

ECONOMIC STABILITY

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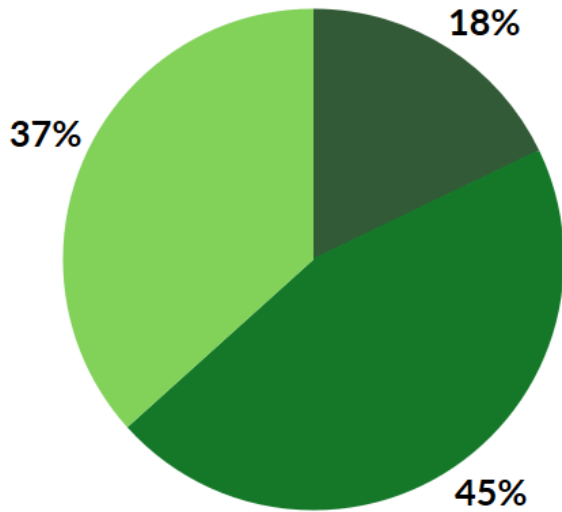
- Poverty
- Housing Security & Stability
- Employment
- Food Security & Hunger
- Transportation
- Medical Bills
- Expenses & Debt

The **Economic Stability** domain of the SDOH includes the financial resources people have and their connections to major expenses like housing, food, transportation, and medical costs. In this section, the impacts of economic stability on health outcomes and behaviors across demographics by examining respondents' employment, financial status, and hopes for their finances are explored. Economic stability was also discussed within the focus groups as many participants voiced concerns about the rising costs associated with food, health care, and transportation.

FINANCIAL SITUATION

A conscious decision was made to ask respondents how they felt about their financial situation rather than to ask them to quantify income or wealth. The survey asked, “Which best describes your financial situation?” (See Appendix G, Question 28).

Financial Situation of All Respondents



Of all respondents, the largest percentage felt they have *Just Enough Money* (45%).

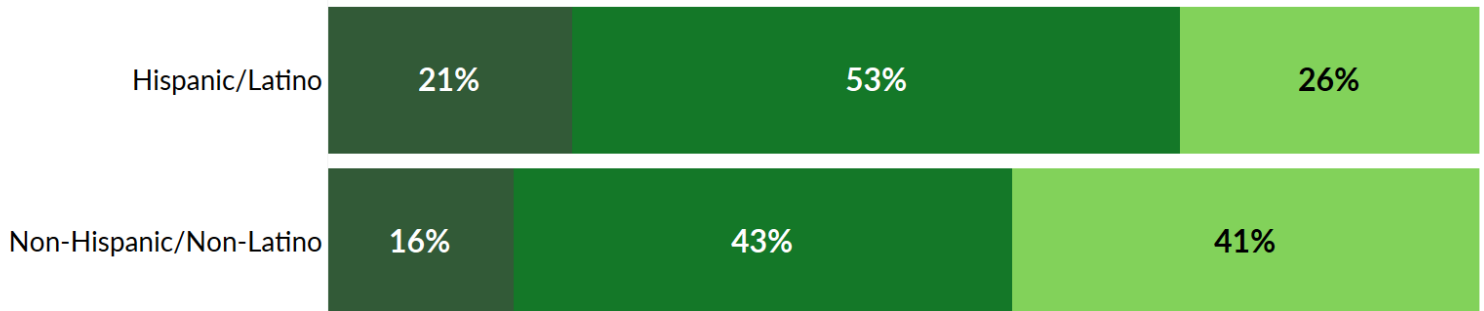
41%

of Men indicated that they have *More Than Enough Money*, compared with 36% of Women.

- Not Enough Money
- Just Enough Money
- More Than Enough Money

Financial Situation By Ethnicity

The percentage of respondents in each financial situation group and whether they were Hispanic or Non-Hispanic. Key is above.



Racial Minorities Are More Likely to Report Not Enough Money or Just Enough Money

When looking at financial situation by demographics, there were large differences in responses by race. Below are the racial groups with the highest percentage of responses for each financial situation category. See Appendix A for additional charts.

40%

of American Indian or Alaska Native respondents had *Not Enough Money*.

60%

of Pacific Islander or Hawaii Native respondents had *Just Enough Money*.*

48%

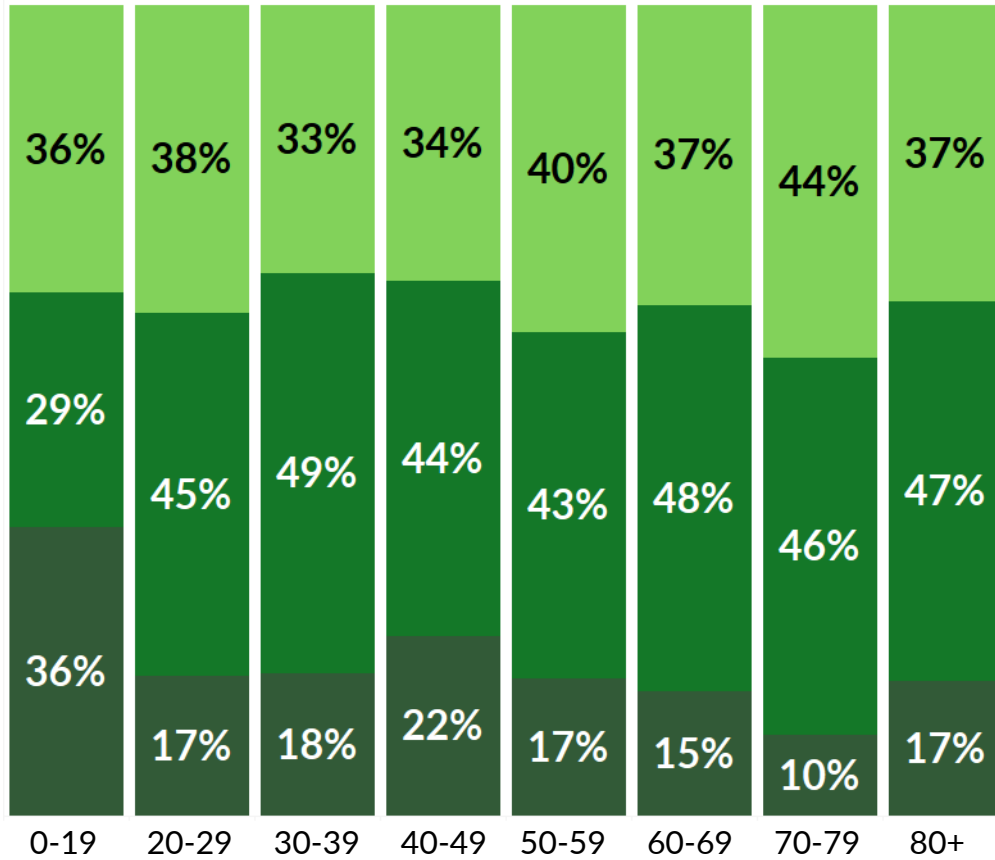
of White respondents had *More Than Enough Money*.

*The Pacific Islander or Hawaii Native group had a small number of respondents. Therefore, data presented here may not be representative of this community in Erie County.

FINANCIAL SITUATION

Financial Situation By Age Group

The percentage of respondents in each financial situation by age group.



45%

of Retired respondents 65+ stated their financial situation as *More Than Enough Money*, compared with 32% of respondents 65+ who were not retired.

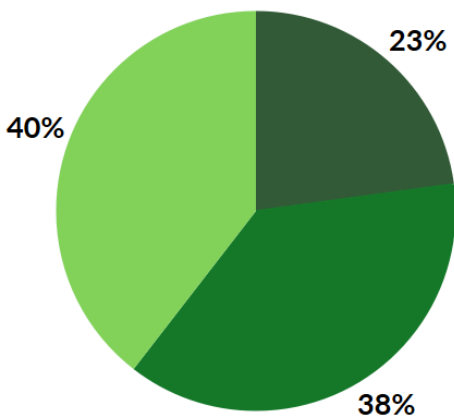
24%

of Students stated their financial situation as *Not Enough Money*.

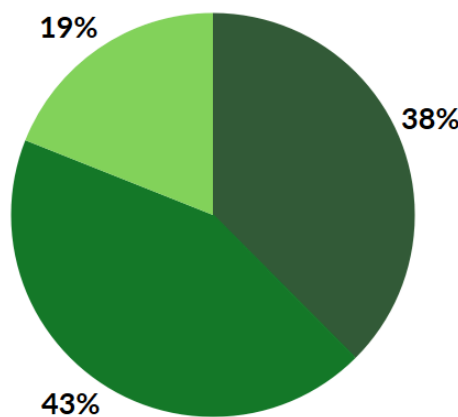
- Not Enough Money
- Just Enough Money
- More Than Enough Money

As shown below, respondents who have a *History of Military Service*, a *History of Incarceration*, or a *Disability* all had higher rates of *Not Enough Money* and *Just Enough Money* compared to all respondents.

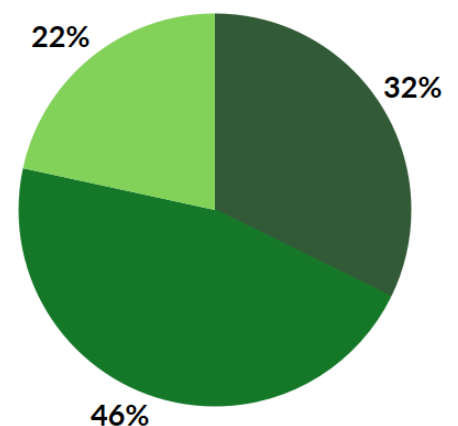
Financial Situation of Veterans



Financial Situation of Respondents With a History of Incarceration



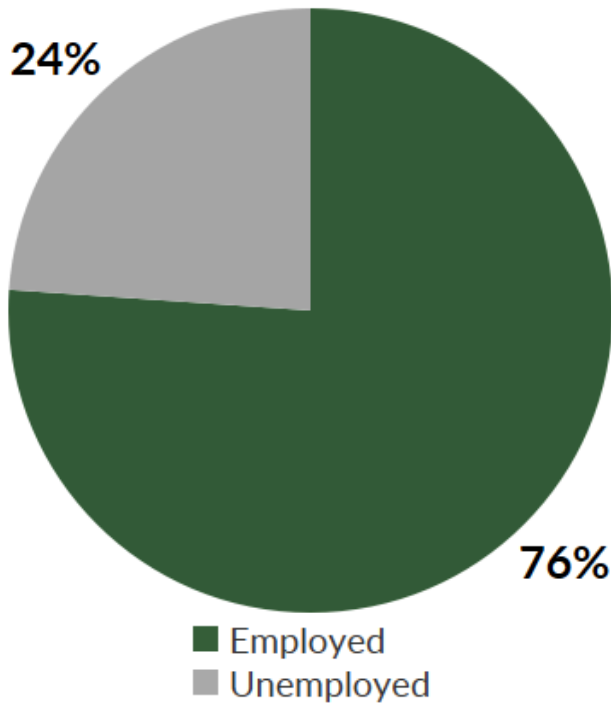
Financial Situation of Respondents With a Disability



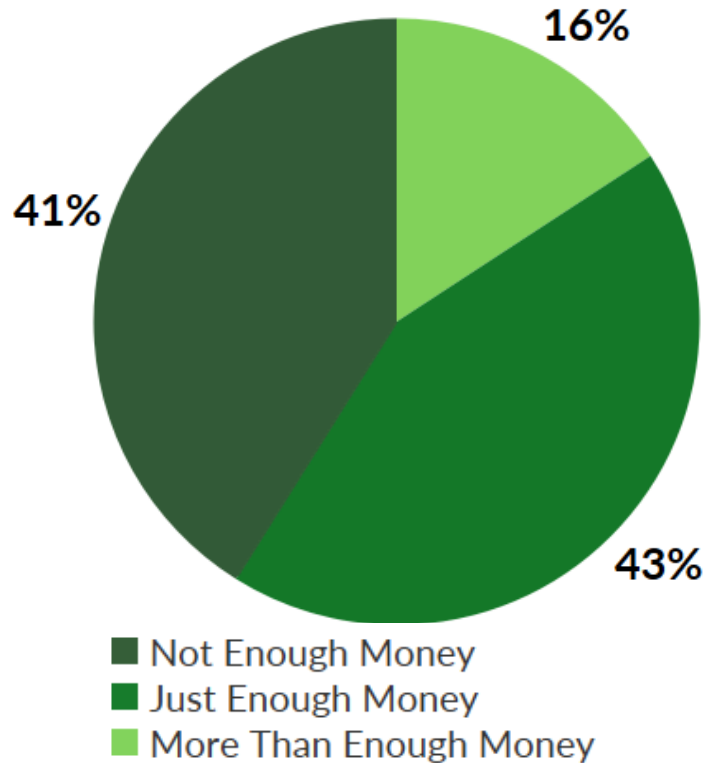
EMPLOYMENT

Employment status—being employed or unemployed—dramatically impacts an individual's reported financial situation, housing situation, and where they live. Respondents were asked, “If employed, what is your job?” Those who were *Unemployed* were given options to select from for a reason that they are currently unemployed (See Appendix G, Question 15).

Employment Status of All Respondents



Financial Situation of Unemployed Respondents



Reason for Unemployment

Unemployed respondents were asked why they were unemployed.

Retired	34%
Disabled/Injured	28%
Unemployed and Searching for Work	15%
Unpaid Caregiver	5%
Unemployed and Not Searching for Work	4%
Student	4%

Reason for Unemployment Impacts Financial Situation

46%

of respondents who are *Unemployed and Searching for Work* reported *Not Enough Money*.

11%

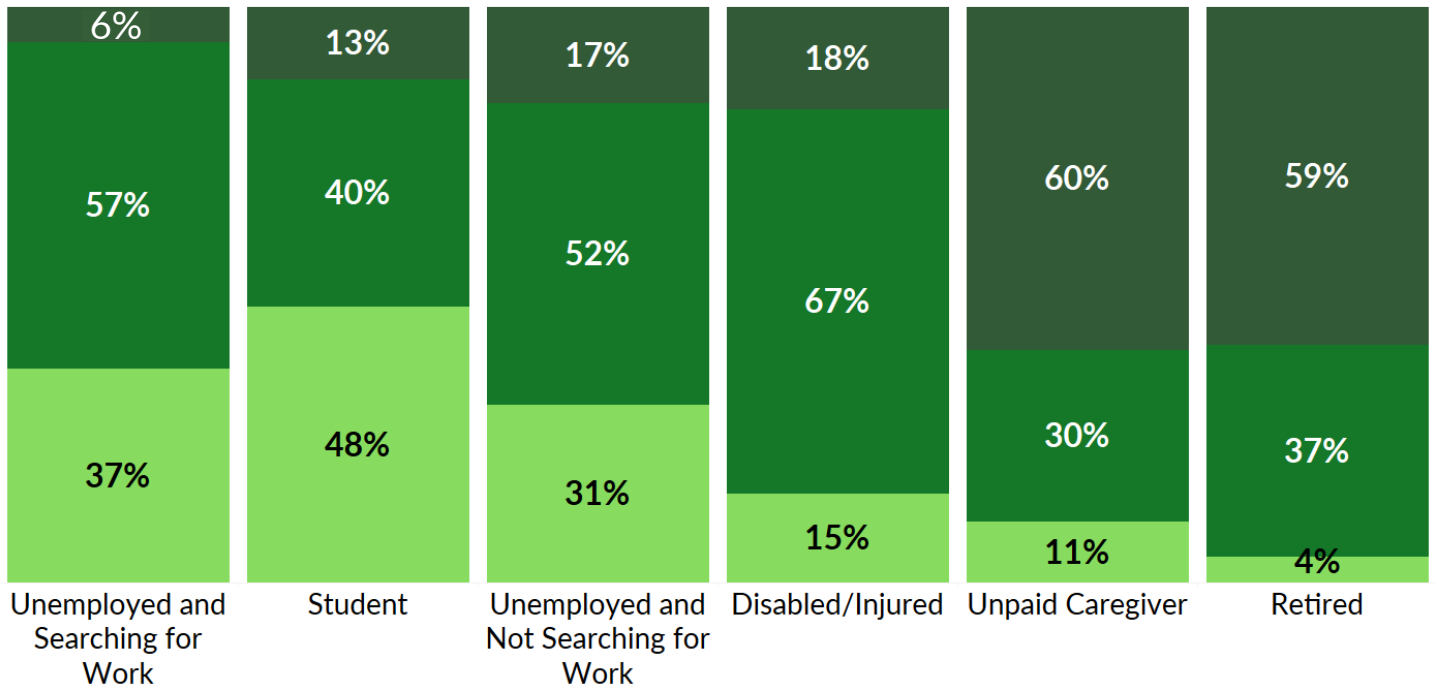
of *Retired* respondents reported they had *Not Enough Money*.

EMPLOYMENT

Housing Situation by Reason For Unemployment

Respondents were asked about their housing situation (Appendix G, Question 20), and responses were grouped into *I own my home*, *I rent my home*, and *Unstable or Temporary* (includes *Staying With Friends/Family*, *Shelter/Transitional*, and *Unhoused*). This is presented along with the reason for unemployment (Question 15).

- I own my home
- I rent my home
- Unstable or Temporary



City and Rural Areas Are Less Likely to Report More Than Enough Money.

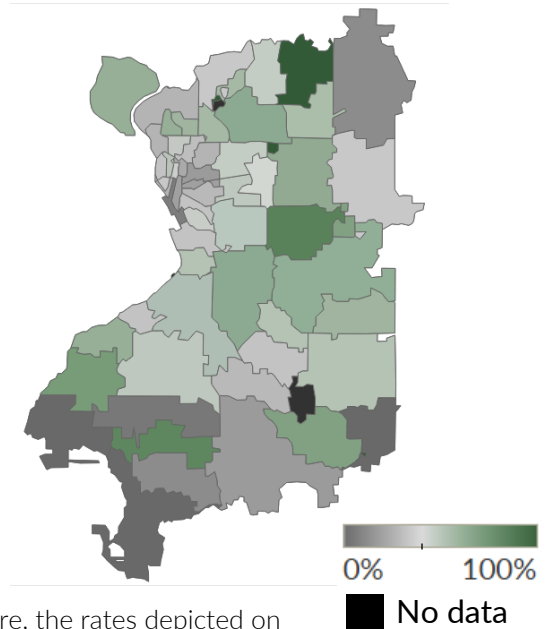
100%

of respondents in 14032 (Clarence Center) stated they had *More Than Enough Money*.

0%

of respondents in 14081 (Irving), 14070 (Gowanda), and 14030 (Chaffee) stated they had *More Than Enough Money*.

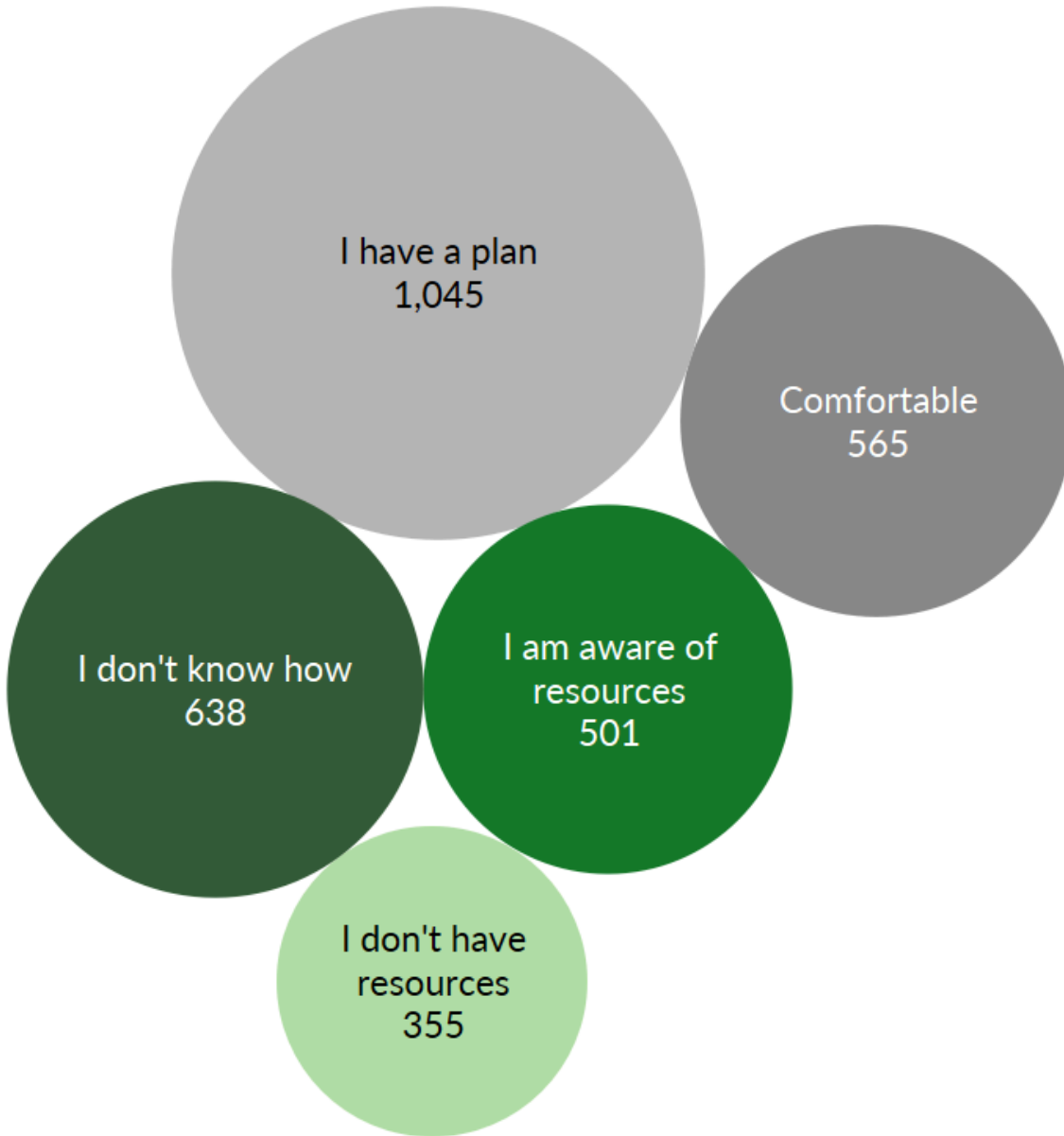
Percentage of Respondents Who Have More Than Enough Money by ZIP Code



Some ZIP codes have fewer than 10 respondents. Therefore, the rates depicted on the map may not be representative of the community within these areas.

FINANCIAL HOPES

Multiple demographic factors impact an individual’s expenses, debts, plans, and hopes for their financial situation. The survey asked, “Which of the following best describes your hopes for your financial situation?” (Appendix G, Question 29). Respondents could select multiple answers, and below are the number of responses for each option. See the key for the abbreviated labels of each option.



- I am comfortable with my current financial situation (Comfortable)
- I have a plan to improve my financial situation (I have a plan)
- I am aware of resources that may help me to improve my financial situation (I am aware of resources)
- I would like to improve my financial situation but don't know how (I don't know how)
- I know how I could improve my financial situation but don't feel I have the necessary resources (I don't have resources)

Demographics Impact Financial Situation

18%

of all respondents stated that they were *Comfortable* with their financial situation.

14%

of LGBTQ+ respondents stated that they were *Comfortable* with their financial situation.

10%

of People of Color stated that they were *Comfortable* with their financial situation.

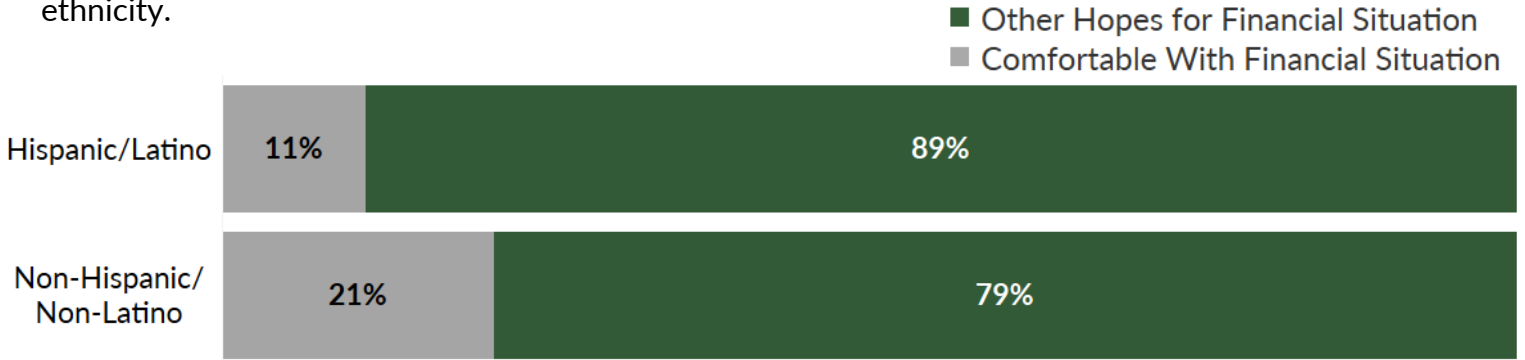
10%

of Trans, Nonbinary, and All Other Gender Identities stated that they were *Comfortable* with their financial situation.

FINANCIAL HOPES

Percentage of Respondents Who Are Financially Comfortable by Ethnicity

Responses to “Which of the following best describes your hopes for your financial situation?” were grouped into respondents who were *Comfortable With Financial Situation* and respondents who listed any *Other Hopes for Financial Situation*. The chart below shows the percentage of respondents by ethnicity.



Respondents With a Disability, Struggling With Substance Use, or Unemployed Were Less Likely to Have a Financial Plan

When looking at respondents who selected the response *I have a plan to improve my financial situation*, differences were observed across several factors.

33%

of respondents *With a Disability* selected *I have a plan*, compared to 42% of those *Without a Disability*.

35%

of respondents *Struggling With Substance Use* selected *I have a plan*, compared to 41% of those *Not Struggling With Substance Use*.

33%

Of respondents who were *Unemployed* selected *I have a plan*, compared to 44% of those who were *Employed*.

A College Degree or History of Incarceration Also Impacts Financial Hopes

26%

of respondents with *No College Degree* selected *I would like to improve my financial situation but don't know how*, compared to 21% of respondents with a *College Degree*.

22%

of respondents with a *History of Incarceration* selected *I know how I could improve my financial situation but don't feel I have the necessary resources* compared to 12% of respondents with *No History of Incarceration*.

BARRIERS AND CHALLENGES

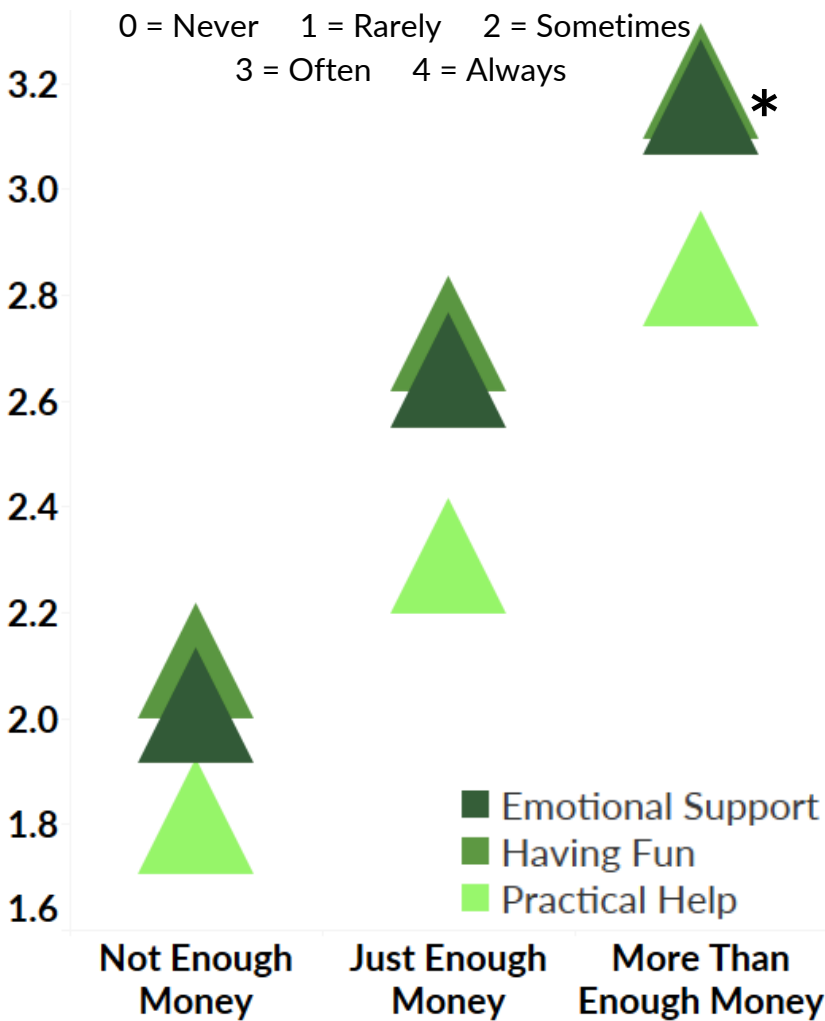
Social supports, transportation, food access, child care, and adult care are all impacted by an individual’s financial situation.

Financial Situation and Social Supports

Perceived available support from friends and family was rated on a scale from *Never* to *Always*, to which values of 0-4 were assigned. The shapes on the social support charts represent averages of these values for each type of support, comparing respondents at each educational level. The chart below presents the average value of each social support in each of the financial status situations.

The numerical values represent the following:

0 = Never 1 = Rarely 2 = Sometimes
3 = Often 4 = Always



* Emotional Support and Having Fun have nearly identical values for those with *More Than Enough Money*

All social supports were **highest** among respondents with *More Than Enough Money*.

Affordability of Child Care

For respondents who indicated that they experienced challenges finding child care:

74%

stated that *Affordability* was a challenge.

This percentage increased to

85%

among respondents who also indicated that they had *Not Enough Money*.

Affordability of Adult Care

For respondents who indicated that they experienced challenges finding care for an adult in their household:

52%

stated that *Affordability* was a challenge.

This percentage increased to

67%

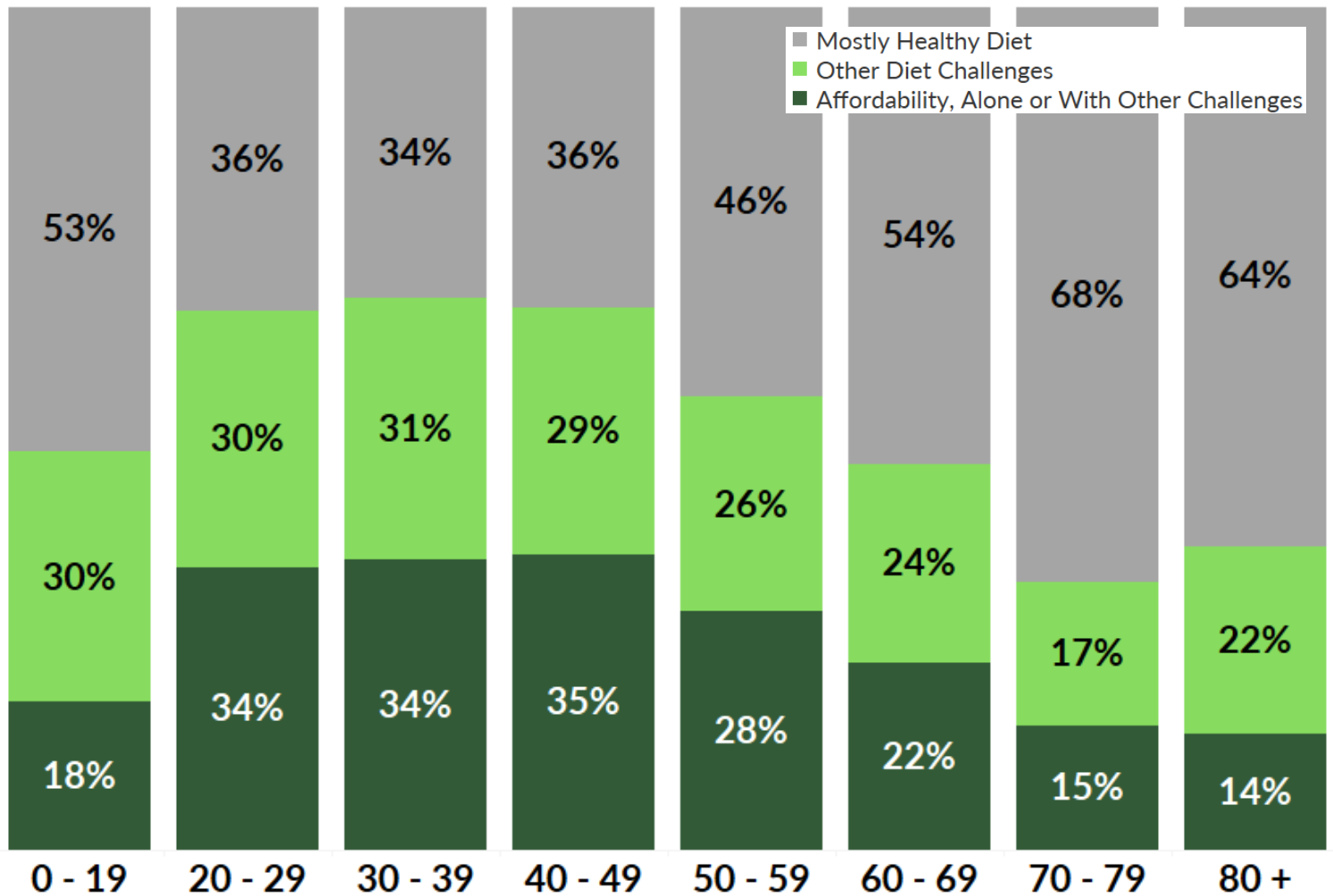
among young adults (Under 29) and older adults (70 and Older).

BARRIERS AND CHALLENGES

Eating healthy is not just a personal choice. Very often an individual's environment, access, and resources limit their ability to eat healthy food options. To explore challenges to healthy eating, respondents were asked, "Which of the following about your diet is true?" (See Appendix G, Question 26).

Biggest Challenges to a Healthy Diet by Age Group

Respondents could select multiple options. For this chart, respondents were placed in three groups. Those who selected *Mostly Healthy Diet*, those who selected *Affordability* as a challenge to a healthy diet (alone or with other challenges), and those who selected any other challenges to a healthy diet, such as *Time* or *Knowledge*. These three groups are presented as a percentage among each age group.



Affordability Is a Challenge to Eating a Healthy Diet

Affordability was a leading challenge among respondents aged 20-49.

Affordability was listed as a challenge to eating a healthy diet by 38% of Hispanic respondents compared with 32% of Non-Hispanic respondents.

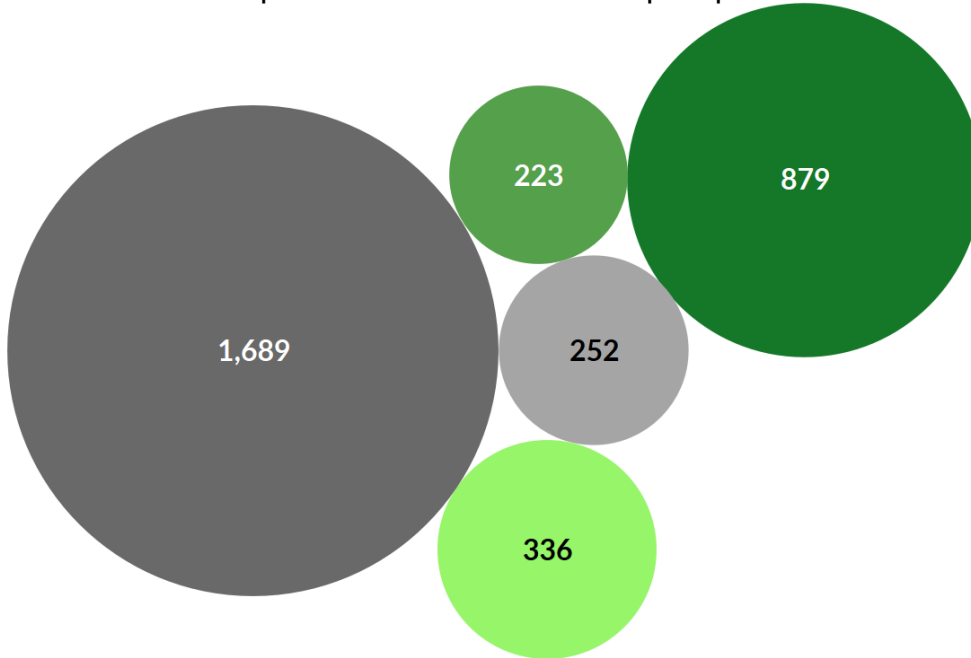
Additionally, 42% of respondents of Trans, Nonbinary, and All Other Genders listed *Affordability* as a challenge to eating healthy as compared to 32% of Women and 23% of Men.

BARRIERS AND CHALLENGES

To examine food access and food challenges, respondents were asked, “Which of the following best describes your food situation?” (See Appendix G, Question 25).

Number of Responses to “Which of the Following Describes Your Food Situation?”

Respondents could select multiple options.



Race And Using SNAP/WIC to Buy Food

30%
of all respondents said they Use SNAP/WIC to Buy Food.

57%
of People of Color indicated that they Use SNAP/WIC to Buy Food compared to 38% of White respondents.

- My household is able to buy enough food with salary/wage money
- My household is able to get enough food but not healthy food
- My household gets some of our food from food pantries
- My household is not able to get enough food
- My household uses SNAP, WIC, etc., to buy food

Respondents with *Not Enough Money* are much more likely to *Experience Food Challenges* while those with *More Than Enough Money* have a higher rate of *No Food Challenges*.

Food Situation and Financial Status

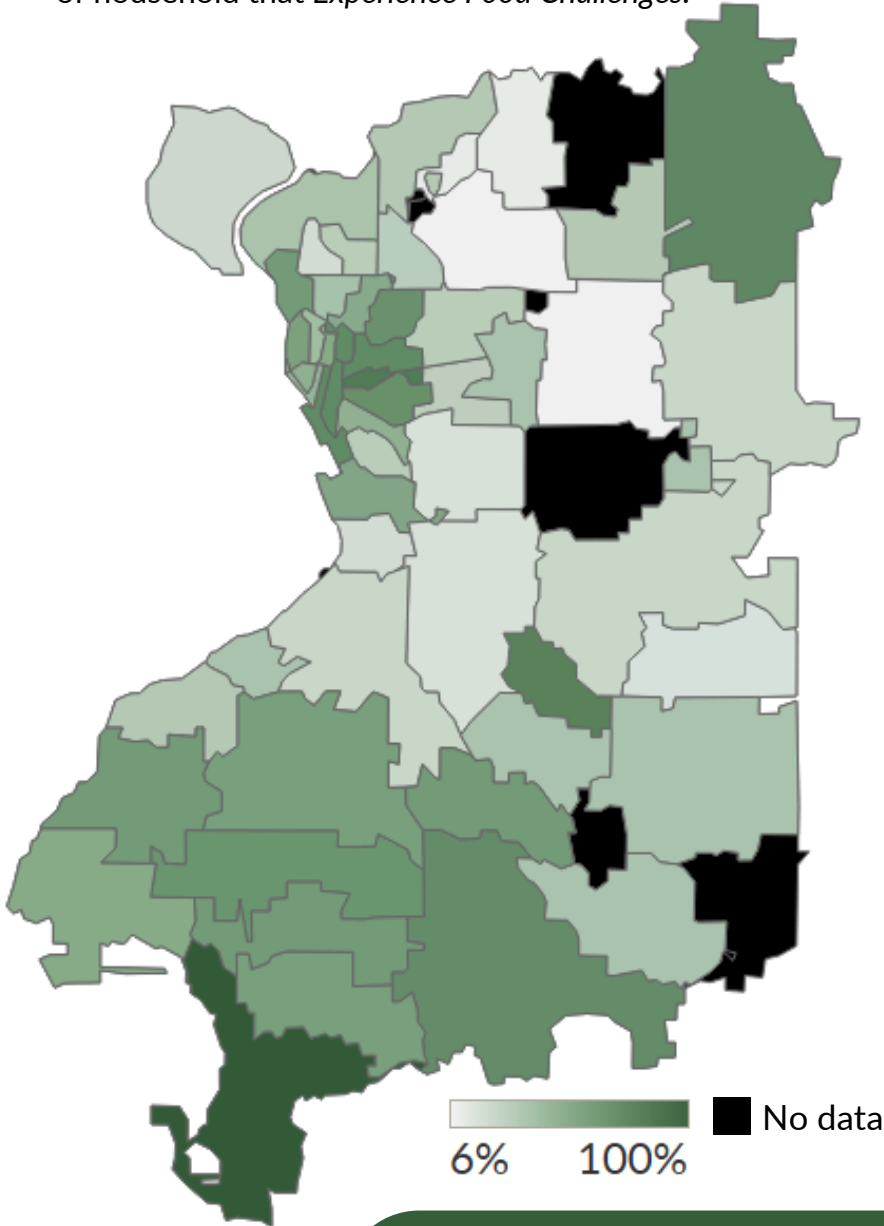
Respondents who selected only *My household is able to buy enough food with salary/wage money* were grouped into *No Food Challenges*, and any respondent who selected one or more of the other options was grouped into *Experience Food Challenges*. The percentage of respondents in each group at each level of financial status is below. Darker green indicates a higher percentage of responses.

	Experience Food Challenges	No Food Challenges
More Than Enough Money	11%	86%
Just Enough Money	50%	44%
Not Enough Money	85%	12%

BARRIERS AND CHALLENGES

Percentage of Respondents Who Experience Food Challenges By ZIP Code

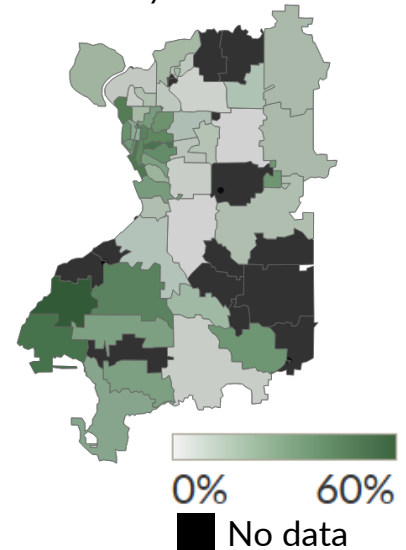
The percentage of respondents who answered anything other than *My household gets enough food with salary/wage money* to “Which best describes your food situation?” by ZIP code. Darker green ZIP codes represent higher rates of household that *Experience Food Challenges*.



Some ZIP codes have fewer than 10 respondents. Therefore, the rates depicted on the map may not be representative of the community within these areas.

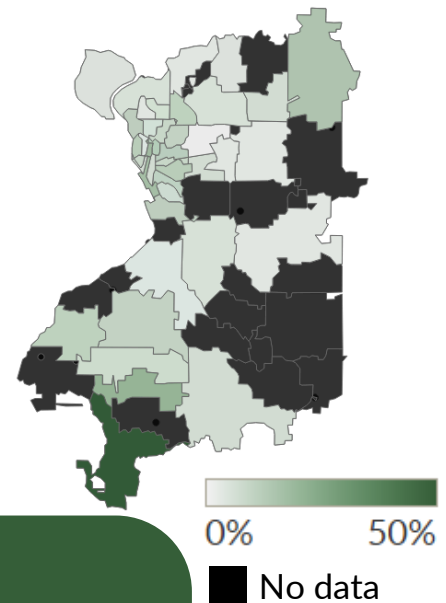
Percentage of Respondents Who Use SNAP/WIC

Darker green ZIP codes represent higher rates of households that *Use SNAP/WIC to Buy Food*.



Percentage of Respondents Who Are Not Able to Get Enough Food

Darker green ZIP codes represent higher rates of households that are *Not Able to Get Enough Food*.



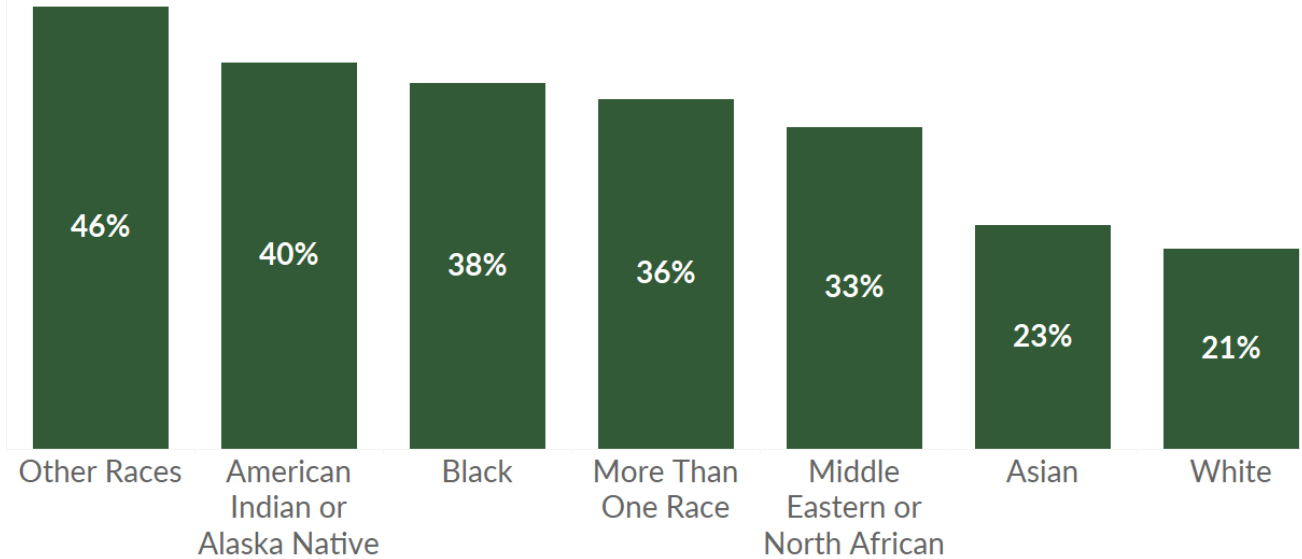
1 in 5
(or 22%) respondents who *Use SNAP/WIC to Buy Food* also said their household is *Not Able to Get Enough Food*.

BARRIERS AND CHALLENGES

Limited transportation options and the cost of transportation can be a major barrier to employment and the ability to earn income.

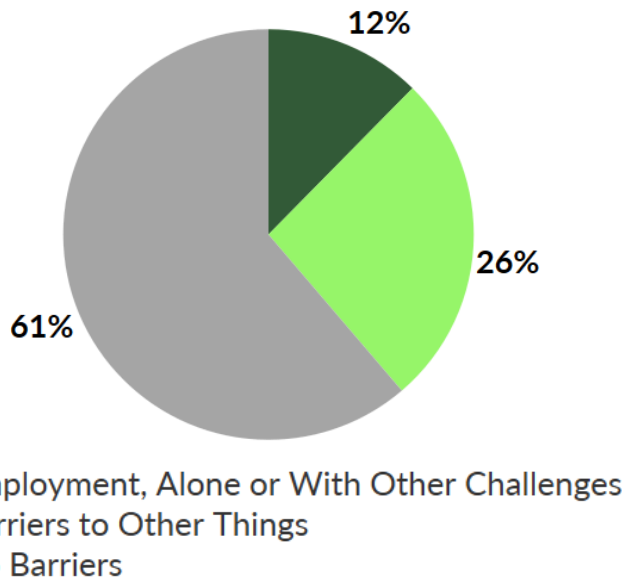
Affordability of Transportation by Race

Respondents were asked, “What are the challenges to accessing transportation?” (See Appendix G, Question 31). Respondents could select multiple options, but anyone who selected *Affordability* (alone or with other challenges) was grouped and compared across race categories.



Transportation as a Barrier To Employment

Respondents were asked to indicate how a lack of transportation has caused challenges for them. Respondents were grouped by whether they indicated that lack of transportation was a barrier to employment, other things (access to food, medical care, recreation, etc.), or if lack of transportation was not a barrier (*No Barriers*).



Affordability Being a Barrier to Transportation

As shown above, Black and American Indian or Alaska Native respondents and respondents of All Other Races not listed indicated *Affordability* as a challenge to transportation at the highest rates.

38% of *Unemployed* respondents listed *Affordability* as a challenge to transportation, compared to 25% of those who are *Employed*.

39% of respondent *With a Disability* listed *Affordability* as a challenge to transportation, compared to 28% of those with *No Disability*.

ECONOMIC STABILITY & HEALTH

An individual's health outcomes—such as physical health conditions or mental health—were compared with that individual's financial situation. To determine respondents' health conditions, they were asked to select from a list of possible health conditions (See Appendix G, Question 34).

Health Conditions Based on Financial Situation

21%

of respondents who stated they have *Not Enough Money* listed *Obesity* as a health condition, compared to only 15% with *More Than Enough Money*.

31%

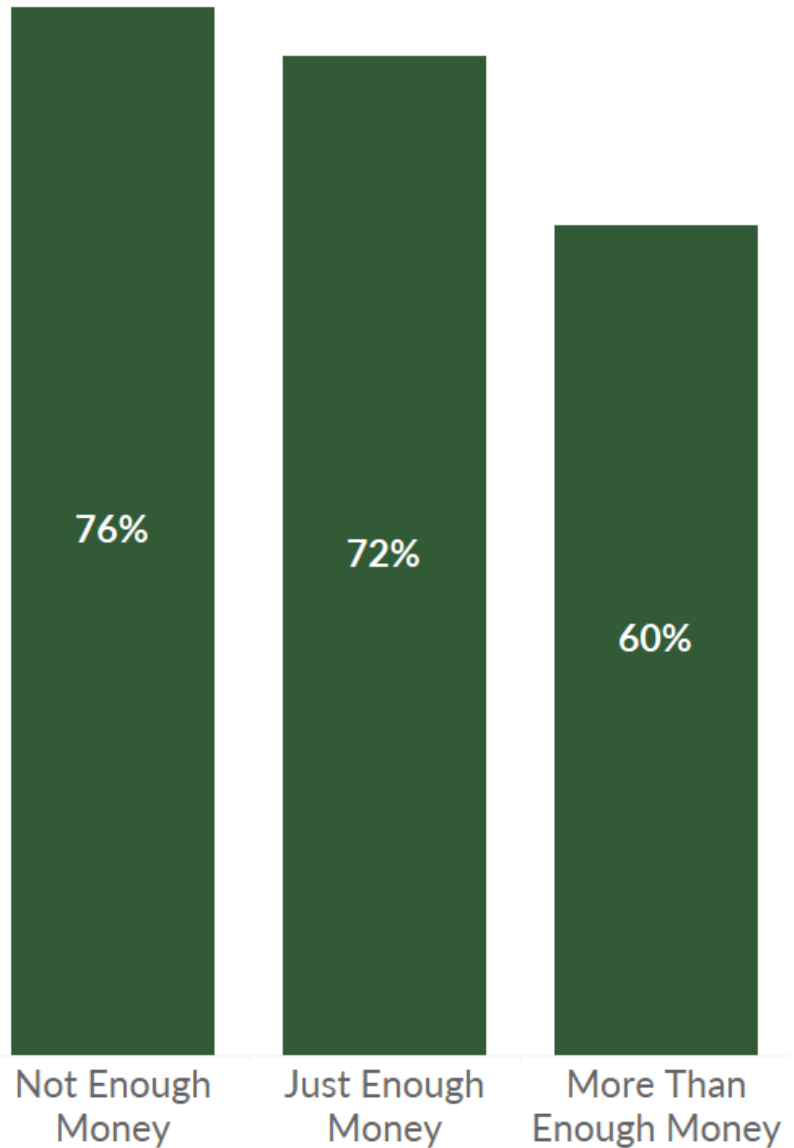
of respondents who stated they have *Not Enough Money* listed *High Blood Pressure* as a health condition, compared to only 20% with *More Than Enough Money*.

40%

of respondents who stated they have *More Than Enough Money* selected *None of These* listed health conditions compared to only 28% with *Just Enough Money* and 24% with *Not Enough Money*.

Percentage of Respondents Who Have Any Mental or Physical Health Conditions by Financial Status

Responses were grouped into those who stated they had none of the listed health conditions or selected any combination of mental and physical illnesses. Below is the percentage of respondents in each financial group that reported *Any Mental or Physical Health Conditions*.

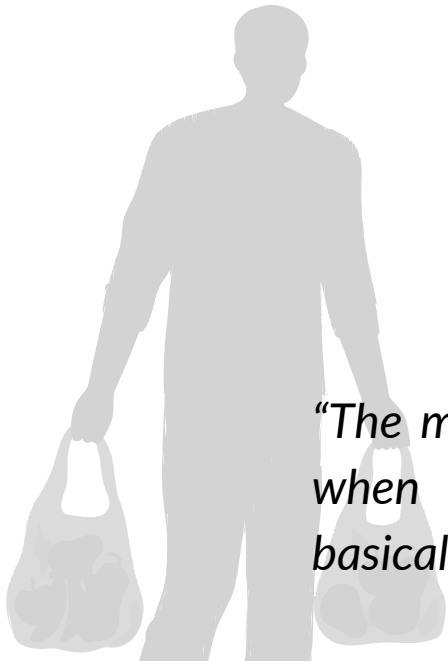


FOCUS GROUPS ON ECONOMIC STABILITY

For additional focus group data, see Appendix C.

Rising Costs and Stagnant Wages

Many participants expressed concern over the combination of rising costs of items like food without a similar increase in wages.



“You go to the store and you spend \$100. You come out with one bag, and you don't have any meat in the bag.”

-Black Older Adults Focus Group

“The minimum wage is ridiculous to survive on, especially when you are a single parent. You're forced to work basically two full time jobs and raise children on your own.”

-Rural Caregivers Focus Group

“I think the cost of living keeps going up. Everything keeps getting more expensive. But [...] pay is not increasing.”

-LGBTQ+ Focus Group

Financial Stability and Poverty

The stress caused by poverty and financial instability was discussed by many focus groups. The importance of financial stability and financial responsibility was also a common topic of discussion.

“It's expensive and time-consuming being poor.”

-Hispanic/Latino Focus Group

“Financial stability. That is number one, I would say, because obviously growing up, you have a lot of dreams that you want to fulfill. And in order to get to those dreams, there's—everybody has high dreams. So in order to get to those dreams, you need to go into, like a financial stability where you'll be able to achieve those.”

-Bangladeshi Focus Group



FOCUS GROUPS ON ECONOMIC STABILITY

Expenses for Health Care, Transportation and Housing

During most focus groups, many people spoke about the burden of expenses related to health care, transportation, and housing.

“The other thing I would say is money. It's really difficult to do things because everything is very expensive. And while I understand that it's due to COVID and the rising costs of things, it's really prohibitive. It's difficult to go places if you can't afford a bus ticket or gas. It's difficult to go out and find community if you can't afford the transportation to get there. There's—there's very few things we can do that don't cost money that are community forward. So there's not a lot of spaces you can exist without paying for them, which makes it very hard to find to find community and have people around you to support you, and people to keep you safe, because you're certainly more safe with a group of people than you are by yourself.”

-Trans and Nonbinary Focus Group

“[Being] in debt, [...] having your rent, and your bus fare, and your grocery bill money, and your doctor bill money, and stuff like that. It's hard. So that's why people do get on Medicaid and food stamps, to get those things in order to [...] make a living. Because it's hard. [...] You're going to have to go back and hustle, and that hustle is gonna bring you right back in [jail].”

-Incarcerated Women Focus Group

“They charge you all that money, [...] \$75 just to walk through the door. [The doctor] ain't even touched your body. He ain't even talked to you yet, you know—it costs you \$75.”

-Black Older Adults Focus Group

“But housing absolutely insane in the city. Especially for folks on fixed incomes and even with housing assistance programs, like to be completely straightforward with you, the fact that they think that a one-bedroom apartment should be \$750 a month? That's not realistic, especially for somebody receiving Social Security or Supplemental Security Income. That's your whole paycheck. There's no way to survive like that. Unless you get a roommate.”

-Trans and Nonbinary Focus Group