordable housing suited to individual needs. Finding suitable, inexpensive housing in Newfane can be a challenge. One resident was looking to downsize to make aging in place more convenient, yet was unable to find a one bedroom apartment in their price range. They noted that rents seem to be much higher in Newfane than nearby Lockport. Another resident had difficulties finding a ground floor apartment accessible to individuals with disabilities. Focus group participants noted long waiting lists for quality apartments in town, and the poor conditions of affordable units. Landlords often do not allow pets, which presents another obstacle for many apartment seekers.

Keeping up with the costs of owning a home, like utilities and repairs, can be a constant challenge. For many, the costs of homeownership are a burden. This is especially true for those who are retired, on fixed incomes, or with disabilities. One resident who volunteers at a food pantry also relies on the pantry for meals because the combined expense of utilities, taxes, insurance, and home upkeep are too much for them to afford. Homeowners often need help with routine household chores, like lawn care. But the costs of big repairs, like roofs and furnaces, can lead to major financial challenges for many.

Challenges in the Community, cont'd.

The closing of the hospital in Newfane creates a huge gap for critical healthcare services in the community. All residents in the focus group agreed that the closing of the Eastern Niagara Hospital's Newfane branch is one of the community's greatest challenges. Many of the hospital's key services were relocated to the hospital in Lockport years ago. This in itself led to difficulties. Now, with the hospital closing completely, their concern is dire. The local hospital closing means residents will have to travel outside of the community for virtually all important healthcare services. This will be particularly burdensome for individuals with disabilities and those without a car. The closest hospital is in Lockport, but focus group participants think the quality and range of services offered there is inadequate.

More services for children and parents are needed to create economic opportunities for families. Focus group participants said low-income families, single parents and children, face unique challenges in Newfane. For example, transportation can be an issue for the community as a whole, but if a single parent does not have a car, it can create barriers to childcare and food access. For many single parents, food costs are a concern. The town has a number of food pantries, but some are unaware of, or unable to easily reach them. There are daycare services in town, but parents often face barriers related to transportation and the costs of childcare.

The lack of healthcare services and public transportation creates a need for medical transportation services. Residents have unique healthcare needs, but the specialty doctors and providers they need are often not near Newfane. Many travel to Lockport or Buffalo to receive the medical care they need. But for those with disabilities who are unable to drive, the costs of using medical transportation can quickly add up and become a barrier. For those with disabilities who can drive themselves, driving can be painful. One resident said that after their long drive to the doctor, the pain is so agonizing that they are "down for days."

There is a perception of rising crime and drug use. Residents say that Newfane is a quiet, safe community, but some also sense that crime and drug use is rising. While noting they see somewhat of a drug use problem in town, residents were concerned with drugs and crime spreading from Lockport. They also shared the perception in the community that offering addiction treatment services in town may lead to increased crime and drug use.

Ideas for Change in the Community

Fill the gap in healthcare services created by the closing of Newfane's hospital. All focus group participants agreed, if there's one thing that should change in Newfane, it's bringing critical healthcare services back to town. Residents worry about the potentially devastating impact of Newfane's hospital closing. They said it is critical that common healthcare services are available in town. For example, lab work and kidney dialysis are especially important considering Newfane's aging population.

Residents noted that the hospital was a hub for medical services for surrounding rural areas, and often served visitors with emergency care. With the hospital closing, many people will need to travel further for medical attention. Medical care may be needed in emergency situations, such as boating accidents on Lake Ontario.

Apart from the healthcare gap it creates, residents also worry that the town is losing a vital community asset. The hospital was one of Newfane's top employers for many years, and the loss of jobs will also have a big impact on the small town.

There are a limited range of education opportunities, especially for adults. Many adults, including single parents, could improve their financial stability by pursuing additional education, but training options in Newfane are limited. Residents in the focus group said the school district offers some low-cost night classes for adults, but there are no other workforce trainers for adults in town. Similarly, residents shared that youth education could be improved to increase the economic opportunities for youth and young adults. For example, some said there is a need for services to teach youth financial literacy. Residents also saw a need for services to make youth more aware of how to access funding for college and training, and find gainful employment.

Promote awareness of services available in the community. Focus group participants said many residents in need are simply unaware of the resources and services available to them. Some thought that the town could do more to promote the services that do exist. One suggested that producing a pamphlet or brochure describing the service providers near town, similar to tourism promotion materials, would be helpful. This could be made available at the town hall and other local establishments.

Margaret and Bob

An older couple faces declining health, home ownership costs, and the challenge of staying independent.

Margaret and Bob live in Newfane in the house they purchased nearly 30 years ago. Both Margaret and Bob face health challenges that make life more difficult.

After being involved in a bad car accident, Margaret underwent three back surgeries. Bob experienced a major head injury years ago that left him unable to work, and he now has Parkinson's Disease.

The combination of health challenges and no working paycheck makes it difficult for the couple to afford the medications they need. Although the couple receives health insurance through the military because of Bob's service, Bob has 17 different medications that range from \$7-\$53 each. One of the major challenges the couple faces is the lack of emergency services in Newfane.

The couple had to travel to Lockport for an emergency service once and spent 14 hours in the ER with inadequate service. If Margaret could make one change in Newfane she would bring the hospital back to ease worries about medical care: "If something happens to my husband, and we have to go all the way to Buffalo, I don't know if he'll make it."

While the couple has a 12-year-old car, they rarely drive these days. Their car leaks fluid and needs repair, something they can't afford right now. So they depend on their adult daughter who lives close by to drive them where they need to go.

They are thankful to be in their own home, but say it's an expense. It's now August and they are still paying off last winter's heating bill. It was high due to a window that would not completely close. They are also hoping they don't get fined by the town for work that is needed in their yard they cannot afford. "I'm just shutting it out of my mind because I don't have the money to take care of it."



“If I didn't have [my adult child nearby], I don't know what I'd do.”

Shelly

Inadequate job training is just one obstacle facing this older woman.

Shelly is an active older adult with physical disabilities. She moved to Newfane many decades ago, as a young adult, because she thought Newfane would be a great place to start a family. She grew to love the town, but issues related to health, jobs, and transportation have made life in Newfane much more challenging than she anticipated.

Shelly's financial hardships stem from health issues. She recently re-injured a past head injury in a fall. Since she could not afford an ambulance, she drove herself to the hospital. She was diagnosed with a concussion, and is still paying off those hospital bills while dealing with the aftermath of her injury. Without insurance, the costs of medical appointments and prescriptions are too much, even with Medicare. With the recent closing of Newfane's hospital, she worries even more about getting the care she needs.

Transportation is a constant concern for Shelly. With no public transportation in town, she needs to own a car to get to work and the doctor, to volunteer, and to care for aging family members. As she puts it, "If I didn't have a car, I'd be in trouble." Her car is over 15 years old now, and costly repair bills are becoming frequent. Even though she has a fair, reliable mechanic, and friends that give her rides, Shelly still worries about her car breaking down. If that happened, she might lose her ability to care for family members, get medical care, or even get to her job.



“ I’m still trying to work. I don’t get paid for it, but I do [volunteer] because they help me.”

Finding a good-paying job is an ongoing challenge. Shelly went through training programs before, but those did not adequately train her for jobs that match her abilities. Instead, she took on work at physically-demanding jobs, which led to more injuries, and even fewer job prospects over time. Ever since, Shelly has had a hard time finding a job that pays enough to make ends meet.

The costs of housing and upkeep on her home have also been a challenge for Shelly. When her furnace broke down, she could not afford to repair it, so she went without heat in her home for a time. She reached out to legislators, NYSERDA, charities, and other providers for financial aid, but they did

not connect her with services to help. She eventually took out a loan for a new furnace, adding to her monthly expenses.

Shelly has a lot of ideas on what could be done to help people with similar experiences, but it boils down to simple fixes. One of her suggestions is to have one place for people to go to get connected with all the services they need—from transportation and healthcare to housing and employment assistance. Shelly also said that meeting face-to-face with individuals would help. She said online tools can only do so much and make it hard to understand the details and processes needed to enroll in programs and services.

Data Sources & Notes

Defining Need, Page 2

Federal Poverty Level: U.S. Department of Health and Human Services, HHS Poverty Guidelines for 2019.

Minimum Wage: New York State Department of Labor, Minimum Wage (effective 12/31/18).

Resident Survey

The resident survey was conducted from June 2019 through August 2019. Surveys were gathered at various sites across the community, all of which are listed on page four. Surveys at these locations were completed in person, administered by a Mobile Safety-Net Team Community Impact Coordinator or an agency staff member. The survey was made available in English and Spanish. Five online surveys were also completed, with a link to the survey distributed through partner agencies in the community through email and/or social media.

The analysis of the 80 responses included standardizing open ended responses and cleaning data for accuracy. Not all surveys were completed in full, and response rates for questions varied from 41 responses to 80 responses. In cases where percentages are used, these numbers represent the percent of people who answered the question, not the percent of all people who took the survey.

Although some questions asked for respondents to choose one answer, there were several instances where respondents chose multiple responses; in these cases, all answers were included. For instance, respondents could report more than one type of disability, financial challenge, urgent concern, medical need, challenge in owning a vehicle, and barrier to programs and services.

Resident Focus Group Interviews

The focus group conversation took place on May 22nd, 2019 at the First Baptist Church of Newfane. Participants for the focus group were recruited through the survey residents completed, in addition to in-person recruiting at the church's food pantry pick-up time. Residents who participated in interviews were given a \$10 gift card to Tops as appreciation for their time. Notes were taken during interviews, and recordings of conversations were used to supplement the notes at a later date.

Detailed Findings: Programs, Services and Supports, Page 10

Programs/services residents identified as strongest and in need of improvement.

Resident interview participants were asked to identify the strongest types of programs and services in the community as well as the program and service types where need for expansion and/or investment was greatest. Each resident had three yellow dots for placing next to the strongest programs and three blue dots for identifying where need was greatest across 16 categories of programs and services. Dots could be used to identify up to three strengths and weaknesses or several dots could be allocated to fewer categories. The top strengths and needs/gaps are those program and service types that generated the largest number of dots from all residents.

Trends: As of December 31, 2018, minimum wage in NYS was \$11.10 per hour. A resident who works 30 hours a week for 4 weeks will earn \$1,356 a month, versus \$960 a month at a wage of \$8.00 per hour, the minimum wage in 2014, when the resident survey was last conducted. Minimum wages are provided by the NYS Department of Labor.

Social Security benefits also get adjusted over time for cost of living changes. The average monthly payment under the Social Security Disability Program was less than \$1,250 in 2014 but is now, in 2019, more than \$1,250 per month, according to average monthly benefit data provided by the Social Security Administration.

Inflation was calculated using the U.S. Bureau of Labor Statistics CPI Inflation Calculator, comparing buying power of \$36,000 between August 2014 and August 2019.

Stories of Need

Stories of need reflect the voice and experience of actual residents living in Newfane. Names and other identifying information have been changed to protect the identity and confidentiality of those who were interviewed. Interviews took place in June 2019. Interviews were conducted over the telephone. Interviewees were recruited from the focus group interviews with residents, or represent individuals who volunteered to share their story. Interview questions explored challenges around topics covered in community reports such as access to jobs, job training, affordable housing, healthy foods, transportation, and other barriers to jobs and services. The stories are intended to paint a picture of how these challenges play out in the lives of individuals and show how issues are interrelated.

Appendix

Resident Survey - English version

MOBILE SAFETY-NET TEAM COMMUNITY NEEDS ASSESSMENT

Thank you for participating in this survey. Your answers will assist us in better understanding the needs in the community and help us build a stronger safety net that more readily connects residents to the human services they need. Please select one response unless indicated otherwise. **Your answers will remain completely confidential.**

1 Age _____ 2 Gender _____ 3 Race _____ 4 Zip Code _____ 5 Survey Location _____

6 Including yourself, how many people are in your household?
Adults (18 and up) _____¹ Children (under 18) _____²

7 Has anyone in your household ever served in the armed forces?
 Yes¹ No²

8 What is your current employment status? *Select all that apply.*
 Student¹ Unemployed, not looking⁶
 Retired² Out of the labor force
 Employed full time³ (not working, not looking)⁷
 Employed part time⁴ Other: _____⁸
 Unemployed, looking⁵

9 What is your current living situation?
 Own¹ Staying with friends/family⁴
 Rent, with assistance² Homeless/shelter⁵
 Rent, without assistance³ Other: _____⁶

10 How long have you lived at your current address?
 Less than 3 months¹ 6-10 years⁴
 3 months-1 year² >10 years⁵
 1-5 years³ More than 10 years⁶

11 What is the highest level of education/training you've completed?
 High school/Equivalency¹ Post graduate degree⁵
 Some college, no degree² Military⁶
 Trade School/Certificate³ Did not finish high school⁷
 College degree (2 or 4 yr)⁴

12 Do you or does anyone in your household have any of the following disabilities? *Check all that apply.*
 Mental health¹ Developmental⁴
 Mobility² Sensory⁵
 Physical³ No Disability⁶

13 Do you or does anyone in your household have a disability that limits their ability to work and/or go to school?
 Yes¹ No²

14 What is your primary form of transportation?
 Bicycle¹ Medicaid van⁶
 Family/Friends² Uber/Lyft⁷
 Own Vehicle³ Volunteer service van⁸
 Taxi⁴ Public transportation⁹
 Walk⁵ Other: _____¹⁰

15 If you have ever used public transit, do you regularly encounter any of the following issues? *Select all that apply.*
 Too expensive¹ Service isn't reliable⁸
 Takes too long to get places² I don't feel safe⁹
 No service where I need to go³ Schedule is too confusing¹⁰
 No evening or weekend service⁴ Other: _____¹¹
 No service in my community⁵ None¹²
 Buses don't run often enough⁶ Have not used public transit¹³
 Too long to walk to bus stop⁷

16 If you own a vehicle, have you experienced any of the following over the last year? *Select all that apply.*
 Did not repair my car because I could not afford to¹
 Lapsed or suspended car insurance²
 Suspended license or registration³
 Vehicle did not pass inspection⁴
 Other: _____⁵
 None/Do not own a vehicle⁶

17 What are your household's sources of income? *Select all that apply.*
 Employment¹ Child support⁷
 Unemployment insurance² No income⁸
 SSI³ Other: _____⁹
 SSD⁴
 Social security retirement⁵
 Worker's compensation⁶

18 How much money is currently received from these sources to support your household each month?
 < \$1,250/month¹
 \$1,250-\$1,999/month²
 \$2,000-\$2,999/month³
 \$3,000+/month⁴

19 Are you or is anyone in your household currently receiving (any of the following)? *Select all that apply.*
 Food stamps/SNAP¹ SSI⁶
 Food pantry/meal service² SSD⁷
 Medicaid³ WIC⁸
 Cash benefits⁴ Other: _____⁹
 HEAP⁵ None¹⁰

20 Does anyone in your household have a pending application for any of the following? *Select all that apply.*
 Food stamps/SNAP¹ SSI/SSD⁶
 Food pantry/meal service² WIC⁷
 Medicaid³ Other: _____⁸
 Cash benefits⁴ None⁹
 HEAP⁵

21 Do any of the following financial issues apply to you? *Select all that apply.*
 Consumer/credit card debt¹
 Student loan debt²
 Underwater mortgage (owe more than your house is worth)³
 Unbankable⁴
 No bank account⁵
 Medical bills⁶
 Child support⁷
 Other: _____⁸

22 How confident are you in your ability to deal with a \$500 emergency expense, on a scale of 1 to 5, where 1 means "not confident at all" and 5 means "very confident"? *Circle one.*

1 2 3 4 5
1 = Not confident at all (Expense would be a burden.) 3 = Somewhat confident 5 = Very confident (I could financially manage this expense.)

(Survey questions continue on back side.)

Resident Survey, cont'd. - English version

MOBILE SAFETY-NET TEAM COMMUNITY NEEDS ASSESSMENT (continued)

23 Does anyone in your household lack health insurance?

Select all that apply.

- Yes, one or more adults do not have health insurance¹
- Yes, one or more children do not have health insurance²
- No, we all have health insurance³

24 If insured, what type of health insurance is currently used by members of your household? Select all that apply.

- Private insurance¹
- Managed care (HMO, PPO)²
- Medicare³
- Medicaid⁴
- Government (VA)⁵
- Health Savings Account⁶
- Other _____⁷
- Do not know/Unsure⁸
- No health insurance⁹

25 Over the last year, was there any time when you needed any of the following but did not get it because you could not afford it? Select all that apply.

- Health care¹
- Mental health care or counseling²
- Dental care (including checkups)³
- Optical care (including eyeglasses)⁴
- Prescription medicine⁵
- Transportation to doctor appointments or health services⁶
- Other: _____⁷
- None⁸

26 Are there any urgent concerns or special needs that you or someone in your household have? Select all that apply.

- Utility shut-off notice¹
- Foreclosure/Eviction²
- No money for food³
- Cost/availability of child care for work⁴
- Legal problems⁵
- Outstanding Debt⁶
- Hurt or threatened at home⁷
- Other: _____⁸
- No urgent concerns⁹

27 Has anyone in your household encountered difficulty getting necessary services (food, housing, utilities, medical care, etc.) over the last year?

- Yes¹
- No²

28 If "yes", describe what barriers were faced. Select all that apply.

- Traveling to get services is difficult¹
- I don't speak/read English well²
- I can't get there during hours the agency is open³
- I've been turned away because of income limits⁴
- It can be physically difficult for me to leave my home⁵
- It's too much of a hassle since the process is confusing⁶
- Limited Internet access⁷
- Other: _____⁸
- None⁹

OPTIONAL: If you would be interested in participating in a resident focus group, please provide the following:

NAME _____

Phone # _____

Resident Survey - Spanish version

EVALUACIÓN DE NECESIDADES COMUNITARIAS DEL EQUIPO MOBILE SAFETY-NET

Gracias por participar en esta encuesta. Sus respuestas nos ayudarán a comprender mejor las necesidades de la comunidad y nos ayudarán a construir una red de seguridad más sólida que conecte más fácilmente a los residentes con los servicios humanos que necesitan. Por favor seleccione una respuesta a menos que se indique lo contrario. **Sus respuestas serán completamente confidenciales.**

1 Edad _____ 2 Genero _____ 3 Raza _____ 4 Codigo Postal _____ 5 Lugar de encuesta _____

6 Incluyédote, cuántas personas viven en tu hogar?

Adultos (18 y más) _____¹ Niños (menor de 18) _____²

7 ¿Alguien en tu hogar ha servido en las fuerzas armadas?

Sí¹ No²

8 ¿Cuál es tu situación laboral actual? *Marca las que correspondan.*

- Estudiante¹ Desempleado, sin buscar⁶
 Retirado² Fuera del servicio laboral (sin trabajar ni buscar)⁷
 Empleado tiempo completo³ Otro: _____⁸
 Empleado a tiempo parcial⁴ Desempleado, buscando⁵

9 ¿Cuál es tu situación actual de hogar?

- Propietario¹ Viviendo con amigos/familia⁴
 Alquiler, con ayuda² Sin hogar/refugio⁵
 Alquiler, sin ayuda³ Otro: _____⁶

10 ¿Cuánto tiempo llevas viviendo en tu dirección actual?

- Menos de 3 meses¹ 6-10 años⁴
 3 meses—1 año² Más de 10 años⁵
 1-5 años³

11 ¿Cuál es el nivel más alto de educación/estudios que has completado?

- Instituto/Equivalencia¹ Título Universitario (2 o 4 años)⁴
 Algo universitario/sin título² Postgrado⁵
 Escuela Vocacional/Certificado³ Militar⁶
 No terminó el Instituto⁷

12 ¿Tienes tú o alguien en tu hogar alguna de las siguientes discapacidades? *Marca las que correspondan*

- Salud Mental¹ De desarrollo⁴
 Movilidad² Sensorial⁵
 Física³ Sin Discapacidades⁶

13 ¿Tienes tú o alguien en tu hogar alguna discapacidad que le limita para trabajar y/o ir a la escuela?

Sí¹ No²

14 ¿Cuál es tu medio de transporte principal?

- Bicicleta¹ Uber/Lyft⁷
 Familia/Amigos² Servicio voluntario de Furgoneta⁸
 Tengo auto³ Transporte público⁹
 Taxi⁴ Otro: _____¹⁰
 Andando⁵ Furgoneta Medicaid⁶

15 Si alguna vez ha usado transporte público, ¿encuentras algunos de los siguientes problemas? *Marca las que correspondan.*

- Demasiado costoso¹ Servicio no fiable⁸
 Tarda demasiado en llegar² No me siento seguro⁹
 No llega a donde necesito³ Horario muy confuso¹⁰
 No hay servicio de tarde o fin de semana⁴ Otro: _____¹¹
 No hay servicio en mi barrio⁵ Ninguno¹²
 Autobuses no pasan a menudo.⁶ No he usado transporte público¹³
 Mucho recorrido a pie a la parada⁷

16 Si posees un vehículo, ¿has experimentado alguno de los siguientes puntos en el último año?

- No reparé el auto porque no podía pagarlo¹
 Seguro de auto caducado o suspendido²
 Licencia o registro suspendido³
 Vehículo no pasó inspección⁴
 Otro: _____⁵
 Ninguno/No poseo un vehículo⁶

17 ¿Cuáles son las fuentes de ingreso de tu hogar? *Marca las que correspondan.*

- Empleo¹ Compensación al trabajador⁶
 Seguro de desempleo² Manutención de los hijos⁷
 SSI³ Sin ingresos⁸
 SSD⁴ Otro: _____⁹
 Jubilación de la seguridad social⁵

18 ¿Cuánto dinero recibes actualmente de estas fuentes de ingreso al mes?

- < \$1,250/mes¹
 \$1,250-\$1,999/mes²
 \$2,000-\$2,999/mes³
 \$3,000+/mes⁴

19 ¿Estas tú o alguien en tu hogar actualmente recibiendo alguno de los siguientes? *Marca los que correspondan.*

- Food stamps/SNAP¹ HEAP⁵
 Banco de alimentos/servicios de comidas² SSI⁶
 Medicaid³ SSD⁷
 Prestaciones en efectivo⁴ WIC⁸
 Otro: _____⁹ Ninguno¹⁰

20 ¿Alguien en tu hogar tiene una solicitud pendiente para alguno de los siguientes? *Marca las que correspondan.*

- Food stamps/SNAP¹ SSI/SSD⁶
 Banco de alimentos/servicios de comidas² WIC⁷
 Medicaid³ Otro: _____⁸
 Prestaciones en efectivo⁴ Ninguno⁹
 HEAP⁵

21 ¿Sufres alguno de los siguientes problemas financieros?

- Deuda de consumidor/tarjeta de crédito¹
 Deuda de préstamos estudiantiles²
 Hipoteca submarina (debes más de lo que vale tu casa)³
 No financiable⁴
 Sin cuenta bancaria⁵
 Facturas médicas⁶
 Manutención de los hijos⁷
 Otro: _____⁸

22 ¿Cuánta confianza tienes en poder hacer frente a un gasto de emergencia de \$500, e una escala del 1 al 5, donde 1 significa "nada de confianza" y 5 significa "confianza total"? *Marca uno.*

- 1 2 3 4 5
 1 = Sin confianza en absoluto (el gasto sería una gran carga) 3 = Algo confiado 5 = Muy confiado (Podría manejar el gasto sin problemas)

(La encuesta continua en la parte trasera)

Resident Survey, cont'd. - Spanish version

EVALUACIÓN DE NECESIDADES COMUNITARIAS DEL EQUIPO MOBILE SAFETY-NET (continuación)

23 ¿Alguien en tu hogar carece de seguro médico? *Marca las que correspondan.*

- Si, uno o más adultos no tienen seguro médico¹
- Si, uno o más niños no tienen seguro médico²
- No, todos tenemos seguro médico³

24 Si tienes seguro, ¿qué tipo de seguro médico utilizan los miembros de tu familia actualmente? *Marca las que correspondan.*

- | | |
|--|--|
| <input type="checkbox"/> Seguro Privado ¹ | <input type="checkbox"/> Gobierno(VA) ⁵ |
| <input type="checkbox"/> Atención administrada (HMO, PPO) ² | <input type="checkbox"/> Cuenta de ahorros de salud ⁶ |
| <input type="checkbox"/> Medicare ³ | <input type="checkbox"/> Otro _____ ⁷ |
| <input type="checkbox"/> Medicaid ⁴ | <input type="checkbox"/> No lo sé/no estoy seguro ⁸ |
| | <input type="checkbox"/> Sin seguro médico ⁹ |

25 Durante el último año, ¿has necesitado alguno de los siguientes pero no has podido pagarlo? *Marca las que correspondan.*

- | | |
|--|---|
| <input type="checkbox"/> Atención médica ¹ | <input type="checkbox"/> Medicamento con receta ⁵ |
| <input type="checkbox"/> Atención de salud mental o asesoramiento ² | <input type="checkbox"/> Transporte a citas médicas o servicios de salud ⁶ |
| <input type="checkbox"/> Atención dental (incluidos chequeos) ³ | <input type="checkbox"/> Otro: _____ ⁷ |
| <input type="checkbox"/> Atención óptica (incluidas gafas) ⁴ | <input type="checkbox"/> Ninguno ⁸ |

26 ¿Hay alguna preocupación o necesidad urgente que tengas tú o alguien de tu hogar? *Marca las que correspondan.*

- | | |
|--|---|
| <input type="checkbox"/> Notificación de corte de servicios (agua, gas, etc) ¹ | <input type="checkbox"/> Problemas legales ⁵ |
| <input type="checkbox"/> Ejecución hipotecaria/Desalojo ² | <input type="checkbox"/> Deudas pendientes ⁶ |
| <input type="checkbox"/> Sin dinero para comida ³ | <input type="checkbox"/> Herido o amenazado en casa ⁷ |
| <input type="checkbox"/> Coste/disponibilidad de cuidado infantil para trabajar ⁴ | <input type="checkbox"/> Otro: _____ ⁸ |
| | <input type="checkbox"/> Sin preocupaciones urgentes ⁹ |

27 ¿Alguien en tu hogar ha tenido dificultades para obtener servicios necesarios (comida, vivienda, servicios públicos, atención médica, etc) durante el último año?

- Sí¹ No²

28 Si la respuesta es "Sí", describe a que barreras se enfrentaron. *Marca las que correspondan.*

- Viajar para obtener servicios es difícil.¹
- No hablo/leo Inglés bien²
- No puedo llegar durante las horas en que la agencia está abierta³
- Me han rechazado por mis ingresos limitados⁴
- Puede ser físicamente complicado salir de mi hogar⁵
- Es demasiado complicado porque el proceso es confuso⁶
- Acceso a internet limitado⁷
- Otro: _____⁸
- None⁹

OPCIONAL: Si estás interesado en participar en un grupo focal de residentes, proporcione los siguientes datos:

NOMBRE _____

Teléfono# _____

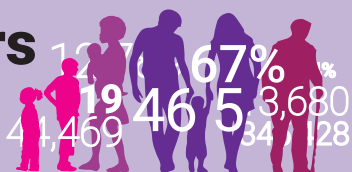
INSIGHTS FROM RESIDENTS

Town of Newfane

DECEMBER 2019

Numbers in Need

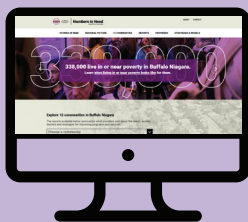
IN BUFFALO NIAGARA



A Mobile Safety Net Team initiative established by The John R. Oishei Foundation



Visit us online to learn more about this and other communities in need across Buffalo Niagara.



NumbersInNeed.org