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MARKETING CENTRAL CITY RESIDENCE TO AN AGING BABY BOOM: THE TRANSPORTATION ANGLE

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Abstract. This paper proposes that the aging baby boom will contribute significantly to transportation problems in the future because 1) current land use patterns necessitate dependence on cars; and 2) aging baby boom women will drive more than elderly women do now. Policies that promote central city residence by stressing the transportation advantages of high-density living, therefore, should have particular appeal to baby boom women seeking prolonged independence. Such policies would also serve the interests of localities by reducing traffic congestion, pollution, and further sprawl. We suggest that a combination of direct and indirect housing policies comparable to those that financed suburbanization fifty years ago (i.e. urban renewal, highway construction, and veterans' benefits) could be implemented over the next twenty years to recentralize population by addressing the transportation needs of aging baby boomers.

MARKETING CENTRAL CITY RESIDENCE TO AN AGING BABY BOOM: THE TRANSPORTATION ANGLE

By Daphne Spain and Thomas W. Sanchez

The aging baby boom is like the weather – everybody talks about it but nobody thinks they can do anything about it. Simultaneously, expectations that anything can be done about urban decline are waning (Downs 1997; Kasarda et al. 1997). Juxtaposing these two trends, however, suggests that both baby boomers and central cities could benefit from the transportation advantages of cities. Just as it contributed to intense suburbanization during the 1950s and 1960s, the baby boom could be a powerful leverage for urban revitalization in the 21st century.

This research addresses the potential for urban revitalization inherent in a demographic trend (the aging Baby Boom) overlooked in the recent issue of *Housing Policy Debate* (1997) devoted to the future of American cities. One distinct locational advantage of central cities over suburbs is the presence of transportation alternatives to cars. Baby boomers wanting to maintain the independence now associated with driving are a natural market for central city residence. With neither jobs nor schools figuring into the residential mobility equation, the elderly may perceive more advantages than deterrents to living in central cities. In other words, the elderly may be exempt from some of the variables driving traditional location theory (see Nelson and Sanchez 1997).

The majority of the elderly now live in suburbs and are more dependent on cars than previous generations, a trend that will intensify as baby boom women age (Rosenbloom 1995a&b; Spain 1997). Encouraging central city residence among the

elderly, therefore, could reduce projected increases in gridlock and pollution. This is more feasible than it may seem. During the 1950s and 1960s the federal government promoted suburbanization through 1) urban renewal that depleted the central city housing stock; 2) FHA and VA mortgages for new construction that subsidized the suburban housing industry; and 3) interstate highways that facilitated the decentralization of people and jobs. Private business leveraged public subsidies to speed the exodus. If such a public-private partnership could unwittingly create vast suburbs, a deliberately coordinated attempt to encourage central city residence could have a comparable impact.

The Aging Baby Boom

The proportion of the population aged 65 and over is now approximately 13 percent and is projected to equal 17 percent by 2020, for a total of 53 million persons. Within this group, persons aged 85 and over are the most rapidly growing segment. The older the population, the more skewed the sex ratio because of women's longer life expectancy. Approximately two-thirds of the population aged 85 and over will be female in 2020. Elderly female householders are more than twice as likely to live alone as elderly male householders: 42 vs. 17 percent in 1995 (U.S. Bureau of the Census 1996: Tables 14,17, 48,71).

Assuming that land use patterns will remain fairly stable into the next century, we can expect that the majority of the elderly will be living in the suburbs in 2020. The large numbers of elderly persons and households suggest that the smaller, less expensive housing in central cities would be attractive to the elderly. Yet the elderly tend to age in place, wherever they live, and have very low residential mobility rates: only 5 to 6

percent move each year. Persons aged 45 to 64 are only slightly more mobile, with 9 percent moving each year (U.S. Bureau of the Census 1996: Table 33).

Projected to 2020, these mobility rates translate into about 2.6 million elderly movers, however, and about 7.2 million movers among those aged 45 to 64 who might be anticipating retirement. Clearly the aging baby boom would not be the only factor in central city revitalization, but it could be one among several types of nontraditional households that prefers urban residence (Lang, Hughes, and Danielson 1997; Moss 1997).

Mandatory retirement is no longer an issue for most employees, but labor force participation still drops off sharply at age 65: 17 percent of elderly men were in the labor force in 1995 compared with 66 percent of men aged 55 to 64 and 88 percent of those aged 45 to 54. The decline for women is similar: only 9 percent of elderly women were in the labor force in 1995 compared with about one-half of those aged 55 to 64 and about three-quarters of those aged 45 to 54 (U.S. Bureau of the Census 1996: Table 615).

Being out of the labor force typically results in lower income, and the elderly are no exception. Median household income for the elderly is about \$18,000 compared with the national average of \$32,000. But 21 percent of elderly households report annual incomes of \$35,000 or more, which qualifies as middle-to-upper income (U.S. Bureau of the Census 1996:Table 711). Little structural change has been implemented in the Social Security system to suggest that the elderly will be significantly better off financially in the future than they are now. On the other hand, poverty rates for the elderly are now below the national average and there is little reason to expect that the elderly will become

more impoverished in the future. Assuming a stable financial scenario, then, the elderly in the future should have at least moderate purchasing power.

Women's Increased Independence

Women's travel needs will comprise a significant part of future housing and transportation planning because 1) women will make up the majority of elderly baby boomers and 2) younger women now have much greater mobility than their mothers and grandmothers due to three factors: educational attainment, labor force participation, and primary responsibility for households and families.

Educational Attainment. The gap between women's and men's educational attainment has steadily narrowed. In 1960, only 8 percent of women aged 25 to 34 obtained a college degree compared with 15 percent of young men. In 1980 baby boomers signalled a major change, with 21 percent of young women and 27 percent of young men finishing college. By 1994, nearly one-quarter of young women and young men had college degrees. More importantly from the standpoint of this research, baby boom women are now twice as likely as older men to have college degrees (25 versus 12 percent) (Spain and Bianchi 1996:55).

The higher the educational attainment for women, the greater their labor force participation. In 1990 almost three-quarters of women with a college degree were in the labor force compared with one-half of women with a high school degree, and 40 percent of college-educated women worked full-time compared with 31 percent of high school graduates. (Bianchi and Spain 1996; Spain and Bianchi 1996;54,67-73).

Labor Force Participation . Almost 60 percent of all women aged 16 and over are now employed outside the home. The rate is 76 percent among women in the prime

working ages of 25 to 54 (the majority of whom are baby boomers). Significant changes in labor force behavior have occurred among *young* women. During the 1950s and 1960s working women typically dropped out of the labor force when they had children. But during the 1970s and 1980s women began working continuously through their childbearing years, and by 1990 there were almost imperceptible differences in women's labor force participation rates by age among those in their primary working years. Labor force participation increased most rapidly for the group with the lowest rates historically – married women with children. Between 1970 and 1996 the proportion of *married mothers* in the labor force increased from one-half to almost three-fourths; those who worked full-time, year-round increased from 16 to 38 percent (Spain and Bianchi 1996).

Responsibility for Households and Families. Delayed marriage, high divorce rates, and high out-of-wedlock fertility mean that women are more likely now than in the past to maintain their own households. Between 1960 and 1995 the proportion of all households headed by a woman rose from 18 to 29 percent and the proportion of all families headed by a woman rose from 10 to 18 percent. Women who head a household typically live alone or with dependent children. The proportion of all women living alone increased from 9 to 14 percent between 1970 and 1996, and the biggest change was among women aged 75 and over, for whom the proportion living alone rose from 37 to 53 percent between 1970 and 1996 (Bianchi and Spain 1996).

The combined effects of rising educational attainment, women's entry into the labor force, and the growth of households maintained by women have several implications for transportation planning. In terms of education and labor force activity, women are becoming more like men and their journey-to-work patterns may resemble

those of men. On the other hand, as the baby boom reaches retirement age, proportionately fewer trips will be commutes to work and proportionately more will be made to take care of personal and family business – a good argument for central city location where mixed land uses are more prevalent than in the suburbs.

Reasons for Moving

Reasons for moving vary by age, as illustrated in Table 1. The data in Table 1 come from the American Housing Survey (AHS) metropolitan samples for 1989 through 1991. The metropolitan survey samples approximately 5,000 households in ten to twelve Metropolitan Statistical Areas (MSAs) every year. The AHS collects a broad range of information that includes household composition, housing characteristics, and geographic mobility. Recent movers (those who have changed residence during the previous year) are asked their reasons for selecting a certain neighborhood. Responses from 32 cities sampled for this analysis provided a total of 160,370 cases (movers and nonmovers).

TABLE 1
Reasons for Moving to Neighborhood by Age, 1989-1991

	Age group					
Main reason	16-29	30-39	40-49	50-64	65+	All
All reasons	10.0%	11.4%	11.4%	10.5%	10.8%	10.8%
Job	18.6%	15.3%	14.4%	13.3%	2.9%	15.2%
Friends/relatives	11.2%	8.8%	8.2%	12.0%	24.9%	10.9%
Leisure	1.0%	1.1%	1.0%	1.6%	2.0%	1.2%
Transit	0.6%	0.8%	1.0%	1.2%	1.4%	0.8%
Schools	3.5%	6.3%	7.5%	2.0%	0.3%	4.8%
Services	0.5%	0.6%	0.5%	0.7%	1.8%	0.6%
Design	9.9%	12.1%	12.9%	13.5%	12.5%	11.7%
House	18.7%	20.3%	20.3%	21.1%	17.6%	19.7%
Other	26.0%	23.2%	22.8%	24.1%	25.7%	24.3%
N	18,495	19,111	9,480	5,784	3,737	56,584

Source: American Housing Survey Metropolitan Sample, 1989-1991

The most significant age differences in reasons for neighborhood selection concern employment and life-cycle. Younger movers are the most likely to choose a neighborhood for job-related reasons (almost 19 percent) and elderly respondents the least likely (about 3 percent). Nearly eight percent of recent movers in the prime family years chose a neighborhood for its schools compared with less than one percent of the elderly, for whom schools are largely irrelevant. Proximity to family and friends becomes more important as children grow up and leave home. Approximately one-quarter of persons aged 65 and over chose a neighborhood based on the presence of friends or family members, the single largest category of reasons for selecting

neighborhoods among the elderly. This suggests that establishing a critical mass of residents is part of the strategy to attract seniors to the central city.

Two other age differences in reasons for moving are worth noting. Although transit use is declining nationally (U.S. Department of Transportation 1994), the elderly are more likely than other age groups to choose a neighborhood based on the availability of transit (1.4 percent). Likewise, the elderly are the most likely of any age group to select a neighborhood for its services (1.8 percent). Since central cities provide transit and services, these could be promoted to the elderly as ways to preserve independence longer.

Transportation Issues

The effects of women's greater independence are already evident in travel statistics. Every year women make more trips and drive more miles. Not only are women commuting more than in the past, they are making increasing numbers of "non-work" trips that result in longer trip-chains. Cars are necessary for most people to travel between suburban homes, jobs, and shopping, and the density in most suburbs is too low to support efficient transit systems (Rosenbloom 1992; Wachs and Crawford 1992). Increased reliance on vehicles (and the steady increase in vehicle miles traveled (VMT)), therefore, is the result of land-use decisions made cumulatively over the last fifty years. Future transportation demands of the baby boom epitomize what Alan Pisarski calls the "collision of demography with geography" (Pisarski 1997).

This report includes analysis of licensing, person trips, vehicle trips, and walking/bike trips by age, sex, and place of residence. A *person trip* is a trip by one

person using any mode of transportation. A *vehicle trip* is a trip by a single privately operated vehicle (POV), regardless of the number of passengers. Weighted data from the 1995 Nationwide Personal Transportation Survey (NPTS) person files are based on all trips (weekday and weekend) of 75 miles or less (see U.S. Department of Transportation 1994). Capping trips at 75 miles includes 99 percent of all cases and eliminates extreme outlyers that would skew the results.

If mobility for the elderly is more closely related to car dependency in the suburbs than in central cities, we should expect licensing and vehicle trips to be lower in central cities than in suburbs. Conversely, if mobility for the elderly includes transit and walking in central cities, we should see more personal and walking/bike trips among the elderly in cities (see Sanchez 1998). If central city residence promotes greater mobility than suburban residence, especially for older women, the transportation angle could be a strong marketing tool for central city residence.

The hypotheses can be summarized as follows:

- 1) The number of vehicle trips per day will be lower in central cities than in suburbs
- 2) The number of person trips per day will be similar in central cities and suburbs due to the substitution of walking and transit use for driving
- Elderly central city residents experience greater mobility than elderly suburban residents
- 4) Elderly women are more mobile in central cities than in suburbs

The data reported in Tables 2 through 6 come from the 1995 Nationwide Personal Transportation Survey (NPTS). The NPTS coding of urban location specify only MSA, non-MSA, urban, and suburban locations. We assigned central city location to households in high-density (3,000 units or more per square mile) urbanized areas of an MSA. The 3,000-unit threshold was determined by using 1990 census data to establish the average density for fourteen randomly selected large cities in the U.S. (excluding New York City; see Appendix for listing).

Data reported in Table 2 confirm that residents of central cities are substantially less likely to be licensed to drive than residents of suburbs regardless of age. Higher rates of poverty, lack of access to cars, and availability of alternatives to driving all contribute to city-suburban differences in licensing rates. Differences in licensing, of course, affect the number of vehicle trips driven, especially for elderly women (see Table 3). Among elderly women, 40 percent in the central city compared with 76 percent in the suburbs are licensed to drive. The difference in licensing among elderly men is only slightly smaller (74 percent in cities compared with 91 percent in suburbs).

TABLE 2
Percent Licensed to Drive by Age, Sex, and Residence: 1995

	Centr	al City	Sub	ourbs	Ot	ther	
Age	Male	Female	Male	Female	Male	Female	Total
<16							
16-29	69%	55%	88%	87%	86%	85%	83%
30-39	85%	70%	98%	96%	97%	95%	94%
40-49	88%	72%	98%	96%	97%	95%	95%
50-64	84%	63%	98%	93%	97%	91%	92%
65+	74%	40%	91%	76%	91%	72%	78%
Avg. %	80%	60%	95%	91%	94%	89%	89%
	6	9%	9	3%	9	1%	

Source: 1995 NPTS Person Files

Consistent with lower licensing rates in central cities, the daily number of vehicle trips in central cities is considerably lower than in suburbs (see Table 3). Baby boom suburban women make more vehicle trips than any other age group (5.3). Among the elderly, central city women make about one-half as many vehicle trips as suburban women (2.4 vs. 4.2), while men in central cities make about three-quarters as many vehicle trips as suburban men (3.2 vs. 4.6). By this measure, the elderly (both women and men) are *less* mobile in central cities than in suburbs. The ratio of central city-to-suburban mobility by car for elderly women is .580 and for elderly men it is .710.

TABLE 3

Mean Number Daily *Vehicle* Trips (POV) by Age, Sex, and Residence: 1995

	Centr	al City	Sub	ourbs	Ot	her	
Age	Male	Female	Male	Female	Male	Female	Wt. Ave.
<16	1.52	1.58	2.96	3.06	2.76	2.99	2.80
16-29	2.68	2.39	4.37	4.51	4.19	4.60	4.20
30-39	2.89	2.75	4.63	5.10	4.64	5.14	4.69
40-49	3.08	3.18	4.62	5.31	4.79	5.13	4.82
50-64	3.18	2.65	4.60	4.46	4.67	4.53	4.44
65+	3.25	2.44	4.58	4.21	4.59	4.05	4.20
Wt. Ave.	2.71	2.52	4.26	4.50	4.22	4.44	
	2	.61	4	.38	4	.33	

Source: 1995 NPTS Person Files

When person trips by all modes (walking, bicycle, transit, and automobile) are counted, however, differences in mobility between central city and suburb are less pronounced (although they still exist; see Table 4). Again, baby boom women make the highest average number of daily person trips (5.7) of any age group. Among the elderly, women in central cities average 4.3 trips per day compared with 4.7 among suburban women (for a ratio of .910). Elderly central city men average about 5 trips per day compared with 5.1 for elderly suburban men (for a ratio of .976).

The interesting comparison here is between the average number of *vehicle* trips and the average number of *person* trips. Elderly women in the suburbs make most of their trips by car, as reflected in the similarity between average number of vehicle and person trips (4.2 vs. 4.7). Elderly women in central cities, however, clearly benefit from alternatives to driving: they make 4.3 daily person trips compared with only 2.4 daily vehicle trips. In other words, elderly women in central cities make approximately the same number of person trips that elderly women in suburbs make in vehicles.

Another point worth making is that among men in MSAs, the elderly in cities and suburbs have the highest daily average number of person trips of any age group (matching that of suburban men aged 30-39). This suggests that the mobility needs of the elderly are comparable to those of other age groups.

TABLE 4

Mean Number Daily *Person* Trips (All Modes) by Age, Sex, and Residence: 1995

	Centr	al City	Sub	ourbs	O	ther	
Age	Male	Female	Male	Female	Male	Female	Wt. Ave.
<16	3.54	3.82	4.29	4.24	4.19	4.24	4.18
16-29	4.76	4.70	5.00	5.05	4.88	5.25	5.02
30-39	4.82	5.06	5.10	5.62	5.10	5.68	5.35
40-49	4.83	5.07	5.07	5.74	5.25	5.60	5.39
50-64	4.73	4.43	5.01	4.85	5.12	4.94	4.96
65+	4.98	4.27	5.10	4.69	5.03	4.61	4.81
Wt. Ave.	4.59	4.61	4.91	5.09	4.91	5.09	
	4	.60	5	.00	5	.00	

Source: 1995 NPTS Person Files

Part of the difference between the number of vehicle and person trips is explained by reliance on walking, bicycling, and transit use. Tables 5 and 6 confirm that central city residents of all ages depend less on cars than suburban residents, although the vast majority of all metropolitan residents use cars for their transportation needs. Elderly women in central cities are four times as likely to walk or bicycle as elderly suburban women (.83 vs. .18, for a ratio of 4.6) and they are ten times as likely to use transit (.51 daily trips vs. .05 daily trips). Differences are approximately the same for elderly men.

TABLE 5

Mean Number Daily *Walking/Bike* Trips by Age, Sex, and Residence: 1995

	Centr	al City	Sub	ourbs	Ot	her	
Age	Male	Female	Male	Female	Male	Female	Wt. Ave.
<16	1.05	1.08	0.48	0.35	0.51	0.36	0.48
16-29	0.96	0.95	0.23	0.20	0.28	0.26	0.33
30-39	0.87	1.08	0.14	0.17	0.16	0.19	0.25
40-49	0.75	0.85	0.16	0.14	0.15	0.15	0.20
50-64	0.68	0.88	0.13	0.16	0.13	0.14	0.19
65+	0.80	0.83	0.17	0.18	0.18	0.19	0.23
Wt. Ave.	0.87	0.96	0.22	0.20	0.24	0.22	
	0	.92	0	.21	0	.23	

Source: 1995 NPTS Person Files

TABLE 6

Mean Number Daily *Transit* Trips by Age, Sex, and Residence: 1995

	Centr	al City	Sub	ourbs	O	ther	
Age	Male	Female	Male	Female	Male	Female	Wt. Ave.
<16	0.33	0.38	0.04	0.04	0.03	0.03	0.06
16-29	0.66	0.85	0.07	0.07	0.05	0.06	0.14
30-39	0.51	0.67	0.06	0.05	0.03	0.03	0.09
40-49	0.57	0.58	0.06	0.05	0.04	0.03	0.08
50-64	0.46	0.58	0.06	0.05	0.03	0.04	0.03
65+	0.45	0.51	0.03	0.05	0.03	0.06	0.08
Wt. Ave.	0.51	0.62	0.05	0.05	0.04	0.04	
	0	.57	0	.05	0	.04	

Source: 1995 NPTS Person Files

These data suggest that the elderly exhibit significant levels of travel demand.

Thus, as the elderly population increases in size, so will overall travel demand. Relative auto dependence is reflected in the greater average daily rates of vehicle trips in suburbs

than in cities. Because suburbanites have fewer options for trip-making, they depend on the car for travel needs. On average, the elderly in central cities are able to substitute 1.5 to 2.0 vehicle trips per day with either transit or walking trips. This is possible in central cities by the availability of transit as well as land use patterns that encourage walking. The ability to substitute walking trips for auto trips can be especially attractive to seniors when they can continue to conduct their daily business without the expense and risk of car ownership.

Policy Suggestions

Women aged 65 and over in 2030 will be almost universally licensed to drive if baby boom women maintain the independent travel profile currently exhibited by older men. Aging baby boom women also will generate more trips and drive more miles than older women now, increases that will be intensified by the size of the cohort.

The most promising policies would facilitate central city residence among older Americans so they can maintain their independence longer by walking and using transit instead of driving. The first step would be for federal agencies to agree that reducing vehicle dependency by encouraging central city residence is a national goal. The timing is good because President Clinton has just declared a concerted effort to lower vehicle emissions to their 1990 levels. Reducing vehicle dependency is obviously one avenue toward this goal.

Although no single agency created a plan in the 1950s to implement urban renewal, construct highways, and build affordable homes in the suburbs that would attract

business and industry, we know with the clarity of hindsight that these programs reinforced each other to create substantial suburban growth within a few decades. Given that we recognize the power of federal programs to collectively leverage private enterprise and influence personal choice, we can use history to inform current policies encouraging central city residence.

The baby boom might be leveraged as a resource to modify current land-use patterns, given the proper incentives and sufficient lead time. They will be retired from the labor force and will not have children in school, two factors that affect residential location for younger households. Baby boomers also were the leading edge of gentrification in the 1970s and may be more sympathetic to urban living than their parents' generation.

The gentrification movement erroneously dubbed "back-to-the-city" during the 1970s was really a "stay-in-the-city" choice for large numbers of baby boomers. At that time, displacement of the elderly was a central concern among neighborhood activists (Laska and Spain 1978). Strategies devised to help the elderly "age in place" in cities included home equity conversions, property tax abatements, rent control, and expansion of Single Room Occupancy (SRO) hotels (Franck 1990; Myers 1982). Some of those same strategies might be targeted now to suburban seniors of all income levels who will soon be worrying about their ability to drive. Newer strategies include marketing central city housing to suburbanites with cosmopolitan lifestyles, promoting small businesses, and encouraging nontraditional households (Lang et al 1997; Moss 1997).

A package of transportation, housing, and service amenities created by publicprivate cooperation over the next twenty years could provide the same incentives for central city residence that they did for suburbanization in the 1950s and 1960s. For example, tax credits for the conversion of office space to residential space (similar to the original historic preservation tax credits) could increase the supply of affordable housing, especially in cities with higher than average office vacancy rates. Houston, Los Angeles, New Orleans, and Providence, R.I. all have office vacancy rates approaching 20 percent compared with the national average of 14 percent (U.S. Bureau of the Census 1996:725,726)). Cities have tried to entice businesses (including sports franchises) with tax incentives for over a decade. If the same policies were applied to residential development, some of the housing stock depleted during urban renewal could be restored.

This strategy would be accompanied by rewards for central city residence. Tax credits for households without vehicles would be one. Such tax credits could be supplemented by "location-efficient" mortgages that reward high-density settlement by expanding the credit available to households with less than one car per worker (currently under consideration by Fannie Mae).

Tax credits for vehicle-free households might prompt private enterprise to develop paratransit alternatives to private cars (Cervero 1997). A public education campaign explaining the net gain after subtracting car, insurance, and personal property tax payments from the household budget might work as effectively as the anti-smoking campaign has reduced cigarette use. Few analysts would have predicted twenty years ago that large numbers of people would give up cigarettes, but information about the risk of cancer changed the climate sufficiently to influence public opinion. Similar health concerns are emerging now about air quality and groundwater pollution resulting from

vehicle emissions. If Americans can give up addiction to cigarettes, they can give up addiction to their cars with the proper incentives.

A third component would be to tie Social Security and Medicare benefits (currently *not* place-specific) to location. Since one of the trends fueling suburban and exurban growth has been the mobility of retirement income, directing that income to central cities could help redistribute the baby boom population over the next 30 years. For example, whenever cost of living adjustments to Social Security are made, seniors living in cities would receive more than those living in suburbs. Or seniors seeking medical care would qualify for coverage allowing choice of doctors in cities, while those in suburbs join the rest of the nation's shift to HMOs. Better health insurance and accessible medical care can be powerful incentives attracting seniors to the city.

A national "back to the city" campaign aimed at baby boomers would require the cooperation of public, private, and nonprofit agencies. The Department of Transportation could take the lead by creating a team of middle-managers from the Departments of Transportation; Energy; Housing and Urban Development; Health and Human Services, and the NIH Institute on Aging to coordinate efforts to encourage central city residence. Fannie Mae could play a significant role in its mortgage lending practices. The American Association of Retired Persons (AARP) would also have a political stake in the outcome of such an effort. Like the Joint Agency Task Force on Fair Housing and Civil Rights formed by President Clinton, a Joint Agency Task Force on Cities for Seniors would be responsible for keeping the big picture in mind: How do decisions made by individual agencies collectively influence the national goal to reduce vehicle ownership by promoting central city residence?

The Task Force on Cities for Seniors could begin by directing Research and Development funds toward reducing vehicle ownership by recognizing the connections between transportation, aging, housing and community development, and energy conservation. Projects addressing these issues comprehensively would be given funding priority. Instead of more research on "smart roads", for example, the goal would be to generate more research on converting vacant buildings into a successful mix of residences and retail districts to encourage "smart cities".

Fear of central city crime will be the most difficult component to address in a Cities for Seniors plan. Jane Jacobs (1961) promoted high density and mixed uses to multiply "eyes on the street" for enhanced safety. But how do you assemble the critical mass of places and people necessary to generate such safety? Relaxing zoning laws to encourage mixed uses would be the first place to start, but then what? Gated communities and more police are *not* the answer to long-term neighborhood stability.

Instead, hospitals, newspaper offices, universities, and other places with round-the-clock activities should be promoted as magnets for high-density residential development. Federal agencies can provide the financial incentives, but private enterprise and individuals would have to implement much of the change. That should not be impossible. If the American Legion could successfully lobby for the G.I.Bill of Rights that provided unemployment, housing, and educational benefits for thousands of soldiers after WWII, the American Association of Retired Persons should be able to effectively mobilize the elderly for a comparable groundswell of social change.

In sum, the same issues that challenge housing and transportation planners now – the relationship between land use and transportation needs – will be exacerbated as the

baby boom ages. It will take the same level of public-private cooperation to centralize population in central cities during the next twenty years as it did to decentralize population during the 1950s and 1960s.

Appendix A

The cities serving as the baseline average for the high-density measure of 3,000 units.

	1990 Total	Size	H.U.
City	Housing Units	(Sq.Mi.)	Density
	3,000		
Atlanta	182,754	131.8	1,386.6
Baltimore	303,706	80.8	3,758.7
Boston	250,863	48.4	5,183.1
Chicago	1,133,039	227.0	4,991.4
Columbus, OH	278,084	216.0	1,287.4
Dallas	465,600	342.0	1,361.4
Detroit	410,027	138.0	2,971.2
Houston	726,435	539.0	1,347.7
Los Angeles	1,299,963	469.0	2,771.8
Memphis	248,573	256.0	971.0
Minneapolis	172,666	54.9	3,145.1
Portland, OR	198,368	124.7	1,590.8
St. Louis	194,919	61.9	3,148.9
San Francisco	328,471	46.7	7,033.6
Mean	C.1 C		2,924.9

Source: U.S. Bureau of the Census

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