

COMMUNITY

SNAPSHOT

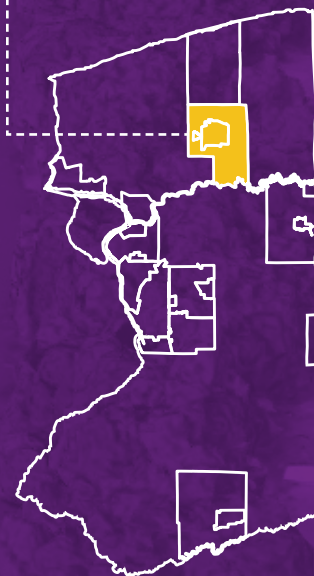
12,500+

live in or near
poverty

CITY AND TOWN OF Lockport

MARCH 2020

Since 2011,
poverty
decreased by
15%, while total
population
decreased by 2%.



Numbers in Need

IN BUFFALO NIAGARA



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



Prepared by



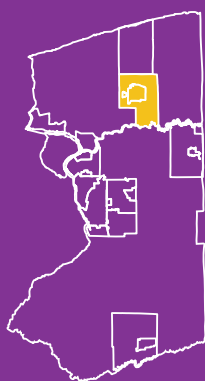
University at Buffalo

Regional Institute

School of Architecture and Planning

City and Town of Lockport

- 3 Reports for this Community
- 4 Population In or Near Poverty Across the Community
- 5 Poverty, Need and Economic Vulnerability
- 6 Factors that Matter
- 7 The Landscape of Providers
- 8 Provider Services and Resident Needs
- 9 Opportunities and Challenges for Providers
- 10 Survey Results of Economically Vulnerable Residents
- 11 Strategies and Models to Consider
- 13 Data Sources and Notes



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 the perspectives of human services providers, the landscape of providers, and strategies that could strengthen the safety-net for individuals and families.

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 

University at Buffalo
Regional Institute
School of Architecture and Planning

Defining Need

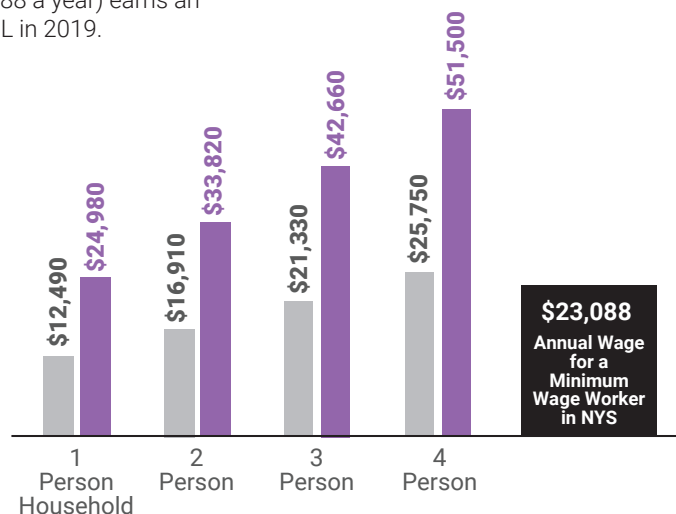
Over 12,500 residents in Lockport live in or near poverty with incomes below 200% of the federal poverty line.

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

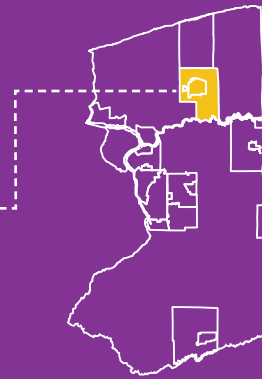
■ Federal Poverty Level ■ 200% of Federal Poverty Level



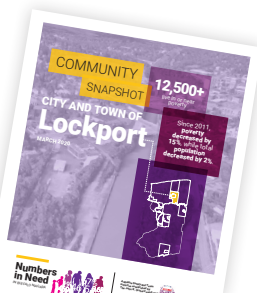
Source: U.S. Department of Health and Human Services

Reports for this Community

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

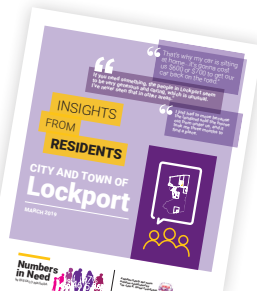


Each of these reports for this community is available online at NumbersInNeed.org



Community Snapshot

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



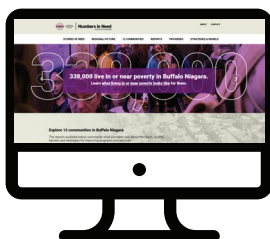
Insights from Residents

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



Insights from Providers

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

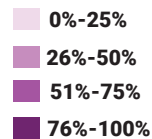


Visit us online at NumbersInNeed.org

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.

Population In or Near Poverty Across the City and Town of Lockport

Population in or Near Poverty, 2017



Among the total population of 40,898...

13% ARE IN POVERTY

5,121

live on incomes below the federal poverty level.



19% ARE NEAR POVERTY

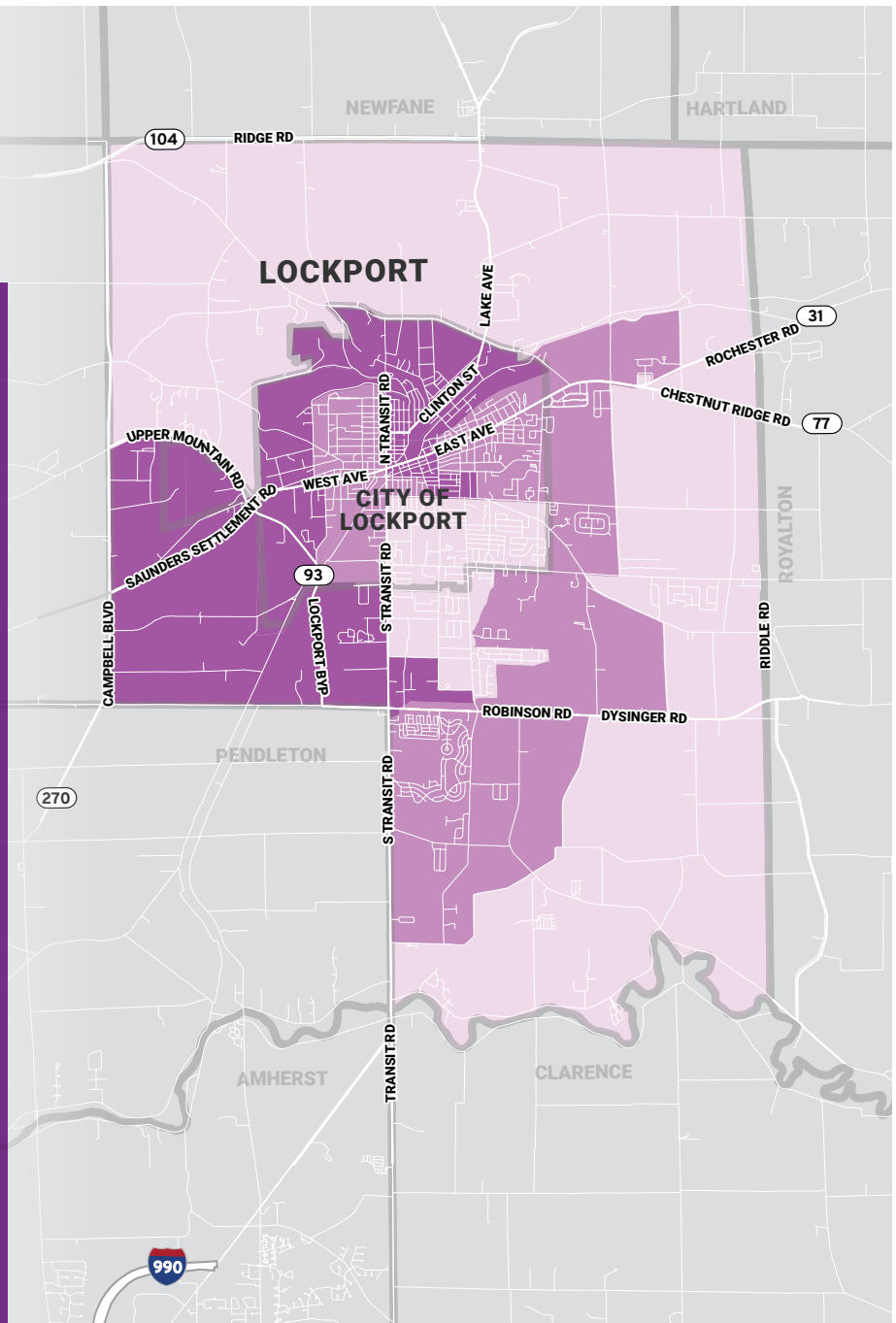
7,466

aren't in poverty but are close to it with incomes between 100%-200% of poverty.

32% ARE IN OR NEAR POVERTY

12,587

residents are doing poorly or struggling financially.



Source: US Census, American Community Survey, 5-year estimates, 2013-2017.

Nearly 12,600 Lockport residents live in or near poverty. That's about a third of the population.

Over 5,100 individuals in Lockport live in poverty. That represents 13% of the total population—a slightly lower poverty rate than the region overall (15%). But many other residents also struggle financially. Nearly 7,500 live near poverty, or on incomes between 100% and 200% of the federal poverty line. Poverty is most concentrated in the City of Lockport, particularly neighborhoods near downtown and to the north and west of the City, extending into the southwestern part of town. In most of these neighborhoods, the percentage of residents living in or near poverty increased since 2011. However, the total number of Lockport residents living in or near poverty declined nearly 5% over that time.

Poverty, Need and Economic Vulnerability

Since 2011, almost 1,000 fewer residents live *in or near poverty* in Lockport. The percentage of people living in poverty dropped from 15% to 13% between 2011 and 2017, while the percentage of people living near poverty held steady at 19%.

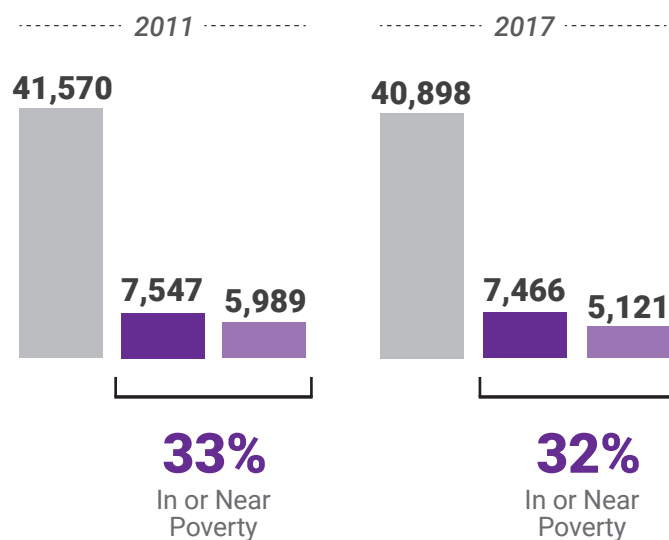
Married couples with children rarely live in poverty. Meanwhile, a third of single-parent households live in poverty. Single parents face additional challenges that exacerbate poverty, such as a single income, childcare costs, food costs, housing costs and more. **One in five young adults in Lockport (ages 25 to 34) is also affected by poverty, a rate higher than the region overall.**

However, these percentages do not tell the whole story. The 13% of children under 18 living in poverty represents 1,641 children. In comparison, 630 single parents live in poverty. Over 1,000 young adults between the ages of 25 and 34 live in poverty in Lockport, the second-highest number in poverty among vulnerable populations after children under 18.

Lockport's population declined since 2011, but the number of residents living in or near poverty declined even more.

Total Population and Population In or Near Poverty, 2011 and 2017

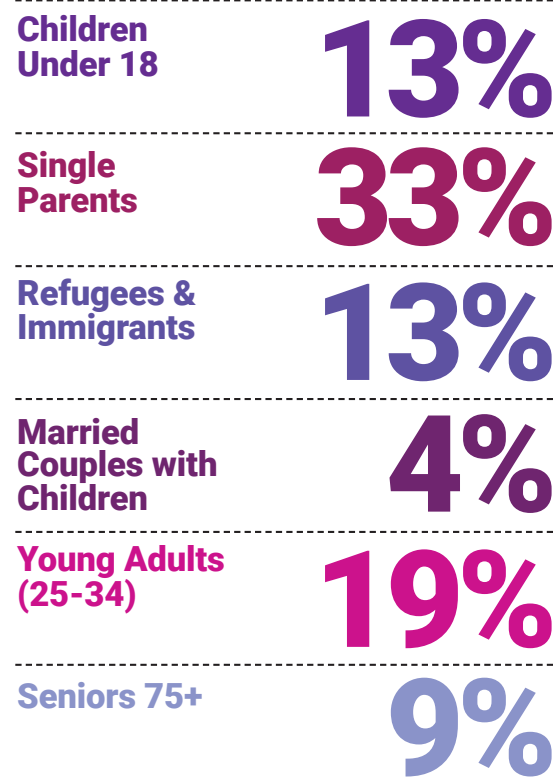
Population: ■ Total ■ Near Poverty ■ In Poverty



Source: American Community Survey, 2007-11 5-Year Estimates; American Community Survey, 2013-17 5-Year Estimates

About a third of all single parents and 13% of children are in poverty. Young adults experience higher rates of poverty than any other group besides single parents.

Vulnerable Populations In Poverty, 2017



Source: American Community Survey, 2017 5-Year Estimates.

Factors That Matter

Niagara County's manufacturing jobs declined over the last few decades, but the community's largest employer is still a General Motors components manufacturing plant. Aside from manufacturing, the top employers are in healthcare, education, tourism, and retail.

Out of Lockport's 16,784 jobs, 38% pay \$40,000 per year or more, a slightly smaller percentage than the region overall. One way residents can improve their incomes is through training and education. Only 23% of residents have a bachelor's degree or higher, but the median income for those with a bachelor's degree is 41% higher than the median income for those with a high school diploma.

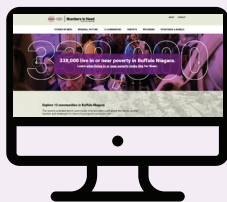
Most lower-income households spend nearly a third or more of their income on housing. However, homeowners are slightly more likely to face this burden than renters in Lockport, opposite of the trend in many other communities.

A majority of residents drive a car to get around. But as residents age, they are less likely to own a car. Residents who do not drive are far more likely to rely on carpooling than other means.

Community Data

Visit us online at NumbersInNeed.org

Explore more about this community and others in Buffalo Niagara through interactive features and stories.



WORK AND INCOME

Even though manufacturing jobs in Niagara County have declined compared to decades ago, GM is still the largest employer in Lockport. The top 10 employers account for about a quarter of all jobs.

Top 10 Employers, 2019

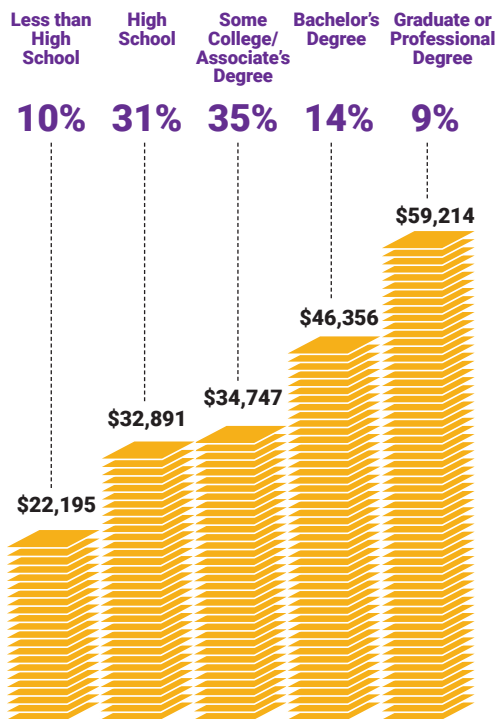
- | | |
|--|--|
| #1 General Motors | #6 Walmart Supercenter |
| #2 Eastern Niagara Hospital | #7 Candlelight Cabinetry Inc. |
| #3 Lockport City School District | #8 Wyndham Lawn Home For Children |
| #4 Niagara County Sheriff's Dept. | #9 Home Depot |
| #5 Grand Tours & Ridge Road Express | #10 Odd Fellow-Rebekah Benefit Fund |

Source: InfoGroup, ReferenceUSA Business Database, 2019; Buffalo Business First, Book of Lists, 2018.

EDUCATION

The 23% of Lockport residents who have a bachelor's degree or higher earn significantly more than those with less education.

Educational Attainment and Median Earnings of Adults Age 25+, 2017

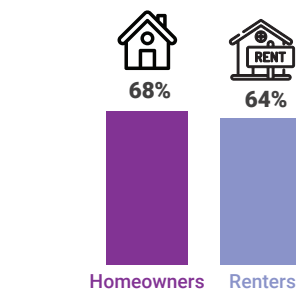


Source: American Community Survey, 2017 5-Year Estimates.

HOUSING

Overall, 66% of lower-income households are cost-burdened. Renters fare slightly better than homeowners.

% Lower-Income Households (earning less than \$35k/yr) that are Cost-Burdened, 2017



Source: American Community Survey, 2017 5-Year Estimates.

TRANSPORTATION

Older residents in Lockport are slightly more likely to be without a vehicle.

% of Residents Without a Vehicle

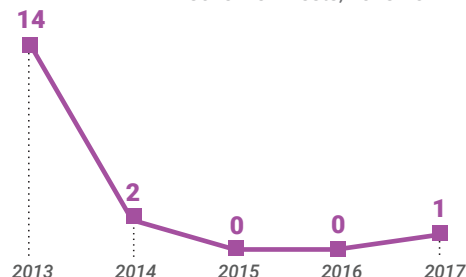


Source: American Community Survey, 2017 5-Year Estimates.

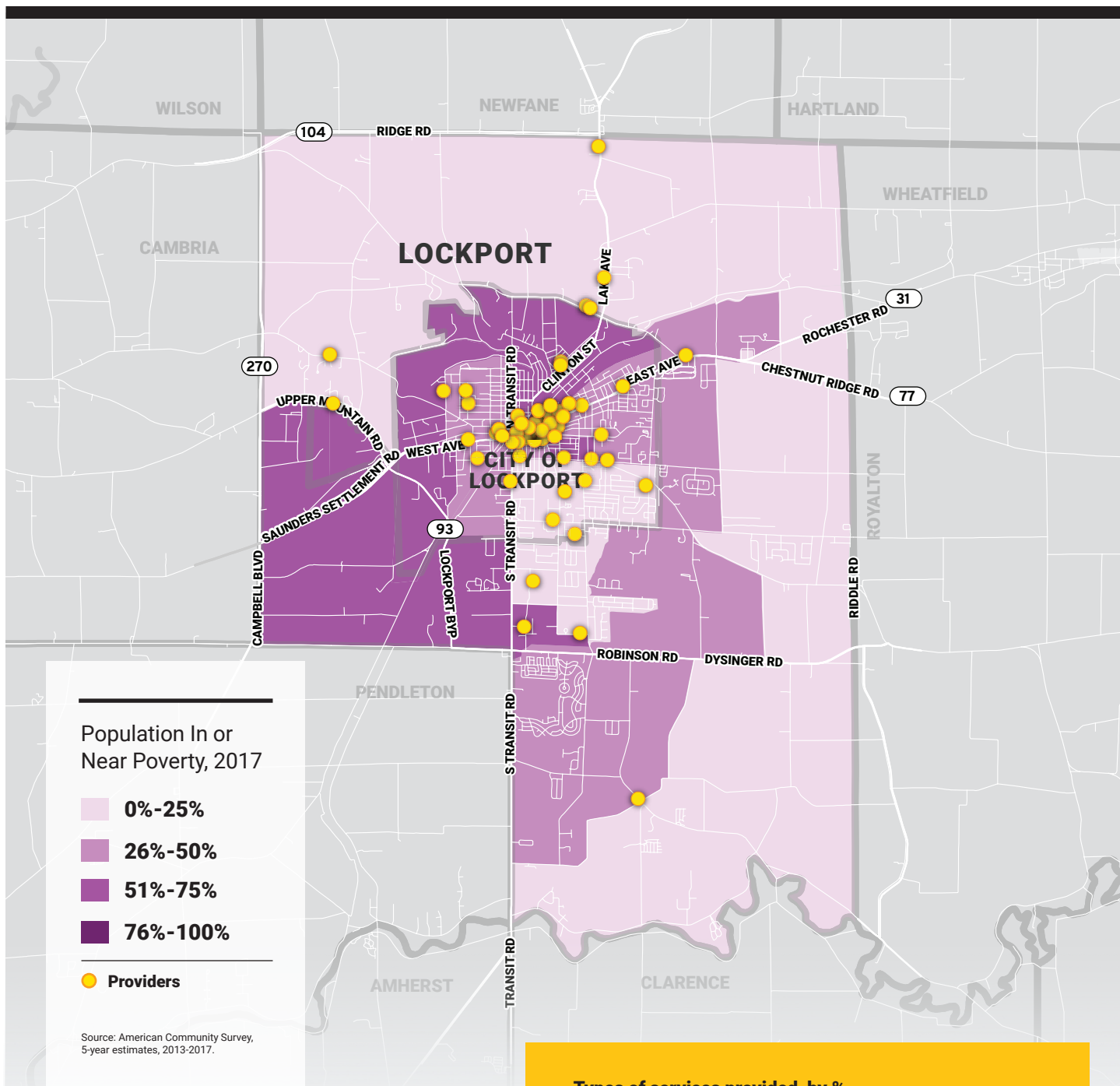
CRIME

There were only three juvenile arrests in Lockport between 2014 and 2017.

Juvenile Arrests, 2013-2017



Source: NYS Division of Criminal Justice Services, Niagara County and Erie County, 2013-2017.



The Landscape of Providers

59

SERVICE PROVIDERS

in the City and Town of Lockport



See more online

Visit NumbersInNeed.org to view additional maps and the listing of service providers.



Types of services provided, by %

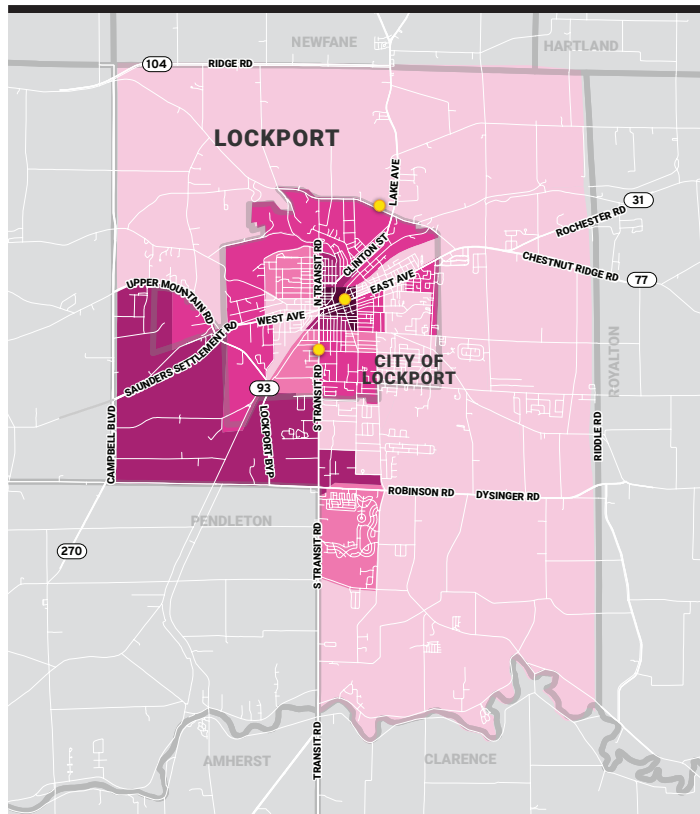
| | | | |
|-----|--------------------------|-----|--------------------|
| 56% | Education/ Training | 10% | Housing/Utility |
| 41% | Mental Health/ Addiction | 8% | Veterans |
| 36% | Youth Programs | 7% | Seniors |
| 29% | Health/Wellness | 7% | Clothing |
| 25% | Homeless Services | 7% | Financial Literacy |
| 20% | Food | 7% | Crime/Juvenile |
| 15% | Info/Referral | 5% | Transportation |
| | | 3% | Legal |
| | | 2% | Teen Parents |

Providers and Resident Needs

% Households without Access to a Vehicle, 2017

0-5% 6%-10% 11%-20% 21%-30% Over 30%

Providers offering Transportation Services

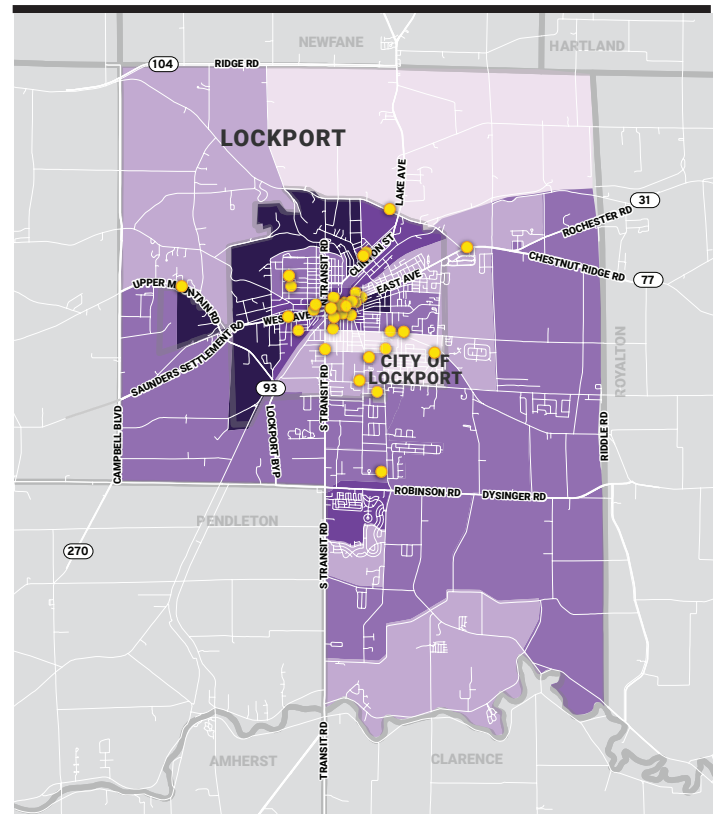


Source: US Census, American Community Survey, 5-year estimates, 2013-2017.

% Adults (25+) without a College Education, 2017

0%-30% 31%-40% 41%-50% 51%-60% Over 60%

Providers offering Education and Training Services



Source: US Census, American Community Survey, 5-year estimates, 2013-2017.

With many households without a vehicle, and limited public transportation access, Lockport needs more transportation services.

Three different organizations in Lockport provide transportation services—the City of Lockport Youth and Recreation Department, New Directions Youth and Family Services at Wyndham Lawn, and the Niagara County Office for the Aging. These agencies provide transportation for youth or seniors, but transportation services are limited for the general public except for those covered by Medicaid. Most providers are more than a quarter mile from the nearest NFTA bus stop, and bus routes are fairly limited with long travel times. Providing more reliable, low-cost transportation options in Lockport can help residents access key services, especially for the over 1,500 households in the community without access to a vehicle.

Although education is the most common type of service offered in the community, training options are limited for adults.

Educational services are offered at 33 sites in Lockport, but the majority of these programs are for youth. The City of Lockport School District is a great resource for children in the community, but adult courses are limited. Other educational services for youth include Head Start and BOCES programs. Mental health providers, such as Horizon Health Services, also offer education as part of their services. Formal education and training for adults is available at a few sites, including Literacy New York Buffalo-Niagara, and Niagara's WorkSource One. This gives Lockport more adult education resources than other communities, but additional workforce training options that prepares adult students for career advancement and higher-paying jobs could help the nearly 12,000 adults in Lockport without a college education improve their job prospects and earning potential.

Opportunities and Challenges for Providers

Read more Insights from Providers

A detailed report exploring the perspectives from providers in this community.



What has happened over the past five years?

Lockport continues to have a sizable number of providers to help more residents climb out of poverty and achieve economic self sufficiency. The programs and services offered by the community's 59 providers create a particularly strong safety net of services for vulnerable populations such as youth, seniors, and families with lower incomes.



A conversation with providers suggests a range of efforts could help continue the decline in the number of residents living in or near poverty. These include expanding transportation options, increasing job opportunities, providing more affordable childcare services, raising awareness of existing resources, and reaching out directly to residents to promote underutilized services like mental health counseling.

Providers spoke positively about recent developments that are strengthening Lockport's landscape of social services. These include: a new mobile application to connect residents with services, expanded mental health services and recreational programs for youth, and recently opened workforce training providers.

←-- Available online at NumbersInNeed.org

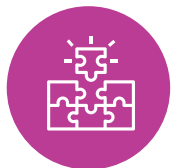


Strengths of the System

About 60 service providers are located in Lockport. Every type of service is available in Lockport, and nearly a third of providers offer at least four types of services.

Mental health services are a unique asset. An agency focus group identified mental health as a strength of Lockport's service landscape. Mental health or addiction services are available at 24 sites in Lockport, including local schools.

More than half of providers offer education programs for children or adults. An agency focus group also identified education as the top strength in Lockport's social services landscape. Thirty-three providers in Lockport offer education, and most of these programs are for youth. However, unlike many similar communities, Lockport does have adult education providers.



Gaps

Lockport has a need for additional transportation options. Transportation is Lockport's greatest service gap, according to an agency focus group. Just three organizations in Lockport offer transportation services.

Both providers and residents said affordable housing is one of the community's top needs. Despite Lockport's relatively low housing costs, many are still cost burdened.

Limited childcare options can turn common challenges into heavy burdens. Providers described how the declining number of childcare providers in Lockport creates barriers to employment, healthcare, and other resources for parents and their children.

Lockport needs a wider range of high-paying job opportunities. Although Lockport has workforce trainers, providers say trainees have a hard time finding good-paying jobs in the community.



Barriers

Mental health services are underutilized. While Lockport has several mental health providers, many residents may be unwilling to use them because of a negative stigma associated with mental health.

Lack of information sharing leads to confusion around existing programs, so many residents do not use services. Vulnerable populations are often unaware of existing services and opportunities for financial assistance.

Critical health needs go untreated due to high costs. Nearly all residents surveyed have health insurance, but 41% said they have healthcare needs that they cannot afford.

Residents in need often do not meet income eligibility requirements for assistance. Income eligibility requirements are the most common barrier to services in Lockport, based on a resident survey. Providers also saw this as a challenge.



Promising Developments

The community is leveraging technology to better promote services. The Grigg Lewis Foundation turned its printed Lockport Family Resource Guide into a free mobile application to help connect more residents with services.

Adult education is a growing community strength. Orleans-Niagara BOCES and Literacy New York Buffalo-Niagara expanded services in Lockport in 2019. Providers said these resources, along with existing trainers, are a critical asset.

Youth recreational programs are expanding. Providers were encouraged by grassroots efforts to fill the gap in affordable youth programs.

The Lockport City School District is expanding mental health services. The district recently developed a district-wide plan that provides a curriculum action plan and tools for school counselors and other providers to address mental health concerns.

Survey Results of Economically Vulnerable Residents

138 residents in need took the survey.

A quarter of residents surveyed had an urgent concern about something in their lives. Residents are most concerned with being able to afford food, followed by outstanding debt and utility shut-offs.

More than three quarters of respondent households earn less than \$36,000 per year. Residents may have taken on debt to pay for necessities like food and utilities because their incomes are insufficient to cover these costs. Residents with financial challenges mostly deal with consumer/credit card debt, medical bills, and student loans.

The second-most frequent barrier to services for respondents is difficulty traveling. Even though almost a third of respondents use an alternative mode of transportation, only two percent of respondents use public transit as their primary way of getting around. Some residents see public transit as an impractical method of transportation. Lockport has only two NFTA bus routes with limited destinations and hours of operation.

Read more Insights from Residents

A detailed report exploring the community's vulnerable populations, their needs, urgent concerns and barriers to support services.



26%

REPORTED HAVING SOME TYPE OF URGENT CONCERN

TOP 3 URGENT CONCERNS REPORTED BY THESE RESIDENTS



HEALTH CARE NEEDS

40%

of vulnerable residents are in need of some type of healthcare but can't afford it.

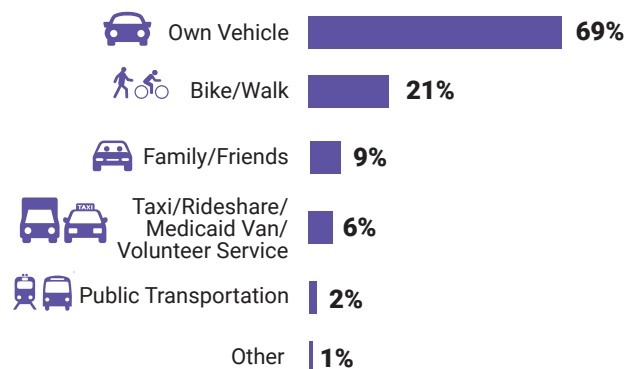
Despite the prevalence of health insurance coverage, many residents still need medical care they cannot afford, possibly because some care is not covered by insurance or co-pays are too high.



TRANSPORTATION NEEDS

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

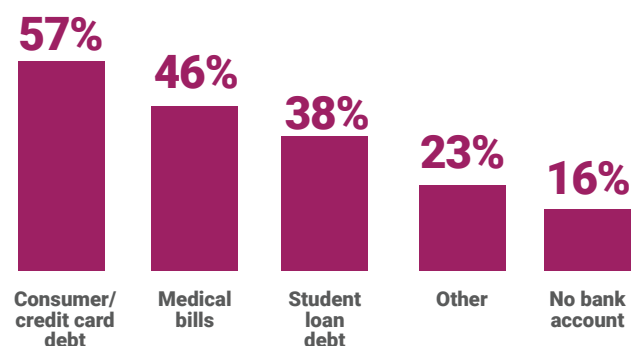
How respondents get around



FINANCIAL NEEDS

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.

Top 5 Financial Challenges in Household



Regional Strategies and Models to Consider



Finding solutions to community challenges begins with laying out strategies for addressing their root cause. Strategies outline potential action steps that can be implemented, name some of the actors who could be involved in completing those actions, and are supported by models of their implementation. Models from other places in the region, country, and world demonstrate how other communities carried out a similar strategy and serve as a starting point for understanding how strategies can be successfully implemented in Lockport.

The following strategies and models are only examples of all the possible solutions to this community's challenges. **Please visit NumbersInNeed.org to view a more comprehensive collection of strategies and models that cover a broader range of topics.**

See more online

Visit NumbersInNeed.org to view a comprehensive collection of strategies and models that cover a broader range of topics.



Youth & Teens

Enhance career pipelines for youth into good-paying jobs in the skilled trades that do not require a four-year college degree.

Nearly 25,000 young adults without children in Buffalo Niagara live in or near poverty. While 11% of them have dropped out of high school, an even higher percentage—36%—have a college education, perhaps in a field where there is a surplus of graduates and limited job opportunities. Insights from residents suggest that a high school diploma alone does not equip youth with the skills needed to find good-paying jobs. Meanwhile, employers in industries like manufacturing and clean energy report hard-to-fill higher paying jobs in the trades, many of which require skills and training beyond high school but not a four year college degree. Training programs that prepare students for in-demand, higher-paying jobs that do not require a college degree can lead young adults to rewarding careers.

Potential Action Steps

Develop a career mentoring and internship program for teens through the local chamber of commerce or industry association.

Consider developing a YES (Youth Engaged in Service) program that offers teens out-of-school volunteer opportunities where they cultivate job skills through service learning.

Engage area employers in sponsoring in-classroom speakers, facility tours, internships, externships, and career mentors for students.

Raise awareness among students of the longer term, higher paying job opportunities and skilled training offered by unions and apprenticeship programs.

Potential Actors in the Community

Workforce development organizations

Public school districts

Community colleges

BOCES

Business community and industry organizations

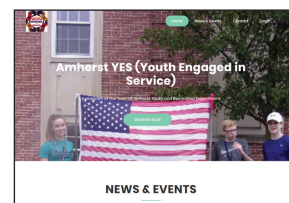
NYS Department of Labor and other government agencies

Economic and community development organizations

Models to Consider

BEGREEN P-TECH
Buffalo and Alfred, NY
buffaloschools.org

Town of Amherst Youth Engaged in Service (YES)
Amherst, NY
amherstyes.org



Regional Strategies and Models to Consider, cont'd.



Housing

Expand options for quality affordable housing, including homeownership, in neighborhoods of high opportunity.

Over 133,000 households in Buffalo Niagara spend over 30% of their income on housing. Well over half (57%) of these cost burdened households are renters. This problem is particularly pressing in communities with relatively high, and growing, rental costs. Although rents in Buffalo Niagara are much lower than the US overall, a minimum wage worker would need to spend nearly 40% of their gross monthly income (not including taxes) to afford the region's median rent of \$772. Insights from residents and providers show that many households often forgo food, utilities, or healthcare to pay rent and are unable to build any savings. Providing financial and other assistance to cost burdened households can lead to economic security and enhanced opportunities.

Potential Action Steps

Strengthen pathways to home ownership for low-income families while removing barriers to loans.

Expand access to financial literacy programs, savings incentives, and affordable home supports.

Increase access to land for growing food, especially in residential areas that are food insecure.

Promote weatherization and housing rehabilitation programs.

Explore partnerships that may enable PUSH Green to expand energy efficiency programs for homeowners to new communities beyond Buffalo.

Increase safety and neighborhood livability through the promotion and strengthening of block clubs.

Potential Actors in the Community

Housing and homeless service providers

Elected officials and policymakers

Private and not-for-profit developers

Block clubs

Food and agriculture service providers

Financial education service providers

Financial institutions

Models to Consider

Tiny Homes

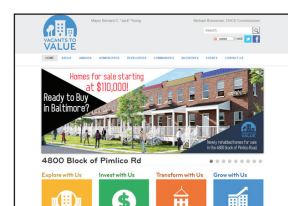
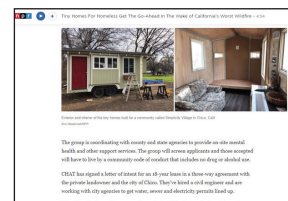
Rochester and Syracuse, NY and Chico, CA

atinyhomeforgood.org

Vacant to Value

Baltimore, MD

www.vacantstovalue.org



Data Sources & Notes

Cover

US Census Bureau, American Community Survey, 5-Year Estimates, 2017.

US Census Bureau, US Decennial Census, 2000.

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).

Poverty Map, Page 4

US Census Bureau, American Community Survey, 5-Year Estimates, 2017.

Poverty, Need, and Economic Vulnerability, Page 5

Population in or Near Poverty: US Census Bureau, American Community Survey, 2007-11 5-Year Estimates; US Census Bureau, American Community Survey, 2013-17 5-Year Estimates.

Vulnerable Populations: US Census Bureau, American Community Survey, 5-Year Estimates, 2017.

Factors that Matter, Page 6

Work and Income: InfoGroup, ReferenceUSA Business Database, 2019; Buffalo Business First, Book of Lists, 2018. Top employers were first downloaded from ReferenceUSA and mapped to confirm location within the boundaries of the 12 communities. Top businesses by number of employees were cross-referenced with the Buffalo Business First Book of Lists (2018) to ensure accuracy in number of employees at the business location, when available.

Education: US Census Bureau, American Community Survey, 5-Year Estimates, 2017. All income by education numbers are actual medians except those for graduate or professional degrees; these have been calculated by weighted averages of the medians, because combined medians were not available via Social Explorer.

Housing: US Census Bureau, American Community Survey, 5-Year Estimates, 2017. Low-income households in this instance are defined as households with incomes below \$35,000/year.

Transportation: US Census Bureau, American Community Survey, 5-Year Estimates, 2017.

Crime: NYS Division of Criminal Justice Services, Niagara County and Erie County, 2013-2017.

In 2017, NYS passed Raise the Age legislation that deals with non-felony offenses committed by 16- and 17-year olds outside of the criminal justice system. The law went into effect for 16 year olds on October 1, 2018 and will be effective for 17 year olds on October 1, 2019. While this law did not affect the juvenile arrest data shown in this report, it may affect trends in future years, beginning in 2018.

The Landscape of Providers, Page 7

Poverty Map: US Census Bureau, American Community Survey, 5-Year Estimates, 2017.

Provider Data: Information submitted by agency providers through a provider questionnaire updated a listing of providers developed for the 2012 community report for Lockport. Providers provided information on program and service locations, agency location, geographic scope and more. Most service providers are not-for-profit and public sector providers.

Tax records available through the IRS and National Center for Charitable Statistics were used to identify new not-for-profits with locations in the community since 2012.

Provider Services and Needs of Residents, Page 8

Poverty Map: US Census Bureau, American Community Survey, 5-Year Estimates, 2017.

Provider Data: See note for page 6.

Opportunities and Challenges for Providers, Page 9

Insights from Providers, City and Town of Lockport, March 2020. Provider insights come from an agency focus group held in October 2019 with eleven provider representatives.

Survey Results of Economically Vulnerable Residents, Page 10

Insights from Residents, City and Town of Lockport, March 2020. Survey findings come from 138 surveys completed at thirteen locations and online from July through October 2019.

Strategies and Models to Consider

Households spending over 30% of income on housing, median rents: American Community Survey, 1-Year Estimates, 2017.

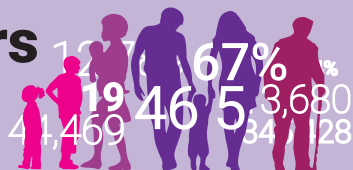
Young adults without children living in or near poverty: UBRI analysis of data from IPUMS, American Community Survey, 2012- 2016 5-year estimates, University of Minnesota, 2016.

COMMUNITY SNAPSHOT City and Town of Lockport

MARCH 2020

Numbers in Need

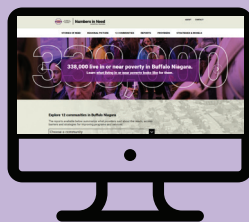
IN BUFFALO NIAGARA



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



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



NumbersInNeed.org