

# UUP Survey Summary

## Survey Completion: September 2024

Field	461 Responses	
	Choice	Count
Full Completion	83.7%	386
Partial Completion	16.3%	75
Total		461

The UUP survey was distributed to 1,394 SUNY Oneonta employees (current and retired).

Roughly 33% (461\*) respondents completed the survey.

*\*Some respondents did not respond to all survey questions.*

## How long have you been at Oneonta?

Field	457 Responses	
	Choice	Count
Less than 5 years	35%	160
5 to 10 years	18%	84
11 to 20 years	24%	110
More than 20 years	21%	98
Not applicable	1%	5
Total		457

## Are you currently retired?

Field	458 Responses	
	Choice	Count
Yes	5%	24
No	94%	429
Yes, but came back in a temporary role	1%	5
Total		458

# Please choose what best describes your current (or previous) employment status at Oneonta?

456 Responses

Field	Choice Count
Managerial Confidential (M/C)	5% 24
United University Professions (UUP)	82% 372
Public Employees Federation (PEF)	0% 1
Civil Services Employees Association (CSEA)	9% 43
New York State Correction Officers & Police Benevolent Association (NYSCOPBA)	0% 0
New York State Law Enforcement Officers (PBANYS/APSU)	1% 3
Graduate Student Employee Union (GSEU)	0% 1
Other (please specify)	2% 8
Not applicable	1% 4
Total	456

7 Responses

Other (please specify) - Text

- Adjunct lecturer
- Custodial
- food
- Confidential Admin Work
- custodial
- Professor at SUNY Oneonta
- RF

# HEALTH

## What Health Insurance Plan do you currently have?

406 Responses

Field	Choice Count
The Empire Plan	83% 337
Blue Choice	0% 0
Emblem Health HIP	0% 0
Highmark Blue Cross Blue Shield (of Northeastern of NY)	0% 1
HMOBlue	0% 1
Independent Health	0% 1
MVP Healthcare	3% 14
Use Spouse Insurance (please share why)	6% 24
Other (please specify)	6% 26
Not applicable	0% 2
Total	406

23 Responses

### Use Spouse Insurance (please share why) - Text

He worked for the state and I'm on his insurance

He is also UUP and we have to use a family plan as we have a child.

Have had it for years and made sense to take the payout.

Cheaper

Lower copays, lower cost family coverage

Comparable coverage at a lower rate for family status

Had it before started working here

Better coverage, lower co-pay.

Because she works for a School district locally with better insurance coverages.

NYSHIP

Less expensive until he turns 65.

Spouse insurance is much more affordable

It is more affordable to do so

Spouse is CSEA, Empire Plan

He has been employed at SUNY Oneonta for longer than I have

excellus- the family plan through my spouse is significantly cheaper that the insurance plan offered at the college.

Don't have tenure yet

Was on it prior to employment at Oneonta.

Better plan, lower cost overall.

RF rates shot through the roof a few years back... switched to Empire Plan provided through UUP (my husband)

Spouse is also UUP

Costs much less for similar coverage

On the Empire Plan through my Spouse who is also a SUNY Oneonta Employee

26 Responses

Other (please specify) - Text

Medicare

Medicare

Public Ins.

CDPHP

Medicaid NY Marketplace

Fidelis Medicaid

Medicaid

VA

Medicaid

Have not enrolled yet

CDPHP

cdphp

Anthem

CDPHP

CDPHP

CDPHP

Fidelis through New York State marketplace

Under Parent

Medicare

CDPHP

Supplemental Plan to Medicare

CDPHP

CDPHP

Highmark BCBS of WNY

CDPHP

Highmark Blue Cross and Blue Shield of Western New York

## What is your Health coverage?

406 Responses

Field	Choice Count
Single	41.4% 168
Family	57.6% 234
Other (please specify)	0.2% 1
Not applicable	0.7% 3
Total	406

1 Responses

Other (please specify) - Text

Have previously used family

## Over the years, please describe the percentage of your income spent on Medical expenses?

404 Responses

Field	Choice Count
Increased	71% 285
Decreased	3% 13
Remained the same	22% 89
Not applicable	4% 17
Total	404

## Rate the following Health Insurance items on a scale of 1 to 5

402 Responses

Field	1 (worst)	2	3	4	5 (best)	Not applicable	Total
Overall medical coverage	1.3% 5	3.0% 12	17.0% 68	45.3% 181	30.3% 121	3.3% 13	400
Overall medical costs	3.0% 12	11.2% 45	30.9% 124	32.9% 132	18.5% 74	3.5% 14	401
General primary care physician availability	15.3% 61	21.3% 85	23.0% 92	23.0% 92	13.3% 53	4.3% 17	400
Specialized care availability	13.0% 52	21.3% 85	22.1% 88	20.8% 83	11.8% 47	11.0% 44	399
Mental health availability	16.9% 67	16.6% 66	15.1% 60	8.1% 32	4.0% 16	39.3% 156	397
Mental health costs	9.8% 39	13.1% 52	17.3% 69	11.6% 46	5.0% 20	43.2% 172	398
Substance abuse treatment availability	2.0% 8	3.0% 12	4.5% 18	1.8% 7	1.3% 5	87.4% 346	396
Substance abuse costs	1.5% 6	1.8% 7	5.1% 20	1.8% 7	1.5% 6	88.4% 350	396

# MEDICATION

Over the years, please describe the percentage of your income spent on Medication expenses?

		404 Responses	
Field		Choice	Count
Increased		51%	208
Decreased		3%	13
Remained the same		37%	148
Not applicable		9%	35
Total			404

Rate the following Medication items on a scale of 1 to 5

													402 Responses	
Field	1 (worst)		2		3		4		5 (best)		Not applicable	Total		
Overall medication coverage	0.7%	3	5.2%	21	15.5%	62	42.9%	172	25.9%	104	9.7%	39	401	
Overall medication costs	2.0%	8	8.5%	34	20.8%	83	35.6%	142	23.1%	92	10.0%	40	399	
Medication availability	1.5%	6	7.8%	31	17.0%	68	36.3%	145	26.1%	104	11.3%	45	399	

# DENTAL

## What Dental Insurance Plan do you currently have?

388 Responses

Field	Choice Count
Delta Dental	82% 319
State Dental Plan	9% 33
GHI Dental	2% 6
Use Spouse Insurance (please share why)	1% 4
Other (please specify)	4% 17
Not applicable	2% 9
Total	388

4 Responses

Use Spouse Insurance (please share why) - Text

None, I can't afford it

Don't have tenure yet

Was on prior to joining Oneonta.

better cost

17 Responses

Other (please specify) - Text

dental insurance for retirees poor

CSEA

Fidelis Medicaid

Employee Benefit Fund

Medicaid

CSEA EBF

Not enrolled yet

CSEA Employee Benefit Fund

I have both Delta through SUNY Oneonta and supplement with my spouses.

Anthem Dental

CSEA

I don't remember

EBF - CSEA



CSEA EBF

Fidelis through NYS

CSEA coverage

CSEA

## What is your Dental coverage? - Selected Choice

392 Responses

Field	Choice Count
Single	38% 148
Family	59% 231
Other (please specify)	1% 2
Not applicable	3% 11
Total	392

2 Responses

Other (please specify) - Text

I have mine and my husband's who is also a SUNY O faculty

Single at SUNY and family through spouse

## Over the years, please describe the percentage of your income spent on Dental expenses?

390 Responses

Field	Choice Count
Increased	61% 236
Decreased	4% 16
Remained the same	31% 119
Not applicable	5% 19
Total	390

# Rate the following Dental Insurance items on a scale of 1 to 5

387 Responses

Field	1 (worst)		2		3		4		5 (best)		Not applicable	Total	
Overall dental coverage	14.2%	55	15.8%	61	31.1%	120	24.6%	95	9.8%	38	4.4%	17	386
Overall dental costs	15.5%	60	21.8%	84	29.8%	115	19.4%	75	8.8%	34	4.7%	18	386
Primary dentist availability	29.5%	114	28.8%	111	16.6%	64	11.7%	45	9.3%	36	4.1%	16	386
Specialized care availability	25.3%	97	20.8%	80	13.8%	53	10.4%	40	4.9%	19	24.7%	95	384
Availability of Orthodontal care	14.8%	57	12.7%	49	10.6%	41	9.8%	38	5.7%	22	46.4%	179	386

# VISION

## What Vision Insurance Plan do you currently have?

385 Responses

Field	Choice Count
Davis Vision	81% 313
Vision Care	8% 30
Use Spouse Insurance (please share why)	1% 3
Other (please specify)	4% 16
Not applicable	6% 23
Total	385

3 Responses

Use Spouse Insurance (please share why) - Text

We have a family plan

Better coverage, lower out-of-pocket.

Was on prior to joining Oneonta.

15 Responses

Other (please specify) - Text

CSEA

Fidelis Medicaid

Employee Benefit Fund

Have mine and my husband's

CSEA vision

CSEA Employee Benefit Fund

I have Davis through SUNY Oneonta and supplement with my spouses.

CSEA

EBF - CSEA

CSEA EBF

I have none; not eligible for such

Medicare

I can't recall what it's called

CSEA coverage

I don't know the name of it

## What is your Vision coverage?

382 Responses

Field	Choice Count
Single	38% 144
Family	56% 214
Other (please specify)	1% 2
Not applicable	6% 22
Total	382

2 Responses

Other (please specify) - Text

both mine and husband's

Single with SUNY Oneonta and family through spouse

## Over the years, please describe the percentage of your income spent on Vision expenses?

386 Responses

Field	Choice Count
Increased	47% 181
Decreased	2% 9
Remained the same	41% 157
Not applicable	10% 39
Total	386

## Rate the following Vision Insurance items on a scale of 1 to 5

383 Responses

Field	1 (worst)	2	3	4	5 (best)	Not applicable	Total
Overall vision coverage	5.0% 19	6.8% 26	23.8% 91	34.8% 133	19.4% 74	10.2% 39	382
Overall vision costs	6.1% 23	12.1% 46	27.4% 104	29.8% 113	14.0% 53	10.6% 40	379
General visions practice availability	9.2% 35	14.5% 55	19.7% 75	30.8% 117	15.3% 58	10.5% 40	380
Specialized vision care availability	11.4% 43	7.7% 29	12.2% 46	14.6% 55	9.5% 36	44.7% 169	378

# HOUSING

How long have you lived at your current residence?

387 Responses

Field	Choice Count
Less than 1 year	9% 33
1-3 years	18% 69
3-5 years	10% 40
More than 5 years	63% 245
Total	387

What type of residence do you live in?

387 Responses

Field	Choice Count
Apartment	12% 47
Condominium	0% 1
Townhouse	1% 2
Duplex	2% 7
Mobile Home	3% 10
Single-family home	82% 316
Other (please specify)	1% 4
Total	387

4 Responses

Other (please specify) - Text

Triplex

divide time between home and apartment

Residence Hall

Farm

## Do you own or rent your residence?

387 Responses

Field	Choice Count
Own	78% 302
Rent	21% 80
Other (please specify)	1% 5
Total	387

## How far is your residence from your workplace?

381 Responses

Field	Choice Count
Less than 5 miles	41% 158
5-10 miles	14% 52
10-15 miles	10% 38
15-20 miles	9% 35
More than 20 miles	26% 98
Total	381

## What zip code do you currently reside?

375 Responses

Many respondents listed their residential zip code.

*The next page includes a chart that displays count of respondents per zip code provided.*

**What zip code do you currently reside?**

Zip Code	Count of Respondents
(Blank)	88
01720	1
10031	1
10965	1
11764	1
12009	2
12023	1
12032	1
12043	2
12092	2
12116	6
12122	1
12149	1
12155	6
12157	1
12167	4
12180	1
12187	1
12196	1
12197	3
12204	1
12211	2
12302	1
12303	2
12401	1
12449	1
12472	1
12571	1
12586	1
12866	1
13031	1
13317	1
13319	1
13326	10
13339	1
13348	2
13350	1
13365	1
13411	3
13415	1
13439	2
13440	2
13468	1
13501	1
13669	1
13730	1
13732	1
13733	2
13739	1
13750	2

13751	1
13752	1
13753	4
13757	1
13775	5
13776	1
13778	1
13788	1
13796	5
13807	2
13808	4
13810	4
13815	1
13820	198
13825	19
13838	6
13839	2
13842	1
13843	3
13844	1
13849	8
13850	1
13856	1
13861	4
13901	3
13903	1
14225	1
14304	1
14821	1
14830	1
27576	1
28468	1
80027	1
85743	1
choose not to report; too easy to know who I am	1
<b>Grand Total</b>	<b>461</b>



## How satisfied are you with your current living situation?

385 Responses

Field	Choice Count
Very satisfied	40% 153
Satisfied	38% 146
Neutral	12% 48
Dissatisfied	8% 29
Very dissatisfied	2% 9
Total	385

## In the past two years, have you looked for housing in or near (within 15 minutes) of the Oneonta vicinity?

388 Responses

Field	Choice Count
Yes	34% 132
No	66% 256
Total	388

## What has prevented you from finding housing closer to the Oneonta vicinity? Select all that apply.

129 Responses

Field	Choice Count
Availability of type of housing I want	23% 92
Quality of available housing	22% 87
Size of available housing	13% 50
Rent prices	16% 65
Purchase prices	22% 87
Other (please specify)	4% 14
Total	395

12 Responses

Other (please specify) - Text

Low income/salary

I live very close to campus.

All the above

There is no availability

All of the above

Nothing, I was able to find housing in Oneonta.

Most rentals are made for student, run down places with a rental price that's unaffordable.

Husband's job is in a different city. No good in between options.

must be near specialized healthcare providers

Spouse's employer is close to current residence, which is far from Oneonta.

School placement concerns

Though I own now, I struggled to find affordable/decent apartments in Oneonta for years.

## Would you move closer to the Oneonta vicinity if the reasons you selected above were to change?

132 Responses

Field	Choice Count
Yes	83% 109
No	17% 23
Total	132

Please rate the importance the following factors in looking for a home in Oneonta:

Field	108 Responses										
	Not important		Slightly important		Moderately important		Very important		Extremely important		Total
Proximity to work	0.9%	1	4.7%	5	27.1%	29	43.0%	46	24.3%	26	107
Proximity to family/friends	9.4%	10	12.3%	13	38.7%	41	27.4%	29	12.3%	13	106
Quality of local schools	35.8%	38	5.7%	6	16.0%	17	27.4%	29	15.1%	16	106
Availability of public transportation	43.4%	46	18.9%	20	16.0%	17	12.3%	13	9.4%	10	106
Cost of living	0.0%	0	1.9%	2	11.2%	12	29.9%	32	57.0%	61	107
Safety and crime rates	1.9%	2	4.6%	5	17.6%	19	44.4%	48	31.5%	34	108
Availability of amenities (shops, restaurants, parks)	2.8%	3	11.3%	12	26.4%	28	43.4%	46	16.0%	17	106
Quality of the neighborhood (aesthetics, community feel)	0.9%	1	4.6%	5	18.5%	20	45.4%	49	30.6%	33	108
Proximity to recreational activities (parks, gyms, etc.)	6.5%	7	7.5%	8	29.0%	31	37.4%	40	19.6%	21	107
Real estate value and potential for investment	10.4%	11	14.2%	15	21.7%	23	32.1%	34	21.7%	23	106
Other (please specify)	30.8%	4	0.0%	0	7.7%	1	15.4%	2	46.2%	6	13

9 Responses

Other (please specify) - Text

- Condition/upkeep of the property
- The home is not a trash dump waiting to fall down
- walkability of neighborhood
- Affordable housing
- Community emergency room and local hospital
- community
- proximity to healthcare specialists
- Availability of basic necessities (healthcare, groceries, etc.)
- amount of land available

## Do you have any additional comments or factors that were important in your decision to live where you do?

155 Responses

I am disabled with MS, have a ground floor apartment with laundry, attached garage, other accommodations. I was lucky to win a spot in a housing lottery to secure this apartment. The entire experience - initial application and the annual recertification - is stressful and demeaning. Please do what you can to make housing accessible and affordable for all disabled seniors.

My wife and I live in Meredith, 3 miles outside of Delhi. After UHS withdrew from Otsego County without warning, it took us 6 months to find a primary physician.

For cataract surgery, we had to travel to the Albany area. One night, my wife and I received a phone call from a neighbor who was at Bassett/Delhi saying that he needed to go to Bassett-Cooperstown immediately and that no ambulance was available. So, Bassett-Delhi released the neighbor, who was in great pain, to transport him to Bassett-Cooperstown. We were not even asked to produce a driver's license before he was turned over to us for transportation for a harrowing night drive over back roads with our neighbor making horrible sounds of pain from the back seat.

Weather, social opportunities, taxes, amenities

No

I relocated to be near both of my children.

Close to YmCA. Too hard and expensive to move.

Better dental options!!!

school district

Living in the city of Oneonta has become nearly unbearable. Student rental properties are out of control, ruining home values and the overall quality of life. Students treat the downtown as a theme park for their personal (drunken) pleasure. And the city does nothing to control it. Policing and enforcement of theft, vandalism, public drunkenness, is a joke.

I was looking for housing near convenient to my workplace.

I had to take care of my ailing father and my child has special needs requiring medical professionals that are not available in the Oneonta area.

Bought the house before I got the job. I would not have relocated for this job.

Partner works and I used to work at the community college near us.

Environmental quality - clean air and water

Diverse and inclusive city, moved away from conservative area

It was simply a family decision that makes sense for us and since I am part time at SUNY Oneonta I can do the commute just twice each week.

Wanted to be close to campus so could walk to work, as family has one car only. Most houses were too expensive, we were only able to buy the one we did because of 1) special 1st-time home buyer loan, 2) home was in need of much fixing up, and 3) home seller threatened with foreclosure if did not sell ASAP - so able to get house at much better price. We were very very lucky. It took a lot of work and time to make the house nice though.

Too many student rental options in Oneonta! Not enough quality housing opportunities for young professionals and families.

At the time, both my husband and I were the primary care takers for our mothers so that factored in strongly. Our mothers have passed so for me (SUNY Oneonta) the 1 hr + one way commute (and being a department chair that continues to teach and serve nationally), is becoming unbearable (especially to be on campus as much the institution expects). For me, I strive for performance excellence amidst the ever increasing demands of being a chair for one the largest departments on campus. Simply put it's not worth it anymore. The institution really needs to improve on compensation for chairs that are in large departments and that also have other metrics to address such as state and accreditation requirements. All chair positions are not equal. Growing accountability and not enough compensation (which could be \$ or in other ways or recognition of the work)nor any leverage when dealing with pesky personnel matters makes this a pretty undesirable work situation. It's important to note, I chose to serve when I took this on, it wasn't on a bucket list to elsewhere. The challenges I describe here suck the energy out of me. That energy could be put into better use creating new pathways of access for students and other innovations that being completed in our department. However, with the continual bombardment with additional tasks (and always those 1-2 personnel issues) diminish the innovation and creativity. Innovations inspire me but the day to day and growing demands derail me from contributions I want to make. Probably more than you wanted to hear but it all adds up when a commute of this magnitude is on top of the other "stuff."

This location is closer to better shopping, medical care, and family.

no

Away from student housing and having access to a garage, preferably attached.

Delta Dental is so greedy they're paying out at rates from 20 years ago. My longtime dentist recently dropped them due to this. I decided to keep my Dentist due to the fact that other participating organizations locally have been known to create unnecessary dental work simply to fleece the system. This is now personally costing me more for every visit. I think the UUP should pressure Delta Dental into being more accommodating.

No, but I really need to speak on the Delta Dental insurance and there's no field available to do so. If perchance someone actually reads this, you need to understand how terrible this insurance is. Finding a provider who accepts Delta is increasingly difficult. To make matters worse, Delta has recently rejected a claim of nearly a YEAR ago. That's right, the claim was entered on December 1, 2023 and I only now received a notice saying that I owe \$450 for that procedure. This procedure was supposed to be covered 90% by the insurance, and that is not what is now reflected on this notice. Either this is due to incompetency or due to malicious practices intentionally aimed at making it more challenging to fight the insurance company when a claim is denied: both are unforgiveable. I would opt out of this insurance and choose a new one if I could, but since this insurance is paid for in part by my union dues, I have no ability to do so. This is simply unacceptable and I will make my grievances heard.

Purchasing a house in Oneonta at the salary at which I'm paid is almost impossible. Renting doesn't feel like a strong option because the quality of available rentals is extremely poor. Housing is a huge problem.

No!

Oneonta housing is too expensive for what you get and there is a lot more variety of food and culture elsewhere.

Maintaining a home in Oneonta area as we age is challenging - lack of reliable handyman/contractors for smaller, upkeep-type work in recent years. Easier to find a builder to do a major remodel, expansion or new build than to fix existing home. Rents are exorbitant, making it tough to shift to apartment from a modest mortgage-free home, especially nearing retirement.

Close to family, childcare, competitive schools, in a neighborhood with low residential turnover (professional adult/family neighbors; they're not new every semester).

Oneonta's pay scale is lower than similar level educational institutions which impacts recruitment, retention and living standards of faculty and staff

Moving here 25 years ago, we purchased a home outside of Oneonta because it is what we could afford. At the time, the school district was fine, but it has degraded drastically in the past 5 years. Our home value has not appreciated at all and I would not be able to afford to move to Oneonta, which has a more acceptable school district on my current salary, despite having achieved promotion and having 18 years of service as a faculty member. In addition, I have had to move all of my healthcare to Albany because there are no stable, reliable providers in Oneonta. Dental is becoming a problem, as well.

The availability of rentals for new faculty is a major issue. I struggled to find a non-student rental available for the full academic year (and was ultimately unable to do so, resulting in a very quick search to purchase a home while also navigating my first year on campus). Suitable housing for new faculty is a critical issue the university must address.

Nothing on housing. Comment on Delta Dental. My current dentist now no longer has an agreement with them. It seems like they are not covering as well as they used to. Hearing comments that other dental practices are not in agreements with Delta as well, so that's concerning. Thanks.

We are having a real problem finding dental offices that take our UUP Delta Dental insurance. Traveling about 1 hr to get dental care is becoming the norm and it is disappointing.

no

Since I moved to the area to start a new job at SUNY Oneonta, I have been living in a series of expensive short-term rentals far from campus because that is all I could find. While my current house is closer, it is also temporary and expensive.

Did not want to live around students

Near family and excellent school district

For my research, I sometimes need to be available outside of regular working hours, including evenings and weekends. I knew that if we lived in a larger city, like Binghamton or the Albany area, I'd be unlikely to come to campus at those times or on days when I wasn't teaching. It's true that living in Oneonta means fewer cultural activities and also a greater challenge in accessing healthcare, however, which can be frustrating.

Moving from out of state, I was not prepared for the lack of nearby coverage for health concerns. We could not get an ENT appointment for my son for 3 months. The eye coverage is minimal for glasses which ended up costing me more than if I had ordered them at Costco.

Cost. Period. The University and surrounding areas need more affordable housing for single adults given the salaries paid.

Proximity to campus

Safety

Family-oriented

The availability of in-the network dental and medical practices in Oneonta has significantly deteriorated in recent years. This is a concerning trend. Since we started to pay more out of pocket for the out-of-network doctor/dentist, my family and I are feeling the pressure to switch our primary doctors and dentists to the in-the-network providers in Albany.

The school district was very important in determining that we would remain in that community during the years that we were raising our children. The catalyst to make the community our home was the rare opportunity to purchase land at a reasonable price; we built our first home there.

I moved upstate to raise my family, in an atmosphere devoid of drugs. Unfortunately, I see that increasing in this area. Not sure if there will ever be a place safe from those types of factors unless we get the drugs completely out of our country.

There is literally no good housing options here. Either the houses for sale are expensive or trash or expensive and trash.

OPT cost for employees

We were in a rush to purchase. If I were to go back in time, I would not live in Oneonta's center city. My street has become overrun with student rentals, the quality of life has decreased, and students really have no regard for those who are living in these areas. I get depressed every time the weekend rolls around and I wish I lived somewhere else.

Delta Dental is terrible. I cannot find a dentist that will take it because the dentists do not like to deal with them. Meaning that I have to pay up front and try to get reimbursed. I wish we could have dental coverage as good as MVP is for health coverage.

Transportation, such as train, airport! It's not convenient to travel here.

We bought a house since mortgage payments were similar to rents and offered additional tax benefits. However, we were lucky enough to have the savings for a down payment. I'd love to see housing assistance programs for new assistant professors and lecturers.

Owned an older(1889)home in center city for 15 years which we bought through private sale (for sale by owner) and moved to newer home (1968) 3 years ago, which was also a private sale. Close to campus, nice size yard, dead end street.

I prefer/need quiet for my living space. I also want trees (important for atmosphere and summer temperature control). I would prefer a place that allows pets (I can't currently have one where I rent).

No

One note about medical coverage - a two person option (for single mom) would be nice.  
thank you.

Oneonta city school district was important

We wanted land to hunt/farm on that is within our means.

It's quite and where we want to be.

Dental is a huge issue in this area. I love our dentist - they are great. However, they stopped taking our insurance because it cost too much for them to cover what isn't covered by Delta. So now I have to pay out of pocket and get reimbursed not even 50% of the cost for my partner and I. There aren't even other dentists around the area that take our insurance unless I want to drive 30 minutes or more. Basically the 3 % raise that we received this year all went into covering new dental costs for my partner and I.

My role at SUNY Oneonta came as Phase 2 of my career, so we already owned a home. If not, I believe it would have been difficult to find a 4-bedroom home with garage, in a desired neighborhood close to the University

We bought the place cheap and taxes are cheap in Schenevus area. However, during wintertime, going to work is a challenge. What use to be a 26 minute drive can take me an hour 30 minutes on a bad snow storm. I like living here during the summertime when it's quiet away from the city.

I wanted to live close to campus but could not find any affordable move-in ready home with my starting salary. I do not think the situation has changed then (~10 years ago). The scarcity of trustworthy and punctual contractors to take care of building-related issues makes it particularly challenging for homeowners in this area.

My husband works in Amsterdam, so our location is a good midpoint.

My partner and I are currently in the process of looking for a house to purchase (first time homebuyers). We are looking in the Oneonta area/Oneonta school district. It is quite discouraging as we have been looking for a little over one year now with no luck (for something in our price range). Houses in Oneonta are either reasonable but very run down or in less desirable areas, or they are nice but over our price point (over 300k). Hoping things change or that we get lucky.

I love my SUNY UUP insurance, absolutely. But for sometime now, costs have gone up! Availability of care could be better in Oneonta. Doctors and Primary Care Physicians seem come and go at Bassett with great frequency. Ugh. And then too, toss into this escalating HC equation the simple fact that my wife and I are getting older! That means more preemptive HC visits, and with the rising cost of HC, even co-pays have taken a visible toll on our ability to make the ends meet. Thanks for your time!

It is the only place I can afford with the wages I make working for this organization in the trades department.

It's where we could afford to buy a house at the time. I purchased the house prior to my employment with SUNY Oneonta. That being said, I'd love to move closer, but unless costs come down, there's no way.

Prices of rent in Oneonta is high considering there's not a lot of jobs around that pays enough to afford the rent. On my first two years (2019 - 2020) of working for the campus I had to rent a student rental for me and my child, not only that the rent is half of my monthly salary(the cheapest I could find), there are squirrels getting inside the walls and ceiling.

It is very disappointing that Dental Dental's reimbursement to providers is so low that my dentist stopped participating. The only participating dentist in town is Aspen Dental which other feedback has said is terrible care. Having access to health care and to economic engines of the state. Oneonta doesn't have all the resources in ready access.

Safe and walkable in an affordable area/price

Only thing that was affordable

All of the houses are being sold to baseball rentals and student rentals. There are no good single family homes available.

Dentist no longer accepts Delta Dental

wages are not enough to live in town, cover healthcare, esp with family cost. It makes it difficult to recruit people to move to the area.

Wanted a house less than 100 yo with a large yard, both of which ruled out living close to campus

No

The Dental and Vision provided through our union dues are not very useful to the needs of its members. We still have to pay for basic cleanings and appts. a lot a t times. It rarely covers anything and if it does it is hard to find a provider that accepts them. Tough for rural areas too as they have to drive even farther to find places that accept these insurances. And the places and care that do are not very good.

No.

Over the past several years, both my wife and I have experienced major medical issues. The insurance coverage has been superb and we have learned how good we have it relative to many New Yorkers. Simultaneously, we have had to go outside the area to get specialized care, and even general care has become harder to get. That problem isn't insurance but rather providers, though our dentist did drop out of the network. Our copays remain manageable though they have increased.

not sure why where I chose to live is important or has anything to do with our health insurance!



Among the three jobs I've held in the past, the position at SUNY Oneonta offers the least favorable benefits. With the significant increase in my living expenses, the minimal pay raise I receive hardly makes a difference—it's like getting mere pennies.

The Oneonta rental market for professionals/families (as opposed to students) is pretty bad, with limited availability and relatively high costs. This played a significant role in buying a house about 4 years ago, after 2+ years in the rental market.

Was near to my daughter's school

Taxes significantly lower than in the city limits of Oneonta. Makes where I live more. Affordable

Not enough options for Vision and Dental in the area!

Making medical appointments months in advance is poor coverage and makes getting an issue responded to in any fashion never mind timely very difficult. Making a yearly appointment a year in advance is usually not a problem.

Tax rates higher in Oneonta School District, looking for 20+ acres which is harder to find within the district at a reasonable price or without major investment in renovations.

There aren't enough homes in the area for families. The rent is too high and is competing with the student rental rates. Our income is so low, that we don't even qualify for a decent home in the area. It's so depressing.

School system

At the time, proximity to campus, AO Fox Hospital and emergency room, campus recreation, Walmart, Aldi, 3 full grocers, KMart & Ames, attracted me to this community. My first rental had off street parking and a laundry. Main Street offered more than barber shops. With Obamacare providing the mandates and incentives to consolidate health systems and Bassett closing or centralizing services, my health care services and their availability is of greater concern moving towards my retirement years. Almost all of my department colleagues lived in Oneonta or within 30-40 minutes of here, which also reinforced to me that not only was the University a great place to work, but the greater Oneonta community was a great place to live, which was also shown by many retirees from my department chose to remain in the region. Overtime, in my academic area, about 10 colleagues out of 25 live in Oneonta, and everyone else lives in Albany, the Hudson Valley, or Binghamton/Syracuse/Utica. The cost of this commute must be high, so the opportunities outside of Oneonta must be substantial enough that colleagues chose to live those distances.

Housing here in Oneonta is the worst! It's all been bought up for student rentals and there is nothing that is available for professionals at a reasonable cost and reasonable distance.

Your studies keep saying that the salary is in line with the median income, but that does not account for the housing situation here and how the average person lives here. If you were to do an actually valid study of people making over \$40k and the housing and associated costs necessary to live in a decent rental home or a decent neighborhood here, you would see that the cost is MUCH higher to live here.

Our hours mortgage is \$2200 a month! I make \$2600 a month. My husband and I have to scrimp, save and have other lines of income just to make it here. and we don't even live in an extravagant home- it's 3 bedrooms and 2 bathrooms.

We chose where we live due to having an elementary school in the center of town. Having center street closed caused a great deal of hardship and has been part of why newer colleagues haven't chosen to live in the central are of the city of Oneonta.

Some important factor were: child friendly (safe), indoor and outdoor space, clean environment, noise control, room to grow, etc.

Would appreciate better dental coverage and local options. Covered providers are not well regarded and have personally had problems with care from one of them (crown) that is too expensive to replace.

We rented a house for 5 years before we could find a home to buy in our price range in the oneonta city school district.

Daycare

I live in the vicinity, but have a family member seeking housing in the area who is concerned about finding any housing on the rental market and affordable housing to buy as a long-term option.

I prefer to live in a country setting, which I know gives me a longer commute time however it is worth it to me.

Additional Comments: It seems our insurance covers less expenses than in previous years, all of the co-pays have increased over time. Locally it is difficult to find doctors and dentists who accept our insurance and are accepting new patients. Without this opportunity we are forced to take more time off and commute farther to attend any appointments.

I had to live in Otsego County when I bought 25 years ago. I couldn't afford my house now if I had to buy; housing and rental prices have gone up like crazy. NYC people moving here have increased the cost because they'll pay more for housing. Also baseball camps have removed rental housing to the point that in my prior job I couldn't get staff to stay long because of high rental costs and bad and expensive health insurance and lack of physicians. The area used to be known for inexpensive housing; not anymore. I've gone through primary care people because they keep leaving. I got to Syracuse or Albany for anything beyond prime care as Bassett is horrible.

I choose to live in walking distance, with proper sidewalks (as opposed to coming in via Bugbee Rd or upper West Street).

Not about housing but you should know that the extremely low rate of insurance reimbursement has led my dentist (one of the few in town) to leave the dental plan and make us all pay out of pocket to get the (minimal) reimbursement.

Previously I have rented versus now paying a partner and it was VERY difficult to find a reasonable (under \$900) apartment with anything included. I cannot imagine brand new employees have many options that align with their salaries either. This area is filled with too many landlords only looking for short term and/or college renters to make a larger profit.

The only reason I had more negative scores about availability of medical specialists, etc. was NOT because of my health coverage. It was because of where I live. When I look in the Albany area I am able to find the specialists that I need, and they are excellent.

family, school

I have heard there are newer hires living on campus... how it is fair to others, we should be compensated, or they should be billed (current costs of living rates, not 1950 cost of living)!

The questions with the best to worst answers are ambiguous at best. Are they questions about satisfaction. Best to worst are terms of comparison. What were we to compare to?

We liked how period and original the home was and how affordable it was.

As my partner and I age, we will be looking for more accessible housing solutions.

I am very satisfied with the health, vision and dental benefits that our union has fought for us to have. The lack of availability isn't the fault of our benefits but is the consequence of the rural health care provider desert.

My original position for SUNY Oneonta was in Utica, I was then moved to Main Campus--I chose to live "in the middle" to stay reasonably accessible to established friends in the Utica area. In theory...turns out the drive is too far for Utica friends as well as Oneonta individuals.

Housing prices have risen 30% in Otsego county - more than any other county in NY since 2020. Rent has also increased dramatically. It is extremely difficult to make ends meet given our poor salary. My family was only able to purchase a new home only because we already owned a home that we were able to sell to finance the new home. Keeping SUNY Oneonta cheap doesn't work when a significant proportion of the faculty and staff can't afford to live. I know too many people struggling. If you want faculty and staff to care about students, admin needs to care for faculty and staff

Spouse works in the town where we live.

The cost of housing and overall availability in Oneonta are outrageous given the community size and income levels. Finding a livable home (doesn't require major renovation investment) or rental situation is difficult and often extremely costly. My spouse and I found an apartment (2 bed, 1 bath) for \$1250/month and that is considered a lower cost option in this market. Given our salaries, finding decent housing in Oneonta is difficult at best, and unfeasible for many.

Most of this doesn't apply to me since I use my husband's insurance (until I am sure I will be tenured) and moved in with him 20 years ago. However, trying to find medical, dental, and mental health care in the area has increasingly been a nightmare. No dentist is taking new patients and doctors routinely leave the area. An appointment for a PCP takes half a year and a specialist takes even longer.

If we are dual career couples, it would be nice to both be able to work at Oneonta. That would make it easier to be a more involved part of the Oneonta community, rather than commuting long distances for work.

Chose to live outside of Oneonta because spouse works in Utica. Was very surprised to find essentially no rental apartments available when I first moved to the area. Was originally hoping to rent for a year while I got to know the area, but there was nothing available. Availability of affordable housing and rental properties for families is very poor in this area.

As a multiracial family, it was important to have people that are like-minded. Second, the school system was lacking in Oneonta, so we live in Albany.

There is a dearth of quality rental housing for professionals in Oneonta, and the property taxes within city limits are astronomical. My spouse and I would like to buy a house in the next 3-5 years but likely will have to live further outside of town than we'd like to due to the property taxes. The rental house we live in now is reasonably nice, but it's old and has a mold problem. We don't plan to move because we feel lucky to have found this house since there are so few options for non-student and non-apartment housing in Oneonta. We also only have one car, so we need to stay within walking distance to at least one of our places of work. I really hope something can be done about the housing issue in Oneonta.

Proximity to work, cost

My husband and I both work at the college and are trying to transition to home ownership. We have two kids and childcare costs are high. It's very hard to find a good quality home with a reasonable mortgage. We are stuck renting and outgrowing our space.

We chose our current location for house because of cost and proximity but now we will be looking for a larger location with more space but that is also fair valued and not overpriced.

Employment for spouse

Rental options for single income households are abysmal in Oneonta and its surrounding communities.

Family situation, spouse work situation. I feel like the school and department don't care and don't provide any flexibility for remote options such as meetings and other things that can be done virtually.

Chose to live in a rural area, knew the limitations and the potential need to travel for health care. Expenses have risen, in large part, due to aging and needed more medical care.

I added my husband to my health insurance because his job doesn't offer it. However, there is no spouse option, there is only family, so we're paying an absurd amount. It would be great to have a spouse option for those of us who are married without kids.

Where I lived determined where I wished to be employed.

Adjuncts are profoundly underpaid. We also need health insurance at 3 credits, not 6. The system is taking advantage of adjuncts.

I rented two apartments in Oneonta. The first was \$900 a month for a single person, and the crime and noise in my building and street was a huge problem. I moved to a safer apartment, and the rent was \$1,300. Before I renewed that lease, the rent was increased to \$1,400 and the apartment had safety issues. I decided to move away from Oneonta permanently. It is too expensive, and crime is huge issue. I would not move back.

When we relocated to Oneonta (21 years ago now) we were motivated to buy. The housing options were limited - old houses (nervous about hidden costs with renovation, and rooms and design reflected a different era ... eg. 6.4 husband would bump his head going down stairs or need to duck frequently through doors etc.)- we ended up looking at Otego ... slightly newer houses. Found a 70's ranch with everything we were looking for. 10 minute commute up 88. It lacks sometimes for amenities but overall been happy. Did have concerns about school district changes when child was younger. i.e. closed elementary school Otego and moved to Unadilla school. Wrong direction for efficiency of transport. In hind site would probably have looked toward Laurens, Morris or Milford. I think if we were relocating now we would be even more frustrated than we were. Rentals are a nightmare and housing stock remains uninspiring. We feel for new hires, it is a retention issue. So many folks live Albany and Binghamton. It's hard to cultivate a life outside of business that is community focused.

Finding a one-family house within walking distance to SUNY Oneonta was a stroke of luck, and one we were happy to take advantage of.

Its near my family and the same house I grew up in. being closer to family is very important to me

Cost-of-living in general of surrounding amenities, things like parking/public transit, walkable terrain

We lived in a nearby village for several years when I first was employed at SUNY Oneonta because we could not afford to live in Oneonta. After several merit raises and union-negotiated salary increases, we moved into the City of Oneonta 8 years later.

The availability of doctors and dentists in this area is HORRIBLE!!!!!!

There are ZERO dentists who take Delta Dental. ZERO!!!!!!

Within walking distance of downtown restaurants and shops. Near bus stops. Good sized home with space for children and home offices. Very short and easy commute. Can walk home in nice weather if I wish.

Oneonta has become virtually out of reach for faculty housing. Relative to salaries, the housing prices are simply too expensive now. The housing stock is very low, and even poorly constructed homes or homes in poor condition are too expensive. It's a real shame, but there is no doubt now that this is driving some people not to take employment here, to leave for other jobs, or to live much farther away than desired. I don't see any solution in the horizon.

Proximity to family, cost of living, real estate prices, access to land for farming.

More affordable. Housing in Oneonta is terribly over priced due to college rentals and summer baseball rentals.

PLEASE, PLEASE, PLEASE provide other options than Delta Dental. Very few Dentists now accept this insurance in the Greater Binghamton area. This has been very difficult monetarily for our family. Please consider another Insurance provider.

I do not want to be in the city of Oneonta dealing with college students/frat houses or baseball families. I prefer to be outside of the city limits.

Live near family

Flexibility with working remotely at least some of the time would help people who need to live further away

I do not want to live within Oneonta limits because I want acreage and a house that has privacy and not close neighbors. It is also hard to find rentals within Oneonta due to them being mostly for students. I also have pets and finding rentals that allow pets is difficult. When I look to buy I want to be within 30 minutes of Oneonta but again want at least 5 acres of land which will require me to go outside of Oneonta.

Job and location were key. Space from neighbors, able to walk to work (SUNY), within our price range, enough space inside the home, able to walk into downtown (during nice weather) and view of the rolling hills.

close to family, preferred area

When I was looking for housing, there was not one home available to purchase that fit my family size and needs.

I wanted to live in Oneonta to be close to campus, Oneonta school district, and relatively more diverse community (as opposed to living in the more rural and my perceived less diverse and less welcoming surroundings to POC).

For working professionals, renting in Oneonta is near-impossible. I own my home now, but struggled to find reasonably priced, decent-quality rentals for years.

It would be great to have public transportation options that went from Cooperstown directly to campus.

My spouse and I are closer to amenities not available in Oneonta (e.g., doctors, yoga studio, restaurants b/c my wife has dietary restrictions, pick-up soccer league).

It took ages to find any housing that was affordable on my income level (which should be a decent income for a single person in any other town). Almost all of the housing I could find were student rentals and the non student rentals have exorbitant prices. I saw more than one studio apartment being listed for \$1300 a month plus utilities when I was looking for a place to live (which was about a month ago).

My apartment was virtually the only quality apartment available for a non-student when I moved to Oneonta (in late 2021). I had only one other option, which was the same price for significantly less quality. I look for purchase opportunities frequently and like the low cost of living in this area, but I am very concerned with how many houses are a flood risk in this area.

In terms of health insurance, I have had little issue finding primary and specialized care here other than wait times. However, I delayed finding these doctors for years because I felt my supervisor frowned on me taking time off. I still have delayed finding dental and vision health care, mostly for this reason.

Delta Dental is the worst coverage and assistance from UUP is worse. They constantly act like I should be thankful that I have anything and refuse to advocate for me with Delta.

Having the option to walk to work.

The cost of housing.

Oneonta City School District