XII. LOCAL PUBLIC POLICY AND MIDDLE NEIGHBORHOODS

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Middle neighborhoods have traditionally been the heart of American cities. They are the neighborhoods where working- and middle class citizens live; raise families; pay taxes; send their children to school; go to church, synagogue, or mosque; and shop at the local grocer. They are home to the police officers, fire fighters, school teachers, and office workers who make up the civil service of American cities, as well as much of the private workforce. Middle neighborhoods rarely appear on lists of "must see" places in city guidebooks, and they are not the subjects of newspaper articles on urban decay, but they make up much of the residential housing stock and population of American cities and towns. Every American city, regardless of size, has numerous middle neighborhoods. Despite middle neighborhoods' ubiquity, their number is declining in urban America. This trend poses a serious threat to American cities and should be an area of focus for local governments.

THREE TYPES OF MIDDLE NEIGHBORHOODS

Middle neighborhoods can be categorized as stable, descending, or ascending. Stable middle neighborhoods have modest or moderate housing that was built for residents ranging from working class to middle income. In most cities, the housing stock is primarily single- or two-family homes—although in very large cities such as New York and Chicago, apartments are common. Often the housing stock is quite repetitive. In Chicago, for example, many middle neighborhoods contain block after block of bungalows, one-and-a-half-story brick homes on small lots. Built in the early part of the twentieth century, they represent approximately one-third of the city's single-family housing stock.[1] Middle neighborhoods rarely have homes of great size or historic value. They are generally family neighborhoods where children attend public or parochial school. Few residents are wealthy enough to send their children to private schools. Retail and other amenities usually serve local residents, not the broader region. These are the neighborhoods of diners and ethnic restaurants, not culinary palaces. Populations are often, but not always, relatively homogenous. Although many middle neighborhoods are primarily white, that is not always the case. Chatham, on Chicago's South Side, for example, is a longtime black middle neighborhood. Hispanics now dominate the once Eastern European middle neighborhoods at the west edge of the city adjacent to Midway Airport and in the inner-ring suburbs.

[1] Historic Chicago Bungalow Association, 2015. http://www.chicagobungalow.org

The second type of middle neighborhood is the descending middle neighborhood; formerly upper-class neighborhoods that, owing to declines in demand for residential housing, have become middle class despite excellent housing stock. Such neighborhoods are much more common in weak housing markets. Detroit is a good example of a city with a number of middle neighborhoods that once were the homes of executives and professionals. When whites and then upper middle class blacks left the city and the negative cycle of disinvestment from public services began, these neighborhoods became home to a less wealthy population.

The third and final model is the ascending middle neighborhood. Ascending middle neighborhoods are neighborhoods that were traditionally poor, but because of rapid increases in demand for urban living have become popular with new residents, usually young adults. Such neighborhoods are disproportionately found in strong housing market cities and are often the sites of significant new housing designed to meet new demand. The South Loop in Chicago is a good example of such a neighborhood. Once the home of skid row and very low-quality housing, the South Loop has been transformed by the development of new housing. Such a transformation is only possible with strong market conditions and a very good location. For the South Loop, the proximity to downtown Chicago's massive employment center, high housing prices in many surrounding neighborhoods, and proximity to Lake Michigan combined to fuel redevelopment.

For the past several years, my colleagues and I have been conducting an in-depth analysis of neighborhood change from 1970 to the present in the urban core of the St. Louis region. For that study, we have defined the urban core as the region that was settled before 1950, which roughly equates to the current city of St. Louis and all inner-ring suburbs. Within this area, we identified nine unusually stable census tracks in middle neighborhoods. All of these census tracks had a population of between 90 percent and 110 percent of area median per capita income in 1970, 1990, and 2010. Of these neighborhoods, five are in the city proper, three are in the suburbs, and one is a smaller city located at the eastern edge of the St. Louis metropolitan area. All of these census tracks were almost all white in 1970. By 2010, between 52 percent and 93 percent of the population was white. Only one of these census tracks or its surrounding neighborhood has elegant housing stock. Almost all of the housing is primarily single-family homes. Only one of these census tracks is a "destination," frequently visited by nonlocal residents. These stable neighborhoods all have a sizable population of children. In 2010, the percentage of children under age 18 in these neighborhoods ranged from 15.4 percent to 26.7 percent. In the city's 2010 high-income tracts (defined as having per capita income greater than 125 percent of the study area median), the percentage of children under 18 is only 13.6 percent of the population.

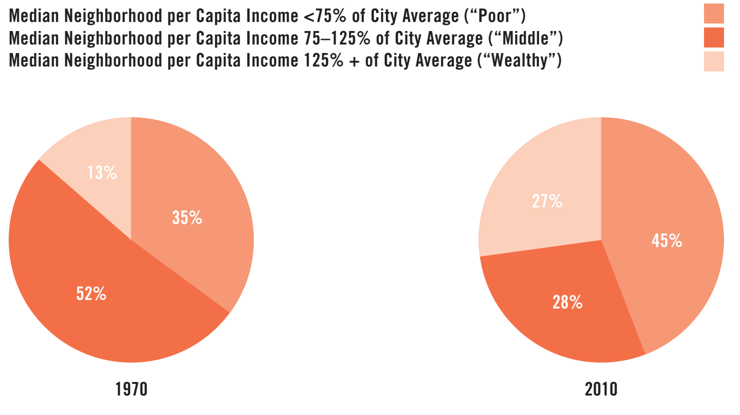
Our analysis explored the change in the number of middle-income neighborhoods during the past 40 years. The results show a clear decline in the number and percentage of such neighborhoods. In 1970, 59 percent of the census tracks in the urban core had a median per capita income between 75 percent and 125 percent of the area median per capita income. By 2010, only 34 percent did (see Table 1). During the same period, the number of poor and wealthy neighborhoods both increased. Overall, the urban core of St. Louis has shifted from a region characterized by middle neighborhoods to a region with an even split between poor, middle-income, and wealthy neighborhoods. Stanford sociologists Sean F. Reardon and Cornell's Kendra Bischoff recently found that this change has occurred in urban centers across the country.[2] According to their research, from 1970 to 2007, the share of metropolitan-area residents living in neighborhoods with a median income of 80–120 percent of the metro median decreased from 65 percent to 44 percent.

Table 1. Census Tracts by Income in Urban Core of the St. Louis Region: 1970–2010

Number of census tracts with per capita median income:	1970	1990	2010
Less than 75% median per capita income ("Poor")	47 (22%)	69 (32%)	75 (34%)
75–125% median per capita income ("Middle")	129 (59%)	95 (43%)	75 (34%)
More than 125% median per capita income ("Wealthy")	42 (19%)	54 (25%)	68 (31%)
Total census tracts	218	218	218

The decline in the number of middle-income neighborhoods is particularly pronounced in central cities. In the city of St. Louis proper, for example, the number of middle-income census tracts declined steeply from 52 percent in 1970 to 28 percent in 2010. The city, even more than the region, has experienced a widening chasm between neighborhood types—with an increase in upper- and lower-income neighborhoods, and a large decrease in middle class neighborhoods. In a recent study of Chicago, journalist Whet Moser found similar results. In 1970, much of the city was lower middle class; many of these neighborhoods have since been replaced with rich neighborhoods and poor neighborhoods. Anecdotal evidence suggests the same phenomenon is occurring in most American cities.

Figure 1: Percent "Poor," "Middle," and "Wealthy" Neighborhoods in the City of St. Louis: 1970 and 2010



[2] S. Reardon and K. Bischoff, "Income Inequality and Income Segregation," *American Journal of Sociology*, 116, no. 4 (2011): 1092–1153.

REASONS FOR THE DECLINE IN MIDDLE NEIGHBORHOODS

The decreasing number of middle-income neighborhoods in America has many causes. First is the change in the distribution of American income.[3] As a nation, more of us are rich and more of us are poor, with fewer families in the middle. Changing employment patterns—particularly the loss of nearby manufacturing employment—have reduced the demand for housing in many urban core neighborhoods, leading to urban decline. Some suburban middle neighborhoods composed of small, ranch-style houses built after World War II have suffered from changes in consumer tastes. Many middle-income families, the backbone of most urban working-class neighborhoods, have reacted to the weakness of urban public school systems and the loss of parochial school choices by moving to the suburbs. Perhaps the least recognized cause of the decline in middle-income neighborhoods is the change in average household composition, from larger families to smaller households, many without children. This change has created a mismatch between the supply of housing in many older cities and the demand for housing designed for smaller families. Although these trends have led many middle neighborhoods to decline into poor neighborhoods, there is a contrary trend as well. Some middle neighborhoods—particularly those located near large and growing employers such as universities or medical centers or that have a particularly attractive historic housing stock—have become very attractive to professionals, leading to gentrification. The South End of Boston and Lincoln Park in Chicago are notable examples.

CAUSE FOR CONCERN

The shrinking number of middle neighborhoods in America is challenging for cities and a cause for deep concern. Part of the reason is financial. As neighborhoods become poorer, city revenue—which in America depends primarily on property taxes—has declined. As city revenue declines, the ability for cities to offer quality services also decreases. Unchecked, these trends lead to a self-perpetuating cycle of decline—decreased services leading to further loss of population leading to lower property values. Distressed areas of cities that depend heavily on public services are particularly affected by this cycle of decline. If a city cannot attract and hold middle class residents, it will not have the resources to help the poor. The rise in wealthy city neighborhoods from gentrification has no such negative financial effects on cities. Increasing property values improve the financial capacity of cities. However, except in a very few cities, gentrification is not widespread enough to counter the forces of decline. As John Landis has reported, the analysis of the 70 largest U.S. metro areas reveals that decline, not upgrading, was the dominant form of neighborhood socioeconomic change between 1990 and 2010. As of 1990, roughly 20 percent of the residents of these large metro areas lived in census tracts that would subsequently decline. By contrast, only 6 percent lived in tracts that subsequently upgraded, and only 3 percent lived in pre-gentrifying neighborhoods.[4]

The concerns about the decline of middle neighborhoods are more than financial. One of the key values of cities is that they are centers of opportunity, where new industries grow, new ways

[3] See, for example, S. Reardon and K. Bischoff, *No Neighborhood is an Island. The Dream Revisited Series* (New York: Furman Center, New York University, November 2014).

[4] http://www.penniur.upenn.edu/publications/the-reality-of-neighborhood-change-planners-should-worry-about-decline

of life develop, and individuals can pursue their dreams of economic improvement. As Edward Glaeser argues so persuasively—in *Triumph of the City: How Our Greatest Invention Makes Us Richer, Smarter, Greener, Healthier and Happier*—the mixing of people from different places and social classes makes cities the great forces for economic growth. The ballet of the street that Jane Jacobs describes in *The Death and Life of Great American Cities* is not just an attractive way to live; it contributes to upward mobility and economic growth. Numerous studies of the past few decades document the negative effects on the poor of social isolation.[5] We need cities that bring all of us together. No mayor wants his or her city to become home to only the poor or only the rich. All want to see cities become productive homes to a diverse population, including a large number of middle class residents and immigrants. The declining number of middle neighborhoods threatens the viability of this goal.

THE PUBLIC POLICY CHALLENGE

The public policy challenge for most cities in the United States is to preserve and grow the number of middle neighborhoods. The focus of this article is on the role of local government in meeting this challenge. By focusing on local government, I do not wish to ignore the importance of state and federal governments. The latter are important sources of revenue for cities and can be important assets. But the public services that most affect neighborhood improvement—services such as police, public schools, and parks—are managed, and to a great extent funded, locally. Local government selects the leadership of police forces and public school systems, invests in parks and afterschool programs, decides how to allocate resources to neighborhoods, and makes key policy decisions. States and the federal government can help and provide financial assistance, but they are rarely the key decision makers.

My fundamental argument is that it is appropriate and important for local governments to invest in middle neighborhoods, particularly stable and declining middle neighborhoods. Without this assistance, many middle neighborhoods will decline and cities will be increasingly challenged. As the data above illustrate, middle neighborhoods are far less stable than they may appear. They are declining across the country, and the threat of much greater decline is real. The likely largest cause of decline in middle neighborhoods, the hollowing out of the middle of the American income distribution, is unlikely to change in the short term. The decentralization of jobs within metropolitan areas has reduced the number of workers who can significantly reduce commuting time by living in urban middle neighborhoods. The public believes, with some justification, that suburban communities are safer and suburban public schools are better. To preserve middle neighborhoods will require that cities and regions craft strategies of neighborhood preservation and improve services.

Arguing for a focus on middle neighborhoods does not require the neglect of poor neighborhoods. Cities must direct federal and local resources toward neighborhoods with high poverty rates, weak schools, and high crime. Justice and human needs require such investments.

5 See, for example, P. Dreier, J. Mollenkopf, and T. Swanstrom, *Place Matters: Metropolitics for the Twenty-First Century, 3rd ed.* (Lawrence: University Press of Kansas, 2014).

What is often surprising, however, is how much cities invest in high-income neighborhoods and in downtowns. There are reasons for this; these neighborhoods are often centers for jobs, recreation, tourism, and culture that benefit the entire city or region. A weak Central Park in the 1970s was very bad for New York City and the region. Government support for Central Park, while disproportionately benefiting high-income surrounding neighborhoods, attracted residents and tourists back to the region for the long-term benefit of all New Yorkers. The dynamics of real estate development also favor high-income neighborhoods. High-income or rapidly ascending neighborhoods are the focus of most market-based real estate development in American cities, but securing these developments often requires public subsidies. It is not surprising that a city would grant $5 million in subsidies to obtain $40 million in development. But what is often lost is that the $5 million in subsidies exceeds what is provided to any middle neighborhood. Finally, high-income neighborhoods are a focus because the wealthy make political contributions, serve on city boards and committees, are politically active, and vote. Nonetheless, redirecting some of these funds is a likely pool of resources for middle neighborhoods.

The right approach is a balanced investment in low, middle, and high-income neighborhoods. Cities must focus on their jewels—such as Central Park and Golden Gate Park—and on the play lots that are the only safe places for kids to play in very disadvantaged neighborhoods. But they also need to focus on the soccer fields and baseball diamonds of middle neighborhoods. Spending only at the top and bottom is the wrong strategy over the long run.

BUILDING A MIDDLE NEIGHBORHOODS STRATEGY

Before getting into specifics of a smart strategy, it is critical to understand the dynamics of housing markets. All but the very poorest neighborhoods are made up of consumers who make choices about where they and their families want to live. These choices are shaped by family income—few of us can live in the most expensive neighborhoods—but most of us have many other choices. As other authors in this volume have described in considerable detail, most residents of any given middle neighborhood could choose to live in other neighborhoods, either in central cities or in surrounding suburbs. For a middle neighborhood to prosper, it must induce new residents to move to a particular neighborhood. These newcomers replace those who will inevitably leave owing to job relocations, aging, or other reasons. The challenge for neighborhoods is to compete for new families so that property values are maintained or improved.

Consumer choice in neighborhoods, as in any product, is about tangible and intangible factors. Better schools, safe streets, and good retail will all make a neighborhood more attractive, as will new housing that meets the needs of modern families. But intangible factors also matter. Buyers must first know of a neighborhoods to choose it. Neighborhoods can generate a buzz or identity that draws certain segments of the population. The job of shaping consumer choice can be led by a community development corporation, neighborhood improvement organization, or a local government. Regardless of the organizer, however, local government must be a full partner. Only local government can improve schools, reduce crime, or invest in parks. All stable and descending middle neighborhoods depend on government to improve services. In some ascending middle neighborhoods, a key local government task is preserving housing affordability to ensure that the benefits of new development and residents help longtime residents so they can remain in the neighborhood. This may require ceilings on property tax increases, assistance in home renovation, and affordable housing development and rehab if the neighborhood market is turning hot.

There is no silver bullet; all neighborhood strategies must consider neighborhood conditions, the regional housing market, and neighborhood strengths and weaknesses. The key is to develop a strategy that is right for a particular neighborhood at a particular time. Although strategies vary, the process of developing and implementing a middle-neighborhoods strategy has four distinct steps: (1) strengthening and empowering local organizations; (2) using data to drive programs; (3) focusing on drivers of consumer choice; and (4) marketing to key audiences.

STRENGTHENING AND EMPOWERING LOCAL ORGANIZATIONS

The rise of the asset-based community development movement has focused the community development field on the realization that all neighborhoods, even the poorest, have assets to build on.[6] Even the most devastated neighborhoods have strong leaders, organizations, people, and groups dedicated to neighborhood improvement. But if very poor neighborhoods have assets, middle neighborhoods have far more. Common assets include anchor institutions, such as local banks, churches, and businesses as well as local organizations, such as block clubs, citizen groups, and business organizations.

Local organizations are critical to neighborhoods. They provide essential local input for decisions that affect neighborhood life, advocate for neighborhoods with government agencies to ensure the flow of essential resources, and provide a vehicle for citizens to engage in their community and form bonds with other citizens. Neighborhood involvement strengthens neighborhood cohesion, as do local activities such as festivals, local youth organizations, and neighborhood beautification. The presence of an active citizens' group should be a goal for all of our neighborhoods, and enlightened city officials should see strong neighborhood groups as their strongest allies in improving neighborhoods.

The challenge is for neighborhood actors to work together to improve and promote their neighborhood. The most common technique for neighborhood organization is forming a private nonprofit Community Development Corporation (CDC) that unites many groups and interests for a common purpose. Throughout the country, CDCs have proved effective in organizing internal neighborhood groups and external parties interested in neighborhood improvement to achieve lasting success. Local organizations such as CDCs are positioned to actively involve citizens in the future of their neighborhood, strengthen neighborhood cohesion, make relocation less likely, and make neighborhoods more attractive to residents and potential residents.

6 J. Kretzmann and J. McKnight, *Building Communities from the Inside Out: A Path toward Finding and Mobilizing a Community's Assets* (Evanston, IL: Institute for Policy Research, 1993).

Local organizations require partners to implement neighborhood change. In almost all cases, the most important outside partner is local government. Part of the reason is financial; the internal resources of neighborhoods are usually insufficient to fund even local community-building activities. The number of neighborhood festivals in Chicago, for example, changed dramatically when the City began funding such efforts. Most important, however, is the control that government has over the key aspects of community life. Local CDCs can design housing redevelopment or public safety improvement programs, but implementing these programs through land use controls or local police is a local government responsibility. True progress requires partnership between local citizens, local organizations, and government.

USING DATA TO DRIVE PROGRAMS AND STRATEGY

Developing effective strategies for improving middle neighborhoods requires up-to-date and accurate data. Those seeking to influence residents' choice of middle-income neighborhoods must understand trends in a particular neighborhood and its competitor neighborhoods—and, when necessary, take corrective action. A crime wave, a rise in housing abandonment, or a growing number of residents who do not shovel the snow in the winter or maintain their yards in the summer—any of these factors may cause potential new residents to look elsewhere or long-term residents who might be experiencing a change in family circumstance to move away. On the other hand, a good new charter school, a reinvigorated public school, or a new high-quality day care center can make a neighborhood far more attractive to potential residents. Some important changes are apparent even to casual observers. Retail trends, for example, are often obvious. But other trends are more difficult to characterize. Is the rise in neighborhood crime, for example, the same or different from regional trends? Is the increase concentrated on a few blocks or widespread? Does it appear that the same perpetrators are responsible for all of the crimes? Without the answers to these questions—answers that require data—appropriate action is impossible.

Getting the right data to develop neighborhood strategies is not simple. Easily available national data are usually too rough grained and outdated to be helpful. Ten-year census data, while very detailed, are likely to be out-of-date. Fortunately, great progress has been made. A leader in this effort is the National Neighborhood Indicators Partnership (http://www.neighborhoodindicators.org), a collaboration of the Urban Institute and local partners. Another is The Reinvestment Fund's Market Value Analysis, described in the third essay of this volume. Common practice is for local groups to track public school, property, crime, social service, housing, and health statistics on an annual basis. Housing data—including asking and sales prices, days on the market, and rental and retail vacancy rates—and crime patterns are often updated weekly. Some groups combine quantitative data with local resident surveys of attitudes and concerns. The best data systems combine hard data with interpretation by skilled local observers. A rise in vacancy rates for rental housing, for example, may indicate a problem of slack demand or result from the emptying out of buildings for major rehabilitation or a condominium conversion.

The most sophisticated data systems provide not only neighborhood data but also detailed data on surrounding neighborhoods and citywide or regional trends.[7] It is far easier for a target neighborhood to improve if nearby neighborhoods are improving; maintaining neighborhood strength in the midst of deterioration is an uphill climb. Citywide or regional trends allow for comparative analysis, helping to determine when problems can be attacked by the neighborhood and when regional solutions are necessary. Cleveland and Minneapolis are examples of cities that have developed particularly strong systems of neighborhood data.

FOCUSING ON DRIVERS OF CONSUMER CHOICE

Strengthening local organizations, increasing neighborhood cohesion, and using data are all steps in developing a neighborhood strategy that will attract and retain residents. But effective neighborhood strategies, like strategies for other products, must be targeted. The quality of public schools, for example, is very important to families with school-aged children, but much less important to those without children. Those without children, on the other hand, are more likely to want local restaurants and nightlife. All neighborhoods are packages of attributes, of housing stock, retail offerings, parks and recreation options, crime rates, and the like. Neighborhood strategies must examine a neighborhood's strengths, compare it with other neighborhoods' strengths, analyze where improvement is possible, and then decide which groups of potential residents should be targeted.

Some issues, however, must be addressed regardless of a neighborhood's particular strategy, however. Evidence suggests that even a very small number of abandoned properties have a major effect on the attractiveness and desirability of entire blocks. Neighborhoods with abandoned buildings have crime rates that are twice as high as those in neighborhoods with no abandoned buildings. Crime is a universal issue. Although parents with children and single females may be particularly concerned about crime, a basic level of security is important for any successful neighborhood. Getting to know your neighbors, participating in civic life, and using local retail and recreation are all influenced by the perception and reality of crime. Beyond these essentials, however, neighborhoods can offer many different packages of amenities.

Those implementing neighborhood strategies should remember several key lessons. First is the importance of focusing on what can be changed by local or municipal action in a reasonable period of time. Regional economic performance, the quality of housing stock in fully built out neighborhoods, and, in most cases, local employment are not amenable to change by community actors and hence should usually not be the focus of neighborhood strategies. The quality of local parks and schools, the fate of abandoned and derelict property, and crime trends are far more appropriate issues for local action. All of these can be changed with local government action.

A second lesson is that competition between neighborhoods precludes certain strategies. For much of the first decade of the 2000s, I was deeply involved in developing neighborhood

7 For an example, see R. Sampson, *Great American City: Chicago and the Enduring Neighborhood Effect* (Chicago: University of Chicago Press, 2012).

strategies for communities on the mid-South Side of Chicago that were hoping to move from poor to middle neighborhoods. After decades of disinvestment, the South Side was improving and had the potential to improve more—fueled by the growth of the Chicago central business district (popularly known as the Loop) and the increase in the number of middle class African Americans wanting to return to the city. One key question was which potential residents could these neighborhoods successfully attract? I, and many of my colleagues, concluded that although neighborhoods on the South Side could successfully attract families if public schools were improved, these neighborhoods could not draw large numbers of young professionals. The clubs, restaurants, and culture of the North Side were too attractive to young professionals.

Third is to pay attention to what might appear to be modest programs. Traditional analyses of the quality of neighborhoods as places for children, for example, focus on the quality of public schools. There is no doubt that quality public schools are a key factor, but they are not the only factor. A set of strong summer programs, afterschool activities, and weekend activities can balance weak school choices. A great ballet program, or great Little League and soccer leagues can anchor families to a neighborhood. Few cities have recognized the importance of these activities, particularly in an era when both parents are often working full-time.

The final lesson is the importance of balancing attention between sharpening neighborhood strengths and alleviating neighborhood problems. The strengths of neighborhoods entice citizens to rent an apartment or buy a house. Neighborhood weaknesses can cause them to leave. The recent college graduate who buys a fixer-upper in a middle neighborhood is seeking value appreciation and excitement and may not be greatly concerned about crime. The same person may leave the neighborhood if the house is broken into several times.

MARKETING TO KEY AUDIENCES

Middle neighborhoods are often unknown to many potential residents. Lacking tourist attractions and regional amenities, middle neighborhoods must take affirmative steps to make themselves known. There is no magic to the process of making a neighborhood visible. Offering tours of neighborhoods to real estate agents and potential new residents are staples. But creativity can lead to better results. In St. Louis, a south city neighborhood is home to a major festival each year. The festival is on one of the great streets of the city and located in a wealthy neighborhood. But the middle neighborhood immediately to the north buys a booth at the festival, advertises the assets of the middle neighborhood, organizes tours and shows very attractive pictures of homes for sale or rent.

Most successful neighborhood marketing campaigns depend on a mix of three kinds of strategies. The first strategy is to establish a sense of neighborhood identity that is perceptible to current and prospective residents. Sometimes this sense is already present. At other times it is helped by visual cues such as street banners or special lighting or painting. Coordinated strategies of plantings or house painting are also common. Second is publicity. Events that bring potential residents to the neighborhood—such as home or garden tours and neighborhood festivals—are options. Some neighborhoods create special promotions for which all retail establishments in a neighborhood offer special discounts. Third is the use of incentives. Large employers have used Employer Housing Assistance Programs to encourage employees to live in selected neighborhoods. Although these incentives are usually relatively modest, they can be effective in encouraging first-time homebuyers and others with limited equity.

CONCLUSION

Middle neighborhoods are the lynchpin of the success of most American cities. They are also relatively ignored by academics and policymakers, who have focused on the problems of concentrated poverty, gentrification, and the need for downtown revitalization. Although understandable, such oversight is not in the long-term interests of cities or their citizens. Middle neighborhoods are the core of most American cities and are increasingly threatened. Local governments must be prepared to invest in middle neighborhoods and join with local citizens to develop and implement neighborhood strategies that strengthen and empower local organizations, use data to drive programs and strategy, focus on drivers of consumer choice, and market to key audiences. Strategic investments in middle neighborhoods will do much to improve urban America and city residents.

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APPENDIX

THE AMERICAN ASSEMBLY COLUMBIA UNIVERSITY

ABOUT

Founded by Dwight D. Eisenhower in 1950, The American Assembly is a national, nonpartisan public affairs institute that illuminates issues of public policy by commissioning research, issuing publications, and sponsoring meetings.

The American Assembly's projects bring together leading authorities representing a broad spectrum of views and interests. American Assembly reports and other publications are used by government, community, civic leaders, and public officials. American Assembly topics concern a wide variety of domestic and foreign policy issues. The American Assembly is an affiliate of Columbia University.

HISTORY

When Dwight D. Eisenhower became president of Columbia University in 1948, he believed that American democracy was facing external as well as internal threats to its continued existence. He saw a need for thorough and reasoned dialogue in the crucial issues affecting U.S. interests, and he envisioned an organization that would bring citizens together to examine these major problems and arrive at workable solutions. It was out of this concept that, in 1950, The American Assembly was created. It remains Eisenhower's principal legacy from his tenure as president of Columbia University.

Please visit our website for more information on the history of The American Assembly, or see *Dwight D. Eisenhower and the Founding of The American Assembly*, by Travis Beal Jacobs.

CURRENT PROGRAMS

The American Assembly has developed projects and held assemblies on a wide range of issues. Current work focuses on two broad themes—cities and knowledge economies—and provides a framework for an array of convening, publication, and research activities.

THE FEDERAL RESERVE BANK OF SAN FRANCISCO
THE COMMUNITY DEVELOPMENT DEPARTMENT

The Community Development Department of the Federal Reserve Bank of San Francisco created the Center for Community Development Investments to research and disseminate best practices in providing capital to low- and moderate-income communities. Part of this mission is accomplished by publishing the *Community Development Investment Review*. The *Review* brings together experts to write about various community development investment topics, including:

- Finance—new tools, techniques, or approaches that increase the volume, lower the cost, lower the risk, or in any way make investments in low-income communities more attractive;
- Collaborations—ways in which different groups can pool resources and expertise to address the capital needs of low-income communities;
- Public Policy—analysis of how government and public policy influence community development finance options;
- Best Practices—a showcase of innovative projects, people, or institutions that are improving the investment opportunities in low-income areas.

The goal of the *Review* is to bridge the gap between theory and practice and enlist as many viewpoints as possible—government, nonprofits, financial institutions, and beneficiaries. As a leading economist in the community development field describes it, the *Review* provides "ideas for people who get things done."

ABOUT THE EDITOR

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From 1977–1986, Brophy worked for the city government in Pittsburgh, Pennsylvania, where he was director of housing and then executive director of the Urban Redevelopment Authority. A leader in the Renaissance II initiatives of Mayor Richard S. Caliguiri, Brophy worked on such projects as downtown revitalization, the reuse of vacant steel mill sites, and the strengthening of the city's neighborhoods. For his work in Pittsburgh, Brophy was named one of the "savviest municipal issuers" by *Institutional Investor* and "The Best of the New Generation" by *Esquire*.

Brophy has directed three projects for the prestigious American Assembly: In 1997, Brophy led a project that resulted in a widely read report, *Community Capitalism: Rediscovering the Markets of America's Urban Neighborhoods*. In 2007, he conducted a project that produced the report, *Retooling for Growth: Building a Twenty-First Century Economy in America's Older Industrial Areas*. In 2011, Brophy codirected a meeting that led to the report, *Reinventing America's Legacy Cities: Strategies for Cities Losing Population*.

In early 2009, Brophy codirected a project that The University of Pennsylvania's Institute for Urban Research sponsored. The resulting report—*Retooling HUD for a Catalytic Federal Government: A Report to Secretary Shaun Donovan*—provided recommendations to reframe the U.S. Department of Housing and Urban Development's approach to housing, cities, and metropolitan areas.

Brophy holds degrees from La Salle University and The University of Pennsylvania. He also is coauthor of three books: *Neighborhood Revitalization: Theory and Practice (1975); Housing and Local Government* (1982); and *A Guide to Careers in Community Development* (2001).