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Isles Adopts Regional Focus for Greater Impact

By Martin Johnson, President, Isles Inc.,
Trenton, New Jersey

Five years ago, as a 20-year-old community development organization (CDC), Isles was a model of effectiveness. In Trenton, the nonprofit corporation was building energy-efficient homes, training high-school drop-outs in construction, addressing environmental contamination, promoting financial literacy and savings accounts, and helping community groups complete neighborhood plans. With strong management systems, diverse funding sources, and awards from the White House and United Nations, Isles was at the top of its game.

The good news is that Isles was able to improve upon that reputation, but only after learning what it *wasn't* able to accomplish through traditional community development.

In the late 1990s, Isles began rethinking the question: "How do we know we are succeeding?" With a mission to foster more self-reliant families in healthy, sustainable communities, how would we *really* know this was happening? After developing measures for self-reliance (a real challenge), Isles looked to the Healthy Cities movement in Europe and Canada to devise ways to assess neighborhood and city "health." When we did that, vexing questions kept arising: even though Isles devel-



Martin Johnson, President, Isles Inc.

oped hundreds of homes, nurtured many family self-help successes, and spent millions to redevelop Trenton communities, the population of the city kept shrinking. Working-class families continued to flee to the suburbs, leaving behind increasingly concentrated poverty. In fact, the suburbs around the city were witnessing white flight out to the even further exurbs. Could we be winning and losing at the same time? We were successful at the community development game, but our work was growing more difficult as overall neighborhood deterioration increased. Once we mapped the regional social and economic forces fueled by sprawl, we were surprised. It was as if we were making waves at the local level, but the tide was heading out.

Not only was our community development work not addressing the core forces of sprawl, but sprawl was undermining the important community work we had accomplished. And community residents were weighing in: 85 percent of the roughly 300 families that came to us annually to buy a home sought homes *outside* of Trenton.

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CASCADE derives its name from White Cascade, a large mobile designed by Alexander Calder that revolves in the atrium of the Philadelphia Fed.

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Message from the Community Affairs Officer

Regional equity — What is it? For whom? How is it reached? Are we talking about equal opportunity or equal outcome? Do we mean equity by race, income, education, health? And how will we know when we are done?

All these questions and more were considered in May when Philadelphia was the host of a major conference, Advancing Regional Equity: The Second National Summit on Equitable Development, Social Justice, and Smart Growth, sponsored by PolicyLink and the Funders' Network for Livable Cities and Smart Growth. For two-and-a-half days, more than 1300 people from 42 states talked or heard about the issues our communities face. The range of topics discussed was broad: affordable housing located where the jobs are not; transportation to the jobs is difficult for the people who want them; good schools are out of reach by location or cost; and health problems are higher because of fewer medical facilities, overdependence on vehicles, or other environmental factors such as diesel-fueled buses. And one session on the federal and state budget cuts advocated mobilizing not around the reduction of HUD programs, but around the plan to reduce the estate tax on wealthy individuals.

Many of the panels discussed the solutions individual communities had started; for example, a Nebraskan Indian tribe is building a traditional neighborhood community, maximizing the pedestrian features, so its residents can walk to work. The tribal

leaders hope that future residents will have reduced levels of obesity and diabetes if they are more active. One Philadelphia organization, the Allegheny West Foundation, has asked the Southeastern Pennsylvania Transportation Authority (SEPTA) to improve the local station so that new residential and nonresidential projects can be built on neighboring lands that were once brownfields. In New Jersey, which is considered by many to be a leader in affordable housing production because of its Mt. Laurel court decisions, there is dissent. Marty Johnson of Isles in Trenton, New Jersey, argues that being good at community development does not necessarily mean you have achieved success. Regional factors cannot be ignored.

So to answer my questions above, here's what I know to date. Regional equity means different things to different people. To me it means giving everyone an equal opportunity for a healthy, productive life. For that outcome, I need a good education, a job that pays me well enough to support my family, and a place to live that I can afford, that is accessible to schools, jobs, and amenities, and that is in a healthy location.

And how will we know we are done? I have been around long enough to know that we will probably never be done, but every step closer is a good thing.

Houstoun's Four Targets for Regional Equity

By Feather O'Connor Houstoun, President, William Penn Foundation

Feather Houstoun joined the William Penn Foundation in March 2005. She served in state government as secretary of public welfare in Pennsylvania and treasurer of New Jersey. She was chief financial officer of the Southeastern Pennsylvania Transportation Authority, executive director of New Jersey's housing finance agency, and acting deputy assistant secretary for policy development at the U.S. Department of Housing and Urban Development. More recently, she spent a year as a visiting scholar at the University of Pennsylvania researching gubernatorial leadership in state housing policy, and was an executive at Ameri-Choice, a health-care company serving Medicaid clients in 13 states.

In front of an enthusiastic audience at the Second National Summit on Equitable Development, Social Justice, and Smart Growth in Philadelphia this May, Jeremy Nowak of The Reinvestment Fund (TRF) wryly observed that "regional equity is in danger of becoming a cottage indus-

try of conferences." He may be right, and his comment offers a challenge to the field: How do we move from talking and thinking to action that shifts realities on the ground?

For decades, the elements that make up equitable regions — housing choices for all households, high-quality schools, accessible transportation, sustainable land use, well-conceived economic development, and workforce development — have been part of policy debates at the local, state, and federal levels. They often emerge as goals within the programmatic silos of domestic policy lexicon, but more recently, these ideas have been woven together under the phrase "regional equity." Demonstrating the interdependence of these programmatic themes is worthwhile, but it risks moving advocacy to a level of abstraction without traction. As a public official, I concluded long ago that ever-more-sophisticated talk among the converted achieves little.

Issues of regional equity play out in the trenches of policymaking around housing, land use, transporta-

tion, jobs, education, and economic development.

I believe that energy for more equitable regions should be focused on actionable policy targets that can affect decisions by individuals, communities, local governments, and the private sector. It is possible to select targets that resonate with the public and support sustainable, equitable regions. These targets must be framed around themes that broaden rather than narrow public understanding and political support.

In Massachusetts, the Romney administration has woven housing choices and opportunities with a broader theme of sustainable development. They've gained political traction for these efforts by building a vision of the kind of community most people want: If we think about it, most of us would like to live in a place where our children can grow up and afford to buy their first home, and where our parents can retire in their homes. Most people want to live where police officers and teachers can be part of their community.

They understand that huge spatial gaps between housing and jobs make for a poorer quality of life and lead to environmental degradation. These are powerful public sentiments that should guide advocates to policy priorities that create progress toward more affordable, livable communities.

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The William Penn Foundation is one of several public and private investors that are helping the Allegheny West Foundation (AWF) and other organizations to realize the potential of Philadelphia's Allegheny West neighborhood. AWF took two two-bedroom units and constructed one three-bedroom house as part of a larger effort to develop 65 mostly vacant units in a six-block area.



Advocates for Equity-Centered Smart Growth

By L. Benjamin Starrett, Executive Director, Funders' Network for Smart Growth and Livable Communities

Note: The Funders' Network for Smart Growth and Livable Communities is a nonprofit that strengthens the ability of funders to support organizations working to improve communities through better development decisions and growth policies. It is based in Coral Gables, FL.

Across North America there is a growing recognition that current public decisions guiding land use and development are putting people, the environment, and the economy at risk. The resulting regional growth and development patterns profoundly affect the life circumstances of low-income communities and, in particular, people of color. Philanthropy has a critical role to play in demonstrating how a regional and neighborhood equity framework — by which we mean people- and place-based strategies that revitalize the physical environment of distressed communities and improve the lives of the people who live there — can be advanced to change how these decisions are made.

The Funders' Network for Smart Growth and Livable Communities, founded in 1999, seeks to help funders fulfill this role. The network exists to inspire, strengthen, and expand philanthropic leadership and

funders' abilities to support organizations working to improve communities through better development decisions and growth policies. Network members include corporate, private, and community foundations and intermediaries. One of the network's current efforts, the regional and neighborhood equity project (RNEP), is designed to connect and engage

To build understanding of the importance of equity-centered smart growth, the network convenes leaders from a range of sectors — philanthropic, nonprofit, academic, private, and public.

funders who believe that racial, economic, and social justice need to be at the core of the movement for smarter growth, recognizing that true smart growth policies address equity, the economy, and the environment.¹

Through RNEP, the network is documenting the growing number of experiments, projects, and initiatives that show how funders and grantees are working across disciplines to achieve significant and lasting progress — progress that will ensure that all people and families can participate in and benefit from economic growth and activity throughout regions. Recognizing that land-use decisions have an impact on a broad range of issues that funders care

about, including poverty alleviation, economic opportunity, and the fate of children and families, the network has since its inception partnered with organizations such as PolicyLink to advance the objectives of opportunity, justice, and equity by encouraging better decisions about growth and development. To build understanding of the importance of equity-centered smart growth, the network convenes leaders from a range of sectors — philanthropic, nonprofit, academic, private, and public — at national meetings that serve as forums for developing common understandings about the relationship between smart growth and regional and neighborhood equity.²

A May 2005 network publication, *Signs of Promise: Stories of Philanthropic Leadership in Advancing Regional and Neighborhood Equity*, includes 21 stories of the projects, nonprofit organizations, and philanthropic partners involved in working to achieve better outcomes in neighborhoods and regions, told primarily from the perspective of the foundations that have provided financial and other support. The stories include many examples of the philanthropic community capitalizing on its ability to be innovative and flexible and to take a longer-term perspective.

Lessons Learned

Three clear lessons emerge that are integral to efforts to advance a frame-

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¹“Smart growth” is used by the Funders' Network for Smart Growth and Livable Communities to describe a series of policies and practices to ensure that decisions about growth result in well-planned development that protects open space and farmland, revitalizes communities, keeps housing affordable, and provides transportation choices.

²The term “regional and neighborhood equity” is used to describe a learning and action framework designed to reduce social and economic disparities among individuals, social groups, neighborhoods, and local jurisdictions within a metropolitan area; connect neighborhoods to regional and state public policy decision-making; and harness private market opportunities for community benefits.

Pennsauken, NJ, Community Strives for Integration

Keith L. Rolland, community development advisor, wrote the following article. John J. Wackes, community affairs specialist, Christy Chung Hevener, community affairs analyst, and Eugene Park, intern, compiled census and housing-loan data that accompany the article.

Eighty volunteers from a nonprofit neighbors organization and government affiliate are engaged in an unusual experiment to maintain racial integration in Pennsauken Township, New Jersey, an inner-ring older suburb of Philadelphia.

Originally settled by the Lenni Lenape and later by Quakers, Pennsauken Township borders affluent Cherry Hill as well as impoverished Camden. Pennsauken became a township in 1892 and has traditionally been a blue-collar community. In recent years it has been attracting young professionals. The 12.5-square-mile township has single-family houses at a wide range of prices.

In 1996 Neighbors Empowering Pennsauken (NEP) was formed by seven neighbors who valued their community's cultural diversity but were concerned about a growing

number of for-sale signs by white homeowners, reports of racial steering by realtors, and several negative incidents in area schools. NEP recruits volunteers and raises funds for leadership development and other programs.

Lynn Cummings, NEP's chairperson and a Pennsauken homeowner for 33 years, said: "Integration doesn't just happen. People have to plan to make it happen. If we didn't intervene when African Americans and Hispanics were buying houses and whites were leaving, Pennsauken would have become a segregated community." Pennsauken's homeownership rate has remained high (80.7 percent in 1990 and 80.4 percent in 2000).

In 2000, the Pennsauken Stable Integration Governing Board (PSIGB) was created as an advisory committee of Pennsauken Township. Its goal is "to reduce the underrepresentation of whites in Pennsauken's markets for housing and schools and

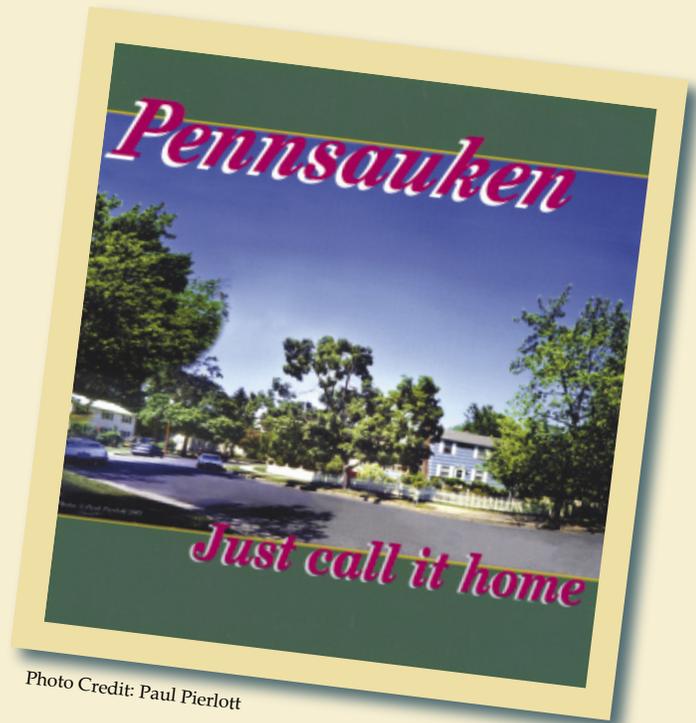


Photo Credit: Paul Pierlott

to reduce the underrepresentation of people of color in its civic life."

For the past three years, NEP and PSIGB volunteers have organized an annual event in which new homeowners are treated to a buffet provided by area restaurants, hear welcoming words from the mayor, police and fire chiefs, and the school superintendent, and are eligible for door prizes. Last fall, 250 homeowners attended the event.

Harold M. Adams, a housing appraiser and chairperson of PSIGB, said: "People love the event and say 'we've never been anywhere where we were welcomed like this.' They tell their friends and this helps get other people to take a look at Pennsauken." PSIGB has also attracted homeowners by seeking positive local newspaper coverage about Pennsauken's quality of life and inclusiveness and mailing brochures to Philadelphia home sellers that promise "suburban living within your reach." Adams added that the township strictly enforces its housing code because property deterioration makes it difficult to attract new homeowners.



From left, John F. Killion, Mayor of Pennsauken Township, Lynn Cummings, Chairperson of Neighbors Empowering Pennsauken, and Harold M. Adams Jr., Chairperson of the Pennsauken Stable Integration Governing Board

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RCAs Contrary to the Goals of Regional Equity

By Kevin D. Walsh, Esq., Associate Director, Fair Share Housing Center, Cherry Hill, New Jersey

Founded in 1975, FSHC is an independent public interest law firm and policy center that promotes racial and economic integration in communities through regional housing policies and enforcement of the Mount Laurel doctrine.

Editor's Note: Another perspective on RCAs will appear in a future issue of Cascade.

New Jersey has long been at the forefront of regional equity. Well before that term was coined, the New Jersey Supreme Court ordered the state's municipalities to fill their fair share of the region's need for affordable housing in the landmark Mount Laurel I (1975) and Mount Laurel II (1983) decisions. Informed by the civil rights movement and coming not long after the smoke of urban riots had cleared, the Mount Laurel doctrine was born of the recognition that racial and economic segregation hurts people of color uniquely and society overall. The court required municipalities to provide affordable housing as part of an effort to solve problems with racial and economic origins. Anything less, the court decreed, would be a violation of the state constitution.

The recognition in 1975 of the doctrine as a constitutional imperative was a bold move. Revisiting the issue in 1983, the court wrote that "the clarity of the constitutional obligation is seen most simply by imagining what this state could be like were this claim never to be recognized and enforced." If the court did not act, it wrote, "poor people [would be] forced to live in urban slums forever, not because suburbia, developing rural areas, fully developed residential sections, seashore resorts, and other attractive locations could not accommodate them, but simply because they are not wanted." The court concluded that this was "a vision not only at variance with the requirement that the zoning power be used for the general welfare but with all concepts of fundamental fairness and decency that underpin many constitutional obligations."

of affordable housing, and thus accomplished some of its goals, the goal of promoting racial and economic integration, of responding effectively to the apartheid in our state, has not even been seriously pursued by New Jersey policymakers.

The greatest example of the distortion and failure of the Mount Laurel doctrine is the use of regional contribution agreements (RCAs). These agreements are essentially contracts between two municipalities, one of which sends its fair share to the other along with a check that the receiving municipality can use for affordable housing. RCAs were permitted by the Fair Housing Act of 1985, a piece of legislation that was passed in response to the second Mount Laurel decision. For as little as \$20,000, the cost of sending two children to school for one year, a suburban municipality avoids having one lower-income family living within its borders.

Despite the courage shown by the court, the Mount Laurel doctrine's promise of inclusion has not been fulfilled, and the polarization the court intended to reverse has in fact gotten worse. New Jersey is still at the top of the list of racially and economically segregated states, according to numerous sources.¹ Although the doctrine has resulted in significant amounts

The Council on Affordable Housing (COAH), which was established by the 1985 legislation, is the state agency in charge of approving and monitoring RCAs, and it has never met one that it didn't like. COAH approves RCAs from almost exclusively

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Ethel R. Lawrence was the lead individual plaintiff in the Mount Laurel, NJ, lawsuit filed in 1971. The litigation involved a request to rezone land for the development of 36 garden apartments for low-income residents. Lawrence, a long-time resident of Mount Laurel, died in 1994. The development that bears her name opened in 2001.

¹ See, for instance, David Rusk, "Sprawl and Fair Housing: New Jersey's Unfinished Agenda," Annual Isadore Caneub Memorial Lecture in Planning, New Brunswick, NJ, delivered Oct. 31, 2002 (www.gamaliel.org/DavidRusk/Rutgers%20talk%2010-31-02.pdf); synopsis of New Jersey Public Policy Research Institute, "The State of Black New Jersey," January 2003 (www.policy.rutgers.edu:16080/njppri/pdf/policynews1.pdf).

Regional Equity Can Benefit All

By Angela Glover Blackwell, Founder and CEO, PolicyLink

PolicyLink is a national nonprofit research, communications, capacity-building, and advocacy organization. It was founded in 1999 to promote a new generation of policies directed toward achieving economic and social equity. PolicyLink's headquarters are in Oakland, California, and it has an office in New York City.

In today's economy, the region is the arena for opportunity or exclusion. Advocates of economic and social justice recognize that efforts to achieve quality education, decent housing, jobs, and services for residents of low-income communities and communities of color will succeed only by changing the way resources, investments, and opportunities are allocated. Achieving regional equity means that everyone can participate in and benefit from economic growth and activity throughout a metropolitan region.

In the 1990s, conversations about regionalism and smart growth were rarely with people of color and seldom involved discussions of race and equity. Over time, however, regionalism has been informed, inspired, and energized by the growing movement to achieve economic and social equity through a focus on regional development patterns, policies, and practices. This quest for regional equity builds on the vast experience and wisdom of other important social change movements. From the civil rights movement, regional equity advocates have adopted a racial perspective for analyzing development and growth patterns. Neighborhood revitalization and community development efforts have contributed the knowledge that "place matters."

From the community building movement, regional equity seeks compre-

hensive approaches to addressing the needs of low-income communities that incorporate strategies to support people and the places where they live. The Atlanta Neighborhood Development Partnership, for example, completed an extensive research and data project on regional housing disparities to develop a set of policy recommendations for promoting mixed-income housing across the Atlanta metro region. In the Boston metropolitan area, Action for Regional Equity, a coalition of 19 Massachusetts organizations working on affordable housing, transportation investment, and environmental justice issues across the Boston

region, is campaigning for a dedicated permanent revenue stream for affordable housing that meets specific equity criteria and building the capacity of local leaders to advocate for equitable transit investments.

Regional equity will not fulfill its potential unless it connects to people in their neighborhoods and daily lives. This is beginning to happen through the work of a growing number of national organizing networks such as the Association of Community Organizations for Reform Now (ACORN), the Pacific Institute for Community Organization, and the Gamaliel Foundation. These groups are building a power base in low-income com-

Regional equity will not fulfill its potential unless it connects to people in their neighborhoods and daily lives.



Angela Glover Blackwell, Founder and CEO, PolicyLink

munities to advocate policies that address the inequitable impact of regional development. New organizing tactics and alliances are emerging at the community and regional levels, with special attention to organizing across racial and geographic lines.

Ultimately, regional equity addresses the growing trend in the United States that where you live has become closely equivalent to opportunity. Ensuring that quality housing is affordable and available throughout metropolitan areas is essential. Low-income families that reside in affordable housing close to good schools, employment centers, transportation systems, parks, grocery stores, civic institutions, and services are better positioned to succeed economically and socially. As jobs move away from cities, improved transportation options can connect low-income

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Per Capita Personal Income Differences Among States

The Declaration of Independence maintains that “all men are created equal.” Arguably, this is far from the case when it comes to our states. The various regions of our country and the states within them have grown at different rates over time, and this variation in the pattern of growth has important implications for professionals in the public and private sectors. Understanding the forces that have created these differences is of particular concern to economists and planners interested in regional economic development and growth.

A number of studies have attempted to address the variation in economic performance by state. A recent paper by John E. Connaughton and Ronald A. Madsen of the University of North Carolina at Charlotte adds to this body of literature.¹ Connaughton and Madsen’s aim is to identify “factors that explain the levels of and differences in state per capita personal income (PCPI) and to examine the question of how the influence of these factors has changed over time.” What follows is a summary of their study.

Previous Studies

Connaughton and Madsen build on earlier studies of economic performance across states, with special attention to the factors that give rise to underlying differences. On balance, this research tends to show a con-

vergence in state productivity over time, even though the period studied varies and the variables identified as influencing state performance differ. One study, for example, “specifies differences in the gender composition of the labor force, differences in industrial mix, differences in human capital, and differences in technology or physical capital to explain forces influencing productivity and the rate of convergence among states.”² Another study discovers that low taxes and strong support for higher education were influential in explaining the variation in economic growth among states over time. Other researchers find that separating the impact of manufacturing employment from service-sector employment proved enlightening when explaining state performance over time (manufacturing employment had a decreasing role, while service-sector employment played an increasing role).

Despite the useful insights offered by the previous studies, Connaughton and Madsen find that the issue of the impact of states’ racial composition on state performance, as measured by per capita personal income, is not well developed. They note that in prior studies “the impact of the racial composition has focused on the intra-state and intra-region income dispersion, not the level of state PCPI.” Moreover, there is a common pre-



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sumption that the percentage of the population that is black and state per capita income levels are negatively correlated. This notion seems to be somewhat supported by one study that finds a nonwhite population variable to be negative and “weakly significant” in explaining the convergence of state per capita personal income.

However, one researcher disputes this perception and points to a Census Bureau study that indicates that the real per capita income of whites rose 13 percent between 1989 and 1999, while the real per capita income of blacks rose 24 percent. Connaughton and Madsen point out that there is a wide variance in the racial composition of state populations and

¹ “Explaining Per Capita Personal Income Differences Between States,” *Review of Regional Studies* 34, no. 2 (2005): 206-20. Both Connaughton and Madsen are in the Dept. of Economics, Univ. of North Carolina at Charlotte.

² Human capital reflects the measurement of the economic value of one’s skill set. One’s skill set is composed of and can be enhanced by education, experience, and training.

the impact of this variation may be instrumental in explaining the difference in state per capita personal income levels; but it is unclear if the impact is negative, positive, or neutral.

Data and Methodology

Connaughton and Madsen use state-level decennial census information for the years 1950 through 2000. They employ regression analysis to explain the differences in state per capita personal income levels over time.³ Connaughton and Madsen rely on two estimation approaches. First, they estimate the effects of a set of demographic, human capital, and industrial structure variables, and a set of regional dummy variables on the differences in real state per capita personal income levels for each of the years 1950, 1960, 1970, 1980, 1990, and 2000 (the effects of the regional variables will not be reported here).⁴ This allows Connaughton and Madsen to identify factors that have significant effects in each year as well as to compare the changes in the influence of these factors over time. Second, they estimate a similar regression using the data for all six census years taken together with the addition of a set of variables that reflect the census years.⁵ They rely on this approach to ferret out any results and patterns that are significantly different from those reflected in the regressions for the individual census years.

Results and Conclusions

The results of Connaughton and Madsen’s statistical analysis are quite revealing. For the 1950 census year, three of the six coefficients of the demographic, human capital,

and industrial structure variables are statistically significant. The positive coefficient (33.76) on the percent of the state’s population that was classified urban in the given census year “suggests that for each one percent increase in the urban population of a state in 1950, the state real per capita personal income level increased by \$33.76 ... holding all other things constant.” Likewise, the coefficient (64.82) on the percent of the state’s adult population that had a four-year college education is both positive and significant as is the coefficient (575.13) on the percent of the state’s population employed in the service sector. The results for these variables can be interpreted in a manner similar to that described above.

However, the coefficient on the percent of the state’s population classified as African American in the given census year is negative but not significant. This implies that there are no systematic differences in 1950 state real per capita personal income levels associated with the state’s ra-

cial composition, all other things held constant.

Finally, Connaughton and Madsen estimate a regression in which they pool all of the observations from the six census years. The results show positive and significant coefficients for a college education and service-sector employment. The coefficient on the percent of the population classified as African American, however, is small, positive, and not significant.

Based on the results of their analysis, Connaughton and Madsen conclude that “the important variables in explaining R[ea]lPCPI differences between the states appear to be the percentage of the population that lives in urban areas, the percentage of the population with a four-year college degree, and the percentage of the population employed in the service sector.” They also suggest that the states’ racial composition exerts little influence on state real per capita personal income levels.

³ They chose per capita personal income for their measure of state performance because it is widely used in the literature in similar investigations and it has been proven to have been measured in a consistent manner over time.

⁴ Connaughton and Madsen chose to represent per capita personal income in the various census years in 2000 dollars so the reader could have the most recent frame of reference by which to gauge the relative magnitude of the estimated coefficients of the variables and how they might have changed over time.

Variables, Coefficient Signs, and Statistical Significance							
Variables	Regressions for Census Years						
	1950	1960	1970	1980	1990	2000	1950-2000
Percent African American	N	N	N	P	N	P	P
Percent Urban	P*	P	P*	P	P*	P*	P
Percent High School Education	P	P	P	P*	P	P	P
Percent College Education	P*	P*	P*	P*	P*	P*	P*
Percent Employment in Manufacturing Sector	P	P	N	N	N	P	N
Percent Employment in Service Sector	P*	P	P	N	P	P	P*

P = positive sign on coefficient N = negative sign on coefficient * = Variable’s coefficient is statistically significant

Pennsauken, NJ, Community Strives for Integration

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One of NEP's ongoing activities has been to organize study circles in which Pennsauken adults or teenagers meet to discuss films or articles that concern race. "We've discovered we're more alike than different," Lynn Cummings said. "People who have met in the study circles have formed lasting friendships."

Last year, NEP held a leadership development program that prepared 33 people who lived or worked in Pennsauken to become volunteer leaders in Pennsauken's civic organizations. The participants, who were from different ethnic and racial groups, attended NEP workshops on meeting organization and follow-up and group dynamics in a program funded in part by the Geraldine R. Dodge Foundation.

NEP will sometimes address residents' concerns, for example, on crime or zoning, by arranging for speakers to meet with residents. "It

may be just a perception, but it's real to the people who are concerned," Cummings said.

Meanwhile, PSIGB has tried to attract white homeowners by advertising on billboards in northeast Philadelphia and other areas, holding housing tours, and seeking positive media coverage. Pennsauken home-purchase loan data in the table below suggest that PSIGB may be having some success meeting this goal and show a steady increase in conventional lending from 1999 to 2003.

Early this year, Pennsauken Township took the highly unusual step of declining the offer of Medford, New Jersey, to sign a regional contribution agreement (RCA) with the township. The agreement would have provided Pennsauken with about \$3 million in return for assuming some of Medford's state-directed responsibility to provide low-income housing. Adams said that the township turned down the offer because it felt that all communities have a moral obligation

to do their fair share of providing affordable housing, and because the RCA funds often have homeowner resale restrictions that depress housing values.

Adams said that the RCAs "have been a vehicle enabling many communities to avoid building affordable housing." He said that at least 50 percent of the RCAs have been sold to older towns that needed the funds to provide housing for their low-income residents and that this process "pools resources in a few existing low-income areas and adds to the concentration of poverty in New Jersey." Moreover, he added, low-income residents are located far from the areas where many jobs are created.

Adams noted that there is a continuing cycle in both New Jersey and the nation in which investment, businesses, and tax revenues are drained from older communities to new ones. At any one time, one-fifth of New Jersey's older communities are fighting on their own to survive, he said.

Originations of Owner-Occupied Home-Purchase Loans in Pennsauken Township, NJ

	Conventional					Government				
	1999	2000	2001	2002	2003	1999	2000	2001	2002	2003
Total Number of Originations for Which Race Is Available	158	195	223	245	378	195	246	293	242	173
Originations by Race* (%)										
White	51.0	44.0	46.0	52.0	49.0	37.0	35.0	42.0	40.0	42.0
African American	22.0	21.0	19.0	17.0	17.0	35.0	39.0	33.0	31.0	22.0
Hispanic	19.0	25.0	24.0	22.0	23.0	23.0	22.0	21.0	24.0	32.0
Asian/Pacific	6.0	9.0	9.0	7.0	8.0	4.0	3.0	3.0	3.0	3.0
American Indian/Alaskan	0.6	2.0	0.0	0.0	0.8	0.0	0.8	0.7	0.0	0.0
Other	1.0	0.5	2.0	1.0	2.0	2.0	0.4	0.3	0.8	2.0

Source: CRA Wiz, June 2005

* The number of originations for each group is divided by the total number of originations for which race is available.

Note: The government-sponsored category consists of FHA, VA, or USDA Farm Service Agency or Rural Housing Service loans.

A big challenge facing NEP and the PSIGB is trying to improve Pennsauken's public schools, which have had low test scores.

NEP and PSIGB have received consulting services from the Fund for an Open Society (OPEN), a Philadelphia-based nonprofit that strives to create integrated communities by attracting people of underrepresented races. OPEN was founded in 1975 by James Farmer and Morris Milgram, two leaders in the civil rights movement. Milgram helped build one of the nation's first planned integrated communities, Concord Park, outside Philadelphia.

Pennsauken Township recently signed an agreement with Cherokee Investment Partners of Raleigh, North Carolina, for a \$1.6 billion redevelopment of a nearly three-mile stretch of Pennsauken's waterfront that would create 3,100 new homes,

Average Sales Prices in Pennsauken Township, NJ			
Year	Total Sales	Number of Properties	Average Sales Price
2000	\$62,463,827	697	\$89,600
2001	\$52,869,553	559	\$94,500
2002	\$57,271,681	550	\$104,100
2003	\$66,819,166	557	\$120,000
2004	\$81,055,703	618	\$131,200
2005*	\$18,096,570	130	\$139,200

Source: Tax Assessor's Office, Pennsauken Township
 * Consists of data from January to April 2005.

550,000 square feet of mixed-use commercial space, a hotel and conference center, golf course, community recreation center, and parks.

Don DeMarco, OPEN's executive director, said that the redevelopment will provide "move-up housing" for existing Pennsauken homeowners

and should not cause residential displacement because it will re-use old industrial properties.

For information, contact Harold M. Adams at (856) 662-3856 or hmadams@comcast.net, or Lynn Cummings at (856) 662-7982 or lcummings@lcdc.us; www.twp.pennsauken.nj.us; www.opensoc.org.

Pennsauken Township, NJ, Snapshot of Social and Economic Trends 1990-2000									
	Pennsauken Township, NJ			Camden County, NJ			New Jersey		
	1990	2000	Percent Change	1990	2000	Percent Change	1990	2000	Percent Change
Population:									
Total population	34,738	35,737	2.88%	502,824	508,932	1.21%	7,730,188	8,414,350	8.85%
White (%)	80.50%	60.10%		76.60%	70.90%		79.30%	72.55%	
Black (%)	14.69%	24.20%		16.20%	18.10%		13.41%	13.60%	
Hispanic (%)	4.87%	14.30%		7.20%	9.70%		9.60%	13.30%	
Education:									
Bachelor's degree or higher (% of population 25 years and older)	13.30%	15.40%		21.00%	24.00%		24.80%	29.80%	
Housing:									
Owner-occupied housing units (% of total occupied housing units)	80.70%	80.40%		69.77%	70.00%		64.90%	65.60%	
Vacant housing units (% of total housing units)	2.43%	4.30%		6.37%	6.98%		9.12%	7.42%	
Median value of single-family owner-occupied homes	\$91,000	\$95,300	4.73%	\$99,300	\$111,200	11.98%	\$162,300	\$170,800	5.24%
Income:									
Median family income (MFI)	\$40,810	\$52,760	29.28%	\$41,961	\$57,429	36.86%	\$47,589	\$65,370	37.36%
MFI of area as a percentage of Camden County, NJ, MFI	97.26%	91.87%		-	-		113.41%	113.83%	
Individuals below poverty level (%)	5.46%	8.00%		10.30%	10.40%		7.60%	8.50%	
Families below poverty level (%)	4.10%	6.18%		7.96%	8.17%		5.59%	6.29%	

Isles Adopts Regional Focus for Greater Impact

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Learning to Be Regional

We pulled together leaders of area organizations to help us better understand — and address — these regional challenges. They brought planning, research, racial justice, environmental, and community development interests to the table. Recognizing the common ground — that sprawl was causing the deterioration of the social and economic life of the region (not just environmental) — we formed a regional coalition. From an initial focus on central New Jersey, we quickly realized that an effective response had to be statewide.

The New Jersey Regional Coalition (NJRC) was incorporated in 2003 and is now a statewide nonprofit, coordinating three organizations in the north, central, and southern parts of the state. As chairperson of the board of the NJRC, I've learned how to look at the broader regional issues (property tax reform, regional land-use decision-making, suburban affordable housing, and suburban white flight) in addition to our work on critical issues in the inner cities.

The future of effective community change may lie in the capacity of organizations to tackle local development issues while also affecting the broad regional forces that lead to distressed local communities, such as concentrated poverty.

From CDC to RDC

To do this, Isles is transforming itself from a CDC to a regional development corporation (RDC). This requires us to:

- Understand the limits of community development-type projects. Bootstrap, self-help development projects are important, but they will

be undermined if poverty is too concentrated and other systemic reforms are not achieved.

- Improve our research capacity. To address New Jersey's urban and now suburban ills, we need to better understand their causes, not just symptoms.
- Challenge segregation and foster integration. Racism is a powerful force that drives fear of affordable housing outside the cities, white flight in the suburbs, and countless other ills.
- De-concentrate poverty as a program and policy goal.
- Build affordable housing in places with the greatest social, educational, and economic opportunities within a region. Today in New Jersey, these are almost always in suburbs where low-income housing is typically not welcomed. This requires a better understanding of regional dynamics, including suburban housing markets, tax-base capacities, services, transportation, and patterns of segregation.
- Affect public policy. Tax, housing, regional governance, and other issues are best addressed by statewide policy changes. It is not enough to be "right" on the issues, though. Average citizens must be educated, organized, and able to support courageous public leaders that support regional equity.
- Connect to the suburbs. Few organizations understand the markets, leaders, politics, and development strategies needed to succeed in the suburbs. Yet over 70 older suburban municipalities are in fiscal distress and at risk.
- Link working families with edu-

cational, economic, and employment opportunities within a region.

- Support lower-income families that seek a greater voice and choice in moving to communities where opportunities — with good jobs, schools, and lower taxes — are available.
- Build relationships with organizations that use organizing, advocacy, and litigation to advance a regional housing agenda.
- Persevere when resistance comes. Wealthier municipalities (those most able to absorb some lower-income families) will most fiercely oppose building affordable housing. Thus, a tenacious spirit, and the capacity to challenge local zoning, discrimination, state funding policies, and other institutional forms of segregation are important.
- Remain involved in and support inner-city investment and revitalization. For New Jersey to prosper economically, support public transit, maintain critical open spaces, and retain biodiversity, cities must develop into healthy places to live, work, and play.

Housing and community development organizations in the region do great work, but we need some new tools and a more systemic approach to changing communities. The growing regional equity movement offers a number of them. Yet these tools require us to be viable in the suburbs, not just the cities. To do that, we need to tear down walls to the suburbs while learning some new lessons.

For information, contact Martin Johnson at (609) 341-4710 or mjohnson@isles.org; www.isles.org; www.njregionalequity.org.

RCAs Contrary to the Goals of Regional Equity

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white municipalities to subsidize the construction or rehabilitation of affordable housing in municipalities that are home, almost exclusively, to lower-income people of color. COAH thus sanctions the reduction of affordable housing in thriving, job-rich communities and replaces it with units in communities that are the most crime-ridden, environmentally unsound, impoverished, dysfunctional, and lacking in employment. This is hardly in keeping with the vision of racial and economic integration set forth by New Jersey's Supreme Court.

Since 1985, \$170 million has been transferred to troubled, deteriorating municipalities with the worst school systems in exchange for relieving growing suburban municipalities of 9000 affordable houses for families. Units are most often sent to municipalities with segregated school systems. In a 2000 study of RCAs, researcher David Rusk determined that the " 'sending' communities averaged almost three times the average income level of the 'receiving' communities. The percentage of poor children in the wealthy, 'sending' suburban school districts averaged just 6 percent; the percentage of poor children in the poverty-impacted, 'receiving' city school districts exceeded 71 percent." He concluded that "whatever else they may have achieved, rather than opening up mainstream opportunities, the RCAs literally cemented 15,000 to 20,000 poor children into poverty-impacted neighborhoods and schools where they are doomed to fail in overwhelming numbers!"²

RCAs rightly remind one of the Civil War practice of paying a substitute to serve in the military. They operate like pollution credits: polluters purchase credits to permit themselves to continue to pollute; wealthy municipalities purchase RCA credits to permit themselves to continue discriminating and to keep out lower-income New Jerseyans. In both instances, the public at large and lower-income New Jerseyans suffer as a result of an arguably legal, but decidedly immoral, economy.

The case against RCAs is getting stronger, and, in addition to challenges in court brought by the Fair Share Housing Center, new allies are joining the fight to abolish them. Residents of distressed municipalities are beginning to realize that RCAs shift the obligation of housing lower-income households onto municipalities that are least equipped to fulfill it. Through the community organizing efforts sponsored by the New Jersey Regional Coalition, a statewide regional equity organizing project, residents are beginning to see that RCAs impose an increased burden on municipal services, raising the overall costs of fiscally strapped cities without adding anything to their tax bases. This fiscal impact is among the reasons why wealthy towns seek to exclude lower-income residents.

Assembly Majority Leader Joseph Roberts, of Camden, one of the most powerful politicians in the state, has shown a commitment to fighting RCAs. In legislation sponsored by Roberts passed in 2002, Camden was prohibited from accepting RCAs for five years. More recently, speaking in Princeton in April 2004, the major-

ity leader announced his intention to abolish "repulsive," "exploitative," and "odious" RCAs through an amendment to the 1985 legislation that permitted them. He noted that the cost of rehabilitating housing should not be the reduction of housing in growing municipalities, and that we should be able to do both, something that seems likely in view of the relatively minor amount of funding RCAs have generated.

Pennsauken Township and Haddonfield Borough, both near Camden, recently also registered their opposition to RCAs. Pennsauken, which prides itself on its successful efforts to promote stable racial integration, rejected a \$3 million RCA offer from a wealthy, growing town. And Haddonfield, one of the wealthiest municipalities in South Jersey, pledged to reconsider its decision to send RCAs to poor towns after being pressured by the borough's clergy.

Much harm has been done by RCAs, but their end is near. The political calculus is changing as grassroots groups and powerful politicians appreciate the wisdom and prescience of New Jersey's Supreme Court when it warned of the consequences of failing to prevent the continued racial and economic segregation of the state. Assembly Majority Leader Roberts reflected and helped advance this movement when he concluded last year that "to advance as a state, we must move forward together — all of us — and not pay others to stay behind."

For information, contact Kevin D. Walsh, Esq. at (856) 665-5444 or kevinwalsh@fairsharehousing.org.

² Rusk, "Sprawl and Fair Housing."

Houstoun's Four Targets for Regional Equity

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Based on what I've learned from experience in the public sector and from research on current trends, I see four areas where advocates of regional equity could focus their energy to build momentum for tangible policy changes. Some are highlighted by examples from the William Penn Foundation's grantmaking in greater Philadelphia. Some are illustrated by examples of progress outside our region.

1. Support programs that embrace housing choices across income and age. This takes different shapes in different political environments, but the breadth of potential support for affordable, livable communities is encouraging. There is also support for housing that responds to the needs of residents with a mix of incomes and ages — not only established families, but also older residents and young families pursuing their first homes. In Utah, the Quality Growth Commission offers support to communities that plan for growth, offering a wide range of housing types and price levels for residents who work in the community. The commission's seal of approval on projects triggers state funding opportunities, creating an incentive for communities and builders to develop mixed-income housing. In Pennsylvania, TRF has advocated for comprehensive state housing policies that go beyond the supply of affordable housing to a set of strategic principles that will result in more inclusive communities. TRF argues that state policy should be backed by an objective incentive system that rewards development consistent with these principles.⁷ TRF's housing policy report will be followed by a companion study that advocates better integration of economic development and housing strategies.

⁷ The Reinvestment Fund, *Choices in Pennsylvania: Developing a Rational Framework for Housing Investment in Pennsylvania*, Philadelphia, 2004, p. 34; www.trfund.com.

2. Prioritize capital investments that link jobs, housing, and transportation. New Jersey's Transit Village initiative brings together seven state agencies to support mixed residential and commercial infrastructure in selected municipalities that proactively plan for sound development. California prioritizes transportation investments in communities that are providing for housing development in conjunction with job growth. Where there are spatial disconnects between jobs and housing, states, including Pennsylvania, have used welfare block grants to jumpstart reverse-commute initiatives. The value of connecting jobs, transportation, and mixed-income housing is demonstrated in the Allegheny West neighborhood of North Philadelphia, where the community is rebuilding from decades of disinvestment with the help of a collaborative effort by public and private employers and investors. The initiative has spurred economic development, bringing new jobs and a mix of housing choices for new and existing residents to an area that is transit-rich but job-scarce. Projects like Allegheny West have greater chances of success within a policy environment that builds public consensus for the values they represent.

3. Welcome private investment in urban neighborhoods and leverage it to protect and preserve affordable housing for current residents. In West Philadelphia, People's Emergency Center CDC (PECCDC) is loosening the grip of poverty with entrepreneurial, proactive efforts that take advantage of private-sector investments by welcoming middle-income residents. Their innovative community development strategies accommodate diverse households in ways that produce a healthier neighborhood with better services but also protect the interests of low-income residents. PECCDC's efforts support the idea that private investment in

mixed-income neighborhoods can be advantageous not only for investors but also for residents.

4. Be clear about the strategic importance of schools. Education is essential to the creation of a more equitable region. Access to quality educational opportunities is the key to breaking the cycle of poverty across generations and necessary for building and sustaining a competitive workforce. And while many middle-income urban households do not have children, sustained urban reinvestment requires educational options for young families so that they will remain in urban centers. Systemic school reform in communities where lower- and mixed-income housing exists is the best way to address this inequity. But as the William Penn Foundation has learned through years of investment in public school reform, particularly in our region's urban centers of Camden and Philadelphia, changing schools for the better is certainly a long-term proposition. In the short term, targeting affordable housing investments to areas where quality schools already exist can help ameliorate concentrated poverty. It is important, however, not to lose focus on the long-term objective of improving all schools.

It is a fundamental American value that anyone willing to work hard deserves the opportunity to live in an affordable community with access to employment, good schools, transportation, and amenities such as commerce, parks, and the arts. Those who believe in this vision should focus on opportunities to build broad consensus, effect policy change, and demonstrate achievements that tangibly improve communities and lives.

For information, contact the William Penn Foundation at (215) 988-1830 or visit www.william penn foundation.org.

Advocates for Equity-Centered Smart Growth

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work for regional and neighborhood equity. First, the region matters. Funders focused on neighborhood quality of life increasingly recognize that regional forces and trends — including transportation investments and population growth and decline — are important to consider in order for neighborhood grantmaking to be most effective.

Next, public policy is an important lever for change. Many grantmakers are finding that they can further leverage their grant dollars by supporting policy work, such as work on community benefits agreements,³ inclusionary zoning policies, and

community organizing. For example, grants to build housing affordable to working families are enhanced by policy work that encourages a more receptive federal, state, or local policy framework and investment agenda for housing. Because foundations can legally support various types of policy work, it is important that they maximize their leverage by doing so.

Finally, issues need to be connected. Land-use policies and practices have implications for work to alleviate poverty, ensure access to jobs and education, and encourage healthy, active lifestyles. By recognizing links and connections between issues, founda-

tions are finding that the means to accomplish the outcomes they desire may change once they realize the underlying factors that are driving the surface problem or challenge.

Network members and the RNEP recognize that it is not only possible, but also important, to work at the neighborhood level and connect to the region in order to unite diverse interests and improve the quality of life for all residents.

For information about the Funders' Network, RNEP, or Signs of Promise, contact info@fundersnetwork.org; www.fundersnetwork.org.

³ A community benefits agreement is a legally enforceable and negotiated result of agreements reached by community-based organizations and developers.

Regional Equity Can Benefit All

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people to employment and other opportunities. The community benefits movement is promoting equitable infrastructure investments at the state level and demanding that public investments yield defined public benefits, including good jobs, affordable housing, and child care.

Regional equity will be achieved when every neighborhood in the region has the essentials for healthy, productive living and is connected to opportunities. This requires recognizing and meeting a basic standard of livability below which no community falls. Equity also requires guarantees that as neighborhoods are transformed, residents who remained during difficult times have the option to stay if they choose.

Progress has been made in recent

years toward achieving regional equity, but much more needs to be done. Sustaining and expanding hard-won gains requires:

- More resources from public, private, and philanthropic investors in transit systems that connect people to employment and reduce dependence on public benefits while increasing tax base contributions, fostering greater educational equity to strengthen regional economic vitality, and improving environmental conditions to support good health and reduce health-care expenditures.
- New capacities to enable community-based organizations, advocates, and others to have the skills and knowledge to be effective advocates for change.

- New collaborations across sectors, neighborhoods, and jurisdictions among smart growth and social justice advocates that include honest and frank conversations about race.

- A commitment to support and cultivate new, bold regional equity leadership in the community, philanthropic, and public and private sectors.

The goal of regional equity is simple: to create a society in which everyone can participate and prosper. Getting there will be challenging, but the journey will be well worth it.

For information, contact Milly Hawk Daniel, Associate Director of Communications of PolicyLink, at (212) 629-9570, ext. 212, or mdaniel@policylink.org; www.policylink.org.

Amy B. Lempert Joins Community Affairs Department



Amy B. Lempert

Amy B. Lempert has joined the Federal Reserve Bank of Philadelphia's Community Affairs Department as community development advisor and manager. She has 25 years' experience in affordable housing and community development lending and finance.

She previously managed lending, investments, grants, and sponsorships for PNC Bank's community development banking group in Philadelphia, central Pennsylvania, southern New Jersey, and Delaware.

In earlier positions with affiliates of the Local Initiatives Support Corporation, she created a secondary market for affordable housing and community development loans originated by banks, community development finance institutions, and state housing finance agencies. She also held community development positions in state and local government in New Jersey.

She said: "I'm pleased to add my experience to the Philadelphia Fed's community affairs team. The issues that the department is working on touch all of our communities: urban, suburban, and rural."

Calendar of Events

Developing Supportive Housing 101

Training for social service providers and affordable housing advocates interested in developing housing for vulnerable populations, such as the homeless and people with mental and physical disabilities. Co-sponsored by the Corporation for Supportive Housing and the City of Philadelphia's Office of Housing and Community Development and Division of Social Services - Adult Services.

September 20, 2005, 9 a.m. to 4 p.m., Federal Reserve Bank of Philadelphia

For information, contact John J. Wackes at (215) 574-3810 or john.j.wackes@phil.frb.org.

Private Sector Innovations in Asset Building

Co-sponsored by the Federal Reserve System and the Corporation for Enterprise Development. One of a series of regional forums, this invitation-only event is targeted to community-based organizations, financial institutions, institutional investors, and policymakers.

December 8, 8 a.m. to 5 p.m., at the Federal Reserve Bank of New York

For information, contact Amy Lempert at (215) 574-6570 or amy.lempert@phil.frb.org

Reinventing America's Older Communities

A national conference that will feature best practices and ways to create vibrant urban communities.

SAVE THE DATE April 5-7, 2006, Hyatt Regency Philadelphia at Penn's Landing

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