

Why is Chester, Pennsylvania, So Poor?

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Abstract: Chester, with a poverty rate of 36 percent, is one of the poorest cities in the Philadelphia metropolitan region and, indeed, the country. Chester's poverty is often blamed on deindustrialization and a decline in employment opportunities. But a far more important factor is the concentration of the region's low-cost rental housing in the City. Much of this housing consists of project-based government-subsidized apartments that are restricted to low-income households. In addition, as an old industrial City, Chester has an abundant supply of antiquated private housing with low market values and low rental rates. Low-cost housing is relatively scarce in most of the county surrounding Chester. Poor households move to Chester, or remain in Chester, because that is where they can afford to live.

¹ I am grateful to my friends at Chester Community Improvement Project (CCIP) for sparking my interest in Chester over twenty years ago and for sharing their deep commitment to the welfare of the community. I thank Swarthmore College students, especially Laura Wagner and Ian Street, for significant contributions to my broader Chester research project. I also thank numerous friends, colleagues, and outside experts who provided helpful comments on earlier drafts of this paper. The views expressed in this paper are my own, and do not necessarily represent the views of any organization with which I am affiliated.

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I. Introduction

Chester, Pennsylvania, is a city of 34,000 people located along the Delaware River, about fifteen miles south of Philadelphia. According to the federal poverty standard, 36 percent of the people who live in Chester are poor. That is three times the national average, and substantially higher than the poverty rate in Philadelphia, which itself has one of the highest poverty rates among large U.S. cities.

This paper asks why Chester has so much poverty. There is a compelling rationale for tackling this question. As substantial evidence demonstrates, children who grow up in neighborhoods with high levels of poverty are adversely affected by their community surroundings (Chetty and Hendren, 2018). Data from the renowned Moving-to-Opportunity experimental study, to cite just one example, show that children who were young when their families moved from high-poverty neighborhoods to low-poverty neighborhoods had notably higher earnings as adults than did the children in similar families who remained in the high-poverty neighborhoods (Chetty, Hendren, and Katz, 2016).

There is also a compelling rationale for focusing on Chester, rather than asking why concentrated pockets of poverty exist more generally in U.S. cities.² Chester is a small city both in terms of population and land area. Its boundaries encompass about five square miles. By focusing on Chester, I can offer a more detailed account of the factors that account for its high poverty rate than I could if I were to try to explain concentrations of urban poverty generally. At the same time, Chester's story is not unique and can, to some extent, shed light on the experiences of

² For a recent description of trends and cross-city differences with respect to urban concentrations of poverty more generally, see the report by Paul A. Jargowsky (2013).

other cities. Chester is an old industrial city that has lost substantial population since the 1950s. As it did so, it became a predominantly African American city and a city with high rates of poverty. In many ways, its story is similar to the stories of Detroit, Michigan, Gary, Indiana, Camden, New Jersey, and numerous other old industrial cities that have fallen on hard times.

It is common to argue that cities, such as Chester, are poor because industrial decline took away people's jobs. Deindustrialization certainly plays a role in the historical evolution that led to Chester's current poverty. But I will argue that the main reason that Chester has such a high poverty rate is because people with low incomes can more easily find affordable housing in Chester than they can in surrounding communities. In other words, there are two ways to approach the opening question: Why is Chester so poor? One approach asks: Why do so many Chester residents have low incomes? A second approach, and the one I emphasize in this paper, asks: Why do so many people with low incomes become, or remain, Chester residents?

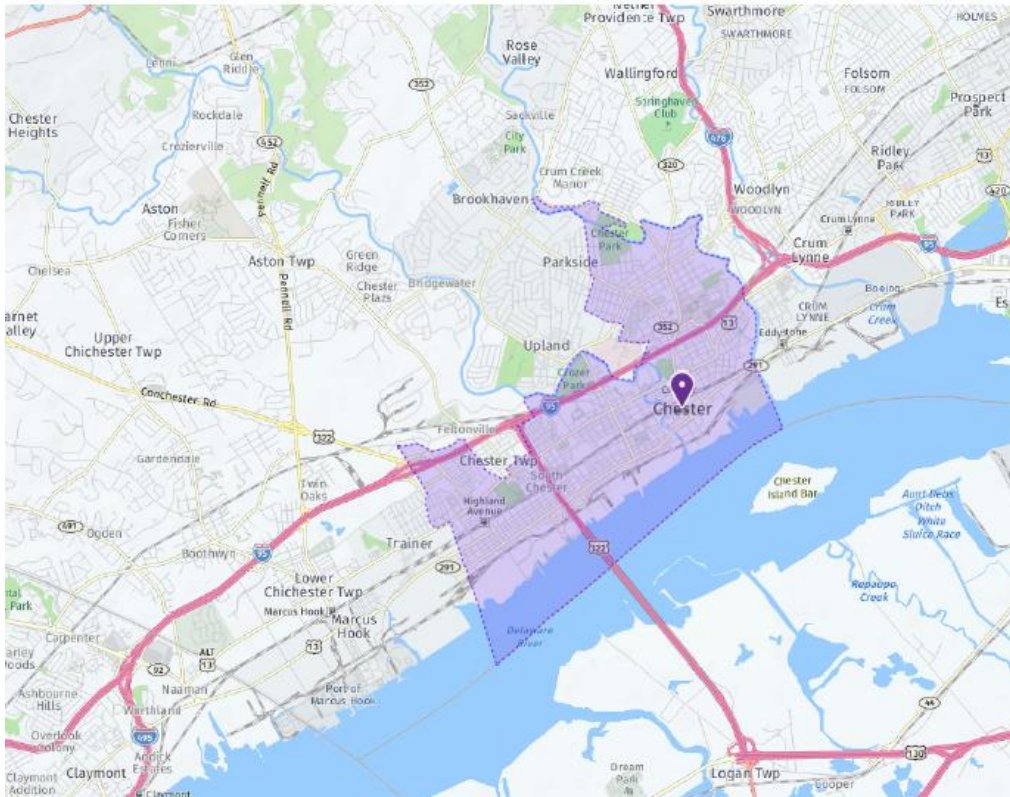
As noted, my argument is that Chester is home to a disproportionate share of poor households because it hosts a disproportionate share of the region's "affordable" housing. This housing is of two types. The first is site-specific rental housing subsidized by the federal government. This includes public housing, housing built with low-income housing tax credits, and housing subsidized by programs known as "Project-based Section 8," "Section 202," and "Section 811." With minor exceptions, only low-income households can rent this housing. I estimate that Chester has 2,110 such housing units for its 11,502 households. The rest of the surrounding county has 2,007 subsidized project-base housing units for 193,368 households. The heavy concentration of such housing in Chester effectively ensures that Chester will have a high poverty rate. The second major source of low-cost housing in Chester is antiquated private housing that no longer meets middle-class standards. As an old industrial city, such housing is abundant in Chester. This housing sells and rents for substantially lower prices than the newer housing in the surrounding geographic region. This too attracts lower-income households to Chester.

II. An Introduction to Chester and Its Post-War Decline

Chester (shaded in blue in Map 1 below) is a small city of 4.8 square miles located along the Delaware River, about 15 miles south of downtown Philadelphia and 15 miles north of Wilmington, Delaware. It has long been directly connected to both cities by commuter and freight

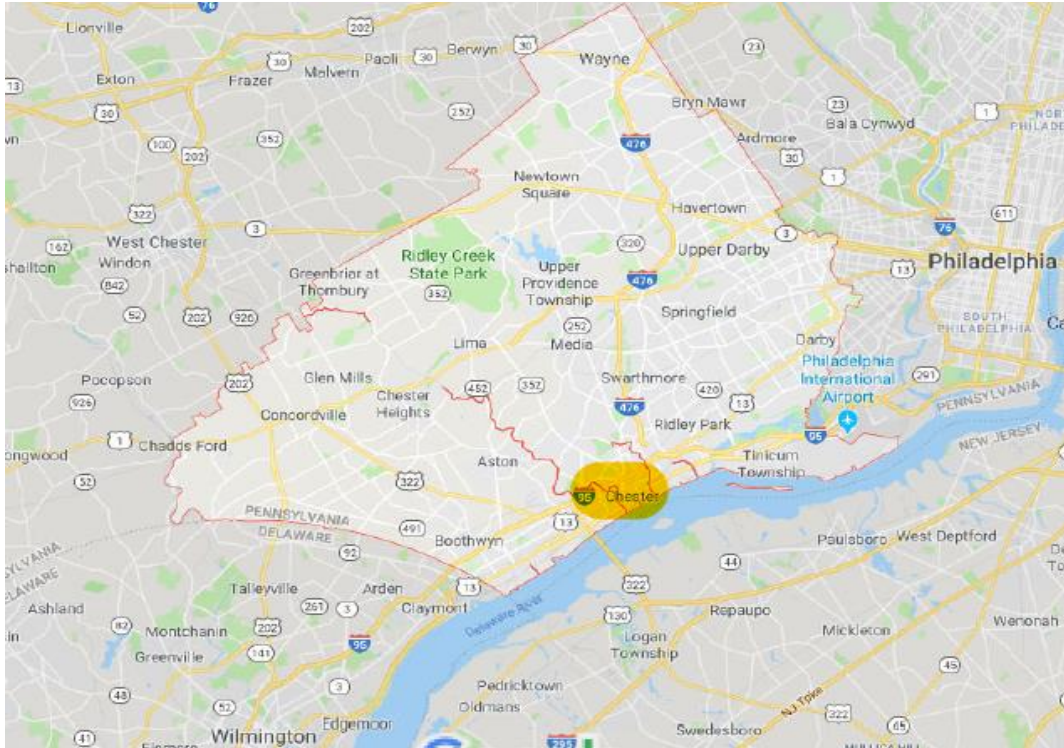
rail lines and an interstate highway, I-95. It is also connected to New Jersey by a bridge across the Delaware.

Map 1



Chester is part of Delaware County (outlined in red in Map 2), an older suburban county lying southwest of Philadelphia. In 1890, Chester was a small city of about 20,000 people, but it grew rapidly over the subsequent three decades as existing industries in the City grew and new ones opened. Given Chester's location alongside the Delaware River, its long-standing rail connections to major cities along the East Coast, and its proximity to Philadelphia, it was an ideal location for heavy industry. It particularly boomed as industrial output jumped to meet the demand created by World War I. By 1930, the city had a population of almost 60,000 and was densely settled. Most people lived in modest brick rowhouses that dated from the 1910s and 1920s. Streetcar lines crisscrossed the city and passenger trains, headed to Philadelphia, New York, and Washington, D.C., stopped regularly in the City.

Map 2

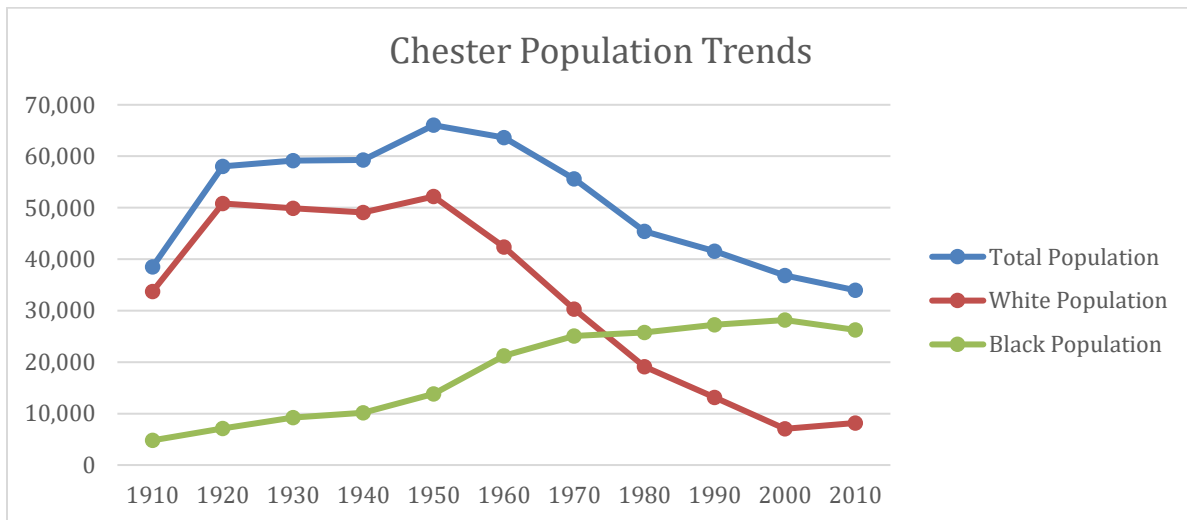


Following a slump associated with the Great Depression, Chester boomed again in World War II as its industries revved up to meet wartime demand. A major challenge for the City was finding a way to house the workers flocking to the City to work in its shipyards and other industries. Using federal funding intended to counter the effects of the Great Depression, by the early 1940s a newly created Chester Housing Authority had constructed three public housing projects intended for low-income families. During the war, however, the government set aside many of the units in these projects to house workers in the war-related industries. In addition, local homeowners commonly took in boarders or subdivided their homes to create small apartments for the families of industrial workers. By 1950, Chester was a city of about 66,000 people and was the dominant commercial and residential center of Delaware County. The major employers continued to be large industrial operations located along the Delaware River. These included Sun Shipbuilding and Dry Dock, Ford Motor Company, Scott Paper Company, American Dye Works, and others. Chester also had a strong retail sector, with department stores, movie houses, restaurants, etc.

Chester's population peaked around 1950. After that, it began to decline due to several factors. First, with the end of the wartime boom and the movement of U.S. industry to nonunion

Southern states, many major industrial employers reduced their operations in Chester, and their workers moved away to take jobs elsewhere. Second, with post-war prosperity and rapidly increasing automobile ownership rates, new suburban communities grew rapidly in outlying parts of Delaware County, and many middle-class white residents of Chester moved to these communities in search of newer homes with modern amenities, yards and attached garages.³ Third, prior to the 1960s, Chester was rigidly segregated by race. While the overall population of Chester was about one-third African American in 1960, Blacks and whites did not attend the same schools, did not attend the same churches, and did not live in the same neighborhoods. Even Chester’s public housing projects were segregated by race. In the 1960s, the Civil Rights movement challenged this system of *de facto* segregation, and community activists and the courts forced Chester’s government to integrate the schools and public housing. Chester’s middle-class whites could continue to live in nearly all-white communities by moving from Chester into the newer suburban communities of Delaware County, and many did. All of these factors led to a dramatic decline in Chester’s white population between 1950 and 1990. Chester’s Black population grew but not sufficiently to offset the loss of its white population, and Chester’s population fell dramatically (see Figure 1). At the same time, most of the retail stores in Chester that predominantly served whites closed, and by the 1980s Chester had become notorious for its large number of vacant homes and vacant storefronts.

Figure 1



³ Some African Americans, who also tried to move into these communities in the 1950s and 1960s, were treated with open hostility by white residents (Mele, 2017).

III. Contemporary Poverty in Chester

Although Chester retains middle-class neighborhoods, some beautiful old homes, and historic buildings, contemporary Chester is a strikingly poor city. As shown in Table 1, more than a third of Chester's residents live in poverty. This is nearly three times the poverty rate of the greater Philadelphia metropolitan area, and it is more than three times the poverty rate of Delaware County, the county that encompasses Chester. It is ten percentage points higher than that of the City of Philadelphia, whose poverty rate is second only to Detroit (with a 34.5% poverty rate) among the 25 largest U.S. cities.

Table 1

	Population	Number in Poverty	Poverty Rate	Median Household Income	Percentage Black	Percentage Hispanic (any race)
City of Chester	34,102	11,107	35.9%	\$29,954	70.3	11.9
Philadelphia metro area⁴	6,065,644	773,077	13.1%	\$66,285	21.0	9.0
Philadelphia	1,569,657	393,924	25.8%	\$40,649	42.6	14.1
Delaware County	563,384	56,639	10.4%	\$69,839	21.2	3.6

Source: American Community Survey (ACS) 2013-17 (PolicyMap)

A city's official poverty rate measures the percentage of people living in households with very low cash incomes, adjusted for household size and composition. An alternative measure of the prosperity of a city is its median household income, i.e. the income of a household in the middle of the city's income distribution. By this standard, Chester is also strikingly low income. As shown in the table above, Chester's median household income is less than half that of the Philadelphia metropolitan area. It is 43% of that of its surrounding county and 74% of that of

⁴ The Philadelphia metro area is called the Philadelphia-Camden-Wilmington Metro area by the U.S. Census Bureau. This metro area includes five counties in Pennsylvania (Bucks, Chester, Delaware, Montgomery, and Philadelphia), four counties in New Jersey (Burlington, Camden, Gloucester, and Salem) and two counties in Delaware (Cecil and New Castle). Despite the confusing overlap in names, the City of Chester is part of Delaware County, not Chester County.

Philadelphia. As also shown in the Table, 70 percent of Chester’s residents are African Americans and twelve percent are Hispanic. In other words, Chester is not only poor relative to neighboring urban and suburban communities, it is a city comprised of racial and ethnic minorities.⁵

To understand the poverty of Chester, one must analyze Chester’s housing and employment opportunities in the context of a larger geographic market than just Chester. Since 5-square-mile Chester is surrounded by 191-square-mile Delaware County, it is helpful to contrast it with other large municipalities in the County. Delaware County consists of 49 “subdivisions,” with their own local governments. These subdivisions include Chester (a “city” under Pennsylvania law) and 48 “townships” and “boroughs.” The subdivisions range in size from 83,000 people to fewer than 1,000. Table 2 provides summary socioeconomic data for the County and its six municipalities with populations over 20,000. Chester has a notably higher poverty rate and representation of African American and Hispanic households than do the others.

Table 2

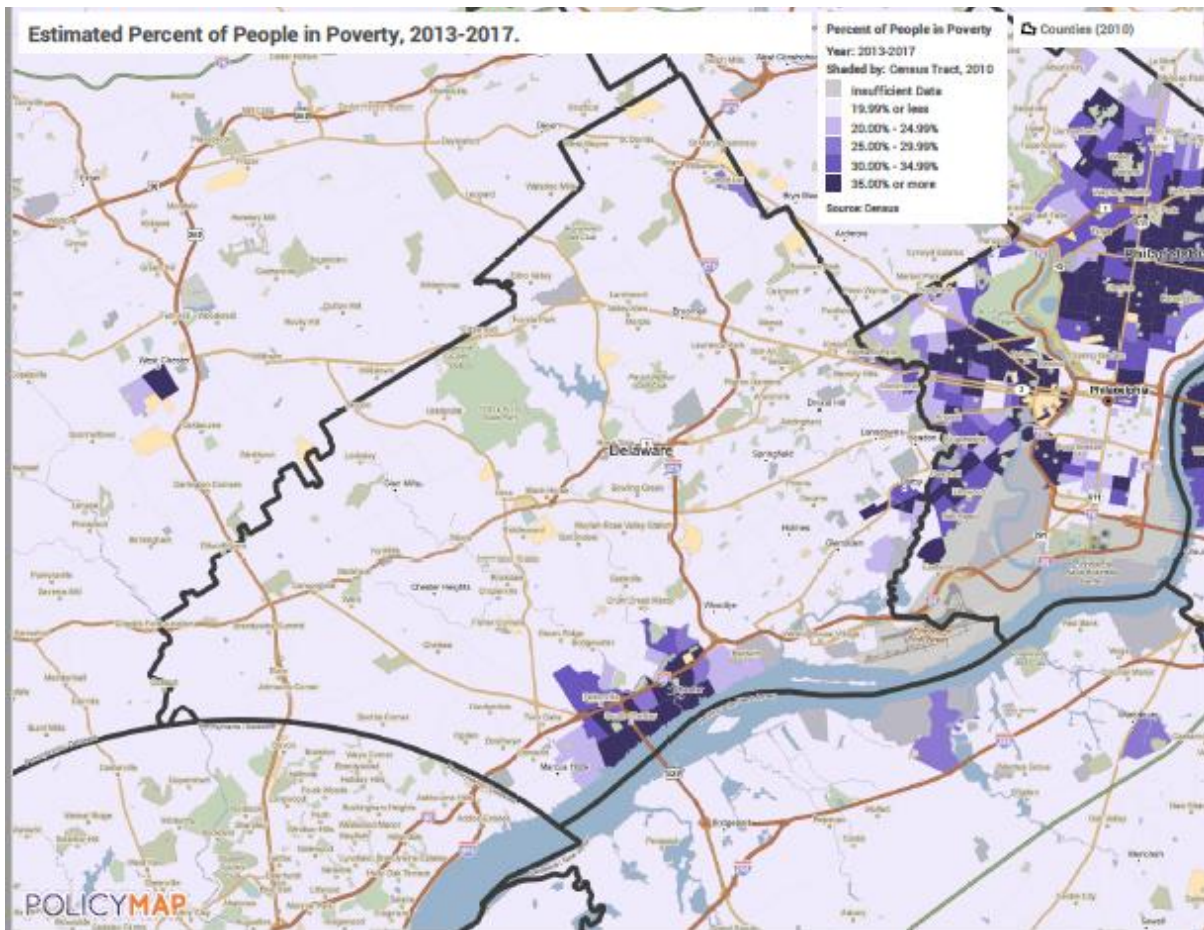
	Population	Percentage Black	Percent Hispanic	Median HH Income	Poverty Rate
Delaware County	563,384	21.2	3.6	\$69,839	10.4
Upper Darby Township	82,993	33.8	6.0	\$52,974	14.2
Haverford Township	49,089	3.3	1.7	\$102,838	3.5
Chester (City)	34,102	70.3	11.9	\$29,954	35.9
Radnor Township	31,710	6.2	4.3	\$111,607	9.9
Ridley Township	31,117	6.4	3.4	\$69,347	7.5
Springfield Township	24,253	0.9	1.2	\$106,926	2.4

Source: ACS 2013-17 (PolicyMap)

⁵ Within the Philadelphia metropolitan area, Camden, NJ, is another city that closely parallels Chester in socioeconomic characteristics. With nearly 76,000 residents in 9 square miles, Camden is somewhat larger by population and geography. Its poverty rate of 37.4% and median household income of \$26,105 indicate that it is even slightly poorer than Chester. A notably smaller percentage of its population is African-American (45.4%) and a larger percentage is Hispanic (48.5%).

Map 3 illustrates overall patterns with respect to poverty rates in census tracts across Delaware County. A typical census tract in the County has about 4,000 people, but they range in size from 1,200 to 9,700. As shown in the map, the census tracts in Delaware County with poverty rates of 35 percent or higher (the darkest shades of blue) and 30 to 35 percent (the second darkest shading) are all clustered in and around Chester and along the border with Philadelphia.

Map 3



Source: PolicyMap

IV. Is Chester’s Poverty Due to a Lack of Jobs in Chester?

Many people approach the opening question, “Why is Chester so Poor?,” as asking why so many people in Chester have low incomes. Taking this perspective, a common response is

that Chester's poverty is due to a shortage of jobs, or good-paying jobs, in the City. A recent example is found in the "City of Chester Act 47 Exit Plan," a report on the city government's fiscal challenges prepared by a Philadelphia-based consulting firm (Econsult Solutions, 2018):

Devastated by decades of deindustrialization and population loss, the City of Chester is one of Pennsylvania's poorest jurisdictions, with a weak economy exhibiting little or no growth, and correspondingly high unemployment with few job opportunities to reverse the course. (p. 3)

Any account of how Chester evolved to become a poor city must recognize the major role played by deindustrialization. As the manufacturing firms located mainly along the Delaware River shrank and closed between 1950 and 1990, local jobs were lost and the City lost tax revenue. But this does not imply that bringing more jobs to Chester in the current era will make a significant contribution to reducing poverty in the City. In the contemporary U.S. economy, people frequently work outside the communities in which they live. Most people drive to work, and commutes of 30 minutes or more are common. In other words, the job market for Chester residents does not just consist of the jobs available in the City of Chester. Chester residents work throughout Delaware County and the Philadelphia metropolitan region. Moreover, jobs in Chester are filled by Chester residents and many nonresidents. From this perspective, adding 100 or 1,000 jobs in Chester would do little to change the metropolitan job market in which Chester residents work, or look for work. This is not to say that adding such jobs would bring no benefits to Chester residents. More local jobs might enable some Chester residents to work closer to home. More jobs in the City could also generate more municipal tax revenue, enabling the City to improve local public services. But to the extent that employment problems contribute to the low incomes of Chester residents, adding jobs in Chester itself will have almost no effect on their employment opportunities in a big metropolitan labor market.

Census data support this description of how people commute to work and where they work. As shown in Table 3, 70 percent of employed Chester residents drive to work, meaning they could easily reach nearly all jobs in Delaware County and many jobs in Philadelphia and Wilmington with a half hour commute. Another 16 percent of employed Chester residents take public transportation to work. This is not surprising. Chester is relatively well-served by commuter rail and bus lines that connect its residents to many major employment centers in the re-

gion. It is true that nearly a third of Chester residents belong to a “carless” household as compared to 11% in Delaware County generally. But many of these carless Chester households are headed by individuals who do not work due to age, health, or child-care responsibilities. In short, only a very small share of Chester residents in the labor market are restricted to working within the City’s boundaries.

Table 3

Of residents who work:	Delaware County	City of Chester
Percentage who drive to their job	80.2%	69.9%
Percentage who take public transportation to their job	10.5%	16.0%
Percentage who walk to their job	3.8%	8.9%
Of all households:		
Percentage households without a vehicle	10.6%	31.3%
Average number of vehicles per household	1.7	1.0

Source: ACS 2013-17 (PolicyMap)

A second way to emphasize that the labor market for Chester residents extends far beyond the borders of the City itself is to show where Chester residents work. As shown in Table 4, only 9.2 percent of employed Chester adults in 2017 worked in the City of Chester.⁶ More Chester residents worked in Philadelphia than in Chester itself.

⁶ These data are for primary jobs. The 2017 data do not include employment counts for employees of the federal government. The 2015 data do, and the pattern of employment is nearly identical. This is also true for the data in Table 5 below.

Table 4

Location of Work for Employed Chester Residents in 2017	Number of Workers	Percentage of Chester Working Adults
Total workers living in Chester	11,844	
Live & work in Chester	1,092	9.2%
Work in Delaware County, but not in Chester	4,181	35.3%
Philadelphia, PA	1,973	16.7%
Montgomery County, PA	1,040	8.8%
Chester Co, PA	735	6.2%
New Castle Co, DE	696	5.9%
Other	2,127	18.0%

Source: U.S. Census Bureau, Longitudinal Employer Household Dynamics (2017)

Just as Chester residents can work outside the City, non-residents fill a large share of Chester's jobs. In fact, as shown in Table 5, only twelve percent of the jobs in Chester in 2017 were held by Chester residents.

Table 5

Location of Residence for People Working in Chester	Number of Workers	Percentage of Jobs in Chester
Total working in Chester	9,021	
Live & work in Chester	1,092	12.1%
Live in Delaware County, but not in Chester	2,970	32.9%
Philadelphia, PA	1,250	13.9%
New Castle Co, DE	726	8.0%
Chester Co, PA	565	6.3%
Other	2,418	26.8%

Source: U.S. Census Bureau, Longitudinal Employer Household Dynamics (2017)

The point is simple. Chester residents in the labor market, who are poor, are not poor because there are not enough jobs, or high-paying jobs, on their block or in the City of Chester. Rather, they are poor because they cannot, or do not, obtain jobs with adequate pay within a reasonable commute of where they live. Numerous factors can explain this. The workers may lack

the skills needed for better-paying jobs. They might have the skills, but employers may assume that they do not. Child-care, elder-care, or their own health problems could prevent them from working enough hours to achieve an adequate income. Employers could shun them due to criminal records. In addition, many people who are poor live in households where no one is in the labor market. These include households headed by those too old or too unhealthy to work, as well as those taking care of very young children. More jobs in Chester will not affect the poverty rate among such households.

I am certainly not the first person to argue that it is a mistake to assume that the employment opportunities of the residents of a small geographic region are closely tied to the jobs in that small region. Alan Mallach, a city planner who specializes in regional development issues, recently studied the economic status of thirteen small formerly-industrial cities in Pennsylvania, New Jersey, and Delaware. Chester was one of the thirteen cities. Mallach concludes (2012, pp. 47-48):

The presence of a strong job base within a city may or may not benefit the resident workforce, as large numbers of those jobs may be held by workers who commute from outside the city. ...This has significant implications for public policy. It makes clear that creating jobs in a city, in and of itself, may have little or no effect on the workforce opportunities, for city residents....A weak local economy does not prevent its residents from finding gainful employment within the region... This is likely to be particularly true with respect to small cities, where the suburbs are literally around the corner...

V. Chester's Poverty and the Concentration of Affordable Housing in Chester

Just as labor markets are not defined by the boundaries of a small community in a big urban area, neither are housing markets. The adults living in Chester choose to live there, and not somewhere else in the metropolitan area. And, tautologically, Chester has a high poverty rate because a disproportionate share of poor people lives there. From this perspective, the opening question, "Why is Chester So Poor?" becomes: Why do so many low-income households choose to live in Chester? To make this tractable, I'll focus just on Delaware County and ask: Why do so many poor people choose to live in Chester and not in other parts of Delaware County?

The answer to this question is straightforward: To a large extent, the choice is made for them --- Chester is one of the few communities in Delaware County where low-income households can find affordable housing. This is illustrated in Table 6, which lists poverty rates, home values, and two-bedroom rental rates for Delaware County and its six largest municipalities. The

Table reports two different indicators of home values. The first is the median value reported in the 2013-2017 American Community Survey. It is based on estimates by owner-occupants of the value of their homes. The second is the median 2017 sales price for single-family homes. In the municipalities where there is a substantial gap between the median self-reported home value and the 2017 sales price, it is likely that a substantial share of single-family home purchases were by investors who planned to rent the homes. Such rental properties are likely less valuable on average than owner-occupied homes. In addition, in the case of Chester, it is likely that many of the homes sold in the City needed substantial rehabilitation work before they could be inhabited. This would add to the gap between the self-reported value of owner-occupied housing and the median sales price. Regardless of the measure used, however, homebuyers and investors looking for rental properties will find houses in Chester far less costly on average than those in the rest of the County. Not surprisingly, this pattern is also reflected in rental rates. The median rent for a two-bedroom home in Chester was 75 percent of the median for the County.

Table 6

	Poverty Rate (Population)	Median self-as- sessed owner- occupied home value	2017 Median Sales Price, Single-Family Homes	Median Rent 2- Bedroom Unit	Number 2-Bed- room Units Renting for \$750 or Less
Delaware County	10.4% (563,384)	\$235,200	\$165,000	\$1,092	2,192
Upper Darby Township	14.2% (82,993)	\$148,600	\$110,165	\$1,076	319
Haverford Township	3.5% (49,089)	\$315,700	\$343,402	\$1,224	26
Chester (City)	35.9% (34,102)	\$67,900	\$24,349	\$816	737
Radnor Town- ship	9.9% (31,710)	\$640,200	\$639,632	\$1,461	32
Ridley Town- ship	7.5% (31,117)	\$190,200	\$164,074	\$1,144	69
Springfield Township	2.4% (24,253)	\$295,900	\$290,518	\$1,137	17

Source: PolicyMap, using data from the 2013-17 ACS and Zillow for home sales prices.

In explaining the distribution of low-income households across the County, the number of low-cost rental units in various communities is even more important than the median price. Most low-income households rent and, if low-cost rental units in a community are scarce, few such households will be able to find housing in that community.⁷ The final column of Table 6 shows the number of two-bedroom housing units in the various municipalities renting for \$750 or less. Such units should be affordable to families making about \$25,000 or more, or to an even lower-income family lucky enough to receive a Housing Choice Voucher.⁸ As shown in the Table, Chester has about six percent of the County's population, but it contains a third of the County's low-cost two-bedroom rental units. Upper Darby, an inner-ring suburb adjacent to Philadelphia, also has a large share of such rental units, but its population is more than twice Chester's. The four other large municipalities have much smaller numbers of such rental units, and notably lower poverty rates. Given the scarcity of low-cost housing in Radnor, its poverty rate is surprisingly high. But this poverty is concentrated in the sections of Radnor that border Villanova University. Undoubtedly, groups of students with low incomes are joining together to rent higher-cost off-campus housing.⁹

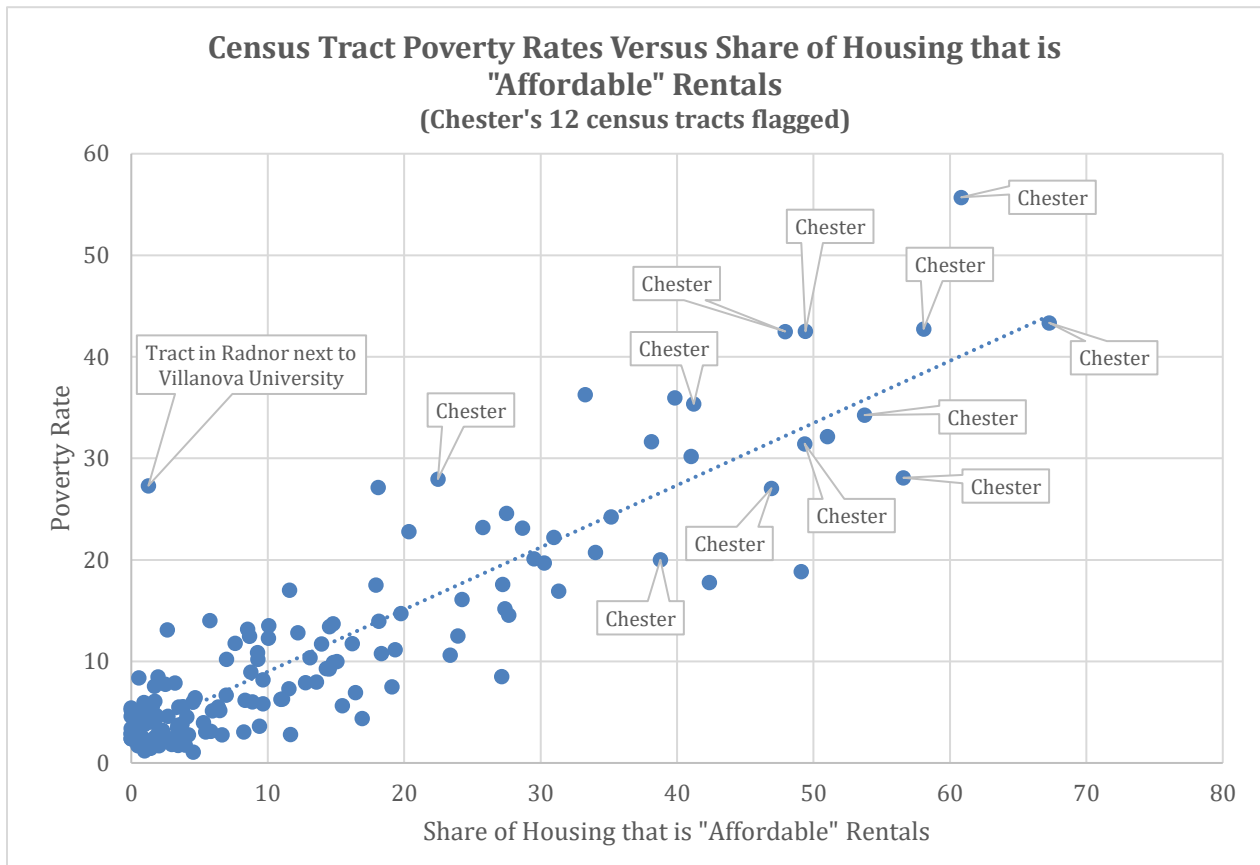
Figure 2 illustrates the link between the availability of "affordable" rental housing and poverty rates for 143 of Delaware County's 144 census tracts. The excluded tract has a population of zero. For the purposes of this graph, I define affordable rental housing as one-bedroom units that rent for \$750 or less, two-bedroom units that rent for \$1,000 or less, or three-bedrooms or larger units that rent for \$1,500 or less. For each census tract, the horizontal axis shows the percentage of its housing units that are affordable rental units and the vertical axis shows the tract's poverty rate. The high correlation (0.89) between the two variables is striking. It is also notable that the census tracts in the extreme Northeast corner of the graph are tracts in Chester.

⁷ According to the 2018 Current Population Survey, 34 percent of all American households rent their homes, but somewhat over half of all households with incomes below \$30,000 rent.

⁸ In 2016, the federal poverty threshold for a family with one adult and two children was \$19,337.

⁹ Students who live in dormitories are not included in the poverty rate of a census tract. But students who live in off-campus housing, and not with relatives, are included. In Chester, Widener students who live off-campus certainly raise the poverty rate (43%) of the surrounding census tract, but 58 percent of the housing units in this tract are affordable rental units by my classification.

Figure 2



Source: ACS 2013-17

Unfortunately, for my purposes, there are there are no surveys, that I am aware of, of low-income Chester residents asking them why they live in Chester and not elsewhere.¹⁰ But there are numerous academic studies of the factors that influence people’s residential choices within metropolitan areas generally. Much of this literature focuses on low-income households. A comprehensive survey of this literature would take me far afield, but some key points are the following:

¹⁰ The 2013 Annual Report of the Chester Housing Authority states (p. 14) that, at that time, it had 1,566 Housing Choice Vouchers outstanding. It writes that its voucher holders, “...continue to seek housing outside the City of Chester. Three of five families begin their housing search outside Chester. Crime and the sustained problems at Chester High School are families’ two most frequently cited reasons for leaving the city. Delaware County, Pennsylvania, and New Castle County, Delaware, are where they usually seek housing first. Currently, 330 of our 1,566 families, about one-fifth, live outside Chester.”

1. Major changes in the socioeconomic characteristics of a neighborhood are largely driven by people moving into and out of the community (Ellen and O'Regan, 2011). Americans move frequently. About 12 percent of U.S. households relocate yearly, and residential mobility rates are even higher among low-income households, renters, and younger families (Coulton, 2014). About half of all homeowners move within ten years and about half of all renters move within two years (Rosenthal and Ross, 2015). In the case of Chester, the 2013-17 American Community Survey found that 33 percent of its households had moved into their units since 2009 and 63 percent had moved in since 1999.

2. When searching for a new home, low-income families have a much more limited set of realistic choices than do middle-income or high-income families, since affordability is an essential consideration. As Laura Carrillo and her co-authors write (2016, p. 124) in their study of the housing choices of low-income families in Chicago: "Respondents cited the affordability of the apartment as a principal factor in the selection of their current dwelling, which was unsurprising given their limited incomes."

3. Due to funding caps, only about a quarter of the low-income families that are eligible for federal housing assistance actually receive that assistance (Center on Budget and Policy Priorities, 2019). For the subset of households that do receive federal assistance, the search for rental housing can be highly constrained. Households, who are offered a chance to live in public housing, must live in the community where that housing is located, or live without a subsidy. This take-it-or-leave-it rule also applies to households that are offered a unit in privately-owned apartments that receive "project-based" federal rental assistance. Households that receive "Housing Choice Vouchers" have more choice about where to live since they can use the vouchers to subsidize their rent in eligible privately-owned apartments located almost anywhere. But the key word here is "eligible." To be eligible the landlord must be willing to accept the voucher. In addition, the apartment must pass an inspection by the local public housing authority and there is a cap on the rent the landlord can charge for the unit.¹¹ As numerous studies have documented, landlords

¹¹ The rent cap is somewhat complicated. A household with a Housing Choice Voucher (HCV) is generally required to pay 30 percent of their adjusted gross income toward rent and utilities.

who accept vouchers disproportionately have properties located in communities where rents tend to be low and poverty rates are high, and families with vouchers tend to search for rental opportunities in those neighborhoods (Small et al, 2013, Garboden et al, 2018, and Wood, 2014).

In 2018, 4,680 Delaware County households used vouchers (PolicyMap, based on HUD data). Of these, 1,092 lived in Chester. That is, Chester accounts for six percent of the County's population but is home to 23 percent of its households using housing vouchers.

4. Beyond affordability, there are other factors that attract or repel low-income families from certain neighborhoods. For the subset of low-income families that depend on public transit, good transit access can be an important factor (Rosenblatt and DeLuca, 2017, and Rosenthal, 2008). In addition, numerous studies have documented that the racial and ethnic composition of communities affect the likelihood that people of the same or different races and ethnicities move into the neighborhood (Aliprantis et al, 2019, Pendall et al, 2016, and Sampson and Sharkey, 2008). Interestingly, the quality of local schools must also matter, but recent academic studies of housing choice by low-income families rarely emphasize this factor. High crimes rates make neighborhoods undesirable, but several studies have found that many low-income families do not automatically disqualify high-crime communities. In choosing between a larger or higher-quality apartment in a high-crime neighborhood and a similarly-priced low-quality apartment in a low-crime neighborhood, many poor households choose the better apartment in the high-crime community. They make this trade-off because they believe that they can protect themselves within a high-crime community by selecting a home on a relatively safe street, by staying indoors and keeping their children indoors, and by "minding their own business." As Stefanie DeLuca and Peter Rosenblatt (2017, p. 256) write in their study of the residential location decisions of low-

The housing authority that issued the voucher pays the landlord the difference between what the tenant pays and the lesser of (a) the housing authority's payment standard for the unit or (b) the gross rent for the unit. Housing authorities can set their payments standards between 90 percent and 110 percent of the "fair market rent" (FMR) The FMR varies by the number of bedrooms in the rental unit, and is typically set at a level that would encompass the lowest cost 40% of rental units of a particular size in a metropolitan area. Since 2018, in the case of the Philadelphia metropolitan region, FMR is based on the 40 percent threshold for rental units in a particular zip code. A landlord can choose to charge more than FMR, but new tenants using vouchers cannot devote more than 40 percent of their adjusted gross income to rent and utilities. In 2018, the FMR for a two-bedroom unit (including basic utilities) in Chester was \$1,090. In adjacent zip codes, it was \$1,110 and \$1,150.

income families in Baltimore: “We find that families’ confidence in their strategies to stay safe in poor, violent neighborhoods allowed them to make the consequential trade-offs between neighborhood safety and unit quality. It was these skills, honed over the years of surviving in dangerous places, rather than discomfort in low-poverty communities, preferences for same-race neighbors, or desire to be close to kin, which seemed to be more important for shaping where families moved...”

5. The way people search for housing tends to reinforce patterns of segregation by income, race, and ethnicity. Almost no one begins a search by gathering formal data about the characteristics of a wide range of various communities they might live in. Rather, when moving within a metropolitan area, most people limit their searches to communities they are broadly familiar with through personal experiences or information gained from friends, family members, or co-workers (Kryson and Crowder, 2017). Since social networks frequently divide along lines of race, ethnicity, and income, this search process helps perpetuate socioeconomic segregation in housing.¹²

In the case of low-income renters, many moves are “forced” moves that occur because the landlord evicts the tenants, the tenant believes the landlord is not maintaining the apartment adequately, or, in the case of a tenant with a Housing Choice Voucher, the public housing authority determines that the landlord is not maintaining the apartment adequately. Such moves must often be made quickly, which further reinforces the tendency to look only in neighborhoods that are already familiar to the searcher (Deluca et al, 2019, and Carrillo et al, 2016).

¹² Research does suggest, however, that low-income families will voluntarily move to unfamiliar communities likely to offer better opportunities for their children if they are assisted in their efforts and can find affordable housing in those communities. In a 2018/19 random assignment study with 421 first-time housing voucher recipients in Seattle and King County, Washington, researchers found that by offering housing search assistance, landlord interventions, and short-term financial assistance to the families in a treatment group, they could increase the share of families that leased units in “high-opportunity” neighborhoods from 14.3% in the control group to 54.3% in the treatment group (Bergman et al, 2019). High opportunity neighborhoods are those where children from low-income families in the past have had high rates of upward income mobility. These neighborhoods typically have substantially higher mean household incomes and education levels than do low-opportunity neighborhoods in the same region.

In short, the academic literature on residential choice broadly supports my argument for why Chester has such a high poverty rate. Undoubtedly, many people choose to live in Chester because of family and social ties. Some people move to the City or remain there because they want to work as insiders to improve the community. Some African American residents choose the City because they feel uncomfortable or unwelcome in white-dominated communities. The minority of Chester residents who depend on public transportation might value Chester for its commuter rail connections to Wilmington and Philadelphia and bus connections to major employers along the Delaware River, and to other commercial centers and public transportation hubs in Delaware County. But, in the case of low-income Chester residents, the major factor drawing them to the City must be the relatively abundant supply of low-cost housing, and its absence in much of the rest of Delaware County.

VI. Why Does Chester Have So Much Low-Cost Housing?

I have argued that a high percentage of Chester's residents are poor because Chester has a large supply of low-cost housing, and that is not true for most of the rest of Delaware County. But why does Chester have so much affordable housing and the rest of the County does not? A fully satisfactory answer to this question would require an extensive historical analysis of the development of private and public housing in the County and local governments' zoning policies. This is not possible in a short paper, but here I make two key points. First, housing that is affordable to lower-income households consists of three main types: (1) relatively low-quality non-subsidized private housing; (2) subsidized public housing; and (3) privately-owned housing that receives government subsidies in exchange for the landlord's commitment to rent to lower-income households at affordable prices. Second, for a variety of reasons, such housing is abundant in and around Chester, but largely absent in much of the rest of Delaware County.

The most common source of low-cost housing is low-quality non-subsidized private housing. And, due to zoning regulations, most low-quality private housing is old housing that has not been reconditioned to meet modern standards. While it is possible to build a cheap contemporary home using cinder blocks for walls, plywood for floors, and corrugated steel for a roof, local zoning regulations would never permit this in U.S. urban areas. Just as no automobile that meets contemporary safety and performance standards can be produced for less than \$10,000, no home in the Philadelphia metropolitan area that complies with zoning codes and

modern standards can be built for less than about \$100,000. But used cars and old homes of lower quality do sell for less than these minimums.

Such old homes are common in Chester. The City had a well-developed residential sector by the 1920s. At that time, many of Chester's homes were modest rowhomes, constructed in the 1910s and 20s for the families of men working in the industries lining the Delaware River. These densely developed homes had no yards, or tiny yards, and no garages. Their inhabitants walked to work and to shop, or they traveled by streetcar. The homes generally had indoor plumbing and electricity, but they were very small by modern standards, especially for the size of the families they typically housed. In the 1930s and 1940s, due to the Great Depression and war-time restrictions, almost no new private housing was built in the City. There were two important exceptions. First, in the late 1930s, federal legislation funded the construction of public housing for low-income families by local housing authorities. Chester was a pioneer in this program and between 1941 and 1943 its newly created Housing Authority built three such projects, one for African Americans and two for whites, with just over 1,000 housing units. As noted earlier, from 1942 through 1946, many of these units were set aside for the families of workers in war-related industries, such as Sun Shipyards. Second, in 1942-43, private developers built several hundred attached homes in an area of the City known as Highland Gardens. These too were set aside for workers in defense industries.

As shown in Table 7, at the time of the 1950 census, only about 7 percent of the homes in Chester were detached single-family homes, the type of housing commonly associated with suburban communities.¹³ Moreover, the homes were relatively old. Two-thirds of Chester's housing had been built before 1920. In the rest of Delaware County, only 15 percent of homes were this old. And, while half the residents of Chester rented their homes, only a quarter did in the rest of Delaware County.

¹³ Rowhomes and twins were also common in some other Delaware County communities. This reflects Delaware County's status as an "inner-ring" Philadelphia suburb that was rapidly developing in the early 1900s. In fact, by 1930, the County had a population of 280,000, mainly living in dense communities along rail and trolley lines extending from Philadelphia.

Table 7

Data from 1950 Census	Chester	Delaware County (excluding Chester)
Number of dwelling units	18,208	98,727
Percentage dwelling units vacant	2.2%	2.5%
Of occupied, percentage owner-occupied	50.3%	75.1%
Of occupied, percentage rented	49.7%	24.9%
Percentage dwelling units in single-unit detached structure	6.7%	42.6%
Percentage dwelling units in single-unit attached structure	39.1%	17.4%
Percentage dwelling units in 1 and 2 unit semi-detached structure ¹⁴	30.0%	24.4%
Number occupied dwelling units built prior to 1920 (% of total)	11,895 (67.7%)	24,515 (15.3%)
Number built 1920-1929	2,555 (14.6%)	31,245 (33.0%)
Number built 1930-39	480 (2.7%)	11,740 (12.4%)
Number built 1940 – early 1950	2,630 (15.0%)	27,190 (28.7%)

In response to pent-up wartime demand, a post-war housing boom began in the Philadelphia metropolitan region and across the nation. But this boom did not involve massive renovations of old urban homes. Rather, it was based on the large-scale development of suburban homes and communities structured around the automobile. The new homes had garages, lawns, and modern kitchens and bathrooms. It was far cheaper per house for a developer to buy open land in outlying communities and build homes there than to build on densely developed urban land that would have to be cleared. In addition, generous post-war government funding for the

¹⁴ An “attached” dwelling unit is one of a row of three or more adjoining structures. A “semi-detached” structure is one of two adjoining residential structures, each with open space on the remaining three sides.

construction of highways and near-universal automobile ownership among middle-class households meant that the residents of these new suburban developments would have convenient access to rapidly spreading suburban shopping centers and offices.

As demand shifted toward newer homes in the outlying suburbs, the older homes in Chester did not disappear. After all, housing is durable and fixed in place. Rather, the reduction in demand caused the price of Chester housing to fall relative to newer housing. The lower price, in turn induced families that needed low-cost housing to move to Chester.¹⁵ This slowly initiated a vicious cycle. As Chester became poorer, this fed social problems that are associated with concentrated poverty, such as higher crime rates and poorly performing public schools.¹⁶ This encouraged more people who could afford to leave to do so, further lowering the relative price of housing in Chester and attracting more low-income families. In addition, as the City's black population grew and demanded an end to segregated schools and housing, many whites moved out and sold or rented their Chester homes. This white flight further spurred home price declines and the vicious cycle.

By the mid-1950s, Chester's political leaders were well aware that the City was declining, as much of the rest of the County boomed. Using newly available federal funding for urban renewal initiatives and the power of eminent domain, the leadership embarked on a 15-year effort to clear dense "slum" areas of the City. When possible, the City sold the cleared land to commercial firms, non-profit organizations, and developers for the construction of office buildings, multi-family housing, or parking facilities. Some of the land was also used for the construction of two new public housing projects and for widening of City roadways. At the same time, the federal government funded the construction of the interstate highway system; I-95 was

¹⁵ Edward Glaeser and Joseph Gyourko (2005) explain this process for older American cities generally. Rolf Pendall and his co-authors (2016, p.34) summarize the idea in a pithy form: "...high-poverty neighborhoods are built literally on the bricks and mortar of the durable housing stock."

¹⁶ Chester's school district includes the small adjacent communities of Chester Township and Upland Borough. In 2019, the *Pittsburgh Business Times* ranked the Chester-Upland School District as 493 out of the 493 Pennsylvania school districts it ranked across the state using three years' of standardized test scores (www.bizjournals.com/pittsburgh/news/2019/05/09/2019-school-guide-rankings-thehighest-scoring.html). FBI data from 2017 indicate that Chester had a violent crime rate of 161 incidents per 10,000 residents. In Delaware County, it was 37 per 10,000 residents (PolicyMap).

routed right through Chester. In addition, in 1971, a flood severely damaged nearly 200 homes, and the City used state funding to clear this flood-prone area.

The federal government ended its support for urban renewal initiatives in the early 1970s, and Chester's renewal projects ground to a halt. There is no comprehensive record of the number of older Chester homes and commercial buildings that were destroyed in urban renewal and highway projects between 1957 and 1973, but it was clearly in the thousands.¹⁷ Since the end of this era, the federal government has continued to provide financial support to local governments through its Community Development Block Grant (CDBG) program, but this funding has not been sufficient for large-scale clearance projects. The City has, however, frequently used part of its CDBG funds to remove isolated abandoned homes that were thought to be particularly dangerous or to serve as sites of criminal activity.

As Chester's Redevelopment Authority destroyed old homes in its urban renewal efforts, other organizations built new subsidized housing. Several church groups, for example, raised funds to build rental housing affordable to low- and moderate-income residents. Developers obtained federal funding to build subsidized rental housing for the elderly, people with disabilities, and other low-income households. The Chester Housing Authority built two apartment towers in the early 1970s with 296 units for low-income elderly residents. This pattern continued after the end of urban renewal, but with three new aspects. First, beginning in 1987, the federal government began to offer "Low-Income Housing Tax Credits" to developers who built rental housing that would be affordable to low- and moderate-income households. More than ten such projects were built in Chester. Second, from the mid-1990s to the mid-2000s, the federal government provided funds under the "Hope VI" program to enable local housing authorities to destroy and replace, or to renovate, old public housing projects. The Chester Housing Authority used this funding to replace four of its projects and to renovate a fifth. Third, in addition to the construction of subsidized rental housing, a small number of not-for-profit and for-profit developers used subsidies to construct, or rehabilitate, homes that moderate-income households could purchase.

¹⁷ The 1950 census showed Chester to have 14,930 dwelling units built before 1940. The 1980 census showed it to have 9,364 such dwelling units remaining, a decline of 5,566. But these numbers are only approximations since they are based on residents' reports of when their homes were constructed and, in many cases, residents may not know, and guess inaccurately.

Table 8 contrasts the contemporary housing market in Chester with that in the rest of Delaware County. Chester's 21.4 percent housing vacancy rate is striking. Undoubtedly this is due to the City's low home prices and its old housing stock. It is costly to maintain an old home in habitable condition. When home prices are low, homeowners and landlords recognize that they may never recoup the cost of periodically needed major repairs, and they are more likely to abandon a home rather than pay that repair cost. Chester's low percentage of homeowners is also striking. This reflects three factors. The first is the City's high poverty rate --- low-income households are more likely to rent than own. Second, a large share of housing construction in the City since 1950 has been rental housing. Third, many homeowners who moved out of the City rented the homes they left behind or sold them to investors who rented them. As shown in the Table, 72 percent of the homes in Chester are in single-unit structures, yet 63 percent of the households in Chester rent, i.e. many of these single-unit structures are rental properties. A third of the homes in the City are over 80 years old and two-thirds are over 60 years old. Two-thirds are rowhomes or twins. In other words, despite Chester's large-scale urban renewal projects and more recent selective efforts to clear abandoned homes that are dangerous or thought to foster crime, Chester continues to host an abundant supply of old, dense housing that no longer meets middle-class standards.

Table 8

Data from 2013-17 American Community Survey	Chester	Delaware County (excluding Chester)
Number of dwelling units	14,636	209,133
Percentage dwelling units vacant	21.4%	7.5%
Of occupied, percentage owner-occupied	37.2%	71.5%
Of occupied, percentage rented	62.8%	28.5%
Percentage dwelling units in single-unit detached structure	9.0%	48.15%
Percentage dwelling units in single-unit attached structure	62.7%	28.3%
Number dwelling units built prior to 1940 (% of total reporting age)	4,800 (32.8%)	43,561 (20.8%)
Number built 1940-1959	5,017 (34.2%)	81,648 (39.0%)
Number built 1960 – 79	2,738 (18.7%)	46,745 (22.4%)
Number built 1980-99	931 (6.4%)	25,234 (12.1%)
Number built 2000 and later	1,150 (7.9%)	11,945 (5.7%)

In addition to low-cost private-sector housing, Chester has a disproportionate share of the County’s public housing. Since only low-income households can live in public housing and they do not pay more than 30 percent of their income to rent a public housing unit, this too attracts the poor to Chester.¹⁸ Delaware County is served by two local housing authorities: the Chester Housing Authority (CHA), which serves the City of Chester, and the Delaware County Housing Authority (DCHA), which serves all of the County except Chester. Counting the exact number

¹⁸ A household does not need to be below the federal poverty line to be eligible for federal housing assistance. For most programs, households with incomes below 60 percent of the size-adjusted median household income in a metropolitan area are eligible. However, given the shortage of federal housing assistance relative to the need, most local public housing authorities limit new federal housing assistance to the families with incomes well below this threshold. Once a family receives the assistance, it generally will not lose it due to a rising income until the family income exceeds the maximum eligibility cut-off.

of public housing units provided by the CHA and the DCHA is challenging. The information that both agencies provide on their websites is incomplete or dated. Data available from the U.S. Department of Housing and Urban Development's (HUD) "Picture of Subsidized Households" (www.huduser.gov/portal/datasets/assthsg.html) dataset is similarly incomplete. Nevertheless, by combining and cross-checking the data from the CHA and DCHA websites, HUD, and the Pennsylvania Housing Finance Agency, I estimate (see Appendix I and II) that the CHA provides 885 units of subsidized public housing in the City. In the rest of the County, the DCHA provides 855 units. Thus, although Chester contains 6.1 percent of the county's population, it hosts 51 percent of the public housing units in the County. In addition, of the 619 public housing units that DCHA sets aside for families, the largest (with 215 units) is in Chester Township, a small community adjacent to the City of Chester. In fact, 264 of DCHA's family units are in either Chester Township or Upland Borough, two communities whose residents belong to the same school district as Chester. The second largest DCHA development for families (Kinder Park, with housing for 154 low-income families) is located outside of Chester's school district, but within a few hundred yards of Chester's borders. In other words, public housing in Delaware County, especially for families with children, is heavily concentrated in and around Chester.

Beyond public housing, there are two other major sources of site-specific subsidized rental housing in Chester and Delaware County. First, under programs known as "Project-based Section 8," "Section 202," and "Section 811," HUD provides rental subsidies to private for-profit and not-for-profit developers of low-income rental housing. In these programs, the developers sign long-term contracts with HUD to rent exclusively to qualifying low-income tenants who pay no more than 30 percent of their income in rent. HUD makes up the difference between what the property owners receive in rent from the tenants and the "fair market rent" for the units, up to a specified maximum. In the case of the Section 202 and 811 programs, the housing is for elderly or disabled low-income residents. Second, in addition to these HUD-subsidized private developments, as noted earlier, private developers of low-income housing can also obtain a federal subsidy in the form of tax credits under the Low-Income Housing Tax Credit (LIHTC) program. As in the case of the HUD-subsidized private-sector rental units, the developers of these housing projects also commit for 15 to 30 years to rent at affordable prices to low-income households.¹⁹

¹⁹ Corianne Scalley et al. (2018) provide a good overview of the Low-Income Housing Tax Credit Program.

Often developers of low-income housing need very substantial subsidies, and will combine funding from several government programs, making the simple classification into one of three categories --- public housing, other site-specific HUD-subsidized housing, or LIHTC housing --- misleading. Some housing projects fit in all three categories. For my purposes, clearly categorizing available subsidized housing for low-income households is not important. The key point is to show the heavy concentration of housing that is restricted to low-income households in Chester.

Table 9 reports my estimates of the number of public housing units, HUD-subsidized site-specific private housing units, and LIHTC-subsidized housing units in Chester, the rest of Delaware County, and for the five most populous townships in the county. The pattern is quite striking. Nearly 20 percent of the households in Chester live in housing that is restricted to people with low incomes. In the rest of Delaware County, about 1 percent of households live in such housing. The only township in the Table with a significant representation of site-specific subsidized housing is Ridley, and even there it makes up only about 3 percent of that community's housing. Moreover, the public housing in Ridley Township is located adjacent to Chester's border. This clustering of housing in Chester and near Chester that can only be rented by low-income households ensures that Chester will always have a high percentage of low-income residents.

Table 9

	Estimated Number Households (ACS)	Estimated Number Public Housing Units	Estimated Number Other Site-Specific HUD-Subsidized Housing Units	Estimated Number LIHTC Units	Estimated Total Site-Specific Rental Units for Low-Income Households
Delaware County (excluding Chester)	193,368	855	573	579	2,007
Upper Darby Township	30,312	0	8	53	61
Haverford Township	17,593	0	0	0	0
Ridley Township	12,056	314	0	49	363
Chester (City)	11,502	885	670	555	2,110
Radnor Township	9,557	50	0	0	50
Springfield Township	8,327	0	0	0	0

Source: Author's estimates. See notes for Appendix I and II.

A complete account of why so much project-based subsidized housing in Delaware County is clustered in and around Chester is beyond the scope of this paper. Certainly, many of the more-affluent communities in Delaware County opposed such developments in their own neighborhoods out of racism, concerns about added local government expenses without offsetting tax benefits, concerns over adverse impacts from adding low-income children to their school systems, and concerns over added traffic congestion from apartment buildings. At the same time, there have long been political pressures in Chester to build more quality, low-cost housing in the City. This is common for cities with high poverty rates. Many constituents of politicians representing low-income communities struggle to find decent, affordable housing and they press their politicians to facilitate its construction in their communities.

The long-term consequence of clustering project-based subsidized housing for poor households in low-income communities is to perpetuate high rates of poverty in these communities. As noted above, in Chester's case, almost 20 percent of its households live in such housing.

An additional large share of Chester's housing is old housing that does not meet modern standards, and rents or sells for much less than prevailing prices in the rest of Delaware County. This too attracts low-income households. This combination of site-specific subsidized housing and low-cost old housing ensures that Chester is home to a disproportionate share of poor households in the region.

VII. What Can be Done to Reduce Poverty in Chester?

This study has three strong implications for strategies to reduce the poverty rate in Chester. First, strategies that are based on attracting jobs to Chester are likely to have, at best, very modest effects on Chester's poverty rate. As argued above, Chester residents work throughout the Philadelphia metropolitan area and the availability of jobs in the City of Chester itself is largely irrelevant to their employment prospects. This is not to say that attracting employers to Chester would not bring other benefits to the City. Chester has a wage tax as well as a property tax, so additional employment and commercial development in the City can bring fiscal benefits and allow for improved city services. Of course, for there to be a positive fiscal effect, it is critical that the City does not offer excessive incentives to attract the new jobs or development, and that the new firms do not themselves create offsetting increases in city expenditures.

Second, if one were able to implement a development strategy for Chester that somehow significantly raised the incomes of its current residents, this would have a muted effect on Chester's poverty rate due to housing turnover. If low-income residents living in low-cost substandard Chester housing were to become middle-income residents, many would likely move out of the City in search of better housing and better neighborhood conditions. They would be replaced by other low-income households in the Philadelphia metropolitan area looking for affordable housing. And if low-income Chester residents living in project-based subsidized housing, such as public housing, were to become middle-income, they would be forced to move since they would no longer qualify for that housing. They too would be replaced by qualifying low-income households. Clearly, there would be a social benefit to raising the incomes of Chester's current poor residents, but one should not assume that the same households stay in place and that Chester's poverty rate falls commensurately. As long as Chester has a disproportionate share of Delaware County's low-cost housing, it will house a disproportionate share of its poor.

Third, any effective long-term strategy to reduce Chester's poverty rate would require a more even distribution across Delaware County of housing that is affordable to low-income households. This would mean developing more low-cost housing in the communities of Delaware County with low poverty rates and inducing low-income families in Chester to move into this housing. It would also require building housing in Chester that can attract middle-income households. This would be politically difficult. Communities with low poverty rates typically oppose the development of housing for low-income households, especially those with school-age children. Beyond prejudice, communities recognize that such families create a local fiscal burden, using more in city services than they pay in city taxes. In addition, Chester residents are acutely aware that many of their low-income neighbors struggle to find decent housing. They may see any initiative that focuses on developing housing for middle-income households in Chester, as opposed to good-quality housing affordable to the poor, as a misguided use of scarce resources.

This study of poverty in Chester clearly has implications for other cities. It is common for politicians representing cities with high poverty rates to proclaim two of their priorities to be reducing poverty in their city and facilitating the development of good-quality local housing that is affordable to the poor. The painful truth is that the second priority is at odds with the first. Local governments should encourage the development of quality housing that is affordable to the poor, but this must be a responsibility of all local governments, not just those with significant numbers of poor households. If it is only communities with high poverty rates that work to provide decent, affordable housing for the poor, then poverty will remain geographically concentrated, and the social problems that accompany high-poverty neighborhoods will persist.

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Appendix I

Site-Specific Subsidized Housing in Chester

Development Name	Public Housing Units	Project-based Section 8 & 202/811 units	LIHTC Units	Population served
Benjamin Banneker Plaza		70		Family
Chatham Estates	110			Family
Chatham Estates Senior Village	40			Seniors
Chatham Terrace Apartments	48			Family
Chester Apartments		104		Family
Cliff House & Cliff House Assisted Living			165	Seniors
Crosby Square Apartments		81		Family
Daniel Scott Commons		72		Family
Dorian Court Apartments			12	Family
Edgmont Senior Apartments	87			Seniors
Fifth St. Apartments			22	Family
Flower Manor Apartments			68	Family
Gateway Senior Apartments (aka Chester Gateway)	23		41	Seniors
Heartley Homes	10			Family
Jefferis School (aka Jefferis Square)			36	Family
Madison Senior Apartments	13		25	Seniors
Madison St & Madison St Target Area			63	Family
Matopos Hills Senior Apartments	29		53	Seniors
Palmerhouse Senior Apartments		124		Seniors

Penn Street Apartments			15	Family
Pentecostal Square		69		Seniors
Robert H. Stinson Tower		150		Seniors
Ruth L. Bennett Homes	257			Family
Senior Village at Lamokin			40	Seniors
Upland Street			15	Family
Wellington Ridge & Wellington Ridge II	110			Family
William Penn Homes	158			Family
Total Number Units	885	670	555	2,110

Source: Data were gathered by author from information available from the website of the Chester Housing Authority, HUD's "Picture of Subsidized Households" data, and the Pennsylvania Housing Finance Agency. In many cases, projects have funding from numerous grant and tax credit sources and can have a mix of public-sector and private-sector managers, so they do not always fit completely into any one category. This does not affect, however, the overall count of housing units reserved for low-income households. Many developments labelled as restricted to "seniors" are also open to younger individuals with disabilities.

Appendix II

Site-Specific Subsidized Housing in Delaware County (outside of Chester)

Development Name	Location	Public Housing Units	Project-based Section 8 & 202/811 units	LIHTC Units	Population Served
Alician Senior	Upper Darby Township			53	Seniors
Bethel Road Homes	Aston Township		9		Seniors
Bridgeview Apartments	Chester Township	48			Seniors
Calcon Gardens	Sharon Hill Borough	50			Family
Concord Pointe	Concord Township			65	Seniors
Darby Court Apartments	Darby Borough			27	Seniors
Darby Homes (scattered site)	Darby Borough	12			Family
Darby Townhouses	Sharon Hill Borough		172		Family
Delaware County Fairgrounds	Chester Township	215			Family
Greenhill Court	Sharon Hill Borough	46			Family
Highland Homes	Radnor Township	50			Family
Kinder Park Apartments	Ridley Township	160			Seniors
Kinder Park Townhomes, Phases I, II, & III	Ridley Township	154			Family
Lincoln Park	Sharon Hill Borough	35			Family
Lutheran Knolls & Lutheran Knolls North and West	Upper Chester Township		220		Seniors

Mercy Elderly Housing (aka Grace Court)	Yeadon Borough		101		Seniors
Meson	Upper Darby Township		8		Family
Nether Providence (scattered site)	Nether Providence	8			Family
Park Row Place (aka Episcopal Place at Park Row)	Upland Borough		63		Seniors
Park View at Naaman Creek	Upper Chichester Township			80	Seniors
Parkview Apartments	Upland Borough	28			Seniors
Parkview Homes	Upland Borough	49			Family
Penn Hills (aka Penn Ridge)	Ridley Township			49	Family
Pusey Estates	Brookhaven Borough			77	Family
Sharon Hill Commons	Sharon Hill Borough			51	Family
Simpson Gardens	Lansdowne Borough			41	Seniors
Studevan School	Sharon Hill Borough			35	Seniors
Upland Estates	Upland Borough			50	Family
Upland Terrace Apartments (aka Mills at Parkview)	Brookhaven Borough			51	Family
	Total Number Units	855	573	579	2,007

Source: Data were gathered by author from information available from the website of the Delaware County Housing Authority, HUD’s “Picture of Subsidized Households” data, and the Pennsylvania Housing Finance Agency. In many cases, projects have funding from numerous grant and tax credit sources and can have a mix of public-sector and private-sector managers, so they do not always fit completely into any one category. This does not affect, however, the overall count of housing units reserved for low-income households. Many developments labelled as restricted to “seniors” are also open to younger individuals with disabilities.