

“ I make \$5 too much [to qualify for food and utility assistance].”

“

Having an information center... would be helpful.”

“ I love my neighbors.”

INSIGHTS

FROM

RESIDENTS

TOWN OF  
**Tonawanda**

JULY 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 Tonawanda

3 Reports for this Community

4 About the Resident Survey and Conversations

5 Key Findings from Resident Surveys and Conversations

7 Urgent Concerns, Special Needs and Barriers for Residents

Detailed Findings

8 Disabilities and Health Care Access

9 Transportation

10 Finances and Assets

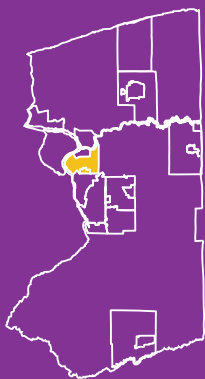
11 Programs, Services and Supports

12 Perspectives from Residents

14 Stories of Need

16 Data Sources and Notes

17 Appendix



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

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

## About this Report

This report offers a snapshot of findings for the Town of Tonawanda, including the Village of Kenmore, 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 2013.

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

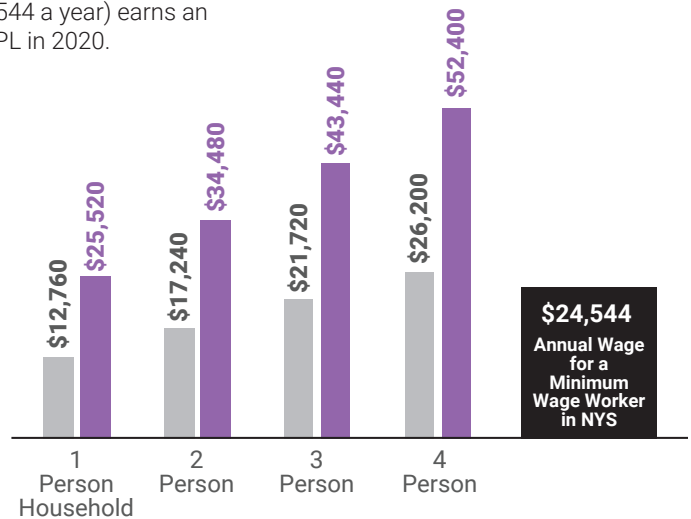
More than 17,400 residents in the Town of Tonawanda (Tonawanda) live in or near poverty with incomes below 200% of the federal poverty line.

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

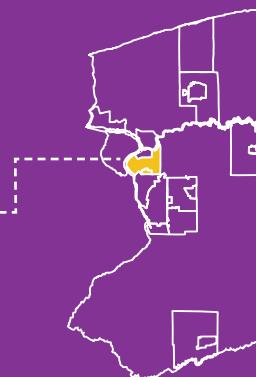
■ Federal Poverty Level ■ 200% of Federal Poverty Level



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



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



### Insights from Residents

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



### Insights from Providers

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



### Community Snapshot

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



### Visit us online at [NumbersInNeed.org](https://NumbersInNeed.org)

*NumbersInNeed.org* is an online tool that leaders can use to understand economically vulnerable populations in the Buffalo Niagara Region, their urgent needs and concerns, barriers to services and factors that matter such as access to good paying jobs, educational attainment, and transportation options. The website features individual stories, community and regional indicators, interactive lists and maps of service providers, strategies for strengthening communities and models to consider.

# About the Resident Survey and Conversations

One hundred forty-seven residents from the community completed a two-page, 28-question survey from January to March 2020.

To ensure that input was representative of residents living in or near poverty, surveys were conducted at six locations in the community. Surveys included those completed at 11 sites in other communities by residents who live in ZIP Codes in the Town of Tonawanda.

An online version of the survey was also available beginning in March 2019 and distributed via social media and email. Forty-two respondents from ZIP Codes in Tonawanda completed the survey online.

Challenges identified by survey respondents were explored in detail. These challenges and potential solutions were discussed in a set of interviews with nine adult residents, and in a focus group with nine middle- and high-school students from various public, private, and home schools. Participants received a \$10 gift card to Target or Tops as an incentive and thank you for participating.

## Percent of Survey Respondents by ZIP Code

- 26%
- 27%-31%
- 32%- 42%

- Survey conducted at this location
- Resident Focus Group



## Resident Survey was conducted at 17 locations

1	Sheridan Parkside Community Center
2	KenTon Meals on Wheels
3	Knox Evangelical Presbyterian Church Community Meal
4	Town of Tonawanda Public Library - Kenmore Branch
5	New Covenant Church Food Pantry
6	Town of Tonawanda HEAP Outreach & Resource Hub at New Covenant Church
<b>Not mapped</b>	
7	Cheektowaga Senior Job Fair
8	Veterans One-Stop Center
9	Elmwood Village Charter School

10	Boys and Girls Club - Baird
11	PS 92 B.U.I.L.D Community School
12	West Side Community Services
13	National Grid Expo (at Our Lady of Hope Church)
14	Buffalo Center for Arts and Technology
15	St. John de LaSalle Catholic Church Veggie Van
16	Niagara Falls High School Health Fair
17	Niagara County Fair



## Resident Interviews and Focus Group were held at 2 locations

1	New Covenant Church Food Pantry
2	Jefferson Elementary School

# 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 skew slightly older (55+) than the overall population, while those under the age of 35 are underrepresented. Respondents are predominantly female and are less likely to have children in the household compared to the general population. Nearly 90% of respondents are white, which corresponds with the racial composition of the general population.

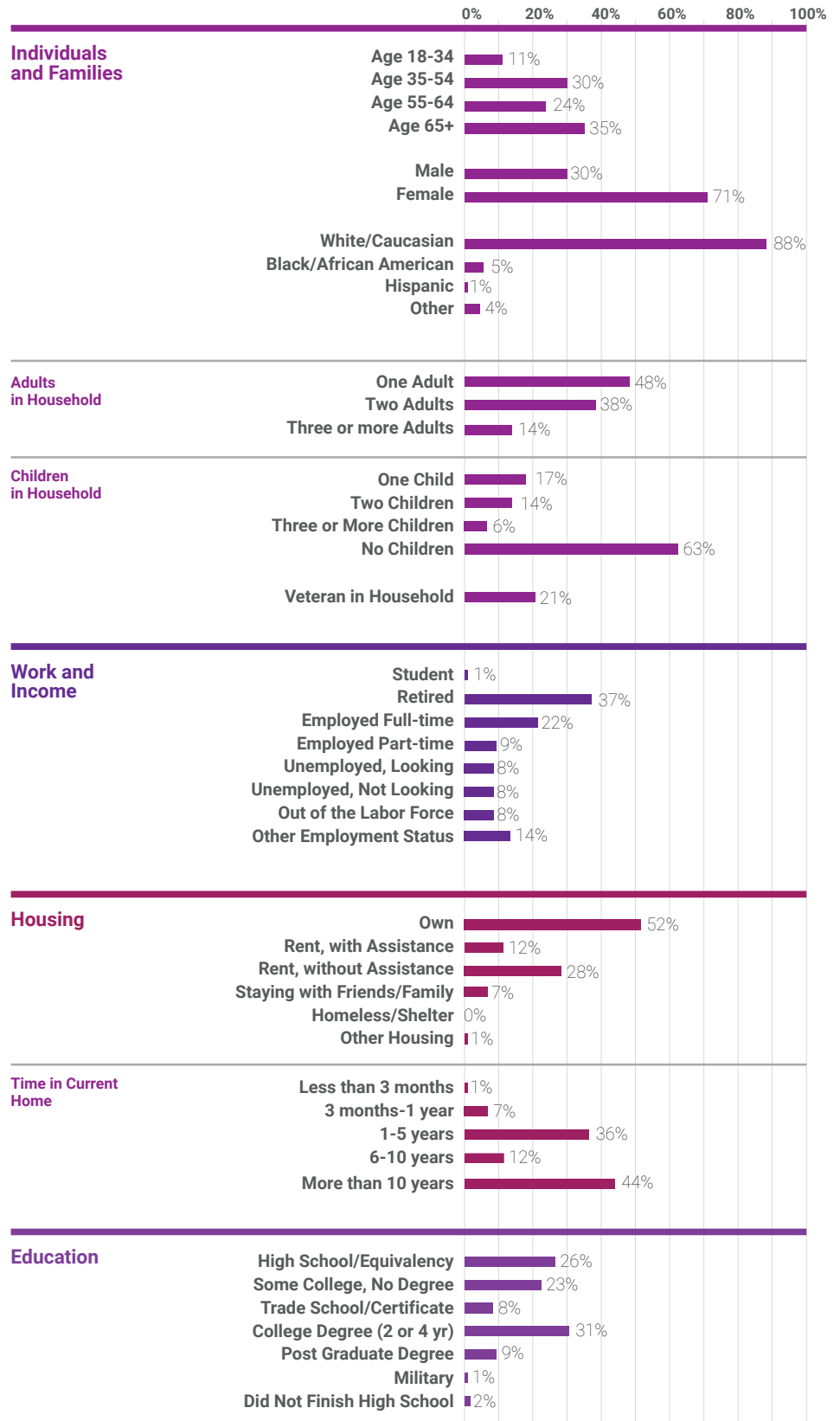
Almost a third of respondents are employed either full-time or part-time, whereas over a third of respondents are retired. The majority of respondents who chose "other" as their employment status said they are disabled. Half of those who are unemployed are not looking for work.

About two out of five respondents have a college or post graduate degree. A quarter have no more than a high school diploma or an equivalent. About a fifth started college but did not finish, meaning these respondents may have taken on student loans that are difficult to pay back without the higher salaries they might have earned if they completed their degree.

Nearly half of respondents live alone, while two-thirds live in a household without children. A slight majority of respondents own their home. Most of those that do rent do so without assistance.



## 147 Residents Took the Survey



# Key Findings from Resident Surveys and Conversations



## Transportation options do not meet the needs of the community.

Three in ten survey respondents in Tonawanda use an alternative mode of transportation other than driving. Despite several NFTA bus routes serving the community, these respondents are more likely to use taxi or ridesharing services, rely on family or friends for rides, or bike/walk where they need to go than take public transit.

Over a third of those who did use transit said they have experienced an issue. One resident said that although his commute by bus only takes twenty minutes, the bus is occasionally 10 to 15 minutes late, so he takes an earlier bus to ensure he gets to work on time. Because service is unreliable and infrequent, another resident said she often waits at the bus stop for long periods, which is particularly an issue in the winter. For this reason, one resident suggested that shelters be built at every bus stop to make waiting more comfortable. Residents with mobility limitations face even greater challenges; personal drivers and modified vans are expensive, but public transit is harder to use for those in a wheelchair.

Car owners face transportation issues of their own. Almost a third of respondents who own a vehicle reported having an issue with their car, such as not being able to afford car repairs or pass inspection. One resident had to sell her car for parts because she could not afford to repair it. Other costs, like car payments, insurance, and gas can also be a burden for car owners.

## The community is in need of more affordable housing.

Homeownership is considered to be one of the main pathways to building wealth for many, but this path is far from certain for Tonawanda residents with low-incomes. One resident bought a house in Tonawanda four years ago because she thought it was a wise investment and would give her children the stability they need while they finish school. But recently, she has been out of work on short-term disability, and now that her short-term disability has run out, she is worried that she will have to default on her mortgage payments, which are about \$1,000 per month, and that she will eventually lose the house.

While being foreclosed on (or evicted) was not a concern shared by many survey respondents, a fifth of respondents with an urgent concern were worried about utility shut-offs. The top urgent concern reported by respondents, outstanding debt, may also be related to housing affordability. About four out of five renters and three out of five homeowners spend close to a third or more of their household income on housing. As a result, these residents may struggle to stretch their remaining income to pay for transportation, food, and childcare, and may need to take on debt in order to afford these necessary expenses.

Home maintenance can be another source of debt for homeowners. For example, one resident shared that she is still paying off a washer and dryer she purchased seven years ago.

## Some residents are worried about putting food on the table.

Although 65% of respondents receiving assistance had SNAP benefits and 28% use a food pantry or meal service, 17% of respondents with an urgent concern were worried about not having enough money for food.

Programs providing food, and the food pantry at the New Covenant Church in particular, are seen by residents as a strength of the social services landscape, but residents still feel the community has a need for more food programs. Several residents shared that they were denied food stamp benefits because their incomes were just above the income limits for the SNAP program.

Even for residents who do qualify, SNAP may not always be enough. The average monthly benefit for 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. As a result, households tend to reduce their food consumption by up to 25% towards the end of the month. One resident, who does receive food stamps, said that without the food pantry, she "wouldn't survive."

## Disabilities affect the financial well-being of households.

Nearly two-thirds of all respondents said they or a person in their household has a disability. Among those respondents, 73% said that the disability prevents the individual from going to work or school, thus hindering residents from earning additional income, or seeking new skills that might enable them to earn higher wages.

But disabilities can profoundly affect the other ways in which a household functions besides limiting income. For instance, a top barrier to accessing services was physical difficulty leaving the home.

Residents with disabilities said that public transit has become easier for them to use since the NFTA is mandated to provide a wheelchair-accessible bus along every route. However, buses sometimes pass them by because they are too full to accommodate their wheelchairs. While the NFTA Paratransit Access Line (PAL) is another option for those with a wheelchair, this service can be inconvenient to use as trips can take a long time and have to be scheduled in advance.

Disabled residents also incur hefty expenses in order to make necessary modifications to their homes. For example, one resident shared that she had to pay \$40,000 to modify her home to accommodate her wheelchair.

## Urgent Concerns, Special Needs and Barriers for Residents

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

Getting help for these urgent concerns can be difficult for some residents, as nearly a quarter of respondents say they 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 physical limitations that make it hard to leave home, difficulty traveling, confusing processes, and limited internet access.

### TRENDS

Urgent concerns are slightly more prevalent today, increasing from 30% of respondents in 2013 to 35% in 2020. The top concern in 2020, outstanding debt, was not an option in the 2013 survey. However, utility shut-offs and a lack of money for food were among the top concerns in both years.

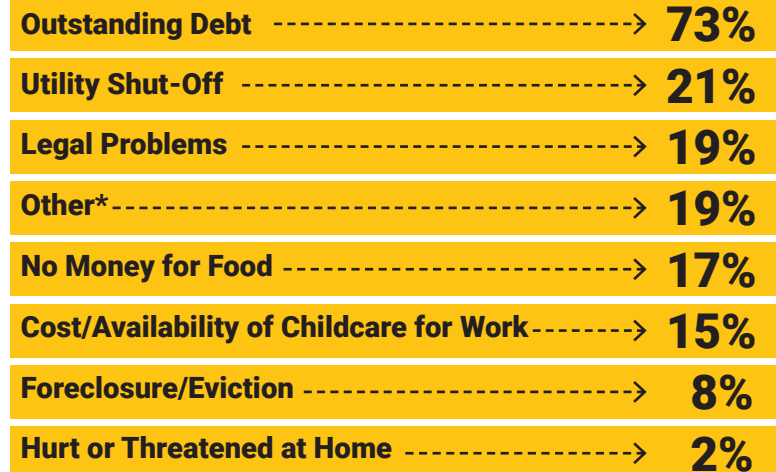
The percentage of respondents facing barriers to services decreased slightly from 30% in 2013 to 23% in 2020. Difficulty traveling was the top barrier to services in 2013, whereas income limits is the top barrier in 2020.



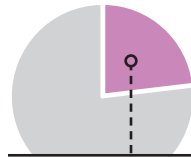
# 35%

REPORTED HAVING SOME TYPE OF URGENT CONCERN

### TOP URGENT CONCERNS REPORTED BY THESE RESIDENTS



\* Other concerns included unsafe housing, "lots of stuff," and undefined urgent concerns.

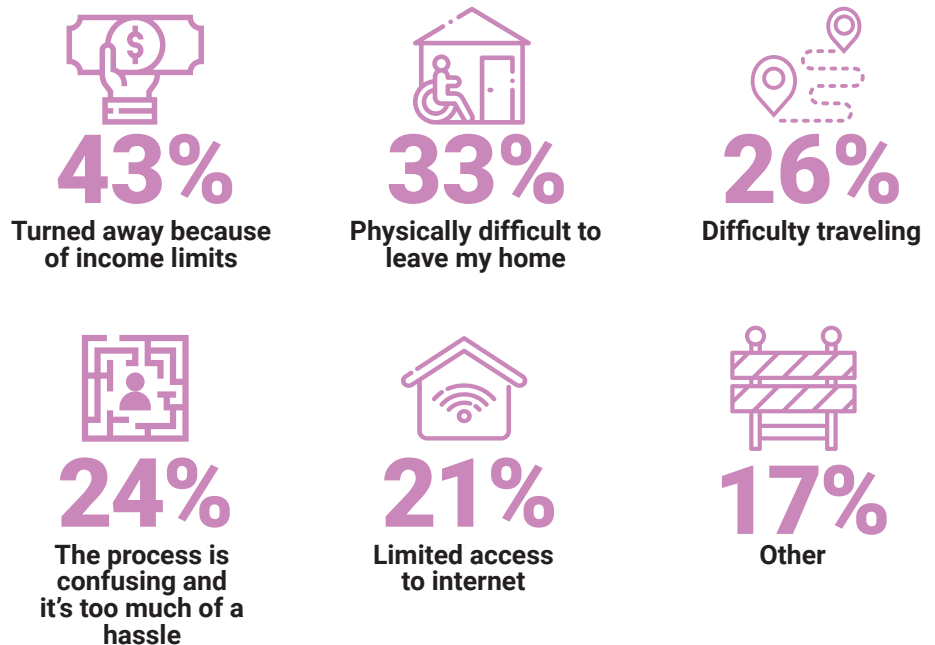


# 23%

REPORTED A BARRIER OR DIFFICULTY GETTING SERVICE



### BARRIERS THESE RESPONDENTS FACE



## Detailed Findings: Disabilities and Health Care Access

Having a disability limits economic and educational opportunities for some residents. Among the 65% of respondent households that have a person with a disability, three out of four say the disability limits that person's ability to work or go to school. Physical disabilities are the most common type of disability among respondents, followed by mental health and mobility disabilities.

In 98% of households surveyed, all adults have health insurance, and in 99% of households surveyed, all children are insured. While Medicare and Medicaid insure the vast majority of respondents, about a third of respondents have private insurance.

Even though most respondents are insured, 40% have a healthcare need they cannot afford. These unaffordable healthcare needs are most commonly dental care, optical care, and prescription medicine.

### TRENDS

Health insurance is much more common among respondents today than in 2013.

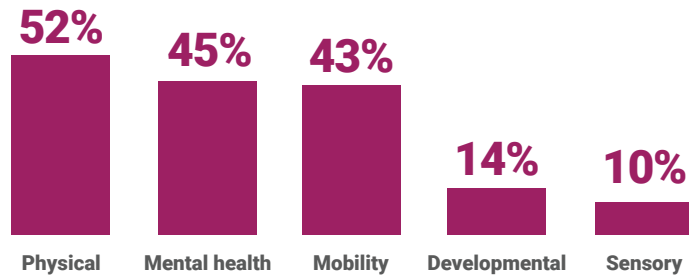


Households with an uninsured adult declined from 17% in 2013 to 2% in 2020. For households with an uninsured child, the percentage changed from 2% in 2013 to 1% in 2020. In both years, the majority of respondents were insured by Medicaid or Medicare, though the percentage increased from 55% in 2013 to 84% in 2020.

### DISABILITIES IN HOUSEHOLDS



### TYPE OF DISABILITIES REPORTED IN THESE HOUSEHOLDS



### HEALTHCARE

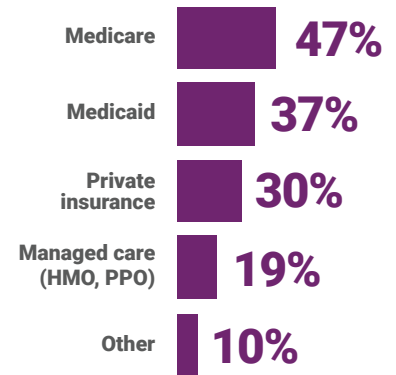
**Lack of health insurance among...**

**2%** Adults

**1%** Children

Nearly all respondents have insurance coverage for both the adults and the children in their households.

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



**40%**

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

The vast majority of respondents are insured, but two in five still need medical care they cannot afford, possibly because some care is not covered by insurance or co-pays are too high.





## Detailed Findings: Transportation

A common barrier to services for respondents is difficulty traveling. Although Tonawanda is served by several bus routes, only 7% 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 rideshare services, biking or walking, and getting rides from family or friends are more common. Over two-thirds of respondents use their own vehicle to get around.

Seen 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 that prevent the car from passing).

### TRENDS

Public transportation usage in the community has declined since 2013, when 15% of respondents used public transportation as their primary form of transportation, compared to just 7% in 2020. Meanwhile, the percentage of respondents using their own vehicle to get around increased (63% vs. 70%). The use of ride services also became more common.

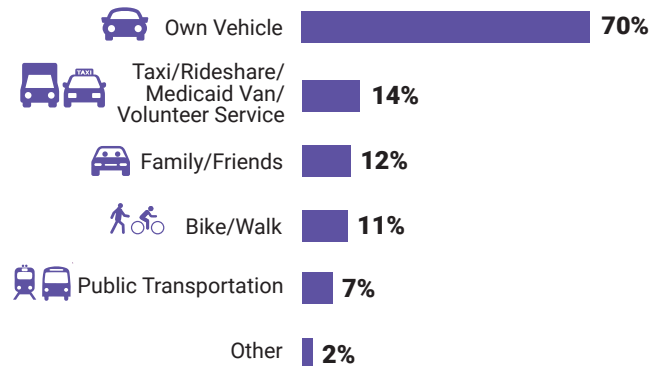
In both years, the top reasons respondents did not use public transportation more often included the long distances to bus stops, infrequent bus service, and safety.



### TRANSPORTATION

Most respondents use their own vehicle to get around. Those who do not drive are twice as likely to use taxis, rideshare services, the Medicaid van and volunteer services than to take public transportation. Biking or walking and getting rides from family or friends are also more popular than taking public transportation.

### How respondents get around

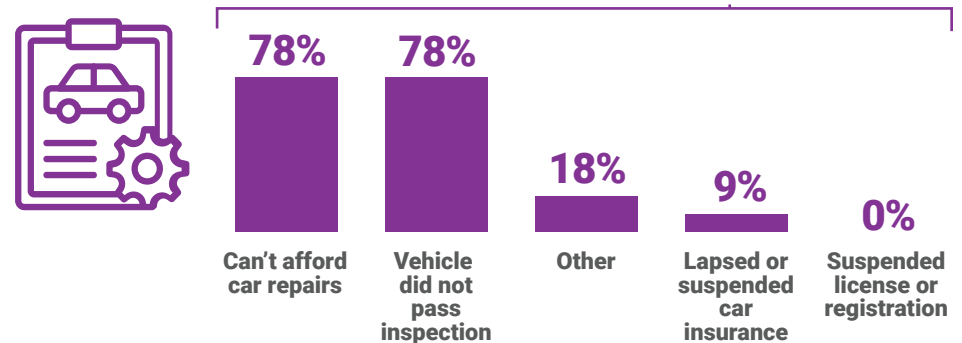


More than a third of respondents have used transit and experienced an issue. Most of the issues respondents experience have to do with practicality, like bus stops that take too long to walk to, buses that take too long to get places, and buses that do not run where residents need to go.

### 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

## 31% 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. About a third of respondents face some kind of issue with owning a vehicle. Most of these issues relate to expensive repairs or not being able to pass inspection, possibly due in part to those same expensive repairs.

# Detailed Findings:

## Finances and Assets

The most common source of household income is employment. Social Security programs for supplemental income, disability, and retirement were also common sources of income. Over half of respondents earn less than \$24,000 per year.

Respondents with financial challenges mostly deal with consumer/credit card debt, student loan debt, 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 healthcare needs are not covered. Some of those who sought to increase their earning potential and expand career pathways by furthering their education are now saddled with additional debt burdens from student loans.

### TRENDS

Household incomes improved dramatically since 2013 among survey respondents. In 2013, 73% earned less than \$24,000, compared 59% of respondent households in 2020.

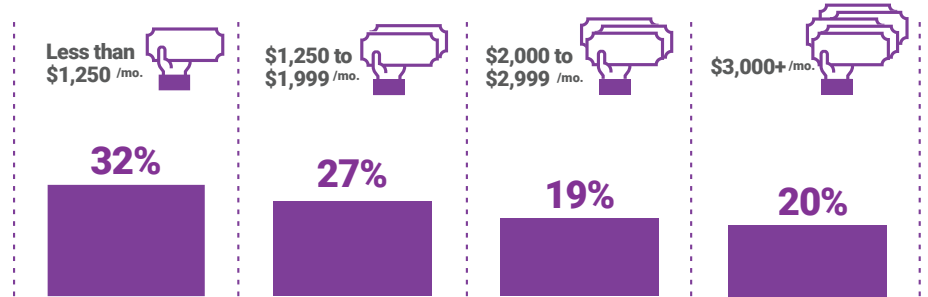
This dramatic improvement in household incomes may be due to a higher rate of employment. In 2013, 32% of respondent households received income from employment, compared to 38% of respondent households in 2020. The improvement may also be due to an increase in the minimum wage to \$11.80 per hour in 2020, compared to \$7.25 per hour in 2013.



## FINANCES AND ASSETS

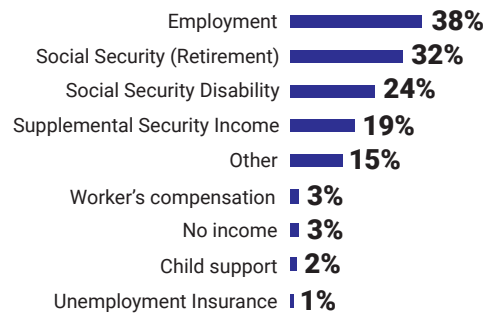
Most respondents earn less than \$24,000/year, about the annual income at minimum wage in NYS, and just below the poverty level for a family of four. A fifth of respondent households make at least \$36,000 per year, though simply having a higher household income does not necessarily mean these households are without financial challenges.

### Household Income, 2019



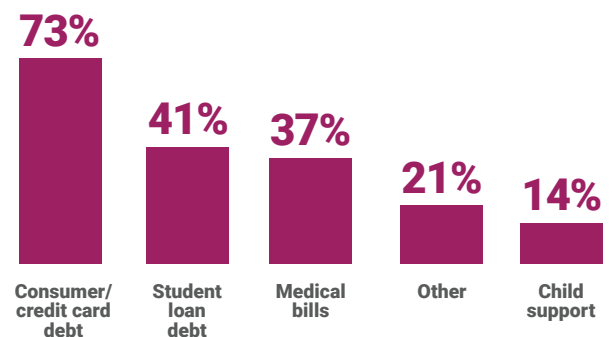
Over a third of respondent households have income from employment. Social Security programs for retirement, disability, and supplemental income are the most common income sources after employment. "Other" sources of income include pensions and disability compensation benefits from Veterans Affairs.

### Sources of Household Income



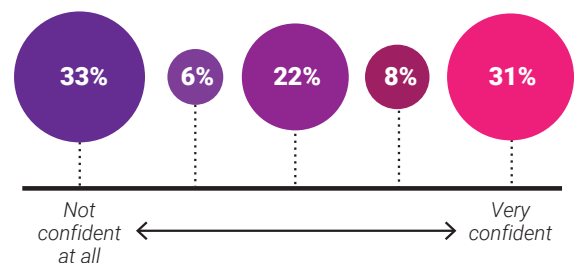
### Top 5 Financial Challenges Households Experience

Over half of respondents are dealing with financial concerns. Consumer debt was the most common financial concern, followed by student loan debt and medical bills.



Less than half of respondents feel confident in their ability to handle a \$500 emergency expense. At the same time, there are many reasons why about third do feel confident; higher incomes, support from friends/family, and resourcefulness are all possibilities.

### 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), HEAP, and Medicaid. HEAP and Medicaid are also among the services with the most pending applications, possibly impacted by survey collection at a HEAP event. Overall, 14% of respondents have pending applications for assistance.

Despite a large percentage of respondents taking on debt and struggling financially, very few receive or are waiting for cash benefits such as TANF (Temporary Assistance to Needy Families).

### TRENDS



The percentage of respondents receiving services in 2020 is slightly lower than in 2013 (69% vs. 58%), whereas the percentage of respondents with pending assistance remained roughly the same (14%).

The most common types of services respondents receive did not change significantly since 2013. Food stamps (SNAP) and Medicaid were among the most commonly used services in both years. The use of HEAP has increased dramatically since 2013 (31% vs. 51%). However, this may be due to the timing of the 2020 survey, which was completed primarily during the winter months.

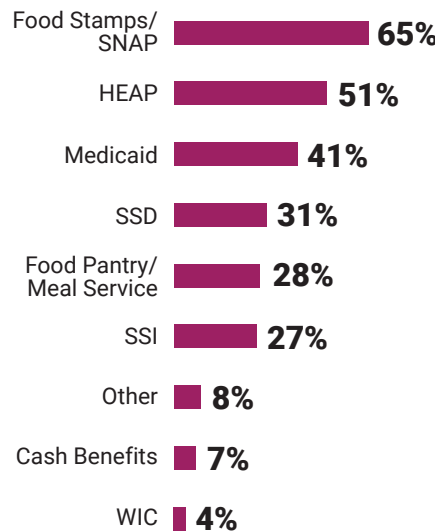
The most common types of pending assistance did not change much either. Medicaid, HEAP, and SSI/SSD were the top pending services both years.

### HOUSEHOLDS RECEIVING SERVICES THROUGH PROGRAMS

The majority 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 commonly used services.

**58%** of households receive one or more services

#### Types of Services Received

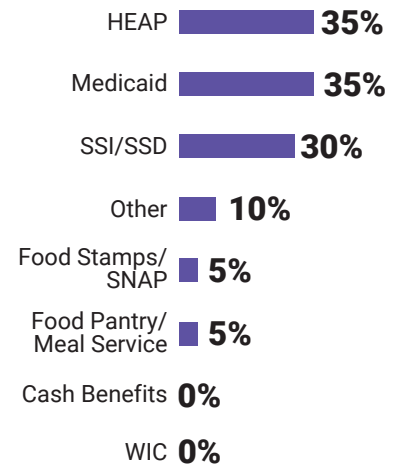


### HOUSEHOLDS WITH PENDING APPLICATIONS FOR PROGRAMS

Exactly 14% of respondent households have pending applications for assistance. Most commonly, respondent households are applying for services and programs for basic needs, like utilities and healthcare.

**14%** 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 said that programs providing clothing, youth programs, and food assistance are strengths of the community. Residents also felt that more food assistance is needed, as well as programs providing transportation and affordable housing.

Programs/services residents identified as...

...the strongest

**Clothing**  
**Youth Programs**  
**Food**

...in need of improvement

**Transportation**  
**Food**  
**Affordable Housing**

# Perspectives from Residents

While survey responses help us understand the community's broader trends, conversations with residents reveal deeper, more personal reflections on the issues residents face. In a series of interviews in Tonawanda with nine adults, and a focus group with nine middle- and high-school students, residents shared their insights. In these conversations, residents discussed community strengths, challenges, and ideas on how residents and local organizations could work to improve their community.



## Strengths and Assets of the Community

**Tonawanda is a safe community with friendly, helpful people.** Nearly unanimously, focus group participants and interviewees said that Tonawanda is a safe community. Residents expressed that they like their quiet neighborhoods, where everyone seems to know one another. Some said that Tonawanda has less drug use, less drama, and less overall crime compared to other communities in which they previously lived.

**The community offers many recreational options for people to stay busy.** Students in the focus group highlighted a number of activities, events, and organizations they see as strengths of the community. These include arcades, parks, the Tonawanda Aquatic and Fitness Center, open skating at local skating rinks, summer programs like the Jefferson Summer Camp, the town swim team, and the collegiate club at St. Joe's. Some adult residents also mentioned that they like how many things there are to do in town.

**Tonawanda provides good town services and emergency response.** Residents said they appreciate excellent services, including emergency responders like police. One older resident recalled how police who patrol her neighborhood talk with residents and even helped her when she fell and could not get up on her own. Residents also said that police in Tonawanda have played a role in reducing crime, which in turn improves overall quality of life.

**Tonawanda has good schools.** Adults and young people both agree that the schools offer a high-quality education with access to a number of extracurricular activities. One resident said she even moved to Tonawanda so that her kids could get a better education.

**Areas of town are improving.** A resident of the Sheridan Parkside neighborhood (which has the highest concentration of poverty in the town), said that although the neighborhood has struggled with crime and drug use in the past, things have improved recently. She believed that a combination of more policing and a gradual transition from out-of-town landlords to local landlords helped improve Sheridan Parkside, where she says property values are starting to increase again.

**Public transit is getting better for people with disabilities.** One interviewee is an adult with a mobility disability. When he first moved to the town, he could not afford an accessible van and driver, which meant he had to call at least a day ahead of time to get a bus to go anywhere. Today, public transit is much easier to use with a wheelchair, since the NFTA is now mandated to provide a wheelchair-accessible bus along every route. These new buses give residents with wheelchairs the freedom to travel with more flexibility.

**The food pantries in town help residents with food security.** The food pantry at New Covenant Church is an important asset according to several of the residents interviewed at the pantry. One resident expressed, "if it wasn't for this pantry, I wouldn't survive." Another described the food pantry as a blessing. Residents who use the pantry noted that it offers so much more in both variety, quantity, and frequency of use compared to other communities. In some cases where residents receive food stamps, the pantry provides for families if the food stamps run out. For others who applied for food stamps but earned too much money to qualify, the food pantries in town help keep food costs lower for their family.

## Challenges in the Community

**Transportation challenges are a barrier to services for some residents.** As in most communities, residents in need say that finding affordable, reliable, and efficient transportation in Tonawanda can be a struggle. One resident with mobility limitations said that trips using NFTA Paratransit Access Line (PAL) service take a very long time. Although some seniors prefer the senior center vans, which they say are reliable and helpful, the vans do not offer service to many places outside of Tonawanda. Another resident who uses a wheelchair lives on an NFTA bus route, but is often passed by buses that are too full or that are not designed to accommodate his wheelchair.

But residents who do own a car face their own challenges. A resident who is falling behind on car payments because they are out of work on disability worries that she'll lose her car. If that happens, her future employment options may be limited. Another resident owns a modified van that accommodates their wheelchair, but the cost to hire someone to drive them in the van can be expensive. One woman was forced to sell her car because she could not afford repairs, and now uses the bus, which leaves her waiting outside for long periods of time in inclement weather.

**Programs and services for youth are not always affordable or diverse.** Student participants listed several activities and places that youth enjoy in the Town of Tonawanda. On the other hand, adult participants brought up that a lot of the activities that are available are sports-related or unaffordable for some families. Kids who are uninterested in sports might have a harder time finding things to do. Some parents felt that the geographic distribution of recreation and community centers in the community is inequitable, making it more difficult for families who live further away to use them. Parents and students alike noted the need for free lunches in the Kenmore-Tonawanda school district.

**Housing is becoming less affordable.** Housing affordability in Tonawanda was not as widely critiqued by participants as in other communities, but it was still a big issue for some residents. Although one resident was happy to see her property value increasing, others described high property taxes and increasing rental costs as ongoing burdens in their lives. One participant even shared that she is behind on mortgage payments after losing her job and short-term disability payments running out, so she is scared that she will lose her home.

**Jobs are available, but many of them are temporary and do not pay well.** Tonawanda continues to play a regional role as a hub of manufacturing jobs. While residents recognize the opportunity

that such jobs provide for residents, participants also stressed that outside of the major employers like GM, the jobs in the town are usually lower-paying temporary jobs with little or no benefits. Although some youth focus group participants said jobs are easy to find, other teens and parents said that young people can sometimes have a hard time finding a job, especially during the summer, and programs that help teens with employment would be beneficial. One parent also wished that the City of Buffalo's Summer Youth Internship Program could be emulated in Tonawanda to provide structured employment opportunities for teens.

**Residents in need do not always qualify for assistance due to income limits.** Multiple participants previously attempted to apply for assistance such as SNAP and HEAP, but were turned away because their incomes exceeded program requirements. Participants receiving income from unemployment insurance or disability said their incomes were just above the limit to qualify for assistance. Adding to residents' frustration is the fact that eligibility requirements look at gross income, even if a significant portion of income is going towards basic needs and non-discretionary expenses like taxes, insurance, transportation, and housing.

**Modifying homes for accessibility is expensive.** Whether they are seniors or people with disabilities, residents who require accommodations for mobility and accessibility face additional barriers to independence. Residents explained how expensive it is to modify homes to enhance movement and mobility. In one case, changing a bathroom tub into a shower would cost one resident \$5,000. Another resident paid \$40,000 to modify her home to accommodate her wheelchair. Although there are some New York State programs aimed at helping homeowners finance modifications, such as NYS Access to Home, interviewed residents exceeded the income requirements to qualify for assistance. Despite earning too much to qualify, the resident who wanted to modify her bathroom could not afford to do so without assistance.

**Childcare is prohibitively expensive for working parents.** Parents often face the choice between paying a large portion of their income on childcare, or not working at all so they can watch their children. Single parents and families without support from friends and family are especially susceptible to this tough choice. A resident described how she decided to leave her job because childcare costs were \$300 per week, and she was only earning \$380. The cost of childcare often means that staying home to care for children makes more financial sense than working for some families.

## Ideas for Change in the Community

**Reduce stigma around mental health.** Multiple residents shared a desire to receive help and services without worrying about judgment or stigma. One resident suggested that advocacy groups for mental health or disabilities partner with service providers to help provide guidance on reducing stigma.

**Connect residents with additional supports to help them navigate services.** Building off of the idea that advocacy groups should partner with service providers, some residents also said providers need additional support and guidance about other services that exist in the community. In the past, some residents said providers had a hard time making referrals because providers were not always aware of other agencies in the community offering specific services.

**Create more affordable recreational opportunities for young people outside of sports.** Participants in the focus groups and interviews widely agreed that the Town of Tonawanda offers a variety of extracurricular athletic activities for youth. However, some noted that sports are not always affordable. Young people who are uninterested in sports believe there should be more extracurricular activities in the town. An adult resident said that additional community centers, geographically dispersed throughout the community, would be a great asset for families. One of the student focus group participants also noted that there are some activities he was aware of, such as Civil Air Patrol, that need more advertising so residents are more aware of the opportunities that already exist.

### **Provide more opportunities for seniors to socialize and shop.**

Some of the older participants wished there were more things for seniors to do in the community. For example, one resident said she wanted more grocery stores, restaurants, and entertainment venues that catered to seniors. But senior transportation options are also an important factor in helping residents access these amenities.

### **Improve pedestrian connectivity and safety throughout the town.**

Multiple residents who were interviewed live in senior housing near a busy intersection on a commercial corridor. The residents who live there say that it is conveniently located near stores including a pharmacy. However, the intersection itself is poorly designed for pedestrians, especially those who may take longer to cross or rely on a wheelchair. Residents hope that improvements to the streetscape in the town could make it easier for seniors to access goods and services without the use of vehicles, therefore enhancing their independence.

# Julia

## A high school junior feels the pressure to do well as she considers whether to pursue a college degree.

Julia is a junior at Kenmore West High School. She is actively involved in her community. As a member of National Honor Society and Youth Engaged in Service (YES), Julia has to volunteer a certain number of hours per semester, so she recently started helping out at Town events, like Winterfest.

Julia would like to take on more but said it can be hard to make time for youth programs, sports, and other activities with all the obligations she has at school. Getting home after these activities adds to the challenges. With her parents' busy work schedules, it can be tough for them to give her and her siblings a ride home. So she often has to wait, which cuts into her time for studying, working, volunteering, and other things. If she could change one thing, it would be better transportation.

In addition to constant pressure to do well on high-stakes testing, Julia notices some issues, like bullying. She also wishes there were more college prep courses, although she's not sure if going to college makes the most financial sense for her right now.

Julia doesn't know what she wants to study in college. One of her biggest fears is that she'll end up changing her mind partway through a degree program. "If



“ If I decide it's not the right college, I'm going to be in quite a bit of debt for something I'm not ever going to use.”

I decide it's not the right college, I'm going to be in quite a bit of debt for something I'm not ever going to use.” Aside from these concerns, Julia's generally happy with her school experience.

In her free time, Julia likes to go to a nearby arcade or to open skate night with her friends. She also works part-time after school. “Once I turned 16, it was really easy to find a job.” She says there are plenty of places in Tonawanda that hire older teenagers, and that younger teenagers can mow lawns or babysit for pocket money.

Julia says she didn't realize all that the Town has to offer until she started volunteering at Town events. She said that there's a lot for kids to do, but some youth programs are underused, like her younger brother's hockey league which can be unaffordable for many families. In general, she thinks the Town could do a better job of reaching out to residents about local events or after-school activities that kids can take part in. “There's so many things you've never heard of.”

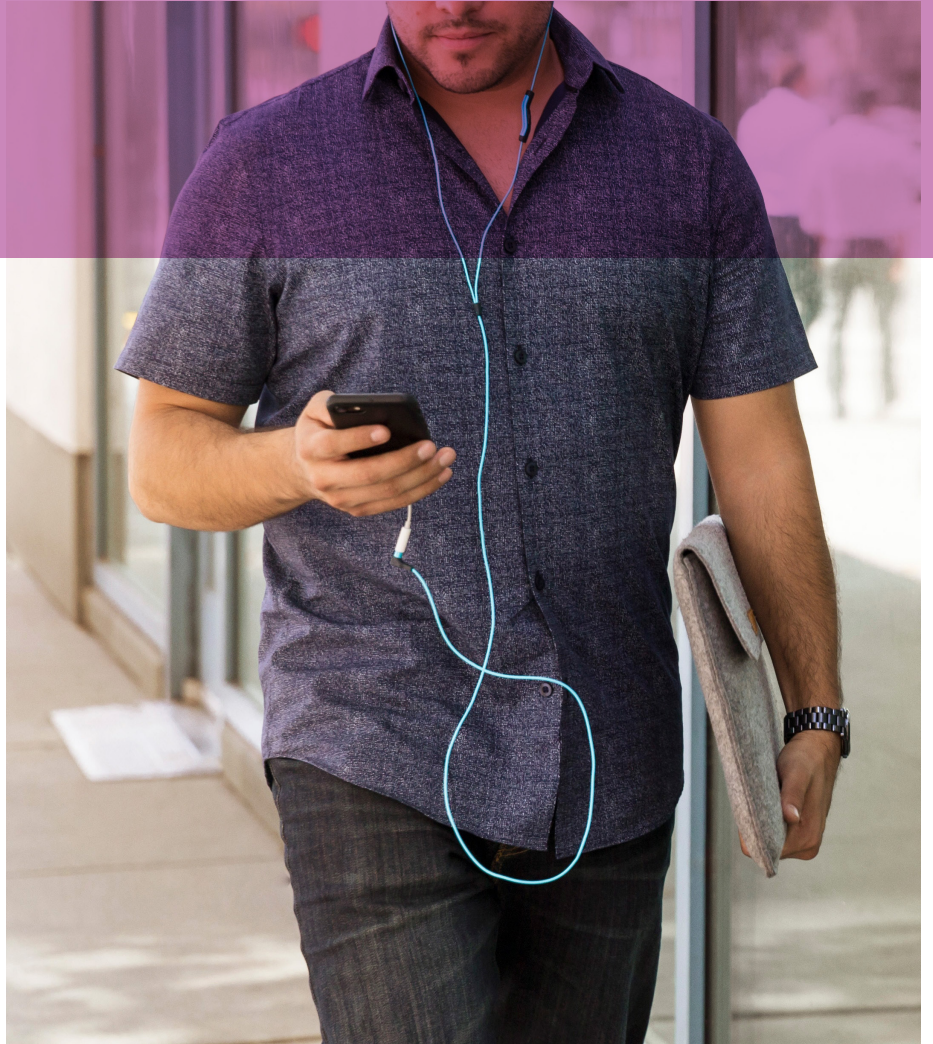
# Josh

## A young man finds his footing while out of work.

A few years ago, Josh moved to his one-bedroom apartment in a quiet neighborhood in Kenmore, choosing to find a place closer to his family, and further away from the drama, noise, and “nonsense” of his prior home in a surrounding community. Though he describes himself as “broke,” he says he’s fortunate to have help from his family, and his landlord gives him a great deal on rent, as long as he helps out with odd jobs like cutting the grass and shoveling the driveway.

Josh’s biggest struggle lately has been finding a steady, good-paying job. For a man in his late twenties, Josh has had a lot of experience in different jobs, including factory work, landscaping, and roofing. But he says, “those are all good things to make quick money, but it’s nothing that I want to do for the rest of my life.”

For now, the temp agency that helped Josh land some jobs in the past is searching for work that might suit him, but in the long-term, Josh thinks he might have an interest in welding. He apprenticed for a company at one time, but the experience did not play out how he hoped it would. Josh had not heard about Northland Workforce Training Center, but after hearing about what it offers, he is excited to learn more. Transportation is often a barrier to jobs for many residents, but even though he does not own a car, Josh



says that, “wherever I find a job, I’ll find a way to get there.”

Even though Josh is out of both a job and money, Josh is hopeful. He is confident that the temp agency he is working with will come through with something soon to hold him over until he finds a more permanent position. In the meantime, he plans to work on his resume. “I’m still young, so I’m still looking for something that’s going to be a career choice.”



Wherever I find a job, I’ll find a way to get there.”



# Data Sources & Notes

## Defining Need, Page 2

Federal Poverty Level: U.S. Department of Health and Human Services, HHS Poverty Guidelines for 2020.

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

## Resident Survey

The resident survey was conducted from January to March 2020. 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. The online survey was made available in March 2019, and all online surveys analyzed for the Town of Tonawanda were received between October 2019 and March 2020. Forty-two 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 147 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 99 responses to 147 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

A focus group conversation with middle- and high-school students took place on February 10th, 2020 at Jefferson Elementary School. Participants for the focus group were recruited through the school. A set of interviews with adult residents was conducted on February 13th, 2020 at the New Covenant Church. Adults who participated in interviews were given a \$10 gift card to Tops as appreciation for their time; youth received a \$10 gift card to Target. Notes were taken during each interview.

## Detailed Findings: Programs, Services and Supports, Page 10

### *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 \$870 a month at a wage of \$7.25 per hour, the minimum wage in 2013, when the resident survey was last conducted. Minimum wages are provided by the NYS Department of Labor.

Social Security benefits also get adjusted over time for cost of living changes. The average monthly payment under the Social Security Disability Program was less than

\$1,250 in 2013 but is now, in 2020, more than \$1,250 per month, according to average monthly benefit data provided by the Social Security Administration.

## Stories of Need

Stories of need reflect the voice and experience of actual residents living in Tonawanda. Names and other identifying information have been changed to protect the identity and confidentiality of those who were interviewed. The story of need about youth is a compilation constructed using insights gained during the youth focus group at Jefferson Elementary School, and does not represent one specific person's experiences. The other story of need was constructed using an interview of an adult resident conducted in February 2020. Interview questions explored challenges around topics covered in community reports such as access to jobs, job training, affordable housing, healthy foods, transportation, and other barriers to jobs and services. The stories are intended to paint a picture of how these challenges play out in the lives of individuals and show how issues are interrelated.

# Appendix

## Resident Survey - English version

### MOBILE SAFETY-NET TEAM COMMUNITY NEEDS ASSESSMENT

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

**1** Age \_\_\_\_\_ **2** Gender \_\_\_\_\_ **3** Race \_\_\_\_\_ **4** Zip Code \_\_\_\_\_ **5** Survey Location \_\_\_\_\_

**6** Including yourself, how many people are in your household?  
Adults (18 and up) \_\_\_\_\_<sup>1</sup> Children (under 18) \_\_\_\_\_<sup>2</sup>

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

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

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

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

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

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

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

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

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

**16** If you own a vehicle, have you experienced any of the following over the last year? *Select all that apply.*  
 Did not repair my car because I could not afford to<sup>1</sup>  
 Lapsed or suspended car insurance<sup>2</sup>  
 Suspended license or registration<sup>3</sup>  
 Vehicle did not pass inspection<sup>4</sup>  
 Other: \_\_\_\_\_<sup>5</sup>  
 None/Do not own a vehicle<sup>6</sup>

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

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

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

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

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

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

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

(Survey questions continue on back side.)

# Resident Survey, cont'd. - English version

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

**23** Does anyone in your household lack health insurance?

Select all that apply.

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

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

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

**25** Over the last year, was there any time when you needed any of the following but did not get it because you could not afford it? Select all that apply.

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

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

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

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

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

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

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

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

NAME \_\_\_\_\_

Phone # \_\_\_\_\_

# Resident Survey - Spanish version

## EVALUACIÓN DE NECESIDADES COMUNITARIAS DEL EQUIPO MOBILE SAFETY-NET

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

**1** Edad \_\_\_\_\_ **2** Genero \_\_\_\_\_ **3** Raza \_\_\_\_\_ **4** Código Postal \_\_\_\_\_ **5** Lugar de encuesta \_\_\_\_\_

**6** Incluyéndote, cuántas personas viven en tu hogar?  
Adultos (18 y más) \_\_\_\_\_<sup>1</sup> Niños (menor de 18) \_\_\_\_\_<sup>2</sup>

**7** ¿Alguien en tu hogar ha servido en las fuerzas armadas?  
 Sí<sup>1</sup>  No<sup>2</sup>

**8** ¿Cuál es tu situación laboral actual? *Marca las que correspondan.*  
 Estudiante<sup>1</sup>  Desempleado, sin buscar<sup>6</sup>  
 Retirado<sup>2</sup>  Fuera del servicio laboral (sin trabajar ni buscar)<sup>7</sup>  
 Empleado tiempo completo<sup>3</sup>  Otro: \_\_\_\_\_<sup>8</sup>  
 Empleado a tiempo parcial<sup>4</sup>  Desempleado, buscando<sup>5</sup>

**9** ¿Cuál es tu situación actual de hogar?  
 Propietario<sup>1</sup>  Viviendo con amigos/familia<sup>4</sup>  
 Alquiler, con ayuda<sup>2</sup>  Sin hogar/refugio<sup>5</sup>  
 Alquiler, sin ayuda<sup>3</sup>  Otro: \_\_\_\_\_<sup>6</sup>

**10** ¿Cuánto tiempo llevas viviendo en tu dirección actual?  
 Menos de 3 meses<sup>1</sup>  6-10 años<sup>4</sup>  
 3 meses—1 año<sup>2</sup>  Más de 10 años<sup>5</sup>  
 1-5 años<sup>3</sup>

**11** ¿Cuál es el nivel más alto de educación/estudios que has completado?  
 Instituto/Equivalencia<sup>1</sup>  Título Universitario (2 o 4 años)<sup>4</sup>  
 Algo universitario/sin título<sup>2</sup>  Postgrado<sup>5</sup>  
 Escuela Vocacional/Certificado<sup>3</sup>  Militar<sup>6</sup>  
 No terminó el Instituto<sup>7</sup>

**12** ¿Tienes tú o alguien en tu hogar alguna de las siguientes discapacidades? *Marca las que correspondan*  
 Salud Mental<sup>1</sup>  De desarrollo<sup>4</sup>  
 Movilidad<sup>2</sup>  Sensorial<sup>5</sup>  
 Física<sup>3</sup>  Sin Discapacidades<sup>6</sup>

**13** ¿Tienes tú o alguien en tu hogar alguna discapacidad que le limita para trabajar y/o ir a la escuela?  
 Sí<sup>1</sup>  No<sup>2</sup>

**14** ¿Cuál es tu medio de transporte principal?  
 Bicicleta<sup>1</sup>  Uber/Lyft<sup>7</sup>  
 Familia/Amigos<sup>2</sup>  Servicio voluntario de Furgoneta<sup>8</sup>  
 Tengo auto<sup>3</sup>  Transporte público<sup>9</sup>  
 Taxi<sup>4</sup>  Otro: \_\_\_\_\_<sup>10</sup>  
 Andando<sup>5</sup>  Furgoneta Medicaid<sup>6</sup>

**15** Si alguna vez ha usado transporte público, ¿encuentras algunos de los siguientes problemas? *Marca las que correspondan.*  
 Demasiado costoso<sup>1</sup>  Servicio no fiable<sup>8</sup>  
 Tarda demasiado en llegar<sup>2</sup>  No me siento seguro<sup>9</sup>  
 No llega a donde necesito<sup>3</sup>  Horario muy confuso<sup>10</sup>  
 No hay servicio de tarde o fin de semana<sup>4</sup>  Otro: \_\_\_\_\_<sup>11</sup>  
 No hay servicio en mi barrio<sup>5</sup>  Ninguno<sup>12</sup>  
 Autobuses no pasan a menudo.<sup>6</sup>  No he usado transporte público<sup>13</sup>  
 Mucho recorrido a pie a la parada<sup>7</sup>

**16** Si posees un vehículo, ¿has experimentado alguno de los siguientes puntos en el último año?  
 No reparé el auto porque no podía pagarlo<sup>1</sup>  
 Seguro de auto caducado o suspendido<sup>2</sup>  
 Licencia o registro suspendido<sup>3</sup>  
 Vehículo no pasó inspección<sup>4</sup>  
 Otro: \_\_\_\_\_<sup>5</sup>  
 Ninguno/No poseo un vehículo<sup>6</sup>

**17** ¿Cuáles son las fuentes de ingreso de tu hogar? *Marca las que correspondan.*  
 Empleo<sup>1</sup>  Compensación al trabajador<sup>6</sup>  
 Seguro de desempleo<sup>2</sup>  Manutención de los hijos<sup>7</sup>  
 SSI<sup>3</sup>  Sin ingresos<sup>8</sup>  
 SSD<sup>4</sup>  Otro: \_\_\_\_\_<sup>9</sup>  
 Jubilación de la seguridad social<sup>5</sup>

**18** ¿Cuánto dinero recibes actualmente de estas fuentes de ingreso al mes?  
 < \$1,250/mes<sup>1</sup>  
 \$1,250-\$1,999/mes<sup>2</sup>  
 \$2,000-\$2,999/mes<sup>3</sup>  
 \$3,000+/mes<sup>4</sup>

**19** ¿Estas tú o alguien en tu hogar actualmente recibiendo alguno de los siguientes? *Marca los que correspondan.*  
 Food stamps/SNAP<sup>1</sup>  HEAP<sup>5</sup>  
 Banco de alimentos/servicios de comidas<sup>2</sup>  SSI<sup>6</sup>  
 Medicaid<sup>3</sup>  SSD<sup>7</sup>  
 Prestaciones en efectivo<sup>4</sup>  WIC<sup>8</sup>  
 Otro: \_\_\_\_\_<sup>9</sup>  Ninguno<sup>10</sup>

**20** ¿Alguien en tu hogar tiene una solicitud pendiente para alguno de los siguientes? *Marca las que correspondan.*  
 Food stamps/SNAP<sup>1</sup>  SSI/SSD<sup>6</sup>  
 Banco de alimentos/servicios de comidas<sup>2</sup>  WIC<sup>7</sup>  
 Medicaid<sup>3</sup>  Otro: \_\_\_\_\_<sup>8</sup>  
 Prestaciones en efectivo<sup>4</sup>  Ninguno<sup>9</sup>  
 HEAP<sup>5</sup>

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

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

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

(La encuesta continua en la parte trasera)

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

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

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

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

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

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

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

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

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

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

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

- Sí<sup>1</sup>  No<sup>2</sup>

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

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

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

NOMBRE \_\_\_\_\_

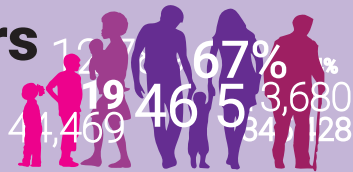
Teléfono# \_\_\_\_\_

# INSIGHTS FROM RESIDENTS Town of Tonawanda

JULY 2020

## Numbers in Need

IN BUFFALO NIAGARA



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

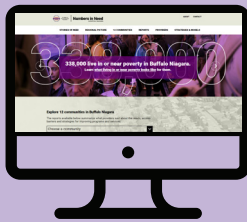


Prepared by



University at Buffalo  
Regional Institute  
School of Architecture and Planning

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



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