

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."

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."

### INSIGHTS

**FROM** 

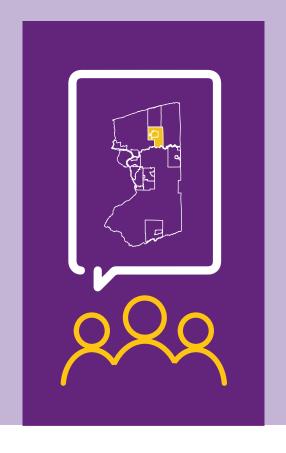
### **RESIDENTS**

# CITY AND TOWN OF

**MARCH 2020** 



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."





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





#### **INSIGHTS FROM RESIDENTS MARCH 2020**

#### **City and Town** of Lockport

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

Visit NumbersInNeed.org

#### About this Report

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.

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



Prepared by



#### **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 twoperson 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.

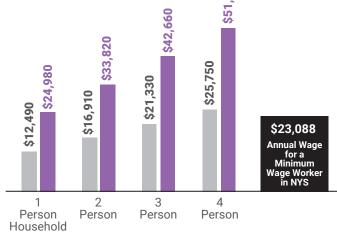
The FPL is adjusted annually by the federal government and varies by household size. It is often used to determine eligibility for programs that assist individuals and families with basic living expenses such as food, utilities, and rental housing. Households with incomes that exceed 200% of the FPL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

,500



**Poverty** Level

Federal 200% of Federal **Poverty** Level



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

#### **Reports for this Community**

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



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



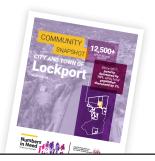
#### **Insights from Residents**

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.

## 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

Percent of Survey Respondents by ZIP Code

<3%

4-92%

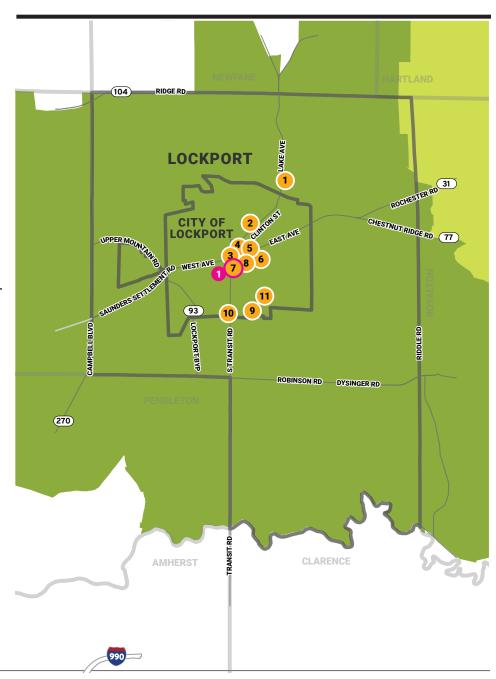
Survey conducted at this location

Resident Focus Group

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.





## Resident Survey was conducted at 14 locations

- 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

- Niagara County Career Fair at Best
  Western hosted by WorksSourceOne
  and Niagara Co. Workforce Development
  Board
- 11 The Kenan Center

#### Not mapped

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



## Resident Focus Group was held at 1 location

The Salvation Army Worship and Service Center

## 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. The age of respondents are 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.

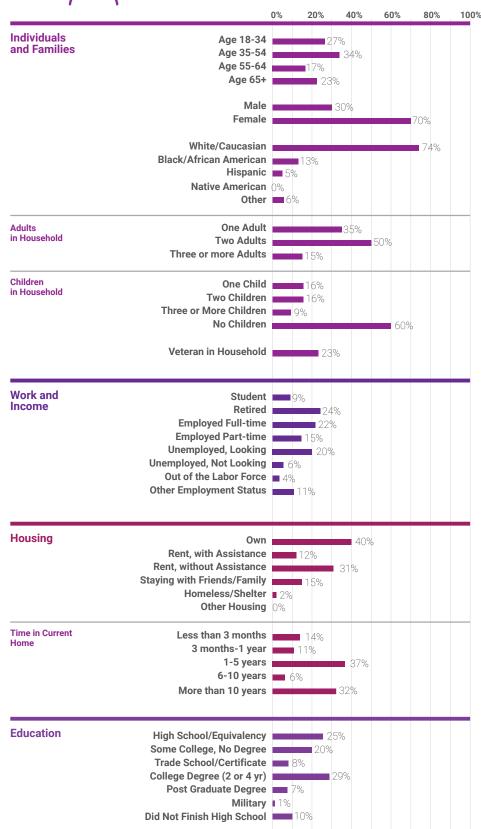
About a third of respondents are employed either full-time or part-time while about a quarter are retired. The 11% of respondents who chose "other" as their employment status said they are disabled, self-employed, a "housewife", or on strike. A majority of those who are unemployed are looking for work.

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.



#### 141 Residents Took the Survey



## **Key Findings from Resident Surveys and Conversations**





#### The community is in need of more highquality 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 ondemand 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 lowincome 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.

# Urgent Concerns, Special Needs and Barriers for Residents

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.



#### 1-----> TOP URGENT CONCERNS REPORTED BY THESE RESIDENTS

No Money for Food	36%
Outstanding Debt>	31%
Utility Shut-Off>	31%
Foreclosure/Eviction>	19%
Cost/Availability of Childcare for Work>	17%
Other>	11%
Legal Problems>	8%
Hurt or Threatened at Home>	6%



#### --> BARRIERS THESE RESPONDENTS FACE



36%

Turned away because of income limits



26%

**Difficulty traveling** 



23%

Other



21%

The process is confusing and it's too much of a hassle



18%

Limited internet access



15%

I don't speak or read English well



15%

Hours of operation don't fit my schedule

#### **Detailed Findings:**

#### **Disabilities and Health Care** Access

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**

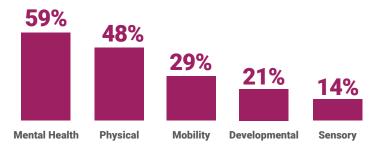
Health insurance coverage today is somewhat more common than in 2012. Although about 2% of respondent households had children without insurance in both years, the percentage of households with uninsured adults dropped from 16% to 10% between 2012 and 2019

#### **DISABILITIES IN HOUSEHOLDS**

142% respondents reported some type of disability in the household

of these 60% of these respondents say that disability limits them from going to work or school.

#### TYPE OF DISABILITIES REPORTED IN THESE HOUSEHOLDS



#### **HEALTHCARE**

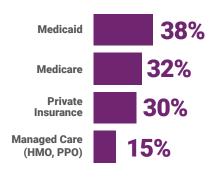


10% Adults 11



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

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



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.

65% Dental

39% Optical care

37% Prescription

28% Healthcare

25% Mental health

23% Transportation to appointments care or counseling

4% Other

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

## Detailed Findings: Transportation

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 ondemand 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).

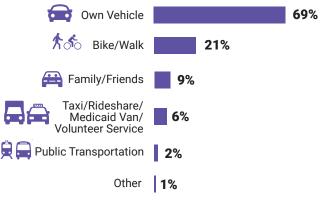
#### **TRENDS**

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 respondent 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.

#### **TRANSPORTATION**

As in many communities in rural areas, residents of Lockport most commonly drive where they need to go. Still, 31% of respondents do not usually drive. Rather, residents without a car often walk or bike. Only a small percentage take public transit, indicating that public transit may be inconvenient or inviable for many residents who do not drive.

### How respondents get around



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.

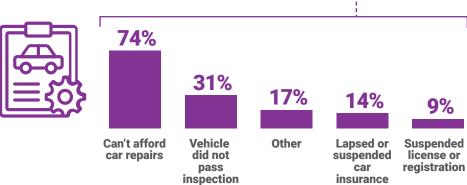
Top reasons respondents don't take public transportation more often

**#1** Takes too long to get to places **#2** Buses don't run often enough

**#3** No service where I need to go

25%

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 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.

## 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.

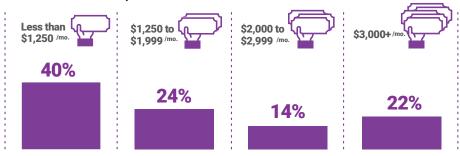
#### **TRENDS**

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**

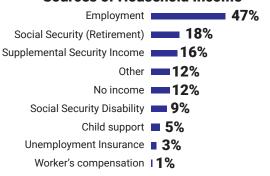
Two thirds of respondent households earn less than \$24,000 per year, just above the poverty level for a family of four. Only one in five respondent households make at least \$36,000 per year. However, simply having a higher household income does not necessarily mean these households are without financial challenges.

#### Household Income, 2019



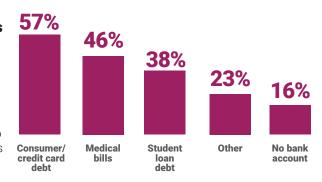
Employment income is the most common source of income, followed by Social Security programs for retirement and disability. The "other" category includes pensions/retirement funds, cash assistance, foster care, a strike fund, and self-employment.

#### **Sources of Household Income**



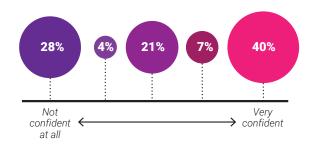
#### Top 5 Financial Challenges Households Experience

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.



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.

#### Confidence to Handle a \$500 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.

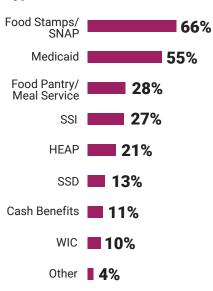
#### HOUSEHOLDS RECEIVING SERVICES THROUGH PROGRAMS

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.

50%

of households receive one or more services

#### **Types of Services Received**



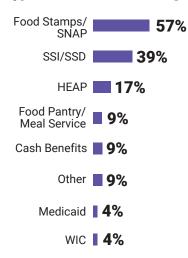
#### HOUSEHOLDS WITH PENDING APPLICATIONS FOR PROGRAMS

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.

16%

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, 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.

#### **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

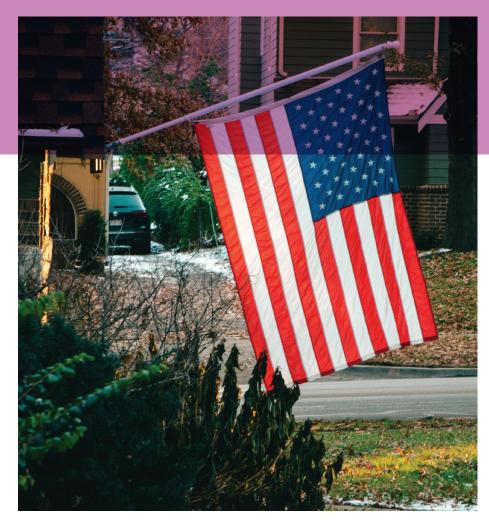
# A veteran and long-time Lockport resident moves to Buffalo for better access to assistance.

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."

## Stories •• Need

## Jenny

#### A single mom struggles with limited public transportation and childcare options in Lockport.

Jenny is a single mother who works parttime 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."



They only have two [pre-K programs], and they're packed."

## 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 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.

### **Appendix**

#### **Resident Survey - English version**

MOBILE SAFETY-NET	TEAM COMMUNITY NEE	EDS ASSESSMENT	
	•	ist us in better understanding the n esidents to the human services the	•
	erwise. <b>Your answers will remain</b> (	· · · · · · · · · · · · · · · · · · ·	y Heed. Fiedse select one
<u> </u>	<u></u>	4 Zip Code <b>5</b> Su	urvey Location
Including yourself, how many peopl Adults (18 and up)  Has anyone in your household ever O Yes¹	Children (under 18)²	If you own a vehicle, have you exp the last year? Select all that apply.  Did not repair my car becat Lapsed or suspended car in Suspended license or regist Vehicle did not pass inspec	use I could not afford to <sup>1</sup> Isurance <sup>2</sup> tration <sup>3</sup>
What is your current employment st  Student  Retired  Employed full time	☐ Unemployed, not looking <sup>6</sup> ☐ Out of the labor force (not working, not looking) <sup>7</sup> ☐	☐ Other: None/Do not own a vehicle  What are your household's sources	s of income? <i>Select all that apply.</i>
☐ Employed part time <sup>4</sup> ☐ Unemployed, looking <sup>5</sup> ☐	Other:	☐ Employment <sup>1</sup> ☐ Unemployment insurance <sup>2</sup> ☐ SSI <sup>3</sup> ☐ SSD <sup>4</sup>	☐ Child support′ ☐ No income <sup>8</sup> ☐ Other: <sup>9</sup>
What is your current living situation  O Own <sup>1</sup> O Rent, with assistance <sup>2</sup> O Rent, without assistance <sup>3</sup>	O Staying with friends/family <sup>4</sup> O Homeless/shelter <sup>5</sup>	☐ Social security retirement <sup>5</sup> ☐ Worker's compensation <sup>6</sup> 18 How much money is currently rec	rejued from these sources to support
How long have you lived at your cur O Less than 3 months <sup>1</sup> O 3 months-1 year <sup>2</sup>	urrent address?  O 6-10 years <sup>4</sup> O >10 years <sup>5</sup>	your household each month? O <\$1,250/month <sup>1</sup> O \$1,250-\$1,999/month <sup>2</sup> O \$2,000-\$2,999/month <sup>3</sup>	elved from these sources to support
O 1-5 years <sup>3</sup> 11 What is the highest level of education O High school/Equivalency <sup>1</sup>	O Post graduate degree <sup>5</sup>	O \$3,000+/month <sup>4</sup> Are you or is anyone in your house the following? <i>Select all that apply</i>	/.
O Some college, no degree <sup>2</sup> O Trade School/Certificate <sup>3</sup> O College degree (2 or 4 yr) <sup>4</sup> 12 Do you or does anyone in your hous	O Military <sup>b</sup> O Did not finish high school <sup>7</sup> sehold have any of the following	☐ Food stamps/SNAP¹ ☐ Food pantry/meal service² ☐ Medicaid³ ☐ Cash benefits⁴ ☐ HEAP⁵	□ SSI <sup>6</sup> □ SSD <sup>7</sup> □ WIC <sup>8</sup> □ Other: <sup>9</sup> □ None <sup>10</sup>
disabilities? Check all that apply.    Mental health <sup>1</sup>   Mobility <sup>2</sup>	☐ Developmental <sup>4</sup> ☐ Sensory <sup>5</sup>	Does anyone in your household h	ave a pending application for any of
□ Physical <sup>3</sup>	☐ No Disability <sup>6</sup>	the following? Select all that apply  Food stamps/SNAP  Food pantry/meal service <sup>2</sup>	D SSI/SSD <sup>6</sup> □ WIC <sup>7</sup>
Do you or does anyone in your house their ability to work and/or go to so  O Yes¹		☐ Medicaid <sup>3</sup> ☐ Cash benefits <sup>4</sup> ☐ HEAP <sup>5</sup>	☐ Other: <sup>8</sup> ☐ None <sup>9</sup>
What is your primary form of transp	O Medicaid van <sup>6</sup>	Do any of the following financial iss  Consumer/credit card debt <sup>2</sup> Student loan debt <sup>2</sup>	sues apply to you? Select all that apply.
O Family/Friends <sup>2</sup> O Own Vehicle <sup>3</sup> O Taxi <sup>4</sup> O Walk <sup>5</sup>	O Uber/Lyft <sup>7</sup> O Volunteer service van <sup>8</sup> O Public transportation <sup>9</sup> O Other:		e more than your house is worth) <sup>3</sup>
the following issues? Select all that	. ирріу.	expense, on a scale of 1 to 5, whe	ility to deal with a \$500 emergency re 1 means "not confident at all" and 5
☐ Too expensive¹ ☐ Takes too long to get places² ☐ No service where I need to go³ ☐ No evening or weekend service⁴ ☐ No service in my community⁵	☐ Service isn't reliable <sup>8</sup> ☐ I don't feel safe <sup>9</sup> ☐ Schedule is too confusing <sup>10</sup> ☐ Other: <sup>11</sup> ☐ None <sup>12</sup> ☐ Have not used public transit <sup>13</sup>	(Expense would be a confi	4 5 mewhat 5 = Very confident ident (I could financially manage
☐ Buses don't run often enough <sup>6</sup> ☐ Too long to walk to bus stop <sup>7</sup>		burden.) as continue on back side.)	this expense.)

#### Resident Survey, cont'd. - English version

Does anyone in your household Select all that apply.	I lack health insurance?	Are there any urgent concerns of in your household have? <i>Select</i>	
☐ Yes, one or more adults☐ Yes, one or more childre	☐ 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>		☐ Legal problems <sup>5</sup> ☐ Outstanding Debt <sup>6</sup> ☐ Hurt or threatened at ho
If insured, what type of health i of your household? <i>Select all th</i>	nsurance is currently used by members at apply.	☐ No money for food <sup>3</sup> ☐ Cost/availability of child care for work <sup>4</sup>	☐ Other:8 ☐ No urgent concerns9
<ul> <li>□ Private insurance<sup>1</sup></li> <li>□ Managed care (HMO, PPO)<sup>2</sup></li> </ul>	☐ Government (VA) <sup>5</sup> ☐ Health Savings Account <sup>6</sup> ☐ Other	Has anyone in your household e services (food, housing, utilities,	
<ul> <li>☐ Medicare<sup>3</sup></li> <li>☐ Medicaid<sup>4</sup></li> </ul>	☐ Do not know/Unsure <sup>8</sup> ☐ No health insurance <sup>9</sup>	O Yes <sup>1</sup>	O No <sup>2</sup>
Over the last year, was there a following but did not get it becall that apply.	ny time when you needed any of the ause you could not afford it? <i>Select</i>	If "yes", describe what barriers w  Traveling to get services is o  I don't speak/read English w	difficult
☐ Health care <sup>1</sup>	☐ Prescription medicine <sup>5</sup>	☐ I can't get there during hou	rs the agency is open <sup>3</sup>
☐ Mental health care or	☐ Transportation to doctor	☐ I've been turned away beca☐ It can be physically difficult	for me to leave my home <sup>5</sup>
counseling <sup>2</sup> ☐ Dental care (including	appointments or health services <sup>6</sup> ☐ Other: <sup>7</sup>	☐ It's too much of a hassle sin	
checkups) <sup>3</sup>	□ None <sup>8</sup>	☐ Limited Internet access <sup>7</sup> ☐ Other:	8
<ul> <li>Optical care (including eyeglasses)<sup>4</sup></li> </ul>		□ None <sup>9</sup>	<del></del>
		Pnone #	
		Phone #	

#### **Resident Survey - Spanish version**

nos ayudarán a construir una re	ncuesta. Sus respuestas nos ayua ed de seguridad más sólida que co vor seleccione una respuesta a m	AS DEL EQUIPO MOBILE SAFETY-NET larán a comprender mejor las necesidades de la comunidad y priecte más fácilmente a los residentes con los servicios enos que se indique lo contrario. Sus respuestas serán
1 Edad2 Genero		4 Codigo Postal 5 Lugar de encuesta
Incluyéndote, cuántas personas viver Adultos (18 y más)  ¿Alguien en tu hogar ha servido en la O Si¹	Niños (menor de 18)²	■ puntos en el ultimo ano?  □ No reparé el auto porque no podia pagarlo¹  □ Seguro de auto caducado o suspendido²  □ Licencia o registro suspendido³  □ Vehículo no pasó inspección⁴
¿Cuál es tu situación laboral actual?		☐ Otro: <sup>5</sup> ☐ Ninguno/No poseo un vehículo <sup>6</sup>
☐ Studdiante <sup>1</sup> ☐ Retirado <sup>2</sup> ☐ Empleado tiempo completo <sup>3</sup> ☐ Emploado a tiempo parcial <sup>4</sup> ☐ Desempleado, buscando <sup>5</sup>	☐ Desempleado, sin buscar <sup>6</sup> ☐ Fuera del servicio laboral (sin trabajar ni buscar) <sup>7</sup> ☐ Otro: <sup>8</sup>	¿Cuáles son las fuentes de ingreso de tu hogar? <i>Marca las que correspondan.</i> □ Empleo <sup>1</sup> □ Compensación al traba □ Seguro de desempleo <sup>2</sup> □ Manutención de los higurosos <sup>8</sup>
¿Cuál es tu situación actual de hogar  O Propietario <sup>1</sup> O Alquiler, con ayuda <sup>2</sup>	<ul> <li>O Viviendo con amigos/familia<sup>4</sup></li> <li>O Sin hogar/refugio<sup>5</sup></li> </ul>	☐ SSD <sup>4</sup> ☐ Otro:9 ☐ Jubilación de la seguridad social <sup>5</sup>
O Alquiler, sin ayuda <sup>3</sup>	O Otro:6	¿Cuánto dinero recibes actualmente de estas fuentes de ingreso mes?
¿Cuánto tiempo llevas viviendo en tr O Menos de 3 meses <sup>1</sup> O 3 meses—1 año <sup>2</sup> O 1-5 años <sup>3</sup>	u dirección actual? O 6-10 años <sup>4</sup> O Más de 10 años <sup>5</sup>	O <\$1,250/mes <sup>1</sup> O \$1,250-\$1,999/mes <sup>2</sup> O \$2,000-\$2,999/mes <sup>3</sup> O \$3,000+/mes <sup>4</sup>
_	1	¿Estas tú o alguien en tu hogar actualmente recibiendo alguno d
¿Cuál es el nivel más alto de educacio	ón/estudios que has completado?	siguientes? Marca los que correspondan.
O Instituto/Equivalencia <sup>1</sup> O Algo universitario/sin titulo <sup>2</sup> O Escuela Vocacional/ Ceritificado <sup>3</sup>	O Titulo Universitario (204años) <sup>4</sup> O Postgrado <sup>5</sup> O Militar <sup>6</sup> O No terminó el Instituto <sup>7</sup>	□ Food stamps/SNAP¹ □ HEAP⁵ □ Banco de alimentos/servicios □ SSI⁶ de comidas² □ SSD⁻ □ Medicaid³ □ WIC⁵
¿Tienes tú o alguien en tu hogar algu discapacidades? Marca las que corre.		☐ Prestaciones en efectivo <sup>4</sup> ☐ Otro: <sup>9</sup> ☐ Ninguno <sup>10</sup>
<ul> <li>□ Salud Mental<sup>1</sup></li> <li>□ Mobilidad<sup>2</sup></li> </ul>	<ul> <li>□ De desarrollo<sup>4</sup></li> <li>□ Sensorial<sup>5</sup></li> </ul>	¿Alguien en tu hogar tiene una solicitud pendiente para alguno o siguientes? <i>Marca los que correspondan</i> .
☐ Física <sup>3</sup>	☐ Sin Discapacidades <sup>6</sup>	☐ Food stamps/SNAP <sup>1</sup> ☐ SSI/SSD <sup>6</sup> ☐ Banco de alimentos/servicios ☐ WIC <sup>7</sup> de comidac <sup>2</sup> ☐ Otro:  8
¿Tienes tú o alguien en tu hogar algu trabajar y/o ir a la escuela? O Si <sup>1</sup>	una discapacidad que le limita para  O No <sup>2</sup>	de comidas <sup>2</sup>
¿Cuál es tu medio de transporte prin	cipal?	
O Bicicleta <sup>1</sup> O Familia/Amigos <sup>2</sup> O Tengo auto <sup>3</sup> O Taxi <sup>4</sup> O Andando <sup>5</sup> O Furgoneta Medicaid <sup>6</sup>	O Uber/Lyft <sup>7</sup> O Servicio voluntario de Furgoneta <sup>8</sup> O Transporte público <sup>9</sup> O Otro:	¿Sufres alguno de los siguientes problemas financieros?  Deuda de consumidor/tarjeta de crédito¹ Deuda de préstamos estudiantiles² Hipoteca submarina (debes más de lo que vale tu casa)³ No financiable⁴ Sin cuenta bancaria⁵ Facturas médicas°
Si alguna vez ha usado transporte pu siguientes problemas? <i>Marca las que</i>		☐ Manutención de los hijos′ ☐ Otro:8
<ul> <li>□ Demasiado costoso¹</li> <li>□ Tarda demasiado en llegar²</li> <li>□ No llega a donde necesito³</li> <li>□ No hay servicio de tarde o fin de semana⁴</li> <li>□ No hay servicio en mi barrio⁵</li> <li>□ Autobusos no accor a monudo 6</li> </ul>	□ Servicio no fiable <sup>8</sup> □ No me siento seguro <sup>9</sup> □ Horario muy confuso <sup>10</sup> □ Otro: <sup>11</sup> □ Ninguno <sup>12</sup> □ No he usado transporte público <sup>13</sup>	¿Cuánta confianza tienes en poder hacer frente a un gasto de emergencia de \$500, e una escala del 1 al 5, donde 1 significa "n confianza" y 5 significa "confianza total"? <i>Marca uno</i> .  1 2 3 4 5  1 = Sin confianza en 3 = Algo 5 = Muy confiado (Po
<ul> <li>□ Autobuses no pasan a menudo.<sup>b</sup></li> <li>□ Mucho recorrido a pie a la</li> </ul>	ραυτιου	absoluto ( el gasto sería confiado manejar el gasto s una gran carga) problemas)

#### Resident Survey, cont'd. - Spanish version

EVALUACIÓN DE NECESIDA	ADES COMUNITARIAS DEL EQ	UIPO MOBILE SAFETY-NET (co	ontinuación)
¿Alguien en tu hogar carece de se correspondan.  Si, uno o más adultos no tien Si, uno o más niños no tien	enen seguro médico <sup>1</sup> nen seguro médico <sup>2</sup>	alguien de tu hogar? <i>Marca las</i> ☐ Notificación de corte de	cesidad urgente que tengas tú o que correspondan.  Problemas legales <sup>5</sup> Deudas pendientes <sup>6</sup>
□ No, todos tenemos seguro  No, todos tenemos seguro  Light tipo de seguro, ¿qué tipo de seguro de familia actualmente? Marca las		servicios (agua, gas, etc) <sup>1</sup> Ejecución hipotecaria/ Desalojo <sup>2</sup> Sin dinero para comida <sup>3</sup> Coste/disponibilidad de	☐ Deudas pendientes ☐ Herido o amenazado en casa <sup>7</sup> ☐ Otro: ☐ Sin preocupaciones
☐ Seguro Privado¹☐ Atención administrada (HMO, PPO)²☐ ☐ Atención administrada	☐ Gobierno(VA) <sup>5</sup> ☐ Cuenta de ahorros de salud <sup>6</sup> ☐ Otro	cuidado infantil para trabajar⁴	urgentes <sup>9</sup> difficultados para obtener servicios
□ Medicare <sup>3</sup> □ Medicaid <sup>4</sup>	☐ No lo sé/no estoy seguro <sup>8</sup> ☐ Sin seguro médico <sup>9</sup>	necesarios (comida, vivienda, se durante el último ano?	rvicios publicos, atencion médica, etc)
Durante el último año, ¿has neces pero no has podido pagarlo? <i>Mar</i>	sitado alguno de los siguientes ca las que correspondan.	O Si <sup>1</sup>	O No <sup>2</sup>
<ul> <li>□ Atención médica¹</li> <li>□ Atención de salud mental o asesoramiento²</li> <li>□ Atención dental (incluidos chequeos)³</li> <li>□ Atención óptica (incluidas gafas)⁴</li> </ul>	□ Medicamento con receta <sup>3</sup> □ Transporte a citas médicas o servicios de salud <sup>6</sup> □ Otro: <sup>7</sup> □ Ninguno <sup>8</sup>	que correspondan.  ☐ Viajar para obtener servicio ☐ No hablo/leo Inglés bien²	s horas en que la agenica está abierta <sup>3</sup> ingresos limitados <sup>4</sup> plicado salir de mi hogar <sup>5</sup> porque el proceso es confuso <sup>6</sup>

# INSIGHTS FROM RESIDENTS City and Town of Lockport

**MARCH 2020** 



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



Prepared by



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