# Maximizing Opportunity Urbanism with Robin Hood Planning

How enlightened planners can be champions for the little guy rand save America in the process.

> center for opportunity urbanism



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by

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## HOW ENLIGHTENED PLANNERS CAN BE CHAMPIONS FOR THE LITTLE GUY AND SAVE AMERICA IN THE PROCESS.

Across America and the developed world, we face a well-reported crisis of income stagnation, rising inequality, a declining middle class, and a general lack of broad prosperity. Yet contemporary urban planning seems disconnected from this crisis, focusing instead on pedestrian aesthetics, environmentalism, and appealing to the supposed preferences of the wealthy and the "creative class." This approach increasingly dominates urban thinking, expressed often as New Urbanism or Smart Growth. In this perspective, dense and usually older cities like New York, Portland, and San Francisco have been held up as models. For the most part, planners see their world through the perspective of an architect – an architect of the physical form of cities. But what if they tried the perspective of an economist - an architect of opportunities for people to have a better life?

Cities matter far more than they used to as engines of opportunity and upward social mobility - the very essence of the American Dream. As the basis of the economy has shifted from industry to services, proximity to others now matters more than ever before. A factory can be anywhere and ship its products anywhere, but, generally speaking, most services need to be in-person. This is pushing more and more of the population to agglomerate around not so much cities, as defined by their political boundaries, but major metros, including numerous suburban rings, where the vast majority of the population resides.<sup>i</sup> In many metros, limited housing supply has driven up home prices and rents to levels

where much of the middle and working classes are either unable to buy or must pay a heavy portion of their incomes in mortgages or rents. <sup>ii</sup>

This is occurring as economic and technological factors have directed ever more wealth to a relatively small population of elites, whose demand for specialized services - whether personal spending or that of the corporations they control - has become a major part of the economy. <sup>iii</sup> Economic opportunity is driven not just by proximity to others in general, but by proximity to the very small but critically influential superaffluent class – what Citigroup research calls the "Plutonomy". <sup>iv</sup> In some markets, such as Miami, New York and

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San Francisco, the locational preferences of this class - who often have several residences and many are foreign buyers - has been yet another driver of major metro agglomeration and higher housing prices, particularly where there are strong land use regulations.

Family sizes have shrunk and reduced fertility rates are leading towards destabilizing demographic implosions in Europe, Japan, and China – and the U.S. trend is moving in the same direction. <sup>vi</sup> As nations seek to improve fertility rates, one of the greatest challenges is a shortage of family-friendly housing with sufficient space. If that space is not affordable, then people do the next best alternative: shrink their family size. <sup>vii</sup> Whereas families used to be comfortable with multiple children per bedroom, the modern standard is one bedroom for every child – not to mention the "home office" for virtual work by the dualincome parents. With the large suburban

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house both regulatory out-of-favor and unaffordable in some metropolitan areas, families are forced to shrink to live in expensive density, or pay very high prices and rents for what used to be considered standard middle class homes. <sup>viii</sup>

The planning community generally has few answers to these dilemmas, but in practice the steps they often advocate may actually be making it worse. <sup>ix</sup> A dominant tenet of Smart Growth actually seeks to restrict suburban development and encourage density to contain urban expansion. Draconian regulations – and ever higher costs - are piled on any new developments. <sup>x</sup> On the other side, pressure from NIMBY homeowners often limits development of any kind – including high-density. In some areas, exclusionary zoning – such as tight restrictions on multi-family housing - is used to prevent minority, disadvantaged, or lower-income populations from moving in nearby. <sup>xi</sup>

All in all, the net effect is a suffocating restriction on new housing supply even as demand increases, leading to skyrocketing home prices. This has the effect of making affluent NIMBY homeowners, who are disproportionately white and older, quite happy since their homes prices, sans new competition, are almost certain to increase. But the system works like a "Robin Hood in reverse" for younger, middle and working class families that lose out. This is a major driver of inequality - in fact, recent analysis indicates that homeownership completely accounts for the rise in inequality in recent decades. xii Planners have to take a hard look in the mirror and face an uncomfortable truth: whether they have been conscious of it or not, they have been direct accomplices in the rise of inequality and the decline of the middle and working class.

#### Affordable Proximity and Maximizing the Opportunity Zone

As the maxim goes, admitting you have a problem is half the battle. Not only is redemption possible, but planners can become the new heroes of the middle and working class – modern day Robin Hoods, if you will. They simply need to bring the perspective of economic opportunity to their work.

The core challenge – and one we have so far epically failed to address - can be summed up as "affordable proximity". How can large numbers of people live and interact economically with each other while keeping the cost of living - and especially housing - affordable? Figure 1 brings this out starkly, showing the wide range of living standards across major American cities, as measured by cost-of-living adjusted average wages. Traditional economics focuses simply on increasing nominal incomes, but the global marketplace and technology dictate incomes for a given education and skill level, which make it a very difficult lever to increase. What really matters is a achieving a high standard of living, the measure of which is cost-of-living adjusted incomes. Most people intuitively understand that the same income that feels adequate in Middle America can feel like poverty in some expensive coastal cities. Incomes may be dictated by global economic forces, but costs-of-living are strongly driven by local factors that can be controlled.

So what framework can a planner use to increase opportunity and upward social mobility? Let's start with the fundamentals: how can cities better empower citizens to accomplish these four enablers for upward social mobility?

### Average Annual Earnings Per Job, Adjusted for Local Cost of Living, 2014 For Selected Metro Areas



Source:

Praxis Strategy Group analysis based on Q2/14 EMSI wage data and 2013 C2ER cost of living data

- 1. Additional education for self or children
- Getting a better job (superior skills match, improved productivity and pay)
- 3. Starting a business
- 4. Affordable home ownership

The core question is "how can a city make more of these events happen for more people?" The prescription revolves around the theme of maximizing their "**opportunity zone**". What represents a rich environment for these four events? The more education, job, startup, or affordable home options people have within their personal travel-time/cost tolerance, the more likely they are to take advantage of them. That's their opportunity zone.

### FIGURE 2 Large Geographic Size (Mobility) 40% speed increase = 2x the opportunity zone



based on typical half-hour one-way commute

There are four elements to maximizing opportunity zones:

- 1. **Geographic Size,** through transportation mobility
- 2. **Population and Jobs**, including reasonable density/infill
- Economic Fuel, by maximizing discretionary income through economic development (i.e. high-paying jobs) combined with a low cost of living
- Dynamic Vibrancy, by cutting restrictive zoning, land use, and red tape in the permitting process.

#### 1. Geographic Size

The most obvious driver for expanding the opportunity zone is transportation mobility, whether by car or transit. What parts of the city can they access in 10, 20, 30 or more minutes? This defines the geographic scope of where they can access education, job, and home ownership opportunities, as well the potential customer and employee base if they decide to start a business. The longer the travel time, the less likely they are to take advantage of any given option. Most critically, mobility determines access to affordable housing within a reasonable commute. Key drivers of mobility are the transit network, the freeway/arterial network, and traffic congestion.

When mobility increases, the number of potential job options also increases. In fact, a Harvard study has found that commuting times have a bigger impact on social mobility than several factors including crime, elementary-school test scores, the percentage of two-parent families in a community. <sup>xiii</sup> Even small increases in mobility can radically increase the number of available job opportunities in larger metros because the area of the opportunity zone is related to the square of distance (i.e. the radius of the circle, area  $A=\pi r^2$ ). For example, a half-hour commute at an average speed of 30mph can access about 700 sq. miles. Increase the average trip speed only 40% to 42mph, and the opportunity zone nearly doubles to almost 1,400 sq. miles. [Figure 2]

When people have access to more job options, they're more likely to find a new job that's a better fit for their skills. <sup>xiv</sup> That means they're more productive, which means they can be paid more. As income rise, returns also feeds income back into the local economy, creating a multiplier effect.

Mobility also supports more small business entrepreneurship and diverse retail and commercial offerings. Good mobility, whether in cities or suburbs, means those businesses can draw on a larger potential customer base, which means they can fill a small niche (like, for instance, obscure ethnic cuisine restaurants that tend to locate in suburban strip malls) and still have enough customers to stay in business because they can draw from such a large area.

The power of transportation to improve upward social mobility is well-illustrated in these excerpts from the Reason Foundation report, "Why Mobility Matters": <sup>xv</sup> A lack of mobility is a key reason why the transit-dependent poor have trouble moving up the economic ladder. Although congestion makes auto travel increasingly sluggish, driving is still generally much faster than taking transit. It takes the average transit user twice as long to get to work as the average car commuter. This is true even in the New York metro area, where transit commuters endure our nation's longest commutes (52 minutes each way). In Chicago, the average transit commute is 50 minutes and it's more than 45 minutes in San Francisco, Washington, D.C., and Philadelphia.

Most jobs are not clustered around a rail line or bus route. Rather, they are scattered throughout a metro area and that makes the kind of point-to-point travel offered by the automobile particularly helpful. UCLA's Evelyn Blumenberg discovered that residents in the low-income Watts section of Los Angeles who can drive have access to 59 times as many jobs as their neighbors who rely on public transit. <sup>XVi</sup>

Few things are better at helping the poor pull themselves out of poverty than improved mobility. Programs that get cars to the poor-though relatively rare- have enjoyed some success. Surveys of workers who received cars through such programs reveal that improved mobility brought them better jobs and higher wages, and a University of California, Berkeley study estimates that **autoownership could cut the black-white unemployment gap** nearly in half.

...University of Paris researchers Rémy Prud'homme and Chang-Woon Lee analyzed employment dynamics in 22 French cities. They discovered that when mobility increased—when people were able to increase the area they could reach in a fixed amount of time—the economy expanded. A 10 percent increase in average travel speeds was associated with a 15 percent expansion of the labor market and a 3 percent increase in productivity. Jobseekers were able to find better jobs, and employers had access to more workers and more customers.

Mobility investments other than public transit have lost popularity in recent years, particularly among planners, usually due to the lament of "induced demand" that any new capacity "will just fill up eventually anyway." The benefits of increased capacity - like more access to more jobs and affordable housing for more people – are not obviously apparent, and therefore are often ignored - while the direct costs in money, neighborhood impacts, and construction hassles are all too visible. Local leaders need to do a much better job articulating the real value of these investments to citizens and voters.

Another common belief is that freezing mobility infrastructure (or refocusing most resources on transit) will help curb suburban sprawl and return people to the core. The reality is that employers will follow their employees to areas with good schools and affordable high-quality housing (single family homes for most people) if their employees cannot reasonably commute from such places. xvii The end result can be a sprawling, vibrant suburban fringe with a stagnant core as jobs flee outward. And the biggest irony is that sprawl actually increases under such policies. Once employers have moved to the suburbs, employees then feel comfortable moving another half-hour out beyond that into the exurban periphery. As long as employers stay in the core, sprawl has practical limits if employees want to maintain a reasonable commute times. Reasonable freeway expansion investments allow employers to stay in the core and still draw employees from expanding fringes. xix

A final myth is that a robust car-based transportation network is incompatible with popular New Urbanist concepts and neighborhoods. Houston, for example, is auto-dependent and also has scores of planned communities that use some New Urbanist concepts. New Urbanism may be a great paradigm at the neighborhood level, but those neighborhoods - particularly in post-WW2 auto-based cities - need to be linked together with a freeway and arterial network across a larger region to form an integrated and cohesive metro economy. Commuting by walking or biking is unrealistic for most - for example, in Houston, the average employee can only get to about 0.24 percent of jobs by walking in 30 minutes. <sup>xxi</sup> The pedestrian and the car operate at totally different scales (3mph vs. 30-60mph), and therefore the right form factors for each are different. You don't build a city around just the pedestrian or just the car, but for both. Getting militant about one over the other makes about as much sense as asking "should our country be built around the car or the airplane?" Well, the answer is both: the car for shorter distances and the airplane for longer ones - and that mean interstates and airports.

The same logic applies at the scale of a city/metro-region: you need freeways for longer distances, arterials for medium distances, and narrow streets with sidewalks for very short distances (i.e. the pedestrian district/neighborhood). New Urbanism makes the very valid point that we've sort of forgotten about that last category over the last few decades and we're now rediscovering it - but that doesn't invalidate the other two scales any more than they invalidated the pedestrian scale.

What about increasing fixed transit, like rail? Multiple studies have found the cost-benefit from most recent rail investments outside legacy cities like New York <sup>xxii</sup> and a few very high-density routes - like Houston's original Red line connecting downtown to the world's largest medical center - to be dubious at best. Generally speaking, they cost far too much for the number of people moved, and they have failed to materially increase the overall percentage of commuters using transit. <sup>xxiii</sup>

Modern post-WW2 cities built around the car have also developed with multiple major job centers spread around their metros rather than concentrated in a single downtown, making efficient rail connectivity impractical outside the urban core. xxiv Commuters in these cities are far better served by managed freeway lanes with express park-and-ride bus services that can circulate within job centers to get people right to their buildings. Meanwhile, the future is becoming increasingly clear: flexible and affordable commuter bus systems that connect job centers combined with autonomous self-driving vehicles that will revolutionize transportation during the 2020s, including on-demand affordable taxi services. Rather than investing billions in soon-to-be-obsolete fixed rail technologies, most cities would be better served focusing on flexible managed-lane networks filled with buses, vanpools, and carpools today and autonomous vehicles tomorrow.

Simulations show that freeway capacities may increase 2-3x with automated vehicles, <sup>xxv</sup> and that's not even taking into account potential increases in passengers per vehicle with ride sharing apps. Self-driving vehicles also better enable dense walkable neighborhoods by reducing parking needs as they continue to circulate or take themselves to remote parking. For those concerned about the environmental impact of cars, consider that increasing the number of passengers per vehicle reduces the per-passenger-trip impact, and that future vehicles are likely to



run on cleaner fuels such as natural gas, hydrogen or renewable electricity.

#### 2. Population and Jobs

People have been migrating to cities since the Industrial Revolution for the simple reason that they have offered more opportunity. This larger population can support more education and employment options, and businesses have access to more potential customers and employees. <sup>xxvi</sup>

The implications for policy? Well, for one, growth is good, despite becoming more and more unfashionable in many cities. It creates more options and opportunities for more people - existing residents as well as newcomers. One study found that doubling a city's population increased economic activity per capita 15% - including innovation - and only 85% more resources were needed rather than the 100% doubling that might be expected. Another implication is that reasonable infill and density are also good. Growth, infill, and density increase the people and jobs in a given opportunity zone.

#### Virtuous cycle of discretionary income



Of course, more people can also lead to a decrease in mobility because of traffic congestion, thus shrinking the opportunity zone geographically while increasing density. xxviii This tradeoff must be recognized and accounted for, although the autonomous car revolution mentioned earlier may solve much of the problem. Many cities respond by fighting growth and density, when they probably instead should be increasing investments in transportation infrastructure to offset the population increases. Combining more population and jobs with more mobility infrastructure makes for larger, more energetic opportunity zones, and therefore increased upward social mobility.

More people and jobs in a given opportunity zone also means more discretionary income in that zone, the economic fuel of opportunity.

#### 3. Economic Fuel

Once an opportunity zone's geography and population is defined, what makes one a richer or poorer opportunity environment? The raw fuel of opportunity is discretionary income, defined by economists as income left over after the basic costs of living like housing, groceries, transportation, utilities, health care, and taxes. This money can be spent directly on post-secondary education or training, provide the seed money to start a business, support a charity, or provide the consumer purchasing power to support local businesses and startups that in-turn provide jobs.

Maximizing the discretionary income in an opportunity zone involves:

#### A. Maximizing incomes

with high-paying jobs (traditional economic development)

#### B. Minimizing the cost of living,

which involves, in addition to lower taxes, having the most competitive markets possible in goods and services providers as well as housing (minimal supply constraints). This relates directly to providing the broadest range of housing options.

With regards to the first point on maximizing incomes, discretionary income supports vibrancy and amenities like restaurants, bars/nightclubs, museums, sports, arts, entertainment, shopping, and other leisure activities which in turn helps the region to attract new high-paying jobs (a positive feedback loop). [Figure 3] For example, the Zagat Survey notes that Houstonians (the top ranked city in Figure 1) dine out more frequently than any other major U.S. city - 4.2 times per week on average, which is 30% above the national average and 24% above New York City, which has long been the culinary center of the country. A better name for this application of the discretionary income metric may be "opportunity and vibrancy dollars."

As an aside, when it comes to calculating transportation costs, it is important to strip out the luxury component of the data. If a city has a low cost of living, many people may splurge on very nice luxury vehicles and SUVs – and thus look like they have high transportation costs (a common mistake in many studies) - but it's important not to confuse that with the basic cost of transportation in that city. It can make suburban densities look far more expensive than they are in reality, where a basic used Honda Civic or Toyota Prius or an even less expensive car is just as effective for getting around as a BMW but at far lower cost.

#### 4. Dynamic Vibrancy

Our last major element for maximizing opportunity zones is minimal zoning, permitting, and landuse regulations. These restrictions often increase commercial and residential costs, <sup>xxix</sup> as well as preventing population density where there is housing demand. Just as the large majority of an iceberg is hidden below the water, all of the development and vibrancy prevented by over-planning and overregulation is invisible compared to the small "top of the iceberg" development that gets through the hurdles.

Easy availability of affordable commercial space is critical to entrepreneurship. More commercial space also means more competition, lowering prices and increasing discretionary income. The same effect applies to residential space: the more there is, the more affordable it will be, and therefore the more discretionary income that will be created after rents or mortgage payments are factored in.

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Finally, minimizing these restrictions increases the vibrancy of the local construction industry, a good source of skilled and unskilled blue-collar jobs that provide important rungs on the ladder of upward social mobility. xxx

The opposite of this approach is the growing problem of exclusionary zoning: using zoning/permitting/landuse regulations to keep out "undesirable" populations from growing affluent areas. Examples include harshly limiting the availability of apartments or affordable homes, or limiting apartments to 1



By improving both mobility and the housing supply, affordable proximity is improved, the cost of living is reduced, and cost-of-living adjusted incomes increase.

or 2 bedrooms to discourage lowerincome families from living in them and "burdening" the school system with their children. <sup>xxxi</sup> It's a regional and national game of "hot potato" with disadvantaged and minority populations that keeps them from accessing the job and education opportunities that would enable their and their children's upward social mobility. It has overtones of the aristocracy in 18th-century prerevolution France, and it's a national shame that deserves exposure and rectification.

In her book, "The Future and its Enemies", Virginia Postrel describes dynamism, "an open-ended society where creativity and enterprise, operating under predictable rules, generate progress in unpredictable ways." In Houston, the highest standard of living major metro area in America [Figure 1], this dynamic is enabled by a lack of zoning, replaced instead with voluntary local deed restrictions and "checklist permitting" with predictable development requirements rather than arbitrary and unpredictable approval boards and red tape. No zoning and streamlined permitting promotes low commercial and residential costs, high competition among goods and services providers, a robust construction industry, plenty of suburban housing supply, xxxii and higher densities where there is demand, usually through apartment complexes, condo towers, and townhomes.

#### Conclusion

So summing up the principles of opportunity urbanism:

- Invest in mobility infrastructure, especially roadway capacity and including innovative approaches like congestion-priced toll lanes to create a self-funding high-speed bus/van/ carpool transit network serving the multiple dispersed job centers of modern metros.
- Embrace both suburban growth as well as urban density and infill.
- Bring down the cost of living by increasing the supply of commercial and residential space, and therefore increasing competition.
- Overhaul and streamline zoning, landuse, and permitting codes.

By improving both mobility and the housing supply, affordable proximity is improved, the cost of living is reduced, and cost-of-living adjusted incomes increase. The improvement in discretionary incomes increases consumption and economic activity as well as the ability to pursue additional education/skills, start a business, support charities, or save up the down payment for house – leading to an overall improvement in opportunity and prosperity. The result should be a transformation into a vibrant, growing "city of opportunity" that includes both the core and expanding periphery.

Enlightened planners have to step up and take the lead championing these policies for today's middle and working classes as well as for future generations lacking a voice against the all-too-vocal NIMBYs and inflexible smart growth ideologues. Together, we can begin to turn planning into something that expands opportunity for the little guy in America, not squelches it.

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To us, cities emerge because they provide opportunity to people, and are sustainable only so long as they continue to do so.

For a city to sustain itself, it must provide a wide range of opportunities – not just for the affluent. And the city, better seen as a metropolitan area, needs to address the diverse interests and preferences of its residents. And given that those interests and preferences are constantly evolving, the "over planning" mindset is untenable, even dangerous, to the future of cities that embrace it.

It will be the primary task of the Center to spell out how cities can drive opportunity for the bulk of their citizens. Our goal is to present an alternative to the prevailing planning mindset vision. Our intention is through conferences, articles and studies to provide an alternative "pole" in the now very stilted and predictable trajectory of urban studies. It will help rediscover the essence of great cities, what Descartes called "an inventory of the possible."

## PRINCIPLES OF OPPORTUNITY URBANISM

- The primary organizing principle of cities should be the creation of opportunity and social mobility.
- People should have a range of neighborhood choices (including suburban), rather than being socially engineered into high-density, transit-oriented developments beloved by overly prescriptive planners.
- Restricting housing supply unreasonably through regulation drives up costs and harms the middle class.
- Education impacts housing choices, forcing parents to overpay in the few good school districts or move further out of the core city. Making educational alternatives available for working and middle class families is essential to upward mobility and long-term urban growth.
- Supporting the needs of middle-class families should be just as important, if not more, than the needs of the childless creative class. Children, afterall, represent the future of society.
- Successful economies need a broad spectrum of industries. Solid middleclass and blue-collar jobs are just as important as the much celebrated hightech industries aimed at white-collar professionals. Educational choices should be made to address these varied needs.
- Concentrations of power whether through political or economic structures undermine social mobility and the creation and pursuit of new opportunities. Decision-making power, therefore, should be as widely dispersed as practical.
- Transit investments should be based in large part on serving cost-effectively those who most need it, to provide a reasonable alternative for those (the disabled, elderly, students) for whom auto transit is difficult. It should not be primarily a vehicle for real estate speculation or indirect land use control. The use of bus transport, including rapid bus lanes, as well as new technologies, including firms like Uber and driverless cars, need to be considered as potential answers to the issue of urban mobility.
- In general, cities are better off with more market-oriented land-use policies than prescriptive central planning.

### **Design Notes**

Maximizing Opportunity Urbanism 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 san 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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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.

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.





