
Homelessness in Westchester County: A Human Tragedy, a Fiscal Disaster

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Westchester County, New York, evokes the image of suburban greenery and even rural charm, but beneath its surface splendor looms a human and fiscal nightmare.

Homelessness is generally associated with large urban communities that have a high proportion of low-income populations, and in the public's view the typical homeless person is the man or woman suffering from emotional illness or substance abuse, cluttering the bus depots, the train stations, and the streets. With well over 4,000 homeless persons, Westchester County has the dubious distinction of having a per capita higher homeless rate than New York City and perhaps higher than any other jurisdiction in the country. But Westchester's homeless population does not conform to the aforementioned stereotype; more than 900 families are homeless, most of them single-parent households, with nearly 1,800 children.

The homeless crisis in Westchester is the consequence largely of a changing federal housing policy, a shifting job market, and skyrocketing local housing costs. An effective

response has been further thwarted by an intergovernmental public welfare system and state and local housing policies that resonate with more "Catch 22s" than even the fertile mind of Joseph Heller could envision. As a result, hundreds of families each year find themselves living in motels, often far away from their own communities, in conditions hardly conducive to rearing productive citizens of the future, and at an annual cost that now exceeds \$50 million.

Primary Reasons for Homelessness in Westchester

Of all the contributing causes for homelessness, eviction because of inability to pay the rent and subsequent inability to locate less expensive housing stands out as the most important. Homelessness sometimes strikes the working poor who lose their jobs; in many cases they are public assistance recipients whose rents have risen above the state-set shelter (housing) allowance, not an uncommon occurrence where the state allowance for a family of four is only \$393.00 per

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How Big Is the Homeless Problem?

The Congressional Budget Office calculated in 1987 that approximately one million men, women, and children were homeless at some point during that year. This is a fairly conservative number, higher than the Administration's claim of 350,000, but lower than advocates' estimates of 3 to 5 million.

Perhaps more significant than the current number of homeless people is the rapidly increasing magnitude of the problem. A recent study by the National Coalition for the Homeless reports that the number of homeless persons will continue to increase at a rate of 25 percent per year. The U.S. Conference of Mayors reported similar findings in a study done in December 1987. **PM**

month and the typical rental unit is double that or more. What caused this cavernous disparity between what is affordable and actual market rates? In general, the following can be cited.

- Massive federal cutbacks in subsidized housing, from \$30.2 billion in 1981 to \$7.9 billion in 1990; furthermore, under HUD Secretary Samuel Pierce, several billion dollars were apparently "misspent."
- A loss in economic resources during the past decade by the bottom 20 percent of the population, at least in part due to federal cuts in social welfare programs.
- A substantial decrease in relatively well paying industrial jobs and an increase in lower paying service jobs. The unemployment rate in Westchester is below the national average, but many of the positions available do not compensate sufficiently to meet market rate housing costs.
- The gentrification of poor neighborhoods during the past decade, which saw the loss of 25,000 rental units through the conversion of low-/moderate-income rental units to co-ops and condominiums.
- A tremendous increase in the cost of housing to a large extent caused by restrictive zoning practices. At the end of 1989, Westchester homes, townhouses, and co-ops posted a median price of \$243,400, with single-family homes commanding a whopping \$296,000! The county planning department estimates that a house or condo affordable to the median-income household would cost \$120,000, with a co-op at \$108,000.
- NIMBY syndrome, opposition to the development of low- and moderate-income housing often because of racial and economic bias.

Current Policies and Programs

New York is one of the states in which public welfare is a joint state/local responsibility, with New York State providing fiscal and regulatory oversight and partial reimbursement for benefits and services administered by New York City and the 57 counties comprising the rest of the state. The day-to-day responsibility for caring for homeless people rests with the local department of social services. Paradoxically, however, the New York State Constitution authorizes cities, towns, and villages, but not counties, to build and finance housing development. Counties find themselves in the anomalous position of having the responsibility for the homeless problem dropped in their laps but not the commensurate authority to address it rationally and humanely.

Westchester County has imaginatively and creatively sought, wherever possible, to use existing funding streams to rehabilitate existing housing stock and contract with not-for-profit agencies to provide special family shelters. Limited resources, however, coupled with limited authority, have resulted in the majority of the families being housed in motels bereft of privacy and simple amenities such as cooking facilities. Many of the motels are not in Westchester but may be 50 miles or more from a family's community of origin. Although a recent decision of the state commissioner of education allows homeless children to attend local schools, the majority understandably prefer to continue in their own schools even if it means spending as much as two hours travelling each way. Rearing children is difficult under any circumstances, but motel living is more likely to foster neglect and even abuse as parents despair and become depressed when after months, or even years, permanent housing remains illusory.

In addition to being injurious to a child's physical and emotional health, motel living does not come cheaply. Expenses of \$3,000 or \$4,000 per family per month are common. Federal emergency assistance—which pays for half the cost, with the state and Westchester splitting the other half—implicitly encourages the use of motels, because such help can be used only for temporary housing and not for permanent housing. Toward the close of his second term, President Ronald Reagan was asked in a press conference whether he thought that the federal government was doing enough to combat homelessness. He answered affirmatively, adding that he was amazed to learn that in New York City families were being housed in motels at the cost of about \$40,000 annually, or almost what it would cost to build a family a house in some

parts of the country. The American public understandably would have gotten the impression that the city administration was either incompetent or corrupt. What the president did not explain, of course, was that the federal government's limitations on how the funding could be spent created a de facto policy to utilize motels for homeless persons.

An innovative program headed by Andrew Cuomo, Governor Cuomo's son, planned and operated in cooperation with Westchester County, uses this emergency funding to pay back bonds issued to erect apartment complexes that serve as temporary housing for homeless people. When the bonds are paid off, the housing is transferred to the municipality to be used for affordable housing for seniors, municipal employees, or similar use. Since such services as day care, counseling, job training, and assistance in locating housing are provided while a family is living in one of these facilities, the program's potential for long-term success is high.

The major obstacle encountered is that few municipalities have offered their support even with the reward, usually in 10 years, of the housing being turned over to them free and clear. In one community where the town government has been supportive, neighbors have protested vociferously even to the point of litigating to establish their own village and gain land use control. The opposition has centered on the threat of increased crime and lowered property values, although no evidence exists to substantiate these fears given the program's structure, rules, and selection process.

Outlook for the Future

A French novelist once asserted, "Nothing is so deceptive as problems wrongly stated." Homelessness has often been viewed as the consequence of deinstitutionalization, or alcohol or substance abuse, or—in a classic case of blaming the victim—resulting from laziness, the all-too-willingness to take advantage of public welfare or private charity, to stand in line for food stamps or hot soup. Unquestionably, homelessness is frequently but not always complicated by drug or alcohol addiction, a poor education, and little employment experience. In Westchester County, however, where increased costs have made finding affordable housing all but impossible for teachers, police officers, firefighters, office workers, department store salespersons, civil servants, and private sector employees, and our grown children, the present and future human infrastructure so necessary for a community's economic vitality and quality of life,

homelessness essentially stems from a lack of low- and moderate-cost housing.

Although the likelihood is remote that in the near future homelessness will cease to be a major social problem in Westchester or in the rest of the nation, some glimmer of hope has emerged. After annual quantum leaps from 1985 to 1988 in the number of homeless persons, totals have remained flat. The hemorrhaging appears to have stopped, at least in part due to some of the programs mentioned earlier but also because of a county-supported eviction prevention program that places trained mediators in the court who intervene to try to settle landlord/tenant disputes before a household is evicted. A few municipalities have begun to encourage the development of some affordable housing through incentives to builders such as density bonuses in return for less expensive housing. But at the current pace, too many families will still remain homeless for long periods of time at a fiscal cost calculated to continue at well over \$50 million per year and with social costs that are incalculable.

An effective solution to the homeless crisis will require enlightened federal and state policies and increased willingness by municipalities to accept low- and moderate-cost housing. Numerous examples exist of relatively low-cost, low-rise housing that is aesthetically pleasing and harmonious with its environs. Nevertheless, public perceptions that such housing constitutes a breeding ground for drugs and violence do not dissipate easily. New Jersey courts intervened in that state, requiring each municipality to contribute to the regional need for housing across income groups. To date, however, the New York judiciary has not moved in this direction.

It has been suggested that shelters and motels for the care of homeless persons represent latter-day versions of the poorhouses initially established during the Elizabethan era and continued in use in this country until the early 1900s. How ironic that, as the 21st century approaches, the wealthiest nation the world has known maintains a social welfare policy governing housing for the displaced poor that has not advanced beyond the 16th century! **PM**