

UNHOMED: A SPOTLIGHT ON HOMELESSNESS IN THE FINGER LAKES REGION

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Homelessness affects communities across the country, and the Finger Lakes region is no exception. Between 2007 and 2021, homelessness increased by 215% within the Wayne, Ontario, Seneca and Yates Counties Continuum of Care, and by 46% in the Elmira/Steuben, Allegany, Livingston, Chemung and Schuyler Continuum of Care.¹ Suzi Fritz from Catholic Charities of Chemung and Schuyler Counties said current rates are the highest she has seen in years.

When we think of the word “homelessness,” we likely envision a certain image within our minds. But the reality is, there are a *number* of different ways in which homelessness can present. It can be a temporary circumstance or a chronic pattern, visible or hidden. Homelessness can affect both the young and older adults, those in rural and urban environments, as well as all genders, races and ethnicities.

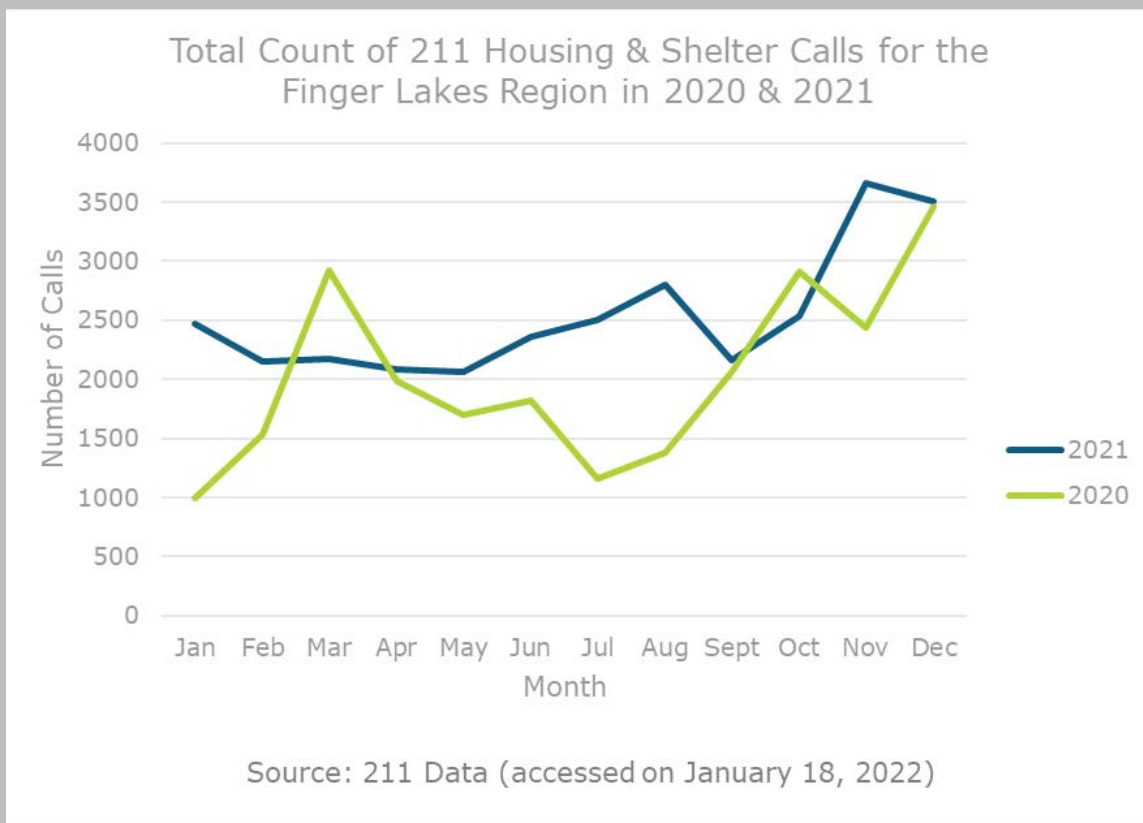
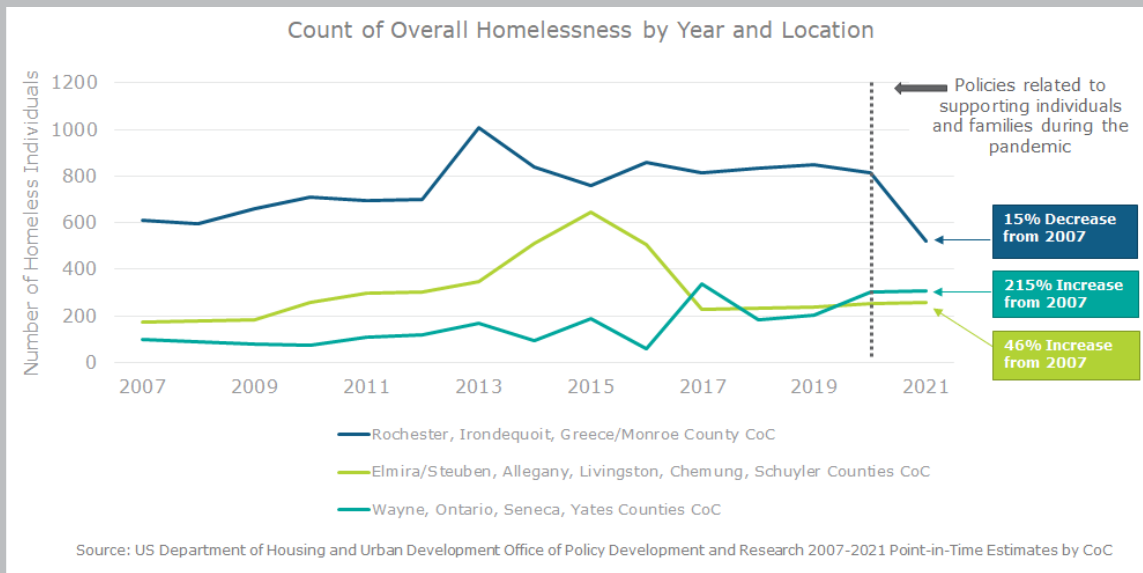
The ever-widening gap between increasing housing costs and stagnant wages, the low availability of affordable housing, disabilities, poor mental or physical health, substance use disorder, trauma, attempts to escape from domestic violence, financial or life crises, and systemic inequalities that perpetuate discrimination and poverty all play a role in creating homelessness.²

Common Ground Health examined regional data and interviewed partners in pursuit of the current state of homelessness within the Finger Lakes region, with a targeted focus to understand the impact on residents living in rural versus more heavily populated areas. Quantitative data were collected from various sources, some of which included the U.S. Department of Housing and Urban Development, 211 Lifeline, and the U.S. Census Bureau American Community Survey. Seven homelessness service providers from the Finger Lakes region were interviewed and their responses helped to inform this report. Interviewees represented a convenience sample of service providers from the following counties: Monroe, Wayne, Ontario, Seneca, Cayuga, Schuyler and Chemung.

Questions asked of providers centered on services offered and how COVID-19 has altered these, how homelessness presents within their communities, hidden homelessness, and causes of homelessness as well as reasons for its increase. Throughout this process, Common Ground Health identified challenges to tracking the use of alternate housing solutions given the hidden homelessness in our region, along with the need for continued long-term solutions to connect unhoused residents with services.

¹ U.S. Department of Housing and Urban Development Point-In-Time Count, 2007-2021

² National Alliance to End Homelessness, *What Causes Homelessness?*, 2022



One measure of housing affordability is the percentage of household income that is spent on either rent or a mortgage. If 30-50% of the household income is utilized for housing costs then the household is deemed moderately cost-burdened, whereas greater than 50% is considered severely cost-burdened. Within the Finger Lakes region, the total percent of cost-burdened homeowners ranges from 16.9% in Chemung County to 21.3% in Yates County. The total percent of cost-burdened renters, however, ranges from 42.3% in Steuben County to 54.4% in Livingston County, with four out of the nine counties above the nationwide percentage.³

Thus, on average, 1 in every 5 homeowners within the Finger Lakes region and 1 out of every 2 renters are cost-burdened. When such a large slice of household income is spent on housing, it leaves fewer financial resources available for other necessities such as food and medical expenses, resulting in increased susceptibility to homelessness. In 2019, a report by the Federal Reserve highlighted that approximately 40%, or 4 in 10 Americans, would struggle to cover a \$400 unexpected expense.⁴

Brenda Spratt from Family Promise of Ontario County noted, "The cost of housing has risen at an astronomical rate and minimum wage didn't. Right now, in order to be able to afford a 2-bedroom apartment, you need \$35-39 dollars per hour in income. So if you have two people working but they're only working minimum wage jobs, you're not going to hit that mark. You can be working a full-time job and still be so poor you can't afford housing." With the cost of living increasing at a faster rate than wages, individuals and families have had to double- or triple-up with friends, family or acquaintances. Some families view shelters as their last resort.

The impact of poverty

Poverty is a key contributor to homelessness and is, unfortunately, all too common within the Finger Lakes region. Seven out of nine counties within the region have zip codes with greater than 20% of its population living in poverty. A Wayne County service provider highlighted that most families that come to them have been making all of their decisions on a day-to-day basis in survival mode. He stated that the parents of those families often grew up in similar situations to what their children are experiencing. In this way, generational poverty perpetuates the cycle.

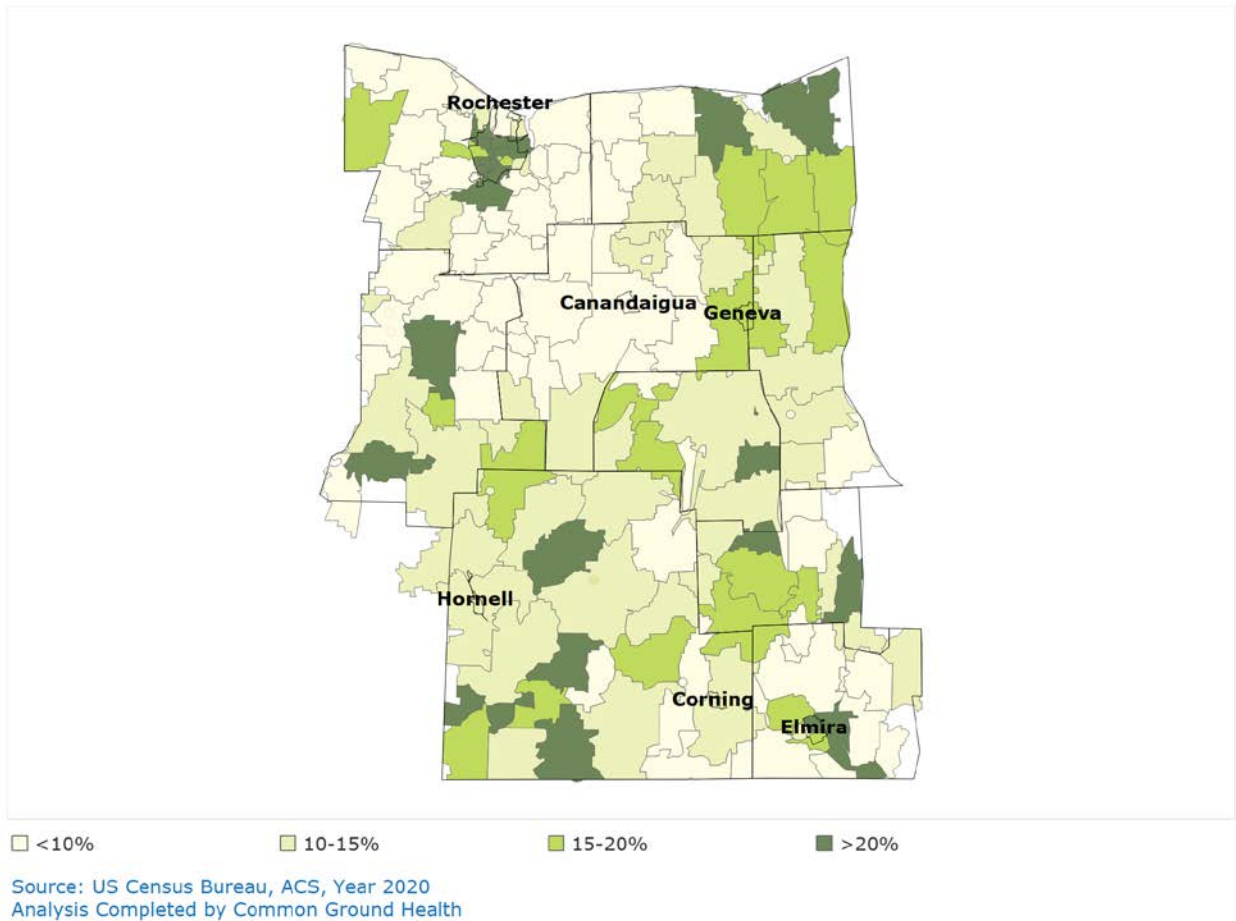
Valerie Douglas, a youth service provider from Monroe County, said, "Safety nets for families that have been economically challenged historically, are just gone. So the aunt who would let the teenager stay with them had to move to Buffalo for a job, or grandma's already got five other babies in the house, and Child Protective Services cannot allow the 17 year old to stay there. Their own abilities to take care of each other have disintegrated; they're at a loss."

³ National Association of Counties (NACo) 2019 Housing Affordability Profiles

⁴ CBS News, *Nearly 40% of Americans can't cover a surprise \$400 expense*, 2019

As mentioned earlier, even with two working adults, a household can still struggle financially. For those in need of a job, even if positions are available, they are often unobtainable. Adults may find that hours worked do not match a child's school schedule, there is a lack of available and affordable daycare, or there is an insurmountable distance to work without a car, driver's license or adequate public transportation schedules.

Percent of Population Living in Poverty



COVID-19 adds to the complexity of the problem

Recently, the COVID-19 pandemic and eviction moratorium added complexity for those seeking housing. Several changes occurred amongst provided services within the region with the onset of the pandemic. Shelters had to reduce their capacities to assist with social distancing practices; some providers shifted from shelter-based housing to hotels, and others shifted from a rotational volunteer network housing families to an apartment-based model.

While certain outcomes like apartment-based models were beneficial for families, other outcomes such as switching to hotel rooms in place of a shelter were less

advantageous. Hotels are used in both urban areas as well as rural, though usually at a higher rate with the latter. Shelters provide greater access to resources, services and social workers than hotels. Hotels can be spread throughout an entire county, so distance and travel become barriers. The ability of providers to connect with individuals diminishes greatly within that environment, as does the individual's chance of success.

In September 2020, the CDC issued a nationwide moratorium on residential evictions for nonpayment of rent in order to prevent homelessness and overcrowded living conditions in response to the COVID-19 pandemic.⁵ The eviction moratorium, while helpful to many, left landlords in a particular vulnerable position and unpaid for months at a time. To protect themselves from a continued lack of payment moving forward, landlords increased rent and instituted background checks and money required up-front in some cases. This in turn made it more difficult for low-income families to be able to afford rent. Because there was even less available housing on the market, turnover decreased at housing services, and people were staying with providers for longer.

For some, the pandemic cut off their main access point for receiving assistance. Youth who were having trouble at home heavily relied on counselors at school to connect them to housing services, but for the period of time when schools were using remote-learning, this lifeline was absent.

While it may differ from provider to provider, several providers within the Finger Lakes region are at capacity, and many housing programs have a long waiting list. With the New York State eviction moratorium expired as of January 15, 2022, and as funding for the Emergency Rental Assistance Program (ERAP) runs out, Danielle Cornwell from Community Action Programs Cayuga/Seneca has "a fear that we are at the tip of the iceberg in terms of what homelessness is going to look like in our area."

The hidden homeless

The Finger Lakes is home to urban areas such as Rochester and Elmira, suburban communities, as well as many rural regions. Geography has a definite impact on transportation, availability of homeless services and how people tend to shelter. While urban areas tend to utilize shelters more heavily, suburban and rural locations see a higher prevalence of people seeking shelter in vehicles, tents, hotels or motels, doubling- or tripling-up with others, or "couch-surfing."

Valerie Douglas said youth, in particular, tend to couch surf: "Hopping around, hopping, hopping, hopping. They hop close to their center of support, then those things burn out. They then start staying with less known people, then those things

⁵ Congressional Research Service, *Federal Eviction Moratoriums in Response to the COVID-19 Pandemic*, March 30, 2021

burn out. And the next thing you know, they're just meeting people online, or outside the Department of Social Services, or meeting people at the transit station in the city and staying with those people." While this reflects an urban experience, it is worth wondering how youth in rural areas navigate a similar situation. Do they have that same network of people and places to go, or are they subject to staying in a dangerous environment because those pieces are missing?

Due to the various forms of sheltering within rural areas, many homeless individuals and families are difficult to locate and are, therefore, not included in statistics as shown earlier. To further demonstrate this hidden homelessness, Brenda Spratt noted that, "For every school-aged child who has experienced homelessness, there's usually another child under the age of 5 years at home that would not have been counted."

The time of year when the count is conducted is also a factor in who is or is not represented within the numbers. To help illustrate this point, a Monroe County provider mentioned that single men typically seek services in the winter when the weather is less accommodating, but it is the opposite for families. When the weather starts to turn, relatives are more willing to allow families to double-up with them, but come spring, those families are then in need of services.

The need for a unified front

Our region is rich with services for the homeless population, yet more resources are still needed. On a daily basis, providers are coordinating street outreach, apartments, emergency shelters, rapid rehousing and transitional living programs, case management services, mediation between tenants and landlords and pursuing homelessness prevention through various avenues. Certain zones within the Finger Lakes, such as Rochester, have access to a greater quantity of providers and resources. Because of this, people from other counties and other states will travel to the region for those services. One provider commented, "We would hear anecdotal stories about people needing something down south [Georgia and Florida], but what they were given was a bus ticket to come to Rochester."

There is a strong effort within this community to better the situation for the homeless population, but the need is great and the solution requires resources and a united front among many sectors. Seven service providers within the region provided their "calls to action" regarding what is needed to decrease the quantity of, and burden on, homeless individuals. Please read their responses and consider how you might make an impact.

"At the very core, what makes people homeless is not having a home". We need to invest in more safe and affordable housing, that's just not out there. To help facilitate that, the grants that people get for their shelter allowance has not changed much in the past several decades. So if you're single, your entire DHS grant is \$440 per month, which is enough to rent a room. That leaves you no money left over for anything else. They need to increase those rates. There are bills right now in the state legislature to try to make that happen.
 Monroe County Service Provider

More income-based housing and community living centers, safe housing, increased tenant protections, and subsidies.

Andy Carey, Monroe County Service Provider

"The more wrap-around services for families who are willing to engage helps the overall longevity of their success in the current and the future." Subsidies, Section 8 vouchers, and accessible and affordable daycare are also needed.
 Wayne County Service Provider

At least a two-pronged response: "There's a cliff, and people are going over the cliff. You need a fence at the top [anything that strengthens families, anything that does anti-poverty work or addresses systemic racism, etc. to stop people from going over the cliff], and at the bottom you need a bouncy house or something to make that landing not so painful and not so awful."

Valerie Douglas, Monroe County Service Provider

More shelters to keep people out of hotels, and more services to keep people housed longer term. With longer programming, "if there is a fall off, it's not quite so far of a fall. It's more of a step-down versus just completely falling off the ledge and having to start completely back over again."

Danielle Cornwell, Community Action Programs Cayuga/Seneca

Emergency housing vouchers and Section 8 vouchers.

Brenda Spratt, Family Promise of Ontario County

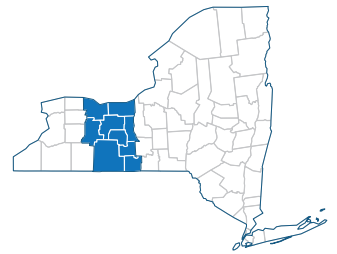
"To have a location set up like a campus in a square where we could house individuals who are experiencing similar situations (mental health, substance abuse, etc.) together but in separate spaces and in the middle have a day room with all the needed services/providers available on site."

Suzi Fritz, Catholic Charities of Chemung & Schuyler Counties



Over the years, regional homelessness has been on the rise, and cost of living and recent events threaten housing stability further. Whether it's individuals sheltering in vacant city buildings, or families seeking shelter in tents in a rural, wooded area, hidden homelessness exists, contributing to the homelessness increase and amplifying the need for services. Our region needs local and national collaboration to approach this societal concern from various angles and to address the different social and systemic issues at the root of the problem.

ABOUT COMMON GROUND HEALTH



Founded in 1974, Common Ground Health is one of the nation's oldest and most effective regional health planning organizations. Located in Rochester, N.Y., the nonprofit serves the nine-county Finger Lakes region. We bring together health care, education, business, government and other sectors to find common ground on health issues. Learn more about our community tables, our data resources and our work improving population health at www.CommonGroundHealth.org.

1150 University Avenue
Rochester NY 14607
585.224.3101
CommonGroundHealth.org

