If you need something, the people in Lockport seem to be very generous and caring, which is unusual. I’ve never seen that in other areas."

“I just had to move because the landlord sold the house out from under us, and it took me three months to find a place.”

That’s why my car is sitting at home...it’s gonna cost us $600 or $700 to get our car back on the road.”

INSIGHTS FROM RESIDENTS

CITY AND TOWN OF Lockport

MARCH 2020
INSIGHTS FROM RESIDENTS
MARCH 2020

City and Town of Lockport

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Defining Need

More than 12,500 residents in Lockport 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

<table>
<thead>
<tr>
<th>Federal Poverty Level</th>
<th>200% of Federal Poverty Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Person Household</td>
<td>$12,490</td>
</tr>
<tr>
<td>2 Person</td>
<td>$16,910</td>
</tr>
<tr>
<td>3 Person</td>
<td>$21,330</td>
</tr>
<tr>
<td>4 Person</td>
<td>$25,750</td>
</tr>
</tbody>
</table>

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

Visit NumbersInNeed.org

About this Report

This report offers a snapshot of findings for the City and Town of Lockport (Lockport), 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 2012.

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
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
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.

Numbers in Need | Insights from Residents: City and Town of Lockport, March 2020
About the Resident Survey and Conversations

Over 140 residents from the community completed a two-page, 28-question survey during a two-month period in the summer and fall of 2019.

To ensure input was representative of community members living in or near poverty, surveys were conducted at nine locations in the community. Surveys included those completed in four locations in other communities by residents with ZIP Codes in Lockport.

An online version of the survey was also available beginning in March and distributed via social media and email. Thirteen respondents from the 14094 ZIP Code completed the survey online.

To better understand the challenges identified by survey respondents and help formulate priorities and solutions, a conversation was held with ten residents at the Lockport Salvation Army Worship and Service Center. Participants received a $10 gift card to Tops as an incentive and “thank you” for participating.

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Percent of Survey Respondents by ZIP Code

- <3%
- 4-92%

Survey conducted at this location
Resident Focus Group

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Resident Survey was conducted at 14 locations

1. Niagara County Fair at Cornell Cooperative Ext.
2. Lockport Head Start
3. Orleans-Niagara BOCES
4. Lockport PUSH Green
5. The Dale Association
6. Niagara Community Action Program Food Pantry
7. The Salvation Army Worship and Service Center
8. Lockport Veterans One-Stop Center
9. Lockport High School
10. Niagara County Career Fair at Best Western hosted by WorksSourceOne and Niagara Co. Workforce Development Board
11. The Kenan Center

Not mapped

12. Niagara Falls High School Health Fair (Niagara Falls)
13. Legislator Ed Rath’s Annual Hot Dog Roast at Newstead Public Library (Akron)
14. Akron Senior Strawberry Social (Akron)

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Resident Focus Group was held at 1 location

1. The Salvation Army Worship and Service Center
Although survey respondents are meant to be representative of the overall population in need, there are some differences. The age of respondents is consistent with the population in need, but respondents are more likely to be female, less likely to have children in the household, and more likely to identify as black or African American than the overall population in need.

About a third of respondents are employed either full-time or part-time while about a quarter are retired. The 11% of respondents who chose “other” as their employment status said they are disabled, self-employed, a “housewife”, or on strike. A majority of those who are unemployed are looking for work.

About one in three respondents have a college degree. About a quarter have no more than a high school diploma or an equivalent, and one in ten respondents did not finish high school. 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.

A little more than one in five respondents live alone. About a third of households have just one adult, and over a third of households have children. More respondents rent than own their home, and most renters do not receive rental assistance. Respondents tend to be less stationary when it comes to housing, as nearly two thirds have moved within the last five years.
The community is in need of more high-quality affordable housing.

Residents identified affordable housing as one of the biggest needs in Lockport. Despite home values and monthly rents being 15% lower than the region overall, nearly two-thirds of lower-income households in Lockport spend 30% or more of their income on housing.

It comes as no surprise then that survey respondents reported foreclosure or eviction as one of their top urgent concerns. Some survey respondents reported already experiencing housing insecurity. Fourteen percent of survey respondents reported staying with friends or family, while another 2% reported being homeless or living in a shelter.

The housing that residents with low incomes can afford tends to be older and not well-maintained. Focus group participants shared several stories of landlords who either deferred necessary maintenance or did the bare minimum to keep their properties habitable.

Healthcare costs are a challenge, even for those with health insurance.

Medical bills were one of the most common financial concerns survey respondents reported, despite a high rate of insurance coverage.

Nearly nine out of ten survey respondents reported that everyone in their household had health insurance, but 2% reported that at least one child in their household does not have health insurance and 10% reported that at least one adult in their household does not have health insurance. Medicaid and Medicare were the most common insurance types used by respondent households.

Even those with insurance are forgoing necessary medical care because they cannot afford it. Dental care, which is usually not covered by Medicare, was the most common healthcare need that respondents could not afford, followed by optical care and prescription medicine.

One focus group participant shared that her doctor gives her samples for her prescription medications because she cannot afford the copays.

Transportation in the community does not meet the needs of residents.

About three in ten survey respondents in Lockport do not drive as their primary form of transportation. Despite two NFTA bus routes serving the community, these respondents are more likely to rely on rides from family or friends, use on-demand transportation services like taxis or Medicaid vans, or bike/walk where they need to go than take public transit.

Both NFTA bus routes serving Lockport provide service to Buffalo via Transit Road, making shopping along Transit Road and commuting to Buffalo relatively easy for some residents. However, residents living in more rural areas of Lockport are not served by public transportation at all. Taking an NFTA bus to places such as Niagara Falls is impossible without first going into Buffalo. Evening and weekend service is even more limited.

Without adequate public transportation, not only is access to jobs limited for those without a car, but so is access to services. One of the most frequently reported barriers to accessing services is difficulty traveling, while one out of ten survey respondents reported needing transportation to doctor’s appointments or health services but not being able to afford it.

Car owners face transportation issues of their own. Over a quarter of respondents who own a vehicle reported having an issue with their car, such as not being able to afford car repairs or a failed inspection.

Extracurriculars and vocational training are still too expensive for some.

Focus group participants felt strongly that there needs to be more opportunities for vocational training for both adults and youth.

Although education and training programs were identified by residents as one of the strongest types of programs in Lockport, focus group participants thought that they were still not accessible to low-income residents. Specifically, focus group participants spoke highly of the Buffalo Educational Opportunity Center, which offers free vocational training, dependent on meeting certain eligibility criteria, but is too far away for some residents to get to.

Some focus group participants were also concerned about high teen unemployment and the lack of affordable after-school programming for youth.

Participants in the agency focus group stressed that there is often financial assistance available for job training and youth recreational programs, but many residents are not aware of these options.

Residents from the focus group said that a one-stop community information center could help get the word out about the financial assistance available for those in need looking to participate in these programs.
About a quarter of residents surveyed had an urgent concern about something in their lives. Unlike many of the other 12 communities, more respondents in Lockport are worried about having enough money for food than outstanding debt.

Getting help for these urgent concerns can be difficult for some residents, as nearly one in four 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, confusing processes, and limited internet access.

**TRENDS**

Today, a larger proportion of respondents have an urgent concern than in 2012 (26% vs. 22%). The things residents worry about have not changed much, however; food costs, eviction/homelessness, and utility shut-offs were the top three responses in 2012, and remain among the top four responses today. Outstanding debt was not an option provided on the 2012 survey. A slightly smaller proportion of respondents today face barriers to services compared to 2012 (23% vs. 26%). Being turned away because of income limits was the top barrier in both years.
Having a disability may limit economic and educational opportunities for some residents. Among the 42% of respondents who have a person with a disability in their household, the majority say the disability limits that person from being able to work or go to school. Mental health-related disabilities were the most common. Fortunately, resident focus groups said mental health assistance is one of the strongest services offered in the community.

In 90% of respondent households, all adults have health insurance, and in 99% of respondent households, all children were insured. Medicare and Medicaid insure a majority of respondents. Only about a third of respondents have private insurance. Even though most respondents are insured, 40% have a healthcare need they cannot afford. These unaffordable healthcare needs are most commonly dental and optical care and prescription medicines.

**TRENDS**

Health insurance coverage today is somewhat more common than in 2012. Although about 2% of respondent households had children without insurance in both years, the percentage of households with uninsured adults dropped from 16% to 10% between 2012 and 2019.

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> **Lack of health insurance among…**

- **10%** Adults
- **1%** Children

Nine in ten respondents said all adults in their household have health insurance. All children are insured in 98% of respondent households.

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> **Top 4 Types of Health Insurance Coverage Used Among Respondents**

- Medicaid: 38%
- Medicare: 32%
- Private Insurance: 30%
- Managed Care (HMO, PPO): 15%

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> **40%** of vulnerable residents are in need of some type of healthcare but can’t afford it.

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

**HEALTHCARE**

- **Dental**: 65%
- **Optical care**: 39%
- **Prescription medicine**: 37%
- **Healthcare**: 28%
- **Mental health care or counseling**: 25%
- **Transportation to appointments or services**: 23%
- **Other**: 4%
The second-most frequent barrier to services for respondents is difficulty traveling. Lockport has two NFTA bus lines, and residents say it is relatively easy to get to stores along Transit Road or to get to Buffalo, but only during weekdays before 7:30 p.m. On the other hand, it takes nearly three hours to get to Niagara Falls by bus, even though it only takes about 40 minutes by car. Alternatives to public transit like biking, walking, getting rides from friends and family, and on-demand transportation like taxis, Uber/Lyft, medical transportation, and volunteer services are far more common, while two thirds of respondents drive a vehicle. The convenience of driving a car is often offset by other challenges associated with vehicle ownership. 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).

More than a third of respondents have used transit and experienced an issue with the service. 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.

TRENDS
Respondents’ primary mode of transportation remained relatively unchanged, with one exception. In 2012, 6% of respondents took public transit, and 3% took taxis or other on-demand services. Today, these numbers have flipped; only 2% of respondents use public transit, while 6% use on-demand transportation services. Ridesharing services such as Uber and Lyft became legal in New York State in 2017. Although these options are more flexible than public transportation, they are also less affordable.

As necessary as they might be for many residents, cars can be a financial burden. A quarter of respondents face some kind of issue owning a vehicle. Most of these issues relate to expensive repairs, and failed inspections, possibly due in part to those same expensive repairs. Some respondents also said they have a hard time affording insurance payments, or they have a suspended license or registration.

Numbers in Need | Insights from Residents: City and Town of Lockport, March 2020
Detailed Findings: Finances and Assets

Two thirds of respondent households earn less than $24,000 per year. Although employment is the most common source of household income, less than half of respondents earn money from a job. After employment, social security programs are the most common sources of income. One in ten respondents has no income at all.

Respondents with financial challenges mostly deal with consumer/credit card debt, medical bills, and student loans. Although debt is a broad category, it might result from the combination of low incomes and necessary expenses like food, utilities, housing, and car payments and repairs. 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 2012, in that a majority of respondents earn less than $24,000 per year in both instances. However, a higher proportion of respondents earn $36,000 or more today (22%) than in 2012 (14%). However, due to inflation, those in the lower income groups may have more difficulty than those in the same group in 2012. Income sources are very similar between the two years, but a notably smaller percentage of respondents get income from cash assistance today (11% in 2019 v. 17% in 2012).

FINANCES AND ASSETS

Two thirds of respondent households earn less than $24,000 per year, just above the poverty level for a family of four. Only one in five 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 common source of income, followed by Social Security programs for retirement and disability. The “other” category includes pensions/retirement funds, cash assistance, foster care, a strike fund, and self-employment.

Sources of Household Income

<table>
<thead>
<tr>
<th>Source</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment</td>
<td>47%</td>
</tr>
<tr>
<td>Social Security (Retirement)</td>
<td>18%</td>
</tr>
<tr>
<td>Supplemental Security Income</td>
<td>16%</td>
</tr>
<tr>
<td>No income</td>
<td>12%</td>
</tr>
<tr>
<td>Social Security Disability</td>
<td>9%</td>
</tr>
<tr>
<td>Child support</td>
<td>5%</td>
</tr>
<tr>
<td>Unemployment Insurance</td>
<td>3%</td>
</tr>
<tr>
<td>Worker’s compensation</td>
<td>1%</td>
</tr>
</tbody>
</table>

Top 5 Financial Challenges Households Experience

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

Confidence to Handle a $500 Emergency

There are many reasons why one might feel confident in handling a $500 emergency; higher incomes, support from friends or family, resourcefulness, or emergency savings are all possibilities. Many respondents feel more confident than not in their ability to handle such an emergency.
Detailed Findings: Programs, Services and Supports

Around half of respondent households receive aid through a variety of services. Far fewer respondent households (16%) have pending assistance.

Services helping with food costs are some of the most commonly accessed by respondent households, and focus group participants said services that help with food are the strongest available in Lockport. Nevertheless, residents’ top urgent concern is not having enough money for food.

None of the top services address respondents’ other most pressing issues, such as debt and the threat of foreclosure or eviction. Focus group participants also felt Lockport should strengthen services for seniors and veterans, in addition to improving affordable housing options.

**TRENDS**

The proportion of respondents who receive support through programs and services did not change drastically between 2012 and today (57% vs. 50%). The proportion of residents with pending applications also remained the same from 2012 to today (16%). The top services residents receive today are unchanged, although food pantry and meal service was not a survey response in 2012. Pending applications are very similar in both years, but pending Medicaid applications dropped from 21% of respondents in 2012 to just 4% today.

### HOUSEHOLDS RECEIVING SERVICES THROUGH PROGRAMS

About half of respondent households receive some kind of service. As in many of the other 12 communities, the most common services are those that aid residents with the cost of food and healthcare, and that supplement income for people with disabilities.

<table>
<thead>
<tr>
<th>Types of Services Received</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food Stamps/SNAP</td>
<td>66%</td>
</tr>
<tr>
<td>Medicaid</td>
<td>55%</td>
</tr>
<tr>
<td>Food Pantry/Meal Service</td>
<td>28%</td>
</tr>
<tr>
<td>SSI</td>
<td>27%</td>
</tr>
<tr>
<td>HEAP</td>
<td>21%</td>
</tr>
<tr>
<td>SSD</td>
<td>13%</td>
</tr>
<tr>
<td>Cash Benefits</td>
<td>11%</td>
</tr>
<tr>
<td>WIC</td>
<td>10%</td>
</tr>
<tr>
<td>Other</td>
<td>4%</td>
</tr>
</tbody>
</table>

### HOUSEHOLDS WITH PENDING APPLICATIONS FOR PROGRAMS

Only 16% of respondent households have pending applications for assistance. Most commonly, respondent households are applying for services and programs that help offset the cost of food, supplement income, or assist with utility bills.

<table>
<thead>
<tr>
<th>Types of Services Pending</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food Stamps/SNAP</td>
<td>57%</td>
</tr>
<tr>
<td>SSI/SSD</td>
<td>39%</td>
</tr>
<tr>
<td>HEAP</td>
<td>17%</td>
</tr>
<tr>
<td>Food Pantry/Meal Service</td>
<td>9%</td>
</tr>
<tr>
<td>Cash Benefits</td>
<td>9%</td>
</tr>
<tr>
<td>Other</td>
<td>9%</td>
</tr>
<tr>
<td>Medicaid</td>
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<td>WIC</td>
<td>4%</td>
</tr>
</tbody>
</table>

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, education and training, and mental health and addiction care are strongest. Residents also said senior programs, veterans’ programs, and affordable housing need the most improvement.

**Programs/services residents identified as...**

**...the strongest**

#1 Food
#2 Education/Training
#3 Mental Health/Addictions

**...in need of improvement**

#1 Senior Programs
#2 Veteran 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 Lockport, ten residents shared their insights. In these conversations, residents discussed community strengths, challenges, and ideas on how residents and local organizations could work together to improve their community.

Strengths and Assets of the Community

Lockport has a variety of services residents need. Most residents in the focus group agreed that Lockport offers a considerable number of important resources. Participants especially emphasized the positive role the Salvation Army plays in providing both crucial services and in creating a shared space where people can come together as a community.

The community’s history is an asset. Some focus group participants said Lockport’s historical importance along the Erie Canal and the city’s unique lock system make the community an interesting place to live.

Lockport is a safe and friendly place to live. Residents felt that Lockport is a safe community with low crime, where people are friendly and look out for one another. One participant said, “if you need something, the people in Lockport seem to be very generous and caring, which is unusual. I’ve never seen that in other areas.”

Jobs in Lockport are easier to come by than in some other communities. When it comes to the availability of jobs, focus group participants were divided. Some residents felt that Lockport does not have enough good-paying employment opportunities for a range of skill and education levels, but others said it was easier for them to find work in Lockport than it was in other communities.

Challenges in the Community

Transportation options are inadequate for the needs of many residents. Public transportation users in Lockport said they can get to stores along Transit Road with relative ease, and going to Buffalo by bus is easy. However, riders also said getting to rural destinations or Niagara Falls was inconvenient and time consuming. NFTA buses do not operate in Lockport after 7:30 p.m. or on weekends, severely limiting transportation for those who do not own a working car or who cannot drive. For residents without cars who cannot rely on family and friends for help, cabs are sometimes the only way to get around. Participants said cab fare can be steep, adding yet another barrier to transportation for those with limited incomes. Residents also said Niagara Rural Transportation is hard to qualify for and is inconvenient to use because of long wait times for pickups.

Infrastructure in Lockport is not well-suited for residents with mobility limitations. On top of other transportation challenges, residents with mobility limitations experience additional barriers to getting around. A focus group participant who uses an electric scooter said Lockport’s sidewalks are poorly maintained and, in certain areas, non-existent. In some areas, curb ramps are missing, making access to property inconvenient, dangerous, or impossible. According to participants, people often think it is the City’s responsibility to maintain and clear sidewalks, even though it is the property owner’s responsibility to do so. The result is many sidewalks that are nearly impassable for someone using a wheelchair, walker, or electric scooter.

Opportunities for employment and extra-curricular activities are limited for youth. Focus group participants felt Lockport does not offer enough affordable extra-curricular activities for kids. The town has a YMCA, but after a recent move to a new location, residents said it is harder for kids to get to. Other residents said they wish the community had a Boys & Girls Club or a program offering career development and employment opportunities for youth. One parent in the group said it was hard to afford activities for her teenage son, who frequently got into trouble. The son is now having difficulty finding an employer that will hire someone under 18, but other focus group members said there are plenty of jobs for young people in the community. Nevertheless, most participants agreed that when kids get older, many leave Lockport for college or jobs in bigger cities.
**Challenges in the Community, cont’d.**

**Families often deal with financial issues.** In addition to low or fixed incomes, participants in the focus group said they experience a number of other financial concerns. Among them are high taxes and consumer debt, the latter of which was also a prominent concern for survey respondents. One resident said she found herself quickly in debt after getting a credit card because she did not fully understand how credit worked. She suggested fewer people would end up in debt if there were more programs offering basic financial education.

**Quality, affordable housing is hard to find.** Of the ten participants in the focus group, only one resident owns their home. Others described how difficult it can be to find a quality place to live within their budget, especially when faced with barriers like bad credit, background checks, and income requirements. In Lockport, waiting lists for assistance through programs like Section 8 and Housing Choice Vouchers are long. Residents who rent also described landlords who fail to maintain their homes, saying that some landlords just “bleed the building” to maximize profit. People with mobility challenges face the additional barrier of finding a home with proper accessibility accommodations.

**Learning about and accessing services is more difficult for residents without internet access.** Word of mouth is the primary way focus group participants find out about programs and services available in Lockport. However, some also said they use the internet to find information, either at home or on their phone. But only half of the participants have internet access, mostly because the service is too expensive, while others do not use it because they are uncomfortable using technology.

**Some residents have healthcare needs that are difficult to afford.** Even with health insurance, focus group participants said they face high healthcare costs for things like hearing aids, dental care, and optical care. Prescription co-pays also eat into residents’ budgets. One resident said she unsuccessfully tried asking for reduced prices from the company that makes her medicine, so her doctor temporarily provided free samples to help offset the prescription’s cost.

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**Ideas for Change in the Community**

**Create a program to train and employ youth in building affordable housing.** Residents envision a program that addresses the problems of vacant homes, affordable housing, and youth employment and job training. Such a program would hire and train young people to rehabilitate vacant homes in Lockport, then sell or rent them to low-income residents at an affordable price.

**Address addiction issues in the community.** The focus group did not focus much on the issue of drug use and addiction, but residents acknowledged it is a problem in the community. Some participants felt the community could be improved through stricter enforcement of drug-related laws. Providers, on the other hand, said the negative stigma around mental health and addictions deters people from seeking treatment.

**Support additional affordable childcare options.** Specifically, residents called for the Boys & Girls Club to open a location in Lockport. One of the participants used the childcare services at a Boys & Girls Club in another community when her children were young, and said she would not have known what to do without them. Generally, residents see a need for more affordable childcare options in the community because existing services are either expensive or have long waiting lists.
Richard’s financial struggles, like many Americans, date back to the 2008 recession, which caused the business Richard worked for to move overseas. Since then, Richard has not had stable employment. “I’ve been basically jumping from job to job for almost ten years now, so I was always right on the edge.”

After suffering a sudden life-changing health issue, Richard went from being on the edge to going over the edge. Richard has been unable to work since his health declined, and because he was still in the process of applying for Social Security disability benefits, Richard had trouble keeping up with rent. Facing the threat of eviction, Richard decided to move to Buffalo to take advantage of housing services and other programs offered to veterans there. “It just made sense to go where the help is.”

Going where the help is was especially important for Richard since he was unable to drive after his health issue began. While living in Lockport, he found it hard to get to services and other destinations by public transit. These transportation challenges encouraged Richard to leave Lockport for Buffalo. “I have an easier time getting around (in Buffalo) through public transportation.”

Richard first learned about Buffalo’s veteran services after losing his job during the recession. “Someone sent me to a place called Veteran’s One-Stop in Buffalo, and they actually came to Lockport and helped me out and they ended up opening an office there.” Despite the opening of a satellite office in Lockport, Richard still found himself going into Buffalo to access services. “They’re limited in what they can do there. There’s more opportunities to get assistance in Buffalo.”

According to Richard, this extends beyond veteran’s services to the overall landscape of services in Lockport. “They’re doing better than they used to do, but there’s still a gap. But it’s a small community. Some communities don’t even have what we have in Lockport.”

“I’ve been basically jumping from job to job for almost ten years now, so I was always right on the edge.”
A single mom struggles with limited public transportation and childcare options in Lockport.

Jenny is a single mother who works part-time while she goes back to school for her GED. Jenny doesn’t own her own car, and due to a recent cutback in NFTA service she now relies on rides from her mother. She is saving up to get her own car, but in the meantime she worries about getting to work and school on time and getting her children where they need to be. “It does get difficult sometimes. We all have different schedules.”

Childcare is also a concern. Jenny’s older children are in school, and she is usually home by the time they get home from school; if not, her mother is able to take care of them until she gets home. Her youngest child, however, is four years old and on a waiting list for Pre-K. Although she says the schools in Lockport are good, Jenny wishes there were more early childhood education options available to meet demand. “They only have two [pre-K programs], and they’re packed.”

Although she plans to move out of the area once she completes her GED in order to pursue a career in the medical field, Jenny grew up in Lockport and really enjoys living there. In her opinion, it is peaceful and safe, and there are plenty of things for children to do. “It is a nice little community in Lockport.”
Data Sources & Notes

Defining Need, Page 2


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

Resident Survey

The resident survey was conducted from August 2019 through October 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. Thirteen 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 141 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 82 responses to 141 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 October 17th, 2019 at the Salvation Army Worship and Service Center. Participants for the focus group were recruited through the survey and through the Mobile Safety Net Team Coalitions. Residents who participated in the focus group were given a $10 gift card to Tops as appreciation for their time. Notes were taken during the focus group, and a recording of the conversation was used to supplement the notes at a later date.

Urgent Concerns, Special Needs and Barriers for Residents, p 10

Other barriers that residents noted tended to be process related (such as not having necessary identification or getting the run around) or involved the monetary cost of getting help such as with traveling. One respondent mentioned “money” while another said “financial challenge”.

Detailed Findings: Programs, Services and Supports, Page 11

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 and Town of Lockport. Names and other identifying information have been changed to protect the identity and confidentiality of those who were interviewed. Interviews took place in November 2019. Interviews were conducted over the telephone. Interviewees were recruited from the focus group 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.
### 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.

|--------|-----------|---------|------------|-------------------|

**Including yourself, how many people are in your household?**
- Adults (18 and up)  
- Children (under 18)

**Has anyone in your household ever served in the armed forces?**
- Yes
- No

**What is your current employment status? Select all that apply.**
- Student
- Retired
- Employed full-time
- Employed part-time
- Unemployed

**What is your current living situation?**
- Own
- Rent, with assistance
- Rent, without assistance

**How long have you lived at your current address?**
- Less than 3 months
- 3 months to 1 year
- 1-5 years
- More than 10 years

**What is the highest level of education/training you’ve completed?**
- High school/Equivalency
- Some college, no degree
- Military
- Trade School/Certificate
- College degree (2 or 4 yr)

**Do you or does anyone in your household have any of the following disabilities? Check all that apply.**
- Mental health
- Mobility
- Physical
- No Disability

**Do you or does anyone in your household have a disability that limits their ability to work and/or go to school?**
- Yes
- No

**What is your primary form of transportation?**
- Bicycle
- Family/Friends
- Own Vehicle
- Taxi
- Walk

**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
- Lapsed or suspended car insurance
- Suspended license or registration
- Vehicle did not pass inspection
- Other:

**What are your household’s sources of income? Select all that apply.**
- Employment
- Unemployment insurance
- Social security retirement
- Worker’s compensation

**How much money is currently received from these sources to support your household each month?**
- < $1,240/month
- $1,240-$1,999/month
- $2,000-$2,999/month
- $3,000+/month

**Are you or is anyone in your household currently receiving any of the following? Select all that apply.**
- Food stamps/SNAP
- Food pantry/meal service
- Medicaid
- Cash benefits
- HEAP

**Does anyone in your household have a pending application for any of the following? Select all that apply.**
- Food stamps/SNAP
- Food pantry/meal service
- Medicaid
- Cash benefits
- HEAP

**Do any of the following financial issues apply to you? Select all that apply.**
- Consumer/credit card debt
- Student loan debt
- Underwater mortgage (owe more than your house is worth)
- No bank account
- Medical bills
- Child support

**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 = Not confident at all
- 2
- 3
- 4
- 5 = Very confident

(Survey questions continue on back side.)
Resident Survey, cont’d. - English version

### MOBILE SAFETY-NET TEAM COMMUNITY NEEDS ASSESSMENT (continued)

**Q23** Does anyone in your household lack health insurance?  
*Select all that apply.*
- [ ] Yes, one or more adults do not have health insurance
- [ ] Yes, one or more children do not have health insurance
- [ ] No, we all have health insurance

**Q24** If insured, what type of health insurance is currently used by members of your household? *Select all that apply.*
- [ ] Private insurance
- [ ] Managed care (HMO, PPO)
- [ ] Medicare
- [ ] Medicaid
- [ ] Government (VA)
- [ ] Health Savings Account
- [ ] Other
- [ ] Do not know/Unsure
- [ ] No health insurance

**Q25** 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
- [ ] Mental health care or counseling
- [ ] Dental care (including checkups)
- [ ] Optical care (including eyeglasses)
- [ ] Prescription medicine
- [ ] Transportation to doctor appointments or health services
- [ ] Other:  
- [ ] None

**Q26** Are there any urgent concerns or special needs that you or someone in your household have? *Select all that apply.*
- [ ] Utility shut-off notice
- [ ] Foreclosure/Eviction
- [ ] No money for food
- [ ] Cost/availability of child care for work
- [ ] Legal problems
- [ ] Outstanding Debt
- [ ] Hurt or threatened at home
- [ ] Other:  
- [ ] No urgent concerns

**Q27** Has anyone in your household encountered difficulty getting necessary services (food, housing, utilities, medical care, etc.) over the last year?  
- [ ] Yes
- [ ] No

**Q28** If “yes”, describe what barriers were faced. *Select all that apply.*
- [ ] Traveling to get services is difficult
- [ ] I don’t speak/read English well
- [ ] I can’t get there during hours the agency is open
- [ ] I’ve been turned away because of income limits
- [ ] It can be physically difficult for me to leave my home
- [ ] It’s too much of a hassle since the process is confusing
- [ ] Limited Internet access
- [ ] Other:  
- [ ] None

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

NAME ___________________________________________  Phone # ___________________________
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 ayudará a construir una red de seguridad más sólida que conecte más fácilmente a las 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. Código Postal
5. Lugar de encuesta

6. Incluyéndote, cuántas personas viven en tu hogar?
   - Adultos (18 y más)_______
   - Niños (menor de 18)_______

7. ¿Alguien en tu hogar ha servido en las fuerzas armadas?
   - Si
   - No

8. ¿Cuál es tu situación laboral actual? Marca las que correspondan.
   - Estudianiente
   - Retirado
   - Empleado tiempo completo
   - Empleado a tiempo parcial
   - Otro: ____________

9. ¿Cuál es tu situación actual de hogar?
   - Propietario
   - Alquiler, con ayuda
   - Alquiler, sin ayuda
   - Otro: __________

10. ¿Cuánto tiempo llevas viviendo en tu dirección actual?
    - Menos de 3 meses
    - 3 meses - 1 año
    - Más de 10 años
    - Otro: ___________  

11. ¿Cuál es el nivel más alto de educación/estudios que has completado?
    - Instituto/Equivalencia
    - Título Universitario (18-4 años)
    - Escuela Vocacional/ Certificado
    - Otro: ____________

12. ¿Tienes tú o alguien en tu hogar alguna de las siguientes discapacidades? Marca las que correspondan.
    - Salud Mental
    - Mobilidad
    - Física
    - Sin Discapacidades

13. ¿Tienes tú o alguien en tu hogar alguna discapacidad que le limita para trabajar y/o ir a la escuela?
    - Sí
    - No

14. ¿Cuál es tu medio de transporte principal?
    - Bicicleta
    - Familia/Amigos
    - Tengo auto
    - Taxi
    - Andando
    - Autobuses
    - Otros: __________

15. Si alguna vez ha usado transporte público, ¿encuentras algunos de los siguientes problemas? Marca las que correspondan.
    - Demasiado costoso
    - No llega a donde necesito
    - No hay servicio en mi barrio
    - Muchos recorridos a pie
    - Servicio no flable
    - No me siento seguro
    - Horario muy confuso
    - Otro: ____________

16. Si poses un vehículo, ¿has experimentado alguno de los siguientes puntos en el último año?
    - No reparé el auto porque no podía pagararlo
    - Seguro de auto caducado o suspendido
    - Licencia o registro suspendido
    - Vehículo no pasó inspección
    - Otro: ____________

17. ¿Cuáles son las fuentes de ingreso de tu hogar? Marca las que correspondan.
    - Empleo
    - Seguro de desempleo
    - SS
    - SSD
    - Jubilación de la seguridad social
    - Otro: ____________

18. ¿Cuánto dinero recieves actualmente de estas fuentes de ingreso al mes?
    - $<1,250/mes
    - $1,250 - $1,999/mes
    - $2,000 - $2,999/mes
    - $3,000+ /mes

19. ¿Estas tú o alguien en tu hogar actualmente recibiendo alguno de los siguientes? Marca los que correspondan.
    - Food stamps/SNAP
    - Banco de alimentos/servicios de comidas
    - Medicaid
    - Prestaciones en efectivo
    - Otro: ____________

20. ¿Alguien en tu hogar tiene una solicitud pendiente para alguno de los siguientes? Marca los que correspondan.
    - Food stamps/SNAP
    - Banco de alimentos/servicios de comidas
    - Medicaid
    - Prestaciones en efectivo
    - HEAP

21. ¿Sufres alguno de los siguientes problemas financieros?
    - Deuda de consumidor/tarjeta de crédito
    - Deuda de préstamos estudiantiles
    - Hipoteca submarina (debes más de lo que vale tu casa)
    - No financiable
    - Sin cuenta bancaria
    - Facturas médicas
    - Manutención de los hijos
    - Otro: ____________

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 una.
    - 1 = Sin confianza
    - 2
    - 3 = Algo confiado
    - 4
    - 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.
- [ ] Sí, uno o más adultos no tienen seguro médico
- [ ] Sí, uno o más niños no tienen seguro médico
- [ ] No, todos tenemos seguro médico

#### 26. ¿Hay alguna preocupación o necesidad urgente que tengas tú o alguien de tu hogar? Marca las que correspondan.
- [ ] Notificación de corte de servicios (agua, gas, etc)
- [ ] Ejecución hipotecaria
- [ ] Sin dinero para comida
- [ ] Coste/disponibilidad de cuidado infantil para trabajar
- [ ] Problemas legales
- [ ] Deudas pendientes
- [ ] Herido o amenazado en casa
- [ ] Otro: __________
- [ ] Sin preocupaciones urgentes

#### 24. ¿Alguien en tu hogar ha tenido dificultades para obtener servicios necesarios (comida, vivienda, servicios públicos, atención médica, etc) durante el último año?
- [ ] Si
- [ ] No

#### 27. Durante el último año, ¿has necesitado alguno de los siguientes pero no has podido pagar? Marca las que correspondan.
- [ ] Atención médica
- [ ] Atención de salud mental o asesoramiento
- [ ] Atención dental (incluidos chequeos)
- [ ] Atención óptica (incluidas gafas)
- [ ] Medicamento con receta
- [ ] Transporte a citas médicas o servicios de salud
- [ ] Otro: __________
- [ ] Ninguno

#### 28. Si la respuesta es “Sí”, describe a que barreras se enfrentaron. Marca las que correspondan.
- [ ] Violar para obtener servicios es difícil
- [ ] No hablo/leo inglés bien
- [ ] No puedo llegar durante las horas en que la agencia está abierta
- [ ] Me han rechazado por mis ingresos limitados
- [ ] Puede ser físicamente complicado salir de mi hogar
- [ ] Es demasiado complicado porque el proceso es confuso
- [ ] Acceso a internet limitado
- [ ] Otro: __________
- [ ] None

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

NOMBRE ________________________________  Teléfono# _____________________________
INSIGHTS FROM RESIDENTS
City and Town of Lockport
MARCH 2020

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

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Regional Institute
School of Architecture and Planning

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NumbersInNeed.org