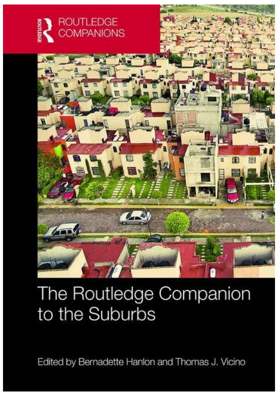

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Poverty in U.S. suburbs

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Poverty in U.S. suburbs

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Introduction

Over the past several decades the Great Risk Shift has individualized economic risk in the United States (i.e., it has partially shifted risk from corporations and the federal, state, and local governments to households) (Hacker, 2008). Over the past decade, the Great Recession, which started in December 2007 and technically ended in June 2009, has resulted in precarious household balance sheets and possible poverty for some households, especially those that are Black/African American and Hispanic/Latino. Reasons may include an increase in workers coping with a new, lower-paying job, involuntary part-time work, underemployment, or foreclosure (Barr, 2012; Morduch and Schneider, 2017; National Bureau of Economic Research, n.d.; Noah, 2012; Reich, 2013, 2015; Shapiro, 2017). Other factors may have been unplanned medical expenses (which may have been partially addressed by the Affordable Care Act), relationship dissolution, or a spouse's death (Sanders, 2011; Warren, 2014, 2017).

Poverty is typically clustered and concentrated in certain neighborhoods (Madden 2003a, 2003b). The number of high poverty neighborhoods (i.e., neighborhoods with a poverty rate of 40 percent or higher) increased from 1970 to 1990 and then decreased from 1990 to 2000 (Jargowsky, 2003). However, somewhat recent analyses show another increase in the number of high poverty neighborhoods, to 2,822 in 2005/2009 from 2,075 in 2000, or a 36 percent change, based on the 2000 Census and the 2005/2009 American Community Survey (Kneebone and Nadeau, 2015). The Great Risk Shift, the Great Recession, and structural and individual factors may have either caused or contributed to a poverty rate of 12.7 percent in 2016 (Abramsky, 2013; Coates, 2015; Desmond, 2016; Gest, 2016; Murray, 2013; Semega et al., 2017; Vance, 2016).

Poverty typically results in concentrated disadvantage at the individual as well as the community level. At the neighborhood level, poverty may translate to high crime and unemployment rates, a large proportion of vacant buildings, low-performing schools, fewer employers, lackluster public and private services, a low homeownership rate, and real estate's failure to appreciate, among many other factors (Edelman, 2013; Ehrenreich, 2001; Harrington, 2012; Isenberg, 2016). Poverty may also translate into economic mobility challenges. For example, Chetty et al. (2016) found that absolute income mobility, measured as the proportion of children who earn more than their parents, has decreased from 92 percent for children born in 1940 to about 50 percent for children born in 1984. They conclude that increasing absolute income mobility requires a greater distribution of gross domestic product growth rates rather than just high gross domestic product growth rates.

This chapter focuses on poverty in U.S. suburbs and revisits the policy blind spot hypothesis (Puentes and Orfield, 2002), arguing that the suggested major budget cuts to the Community Development Block Grant (CDGB) program and the Home Investment Partnership Program (HOME), two place-based programs, through the Tax Cuts and Jobs Act and the scheduled end of the Neighborhood Stabilization Program (NSP) will result in suburbs entering a *true* policy blind spot (Congress.gov, 2017). This chapter is structured as follows. First, it discusses differences between suburban and inner-city poverty. Second, it focuses on suburban poverty, and the suburban social welfare infrastructure in particular. Third, it discusses the policy blind spot hypothesis, including place-based as well as people-based policies benefiting suburbs as well as suburbanites. It ends with a conclusion.

Suburban versus inner-city poverty

In the past, poverty was discussed in terms of the differences between inner cities and suburbs. Until somewhat recently, the vast majority of the literature focused on poverty in inner cities (Desmond, 2016), small towns (Vance, 2016), and rural areas (Abramsky, 2013; Wilkerson, 2010). Currently, more Americans live below the poverty line in suburbs than in inner cities (Kneebone and Berube, 2013).

While some aspects of suburban poverty may be similar to inner-city poverty, other aspects are different (Kneebone and Berube, 2013). For example, there are similarities in the proportion of poor people who are under 18 years, work part-time or during a part of the year, do not work, have a bachelor's degree or higher, are male and head a household (regardless of whether they have children), and are female single householders (Kneebone and Berube, 2013).

There are also differences. Compared to inner cities, suburbs have a higher proportion of poor people who work full-time year-round, have a high school degree, some college, or an associate's degree, live in households with at least one worker, are homeowners, and are married (regardless of whether they have children) (Kneebone and Berube, 2013). These findings show that a full-time job, a high school or college degree, homeownership, and marriage do not necessarily protect people from poverty, consistent with the Great Risk shift along with the growing insecurity among U.S. households. Suburbs have a higher proportion of poor people over the age of 65 and are non-Hispanic white (Kneebone and Berube, 2013). There may be diversity among suburban neighborhoods (Holliday and Dwyer, 2009). While the establishment of Social Security in 1935 decreased the proportion of poor seniors in the long run, it did not eradicate poverty among seniors altogether. Indeed, past discussions about poverty have focused on people of color, ignoring non-Hispanic whites, as current discussions show (Isenberg, 2016; Gest 2016; Vance, 2016).

Suburban poverty

In the 1980s and 1990s, discussions focused on changes in terms of demographics, socioeconomics, and housing gradually acknowledged that suburbs were no longer the home of native-born, home-owning, high-income, highly educated non-Hispanic whites (Baldassare, 1986; Jackson, 1985; Kunstler, 1993; Orfield, 1997; Rusk, 1999). In the 2000s, scholars used the terms "suburban decline" or "suburban diversity," possibly indicating that they were not ready to acknowledge that there was suburban poverty, which may have sounded like an oxymoron to some (Gallagher, 2013; Hanlon, 2010; Hudnut, 2003; Kotkin, 2001; Lucy and Phillips, 2000, 2006; Orfield, 2002;

Vicino, 2008). In the 2010s, poverty was explicitly acknowledged and discussed in the context of suburbs (Anacker, 2015; Kneebone and Berube, 2013; Kneebone and Nadeau, 2015; Nicolaides, 2002; Roth and Allard, 2015; Wiese, 2004).

In the recent past, poverty was discussed in terms of the differences between and among suburbs. Scholars have created typologies in order to understand suburban poverty better (Peters, 2009). For example, Orfield (2002) classified *challenged* suburban municipalities in 25 metropolitan regions according to tax capacity and costs into the following three types: at-risk, segregated (348 out of 4,711 municipalities; 7.39 percent); at-risk, older (391 out of 4,711 municipalities; 8.30 percent); and at-risk, low-density (1,104 out of 4,711 municipalities; 23.43 percent). Madden (2003b) found that poverty has increasingly concentrated in suburbs that are part of older metropolitan areas, especially in the Northeast and Midwest. Mikelbank (2004) analyzed national population, place, economic, and government census data and found the following two *challenged* suburban types: Black (179 out of 3,567 places; 5.02 percent) and struggling (828 out of 3,567 places; 23.21 percent).

Murphy and Wallace (2010) analyzed the availability (or lack thereof) of organizational resources available for the poor, focusing on three U.S. metropolitan areas. They differentiated among three types of organizations: first, hardship organizations, which help clients meet their daily needs, such as shelters, food pantries, and legal services; second, employment organizations, which provide job placements; and third, educational organizations, which provide trade school and computer training. Based on logistic regression analyzes, they found that poor suburban neighborhoods are more likely to be organizationally deprived than poor urban neighborhoods, especially with regard to hardship organizations.

Murphy (2010) conducted in-depth interviews with nonprofit, antipoverty organizations in eight suburbs in the Philadelphia and Pittsburgh metropolitan areas and found three types of poor suburbs. First, symbiotic suburbs, those in close proximity to the inner-city and that mirror poor urban neighborhoods, have a majority of census tracts with a poverty rate greater than 20 percent and a high crime rate, a high proportion of households with low educational attainment, a low labor force participation rate, and are of color or headed by a single parent. Second, skeletal suburbs, once home to Rustbelt firms that closed several years or decades ago, have a majority of census tracts with a poverty rate greater than 20 percent and a high crime rate, a high proportion of households with low educational attainment, a low labor force participation rate, a low number of commercial establishments and amenities, and a deteriorating housing stock. Third, overshadowed suburbs are relatively affluent but have segregated pockets of invisible poverty.

Kneebone and Nadeau (2015) identified nationwide 223 high poverty suburban census tracts in 2000 and 344 tracts in 2005/2009, a 54.3 percent change. Of these census tracts, 79 and 114 (44.3 percent change) were high-density; 100 and 156 (56 percent change) were mature suburban; 36 and 58 (61 percent change) were emerging suburban; and 8 and 16 (100 percent change) were exurban in 2000 and 2010, respectively. Kneebone and Nadeau (2015) also found that the increase was highest in mature suburbs in terms of number, and highest in exurbs in terms of proportions, indicating an increase in high poverty neighborhoods even further away from the city center, extending the growth models suggested by the Chicago School several decades ago (Burgess, 1925; Harris and Ullman, 1945; Hoyt, 1939).

Interestingly, some scholars have discussed the lagging state of mind of many suburbanites who "have had the mistaken belief that an impenetrable wall stands between them and the problems and threats in the city" (Bier, 1991, p. 48). Denton and Gibbons (2013, p. 15; see also Murphy, 2010) discussed "hidden frames, . . . individual conceptions of what a suburb is based on one's age, location, and social status" and suspect that they "may conjure different varied conceptions of suburbs, their problems, and their assets."

Being poor and residing in a poor neighborhood, regardless of location, is in itself challenging. However, being poor and residing in a poor suburban neighborhood may be different from being poor and residing in an inner-city neighborhood. Compared to some poor inner-city neighborhoods, some poor suburban neighborhoods may still have lower crime and unemployment rates, fewer vacant buildings, higher performing schools, more employers, better public and private services, a higher homeownership rate, and more robust real estate appreciation. Where poor neighborhoods differ is in terms of their social welfare infrastructure, thus resulting in additional challenges in navigating poverty.

Suburban social welfare infrastructure

The United States has a social welfare system, funded at the federal, state, and local levels, which provides benefits for eligible individuals. Federal benefits may be administered directly by federal agencies, or indirectly through state and local agencies or nonprofit social service providers. State and local benefits may be administered directly by state agencies or indirectly through local agencies or nonprofit social service providers. However, over the past several decades, the state's role has gradually decreased due to devolution, while the role of many nonprofits and philanthropies has grown due to increased need after the Great Recession (Twombly, 2001; Wolch, 1996).

Several scholars have studied social service providers. With regard to organizational structure and activities, Roth and Allard (2015) studied social service providers in the suburbs of the Chicago, Illinois; Los Angeles, California; and the Washington, DC metropolitan areas, based on an analysis of and expert interviews with 100 diverse nonprofit social service organizations. They found that there is great variety in terms of four aspects. First, there was variety in terms of poverty rates and in their change from 2000 to 2005/2009 among the different suburbs. Second, there was variety in terms of the budget size of the interviewed suburban service providers: 74 percent of the interviewees were secular nonprofit and 26 percent were religious nonprofit organizations. Third, there was variety in terms of offered services: 45.7 percent of the analyzed providers had a budget larger than $1 million, 28.7 percent had a budget between $200,000 and $1 million, 20.2 percent had a budget between $50,000 and $200,000, and 5.3 percent had a budget less than $50,000. Fourth, there was variety in terms of services offered: 50 percent of the providers offered six or more different services while 28.6 percent offered two to five different services. More specifically, most providers focused on food assistance or meals (68.4 percent); family or individual counseling (57.1 percent); job training, search, or placement (54.6 percent); youth programs (54.1 percent); clothing or household items (53.1 percent); assistance finding affordable housing (49 percent); emergency cash or utility assistance (48 percent); assistance paying rent (43.9 percent); assistance with GED, ESL, or high school completion (32.7 percent); temporary shelter or housing programs (31.6 percent); senior programs (30.6 percent); outpatient mental health assistance (27.6 percent); programs for ex-offenders (21.4 percent); outpatient substance abuse programs (19.4 percent); and physical and/or developmental disability programs (14.3 percent).

Mitchell-Brown (2013) studied three community development corporations (CDCs) in mature suburbs in the Cincinnati, Ohio metropolitan area, conducting expert and stakeholder interviews in addition to analyzing and visiting the neighborhoods in which the three CDCs were located. CDCs are nonprofit community-based organizations that provide job training, commercial revitalization, and affordable housing for eligible low- and moderate-income residents in challenged neighborhoods, until recently typically in inner cities. She found that the three studied suburban CDCs focused on promoting economic development through the construction or rehabilitation of affordable housing units, possibly filling a gap that municipalities are unable or unwilling to address, rather than social development, community leadership, and empowerment. Indeed, the CDCs developed new infill housing and single-family housing rehabilitation, trained potential homeowners, and developed community partnerships with local governments, civic/community groups, faith-based institutions, and other CDCs (Mitchell-Brown, 2013).

With regard to the spatial distribution and service delivery of social service providers, Wolch and Geiger (1983) analyzed the distribution of social service providers in Los Angeles County and found that they locate in stable, growing, mature low- and middle-income inner-ring suburbs that have relatively high service needs. Joassart-Marcelli and Wolch (2003) investigated the spatial distribution and service delivery of service providers in California's Los Angeles, Orange, Riverside, San Bernardino, and Ventura Counties, based on 1996 Internal Revenue Service and 1990 census data. They found that older middle- and high-income inner suburbs had a relatively high proportion of antipoverty nonprofits and a high level of expenditures, while very low-income, old industrial inner-ring suburbs had a relatively low proportion of nonprofits, indicating a spatial mismatch (Joassart-Marcelli and Wolch, 2003).

Hendrick and Mossberger (2009) analyzed the delivery of social services and the capacity of 114 suburban townships and municipalities in the Chicago metropolitan area, based on two surveys between March and September 2008 and an analysis of the 2000 Census. They found uneven service delivery across the metropolitan area, including townships that tax and spend less or more on social services due to high resources or high needs. They also found that townships, which receive little intergovernmental assistance, depend heavily on property taxes, although in terms of raising property tax rates they do have certain constraints, such as a lack of home rule status and local voters unwilling to vote for tax increases. In sum, the political and economic capacity to raise revenue for service delivery has been weak and will most likely remain weak. Therefore, there could be better coordination of social service provisions within and among townships and counties in the metropolitan area (Hendrick and Mossberger, 2009).

With regard to copying service providers' strategies, Roth and Allard (2015) found that interviewees prioritized clients by degree of need (50 percent), referred a greater number of clients out (45.6 percent), reduced full-time and/or part-time staff (41.7 percent), reduced overhead costs (41.3 percent), expanded (the) waitlist(s) (35.6 percent), reduced available services (33.3 percent), reduced the number of clients served (27.5 percent), reduced salaries (16.1 percent), reduced their hours of operation (14.1 percent), merged with another organization (8.6 percent), and anticipated closing down (4.6 percent) (Roth and Allard, 2015).

Scholars have also discussed the similarities and differences between urban and suburban service providers. In terms of similarities, they operate in an environment with increased overall need yet steady or decreased overall support, forcing them to do more with less (Brown, 1980). In terms of differences, urban service providers receive more grants and gifts and have higher expenditures and assets per capita. They also may serve a higher number of people per office, potentially resulting in lower quality of service but greater efficiency compared to suburban service providers (Allard, 2009; Allard et al., 2003; Murphy, 2010; Roth and Allard, 2015; Small and McDermott, 2006; Wolpert, 1993). Over time, the number of suburban residents in need has increased, but the number of service providers' offices in the suburbs has remained steady or declined, resulting in a spatial mismatch in social service provision (Hendrick and Mossberger, 2009; Mitchell-Brown, 2013; Roth and Allard, 2015). The relatively low number of suburban service providers may result from the lack of history of social service provision in the first place, a limited sense of community and civic culture, and possibly suburban nonprofits providing select local amenities such as arts, educational, and health services (Joassart-Marcelli and Wolch, 2003).

Public policy implications

More than a decade ago, Puentes and Orfield (2002) stated, "first suburbs [in the Midwest] are caught in a policy blind spot. Unlike inner cities, they are not poor enough to qualify for many federal . . . reinvestment programs and not large enough to receive federal . . . funds directly" (Puentes and Orfield, 2002, p. 3). Puentes and Orfield (2002) define a policy blind spot using a two-tiered criterion. The first criterion relates to relative location with specific characteristics (i.e., a first suburb that is an inner-ring community just outside an inner-city that has older housing, an aging infrastructure, some struggling neighborhoods and commercial areas, but also growing job centers). The second criterion relates to household income eligibility that benefits low- and moderate-income households.

Interestingly, there are three recent federally established programs benefiting suburbs and suburbanites in need. Thus, one may wonder about the hypothesis that first suburbs, at least in the Midwest, are in a policy blind spot. The aforementioned programs are the Community Development Block Grant (CDBG), established in 1974; the Home Investment Partnership Program (HOME), established in 1990; and the Neighborhood Stabilization Program (NSP), established in 2008, among other state and local programs (U.S. Department of Housing and Urban Development, n.d.b). These three programs will be discussed as follows.

First, the primary goal of the CDBG Program is to improve low-income communities by providing funding for decent housing, a suitable living environment, and expanded economic opportunities in communities with a high proportion of low- and moderate-income persons (U.S. Department of Housing and Urban Development, n.d.b). Moderate-income households have a household income below 80 percent of the area median income (AMI), whereas low-income households have a household income below 50 percent of the AMI (U.S. Department of Housing and Urban Development, n.d.b). Recipients of the funds are grantees (i.e., states, counties, and cities) (U.S. Department of Housing and Urban Development, n.d.b). Entitlement communities (i.e., principal cities of Metropolitan Statistical Areas [MSAs], cities in MSAs with at least 50,000 people, or counties with at least 200,000 people) receive 70 percent of the annual CDBG funding, based on their own programs and priorities (U.S. Department of Housing and Urban Development, n.d.a). Non-entitlement communities (i.e., smaller towns and rural communities) receive 30 percent of the annual CDBG funding on a competitive basis, passed along by their respective states (U.S. Department of Housing and Urban Development, n.d.b). The grant amounts are based on the higher score of two aspects: first, overcrowded housing, population, and poverty; or second, age of housing, population growth lag, and poverty (U.S. Department of Housing and Urban Development, n.d.b).

Eligible activities are classified in the following categories:

- activities related to housing (including homeownership assistance, rental, and homeowner rehabilitation activities, housing services in connection with the HOME program, and lead-based paint testing and abatement);
- other real estate or property activities (including acquisition, disposition, clearance and demolition, code enforcement, and historic preservation);
- public facilities (including infrastructure, special needs facilities, and community facilities);
- activities related to economic development (including microenterprise assistance, commercial rehabilitation, and special economic development activities);
- activities related to public services (including job training and employment services, health-care and substance abuse services, child care, crime prevention, and fair housing counseling);

- assistance to Community-Based Development Organizations (including neighborhood revitalization, community economic development, and energy conservation); and
- other types of activities.

(U.S. Department of Housing and Urban Development, n.d.b)

In sum, while suburbs with at least 50,000 people, of whom a high proportion are moderate- and low-income, may be potentially eligible for the CDBG Program, only a fraction of suburbs benefit from it, as most suburbs fall below this population threshold (Anacker, 2009).

Second, the primary goal of the HOME Program, based on the National Affordable Housing Act of 1990, is to increase the supply of affordable housing for eligible low- and very low-income households (U.S. Department of Housing and Urban Development, n.d.b). Low-income households have a household income below 50 percent of the Area Median Income (AMI), whereas very low-income households have a household income between 30 and 50 percent of the AMI (U.S. Department of Housing and Urban Development, n.d.b). The HOME Program has the secondary goal of supporting the development and sustainability of Community Housing Development Organizations (U.S. Department of Housing and Urban Development, n.d.b). The funds' recipients are participating jurisdictions (i.e., states, counties, cities, and consortia) (U.S. Department of Housing and Urban Development, n.d.b). Applicants must have resided within a community for at least one year and be either first-time homebuyers, displaced householders, or applicants who have not owned homes for three years (U.S. Department of Housing and Urban Development, n.d.b). Eligible activities are as follows:

- homeowner repair, rehabilitation, or reconstruction of owner-occupied homes;
- homebuyer acquisition, rehabilitation, or new construction of owner-occupied homes;
- investor acquisition, rehabilitation, or new construction of rental housing;
- assistance for rent, security deposits, and (under certain conditions) utility deposits for/by tenants.

(U.S. Department of Housing and Urban Development, n.d.b)

HOME imposes a maximum purchase price of 95 percent of the median purchase price in the MSA for owner-occupied units, which must meet state and local codes and ordinances as well as local building codes (U.S. Department of Housing and Urban Development, n.d.b). HOME also imposes rent and occupancy requirements over the length of an affordability period, depending on both the amount of assistance per unit or buyer and the activity (U.S. Department of Housing and Urban Development, n.d.b). The affordability period is five (10, 15) years for an assistance amount of less than \$15,000 (between \$15,000 – \$40,000, more than \$40,000, respectively), 15 years for refinancing rental housing, and 20 years for new construction of rental housing (U.S. Department of Housing and Urban Development, n.d.b). Regardless of the period, only income-eligible households are allowed to occupy a HOME-assisted unit (U.S. Department of Housing and Urban Development, n.d.b).

In sum, while suburbs and suburbanites may potentially benefit from the HOME program, only a certain number will. Some owner-occupiers may not be able or willing to repair, rehabilitate, or reconstruct their homes because they do not have the resources, may predict that they will not be able to age in their community, or may be concerned about finding a buyer who will pay an acceptable amount of money. Some suburbs are (almost) completely built up and built out, making new construction of owner-occupied homes difficult. Some investors may not be interested in acquiring, rehabilitating, or constructing rental housing due to not-in-my-backyard (NIMBY) concerns. Also, some homebuyers may not have resided in their community for a year (Anacker, 2009).

Third, the Neighborhood Stabilization Program (NSP), established in 2008, provides emergency assistance to stabilize communities with a high proportion of abandoned and foreclosed homes. The first round of NSP funding provided $3.92 billion to 307 state and local governments based on a formula. The second round of funding was $1.93 billion to 56 states, local governments, nonprofits, and consortia of nonprofit entities on a competitive basis. Finally, the third round of NSP funding provided $1 billion to 270 state and local governments, again based on a formula. Eligible activities are

- establishing financing mechanisms for purchase and redevelopment of foreclosed homes and residential properties;
- purchasing and rehabilitating homes and residential properties abandoned or foreclosed;
- establishing land banks for foreclosed homes;
- demolishing blighted structures; and
- redeveloping demolished or vacant properties.

(U.S. Department of Housing and Urban Development, n.d.c)

NSP grantees must use at least 25 percent of the funds appropriated to households whose incomes do not exceed 50 percent of the area median income. To the author's knowledge, there is currently little systematic research on the proportion and types of suburbs that have benefited from NSP funds.

I argue that the impending major budget cuts to the CDBG and HOME programs and the scheduled end of the NSP will result in suburbs entering a *true* policy blind spot. In March 2017 the Trump Administration considered $6 billion in cuts to the FY 2018 budget of the U.S. Department of Housing and Urban Development (HUD). These cuts would impact the CDBG and the HOME Investment Partnerships (HOME) programs, among many others (Congress.gov, 2017; Daniel, 2017a, 2017b; National Low Income Housing Coalition, 2017). Most grantees have drawn down their NSP funds or will do so shortly (U.S. Department of Housing and Urban Development, n.d.d). In summary, the three major place-based programs that benefit suburbs might soon be history.

Nevertheless, there are still people-based programs benefiting suburbanites, along with people who reside in inner cities as well as rural areas. These are cash or in-kind public assistance programs, such as Temporary Assistance for Needy Families (TANF; administered by the Department of Health and Human Services), the Supplemental Nutrition Assistance Program (SNAP; administered by the U.S. Department of Agriculture), Unemployment Insurance (UI; administered by the U.S. Department of Labor), and the Earned Income Tax Credit (EITC; administered by the Internal Revenue Service) (Roth and Allard, 2015). Unlike many place-based programs discussed earlier, these people-based programs might be safe from budget cuts in the near and possible distant future.

Conclusion

In the coming years, income and wealth inequality in mature suburbs will most likely increase despite the fact that government support is not likely to follow suit (Stiglitz, 2012). Suburban stakeholders will be forced to do more with less, possibly by increasing collaboration to improve effectiveness and efficiency (Hendrick and Mossberger, 2009). The question remains if (and if so, how) philanthropy will respond, given the lagging gap between the perceptions and realities of suburban poverty (Adams, 2014).

In terms of neighborhoods in the mature suburbs, there will be differences between those that have investment potential and those that do not (Anacker and Morrow-Jones, 2008; Bollens, 1988). Neighborhoods that fall into the former group may be close to public transit (especially rail) and may have a housing stock with an aesthetically pleasing architecture, such as Colonial Revival, which might result in either teardowns or in rehabilitation activities (Charles, 2013, 2014). Neighborhoods that fall into the latter group may be poorly connected to public transit and may have an affordable housing stock that may house low-income residents.

More than 150 years ago, John Stuart Mill (1848, p. 969, quoted in Joassart-Marcelli and Wolch, 2003) argued that "charity almost always does too much or too little: it lavishes its bounty in one place, and leaves people to starve in another." Over the past centuries, many inner-city institutions have benefited from philanthropic activities. Over the past two decades or so, the suburbs have demonstrated their own need but philanthropic activities have been scarce. Given the new landscape of federal funding, future efforts, possibly conducted by Metropolitan Planning Organizations, could focus on developing a regional fair share plan of hubs that provide social services (Wolch, 1996).

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