



# Swarthmore Rotary Cog Notes

P.O. Box 4, Swarthmore, PA 19081



December 3, 2020

Holger Knaack  
RI President 2020-21  
Kevin M. Katarynick  
District 7450 Governor

Swarthmore Rotary  
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- Kathryn Jones  
President-Elect
- Brian Casey  
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- Francy Cross  
Assistant Governor

## Service Quotation

"The best way to not feel hopeless is to get up and do something. Don't wait for good things to happen to you. If you go out and make some good things happen, you will fill the world with hope, you will fill yourself with hope."  
Barack Obama

## Rotary Celebrations!

### Birthdays

Brian Casey  
December 6th

### Wedding Anniversaries

No Wedding Anniversaries

## Meetings and Events

December

3rd - [Meeting](#)

Speaker: Professor Geoffrey Woglom, Emeritus Amherst College,  
Subject: Coronavirus Economics: What's Next for The Economy

10th - [Meeting](#)

Speaker: Cory Long, Founder, Making A Change  
Subject: Tackling Gun Violence in Chester

17th - [Meeting](#)

Speaker: The Silvertones and The CADES' "Golden Tongues"  
Subject: Holiday Singing

## Table Grace

By Frederick E. Christian

**Amid the bustle of buying and selling this month, keep us calm, confident, and responsive to human need around us. Teach us truly to give as we have received. Lift before us afresh, the Vision Splendid that Rotary enshrines and help us here to dedicate ourselves anew to its fulfillment. Amen.**

## 4 Way Test

Of the things we think, say or do

1. Is it the TRUTH?
2. Is it FAIR to all concerned?
3. Will it build GOODWILL and BETTER FRIENDSHIPS?
4. Will it be BENEFICIAL to all concerned?

## Last Meeting Summary

**John Caskey, Professor of Economics at Swarthmore College, said there have been many ideas advanced over the years on how to help poor cities such as Chester. He said the best method is the one that is perhaps the least acceptable to middle-class suburban residents: that is to have affordable housing in every community.**

**John stated what he called a tautology: Chester is poor because poor people live in Chester. Poor people live in Chester because that is where they can find affordable housing. John said Chester has one third of the low-cost rental units in Delaware County, even though it has only 6% of the population. The average Chester house costs less than one third of the Delaware County average. He discussed some of the efforts to reduce poverty in poor cities that have not been successful. Subsidizing employers to locate facilities in poor cities mainly provides jobs for workers living outside the cities. John claims that when programs are implemented that raise income levels for residents in poor cities, those with more income leave the cities for better neighborhoods. John's conclusion is to distribute affordable housing evenly in every community. He stated the obvious when he said this option would be politically difficult to implement. According to John, suburbanites in Delaware County are all for building more affordable housing in Chester and Philadelphia. They are not positive about locating it in their own community (NIMBY).**

Found

## Years of Service

Barbara Amstutz  
12-07-2017  
3 Years

## Happy Dollars

pledge \$1467

2020-21 Happy Dollars  
for Polio Plus Fund  
(\$3 to fully protect one child)

2019-20 total: \$3355  
2018-19 total: \$3,845  
2017-18 total: \$4,515

## Guests Last Meeting

Bob Wuest (guest  
musician)  
Carr Everbach, Nancy  
Daniel (SSCA)

## More Information on Affordable Housing

Here is more information on the topic of affordable housing. One is from an article written by the speaker. The other excerpts are from The Economist magazine.

From John Caskey's draft paper "Why is Chester, Pennsylvania, so poor", available on <https://www.swarthmore.edu/profile/john-caskey>

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.

From The Economist,

12/5/2002

The Department of Housing and Urban Development (HUD) defines "affordable housing" as a home which costs less than 30% of a family's income, in either rent or a monthly mortgage. When households pay more than 30% they tend to skip on other necessities, such as health care. Janet Smith, a professor of urban planning at the University of Illinois, reckons that 38% of all the renters in the Chicago area—more than 180,000 households—are in this squeeze. So are nearly a quarter of the area's home-owners. These are not just the familiar poor. A lot of teachers and nurses are struggling. The obvious way to mop up some of the demand—more high-rise, high-density apartment blocks—is opposed by people who own houses nearby; many neighbourhoods have zoning laws to prevent this.

12/6/2007

However, regulatory barriers are getting in the way. Zoning policies in most of America tend to favour low-density districts with single-family houses. Developers face a host of further obstacles, from long approval periods to fees that raise money for parks, infrastructure and education. (Residents fear especially that dense projects overburden schools, though the Urban Land Institute, a think-tank based in Washington, DC, points to studies that dispute this.) Economists such as Harvard's Edward Glaeser argue that restrictive land regulations have helped drive up house prices. Of course, that is something that makes home-owners happy. However, regulatory barriers are getting in the way.

1/16/20

In English-speaking countries, local residents have plenty of power to stop development plans, and they frequently do. It may be no coincidence that those countries have in recent decades seen the fastest growth in house prices, says Paul Cheshire of the London School of Economics. In San Francisco every permit is appealable and, since very few large-scale projects match existing building and planning codes, delays are common.