

# NEW JERSEY FACES NEW POVERTY

## Rising Family Homelessness in Bergen County

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a policy brief from ICPH

### Poverty Amidst Wealth

America's suburbs are often characterized as orderly, homogeneous, middle-class havens. But, over the course of the last 20 years, poverty has increased in suburban communities, while urban centers have witnessed a decline. Bergen County, New Jersey—a populous New York City suburb just across the Hudson River from Manhattan—ranks among the top five percent of U.S. counties in terms of wealth, with a median household income of nearly \$77,400 per year.<sup>1</sup> However, between 1989 and 2010, Bergen's poverty rate swelled 74.4%, one of the largest increases in the state.<sup>2</sup> Homelessness has also emerged in Bergen County, with more than 1,500 homeless persons counted on a single night in 2011.<sup>3</sup>

### High Rents and Hard Times

Despite Bergen's rising poverty, common perceptions of its relative affluence have tended to obscure families at risk of homelessness. The results of a 2011 survey of homeless Bergen residents highlighted the precarious position of respondents: 31.9% were homeless due to job loss, 37.6% reported eviction, and almost 7.7% were working but not earning enough to afford housing.<sup>4</sup> High rent both creates housing instability

and prevents families from exiting homelessness. The fair-market rent for a two-bedroom apartment in Bergen County is \$1,494, an increase of 64.9% since 2000.<sup>5</sup> Families earning the minimum wage in Bergen County would have to work four full-time jobs in order to afford a market-rate apartment.<sup>6</sup>

Bergen's leadership has only begun to recognize this issue and muster resources to address growing poverty and family homelessness. One example of its attempts is the Housing, Health and Human Services one-stop center, opened in 2009. The center is owned by the county but run and managed by nonprofits. Services at the center are open to everyone in need, but the facility's shelter houses only single homeless adults, not families.

### Coming to Grips: Needs Outpacing Capacity

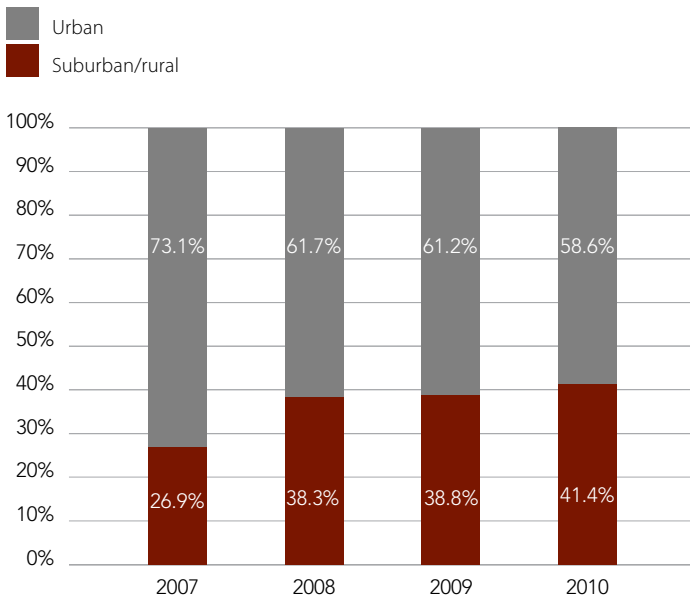
In order to understand where holes existed in the social safety net, Bergen studied how homeless families were accessing services and how well the county was assisting them. The county counted the number of homeless and at-risk families who applied for aid in November 2010 and were turned away, because of either lack of capacity or eligibility. In that month, 319 families requested and were denied assistance ranging from emergency shelter to rental subsidies and other prevention services. While Bergen has the capacity to shelter around 58 families at any given time, this survey indicated that among applicants for services, 232 (72.7%) families at risk of homelessness and 62 (19.4%) families who were actually homeless were turned away.<sup>7</sup> These findings brought heightened attention to the presence of many underserved homeless and at-risk families.

### The National Context: The New Suburban Homelessness and Poverty

Bergen is not alone in experiencing recent increases in poverty and homelessness; both have had a growing impact on suburbs across the country, even as public awareness of the trend lags. The suburban or rural share of the family shelter population rose from 26.9% to 41.4% between 2007 and 2010 (figure 1).<sup>8</sup> While the annual number of persons in primary cities accessing homelessness programs fell 16.4% between 2007 and 2010, this figure grew 56.9% in suburban or rural areas.<sup>9</sup> Furthermore, the problem is likely worse than these statistics illustrate. Those who lose their housing in the suburbs

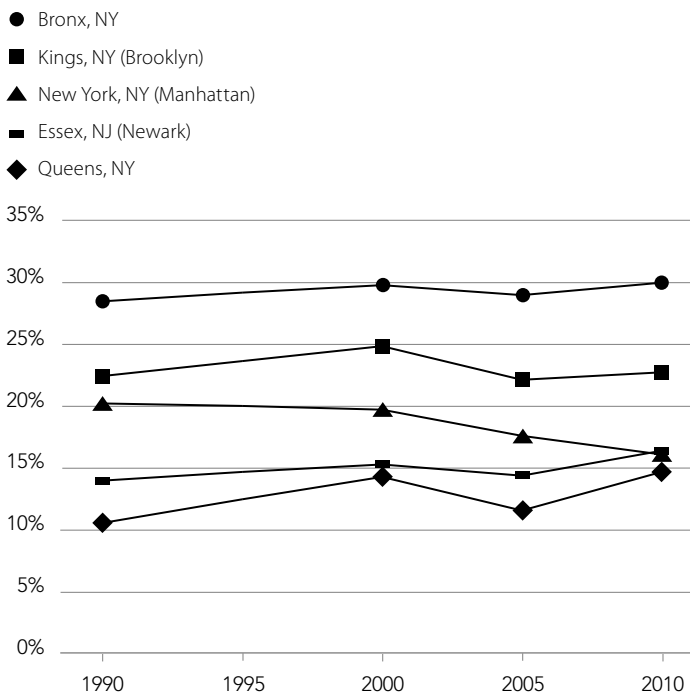


**Figure 1**  
PERCENT OF SHELTERED HOMELESS FAMILIES LIVING IN URBAN AND SUBURBAN AREAS (by year)



Source: Department of Housing and Urban Development, *Annual Homeless Assessment Report to Congress, 2010 – 11*.

**Figure 2**  
PERCENT OF PERSONS LIVING IN POVERTY IN NEW YORK CITY URBAN AREAS (by county and year)



Source: U.S. Census Bureau, *1990 Decennial Census*; U.S. Census Bureau, *2000 Decennial Census*; U.S. Census Bureau, *2005 American Community Survey 1-year Estimates*; U.S. Census Bureau, *2010 American Community Survey 1-year Estimates*.

often resort to doubling up with family or friends rather than entering shelters that can be geographically distant or filled to capacity. These “hidden homeless” families would add substantially to the census of literally homeless families.

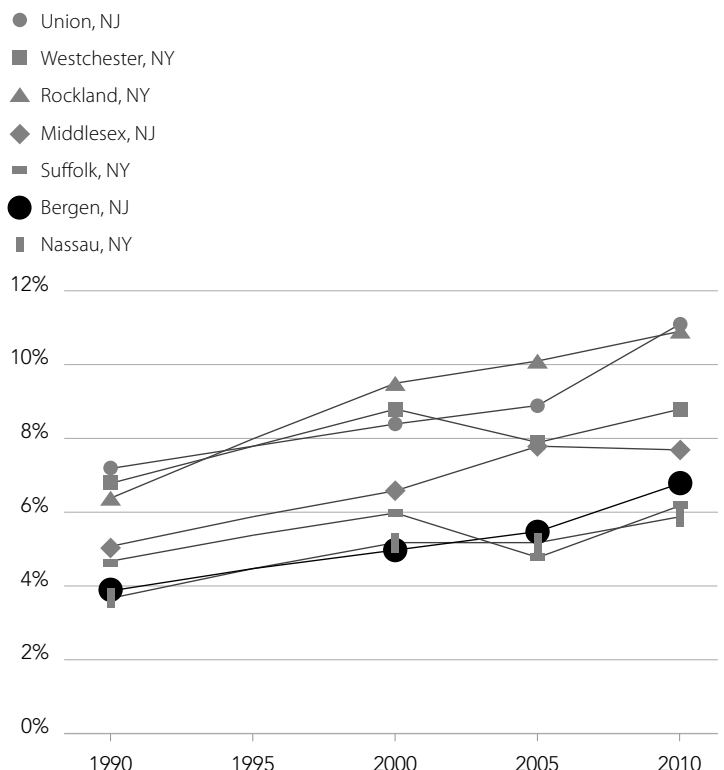
Recently, poverty in the suburbs has grown at a faster rate than it has in the central cities.<sup>10</sup> From 1990 to 2010, poverty rose at a rate of 4% in New York’s five boroughs, increasing from 19.3% to 20.1%. In the surrounding suburbs, poverty increased by 55%, from 6.0% to 9.3%, during that time (figures 2 and 3).<sup>11</sup>

A combination of factors—including popular perception, the newness of the phenomenon, and lack of visibility—contribute to the belief that families do not experience homelessness and poverty in suburbia. Like most suburban communities, it is unlikely that Bergen could have anticipated this rise in family homelessness.

**Bergen County’s Nonprofit Sector Responds**

Bergen County has stretched its resources in recent years to provide comprehensive shelter services for homeless singles. However, the county is still scrambling to recognize, under-

**Figure 3**  
PERCENTAGE OF PERSONS LIVING IN POVERTY IN NEW YORK CITY SUBURBAN AREAS (by county and year)



Source: U.S. Census Bureau, *1990 Decennial Census*; U.S. Census Bureau, *2000 Decennial Census*; U.S. Census Bureau, *2005 American Community Survey 1-year Estimates*; U.S. Census Bureau, *2010 American Community Survey 1-year Estimates*.

stand, and address the needs of a growing number of families, many of whom are homeless or at risk due to the recession. Providers in the county have begun to identify major gaps in the safety net for families, especially among those who earn too much to qualify for welfare benefits through Temporary Assistance for Needy Families (TANF). Prevention is an area where the county falls particularly short of demand.<sup>12</sup> Interventions such as emergency rental assistance and landlord mediation are far less expensive than providing shelter. If the county bolstered its safety net, it could save money and catch at-risk families before they fall into homelessness (see Promising Practices).

### **Assets and Barriers to Service Provision in Bergen County**

The task of properly serving Bergen's homeless population is aided by effective coordination, but complicated by public perception and transportation issues.

#### **Coordination**

New Jersey counties have committees that bring together public- and private-sector providers to discuss local homelessness policies. In Bergen County, homelessness policy coordination is accomplished primarily through the county's Housing and Emergency Assistance Committee and its Continuum of Care. Homeless families became a greater policy priority after a committee meeting where providers shared frustrations about their inability to serve all families in need.

"We are all getting a lot of calls from families that we are not equipped to deal with," said Tricia DeBartolome, manager of the county United Way's financial assistance program for families at risk of homelessness. "We all said, 'Let's look at what we're finding and identify ways that we can do more to help.'" The committee later started its data-tracking project and has been discussing options to augment resources for homeless families. Strong coordination in the county enabled the creation of a centralized intake system. Those in need can either call the Homeless Hotline (1-888-3-BERGEN), or visit the Bergen County Housing, Health and Human Services Center. This facility includes a singles shelter and a drop-in center with case managers who can provide shelter referrals.

#### **Perception and Resistance**

Although lack of awareness is a major barrier in many suburban areas, leaders in Bergen County have largely recognized that homelessness exists and have worked to address it. The county government in the early 2000s created a ten-year plan to address chronic homelessness, in part to access more federal funding. Nevertheless, public perception remains a problem because Bergen County is not often associated with poverty and homelessness.

Nancy Woods, who runs an emergency food program, said fundraising can be difficult in Bergen. Organizations in the county compete for funding alongside their counterparts in areas such as Paterson, a low-income urban area in nearby Passaic County. "They get a lot more money than we do," Woods said. "Everybody perceives poverty in Paterson, but nobody perceives poverty in Franklin Lakes," an affluent Bergen County community.

Misconceptions and lack of awareness do not just impact funding; they also increase the stigma of being homeless. Typical of suburban areas, many families in Bergen County double up with friends or relatives and do not access any services. This makes it difficult for the county to understand and address the full extent of family homelessness. Many families do not report to county staff that they are doubled up for fear that the family or friends who accommodate them will be reprimanded for noncompliance with lease or voucher agreements.<sup>13</sup> Although no estimates of the number of doubled-up families are available, providers indicate that doubling up has become so prevalent that some landlords have begun to institute surcharges of up to \$500 per week for each additional occupant.

#### **Transportation**

According to Bergen County's 2004 Priority Populations Human Service Plan, transportation options for at-risk and homeless families in the county are inadequate. New Jersey Transit, the major provider of public transportation in the state, is heavily focused on transportation to and from New York City, as opposed to travel within counties. Trains and buses do

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#### **Promising Practices**

Family Promise of Bergen County is a new family homeless shelter network inaugurated in the fall of 2010. Those involved with the program intended to allow several months for preparations before opening its doors, but began operations several months early due to unmet need in the county. "Clearly, our response to family homelessness is abysmal," notes the program's Executive Director, Kate Duggan. "We're serving so few families and there's all these families calling us, crying for help."

Family Promise provides shelter through rotating area congregations. In addition, families have access to a day center, a static site where they can shower and access computers to search for job opportunities and housing. Because the day center was not ready in the fall, Duggan enlisted the local YMCA to provide showers and found a temporary site for other services.

Participating congregations were asked to start volunteering their space earlier than originally expected. "[We] at first got some resistance," Duggan said. "But I told them, 'Look, these are families, their biggest concern is that their child will be taken away.' If nothing else, this program allows them to be warm and safe, and together." The program, which opened its new, permanent facility in June 2011, is currently able to accommodate five families.

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not reach all areas of Bergen County and do not run regularly on nights and weekends, when low-income workers and service industries need transportation.<sup>14</sup> “[The New Jersey transportation system] was built on the presumption that everyone had a car and could get anywhere they wanted, but that’s not the case anymore, and it probably never was,” said Richard Brown, CEO of Monarch Housing, an affordable housing organization in the state. “It’s a major, major issue in New Jersey.”

New Jersey counties have been able to address some transportation gaps through the federal Job Access and Reverse Commute (JARC) program, which provides funding for fixed-route, demand-response, and van-pool transportation services and other projects designed to connect low-income populations with employment opportunities. Bergen County draws on JARC funds to operate its demand-response transportation service, available to a number of specific populations, including TANF recipients who need transportation to and from employment and child care sites. However, creating a more substantial fixed-route system to connect with New Jersey Transit routes in Bergen could be challenging because federal funds through JARC are limited and require local matches. Local governments have been far more willing to use JARC funds to operate existing services than they have been to create new systems.

## Conclusion

With the recent rise in family homelessness in Bergen County and in suburbs across America, governments and service providers have been presented a new set of challenges. Although much of Bergen’s past planning efforts focused on single adults, the county has recognized that family homelessness is a policy issue that will require long-term planning and continued coordination. Early efforts by Bergen County’s leaders to prepare will go a long way toward both saving taxpayer dollars in the long run and protecting its at-risk children and families.

With the county’s single-month study showing as many homeless families turned away as there were beds available system-wide, Bergen will clearly need to consider where and how to increase shelter capacity. The survey also demonstrated unmet need for prevention services, which will experience consistently high demand as the nation’s economy continues to struggle. Bergen’s remaining time-limited federal Homelessness Prevention and Rapid Re-housing Program funding is an obvious source for augmenting efforts already in place.

The county must better locate and serve families who are hiding their homelessness due to fear. Families may be linked to services by identifying homeless or at-risk children in school settings and increasing advertising for the county’s centralized intake system.

Given the present economy, it is imperative to assist low-income families in their efforts to attain and retain jobs. Employment opportunities can be supported through continued efforts to target bus routes and schedules for low-income workers and increased subsidies for reduced-rate or free bus passes.

Short-term investments in strategies to reduce poverty and family homelessness can protect Bergen County from far greater costs in the future. Building up the infrastructure for public transportation, temporary shelter, homelessness prevention, and other needed social services now is key to preventing the rise in family homelessness.

## Endnotes

- <sup>1</sup> U.S. Census Bureau, *2000 Decennial Census*; U.S. Census Bureau, *2010 American Community Survey 1-year Estimates*.
- <sup>2</sup> U.S. Census Bureau, *1990 Decennial Census*; U.S. Census Bureau, *2010 American Community Survey 1-year Estimates*.
- <sup>3</sup> Families receiving temporary rental assistance through TANF are included in the transitional housing count; Corporation for Supportive Housing, *Bergen County 2011 Point in Time Count of the Homeless Population*, January 2011.
- <sup>4</sup> Ibid.
- <sup>5</sup> U.S. Department of Housing and Urban Development, *FMR History 1983 – present: 2-bedroom Unit Data*.
- <sup>6</sup> National Low Income Housing Coalition, *Out of Reach 2011*.
- <sup>7</sup> U.S. Department of Housing and Urban Development, *HUD’s 2010 CoC Homeless Assistance Programs — Housing Inventory Chart Report*; Bergen County Human Services Advisory Council, *Documenting Unmet Family Need — “Turn-aways,”* January 2011.
- <sup>8</sup> U.S. Department of Housing and Urban Development, *The 2010 Annual Homeless Assessment Report to Congress*.
- <sup>9</sup> Ibid.
- <sup>10</sup> Alexandra K. Murphy, “The Symbolic Dilemmas of Suburban Poverty: Challenges and Opportunities Posed by Variations in the Contours of Suburban Poverty,” *Sociological Forum* 25, no. 3 (2010): 541–569.
- <sup>11</sup> U.S. Census Bureau, *1990 Decennial Census*; U.S. Census Bureau, *2010 American Community Survey 1-year Estimates*.
- <sup>12</sup> Kate Duggan (Executive Director, Family Promise of Bergen County), interview with ICPH, Winter 2010.
- <sup>13</sup> Alison Recca-Ryan (Program Director, NJ Corporation for Supportive Housing), interview with ICPH, Winter 2010; Richard Brown (CEO, Monarch Housing Associates), interview with ICPH, Winter 2010.
- <sup>14</sup> Bergen County Department of Human Services, *The Bergen County Priority Populations Plan 2005–2009*, 2004.

## Ralph da Costa Nunez, PhD

President, Institute for Children, Poverty, and Homelessness

## Beth Hribar

Policy Analyst

## Colin Bosio-Cady

Policy Analyst

**ICPH**  
— USA —  
Institute for  
Children, Poverty  
& Homelessness  
[www.ICPHusa.org](http://www.ICPHusa.org)

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