

“

There's some people who can't really move that well, and the only place they have to go is the Senior Center.”

“

The Boy's & Girl's Club is the only place kids can go to instead of hanging out under the bridge.”

“

It's hard to keep up with rent. Very hard.”

INSIGHTS

FROM

RESIDENTS

CITIES OF  
**Tonawanda  
 and North  
 Tonawanda**

FEBRUARY 2020



**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

# Cities of Tonawanda and North Tonawanda

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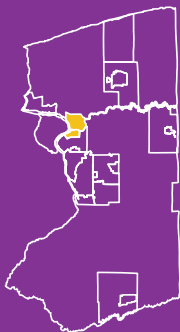
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Numbers In Need is an initiative designed to strengthen the safety-net of human services in Buffalo Niagara communities that are most in need.

Visit [NumbersInNeed.org](http://NumbersInNeed.org)

## About this Report

The Cities of Tonawanda and North Tonawanda are distinct communities with unique resources. They share a border and some similar challenges, and are treated as a single study region for this research. This report offers a snapshot of findings for the Cities of Tonawanda and North Tonawanda ("Twin Cities"), with new data on the community's population that lives in or near poverty. 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 2014.

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



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## Defining Need

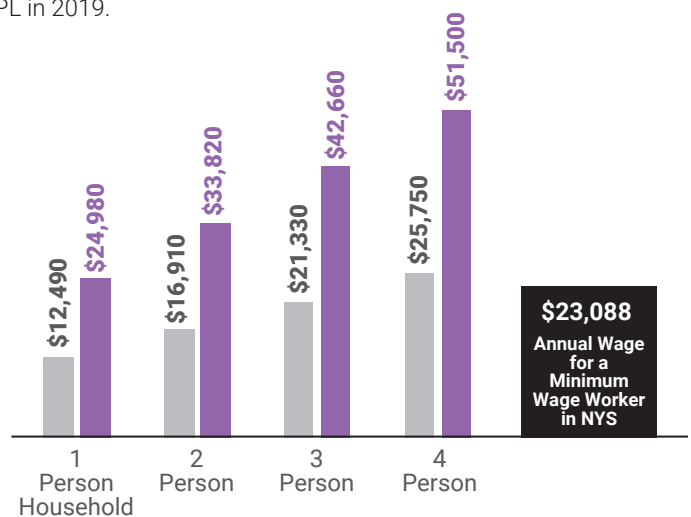
More than 12,660 residents in the Twin Cities live in or near poverty with incomes below 200% of the federal poverty line.

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

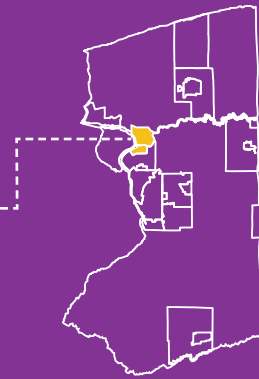
■ Federal Poverty Level ■ 200% of Federal Poverty Level



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 **Cities of Tonawanda and North Tonawanda**, one of 12 representative communities in the Buffalo Niagara Region selected for assessment and investment as part of the Numbers in Need project.

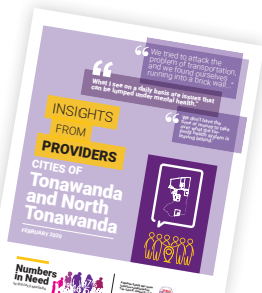


Each of these reports for this community is available online at [NumbersInNeed.org](https://NumbersInNeed.org)



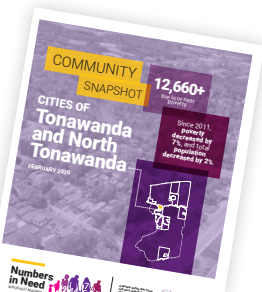
## Insights from Residents

This report, *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.



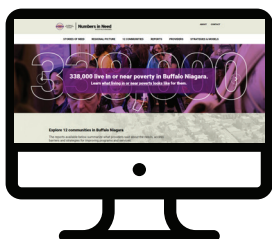
## Insights from Providers

*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

*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](https://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 factors that matter 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

Over 260 residents from the community completed a two-page, 28-question survey during a two-month period in the summer of 2019.

To ensure that input was representative of community members living in or near poverty, surveys were conducted at seven service provider locations in the community. Surveys included those completed in 11 locations in other communities by residents with ZIP Codes in the Twin Cities.

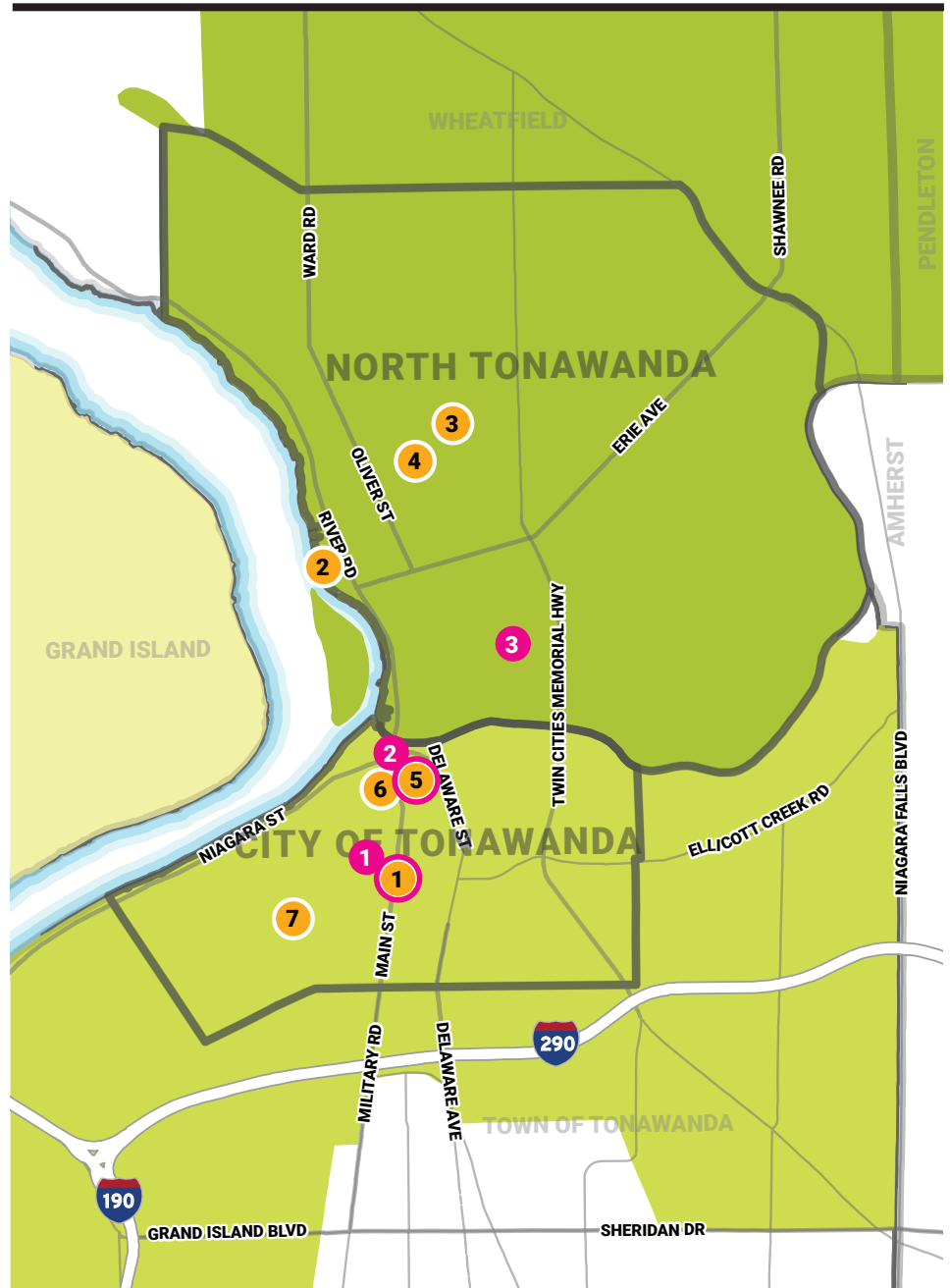
An online version of the survey was also available beginning in March and distributed via social media and email. Eighty-seven respondents from the 14120 and 14150 ZIP Codes completed the survey online.

To better understand the challenges identified by survey respondents and help formulate priorities and solutions, three conversations were held with 20 residents. Participants received a \$10 gift card to Tops as an incentive and thank you for participating.

## Percent of Survey Respondents by ZIP Code

- <1%
- 36%
- 63%

- Survey conducted at this location
- Resident Focus Group



## Resident Survey was conducted at 18 locations

1	City of Tonawanda Public Library
2	Dale Association
3	Meals on Wheels
4	North Tonawanda Summer Blast Off
5	The Salvation Army of Tonawanda
6	St. Francis of Assisi
7	Tonawanda Housing Authority

### Not mapped

8	Buffalo Center for Arts and Technology
9	Erie County Bar Association (ECBA) Volunteer Lawyer Project (VLP) Legal Clinic - Lafayette High School
10	Niagara County Job Fair

11	Niagara Falls High School Health Fair
12	PUSH Buffalo
13	St John de LaSalle Veggie Van
14	The Belle Center
15	Veterans One-Stop Center
16	West Side Community Services
17	WorkSourceOne - Trott Location
18	YWCA WNY

## Resident Focus Groups were held at 3 locations

1	City of Tonawanda Public Library
2	The Salvation Army of Tonawanda
3	Redeemer Lutheran Church

# About the Residents Who Took the Survey

Although survey respondents are meant to be representative of the overall population in need, there are some differences. Although the age and race of respondents are consistent with the population in need, respondents are more likely to be female and less likely to have children in the household than the overall population in need.

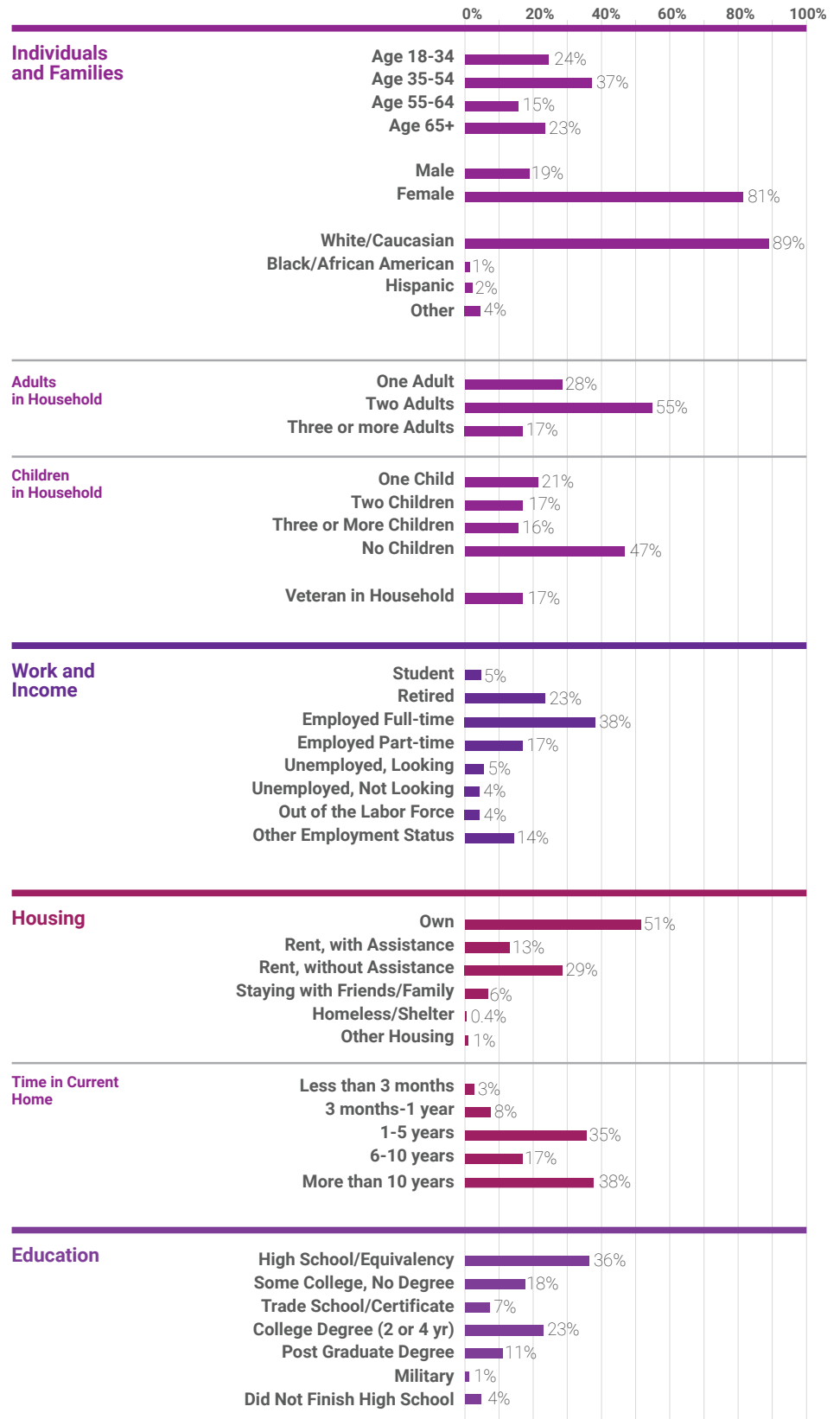
Over half of respondents are employed either full-time or part-time while about a quarter are retired. The 19 respondents who chose "other" as their employment status said they are disabled, a stay-at-home mom, or a volunteer. About half of those who are unemployed are looking for work.

About one in three respondents have a college degree, and about as many have no more than a high school diploma or an equivalent. A relatively small percentage (4%) of respondents did not finish high school. Close to one in five started college but did not finish, meaning these respondents may have taken on student loans that are difficult to pay back without the higher salaries they might have earned if they completed their degree. Student loan debt is the second-most frequent financial concern in respondent households.

A majority of respondents live with at least one other adult, while close to half live in a household without children. Most respondents own their home. Forty-two percent of respondents rent, and about a third of renters receive rental assistance. Respondents tend to be longer-term residents, with a majority having lived in their current home for more than five years.



## 264 Residents Took the Survey



# Key Findings from Resident Surveys and Conversations



## A lack of transportation options is a barrier to jobs and services.

About a quarter of survey respondents in the Twin Cities do not drive as their primary form of transportation. Four NFTA bus routes reach the community, but only 5% of respondents use public transit. Compared to transit, respondents are just as likely to use on-demand transportation services like taxis, rideshare, Medicaid vans, or volunteer services. Respondents are twice as likely to rely on friends or family, or bike/walk where they need to go, than take public transit.

Both survey respondents and focus group participants shared negative perceptions and experiences with public transit, saying that NFTA service is impractical because buses take too long to get to destinations, routes do not go where people need to go, or buses were not frequent enough.

Car owners face transportation issues of their own. Aside from regular expenses like gas, insurance, and loan/lease payments, expensive repairs can turn the convenience of car ownership into a liability, especially for those who need a car to get to work or school.

Residents who use Medicaid vans or NFTA Paratransit Access Line (PAL) service say these services are helpful, but they often do not operate on time, resulting in missed appointments or situations in which older residents are sometimes left waiting outside in inclement weather.

## Job availability and employment do not always negate financial need.

Focus group participants described the Twin Cities as a community with plenty of jobs, but only for those willing to earn minimum wage or who have a college degree. Good-paying industrial jobs that were once commonplace can no longer be relied upon to employ residents who want to earn a living wage without pursuing higher education.

Over half of survey respondents are employed, yet only a quarter live in households earning at least \$36,000 per year. About two-thirds of respondents have a financial concern, and one in three respondents do not believe they could handle a sudden \$500 emergency.

Some residents say job training is available to those who seek it out, but others believe more is needed to help people learn the skills they need to get higher-paying jobs. Other focus group participants shared anecdotes of age discrimination in the job search process, and of family members not being able to find work despite having technical skills from the military. Residents in the focus group who did have jobs said they are still stretched thin because they earn low wages and have expenses related to childcare, housing, transportation, medical care, and debt. In the face of these challenges, residents who work have a hard time getting help; the number one barrier to services in the Twin Cities is being turned away because of income limits.

## Healthcare costs are a challenge, even with health insurance.

A vast majority of respondent households have health insurance for both adults and children. Despite this, about a third of respondents have a health-related need they cannot afford. Among those with financial concerns, medical bills are the third-most common.

Some focus group participants shared that their families are facing tens of thousands of dollars in medical debt. Others said that although they have health insurance, they have to pay out of pocket for medical needs such as dental and optical care. As a more affordable option, some residents turn to University at Buffalo School of Dental Medicine or Erie Community College to get low-cost dental work performed by students.

## Youth need more programs and services.

When asked about programs and services in the Twin Cities, focus group participants said that kids need more activities and programs to keep them on a trouble-free path. Aside from the Boys & Girls Club, Lumber City Church's summer program, and the Rainbow Rink, residents do not see any other programs for kids in the community. Some residents even expressed concern about kids getting into fights at the roller rink recently.

While a provider focus group identified existing youth programs as a strength of the service landscape, residents seem concerned that without investing in additional programs and services for youth, kids are more likely to turn to illegal activities, including drug use. This is compounded by the fact that residents do not feel that the Twin Cities offer enough job and career opportunities for youth.



## Urgent Concerns, Special Needs and Barriers for Residents

Almost a third of residents surveyed had an urgent concern about something in their lives. A majority of those with a concern are worried about debt. It is possible that residents take on debt because they do not have enough money to pay for food, utilities, or childcare, all of which are also top concerns.

Getting help for these urgent concerns can be difficult for some residents, as 17% experienced a barrier to services. More than a third of those who said they have had a hard time accessing services were turned away because they did not meet income requirements, indicating that for some households, simply having a higher income does not eliminate their need. Other frequent barriers include difficulty traveling and physical limitations that make it hard to leave home.

### TRENDS

Today, a larger proportion of respondents have an urgent concern than in 2014 (30% vs. 22%). The things residents worry about have not changed much, however; utility shut-offs and food costs were the top two responses in 2014. However, a smaller proportion of respondents are concerned about foreclosure/eviction today than in 2014 (9% vs. 25%). A slightly smaller proportion of respondents today face barriers to services compared to 2014 (17% vs. 25%). Being turned away because of income limits was the top barrier in both years.



# 30%

REPORTED HAVING SOME TYPE OF URGENT CONCERN

### TOP URGENT CONCERNS REPORTED BY THESE RESIDENTS

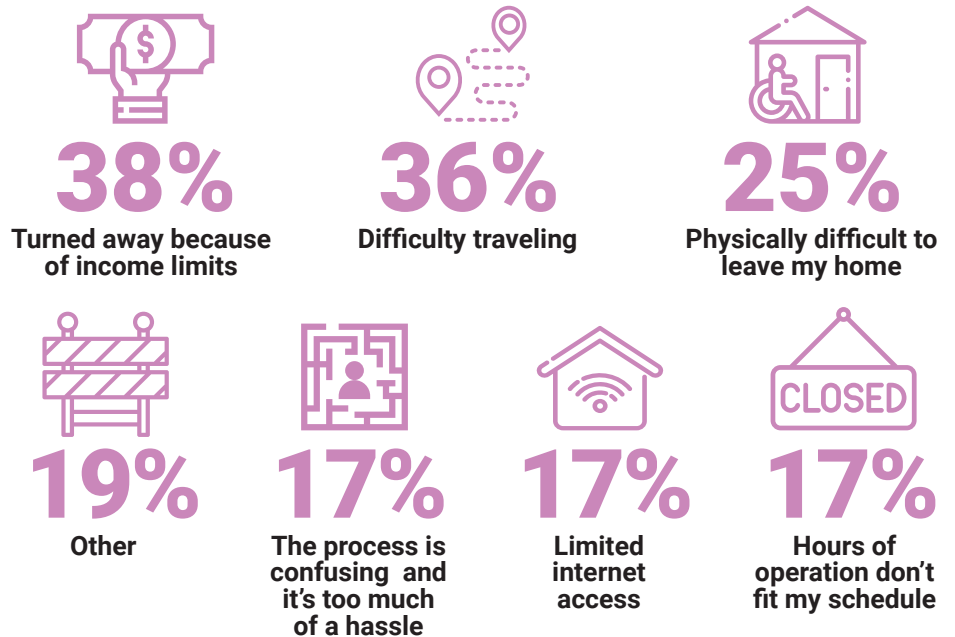


# 17%

REPORTED A BARRIER OR DIFFICULTY GETTING SERVICE



### BARRIERS THESE RESPONDENTS FACE



## Detailed Findings: Disabilities and Health Care Access

Having a disability may limit economic and educational opportunities for some residents. Among the 56% of respondent households that have a person with a disability in their household, almost two thirds say the disability limits that person from being able to work or go to school. **Half of the disabilities reported in respondent households were related to mental health.** Fortunately, resident focus groups said mental health assistance is the strongest service offered in the community.

In nearly 90% of households, all adults have health insurance, and in all households surveyed all children were insured. Medicare and Medicaid insure close to three quarters of respondents. Less than a third of respondents have private insurance.

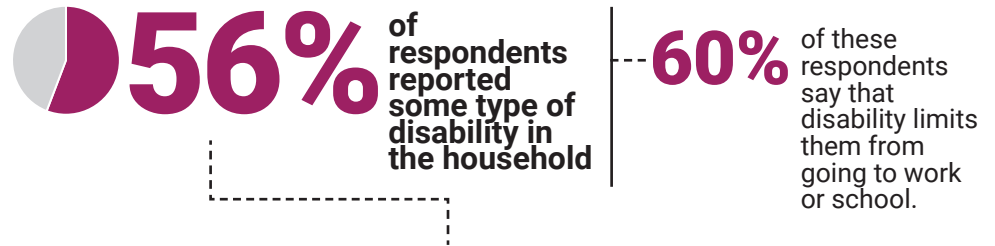
Even though most respondents are insured, more than a third have a healthcare need they cannot afford. These unaffordable healthcare needs are most commonly dental and optical care, prescriptions, healthcare, and mental health care or counseling.

### TRENDS

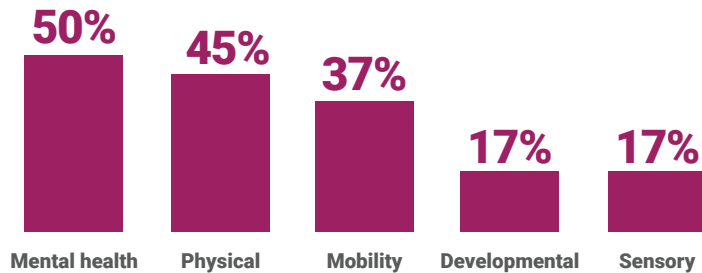
Health insurance coverage today is much more common than in 2014. The proportion of respondents without insurance decreased from 15% to 11% for adults and from 2% to 0% for children.



### DISABILITIES IN HOUSEHOLDS



### TYPE OF DISABILITIES REPORTED IN THESE HOUSEHOLDS



### HEALTHCARE

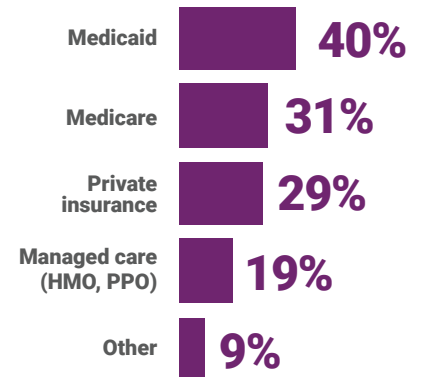
**Lack of health insurance among...**

**11%** Adults

**0%** Children

Nearly nine in ten respondents said all adults in their household have health insurance. All of the children in respondent households are insured.

### Top 5 Types of Health Insurance Coverage Used Among Respondents



**37%** of respondents are in need of some type of healthcare but can't afford it.

Despite the prevalence of health insurance coverage, many residents still have medical care they cannot afford, possibly because some care is not covered by insurance, or co-pays are too high.





## Detailed Findings: Transportation

The second-most frequent barrier to services for respondents is difficulty traveling. Although there are four bus routes in the Twin Cities, only 5% of respondents use public transit as their primary way of getting around, possibly because transit is viewed as impractical. Alternatives to public transit like on-demand transportation services, biking, walking, and family/friends are far more common, while three quarters of respondents drive a vehicle.

As a necessity for most residents, cars can be a financial burden. Aside from the cost of buying or leasing a car, many respondents said they cannot afford needed repairs or their vehicle did not pass inspection (possibly because they cannot afford to fix issues preventing the car from passing).

### TRENDS

Driving a vehicle was the most common mode of transportation for both years, but **the percentage of respondents who drive declined slightly from 83% to 76%**. The percentage of respondents who use public transportation is unchanged, and **the percentage of respondents relying on family/friends increased from 8% in 2014 to 13% in 2019**.

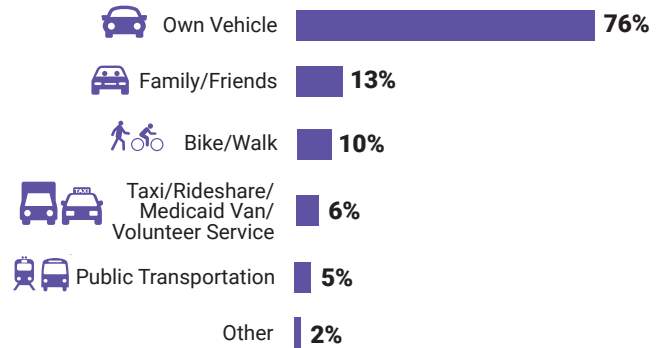
Respondents' top two reasons for not using public transit more often are the same today as they were in 2014: public transit takes too long to go places, and there is no service where residents need to go. However, a smaller percentage of people today said transit service is too expensive.



## TRANSPORTATION

Most residents in the Twin Cities drive to get around. Focus group participants and survey respondents said that public transit is not a convenient option in the community, which may explain why those without cars rely on friends/family, bike or walk, or use on-demand transportation services instead.

### How respondents get around

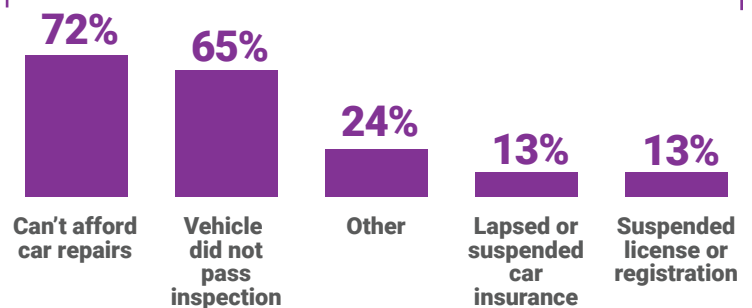


A third of respondents have used transit and experienced an issue. Most of the issues respondents experience have to do with practicality, like buses that take too long, do not run often enough, or do not go where residents need to go.

### Top reasons respondents don't take public transportation more often

- #1 Takes too long to get to places
- #2 No service where I need to go
- #3 Buses don't run often enough
- #4 Too long to walk to bus stop

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



As necessary as they might be for many residents, cars can be a financial liability. More than a third of respondents face some kind of issue owning a vehicle. Most of these issues relate to expensive repairs, and not being able to pass inspection, possibly due in part to those same expensive repairs. Some respondents also said they have a hard time affording monthly payments, gas costs, and insurance.

# Detailed Findings:

## Finances and Assets

Household incomes among respondents are relatively evenly spread across the income categories given in the survey. Still, more than half of respondent households earn less than \$24,000 per year. Most respondents earn income from employment. One in five receives income from Social Security Retirement, and even fewer receive income from other Social Security programs.

Respondents with financial challenges mostly deal with consumer/credit card debt, student loans, and medical bills. Although debt is a broad category, it might result from the combination of low incomes and necessary expenses like food, utilities, housing, car payments and repairs, and more. Similarly, medical bills are likely caused by the fact that although most respondents have health insurance, many have healthcare needs that are not covered. Some of those who sought to increase their earning potential and expand career pathways by furthering their education are now saddled with additional debt burdens from student loans.

### TRENDS

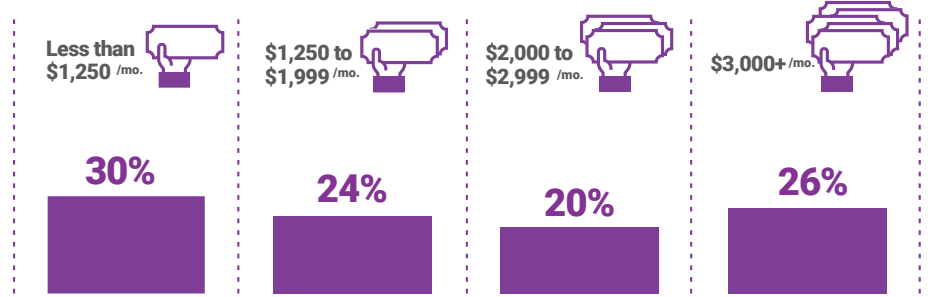
The income breakdown of respondents is very similar to that of 2014, though a slightly larger percentage of respondents fall into the lowest income category today than in 2014. However, due to inflation over five years, those in the lower income groups may have more difficulty than those in the same group in 2014. Income sources are also very similar between the two years.



## FINANCES AND ASSETS

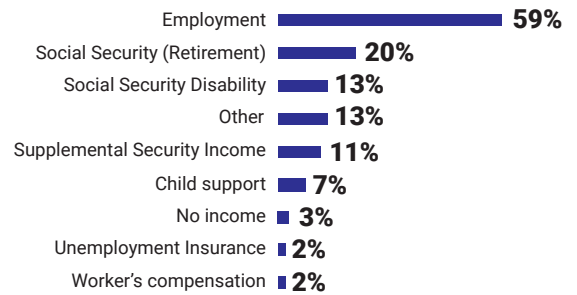
More than half of respondents earn less than \$24,000 per year, just above the poverty level for a family of four. About a quarter of respondent households make at least \$36,000 per year. However, simply having a higher household income does not necessarily mean these households are without financial challenges.

### Household Income, 2019



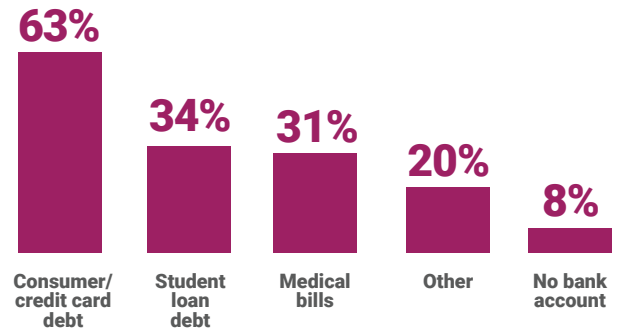
Employment income is the most frequent source of income. Social Security programs for retirement and disability are the next most common. The "other" category includes pensions/retirement funds, rental income, death benefits, public assistance, and unspecified Social Security.

### Sources of Household Income



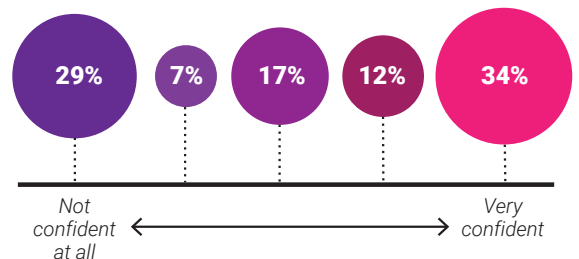
### Top 5 Financial Challenges Households Experience

Nearly two-thirds of respondents are dealing with financial concerns. When income is not enough, residents may take on debt to deal with necessary expenses or emergencies.



There are many reasons why one might feel confident in handling a \$500 emergency; higher incomes, support from friends/family, resourcefulness, or emergency savings are all possibilities. More respondents feel confident than not in their ability to handle such an emergency.

### Confidence to Handle a \$500 Emergency



## Detailed Findings: Programs, Services and Supports

Around half of respondent households receive aid through a variety of services. One in ten have pending assistance.

Frequently used services help residents with the cost of food, healthcare, and utilities. These types of services might help those with urgent concerns and financial challenges related to utility costs, medical bills, and lacking money for food. Overall, focus group participants agreed that services for food, clothing, and mental health were the strongest in the community.

However, none of the top services address respondents' other most pressing issues, such as debt and childcare costs. Focus group participants also felt that services related to transportation, senior programs, and affordable housing all need improvement in the Twin Cities.

### TRENDS

A significantly larger proportion of respondents receive support through programs and services today than in 2014 (53% vs. 36%). However, the proportion of residents with pending applications dropped from 15% in 2014 to 11% today. Food stamps/SNAP, Medicaid, and HEAP are the top three services received in both years. In 2014, most people with pending applications were waiting on HEAP (83%), perhaps due to the time of year the survey was conducted. Only a few had pending applications for food stamps/SNAP (17%), which contrasts with the types of services respondents are waiting for today.

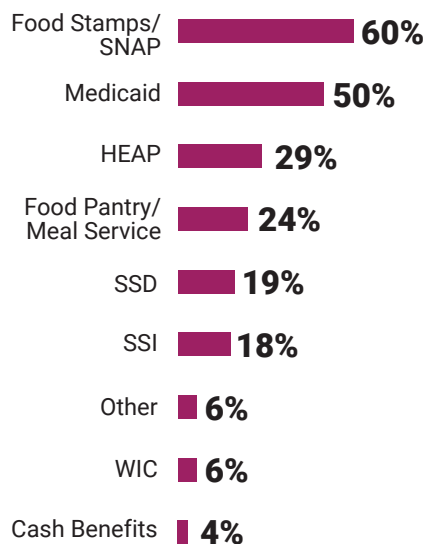


### HOUSEHOLDS RECEIVING SERVICES THROUGH PROGRAMS

About half of respondent households receive some kind of service. As in many other communities, services that aid residents with the cost of food, healthcare, and utilities are the most common.

**53%** of households receive one or more services

#### Types of Services Received

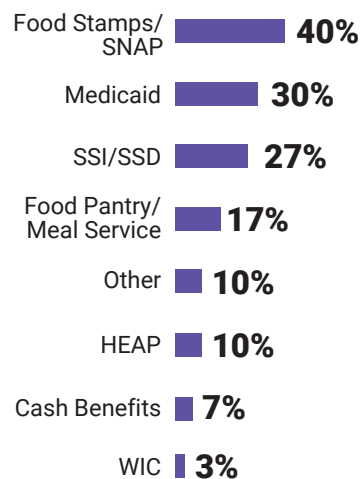


### HOUSEHOLDS WITH PENDING APPLICATIONS FOR PROGRAMS

Only 11% of respondent households have pending applications for assistance. Most commonly, respondent households are applying for services and programs that meet needs for food, healthcare, and supplemental income.

**11%** of households have pending applications for assistance programs

#### Types of Services Pending



During resident conversations, participants completed a brief exercise where they chose the programs and services they felt were strongest in the community, and those they believed need the most improvement.

Participants felt that services providing food, clothing, and mental health and addiction care are strongest. Residents also said transportation, senior programs, and affordable housing need the most improvement.

Programs/services residents identified as...

...the strongest

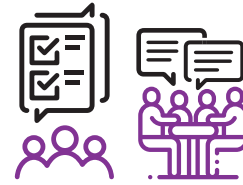
- #1 Food
- #2 Clothing
- #3 Mental Health/Addictions

...in need of improvement

- #1 Transportation
- #2 Senior Programs
- #3 Affordable Housing

# Perspectives from Residents

While survey responses help us understand the community's broader trends, conversations with residents reveal deeper, more personal reflections on the issues residents face. In group conversations in the Cities of Tonawanda and North Tonawanda, twenty residents shared their insights. In these conversations, residents discussed community strengths, challenges, and ideas on how residents and local organizations could work to improve their community.



## Strengths and Assets of the Community

**The services and amenities offered in the Twin Cities are helpful and important to residents.** Residents said the Salvation Army and City of Tonawanda Senior Center are two crucial service providers in the community. Older residents particularly liked the senior center, which offers social events, blood pressure readings, a gym, legal assistance, and more. In addition to the services they offer, these organizations also help direct residents to other services and programs. Others mentioned that the community has several faith-based organizations and programs for residents.

**The Twin Cities is a beautiful place to live.** From the community's water-based amenities like the Niagara River and Ellicott and Tonawanda Creeks, to the cities' parks, residents say the Twin Cities has plenty of beautiful outdoor recreation opportunities.

**The community is a safe and tight-knit.** For the most part, focus group participants said the community is a safe place with low crime, where people know each other and neighbors help one another out.

## Challenges in the Community

**The Twin Cities do not have enough youth services and programs.** Aside from the roller rink and the Boys & Girls Club, residents said there are not many activities, programs, and places for young people to spend time in positive ways. Although there used to be a youth center where kids could go to hang out in the evening, residents say it closed. Others said a local church offers activities in the summer, but more programs are needed. Even the roller rink is a controversial place for youth, since residents say kids occasionally get into fights there.

**Transportation options in the Twin Cities are limited.** Most residents agreed getting around can be very difficult if you do not own a reliable vehicle. Several participants with disabilities described the challenges they faced when using Medicaid Vans, PAL, and the NFTA bus, including unreliable and infrequent service, delays in getting picked up, expensive day passes, lack of service to areas of Niagara County, dangerous drivers, and the hassle of using medical and senior transportation services. Even when residents were able to use the bus, buses are sometimes cramped, and pedestrian crossing signals near bus stops do not give riders enough time to safely cross the street. But those who own cars face their own challenges. Drivers experience hard-to-handle expenses from maintenance, repairs, gas, and insurance.

**Both renters and owners struggle to afford quality housing.** Homeowners in the focus group generally live in older homes, except one resident who bought a home through Habitat for Humanity. Older residents with fixed incomes said it can be hard to take care of their old homes; updating electric, plumbing, and roofing can cost thousands of dollars. One resident was able to fix their roof only after finding a grant to help with the cost. Homeowners also find it hard to keep up with rising taxes, saying that even with the School Tax Relief (STAR) exemption it is getting hard to afford taxes, especially for those on fixed incomes.

Renters deal with similar old-house issues, but the property owners are often unwilling or unable to fix the property. Inaction from landlords can be especially frustrating for renters paying a large portion of their income in rent for homes that need repairs for energy efficiency, which often results in tenants paying higher utility bills. Others had landlords who kept their deposit after they moved out, even though they left the apartment in good condition. Waiting lists for rental assistance are long, so residents end up living with other people in small apartments to help afford the cost of rent.

## Challenges in the Community, cont'd.

**Healthcare costs are a burden for residents.** Despite residents' health insurance coverage, many said healthcare is still too expensive. Medicare does not cover dental care, so some residents have used programs that offer free or low-cost dental care such as the UB School of Dental Medicine and Erie Community College. Optical care and other kinds of healthcare are increasingly expensive, resulting in huge medical bills. One resident said they currently have \$175,000 in medical debt, and another has \$48,000 in medical bills.

**Jobs are available, but they do not pay well without a college education.** Focus groups had varying opinions on the landscape of employment and job training in the Twin Cities, but most agreed that things are different than they used to be. Good-paying industrial jobs are few and far between, with long waiting lists for jobs at the remaining industrial employers. Residents felt the community has lots of available jobs, but those jobs are either low-paying or only for people with a college education. Some residents said that job training opportunities do not exist, but one woman shared her own experience of getting training through EveryWoman's Opportunity Center (now closed) in Buffalo despite her physical disability. She says that training programs are out there, but "you just got to look for them."

**Working parents in the Twin Cities face the additional challenge of finding high-quality, affordable childcare.** As one resident put it, "we go to work just to pay the babysitter." While some residents said they have friends who can watch their kids, others said childcare cuts into their budget for other necessities. One facility mentioned by participants charges \$600 per month for a few hours of childcare after school.

**Although residents said the community is relatively safe, they say it is getting worse.** Residents who used to leave their doors unlocked when they left their house now bolt their doors all the time. Some residents attribute the decline in community safety to a rise in drug use. Participants said the City of Tonawanda recently invested \$1.5 million in a public restroom as a resource for the community's homeless population, but because it began attracting criminal activities, it is now locked except during concerts and events.

## Ideas for Change in the Community

**Hold politicians accountable to ensure the government is meeting community needs.** Many focus group participants felt that the political leadership in the community is unresponsive to the demands and needs of the community, and making wasteful financial decisions. Residents would like to participate in the process of deciding how to spend taxpayer money.

**Increase the accessibility of local businesses.** Residents with mobility limitations, particularly those in wheelchairs, would like local businesses to invest in accessibility of their buildings. Right now, many community's businesses have old entryways that make entry impossible for wheelchair users.

**Support the Senior Center.** The City of Tonawanda Senior Center is an important asset to older residents, but focus group participants say local politicians are attempting to close the center so the space can be rented out for other uses. Residents hope to not only keep the Senior Center, but also support expanding its programs and services. Additionally, residents said more seniors would use the center if they knew what it offered, so finding ways to inform residents of the Senior Center's services is also important.

**Increase programs and activities for youth.** All three focus groups generally came to the consensus that the Twin Cities need additional programs and services for youth. Participants believe that opening new places for kids to go and hang out in a constructive and safe atmosphere would help drive kids away from violence and other illegal activity.

**Bridge the divide between the Cities of Tonawanda and North Tonawanda.** Although the Twin Cities is separated from each other by a narrow creek, residents say that the experiences of people in North Tonawanda are different from those in the City of Tonawanda, especially due to the difference in services offered by Niagara and Erie Counties. Traditionally, the two cities have a rivalry, but residents wished that the Cities of Tonawanda and North Tonawanda could work together toward common goals, especially since residents face many of the same challenges.



# Stephanie

**A single mom in the Twin Cities manages to get by on a fixed income but wishes there were more services directly in the community and more job opportunities for those with disabilities.**

Stephanie and her young daughter live on an income that is not only “on the low side” for the Twin Cities, but also below the federal poverty line. Stephanie admits that she finds it difficult to make ends meet and often has to say “no” to her daughter because she can’t afford to spend money on things beyond their basic needs. “Things are tough... we don’t go out to eat, we don’t order in, we don’t do takeout. We don’t stop for coffee or drinks.”

Stephanie owns her own home, but because of her disability, she has trouble maintaining her house and yard. Luckily, she has neighbors who help her by mowing her grass and clearing snow from her driveway in the winter. “My neighbors, I may not know them all, but they’re always watching out for me. I’ve heard that happens a lot around town.” Stephanie was able to purchase a home after receiving assistance from a program that helps people in need become homeowners. Despite its challenges, homeownership has been a pleasant change in Stephanie’s and her daughter’s life. Prior to purchasing her home, Stephanie and her daughter had moved six times in the past 11 years.



“I think being out of the workforce is a major disadvantage for me. So I’m in a situation where workforce training would be beneficial to me but I can’t afford to wait for the training, because I need that income.”

Stephanie’s disability also makes it difficult for her to find a part-time job, especially one that is compatible with her daughter’s school schedule. Stephanie is self-employed, but a recent reduction in social security benefits, equivalent to about a third of her total income, has prompted her to start looking for a job outside of the home. “I have to find a way to replace that somehow. I don’t know how.”

Complicating matters, Stephanie hasn’t applied for a job in over a decade, and the job application process has changed dramatically

since then. She would like to use some of the services and resources available to job-seekers, but these are only available in neighboring cities such as Lockport or Niagara Falls, or across the county line in Erie County, which Niagara County residents are not able to utilize. “I think being out of the workforce is a major disadvantage for me. So I’m in a situation where workforce training would be beneficial to me but I can’t afford to wait for the training, because I need that income.”



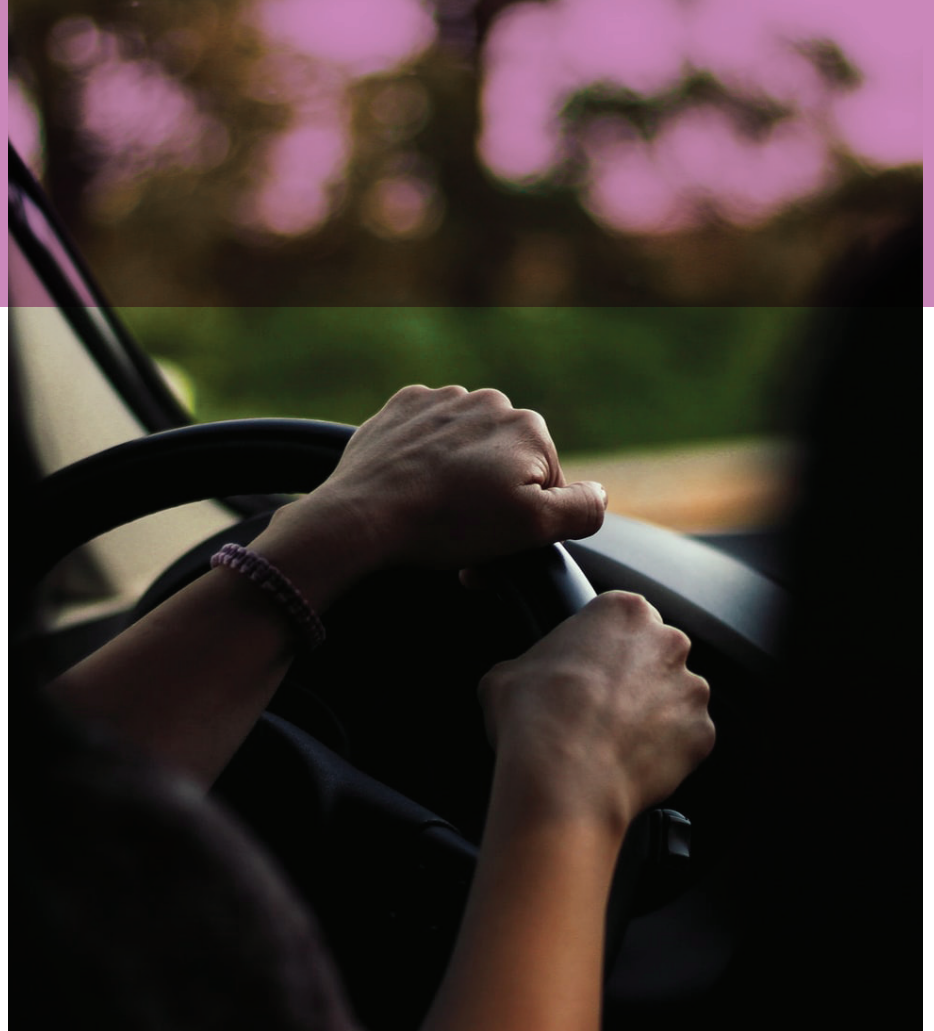
# John

## A long-time resident's concerns about the job market and substance abuse in the community have led him to consider moving his family out of the area.

John is an former first responder who can no longer work due to his disability. Although his wife works full-time to support the family, the transition from a dual-income to a single-income household has been difficult. John now worries every day about paying for basic necessities such as food, gas, and prescription medications, despite receiving government assistance. He no longer knows "whether or not I'm going to be able to afford my medication, whether or not I'm going to have enough gas in the vehicle for the wife to go to work, whether or not we're going to have a decent meal on the table."

The family depends on John's wife to bring home income, but getting to work can be a challenge of its own. John says that public transportation barely exists in North Tonawanda, and what is available takes a long time to get anywhere, and service is infrequent. The family relies on a car, which they bought new after having too many expensive issues arise on their old, used vehicle. But to make sure that his wife can get to work on time without stranding himself at home all day, John wakes up early to drive his wife to work every day.

John also has several concerns about changes in the community over his lifetime. For example, he is troubled by the rise in substance use and contrasts the ease of getting illicit drugs with the difficulty of



“The ones who can, they leave and they don't look back.”

affording his prescription medications. "It's easier to buy your drugs off the street than it is to go to the pharmacy." John says that "it's an epidemic no matter where you go," but that "seeing it in...my hometown, sickens me." He believes if young people in the community had more options for recreation outside of school and better opportunities for their future, they would not be drawn to drug use.

Another of John's concerns is the lack of high-wage jobs in the area and his sense of an impending economic downturn, which

might make it more difficult for his children to find gainful employment and afford to move out on their own. He believes a lot of young adults are leaving North Tonawanda for this reason. "The ones who can, they leave and they don't look back." John has also considered moving his family out of the Twin Cities, despite being born and raised there, but hasn't been able to afford to do so. "I want to leave, but I don't have the funds."

# 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. Eighty-seven 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 264 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 195 responses to 264 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 conversations took place on August 14th, 2019 at Redeemer Lutheran Church, August 20th, 2019 at the City of Tonawanda Public Library, and on September 6th, 2019 at the Salvation Army in the City of Tonawanda. Participants for the focus group were recruited through the survey and through the Mobile Safety Net Team Coalitions. 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 the City of Tonawanda and the City of North Tonawanda. Names and other identifying information have been changed to protect the identity and confidentiality of those who were interviewed. Interviews took place in October 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) \_\_\_\_\_<sup>1</sup> Children (under 18) \_\_\_\_\_<sup>2</sup>

**7** Has anyone in your household ever served in the armed forces?  
 Yes<sup>1</sup>  No<sup>2</sup>

**8** What is your current employment status? *Select all that apply.*  
 Student<sup>1</sup>  Unemployed, not looking<sup>6</sup>  
 Retired<sup>2</sup>  Out of the labor force  
 Employed full time<sup>3</sup> (not working, not looking)<sup>7</sup>  
 Employed part time<sup>4</sup>  Other: \_\_\_\_\_<sup>8</sup>  
 Unemployed, looking<sup>5</sup>

**9** What is your current living situation?  
 Own<sup>1</sup>  Staying with friends/family<sup>4</sup>  
 Rent, with assistance<sup>2</sup>  Homeless/shelter<sup>5</sup>  
 Rent, without assistance<sup>3</sup>  Other: \_\_\_\_\_<sup>6</sup>

**10** How long have you lived at your current address?  
 Less than 3 months<sup>1</sup>  6-10 years<sup>4</sup>  
 3 months-1 year<sup>2</sup>  >10 years<sup>5</sup>  
 1-5 years<sup>3</sup>  More than 10 years<sup>6</sup>

**11** What is the highest level of education/training you've completed?  
 High school/Equivalency<sup>1</sup>  Post graduate degree<sup>5</sup>  
 Some college, no degree<sup>2</sup>  Military<sup>6</sup>  
 Trade School/Certificate<sup>3</sup>  Did not finish high school<sup>7</sup>  
 College degree (2 or 4 yr)<sup>4</sup>

**12** Do you or does anyone in your household have any of the following disabilities? *Check all that apply.*  
 Mental health<sup>1</sup>  Developmental<sup>4</sup>  
 Mobility<sup>2</sup>  Sensory<sup>5</sup>  
 Physical<sup>3</sup>  No Disability<sup>6</sup>

**13** Do you or does anyone in your household have a disability that limits their ability to work and/or go to school?  
 Yes<sup>1</sup>  No<sup>2</sup>

**14** What is your primary form of transportation?  
 Bicycle<sup>1</sup>  Medicaid van<sup>6</sup>  
 Family/Friends<sup>2</sup>  Uber/Lyft<sup>7</sup>  
 Own Vehicle<sup>3</sup>  Volunteer service van<sup>8</sup>  
 Taxi<sup>4</sup>  Public transportation<sup>9</sup>  
 Walk<sup>5</sup>  Other: \_\_\_\_\_<sup>10</sup>

**15** If you have ever used public transit, do you regularly encounter any of the following issues? *Select all that apply.*  
 Too expensive<sup>1</sup>  Service isn't reliable<sup>8</sup>  
 Takes too long to get places<sup>2</sup>  I don't feel safe<sup>9</sup>  
 No service where I need to go<sup>3</sup>  Schedule is too confusing<sup>10</sup>  
 No evening or weekend service<sup>4</sup>  Other: \_\_\_\_\_<sup>11</sup>  
 No service in my community<sup>5</sup>  None<sup>12</sup>  
 Buses don't run often enough<sup>6</sup>  Have not used public transit<sup>13</sup>  
 Too long to walk to bus stop<sup>7</sup>

**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 to<sup>1</sup>  
 Lapsed or suspended car insurance<sup>2</sup>  
 Suspended license or registration<sup>3</sup>  
 Vehicle did not pass inspection<sup>4</sup>  
 Other: \_\_\_\_\_<sup>5</sup>  
 None/Do not own a vehicle<sup>6</sup>

**17** What are your household's sources of income? *Select all that apply.*  
 Employment<sup>1</sup>  Child support<sup>7</sup>  
 Unemployment insurance<sup>2</sup>  No income<sup>8</sup>  
 SSI<sup>3</sup>  Other: \_\_\_\_\_<sup>9</sup>  
 SSD<sup>4</sup>  
 Social security retirement<sup>5</sup>  
 Worker's compensation<sup>6</sup>

**18** How much money is currently received from these sources to support your household each month?  
 < \$1,250/month<sup>1</sup>  
 \$1,250-\$1,999/month<sup>2</sup>  
 \$2,000-\$2,999/month<sup>3</sup>  
 \$3,000+/month<sup>4</sup>

**19** Are you or is anyone in your household currently receiving (any of the following)? *Select all that apply.*  
 Food stamps/SNAP<sup>1</sup>  SSI<sup>6</sup>  
 Food pantry/meal service<sup>2</sup>  SSD<sup>7</sup>  
 Medicaid<sup>3</sup>  WIC<sup>8</sup>  
 Cash benefits<sup>4</sup>  Other: \_\_\_\_\_<sup>9</sup>  
 HEAP<sup>5</sup>  None<sup>10</sup>

**20** Does anyone in your household have a pending application for any of the following? *Select all that apply.*  
 Food stamps/SNAP<sup>1</sup>  SSI/SSD<sup>6</sup>  
 Food pantry/meal service<sup>2</sup>  WIC<sup>7</sup>  
 Medicaid<sup>3</sup>  Other: \_\_\_\_\_<sup>8</sup>  
 Cash benefits<sup>4</sup>  None<sup>9</sup>  
 HEAP<sup>5</sup>

**21** Do any of the following financial issues apply to you? *Select all that apply.*  
 Consumer/credit card debt<sup>1</sup>  
 Student loan debt<sup>2</sup>  
 Underwater mortgage (owe more than your house is worth)<sup>3</sup>  
 Unbankable<sup>4</sup>  
 No bank account<sup>5</sup>  
 Medical bills<sup>6</sup>  
 Child support<sup>7</sup>  
 Other: \_\_\_\_\_<sup>8</sup>

**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 insurance<sup>1</sup>  
 Yes, one or more children do not have health insurance<sup>2</sup>  
 No, we all have health insurance<sup>3</sup>

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

- Private insurance<sup>1</sup>       Government (VA)<sup>5</sup>  
 Managed care (HMO, PPO)<sup>2</sup>       Health Savings Account<sup>6</sup>  
 Medicare<sup>3</sup>       Other \_\_\_\_\_<sup>7</sup>  
 Medicaid<sup>4</sup>       Do not know/Unsure<sup>8</sup>  
 No health insurance<sup>9</sup>

**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 care<sup>1</sup>       Prescription medicine<sup>5</sup>  
 Mental health care or counseling<sup>2</sup>       Transportation to doctor appointments or health services<sup>6</sup>  
 Dental care (including checkups)<sup>3</sup>       Other: \_\_\_\_\_<sup>7</sup>  
 Optical care (including eyeglasses)<sup>4</sup>       None<sup>8</sup>

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

- Utility shut-off notice<sup>1</sup>       Legal problems<sup>5</sup>  
 Foreclosure/Eviction<sup>2</sup>       Outstanding Debt<sup>6</sup>  
 No money for food<sup>3</sup>       Hurt or threatened at home<sup>7</sup>  
 Cost/availability of child care for work<sup>4</sup>       Other: \_\_\_\_\_<sup>8</sup>  
 No urgent concerns<sup>9</sup>

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

- Yes<sup>1</sup>       No<sup>2</sup>

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

- Traveling to get services is difficult<sup>1</sup>  
 I don't speak/read English well<sup>2</sup>  
 I can't get there during hours the agency is open<sup>3</sup>  
 I've been turned away because of income limits<sup>4</sup>  
 It can be physically difficult for me to leave my home<sup>5</sup>  
 It's too much of a hassle since the process is confusing<sup>6</sup>  
 Limited Internet access<sup>7</sup>  
 Other: \_\_\_\_\_<sup>8</sup>  
 None<sup>9</sup>

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 Incluyéndote, cuántas personas viven en tu hogar?

Adultos (18 y más) \_\_\_\_\_<sup>1</sup> Niños (menor de 18) \_\_\_\_\_<sup>2</sup>

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

Sí<sup>1</sup>  No<sup>2</sup>

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

- Estudiante<sup>1</sup>  Desempleado, sin buscar<sup>6</sup>  
 Retirado<sup>2</sup>  Fuera del servicio laboral (sin trabajar ni buscar)<sup>7</sup>  
 Empleado tiempo completo<sup>3</sup>  Otro: \_\_\_\_\_<sup>8</sup>  
 Empleado a tiempo parcial<sup>4</sup>  Desempleado, buscando<sup>5</sup>

9 ¿Cuál es tu situación actual de hogar?

- Propietario<sup>1</sup>  Viviendo con amigos/familia<sup>4</sup>  
 Alquiler, con ayuda<sup>2</sup>  Sin hogar/refugio<sup>5</sup>  
 Alquiler, sin ayuda<sup>3</sup>  Otro: \_\_\_\_\_<sup>6</sup>

10 ¿Cuánto tiempo llevas viviendo en tu dirección actual?

- Menos de 3 meses<sup>1</sup>  6-10 años<sup>4</sup>  
 3 meses—1 año<sup>2</sup>  Más de 10 años<sup>5</sup>  
 1-5 años<sup>3</sup>

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

- Instituto/Equivalencia<sup>1</sup>  Título Universitario (2 o 4 años)<sup>4</sup>  
 Algo universitario/sin título<sup>2</sup>  Postgrado<sup>5</sup>  
 Escuela Vocacional/Certificado<sup>3</sup>  Militar<sup>6</sup>  
 No terminó el Instituto<sup>7</sup>

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

- Salud Mental<sup>1</sup>  De desarrollo<sup>4</sup>  
 Movilidad<sup>2</sup>  Sensorial<sup>5</sup>  
 Física<sup>3</sup>  Sin Discapacidades<sup>6</sup>

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

Sí<sup>1</sup>  No<sup>2</sup>

14 ¿Cuál es tu medio de transporte principal?

- Bicicleta<sup>1</sup>  Uber/Lyft<sup>7</sup>  
 Familia/Amigos<sup>2</sup>  Servicio voluntario de Furgoneta<sup>8</sup>  
 Tengo auto<sup>3</sup>  Transporte público<sup>9</sup>  
 Taxi<sup>4</sup>  Otro: \_\_\_\_\_<sup>10</sup>  
 Andando<sup>5</sup>  Furgoneta Medicaid<sup>6</sup>

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

- Demasiado costoso<sup>1</sup>  Servicio no fiable<sup>8</sup>  
 Tarda demasiado en llegar<sup>2</sup>  No me siento seguro<sup>9</sup>  
 No llega a donde necesito<sup>3</sup>  Horario muy confuso<sup>10</sup>  
 No hay servicio de tarde o fin de semana<sup>4</sup>  Otro: \_\_\_\_\_<sup>11</sup>  
 No hay servicio en mi barrio<sup>5</sup>  Ninguno<sup>12</sup>  
 Autobuses no pasan a menudo.<sup>6</sup>  No he usado transporte público<sup>13</sup>  
 Mucho recorrido a pie a la parada<sup>7</sup>

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

- No reparé el auto porque no podía pagarlo<sup>1</sup>  
 Seguro de auto caducado o suspendido<sup>2</sup>  
 Licencia o registro suspendido<sup>3</sup>  
 Vehículo no pasó inspección<sup>4</sup>  
 Otro: \_\_\_\_\_<sup>5</sup>  
 Ninguno/No poseo un vehículo<sup>6</sup>

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

- Empleo<sup>1</sup>  Compensación al trabajador<sup>6</sup>  
 Seguro de desempleo<sup>2</sup>  Manutención de los hijos<sup>7</sup>  
 SSI<sup>3</sup>  Sin ingresos<sup>8</sup>  
 SSD<sup>4</sup>  Otro: \_\_\_\_\_<sup>9</sup>  
 Jubilación de la seguridad social<sup>5</sup>

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

- < \$1,250/mes<sup>1</sup>  
 \$1,250-\$1,999/mes<sup>2</sup>  
 \$2,000-\$2,999/mes<sup>3</sup>  
 \$3,000+/mes<sup>4</sup>

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

- Food stamps/SNAP<sup>1</sup>  HEAP<sup>5</sup>  
 Banco de alimentos/servicios de comidas<sup>2</sup>  SSI<sup>6</sup>  
 Medicaid<sup>3</sup>  SSD<sup>7</sup>  
 Prestaciones en efectivo<sup>4</sup>  WIC<sup>8</sup>  
 Otro: \_\_\_\_\_<sup>9</sup>  
 Ninguno<sup>10</sup>

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

- Food stamps/SNAP<sup>1</sup>  SSI/SSD<sup>6</sup>  
 Banco de alimentos/servicios de comidas<sup>2</sup>  WIC<sup>7</sup>  
 Medicaid<sup>3</sup>  Otro: \_\_\_\_\_<sup>8</sup>  
 Prestaciones en efectivo<sup>4</sup>  Ninguno<sup>9</sup>  
 HEAP<sup>5</sup>

21 ¿Sufres alguno de los siguientes problemas financieros?

- Deuda de consumidor/tarjeta de crédito<sup>1</sup>  
 Deuda de préstamos estudiantiles<sup>2</sup>  
 Hipoteca submarina (debes más de lo que vale tu casa)<sup>3</sup>  
 No financiable<sup>4</sup>  
 Sin cuenta bancaria<sup>5</sup>  
 Facturas médicas<sup>6</sup>  
 Manutención de los hijos<sup>7</sup>  
 Otro: \_\_\_\_\_<sup>8</sup>

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 médico<sup>1</sup>
- Si, uno o más niños no tienen seguro médico<sup>2</sup>
- No, todos tenemos seguro médico<sup>3</sup>

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

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

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

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

- Sí<sup>1</sup>  No<sup>2</sup>

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

- Viajar para obtener servicios es difícil.<sup>1</sup>
- No hablo/leo Inglés bien<sup>2</sup>
- No puedo llegar durante las horas en que la agencia está abierta<sup>3</sup>
- Me han rechazado por mis ingresos limitados<sup>4</sup>
- Puede ser físicamente complicado salir de mi hogar<sup>5</sup>
- Es demasiado complicado porque el proceso es confuso<sup>6</sup>
- Acceso a internet limitado<sup>7</sup>
- Otro: \_\_\_\_\_<sup>8</sup>
- None<sup>9</sup>

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

NOMBRE \_\_\_\_\_

Teléfono# \_\_\_\_\_

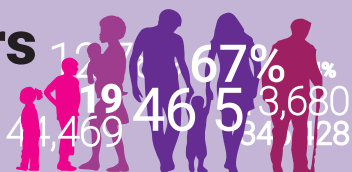


# INSIGHTS FROM RESIDENTS Cities of Tonawanda and North Tonawanda

FEBRUARY 2020

## Numbers in Need

IN BUFFALO NIAGARA



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

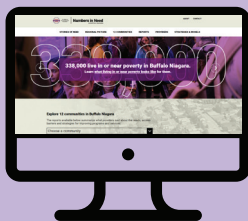


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