

In Summer 2018, the Wake-Eden Community Baptist Church partnered with WHEDco to conduct a Community Needs Assessment to gain a deeper understanding of the strengths and challenges present in the Wakefield and Edenwald neighborhoods where Wake-Eden’s buildings and programs are located. The Wakefield/Edenwald Community Needs Assessment provides insight from community members themselves about the improvements, services and resources they want to see in their neighborhood, to make it a healthier, even more vibrant place to live and raise a family. This summary of findings reports the results of 407 surveys, collected Summer to Fall 2018 from Wakefield and Edenwald area respondents who live, work, or study in zip codes 10466 and 10470. It offers a snapshot of their perceptions, unmet needs and hopes.

### Respondents’ Profile

A notably higher number of people who took the survey identify as female (66.8%). More than half of respondents (249) identify as Black and 63 identify as Hispanic. More than two thirds of respondents (371) speak English. A total of 65 respondents speak Spanish. French (10), Arabic (5), African languages (3), and Other languages (14) are also spoken by respondents. **Nearly half (45.1%) of respondents is foreign-born.** Most respondents’ primary source of income is from employment: 62.3% have a full-time job. Respondents also rely on pension/social security and public benefits. Close to two of every five respondents (38.9%) report an annual household income of less than \$35,000, while 40.9% of respondents earn more than \$50,000.

### Who took this survey: 407 Respondents

Wakefield/Edenwald  
Community Needs Survey Area



Females  
**66.8%**

Males  
**33.2%**

Foreign Born  
**45.1%**

Born in USA or  
its territories  
**54.9%**

Average Age  
**43.5 yrs old**

Average  
household size  
**3.2**

Employed  
**79.2%**

Student  
**11.2%**

#### Major sources of income

Employment	267
Pension/Social Security	73
Public benefits	40
Money from Family/Friends	28
Other	19

#### Race/Ethnicity

Black/African-American	249
Hispanic/Latino (of any race)	63
Other	30
White	22
African	20
American Indian/Native Alaskan	6
Middle Eastern/North African	5
Asian/South Asian	3
Native Hawaiian or Pacific Islander	1

#### Country of Birth

United States of America	51.5%
Jamaica	30.9%
Dominican Republic	3.3%
Puerto Rico	2.2%
Guyana	1.1%
Trinidad and Tobago	0.8%
Ghana	0.8%

**38.9%**  
of households earn  
less than \$35,000/yr

- Neighborhood Study Area (note: study does not include Woodlawn in 10470)
- Wake-Eden Community Baptist Church/ Wake-Eden Christian Academy (Pre-K - 5th)
- WHEDco Buildings

## Neighborhood Perception

The biggest neighborhood concerns for community members surveyed are cleanliness and feeling uninformed about available area resources and events. More than half (56%) of area respondents do not think that their neighborhood is clean and well-maintained, and close to 57% do not know about community events and resources in their neighborhood. Only 52.4% think that their neighborhood is affordable. Fewer than half (48.1%) have access to places to exercise in the neighborhood. Many respondents (60%) feel the neighborhood is safe.

Please tell us how you feel about this neighborhood:	Strongly Agree	Agree	Disagree	Strongly Disagree
This neighborhood is affordable	6.9%	<b>45.5%</b>	31.0%	12.5%
This neighborhood is safe	7.9%	<b>52.1%</b>	30.7%	6.4%
This neighborhood is clean and well-maintained	7.1%	34.4%	<b>42.5%</b>	13.5%
I can cross streets safely in this neighborhood	8.1%	<b>54.5%</b>	27.8%	6.9%
I can get healthy foods in this neighborhood	10.6%	<b>44.5%</b>	30.0%	12.8%
I have access to places to exercise in this neighborhood	7.9%	<b>40.0%</b>	34.6%	13.5%
I am satisfied with the quality of public transportation here	12.5%	<b>46.2%</b>	26.3%	11.3%
I know about community events and resources in this neighborhood	6.6%	31.9%	<b>42.0%</b>	14.7%

## Community Needs

Respondents were asked what they would like to see more of in their neighborhood. The top responses (below) indicate a need for more programs, spaces and amenities for youth and adults/seniors, more employment and housing, and more local places to eat. A notable number of respondents desire more places to engage in culture and entertainment, as well as more police presence, suggesting that safety remains a key concern.

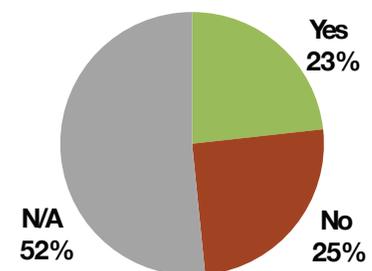
### What would you really like to see more of in this neighborhood?

<b>Community centers or youth programs</b>	<b>280</b>	More police presence	<b>200</b>
		Immigration/legal services	<b>155</b>
<b>Better parks and public spaces</b>	<b>270</b>	Affordable financial services	<b>153</b>
<b>Affordable housing</b>	<b>258</b>	Childcare services	<b>138</b>
<b>Career/job training centers</b>	<b>238</b>	Benches and bike lanes	<b>129</b>
<b>Café/sit down restaurants</b>	<b>214</b>	Other	<b>47</b>
Cultural/entertainment options	204	Less police presence	19

## Childcare

Parents of children under 18 years old in Wakefield-Edenwald were almost split on the quality of their child's education: almost half were not satisfied with it. Also, nearly half (45%) did not have childcare for children under 5 years old and nearly half (47%) said their elementary or middle school-aged children were not engaged in any afterschool program.

### If you have children under the age of 18, are you satisfied with the quality of their education?



## Health

Nearly half of respondents (48.1%) disagreed or strongly disagreed that they had access to places to exercise in their neighborhood, and only a little more than half (55.1%) felt they had access to healthy foods. Respondents were also dealing with serious health issues at home. The top health concerns facing the respondent or someone else in their household were Diabetes, Asthma, Mental Health Issues or Depression, and No Health/Dental Insurance. Healthcare/Dental Care Not Affordable was another notable concern of Wakefield-Edenwald survey respondents.

### Are you or anyone in your household dealing with any of these health issues?

Diabetes	77
Asthma	77
No health/dental insurance	55
Mental Health Issues or Depression	55
Healthcare/dental care not affordable	51
Obesity	45
Other Serious Illnesses (cancer, heart disease, etc)	43
Substance Abuse	11

## Housing and Household Needs

For all individuals and families, having stable housing they can afford is the foundation for accessing other vital resources—from good schools to quality medical care and jobs—in order to lead healthy, prosperous lives. Rising housing costs citywide and speculative development are beginning to affect residents in the Bronx. Those who may be most at risk are those who rent where they live, do not have current leases and are rent-burdened.

### Housing Costs: Renters and Homeowners

Many Wakefield-Edenwald survey respondents (66.5%) rent where they live: slightly more than three of 10 (33%) own their home. Nearly 20% of those who are homeowners stated that they currently owe more on their home than they could sell it for today. More than four of 10 respondents (43.2%) pay \$1,500 or more each month on rent or mortgage costs while nearly 35% pay from \$800-\$1,499 monthly. Only 22% spend less than \$800 each month on housing costs. City statistics from the 2012-2016 American Community Survey show that **57% of Bronx Community District 12 households, which includes Wakefield and Edenwald, are rent-burdened**, meaning, they spend more than 30% of their household income on rent and “may have difficulty affording food, clothing, transportation and healthcare.”<sup>1</sup>

### Risk of Housing Instability

Of respondents who stated that they rent, only about half (51.3%) has a one-year or two-year lease, and 10.6% have a month-to-month lease. **Nearly four of every 10 renters (38.1%) stated that they do not have a lease.** Further, a significant number of respondents (55.2%) stated that they do not live in a rent-stabilized apartment. More than 13% *do not know* if they live in a rent-stabilized apartment. **These findings may indicate that some community members are at risk of experiencing housing instability as rents continue to rise across NYC and the Bronx.**

### Household and Family Needs

Many Wakefield-Edenwald area respondents are long-time community members: nearly 60% have lived in their current apartment/house for 6 or more years. About a quarter (26%) are new to the neighborhood (less than 3 years). When asked the areas in which they needed the most help, respondents ranked Housing, Lowering Electricity/Heat Bills, Financial Issues (Credit, Debt, Expenses, etc.), Public Benefits, and Emergency Food the highest.

1. NYC DOHMH Community Health Profiles 2018: Bronx Community District 12, Williamsbridge and Baychester (includes Wakefield and Edenwald)

Of respondents who moved within the last 10 years

**69.5%**

stated that their last apartment/house was either in the same neighborhood or elsewhere in the Bronx

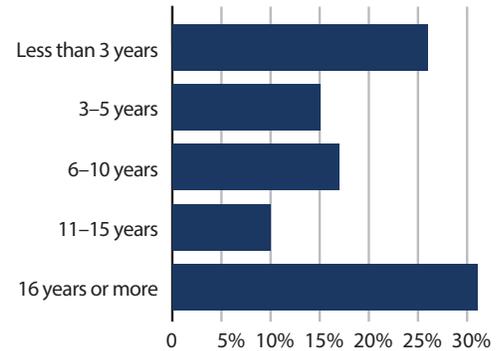
**66.5%**

rent where they live

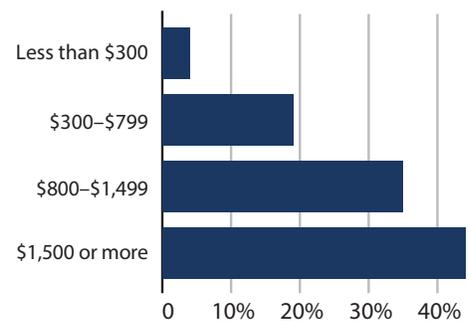
**55.2%**

state they **do not** live in a rent-stabilized apartment

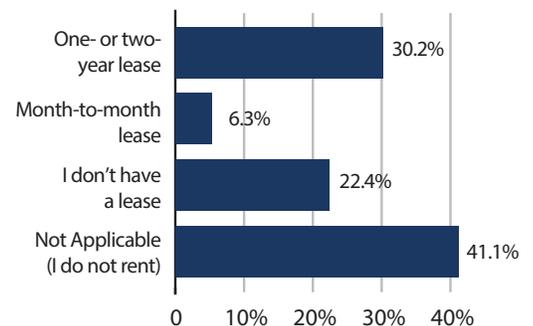
### How long have you lived in your current apartment or house?



### What is your total rent or mortgage per month?



### If you rent, do you have a lease?



### If you own your home, do you currently owe more on your home than you think you could sell it for today?



## Financial Access and Well-Being

To better understand community members' access to financial services that might support their overall economic stability, we asked community members about their sense of financial wellbeing.

### Usage of Financial Services, Formal and Informal

The three major financial services that Wakefield-Edenwald respondents indicated that they used were the Bank (333), Online/Mobile (143), and Check-Cashing (94). Some respondents (14%) get their financial needs met outside of financial institutions, through informal savings or lending circles (partner, susu, etc.) with family and friends. This financial practice is more often seen among immigrant groups.

### Issues with Banking and Saving

The Bronx has the lowest concentration of bank branches/household in the US and the largest concentration of unbanked households in NYC.<sup>2</sup> Thirty-six (36) area respondents (8.8%) do not have a US bank account. Their top three reasons were: *I don't think I need one*, *I have had a bad experience with a bank in the past*, and *I can't maintain the minimum balance required*. Fifty-two (52) people with a U.S. bank account also answered this question, suggesting some issue with banks. From all 88 responses, the top reasons were: *I don't think I need one*, *I had a bad experience with a bank in the past*, *Other*, and *I can't maintain the minimum balance required*.

Research has shown that having savings is vital for absorbing the shock of unforeseen expenses, and is a gateway to building financial health.<sup>3</sup> **More than 30% of respondents said they have \$0 saved for a rainy day.**

### Remittances and International Money Transfers

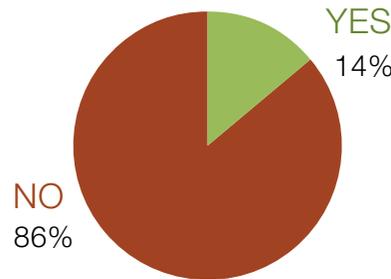
Given the large foreign-born/immigrant population in the study area, we asked about remittances, or money sent overseas to loved ones. Slightly more than 30% of all respondents indicated that they send remittances to help relatives in another country. The most common frequency was every 1-2 months (35.5%) with \$50-\$100 the most common amount sent. This likely impacts respondents' pace of achieving financial well-being in the U.S. Respondents with annual household income of *only* \$25,000-\$34,999 are the 2nd most common group to send money to relatives overseas.

2. Kamins, T., "Why are so many New Yorkers still under-banked?" *City Limits*, 1/6/17  
 3. Krings, M., "Study shows importance of starting savings early." *Univ. of Kansas*, 12/3/14

## If you do not have a U.S. bank account, what are your reasons for not having one?

I don't think I need one	9
I had a bad experience with a bank in the past	6
I can't maintain the minimum balance required	5
I'm worried my money won't be safe	3
Other	2
I am waiting for documents or don't have proof of address	2
I'm worried they will charge me hidden fees	2
I don't understand the banking system	1
I don't feel comfortable speaking English	1
I am not allowed to open an account because I owe money to a bank	1
I'm afraid they will give my information to the authorities	1
There is no bank in my neighborhood	0

### Do you save money with family/friends?



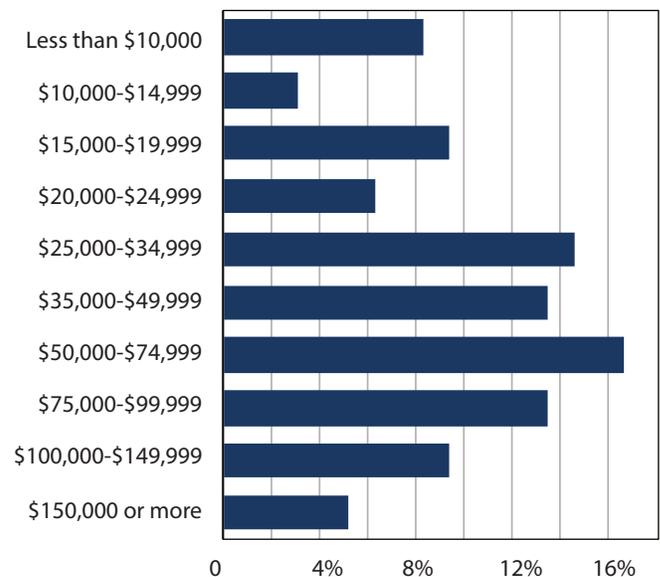
**8.8%**

indicated that they did not have a U.S. bank account

**30%**

send money to relatives or loved ones who live in another country

### Income and money sent overseas



## What do you want to see in the neighborhood?

Call us at 646.436.4966 or email Wake-Eden at [wakeedenbaptistbx@gmail.com](mailto:wakeedenbaptistbx@gmail.com).

Visit [wakeeden.org](http://wakeeden.org) and [whedco.org](http://whedco.org) for more information about each organization's services.