Community Impact Report 2019

Consumer Credit Counseling Service
(716) 712-2060

Serving our community for over 50 years
Our Mission
We provide our community with the best strategies to master their credit.

Our Vision
We are the most recognized financial counseling Agency in our community that minimizes the stigma associated with debt.
In 2019, CCCS observed a substantial increase in demand for our services, particularly for Financial Counseling, largely due to expansion efforts that occurred throughout the year. There was a 40% increase in demand for this service compared to 2018, resulting in a total of 2,480 individuals served. Contributing to this increase was a stronger demand in online counseling; 1,073 clients were served through this method of counseling. We anticipate that this number will continue to increase in 2020 given the organization’s plans for expansion into other states, and more consumer demand to participate in our services via the online platform.

In addition to Financial Counseling, CCCS continues to offer an array of additional counseling services including Credit Report Education, Student Loan Counseling, Bankruptcy Counseling, and Housing Counseling. In 2019, CCCS began offering a new counseling service called “Homeownership Readiness Counseling”. This service expands upon our existing pre-purchase housing counseling by providing extensive and on-going coaching to individuals who are working towards the goal of homeownership in the near future.
The Niagara County Financial Empowerment Coalition—a project created and sponsored by Consumer Credit Counseling Service (CCCS) in late 2013, assembling over 30 Niagara County service providers to work together as a group. Financial Counseling and Free Tax Prep Services are offered in Niagara Falls and Lockport.

The focus is on bolstering the financial stability of low-income families—increasing access to tax credits, refunds, and needed income supports; improving financial literacy and increasing education, and providing opportunities for homeownership, education, or other asset building programs. The goals are financial education and empowerment.

Niagara Area Habitat for Humanity

In 2019, CCCS formed a partnership with the Niagara Area Habitat for Humanity to assist in their mission of providing training and access to resources through our service offerings of credit report education, financial coaching, as well as pre-purchase homebuyer’s education. These financial education services helps Habit for Humanity program participants gain the tools and knowledge they will need to become a successful homeowner.

Cornerstone Community Federal Credit Union

CCCS also increased our collaborations in 2019 with Cornerstone Community Federal Credit Union, the largest local credit union in Niagara County. Through this partnership our agencies have worked together to provide an increase in access to hardship options for their members who our experiencing financial distress and misfortune. Cornerstone has revised many of their policies to allow their members accounts to enroll more easily on to the Debt Management Plan with CCCS. In addition, other accomplishments include; Ability for Auto Loans to be enrolled on to a DMP, Financial Education offerings, as well as beginning discussions for a “Ways to Work” and “Credit Builder” program.

Niagara County

| $100,450 | 287 |
| Filing Fee Savings for the Community | VITA Prepared Free Tax Returns |
| 257 | 29 | 40 |
| Counseled Clients | Debt Management Clients Enrolled | Coalition Partners |
| $413,051 | $117,138 |
| Total Refunds | Earned Income Tax Credits Received |
Outreach & Education

CCCS has continued expanding our partnerships in education and outreach to help our community make educated financial decisions. During the year we have been able to reach 6,903 people through our education classes, participation in community and employee health fairs, and our involvement in workforce development programs.

We actively partner with the United Way, Habitat for Humanity, Catholic Charities, Goodwill, People Inc., Niagara Falls Housing Authority, NYS Employee Assistance Program, and the SPCA.

CCCS has also continued our focus on supporting the Veteran population by partnering with the Veterans One-stop Center, Wounded Warrior Project, Yellow Ribbon (Troop Deployment) Events for Military, Eagle Star Transitional Housing, D’Youville Veteran’s Association.

“Honest, knowledgeable, and friendly educators. They made it less of a lecture and more of a conversation.”

6,903 Consumers Reached
597 Participants Taught
45 Workshops
54 Outreach Partners
27.4% Pre/Post Test Increase

Photo by Patty Ann Baker
CCCS saw a large increase in our volume of active Debt Management Plan clients this year. We attribute this increase to a few factors; we
1) expanded our operations to 16 other states, allowing more families to locate our services for assistance;
2) updated our marketing to appeal differently to families who may have heard our message before; and
3) we updated some of our procedures to provide more effective service offerings to families seeking out assistance.

It’s been truly rewarding to see our work making such a difference in so many more lives. We’re truly excited about what future years can bring and how many new families we will be able to help become debt-free.
When Stephanie Riso Goodwald decided to move back to Buffalo after spending most of her adult years away, she had no idea that her life changes would include a lockdown and a pandemic.

Most importantly, she did not realize at the time how beneficial her planning and thinking ahead would be and is very happy she went to CCCS when she did. “It’s the best thing that ever happened. I got all of my financial affairs in order right before COVID. It was a huge relief for me.”

Stephanie had thought about credit counseling for a long time, but her work—founding and running a theatre company—kept her pretty much busy around the clock.

“It was truly a timing thing”, says Stephanie, explaining that she and her husband had come to a point where they were making substantial life changes—relocating cities, finding new employment and beginning to plan for future retirement.

She was committed to using a nonprofit consumer credit counseling organization because she knew enough to be leery of the overabundance of companies that advertised extensively, promising miracles.

And while she wasn’t drowning in debt by any means, she wanted to pay off her credit cards and develop a realistic budget that fit her life. Stephanie worked with CCCS to develop a payment plan that addressed her credit card debt. She is on her way to being debt free—and feels great.

CCCS provided the guidance that Stephanie needed. She encourages everyone who may be thinking about it to go to CCCS, now:

“Don’t wait. Pull off the band aid. And know that CCCS is your partner in helping you get back on track. Anything is possible with a little focus and commitment to financial health.

And, if you’re not ready or you are nervous or scared, at least start with a phone call or meeting to see how they can help.”
Our Community Partners

BankOnBuffalo
Beverly Gray Business Exchange Center
Buffalo & Erie County Public Library System
Buffalo Niagara SCORE
Child & Family Services EAP
Community Action Organization of WNY
Erie County Community College
Five Star Bank
Goodwill of WNY
Inspired Health Group
M&T Bank
NYS EAP
PathStone Enterprise Center, Inc.
People, Inc.
SBA—Buffalo Office
Small Business Development Center – SUNY Buffalo State
United Way of Buffalo and Erie County
Wells Fargo
WEDI Buffalo
WNY Law Center

Our Niagara County Community Partners

Sponsors
United Way of Greater Niagara
M&T Bank
Bank of America
Niagara Falls ESPRI

Partners
Citizens Bank
City of Lockport
Cornerstone FCU
Grigg Lewis Foundation
Heart Love & Soul
Internal Revenue Service
KeyBank
M&T Bank
Niagara Area Habitat for Humanity
Niagara County Community College
Niagara SBDC
Niagara University
Northwest Bank
NYS Department of Taxation
Niagara Falls Housing Authority
Niagara Falls Public Library
Niagara’s WorkSourceOne
Orleans/Niagara BOCES
Pinnacle Community Services
The Dale Association
Veteran’s One-stop Center
Satisfaction & Demographics

**Client Age**

- Under 25 years old: 3.1%
- 26-35 years old: 21.4%
- 36-45 years old: 23.4%
- 46-55 years old: 23.2%
- 56-65 years old: 16.7%
- 66+ years old: 12.4%
- Not Collected: 0.0%

**Client Gender**

- Female: 67.0%
- Male: 31.4%
- Not Collected: 1.6%

**Marital Status**

- Married: 38.3%
- Single: 28.0%
- Divorced: 12.2%
- Widowed: 3.8%
- Separated: 3.0%

**Ethnicity/Race**

- Caucasian: 69.9%
- Other Multi-Racial: 18.4%
- African-American: 7.0%
- Hispanic: 3.2%
- Asian: 0.9%
- Not Collected: 0.5%
- Native American: 0.2%

**My counselor/staff member/educator was easy to interact with:**

- Strongly Agree: 92.3%
- Agree: 7.4%
- Disagree/Strongly Disagree: 0.2%

**I feel my financial questions/concerns were appropriately addressed:**

- Strongly Agree: 90.1%
- Agree: 9.6%
- Disagree/Strongly Disagree: 0.3%

**I would refer a friend or family member to this Agency:**

- Strongly Agree: 90.4%
- Agree: 9.1%
- Disagree/Strongly Disagree: 0.5%
Our Board

Officers
Nancy LaTulip—Board Chair
Lake Shore Savings Bank (retired)
John Eagleton—SVP Group Manager
Community Bank NA
Anthony Gutowski—Board Treasurer
Evans Bank
Nancy Blaschak—Board Secretary
Blaschak Consulting

Directors
Joseph Alessi, Bank of America
Marylou Borowiak, Consultant
Karla Gadley, Five Star Bank
Bonnie Kell, KeyBank
Kevin McNamara, Millington Lockwood
Joseph Morrison, M&T Bank
Catherine Roberts, CAO of WNY

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