

SIGNIFICANT NUMBERS OF WOMEN AND CHILDREN LIVING IN POVERTY IN LARCHMONT/MAMARONECK GAP SEEN IN SERVICES VERSUS NEEDS

Like many affluent Westchester communities, Larchmont/Mamaroneck is home to trendy shops, upscale restaurants, luxury homes and expensive cars. At the same time, it is home to many individuals, disproportionately women and children, who fall so far below the average standard of living that they constantly have to struggle to meet basic needs. This is the picture painted by a panel at the January 19th meeting of the Local Summit, as presenters from several non-profit social service agencies and advocate groups shared various county and local statistics.

The lead-off speaker, Jeremy Ingpen, Summit board member and Executive Director of the Washingtonville Housing Alliance (WHA), a housing assistance agency in Mamaroneck, estimated that, based on his examination of multiple data sources, there are 250 to 500 female heads of household with children living in poverty in the Larchmont/Mamaroneck community and a significant number of single elderly women also living on minimal incomes.

Another speaker, Cora Greenberg, Executive Director of the White Plains-based Westchester Children's Association (WCA), an independent child advocacy group in existence since 1914, added a demographic from the American Community Survey that estimated the number of poor children living in Westchester in 2008 to be 26,635, or 11.7% of all children. The WCA website's homepage features this dramatic visual: "If Westchester's poor children held hands, they would stretch across the county from the Long Island Sound to the Hudson River" (www.wca4kids.org). Ms. Greenberg went on to make the point that although poor women and children are "fairly invisible" here in Westchester, their numbers are significant and it is important to remember that "our vision of where we live is not shared by everyone in Westchester."

SIZING THE PROBLEM

Mr. Ingpen framed the issue with statistics from a number of sources: the U.S. Department of Housing and Urban Development (HUD), WHA intake information for families seeking housing assistance, and free school lunch data from a local elementary school. Currently, 60% of the 247 households in Larchmont and Mamaroneck receiving a Section 8 rent subsidy through HUD are headed by women. To qualify, households must have an income of no greater than 50% of the median county income. The 2009 HUD median annual income for a family of four in Westchester was \$105,300; thus, to qualify for Section 8, a family of four must have an income of no greater than \$52,650. But, Mr. Ingpen went on to explain, a full 77% of local families receiving Section 8 actually have annual incomes less than one-third of the county median, which means under \$31,600 for a family of four. Although single mothers with children account for 52 of the 247 total Section 8

households in the community, almost twice this number -- 97 -- are females over the age of 62 who are living alone.

To further illuminate this "concentration of poverty" in female-headed households, Mr. Ingpen related statistics collected by WHA from those seeking housing assistance during 2008. Of the 300 families the organization served, two-thirds were headed by women, and the majority of these had incomes less than 30% of the median. The households were predominantly minority -- 25% African American and 60% Hispanic. None of these families receives Section 8 assistance, so they represent a separate number of poor households.

The number of students receiving free and reduced school lunch is another measure of the poverty in a community, since eligibility is based on a very minimal income -- less than \$21,000 for a family of three. Mr. Ingpen observed that although 122 students currently receive free lunch at the Mamaroneck Avenue School, this under-represents the number of those eligible. Ms. Greenberg agreed that the school-lunch rate countywide was "woefully undercounted," in part because undocumented immigrants, although eligible, are reluctant to come forward to claim the benefit.

HISPANICS DISPROPORTIONATELY AT RISK

A third panelist, Zoe Colon, Executive Director of the Hispanic Resource Center (HRC) of Larchmont & Mamaroneck, expanded on the special circumstances of the Hispanic poor, calling them "disproportionately at risk," the undocumented immigrant "even more so." Women in these families are mostly engaged in domestic work that offers no such benefits as health insurance, or sick or vacation time off. They are often exploited, with some going unpaid for weeks at a time, without recourse. With the current recession, there is less work so that women who once worked full time are now underemployed and working part time. If women or children are undocumented, then they are not eligible for public benefits like food stamps and rent assistance.

HOUSEHOLD BUDGETS ILLUMINATING AND SOBERING

One eye-opening portion of the program was the presentation of household budgets by Mr. Ingpen. In order to receive emergency rent or utility assistance, the WHA requires clients to itemize their household expenditures and Mr. Ingpen shared several budget examples from single mothers with children. In the majority of these, 80% or more of the household income went to rent, with only minimal amounts left over to be budgeted for utilities and food, and typically none for child care.

Mr. Ingpen also pointed out one item on the revenue side that was typically missing -- child support. Ms. Greenberg said that Westchester County has "dramatically increased child support collection," but problems remain in that

often the father is not employed or the mother does not want to seek court-ordered payment because of side payments of cash that go unreported.

A CALL TO ACTION

Discussion following the panel's remarks was lively, with a theme of how the community can understand and work to meet the needs of its impoverished members. Ms. Colon called for an updated community needs assessment and collaboration between various social agencies. She also outlined the steps the Hispanic Resource Center was taking to encourage immigrants to participate in the 2010 census count.

Panelists as well as audience members highlighted the gap between government assistance and community needs. Anna Dannoy, who supervises social services for both Mamaroneck Town and Mamaroneck Village, said the Section 8 waiting list was now frozen, with 75 of the approximately 300 local families on the list having already waited for two years. Although Section 8 applications are still being accepted, no new assistance is being provided at this time. Others pointed to the wait time and difficulty of application for services such as food stamps or child care assistance.

With the restrictions on government assistance, speakers stressed that it was important that nonprofits fill the gaps. Mr. Ingpen gave one example of how the Washingtonville Housing Alliance is doing this. Having recently received a grant from People's United Bank, WHA now plans to offer financial literacy programs to help clients achieve permanent financial stability.

The panelists and members of the audience representing social services organizations emphasized the importance of financial support by private individuals in the community so that their organizations could continue to provide support to those in need. Carolyn Pomeranz, Summit board member, provided some final words to the meeting when she said "we need to show compassion for those in need in our own community, in our own backyard. There are many, right here in Larchmont and Mamaroneck, who are struggling to make ends meet and truly need our help."

The Local Summit, which hosted the meeting, is an informal community council that seeks to make Larchmont/Mamaroneck a better place to live for everyone. Its regular monthly meetings take place at 7:45 a.m., typically on the third Tuesday of the month at the Nautilus Diner in Mamaroneck.

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