

# Community Resilience in Carlisle: Economy and Society

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## ▫ **Research Goals and Significance:**

This research is aimed at measuring the economic and community resilience of Carlisle using the Community Resilience Index. The Index, created in part by the Rockefeller Foundation and Arup, is “designed to enable cities to measure and monitor the multiple factors that contribute to their resilience.”<sup>1</sup> It provides the opportunity for cities to re-evaluate their ability to cope, along with their city’s ability to withstand economically and socially over time.

The CRI defines city resilience as “the capacity of cities to function, so that the people living and working in cities– particularly the poor and vulnerable –survive and thrive no matter what stresses or shocks they encounter.”<sup>2</sup> The CRI identifies four primary dimensions that inform resilience: health and wellbeing, economy and society, infrastructure and environment, and leadership and strategy. Economy and society primarily identifies and explains how these systems enhance and relate to a peaceful and collective community.<sup>3</sup> The best-case scenario of a city would characterize Carlisle’s economy and society as sustainable economically, a comprehensive security and rule of law, and a collective identity and community support.<sup>4</sup> Specifically, a sustainable economy indicates strong investment in the city that will maintain infrastructure and provide for its’ residents. This investment also helps to insure the city against shocks and unforeseen emergencies, ensure a more secure future. Comprehensive security and rule of law is critical to prevent crime and corruption that can impede the justice process. Ethics is key to a successful justice system that can withstand shocks to the system. Finally, collective identity and community support is the ‘heart’ of a city’s social structure. An active and participatory community enables trust and support between government and community members. This relationship can decrease violence and allow for a more unified response to unforeseen circumstances.<sup>5</sup>

Our group focused on the Employment, Business, Budget, and City Data sections within Economy and Society to assess the extent to which the Carlisle is resilient. Some general themes the Community Resilience Index has identified that we hope to see are well-managed public finances, comprehensive business continuity planning, a diverse economic base, attractive business environment, and a strong integration with regional and global economies (where relevant). Each of the four components have their own indicators of health and success outlined below:

Employment is a critical component of a diverse livelihood that is facilitated by access to finance, ability to accrue savings, skills training, business support, and social

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<sup>1</sup> Silva, Jo Da, et al. "City Resilience Index: Understanding and Measuring City Resilience." *ARUP and The Rockefeller Foundation*, pp. 1-32.

<sup>2</sup> Ibid pg.2

<sup>3</sup> Ibid. pg. 10

<sup>4</sup> Ibid pg. 12

<sup>5</sup> Ibid pg. 12

welfare <sup>6</sup>. Indicators include inclusive labor policies, relevant skills and training, local business development and innovation, supportive financing mechanisms, and diverse protection of livelihoods following a shock. Business, Finance, and the Economy inform the overall economic structure and standing of the city. Innovation and growth reinforce community resilience, so that business, finance, and economy have a positive relationship with resiliency. The better the local economy and business perform, the more resilient the local community is to nationalized shocks. City budget is valuable for providing tangible, economic constraints that may affect some of our other dimensions--including business, finance and economy. Since 'community resilience' is essentially funded by local government, a comprehensive understanding of the budget is critical. City Data accessibility and correctness can drive policy. Combined with the added pressures of economic constraints, the quality of this data can be pivotal for major investments in community resilient-related projects. We aim to evaluate the resilience and sustainability of these four sectors of Economy and Society in order to inform the city of Carlisle and its' residents of its' strengths and weaknesses as a community, and that positive changes will be made in reaction to these findings.

#### **▫ Research Approach:**

To evaluate the employment, economy, city budget, and city data of Carlisle, our group collected qualitative and quantitative data through various sources. Each group member was involved in each step of the research, at some level. To collect quantitative data for each resilience indicator, we searched in Carlisle's public records as well as community profiles such as the economic profiling system and the 2014 Community Assessment of Cumberland County. Large data collection sites such as Data USA and the U.S. census are also critical sources of information.

Information on the business, finance and the economy was mainly found in the Cumberland Valley community profiles, Data USA and the U.S. Bureau Economic Analysis. Employment data was found in the 2014 Community assessment of the Cumberland, Perry, and Dauphin Counties and in the U.S. census. Budget information was mostly found in the Carlisle budget report from 2015. Lastly, city data can be found in many sources such as the Carlisle Comprehensive plan and the U.S. census.

Most information was accessible to the public online and in text. However, some data was difficult to find due to the specificity in the detail. For information that is not readily available, we attempted to contact individuals or organizations that would know. For example, we could not find and information on large companies and their ISO 22301 business continuity plans. Information on these plans is not publicly available and many businesses did not contact us when we reached out to them. For all other information that is simply not available, we acknowledge those gaps and did what we can to review Carlisle's resilience without it.

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<sup>6</sup> Silva, Jo Da, et al. "City Resilience Index: Understanding and Measuring City Resilience." *ARUP and The Rockefeller Foundation*, pp. 1-32.; pg. 11

We collected our qualitative information through interviewing relevant and important informants in the greater Carlisle Area. Most of our key informants were gathered through Neil Leary, but in an effort to expand the limitations of our qualitative data, we interviewed people outside of Neil’s recommendations. These people were able to answer information on local business in Carlisle. Our list of interviewees include:

1. Michelle Crowley, president Carlisle Area Chamber of Commerce
2. Ross Morris and Ryan Twigg, Owners of A Party of Four Inc.
3. Brittanie Reynolds, Owner of Tutto Bambino
4. Norman Butts, director of Borough finance
5. Jonathan Bowser, CEO of Cumberland Area Economic Development Corporation (CAEDC)
6. Margaret Weitzel, director of Employment Skills center
7. Tim Scott, Mayor of Carlisle
8. Ryan Heishman, President of Allen Distribution
9. Kirk Stoner, Director of Planning of Cumberland County Planning Department
10. Tim Whelan, Director of Cumberland County Housing and Redevelopment Authorities

Our information is limited to what our interviewees know and their perspective on the community. With our time limit in the semester, we will only had a brief window to collect our data. It is difficult to understand all points of view on Carlisle through the viewpoint of a few individuals. We hope that our list of ten interviewees from diverse areas of Carlisle will be enough to inform the reality of employment, economy, city budget and data.

To rate each topic’s resilience in Carlisle, we compared our data to the “best” and “worst” case scenarios detailed on the CRI tool. The scale provides examples for how to rate the state of each topic, from one to five. These ratings are not listed in this report but can be found in Carlisle’s CRI tool. The same goes for the quantitative data, which is only slightly integrated into this report; the specific can be found in the CRI.

## **▫ Topics and Findings:**

### **Employment**

#### **Summary:**

There seems to be a lack of a strong middle class in Carlisle, following a general trend across the United States. The majority of the people either work in low paying jobs in warehouses and distribution, or high paying jobs at Dickinson or the Carlisle Borough. The distribution of wealth is concentrated in the low and upper middle incomes: around 45% of the population makes less than \$15,000 dollars, and around 20% makes between \$20,000 and \$40,000 per year (the rest is spread either between

or above these areas)<sup>7</sup>. The lack of a strong middle class divides the community in Carlisle into two almost separate workforce cycles. One, the upper class, is subject to natural cyclical unemployment. The lower class, on the other hand, is much less stable. The distribution industry is dependent on the strength of that sector—a strong distribution market leads to increased investment and spending (hypothetically) and vice versa. High income jobs are also affected by changes in the economy, but not as directly. Many workers in these higher paying jobs have higher education, which makes it a lot easier for them to get a new job or retrain. Trade workers are trained in a specific skill, and while they may have the capacity to retrain, for some, the stereotype of a ‘trade worker’ stops them from investing in that demographic.<sup>8</sup> Low income trade workers, especially manufacturing, have a much more difficult time getting new jobs in different sectors than more highly educated workers. Since the 2008 closures of Carlisle Tire and Wheel, Tyco, and International Automotive Components Group, it is clear that this sector of the workforce is in flux.

Based on this history in manufacturing, Carlisle should be wary of the stability of the distribution sector. Distribution employs at least 600 people in Carlisle, not including workers that do not live in the area.<sup>9</sup> If it becomes too expensive for a warehouse to locate in Carlisle, it could also relocate and leave over 600 people unemployed. Yet, Carlisle continues to invest in warehouses. In doing so, it requires its’ job training facilities to focus primarily on this sector. Workforce training is focused on forklift training, GED, and English-language classes—all dependent on the supply of distribution jobs in the area.<sup>10</sup> Though they are abundant now, that may not always be the case and for this target demographic, the residents will not have the training nor the immediate opportunity to retrain if distribution were to leave Carlisle. The city is also investing in leasing land to agricultural industrial farms--which take up a lot of space and hire very few people. Some argue that this is a good use of fertile land,<sup>11</sup> while others recognize its’ possible degrading effect on the workforce.<sup>12</sup> In terms of low-paying jobs, Carlisle has invested in sectors that are not entirely resilient or supportive of a large working class.

Carlisle is not without ‘good paying jobs’, however. All of the benefits of long term contracts and healthcare are given to the higher paying jobs—so those opportunities are available to the community but only a small portion are actually eligible. Many highly education or even high school graduates leave Carlisle during their working years and then resettle back in the city for retirement. This presents a huge cost to the city with

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<sup>7</sup> "Town Charts-Carlisle PA." *Town Charts*. Web. 21 Nov. 2016. <http://www.towncharts.com/Pennsylvania/Economy/Carlisle-borough-PA-Economy-data.html>.

<sup>8</sup> Molinaro, Kate. "Tour of Carlisle's Brownfields." SUST 310 Field Trip. 53 W. South St., Carlisle. 30 Sept. 2016. Speech.

<sup>9</sup> "Carlisle, PA." *Data USA*. N.d. Web. 20 Nov. 2016. <https://datausa.io/profile/geo/carlisle-pa/#economy>

<sup>10</sup> Margie Weitzel. Personal Interview. 19 Oct. 2016.

<sup>11</sup> Kirk Stoner. Personal Interview. 30 Sep. 2016.

<sup>12</sup> Michelle Crowley. Personal Interview. 3 Oct. 2016.

little return.<sup>13</sup> For those who do stay in Carlisle, higher education is a major barrier to entry for higher paying jobs with benefits. Rather than pursuing higher education, many of these families are forced into working at a young age to help support their families. They enter this workforce cycle very young, making it incredibly difficult to get out.<sup>14</sup> These two workforce cycles coexist in Carlisle, but are moving farther and farther apart. The lower class work force is suppressed into low paying jobs with few alternatives or educational opportunities to promote themselves if the market were to change, many upper class workers are finding Carlisle to have too few opportunities and leave. This is especially problematic considering that Carlisle is very limited to the space within its' borders. It cannot grow beyond them; so however they choose to build within these borders has a huge impact on the kinds of jobs and the number of jobs they support. In all, employment is not a resilient sector in Carlisle--though there are many successful mechanisms in place to help match people with jobs and job training--it is an area that should be of concern moving forward.

#### CRI Questions:

1. *To what extent are there labour policies and standards in place that effectively deter discrimination and promote fair employment conditions?*

As with all United States cities, the International Labor Organization standards apply and are widely complied with across all sectors. There are strict anti-discriminatory laws and regulations in the labor market and are enforced with moderate effectiveness. In fact, some of the biggest employers—manufacturing sites and healthcare organizations—just need workers.<sup>15</sup> Considering the large available workforce in the area along with the federal regulations, there have been little to no recorded instances of discrimination in the hiring process. This is more true, however, for manufacturing line jobs as opposed to healthcare. There have been instances of discrimination among the elderly in an old folks home, for example, towards the workers but never from the employers' side.<sup>16</sup>

Carlisle prides itself on its' declining unemployment rate. However, the rate only accounts for people actively looking for a job for 6 months—anyone no longer looking for a job but still unemployed does not count in the actual statistic and when pressed about this unaccounted for population, there is no explanation or statistic to account for it.<sup>17</sup> Still, the actual statistic - 3.4%<sup>18</sup> - is very low compared to state and national rates.

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<sup>13</sup> Tim Scott. Personal Interview. 19 Oct. 2016; Tim Whelan. Personal Interview. 26 Oct 2016.

<sup>14</sup> Tim Whelan. Personal Interview. 26 Oct 2016.

<sup>15</sup> Margaret Weitzel. Personal Interview. 19 Oct 2016; Tim Scott. Personal Interview. 19 Oct. 2016; Jonathon Bowser. Personal Interview. 5 Oct. 2016; Michelle Crowley. Personal Interview. 3 Oct 2016.

<sup>16</sup> Margaret Weitzel. Personal Interview. 19 Oct. 2016.

<sup>17</sup> Michelle Crowley. Personal Interview. 3 Oct. 2016.

<sup>18</sup> "Carlisle, PA." *Data USA*. N.d. Web. 20 Nov. 2016. <https://datausa.io/profile/geo/carlisle-pa/#economy>

Though unemployment is low, the standard of living throughout the city is not necessarily equal to that of the national average. There is a 'minimum wage' but no 'living wage' in Carlisle. A minimum wage is based on an external, objective standard that may not apply to the cost of living in the city. A living wage for all residents would allow more freedom for residents to live a more comfortable life. Specifically, the Index of Utility Cost is higher in Carlisle than the national average--making a state minimum wage less effective in affording these necessary amenities.<sup>19</sup> The labor policies and standards do not, therefore, promote fair employment conditions for all residents of the city.

Wages in Carlisle are especially unequal in social terms, in gender, sexuality and race. Male employees make around 13 times more than female employees<sup>20</sup> - this is not exclusive to manual labor. This applies for teachers, truck drivers, and administrative assistants as well. The cause of this statistic is unclear, but the mere fact that it persists even with all the federal and state regulations against discrimination is an issue. Carlisle has also had an issue with non-discriminatory policies regarding the LGBTQ+ community. The Anti-Discrimination Ordinance is a response to discriminatory policies in which landlords can refuse residency to people of the LGBTQ+ community. This new proposition has received backlash from community members, bringing to light opportunities for reinforced support in the workforce. In addition, unemployment is not equal by race. Non-Hispanic White unemployment rates are around 3%, where Hispanic and Black unemployment rates are 10% and 11% respectively.<sup>21</sup> There is speculation that this is due a lack of initiative and outreach to the minority sectors of Carlisle--but that does not mean the resources do not exist.

Worker organizations and employment skills centers are open to all peoples and do not practice any sort of discriminatory policies. In fact, the Employment Skills Center in Carlisle has entire programming to help non-native residents learn English in order to increase their attractiveness as an employee. These training sessions are a great resource for workers in the city, but that does not mean that everyone takes advantage of them.<sup>22</sup> Carlisle succeeds in providing opportunities for training and fair employment for all residents, but there are still major gaps in policy that need to be addressed to ensure resiliency.

*2. To what extent is there a public aid system that is inclusive for all (dependent on need)?*

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<sup>19</sup> "Town Charts-Carlisle PA." *Town Charts*. Web. 21 Nov. 2016. <http://www.towncharts.com/Pennsylvania/Economy/Carlisle-borough-PA-Economy-data.html>.

<sup>20</sup> "Carlisle, PA." *Data USA*. N.d. Web. 20 Nov. 2016. <https://datausa.io/profile/geo/carlisle-pa/#economy>

<sup>21</sup> "Harrisburg-Carlisle, PA Summary." *Diversity Data*. Web. 21 Nov. 2016. <http://www.diversitydata.org/Data/Profiles/Show.aspx?loc=608>.

<sup>22</sup> Margaret Weitzel. Personal Interview. 19 Oct. 2016

The unemployment aid system is supplied by the federal government, and is completely non-discriminatory. Carlisle's primary focus is on housing first, jobs second for the homeless and unemployed. The Low-Income Housing Tax Credit system has been proven effective in the city for helping low income, working families and the homeless to begin the path to stability and self-sufficiency<sup>23</sup>. One settled, PA Careerlink helps to train the unemployed and homeless to maintain jobs for little to no charge.

However, A majority of families in poverty do not own cars; to raise them out of unemployment it is crucial for the city to provide a public transportation option. The Carlisle Circulator is a pilot program meant to support the local community - residents and Dickinson College students combined-to get around the city area and to work. It has not been a successful program and will most likely end within the next year<sup>24</sup> - some blame the Dickinson population for its' failure. Others argue that it suffers from more practical issues. For example, it only takes an uneven amount of coins that many do not have on hand--zone 1 regular fare costs \$1.75, zone 2 costs \$2.35, zone 2 plus transfer \$2.60 etc. The only way to pay with a credit card is through the online system, but it takes 7 days to process and deliver the ticket. For those who do not know about the online payment system and coins is the only option, it is difficult to have exact change ready.<sup>25</sup>

The Borough does spend about 48.5% of its fund balances on "future capital, employee benefits and other post-employment retirement benefits."<sup>26</sup> They specifically have a robust Post Employment HealthCare Plan, and community organizations provide food services for the homeless and the unemployed through food banks and church drives. The city itself, however, does not provide holistic and comprehensive public aid to its' impoverished and unemployed--the Low-Income Housing Tax Credit and PA Careerlink job training are its' primary successes but transportation is still a work in progress.

*3. To what extent are there effective mechanisms in place for matching skills to the current and emerging employment marketplace?*

The Employment Skills Center offers programming to help people enhance both their soft and 'hard' skills to increase their attractiveness as an employee. They offer GED training, Adult Basic Education, Adult Literacy, ESL (English as a second Language), Nurse Aid Training, Computer Training and Workforce Development—and they are adding a new Forklift Training in the next few months. In addition, there are temp agencies that work to match workers with employers, but they promote an unstable work environment. Carlisle used to function on brand loyalty, where people would work for a company for 30-40 years straight. Now, temp agencies help workers

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<sup>23</sup> Tim Whelan. Personal Interview. 26 Oct. 2016.

<sup>24</sup> Kirk Stoner. Personal Interview. 30 Sep. 2016.

<sup>25</sup> "Buy Tickets Online." *CAT Capital Area Transit*. Web. 21 Nov. 2016. <http://www.cattransit.com/shop/>.

<sup>26</sup> *The Borough of Carlisle Annual Budget, 2016*. 1-313. Web. 20 Nov. 2016.

<https://www.carlislepa.org/wp-content/uploads/2013/05/2016-Final-Budget.pdf>.



find short-term jobs to help get quick money when they need it and then they will quit the job just in time to get unemployment checks. The city hopes that the recent EPA grant for Environmental Workforce Development will be a great mechanism to place people in need with training jobs in environmental remediation for good pay.

However, there are barriers for residents that make it incredibly difficult to enter the workforce. Over 1,000 people lost their jobs when the two major manufacturing plants closed around 2010. Most of these workers were around the ages of 50-65 and had worked in these plants for their entire careers. The city argues that many of these workers would be too difficult to retrain in other jobs like a secretary, computer or even technician.<sup>27</sup> These people are not at all a priority for the city and are in fact not even included in their planning process. The current economic climate in the United States does not allow many low income households to retire at 65 to maintain a living wage, and when aid is not readily available by local government, many of these families are left in poverty. The EPA grant, one of the biggest triumphs for the city, is therefore not meant to provide this community with jobs even though it is to clean up the area that once did provide them with labor. These jobs are for young, low income people to get out of poverty and while that is a great feat for that demographic, it provides no support for this recently unemployed community. In addition, PA Careerlink has difficulty matching anyone with prior police records.<sup>28</sup> Many whose record contains one or two minor offences are still written off from even warehouse work and especially healthcare. There has been some federal regulation to forgive some minor offenses, but in the meantime some of the Carlisle population is still prohibited by mistakes they made many years ago<sup>29</sup>.

For more highly skilled labor, on the other hand, head-hunters and job agencies attempt to draw skilled labor into Carlisle. Dickinson College, the War College, and the Borough Seat have been huge draws to the area. Though, there is anecdotal evidence that it is at times difficult to convince skilled labor to move into Carlisle<sup>30</sup>. The economic split in the area, coupled with the air pollution, quality of public schools and few opportunities for promotion are just some complaints--this is not universally true, however. My highly skilled workers love to live in Carlisle, it is just a matter of good head hunters and job agencies convincing them of the city's charm. In sum, there are mechanisms to place residents that are young, willing and without a criminal record. However, the community's penchant for temporary jobs, along with its' unwillingness to pursue the jobs that are available, make it difficult to assess the success rate of these mechanisms.

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<sup>27</sup> Molinaro, Kate. "Tour of Carlisle's Brownfields." SUST 310 Field Trip. 53 W. South St., Carlisle. 30 Sept. 2016. Speech.

<sup>28</sup> Margaret Weitzel. Personal Interview. 19. Oct. 2016.

<sup>29</sup> Margaret Weitzel. Personal Interview. 19 Oct. 2016.

<sup>30</sup> Michelle Crowley. Personal Interview. 3 Oct. 2016.

4. *To what extent is there employment offering job security and opportunities for promotion for workers within the city?*

Temporary work is common for low income residents in Carlisle; if one warehouse were to increase pay by at little as 30 cents, workers have been known to take advantage and switch jobs.<sup>31</sup> Employers can retrain people easily, leaving little incentive to maintain or offer better pay to existing workers. Many people even choose to work for short periods of time just to get a month's rent and then quit when they no longer need the money. Job security is stable and secure for upper class workers. Employees of Dickinson College and the Borough, for example, both benefit from national and state policies that increase their job security. In general, their contracts are much more expansive, and there is ample opportunity for promotion. The few opportunities for promotion in low paying jobs reach a limit, and then people leave Carlisle to find better paying jobs.

In addition, Carlisle officials have noted that the warehouses—which many assume are the largest employers—actually bus in employees from other major cities.<sup>32</sup> It is not that employers don't hire people from Carlisle as some resident do still work there, it is because people in Carlisle aren't applying. It is unclear why, some argue it is because there is a perception that those jobs are 'beneath' them, and that they can find something better.<sup>33</sup> For example, Employment Training Center ran a construction training program and only 4 people enrolled. ETC argues that young people do not have an interest in jobs that just 'pay the bills'--they expect more. The demand for construction in Carlisle is large, the pay is incredibly competitive and the jobs availability is there--but young people do not want to participate.<sup>34</sup> Though this does outline an issue in Carlisle, it is likely that each case is unique and difficult to generalize.

The local government capitalized on a great opportunity to address this issue by using the Brownfield development as a new workforce opportunity. The EPA grant awarded to the city a grant towards Environmental Workforce Development and Job training that will train people to remediate the land in the Brownfield area. These jobs are intended to support low-income residents with little to no job prospects. Though the program will help residents in the short term, there are only a few jobs available and it is unclear if they will extend to long term jobs once the remediation is done, and if so, if the residents will remain in Carlisle.

5. *To what extent are households and businesses within the city insured against high risk hazards facing the city?*

Insurance is available for all households and businesses; it is clear that all businesses are insured against major risks but it is unclear the extent to which houses

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<sup>31</sup> Margaret Weitzel. Personal Interview. 19 Oct. 2016.

<sup>32</sup> Michelle Crowley. Personal Interview. 3 Oct. 2016; Tim Scott. Personal Interview. 19 Oct. 2016.

<sup>33</sup> Margaret Weitzel. Personal Interview. 19 Oct. 2016.

<sup>34</sup> Margaret Weitzel. Personal Interview. 19 Oct. 2016; Norman Butts. Personal Interview. 27 Oct. 2016.

have insured themselves. According to our interviews, the local government does not have a fund to aid uninsured parties—any aid would come from the state or federal level. “High risk hazards” do not seem to be of the utmost concern to the Borough, since there is aid available. Carlisle does, however, require Flood Insurance for buildings in hazard zones.

However, these hazards can spread from natural disasters to economic downturns. In either case, Carlisle is naturally more at risk than other areas: the city is in a valley that traps pollution which could lead to long term health impacts, and the workforce is very dependent on distribution.

6. *To what extent are there mechanisms to provide emergency support to affected households following a disaster so that they can quickly recover their livelihoods?*

There is aid available for people through community efforts, but nothing established by the local government. The onus would be on the individual to recover their livelihood. In fact, the local government not only does not provide aid but it has not incorporated it into the budget at all for the past 5 years at least. Even in the wake of the two major manufacturing closures, there is no individualized aid for the unemployed workers. The local government's' position is that it is not the municipalities' job to provide aid in a disaster--it's the counties' job.<sup>35</sup>

7. *To what extent are there mechanisms to provide emergency support to local, small- and medium-sized businesses following a disaster?*

There is aid available for people through community efforts, but nothing established by the local government. It does not seem as though there is access to “funds capable of covering the estimated uninsured losses incurred by local small- and medium-sized business following a major shock event”. There was no localized aid provided to businesses after the 2008 recession. However, there is a legal agreement in place that such funding would be met by another source. The local government's' position is that it is not the municipalities' job to provide aid in a disaster--it's the counties' job.<sup>36</sup>

### Limitations:

Much of the data available for Carlisle is actually a part of the Harrisburg MSA—some of the percentages may be skewed. In addition, some of the information was not available at all. A larger implication is that we are limited to the information of the people we interview and the positions they hold. It is possible we miss important perspectives on employment by asking professionals in the field.

## **Business, Finance, and Economy**

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<sup>35</sup> Norman Butts. Personal Interview. 27 Oct. 2016.

<sup>36</sup> Ibid.

## Summary:

The economy of Carlisle can be broken down into eight industries: education, food processing and agribusiness, healthcare, manufacturing, military, professional services, tourism, and transportation and warehousing.<sup>37</sup> These industries show the diversity of Carlisle's economy, yet there is more emphasis on certain sectors than others. The favored industry is not consistent across the city, though. For example, some key players in Carlisle believe distribution to be the biggest asset of Carlisle while others say healthcare or downtown. Although consensus and focus on all sectors would make Carlisle's economy more resilient, the diversity that does exist is positive. All industries make Carlisle attractive to a variety of businesses and individuals. Carlisle's downtown is arguably the most vibrant in the valley, which attracts individuals to live here, businesses to locate here, and visitors to enjoy time here. The Cumberland Area Economic Development Corporation (CAEDC), the Downtown Carlisle Association (DCA), and the Carlisle Area Chamber of Commerce (COC) do a great job of attracting individuals and businesses to Carlisle, and helping them once they do relocate here. There is strong support for businesses to grow through these organizations. These factors - a vibrant downtown, two higher educational institutions, and the location close to major cities - make Carlisle more resilient changes not only in the economy but in other shock scenarios.

The economy relates closely with employment, which is discussed in detail above. From the employer side, there is a consensus to increase the quality of the available workforce. There are programs, through the Employment Skills Center and public aid, that work toward this goal. Looking at industries from an employee's perspective, the majority of jobs in Carlisle are low-skill jobs such as manufacturing or service industry, or high-skill jobs such as government and higher education. There is a need to diversify jobs of all-skill levels, to further match the workforce with industries. This would strengthen the middle class, and therefore the overall resiliency, of Carlisle.

Inclusivity is not a priority for business-owners and the organizations that help develop business in Carlisle. The city is naturally slow to adapt to change but once it does come around, it is generally a smooth transition.<sup>38</sup> From qualitative and quantitative data, there is a lack of diversity among business-owners and customer base. There is not specific information on support for minority- or women-owned businesses, except for loans specific for these business owners. There are some organizations, such as Hope Station, that work on improving opportunities for people of color or low-income. This will help improve resiliency for Carlisle's economy, if more diverse groups are represented in the consumer and producer base.

Overall, Carlisle's economy is resilient against stressors and changes because of organizations such as CAEDC, DCA, Chamber of Commerce, and the Borough

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<sup>37</sup> Cumberland Area Economic Development Corporation. "Key Industries." *Cumberland Area Economic Development Corporation*. N.d. Web. 20 Nov. 2016. <http://cumberlandbusiness.com/key-industries/>

<sup>38</sup> Jonathon Bowser. Personal Interview. 5 Oct. 2016.

management that provide support for new and established businesses to start and thrive in Carlisle. The higher educational institutions and a vibrant downtown draws consistent new money into the economy of Carlisle. Although the workforce is not well-matched with the industries and vice versa, there is a low unemployment rate due to services that train and connect employees with potential employers. Having a high amount of low-skill jobs provides options for employees to find a competitive wage.

#### CRI Questions:

1. *To what extent is there a thriving, adaptable and inclusive local business environment across the city?*

Carlisle has a thriving, adaptable, and inclusive business environment. Economic activity is somewhat productive throughout the city - mostly in the restaurant and services sector. Besides the warehouses, small and medium sized business are the majority of business in Carlisle. There is space in the market for new businesses, small and large, to grow, but not necessarily the actual square footage. Land is less available to build new warehouses or other developments, due to the fact that the borough cannot annex land. The city is limited to its current borders; this lack of space has been identified by multiple sources as a possible issue in the future.

In addition, two downfalls a new business owner may find in Carlisle's economy is lack of employment, depending on the sector; and a financially poor consumer base. Despite this, there are open storefronts for businesses downtown, as well as interest and support to start new, diverse businesses. Carlisle has the ability to adapt if a business leaves or wants to grow, because of the attractiveness of the business environment. In fact, some restaurants opened immediately after the 2008 recession.<sup>39</sup> Sometimes, however, the skills of the workforce do not match up with incoming employment needs, but there are programs to train employees for the desired skills through the Employment Skills Center.<sup>40</sup>

Moving from an informal economy to a formal economy, this is very possible with loans, space, and support for start-ups. The city has a revolving loan fund for small businesses that helps provide financing for start-ups.<sup>41</sup> In sum, Carlisle's economy is far from saturated, besides perhaps the restaurant industry, which allows for much space to grow and diversify.

Carlisle's business environment is very inclusive; it is one thing they pride themselves on. Businesses are supportive of other's growth, because it will bring more people to spend their money in Carlisle. Many small business owners emphasize the importance of reinvesting in local products and the local community. They hire locally, give competitive pay and benefits, as well as time off for workers to be with their

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<sup>39</sup> Ryan Twigg and Ross Morris. Personal Interview. 20 Oct. 2016.

<sup>40</sup> Margaret Weitzel. Personal Interview. 19 Oct. 2016.

<sup>41</sup> Tim Scott. Personal Interview. 19 Oct. 2016.

families. This kind of investment is wholly supportive of a thriving economic environment in Carlisle.

*2. To what extent does the city have accessible and sufficient employment opportunities?*

The unemployment rate is so low in Carlisle (3.4%)<sup>42</sup>, that it is hard to find employees for certain sectors. For example, there are many jobs in high and low income areas, but it lacks a strong middle class due primarily to the workforce structure. Most jobs that do not require higher education are in the service sector or distribution, which do not necessarily pay a living wage. Otherwise, Dickinson College or local government have few job openings and also require higher education.

Carlisle is not without employment opportunities, there is just an absence of initiative and incentive on much of the community's part to apply.<sup>43</sup> Because of the desire to get the highest wage possible, employees jump from company to company. Therefore, the workforce in Carlisle is not stable. From an employer's perspective, they have to work hard to find employees, and even bus in people from nearby areas. Still, if a distribution company is looking to locate in Carlisle, the location outweighs the difficulty of acquiring employees. Carlisle's location is not as advantageous for all industries, such as creative or higher payer jobs.

Finally, there are excellent programs to try to increase the quality of the workforce and to connect those searching for jobs to employers - they are just not provided by the government or the local businesses themselves. Local businesses, warehouses included, have no incentive to provide forklift training, for example, primarily because it is expensive.<sup>44</sup> The main resource is the Employment Skills Center (ESC) which offers free adult training programs to anyone in the Carlisle area. These programs are based on the community need; for example, ESC has recently began a forklift training program due to the high need for those trained to work at warehouses. There are additional resources through the Carlisle Area Economic Development Center (CAEDC), Downtown Carlisle Association (DCA), and Chamber of Commerce (COC) for those searching to connect them with jobs. All of these organizations truly want Carlisle to be a thriving location. Based on the CRI best and worse case scenarios, we give this question a score of 5, despite the difficulty for employers to access employees, because the worst case scenario is stated as large unemployment and lack of opportunities. Carlisle has the very opposite.

*3. To what extent is entrepreneurship fostered within the city and support available for small business start-ups?*

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<sup>42</sup> Cumberland Area Economic Development Corporation. *2015 Annual Report & Beyond*. Print.

<sup>43</sup> Margaret Weitzel. Personal Interview. 19 Oct. 2016.

<sup>44</sup> Ibid.

Entrepreneurship is somewhat fostered in Carlisle. There are non-financial and financial resources for startups including a nearby incubator,<sup>45</sup> loans for startups through the COC, CAEDC, and the Borough's revolving loan fund, as well as programs to network with other businesses for support. There are no "hubs" of startups, as the best case scenario describes. Carlisle is not known for upper-level businesses such as tech hubs or science ingenuity. Most of the businesses are service, distribution, or governmental/education. Instead, startups would look like a new restaurant or retail store, which there are support for. Additionally, there are no tax breaks for startups in Carlisle. Therefore, our score is a 3 because more could be done to support the growth of new businesses, but generally, Carlisle is a healthy place to start a new business.

4. *To what extent are there mechanisms in place to promote procurement practices that support local businesses and businesses owned by women and minority groups?*

The borough does not have any specific support procurement practices for local businesses, specifically owned by women and minority groups. One business owner mentioned the importance of Facebook to draw in customers and consigners.<sup>46</sup> Facebook has many helpful programs for businesses to analyze their current or potential customer base. Much more could be done to either boost procurement support or to make these practices more available.

5. *To what extent is there access to credit to support small businesses and individual livelihoods from a well-regulated and diverse financial market?*

There are approximately 16 banks in the Carlisle area that businesses and individuals can use for credit and financial support.<sup>47</sup> Loans are also available for businesses through the DCA, CAEDC, Cumberland County Housing and Redevelopment Authority (CCHRA), and more. CAEDC offers loans from: Small Business Administration 504 program, Small Business First, Cumberland Small Business Fund, Tax-Exempt Financing through CCIDA, Community Economic Development, Machinery and Equipment Loan Fund, Tourism Infrastructure Loan Fund, PA Infrastructure Bank, PA Industrial Development Authority, Small Diverse Business Capital Access Program, PennWorks, Industrial Sites Reuse Program, Business in Our Sites, Building PA, and Alternative and Clean Energy.<sup>48</sup> Each program has a different purpose on how the money can be used, as well as different interest rates. This diversity is beneficial to make loan programs available to everyone.

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<sup>45</sup> Tim Scott. Personal Interview. 19 Oct. 2016;"Pennsylvania Small Business Development Center." *Pennsylvania SBDC*. Web. 20 Nov. 2016. <http://www.pasbdc.org>

<sup>46</sup> Brittanie Reynolds. Personal Interview. 6 Oct. 2016

<sup>47</sup> Carlisle Area Chamber of Commerce. *Membership Directory & Community Profile: 2016-2017*. Print.

<sup>48</sup> "Small Business Financing Solutions in Pennsylvania's Cumberland County." *Cumberland Area Economic Development Corporation*. N.d. Web. 20 Nov. 2016. <http://cumberlandbusiness.com/financing-incentives-2/financing-programs/>

CCHRA has several loan programs to encourage business growth in Carlisle.<sup>49</sup> Firstly, the Commercial Revitalization and Shopsteading Loan Program that businesses low-interest financing for projects to improve the business environment in downtown Carlisle. The loan can be used “to purchase or improve properties, for equipment, fixtures or furnishings, for site improvements or for working capital.”<sup>50</sup> The second loan CCHRA offers is a Commercial Facade Restoration Grant to “create and maintain an attractive and marketable commercial district.”<sup>51</sup> This program is specifically for businesses in the downtown historic district, where most business is located in Carlisle. The third program offered by the CCHRA is the Community Development Block Grant, which helps low income individuals with housing, public facilities, and business opportunities in low-moderate income areas.<sup>52</sup> The part of this program that relates here is the low-interest loans for businesses to hire low-income employees. The final loan program by CCHRA also helps with business development in a low-income area of Carlisle. This program has no official name, except maybe the US EPA Brownfield Area-Wide Planning, and works with many players in the Carlisle community to successfully develop the three brownfield sites in Carlisle. This project is an extremely large task but could help the whole community if done properly.<sup>53</sup> The Downtown Carlisle Association is involved with both of these organizations to connect business owners with financing options.

6. *To what extent is support provided to help local, small businesses and businesses owned by women or minority groups to adapt to market changes and strengthen continuity plans for shock events?*

There is no explicit support programs for women or minority-owned businesses to adapt to market changes or shock events. Carlisle has a strong network from business owner to business owner and from business to nonprofits or government organizations though, that we believe could provide support during shocks. There are no plans for shock events, from what we have gather from business owners and organizations such as COC and CAEDC.

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<sup>49</sup> "Community and Business Development." *Cumberland County Housing and Redevelopment Authorities*. N.d. Web. 20 Nov. 2016. <http://cchra.com//program/community-and-business-development>

<sup>50</sup> "Shopsteading Loans for Carlisle Borough." *Cumberland County Housing and Redevelopment Authorities*. N.d. Web. 20 Nov. 2016. <http://cchra.com/program/individual/shopsteading-loans-for-carlisle-borough>

<sup>51</sup> "Carlisle Commercial Facade Restoration Grant Program." *Cumberland County Housing and Redevelopment Authorities*. N.d. Web. 20 Nov. 2016. <http://cchra.com/program/individual/carlisle-commercial-facade-restoration-grant-program>

<sup>52</sup> "Community Development Block Grants." *Cumberland County Housing and Redevelopment Authorities*. N.d. Web. 20 Nov. 2016. <http://cchra.com/program/individual/community-development-block-grants>

<sup>53</sup> Cumberland County Housing and Redevelopment Authority. "Cumberland and Carlisle, PA Area-Wide Brownfield Revitalization." *CCHRA.com*. N.d. Web. 20 Nov. 2016. [http://cchra.com/upload/temp\\_file\\_Cumberland\\_AWP\\_Narrative\\_FINAL2.pdf](http://cchra.com/upload/temp_file_Cumberland_AWP_Narrative_FINAL2.pdf)



7. *To what extent has the city identified the business sectors that will be critical to the continuity of city functions?*

From people we talked to, there is conversation in Carlisle about which business sectors are critical to business functions but there is no consensus on these critical sectors. For example, the following were listed as key industries in Carlisle: distribution, downtown businesses in general, War College and Dickinson College, downtown retail, health care facilities, and agricultural manufacturing. Interviewee responses varied with their professions and positions. While this is entirely natural, and priorities will shift depending on the sector, people within city government disagree on the priorities for Carlisle in the future. It is made clear through this lack of consensus that Carlisle is unsure of the direction it should take moving forward. There is consensus, however, that the economy of Carlisle is not diverse enough because it focuses on either downtown or distribution. Increasing industry diversity by focusing on various sectors instead of one or two would increase resiliency for Carlisle.

8. *To what extent has the city implemented initiatives to ensure that these critical private sector firms have developed adequate business continuity plans?*

Carlisle does not have any initiatives to ensure the private sector businesses have developed business continuity plans. In fact, business continuity plans were unheard of for the people we talked to.

9. *To what extent have comprehensive business continuity plans been created and updated by disadvantaged or vulnerable economic sectors (e.g., small and medium-sized businesses (SMEs), minority business enterprises (MBEs))?*

Similar to above, there are no business continuity plans for disadvantaged economic sectors such as small businesses or minority enterprises.

10. *To what extent does the city have a diverse local economy?*

The general breakdown of the economy can be classified into 8 subunits: tourism, healthcare, manufacturing, business, retail, food processing and agribusiness, transportation and warehousing, and military. Employment is well distributed, with 17.1% of jobs being in educational services, 13.8% in healthcare assistance, and 12.6% being in retail trade.<sup>54</sup> Thanks to its location on the crossroads of a few major highways (including route 81 and route 76), there is an extreme demand for businesses in the warehousing and distribution industry. This demand creates constant employment opportunities, which helps contribute to the boroughs low unemployment rate, especially for those who need jobs but lack training or higher education. The county employment rates are majorly dominated by transportation and warehousing. However,

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<sup>54</sup> "Carlisle, PA." *Data USA*. N.d. Web. 20 Nov. 2016. <https://datausa.io/profile/geo/carlisle-pa/#economy>

in Carlisle these rates are lower. Nevertheless, warehousing in this area is a major employer which affects all nearby communities. There are currently problems with expansion of business infrastructure in the town because there is very little land left to develop, particularly for large warehouses that require multiple acres. These facilities often end up going to the surrounding towns<sup>55</sup>. When it comes to small business, the downtown is large and has office spaces which attracts businesses such as shops, banks, and other companies.

Carlisle's local economy has major strengths yet is limited when it comes to the middle class. The town's wage distribution is skewed with the average household income being \$46,614 a year, which is lower than the U.S. national average of \$53,482 a year.<sup>56</sup> Carlisle's wage distribution trends are relatively consistent with the national trends. Similar to national averages, there is a spike in wage from a smaller wealthy population. This population is sourced largely from the War College. For the majority of residents in Carlisle, they do not have the means to access higher paying jobs due to the lack of opportunity in this small town that is fairly distant from a major city. A poor consumer base impacts the amount of money flowing through the economy of retail stores, which ultimately hurts the success and longevity of businesses, especially downtown.

For those who struggle to find a job in Carlisle due to barriers to employment, there is an Employment Skills Center that is available to all people in the area where they can receive GED classes or apply for training programs in professions such as nursing assistants and trade-focused jobs. The center also offers ESL classes for the large population of Carlisle that struggles with adapting to the English language.<sup>57</sup>

#### *11. To what extent does the city have a stable economic base?*

Due to the borough's location and the two colleges located here, Carlisle is very resistant to economic shocks because there is a constant flow of people coming into the area and contributing money to the local economy. Carlisle also has fairgrounds that are popular attractors for car shows that draw people from the area and from out of state. As long as distribution is a profitable industry, Carlisle will always have that industry to provide jobs because of the geographic location close to the most people in the US in the shortest amount of time. Also, as long as the major highways in the area stay active, Carlisle will keep experiencing a strong flow of visitors to the area. However, with a lack of open land left means that big businesses will not be able to keep coming in, unless replacing a current business. Instead, they open up in surrounding townships that have the space to hold major distribution centers.

In the past, Carlisle has responded fairly well to shocks. For example, within a few years, three major manufacturing plants closed down. In this case, many of those

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<sup>55</sup> Norman Butts. Personal interview. 27 Oct. 2016.

<sup>56</sup> "Carlisle, PA." *Data USA*. N.d. Web. 20 Nov. 2016. <https://datausa.io/profile/geo/carlisle-pa/#economy>

<sup>57</sup> Margaret Weitzel. Personal Interview. 19. Oct. 2016.

workers retired or switched over to warehousing jobs.<sup>58</sup> Currently, warehousing contributes to 3.7% of jobs, which is roughly 346 people.<sup>59</sup> So, in a case where warehousing left Carlisle and the Cumberland Valley, Carlisle in particular will not be extremely affected in comparison with other towns that have a higher rate of employment in this sector. These 346 jobs would likely leave the area to find new jobs or transition to another industry. For those who do not leave town, it is likely that many would be competing for the few available jobs that have prerequisites as low as some warehousing jobs.

*12. To what extent does the city have a productive local economy?*

The products that come into Carlisle through the warehousing industry are there temporarily, due to the nature of the industry. These goods are products from companies such as Allen distribution and Amazon. They range in production value, but nevertheless they are neither made in the town nor are there for purchase. They are generally destined for a major city on route 81 or 76 where they can be sold. Some food products are made in facilities such as the Bimbo Bakery and are shipped out of Carlisle after manufacturing. The Land O' Lakes in the area makes dairy products as well.

When it comes to other sectors of the borough's economy, Carlisle has a concentration of small scale food production and a base of craftsmen who create highly valued goods that attracts citizens and people from out of town. Compared to townships in the area, Carlisle has a large downtown. There are weekly farm stands that sell local food and food products to the public, and, although these goods are raw products and not value-added products, they are higher priced because of the labor and inputs required to grow them. Carlisle has a growing number of small shops that sell locally made products, which utilizes the skills and knowledge of local residents for a profit that stays within the community. Additionally, the Employment Skills Center focuses on training individuals for jobs in the trade industry such as forklift training. Through programs like this, Carlisle gains capital in knowledge and skill.<sup>60</sup>

*13. To what extent are new market opportunities explored and pursued?*

There are many new market opportunities for those who wish to develop a new business in the town. The Carlisle Borough has the Cumberland County Housing and Redevelopment Authority that can help a business find a storefront. They can provide Community Development Block Grants, which are grants to rehabilitate commercial space, shop steading loans, and many more low-interest loans to either help a company

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<sup>58</sup> Ibid.

<sup>59</sup> "Carlisle, PA." *Data USA*. N.d. Web. 20 Nov. 2016. <https://datausa.io/profile/geo/carlisle-pa/#economy>

<sup>60</sup> Margaret Weitzel. Personal Interview. 19. Oct. 2016.

start up or improve its value.<sup>61</sup> The Chamber of Commerce is active, inexpensive, and helps companies with networking and marketing. The county has the Cumberland Area Economic Development Corporation which provides loans to local businesses. The borough even has a revolving loan plan for businesses to receive and pay back as they grow.

People generally know these options are out there but if they do not, they can find out by doing research or consulting the Chamber of Commerce. The town works hard to support new businesses because they are aware of the benefits of increased small businesses has on the local economy. There is a business incubator in Carlisle that helps provide inexpensive office space as well as assists start ups that are located elsewhere(CCP). The Chamber of commerce has over 600 members that run businesses in the Carlisle area and outside the Cumberland County. Of these companies, 13 of them are the top employers in Cumberland County as well as are in the Carlisle borders<sup>62</sup>. We used this information to interpret a quantitative question asking the percent of medium and large businesses in the borough that are members of the chamber of commerce.

#### *14. To what extent does the business environment attract diverse inward investment?*

Foreign investment is not very large, especially in comparison to larger cities. It largely comes from businesses establishing branches here and tourism. However, Carlisle and the Cumberland County have strategic plans that lay out their strategy to gain inward investment. Tourism is the only major source of outside investment in Carlisle, other than the new money flow that comes from College visitors. The borough has a plan to increase and promote more tourism, especially through the attraction of a more vibrant town center and the expansive fairgrounds. An example of a plan to increase tourism is seen in the new brownfield redevelopment will includes special housing that accommodates for show cars and brings in new business. These condos will attract people who are car collectors or highly value the car-taking process of owning a car, which is a common interest in the Carlisle area. Also, the Carlisle Comprehensive Plan conveys the importance of focusing on the entertaining industry to attract inward investment through tourism.<sup>63</sup> An example of the entertaining industry is the Carlisle has a theatre which runs regular shows.

The brownfields will integrate residential areas with new business. That way, the boroughs business sector will grow in numbers and expand into traditionally residential

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<sup>61</sup> Cumberland County Housing and Redevelopment Authority. "Cumberland and Carlisle, PA Area-Wide Brownfield Revitalization." *CCHRA.com*. N.d. Web. 20 Nov. 2016.

[http://cchra.com/upload/temp\\_file\\_Cumberland\\_AWP\\_Narrative\\_FINAL2.pdf](http://cchra.com/upload/temp_file_Cumberland_AWP_Narrative_FINAL2.pdf)

<sup>62</sup> Carlisle Area Chamber of Commerce. *Membership Directory & Community Profile: 2016-2017*. Print. Cumberland Area Economic Development Corporation. "Largest Employers." *Cumberland Area Economic Development Corporation*. N.d. Web. 20 Nov. 2016.

<http://cumberlandbusiness.com/datamap-demographics/largest-employers/>

<sup>63</sup> *Carlisle Comprehensive Plan*. Carlisle, PA, 14 Feb. 2002.

areas.<sup>64</sup> Banks have peaked interest in the development and are eager to invest money in the project to better the undeveloped portions of Carlisle. Having this extra space will provide opportunities for new companies to come in and make an investment in the people of Carlisle to execute a successful business. With the space in Carlisle designated to warehousing, this industry contributes to the foreign investment that comes from companies that choose to stake their business in this area and its economy.

*15. To what extent is the city seen as a good place to do business?*

It is not common for those who attend Dickinson College or the Penn State Law School at Dickinson stay in Carlisle after graduation. Many young people who grow up in Carlisle aspire to move to major cities, however some come back to settle down as an adult because they believe Carlisle is a good location to raise their kids. Members of the Carlisle Area Economic Development Corporation are aware that young people are more interested in moving away than staying and are actively working to make Carlisle a vibrant place to live.<sup>65</sup> This feat is difficult due to the boroughs relative isolation (compared to a city) and lack of upper education and skills, which makes it hard to attract new and innovative middle-class jobs with a higher than average salary.

The location of the town in the crossroads of multiple major highways makes it a place that many industries are attracted to. The state of Pennsylvania sponsors the Team Pennsylvania Calling Program.<sup>66</sup> This program stays in contact with all major employers and does what it can to serve their needs or resolve and issues. Having a relationship with these businesses gives the borough the opportunity to try to keep businesses in their area rather than having no control over the situation when companies try to move locations.

Carlisle is extremely thorough in its evaluations of the area and planning for the future. A major focus is zoning in on the issue of dependency on a few large industries. The borough has compiled a plan among its strategic plan to work on rezoning the area so that it is mixed use so that businesses and housing of all types are in the same general area.<sup>67</sup> A major step that Carlisle is taking is the brownfield redevelopment which will attract new businesses and integrate it with a mix of low income housing, higher income housing, and green space. The brownfields are a scar that reflect how businesses have come and gone from the area. However, efforts to make a stable environment around the loss that the borough suffered.

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<sup>64</sup> *Carlisle Comprehensive Plan*. Carlisle, PA, 14 Feb. 2002.

<sup>65</sup> Jonathon Bowser. Personal interview. 5. Oct. 16.

<sup>66</sup> *Carlisle Comprehensive Plan*. Carlisle, PA, 14 Feb. 2002.

<sup>67</sup> *Ibid.*

*16. To what extent can businesses access a skilled work base to meet their needs?*

Depending on the industry, businesses have varying levels of trouble finding a work base. Carlisle has an extremely low unemployment rate at 3.4%.<sup>68</sup> This low rate can make it hard for businesses to find employees, such as the warehouses, when they have to compete with other businesses to attract employees. In some cases, employees are shipped in from surrounding towns or cities.<sup>69</sup> The Employment Skills Center works hard to train citizens in vocational jobs that are demanded in the area. When it comes to nursing assistants, there is a high demand and a low supply due to the training needed for the job. The skills center trains people in both hard and soft skills so that students will understand the responsibilities behind a professional job and the skills required for it. Many businesses are willing to hire people based on work ethic and train them for the skill required for the job.

Carlisle has recently acquired a grant from the EPA that will fund the training of a selection of Carlisle residents. The Skills training center will administer the education and work with an organization called My Brothers Keeper to train a group of Cumberland Valley residents in a program for green construction jobs.<sup>70</sup> These people will execute their new training via the construction of the new brownfield redevelopment. Hopefully, these jobs will continue to be in demand after the brownfields are transformed.

*17. To what extent does the city have strong, integrated economic relationships with other cities and regions?*

Carlisle is the county seat, which means it is the administrative center for all of Cumberland County. Since it is the seat, it is involved in relationships with other surrounding towns. In the official comprehensive plan, it states that “Carlisle should continue to engage in regional economic development efforts in cooperation with the County Office of Economic Development, the Capital Region Economic Development Corporation and the Carlisle Area Chamber of Commerce. These regional efforts should build upon the new Cumberland County Economic Development Strategic Plan.”<sup>71</sup> These corporations and plans keep Carlisle in sync and integrated with surrounding economies. Companies in the surrounding area that are involved in the Carlisle Area Chamber of Commerce can attend networking meetings where they can meet other business owners and develop relationships with one another.

Some individuals who were interviewed for this specific topic said that Carlisle does not have particularly significant relationships with the surrounding region.<sup>72</sup> Most relationships are limited to the borough's planning and the corporations that are designed around the county model.

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<sup>68</sup> Cumberland Area Economic Development Corporation. *2015 Annual Report & Beyond*. Print.

<sup>69</sup> Michelle Crowley. Personal Interview. 3. Oct. 16.

<sup>70</sup> Jonathon Bowser. Personal Interview. 5 Oct. 2016

<sup>71</sup> *Carlisle Comprehensive Plan*. Carlisle, PA, 14 Feb. 2002.

<sup>72</sup> Norman Butts. Personal Interview. 27. Oct. 16.

*18. To what extent is the city economy competitive?*

Carlisle attracts a large sum of smaller companies due to the vibrancy of the downtown and the surrounding colleges. The borough is able to accommodate for businesses that wish to open up in the town center. There is an attractiveness to owning a shop in the vibrant town center, yet there is still space for companies to move in due to its large size. The borough actively encourages small businesses to open up shop in the area, but it is important to note that there is still a small limited consumer base since the town population is at 18,877 people. The restaurant business is extremely popular, especially because of the diverse population in the area. Like the small shops, Carlisle's restaurant industry is close to the point of saturation due to the smaller population.

When it comes to large businesses such as manufacturing and warehousing, there is limited space for more facilities. Farm land is competitive with distribution facilities. Since Carlisle cannot annex land around the borough, many facilities take space out of Carlisle. In an ideal situation, Carlisle would annex land in surrounding towns so that it can gain the tax base that these large companies create.<sup>73</sup> CAEDC leaders wish that there were a way to increase manufacturing, especially close to residential areas so people's jobs could be walkable. However, the way Carlisle has grown makes that idea less and less practical.

Limitations:

We are extremely limited by the data available on Carlisle. Since it is a small town, many factors of the CRI measurements system are not relevant to the town. Some data is simply not available because it is extremely specific information that is not necessarily publicly available. For example, information on continuity plans and small business loans is requested for this research, but this information is not publicly available and spread out among many businesses, which makes it too difficult to calculate accurately. Also, most data that is available is not specific to Carlisle. This lack of information forces us to interpret number or use statistics that incorporate all towns in the Cumberland Valley towns or even Harrisburg. This was a significant problem when calculating the GDP of Carlisle. Since Carlisle is a small town, there is very little information available with specific details about the export GDP of the borough. The disparity of knowledge has forced us to not answer these questions or give rough estimates based on what broader information is given. Other topics that were issues and forced extensive research or careful interpretation were business continuity plans, FDI-attribute jobs per specific population sizes, and private small business loans.

When it comes to qualitative data, we are limited to those we could interview in a small period of time. Many of these individuals have a biased perspective since most of them were government employees or run major businesses in the town. We did not have

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<sup>73</sup> Norman Butts. Personal Interview. 27 Oct. 2016.

access to speak with a large quantity of residents who can give an accurate reflection on the borough and how transparent it's government is. Many people did not have in depth information on diversity and inclusivity practices in the workplace. Additionally, few interviewees had a lot to say about economic interrelationships with surrounding towns.

## **Budget**

### **Summary:**

Carlisle's budget is comprehensive and strong. Their strengths come from having proper control over diverse revenue streams, an up to date and extensive budget, and an ability to provide everyday government services. The city struggles with disaster risk reduction because they have not created a specific plan to address future hazards. They understand and have created some innovative development plans in reference to stormwater management and economic diversification, yet these issues are addressed without a specific risk reduction plan in place.

### **CRI Questions:**

- 1. To what extent does the city have access and transparent control over diverse revenue streams?*

Carlisle has a fairly strong control over diverse revenue streams. The government's funding for government services is well structured. This structure allows for Carlisle to gain enough money to support services without having to make many cuts or tax increase, that could potentially burden its citizens. Carlisle is also provided a large amount of state and federal funding for services and capital improvement programs like the Urban Redevelopment Plan. Carlisle benefits from having things AAA rated bonds within their finance infrastructure and TIGR funding for street development. Overall, Carlisle has a strong control over diverse revenue streams because they have structured their budget to be efficient and they get a large amount of financial government support.<sup>74</sup>

Although Carlisle does have strong control over different revenue streams, they have some minor issues with income tax distribution and funding for the police force. As Carlisle has become a hub for distribution, the city has incurred some issues with taxes. This is due to certain zoning policies, causing Carlisle to not receive as much tax revenue as one might expect. Another issue that Carlisle struggles with is the funding of the police and fire safety departments. As the county Carlisle is responsible for many services, it is responsible for proving police and fire safety for surrounding towns. Carlisle pays the cost for these services, whereas the surround towns in Cumberland County do not while they benefit from the services. Despite these two issues, Carlisle has proper control of the diverse revenue streams.<sup>75</sup>

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<sup>74</sup> Jonathon Bowser. Personal Interview. 5 Oct. 2016

<sup>75</sup> Norman Butts. Personal Interview. 27 Oct. 2016.



2. *To what extent does the city have sufficient funding for delivery of day-to-day city government services?*

Carlisle's budget is broken down into specific funds for different government services. There are five primary funds including water, sewage, parking, solid waste, and general. Each fund is evaluated by the borough. This allows the city to evaluate their accomplishments and set goals for the services for which they need to provide better funding. The borough then analyzes the funding they are receiving from the state and federal government. This allows them to see where and how much money they can put into services for the community.<sup>76</sup>

When looking at the budget analysis for 2016, it is evident Carlisle has fairly sufficient funding to provide for everyday government services. This is first evident by looking at the budget summary, which shows surpluses in four of the five funding categories. The general fund was the only one that stayed balanced, whereas the other four funds created a total surplus of \$458,028. Carlisle must stay focussed on improving the general fund, which is one of the main goals listed in 2016 budget.<sup>77</sup>

Carlisle's government services are sufficiently funded due to proper management of the annual budget and the town's control over diverse revenue streams. Carlisle Borough is very efficient with managing their extensive budget, which allows for money to be evenly distributed and easily moved depending upon what services are needed. The town's strong control over diverse revenue streams has been a major key to funding these government services. This control allows for Carlisle to receive lots of state and federal money to support service development.<sup>78</sup>

3. *To what extent are Disaster Risk Reduction (DRR) planning and activities adequately resourced and to what extent are there mechanisms in place to provide adequate and rapid funding sources to the city government for emergency response?*

Disaster Risk Reduction is indirectly addressed in Carlisle's budgeting process. Essentially, risk reduction is not a specific category in the Carlisle borough budget, but there is funding to address certain areas that reduce risks. The Financial Department of the Borough reserves funds to support disaster relief. These funds are made up of physical capital that the town has accumulated and managed over time, and have been

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<sup>76</sup> *The Borough of Carlisle Annual Budget, 2016.* 1-313. Web. 20 Nov. 2016.  
<https://www.carlislepa.org/wp-content/uploads/2013/05/2016-Final-Budget.pdf>.

<sup>77</sup> *The Borough of Carlisle Annual Budget, 2016.* 1-313. Web. 20 Nov. 2016.  
<https://www.carlislepa.org/wp-content/uploads/2013/05/2016-Final-Budget.pdf>.

<sup>78</sup> Tim Scott. Personal Interview. 19 Oct. 2016.

*Carlisle Comprehensive Plan.* Carlisle, PA, 14 Feb. 2002.

Borough of Carlisle. *The Carlisle Urban Redevelopment Plan.* Rep. Sep. 2013. 1-108. Web. 20 Nov. 2016.

<https://www.carlislepa.org/wp-content/uploads/2015/04/Carlisle-URP-Executive-Summary.pdf>.

Jonathon Bowser. Personal Interview. 5 Oct. 2016

rated as high AA1's, which are higher ratings than the Pennsylvania state funds received.<sup>79</sup>

When looking at the physical budget there is no direct reference to disaster risk reduction. What the budget does show are funding projections and financial plans for things such as fire, police, and stormwater management. These categories are important to risk reduction in the town, yet these funds are not directly managed with risk reduction in mind. From an economic perspective, Carlisle has addressed that they need to diversify their industries and grow the skills for a working middle class. Again, these goals are key for lowering the impact of economic risks, yet Carlisle has not identified economic risk reduction as a factor in their budget.<sup>80</sup>

Overall Carlisle is able to address some disaster risk reduction in their budget. They have been able to create proper reserve funds for their physical and economic risks yet the city has not put together a comprehensive risk reduction plan.

#### Limitations:

The only limitations for understanding Carlisle's budget came from trying to obtain specific data, including quantitative data such as “Debt service ratio: total long-term debt servicing costs including lease payments, temporary financing and other debt charges divided by total own source revenue and expressed as a percentage” and “Emergency planning budget as a percentage of total city budget.” Due to the small size of the town this data is not available. Another issue that occurs when trying to find this data, is that Carlisle and Cumberland County budget statistics are lumped together, skewing data to be less representative of just Carlisle. Overall, as long as the city's budget is easy to access, it is easy to interpret.

### **City Data**

#### Summary:

As the county seat, Carlisle is responsible for compiling data for the borough as well as the county as a whole. Because of this, the city is very thorough in their compilation of data sets. This effective data is reflected by the city's most important documents - The Comprehensive Plan, the Annual Budget, and the Urban Redevelopment Plan. These documents are responsible for the future development and resilience of the town. They are updated often and used by the town to address many future trends. One trend that is not directly responded to is hazard reduction. Therefore, Carlisle could create a more structured approach in compiling data for hazard reduction.

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<sup>79</sup> Norman Butts. Personal Interview. 27 Oct. 2016.

<sup>80</sup> *The Borough of Carlisle Annual Budget, 2016*. 1-313. Web. 20 Nov. 2016.

<https://www.carlislepa.org/wp-content/uploads/2013/05/2016-Final-Budget.pdf>.

### CRI Questions:

1. *To what extent are existing datasets comprehensive and up-to-date? Does the city have access to the right data for planning?*

Carlisle is very active in their city planning and data compilation. As a city that is working to be both sustainable and resilient, there is a large push by officials to collect the most accurate data possible. From this, the city has created major reports to help address the needs of their residence and work on future development. There are three key documents that exemplify and utilize Carlisle's comprehensive datasets - the Carlisle Comprehensive Plan, the Annual Budget, and the Urban Redevelopment Plan. Within each document is comprehensive data that has been developed into qualitative reports.<sup>81</sup>

One issue that Carlisle struggles with, is the lack of detachment from Cumberland County statistics. As the county seat, Carlisle plays a major role in Cumberland County and the development of all its municipalities. One of the issues that comes from the counties dependency on Carlisle is that local and county data often get lumped together. This means that certain statistics for Carlisle can be skewed because they are integrated with county data. This makes research and analysis of Carlisle slightly more challenging.

Overall Carlisle provides rapidly updated data sets, which assists the planning process. For example, laws state that city data must be updated every ten years, but Carlisle and Cumberland county update their data every two to three years. This allows for city planning to come into fruition more often. As planning leads to development, Carlisle's citizen are able to reap better benefits. Overall, the city compiles and creates extremely comprehensive data sets, not only for the city of Carlisle but for the county as well. This data is available and clearly presented in Carlisle's planning documentation.

2. *To what extent are projections of future trends undertaken?*

Carlisle has compiled comprehensive data, in order to develop their city in a more sustainable manner. This data allows the city to project future trends of things like land use, employment, infrastructure, health inequalities, and more. Overall Carlisle is a forward thinking city that develops based on future trends. Although this is true, Carlisle could develop support systems for diverse groups and minorities, based on demographic trends.

Carlisle does not specifically address demographic projections as they relate to diversity in town. The city data does not directly address the integration and support of minorities into the local economy. Jonathan Bowser of the Cumberland Area Economic Cooperation showed that the state offers some support for diversity in the local economy then the local government does. Bowser stated that their should be some sort of mentoring and networking programs to address the the diverse demographic in Carlisle.

Although Carlisle struggles with certain issues like risk reduction and land use, the town has addressed and created a plan to fix these issues. For example, Carlisle may

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<sup>81</sup> Borough of Carlisle. *The Carlisle Urban Redevelopment Plan*. Rep. Sep. 2013. 1-108. Web. 20 Nov. 2016. <https://www.carlislepa.org/wp-content/uploads/2015/04/Carlisle-URP-Executive-Summary.pdf>.

not have a specific risk reduction plan, but they have addressed risks like stormwater management and economic diversification in their budget and future development policies. Future trends for things like land use, housing rehabilitation, infrastructure capacity, and more have been addressed in Carlisle's Urban Redevelopment plan. Overall Carlisle has improvements to make on certain factors relating to risk reduction and responding to demographic projections, yet the town has been very responsive to data trends.

3. *To what extent do planning policies and key documents seek to address high risks uncovered by assessments of hazards and long-term change scenarios?*

Carlisle has a fairly high focus on hazards and future changes in their planning policies. The hazards of the city, can be broken down into two key sections; physical storm hazards and economic decline hazards. Both are equally as important, yet offer Carlisle different challenges. The key planning documents that the city uses, are the Carlisle Comprehensive Plan, the Urban Redevelopment Plan, and the Carlisle Annual Budget. All of these address hazards, risks, and the proper responses that are needed.

As a landlocked community in central Pennsylvania, Carlisle is less vulnerable to certain physical hazards. The natural disasters that tend to affect Carlisle are tornadoes and hailstorms, yet these events are low in damage and occur rarely. But Carlisle can get large amounts of rain and snow fall that causes major flooding. The city has been very responsive to these issues in their planning documents. They identify stormwater systems, floodplain areas, and sewage and water systems as keys factors.<sup>82</sup>

Carlisle identifies that their water and sewage management has been very successful over the past years. They received the Partnership for Safe Water Excellence in Water Treatment Award for the fifth straight year, as well as receiving the Partnership for Safe Water Director's Award for the twelfth straight year. The large capacity of the system makes for an extensive availability of water and public sewage services, which should even attract food and beverage manufactures to the area. The goal of the city is to continue to invest in this program and sustain its success.<sup>83</sup>

Carlisle has a significant trouble with its stormwater management system, much like other old towns in Pennsylvania. This is due to the fact that the city was developed before the modern stormwater system was engineered. In the annual budget it shows that the city is trying find comprehensive sustainable systems to counteract the issues with the preexisting system. They address that all new development must done with precision as it pertains to storm water management. The goal is to lower the amount of land cover by paving. Through this, the city is trying to allow for stormwater runoff to recharge into the ground water and minimize stormwater runoff. Carlisle also continues to follow and promote floodplain development laws that Pennsylvania has established for all municipalities. They use the 100-year floodplain mark, which is the area expected

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<sup>82</sup> Jonathon Bowser. Personal Interview. 5 Oct. 2016

<sup>83</sup> *Carlisle Comprehensive Plan*. Carlisle, PA, 14 Feb. 2002

to be flooded during the worst storm in an average 100 year period. The city has also developed proper maps to show Carlisle's flood prone areas.<sup>84</sup>

The Urban Redevelopment Plan, includes some extremely innovative responses to flooding and stormwater management for the brownfield sites. These innovations green technologies such as flow through planters, permeable paving structures, terrace micro pools, and much more. These integrated technologies will all be a part of the Fairground avenue Stormwater Park. The plan also calls for the creation of a stormwater authority to observe and manage the system. Overall this plan shows that Carlisle has a major focus on developing an environmental resilient city.<sup>85</sup>

Carlisle's economy is a large focus of the planning process for the city. The Carlisle Comprehensive Plan, the Annual Budget, and the Urban Redevelopment Plan all address economic hazards and ways to overcome them. Planning policies show that Carlisle major economic goals are to diversify the economy by bringing in new jobs. Carlisle is also trying to support productive skills development programs for their citizens. The borough has stated in their planning documents that they believe they can create a more skilled community and that this will lead to increased incomes. Overall the borough's planning policies make a strong effort to address the economic risks specific to Carlisle.<sup>86</sup>

One of the major issues that Carlisle struggles with is being overly dependent on their largest industry, which is distribution. Although the distribution industry of Carlisle has been very successful, being overly dependent could cause issues for the local economy if this industry were to relocate. One of the major goals in the Carlisle Comprehensive Plan is to focus less on distribution and bring in new skilled industries that generate family sustaining jobs. Overall this goal shows that Carlisle supports their distribution industry, yet is focused on bringing in a number of new industries to balance the local economy.<sup>87</sup>

Carlisle's planning efforts have shown lots of emphasis on creating jobs and training people to fill them. Job training has become a challenge because of the skills gap between retired baby boomers and the new generation. The baby boomers filled many industrial jobs that included physical labor. In response, Carlisle's Comprehensive Plan states that one of their goals is to integrate skill development, with local community projects. Essentially the borough wants to help develop skills for people, by putting them on local jobs such as house rehabilitation. The Comprehensive Plan, states that by supporting skills development, this should help increase incomes, attract new businesses, and create better employment opportunities. The Urban Redevelopment

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<sup>84</sup> Ibid.

<sup>85</sup> Borough of Carlisle. *The Carlisle Urban Redevelopment Plan*. Rep. Sep. 2013. 1-108. Web. 20 Nov. 2016. <https://www.carlislepa.org/wp-content/uploads/2015/04/Carlisle-URP-Executive-Summary.pdf>.

<sup>86</sup> *Carlisle Comprehensive Plan*. Carlisle, PA, 14 Feb. 2002

<sup>87</sup> Borough of Carlisle. *The Carlisle Urban Redevelopment Plan*. Rep. Sep. 2013. 1-108. Web. 20 Nov. 2016. <https://www.carlislepa.org/wp-content/uploads/2015/04/Carlisle-URP-Executive-Summary.pdf>.

Plan, should support this effort by creating an attractive infrastructure for higher paying jobs.

### Limitations:

The same limitations that occurred for the budget section, were present for the city data section. Quantitative questions 2 and 3 were “Number of years validity of population projections” and “Percentage of residential dwellings within the city that are situated within high risk areas (which could be addressed by zoning and relocation).” These were not answerable questions due to the small size of Carlisle. If the city were bigger, this questions would be more applicable.

### **▫ Recommendations for increasing community resilience:**

So far, we have outlined the resiliency issue in Carlisle through both literature and the city. The Community Resilience Index recommends an analysis of case studies in addition to these two methods in order to create a holistic picture of resiliency. We have identified some areas of improvement for Carlisle, and will use a case study to identify possible recommendations to resolve them.

Although the downtown is already a priority and a jewel in Carlisle, a stronger emphasis on filling empty storefronts with diverse businesses would be beneficial for increasing Carlisle’s appeal and stability. It would be beneficial, not just for this project, to have concrete data on Carlisle itself, since it is the county seat. Currently, most of the data for Carlisle are included within county or Harrisburg MSA data. This, of course, would involve investing money to collect this data but it could help understand make understanding Carlisle, not just through the CRI tool, more accurate and thorough.

Several of our questions dealt with long-term business plans, or continuity plans. Since we could not find data on this, we recommend a stronger focus on more concrete long-term business plans. This responsibility would fall on individual businesses themselves but perhaps it would be in the borough’s interest to follow through on this, since businesses with a plan and shock-resistant measures are more resilient to change. Relating to this point, we found that many individuals we talked to were not thinking about risk as one of their main concerns. Perhaps it was the context in which we were discussing the issue, but I think it is increasingly important to address risks, with the rise of impacts of climate change and changing political environments.

Not all interviewees addressed or agreed upon opportunities for upward mobility in different industry sectors in Carlisle but there is certainly a general lack of ability to move upwards in employment in the area. In the distribution industry, there is ability to move from an entry-level position to higher management. This is similar in many other sectors, although some additional education or skills may be required. Although movement is possible, it often hits a standstill. At this point, individuals must move out

of the Carlisle area to pursue further movement in their job. These individuals and their skills could be kept in the area with a greater integration of income- and skill-levels.

Although there are no explicit practices that deter specific individuals from owning or working at businesses in Carlisle, there are no borough-wide ordinances or regulations that support anti-discrimination. There is currently an anti-discrimination ordinance being decided on by the Borough that would protect against racial, disability, sex, and gender discrimination when receiving any type of services from employment to housing to renting a library book.<sup>88</sup> There is currently statewide protection of race and disability, known as the Pennsylvania Human Relations Act. This act prohibits “certain practices of discrimination because of race, color, religious creed, ancestry, age or national origin by employers, employment agencies, labor organizations and others as herein defined.”<sup>89</sup> As this act clearly does not protect against sex or gender discrimination, there is an amendment known as the Pennsylvania Fairness Act, which is stuck in the PA House of Representatives.<sup>90</sup> If either the PA Fairness Act or the Carlisle Borough Anti-Discrimination Ordinance become enacted, they would tremendously help with ensuring inclusivity in the Carlisle business environment.

Finally, the most important aspect to increasing resiliency in Carlisle is more research. As stated in the various “Limitation” sections above, this project is limited to our time, ability, connections, interviewee knowledge, and available data. For example, if we had interviewed Pennsylvania Careerlink, Hope Station, the Downtown Carlisle Association, and the YWCA, just to name a few, we would have had possibly a completely new understanding of Carlisle’s employment and economy. Increased depth and breadth would help in understanding strengths and weaknesses in Carlisle, and therefore the overall resiliency of the city. Much of the information we found through qualitative and quantitative data was contradictory, therefore making it more difficult to understand Carlisle. More and better information would help create a complete picture of Carlisle’s economy, employment, budget, and city data. Overall, there is not a consensus from our available data on what is important for Carlisle moving forward. There is consensus, though, that Carlisle is “resilient.” Perhaps this hopefulness is what makes Carlisle so strong.

A community resiliency report was completed for Gulfport, Mississippi - a city with many similarities to Carlisle - that could provide interesting insights for

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<sup>88</sup> “Anti-Discrimination Ordinance.” Borough of Carlisle, Employee Relations and Citizen Participation Committee. Cumberland County, PA. *CarlislePA.org*. July 2016. Web. 21 Nov. 2016.

<https://www.carlislepa.org/wp-content/uploads/2016/07/Human-Relations-Commission-Ordinancerevised.pdf>

<sup>89</sup> Act of 1955, P.L. 744, No. 222, AS AMENDED JUNE 25, 1997 BY ACT 34 OF 1997, 43 P.S. §§ 951-963. “Pennsylvania Human Relations Act.” Pennsylvania Human Relations Commission. 1995. Web. 21 Nov. 2016. <http://www.phrc.pa.gov/Resources/Law-and-Legal/Pages/The-Pennsylvania-Human-Relations-Act.aspx#.WDN2TsomT8>

<sup>90</sup> Pennsylvania Fairness Act, H.R. 1510 (2016).

<http://www.legis.state.pa.us/cfdocs/billInfo/billInfo.cfm?sYear=2015&sInd=0&body=H&type=B&bn=1510>.

recommendations.<sup>91</sup> Because it is a port, Gulfport's economy is mainly focused on military bases, shipbuilding and port activities. It is a racially diverse but suffers from poor distribution of wealth and lack of educational opportunities for low income residents. Between the demographic makeup and the military base, we identify enough similarities to glean possible solutions. A major difference, however, is that Hurricane Katrina hit Gulfport very hard. Though disastrous, it gave the city the opportunity to rebuild in a more resilient way. We hope that Carlisle can adapt some of these policies before a natural disaster hits.

A major issue that Carlisle has is a lack of aid for households or businesses if there were to be a disaster. Gulfport participates in the Community Emergency Response Team Program that prepares volunteers to respond and assist their neighbors in the event of an emergency. Citizens reported it as a valuable asset after Katrina in addition to their emergency preparedness website. These community-based approaches that would only help Carlisle's resiliency in the face of disasters. As a tourist based town, Gulfport relies on a "sizable pool of low-wage workers which maintains a near-poverty population"<sup>92</sup> - similar to Carlisle's distribution industry. They are addressing this issue through investment in mixed-income housing and integrating impoverished areas with better quality grocery stores and services. Carlisle is working towards this goal, but could always invest more in integration because there are still 'impoverished' areas that could use better services. Gulfport has not yet attempted to change their market from tourism to another kind of industry. Similar to the local government in Carlisle, Gulfport is focusing on housing first and then jobs.<sup>93</sup> Considering Carlisle has begun this process, we recommend that Carlisle needs to diversify its' economy and make it a priority in the near future.

▫ **List of key informants, in order of interview:**

- Kirk Stoner, Director of Planning, Cumberland County Planning Department
- Michelle Crowley, President, Carlisle Chamber of Commerce
- Jonathan Bowser, CEO, Cumberland Area Economic Development Center
- Brittanie Reynolds, Owner, Tutto Bambino
- Margaret Weitzel, Executive Director, Employment Skills Center
- Tim Scott, Mayor, Borough of Carlisle
- Ryan Twigg and Ross Morris, Co-owners, A Party of Four Inc.
- Ryan Heishman, President, Allen Distribution
- Tim Whelan, Executive Director, Cumberland County Housing & Redevelopment Authority
- Norman Butts, Director of Finance, Borough of Carlisle

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<sup>91</sup> C. E. Colten. Building Community Resilience: A Summary of Case Studies from Charleston, Gulfport, and Memphis. CARRI Research Report 9. April 2010.

<sup>92</sup> Ibid

<sup>93</sup> Ibid



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