

“

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

“ We weren't always poor.”

“ [There are] not enough job opportunities.”

INSIGHTS

FROM

RESIDENTS

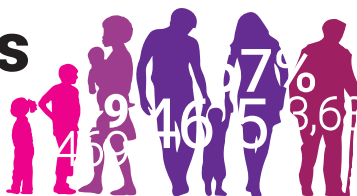
TOWN OF
West Seneca

APRIL 2020



Numbers in Need

IN BUFFALO NIAGARA



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



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

Town of West Seneca

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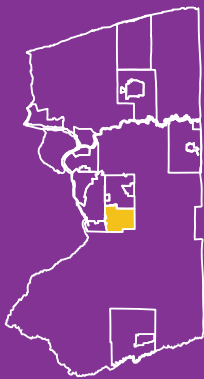
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Numbers In Need is an initiative designed to strengthen the safety-net of human services in Buffalo Niagara communities that are most in need.

Visit NumbersInNeed.org

About this Report

This report offers a snapshot of findings for the Town of West Seneca 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 2014.

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



Prepared by  **University at Buffalo**
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Defining Need

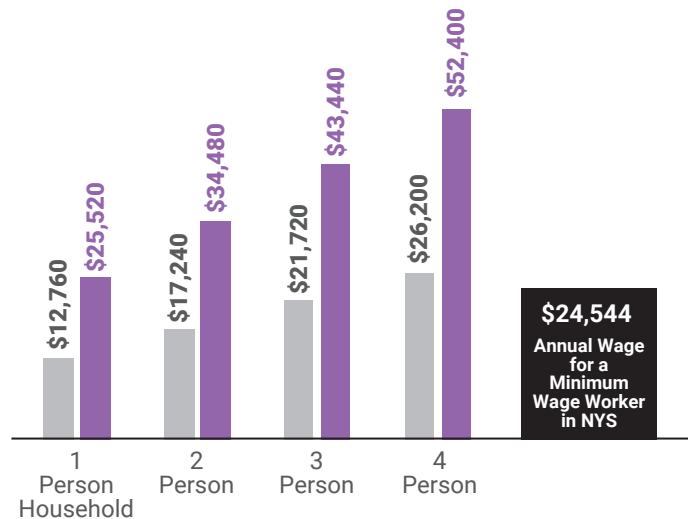
More than 9,000 residents in West Seneca live in or near poverty with incomes below 200% of the federal poverty line.

The federal poverty line (FPL) is \$12,760 for a household of one, \$17,240 for a two-person household, \$21,720 for a family of three, and \$26,200 for a family of four. A single parent of two who works full-time, year-round at the minimum wage in NYS (\$11.80 per hour or \$24,544 a year) earns an income just above the FPL in 2020.

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 \$52,400 for a family of four) generally do not meet income guidelines for most programs.

Federal Poverty Guidelines, 2020

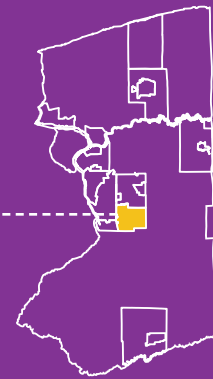
■ Federal Poverty Level ■ 200% of Federal Poverty Level



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

Reports for this Community

This report is part of a comprehensive suite of reports for the **Town of West Seneca**, 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



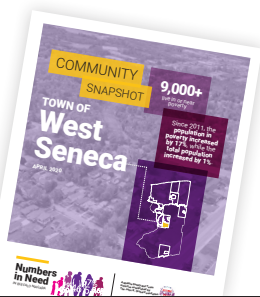
Insights from Residents

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

One hundred residents from the community completed a two-page, 28-question survey during a three-month period in the fall of 2019.

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

An online version of the survey was also available beginning in March 2019 and distributed via social media and email. Eighteen respondents from the 14224 ZIP Code completed the survey online.

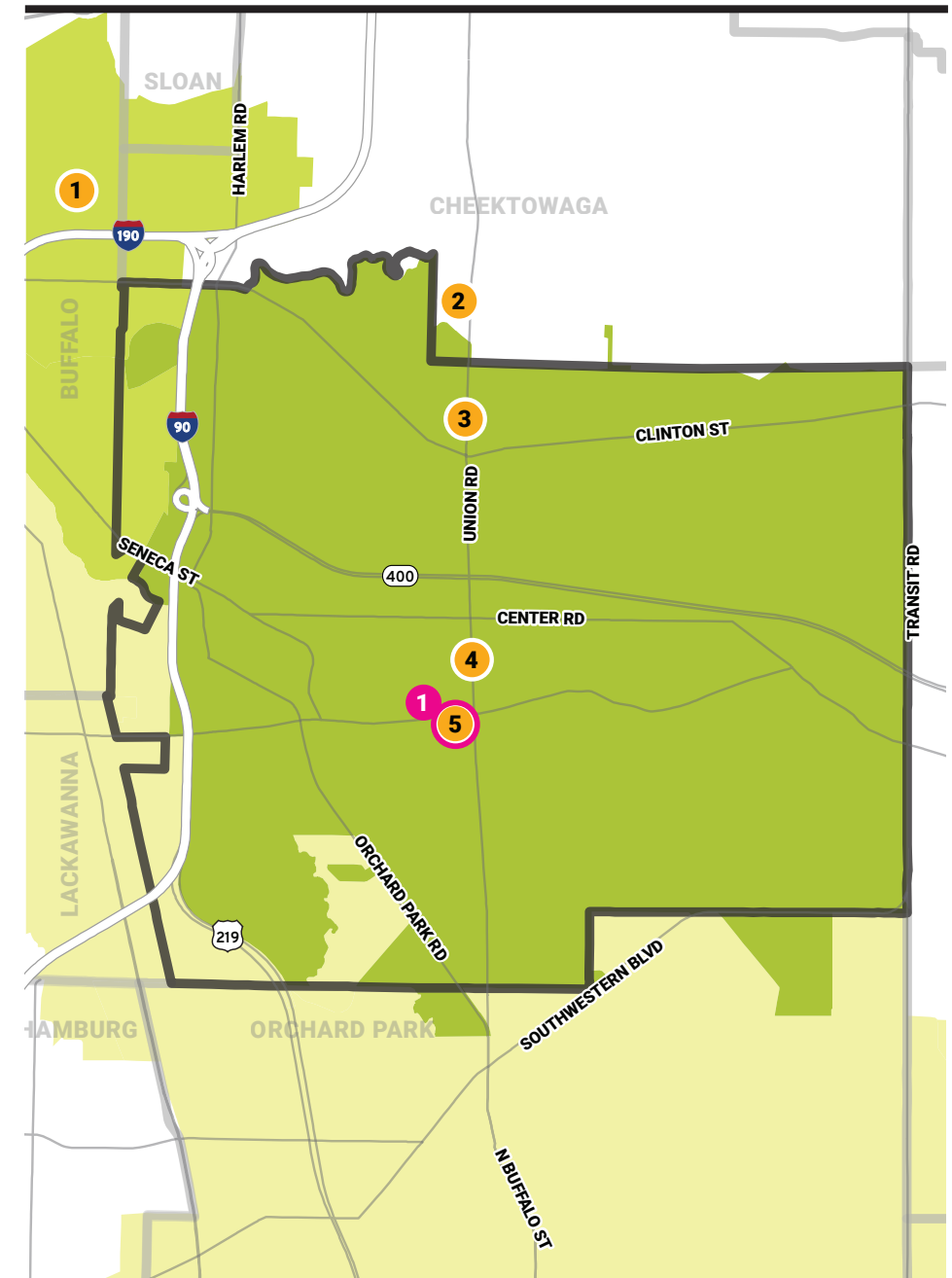
To better understand the challenges identified by survey respondents and help formulate priorities and solutions, a group conversation was held with four residents. Participants received a \$10 gift card to Market in the Square as an incentive and thank you for participating.

Percent of Survey Respondents by ZIP Code

- 1%-2%
- 3%-5%
- 5%-83%

● Survey conducted at this location

● Resident Focus Group



Resident Survey was conducted at 9 locations

- | | |
|---|-------------------------------------|
| 1 | West Seneca Meals on Wheels |
| 2 | Resurrection Life Mobile Food Truck |
| 3 | West Seneca National Night Out |
| 4 | West Seneca Public Library |
| 5 | West Seneca Community Food Pantry |

Not mapped

- | | |
|---|---|
| 6 | Akron Senior Strawberry Social |
| 7 | Veterans One-Stop Center |
| 8 | Elmwood Village Charter School |
| 9 | Buffalo & Erie County Public Library - Downtown |



Resident Focus Group was held at 1 location

- | | |
|---|-----------------------------------|
| 1 | West Seneca Community Food Pantry |
|---|-----------------------------------|

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. Respondents are more likely to be older and female, and are far less likely to have children than the overall population in need.

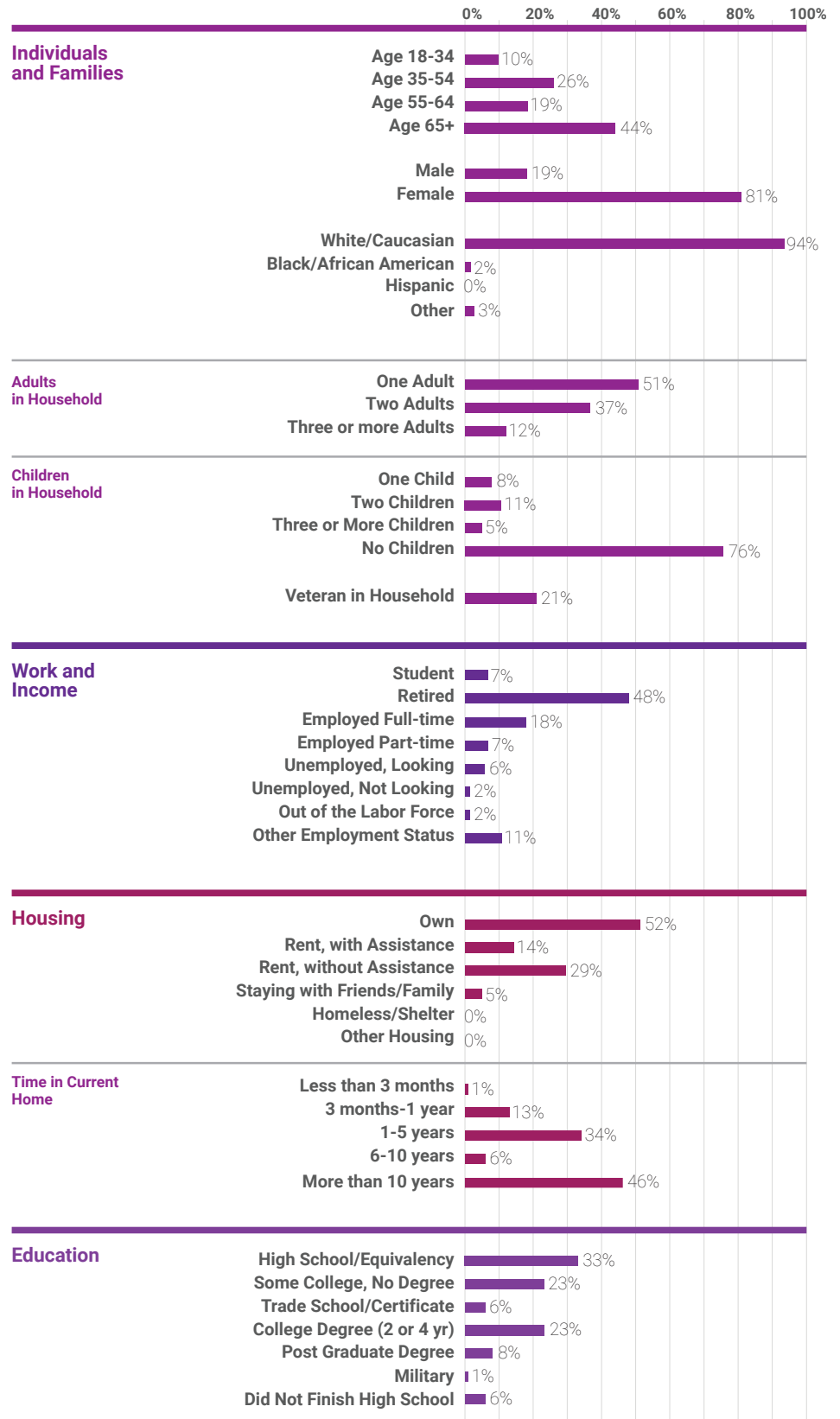
A quarter of respondents are employed either full-time or part-time while nearly half are retired. The 11 respondents who chose "other" as their employment status said they are disabled, freelance, or work for a temp agency. About three-quarters of those who are unemployed are looking for work.

About one in three respondents have a college or post graduate degree, and about as many have no more than a high school diploma or an equivalent. A relatively small percentage (6%) of respondents did not finish high school. Close to one quarter 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 with a degree. Student loan debt is one of the top financial concerns in respondent households.

A slight majority of respondents live in a household without another adult, while about three-quarters live in a household without children. Most respondents own their home. Of those who rent, about a third receive rental assistance. Respondents tend to be longer-term residents, with a majority having lived in their current home for more than five years.



100 Residents Took the Survey



Key Findings from Resident Surveys and Conversations



Households take on debt to get by when income is not enough.

Outstanding debt was the top urgent concern, according to the resident survey. Consumer/credit card debt was the most common type of debt that concerned residents, followed by medical bills and student loan debt.

Consumer/credit card debt may arise when income is not enough to cover needs such as food, utilities, and childcare. Furthermore, only one in three respondent households earn income from employment. **This means that most respondent households rely on fixed incomes, which makes it even more difficult for households to cope with unexpected expenses and more likely that they will take on debt.**

Just one third of respondent households said that they feel “very confident” in their ability to handle a \$500 emergency expense.

Similarly, medical bills may become a concern if healthcare needs are not covered by insurance, such as dental or optical care, or if co-pays are still unaffordable, even with insurance. Despite the fact that all household members are insured in over 90% of respondent households, 44% of respondent households said that someone in their household needed healthcare that they could not afford.

Residents with higher incomes also struggle financially.

Nearly half of respondents who encountered difficulty accessing services were turned away from services because of income limits. This may be because most of the population in need (65%) is not in poverty but “near” poverty, earning between 100% and 200% of the federal poverty level. While these residents still struggle financially, they do not qualify for many programs.

Despite income limits being a common barrier to accessing services, 62% of respondents still received some type of service. The most common services respondents receive are food stamps (SNAP) and HEAP, the Home Energy Assistance Program, which helps offset the cost of utilities. These programs also had the highest percentage of pending applications, possibly due to the timing of the survey, which closed shortly after the application for HEAP benefits opened in November.

Income limits for food stamps are approximately 130% of the federal poverty level, whereas HEAP income limits are higher, at between approximately 220% to 240% of the federal poverty level. These programs help address some of the top urgent concerns reported by respondents: no money for food and utility shut-off notices.

Many residents are worried about putting food on the table.

While many survey respondents are utilizing food programs such as food stamps (SNAP), food pantries, and meal services, not having enough money for food emerged as a top concern for respondent households.

Furthermore, residents who participated in a focus group considered food programs to be most in need of improvement in West Seneca. They stressed that because of the limited quantity of food they receive from the food pantry, it does not alleviate food insecurity.

Food stamps (SNAP) may also not do enough. The average monthly benefit for food stamps (SNAP) in 2018 was only \$256 per household. According to the Center on Budget and Policy Priorities (CBPP), on average, households receiving food stamps redeem nearly 80% of their SNAP benefits within the first half of the month and, as a result, tend to reduce their food consumption by up to 25% towards the end of the month.

To make matters worse, the USDA estimates that **changes to the food stamp (SNAP) program in 2020 will cause nearly 700,000 recipients nationwide to lose their benefits, which may cause more households to rely on assistance from local food pantries.** These changes will primarily affect childless, able-bodied adults between the ages of 18 and 49, whereas most respondents (74%) currently receiving food stamps are aged 50 or older.

Transportation options are limited, especially for those with mobility challenges.

More than three quarters of survey respondents use a car they own to get around. Those who use other means of transportation are far more likely to rely on family and friends to take them places than they are to use public transit, walk, bike, take rideshare services or taxis, or use volunteer services/Medicaid vans.

West Seneca has several NFTA bus routes, but respondents say public transit takes too long, bus stops are too far away to walk, and there is no service to many common destinations. Limited transportation options for those without a car means less flexibility for getting to work, school, appointments, services, and social outings.

Getting around can be even more challenging for those with mobility limitations. One of the top barriers to accessing services is physical difficulty leaving the home. More than half of respondents reported that someone in their household had a disability. Of these, four out of five said that disability prevents that person from going to work and/or school. The most common type of disability is physical.

Urgent Concerns, Special Needs and Barriers for Residents

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

Getting help for these urgent concerns can be difficult for some residents, as 26% experienced a barrier to services. Almost half 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 confusing processes and physical limitations that make it hard to leave home.

TRENDS



Today, a smaller proportion of respondents have an urgent concern than in 2014 (44% vs. 34%). The things residents worry about have not changed much, however; though debt was not an option in the 2014 survey, food costs and utility shut-offs were the top two responses in 2014. However, a smaller proportion of respondents are concerned about foreclosure/eviction today than in 2014 (3% vs. 8%).

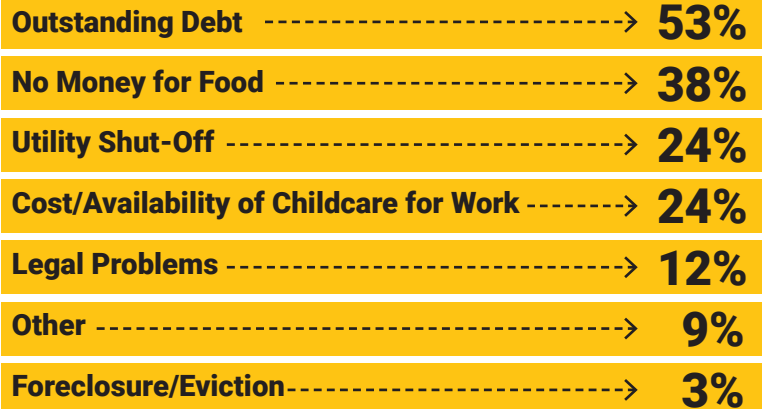
In addition, a smaller proportion of respondents today face barriers to services compared to 2014 (26% vs. 38%). Being turned away because of income limits was a top barrier in both years.



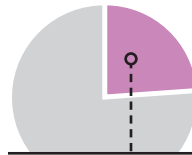
34%

REPORTED HAVING SOME TYPE OF URGENT CONCERN

TOP URGENT CONCERNS REPORTED BY THESE RESIDENTS



Note: Residents could report more than one urgent concern.

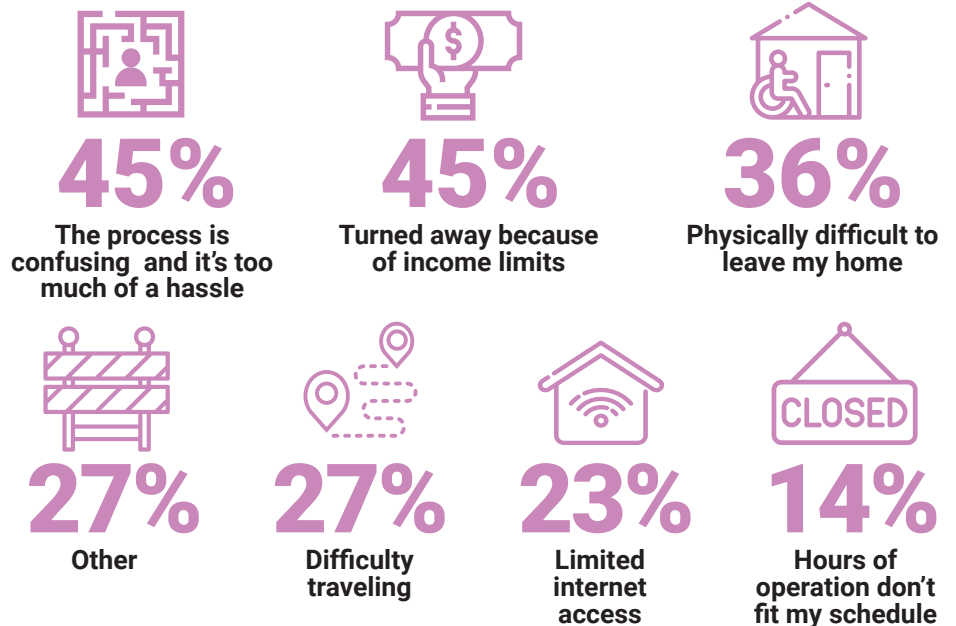


26%

REPORTED A BARRIER OR DIFFICULTY GETTING SERVICE



BARRIERS THESE RESPONDENTS FACE



Note: Residents could report more than one barrier.

Detailed Findings: Disabilities and Health Care Access

Having a disability may limit economic and educational opportunities for some residents. Among the 52% of respondent households that have a person with a disability in their household, four out of five say the disability limits that person from being able to work or go to school. Physical disabilities were the most common among respondent households, followed by disabilities related to mental health and mobility. One of the most frequently reported barriers to services are physical limitations that may make it hard to leave home.

In over 90% of households surveyed, all adults have health insurance, and in 99% of households surveyed, all children were insured. Medicare and Medicaid insure close to three-quarters of respondents. Less than a third of respondents have private insurance.

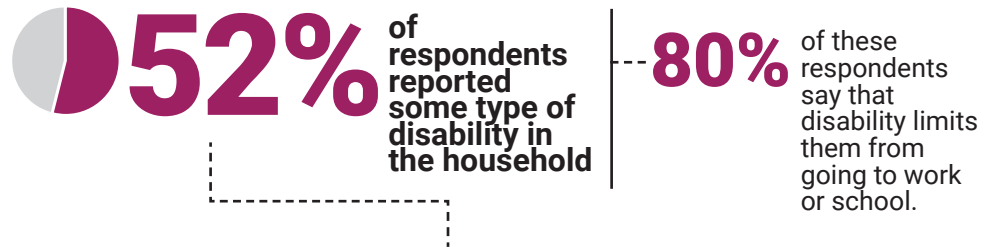
Even though nearly all respondents are insured, nearly half have a healthcare need they cannot afford. These unaffordable healthcare needs are most commonly dental and optical care, prescriptions, and general healthcare.

TRENDS

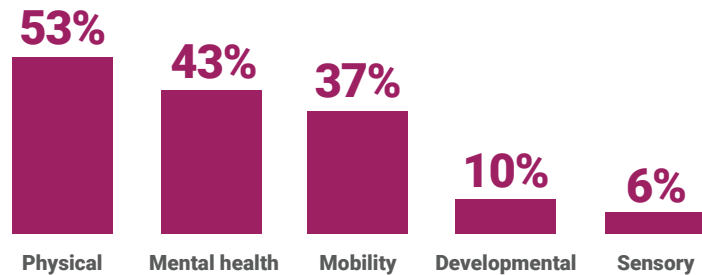
Health insurance coverage today is much more common than in 2014. The proportion of respondents without insurance decreased from 12% to 7% for adults and from 3% to 1% for children. In both years, Medicare and Medicaid were the most common insurance types used by respondents.



DISABILITIES IN HOUSEHOLDS



TYPE OF DISABILITIES REPORTED IN THESE HOUSEHOLDS



HEALTHCARE

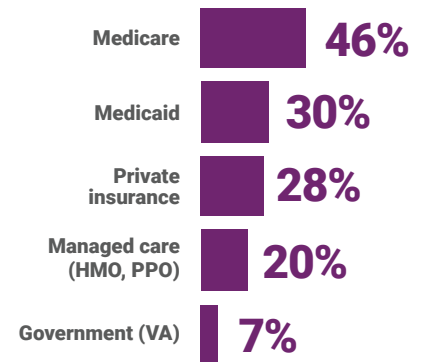
Lack of health insurance among...

7% Adults

1% Children

Over nine in ten respondents said all adults in their household have health insurance. Insurance coverage for the children in respondent households is even more common.

Top 5 Types of Health Insurance Coverage Used Among Respondents



44% of respondents are in need of some type of healthcare but can't afford it.

While most respondents have health insurance, many still need medical care they cannot afford, possibly because some care is not covered by insurance or co-pays are unaffordable.



Detailed Findings: Transportation

A frequent barrier to services for respondents is difficulty traveling. Although several bus routes serve West Seneca, only 4% of respondents use public transit as their primary way of getting around, possibly because public transit is viewed as impractical. Alternatives to public transit like using on-demand transportation services, such as taxis, Uber, and Lyft, and getting rides from family and friends are more common.

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

TRENDS

The percentage of respondents who use their own vehicle to get around remains unchanged from 2014, but the percentage of respondents who walk, bike, or take public transit decreased slightly, possibly in response to the introduction of ridesharing services such as Uber and Lyft.

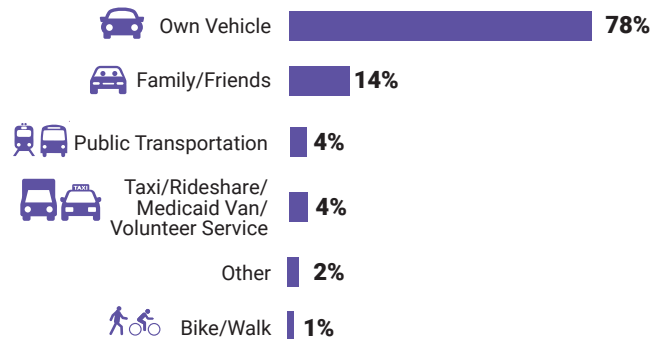
In both years, buses taking too long to get places and no service where respondents need to go were among the top reasons respondents did not use public transportation more often. However, in 2014, the number one reason respondents did not use public transportation more often was that it was too expensive.



TRANSPORTATION

Most respondents use their own vehicle to get around. Survey respondents said that public transit is not seen as a convenient option in the community, which may explain why most of those without their own vehicle prefer to rely on friends or family instead of using public transit.

How respondents get around

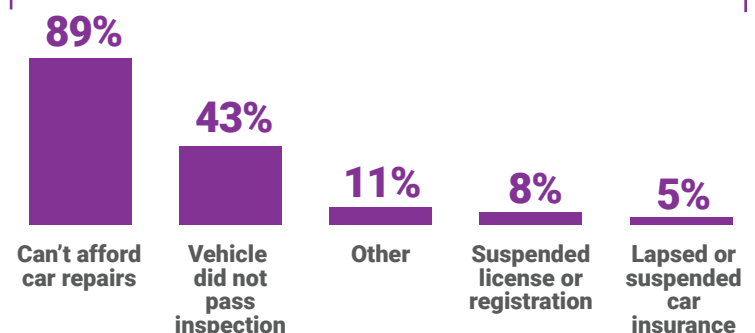


A third of respondents have used public transit and experienced an issue. Most of the issues respondents experience have to do with practicality, like buses that take too long, bus stops that take too long to walk to, or no service where residents need to go.

Top reasons respondents don't take public transportation more often

- #1 Takes too long to get to places
- #2 Too long to walk to bus stop
- #3 No service where I need to go

37% of respondents reported owning a vehicle and having the following issues



As necessary as they might be for many residents, cars can be a financial liability. More than a third of respondents face some kind of issue owning a vehicle. Most of these issues relate to expensive repairs, and not being able to pass inspection, possibly due in part to those same unaffordable repairs. One focus group participant leases a car so she would not have to worry about repairs, though she has to cut back on other expenses in order to afford the lease payments.

Detailed Findings:

Finances and Assets

Nearly three-quarters of respondent households earn less than \$24,000 per year. As nearly half of respondents are retired, only three in ten earn income from employment, whereas nearly half receive income from Social Security retirement.

Respondents with financial challenges mostly deal with consumer/credit card debt, student loans, and medical bills. Although debt is a broad category, it might result from the combination of low incomes and necessary expenses like food, utilities, housing, 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 by furthering their education are now saddled with additional debt burdens from student loans.

TRENDS

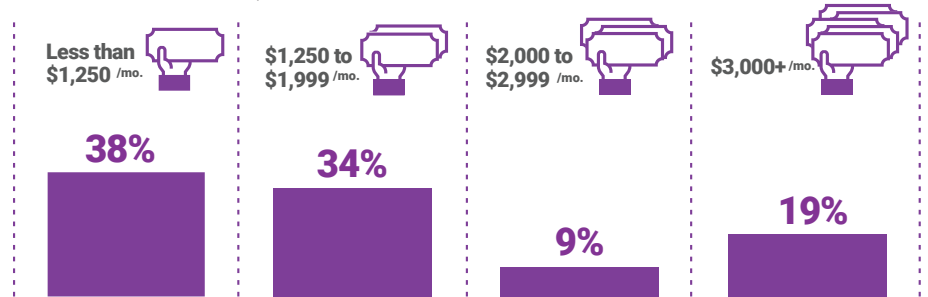
A slightly larger percentage of respondents fall into the lowest and highest income categories today than in 2014, indicating a growing wealth gap. To make matters worse, due to inflation over five years, those with lower incomes may have more difficulty than they did in 2014. Income sources are also very similar between the two years, though slightly more respondents have a job today than in 2014.



FINANCES AND ASSETS

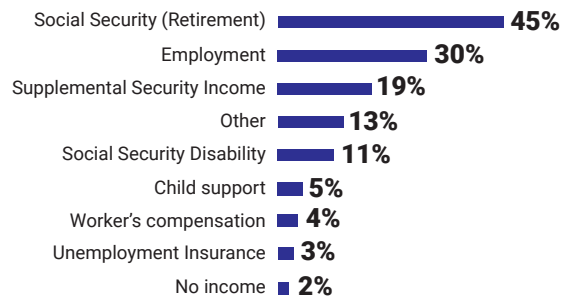
Nearly three-quarters of respondents earn less than \$24,000 per year, just above the poverty level for a family of four. About one in five respondent households makes at least \$36,000 per year. However, simply having a higher household income does not necessarily mean these households are without financial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

Household Income, 2019



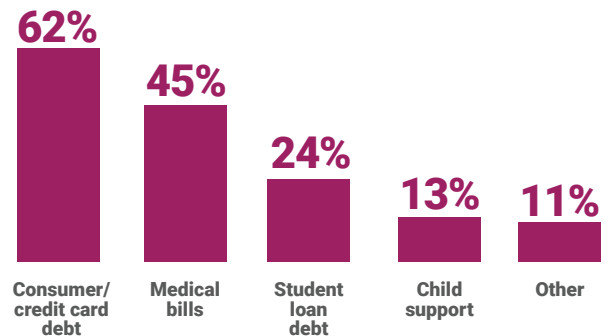
As nearly half of respondents are retired, Social Security retirement income is the most frequent source of income for respondent households, followed by employment and supplemental Social Security income. The "other" category includes pensions, retirement funds, and unspecified Social Security.

Sources of Household Income



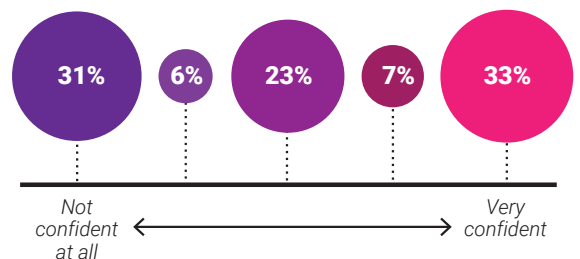
Top 5 Financial Challenges Households Experience

Fifty-five percent of respondents are dealing with financial concerns. Consumer debt was the most common financial concern, followed by medical bills.



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

Confidence to Handle a \$500 Emergency



Detailed Findings: Programs, Services and Supports

More than half of respondent households receive aid through a variety of services. The most commonly used services are food stamps (SNAP) and HEAP, which were also the services with the most pending applications. Overall, one in five respondents have pending assistance.

In addition to food stamps, a quarter of respondents receiving services use the food pantry or meal service, while one in ten respondents with pending applications were applying for WIC or the food pantry/meal service.

Despite the high utilization of food programs, focus group participants felt that food programs in West Seneca need improvement the most.

TRENDS

The proportion of respondents who receive support through programs and services today is only slightly smaller today than in 2014 (74% vs. 62%). However, the proportion of residents with pending applications has been almost cut in half since 2014 (35% vs. 18%).

Food stamps/SNAP, HEAP, and Medicaid are the top three services received in both years. The services with the most pending applications have changed drastically, however. In 2014, 28% of respondents who had pending assistance had pending applications for Medicaid, compared to only 6% of respondents today.

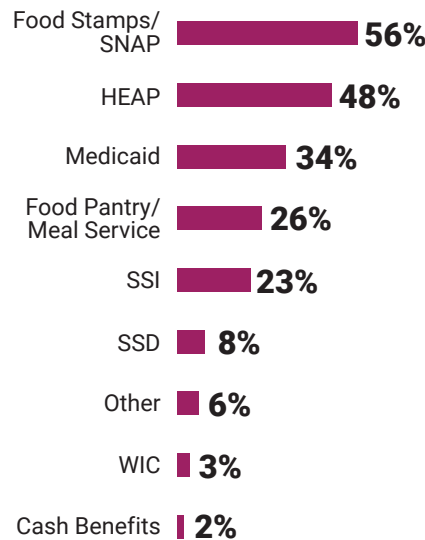


HOUSEHOLDS RECEIVING SERVICES THROUGH PROGRAMS

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

62% of households receive one or more services

Types of Services Received

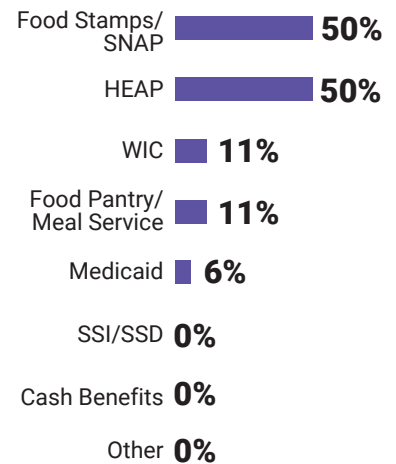


HOUSEHOLDS WITH PENDING APPLICATIONS FOR PROGRAMS

Only 18% of respondent households have pending applications for assistance. Most commonly, respondent households are applying for services and programs that help with the cost of food and utilities.

18% 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 affordable housing programs and senior programs are strongest. Residents also said food, senior programs, information and referral, crime and juvenile justice, and clothing need the most improvement.

Programs/services residents identified as...

...the strongest

**Affordable Housing
Senior Programs**

...in need of improvement

**Food
Senior Programs
Information/Referral
Crime/Juvenile Justice
Clothing**

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 a group conversation in West Seneca, four residents shared their insights. In this conversation, residents discussed community strengths, challenges, and ideas on how residents and local organizations could work to improve their community.



Strengths and Assets of the Community

The services and amenities offered in West Seneca are helpful and important to residents. Residents praised the new West Seneca Community Center and Library, in particular. The community center houses town offices, including the Chamber of Commerce, and the recreation department with a gym. The Southtowns Family YMCA, the Senior Center, and the ice rink at Veteran's Memorial Park were also amenities that residents noted as improving the quality of life in West Seneca. They also liked the responsiveness of emergency services in the town.

West Seneca is a good place to raise children. A few residents have grandchildren who attend public school in West Seneca and these residents were pleased with the education their grandchildren are receiving. One of these residents also commented on the number of quality low- or no-cost services for children offered by Erie County and New York State that West Seneca parents can take advantage of. She said these services were not available when she was raising her own children decades ago.

Challenges in the Community

The food pantry does not adequately alleviate food insecurity. Focus group participants explained that the West Seneca Community Food Pantry does not meet the food needs of residents, due to both a limited selection and a limited quantity of food. Focus group participants expressed a desire to utilize additional food pantries in other communities that offer both a larger variety and higher quantity of food and were frustrated by (FeedMore WNY) residency requirements which prevent them from doing so. Residents also noted that in the past, they used to receive special food for the holidays, such as turkeys for Christmas, but that this has not been the case for years.

The need for subsidized housing is growing, especially for seniors. Most of the focus group participants lived in subsidized senior housing, and agreed that it is a "blessing" and helped them feel more secure, knowing that they will never have to worry about affording their rent. But they also recognized that, for this reason, subsidized senior housing is in extremely high demand, and the demand is growing as the town's population ages. One resident shared her story of waiting six months to be placed into subsidized senior housing. She said she was luckier than most, however, as some wait lists are up to two years long. Another resident noted that programs to help seniors age in place, such as free snow removal, might help reduce the demand for subsidized senior housing.

Challenges in the Community, cont'd.

There are not enough job opportunities in West Seneca. The focus group participants hope that the newly elected politicians will create more jobs to attract young people to the area, but were also skeptical, because in their experience, politicians have under-delivered on their campaign promises in the past.

Relying on transportation services requires careful planning. All of the focus group participants drive their own vehicles, but know of challenges among their friends who rely on other modes of transportation. More than 24 hours notice is required to book the Medicaid van for appointments, which residents said is an inconvenience and not helpful during emergencies. Residents also said that they have heard of drivers showing favoritism for some users over others.

Car ownership, while more convenient than other modes of transportation, has its own challenges. One resident said that expensive car repairs caused her to not have enough money for rent, which eventually led to her being evicted and becoming homeless for four months. Another resident shared that she leases her car, so she does not have to worry about the cost of maintenance or expensive repairs, but she does have to cut back on other expenses in order to afford her lease payments.

Ideas for Change in the Community

Combat the stigma surrounding the use of services. The focus group participants felt as though they are judged for using services, not only by their peers, but also by service providers. One resident said that she and her husband “weren’t always poor” and had just fallen on bad times, but felt that they weren’t treated with the respect that they deserved when they tried to access services. She said that, combined, they have “put over eighty years into the system” and should not be made to feel ashamed asking “to get a little bit back.”

Increase the accessibility of senior services. The focus group participants felt that not all older residents in West Seneca can afford the senior services currently offered. One resident said that some seniors do not like to ask for financial assistance, even when they need it, which can lead to those seniors forgoing using those services. For this reason, the focus group participants suggested making all senior services free.

Cynthia

A retired grandmother struggles with rising property taxes in her hometown.

Cynthia has lived in West Seneca her entire life, but has moved twice. One major factor behind her most recent move was increasing crime. “The crime ... was moving closer to [where I used to live]. That’s why I chose to move.”

Cynthia has lived in her current home for over twenty years, and likes its central location. “Where I live, I’m really close to everything.” She also really likes the local schools. “My children went to school here and my grandchildren are going to school here now. I think the schools have a lot to offer the kids.”

Cynthia owns her home, and like many homeowners in West Seneca, the cost of housing can be a burden. Though she has paid off her mortgage, Cynthia says the high property taxes she pays are hard to manage, especially as a retiree on a fixed income. “The taxes here are terrible.”

West Seneca does have one of the highest tax rates among the twelve communities in the study region and the tax rate has been increasing in recent years. For a house valued at \$150,000 (near the median home value in West Seneca), the tax bill in 2020 would total over \$5,000. Cynthia says the high taxes in West Seneca have prevented her from making improvements to her property. “I feel that if my taxes weren’t as high as they are, I’d be able to do more stuff to the house.”



“The taxes here are terrible. I feel that if my taxes weren’t as high as they are, I’d be able to do more stuff to the house.”

There are a variety of state and local programs designed to provide tax relief to low-income homeowners, such as the School Tax Relief (STAR) program. Some of these programs are specifically aimed at reducing the tax burden for seniors. The Enhanced STAR program provides an increased benefit to seniors with annual incomes of \$86,300 or less. The Town of West Seneca also has a property tax exemption for seniors earning less than \$26,900 per year, which can reduce the amount of property tax owed by up to 50%.

Cynthia, however, feels that programs and services in general should be better advertised. She usually finds out about

programs and services by word of mouth, which she feels leads to her finding out about programs and services by mere chance. “If it’s not mentioned to me by someone else, I have no idea. There should be more put out there.”

Cynthia has some ideas for how information could be disseminated throughout the community in a more comprehensive way. “I think there could be a website for senior citizens. I think West Seneca could have a meeting every six months to let the people know what’s available to them.”

Sarah

A long-time resident reflects on the strengths and challenges of her community.

Sarah has lived in West Seneca for all but one year of her life. She recently retired from a full-time job, but goes back a few hours a week to help out the person who replaced her. To help save money on healthcare costs, Sarah's husband is working a little while longer before retiring so they can continue using his employer-provided health insurance. But once he retires, Sarah says they may consider moving south to find respite from cold winters and higher taxes.

Taxes are something that Sarah feels strongly about. In her experience, higher taxes make it difficult for businesses to open up in the town, which limits job growth. And as a retired homeowner, property taxes eat into her soon-to-be fixed income.

Even so, Sarah also acknowledges that the town has several great amenities paid for by taxes. Her grandchild recently started going to public school in West Seneca, and her daughter is very happy with the quality of the school district so far. Sarah's grandchild also benefits from free speech assistance through Erie County's Early Intervention Services, a service she appreciates since she had to pay for speech therapy out-of-pocket when her own child was young.

The new West Seneca Community Center and Library, or the "gold star of West Seneca" as Sarah refers to it, is another huge asset to the town. Sarah sees it as a beautiful addition to the community and an important place for people to gather, find information, and use computers. In the



“ I can see [the West Seneca Community Center and Library] playing a bigger role in the community in the future.”

future, Sarah thinks the community center's role as a hub for residents of West Seneca will only continue to evolve and grow.

Overall, Sarah has seen the area change for the better over time. When asked about opportunities for jobs, Sarah said, "I don't think my two older kids would live out of town if Western New York was like it is now."

According to Sarah, West Seneca's biggest area of concern is affordable programming for youth. The town has several programs

for sports and other activities, but they are often fairly expensive, which limits the involvement of children from families with lower incomes. But Sarah also had an idea to help solve this challenge: convert the site of the old Seneca Mall into a recreational facility. She believes that private investment in a recreational facility such as an ice rink would both eliminate a community eyesore and create a place for youth while contributing to the town's tax base.

Data Sources & Notes

Defining Need, Page 2

Federal Poverty Level: U.S. Department of Health and Human Services, HHS Poverty Guidelines for 2020 (published in the Federal Register on 1/17/20).

Minimum Wage: New York State Department of Labor, Minimum Wage (effective 12/31/19).

Resident Survey

The resident survey was conducted from September 2019 through November 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. Eighteen 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 100 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 44 responses to 100 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

The focus group conversation took place on November 12th, 2019 at the West Seneca Community Food Pantry. Participants for the focus group were recruited through the survey and through the Mobile Safety Net Team Coalitions. Residents who participated in interviews were given a \$10 gift card to Market in the Square as appreciation for their time. Notes were taken during the conversation.

Key Findings from Resident Surveys and Conversations, Page 6

Income limits for food stamps: To qualify for the NYS Supplemental Nutrition Program (SNAP), annual household income for cannot exceed \$16,237 for a one-person household, \$21,983 for a two-person household, \$27,729 for a three-person household, and \$33,475 for a four-person household. Retrieved January 24, 2020 from benefits.gov/benefit/1320.

Income limits for HEAP: To qualify for the Home Energy Assistance Program (HEAP), maximum gross monthly income cannot exceed \$2,494 for a one-person household, \$3,262 for a two-person household, \$4,030 for a three-person household, and \$4,797 for a four-person household. Retrieved January 24, 2020 from otda.ny.gov/programs/heap.

Average monthly benefit for food stamps and use of benefits: Center on Budget and Policy Priorities, "Chart Book: SNAP Helps Struggling Families Put Food on the Table," November 7, 2019, pages 7 and 8.

Changes to the food stamp program: Phil McCausland, "Nearly 700,000 will lose food stamps with USDA work requirement change." *NBC News*, December 4, 2019.

Detailed Findings: Programs, Services and Supports, Page 11

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

Resident focus group 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, 2019, minimum wage in NYS was \$11.80 per hour. A resident who works 30 hours a week for 4 weeks will earn \$1,416 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.

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.

Data Sources & Notes, cont'd

Stories of Need

Stories of need reflect the voice and experience of actual residents living in West Seneca. Names and other identifying information have been changed to protect the identity and confidentiality of those who were interviewed. Interviews took place in December 2019 and January 2020. Interviews were conducted over the telephone. Interviewees were recruited from the focus group interviews with residents, or represent individuals who volunteered to share their story. Interview questions explored challenges around topics covered in community reports such as access to jobs, job training, affordable housing, healthy foods, transportation, and other barriers to jobs and services. The stories are intended to paint a picture of how these challenges play out in the lives of individuals and show how issues are interrelated.

West Seneca has one of the highest tax rates among the twelve communities in the study region: Tax rates by community were calculated using the Property Tax Calculator available on seethroughny.net, which is sponsored by the Empire Center for Public Policy. The tax rate includes the county tax rate, the town tax rate, and the school district tax rate and is based on 2019 estimates from the Office of the State Comptroller. The combined tax rate for West Seneca ranges from \$34.04 to \$46.96 per \$1,000 of property value.

West Seneca's tax rate has been increasing in recent years: Taylor Nigrelli, "Town tax rate will increase by 2.99% in 2020." *West Seneca Bee*, November 19, 2019; Barbara O'Brien, "West Seneca plans 4 percent tax hike in tentative budget." *The Buffalo News*, October 9, 2018; Barbara O'Brien, "West Seneca Town Board passes budget with 8.6 percent increase in tax rate." *The Buffalo News*, November 13, 2017.

Median home value in West Seneca: According to the 2017 American Community Survey (5-Year Estimates), the median home value in West Seneca is \$141,500.

Appendix

Resident Survey - English version

MOBILE SAFETY-NET TEAM COMMUNITY NEEDS ASSESSMENT

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(Survey questions continue on back side.)

Resident Survey - Spanish version

EVALUACIÓN DE NECESIDADES COMUNITARIAS DEL EQUIPO MOBILE SAFETY-NET

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

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

6 Incluyéndote, cuántas personas viven en tu hogar?

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

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

Sí¹ No²

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

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

9 ¿Cuál es tu situación actual de hogar?

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

10 ¿Cuánto tiempo llevas viviendo en tu dirección actual?

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

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

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

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

- Salud Mental¹ De desarrollo⁴
 Movilidad² Sensorial⁵
 Física³ Sin Discapacidades⁶

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

Sí¹ No²

14 ¿Cuál es tu medio de transporte principal?

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

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

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

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

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

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

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

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

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

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

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

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

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

21 ¿Sufres alguno de los siguientes problemas financieros?

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

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

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

(La encuesta continua en la parte trasera)

Resident Survey, cont'd. - Spanish version

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

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

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

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

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

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

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

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

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

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

- Sí¹ No²

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

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

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

NOMBRE _____

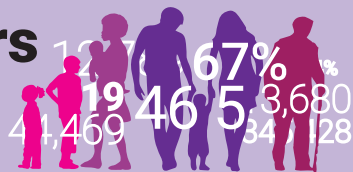
Teléfono# _____

INSIGHTS FROM RESIDENTS Town of West Seneca

APRIL 2020

Numbers in Need

IN BUFFALO NIAGARA



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



Prepared by



University at Buffalo
Regional Institute
School of Architecture and Planning

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