

CONTINUED...

Poor

Continued from page 1

"All of my children are welfare babies," Husner acknowledged matter-of-factly.

According to the state Rural Housing Coalition, one-third of all New Yorkers living below the poverty line can be found in rural communities such as the Husners'. Much of this poverty falls within the Diocese of Rochester, which has only one city with a population over 35,000 in its 12-county area. Inadequate housing, scant employment opportunities, few transportation options and limited access to social and health services are among the challenges these rural poor face.

In Schuyler County, Conley said, her Montour Falls office offers programs and services to assist a large caseload of unwed mothers, domestic-violence victims and at-risk youths. She also estimates that one-quarter of the county's adult residents have not finished high school.

"Because poorer families often do not instill in their children the value of education, the academic track record is bleak," she said.

The cumulative effect of these factors can be crippling, said Mercy Sister Lisette O'Brien, director of Tioga County Rural Ministry.

"Some people can't get things together and that's a real poverty. They don't know how to tackle their own problems," Sister O'Brien said. Many clients of the Owego-based ecumenical outreach, she observed, are affected by a variety of "uns" — unchurched, uninsured, unmarried.

Conley said the poverty seemed to be growing in her area. Following the implementation of welfare reform, she said, the caseload of people accessing her agency's food pantries increased from 7,956 in 1997 to 18,937 in 2000.

"The problem is so large, it's hard to get your arms around it," said Tim McMahon, director of Catholic Charities of Livingston County.

Yet for such a big problem, the rural poor often escape public notice. On the one hand, McMahon said poverty is noticeable in such small villages as Mount Morris, where his Catholic Charities office is frequented by people seeking such basic products as soap, deodorant and detergent.

But the poverty mounts even further, Allyn Smith said, the farther one gets away from civilization.

"The worst houses are hidden," re-

marked Smith, executive director of the Bishop Sheen Ecumenical Housing Foundation in Rochester.

Smith said that even though housing conditions may violate codes, the areas are often so deserted that few neighbors or passers-by are around to complain.

"Many of our rural counties have conditions equal to Third World countries. You'd never think there would be out-houses or contaminated water, but there is," Smith said.

Major challenges

Bishop Sheen Housing, a joint effort of the Catholic and Episcopal dioceses of Rochester, provides services and advocacy for low-income people in the Rochester Diocese and Allegany County. The agency's primary focus is in rural areas.

According to Smith, rural poverty in this diocese appears to be on the rise for three reasons: People who grew up poor are now raising the next generation in poverty; those who weren't previously poor have recently fallen into poverty; and urban poor have moved from the city.

At the same time, good job opportunities on farms have dwindled significantly, said Kathleen Dubel, justice-and-peace coordinator for Catholic Charities of the Southern Tier. No longer are these "the good old days, when farms were vibrant," as she put it.

"It's really shifted," Dubel said. "These days, the farms in our area are in such distress that they're not trying to hire."

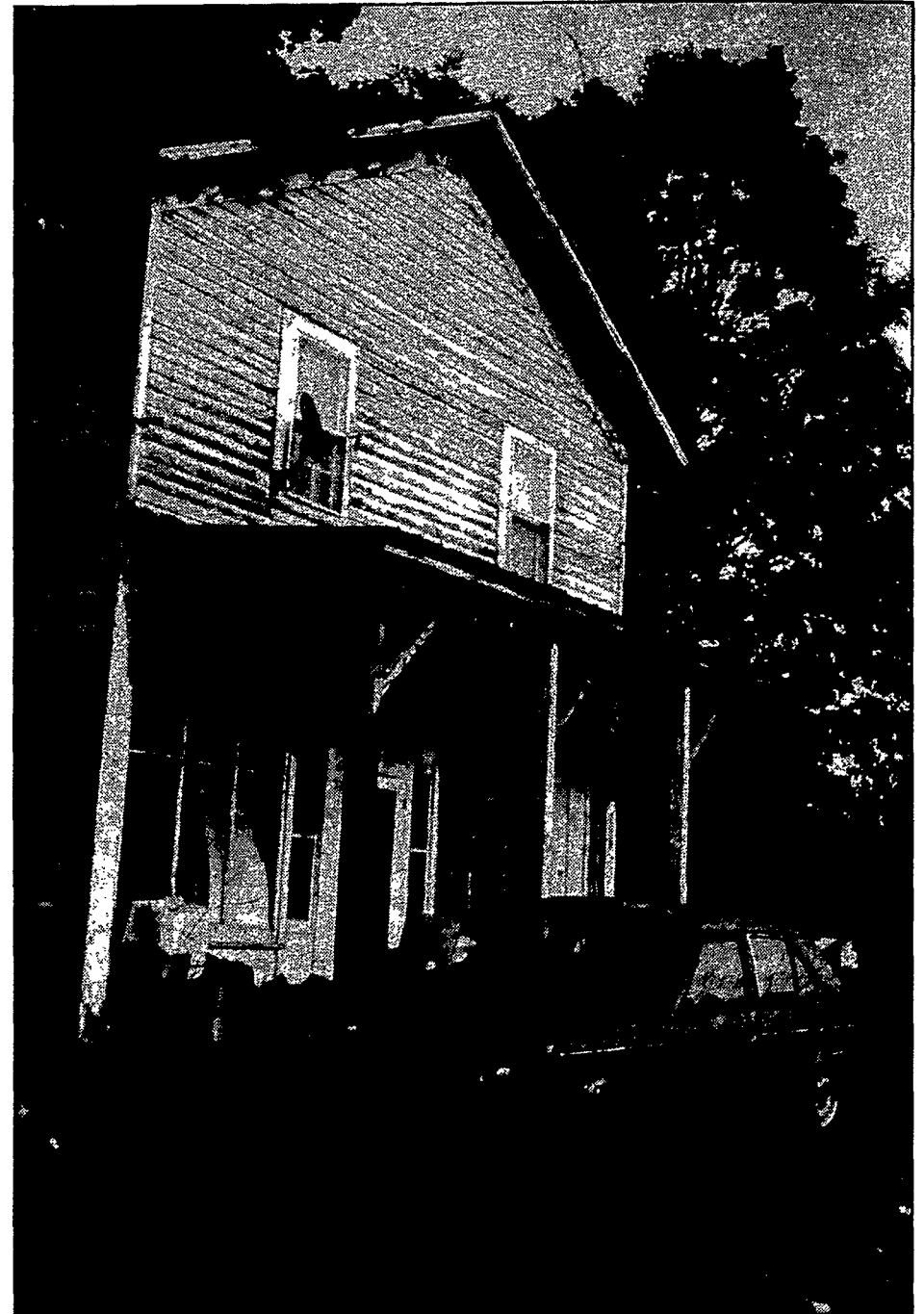
Housing options are limited as well. Smith said rental situations are scarce in rural areas, and that in many cases the choice is "either go homeless or live in a mobile home."

But Smith does not recommend that people buy mobile homes, saying they depreciate rapidly and do not allow the owners to build equity. Sharing that opinion is Blair Sebastian, executive director for the state Rural Housing Commission, of which Bishop Sheen Housing is a member agency.

"Big banks are less and less interested in rural places," Sebastian remarked. Consequently, he said, mobile homes are the most immediate answer — but their finance rates can be two to three times higher than for mortgages.

"Every mobile home dealer is more than happy to put you into one — 'Boy, doesn't this look nice,'" Sebastian said.

Sebastian emphasized that he doesn't consider mobile homes to be a standard way of living. In fact, he noted that



A home in Alpine off Route 224.

safety laws passed in the late 1970s led these homes to be manufactured with better insulated windows and doors, as well as improved wiring to cut down the threat of fire.

"Mobile homes are a viable option in lots of situations. The crux of my resignation about them is that they're not a means to build wealth," Sebastian said.

But solid credit for a mortgage is tough to establish in areas where good wages are scarce. In fact, Conley said, 50 percent of

Schuyler County's residents work outside the county.

Since public transportation is nonexistent, residents must depend on their vehicles to get to work. Yet most people living in substandard conditions cannot afford good cars, said Sister of St. Joseph Rosemary Mackie, who works out of Bishop Sheen Housing's Canandaigua office. This, in turn, puts badly needed jobs in jeopardy.

"If your junker doesn't start in the

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GENERAL

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