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Price and Preference: The Endurance and Proliferation of Suburban America

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Abstract

The American suburbs became entrenched following the end of the Second World War and endured throughout the volatile global markets and burgeoning alternative urban philosophies in the 1970s and 80s. This paper identifies the underlying factors that produced both of those outcomes, and then explores how the Great Recession, technology, and millennials' preferences have shaped urban and suburban trends witnessed in the United States in the past ten years. Ultimately, this thesis explains how the urban renaissance seen from 2010-2015 is attributable to conditions present in the wake of the financial crisis, and through those conditions changing in the past few years, millennials - like prior generations - have continued and will continue to choose the suburbs over cities. However, despite millennials sharing this preference of suburbia, I argue that certain preferences of the generation will make the ideal suburban community of tomorrow unlike the ones witnessed in the past. Finally, I show why the Sunbelt will continue to reap the rewards of these suburban trends, but also argue that certain aspects of millennials present a unique opportunity for long neglected corners of America: older industrial cities.

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I. Introduction:

In the 20th century, shortly after World War II ending, the suburbs became synonymous with the American ideal. The ideal in which a family with two kids and a golden retriever could nestle themselves in a quaint home behind a vibrantly green lawn and a white picket fence. The mass migration to the periphery of cities was a trend not previously seen in any nation in history, and thus, became distinctly American. Many, including the author of *Crabgrass Frontier*, Kenneth T. Jackson, asked the following: "How and why did Americans change their assumptions about the good life?" (Jackson, 10). The make-up of the households that occupied this good life in the suburbs evolved throughout the century, but Americans' movement to them, and their expectation of living a good life in them, remained constant. While the preference for a single-family home was one that motivated this movement, the most powerful driving force in producing the suburbs was the price. During the postwar era, the price of owning a single-family home and living a life away from the city in the suburbs dropped drastically. In the 1970s and 80s, despite new urban philosophies and price fluctuations, suburbia endured, and upon returning to levels of affordability, proliferated. At the turn of the century, 150 million Americans lived in the suburbs, while 87 million lived in urban areas and 45 million lived in rural areas (Mitchell). In the early 2000s, through a robust economy and widespread economic optimism, the suburbs continued to sprawl. In 2007, 2008, and 2009, that changed as the housing bubble popped. The suburbs in particular were hit disproportionately hard, and with that, a new American ideal seemed to be burgeoning. Accessibility began to be prioritized over space, as did public parks and beer gardens over lawns and backyards. In the wake of the Great Recession, an urban renaissance was under way, and the largest generation America has ever seen - the millennials - began opting for the cities instead of suburbs at levels unforeseen in nearly three quarters of a century. To many, suburbs as the American ideal was a relic of the past. Yet, in recent years, the price of suburbs has changed, and through that, made known the millennial preference previously unrealized: the ideal of suburbia. In the 21st century and beyond, the price of suburbia and the preference for it suggest the continuation of America as a suburban nation, albeit with a few changes. And while the suburbs will be sprawling with new millennials, older industrial cities, places that once served as the United States' economic backbone but have long been on the decline, embody unique features that give them the capacity to attract and retain a subset of the millennial population in the near future.

II. The Rise of Suburbia

While living on the peripheries of cities existed prior to the 20th century in America, the normalcy associated with doing so didn't start until after World War II. Prior to the war, only 13% of Americans lived in suburbs (Nicolaides). However, changes were budding, and primed to drastically increase that number. Following the return of millions of veterans, America faced a crippling housing shortage, estimated at five million homes nationwide (Nicolaides). This shortage sprung from the fact that home construction tumbled during the Great Depression and because few resources were directed towards housing during the war, as the premier industrial focus was on building supplies relevant to America's military effort. Thus, many American veterans returned to a nation in which owning a single-family home wasn't a reality. In 1947, one-third of veterans were living “doubled up with relatives, friends, and strangers,” while others were “camped out in cars” (Nicolaides; Hayden, 131).

However, with World War II having shown the capacity of American industry, a land in which Americans were housed wasn’t infeasible, but simply necessitated a re-orientation of industry away from tanks and guns, and towards a new domestic frontier. Through government policies, private enterprise investments and ventures, and the utilization of emerging technologies of the time, in the years following the end of WWII, home ownership on the periphery of cities was brought into the realm of possibility for many Americans. The suburbs of the United States were constructed to meet the housing demands of its citizens, and in the creation of them, so too was the creation of a new American ideal.

By 1960, one-third of Americans lived in the suburbs, and in the 1970s, “13 million more residents left the central cities than moved there,” and “more than 26 million moved to the suburbs” (Jackson, 10). The rapid suburbanization of America can be attributed to numerous factors, but the two most significant ones can be seen through the evolution of housing and highways, as facilitated by government policies and private ventures.

The Great Depression, starting in 1929 and lasting throughout the subsequent decade, decimated the American economy. At its height, the unemployment rate in the United States was 25%. In 1932 alone, 273,000 people lost their homes, and President Hoover, in his memoir, is quoted as saying the following: "The literally thousands of heart-breaking instances of inability of working people to attain renewal of expiring mortgages on favorable terms, and the consequent loss of their homes, have been one of the tragedies of this depression" (Hoover). To respond to these tragedies, FDR, during his presidency, introduced a New Deal-era agency, the Federal Housing Administration (FHA), through the National Housing Act of 1934 (Jackson, 204).

A. Federal Housing Administration

The FHA's primary intent was to reduce the rampant unemployment in the United States by providing incentives to the housing industry to build more homes, and employ thousands of Americans in the process. The Administration did catalyze some construction immediately following its enactment, but it also served other roles related to the financing of homes, primarily "insur[ing] long-term mortgage loans made by private lenders for home construction and sale" (Jackson, 204). While the first decade of the FHA didn't bear witness to substantial changes in the housing industry, upon sixteen million veterans, and their subsequent demands, returning home after World War II, the incentives undergirding the FHA ultimately produced so much change that Kenneth T. Jackson deemed it to have "a more pervasive and powerful impact on the American people" than any other agency in the half-century following its adoption (Jackson, 203). More than anything, the FHA "brought the price of home ownership within the reach of millions of families," and in doing that, redefined the American expectation of how and where to live (Nicolaides).

To achieve this impact, the FHA laid out a number of policies that changed norms in the housing industry. First, the FHA replaced the prior short term - three to five year - mortgages with a new mortgage insurance program that "extended the repayment period to twenty-five or thirty years," which successfully "reduced the average monthly payment" (Jackson, 204). Second, the FHA chose not to build homes or lend money themselves, but “to induce lenders who have money to invest it in residential mortgages by insuring them against loss on such instruments, with the full weight of the United States Treasury behind the contract” (Jackson, 204). The introduction of this policy, which mitigated the risk for private lenders, resulted in these lenders requiring smaller initial down payments on homes. Prior to the FHA, “prospective home buyers needed a down payment of at least 30% to a close a deal,” while after, “down payments of more than 10% were unnecessary” (Jackson, 204).

Additionally, the expectation of certainty and diminishment of risk FHA injected into the housing industry, through it insuring lenders against loss, drastically reduced the interest rates these lenders were charging their customers: “In the 1920s, the interest rate for the first mortgages averaged between 6 and 8 percent,” but with the FHA-induced “guarantee, interest rates fell by two or three percentage points” (Jackson, 205).

Lastly, the FHA encouraged the construction of homes by doing the following: “They insured banks so that they could provide 80% production advances to developers who would purchase land, subdivide it, and construct houses on it with very little of their own capital” (Hayden, 123). The FHA's incentives, primarily through insuring lenders, facilitated the expansion of the housing industry through targeting both the producer and the consumer. It insured banks giving loans to private enterprises to construct and produce new homes, and it insured banks giving mortgages to consumers so that they could afford those very homes. Despite these incentives being in place since the inception of the FHA in 1934, as noted, while increases in housing construction followed, it didn’t to the level of demand present during this time: “The year 1945 was the sixteenth in a row when new construction did not meet the demands for new housing” (Hayden, 131).

However, with the end of the war, a strengthened economy, and a re-orientation of American industry away from military, the private housing industry prepared and built, as "demand for shelter was expected to grow [even more] as waves of demobilized veterans, wartime savings at the ready, married and formed new households" (Hayden, 132). The proliferation of the suburbs was on the horizon.

B. Private Enterprise

The impact of the FHA would've been negligible without the private sector responding to the incentives the Administration laid out, and more than that, leveraging the technologies of the time to construct homes on an unprecedented scale.

Beginning in the 1930s, and ramping up drastically in the 40s and 50s, "contractors streamlined home building and employed standardized parts and floor-plans" (Nicolaides). One of the first developers to take advantage of FHA incentives and employ this streamlined process was a man in southern California named Fritz Burns, who understood that "using a single design could lower the cost of houses" (Hayden, 133). He conceived of a mail-order ready home, in which there were "standardized parts and preassembled bathroom units and kitchen cabinets" (Hayden, 133). Through this process, in Mar Vista, California in 1939, Burns built "788 homes, with the homes costing $2990 with $150 down and $29.90 per month on an FHA insured mortgage" (Hayden, 269). The homes were cheaper to build, and thus, cheaper to afford. The homes were also all the same, on the inside and out.

The most famous developer of this era was Levitt & Sons. Showcasing the capacity of American industry, Levitt & Sons, in the late 1940s, constructed a development that now epitomizes American suburbia: Levittown, New York. Levittown is a community built entirely by Levitt & Sons that is thirty miles east of Manhattan on Long Island, and at the time of its construction, boasted 17,000 homes on 7.3 miles of land. To build this town, the company employed an assembly line technique, in which specialized workers would perform their duties on an individual house and then move to the next one. Additionally, "All materials from nails to appliances were made to exact specifications… and arrived precut and 'combat loaded,' so that the first items needed were on top" (Hayden, 135). Eventually, Levitt & Sons "built thousands of almost identical 800-square-foot houses, with a living room, kitchen, two bedrooms, one bath, and a driveway but no garage" (Hayden, 134). Differences between the homes were slight, as differences marked inefficiencies in the production process, and a reduction in the profits of the venture. Ultimately, Levittown consisted of two types of pre-packaged homes, "Cape Cod" and "ranch," with the former being offered for $6990 and the latter costing $7990 (Hayden, 135).

Levittown was the culminating product of the government incentives laid out by the Federal Housing Administration coupled with the economies of scale reached through the streamlined construction of homes, and served as the guiding light for many aspirational American developers to come. In the years following, communities across the nation sprung up mirroring the uniform nature of both Fritz Burns' and Levitt & Son's developments - "Annual housing starts leaped upward from 142,000 in 1944 to an average of 1.5 million per year in the 1950s" (Nicolaides).

The construction of the suburbs was underway, and with that, so too was a new American ideal: "The middle class suburban family with the new house and the long-term fixed-rate, FHA-insured mortgage became a symbol, and perhaps a stereotype, of the American way of life" (Jackson, 206). The coupling of government incentives and private enterprise ventures led consumers to a new frontier because, "Quite simply, it became cheaper to buy than to rent" (Jackson, 205).

C. Narrow Applicability of FHA Incentives

In understanding this new norm of settling on the periphery of cities, it's important to understand the other dynamics at play in the housing industry. Notably, the narrow incentives granted by the FHA to new single-owner home construction, as opposed to apartment construction, and its subsequent effect on suburbs and cities.

While the construction of suburbs was seemingly good, in that it provided millions of Americans with housing, the rise of the suburbs was at the expense of cities: "In practice, FHA insurance went to new residential developments on the edges of metropolitan areas, to the neglect of core cities" (Jackson, 206). While a pro-suburban bias was never overtly articulated in the legislation, the ratio between the number of FHA-insured single-family homes versus FHA-insured multi-family apartments in the 1940s - 4:1 - and in the 1950s - 7:1 - details the story (Jackson, 206). Additionally, "loans for the repair of existing structures were small and for short duration, which meant that a family could more easily purchase a new home than modernize an old one," and since the vast majority of new home construction took place in the suburbs, buying a new home there was more economically feasible (Jackson, 206). Thus, suburbs grew while cities atrophied: "population growth in emerging suburbs was inextricably tied to population loss in aging [cities]," with eighteen out of twenty-five of the United States' largest cities experiencing population loss from 1950 to 1980 (Beauregard, 4; Jackson, 4). Ultimately, "Housing shortages and rising prices for good apartments and homes drove out urban dwellers," and since "Home builders, supported by financial institutions and government programs, offered mainly one choice: the suburbs," that is where people went (Beauregard, 125).

The Interstate Highway

As outlined, the private housing sector and the FHA played an integral role in catalyzing the movement to the suburbs. However, they weren't the only big players involved in this flight. Dolores Hayden, in her book *Building Suburbia,* writes, "The federal support by the FHWA [The Federal-Aid Highway Act] for the highwayman and the automobile industry in 1956 resembled the pattern of funding developed by the FHA for the housing industry in 1934" (Hayden, 167).

In short, the federal government instituted policies - both in the housing and transportation sectors - in the early and mid-1900s that favored the peripheries of cities. In 1956, President Eisenhower signed the Interstate Highway Act into law, which revitalized a prior act - the Federal-Aid Highway Act of 1944 - that never produced substantial change due to a lack of funding, and in doing so, created the interstate highway system that we know today (Gutfreund, 55). Initially, when FDR had signed the Federal-Aid Highway Act of 1944, he intended for its main purpose to be offering employment opportunities, but in reality, the interstate system conceptualized in the 40s and created in the 50s served other interests as well.

In the early 1940s, a group - the Road Gang - consisting of 240 representatives of "automobile manufacturers and dealers, automobile clubs, oil companies, truckers, [and] highway engineers…" began meeting weekly in Washington D.C. to formulate their lobbying effort towards an expansion of the national highway system (Hayden, 165).

Their efforts culminated in the passing of the Federal-Aid Highway Act of 1944, and upon that Act, as mentioned, never fully manifesting itself, the gang once again pushed for legislation during the Eisenhower Administration. Eisenhower, who had been impressed by the military strength of the autobahn road while serving in World War II - "Germany had made me see the wisdom of broader ribbons across the land," wanted a similar system in the United States, especially given the impending threat of a nuclear bomb due to the emergence of the Cold War (Eisenhower). So, when the Road Gang approached him, he was receptive, and in 1956, signed the Interstate Highway Act (Hayden, 166). While this Act did serve a military interest, its primary function was to decrease the costs of commuting and of owning a car for everyday American citizens, mirroring the effects of the policies of the Federal Housing Administration, which served to decrease the costs of moving to the suburbs and of owning a home.

For one, the plans - which provided for "42,500 miles of a 'National System of Interstate and Defense Highways' across the country at an estimated cost of $27 billion," drastically favored the inflow and outflow of suburban commuters into the city, and entirely neglected transportation within cities, as "ordinary urban streets were not eligible for any federal aid" (Hayden, 166; Gutfreund, 46-47). This can be seen through how the Act allocated funds. The Federal-Aid Highway Act of 1944 - which served as the framework for the 1956 Act - outlined an allocation of funds such that 45% would be directed towards primary routes, which connected major cities and served as the inflow source for commuter suburbs, 30% for secondary, which provided the platform for farming transportation, and 25% for urban extensions, which primarily facilitated the inflowing primary routes (Gutfreund, 46-47).

Additionally, the construction of highways, in favoring suburbs, disrupted and split urban communities in the process: "Road builders blasted through existing neighborhoods to build interstate highways leading into cities from suburbs" (Hayden, 168). Furthermore, given that private interests, many of which were in the Road Gang, not only favored the car-centric model of living, but were "pigheaded" and actively denied that "public transportation had an important place in the United States," the policies they lobbied for not only served to decrease the cost of commuting into the cities from the suburbs by car, but also increased the cost of getting around within the city (Hayden, 167-168). One of the statistics that most viscerally characterizes this divide is the following: "According to Senator Gaylord Nelson of Wisconsin, 75% of government expenditures for transportation in the United States in the postwar generation went for highways as opposed to 1% for urban mass transit" (Jackson, 250).

This massive imbalance in the allocation of funds outlined in these Acts is attributable to two major reasons. First, the breadth of the pro-Interstate lobbying coalition buried competing interests. The coalition was led by General Motors, and had support from "oil, rubber, asphalt, and construction industries; the car dealers and renters; the trucking and bus concerns; the banks and advertising agencies that depended upon the companies involved; and the labor unions. On the local level, professional real-estate groups and home-builders" supported the movement (Jackson, 248). Ultimately, the coalition supporting this movement was the second largest in America during the time, only behind the munitions industry (Jackson, 248). Second, the messaging of the coalition, in that they pitched the interstate highway system as "free" and as a "public responsibility," effectively catalyzed support from people in all settings, even urban ones, particularly due to the recent demise of the streetcar (Stromberg). In the early 20th century, streetcars, which were primarily privately owned, were the main form of public transportation within cities. However, with the advent of cars which drove on streetcar roads, streetcar companies, who had prior contracts that said they were responsible for the maintenance of roads, began bearing the burden of automobile wear and tear (Stromberg). And since many streetcar companies had locked in fares of 5 cents that weren't indexed for inflation, mounting inflation in the 20s saw streetcar companies taking in less real revenue while having higher costs, ultimately making many go bankrupt (Stromberg). Thus, with the vast pro-Interstate coalition pitching transportation as a "public responsibility," it was able to fly in the face of the private streetcar companies that had failed to provide continual and reliable transportation for their urban dwellers once automobiles arose, and ultimately garner enough consistent support from politicians representing varying interests such that a disproportionately large amount of funding went towards roads and highways throughout this time.

Beyond funding, the Interstate Highway Act of 1956 instituted policies that incentivized car ownership. For example, "sales tax on automobiles was tax deductible" and "company cars were similarly privileged" with tax deductibles, while "any reimbursement for commuting by mass transit was fully taxable" (Gutfreund, 59). Additionally, the continual lobbying efforts by the Road Gang led to the institutionalization of "two related subsidy patterns. First, [as noted above] they undercharged motorists by a wide margin, penalizing the nonmotoring majority while simultaneously inducing more and more to adopt the automobile as the preferred mode of transport. Second, American highway legislation consistently favored construction in unpopulated areas while impeding investments in urban transportation networks" (Gutfreund, 58). The symbiotic nature of the housing and transportation industries allowed them to feed off of one another, and ultimately shift the underlying economic advantages away from urban cores, and towards the peripheries.

Ultimately, "the Interstate Highway Act of 1956 moved the government toward a transportation policy emphasizing and benefiting the road, the truck, and the private motorcar. In conjunction with cheap fuel and mass-produced automobiles, the suburban expressways led to lower marginal transport costs and greatly stimulated deconcentration" (Jackson, 191). The creation and expansion of the suburbs led to more highways, and the creation and expansion of highways led to more suburbs. The positive reinforcement mechanism between the two eventually brought the suburbs into the realm of possibility for millions of Americans, but not all of them.

D. Racial Undertones at Play

While private enterprise and government programs facilitated the expansion of the suburbs and the opportunity for single-family home ownership, they did so in such a way that shut out large segments of society, particularly African-Americans. Before the FHA would give out a loan, they would conduct an "unbiased professional estimate" that "included a rating of the property itself, a rating of the mortgagor or borrower, and a rating of the neighborhood" (Jackson, 207). While seemingly innocuous, in reality, these estimates served as an avenue through which the FHA could selectively hand out mortgages, particularly due to the fact that in 1939, the FHA developed a manual - *The Underwriting Manual* - that guided officials when they were deciding who and who not to give loans to during their estimates. Some of the guidelines in this manual were the following: “crowded neighborhoods lessen desirability,” “older properties in a neighborhood have a tendency to accelerate the transition to lower class occupancy,” officials should be cautious when there are “i nferior and non-productive characteristics of the areas surrounding the site,” and most overtly problematic, “if a neighborhood is to retain stability, it is necessary that properties shall continue to be occupied by the same social and racial classes” and be “concerned with inharmonious racial or nationality groups” (Jackson, 207-208). While the FHA purported itself as having developed these guidelines to limit the riskiness of its loans, the guidelines, unsurprisingly, manifested themselves into heavily favoring one location and one race: “The government backed $120 billion in mortgages from 1934 to 1962, but the race-based policies of the FHA meant that, for the first 30 years of the program, fewer than 2 percent of FHA mortgages went to people of color” (Rice). The disparities between who was given loans and who benefited from the suburbanization of America versus who didn’t can most aptly be showcased by outlining the demographic make-up of Levittown: “Levittown had not a single resident that was black. With 82,000 residents it was the largest all-white community in the United States” (Hayden, 135). Noting the FHA guidelines, Levitt & Sons knew that the infiltration of black people into their community would decrease its “stability” due to its inclusion of an “inharmonious racial group,” thereby decreasing the likelihood of people getting loans, thus decreasing demand, and finally, profits. They also knew that many of the white families moving out to the suburbs had fears of race-driven crime in urban settings, and desired to be insulated from that in suburbia. So, as the noted homogeneity of Levittown above suggests, the community didn’t let black people in: “Levitt contracts specified that the residents must be of the Caucasian race” (Hayden, 135). The racist guidelines set-out by the FHA not only inhibited black people's ability to get loans in the urban core, but because of these guidelines' affinity for homogeneity within neighborhoods, propelled the developers of suburbia to have an economic incentive to keep black people out. Additionally, as the interstate highway system plowed through urban neighborhoods and directed funds away from public and urban transportation, black people were again disproportionately hurt. As a result, while millions were fleeing to the peripheries and beginning to nestle themselves into the new American ideal during the postwar era, African-Americans were not.

E. Conclusion of Transportation and Housing

The drastic changes witnessed in America post-World War II have shaped the America we know today. They're the result of numerous factors, but most notably due to government policies and incentives, private enterprise ventures, and the employment of modern day technologies that prioritized the suburbs and white people at the expense of the urban core and black people. In 1949, at a convention for the American Institute of Planning, an official at the FHA said the following: "Decentralization is taking place. It is not a policy, it is a reality - and it is impossible for us to change this trend as it is to change the desire of birds to migrate to a more suitable location" (Jackson, 190). In 1949, this proclamation by the FHA official may not have been as certain as the tone of his words suggests, but in analyzing the subsequent decades, they do ring true; however, unbeknownst to that person, it wasn't the manifestation of endogenous consumer preferences that made this sprawl inevitable, but rather the incentives provided by the Federal Housing Administration and the Interstate Highway Act of 1956 that private enterprise acted on, and consumers responded to, that propelled the mass migration to the suburbs: “Taken together, these decentralizing forces became virtually irresistible, pushing and pulling at the fabric of American communities everywhere” (Gutfreund, 59). Suburbia as the American ideal was how many in society perceived this change, but “as urban critic Barry Checkoway notes, ‘ordinary consumers had little real choice’” (Hayden, 151). In the postwar years, Americans moved to the suburbs because the price was right.

F. Conducive To Demographic Make-Up and Familial Structures

While the primary catalyst that drove people to suburbia was the price, the demographic make-up, familial structures, and expectations of American families were conducive to suburbia and complemented its expansion as well. In particular, the rapid formation of households post-WW2 drastically increased the demand for homes. In the early 1930s, during the Great Depression, marriage rates plummeted by 25% (Olson). In 1935, 1.327 million Americans got married. However, after the war, and the return of American soldiers, that number skyrocketed. In 1946, 2.291 million Americans got married, and with that, households began forming in spades. While the U.S. Census does not have data from 1910 to 1940 regarding households, thus inhibiting our ability to compare the postwar boom to pre-war figures, the growth is undeniably sizeable. In the 1940s, 1950s, and 1960s, the absolute number of three, four, and five or more person households grew. Three person households grews from 7.8 to 9.8 to 10 million. Four person households grew from 6.3 to 7.9 to 9.1 million. Five or more person households grew from 9.4 to 9.2 to 12.0 million (Hobbs and Stoops). Ultimately, this influx in households with more than three people, catalyzed by the increased marriage rate, produced a generation of 77 million people that has gone on to define much of the latter half of the 20th century: the baby boomers. And with that, the suburbs, as an affordable place to raise that generation, were the chosen option for many families.

Additionally, the GI Bill and the overall robustness of the economy following the war produced familial structures that were conducive to suburban living. The GI Bill, which was signed by FDR in 1944 following the war, provided educational assistance to veterans so as to help them garner the skills necessary to become productive members of the American economy. Seven years later, in 1951, "8,170,000 veterans had attended over 1,700 schools and colleges" ("GI Bill History"). Additionally, America's economy prospered after the war. In 1935, the US Real GDP per capita was $7,729.76. In 1945, it was $16,569.34, and while it saw a small dip until 1951 due to the American economy re-orienting itself after the war, after adjusting, it gradually grew. In 1955, it was $17,437.39. In 1965, it was $22,034.02 ("US Real GDP per Capita"). Ultimately, the effects of these two developments manifested themselves in suburban life in the following way: "In 1953, just 9% of suburban women worked outside of the home, compared with 27% nationally" (Beauregard, 7). Because "Economic prosperity and the government's GI Bill enabled many veterans to attend college who would not have otherwise done so...more and more people began to work in offices. White-collar employment doubled between 1940 and 1982 as a percentage of jobs" (Beaugard, 107). Thus, because veterans - which were primarily men - were able to become educated through the GI Bill and get well-paying jobs, in the suburbs, it became increasingly common for one parent - the man - to commute into the city to work and act as the "breadwinner," and another parent - the woman - to "stay-at-home" and tend to the children. If the economy wasn't vibrant, or if the veterans returning from war were less educated, the likelihood of there only needing to be one money-earning person would have been lower. But since it wasn't, the suburbs, located on the peripheries of cities and requiring commuting, were conducive to and helped to entrench the nuclear-family structure.

The entrenchment of the nuclear-family in the suburbs is also highlighted by the changing figures of multigenerational living during this time. Following the war, a household with extended family members became increasingly uncommon: In 1940, about a quarter of the population lived in one; by 1980, just 12% did" (Taylor). PEW notes that one of the factors likely contributing to this decline was the "rapid growth of the nuclear-family-centered suburbs" (Taylor). As a result of few women working outside of the home, the complementary role that grandparents and other extended family members had historically played in bringing up the children was rendered unnecessary. Ultimately, while women staying at home and tending to the children is by no means suburban-specific, the image of the "stay-at-home" mom, and all the forms of life associated with it, is uniquely suburban, as are many other forms of life.

G. Forms of Life in Suburbia

William Levitt, the creator of Levittown, noted that the "suburban homebuyer is 'not just buying a house, he's buying a way of life'" (Beaugard, 122). The lives of men, women, and children were drastically different in the suburbs than elsewhere. Interestingly though, according to Robert Beauregard, author of *When America Became Suburban,* "People lived differently, not because moving to a suburban community changed their values and made them different in some fundamental way but because suburbanization was linked to a new mode of consumption" (Beaugard, 126). For example, as has been noted, men now commuted many miles with their automobiles to the city center for their work. Women, meanwhile, tended to the children and took care of the home by using an automobile to drive around town to run errands: “This meant grocery shopping, trips to the drugstore for cough medicine, taking the children to the dentists, and driving to the shopping mall to buy clothes” (Beaugard, 126). Shopping malls, in particular, became a backbone of suburban culture: “Between the mid-1950s and the late 1970s about 22,000 suburban shopping centers opened” (Hayden, 170). Shopping centers not only became a place in which moms would go to run errands, but a place in which they would go to entertain themselves by buying goods (Beaugard, 127).

Additionally, men began filling their leisure time at home with new activities. Repairing appliances, mowing the lawn, replacing light fixtures, “the postwar years turned the normal chores of home ownership into hobbies or do-it-yourself activities” (Beaugard, 127).

Socializing also became different. Due to most families in the suburbs living away from their parents and relatives, family visits became less frequent, and were instead replaced by “couple visiting,” “part of an inward-oriented privatizing of social life generally but also related to the pride that families had in their homes and in the skills of the housewife and husband-handyman” (Beaugard, 129). This privatization partially grew out of the advent of cars, which served to essentially destroy the American front porch because their noise disturbed the quaintness that previously occupied that space. In the porches’ place, the backyard arose, and became crucial to the suburban home and to the family - “backyard play sets for the children” became a defining feature (Beaugard, 131). Another way in which socializing changed was through it becoming more child-dependent.

Instead of the parents having existing friends and family members to hangout with, as they previously did in the cities, parents would make acquaintance with the parents of the kids their children had made friends with in the neighborhood. Furthermore, people in suburbia were changing the way they were eating - big box supermarkets took the spots of corner markets in the city, and meals became increasingly prepackaged, so women could save time cooking and have the whole family together for a TV dinner (Beauregard, 128). The car-centricity of suburbia also led to more restaurants - mainly fast food restaurants - popping up on the side of highways, with these places increasingly being viewed as a destination for a family outing.

Ultimately, despite Beauregard earlier claiming that suburbia didn't change people's values, he does claim, as has been outlined, that it did change how people lived: "What changed were tastes and habits, consumer preferences, social norms, political ideas, forms of business organization, and varieties of popular culture" (Beaugard, 123). After World War II, suburbia popped up because it was affordable, met the pent up demand of the booming American population, and was conducive to their familial structures, and in doing so, "set the tone of American living," (Beauregard, 131). Ultimately, through the late 1940s, 1950s, 1960s and beyond, suburbia and the American dream became one and the same.

III. Suburbia on the Decline?

Following World War II, suburbia became the most common resting ground for Americans. In 1940, 13.4% of Americans lived in the suburbs. In 1970, 37.1% of them did. In 1968, a Columbia sociologist named Herbert J. Gans is quoted as saying

"'Nothing can be predicted quite so easily as the continued proliferation of the suburbs'" (Jackson, 296). However, despite the drastic and continual rise of suburbia following the war, skeptics arose in the1980s suggesting that the demise of the suburbs was near. In particular, Kenneth T. Jackson cited rising prices and the changing family structure of Americans as reasons to expect a slowdown of suburbia. Additionally, an urban design movement - New Urbanism, which sprouted up in the 1980s, gained traction by preaching forms of life antithetical to the ones common in suburbia. New Urbanism extolled the virtues of environmentally conscious neighborhoods that promoted walkability and community. While Americans were still buying single-family homes on the peripheries in spades, for some, the 1980s was perceived as a time in which suburbia in America was peaking, and thus beginning to lose its title as the American ideal.

A. Jackson's Prediction

After painstakingly detailing the history of the suburbs in America, Kenneth T. Jackson, in *Crabgrass Frontier*, gives his own prediction on its future: "Instead of an even more deconcentrated nation, I would argue that the long process of suburbanization will slow over the next two decades" because "there are powerful economic and demographic forces that will tend to undercut the decentralization process" (Jackson, 297). In particular, Jackson saw six major trends that supported his claim: rising energy costs, rising cost of land, rising cost of money, slowdown in housing technology, changing government policies, and lastly, the changing structure of the American family.

First, according to Jackson, the rising cost of energy was likely to push out many prospective families. While "the real cost of energy, adjusted for inflation, fell by about 5% per year between 1950 and 1973," thereby facilitating the rise of single-family homes and car-centric lifestyles, Jackson predicted that oil prices would rise due to its extraction taking place in either volatile Middle Eastern countries or increasingly remote and expensive locations. Ultimately, Jackson asks one question: "Is the real cost of energy in relation to disposable income going to go up or down?" (Jackson, 299). He believed up, and with that, he saw a return to city-proximate living.

The increased cost of land on the peripheries was a economic constraint that Jackson assumed would slow the growth of suburbia as well. As he noted, "In the United States, the percentage of the purchase price devoted to the purchase cost of real estate itself rose from 11% in 1948 to 29% in 1982" (Jackson, 299). As more and more land on the peripheries was developed, the availability of inexpensive land that was still relatively proximate to the city decreased, thereby resulting in an increase in the value of land.

One of the major ways in which mass suburbanization was able to take place was through the FHA insuring lenders who were loaning out money to both developers and home buyers. Typically, individuals with savings would deposit money into their savings accounts at their respective banks, and then those banks would turn around and lend money out to home buyers.

As long as banks were "paying savers less than 5% they could afford to issue mortgages at below-market rates" (Jackson, 300). In 1977, however, new laws allowed individuals that were previously depositing money into savings accounts to have access to high-yielding assets, and, as a result, these individuals withdrew much of their savings and put them into other investment vehicles, like "Treasury bills and money-market mutual funds" (Jackson, 300). A consequence of this was the following: "The passbook savings that had provided almost 90% of home loans as recently as the mid-1960s accounted for only 25% by 1980" (Jackson, 300). Jackson saw this movement of money out of savings account likely leading to home buyers having less access to home loans at below market rates, thereby decreasing the demand for homes in the suburbs.

Jackson's fourth reason revolved around housing construction technology slowing, and not producing homes with the same efficiency that they did after the war, under builders like William Levitt. He writes that "the median price for a new home in the US tripled between 1970 and 1982, rising from 30,000 to 88,800" (Jackson, 300). Jackson also argued that the government was beginning to re-orient itself away from suburban development with the passage of the Community Development Act of 1974, which "began to stress conservation, rehabilitation, and mass transit" (Jackson, 300). Additionally, since the interstate highway system was 99% complete, he saw government programs and incentives, which served as the backbone of the rise of suburbia, to be playing an increasingly minimal role.

Lastly, Jackson didn't believe that the suburban home was conducive to the way in which the American family was evolving. The decline of the family household size, the increase in divorce rates, and the increase of women in the workforce all led Jackson to believe that the suburban home, which "was designed around the needs of a bread-winning male and a full-time housewife," no longer fit what Americans were looking for (Jackson, 300).

Ultimately, while the low cost of suburbia and its conduciveness to the structure of the American family following the war made it highly popular, Jackson saw the rising cost and incompatibility of the homes with the evolving structure of the American family in the 80s and beyond as the reasons for its likely decline. While Jackson was articulating the downfall of suburbia as the American ideal, a new line of thought was burgeoning in pockets of America that was preaching a fresh one: New Urbanism.

B. The Rise of New Urbanism

New Urbanism was a philosophy of urban design that was born in the 1980s that ran counter to suburban sprawl. As written in the Charter of New Urbanism, its "primary mission has been to reform suburban sprawl, which has long been the most debilitating and the most neglected of America's crises" (Talen, 10). The tenets of New Urbanism include fostering community through emphasizing public transit and walkability, accessible public spaces and community institutions, and creating urban spaces that "celebrate local history, climate, ecology, and building practice" (Talen, vi). Of particular importance to the New Urbanism movement is its condemnation of suburbia as an environmental monstrosity. Ultimately, New Urbanists sought to retrofit existing suburbs to be less car-centric, but their main focus was on revitalizing distressed Americans cities and towns that had history, grid layouts, and existing infrastructure. For New Urbanists, "The best way to discourage sprawl is to foster cities that people loath to leave" (Talen, 10).

As the price of energy was rising in the 80s and with suburbia continuing to sprawl, designers, architects, and environmental activists noted that the car-centricity and increasing ubiquity of single-family homeownership among Americans was producing a society that was greatly contributing to a worsening global climate. Thus, the New Urbanists had their rallying cry: "If the single largest cause of greenhouse gases is low-density, sprawling, automobile-oriented urbanism, then taking a New Urbanist approach to development at all scales is the most critical tool we have to combat and adapt to climate change" (Talen, 155). Complementing this, too, was the isolation they purported Americans in suburbia of having. In the eyes of New Urbanists, creating a community in which neighbors sat out on porches, walked to city centers to get groceries, and didn't depend on cars for their everyday activities was the antidote to the vices of suburbia.

In 1981, an 80-acre community called Seaside was built by the developer Robert Davis and the husband-and-wife architects Andres Duany and Elizabeth Plater-Zyberk on the panhandle of Florida, and served as the first physical manifestation of New Urbanist ideals. Since the automobile had pushed American families into their backyards and air-conditioning and television had kept them inside, "Seaside promised to draw people back outdoors for casual conversations between family and friends on porch and sidewalk," and was "specifically designed to recapture a pre-automobile way of life" that was "pedestrian-oriented" (Hayden, 203, 205). In the years following 1981, Seaside was revered by New Urbanists as the template upon which American communities should mirror themselves off of going forward.

During the late 1980s and into the 1990s, New Urbanism also began to get the ear of some policymakers as well. On October 6, 1992, the Department of Housing and Urban Development passed HOPE VI, which was intended to provide physical improvements, management improvements, and social and community improvements to urban areas. The priorities of HOPE VI revolved around the revitalization of urban cores through the remodeling and rebuilding of old and distressed buildings, ultimately in the aim of creating more robust communities. New Urbanists played a integral role in the making of this policy: they "directly designed scores of HOPE VI developments and set the program's design guidelines, restored street grids, used vernacular architecture, and mixed building types" ("HUD HOPE VI"). With New Urbanists gaining traction, both in the design and architectural world, as well as the policymaking world, a renewed way of living seemed to be sprouting up in America in the 80s and 90s.

Through Kenneth T. Jackson's numerous supporting arguments suggesting that the price of energy was increasing, as well as his point that an emerging structure of the American family was rendering suburbia incompatible with new ways of life, it seemed as if the American ideal of owning a single-family home outside of the city was on the decline. Coupling that with the burgeoning New Urbanism movement, which preached values antithetical to suburban forms of life, pessimism pervaded the future of the American suburbs.

C. Unrealized Expectations

In the 1990s to 2000, "the term 'comeback' and 'urban renaissance' [were] used to describe cities' population performance during the decade" (Berube et al., 33). While this seemingly validates Jackson's argument as well as the New Urbanism movement, Alan Berube, Bruce Katz and Robert Lang, in *Redefining Urban and Suburban America*, use census data from 1990 to 2000 to show that these city population growth figures are misleading: "although most cities experienced population growth, such growth was far outpaced by the population growth of their suburbs" (Berube et al., 33). Instead of going away, in the 1990s, suburbia proliferated throughout America.

Despite Kenneth T. Jackson arguing that the price of energy would forbade the growth of car-centric suburbs and cities, and New Urbanists spreading their philosophy and influencing public policy to increase incentives for urban core growth, American sprawl still continued. For example, "The average growth rate for those cities in which more than 10% of commuters took public transportation to work in 1990 to 2000 was nearly zero. The average growth rate for those cities in which less than 3% of commuters used public transportation in 1990 to 2000 was almost 17%" (Berube et al., 28). While this statistic speaks to city growth, not suburban growth, it's important to note that many cities with the greatest growth were new, car-centric cities which blurred the line between city and suburb: "Cities built for cars grew, but cities designed for mass transit and for pedestrians tended to shrink" and "Similarly, older cities declined and younger cities grew" (Berube et al., 19, 28). The older cities that New Urbanists were advocating for the revitalization of, which had good public transportation, walkability, and grid layouts, didn't rebound as they had hoped for.

Additionally, even if you argue that these statistics point towards city growth, and not suburban growth, the type of growth is telling: "More than 60% of the overall population growth in these largest cities occurred in the outer ring of neighborhoods bordering the suburbs, while only 11% took place in the inner-core neighborhoods" and "Although the top 100 cities grew by 9% as a whole, their suburbs grew twice as fast - by 18%" (Berube et al., 6, 7). While some cities in America grew, the ones that primarily did were car-centric and not of the type New Urbanists or Kenneth T. Jackson expected, and even among those cities, their peripheral counterparts still outpaced them. Ultimately, "The American suburb continued to show its strength - and dominance - by the year 2000" (Berube et al., 7). In assessing this, it's important to ask the question why. Why did a slowdown in housing technology and increase in the price of gas leading up to 1985 not reduce the growth of car-centric suburbs and cities? Why did the increased cost of land and increasing price of money explained by Jackson not decrease the number of individuals buying single-family homes? How come the evolving American family structure and tenets of New Urbanism never fully manifested themselves in the way in which people lived? First and foremost, many of Kenneth T. Jackson's reasons for suburbia declining were rooted in economic warnings that were never fully realized.

E. Price of Energy

Following World World II, economic prosperity in the United States, and across many parts of the world, increased people's incomes. Given that, consumption increased, and a large part of that consumption - like single-family homes - was oil-dependent. Multinational oil companies (MOCs), which were primarily U.S. based and controlled much of the world market, reaped great benefits from this increased consumption. At the same time, the Middle East, and other oil-rich countries, began being increasingly tapped by these multinational oil companies for their wealth of natural resources. As these companies now had access to greater quantities of oil, in the late 1950s and 1960s, they decreased the price per barrel in an effort to increase demand for it, and were successfully able to do this through exerting oligopsony power on these oil-rich countries. In 1957, the real price per barrel in U.S. dollars was around $26. A decade later, it was closer to $22 ("Crude Oil Prices…"). Frustrated by their lack of countervailing force, oil-rich countries began to coordinate during this decade: in 1960, the Organization of Petroleum Export Countries (OPEC) was founded, and consisted of Iran, Iraq, Kuwait, Saudi Arabia and Venezuela. Throughout the 1960s, more countries joined, and "in the mid-1970s [OPEC's membership] was virtually synonymous with all the world's petroleum exporters, except the Soviet Union" (Yergin, 633). While the multinational oil corporations had dominated the 50s and 60s, in the 70s, "all that had changed" (Yergin, 633). In 1973, in an expression of sovereignty over their lands' resources and responding to the MOCs, OPEC reduced their production of oil, subsequently jacking up prices, and impressing an "oil embargo" on many industrialized nations, including the United States (Yergin, 634). In July of 1973, the price of oil was at its lowest point in over a decade - $20.31 real U.S. dollars. In January of 1974, the price of oil per barrel was $54.84. In the years following, despite the embargo ending in 1974, the price continued to climb. In April of 1980, the price per barrel reached an all-time high: $122.06. As Daniel Yergin writes in *The Prize,* "To be sure, the OPEC countries did in the mid-1970s complete the acquisition of control over their own resources" (Yergin, 634). This new control over oil, outside of the hands of the United States, ultimately is what led Jackson to his pessimistic outlook on the oil-dependent suburbs: "It is probably a delusion to believe that the industrial world can ever return to the days of energy abundance" (Yergin, 299).

While Jackson likely had many sympathizers, people in Washington were out to prove him wrong. Prior to the 1980s, and in that decade, one of the American government's main objectives was to reduce its dependence on foreign oil, so it began to look in other directions, to "the use of alternative fuels, the search for diversified sources of oil, and conservation" (Yergin, 654). Alaska, in particular, provided America with much relief. The Alaskan pipeline was completed in 1977, and "within a few years, the flow would be two million barrels per day, a quarter of America's total crude oil production" (Yergin, 666). Additionally, in the 1970s, Mexico fell upon massive oil reserves, catapulting itself onto the global oil-producer arena, and providing America with an alternative source, thereby "undermining the OPEC Imperium" (Yergin, 667). Lastly, oil reserves found in the North Sea during the latter half of that same decade - "in the Forties field, on the British side" and in "Brent field" off the coast of Scotland - further eased America's dependence on OPEC-controlled oil (Yergin, 669).

Additionally, conservation policies were effectively diminishing American demand for OPEC oil. For example, "the 1975 legislation that mandated a doubling of the average fuel efficiency of new automobile fleets by 1985 [reduced] American oil consumption by 2 million barrels per day from what it would have otherwise been" (Yergin, 718). Other conservation efforts in the 1980s - like technology that made the Alaskan pipeline more efficient - led to the following: "by 1985, the United States was 25% more energy efficient and 32% more oil efficient than it had been in 1973" (Yergin, 718). While Jackson claimed in 1985 that the car-centricity and single-family homes of the suburbs were built on unprecedented levels of energy-related consumption provided by volatile suppliers, he was likely unaware of American efforts to diversify away from OPEC suppliers and to promote technologically-oriented conservation, which ultimately "reduced the call on OPEC by something like 13 million barrels per day, a fall of 43% from the levels of 1979!" (Yergin, 718).

Outside of the 1990 Oil Shock, which was due to Saddam Hussein's invasion of Kuwait, oil prices leading up the year 2000 were relatively stable, hovering just under $40 real U.S. dollars. While this figure is above the figure that oil prices hung around during the 50s and 60s - $25 real U.S. dollars - it is significantly lower, and more affordable, than the prices that Jackson was alluding to as inhibiting the continued proliferation of the suburbs. While OPEC hijacked control of the oil market in the 1970s, America's ability to find other sources of oil - both at home and abroad - coupled with its conservation efforts ultimately returned the oil market to levels that were affordable.

F. More Expensive Single-Family Homes?

As Jackson noted, the median price of single-family homes had been on the rise leading up to 1985, when he wrote his book. Slowing construction technology related to housing and the increased cost of land on the peripheries were translating into higher price-tags of single-family homes, and thus a reduction in their affordability and mass appeal. According to the U.S. Census, the median price of a single-family home in 1970, adjusted to 2000 dollars, was $65,300. In 1980, it was $93,400, slightly less than a 50% increase. In 2000, the median price was $119,600, around a 30% increase from 1980 ("Historical Census of Housing…"). Clearly, in America, it was becoming more expensive to buy a single-family home in absolute terms. However, during that same time, the real GDP per capita also changed for Americans. In 1970, it was $23,309. In 1980, it was $28,734. In 2000, the real GDP per capita in America was $45,055 ("US Real GDP per Capita"). Thus, in understanding Jackson's argument that the ownership of single-family homes was likely to decline due to increased costs resulting from slowdowns in housing technology and increases in the cost of land, it's important to look at the median price of a single-family home in the context of GDP per capita. In 1970, the median price of a single-family home was 2.8x the real GDP per capita in America. In 1980, it was 3.25x, which is around a 16% increase. This figure is likely what informed Jackson's pessimism on the future of single-family home ownership. However, in the following two decades, these figures changed. In 2000, the median price of a single-family home was 2.65x the real GDP per capita in America, a decrease of 18% in the price of a single-family home relative to GDP per capita from 1980, and a decrease of 5% from 1970. In 2000, single-family homes had returned to more affordable levels.

Outside of the American economy performing very well in the 1990s and increasing the wealth of many citizens, it's not crystal clear as to why this relative decrease occurred, as there was no definitive advancement in housing technology nor reduction in the cost of land that spurred this increased affordability. With that said, there are a couple of important trends to note that do shed some light onto this change: "While the share of single-family homes built declined in the 1970s and 1980s, the proportion of these homes started rising in the 1990s" (Mousumi). While this was likely spurred on by the increasing wealth of many Americans, it is also likely that this influx in supply helped to reduce the cost of single-family homes. Additionally, since the 1960s, and continuing on into the 1990s, increasingly more single-family homes were being built in the West and the South, two areas of the country that were vastly more undeveloped than the Midwest and Northeast, and thus, having cheaper lands costs. The economic constraint of more expensive single-family homes in the suburbs that Jackson envisioned as the norm didn't endure, and because of that, the suburbs continued growing.

G. Cost of Money

The suburbs also continued to grow despite Jackson's claims that the cost of money was rising and that individuals would never have the same access that they once did to low-rate mortgages, because, in reality, the cost of money did not stay up as he predicted. While diversified investment options for savers and other broad economic factors, such as high inflation, did lead to an increase in the 30-Year Fixed Mortgage Rate - in 1975 it hovered around 9% and in the early 1980s it was closer to 16% - a taming of this inflation as well as financial innovations returned the 30-Year Rate to more affordable levels. In late 1970s and early 1980s, the drastic increase in the 30-Year rate was due in part to the Federal Reserve increasing interest rates to fight inflation: in 1979, real inflation was 11.3%; in 1980, it was 13.5%, and in 1981, it was 10.3%. To counter this, the fed increased real interest rates from 1.902% in 1978 to 4.074% in 1979, 5.73% in 1980, and 8.72% in 1981 ("Real Interest Rate"). This hike in real interest rates translated to a higher 30-Year Fixed Mortgage Rates, and produced a year and a half recession that lasted until the end of 1982. The hike also had other economic ramifications like high unemployment, but ultimately lowered inflation, and brought the broader economy back to a healthy level by the mid-1980s. This return to stability was reflected in the 30-Year Fixed Mortgage Rate - from 1986 to 1990, the rate was around 10%, and in 2000, it was around 7% ("30-Year Fixed Mortgage... ").

This reduction in the rate, and subsequent increased affordability of homes, was complemented by innovations in the financial industry. The primary innovation that allowed for this was the mortgage-backed security, which was first issued by Fannie Mae - a government-sponsored enterprise that deals with mortgage loans - in 1981. Mortgage-backed securities are the result of the following: banks sell their mortgages to investment banks or government agencies. Those entities then take multiple purchased mortgages and bundle them into a security - a mortgage-backed security - that they then sell to investors as a relatively riskless - at least in theory - investment vehicle. Mortgage-backed securities produced lower 30-Year Fixed Mortgage Rates because banks giving out mortgages could turn around and sell these mortgages to investment banks and government agencies and have the risk taken off their balance sheet, thus incentivizing these lending banks to reduce the mortgage rate so as to attract a greater number of borrowers. While mortgage-backed securities went on to play an integral role in producing the Great Recession, in the 1980s and 1990s, they decreased the cost of financing a home. Ultimately, a return to a healthy economy in the mid-1980s and financial innovations that increased access to mortgages produced an increase in homeownership rates in America: in January of 1985, the home ownership rate of all households was 63.9%, and in January of 2000, it was 67.4% (Kapfidze).

H. Family Structure

Beyond the price of suburbia, one of the core points supporting Jackson's prediction that suburbia's growth was likely to decline was the evolving structure of the American family. In analyzing much of the household data contained in the 2000 census, he's right that the structure evolved: In 1940, 27% of households had five or more people. In 1980, 13.2% did. In 1940, 18.1% of households had four people. In 1980, 15.4% did. In 1940, 22.4% of households had three people. In 1980, 17.4% did (U.S. Census 2000). The percentage of Americans choosing to have smaller families was on the rise, and so too was the likelihood of an American living alone: in the 1950s, 9.5% of households were one-person compared with 22.7% in 1980, and 25.8% in 2000 (U.S. Census 2000). Since America's suburbs were constructed with the nuclear family in mind, as has been noted, a divergence from these types of families, in Jackson's eyes, was a divergence from suburbia. Additionally, Jackson cites the rising divorce rate as a reason why the suburbs would decline. In 1960, slightly less than two and a half Americans per 1,000 people got divorced, while in 1980, slightly more than five did (Swanson). Leading up to 2000, the ratio between marriages and divorces was relatively constant at 2:1, which is smaller than historical ratios. Jackson was right about the rise of divorces.

However, in looking at the 2000 Census, it's clear that Jackson's past impression of the nuclear-family suburbs shaped his future outlook, but data suggests that not only had the nature of the American family changed during this time, but so too had the nature of the suburbs: "Suburbs now contain more nonfamily households—largely young singles and elderly people living alone—than married couples with children. In 2000, 29 percent of all suburban households were nonfamilies, while 27 percent were married couples with children" (Frey and Berube). The stereotypical family with two kids and a golden retriever was no longer an accurate depiction of American suburbia at the turn of the century. Nor was the notion that suburbia was homogeneously white: "Overall, the share of racial and ethnic minorities living in the suburbs increased substantially in the 1990s, moving from less than one-fifth to more than one-quarter of all suburbanites" (Berube et al., 9). Not only did the number of people change in the households that made up suburbia, but so did the race and ethnicity of those very people.

Additionally, aside from the evolving nature of the typical household in suburbia, it's important to note that the relative decline in the number of larger households aforementioned, which probably informed part of Jackson's prediction, doesn't paint the whole picture. The 2000 Census reveals the following: "Available data on the number of households by size shows that, in absolute numbers, households with one, two, three, or four members increased every decade. Households with five or more people declined in the 1940s, then increased until 1970, declined again in the 1970s and 1980s, and increased again in the 1990s" (Berube et al., 140). Thus, when you couple the United States' vast population growth from 227.23 million in 1980 to 282.17 million in 2010 with the increased diversity of household-types in the suburbs, it's evident that the evolving nature of the American family didn't decrease demand for suburbs, but amplified it.

I. Disappointment of New Urbanism

As suburbia's dominating presence in American society continued during this time, one of the largest disappointments of this development fell on the shoulders of New Urbanism. A 2005 article by the New York Times outlined that "Building industry estimates put the share of such [New Urban] homes at up to 10% of all new homes sold annually," which "falls short of the predictions of some green-minded land planners that thought new urbanism would transform suburban sprawl" (Johnson). While New Urbanist ideals were praised by designers, architects and community developers, and had influence on public policy, for one, consumer preferences didn't lead to an increase in this type of living: "Lewis Goodkin, a real estate researcher in Miami, said the following: 'We're seeing that there's a limit to how much walking a lot of people are willing to do'" and that "there's little evidence that the vast majority of American drivers are ready to give up their cars, says Gopal Ahluwalia, an economist at the National Association of Home Builders in Washington" (Johnson). This notion is supported by research produced by the University of Michigan in 2017, which shows that the average vehicles per household in the United States in 1984 was 1.835, while in 2000 it was 2.031 (Sivak).While New Urbanists implicitly assumed that car-centricity wasn't a sticky consumer preference and form of life, the increasing number of cars that households own, and the scarcity of housing developments that embody New Urbanist ideals, suggests otherwise.

Furthemore, government policies - like HOPE VI and the Housing and Community Redevelopment Act of 1974 - that favored New Urbanism and were intended to revitalize urban life proved to be relatively negligible from a macro-scale. A joint analysis by the Brookings Institution and the Urban Institute on HOPE VI ten years after its introduction concluded that while there were examples of clear benefits - like the building of a library and community center in Seattle - in general, “researchers and evaluators have found it difficult to empirically measure or attribute broad community impacts to HOPE VI developments” (Popkin). Additionally, the Housing and Community Redevelopment Act of 1974, the Act that Jackson outlined as likely having a large impact on urban settings, successfully provided grants to many localities, but, as seen through demographic data, failed to drastically alter where Americans chose to settle down.

On top of that, research done during this time period points to a newfound consumer preference inhibiting the rise of New Urbanism and the revitalization of urban cores as well. Most of the spaces that are New Urbanism-conducive are older industrial cities in the Northeast and Midwest that have grid layouts, good public transportation, and high levels of walkability, but in the 1990s, “the most important factor affecting the population growth of cities may be the one factor that leaders cannot simply control: weather” (Berube et al., 6). More than ever, Americans moved to warm places. The areas that grew the most were in the Southwest and West, had primarily new developments, and were designed to fit the demands of the people that flocked there, such as car-centricity.

J. Conclusion

Ultimately, Jackson and New Urbanism expounded a new image of American life that never fully manifested itself in the 1980s nor in the 1990s. The decrease and stabilization of oil prices, the falling 30-Year Fixed Rate Mortgages, and widespread economic prosperity all led to the suburbs maintaining their position as an affordable and accessible place to live for millions of Americans. Notably, however, is that during this time the suburbs changed. No longer did the families occupying them only resemble the Caucasian race, nor were the people occupying them necessarily with a family at all. In the late 1980s and 1990s, increasingly more people of varying ethnicities and races moved to the suburbs, and increasingly more people of all household types - including one-person households - moved there. Despite the cliche white nuclear family with two kids and a golden retriever no longer being the reality of suburbia, overall, suburbia endured, with the price of it and preference for it making it the ideal way of living for an increasingly diverse set of Americans.

IV: Suburbs versus Cities in the 21st Century

At the turn of the century, the suburbs looked different than they did during the postwar era, yet their presence as the dominant breeding ground for many Americans was indisputable. With the affordability of suburbia dropping to within range for millions of Americans after its peak in the mid-1980s, and with the preference to own your own home and have a car maintaining itself, suburbia as the American ideal persisted. Through the first decade of the 21st century, this ideal, however, seemed to be changing.

Through the Great Recession and the increasing emergence and coming of age of the millennial generation among other factors, a new American ideal was burgeoning.

A. Millennials, the Great Recession, and the Headlines

In the media, the millennial generation is afforded a whole host of adjectives such as entitled and narcissistic yet tolerant and collaborative. Regardless of which traits are ascribed to this generation, one fact is clear: today, there are more millennials in America than members of any other generation. According to Pew Research Center, millennials were born from 1981 to 1996, and are the largest generation, having recently passed the baby boomers and now totaling 73 million.

Given the range of millennial birth dates, the large political, economic, and social events of the past decades haven't uniformly influenced this generation. Some grew up during the end of the Cold War and remember Bill Clinton ascending to the presidency shortly after, while others were too young to understand the significance of 9/11 but remember Barack Obama being elected. Some events have touched the lives of all millennials though, and some have touched most. Technology has drastically altered millennials' perceptions of the world - the iPhone, Facebook, Instagram, Twitter, and more recently, technologies like Uber, Airbnb, and Amazon Prime. Instant connectivity, whether it be with a friend in high school or hailing a car in San Francisco, isn't a privilege but an expectation. Students loans have also touched the lives of many millennials, with over 63% having student debt of over $10,000 (Zetlin). And while the Great Recession didn't have a uniform influence on all millennials, in one way or another, it touched the lives of everyone, whether it was an older millennial herself not being able to find a job after graduating from college and having to move back in with her parents or a younger millennial's family's house in Las Vegas getting foreclosed. Between December of 2007 and June of 2009, the U.S. real GDP went down by 4.2%, and more than 8.7 million jobs were lost. Through the first ten years of the 21st century, America and Americans were changing.

This change was purportedly manifesting itself in a new American ideal: city-living. In mirroring Kenneth T. Jackson in 1985, many experts and editors dismissed suburbia as the American ideal of the future. In 2012, a Los Angeles Time articles stated that "cities last year grew faster than suburbs, reflecting an urban renaissance accelerated by the Great Recession" (Lee). In 2014, Time Magazine published an article titled "The New American Dream is Living in the City, Not Owning a House in the Suburbs," and noted that "Americans are experiencing an urban renaissance of unanticipated proportions, as young people graduate and flock to cities" (Frizell). Finally, Leigh Gallagher, an Assistant Managing Editor at Fortune, wrote a provocatively titled book in 2014: *The End of the Suburbs: Where the American Dream is Moving.* All of these headlines explicated a narrative antithetical to the one America had been absorbed in since the Second World War, and for good reason.

B. Data that Supports the Urban Renaissance

Demographic data following the Great Recession and early in the second decade of this century outline a shift away from the suburbs and towards the cities. As Leigh Gallagher notes, "reversing a ninety year trend, in 2011 our largest cities grew more quickly than their combined suburbs" (Gallagher, 167). This change is highlighted by research done by the Brookings Institution: From 2000 to 2010, primary cities grew at 0.4% while suburbs grew at 1.4%. From 2010 to 2011, primary cities grew at 1.1% while suburbs grew at 0.9% (Frey, "Demographic Reversal…"). Additionally, from 2011 all the way to 2015, primary city growth outpaced suburban growth in each year, entrenching this newfound preference of urban living (Frey, "Decade of Big City Growth…"). As William Frey, a Senior Fellow at the Brookings Institution notes, "what's significant about it is that it's pervasive across the country" (Lee). Not only were the big cities growing fast, but so were other places: "In Chicago, Pittsburgh, Milwaukee, Rochester, and Minneapolis-St Paul, city declines in the 2000s turned to gains in 2010-2011" (Frey, "Demographic Reversal…"). In all, "compared with annual average rates in the 2000-2010, 43 metropolitan areas showed faster primary city growth in 2010-11 while 43 registered slower growth in their suburbs" (Frey, "Demographic Reversal…"). The data suggest a return to the cities, and with that, "Breaking from the previous generations' ideals, this group's 'American Dream' is transitioning from the white picket fence in the suburbs to the historic brownstone stoop in the heart of the city" ("Millennials Prefer Cities…"). The burgeoning urban renaissance in America reflected the changing preferences of Millennials, and even more significantly, the changing calculus of purchasing a home in the suburbs versus renting in a city in the wake of the Great Recession.

C. Foreclosures & Tighter Credit

The Great Recession officially lasted for around one and a half years, and was brought on by the very financial instruments that helped to disprove Kenneth T. Jackson's argument against suburbia in 1985: mortgage-backed securities. Mortgage-backed securities, as was outlined prior, served to reduce the risk a lending bank took on in giving out mortgages because it allowed for these banks to sell individual mortgages to investment banks or government enterprises upon lending them out. Since individual lenders incurred less risk in giving out loans because they could turn around and sell them, they were less stringent with the quality of borrowers to whom they would give to, thereby making mortgages and home-ownership more accessible to everyday Americans. This was a major reason why suburbia continued to expand through 2000 and into the 21st century.

While broadening access to credit and thence housing is seemingly good, at the same time, this massive reduction in risk taken off the shoulders of lenders incentivized them to give out one, larger loans than borrowers could reasonably service, and two, loans to borrowers with increasingly lower creditworthiness - people that should not have been receiving mortgages at all. Thus, as loans were given out to individuals with low creditworthiness, the number of mortgage-backed securities with subprime - or poor - ratings increased: "In 1995, the size of the subprime loan market was estimated around $65 billion, but by 2007, subprime mortgages accounted for $1.3 trillion out of a total of $10 trillion in outstanding mortgages" (Park). Eventually, when those borrowers inevitably defaulted on their mortgages, the effects rippled through investment banks and government enterprises like Fannie Mae with mortgage-backed securities on their balance sheets, insurance companies that had insured potential losses on those securities, and ultimately burst the housing bubble, causing the Great Recession. As the Wall Street Journal notes, "more than 9.3 million homeowners went through foreclosure, surrendered their home to a lender or sold their home via a distress sale between 2006 and 2014" (Kusisto). In 2004, the homeownership rate was 69.2%; in 2015, it was 63.4% ("Homeownership Rate…"). The American dream of owning a home, rooted in the postwar era but through the years becoming embedded in the nation's psyche, was on the decline.

One of the major reasons the homeownership rate dropped significantly, outside of homes being foreclosed upon, was the tightening of credit following the financial crisis, which priced out many potential homeowners. The lenders, investment banks, government enterprises, and insurance companies that had been complicit in encouraging individuals with low credit scores to take out loans that they couldn't afford began exercising more caution. One of the effects of this was a higher standard placed upon people looking for loans: "In 2001, 24 percent of purchase loans had FICO credit scores under 660, but that share dropped to 13 percent in 2012, and further to 10 percent in 2013. The share of loans with FICOs greater than 750 increased from 31 percent in 2001 to 45 percent in 2012 and 47 percent in 2013" (Goodman et al.). And, as a result of this, "The Urban Institute estimates that strict credit standards prevented between 300,000 and 1.2 million lenders from taking out mortgages in 2012 alone" (Frizell). Thus, despite the 30-Year Fixed Mortgage Rate actually declining following 2007 as a result of it partially tracking the real interest rate, which had been reduced from 5.249% in 2007 to 1.161% in 2011 to incentivize economic activity in response to the recession, stricter standards being applied to individual mortgages pushed out many potential homeowners ("Real Interest Rate"). In the wake of the recession, demand for suburban, single-family homes decreased, and with that, so did homeownership rates.

D. Building Developments

As millions of Americans lost their homes in the financial crisis, and with many being unable to qualify for loans in the wake of it, building developments in the suburbs shuttered. For example, according to a Time Magazine article written in 2014, “the latest housing data shows that traditional, single-family suburban home construction is way down: after a walloping all-time high of 1.7 million single-family homes beginning construction in 2005, single-family housing starts have contracted after the housing bust to just over 600,000 in 2013” (Frizell). As demand for single-family suburban homes decreased, demand for other types of homes increased: “In 2005, multifamily housing accounted for just 17% of all housing starts. In 2013, multifamily housing accounted for 33% of all starts” (Frizell). As a result of millions of houses being foreclosed upon during the Great Recession and credit becoming less accessible, where builders were building, and the types of homes they were building, reflected a shift in demand by the American population. The suburban nation that dominated American life leading up the financial crisis was changing in its wake.

E. Price of Oil

On top of suburban homes not being in as great demand due to a tightening of credit, the drastic increase in oil prices during this time also played a role in decreasing the desirability of suburbia, as owning a car and using it as your sole mode of transportation is as integral to suburban life as is having a front lawn. In April of 2002, the price per barrel of oil was $38.59. In April of 2008, it was $134.82. It briefly, yet drastically, dropped at the end of 2008, but then stayed around $110 until 2014 (“Crude Oil Prices…”). As Leigh Gallagher writes in her 2014 book, *The End of the Suburbs,* “In 2008, the average suburban household spent double on gas than what they did in 2003” (Gallagher, 21). This spike in gas is reflected in the total number of miles driven by Americans during this time: “the total number of miles driven peaked in 2007 for the first time since the WW2 and has been declining since" (Gallagher, 107), and also in Americans' decreasing affinity for cars: "the total number of automobiles has fallen, too: nationwide, the figure fell 4.5% from 2008 to 2010" (Gallagher, 107). The price per barrel of oil rose leading up to the financial crisis not for supply-side reasons similar to the ones in the 1970s, but for demand-side ones: "prices have been rising steadily as demand for gasoline grows in developed countries, as hundreds of millions of Chinese and Indians climb out of poverty and as other developing economies grow at a sizzling pace" (Mouawad). And as this increase in demand due to burgeoning incomes around the globe is likely to continue, in 2007, the New York Times wrote that "Virtually no one foresees a return to the $20 oil of a decade ago, meaning consumers should brace for an era of significantly higher fuel costs" (Mouawad). Thus, through this increase in oil prices, commuting to work and air conditioning and heating a single-family home became more expensive, thereby pushing up the cost of living in the suburbs. As a result, people drove less, owned fewer cars, and demanded multi-family homes that require significantly less energy to heat and cool, which is reflected in the aforementioned change in the number of housing starts for single-family versus multi-family homes. Ultimately, the rise in gas prices catalyzed a movement from the suburbs to cities, and incentivized people in cities to stay there, as accessibility to grocery stores, pharmacies and other places without cars is a given, and detached single-family homes are not the norm.

F. Student Loans

Another broad economic force that has straddled the growth of the suburbs and supported the urban renaissance can be seen through the unprecedented level of student loans that the millennial generation has. For example, from 2005 to 2015, "the number of households headed by someone under the age of forty with student debt payments of at least $250 per month nearly tripled to just under six million" (Berger et al., 71). The number of households in the United States for ages 15 to 44 years old was 47 million in 2015, and if you exclude the 35 to 44 year old cohort, the number drops to 26 million households ("Number…"). Since the vast majority of students are under the age of 35, as noted by the Brookings Institution in analyzing 2015 data, it's clear that that six million head of households with these payments isn't simply a big number in absolute terms, but more importantly, significantly large relative to the total number of younger households ("Age Distribution…").

Additionally, a 2019 article by NPR states that "Student loan debt in the United States has more than doubled over the past decade to about $1.5 trillion" (Noguchi). That means that from 2009 to 2019, students, who we can assume to primarily be millennials, have taken on around $750 million dollars in debt. In total, over 63% of millennials have over $10,000 in student debt, and according to John Burns Consulting, a firm specializing in real estate consulting, "every $250 in monthly student loan payments decreases home borrowing and purchasing by $44,000" (Zetlin; Logan). Thus, millennials, relative to other generations at the same age, have become increasingly burdened with student debt, and as result, have less current wealth that they can expend on a home. Lastly, because "almost one in three (28.7%) of non-homeowning, college-educated millennials said they wanted to pay off their student loans before becoming homeowners," many millennials will delay the home buying process, therefore opting for cities, in which renting is more of a norm, instead of taking out a mortgage on a single-family home in the suburbs.

G. Conclusion on Price

Ultimately, many economic forces are shaping the decision-making process of deciding where and how to live. The foreclosures, tightening of credit and decreased supply of single-family homes with the simultaneous increase in multifamily homes, the increase in oil prices, and the ever-growing burden of student debt all support the narrative that renting an apartment in the city is increasingly the preferred option for Americans, especially millennials. And even though millennials have higher levels of education than past generation, and thus expect their wealth to increase down the road, factors beyond the underlying economic ones, such as changing preferences, family structures, demographic trends, and technologies all support the urban renaissance as well.

H. Millennials' Urban Happiness

Millennials, as has been noted, are a generation distinct from others. This distinction is also visible in how they enjoy themselves in certain settings versus others. According to researchers at Rutgers University and Baruch College, "Millennials are least happy in rural areas, much happier in small urban areas, a little less happy in the suburbs and the most happy in the largest metropolitan areas" (Okulicz-Kozaryn and Valente, 199). While this could simply be attributed to the fact that millennials are younger, and thus enjoy city-life that is upbeat and fast-paced, the researchers "ran additional regressions, which included only people under 35 across the generations" and found that their results held. Thus, "the results indicate that millennials do not experience urban malaise relative to smaller areas as do other generations, and appear to be happier in cities than elsewhere" (Okulicz-Kozaryn and Valente, 198). These results suggest that millennials aren't simply in urban places because of economic reasons, but that they're also there because their quality of life is greater there than anywhere else.

I. Family Structures - Multiple Partners Working

The urban renaissance is also conducive to changing demographics, and in particular, the increase in the number of households in which both partners are working. This increase is mostly due to an influx of females in the workforce. In comparing the employment status of women of different generations at age 22 to 37, Pew Research shows that in 1966, 40% of women in the silent generation - the postwar generation that occupied the first suburbs - were employed, while 58% were not in the labor force. Comparatively, in 2018, 72% of female millennials were employed while 25% were not in the labor force. This has manifested itself into higher rates of families in which both partners work: two-parent households in which both parents work full-time make up 46% of the population, compared to 31% in 1970" (Campbell). During the Levittown era, very few suburban women worked, and, as noted earlier, that facilitated the rise of suburbia as the mother could stay home and tend to the children and the father could commute in to the city and work. Nowadays, families with two parents working aren't able to as easily navigate a long commute into the city. Additionally, cities are better suited for these increasingly common types of families because they provide a denser set of child rearing services, from child care to easy dining options. Thus, urban living, in which both parents are closer to work and have greater access to more services, is more conducive to emerging households in which both partners are working.

J. Walkability & Car Ownership

Another preference that has emerged among millennials is their affinity for walkability. According to the Urban Land Institute, 50% say that walkability is a top or high priority in deciding where to live, and "many millennials prefer walkable, bikeable communities, and 63% would like to live where they don't need a car often" (MacCleery and Williams). Cities, which typically have public transportation and more condensed settings in which walking to work and the grocery store is an option, present an environment that is much more conducive to these preferences than suburbs.

This is also reflected in millennials' feelings about car ownership. While likely influenced by the high gas prices leading up to the financial crisis, during the latter half of it, and following it, this aversion to owning cars also seems to stand on its own. For example, in 1980, 66% of 17 year olds had driver's licenses. In 2010, only 47% did. Thus, while a preference to be able to walk to places with convenience appears to be rising, the decrease in car ownership rates is likely attributable to exogenous shocks as well, like the development of ride-sharing technologies.

K. Uber, Lyft, and the Sharing Economy

Uber and Lyft are among the technologies that have most shaped how millennials act and interact with the world. While taxis were previously reserved for cities and typically expensive, Uber and Lyft, which allow individual people to sign up to become drivers, have drastically increased the number of drivers there are and the places in which those drivers operate. In doing so, these services have decreased the cost of getting around and have made owning your own car less necessary, especially in cities.

According to a 2018 report by the venture capital firm Kleiner Perkins, "taking an Uber everywhere – namely to and from work – could be cheaper than owning a car in the cities of New York City, Los Angeles, Washington D.C., and Chicago" (Romano). Additionally, with both companies rolling out options for shared rides - UberPool and Shared by Lyft - getting around has become even less expensive. Furthermore, cities have seen an influx of other shared modes of transportation from e-scooters like Bird and Lime to bike sharing services like Citibike and Ofo. Ultimately, the increase in alternatives to getting around by your own individual car in cities through ride-sharing services has made car ownership less desirable.

L. Societal Trends

Beyond changing economic and demographic conditions, and emerging preferences shaped by technology, broad societal trends have also influenced the desirability of residing in certain areas. While suburbia was initially appealing due to its perception of safety and isolation from distressed urban areas, in the 1990s and into the 2000s, that changed: "Violent crime rates dropped by almost 30% in cities, while property crime fell by 46% between 1990 and 2008" and "In 90 of the 100 largest metro areas, the gap between city and suburban property crime narrowed from 1990 to 2008" (Kneebone and Raphael). While this increased crime rate is likely, at least in part, due to the diversification of suburbia in that it more holistically reflects the wealth, ethnic, and household types of all Americans, it's also likely that the reduced crime rate in cities has made them more appealing for millennials to not just move there, but stay there.

M. Conclusion

During the beginning of this decade, urban areas across the United States were popping up in ways unforeseen in decades. As William Frey notes, "the numbers show that many cities have gained more people in the three-plus years since the 2010 Census than they gained for the entire previous decade" (Frey, "Decade of Big City Growth…"). A tightening of credit and expensive oil limited demand for suburban homes and thus the supply of them; preferences of millennials, from being happiest in urban areas to favoring walkability and car-optional neighborhoods, further entrenched the preference of city living. The reduced crime rate of cities relative to suburbs changed the calculus of individuals making a decision of where to live based off of safety. Ultimately, the price of cities and the millennial preference for them made them the increasingly common choice for Americans in the wake of the financial crisis.

V. Suburbia Reasserts Itself

Swiftly adopted by the media, the data-backed urban renaissance professed a new ideal in America: "For millennials today, leaving Levittown for the bright lights of downtown has become a rite of passage" and "the millennial ideal combin[es] urban convenience with an exciting art and music scene" (Frizell; "Millennials Prefer Cities…"). This urban revival and new ideal, however, did not apply to all millennials and did not endure indefinitely.

A. Urban Renaissance For a Few

The urban renaissance witnessed following the Great Recession only reflected the movements of a select few. A 2018 article by Citylab said the following: "in fact, just 4.9% of adults ages 25 to 34 were living within three miles of a central business district in 2015—that's 2.1 million people. Nearly 8 million young adults lived in the city beyond downtown, on the other hand, and more than 16 million young adults lived in the suburbs. Notably, the young adults in the city center were much more likely to be white, highly educated, and high-income earners—meaning that downtown millennials are outliers" (Capps). The Atlantic writes that "while well-educated millennials without children have concentrated in a handful of expensive liberal cities, the rest of the country is slowly fanning out to the sunny suburbs" (Thompson). As families and individuals recovered from the aftermath of the financial crisis, it became clear that the urban renaissance previously ascribed to the entirety of the millennial generation was rather only applicable to a small segment of the population, and for the most part, confined to a few years. This fleeting urban ideal, in reality, was largely due to economic barriers preventing millennials from pursuing their preferred living arrangements: "young people… who might have moved to the suburbs in better times [were] unable to obtain mortgages or employment" and, as a result, "remain[ed] stuck in rented or shared homes that are more often located in cities" (Frey, "Demographic Reversal..."). And the millennials that had owned homes, and then reverted back to renting, largely did so due to the recession, not in spite of it: "Millennial homeownership has fallen largely due to the recent recession: 14% of millennial homeowners went back to renting in 2011, compared with 4% of the general homeowner population" ("Millennials Prefer Cities..."). As millennials recovered from the financial crisis, data suggests, despite their urban-oriented preferences, that they too see suburbia as the American ideal.

B. Data Dismissing the Return to Cities

While many urban areas saw their population boom immediately following the recession, suburban growth has recently begun to outpace city growth once again. Despite primary city growth outpacing suburban growth from 2010 to 2015, from 2015 to

2016 and 2016 to 2017, suburban areas once again grew faster than their respective cities (Frey, “Early decade…”). Interestingly, where this growth took place closely mirrored where it was taking place prior to the Great Recession, suggesting that the slowdown was a blip and not the new norm: “For individual counties, the correlation between growth in 2016 and growth from 1980 to 2000 is very high, at 0.72, and has been increasing in recent years” (Kolko, “America’s Shift…”). In particular, “Of the 10 fastest-growing large metros today, all but Charleston, South Carolina, had rapid growth in the 1980s and 1990s, and all of the 10 slowest-growing large metros today were near the bottom of the pack then, too” (Kolko, “America’s Shift…”). Where suburbs were growing leading up to the turn of the century and to the financial crisis is where growth is once again taking place. And, as a result, FiveThirtyEight argues that “For all of the changes this century has brought — demographic shifts, the housing bubble, the Great Recession — and even with increasing wealth of many big cities, U.S. population growth is settling back into familiar habits rather than finding a new path” (Kolko, “America’s Shift…”).

C. Millennial Preferences

The return to suburban living has been driven in part by the realization of millennial preferences that laid dormant during the financial crisis and in the aftermath of it. While millennials certainly have the preferences of walkability and car-optional neighborhoods, they also have home ownership preferences that closely reflect, and even exceed, prior generations’: “A full 82% percent of adult millennials say owning their own home is important, percentages that are higher than the two preceding generations” (Berger et al., 68). Furthermore, not only do millennials want to own homes for the sake of owning a home, but they want to do so because they still equate owning a home to the

American ideal: "Zillow's 2014 Housing Confidence Index found that two-thirds of eighteen to thirty-four year olds said owning a home was necessary to live 'the good life' and achieve the 'American Dream' (Berger et al., 68). While millennials enjoy certain ways of life that are conducive to urban living, at the end of the day, their perception of the American dream involves owning a home, not renting an apartment.

D. Decrease in Oil Prices

In short, the urban renaissance took place despite millennials equating owning a home to the American dream because renting in the city was cheaper than owning in the suburbs. However, through time passing after the financial crisis, this began to change, and once again, the costs surrounding suburban living began to decline. For one, the price per barrel of oil dropped and stayed at more affordable levels beginning in 2014. While the price per barrel was around $110 from 2010 to 2014, in the middle of 2014, it began to fall. In May of 2015, it was $64. In May of 2017, it was $50.20. Today, it's around $60 ("Crude Oil Prices…"). This consistently affordable price of oil reduced the costs of getting around in the car-centric suburbs and of heating and cooling those homes. This decrease is reflected in the number of miles driven by Americans: in November of 2007, it peaked at just under 3.05 trillion miles driven in the prior 12 months, and then dropped gradually in 2008 to around 2.95 trillion and stayed there until 2013, when it steadily began to rise again. In 2015, it passed the 3.05 trillion miles mark set in 2007, but didn't stop there. In 2018, the number of miles driven exceeded 3.2 trillion million (Mislinski). Ultimately, this reduction in the price of oil and subsequent increased consumption of it is due to innovations in the industry that have given the U.S. greater access to oil, and thus produced a more elastic supply of it, thereby capping its price and insulating

Americans from high energy costs. These innovations produced what is called the shale revolution, and in turn, drastically changed America's role in the global oil market: "Output has more than doubled since 2008, to 10.7 million barrels a day [in 2018], fueled by a technology revolution that allows U.S. drillers to free oil and gas from shale rock" (DiChristopher).

The shale revolution - or fracking - came about when the United States began extracting oil through "hydraulic fracturing" and "horizontal drilling" from "tight oil formations" ("The U.S. Shale Revolution"). In July of 2010, the United States produced 5.381 million barrels of oil. In June of 2015, it produced 9.344 million, and in July of 2018, 10.674 million barrels of oil. These new technologies related to oil extraction drastically increased the amount of oil America was producing and altered America's dependence on foreign oil. In response to this increase in production by America, OPEC continued to produce vast sums of oil in an attempt to flood the market with a surplus of supply in an attempt to reduce the price per barrel and drive out American oil producers, who they anticipated to be in need of higher prices to stay financially afloat. In June of 2014, the price per barrel was $112.43. In June of 2016, it was $50.99 ("Crude Oil Prices…."). Despite achieving its intended end, OPEC failed in pushing American producers out of the market, as frackers were able to innovate and cut costs, cement themselves as a key player in the global oil industry, and ultimately play an integral role in helping the United States pass Saudi Arabia as the largest oil producer in the world in 2018 (Lack; Dunn and Hess).

Beyond winning the upper hand in its battle against OPEC, America's control over its oil, as mentioned, has made it an elastic oil producer, and thus a powerful player in determining the price of oil. If the price of oil climbs, America can increase the supply of it in order to reduce the cost. This newfound level of control over the global oil supply has afforded the U.S. the capacity to impose price ceilings on the price of oil. Through this, the United States has brought the price of the suburbs down to more affordable levels and incentivized the re-emergence of suburban trends witnessed around the turn of the century. And in going forward, with America as an elastic oil producer, consumers can more confidently move forward on oil-centric decisions, like owning a home, knowing that with their country at the helm, the ballooning of oil prices, like the ones witnessed in 1980 and 2007, are a relic of the past.

E. More Accessible Mortgages

Additionally, another way in which the price of suburbia has come back within reach for American families is through a program introduced by Fannie Mae and Freddie Mac in 2014. According to the New York Times, both organizations "introduced similar programs aimed at middle-income borrowers that permit down payments as low as 3%" (Bernard). With many millennials forming families and moving out to the suburbs, this program has lightened the burden of the initial down payment for them, and loosened the burden that came about through credit tightening in the wake of the recession. According to Nikitra Bailey, an executive vice president at the Center for Responsible Lending, this policy was introduced in 2014 because "thousands of creditworthy borrowers are losing out on an opportunity to build wealth through homeownership at a time when we are experiencing historically low interest rates" (Bernard). These low interest rates were also reflected in the 30-Year Fixed Mortgage Rate, which continued at the low level it dropped to following the recession: In June of 2011, it was 4.51%; in June of 2014, it was

4.14%, and in June of 2018, it was 4.55%. This decrease in the burden of beginning the home ownership process was and is especially necessary given the weight of student debt that so many millennials are straddled with, and as the data shows, has aided the current growth of the suburbs and is integral to doing so going forward.

F. Development, Zoning, and Construction Costs

While a major catalyst for the movement back to the suburbs witnessed in the past number of years is the return of suburban living to affordable levels, another reason is the opposite: an increase in the price of living in urban areas. One of the major drivers of this increased cost of urban areas is the strict zoning regulations placed on construction in them: “Land use controls that limit the growth of such successful cities mean that Americans increasingly live in places that make it easy to build, not in places with higher levels of productivity” (Glaeser). While some cities, like Houston and Dallas, have had loose zoning laws that have encouraged building - these two cities have “led the nation in new housing permits [from 2010 to 2016], each permitting 273,000 or more” - and subsequently minimized home value increases - “the median home price in each rose over the period by no more than $45,000” - these results are far from the reality in other American cities (Beyer). For example, the San Francisco-Oakland-Hayward region, which has one of the most robust economies in all of the United States and one of the fastest growing populations, only permitted 68,000 new units, and saw home prices rise by $305,000 in this same time frame (Beyer). In 2015, San Francisco had a ballot measure, Proposition I, which “would have established a temporary, 18-month prohibition on the construction of any housing project larger than five units in the area called the Mission District,” and while it didn’t pass, simply getting it on the ballot speaks to the power and prominence of the anti-development advocates in San Francisco ("City of San Francisco…"). Other cities as well, like Boston, Washington, D.C., and Los Angeles have had demand that has greatly outstripped supply bogged down by zoning laws, with the cost of homes rising in them by $92,000, $59,000, and $155,000, respectively (Beyer).

A large part of this is due to construction costs per square foot skyrocketing in the past few years, with these construction costs, outside of the cost of labor, serving to quantify the effects of much of the zoning laws like complex city processes, building codes and design requirements, and environmental regulations. For example, San Francisco's 2018 construction costs are 31.3% higher than its 30-year city average, Boston's is 11.3% higher, and Los Angeles' is 10.3% (Donnelly).

As seen, this rise in construction costs has translated to fewer buildings, and in being met with increased demand, increasingly higher prices of places in urban settings. Even with these increasing prices fueled by demand, many residents interpret city attempts to meet that demand, even though they're falling short, as a hollowing out of the integrity of the city. For example, as noted, home prices in Los Angeles rose by $155,000 from 2010 to 2016 due to demand outstripping supply, and yet, in 2017 a measure was put on the ballot - Measure S - that "targeted the long-standing practice of changing city rules to permit buildings that are taller or denser than the established restrictions would ordinarily allow" so as to limit the construction of high rises (Reyes and Poston). Since 2000, due to strict zoning codes, the city of Los Angeles has largely given the green light to developers looking to build higher and more densely than city ordinances allow in attempt to encourage the construction of more properties and capture unmet demand

(Smith et al.). The mayor of Los Angeles - Eric Garcetti - fought against Measure S alongside city developers, and while it eventually didn't pass, just like in San Francisco, it's mere presence on the ballot signals the strength of anti-development coalitions in some of America's most economically productive cities.

Through these housing crises continuing to get worse though, support for pro-development policies has started to come from unexpected groups in society. For example, on April 28th, 2019, the New York Times Editorial Board threw its weight behind a new measure called Bill 50 currently in the California Senate in article titled "California Has A Housing Crisis. The Answer is More Housing." This bill would force local governments in California to "allow for higher-density development in areas close to transit and jobs," with its most significant change requiring heavily populated cities and counties to approve of mid-rise apartment buildings near public transportation stations (The Editorial Board). This bill would drastically alter the physical make-up of California, and of cities within it: "The city of Los Angeles calculates that 43% of its developable land would be opened to higher-density development" (The Editorial Board). It's likely that this bill, like the ones in San Francisco and Los Angeles aforementioned, will be hotly contested, but with increasingly more individuals and institutions, like the New York Times, backing it, looser zoning laws in the future may become a reality, and with that, an uptick in housing could result. However, in the meantime, the price of housing in these cities will continue to rise, and thus, while the movement to suburbia can be seen in large part to be due to the return of it to affordable levels, it's clear that it has also been brought on by the increased cost of living in some of America's most robust cities

G. Rounding out the Return to Suburbia

Ultimately, millennials, like their parents, want to move to the suburbs. Also, like their parents, millennials want to get married and have children as well, even if they're delaying both: "A 2013 Gallup poll found that 86% of single/never married Americans aged 18 to 34 wanted to get married someday," and that "87% of adults between 18 and 40 who did not yet have children said they wanted them" (Fleming). And while, as stated earlier, millennials are happier in cities when compared to other generations even when you control for age, it's likely because millennials are getting married and having children later than other generations. So, a 25 year old couple in 1959 likely didn't enjoy urban settings as much as a 25 year old couple in 2019 not because they had a heightened affinity for lawns, but because they had three children whereas the millennial couple likely has none. Additionally, while a major purported driver of millennials, even who have had families, staying in urban areas is due to the influx in families that have two partners working, new technologies that better enable remote working are increasing the practicality of these types of families moving to the suburbs: "The generation's blurring of gender roles as well as its facility in using digital technologies means that millennials will likely work as much from home as 'at work,' as both parents share child-rearing responsibilities" (Berger et al., 71). Thus, despite the half-decade urban renaissance witnessed after the financial crisis, at the end of the day, when the price is right, millennials aren't so different from past generations when it comes to where they want to live.

VI. Looking Forward

Despite the data dismissing the urban renaissance narrative and validating the continual entrenchment of American suburbia, changing preferences and new technologies suggest that even though millennials will be moving to the peripheries of cities, the developments that will sprout up in the future won't look like the cookie cutter homes of Levittown that originally defined suburbia. According to the Urban Land Institute, "millennials and renters - the most likely to be moving - are also the least satisfied with the housing options they have to choose from in their communities" (MacCleery and Williams). Additionally, the New York Times writes that suburbia "has historically been, and still is, more affordable," but that "millennial suburbanites want a new kind of landscape" (Berger). Thus, with developers seeking to build communities that are appealing to the burgeoning millennial generation, the suburbia of tomorrow is likely to take on a new form.

While millennials embody many new preferences that shape their expectations of how they imagine living, suburbia is intact and growing because "The traditional attractions of the suburbs— homes, good schools, and lots of green space—have not changed" (Kelly et al., 9). What has changed "is that amenities now in demand include access to mass transit and walkable neighborhoods in proximity to shopping and entertainment." (Kelly et al., 9). Despite millennials moving out of cities, in which walkability, mass transit, and general accessibility to a multitude of places is a given, they still expect to be able to maintain those forms of life while in suburbia too. Given that the origins of suburbia are deeply intertwined with car-centricity and forms of life that run counter to the ones desired by millennials, new developments and alterations to old ones are likely to spring up. One company that is working to do just that is Cul-de-Sac. Cul-de-Sac is a real estate development company that is building pedestrian-oriented communities that don't have individual garages and street parking for cars, but rather pick-up areas for Lyft and Ubers, drop off areas for Amazon Prime and Postmates, and walkable communities that are in-line with millennial preferences (Culdesac). Cul-de-Sac is building these types of communities based off of the fact that "Two-thirds [of millennials] want to live in a home that is 'tech-friendly'" (Berger et al., 71) and off of an expectation that mirrors the following: "Communities will share neighborhood amenities like public access areas, drone port deliveries, car pullovers rather than private driveways and open common spaces" (Berger). These communities are likely to include a diversity of offerings as well, whether that means they'll be built by schools and town centers, or work in conjunction with local municipalities to help build out those types of places nearby, because "millennials represent a strong driver of demand for compact, mixed-use development formats, in suburban or other locations," and developers will aim to capture that very demand (MacCleery and Williams). In short, millennials desire new types of suburban communities, and those types of communities happen to closely mirror New Urbanist design.

New Urbanism advocates for environmentally friendly communities that encourage walkability and mixed-use developments. Given millennials' focus on being environmentally conscious - "Almost half [of millennials] don't want a home that wastes energy, with an energy-efficient washer and dryer topping its essential technology wish list" - and their aforementioned preferences, suburban developments that abide by a New Urbanist philosophy, like Cul-de-Sac, are likely to be in high demand by millennials

(Berger et al., 71). Additionally, while a majority of millennials want to be in single-family homes, not all millennials do: In 2013, 13% of movers said they want to live in townhomes; in 2015, 19% did (MacCleery and Williams). Given that the Georgetown neighborhood in Washington, D.C. consists of primarily row-houses, and is one of the most revered New Urbanism communities in the United States, it's likely that these types of communities will bud up across the United States. One of the strongest statistics suggesting a transition away from the McMansions of the early 2000s towards more compact homes - whether single-family or townhouses - is the decline in the fertility rate among millennials. While women have historically had less children in tougher economic conditions, broad forces suggest that the "U.S. total fertility rate is not going to bounce back to two children per woman" despite financial recoveries (Munnell et al.). In particular, higher levels of female education, an increase in the ratio of child care costs to income, and the decreasing gender pay gap are factors that transcend the effects of the financial crisis, "explain half of the decline in the total fertility rate," and support the continuation of enduringly smaller families in the United States (Munnell et al.). In coupling this decline in the number of children millennials are rearing with their environmentally-conscious preferences, smaller homes that are more spatially efficient are likely to be the norm.

Ultimately, while the transition from the suburbs of yesterday with a family room, living room, den, and his and her closest is built and established across America and thus not going to disappear, the most successful and desirable suburban areas going forward aren't likely going to be those, but will be the new ones and the redeveloped ones that are built out in ways that meet the demands of millennials. One of the biggest challenges for developers going forward will be re-orienting the already developed communities to make them more conducive to millennial preferences. This effort is likely to be difficult, particularly because zoning laws in certain areas don't allow for high levels of density, as density has historically had a negative connotation, which has encouraged certain types of construction: "For example, if zoning allows no more than two units per acre, the incentive will be to build the biggest, most expensive units possible" (Willis). These zoning laws restricting high density levels don't solely legally inhibit the re-orientation of existing areas into new, more compact and potentially mixed-use spaces going forward, but even if they were to be changed, the houses these laws have produced in the past - in 2015, median single-family house sizes in the United States reached an all-time high - grant developers looking to re-orient a community very little open space to work with (Oyedele). As a result, while demand for these mixed-use and more compact communities will incentivize developers to find creative ways to get around physical confinements and zoning laws in existing suburbs, it's likely the majority of millennial-conducive suburbs will be new developments, and in areas in which land is abundant, such as the Sunbelt.

A. The Proliferation of the Sunbelt

As was noted in part two, the most important variable determining population growth in the 1990s was weather. As trends have returned to their pre-recessions ways, migration to warmer weather has continued again, putting the Sunbelt in a position to see its population grow even further. From 2015 to 2016, while the nation's annual growth rate decreased to "the lowest rate of growth since the 1936-1937 measurement," migration to the Sunbelt continued, as "Utah, Nevada, Idaho, Washington, Oregon, Colorado, and Arizona" each "registered growth rates exceeding 1.6 percent in 2015-2016" (Frey, "U.S. growth…"). Additionally, technology jobs have also been moving to these areas, with Austin receiving the highest percentage increase in them - 16.1% - from 2013 to 2015 out of any city in the United States. Dallas and Phoenix also saw increases of 9% and 11.5% in tech-related employment in those same years (Muro and Liu). With weather producing a movement to the Sunbelt, and jobs following, developers in these areas are uniquely positioned to take advantage of millennial families bound to move there. As the New York Times notes, "All of the metro areas where density fell the most [between 2010 and 2016] were in the Sun Belt, including Las Vegas, Houston, Dallas, and Orlando" (Kolko, "Seattle Climbs…"). New developments in these areas have increasingly been on the peripheries of cities, and as demand for single-family homes in warm weather continues, these Sunbelt areas, armed with a near limitless supply of land, can be expected to continue building out new developments, with those developments increasingly containing elements that are aligned with the preferences of millennials.

B. Older Industrial Cities

While Sunbelt areas are on the rise, and are well-positioned to continue facilitating that rise, another area of America also contains unique advantages: older industrial cities. While these cities didn't recover from the 1980s to the turn of the century when New Urbanists and Kenneth T. Jackson were bullish about their prospects, societal changes make them better situated today to turn into small hubs of prosperity. As Alan Berube, Bruce Katz, and Robert Lang wrote in *Redefining Urban and Suburban America*, which was based off of data in the 2000 Census, "It is possible that in every age, new technologies have come along that have made some of the features of older cities somewhat obsolete. As a result, people have moved to newer cities around different technologies” (Berube et al., 28). Leading up to the 21st century, and to the financial crisis, technologies and preferences, as they noted, pushed people away from older industrial cities and towards more car-centric, McMansion-friendly areas, like the Sunbelt. Now, however, with new technologies, and millennial preferences shaped by those technologies, those “older cities” may be the “newer cities” of tomorrow. According to the Brookings Institution, an older industrial city is “a significant urban area with a history in manufacturing that has struggled over time to grow jobs in new sectors,” with these cities primarily being in the Northeast and Midwest (Berube and Murray, 18). Pittsburgh and Baltimore, for example, are older industrial cities.

While most millennials want to move to the suburbs, unique aspects of older industrial cities make them well-suited to attract a portion of this generation, because while “a majority want single-family homes,” “a plurality of millennials would live in cities if they could live anywhere” (MacCleery and Williams). In particular, older industrial cities feature better walkability than Sunbelt areas, cheaper housing than major cities, unique cultural and historical institutions, great universities, and sports teams. While older industrial cities don’t play, and will never play, the same role that they used to in the past, which was not just manufacturing goods but also acting as “central places serving a mainly rural population engaged in agriculture and other natural resource-based activities,” that doesn’t mean their future prospects are forever meager. As William Frey notes, while the urban renaissance didn’t reflect a broad re-characterization of the American ideal, it did reflect, in part, certain millennial preferences that, going forward, present “an opportunity for some cities to showcase their oft cited lifestyle and cultural amenities to a new generation of residents and developers, so that in some regions a new version of the American Dream could take root”. (Frey, “Demographic Reversal…”). In some of these cities, that may be taking place: “The [2017] data show a new dispersal to large- and moderate-sized metro areas in the middle of the country—especially in the Northeast and Midwest.” (Frey, “US population…”). For example, from 2016 to 2017, St. Louis, Akron, Louisville, Cincinnati, Columbus, and Baltimore all added to their populations (Frey, “US population…”). While this study only records one year and by no means comprehensively encapsulates broader trends, nor does it ensure growth in the future for these cities, it does point to the fact that certain aspects of older industrial cities are appealing, and that these aspects are attracting a movement to them.

One of the strongest advantages of older industrial cities is that they were built, for the most part, in an era before cars, and thus are much denser and more walkable than most cities. In the United States, the average walk score for cities with populations of over 200,000 people is 49. While most cities in the Sunbelt, like Dallas, Austin, Houston, Las Vegas, Phoenix and Tucson, have walkability scores that fall under the average one, older industrial cities, particularly the ones in the Northeast, primarily fall above. Pittsburgh and Cleveland both have walkability scores in the 60s, as do Baltimore and St. Louis (“Walk Score”). Given that millennials heavily favor walkable cities - 50% say that walkability is a high priority in deciding where to live - older industrial cities are strategically positioned to fill this demand.

Additionally, as compared to the recently built cities and suburbs in the Sunbelt, older industrial cities boast robust cultural and historical institutions, as well as sports teams that are deeply intertwined with the identity of the city. On top of that, “Generous waterfronts and coastlines that once powered industry and transportation now serve as centers of recreation and sustainability" (Berube and Murray, 47). For example, Baltimore's Inner Harbor boasts a National Aquarium and docked ships steeped in historical significance, and Pittsburgh recently invested $280 million in a project called SouthSide Works, which is on the Ohio River and involves the building out of apartments, retail shops, and entertainment venues (Swaney). These types of offerings, which are often found in larger cities, like New York and Boston, allow millennials to retain, at least in part, the aspects that drew them to urban areas in the first place. However, unlike in New York or Boston, millennials in older industrial cities are able to afford drastically more space at a much cheaper price.

As the price of living in major cities skyrockets, the relative price of living in older industrial cities has gone down. For example, in New York City, the median home price is $410,000, and in San Francisco it is $860,000. Conversely, in Louisville, it is $168,000, and in Detroit, it is $157,000 ("Home Prices…"). As millennials that deeply cherish the cultural and historical institutions present in major urban cities eventually get priced out of those areas, older industrial cities will serve as viable alternatives. Additionally, the costs of moving to the suburbs of those major cities is also becoming more expensive, as commute times continue to rise. From 2007 to 2017, Washington's average commute time rose from 33.5 to 34.9 minutes, and in New York, from 35 to 37 minutes. And as these cities take steps to alleviate this over-congestion, like New York "charg[ing] drivers to enter Manhattan's most congested neighborhoods," these costs will further increase the price of living in and around them.

C. Fallbacks of Older Industrial Cities

However, even with all of the advantages that older industrial cities offer - walkability, cultural and historical institutions, and cheaper urban living - the disproportionate growth of major cities in the United States since the turn of the century may make the opportunity cost of leaving those cities and moving to smaller ones too high. For one, companies in major cities don't need outposts in smaller regional cities to facilitate their growth anymore, so smaller cities, which most older industrial cities are, are missing out on the economic development coattails of major cities. In the past, companies based in major cities, such as Chicago, relied on regional cities to supply them with natural resources, but now, given the evolution away from industrial work and towards digital and information-based work, "Megacities don't need ties to regional cities anymore; they need ties to other megacities" (Badger). Thus, "tech is growing increasingly concentrated in a few prospering metropolitan areas" (Muro and Liu). While Indianapolis added 5,000 new tech jobs from 2013 to 2015, one of the largest amounts for any older industrial city, the combined San Francisco and Silicon Valley region added 59,000 new tech jobs. While this is partially due to larger cities not needing smaller cities, it's also due to another unexpected trend.

Despite technologies like email and Skype seemingly allowing for a diffusion of a workforce, in that you can now instantaneously communicate with your colleagues from afar, counterintuitively, the rise of technology has actually amplified the positive effects of doing the opposite, and being near: Elisa Giannone, a researcher at Princeton, found that "when they [workers] cluster together in these places, their wages rise even more" and that "the thickness of a labor market is crucial in the innovation industries that are drivers of economic success today" (Porter). Thus, in choosing to live in an older industrial city rather than the suburbs of a major one, millennials forego the increasingly larger opportunities presented by the booming technology businesses in the big cities.

D. Opportunities Still Present

Even with the increased opportunity costs of moving out of major cities, older industrial cities still have an opportunity to capture some of the migrating millennial population in the years to come. For one, as was previously outlined, Sunbelt areas - like Phoenix and Las Vegas - have seen trends of population growth return to the levels recorded prior to the financial crisis. However, those cities, like older industrial cities, don't have the same robust technology sectors as New York or San Francisco, and yet many people are still moving there. It's clear that even with the increased professional opportunities in megacities, their increasingly higher prices are pushing out many people, as the cost of living in them is not worth it. Additionally, those hyper-productive cities with an abundance of technology jobs and greater opportunities primarily cater to a small subset of the broader millennial population - the well-educated ones. Thus, older industrial cities, like the Sunbelt, have the capacity to attract millennial movers, but in order to do that, they are going to have to do a number of things to encourage the revitalization of their cities.

First, cities need to bolster their urban cores: "while a strong downtown doesn't necessarily assure a strong citywide economy, it's certainly a prerequisite for success" (Berube and Murray, 47). And as tech companies do expand, even though they'll never hire nearly as many people in older industrial cities as they will in New York and San Francisco, as seen in Indianapolis, they're likely to develop small hubs in some cities, so investments in "urban density, infrastructure, and amenities" are necessary, as these developments will "attract innovative companies" (Berube and Murray, 38). Investments by local and state policymakers have the potential to catalyze the movement of companies, and the movement of millennials, to these cities.

Additionally, older industrial cities must acknowledge and enhance their unique features. One of the most robust opportunities that older industrial cities have is their proximity to top research institutions. Baltimore has Johns Hopkins University. Pittsburgh has Carnegie Mellon. Cleveland has Case Western Reserve University. Many older industrial cities have incredible institutions in their backyard, but unfortunately, not many of them take advantage of them: "A review of 33 downtown universities suggests that many older industrial cities lag their peers on measures of their universities' research commercialization, including startups, patents, invention disclosures, licensing income, and licensing deals" (Berube and Murray, 44). For example, according to U.S. News, while Carnegie Mellon has the top graduate program for computer science, outpacing MIT and Stanford, and Johns Hopkins has the sixth best graduate program for biological sciences and the second best medical school, Carnegie Mellon is #10 in a ranking outlining a university's technology transfer rate, and Johns Hopkins is #33 ("U.S. News"). Technology transfer rates measure a university's ability to turn research into new technologies, products, and companies ("The Milken…"). In short, while Pittsburgh and Baltimore have an abundance of talent - on a level similar to Cambridge and Silicon Valley - coming out of its cities' local universities, they're unable to effectively turn that talent into localized economic activity. City officials in older industrial cities need to work closely with local institutions to incentivize a greater entrepreneurial spirit internally, and encourage outside investors and commercial real estate developers to come to their cities, acknowledge the talent, and incentivize the conversion of that talent into companies through capital and physical space.

These older industrial cities have many of the same ingredients that major cities like New York and San Francisco do - walkability, historical significance, cultural institutions, and research universities producing top talent. However, those ingredients, unlike in America's megacities, have not been activated. If city officials and local institutions work together to create more appealing environments, as the agglomeration effects of major cities don't justify the increasingly higher wages companies must pay their employees, older industrial cities have the potential to be an affordable and attractive alternative. Additionally, while many millennials want to move to suburbia, "a plurality… would live in cities if they could live anywhere," and since the cost of living in older industrial cities is much cheaper than megacities, the employees following the companies to these places would likely not be suburban residents, but urban ones, further bolstering these cities (Berger et al.). In short, many older industrial cities are sitting on a reservoir of untapped economic activity, but simply haven't been able to organize the coalitions necessary to instigate it.

E. Conclusion

The urban renaissance witnessed in the first part of this decade didn't endure because, in reality, millennials, like their parents, want to own single-family homes. And after the tightening of credit loosened and oil prices recovered through the shale revolution, those repressed preferences of millennials manifested themselves in an uptick of suburbia's population growth due to prices falling. America, once again, sprawled.

Interestingly, though, is that despite a majority of millennials wanting to move to suburbia, their ideal version of it deviates from that of past generations'. They want car-optional and eco-friendly neighborhoods that are community-oriented and tech-friendly. And because these types of suburbs don't yet exist, they're likely to be built in areas in which land is undeveloped and abundant: the Sunbelt. And while the Sunbelt will be shining with new millennial residents, some other cities are also well-positioned to capture a smaller share of those millennials looking to move. Older industrial cities with good walkability scores, urban amenities, and cheaper costs of living may burgeon if city officials work to build out their cities' urban cores, facilitate relationships with local universities, and attract new innovative companies, thereby offering an alternative to expensive big cities and the single-family home for the plurality of enduringly urban-centric millennials. However, even with that, as we approach the end of the second decade of this century, America has once again asserted itself as suburban nation.

VII. Conclusion

In assessing the trajectory of where Americans have chosen to live in the past, it's clear that price and preference both play a role in determining the burgeoning areas of the country. In the postwar years, government incentives, private enterprise investments, and modern technology served to decrease the costs of owning a single-family home, and the rapid rate of household formations, entrenching nuclear-family structure, and distressed and crime-ridden urban cores made those single-family homes on the periphery of cities increasingly the preferred option. In the final decades of the 20th century, the stabilization of oil prices and the loosening of credit brought suburbia down to affordable levels, and an increasingly diverse make-up of Americans began expressing their preferences in moving there. Through energy prices rising, credit tightening, and houses being foreclosed upon during the financial crisis, the price of suburbs relative to cities increased, and as the preferences of the budding millennial class aligned with urban modes of life, price and preference both produced an urban renaissance. Finally, in the past few years, the seemingly sticky millennial preference for city life was supplanted by the generation's real preference for suburbia as the price of it fell relative to cities. The urban renaissance in the wake of the Great Recession was ultimately driven primarily by the relative affordability of renting in the city as opposed to owning in the suburbs, but many construed it as a re-interpretation of the American dream by the entire millennial generation in the direction of urban life. However, this isn't true: the data shows that millennials, like past generations, also equate the American dream to owning a single-family home in the suburbs. Thus, while price and preference both play a role in determining where people choose to live, it's clear that while preferences can be backed out of demographic trends to justify them, the major causal force for people choosing between the cities and the suburbs is the price. When at affordable levels, millennials act on the suburban, not urban, preference.

However, even with this, underlying preferences of millennials do suggest a change in what they expect suburbia to look like for them. Walkability, technologically-oriented, and environmentally friendly are all preferences that they will consider when deciding which suburban communities to move to. Additionally, for the plurality of millennials with particularly strong urban preferences, older industrial cities present an opportunity as long as they revitalize urban cores and build out more robust institutions, because the price is right in those cities when compared to major ones. Despite this, cities - whether big or small - are not the main attraction in the United States, because through assessing in aggregation the migration trends in the past three-quarters of a century, one notion rings true: when the price is right, suburban America proliferates.

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