



# Building Cities **FOR PEOPLE**



CHAPMAN UNIVERSITY  
Center for Demographics and Policy





Building Cities  
**FOR PEOPLE**

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## Center for Demographics and Policy

“Demography is destiny” has become somewhat an overused phrase, but that does not reduce the critical importance of population trends to virtually every aspect of economic, social and political life. Concern over demographic trends has been heightened in recent years by several international trends — notably rapid aging, reduced fertility, and large scale migration across borders. On the national level, shifts in attitude, generation and ethnicity have proven decisive in both the political realm and in the economic fortunes of regions and states.

The Center focuses research and analysis of global, national and regional demographic trends and also looks into policies that might produce favorable demographic results over time. In addition it involves Chapman students in demographic research under the supervision of the Center’s senior staff. Students work with the Center’s director and engage in research that will serve them well as they look to develop their careers in business, the social sciences and the arts. They will also have access to our advisory board, which includes distinguished Chapman faculty and major demographic scholars from across the country and the world.

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CHAPMAN UNIVERSITY  

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WILKINSON COLLEGE  
*of Arts, Humanities & Social Sciences*

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## Introduction

Cities succeed by making life better for the vast majority of their citizens. This requires less of a focus on grand theories, architecture or being fashionable, and more on what occurs on the ground level. “Everyday life,” observed the French historian Fernand Braudel, “consists of the little things one hardly notices in time and space.”<sup>1</sup> Braudel’s work focused on people who lived normal lives; they worried about feeding and housing their families, keeping warm, and making a livelihood.<sup>2</sup>

Adapting Braudel’s approach to the modern day, we concentrate on how families make the pragmatic decisions that determine where they choose to locate. To construct this new, family-centric model, we have employed various tools: historical reasoning, Census Bureau data, market data and economic statistics, as well as surveys of potential and actual home-buyers.

This approach does not underestimate the critical role that the dense, traditional city plays in intellectual, cultural and economic life. Traditional cities will continue to attract many of our brightest and most capable citizens, particularly among the young and childless. But our evidence indicates strongly that, for the most part, families today are heading away from the most elite, more congested cities, and towards less expensive cities and the suburban periphery. (see appendix “Best Cities for Families”)

New York, San Francisco, and Los Angeles long have been among the cities that defined the American urban experience. But today, families with children seem to be settling instead in small, relatively inexpensive metropolitan areas, such as Fayetteville in Arkansas and Missouri; Cape Coral and Melbourne in Florida; Columbia, South Carolina; Colorado Springs; and Boise. They are also moving to less celebrated middlesized metropolitan areas, such as Austin, Raleigh, San Antonio and Atlanta.<sup>3</sup>

*Traditional cities will continue to attract many of our brightest and most capable citizens, particularly among the young and childless. But our evidence indicates strongly that, for the most part, families today are heading away from the most elite, celebrated cities, and towards less expensive cities and the suburban periphery.*

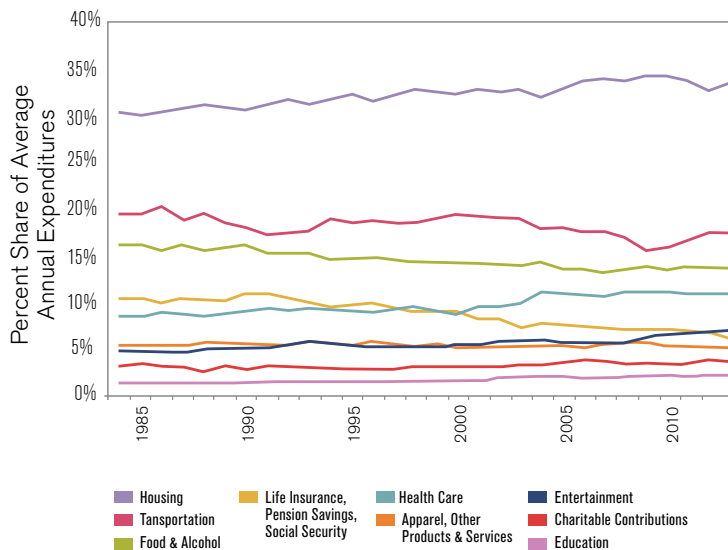
## THE EMERGING HOUSING CRISIS

A growing crisis in housing supply is helping to drive out families and the middle class from expensive regions, and particularly from the cores of many of

### Percent Share of Average Annual Expenditures Per Consumer Unit, 1984-2013

1984-2013

Figure 1

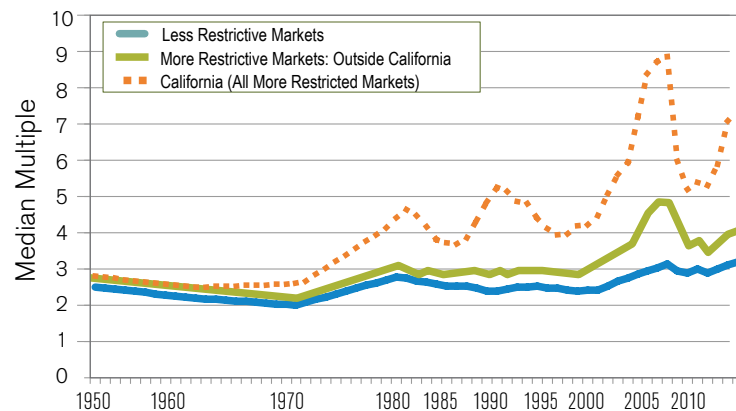


Source: "The Evolving Expenditures of U.S. Households," Townhall Finance, March 26, 2015, <http://finance.townhall.com/columnists/politicalcalculations/2015/03/26/the-evolving-expenditures-of-us-households-n1976354/page/full>

### Middle-Income Housing Affordability

MAJOR US METROPOLITAN AREAS: 1950-2014

Figure 2



Source: Census Bureau, Harvard University and Demographia.

the most important cities. This shortfall and the consequent price inflation has been exacerbated by planning policies designed to force ever-greater urban density, and squelch development along the periphery. Overall, housing now takes the largest share of family costs, while expenditures on food, apparel and transportation have dropped or stayed about the same. In 2015, rises in housing costs essentially swallowed savings gains made elsewhere, notably, savings on the cost of energy.

William Fischel, an economist at Dartmouth College, has shown how the imposition of stringent land use regulations have driven house prices up substantially in California, in relation to prices elsewhere.<sup>5</sup> In 1970, for example, housing affordability in coastal California metropolitan areas was similar to the rest of the country, as measured by the median multiple (the median house price divided by the median household income). Today, due in part to a generation of strict growth controls, house prices in places like San Francisco and Los Angeles are now three or more times higher than in some other metropolitan areas.

Given the extraordinary cost of land in places like California, many developers there find it worthwhile to build homes predominately for the affluent; the era of the Levittown-style "starter home"—which particularly benefited younger families—is all but defunct.<sup>6</sup> The rest of the country has also seen a drop in middle income housing affordability, with more production of luxury houses.<sup>7</sup>

The reduced housing supply has driven an affordability decline among

both renters and owners for in some peripheral areas as well such as the past decade.<sup>8</sup> Overall, US housing production dropped not only since the 2007 recession, but also by almost a quarter between 2011 and 2015. Production has fallen so far that one Texas metropolitan area, Houston, produced nearly as many new single-family homes in 2014 as the entire state of California.<sup>9</sup>

These high housing prices particularly boost rents, largely by forcing potential buyers into the apartment market. Rental costs now comprise the largest share of income in modern US history. In part, this is due to a still-weak economy that is generating little in the way of income gains.<sup>10</sup> Since 1990, renters' income has been stagnant, but inflation adjusted rents have soared 14.7 percent.<sup>11</sup>

This situation is most severe in the highest-priced markets. In New York, Los Angeles, Miami and San Francisco, for example, renters spend 40 percent of their income on rent, well above the national average of under 30 percent.<sup>12</sup>

In each of these markets there have been strong increases (income adjusted) relative to historic averages. In New York, rents increased between 2010 and 2015 by 50 percent, while incomes for renters between ages 25 and 44 grew by just eight percent.<sup>13</sup>

These high costs particularly impact young families, especially those with school age children. Indeed, metropolitan areas with the highest prices relative to incomes (the highest median multiples)—New York, Los Angeles, the San Francisco Bay Area, Miami, Seattle and Portland, for example—generally have a lower percentage of school age children. In contrast, family formation is strongest in areas with more favorable housing affordability. This also includes areas within large metropolitan areas, for example, San Bernardino-Riverside outside of Los Angeles, or Pierce County (Tacoma) south of Seattle.

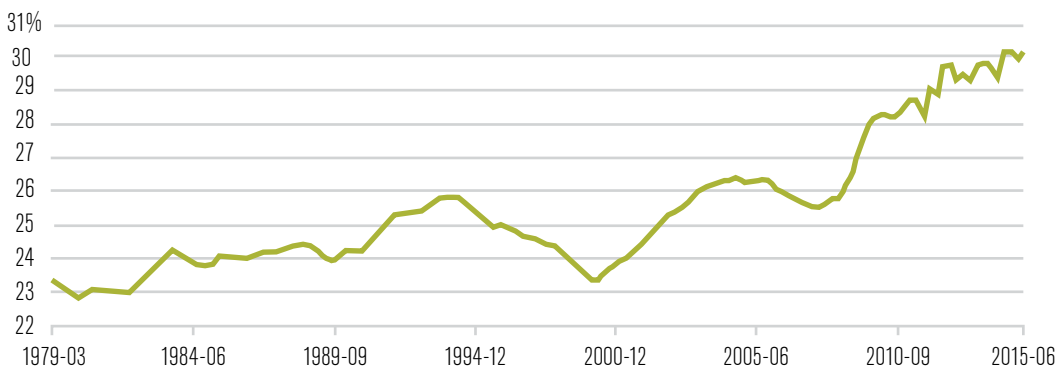
Young, first-time buyers who, unlike older buyers, have not benefited from

## The Affordability Crunch

Rents have never taken up this much of the American paycheck

Figure 3

■ U.S. Rent as Share of Income



Comment JK8: Mike Krieger, "The Oligarch Recovery – Renting in America Is Most Expensive Ever", Zero Hedge, August 14, 2015, <http://www.zerohedge.com/news/2015-08-14/oligarch-recovery-renting-america-most-expensive-ever>



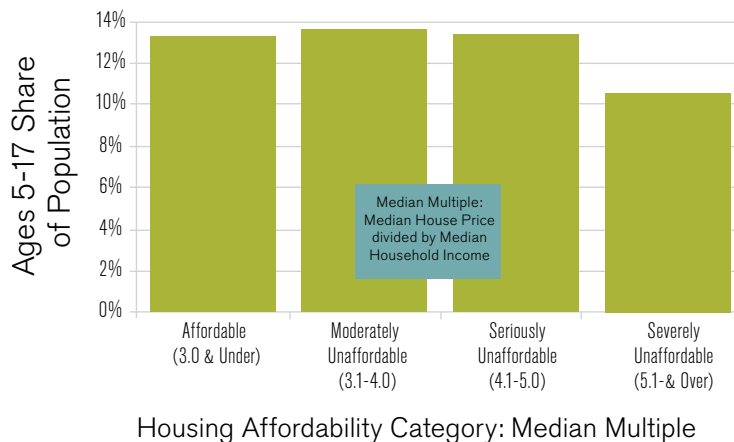
housing inflation, are also negatively impacted by how rising prices undermine homeownership. Due to student debt and a weak economy, the net worth of people under age 35 has plummeted almost 70 percent from

2004 levels.<sup>14</sup> In 2015, more than half of millennials rented their homes, up from 37 percent in 2010. And home ownership among their age cohort has plummeted to 36 percent from the peak of 44 percent in 2005.<sup>15</sup> This rise in renting is seen in virtually all large urban cores, even those in the South and Texas.<sup>16</sup> The consequences of choking off this descent could be profound, shaping the country's economy, and its social and demographic evolution for decades to come.

Figure 4

## Impact of Age 5-17 Population to Housing Affordability

52 Major Metropolitan Area: 2010

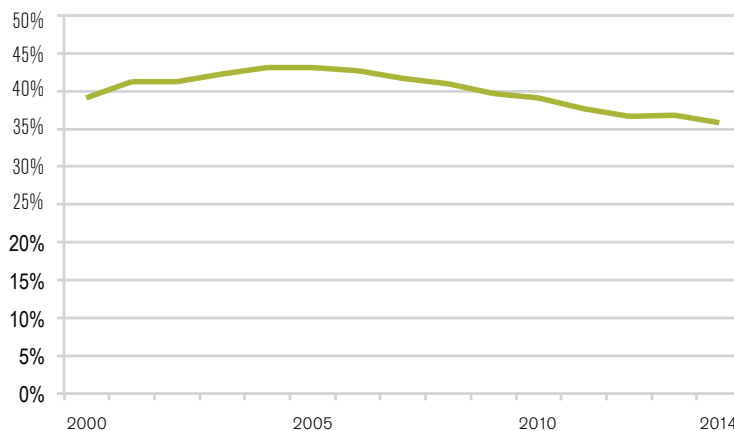


Derived from Census Bureau and Demographia.

Figure 5

## Under Age 35 Home Ownership

UNITED STATES: 2000-2014



Source: Census Bureau

## Density Is Not The Answer

The common solution to the housing dilemma proposed by most planners and retro-urbanists, and by many developers, has been to advocate higher density housing in cities and suburbs. The problem facing big coastal cities, notes one progressive blogger, is their lack of “semi-density, mid-rise construction.”<sup>17</sup> Yet it turns out that, by most measurements, higher density housing is far more expensive to build. Gerard Mildner, the Academic Director of the Center for Real Estate at Portland State University, notes that a high rise over five stories costs nearly three times as much per square foot as a garden apartment.<sup>18</sup>

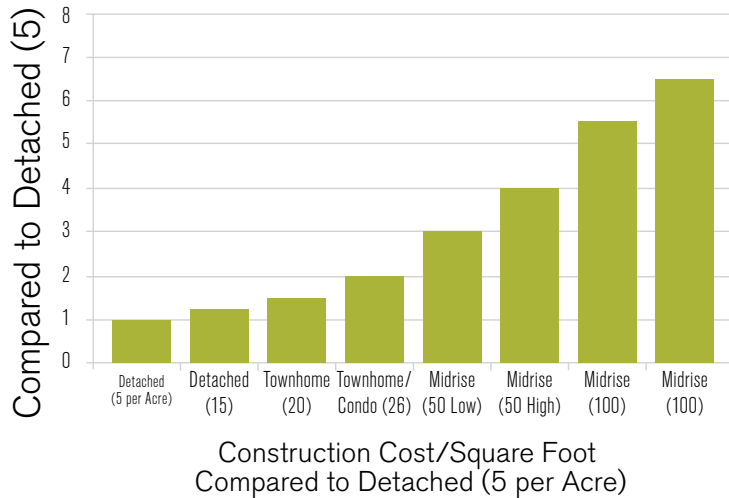
Even higher construction costs are reported in the San Francisco Bay Area, where townhome developments can cost up to double that of detached houses per square foot to build (excluding land costs), and units in high rise condominium buildings can cost up to 7.5 times as much.<sup>19</sup>

What the strictest pro-density policies—known as ‘pack and stack’ among opponents—do effectively, however, is undermine the aspirations

Figure 6

## Construction Cost by House Type

San Francisco Bay Area



Derived from FBI Statistics: 2013, Major metropolitan areas (average)

of young, middle-income families with children. To measure the impact of density and urban form, we use the City Sector model, originally developed by groundbreaking research published by David L. A. Gordon and Mark Janzen at Queen's University in Kingston Ontario.<sup>20</sup>

The City Sector Model classifies all metropolitan zip code areas on a continuum from the dense urban cores that preceded World War II, through older and newer suburban areas and exurban areas outside the continuous urbanization. The City Sector Model gives a much more accurate representation of urban core versus suburban development because many core cities include substantial areas of suburban development. The criteria for classification can be seen in the footnote.<sup>21</sup>

Overall, the highest density major metropolitan areas have far smaller percentages of school age children. In the dense, urban core Central Business Districts (CBDs), the percentage of five to fourteen year-olds is less than one-half that of less dense, more peripheral areas. Generally speaking, families are most prevalent in newer suburbs and exurbs, those built largely since the 1970s, than in older suburbs, while the inner core areas, some dating from the late 19th and early 20th Century, have the lowest.

The highest percentage of US women over age 40 without children can be found in expensive and dense Washington, DC: a remarkable 70 percent. In Manhattan, singles comprise half of all households.<sup>22</sup> In some central neighborhoods of major metropolitan areas such as New York and Seattle, less than 10 percent of the population is made up of children under 18. According to Census figures, in 2011, children

between ages 5 and 14 constituted about 7 percent in urban core CBDs across the country, less than half the level seen in newer suburbs and exurbs.<sup>23</sup>

Across the country, mandates to densify residential neighborhoods and suburbs often meet great opposition in areas dominated by families. In a reaction to regional draconian regulations mandating densification, one Bay Area blogger observed that "... suburb-hating is anti-child," because it seeks to undermine neighborhoods with children.<sup>24</sup>

Nonetheless, there are those who, like real estate magnate Sam Zell, suggest that the future belongs to ever smaller units, including 300 square foot "micro-units."<sup>25</sup> But these residences are aimed at single professionals; it is inconceivable for middle or even working-class families to inhabit such spaces.<sup>26</sup> Overall, people, particularly families, do not appear to be craving higher density.

Indeed, the American household preference for low density housing could not be more evident. According to the latest American Community Survey data,

detached units dominated the universe of owned housing in the United States. In 2013, the detached house accounted for 82.3 percent of resident-owned housing. Perhaps surprisingly, the mobile home

was the second most popular type—6.5 percent—of owner occupied housing; mobile homes are, of course, a form of detached housing. The third most popular home ownership type—5.8 percent—was the attached house, including townhouses, duplexes and other semi-detached units. These three categories combined represent 94.6 percent of all housing that is owned, rather than rented.

The fourth most popular type among home buyers (out of five types) was the apartment-style condominium in a building with two or more units. Multi-unit housing represented 5.3 percent of the resident-owned housing stock.

The highest density housing surveyed by the American Community Survey was of apartment style condominiums in buildings with 50 or more units. Housing of this density, favored by many urban planners, accounted for only 1.2 percent of resident-owned housing, with nearly 60 percent of these units in just four metropolitan areas: New York, Miami, Chicago and Washington.<sup>27</sup> Only the "other" category, which includes types such as boats and recreational vehicles, had a smaller percentage of the owner occupied housing market, at 0.1 percent.<sup>28</sup>

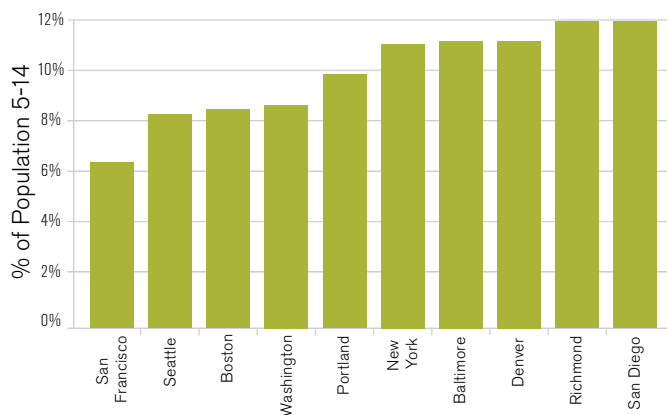
## A Matter of Preference

The massive post-World War II shift to suburbia is now well over a half century old. In 1950, only half the residents of today's major metropolitan areas lived in suburbs.<sup>29</sup> Since that time, 90 percent of metropolitan growth has been in the suburbs.<sup>30</sup> Today, nearly 75 percent of metropolitan area residents live in suburban areas. Overall, 44

Figure 7

### Smallest Child %: 500K + Municipalities

Municipalities Over 500,000 in 2013



Source: American Community Survey 2013, 1 year

### Population Density by Urban Sector

52 Major Metropolitan Areas: 2010

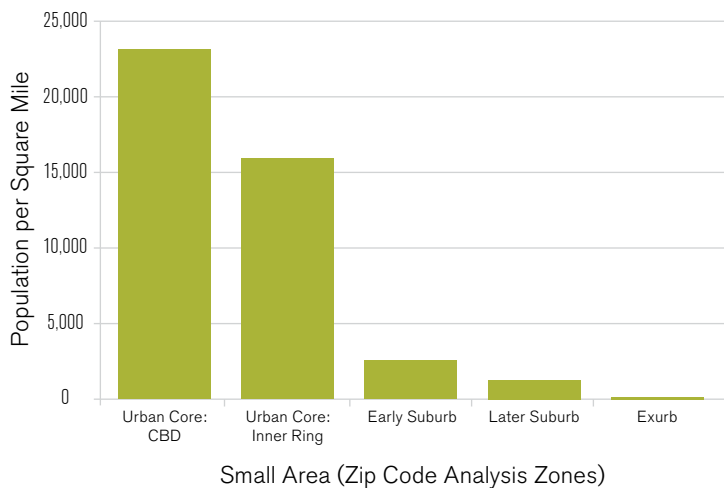
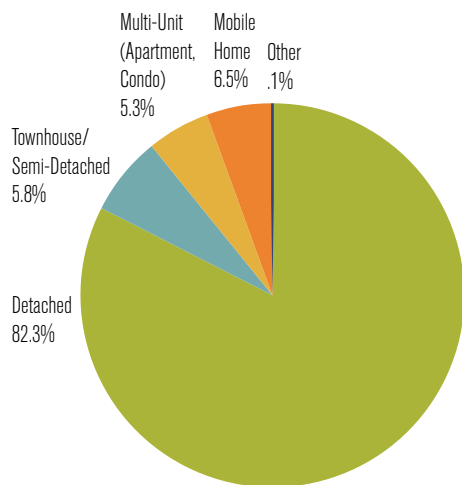


Figure 9

## Home Ownership by Type

UNITED STATES 2013



From: American Community Survey, 2013 (1 year)

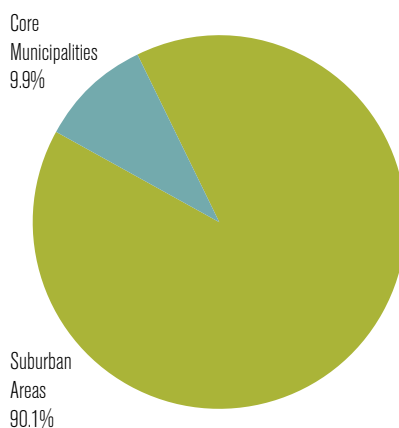
million Americans live in the core cities of America's 51 major metropolitan areas, while nearly 122 million Americans live in the suburbs. And this does not include the more than half of the core city population that lives in districts that are functionally suburban or exurban, with low density and high automobile use.<sup>31</sup>

This preference has elicited the disdain of many of America's leading intellectuals, of the planning community and of some urban land interests. In reviewing the literature, urban historian Becky Nicolaides has suggested that, whatever their other differences, intellectuals generally agreed about suburbia: "... the common denominator was hell."<sup>32</sup> Much criticism has come from progressives or liberals, including President Obama, who proclaimed in 2009 that "sprawl is over." But some conservatives also denounce suburban lifestyles, preferring an engineered return to an urban more hierarchical order of a previous age.<sup>33</sup>

Figure 10

## Core Municipality Share of Growth

MAJOR METROPOLITAN AREAS: 1950-2010



From: U.S. Census Bureau Data

Modern critics have blamed suburbs for everything from climate change to the collapse of culture and mental health. The Congress for the New Urbanism has claimed that the suburb "...spells the end of authentic civic life."<sup>34</sup> Going even further, the hyperbolic James Howard Kunstler opines, "The state of the art mega-suburbs of recent decades have produced horrendous levels of alienation, anomie, anxiety and depression." Dependence on fossil fuels, he insists, will seal the fate of suburbs as we face a chronic condition of "peak oil."<sup>35</sup> Even when gas prices are high, most Americans still overwhelmingly choose suburban living. Regardless of the hysteria about "peak oil," high gas prices are neither forcing people back into cities nor leading to a mass exodus from suburbia.

One reason may be the vast preference for single family housing, particularly among married couples. Over 80 percent of married couples live in this kind of housing, compared to barely fifty percent for "non-family" households of









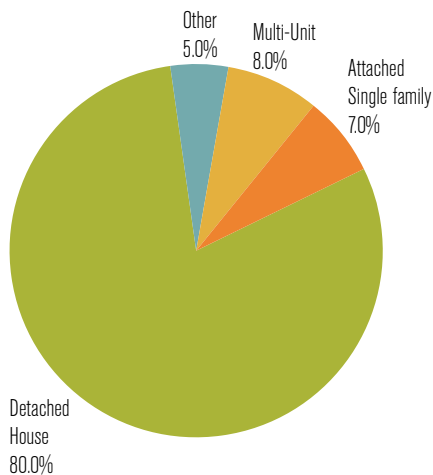
single and unrelated individuals. Nor is the quality of life in suburbia as unsatisfying and alienating as is often suggested.<sup>36</sup>

Suburbs are generally far more socially cohesive than the critics suggest. Indeed, in 2006 when University of California at Irvine’s Jan Brueckner and Jan Largey conducted 15,000 interviews across the country, they found that for every 10 percent drop in a community’s population density, the likelihood that residents talk to their neighbors once a week goes up 10 percent, regardless of race, income, education, marital status or age.<sup>37</sup>

These findings have been bolstered by more recent surveys taken by PewResearchCenter and by the new urbanist-oriented Atlantic, which found suburbanites considerably more satisfied with their neighborhoods than their counterparts in either the country

**Figure 11**  
Housing Preferences:  
Realtors Survey

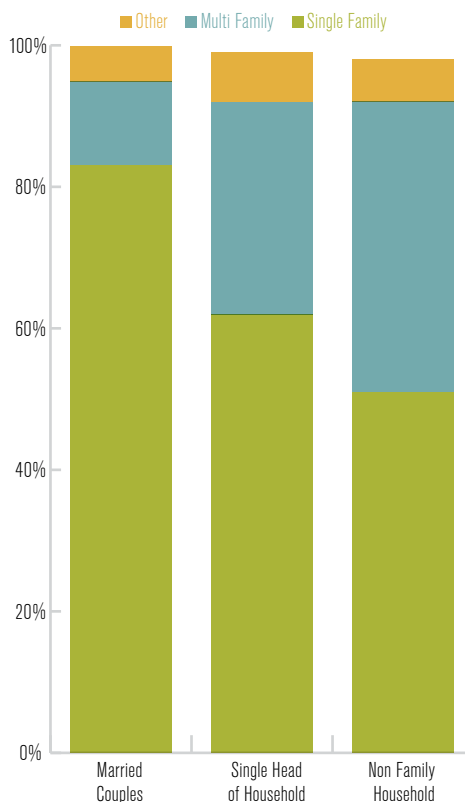
2011 COMMUNITY  
PREFERENCE SURVEY



or the city. Single family housing, associated primarily with suburbia, is the preference of roughly four in five home buyers, according to a 2011 study conducted by the National Association of Realtors and Smart Growth America; the idea is anathema to those seeking a much denser future.<sup>38; 39; 40</sup>

Even in the Portland, Oregon metropolitan area, where smart growth policy is perhaps the most entrenched in the United States, a public opinion research report co-sponsored by the metropolitan planning organization

**Figure 12**  
Housing by Family Type  
U.S. 2013



From: Derived from American Community Survey 2013 (One Year)

found that 80 percent of respondents would prefer a detached house.<sup>42</sup> This finding reflects an aspirational preference, since only 65 percent of the area's households live in single family houses. Despite four decades of social engineering intended to attract people to higher density housing, 13 percent prefer apartments or condominiums, well below the actual figure of 28 percent living in such accommodations.<sup>43</sup>

Many times the choice to move to the suburbs reflects a wish to live in a safer setting, among other benefits. Generally speaking, suburbs are safer from property crime and violent crime. Federal Bureau of Investigation data indicates that the violent crime rate in the core cities of major metropolitan areas has been about 3.4 times that of the suburbs.<sup>44</sup> With violent crime rising again in many major cities, including New York, this gap can be expected to grow.<sup>45</sup>

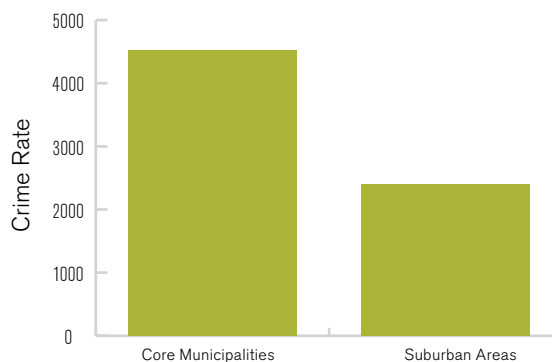
Another key motivation in choosing the suburbs, especially for families with children, is frustration with the quality of urban public education systems.<sup>46</sup> Suburban schools, although not always great, consistently out-perform those of inner cities in terms of achievement, graduation and college entrance.<sup>47</sup>

## Have Things Changed Since The Crash?

After the collapse of the housing bubble, New York Times economics commentator Paul Krugman suggested that Americans would shift from owning suburban homes to renting apartments, probably in locations close to the city core.<sup>48</sup> Urban pundit Richard Florida foresaw the emergence of a new paradigm

## Incidence of Property Crime

Core & Suburbs: Per 100,000 Residents

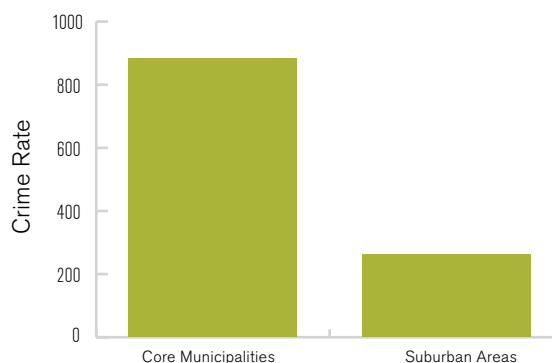


Derived from FBI Statistics: 2013, Major metropolitan areas (average).

Figure 13

## Incidence of Violent Crime

Core & Suburbs: Per 100,000 Residents



Derived from FBI Statistics: 2013, Major metropolitan areas (average).

Figure 14

that would not only dispel the “suburban myth,” but eject homeownership itself from its “long-privileged place” at the center of the US economy.<sup>49</sup>

To be sure, suburban growth slowed in the immediate aftermath of the recession. Yet by 2011-2012 the real estate-tracking website Trulia reported the between 2011 and 2012, ZIP codes that were less dense than average grew at double the rate of those that were more-dense-than-average in 50 largest metropolitan areas. By 2013, urban core growth, which had been about as fast as suburban growth, once again slipped behind suburbs and exurbs.<sup>50</sup>

These trends intensified by 2014, with the biggest growth in exurban areas, repeating the patterns that had existed before the crash.<sup>51</sup>

At the same time, the fastest city growth, noted economist Jed Kolko of Trulia, was taking place largely in the most “suburbanized” places like Phoenix, San Antonio and San Diego.<sup>52</sup> By 2014, single family homes accounted for some 61 percent of the total growth, only slightly less than the annual average over the past four decades.<sup>53</sup> Brookings Institution data also shows this pattern. “Americans,” Kolko wrote, “still love the suburbs.”<sup>54</sup>

## SECTION TWO: THE ECONOMICS OF DISPERSION

Much has been written about how large, dense cities are the best places to grow jobs and to find opportunities.<sup>55</sup> Yet in reality, the central core has become progressively less important economically in terms of employment.<sup>56</sup> Today, only 9 percent of employment is located in the

CBDs, with an additional 10 percent in the balance of the urban cores.<sup>57</sup>

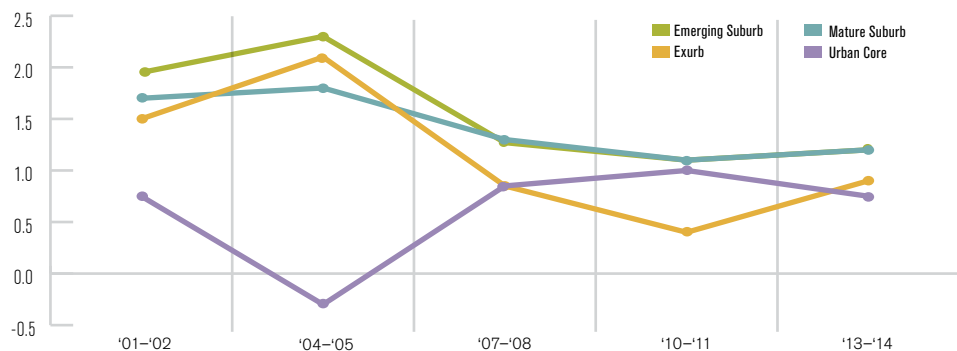
America's metropolitan areas, dominated by single, strong downtown cores during the immediate post-World War II period, have since become ever more polycentric. Job dispersion is now a reality in virtually every metropolitan area, with twice as many jobs located 10 miles from city centers as in those centers. This pattern has been well-established, as noted in a Brookings Institution report, through the last decade.<sup>58</sup> Although the adjacent inner core has gained slightly since 2000, losses in the inner ring have more than compensated for that gain. Overall, more than 80 percent of employment growth since 2000 was in the newer suburbs and exurban areas.<sup>59</sup>

### The New Urban Economy

Successful inner core economies are, as the French geographer Jean Gottman noted three decades ago, fundamentally “transactional.”<sup>60</sup> They do best in industries most reliant on

Figure 15

### Exurbs are Growing Faster than Urban Core Again

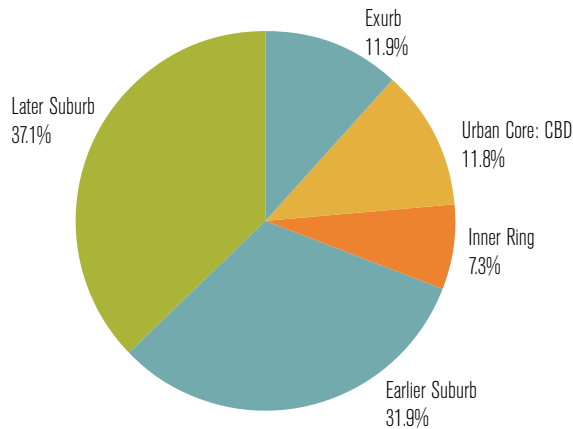


Source: The Brookings Institution, U.S. Census Bureau

Figure 16

## Suburbs Dominate Job Growth

Share of employment growth: post trough  
52 Major Metropolitan Areas 2010-2013



City Sector model calculated from Census Bureau data.

regular “face to face” contact, such as media, high-end finance, and business services.<sup>61</sup> These fields are far less reliant on the mass mobilization of labor, both skilled and unskilled, than activities in manufacturing, trade, logistics or even more routine business services.<sup>62</sup>

As a result, city cores often demonstrate a markedly bifurcated job structure, with high wage and low wage positions but little in between. Most of our large urban cores have below average percentages of middle wage jobs and, given the high cost of living, those jobs in many 'hip' cities, such as New York, Los Angeles and Portland, do not return the same overall economic benefits as those in less expensive cities.

At the same time, mid-wage industries such as manufacturing have declined in city cores far more precipitously than they have in the rest of country. New York City, for example, had roughly a million manufacturing jobs in 1950; it has barely 73,000 today. Chicago and Los Angeles urban cores have also hemorrhaged such jobs.<sup>63</sup> In contrast, industrial jobs have stayed intact and even grown in many suburban counties and smaller cities.

Many of those who live in these cities, notes historian Robert Bruegmann, have benefited from deindustrialization. The closing of factories and warehouses has curbed congestion and pollution, even as it has chased working class families away from the core. The hip city of today rests largely on the wreckage of the old industrial version.<sup>64</sup> In certain cities with strong land use regulations—such as New York, San Francisco and Miami—these improvements have lured a huge surge of new foreign investment that has upset the

balance between the demand for housing and the supply, while raising property prices dramatically. In many cases, expensive condos are owned by people who neither live in the city nor spend much time in it.<sup>65</sup>

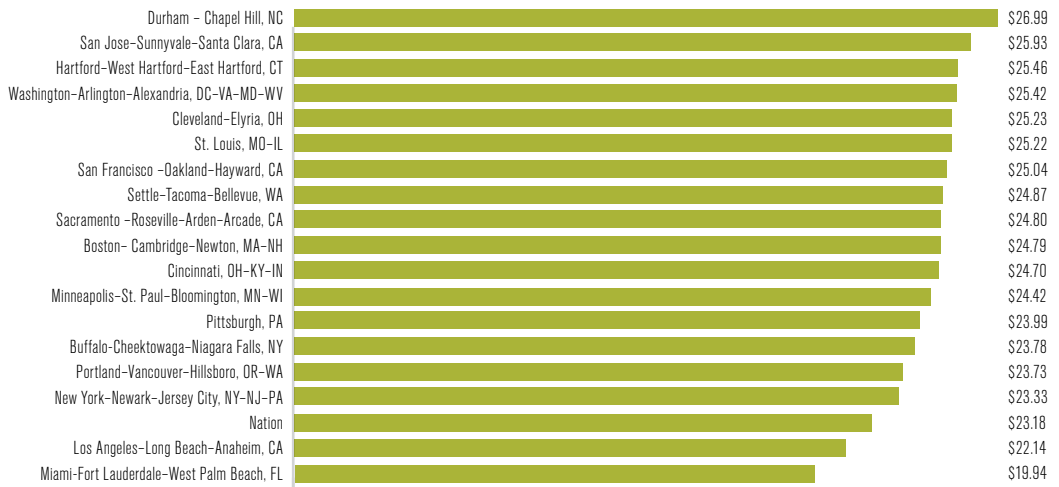
In contrast, this transformation has not generally been as kind to middle and working-class families who have seen jobs flee, just as rents have soared. Even remaining urban-centered industries such as finance and business services have tended to shift much of their management and support services to other, less expensive regions.

In New York, for example, overall financial employment experienced a 16 percent reduction in such jobs since 2001.<sup>66</sup> Other traditional business service locales like San Francisco, Boston and Chicago also did poorly in creating finance employment, while growth was most rapid in second and third tier cities such as Charlotte, Des Moines, Austin, San Antonio, and Boise. Big money and financial power may remain concentrated in Gotham, but jobs, particularly for the middle income worker, increasingly are not.<sup>67</sup>



Figure 17

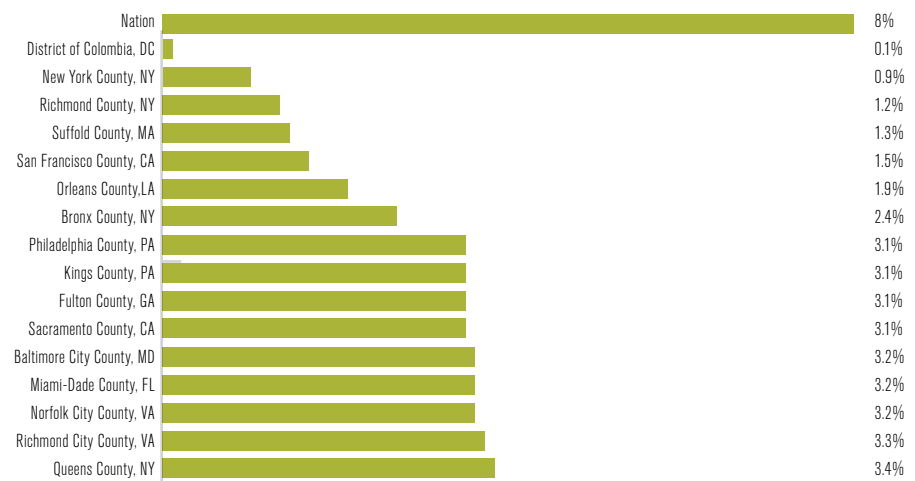
## Median Hourly Wage for Middle Class Job Cohort, 2015 Adjusted for Cost of Living



Source: EMSI 2015.2, Bureau of Economic Analysis Regional Price Parities

Figure 18

## Share of Total Employment in Manufacturing Industry 2015



Source: EMSI 2015.2

At the same time, as analyst Aaron Renn has suggested, companies that are newcomers to central cities often limit their presence to "executive headquarters": employment for a small number of very senior leaders and their support staff. Sometimes less than a hundred employees are involved, as opposed to the thousands that might have been located in a downtown headquarters decades ago.<sup>68</sup>

### The Upstairs, Downstairs Economy

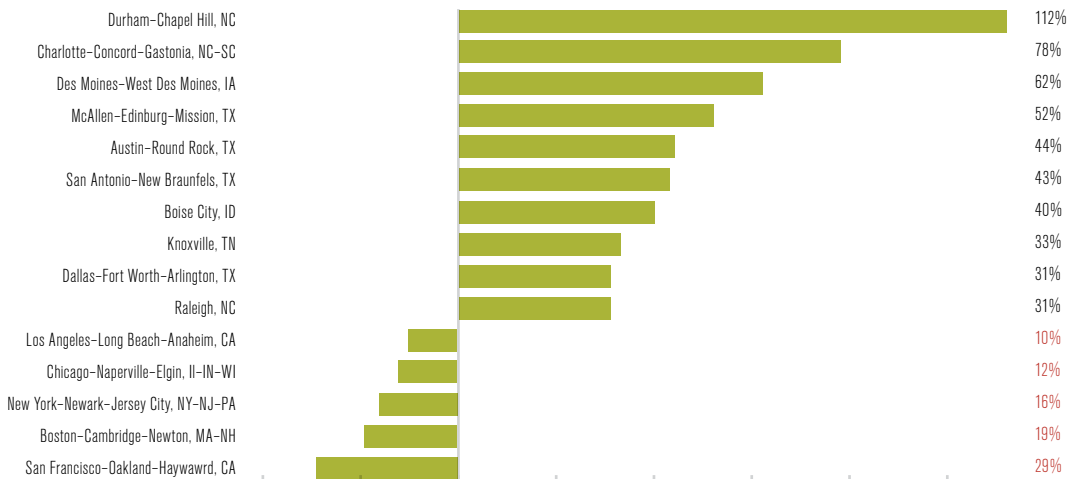
In our core cities in particular, we are seeing something reminiscent of the Victorian era, when a huge proportion of workers labored in the servile class. Social historian Pamela Cox has explained that in 1901 one in four people, mostly women, were domestic servants. This is the world so popularly portrayed

in shows such as "Downton Abbey" and "Upstairs Downstairs," but is this the social form we wish most to promote?<sup>69</sup>

Today, many people earn their livings by serving the wealthy as, for example, nannies, restaurant workers, or dog-walkers, and in other service professions. This can be seen in the city of New York, where over one-third of workers labor in low wage service jobs, a percentage that has increased steadily throughout the recovery, notes a recent study by the Center for an Urban Future.<sup>70</sup>

Inequality is consistently worse in larger, denser cities, including New York, Los Angeles, and San Francisco. Manhattan, the densest and most influential urban environment in North America, exhibits the most profound level of inequality and the most bifurcated class structure in the United States. If it were a country, New York City overall would have the 15th highest inequality

Figure 19  
Finance Industry Growth, 2001-2014



Source: EMSI 2015.2

level out of 134 countries, according to James Parrott of the Fiscal Policy Institute, landing between Chile and Honduras.<sup>71</sup> Even in nouveau hipster and increasingly expensive Brooklyn, nearly a quarter of residents—mainly African-American and Latino—live below the poverty line. The wealthy gentry shop at artisanal cheese shops and frequent trendy restaurants, but one in four Brooklynites receive food stamps. New York has experienced one of the steepest increases in homeless families in the past decade, growing 73 percent since 2002; the number of children

sleeping in shelters rose even as the elite economy “boomed.”<sup>72</sup>

Similarly, in the past decade there has been considerable gentrification around Chicago’s lakefront, but Chicago’s middle class has declined precipitously. At the same time, despite all the talk about ‘the great inversion’ of the poor being replaced by the rich, it turns out that it is mostly the middle and working-classes that have exited the city.

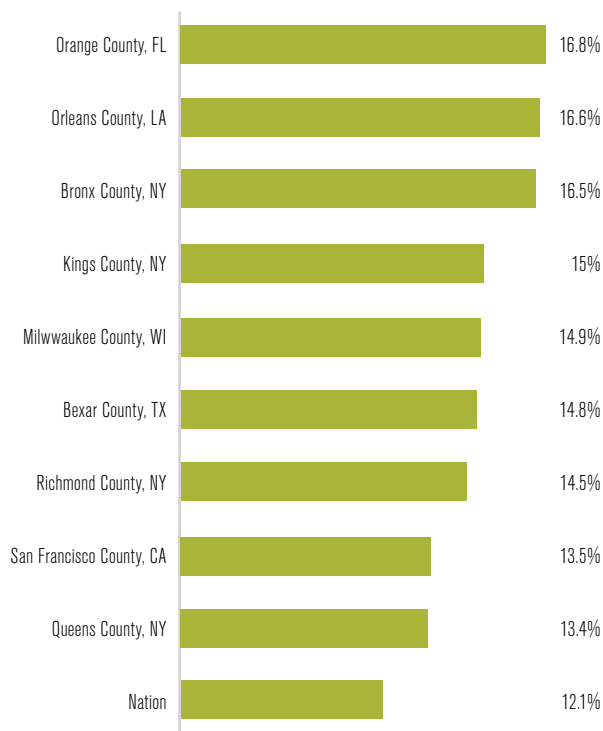
Urban analyst Pete Saunders has suggested that Chicago is really now two different cities: a generally prosperous “super-global Chicago” and a “rust belt Chicago,” with lagging education and income levels. “Chicago,” Saunders suggests, “may be better understood in thirds—one-third San Francisco, two-thirds Detroit.”<sup>73</sup>

This is a common malady in big city America. During the first ten years of the new millennium, the number of neighborhoods with entrenched urban poverty actually grew, increasing from 1100 to 3100, and in population from two to four million. “This growing concentration of poverty,” notes urban researchers Joe Cortright and Dillon Mahmoudi, “is the biggest problem confronting American cities.”<sup>74</sup>

## The Middle Class Economy

Research by the University of Washington’s Richard Morrill shows that suburban areas tend to have “generally less inequality” than the denser cities with activity centralized in the core; for example, in California, Riverside-San Bernardino is far less unequal than Los Angeles, and Sacramento less than San Francisco.<sup>75</sup> Within the 51 metropolitan

**Figure 20**  
Share of Jobs in Personal Care and Food Service Occupations, 2014



Source: EMSI 2015.2

areas with more than 1 million in population, notes demographer Wendell Cox, suburban areas were less unequal (measured by the Gini coefficient) than the core cities in 46 cases.<sup>76</sup>

This reflects the fact that most of the middle class economy is found outside the dense, core cities. The monocentric city, where all activity revolves around a vital urban core may represent “... the rhetorical framework for urban policy discussion everywhere” but increasingly does not reflect reality, notes author William Bogart.<sup>78</sup> Today, large suburbs are often the new job centers.<sup>79</sup> Some—Irvine, and Santa Clara, California; Bellevue, outside Seattle; and Irving, a Dallas suburb—have higher job to resident worker ratios than their closest core municipality.<sup>80</sup>

This dispersion of work applies even in the oft-cited model for urban density, Portland, Oregon, where all the net new job growth was clustered in the suburbs and exurbs between 2000 and 2013.<sup>81</sup> Nationwide, as the economy has improved, suburban locations—which account for more than 75 percent of all office space—rebounded faster than their more urban counterparts. Between 2012 and 2015, occupied suburban office space rose from 75 percent of the market to 76.7 percent (with the balance located in CBDs).<sup>82</sup>

Employment growth continues to be stronger in the newer suburbs and exurban areas than in the urban core. More than 80 percent of employment growth from 2007 to 2013 was in the newer suburbs and exurbs.<sup>83</sup>

Perhaps the most critical employment developments are related to technology. Some claim that tech is now becoming an inner city industry,

Figure 21

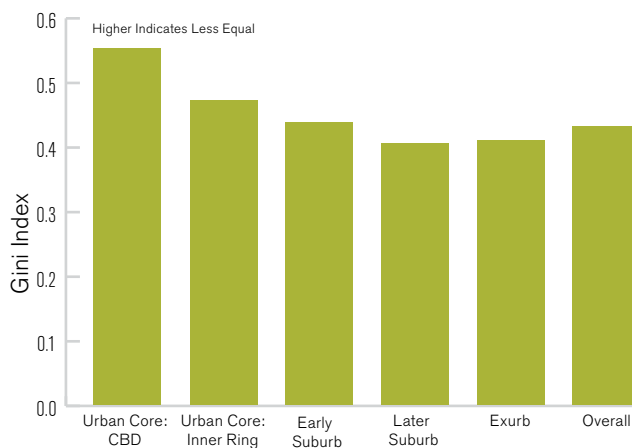
## Inequality Levels Across Nation's Largest Cities (highest)

City	Population, 2012	Household Income, 2012		Ratio
		20th percentile	95th percentile	
Highest Inequality				
1 Atlanta, GA	443,768	\$14,850	\$279,827	18.8
2 San Francisco, CA	825,863	\$21,313	\$353,576	16.6
3 Miami, FL	413,864	\$10,438	\$164,013	15.7
4 Boston, MA	637,516	\$14,604	\$223,83	15.3
5 Washington, DC	632,323	\$21,782	\$290,637	13.3
6 New York, NY	8,336,697	\$17,119	\$226,675	13.2
7 Oakland, CA	400,740	\$17,646	\$223,965	12.7
8 Chicago, IL	2,714,844	\$16,078	\$201,460	12.5
9 Los Angeles, CA	3,857,786	\$17,657	\$217,770	12.3
10 Baltimore, MD	621,342	\$13,522	\$164,995	12.2

Source: Brookings Institution analysis of 2012 American Community Survey Data

Figure 22

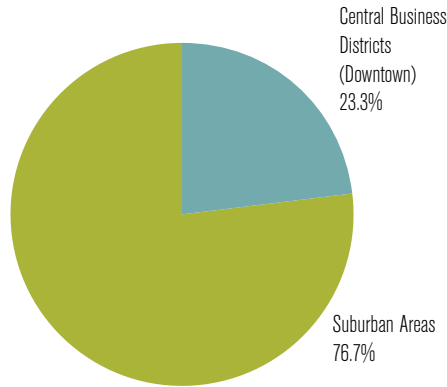
## Income Equality: Major Metropolitan Areas By City Sector: 2011



Derived from American Community Survey 2009-2013: City Sector Model

bolstered by millennial preferences for inner city living.<sup>84</sup> San Francisco proper has seen a significant boom in high tech business services in recent years, yet the majority of the Bay Area’s total employment remains 10 miles from the city. Neighboring San Mateo County still holds more than five times as many jobs in software publishing as San Francisco.<sup>85</sup> Even more, the majority of the Bay Area’s

**Figure 23**  
**Office Space by Location**  
 Major Metropolitan Areas: 1950–2010

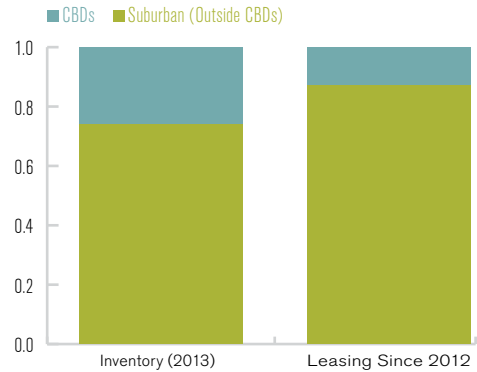


Derived from American Community Survey 2009-2013: City Sector Model

total employment remains 10 miles from the city; San Francisco's employment dispersal is even greater than the national average.<sup>86</sup>

Most STEM employment—jobs in science, technology, engineering or math—remains firmly in overwhelmingly suburbanized areas with lower density development and little in the way of transit usage.<sup>87</sup>

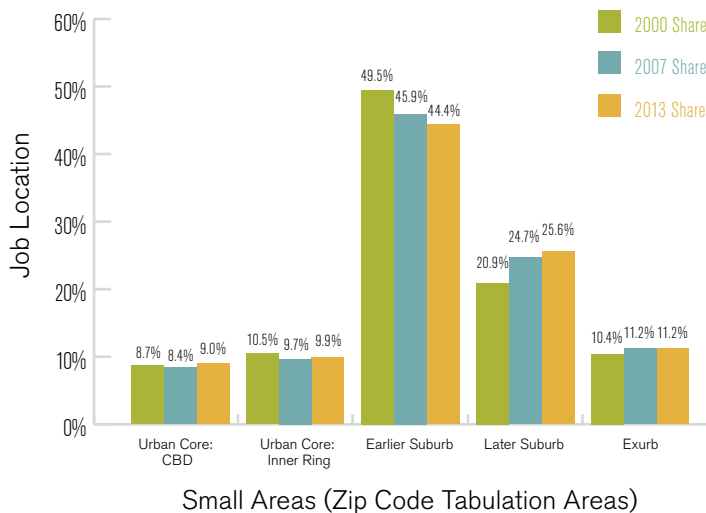
**Figure 24**  
**Office Space by Location**  
 Major Metropolitan Areas: 1950–2010



Source: Costar

Regions as diverse as Raleigh and Durham, North Carolina; Madison, Wisconsin; Denver; Detroit; Baltimore; Colorado Springs; and Albany are among the places with the highest shares of STEM jobs. Many of these same unassuming regions are creating new STEM jobs faster than the high-tech stalwart locations. Charleston, South Carolina; Provo, Utah; Fayetteville, Arkansas; Raleigh, North Carolina; and Des Moines round out the fastest growing STEM regions since 2001, each with STEM employment up at least 29 percent.<sup>88</sup>

**Figure 25**  
**Employment % Share: By Urban Sector**  
 MAJOR METROPOLITAN AREAS: 2000-2013

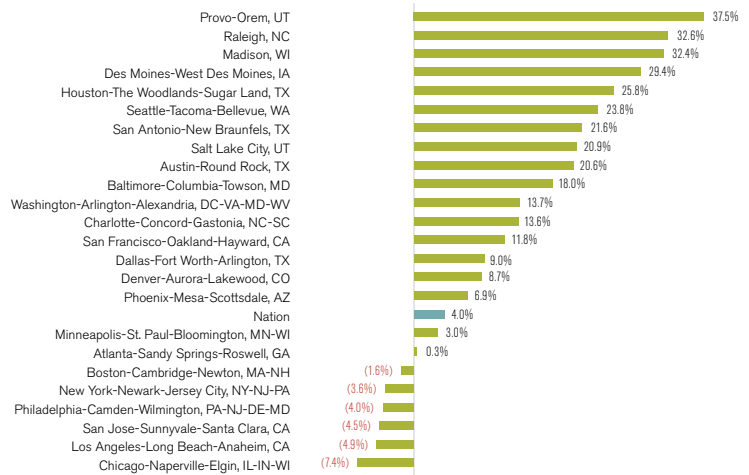


### Job Decentralization and Commuting Patterns

Suburbanites generally endure shorter commutes than some of their urban core counterparts particularly in metropolitan area where jobs have been decentralized and a polycentric economic geography predominates. Shorter commutes are particularly critical to young families, allowing them to spend more time with their offspring.<sup>89</sup> People with longer commutes have been found less likely to spend time with friends, more likely to miss children's school



**Figure 26**  
**Stem Job Creators**  
 STEM JOB GROWTH, 2001-2014



Source: EMSI 2015.2

activities, and less likely to eat dinner with friends and family.<sup>90</sup> Research has shown that mothers of young children are especially sensitive to long commutes to and from work. A 2013 study found, for every half hour increase in commute time, a 15 percent drop in the workforce participation rate of mothers.<sup>91</sup>

Transportation expert Alan Pisarski has noted that since the 1980s the majority of commutes have been between suburbs; for many suburbanites; the move to the periphery has been motivated by shorter commutes, as businesses have located there.<sup>92</sup>

Contrary to notions that suburban families suffer from long commutes more than city dwellers do, residents of high density communities, including in those areas with extensive transit systems, often suffer the longest commutes. The longest commutes in America are in dense areas such as the four principally residential New York City boroughs (the Bronx, Brooklyn, Queens and Staten Island).<sup>93</sup> In each, one-way work trip travel times exceeded 40 minutes in 2013, approximately 60 percent more than the national average time of 26 minutes. By comparison, average commute time ranged from 28 to 36 minutes in New York's suburban counties. This is considerably above the national average, because of the impact of long commutes to Manhattan. Nationally, among people working in the suburbs, the average commute time range is 25 minutes in the outer counties and 28 minutes in the inner counties.<sup>94</sup>

Public transit overall, despite the many new transit lines built around the country, has experienced no growth

in market share over the past three decades.<sup>95;96</sup> There have been modest market share gains since 2000, however much of that has been for commuters to New York City,<sup>97</sup> who represent less than 3 percent of the US population, yet account for one-third of transit commuting trip destinations.<sup>98</sup>

Between 1980 and 2013, the number of commuters who drove alone daily increased by 47 million, a rise from 64 percent of trips to 76 percent. Car pool usage has declined by 5.7 million, with a change in market share from 29 percent to 9 percent. Transit usage is up 1.4 million, though its market share has fallen from 6.2 percent to 5.2 percent. The number of those who work at home has increased by 4 million, with a market share rise from 2.3 percent to 4.4 percent.

Ultimately, work at home may constitute the most revolutionary change for middle class families. In the US, working at home has replaced transit as the principal commuting alternative to the automobile in 37 of the 52 major metropolitan areas with over 1 million population in 2013.<sup>99</sup> Overall, 9.4 percent

of Americans commute from home at least once a week, up from seven percent twenty years ago, a nearly 40 percent increase.<sup>100</sup> Work at home has been growing far faster than transit ridership, but without the need for a massive public subsidy. More than half of the nation's small businesses are run from their owners' homes.<sup>101</sup>

Millennials, notes a recent Ernst and Young study, embrace telecommuting and flexible schedules more than previous generations did, in large part due to concerns about finding balance between work and family life.<sup>102</sup> This is particularly true of entrepreneurs. A 2012 survey of 3,000 millennial-generation business owners found that 82 percent believe that many businesses will be built entirely with virtual teams of online workers by 2022.<sup>103</sup>

The shift to home-based work also addresses some environmental problems often associated with suburbs, notably issues around auto commuting.

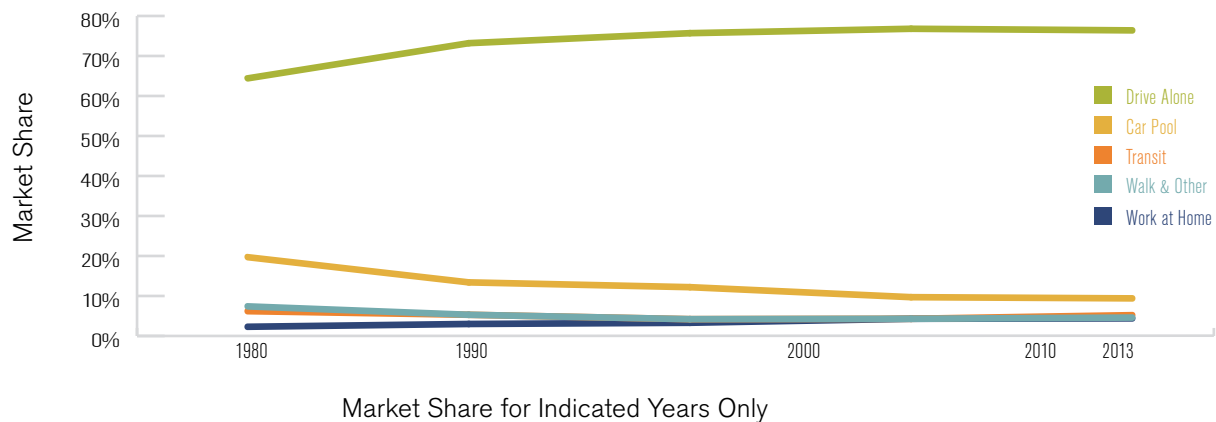
The environmental savings related to reducing office energy consumption, roadway repairs, urban heating, office construction, business travel and paper usage (as electronic documents replace paper) could also be prodigious.<sup>104</sup>

Yet for most young families, perhaps the biggest benefit comes from breaking the great barrier between work and home life. The great futurist Alvin Toffler predicted that "the electronic cottage" may become the center of a new economy that is far friendlier to family life, allowing "... mothers and fathers the opportunity to work while being active parents."<sup>105</sup> The implication for house form is fairly obvious: As people more often use their homes for work, they are likely to look for places to live in that are larger and more comfortable, not smaller places.<sup>106</sup> Indeed, over the past quarter century the size of homes nationwide has been on the rise, while the size of lots has been shrinking.

## One-Way Work Trip Market Share

UNITED STATES: 1980-2013

Figure 27



Derived Census Bureau data

With the rise of telecommuting, more people want home offices. Paul Glosniak, president of Bellevue, California-based Bennett Homes, notes that he often builds both his-and-her offices. With one or two people working from home, the size of the home, not yard space, has become the priority.<sup>107</sup>

## SECTION THREE: DEMOGRAPHIC AND FAMILIAL TRENDS

In the 1960s, the great urbanist Jane Jacobs could assert that “suburbs must be a difficult place to raise children.”<sup>108</sup> But demographic changes in places like her beloved Greenwich Village in New York City shows how far we have traveled from Jacobs’ ideal city. Rather than the family-centric community of the past, the area today now largely consists of students, wealthy people and pensioners. In the Village today, about 6 percent of the population is aged 5 to 17, far below the norms for New York City, and less than half the 13.1 percent found across the 52 largest US metropolitan areas.<sup>109</sup>

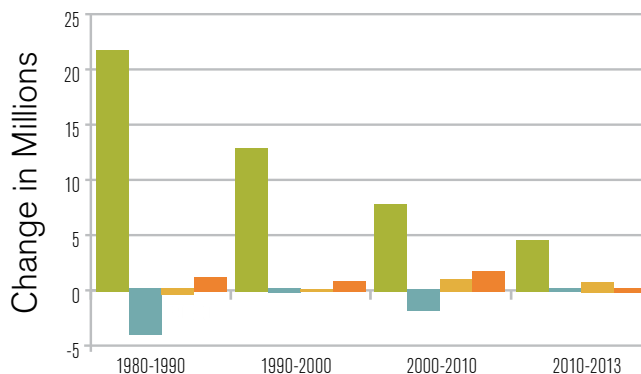
### The Rise of the Childless City

Urban theorist Terry Nichols Clark of the University of Chicago suggests that the “new American metropolis” revolves around a dramatically “thinner family,” often without children, and those who prefer a childless lifestyle.<sup>110</sup> This was the pattern during the last decade, when the urban core population aged 5 to 14 dropped by 600,000, almost three times the net gain of 200,000 residents aged 20 to 29. By 2011, people in their twenties

Figure 28

## Change: Predominant Commuting Modes

DRIVE ALONE, CAR POOL TRANSIT, WORK AT HOME



Derived Census Bureau data

constituted roughly one-quarter of residents in the urban cores, but only 14 percent or less of those who live in suburbs, where the bulk of people go as they enter the age of family formation.<sup>111</sup>

Perhaps the ultimate primary example of the new childfree city is San Francisco, home now to 80,000 more dogs than children.<sup>112;113</sup> In 1970, children made up 22 percent of the population of San Francisco. Four decades later, they comprised just 13.4 percent of San Francisco’s 800,000 residents. Nearly half of parents of young children in the city, according to 2011 survey by the Mayor’s office, planned to leave in the next three years.<sup>114</sup>

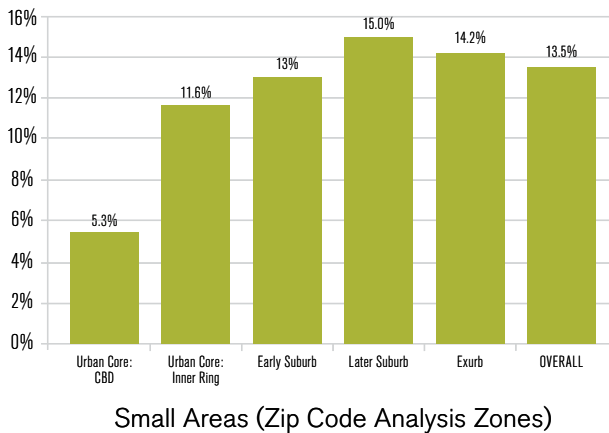
### A Tale of Two Geographies: One for Families, Another for The Childless And Single

This is not just a recent development, nor one that is confined to cities like San Francisco. In virtually every region, including in older cities like Washington and New York, the largest concentrations of children are on the periphery, often in the exurbs, while the most child-free areas are almost always near the dense urban core. This is most true in

traditional urban centers such as New York, but it is also occurring in more sprawling, post-World War II centers such as Houston.

If you examine the map, it is clear that central Houston, particularly its core inside the 610 inner loop, is becoming increasingly child-free. Yet, the further out suburbs beyond Beltway 8 continue to show a high percentage of children.

**Figure 29**  
**52 Major Metropolitan Areas:2010**



The appeal of the outer suburbs for families—lower prices, and often better schools—can be seen by the fact that more than eight out of ten homebuyers in recent years have moved beyond Beltway 8 to the generally more affordable outer suburban belt.<sup>115</sup>

Rather than a move to a one-size-fits-all housing market, we are witnessing the emergence of two distinct geographies that serve distinct populations and somewhat different purposes. H.G. Wells foresaw this new division over a century ago:

*The world of the coming time will still have its Homes and its real Mothers, the custodians of human succession, and its cared for children, the inheritors of the future, but in addition to this Home world, frothing tumultuously over and amidst these stable rocks, will be an enormous complex of establishments and hotels, and sterile households, and flats, and all the elaborate furnishing and appliances of a luxurious extinction.*<sup>116</sup>

Wells accurately predicted that urban cores would evolve into “essentially a bazaar, a great gallery of shops, and places of concourse and rendezvous.” They would remain central to some industries; “an old nucleus,” ideally suited to some specialized economic functions, and would continue to attract portions of the upper classes.<sup>117</sup>

In the 1960s, sociologist Herbert Gans saw much the same pattern: one geography of family-centric suburbanites, and a second of inner-city dwellers made up of “the rich, the poor, the non-white, as well as the unmarried and childless middle class.”<sup>118</sup> Gans noted that suburbanites approach community with very different goals and aspirations than their urban counterparts. Rather than lifestyle innovations and late-night entertainment, they prioritize such things as privacy, good schools for their kids, nice parks, friendly and stable neighborhoods, and other prosaic but fundamentally critical determinants in their choice of a community.

In contrast singles and childless couples often see the advantages of urban settings. University of California

psychology professor Bella De Paulo asserts that singles increasingly cluster in “urban tribes.” These are made up of mostly single people “creating community ties that connect people to one another through work and leisure, holidays and crises.”<sup>119</sup> Eric Klinenberg, in his provocative 2012 book *Going Solo*, notes that for “hip” young professionals, living alone in the city constitutes “... a sign of success and a mark of distinction, a way to gain freedom and experience the anonymity that can make city life so exhilarating... it’s a way to reassert control over your life.”<sup>120</sup>

## Prospects for Millennial Families

What happens to young people when they grow up, particularly if they want to buy a house, or start a family? The millennials, the generation born after 1983, constitute the largest cohort in the country; by 2020 they will constitute one-third of the adult population.<sup>121</sup> In the next five years, this generation will spend more (on a per household basis) than any other generation does; \$2 trillion on rent and home purchases combined.<sup>122</sup>

Some believe that millennials will choose high density urban living, putting an effective end to the long trend towards suburbanization.<sup>123</sup> Urban theorist Peter Katz, for example, suggests that this generation has little interest in “... returning to the cul-de-sacs of their teenage years.”<sup>124</sup>

Yet do millennials actually “hate the burbs,” as one *Fortune* editor has confidently claimed?<sup>125</sup> This seems unlikely. The urban preference of a

cohort of young educated, affluent people is nothing new. In the 1980s, the new urban pioneers were called yuppies.<sup>126</sup> Yet only 20 percent of millennials live in urban core districts.<sup>127</sup> Nearly 90 percent of millennial growth in major metropolitan areas between 2000 and 2011 took place in the suburbs and exurbs.<sup>128</sup> Like their parents, many millennials will probably end up in suburban and low density locations.

Extensive generational survey research done by Frank N. Magid Associates reveals that 43 percent of millennials describe suburbs as their “ideal place to live,” compared to just 31 percent of older generations. Only 17 percent of millennials identify the urban core as their preferred long-term destination.<sup>129</sup> A 2014 survey by the Demand Institute came up with similar findings, with the largest group of millennials expressing a desire for more space, suburban locations, and homeownership.<sup>130</sup>

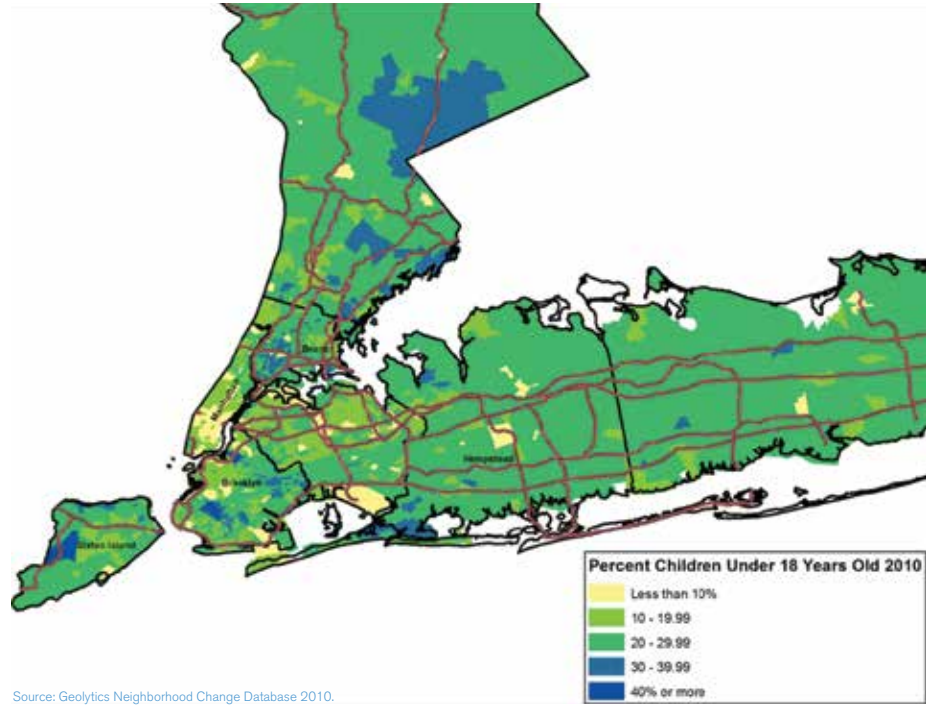
In a National Association of Home Builders survey, roughly two-thirds of millennials said they ultimately desire a home in the suburbs. Even the Urban Land Institute, historically less than friendly to the suburbs, found that some 80 percent of current millennial homeowners live in single family houses, and seventy percent of the entire generation expects to be living in one by 2020.<sup>131</sup> What matters here are not the exact numbers, but that so many surveys, using different measurements, end up with essentially the same findings.

This shift to suburbia is only part of the millennial story. Another aspect is this generation's gradual movement from expensive regions to less expensive



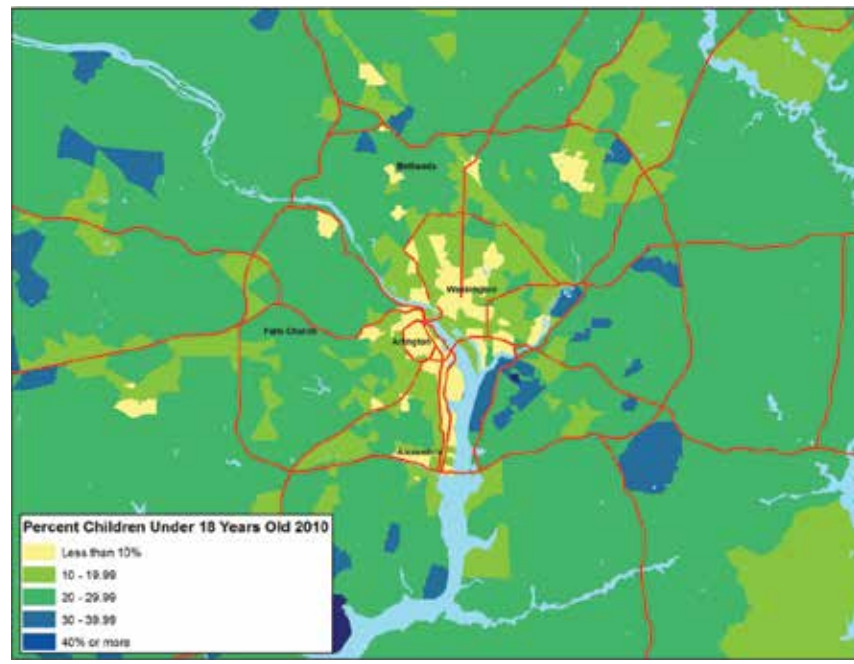
## Percent Children Under 18 Years Old 2010. New York

Figure 30

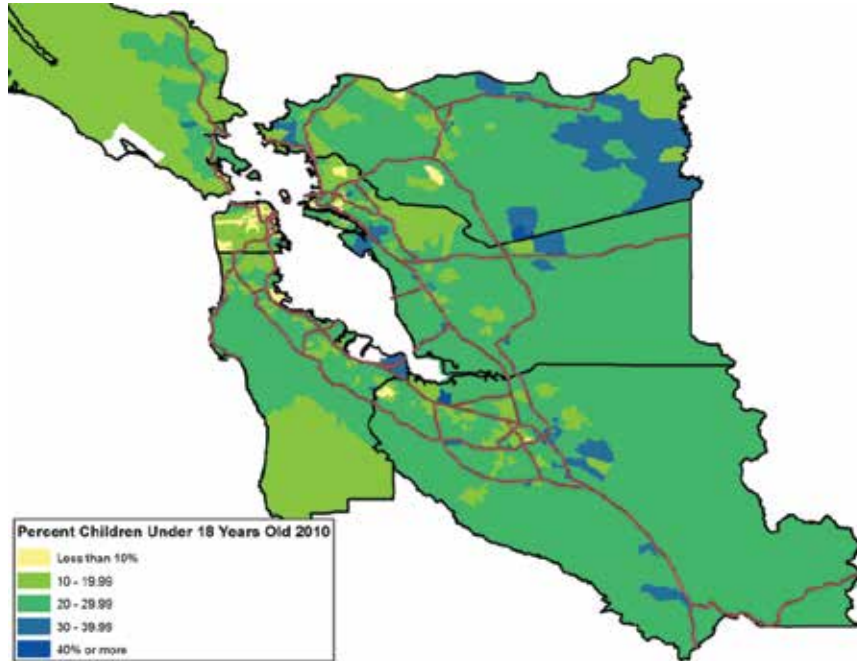


## Percent Children Under 18 Years Old 2010, Washington

Figure 31



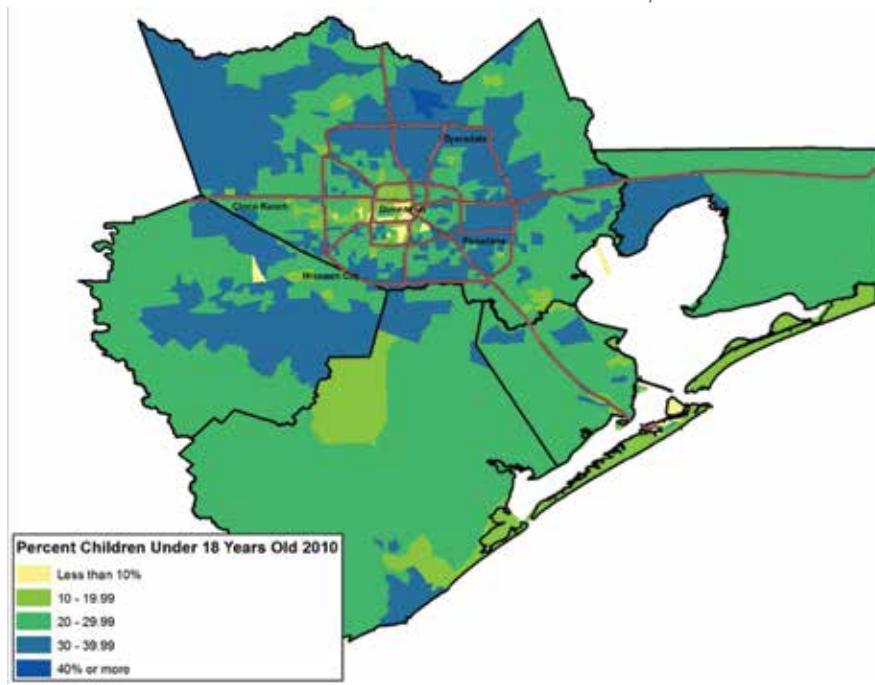
## Percent Children Under 18 Years Old 2010, Bay Area



Source: Geolytics Neighborhood Change Database 2010.

Figure 32

## Percent Children Under 18 Years Old 2010, Houston

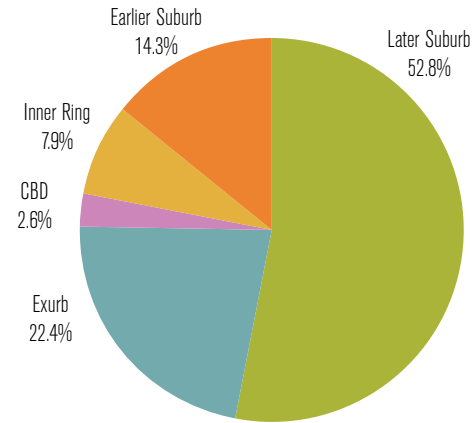


Source: Geolytics Neighborhood Change Database 2010.

Figure 33

Figure 34

## Age 20-29 Share of Growth BY FUNCTIONAL SECTOR: 2000-2011



Major Metropolitan Areas: City Sector  
Model: Small Area Analysis (ZCTA)

ones. According to the real estate tracking site Zillow, for workers age 22 and those age 34, rent costs upwards of 45 percent of income in Los Angeles, San Francisco, New York and Miami. But less than 30 percent of income is used for rent in cities like Dallas, Houston

and even the Washington, DC area.<sup>132</sup> The costs of purchasing a house are even more lopsided: In Los Angeles and the Bay Area, a monthly mortgage takes, on average, close to forty percent of income, compared to 15 percent nationally.<sup>133</sup>

The shift to such lower-cost regions as Atlanta, Orlando, New Orleans, Houston, Dallas-Fort Worth, Pittsburgh, Columbus and even Cleveland is particularly occurring among educated millennials.<sup>134</sup> Some are also moving to areas more distant from the central city, such as from Los Angeles to Riverside-San Bernardino, which has become the largest inter-county move in the country.<sup>135</sup>

These trends may also reflect a resurgence of first time buyers. In 2015, first time buyers made up 32 percent of all buyers, a rise from 27 percent a year earlier.<sup>136</sup>

## Millennial Life Style Choices COMPARED TO OLDER GENERATIONS

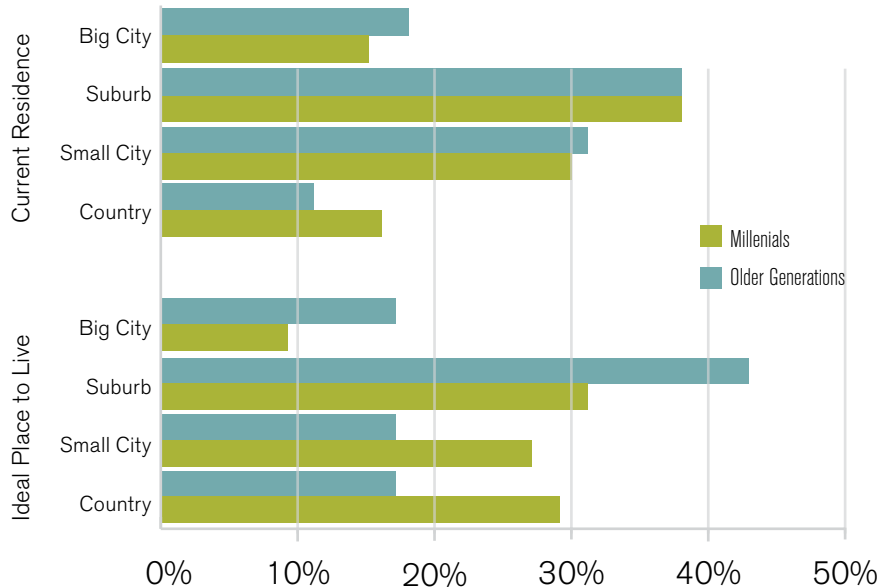


Figure 35

Source: Frank N. Magid Associates

This will likely grow in the future, given millennial attitudes towards family. While they hold some very liberal social views, they often have surprisingly traditional attitudes towards teenage sex, abortion, and the desirability of marriage.<sup>137</sup> Rather than being committed to perpetual singlehood, a Pew study found that a majority of American millennials ranked being “good parents” as their highest priority, followed by a third who identified having a successful marriage as most important. In contrast, having a “high paying career” was named by 15 percent.<sup>138, 139</sup> The latest Monitoring the Future report found that 78 percent of female high school seniors and 70 percent of males say that having a good marriage and family life is “extremely important” to them—numbers that are virtually unchanged since the 1970s.<sup>140</sup>

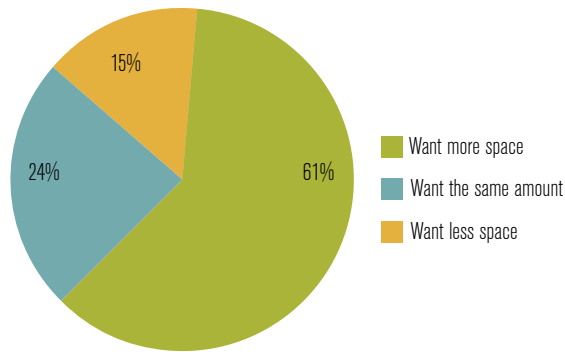
Millennials may be staying in the city longer than previous generations did partly due to economic pressures that have made changing locations or buying a house very difficult.<sup>141; 142</sup>

But by 2018, when the peak of the millennial population turns 30, suggests economist Kolko, the demand for suburban houses is likely to increase dramatically.<sup>143</sup> Faced with a huge student debt load, a weaker job market, and often high housing prices, millennials face tougher challenges than some previous generations, but retain remarkably similar aspirations.<sup>144</sup>

## Newcomers to the Dream

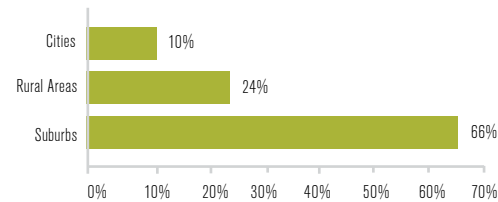
America’s changing demographics will also contribute to growing demands for family-oriented housing and communities. According to the

Figure 36  
Space Preference



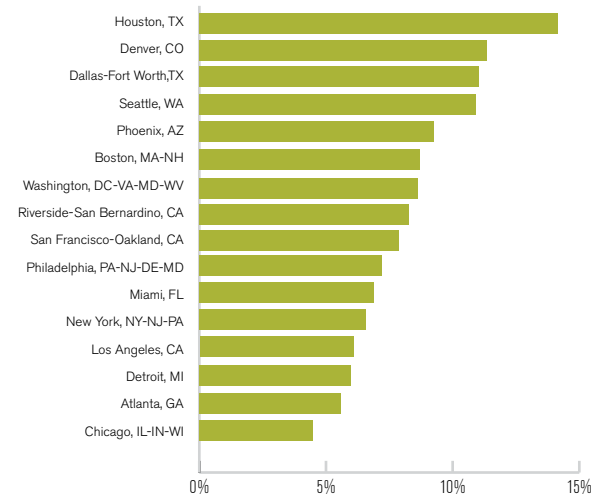
Source: 2013 Demand Institute Housing and Community Survey

Figure 37  
Where do millennials want to live



From: National Association of Home Builders

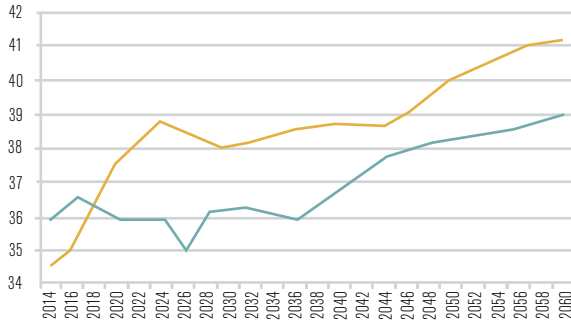
Figure 38  
Growth in Residents with BA+ Degrees  
SELECTED METROPOLITAN AREAS: 2010-2013



Source: Census Bureau Data

Figure 39

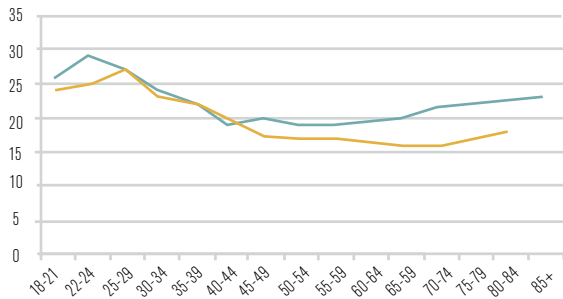
### US 20-27 Year Olds vs. 28-35 Year Old



From: Business Insider/Andy Kiersz, data from US Census Bureau

Figure 40

### Percent Living in Urban Neighborhoods, By Age Group



Census Bureau, minority children will outnumber white non-Hispanic children by as early as 2020, and by 2050, non-white racial ethnic group members will equal the total number of white-non-Hispanics in the US population. These estimates could understate the rate of ethnic transformation because of the country's growing number of mixed-race households. Urban Institute researchers predict that more than three of four new households this decade, and seven of eight in the next, will be formed by minorities. Nearly half of these new households will be Hispanic.<sup>145</sup>

The suburbs, once largely resistant to diversity, now increasingly personify it. This is in sharp contrast to the past. As late as 1970, some 95 percent of US suburbanites were white.<sup>146</sup> Levittown, the quintessential middle income suburb, excluded African-Americans in its early years.<sup>147</sup> But this old notion of 'white' suburbia is increasingly becoming archaic as America itself become more diverse.

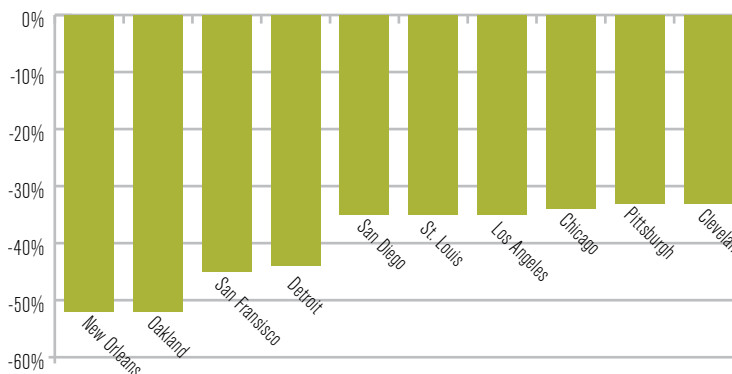
Between 1970 and 1995, more African Americans moved into the suburbs than in the previous seventy years.<sup>148</sup> According to data from the 2010 US Census, 55 percent of African-Americans live in the suburbs of the major metropolitan areas.<sup>149</sup>

The trend was particularly marked among black families with children.<sup>150</sup> It is not surprising that, among the major metropolitan area core municipalities, the largest loss of African Americans was in hurricane ravaged New Orleans. But it is a surprise that San Francisco lost more of their 5 to 14 year old black population than devastated Detroit did. A total of ten core municipalities lost one third or more of their children,

Figure 41

### Cities With Fewer Black Children

AGES 5-14 IN MAJOR METROPOLITAN AREAS: 2000-2010



From: Census Bureau

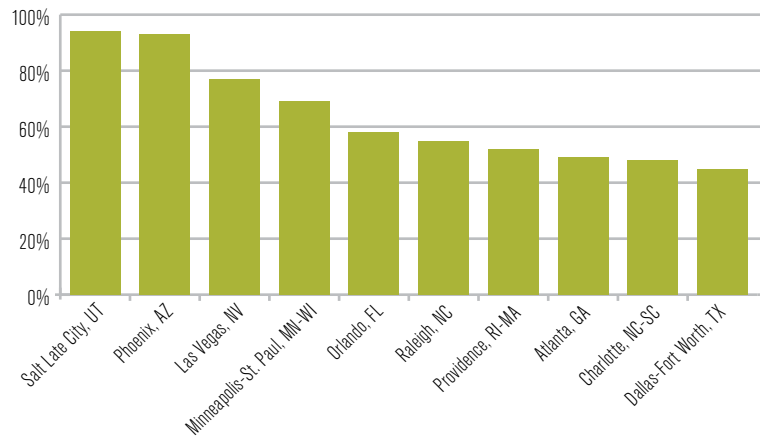


including two of the three largest cities, Los Angeles and Chicago.<sup>151</sup>

Blacks are also moving to less expensive cities, largely in the south, where housing costs are cheaper, densities are lower and, in many cases, the employment prospects are more robust. Centers of African-American life, such as St. Albans, Queens in New York, now see more of their population headed south. "The notion of the North and its cities as the promised land has been a powerful part of African-American life," notes Clement Price, professor of history at Rutgers. "The black urban experience has essentially lost its appeal with blacks in America."<sup>152</sup>

Immigrant populations also are increasingly moving to less dense, more affordable regions. The movements of the foreign born are critical, as they constitute upwards of 40 percent of all new households. The fastest growth among immigrants is taking place in

**Figure 42**  
Largest African American Change  
MAJOR METROPOLITAN AREAS 1970-2010

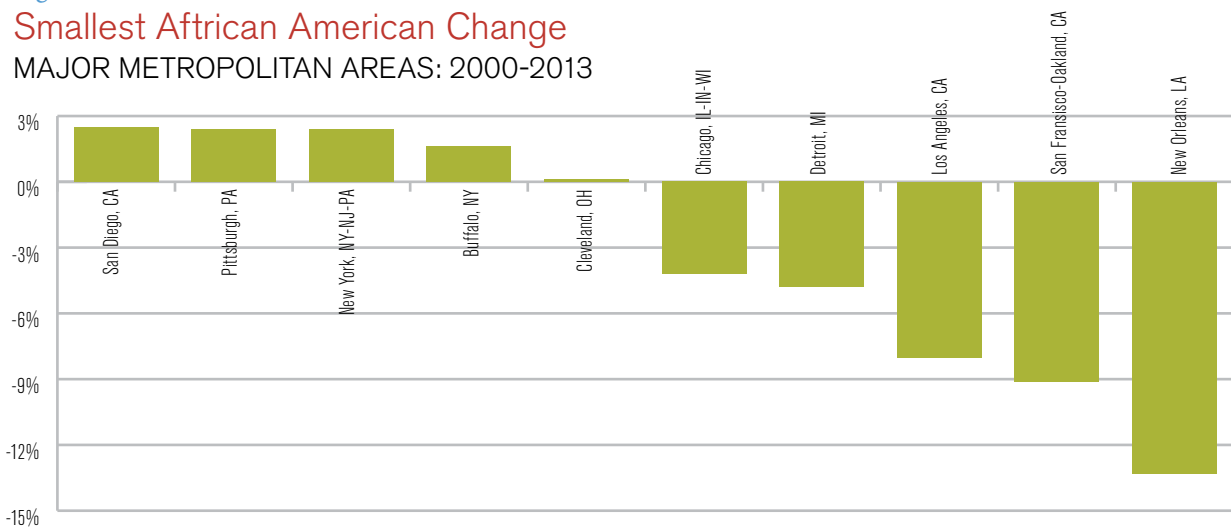


From: Census Bureau

more affordable, "sprawling" cities.

And within every region in which immigrants settle, they increasingly choose the suburban areas. Between 2000 and 2013, suburbs accounted for three quarters of the growth among newcomers.<sup>153</sup> Among Asians, now the country's largest source of immigrants, the preference for suburbs is overwhelming, as shown below.

**Figure 43**  
Smallest African American Change  
MAJOR METROPOLITAN AREAS: 2000-2013

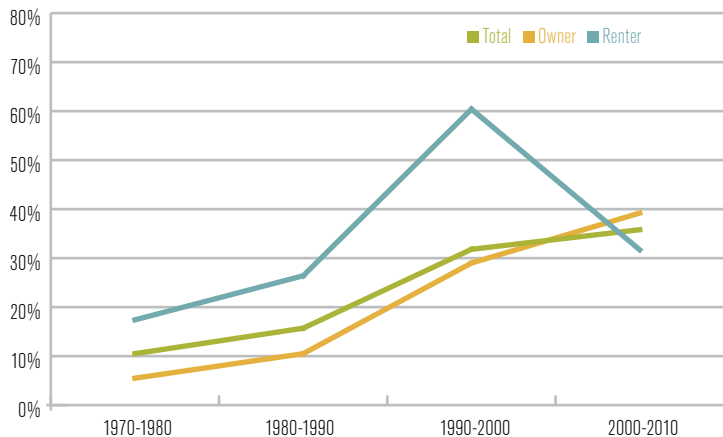


Source: Census Bureau

## Foreign Born Share of New Households

U.S. 1970-2010

Figure 44

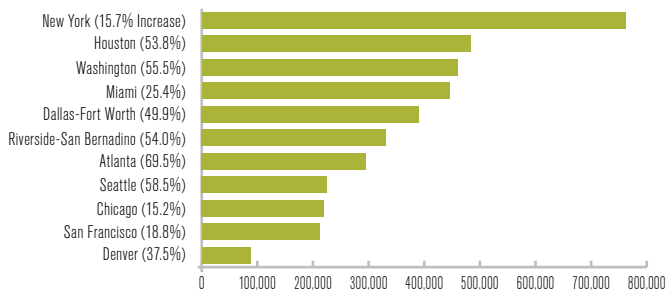


From: Census Bureau

## Foreign Born Population: Fastest Growing

MAJOR METROPOLITAN AREAS: 2000-2012

Figure 45

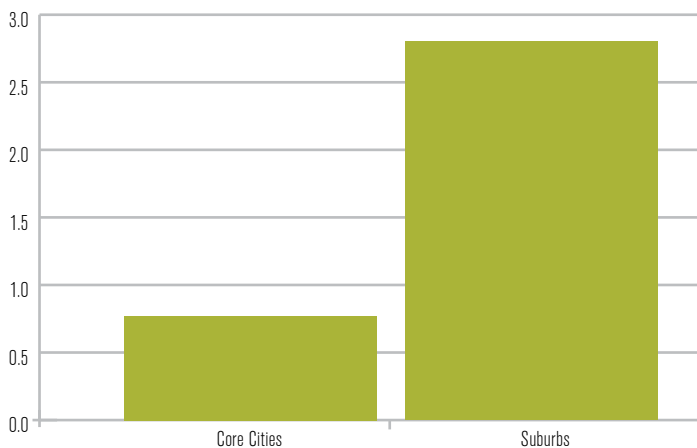


From: Census Bureau

## Change in Asian Population 2000-2010

BY CORE CITIES & SUBURBS

Figure 46



Brookings Institution demographer William Frey has found that Hispanic and Asian immigrants have been more likely to settle first in cities, but, “After they get settled, they follow the train to the suburbs.”<sup>154</sup> In the 1990s, more than a third of all 13.3 million new suburbanites were Hispanic, compared with 2.5 million blacks and 2 million Asians. In all, whites accounted for a fifth of suburban growth.<sup>155</sup>

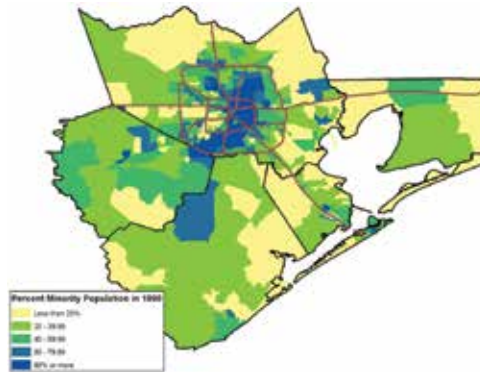
According to a Harvard research paper, suburbs now are generally far less segregated than denser urban areas.<sup>156</sup> Roughly 60 percent of Hispanics and Asians already live in suburbs; more than 40 percent of non-citizen immigrants now move directly to suburbs.<sup>157,158</sup> Between 2000 and 2012, the Asian population in suburban areas of the nation’s 52 biggest metro areas grew 66.2 percent, while that in the core cities expanded by 34.9 percent.<sup>159</sup> Of the top 20 cities with an Asian population of more than 50,000, all but two are suburbs.<sup>160</sup>

This shift can be understood in the context of changing patterns of settlement among minorities. In the decade that ended in 2010 the percentage of suburbanites living in “traditional” largely white suburbs fell from more than half (51 percent) to 39 percent.<sup>161</sup> According to a University of Minnesota report, in the 50 largest US metropolitan areas, 44 percent of residents live in racially and ethnically diverse suburbs, defined as between 20 and 60 percent non-white.<sup>162</sup>

The fastest integration into the middle class and American norms is taking place in the most disdained geography of all: the furthest flung, newly minted suburbs. An examination of this phenomena in Houston by a

## Percent Minority Population in 1990

Rice University researcher found that minorities and lower income residents did better in terms of education, income level, and home ownership in “post-civil rights” newer suburbs like Katy (including Cinco Ranch) and Sugarland. What was once an overwhelmingly white suburban ring has become increasingly diverse over the past quarter century as the above maps make very clear.<sup>163</sup>



Source: Geolytics Neighborhood Change Database 2010.

Figure 47

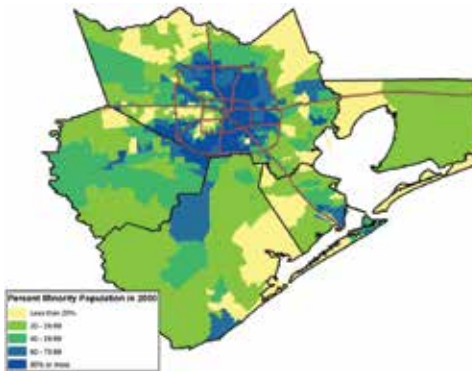
## The Role of Seniors

The fact that the US population over 65 will double to eighty million by 2050 has been seen as fostering a “back to the city” trend. Some news reports have claimed that “millions” of aging boomers, now relieved of their children, are leaving their suburban homes for city apartments.<sup>164</sup>

This is something of an urban legend. During the last decade more than 99 percent of population growth among people aged 65 in major metropolitan areas took place in counties with densities below 2,500 people per square mile, well below traditional urban densities. Seniors are seven times more likely to buy a suburban house than move to a more urban location. Not surprisingly, nine of the top ten counties for housing active seniors are in suburban locations.<sup>165</sup> A National Association of Realtors survey found that the vast majority of buyers over 65 looked in suburban areas, followed by rural locales.<sup>166</sup> This is not likely to change in the future.

A key driver for the older population—as it is for millennials—appears to be familialism. Although the vast majority of seniors don’t have children at home, estimates run that

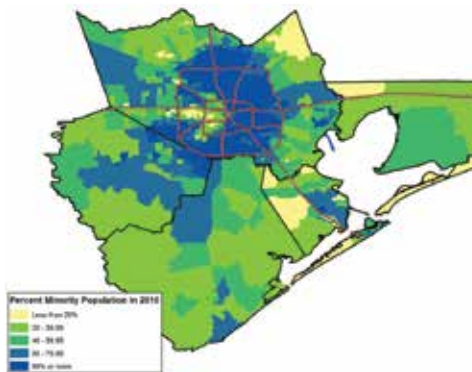
## Percent Minority Population in 2000



Source: Geolytics Neighborhood Change Database 2010.

Figure 48

## Percent Minority Population in 2010



Source: Geolytics Neighborhood Change Database 2010.

Figure 49

roughly eighty percent have offspring.<sup>167</sup> So, while only one in four US families have children at home, kinship ties may be more important, given the longer lifespans that grandparents and even great-grandparents now experience.<sup>168</sup> In many ways, notes historian and family scholar Stephanie Coontz, the family

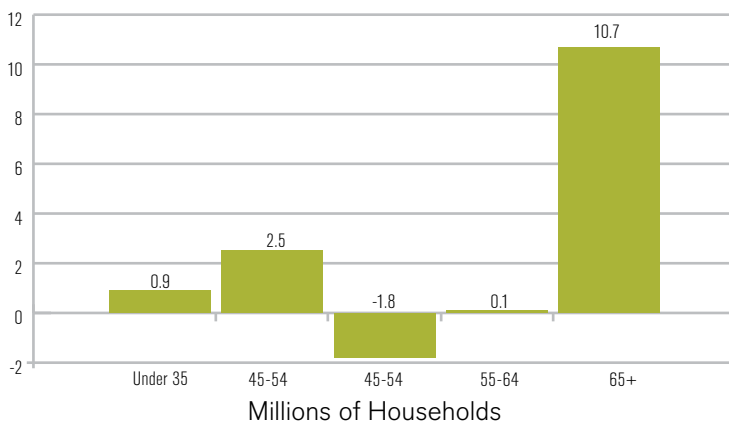
is simply shifting away from the 1950s paradigm dominated by the nuclear family, and towards “blended” patterns associated with the more distant past.<sup>169</sup>

The primacy of family ties can be seen in a 2014 study by the US moving company Mayflower. It found that most frequent reason seniors move is to be close to their children and grandchildren. Similarly, as many as one in four millennials have relocated more proximate to their parents, often to enjoy life in a more affordable community and receive help with child raising.<sup>170</sup>

Families are clustering together, reversing a trend towards autonomy that has been developing for decades.<sup>171</sup> The number of people over 65 living with their children grew fifty per cent between 2000 and 2007, according to the US Census bureau.<sup>172</sup> And we are also seeing the rise of the multi-generational household—aging grandparents, adult children, and even friends all living together.<sup>173</sup>

## Projected Household Growth By Age: 2015 - 2025

Figure 50

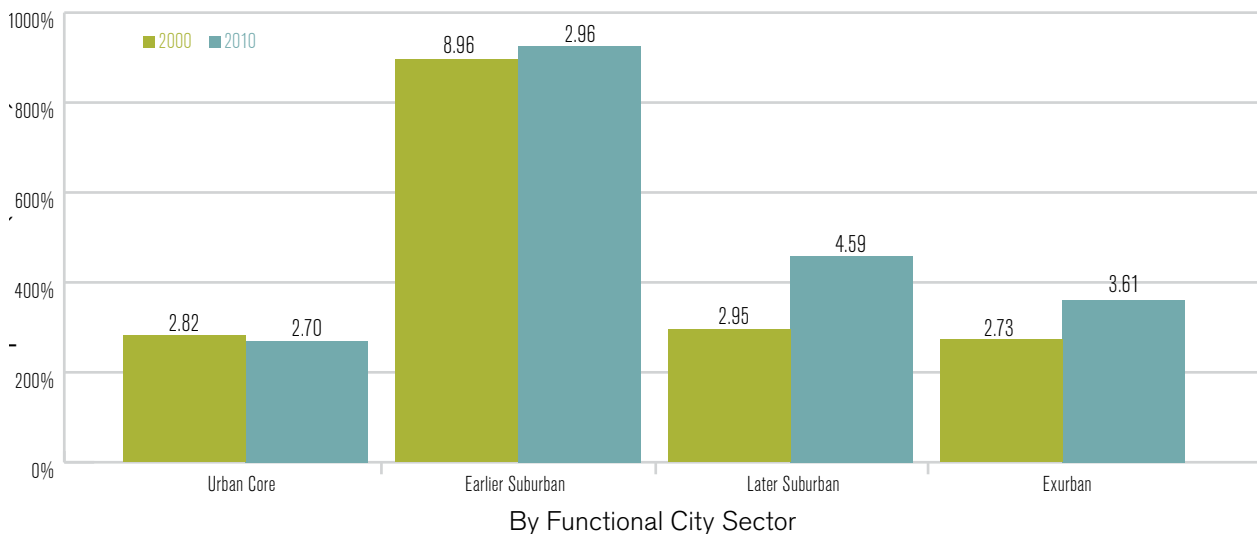


Source: Joint Center for Housing Studies of Harvard, 2014

## Senior Population: 2000 & 2010

### CITY SECTORS: MAJOR METROPOLITAN AREAS

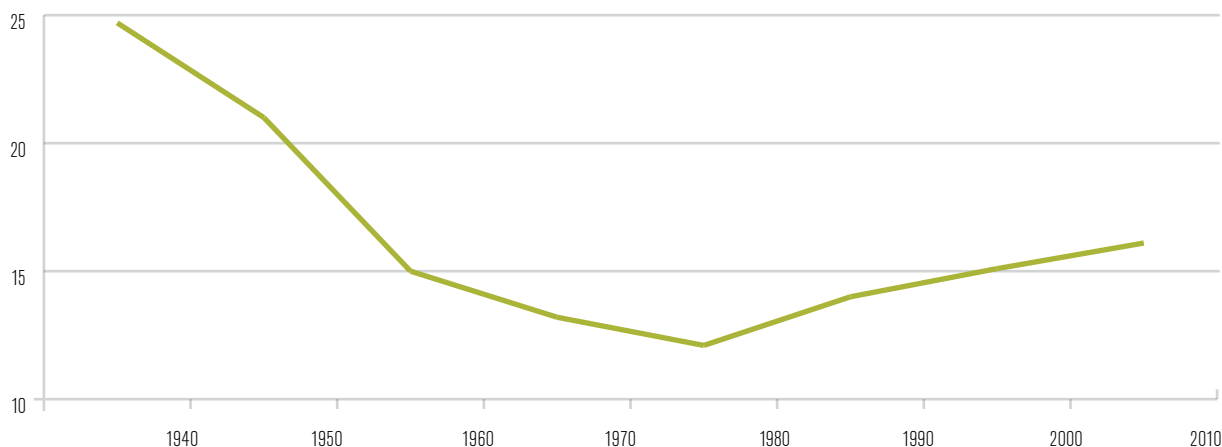
Figure 51



## Multi-Generation Households

Share of U.S. Population Living in Multi-Generational Family Households, 1940-2008

Figure 52



Source: Pew Research Center, Census Data

The percentage of multi-generational homes has risen from a low of 12 percent in 1980 to 16.7 percent of all households in 2009. The last time multi-generational households stood at this level was in the 1950s.<sup>174</sup> In a 2015 report by the National Association of Realtors, over 13 percent of all new homes purchased were for multigenerational families.<sup>175</sup>

Living together allows for greater pooling of financial resources and reduces poverty. But it was also seen by some 80 percent of those in multigenerational homes to “enhance family bonds.”<sup>176</sup> Another major factor driving the return to multi-generational housing, notes a Pew report, has been the rise of minority households; Latinos and Asians, as well as African Americans, have nearly twice the percentage of multi-family households as non-Hispanic whites.<sup>177</sup> The city with the highest percentage of multi-generational houses is Norwalk, a primarily Hispanic, close-in Los Angeles suburb. The state with the highest percentage of multi-generation households is the heavily Asian/Pacific Islander Hawaii.<sup>178</sup>

Many major developers have recently targeted this growing market

segment. Pulte, Lennar, and Tusino, New England’s largest homebuilders, have all created houses—some with separate entry-ways and kitchens—that appeal to multi-generational households.<sup>179</sup> Home builder Toll Brothers has started incorporating a guest suite with a kitchenette in lieu of the traditional family room.<sup>180</sup> This, like home-based work, could help explain why, contrary to predictions, house sizes have expanded.<sup>181</sup> A new record was set in 2012, with new homes 300 square feet larger than in 2000, although often on smaller lots.<sup>182</sup> Between 2010 and 2011, the average size of new houses increased from 2,392 square feet to 2,480 square feet, the largest gain since the late 1980s. Census Bureau data shows that even though the past two generations of Americans have had fewer children, the size of new homes keeps rising. This trend towards larger homes may in part reflect the desire of minorities and multigenerational households to have enough room for their families, rather than just a lust for space.<sup>183</sup>



## Section Four: Creating a New Urban Paradigm

Frank Lloyd Wright once noted that the city should not be a device to “destroy the citizen” and his affiliations, but instead, to serve as a “means of human liberation.” Rather than being frozen in pre-existing form, he suggested, cities should be judged on how they meet the needs of citizens for privacy, for space and for fostering strong communities through associations, churches, and family ties.<sup>184</sup>

### Planning As Social Engineering

Such an approach differs distinctly from the growing imposition by planners and political forces of what one critic labels “proscriptive policies and social restraint on the urban form.”<sup>185</sup> One strong smart growth advocate suggests siphoning tax revenues from suburbs to prevent them from “cannibalizing” jobs and retail sales, and to “curb sprawl” in order to recreate the imagined high-density community of the past, with heavy transit usage and main streets that have housing over the shops.<sup>186</sup>

Advocates of strict land use policies claim that traditional architecture and increased densities will enable us to once again enjoy the kind of “meaningful community” that supposedly cannot be achieved in conventional suburbs.<sup>178</sup> Planners in some areas, such as Minneapolis-St. Paul, go further, suggesting that regional government engineer income and race “balance” through the imposition of higher density, transit oriented development and subsidies.<sup>188,189</sup>

Many smart growth advocates believe that today’s changing economic

conditions are sparking a shift towards density. Some time ago New Urbanist architect and planner Peter Calthorpe, for example, claimed that suburbs do not fit the current post-industrial society of households that are shifting towards two earner families, empty nesters and childless people. His conclusion: “Realizing the old American dream in existing development patterns seems increasingly unlikely.”<sup>190</sup> Yet two decades after this assessment, the American family appears to be every bit as drawn to suburban lifestyles, despite the apparent ascent of two-income families.<sup>191</sup>

Sometimes retro-urbanists have suggested that suburbs could end up as the “ghost towns” of the future, as people departed suburbia for downtowns.<sup>192</sup> Ways to carve up the suburban carcass have been widely discussed in places like the New York Times, where some writers envisioned such things as suburban three car garages that would be “... subdivided into rental units with street front cafés, shops and other local businesses.” Abandoned swimming pools would become skateboard parks.<sup>193</sup>

### Suburbs and the Environment

Much of current urban planning theory revolves around concerns about the environment. Groups such as the Sierra Club argue that local, state, and federal governments should enact policies that make people live closer together, and, consequently, rely less on their cars. In order to do this, theorists advocate establishing urban growth boundaries which ban new development beyond the urban fringe.<sup>194</sup> Their vision has been reinforced by the smart

growth movement's promotion of "more scientific planning" for how land will be used, buttressed, of course, by "strict regulations."<sup>195</sup> This makes it impossible to build the lower cost starter homes that are affordable because of cheap land on the urban fringe.

In the past, some environmentalists even celebrated the potential demographic impact of densification, seeing in denser cities a natural contraceptive. Stewart Brand, who in 1968 founded the Whole Earth Catalog, embraces denser urbanization, particularly in developing countries, as a force for "stopping the population explosion cold."<sup>196</sup>

More recently, climate change has been used to justify greater density. "What is causing global warming is the lifestyle of the American middle class," insists New Urbanist architect Andres Duany, who is himself a major developer of dense housing.<sup>197</sup> One retro-urbanist author, David Owen, in his book *Green Metropolis* suggests that the planet needs to live in densities associated with his former Manhattan home, although he himself moved to bucolic Connecticut.<sup>198</sup>

Sadly, much of the research advocating density as a solution to climate change is deeply flawed, since it usually excludes greenhouse (GHG) emissions from common areas, including elevators, and from lighting fixtures, space heaters and air conditioners, usually because data is not available. Research by Energy Australia, which took this and overall consumer energy spending into account, found that town houses and detached housing produced less GHG emissions per capita than high density housing when common-

area GHG emissions were included.<sup>199</sup> In addition, one recent study from the National Academy of Sciences found that New York City, despite its transit system and high density, was the most environmentally wasteful of the world's 27 megacities, well ahead of more dispersed, car-dominated Los Angeles.<sup>200</sup>

In one of the most comprehensive nationwide reviews of greenhouse gas emissions, Australian Conservation Foundation research showed per capita emissions to decline with distance from the urban core, through suburban rings

*Advocates of strict land use policies claim that traditional architecture and increased densities will enable us to once again enjoy the kind of "meaningful community" that supposedly cannot be achieved in conventional suburbs.*

outward.<sup>201</sup> Another study, this one in Halifax, Nova Scotia, found the carbon footprints of core residents and suburbanites to be approximately the same.<sup>202</sup>

Higher densities, according to data in a recent National Academy of Sciences report, can do relatively little—perhaps as little as two percent—to reduce the nation greenhouse gas emissions: "Urban planners hoping to help mitigate CO2 emissions by increasing housing density would do better to focus on fuel-efficiency improvements to vehicles, investments in renewable energy, and cap and trade legislation."<sup>203</sup> Economist Anthony Downs of the Brookings

Institution, a proponent of smart growth policies, has said, "If your principle goal is to reduce fuel emissions, I don't think future growth density is the way to do it."

As Downs suggests, there may be other, more effective and less damaging ways to reduce emissions. Improved mileage on cars, including electric and natural gas or hydrogen propelled vehicles, would thus be far more impactful, not to mention less disruptive.<sup>204</sup> A report by McKinsey & Company and the Conference Board indicates that sufficient reduction in greenhouse gas emissions could be achieved without any "... of the draconian changes in living standards and lifestyles widely promoted by smart growth advocates."<sup>205</sup>

Suburbs could enjoy some environmental advantages over denser developments. A 2013 New Zealand paper suggests that, with proper design and use of their greater surface area for solar, single family homes potentially

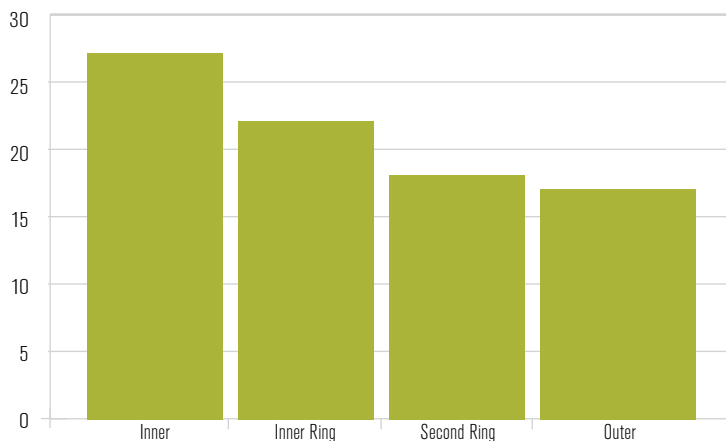
are actually better for the environment than multi-family houses. Researcher Hugh Byrd challenges "... conventional thinking that suburbia is energy-inefficient," a belief that has become enshrined in architectural policy: "In fact, our results reverse the argument for a compact city based on transport energy use, and completely change the current perception of urban sprawl."<sup>206</sup> Byrd notes, there are numerous ways to make lower-density environments more environmental friendly, such as planting more trees.<sup>207</sup>

Other research shows that compact, dense cities are not necessarily better for the environment. Packing people into an environment of concrete, steel and glass creates what is known as "the urban heat island effect."<sup>208</sup> In Japan, researchers found that higher density areas create more heat than less dense areas.<sup>209</sup> NASA has similarly found that "... Densely developed, aggregated cities produce stronger urban heat islands than sprawling cities with less development density."<sup>210</sup>

There are other, unintended negative consequences to densification. Increased densities, for example, create congestion and 'stop and go' traffic conditions that ultimately add to emissions. Transport Canada research indicates that fuel consumption per kilometer (and thus GHG emissions) rise nearly 50 percent as arterial street traffic conditions deteriorate.<sup>211</sup>

In another example, California's bid to restrict suburban growth in order to combat climate change has had mixed results. Attempts to promote transit oriented developments have proven notably ineffective in reducing

**Figure 53**  
**Australia: GHG Emissions by Urban Sector**  
 PER CAPITA: CAPITAL CITIES OVER 1 MILLION



automobile travel. A Los Angeles Times report found that relatively few people in these buildings actually took transit.<sup>212</sup> In addition, California’s strict policies may also have unintentionally driven people, jobs and factories to areas in the United States and abroad where heat and cold, as well as weaker regulation, lead to increased energy consumption. In practical terms this has all but wiped out any net reductions achieved by state policies.<sup>213</sup>

### Keeping the Ownership Option: Back to the New Deal

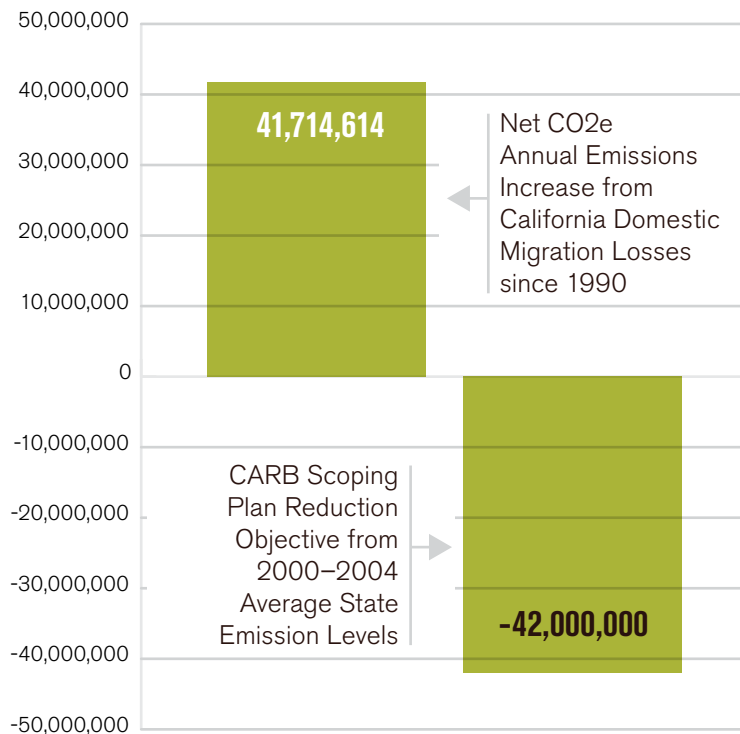
The drive against suburbs and lower density development threatens the essential nature of American democracy, as well as the prospects for the middle class. “A nation of homeowners,” Franklin Roosevelt believed, “of people who own a real share in their land, is unconquerable.”<sup>214</sup> Under the New Deal, housing policies enacted with bipartisan support lifted up a working class that could now enjoy privacy, space and quiet that had previously been available only to the affluent classes.<sup>215</sup>

By 1962, over 60 percent of Americans owned their own homes, an increase from the 41 percent before World War II. The increase in homeownership between 1946 and 1956, notes Stephanie Coontz, was greater than that achieved in the preceding century and a half.<sup>216</sup> Even though the rate has dropped since the Great Recession, it remains high by historical standards.

This expansion of property ownership became a critical factor in America’s experiment with self-government at a time when the share of income held by

Figure 54

Emissions increases caused by Net Domestic Migration from California Versus CARB 2020 Reduction Target from 2000–2004 Levels (tons of CO<sub>2</sub>e per annum)



the middle class expanded, while that of the wealthiest actually fell.<sup>217</sup>

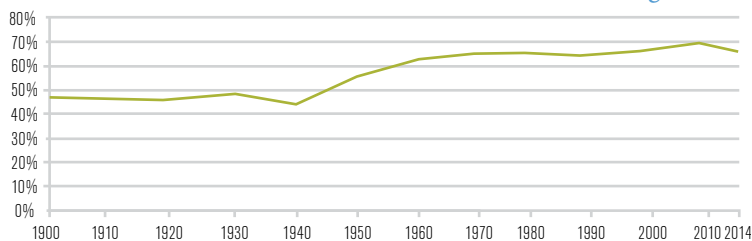
As sociologist Robert Lynd has noted: “The characteristic thing about democracy is its diffusion of power among the people.”<sup>218</sup> The house remains, even in these more difficult times, the last great asset of the middle class. Homes represent only 9.4 percent of the wealth of the top 1 percent, but 30 percent for those in the upper twenty percent and, for the overall 60 percent of the population in the middle, roughly 60 percent.<sup>219</sup>

This aspiration—held by most middle and working-class Americans—is now being directly threatened, often by

## Home Ownership

UNITED STATES: 2000-2014

Figure 55

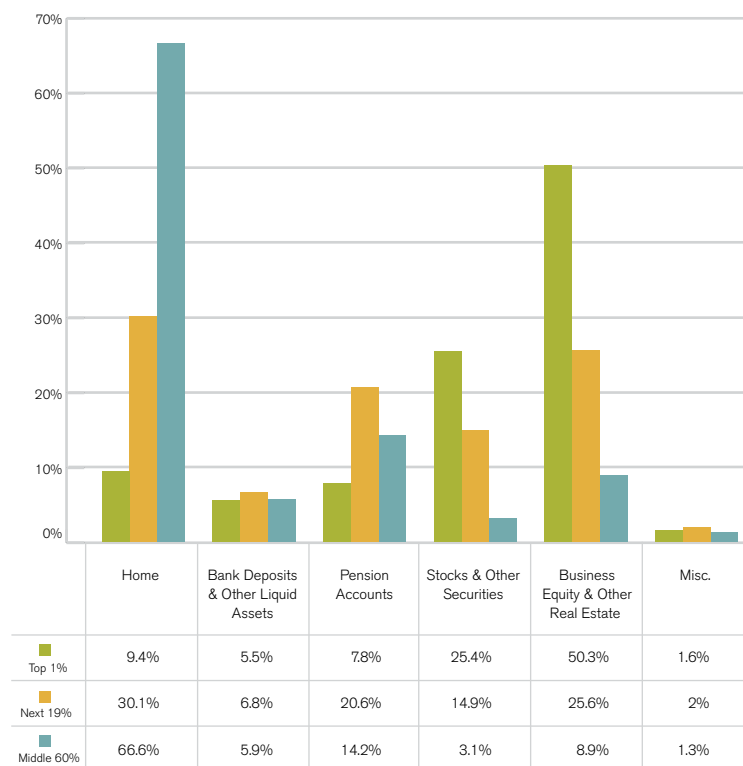


From: Census Bureau

Figure 56

## What do Americans Own?

MAKEUP OF ASSETS BY HOUSEHOLD WEALTH: 2010



Source: Jordan Weissman, "The Recession's Toll: How Middle Class Wealth Collapsed to a 40-Year Low," *The Atlantic*, December 4, 2012, <http://www.theatlantic.com/business/archive/2012/12/the-recessions-toll-how-middle-class-wealth-collapsed-to-a-40-year-low/265743/>.

government and sometimes by business. Some Wall Street analysts predict the evolution of a "rentership society," where even new homes might be built primarily for lease rather than sale.<sup>220</sup> Between 2006 and 2014 alone, the number of single family homes that were occupied by renters grew 31 percent.<sup>221</sup>

A 2012 study by the Joint Center for Housing Studies at Harvard found "... little evidence to suggest that individuals' preferences for owning versus renting a home have been fundamentally altered by their exposure to house price declines and loan delinquency rates, or by knowing others in their neighborhood who have defaulted on their mortgages."<sup>222</sup> A 2013 survey by the University of Connecticut found that 76 percent believe being able to own your own home is necessary to be considered middle class.<sup>223</sup>

Nor do these aspirations seem to be fading among millennials. A survey by the online banking company TD Bank found that 84 percent of renters aged 18 to 34 intend to purchase a home in the future. Still another, this one from Better Homes and Gardens, found that three in four saw homeownership as "a key indicator of success."<sup>224</sup> A Merrill Lynch survey found millennials to have roughly the same interest in home buying as previous generations.

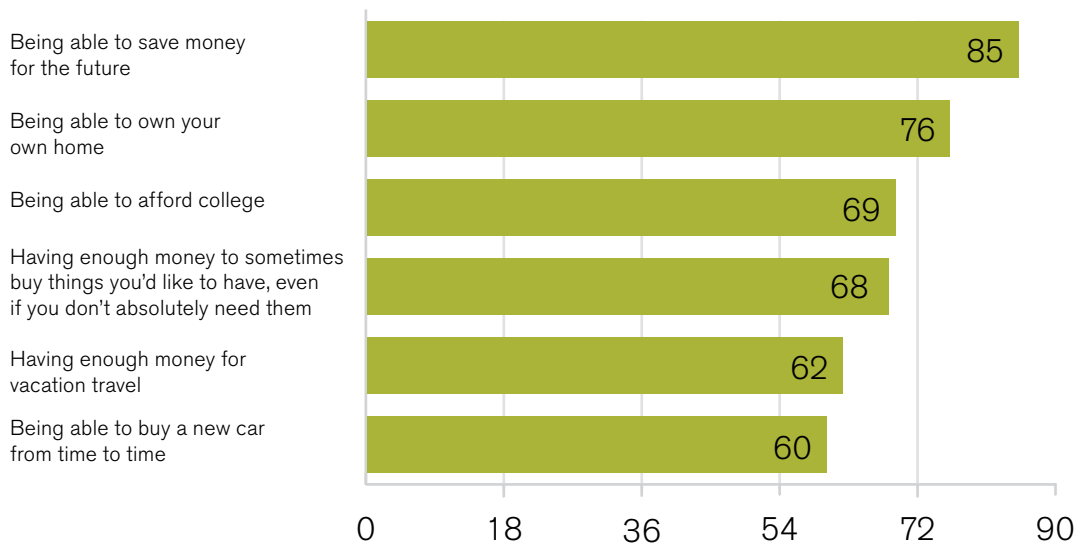
The problem facing millennials is not that they don't want to own, but that economic circumstances have, particularly in unaffordable markets, made purchasing a house very difficult. Saddled with student debt as well as the weak economy, many millennials will be forced to find housing not in those areas that they prefer, per se, but in places they can afford.

Recent survey information also confirms the preference of millennial generation households for low density housing. The National Association of Realtors surveyed the housing types that had been purchased by homebuyers in 2013 and 2014. They found that 80 percent



## Defining Attributes of the Middle Class

Figure 57



Source: Tom Breen, "UConn/Hartford Courant Poll: Middle Class Dream Persists, Though Harder to Attain," UConn Today, February 11, 2013, <http://today.uconn.edu/blog/2013/02/uconnhartford-courant-poll-middle-class-dream-persists-though-harder-to-attain/>.

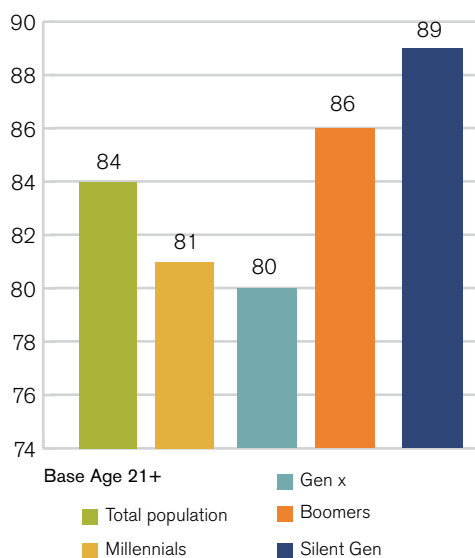
of millennial buyers had purchased detached houses, and 8 percent had chosen attached housing. Only 7 percent purchased units in multi-unit buildings, although many more, unable to buy, do end up renting in high density buildings longer than they expect.<sup>225</sup>

These results track, almost precisely, the data from the survey for all buyers. Ultimately, the issue of home-ownership relates to the quality of community life, particularly for middle class families. This is critical, because the vast majority of millennials intend to get married and have children, although they will tend to do this later in life than earlier generations.

This suggests that there will be a renewed demand for houses in areas that have many homeowners. Families generally do best in such areas. After all, homeowners naturally have a much greater financial stake in their neighborhoods than renters do.<sup>226</sup> They

Figure 58

Percent who agree "homeownership is an important part of the American Dream"

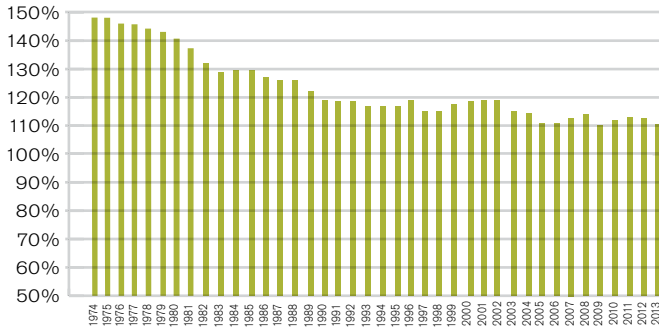


Source: Merrill Lynch – Age Wave, 2014

## Less Money to Spend

One-way bet  
Median income for 25-34 year olds as a % of national median

Figure 59



Source: BLS

also participate in elections much more frequently than renters. One study found that 77 percent of homeowners had at some point voted in local elections, compared with 52 percent of renters. About 38 percent of homeowners knew the name of their local school board representative, compared with only 20 percent of renters. The study also showed a higher incidence

of church attendance and volunteerism among homeowners.<sup>227</sup>

Research suggests that homeowners are more satisfied than renters with their lives, are less exposed to crime and are more supportive of parks. Research published by Habitat for Humanity shows, perhaps most important of all, the many advantages for children associated with homeownership versus renting. These include better educational performance and better prospects for income, as well less of a tendency to become single parents or to be on welfare.<sup>228</sup>

### Redefining Urban Policy

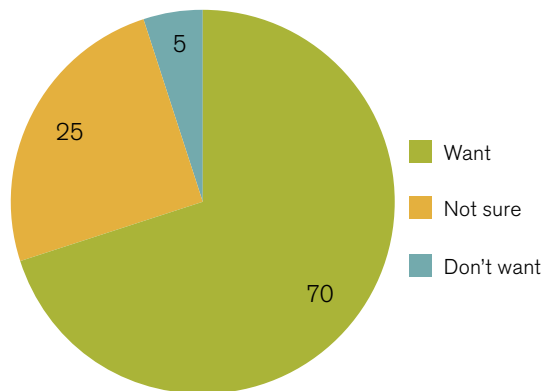
Ultimately, urban policy should be about choices driven by consumer preferences. People should be allowed, as much as is feasible and economically sustainable, to live where they please,

## How Millennials View Marriage and Children

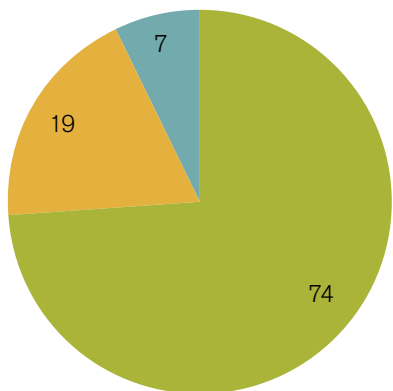
(% SAYING THEY ...)

Figure 60

### Do you want to get married?



### Do you want to have children?



Based on ages 18-29, unmarried and without children, n=305

Source: Pew Research Center

whether in core cities, suburbs or elsewhere. As shown above, the notion that development be “steered” into ever denser pockets runs counter to the wishes of the vast majority.<sup>229</sup>

Moreover, the attempt to force a particular lifestyle on all can have very expensive consequences, not only in respect to housing affordability, but in respect to economic equity. Thomas Piketty, the French economist, recently described the extent to which inequality in 20 nations has deteriorated in recent decades, erasing the hard earned progress of previous years in the earlier part of the twentieth century.<sup>230</sup> Matthew Rognlie of the Massachusetts Institute of Technology examined Piketty’s groundbreaking research on rising inequality and concluded that much of the observed inequality is from redistribution of housing wealth away from the middle-class.<sup>231;232</sup> Rognlie concluded that much of this was due to land regulation, and suggested the need to expand the housing supply and reexamine the land use regulation that he associates with the loss of middle-class wealth.

### **Towards a 'Policy Pluralism'**

Rather than impose one solitary ideal, we should embrace what Robert Fishman described nearly three decades ago as an “urban pluralism” that encompasses the city center, close-in suburbs, new fringe developments and exurbs.<sup>233</sup>

Some densification will, of course, occur, due to changing demographics, escalating land costs and, sadly, slower income growth. But it is absurd to suggest, as does urbanist author Roberta Brandes Gratz, that most Americans

actually pine to live in the dense environments of places like Prague, and away from their more mobile automobile-oriented communities. And to be sure, Prague is a wonderful place to visit, but it’s doubtful that most American families would like to live in the 70 square meter (753 square feet) apartments that accommodate the average household in that city.<sup>234</sup>

In the long run, to be both socially and demographically sustainable, the city needs to embrace both its urban and suburban geographies, playing not

*People should be allowed, as much as is feasible and economically sustainable, to live where they please, whether in core cities, suburbs or elsewhere.*

only to the wealthy, the young, and the very poor, but also to families. A society that wants to replace itself needs to pay attention to the needs of suburban families as well as to those of inner city dwellers. As Frederick Law Olmstead, the creator of Central Park, once remarked: “No great town can long exist without great suburbs.”<sup>235</sup>

For most middle and working class families, the goal is to achieve residence in a small home in a modest neighborhood, whether in a suburb or a city, where children can be raised and also where—of increasing importance—seniors can grow old amidst familiar places and faces. Rather than insist on one form of urbanism, we need to support the idea

that a metropolis' heart exists where its people choose to settle. "After all is said and done, he—the citizen—is really the city," Frank Lloyd Wright suggested. "The city is going wherever he goes."<sup>236</sup>

To succeed, planners and politicians need to listen to people's aspirations and help them accomplish that goal in a responsible manner. Such a consumer-based approach can be messy, and will need to be constrained by considerations of the common good and the environment. But a new approach to urbanism clearly is desperately needed: one that sees people and families not as assets or digits to be moved around and shaped by their betters, but as the fundamental element that defines a city's essence, and provides its ultimate purpose.

## SIDEBAR: BEST CITIES FOR MIDDLE CLASS FAMILIES

Our Best Cities for Middle-Class Families Index ranks all of the 106 US metropolitan areas with populations of more than 500,000 in 2014.

To create these rankings, we didn't just look at conditions across the board. We also focused on those factors that are illustrative of current and future trends: income, current housing prices, and migration data. This approach, rather than leading us to the best places for families and careers in years past, revealed those places that may provide the best opportunities in the future.

As a result of our broader outlook, our findings are somewhat opposite of many “best places” rankings. Studies such as Monocle or the Economist Intelligence Unit are oriented to executives living abroad, and have little room for cost considerations. Those rankings generally favor high-cost cities such as Melbourne or Vancouver, and cities, like Vienna and Helsinki in European nations with low birthrates.<sup>1</sup>

Nor does our list calculate which places are best for older populations. In many cases, people in West Coast and the Northeastern cities have measurably better health, and they live longer. But this is not where people, and particularly families, are moving. Low costs, the availability of more middle class jobs, and shorter commute times are driving young families to places that are becoming the new nurseries of the nation.<sup>2</sup> These families would have to pay the exceedingly high costs to enter the Bay Area, New York or even Seattle or Portland real estate market.

Our Best Cities for Middle Class Families rankings are based on three equally-weighted categories of metrics:

- Median family income adjusted for cost of living
- Economic opportunity, with a focus on middle class jobs
- Family friendliness, determined by several quality of life metrics for school age children and parents

### Final Rankings

Overall, our Best Cities index balances the economic costs and quality of life issues that matter to middle class families. When we integrate our three big categories a very interesting picture emerges. Notably, the best rated cities tend to be smaller. The three most highly rated, Des Moines, Madison and Albany, all have populations of less than 1,000,000. Among our top 10 metropolitan areas for families there are five that are larger than this, but only two—Washington (including both its surrounding suburbs and the largely child-free District) and Minneapolis-St. Paul—are among the nation's 20 largest metropolitan areas.

Our bottom ten includes two of the media's favorite cities, New York and Los Angeles, which are also the largest metropolitan areas in the nation. There are three additional large metropolitan areas in the bottom 10: Miami, and Riverside-San Bernardino, among the top 10 and top 20 most populous cities in the nation respectively, and Las Vegas, which has a population of more than 1,000,000. It seems what we usually see as “fun cities”—New York,



## MIDDLE CLASS ASPIRATION INDEX: ECONOMIC OPPORTUNITY Table E.1

Metropolitan Area	Rank	Median Family Income: Increase 1999-2013	Middle Income Jobs: % of Labor Market: 2014	Change in Middle Income Jobs: 2004-14	Long Term Unemployment Rate: 2005-2014
Salt Lake City, UT	1	28	2	5	7
Provo, UT	2	55	17	2	5
Austin, TX	3	75	11	1	12
Des Moines, IA	4	4	23	17	3
Ogden, UT	5	8	19	19	9
Baton Rouge, LA	6	13	3	14	31
Oklahoma City, OK	7	24	21	15	4
San Antonio, TX	8	41	50	6	19
Houston, TX	9	87	9	3	27
Fayetteville, AR-MO	10	15	53	24	10
Omaha, NE-IA	11	29	22	40	1
Madison, WI	12	33	10	33	6
Tulsa, OK	13	39	5	29	11
Pittsburgh, PA	14	1	28	64	32
Charleston, SC	15	12	33	13	52
Raleigh, NC	16	72	54	4	28
Seattle, WA	17	42	36	11	35
Minneapolis-St. Paul, MN-WI	18	6	57	53	13
Albany, NY	19	2	18	73	20
Colorado Springs, CO	20	66	1	27	59
Baltimore, MD	21	7	25	45	26
Washington, DC-VA-MD-WV	22	19	62	44	8
Denver, CO	23	44	27	18	33
Dallas-Fort Worth, TX	24	93	15	7	25
Portland, ME	25	5	69	71	14
Durham, NC	26	71	13	20	23
Richmond, VA	27	45	14	37	17
Little Rock, AR	28	48	8	46	22
Boise, ID	29	51	63	22	24
Harrisburg, PA	30	10	30	91	18
Nashville, TN	31	68	29	21	36
Boston, MA-NH	32	32	71	34	21
Birmingham, AL	33	18	6	76	42
El Paso, TX	34	79	12	9	83
Columbia, SC	35	46	7	39	64
Knoxville, TN	36	16	49	60	39
Kansas City, MO-KS	37	43	16	49	44
Honolulu, HI	38	92	44	38	2
Lancaster, PA	39	20	85	75	15
Virginia Beach-Norfolk, VA-NC	40	61	4	97	16
Albuquerque, NM	41	31	66	68	29
Greenville, SC	42	54	32	28	76
Louisville, KY-IN	43	25	65	36	72
Hartford, CT	44	35	45	58	55
Wichita, KS	45	60	37	65	30
Phoenix, AZ	46	78	51	26	41
Spokane, WA	47	27	43	35	90
Jacksonville, FL	48	62	20	47	61
Philadelphia, PA-NJ-DE-MD	49	14	61	89	49
Chattanooga, TN-GA	50	22	48	78	48
Allentown, PA-NJ	51	17	86	52	58
Portland, OR-WA	52	69	58	25	75
Charlotte, NC-SC	53	80	38	12	93

US Metropolitan Areas over 1,000,000 Population, Draft at 2015.09.25

## MIDDLE CLASS ASPIRATION INDEX: ECONOMIC OPPORTUNITY Table E.2

Metropolitan Area	Rank	Median Family Income: Increase 1999-2013	Middle Income Jobs: % of Labor Market: 2014	Change in Middle Income Jobs: 2004-14	Long Term Unemployment Rate: 2005-2014
Worcester, MA-CT	54	36	70	59	60
Grand Rapids, MI	55	47	34	51	74
Indianapolis, IN	56	82	42	30	50
St. Louis, MO-IL	57	26	46	82	66
Scranton, PA	58	9	59	92	79
Syracuse, NY	59	11	77	99	46
Rochester, NY	60	50	47	87	37
Bridgeport-Stamford, CT,	61	30	88	72	34
Tucson, AZ	62	76	60	43	45
Tampa-St. Petersburg, FL	63	37	31	81	70
Akron, OH	64	34	26	95	73
Augusta, GA-SC	65	56	24	62	85
McAllen, TX	66	3	103	8	100
Buffalo, NY	67	21	84	93	56
Columbus, OH	68	74	74	57	38
Lakeland, FL	69	57	39	56	92
San Francisco-Oakland, CA	70	83	79	32	51
Cleveland, OH	71	58	41	98	43
Springfield, MA	72	67	76	54	67
Cincinnati, OH-KY-IN	73	64	55	80	62
Jackson, MS	74	70	64	70	53
Cape Coral, FL	75	52	96	42	84
Milwaukee,WI	76	88	68	79	47
Orlando, FL	77	89	99	16	65
New Haven CT	78	65	83	85	78
San Diego, CA	79	99	35	55	71
New Orleans, LA	80	53	73	105	40
Melbourne, FL	81	49	80	100	82
Atlanta, GA	82	100	56	41	77
Winston-Salem, NC	83	86	72	69	80
Sarasota, FL	84	23	97	101	68
Daytona Beach, FL	85	40	95	84	89
San Jose, CA	86	95	100	23	69
Chicago, IL-IN-WI	87	81	75	83	86
Miami, FL	88	98	90	48	54
Sacramento, CA	89	90	52	67	97
Providence, RI-MA	90	59	87	96	96
Oxnard, CA	91	63	94	90	81
Memphis, TN-MS-AR	92	77	92	86	87
Greensboro, NC	93	97	82	77	91
Toledo, OH	94	73	78	102	94
New York, NY-NJ-PA	95	103	91	61	57
Youngstown, OH-PA	96	38	89	106	98
Riverside-San Bernardino, CA	97	84	93	50	101
Santa Rosa, CA	98	94	98	94	63
Dayton, OH	99	96	67	104	88
Detroit, MI	100	85	40	103	102
Bakersfield, CA	101	91	102	10	103
Los Angeles, CA	102	106	81	66	95
Las Vegas, NV	103	104	106	63	99
Stockton, CA	104	102	101	88	104
Modesto, CA	105	101	104	74	106
Fresno, CA	106	105	105	31	105

US Metropolitan Areas over 1,000,000 Population, Draft at 2015.09.25

Miami, Las Vegas, Los Angeles—are not so amenable to the new generation of young families.

The other cities at the bottom tend to have large populations that live under the poverty line. Four are in California's San Joaquin Valley: Fresno, Bakersfield, Stockton and Modesto. This low group also includes El Paso and McAllen in Texas.

### **Income Relative to Cost Of Living**

In our breakdown of factors that determined the overall rankings, we looked at median family incomes, adjusted for the cost of living.

When we use this adjusted family income metric, we see that many top performers—that is, cities that give a lot of proverbial bang for the bucks their residents earn—are in ultra-high income/ high cost regions. Cities that rank well on this income list in spite of their high costs include several in the Northeast: Washington DC, Bridgeport and Boston all make the top 10 for adjusted median family income. Other high income/ high cost cities that topped this adjusted income list were San Jose and San Francisco.

A different phenomena could be seen in cities that landed in the top 15 due to average or below average costs paired with reasonable incomes: Albany, Madison, Des Moines, and Raleigh fall into that category.

On the other end of the adjusted income spectrum, California cities are also prominent, including five of the bottom ten. Many of these areas are inland— Bakersfield, Modesto,

Riverside-San Bernardino and Fresno—but Los Angeles also did poorly here, ranking #99. Other areas with poor scores included three in Florida—Miami, Daytona Beach and Lakeland—while El Paso and McAllen in south Texas scored at the absolute bottom. Many of the worst performing regions suffer from a combination of below average incomes and high costs. Even New York, when both earnings and costs are factored, shows up at a poor #70.

Interestingly, some cities may offer a better economic deal to people before they get to their child raising years. A New York City controller's report shows that the New York “premium” tends to erode by the time workers enter their late 30s. The advantages of a central location may jump start careers by providing key contacts and experiences, but this fades later on. “The New York metro area is always sucking people in and spitting them out,” notes Bernard Weinstein, an economist at Southern Methodist University. “I’ve watched this cycle of all these kids moving to New York, and ten years later moving back to Dallas. You discover that you can find employment in Dallas or Atlanta at a roughly comparable salary, but in real terms it’s a boost because the cost of living is much lower.”<sup>23</sup>

### **Economic Opportunity**

Being located in a place with an average high income can, of course, be a positive, but sometimes the resulting gains accrue to only a relatively small portion of the population. In order to focus on middle class economic opportunity, we looked at three key

categories: increases in median family income, percentage of middle class jobs in the labor market, and growth in such jobs.

Our definition of middle class jobs includes occupations paying 67-200 percent of the national median hourly wage. This group of 574 job types account for 60 percent of the nation's total employment. The share of middle class jobs in each of the 106 metropolitan areas varies, ranging from 66 percent of all jobs in Colorado Springs, to a low of 49 percent in Las Vegas.

Our list of highest ranking cities for economic opportunity is dominated by areas that have also experienced considerable economic growth. The best performer, Salt Lake, is one of three Utah areas in that list's top ten, which also includes Provo and Ogden. In Utah, economic growth has been expansive, including many technology operations that landed there after leaving California, a strong manufacturing base, and an expanding business and financial service sector. All these fields tend to pay above average wages, although these Utahans are unlikely to make the mega-salaries of Silicon Valley entrepreneurs or Wall Street investment bankers.

Other strong performers in economic opportunity include three Texas cities: Houston, Austin and San Antonio. The top ten list is rounded out by four diverse economies: Des Moines, Fayetteville (Arkansas-Missouri), Oklahoma City and Baton Rouge.

In contrast, the bottom of the economic opportunity list is dominated by some of those areas hardest hit in the last recession. Seven are in California, including Los Angeles, Santa Rosa and the inland metropolitan areas of

Riverside-San Bernardino, Bakersfield, Stockton, Modesto and Fresno. Also in the bottom 10 are two rustbelt metros, Dayton and Detroit. The other city at the bottom is Las Vegas, an area prone to boom-bust cycles with an economy that has long been tied closely to California's.

## Family Friendliness

This might be considered the most subjective of our categories, but in some ways it may be the most persuasive. Our rankings on overall family friendliness include such things as commute times, a major concern of young parents, the cost of a single family house (the overwhelming choice of families) adjusted for income, crowding (number of rooms per person), and finally, the net migration of people aged 5-17 over the 2005-2009 period.<sup>4</sup>

It is critical to understand that many of the areas that do best on this list are not always ranked by others as "best cities" for children, and other lists show admiration for places that didn't meet our standards. For example, upscale suburbs located around such as places as Boston (Newton) and San Francisco (Palo Alto) are no doubt excellent places to raise children if you bought years ago, come from a wealthy family or became rich in the tech business. Our study ended up giving the best ratings largely to some smaller cities, as well as to some suburban areas.<sup>5</sup>

One of the key components of this ranking is commute time. Commutes tend to be much shorter in small cities. Average one-way commute times are just under 20 minutes in Wichita (the lowest, at 18.4 minutes), and in Provo,

## MIDDLE CLASS ASPIRATION INDEX: FAMILY FRIENDLINESS

Table F.1

Metropolitan Area	Rank	Rooms: 2013	5-17 Migration: 2005-2009	Journey to Work Time : 2013	Detached House Price to Income Ratio: 2014
Fayetteville, AR-MO	1	84	1	5	30
Scranton, PA	2	12	23	15	4
Toledo, OH	3	21	43	6	3
Syracuse, NY	4	14	39	10	7
Melbourne, FL	5	9	6	41	34
Youngstown, OH-PA	6	8	59	13	1
Colorado Springs, CO	7	30	3	19	78
Wichita, KS	8	62	51	1	9
Des Moines, IA	9	69	15	2	25
Columbia, SC	10	38	5	52	27
Greenville, SC	11	41	17	18	43
Dayton, OH	12	11	71	12	14
Greensboro, NC	13	31	24	24	31
Rochester, NY	14	27	85	8	8
Boise, ID	15	74	9	9	49
Buffalo, NY	16	15	92	7	10
Omaha, NE-IA	17	51	74	3	20
Akron, OH	18	4	68	40	5
Tulsa, OK	19	68	36	11	28
Columbus, OH	20	22	37	39	26
Madison, WI	21	6	70	14	61
Harrisburg, PA	22	13	82	25	15
Kansas City, MO-KS	23	39	44	35	22
Raleigh, NC	24	37	7	65	47
Chattanooga, TN-GA	25	54	30	37	21
Little Rock, AR	26	65	33	31	17
Knoxville, TN	27	34	41	36	35
Spokane, WA	28	23	62	16	59
Louisville, KY-IN	29	36	45	45	19
Lancaster, PA	30	63	26	28	37
Cape Coral, FL	31	24	2	89	68
Durham, NC	32	3	83	27	46
Daytona Beach, FL	33	18	21	50	58
Albany, NY	34	32	63	26	39
Oklahoma City, OK	35	79	22	30	24
Grand Rapids, MI	36	58	77	23	18
Sarasota, FL	37	2	55	32	85
Winston-Salem, NC	38	49	66	34	29
Cleveland, OH	39	7	87	61	6
Indianapolis, IN	40	45	42	57	23
Cincinnati, OH-KY-IN	41	28	67	59	13
Pittsburgh, PA	42	5	50	77	11
Ogden, UT	43	88	14	20	55
Richmond, VA	44	1	52	64	69
Lakeland, FL	45	67	12	71	40
Albuquerque, NM	46	75	31	33	62
Charlotte, NC-SC	47	50	11	73	65
Hartford, CT	48	52	58	44	53
Jacksonville, FL	49	44	20	75	56
Springfield, MA	50	72	56	29	57
Austin, TX	51	80	4	74	72
Birmingham, AL	52	17	38	81	38
St. Louis, MO-IL	53	43	80	67	12

\*Based on four one-year samples from the 2006-2010 American Community Survey

## MIDDLE CLASS ASPIRATION INDEX: FAMILY FRIENDLINESS

Table F.2

Metropolitan Area	Rank	Rooms: 2013	5-17 Migration: 2005-2009	Journey to Work Time : 2013	Detached House Price to Income Ratio: 2014
Portland, ME	54	19	78	42	76
Nashville, TN	55	48	19	79	50
Minneapolis-St. Paul, MN-WI	56	26	69	62	45
Memphis, TN-MS-AR	57	42	88	58	32
Charleston, SC	58	25	76	49	79
Allentown, PA-NJ	59	20	28	86	48
Tampa-St. Petersburg, FL	60	46	54	76	36
Virginia Beach-Norfolk, VA-NC	61	16	94	54	63
Jackson, MS	62	76	49	56	44
Augusta, GA-SC	63	40	103	47	16
Las Vegas, NV	64	83	16	53	81
Atlanta, GA	65	47	10	98	33
Tucson, AZ	66	70	47	60	66
New Haven CT	67	57	64	51	86
Milwaukee,WI	68	53	95	46	64
San Antonio, TX	69	94	8	63	54
Phoenix, AZ	70	73	29	68	74
Salt Lake City, UT	71	90	46	21	83
Portland, OR-WA	72	61	34	66	88
Provo, UT	73	98	35	4	84
Baton Rouge, LA	74	81	25	88	42
Detroit, MI	75	60	99	83	2
Denver, CO	76	29	48	78	90
Dallas-Fort Worth, TX	77	86	27	85	52
Providence, RI-MA	78	71	79	70	80
Sacramento, CA	79	85	32	72	89
Orlando, FL	80	64	81	84	71
Philadelphia, PA-NJ-DE-MD	81	35	89	94	70
Baltimore, MD	82	10	61	102	77
Worcester, MA-CT	83	78	75	91	75
Houston, TX	84	95	18	96	67
Bakersfield, CA	85	103	53	43	82
Seattle, WA	86	59	73	92	94
Fresno, CA	87	100	96	22	91
El Paso, TX	88	104	91	38	60
Santa Rosa, CA	89	77	84	48	101
McAllen, TX	90	106	40	17	41
Modesto, CA	91	96	60	87	87
Bridgeport-Stamford, CT	92	55	93	97	97
Chicago, IL-IN-WI	93	82	97	101	73
Boston, MA-NH	94	66	86	99	95
Oxnard, CA	95	89	72	69	99
Washington, DC-VA-MD-WV	96	33	57	105	92
New Orleans. LA	97	56	106	80	51
Miami, FL	98	91	102	90	98
Riverside-San Bernardino, CA	99	101	13	103	96
San Diego, CA	100	87	90	55	102
Stockton, CA	101	99	65	104	93
San Jose, CA	102	97	98	82	106
New York, NY-NJ-PA	103	92	100	106	100
San Francisco-Oakland, CA	104	93	101	100	104
Los Angeles, CA	105	102	104	95	103
Honolulu, HI	106	105	105	93	105

\*Based on four one-year samples from the 2006-2010 American Community Survey



Omaha, Des Moines and Fayetteville. Commutes in most other metropolitan areas (including Los Angeles) range from 20 minutes to 28 minutes.<sup>6</sup> The longest commute times are in metropolitan areas with larger transit market shares, because commuting by transit takes about twice as long as by automobile. New York's average commute is 34 minutes each way, while Washington's is 32.3 minutes. Chicago, San Francisco and Boston also are among the worst ten for commute times, due to their high transit market shares.

Some places in the bottom ten in commuting time are part of larger metropolitan areas; Stockton (San Francisco Bay area), Riverside-San Bernardino (Los Angeles area) and Baltimore (Washington area). Bridgeport is also in the bottom ten, along with Atlanta and its less-than-optimum freeway and arterial street system.

Another key component is home buying. In this era of elevated housing prices and generally depressed incomes, the issue of cost has become paramount, and could become even more important if interest rates rise.<sup>7</sup> Due to the vast preference of families for single family houses, we focused on the relative cost of such a dwelling. Our calculations are based on current prices, because that is what would be most relevant to younger families; for older households bought years ago, the higher prices may seem something of a boon (unless they want their children to buy or even rent close by).

Overall, the closest relationships between house price and income we saw were in the economically depressed cities of the Midwest and the Northeast. Youngstown was the most affordable, followed by Detroit, Toledo, Scranton

and Akron. But other more economically vibrant heartland cities such as Omaha, Madison, Cincinnati and Pittsburgh placed high. The bottom rungs were overwhelmingly seen in California, which accounts for six of the bottom ten of our 106 metropolitan areas, with San Jose at the bottom, followed by Honolulu, San Francisco, Los Angeles and San Diego. Los Angeles has become very unaffordable, despite generally low income growth.<sup>8</sup>

Finally, we looked at the migration of people aged 5 to 17, which tells us how people are "voting with their feet." The biggest percentage gain in migration of school-age children has been in Fayetteville, Arkansas-Missouri, which reported growth of 2.5 percent over the 2005-2009 period. Other big gainers were Cape Coral, Florida; Colorado Springs; and Columbia, South Carolina; the next five included Melbourne, Florida; Raleigh; San Antonio; Boise; and Atlanta.

In the future this process will be accelerated by the growing shift of immigrants (who tend to have more children) to both suburbs and smaller cities, a trend well documented by the Pew Foundation. More immigrants moved to metropolitan areas like Minneapolis, Baltimore and Charlotte than to Los Angeles between 2000 and 2013. Atlanta and Seattle, largely in their lower cost suburbs, saw an increase in immigrants during this period far greater than Chicago, San Francisco, Boston, or Los Angeles did. The immigrant population doubled or more in nine mostly southeastern metro areas: Cape Coral, Knoxville, Nashville, Charlotte, Louisville, Charleston, Raleigh, Scranton, and Indianapolis.<sup>9</sup>

What areas are families increasingly avoiding? California sits at the bottom of the list of places where families choose to move, with three of the ten areas with the lowest migration of children: Los Angeles, San Francisco and San Jose. These high priced areas are joined by other pricey cities like Honolulu and New York. Any future demography of America will likely reflect these movements, which will make the South and Intermountain West more family-centric, while the Northeast and the West Coast, for the most part will become less so.

## The Question Of Amenities

So why do families pick different places than those that are generally considered hotbeds of 'the creative class'? One answer has to do with which amenities are valuable to different people at different stages of life. San Francisco, New York, and Los Angeles offer much to those who want to enjoy the arts, fine dining and bracing street scenes. But many of the things that appeal to those focused on urban culture do not fulfill the needs of families who seek family-oriented attractions like farmer's markets, bike trails and Fourth of July parades.

Some of the more media-favored cities seem over-anxious to embrace a future of singles. This is especially illustrated by the constraint of the housing choices that families overwhelmingly prefer.

But, for the most part, the better rated cities in our rankings have continued to maintain their attractiveness to families while expanding their more urban options. Downtown areas are undergoing improvement in places such as Kansas

City, Raleigh, Omaha, Oklahoma City, Salt Lake and Des Moines, each of which offer some surprising amenities that are easily accessible to residents of the surrounding region.<sup>10</sup> Getting from Overland Park to downtown Kansas City takes 20 minutes without traffic congestion, compared to a similar trip from White Plains, in Westchester County, New York, to Manhattan, or from Thousand Oaks to downtown Los Angeles; each of those would take at least twice as long.

At the same time, many suburbs and 'second tier' cities have been boosting their cultural offerings. There are numerous cultural institutions today in suburbs like the Woodlands outside Houston, in California's Orange County, in areas outside of Atlanta, and on the western periphery of Chicago.<sup>11</sup>

To be sure, no one will mistake downtown Omaha for Manhattan or San Francisco. But for most families, particularly those without lots of money, there is also no comparison in terms of housing costs or ease of getting around. Our great urban centers and elite regions will continue to attract some of the unattached young, the restless, and the well-heeled for the foreseeable future.<sup>12</sup> Increasingly, though, America's children will be raised elsewhere, in places perhaps less celebrated but more amenable to the needs of families.

**MIDDLE CLASS ASPIRATION INDEX: SCORES IN RANK ORDER** Table A.1

Metropolitan Area	Rank	COLI Adjusted Median Family Income	Economic Opportunity	Family Friendliness	Overall Score
Des Moines, IA	1	0.806	0.775	0.848	0.810
Madison, WI	2	0.833	0.712	0.808	0.785
Albany, NY	3	0.847	0.684	0.796	0.775
Austin, TX	4	0.756	0.796	0.758	0.770
Raleigh, NC	5	0.786	0.701	0.808	0.765
Minneapolis-St. Paul, MN-WI	6	0.851	0.684	0.751	0.762
Hartford, CT	7	0.912	0.600	0.762	0.758
Washington, DC-VA-MD-WV	8	1.000	0.678	0.573	0.750
Omaha, NE-IA	9	0.707	0.713	0.821	0.747
Ogden, UT	10	0.684	0.755	0.774	0.737
Salt Lake City, UT	11	0.626	0.844	0.720	0.730
Kansas City, MO-KS	12	0.725	0.624	0.808	0.719
Pittsburg, PA	13	0.669	0.702	0.777	0.716
Durham, NC	14	0.685	0.661	0.797	0.714
Colorado Springs, CO	15	0.603	0.682	0.856	0.713
Harrisburg, PA	16	0.677	0.644	0.808	0.710
Fayetteville, AR-MO	17	0.518	0.720	0.880	0.706
Baltimore, MD	18	0.775	0.678	0.658	0.704
Boston, MA-NH	19	0.890	0.642	0.578	0.703
Richmond, VA	20	0.675	0.661	0.770	0.702
Bridgeport-Stamford, CT	21	0.929	0.572	0.584	0.695
Provo, UT	22	0.546	0.827	0.710	0.694
Seattle, WA	23	0.768	0.685	0.625	0.693
Denver, CO	24	0.703	0.670	0.699	0.691
Oklahoma City, OK	25	0.532	0.748	0.792	0.691
St. Louis, MO-IL	26	0.739	0.576	0.754	0.690
Akron, OH	27	0.675	0.563	0.820	0.686
Syracuse, NY	28	0.615	0.573	0.860	0.683
Portland, ME	29	0.628	0.662	0.753	0.681
Wichita, KS	30	0.585	0.599	0.850	0.678
Louisville, KY-IN	31	0.629	0.604	0.799	0.677
Charleston, SC	32	0.582	0.702	0.746	0.676
Tulsa, OK	33	0.499	0.707	0.813	0.673
Cincinnati, OH-KY-IN	34	0.693	0.545	0.778	0.672
Columbus, OH	35	0.646	0.554	0.812	0.671
Baton Rouge, LA	36	0.534	0.751	0.703	0.663
Columbia, SC	37	0.517	0.627	0.844	0.663
Cleveland, OH	38	0.656	0.548	0.783	0.662
Little Rock, AR	39	0.524	0.656	0.802	0.660
Nashville, TN	40	0.580	0.644	0.753	0.659
Lancaster, PA	41	0.566	0.610	0.798	0.658
Buffalo, NY	42	0.596	0.555	0.822	0.658
Rochester, NY	43	0.559	0.573	0.826	0.652
Boise, ID	44	0.463	0.651	0.824	0.646
Birmingham, AL	45	0.543	0.637	0.757	0.646
Grand Rapids, MI	46	0.567	0.583	0.786	0.645
San Antonio, TX	47	0.475	0.731	0.723	0.643
Indianapolis, IN	48	0.558	0.580	0.782	0.640
Dallas-Fort Worth, TX	49	0.562	0.663	0.693	0.639
Philadelphia, PA-NJ-DE-MD	50	0.657	0.593	0.668	0.639
Portland, OR-WA	51	0.619	0.587	0.711	0.639
Worcester, MA-CT	52	0.679	0.585	0.651	0.638
Allentown, PA-NJ	53	0.577	0.588	0.745	0.637

US Metropolitan Areas over 1,000,000 Population, Draft at 2015.09.25

## MIDDLE CLASS ASPIRATION INDEX: SCORES IN RANK ORDER Table A.2

Metropolitan Area	Rank	COLI Adjusted Median Family Income	Economic Opportunity	Family Friendliness	Overall Score
Virginia Beach-Norfolk, VA-NC	54	0.562	0.609	0.738	0.810
Chattanooga, TN-GA	55	0.504	0.593	0.806	0.785
Scranton, PA	56	0.460	0.575	0.867	0.775
Charlotte, NC-SC	57	0.527	0.586	0.765	0.770
Greenville, SC	58	0.440	0.605	0.832	0.765
Milwaukee,WI	59	0.642	0.508	0.725	0.762
Springfield, MA	60	0.568	0.546	0.759	0.758
Knoxville, TN	61	0.439	0.626	0.801	0.750
Houston, TX	62	0.504	0.725	0.636	0.747
Jacksonville, FL	63	0.501	0.596	0.760	0.737
Spokane, WA	64	0.434	0.596	0.800	0.730
New Haven, CT	65	0.593	0.504	0.727	0.719
Toledo, OH	66	0.507	0.432	0.865	0.716
San Jose, CA	67	0.935	0.477	0.388	0.714
Atlanta, GA	68	0.571	0.497	0.731	0.713
Providence, RI-MA	69	0.639	0.469	0.688	0.710
Albuquerque, NM	70	0.408	0.607	0.767	0.706
Oxnard, CA	71	0.720	0.465	0.577	0.704
San Francisco-Oakland, CA	72	0.832	0.548	0.366	0.703
Augusta, GA-SC	73	0.444	0.561	0.733	0.702
Phoenix, AZ	74	0.417	0.596	0.723	0.695
Melbourne, FL	75	0.361	0.498	0.858	0.694
Dayton, OH	76	0.453	0.402	0.832	0.693
Winston-Salem, NC	77	0.402	0.487	0.783	0.691
Sacramento, CA	78	0.515	0.475	0.679	0.691
Youngstown, OH-PA	79	0.380	0.426	0.856	0.690
Sarasota, FL	80	0.391	0.481	0.784	0.686
Greensboro, NC	81	0.384	0.433	0.831	0.683
Tampa-St. Petersburg, FL	82	0.320	0.567	0.744	0.681
Memphis, TN-MS-AR	83	0.425	0.454	0.751	0.678
Detroit, MI	84	0.544	0.383	0.702	0.677
Chicago, IL-IN-WI	85	0.572	0.476	0.580	0.676
Jackson, MS	86	0.349	0.543	0.734	0.673
Cape Coral, FL	87	0.316	0.509	0.798	0.672
Tucson, AZ	88	0.291	0.569	0.730	0.671
Lakeland, FL	89	0.225	0.552	0.767	0.663
Orlando, FL	90	0.308	0.507	0.678	0.663
Daytona Beach, FL	91	0.198	0.479	0.797	0.662
Honolulu, HI	92	0.596	0.613	0.258	0.660
Santa Rosa, CA	93	0.440	0.413	0.601	0.659
New Orleans. LA	94	0.385	0.499	0.562	0.658
San Diego, CA	95	0.387	0.501	0.522	0.658
El Paso, TX	96	0.099	0.636	0.613	0.652
Las Vegas, NV	97	0.337	0.222	0.733	0.646
New York, NY-NJ-PA	98	0.480	0.480	0.427	0.646
Riverside-San Bernardino, CA	99	0.284	0.284	0.414	0.645
Bakersfield, CA	100	0.207	0.207	0.360	0.643
Miami, FL	101	0.190	0.190	0.476	0.640
McAllen, TX	102	0.000	0.000	0.555	0.639
Modesto, CA	103	0.267	0.267	0.191	0.639
Stockton, CA	104	0.290	0.290	0.201	0.639
Los Angeles, CA	105	0.265	0.265	0.356	0.638
Fresno, CA	106	0.118	0.118	0.188	0.637

US Metropolitan Areas over 1,000,000 Population, Draft at 2015.09.25

## MIDDLE CLASS ASPIRATION INDEX: ALPHABETICAL SCORES Table B.1

Metropolitan Area	Rank	COLI Adjusted Median Family Income	Economic Opportunity	Family Friendliness	Overall Score
Akron, OH	27	0.675	0.563	0.820	0.686
Albany, NY	3	0.847	0.684	0.796	0.775
Albuquerque, NM	70	0.408	0.607	0.767	0.594
Allentown, PA-NJ	53	0.577	0.588	0.745	0.637
Atlanta, GA	68	0.571	0.497	0.731	0.600
Auqusta, GA-SC	73	0.444	0.561	0.733	0.580
Austin, TX	4	0.756	0.796	0.758	0.770
Bakersfield, CA	100	0.207	0.360	0.634	0.400
Baltimore, MD	18	0.775	0.678	0.658	0.704
Baton Rouge, LA	36	0.534	0.751	0.703	0.663
Birmingham, AL	45	0.543	0.637	0.757	0.646
Boise, ID	44	0.463	0.651	0.824	0.646
Boston, MA-NH	19	0.890	0.642	0.578	0.703
Bridgeport-Stamford, CT	21	0.929	0.572	0.584	0.695
Buffalo, NY	42	0.596	0.555	0.822	0.658
Cape Coral, FL	87	0.316	0.509	0.798	0.541
Charleston, SC	32	0.582	0.702	0.746	0.676
Charlotte, NC-SC	57	0.527	0.586	0.765	0.626
Chattanooga, TN-GA	55	0.504	0.593	0.806	0.634
Chicago, IL-IN-WI	85	0.572	0.476	0.580	0.543
Cincinnati, OH-KY-IN	34	0.693	0.545	0.778	0.672
Cleveland, OH	38	0.656	0.548	0.783	0.662
Colorado Springs, CO	15	0.603	0.682	0.856	0.713
Columbia, SC	37	0.517	0.627	0.844	0.663
Columbus, OH	35	0.646	0.554	0.812	0.671
Dallas-Fort Worth, TX	49	0.562	0.663	0.693	0.639
Dayton, OH	76	0.453	0.402	0.832	0.562
Daytona Beach, FL	91	0.198	0.479	0.797	0.491
Denver, CO	24	0.703	0.670	0.699	0.691
Des Moines, IA	1	0.806	0.775	0.848	0.810
Detroit, MI	84	0.544	0.383	0.702	0.543
Durham, NC	14	0.685	0.661	0.797	0.714
El Paso, TX	96	0.099	0.636	0.613	0.449
Fayetteville, AR-MO	17	0.518	0.720	0.880	0.706
Fresno, CA	106	0.118	0.188	0.617	0.308
Grand Rapids, MI	46	0.567	0.583	0.786	0.645
Greensboro, NC	81	0.384	0.433	0.831	0.549
Greenville, SC	58	0.440	0.605	0.832	0.625
Harrisburg, PA	16	0.677	0.644	0.808	0.710
Hartford, CT	7	0.912	0.600	0.762	0.758
Houston, TX	62	0.504	0.725	0.636	0.621
Indianapolis, IN	48	0.558	0.580	0.782	0.640
Jackson, MS	86	0.349	0.543	0.734	0.542
Jacksonville, FL	63	0.501	0.596	0.760	0.619
Kansas City, MO-KS	12	0.725	0.624	0.808	0.719
Knoxville, TN	61	0.439	0.626	0.801	0.622
Lakeland, FL	89	0.225	0.552	0.767	0.515
Lancaster, PA	41	0.566	0.610	0.798	0.658
Las Vegas, NV	97	0.337	0.222	0.733	0.431
Little Rock, AR	39	0.524	0.656	0.802	0.660
Los Angeles, CA	105	0.265	0.356	0.316	0.312
Louisville, KY-IN	31	0.629	0.604	0.799	0.677
Madison, WI	2	0.833	0.712	0.808	0.785

US Metropolitan Areas over 1,000,000 Population, Draft at 2015.09.25

## MIDDLE CLASS ASPIRATION INDEX: ALPHABETICAL SCORES Table B.2

Metropolitan Area	Rank	COLI Adjusted Median Family Income	Economic Opportunity	Family Friendliness	Overall Score
McAllen, TX	102	0.000	0.555	0.596	0.384
Memphis, TN-MS-AR	83	0.425	0.454	0.751	0.543
Miami, FL	101	0.190	0.476	0.529	0.398
Milwaukee, WI	59	0.642	0.508	0.725	0.625
Minneapolis-St. Paul, MN-WI	6	0.851	0.684	0.751	0.762
Modesto, CA	103	0.267	0.191	0.584	0.348
Nashville, TN	40	0.580	0.644	0.753	0.659
New Haven, CT	65	0.593	0.504	0.727	0.608
New Orleans, LA	94	0.385	0.499	0.562	0.482
New York, NY-NJ-PA	98	0.480	0.427	0.383	0.430
Sarasota, FL	80	0.391	0.481	0.784	0.552
Ogden, UT	10	0.684	0.755	0.774	0.737
Oklahoma City, OK	25	0.532	0.748	0.792	0.691
Omaha, NE-IA	9	0.707	0.713	0.821	0.747
Orlando, FL	90	0.308	0.507	0.678	0.498
Oxnard, CA	71	0.720	0.465	0.577	0.587
Melbourne, FL	75	0.361	0.498	0.858	0.573
Philadelphia, PA-NJ-DE-MD	50	0.657	0.593	0.668	0.639
Phoenix, AZ	74	0.417	0.596	0.723	0.579
Pittsburgh, PA	13	0.669	0.702	0.777	0.716
Portland, ME	29	0.628	0.662	0.753	0.681
Portland, OR-WA	51	0.619	0.587	0.711	0.639
Providence, RI-MA	69	0.639	0.469	0.688	0.598
Provo, UT	22	0.546	0.827	0.710	0.694
Raleigh, NC	5	0.786	0.701	0.808	0.765
Richmond, VA	20	0.675	0.661	0.770	0.702
Riverside-San Bernadino, CA	99	0.284	0.414	0.526	0.408
Rochester, NY	43	0.559	0.573	0.826	0.652
Sacramento, CA	078	0.515	0.475	0.679	0.556
St. Louis, MO-IL	26	0.739	0.576	0.754	0.690
Salt Lake City, UT	11	0.626	0.844	0.720	0.730
San Antonio, TX	47	0.475	0.731	0.723	0.643
San Diego, CA	95	0.387	0.501	0.522	0.470
San Francisco-Oakland, CA	72	0.832	0.548	0.366	0.582
San Jose, CA	67	0.935	0.477	0.388	0.600
Santa Rosa, CA	93	0.440	0.413	0.601	0.485
Scranton, PA	56	0.460	0.575	0.867	0.634
Seattle, WA	23	0.768	0.685	0.625	0.693
Spokane, WA	64	0.434	0.596	0.800	0.610
Springfield, MA	60	0.568	0.546	0.759	0.624
Stockton, CA	104	0.290	0.201	0.496	0.329
Syracuse, NY	28	0.615	0.573	0.860	0.683
Tampa-St. Petersburg, FL	82	0.320	0.567	0.744	0.544
Toledo, OH	66	0.507	0.432	0.865	0.601
Tucson, AZ	88	0.291	0.569	0.730	0.530
Tulsa, OK	33	0.499	0.707	0.813	0.673
Honolulu, HI	92	0.596	0.613	0.258	0.489
Virginia Beach-Norfolk, VA-NC	54	0.562	0.609	0.738	0.636
Washington, DC-VA-MD-WV	8	1.000	0.678	0.573	0.750
Wichita, KS	30	0.585	0.599	0.850	0.678
Winston-Salem, NC	77	0.402	0.487	0.783	0.558
Worcester, MA-CT	52	0.679	0.585	0.651	0.638
Youngstown, OH-PA	79	0.380	0.426	0.856	0.554

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## MIDDLE CLASS ASPIRATION INDEX: ALPHABETICAL RANK

Table C.1

Metropolitan Area	Rank	COLI Adjusted Median Family Income	Economic Opportunity	Family Friendliness	Overall Score
Akron, OH	27	25	64	18	27
Albany, NY	3	7	19	34	3
Albuquerque, NM	70	82	41	46	70
Allentown, PA-NJ	53	45	51	59	53
Atlanta, GA	68	47	82	65	68
Augusta, GA-SC	73	75	65	63	73
Austin, TX	4	14	3	51	4
Bakersfield, CA	100	101	101	85	100
Baltimore, MD	18	12	21	82	18
Baton Rouge, LA	36	58	6	74	36
Birmingham, AL	45	57	33	52	45
Boise, ID	44	72	29	15	44
Boston, MA-NH	19	5	32	94	19
Bridgeport-Stamford, CT	21	3	61	92	21
Buffalo, NY	42	40	67	16	42
Cape Coral, FL	87	93	75	31	87
Charleston, SC	32	43	15	58	32
Charlotte, NC-SC	57	60	53	47	57
Chattanooga, TN-GA	55	66	50	25	55
Chicago, IL-IN-WI	85	46	87	93	85
Cincinnati, OH-KY-IN	34	20	73	41	34
Cleveland, OH	38	29	71	39	38
Colorado Springs, CO	15	38	20	7	15
Columbia, SC	37	63	35	10	37
Columbus, OH	35	30	68	20	35
Dallas-Fort Worth, TX	49	52	24	77	49
Dayton, OH	76	74	99	12	76
Daytona Beach, FL	91	102	85	33	91
Denver, CO	24	19	23	76	24
Des Moines, IA	1	10	4	9	1
Detroit, MI	84	56	100	75	84
Durham, NC	14	21	26	32	14
El Paso, TX	96	105	34	88	96
Fayetteville, AR-MO	17	62	10	1	17
Fresno, CA	106	104	106	87	106
Grand Rapids, MI	46	49	55	36	46
Greensboro, NC	81	87	93	13	81
Greenville, SC	58	77	42	11	58
Harrisburg, PA	16	24	30	22	16
Hartford, CT	7	4	44	48	7
Houston, TX	62	67	9	84	62
Indianapolis, IN	48	54	56	40	48
Jackson, MS	86	90	74	62	86
Jacksonville, FL	63	68	48	49	63
Kansas City, MO-KS	12	16	37	23	12
Knoxville, TN	61	78	36	27	61
Lakeland, FL	89	100	69	45	89
Lancaster, PA	41	50	39	30	41
Las Vegas, NV	97	91	103	64	97
Little Rock, AR	39	61	28	26	39
Los Angeles, CA	105	99	102	105	105
Louisville, KY-IN	31	33	43	29	31
Madison, WI	2	8	12	21	2

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## MIDDLE CLASS ASPIRATION INDEX: ALPHABETICAL RANK

Table C.2

Metropolitan Area	Rank	COLI Adjusted Median Family Income	Economic Opportunity	Family Friendliness	Overall Score
McAllen, TX	102	106	66	90	102
Memphis, TN-MS-AR	83	80	92	57	83
Miami, FL	101	103	88	98	101
Milwaukee, WI	59	31	76	68	59
Minneapolis-St. Paul, MN-WI	6	6	18	56	6
Modesto, CA	103	98	105	91	103
Nashville, TN	40	44	31	55	40
New Haven, CT	65	41	78	67	65
New Orleans, LA	94	86	80	97	94
New York, NY-NJ-PA	98	70	95	103	98
Sarasota, FL	80	84	84	37	80
Ogden, UT	10	22	5	43	10
Oklahoma City, OK	25	59	7	35	25
Omaha, NE-IA	9	18	11	17	9
Orlando, FL	90	94	77	80	90
Oxnard, CA	71	17	91	95	71
Melbourne, FL	75	89	81	5	75
Philadelphia, PA-NJ-DE-MD	50	28	49	81	50
Phoenix, AZ	74	81	46	70	74
Pittsburgh, PA	13	27	14	42	13
Portland, ME	29	34	25	54	29
Portland, OR-WA	51	36	52	72	51
Providence, RI-MA	69	32	90	78	69
Provo, UT	22	55	2	73	22
Raleigh, NC	5	11	16	24	5
Richmond, VA	20	26	27	44	20
Riverside-San Bernadino, CA	99	97	97	99	99
Rochester, NY	43	53	60	14	43
Sacramento, CA	078	64	89	79	78
St. Louis, MO-IL	26	15	57	53	26
Salt Lake City, UT	11	35	1	71	11
San Antonio, TX	47	71	8	69	47
San Diego, CA	95	85	79	100	95
San Francisco-Oakland, CA	72	9	70	104	72
San Jose, CA	67	2	86	102	67
Santa Rosa, CA	93	76	98	89	93
Scranton, PA	56	73	58	2	56
Seattle, WA	23	13	17	86	23
Spokane, WA	64	79	47	28	64
Springfield, MA	60	48	72	50	60
Stockton, CA	104	96	104	101	104
Syracuse, NY	28	37	59	4	28
Tampa-St. Petersburg, FL	82	92	63	60	82
Toledo, OH	66	65	94	3	66
Tucson, AZ	88	95	62	66	88
Tulsa, OK	33	69	13	19	33
Honolulu, HI	92	39	38	106	92
Virginia Beach-Norfolk, VA-NC	54	51	40	61	54
Washington, DC-VA-MD-WV	8	1	22	96	8
Wichita, KS	30	42	45	8	30
Winston-Salem, NC	77	83	83	38	77
Worcester, MA-CT	52	23	54	83	52
Youngstown, OH-PA	79	88	96	6	79

US Metropolitan Areas over 1,000,000 Population, Draft at 2015.09.25

## MIDDLE CLASS ASPIRATION INDEX: INCOME RANKING

Table D.1

Metropolitan Area	COLI Adjusted Median Family Income Ranking	Metropolitan Area	COLI Adjusted Median Family Income Ranking
Washington, DC-VA-MD-WV	1	Indianapolis, IN	54
San Jose, CA	2	Provo, UT	55
Bridgeport-Stamford, CT	3	Detroit, MI	56
Hartford, CT	4	Birmingham, AL	57
Boston, MA-NH	5	Baton Rouge, LA	58
Minneapolis-St. Paul, MN-WI	6	Oklahoma City, OK	59
Albany, NY	7	Charlotte, NC-SC	60
Madison, WI	8	Little Rock, AR	61
San Francisco-Oakland, CA	9	Fayetteville, AR-MO	62
Des Moines, IA	10	Columbia, SC	63
Raleigh, NC	11	Sacramento, CA	64
Baltimore, MD	12	Toledo, OH	65
Seattle, WA	13	Chattanooga, TN-GA	66
Austin, TX	14	Houston, TX	67
St. Louis, MO-IL	15	Jacksonville, FL	68
Kansas City, MO-KS	16	Tulsa, OK	69
Oxnard, CA	17	New York, NY-NJ-PA	70
Omaha, NE-IA	18	San Antonio, TX	71
Denver, CO	19	Boise, ID	72
Cincinnati, OH-KY-IN	20	Scranton, PA	73
Durham, NC	21	Dayton, OH	74
Ogden, UT	22	Augusta, GA-SC	75
Worcester, MA-CT	23	Santa Rosa, CA	76
Harrisburg, PA	24	Greenville, SC	77
Akron, OH	25	Knoxville, TN	78
Richmond, VA	26	Spokane, WA	79
Pittsburgh, PA	27	Memphis, TN-MS-AR	80
Philadelphia, PA-NJ-DE-MD	28	Phoenix, AZ	81
Cleveland, OH	29	Albuquerque, NM	82
Columbus, OH	30	Winston-Salem, NC	83
Milwaukee, WI	31	Sarasota, FL	84
Providence, RI-MA	32	San Diego, CA	85
Louisville, KY-IN	33	New Orleans, LA	86
Portland, ME	34	Greensboro, NC	87
Salt Lake City, UT	35	Youngstown, OH-PA	88
Portland, OR-WA	36	Melbourne, FL	89
Syracuse, NY	37	Jackson, MS	90
Colorado Springs, CO	38	Las Vegas, NV	91
Honolulu, HI	39	Tampa-St. Petersburg, FL	92
Buffalo, NY	40	Cape Coral, FL	93
New Haven, CT	41	Orlando, FL	94
Wichita, KS	42	Tucson, AZ	95
Charleston, SC	43	Stockton, CA	96
Nashville, TN	44	Riverside-San Bernardino, CA	97
Allentown, PA-NJ	45	Modesto, CA	98
Chicago, IL-IN-WI	46	Los Angeles, CA	99
Atlanta, GA	47	Lakeland, FL	100
Springfield, MA	48	Bakersfield, CA	101
Grand Rapids, MI	49	Daytona Beach, FL	102
Lancaster, PA	50	Miami, FL	103
Virginia Beach-Norfolk, VA-NC	51	Fresno, CA	104
Dallas-Fort Worth, TX	52	El Paso, TX	105
Rochester, NY	53	McAllen, TX	106

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# Design Notes

**Best Cities for People** and the graphics utilize the following:

To achieve visual harmony a modified version of the grid Jan Tschichold conceived for his book *Typographie* was employed.

MINION PRO Chapman's serif family, is a digital typeface designed by Robert Slimbach in 1990 for Adobe Systems. The name comes from the traditional naming system for type sizes, in which minion is between nonpareil and brevier. It is inspired by late Renaissance-era type.

BERTHOLD AKIZEDENZ GROTESK is Chapman's sans serif family. It is a grotesque typeface originally released by the Berthold Type Foundry in 1896 under the name Accidenz-Grotesk. It was the first sans serif typeface to be widely used and influenced many later neo-grotesque typefaces after 1950.

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Page 14-15, Multi Generation African American Family on Cycle Ride  
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Book exterior and interior design by Chapman University professor Eric Chimenti. His work has won a Gold Advertising Award, been selected for inclusion into *LogoLounge: Master Library, Volume 2 and LogoLounge Book 9*, and been featured on *visual.ly*, the world's largest community of infographics and data visualization. He has 17 years of experience in the communication design industry. To view a client list and see additional samples please visit [www.behance.net/ericchimenti](http://www.behance.net/ericchimenti).



Professor Chimenti is also the founder and head of Chapman's **Ideation Lab** that supports undergraduate and faculty research by providing creative visualization and presentation support from appropriately qualified Chapman University undergraduate students. Services include creative writing, video, photography, data visualization, and all aspects of design. The students specialize in the design and presentation of complex communication problems.

Special thanks to Ideation Lab workers Cheyenne Gorbitz, Erin Hiromoto, Justin Pintda, Sarah Pratt, Jamey Siebenberg, and Annie Woodward.







Traditional cities will continue to attract many of our brightest and most capable citizens, particularly among the young and childless. But our evidence indicates strongly that, for the most part, families with children seem to be settling instead in small, relatively inexpensive metropolitan areas, such as Fayetteville in Arkansas and Missouri; Cape Coral and Melbourne in Florida; Columbia, South Carolina; Colorado Springs; and Boise. They are also moving to less celebrated midsized metropolitan areas, such as Austin, Raleigh, San Antonio and Atlanta.



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