11. Coordinating infrastructure changes to meet retiring baby boomers' needs

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INTRODUCTION

This chapter aims to illustrate how management scholarship plays a pivotal role in helping to achieve social inclusion innovations proposed by experts in other fields. Although I focus on one specific example – the development of inclusive residences for retiring baby boomers – my broader point is that the achievement of complex social goals depends on thoughtful application of the wide-angle lens and systems orientation that epitomize management scholarship (Dunne and Martin, 2006). Current generational challenges, such as flawed incentives in the health care payment system or the inconsistency of primary and secondary education quality, require innovation in social systems as well as technology. The expertise to address such challenges will come from many disciplines, and a management perspective can generate unique contributions by explaining how multiple trends affect each other and interact to influence an entire system toward change. In this example, the expertise of urban planners and architects can be complemented and enriched by the broad-based stakeholder coordination that distinguishes management scholars and practitioners from more specialized fields (Kotha et al., 2013).

Management scholars are often aware of the limitations of a generalist perspective, and only tentatively push insights into the public sphere. Admittedly, real world applications of social innovations will be imperfect and messy, and deployed in ways never intended. But social challenges will not solve themselves. They are important precisely because they require attention from multiple areas of expertise rather than just one. Just as businesses must often resolve tradeoffs in priorities between marketing and operations, or decide whether to expand sales efforts or the research lab, social challenges require both the science and art of managerial skills to develop innovations with broader support.

Specifically, stakeholder coordination enables efficiencies that allow new types of urban residences to include both retirees and young adults at prices that are simultaneously affordable for consumers and profitable for investors. As baby boomers reach retirement age, the number of Americans over 65 will nearly double – to 80 million – from 2010 to 2040 (West et al., 2014, p. 5). Many baby boomers have lived most of their lives in suburbs designed to meet the needs of child-rearing families, but unconducive for aging residents to access desired amenities (McIlwain, 2012). Consequently, the US sits on the verge of an unprecedented social challenge to include suburban retirees in active lifestyles despite declining mobility. Notwithstanding their population decline since 1950, most industrial cities retain the infrastructure for transportation and culture built to the scale of a more populous past. Urban planners have proposed reusing this existing infrastructure in the development of inclusive and walkable residential communities that offer improved "wealth, health, and sustainability" to residents (Speck, 2012, p. 16). Yet even though city

living seems conducive to the desired lifestyle of many retirees (McIlwain, 2010, 2012), and walkability resonates with many young professionals, a majority of baby boomers express a preference to remain in suburban-style housing (Kotkin, 2015). As a result, developers have only cautiously pursued plans to reshape the physical layout of cities in retiree-friendly ways.

This chapter explains how management scholarship can be applied to facilitate the development of inclusive urban residences that will appeal to baby boomers at ages they have not yet reached, and the corresponding adjustments needed in civic priorities and funding flows. Done well, catering to the needs of baby boomers can jump-start demand and ultimately promote inclusion across age and income demographics, generating spill-over benefits (George et al., 2012) and revitalizing city centers for generations to come.

DECLINING SOCIAL INCLUSION FOR SUBURBAN RETIREES AND THE OPPORTUNITY FOR CITY RESIDENCES

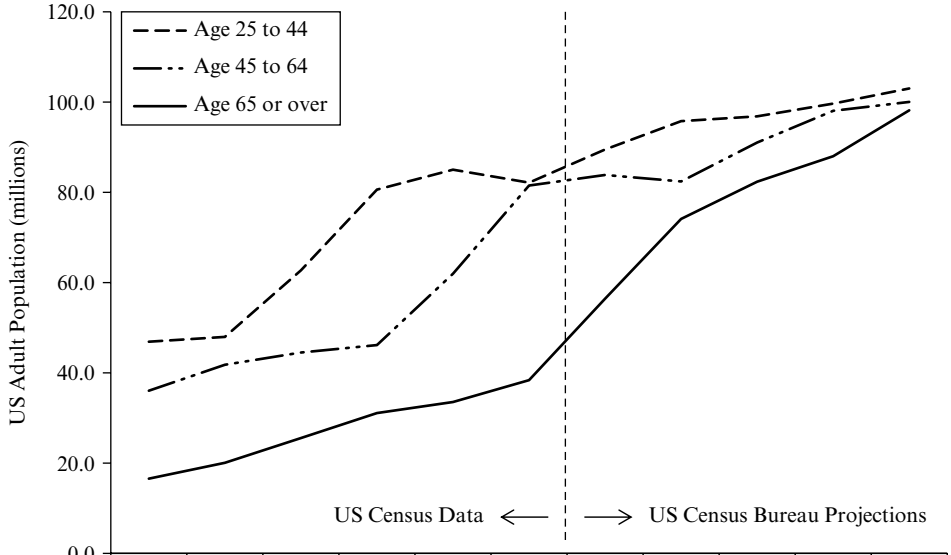
Baby Boomer Demographics

For over 60 years, the life cycle needs of baby boomers have disproportionately influenced economic trends and business output because their births altered the US population growth trajectory. Using data and projections from the US Census Bureau, each line on Figure 11.1 tracks the population over time for a different age range. As baby boomers enter each age range, the slope of each line becomes noticeably steeper, only to then revert to a more historical growth trajectory once boomers have exited the age range.

The development of US suburbia is one example of a phenomenon grounded in the life cycle needs of baby boomers. Popular suburbs offer nice yards, good schools, and neighbors with children – amenities that appeal to many families with young children (Messia, 2003). Accordingly, when boomers were children, the suburban population grew from 40 million in 1950 to 100 million in 1980. Once the boomers became parents themselves, suburbs continued expanding and became home to 51 percent of US residents – over 150 million people – by 2010 (Mather et al., 2011).

However, with baby boomers' children mostly grown, and as they prepare for retirement, suburban life becomes less conducive to their current and future needs. Spacious yards may be great for playtime, but they require manual upkeep that becomes increasingly burdensome with age. And while good schools are important to younger parents, they often impose high property taxes on empty-nesters. Zoning ordinances that separate commerce from residences make it easier to keep kids safe, but they also force the use of cars to buy groceries, visit doctors, or attend cultural activities. Even without such zoning, few suburban areas have sufficient population density to support a full array of retail activity within reasonable walking distance. In short, suburban life depends on automobiles (see Lindstrom and Bartling, 2003, p. xix).

Yet driving becomes increasingly difficult and dangerous as people age, impeding full societal inclusion and compromising safety. Many older drivers voluntarily reduce their time behind the wheel at night or in bad weather, but rarely give up their cars entirely. Line 19 of Table 11.1 shows that 90 percent of households headed by 65–74 year-olds possess a vehicle – virtually unchanged from the level observed for younger ages. Beyond



	1960	1970	1980	1990	2000	2010	2020	2030	2040	2050	2060
Age 25 to 44	46.9	48.0	62.7	80.6	85.0	82.1	89.5	95.8	96.9	99.7	103.0
Age 45 to 64	36.1	41.8	44.5	46.2	62.0	81.5	83.9	82.4	91.0	98.1	100.0
Age 65 or over	16.6	20.1	25.6	31.1	33.5	38.4	56.4	74.1	82.3	88.0	98.2

Source: US Census Bureau, actual data 1960-2010 and projections (as of July 1) for 2020-2060

Figure 11.1 US adult population by age, 1960–2060

age 75, car possession is noticeably lower; however, even then more than three-quarters of households still own at least one vehicle. Total vehicles per household declines at age 65 (see line 4), but the number of vehicles per person remains similar after accounting for the corresponding reduction in household size (line 2). Given that cars have come to symbolize the identities of suburban residents, many retirees are reluctant to give up their cars because it feels like they are giving up their freedom. Consequently, unless they move to residences that are not car-dependent, aging suburban baby boomers will either continue driving in less-than-safe conditions, or increasingly feel stranded in their homes and frustrated with the inability to function autonomously.

Meanwhile, suburban parents regularly drive to work and shuttle kids between after-school activities, but have limited time to attend cultural events. Once the children are grown, and especially after retirement, there is more time for leisure activities, as seen in cultural institutions' high concentration of patronage among older demographics. Cars remain essential to reach these events for suburbanites, and at some age, the hassle of driving home with limited night vision after an evening performance will become prohibitive. Suburban isolation already exists, but will become increasingly prevalent with the impending volume of retirees.

As the US population has more than doubled since 1950, the life cycle of baby boomers largely explains why such population growth has been overwhelmingly concentrated in suburbs rather than the cities they surround (Nelson, 1988). Only six of the 20 largest

Table 11.1 2010 Consumer unit characteristics by age of reference person

	Total US	Under 25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75 or over
Mean values:								
1 Before-tax income	$62 481	$26 881	$59 613	$76 128	$79 589	$68 906	$49 711	$31 782
2 Number of persons	2.5	2.0	2.9	3.3	2.8	2.2	1.9	1.6
3 Number of earners	1.3	1.2	1.5	1.6	1.6	1.3	0.7	0.2
4 Number of vehicles	1.9	1.1	1.7	2.0	2.3	2.2	1.9	1.3
5 After-tax income (per person)	$24 285	$13 389	$20 192	$22 465	$27 238	$30 278	$25 576	$19 774
6 Annual expenses (per person)	$19 244	$13 742	$16 075	$16 953	$20 639	$23 136	$21 807	$19 706
Expense categories (mean values):								
7 Food at home (per person)	$1 450	$1 099	$1 151	$1 289	$1 560	$1 673	$1 691	$1 652
8 Food away (per person)	$1 002	$938	$949	$978	$1 022	$1 085	$1 018	$769
9 Housing (per person)	$6 623	$4 777	$5 809	$6 073	$6 750	$7 579	$7 589	$7 138
10 Utilities (per person)	$1 464	$909	$1 113	$1 235	$1 505	$1 809	$1 918	$1 956
11 Apparel (per person)	$680	$780	$720	$618	$702	$714	$624	$443
12 Transportation (per person)	$3 071	$2 346	$2 838	$2 655	$3 305	$3 687	$3 203	$2 680
13 Health care (per person)	$1 263	$388	$621	$783	$1 165	$1 754	$2 591	$2 971
14 Entertainment (per person)	$1 002	$611	$776	$927	$1 103	$1 220	$1 232	$859
15 Education (per person)	$430	$953	$289	$292	$748	$417	$126	$88
Percentage of consumer units:								
16 Renting a residence	34	86	55	35	27	20	18	20
17 Owning residence with mortgage	41	9	39	56	55	45	29	13
18 Owning residence without mortgage	25	5	6	9	18	35	53	67
19 Possessing at least 1 vehicle	88	68	89	90	92	91	90	79

Note: "Consumer unit" generally refers to households; "reference person" refers to the head of household.

Source: 2010 Consumer Expenditure Survey, US Bureau of Labor Statistics; per person calculations performed by authors.

cities in the US increased population between 1950 and 2010, and for two of these six cities (Houston and Kansas City), land area grew so much that population *density* declined. Another two cities – New York and San Francisco – increased population by just 4 percent within approximately the same land area. Los Angeles and Seattle are the exceptions to the rule, with enough population growth to increase their population density by at least 10 percent.

Reusing City Infrastructure

Prior literature explains how migration to the suburbs contributed toward a variety of social and economic challenges that collectively produced "distressed cities" (Nelson, 1988). Recently, however, some authors have extolled the virtues of walkability and urban renewal (Cortright, 2009; Glaeser, 2011; Speck, 2012). As a byproduct of their historic role in bringing people together to exchange goods, services, information, and ideas (Glaeser, 2011), virtually every city and large town that thrived during the industrial era has a densely packed historic downtown with cultural institutions that remain in existence today. Libraries, art museums, performing arts centers, fine restaurants, and major or minor league sports facilities can be sources of pride for an entire metro area. Whereas retail shopping has largely followed young families in shifting away from cities to suburbs (Falk, 2013), few suburbs can support a full array of cultural institutions on their own, thus largely remaining located in population centers. Now underutilized because such infrastructure was built at the scale of a more populous past, these urban resources can help transform cities into inclusive residential centers offering a lifestyle featuring variety and autonomy with little need for cars.

Cultural infrastructure is more fun to discuss, but the same reasoning applies to functional infrastructure such as bus routes and sewage systems. Many cities have maintained this infrastructure at the larger scale of past population levels, and can therefore accommodate an influx of new residents. By contrast, initiatives to relocate cultural activities to the suburbs require new infrastructure expenses that are redundant with a nearby city center. Furthermore, aging suburbanites would still need to drive to these venues. City residences offer a more inclusive way to resolve the tension between driving and aging for retirees currently residing in the suburbs (McIlwain, 2012). Areas with high urban density are already popular with young professionals, because social inclusion can be achieved without cars through walkable access to groceries, drugstores, medical care, retail banks, restaurants, and cultural activities (Cortright, 2009; Glaeser, 2011; Speck, 2012). Relocating retirees to cities has the advantage of promoting social inclusion across generations, and avoiding the reluctance of many retirees to move into "senior communities" as they prefer to not be surrounded entirely by their generational peers and lose a daily connection to the vibrancy of youth (McIlwain, 2012). Neither retirees nor young professionals are primarily focused on child-rearing, and as a result, their discretionary spending overlaps considerably. Both are drawn to the same types of restaurants and retail stores – although not necessarily at the same times of day.

Making cities inclusive for retirees offers considerable spillover benefits. Experts have identified at least seven distinct social issues that would be influenced positively by shifting residents from suburban to urban living: (a) reduced carbon footprint from apartments versus single-family homes; (b) improved safety from a reduction in driving by retirees;

(c) promotion of investments in mass transit rather than new highway construction; (d) preservation of iconic cultural institutions; (e) greater proximity of families across generations; (f) facilitation of retiree exercise and proactive health management; and (g) rehabilitation of otherwise struggling industrial cities (Carlino et al., 2007; Coutts et al., 2007; Florida, 2009; Glaeser, 2011; Speck, 2012).

However, other experts contend that urban advocates have over-emphasized these spillover benefits and ignored a pertinent empirical finding: as individuals, many boomers express a preference to remain in their current homes or downsize within a suburban community (Kotkin, 2015). From this perspective, urban residences aimed at baby boomers will have disappointing occupancy rates, and it would make more sense to develop conducive housing in suburban settings. Where such age-based communities already exist, they often include features like wider lanes to make driving easier rather than eliminating the need for retirees to drive (McIlwain, 2012).

The efficiency behind reusing existing infrastructure rather than building anew offers a compelling argument in favor of emphasizing city residences for retiring baby boomers. Yet the willingness to embrace the benefits of urban living is constrained by the suburban American identity that has become dominant over the past 60 years. It is therefore important to identify the mix of attributes that can entice baby boomers to voluntarily move into former industrial cities. By analysing why boomers have made the choices they have, and carefully thinking about how those choices are likely to evolve in the years to come, it is possible to envision residential communities in former industrial cities that would – perhaps to their surprise – provide high levels of social inclusion to a large number of retiring boomers. Even though the social benefits of this approach provide good reasons for policy-makers to support efforts to create such residential communities, the argument does not require individual consumers to seek any of these social goods. All they need is a self-interested attraction to living in an inclusive urban setting at an affordable cost. The social innovation can thus be entrepreneurial, not bureaucratic.

Evolving consumer demand

Beyond the attributes of inclusive cities, it is important to anticipate the needs of baby boomers at the stage of life not yet reached: retirement. Management scholarship dating back more than 50 years (Simon, 1959) helps explain how and why people make challenging decisions that influence future consumer demand. Recall the 2010 Consumer Expenditure Survey, summarized in Table 11.1, which shows how income and spending patterns are similar – and different – across age ranges. Before-tax household income peaks for 45–54 year-olds (line 1), but when divided by the number of household members, per capita income is highest for 55–64 year-olds (line 5). Predictably, average income falls as people reach normal retirement age. Expenses also decline (line 6), but by less than the reduction in income. For households headed by someone 75 or older, expenses approximately equal income.

Demand for specific retail types can be anticipated by comparing expense categories for retirement-aged households against the patterns shown by younger households, especially those in the 55–64-year-old range (lines 7 through 15 in Table 11.1). Because household sizes vary significantly, all expenses are computed on a per-person basis. The cost for basic necessities, such as food prepared at home, stays almost constant from age 55 and up. Expenditures on meals away from home remain at high levels for 65–74

year-olds, but drop significantly (25 percent) for those over 75. Housing costs per person peak from ages 55–74, as many people remain in larger homes even after their children are grown, and only drop slightly (6 percent) from these levels beyond age 75. Utility costs per person are highest for the oldest age group, presumably due to greater temperature sensitivity. Predictably, expenses for apparel, transportation, and education all decline past retirement age, while health care expenses per person significantly rise across all age categories. Similar to meals away from home, entertainment expenses are at high levels for 65–74 year-olds but decline significantly after age 75. A closer analysis of the data shows that expenses for gasoline declined for older households but the cost for car insurance and maintenance rose – consistent with the idea that many retirees live in places requiring ownership of cars used with decreasing frequency. This also connects to a broader discussion about the high joint cost of housing and transportation (Lipman, 2006), which affects retirees as well as working families.

ANALYSING POPULATION CHANGES SINCE 1950

To better understand how the baby boomer era has influenced individual cities, I analysed population changes from 1950 to 2010 for the 100 largest cities in the US and surrounding metro areas. City centers that have declined in population since 1950 were built with urban density that became underutilized as society reorganized around personal vehicles. If retiring baby boomers find car-centric lives less conducive, it may be possible to reuse the old infrastructure from the very same cities that have lost population in recent decades. Based on changes in land area and population density since 1950, Table 11.2 describes seven qualitative categories of US cities.

Group A lists 19 cities that in 1950 had very high population density (generally defined as more than 5,000 residents per square mile), but had lost more than 33 percent of that population density since 2010. All of these cities occupy approximately the same land area as they had historically. Located mainly in the Northeast and Midwest regions of the US, these cities also retain many of the cultural institutions that signified their relative economic importance prior to World War II. Many are places where people say they do *not* want to live in retirement – for reasons that include cold weather, high taxes, and safety concerns. For example, Buffalo and Newark have been named on lists of the worst places to retire (Kim, 2015). Overcoming such perceptions will be necessary to attract retirees to reuse the infrastructure of these cities. Group B lists another 17 cities that also continue to occupy a similar land area and have experienced population decline, although not to the same extent as the cities in Group A. All of these cities continue to have population density that rounds to at least 5,000 residents per square mile, and could still accommodate an influx of retirees to approach historic population peaks.

Group C lists nine cities that have annexed a sizable amount of surrounding land to increase their square mileage by at least 60 percent. Consequently, these cities have also experienced significant reductions in population density even when nominal populations are higher (Norfolk and Grand Rapids). The population of the ten cities in Group D has increased modestly since 1950 within a similar land area, resulting in density that has maintained or increased from historic levels and an urban infrastructure that may not qualify as underutilized. On the other hand, their population growth implies an appeal

Table 11.2 100 most populous cities in the US in 1950

City	1950 Rank	Population		2010 Rank	Area (sq. miles)			Change in Area	Density (in 000s)			Change in Density
		1950	2010		1950		2010		1950		2010	
GROUP A: Cities with high historic density, little change in area, and density decline of at least 33%												
A1 Detroit, MI	5	1 849 568	713 777	18	140	→	139	−1%	13.2	→	5.1	−61%
A2 Baltimore, MD	6	949 708	620 961	21	79	→	81	3%	12.1	→	7.7	−36%
A3 Cleveland, OH	7	914 808	396 815	45	75	→	78	4%	12.2	→	5.1	−58%
A4 St. Louis, MO	8	856 796	319 294	58	61	→	62	1%	14.0	→	5.2	−63%
A5 Pittsburgh, PA	12	676 806	305 704	59	54	→	55	2%	12.5	→	5.5	−56%
A6 Buffalo, NY	15	580 132	261 310	70	39	→	40	3%	14.7	→	6.5	−56%
A7 Cincinnati, OH	18	503 998	296 943	62	75	→	78	4%	6.7	→	3.8	−43%
A8 Newark, NJ	21	438 776	277 140	68	24	→	24	3%	18.6	→	11.5	−38%
A9 Rochester, NY	32	332 488	210 565	98	36	→	36	−1%	9.2	→	5.9	−36%
A10 Akron, OH	39	274 605	199 110	109	54	→	62	15%	5.1	→	3.2	−37%
A11 Syracuse, NY	47	220 583	145 170	166	25	→	25	−1%	8.7	→	5.8	−33%
A12 Youngstown, OH	57	168 330	66 982	300	33	→	34	4%	5.1	→	2.0	−62%
A13 Flint, MI	60	163 143	99 763	299	29	→	32	11%	5.6	→	3.1	−45%
A14 Albany, NY	69	134 995	97 856	300	19	→	21	13%	7.1	→	4.6	−36%
A15 Erie, PA	75	130 803	101 786	298	19	→	22	17%	7.0	→	4.6	−34%
A16 Trenton, NJ	80	128 009	84 913	300	7	→	8	6%	17.8	→	11.1	−38%
A17 Scranton, PA	83	125 536	76 089	300	25	→	25	1%	5.0	→	3.0	−40%
A18 Camden, NJ	86	124 555	77 344	300	9	→	9	4%	14.5	→	8.7	−40%
A19 Wilmington, DE	95	110 356	70 851	300	10	→	11	11%	11.3	→	6.5	−42%
GROUP B: Cities with high historic density, little change in area, and density decline less than 33%												
B1 Chicago, IL	2	3 620 962	2 695 598	3	208	→	228	10%	17.5	→	11.8	−32%
B2 Philadelphia, PA	3	2 071 605	1 526 006	5	127	→	134	5%	16.3	→	11.4	−30%
B3 Washington, DC	9	802 178	601 723	24	61	→	61	−1%	13.1	→	9.9	−24%
B4 Boston, MA	10	801 444	617 594	22	48	→	48	1%	16.8	→	12.8	−24%
B5 Minneapolis, MN	17	521 718	382 578	48	54	→	54	0%	9.7	→	7.1	−27%
B6 St. Paul, MN	35	311 349	285 068	67	52	→	52	0%	6.0	→	5.5	−8%
B7 Jersey City, NJ	37	299 017	247 597	75	13	→	15	14%	23.0	→	16.7	−27%
B8 Providence, RI	43	248 674	178 042	130	18	→	18	3%	13.9	→	9.7	−30%

Table 11.2 (continued)

City	1950 Rank	Population 1950	Population 2010	2010 Rank	Area (sq. miles) 1950		Area (sq. miles) 2010	Change in Area	Density (in 000s) 1950		Density (in 000s) 2010	Change in Density
B9 Worcester, MA	50	203 486	181 045	126	37	→	37	1%	5.5	→	4.8	−12%
B10 Hartford, CT	54	177 397	124 775	199	17	→	17	−1%	10.2	→	7.2	−29%
B11 New Haven, CT	59	164 443	129 779	188	18	→	20	12%	9.2	→	6.5	−30%
B12 Springfield, MA	61	162 399	153 060	154	32	→	32	1%	5.1	→	4.8	−7%
B13 Bridgeport, CT	63	158 709	144 229	167	15	→	16	10%	10.9	→	9.0	−17%
B14 Cambridge, MA	87	120 740	105 162	257	6	→	6	4%	19.5	→	16.4	−16%
B15 Berkeley, CA	91	113 805	112 580	230	10	→	10	10%	12.0	→	10.8	−10%
B16 Reading, PA	96	109 320	88 082	300	9	→	10	11%	12.4	→	9.0	−28%
B17 New Bedford, MA	97	109 189	95 072	300	19	→	20	5%	5.7	→	4.8	−17%
GROUP C: Cities with high historic density, area increase of at least 60%, and density decline												
C1 Milwaukee, WI	13	637 392	594 833	28	50	→	96	92%	12.7	→	6.2	−51%
C2 Toledo, OH	36	303 616	287 208	66	38	→	81	111%	7.9	→	3.6	−55%
C3 Dayton, OH	44	243 872	141 527	173	25	→	56	123%	9.8	→	2.5	−74%
C4 Richmond, VA	46	230 310	204 214	104	37	→	60	61%	6.2	→	3.4	−45%
C5 Norfolk, VA	48	213 513	242 803	78	28	→	54	92%	7.6	→	4.5	−41%
C6 Grand Rapids, MI	55	176 515	188 040	123	23	→	44	90%	7.5	→	4.2	−44%
C7 Evansville, IN	79	128 636	117 429	216	18	→	44	145%	7.1	→	2.7	−63%
C8 Canton, OH	89	116 912	73 007	300	14	→	25	81%	8.3	→	2.9	−65%
C9 South Bend, IN	90	115 911	101 166	269	20	→	41	105%	5.7	→	2.4	−57%
GROUP D: Cities that have maintained or increased density from historic levels												
D1 New York, NY	1	7 891 957	8 175 133	1	315	→	303	-4%	25.0	→	27.0	8%
D2 San Francisco, CA	11	775 357	805 235	13	45	→	47	5%	17.4	→	17.2	−1%
D3 Seattle, WA	19	467 591	608 660	23	71	→	84	19%	6.6	→	7.3	10%
D4 Oakland, CA	27	384 575	390 724	47	53	→	56	5%	7.3	→	7.0	−3%
D5 Miami, FL	42	249 276	417 650	44	34	→	36	5%	7.3	→	11.6	60%
D6 Yonkers, NY	64	152 798	195 976	114	17	→	18	5%	8.9	→	10.9	23%
D7 Paterson, NJ	66	139 336	146 199	163	8	→	8	4%	17.2	→	17.3	1%
D8 Arlington, VA	68	135 449	207 627	102	24	→	26	8%	5.6	→	8.0	41%
D9 Elizabeth, NJ	92	112 817	124 969	197	12	→	12	5%	9.6	→	10.1	5%
D10 Allentown, PA	100	106 756	118 032	214	16	→	18	12%	6.7	→	6.6	−1%

GROUP E: Cities with high historic density that expanded in area

E1 Kansas City, MO	20	456 622	459 787	37	81	→	315	291%	5.7	→	1.5	−74%
E2 Indianapolis, IN	23	427 173	820 445	12	55	→	361	555%	7.7	→	2.3	−71%
E3 Denver, CO	24	415 786	600 158	26	67	→	153	129%	6.2	→	3.9	−37%
E4 San Antonio, TX	25	408 442	1 327 407	7	70	→	461	563%	5.9	→	2.9	−51%
E5 Columbus, OH	28	375 901	787 033	15	39	→	217	451%	9.5	→	3.6	−62%
E6 Portland, OR	29	373 628	583 776	29	64	→	133	108%	5.8	→	4.4	−25%
E7 Louisville, KY	30	369 129	597 337	27	40	→	325	715%	9.3	→	1.8	−80%
E8 Atlanta, GA	33	331 314	420 003	40	37	→	133	261%	9.0	→	3.2	−65%
E9 Omaha, NE	40	251 117	408 958	42	41	→	127	212%	6.2	→	3.2	−48%
E10 Long Beach, CA	41	250 767	464 257	36	35	→	50	45%	7.2	→	9.2	28%
E11 Jacksonville, FL	49	204 517	821 784	11	30	→	747	2374%	6.8	→	1.1	−84%
E12 Tulsa, OK	51	182 740	391 906	46	27	→	197	637%	6.8	→	2.0	−71%
E13 Nashville, TN	56	174 307	601 222	25	22	→	475	2060%	7.9	→	1.3	−84%
E14 Wichita, KS	58	168 279	382 368	49	26	→	159	520%	6.5	→	2.4	−63%
E15 Sacramento, CA	67	137 572	466 488	35	17	→	98	479%	8.1	→	4.8	−41%
E16 Fort Wayne, IN	72	133 607	253 691	74	19	→	111	488%	7.1	→	2.3	−68%
E17 El Paso, TX	76	130 485	649 121	19	26	→	255	897%	5.1	→	2.5	−50%
E18 Kansas City, KS	77	129 553	145 786	164	19	→	125	567%	6.9	→	1.2	−83%
E19 Mobile, AL	78	129 009	195 111	116	25	→	139	448%	5.1	→	1.4	−72%
E20 Shreveport, LA	81	127 206	199 311	108	24	→	105	339%	5.3	→	1.9	−64%
E21 Tampa, FL	85	124 681	335 709	55	19	→	113	497%	6.6	→	3.0	−55%
E22 Savannah, GA	88	119 638	136 286	181	15	→	103	606%	8.2	→	1.3	−84%
E23 Peoria, IL	94	111 856	115 007	225	13	→	48	272%	8.7	→	2.4	−72%
E24 Corpus Christi, TX	98	108 287	305 215	60	22	→	161	647%	5.0	→	1.9	−62%
E25 Phoenix, AZ	99	106 818	1 445 632	6	17	→	517	2922%	6.2	→	2.8	−55%

Table 11.2 (continued)

City	1950 Rank	Population 1950	Population 2010	2010 Rank	Area (sq. miles) 1950		Area (sq. miles) 2010	Change in Area	Density (in 000s) 1950		Density (in 000s) 2010	Change in Density
GROUP F: Cities with moderate density that more than doubled in population												
F1 Los Angeles, CA	4	1 970 358	3 792 621	2	451	→	469	4%	4.4	→	8.1	85%
F2 Houston, TX	14	596 163	2 100 263	4	160	→	600	275%	3.7	→	3.5	−6%
F3 Dallas, TX	22	434 462	1 197 816	9	112	→	341	204%	3.9	→	3.5	−9%
F4 San Diego, CA	31	334 387	1 307 402	8	99	→	325	227%	3.4	→	4.0	20%
F5 Fort Worth, TX	38	278 778	741 206	16	94	→	340	263%	3.0	→	2.2	−27%
F6 Oklahoma City, OK	45	243 504	579 999	31	51	→	606	1094%	4.8	→	1.0	−80%
F7 Charlotte, NC	70	134 042	731 424	17	30	→	298	892%	4.5	→	2.5	−45%
F8 Austin, TX	73	132 459	790 390	14	32	→	298	828%	4.1	→	2.7	−36%
GROUP G: Cities with moderate density and slow or negative population growth												
G1 New Orleans, LA	16	570 445	343 829	52	199	→	169	−15%	2.9	→	2.0	−29%
G2 Memphis, TN	26	396 000	646 889	20	104	→	315	202%	3.8	→	2.1	−46%
G3 Birmingham, AL	34	326 037	212 237	97	65	→	146	124%	5.0	→	1.5	−71%
G4 Salt Lake City, UT	52	182 121	186 440	124	54	→	111	106%	3.4	→	1.7	−50%
G5 Des Moines, IA	53	177 965	203 433	105	55	→	81	47%	3.2	→	2.5	−22%
G6 Spokane, WA	62	161 721	208 916	100	42	→	59	43%	3.9	→	3.5	−9%
G7 Tacoma, WA	65	143 673	198 397	110	48	→	50	4%	3.0	→	4.0	33%
G8 Gary, IN	71	133 911	80 294	300	42	→	57	37%	3.2	→	1.4	−56%
G9 Chattanooga, TN	74	131 041	167 674	138	28	→	137	390%	4.7	→	1.2	−74%
G10 Baton Rouge, LA	82	125 629	229 493	85	30	→	77	155%	4.2	→	3.0	−28%
G11 Knoxville, TN	84	124 769	178 874	129	25	→	99	288%	4.9	→	1.8	−63%
G12 Fall River, MA	93	111 963	88 857	300	34	→	40	19%	3.3	→	2.2	−33%

unmatched in most other central cities, as New York, San Francisco, Seattle, and Miami have reputations as desirable for all ages.

All of the cities in Groups E and F have expanded significantly both in land area and population, with most now having land areas notably larger than the cities in Group A. These cities are in a different phase of development, as most continue to expand their populations in suburban-style residential units within their vast city limits. Cities in Group E had a population density of more than 5,000 residents per square mile in 1950, and some of these cities may have pockets of underutilized urban resources that could be redeployed in the fashion described here. Group F features cities that started with lower density, having developed mainly in the car-centric era and having less long-standing infrastructure. Table 11.3 shows that these cities have a smaller percentage of baby boomers (under 30 percent of their population was 45–74 years old in 2010, compared to a range of 32–35 percent for all other groups), and thus Group F cities have a less pressing need to redesign themselves around the needs of retirees.

The 12 cities in Group G had only moderate population density (less than 5,000 residents per square mile) in 1950, and since then, population growth has been slow or negative. Whereas similar characteristics within the other groups enable general conclusions to be drawn, Group G cities are more idiosyncratic and defy easy analysis. However, because population density was never high in these cities, they are unlikely to be the most suitable places to reuse city infrastructure.

Going forward, the combination of factors that caused baby boomers to concentrate in the suburbs will likely unravel (Florida, 2009), but this unraveling will take time to develop. Suburbs will likely remain the top choice for many parents of school-aged children (Pinsker, 2015) – but will also be increasingly incompatible with the social inclusion needs of post-retirement baby boomers. Many of the cities analysed here, and especially those in Groups A, B, and C, have the capacity to accommodate a sizable number of these suburban retirees as residents. Now cities just need the inclusive residences to go along with it – plus the willingness of people to redefine their identities to accept urban living. After all, plenty of suburbanites who find the preceding arguments compelling often remain in their suburban homes. It will take a concerted effort to understand how the attributes of city living connect with the consumer needs of retirees.

The argument for transforming urban centers relies on proximity of residents to the retail and cultural activities they need. Proximity can be achieved horizontally – by having little space between residences, as in row houses – or vertically in high-rise residences. Urban advocates have pointed to the high walkability and social inclusion enabled by mixed-use construction that locates residences in high-rises above street and plaza-level retail activities (Glaeser, 2011). A cluster of high-rise buildings within a few city blocks has the ability to offer enough residents to support a full array of ground-floor retail activity – for example, a full supermarket as well as multiple restaurants, coffee vendors, clothing shops, and financial service providers. For residents with limited mobility, mixed-use high-rise construction has the added benefit of allowing residents to access the retail options in their own buildings autonomously with elevators.

It is hardly coincidental that this description conjures images of the largest cities in Group D (New York, San Francisco, Seattle, and Miami). Many other cities have sections that fit this image, and typically these are among the more desirable places to live. Of course, other factors contribute to the success of these cities, including legacies of location

Table 11.3 Average characteristics by group

	Aggregate City Population		City Area (sq. miles)		Change in City Area	Density (in 000s)		Change in Density	Aggregate Metro Area Population		Change in Population	Percent of Population Aged 45–74
Group	1950	2010	1950	2010		1950	2010		1950	2010		2010
A	8 683 995	4 422 373	812	843	4%	10.7	5.2	−51%	17 552 549	25 324 872	44%	34.8
B	9 996 435	7 667 990	743	780	5%	13.5	9.8	−27%	21 922 919	42 913 186	96%	33.4
C	2 166 677	1 950 227	254	502	97%	8.5	3.9	−54%	4 134 395	7 874 200	90%	34.3
D	10 415 912	11 190 205	595	608	2%	17.5	18.4	5%	19 072 728	38 514 880	102%	33.0
E	5 748 434	12 913 798	847	5 630	565%	6.8	2.3	−66%	14 106 912	50 567 804	258%	32.1
F	4 124 153	11 241 121	1 029	3 276	218%	4.0	3.4	−14%	8 870 865	39 253 282	342%	29.8
G	2 585 275	2 745 333	726	1 341	85%	3.6	2.0	−43%	4 415 753	10 047 779	128%	32.2
TOTAL	43 720 881	52 131 047	5 006	12 979	159%	8.7	4.0	−54%	90 076 121	214 496 003	138%	33.4

and weather. Vancouver, British Columbia, is often cited as an example where such neighborhoods were created by design. In contrast to the American embrace of suburban sprawl during the boomer era (Lindstrom and Bartling, 2003), Vancouver expanded its city population by focusing deliberately on well-spaced, mixed-use construction. Glaeser (2011, pp. 240–1) credits this "good planning" with attracting high-skilled human capital that enhances the city's prosperity. The Vancouver experiment can be imitated to jointly revitalize former industrial cities and provide better housing options for retirees currently living in their suburbs. Popular press articles suggest this has already begun in several cities in Groups A or B, including Detroit, Hartford, and Youngstown (Seay, 2015; Segal, 2013; Sowers, 2015).

A RESEARCH AGENDA FOR SOCIAL INNOVATIONS TO HELP BABY BOOMERS AND INDUSTRIAL CITIES

The Role of Management Scholarship

In order to transform the urban environment into an inclusive residential environment for retirees, new social and organizational systems need to be created that serve the needs of a broad array of stakeholders. These include retirees, urban land owners, city governments and existing residents, property developers, retail merchants, health care providers, and more. Management scholars have developed several theories that can speak directly to managing this process, especially stakeholder theory (Freeman, 1984) and shared value creation (Porter and Kramer, 2011). Other major research streams also provide useful insights. For example, agency theory stresses the importance of designing incentives and rules for stakeholder interactions based on knowledge of complex governance dynamics (Eisenhardt, 1989). Likewise, transaction cost economics helps explain how to balance market and non-market relationships (Williamson, 1979), and entrepreneurship research defines how to incubate and harness the power of innovation to achieve broad societal aims by motivating individual risk takers (Hitt et al., 2011).

Management scholars are often trained with the wide-angle and long-term perspectives that would facilitate progress in developing urban residences that promote social inclusion among baby boomers. This training should produce better forecasts or more innovative solutions than narrower disciplines employing a more limited set of analytical tools, but the academic field generally categorizes future-oriented policy work as consulting rather than research, and prefers its scholars to study innovation rather than initiate it. The field's opportunity to contribute toward a better world depends on a greater willingness to utilize management theory not only to explain events already observed, but also to propose social innovations for potential improvement. Some areas for proactive analysis related to retiring baby boomers and urban residences are described below.

Comprehensive upfront planning is needed so that the infrastructure provides adequate scale to promote social inclusion efficiently. Because of high asset specificity, market transactions alone will be inadequate to design efficient ways to reuse city centers that serve the needs of retiring baby boomers (Williamson, 1985). Hierarchical coordination will be needed to manage the logistics and internal operations for the entire community from the very beginning of the planning. Whereas developers have autonomy over the

scale and usage of most construction projects based on initial sales projections, the broader scope of this initiative suggests a need to anticipate the eventual, long-range vision of an integrated, walkable environment. From this perspective, it is essential to have input from an ongoing management company focused on the flexibility to adapt to the changing needs of a resident population. Ongoing governance and internal management skills will be needed to achieve social inclusion not only within the communities that are created, but also between these innovative communities and established urban stakeholders.

Stakeholder coordination is vital to making a cluster of residences a commercial and social success. If the cluster has too few restaurants, it will lack appeal and residences will not fill – but if it has too many restaurants, some will lack viability. Thoughtful management should be able to price this accordingly, initially keeping retail rents at modest levels to obtain higher occupancy rates. Given that retirees often have flexible schedules, residents could be offered discounts to eat or use workout facilities at off-peak times when demand from working professionals is low. For locations with harsh weather conditions, the pedestrian plaza could include retractable coverings to ensure that residents could access all of these amenities year-round without needing to encounter severe weather.

Envisioning a mix of businesses promoting social inclusion entails both optimization and creativity. Such a transformation of industrial cities requires a high level of imagination that can be loosely compared to the product development for Apple's iPad, where market research was famously disregarded, and few consumers saw an immediate need for an iPad when it launched. However, the Apple design team had anticipated the variety of ways consumers would enjoy using a tablet computer after they saw its capabilities, and initial skeptics were won over by observing the usage of their early adopting friends. This created sufficient demand to justify Apple's high costs of product development. Similarly, although suburban baby boomers may initially react to industrial cities by saying, "I would never move there," well-conceived details will attract some early adopters who lead the way for other skeptics to see for themselves the better life for retirees that could be created.

Applying Research to Create Dynamic Cities that Attract Retirees (and Others)

In the spirit of stakeholder coordination, three facets of urban design have unique implications when making cities desirable to older residents. First, walkable clusters of mixed-use high-rises in central cities have an important advantage in ensuring a critical aspect of social inclusion relevant to inducing retirees to live in urban areas: safety. High pedestrian activity and good lighting are essential. Retail space at the plaza level would keep lights on at all times, keeping the region bright and walkable. Dense residential neighborhoods obviously have more foot traffic, and can also justify the employment of door attendants who help promote safety and cleanliness.

Many former industrial cities currently lack such walkability and need to follow the examples of New York and Vancouver in hiding their parking (Speck, 2012). Surface-level parking lots and concrete structures work against safety and walkability. These parking areas sit idle most of the time – full of parked cars during working hours and nearly empty otherwise. Whereas retail activity promotes social inclusion by bringing people together, parking lots divide people from each other and make it unpleasant to walk between locations. In a related vein, walking plazas help reduce congestion by allowing both pedestrians and automobiles to move more freely by traveling at different levels.

Second, no discussion of baby boomer needs can ignore the importance of medical facilities. Medical advances since 1950 have lifted US life expectancy at birth from 68 to 79 (Arias, 2014, p. 51), and also increased the need for retirees to have regular access to medical facilities. If medical services are only accessible by driving, sensible retirees will be reluctant to abandon their cars for urban living. This implies that appropriate medical facilities are essential to creating the social inclusion retirees need, and a cluster of walkable, high-rise residences should be designed to include a clinic.

While such a location for a clinic is unusual today, it is not difficult to imagine given the rapid expansion of medical offices in less traditional suburban locations. Meanwhile, an increasing number of health care organizations are migrating toward preventative maintenance – which features more frequent but less intense patient interactions – rather than responding to major health problems. If retirees remain in the suburbs, it would be counterproductive to build new facilities in cities, which will require not only driving but also parking structures that consume valuable space. However, if a community of frequent users were living within close proximity to the new medical facilities, the medical practice would be sustainable by providing routine medical services to residents within walking distance. Only those with more severe health problems will need to travel to a larger medical facility.

Third, urban residences can allow retirees to save money by giving up car ownership, but sometimes these retirees will still need the customized transportation they currently obtain in their own vehicles. As another opportunity for stakeholder coordination, high-rise residences could attract customers by offering free, personal transportation anywhere within a metro area. Building management could coordinate local transportation needs for all residents, with no ride-sharing or lengthy wait times. Providing such a service would be affordable if planned in advance, and promotes social inclusion while reducing the need for retirees to drive or park cars during long periods of little use. High-rise construction costs increase with the need for larger parking structures, and without guaranteed transportation, everyone will insist on keeping their own car – which again wastes space in the parking structure most of the time. Offering guaranteed transportation means that nobody needs a car. New business models offered by Zipcar, Uber, and Lyft illustrate how everyone's transportation demands can be met at a lower aggregate cost without individual car ownership (and storage) – and with fewer retirees behind the wheel.

Stakeholder coordination is therefore essential long past the initial construction of urban residences. Building management would be able to anticipate times of peak demand and ensure that additional vehicles show up. Good planners can be enticed to sign up early, and management can analyse data to prepare for the impetuous behavior of the poor planners. This task is akin to a permanent hotel concierge, with the entire enterprise existing to make residents (whether retirees or young professionals) included in the social fabric of an urban oasis that leaves behind the yardwork and driving of suburban life. It can be seen as a benevolent hierarchy centralizing activities not to exploit others, but rather to serve multiple constituencies effectively.

Ongoing stakeholder coordination opportunities go beyond the typical scope of a residential building. For example, most projections of future medical costs for retirees are onerous and likely to preclude other more productive uses of the same funds (Knickman and Snell, 2002). Two keys to reducing medical costs for retirees involve preventative care and attention to mental health (Counsell et al., 2006; Fries et al., 1993; Goetzel

et al., 2002). If left up to individuals, neither of these activities will be done well, as many people prefer to "tough it out" rather than actively seek early intervention. But building management could partner with on-site clinics to form accountable care organizations, responsible for proactively managing the health of residents to reduce medical costs, with the opportunity to earn profits for achieving this goal.

Relatedly, a forward-thinking management company could fill positions that interact daily with residents – including reception workers, restaurant wait staff, and bartenders – with individuals possessing enough medical or psychology training to recognize developing medical or mental health issues. Such employees could simultaneously create social connections with residents, address minor problems before they become major ones, and reduce the cost of care – both by sharing helpful nudges directly with residents during ordinary daily exchanges and by recognizing patterns of symptoms quickly and reporting them so that medical staff could work to curtail diseases at an early stage. Clearly it will add cost to attract highly educated employees into roles that rarely place a premium on education, but these costs may be offset by addressing health issues before they advance and need costlier care.

Role of Individuals

In addition to the systemic considerations of stakeholder coordination, social change requires individual-level attention that can also form the basis of future research into the emotional and habitual changes to driving that need to be changed. For many suburban boomers, cars are not merely a tool – or means to an end – but have become an expression of individual identity that often defines the end goal itself. This car-based cultural identity builds on the notion of an American "pastoral ideal" that attracted the baby boomers and their parents to the suburbs (Marx, 1964), reinforced by depictions of homogeneous suburban consumption epitomized by the sitcoms of the 1950s and 1960s (Lindstrom and Bartling, 2003, p. xix). Cars empower people with the flexibility and autonomy to transport family members to whatever activities they select, often in the least possible time. For many people, especially working parents, such perceived time savings make cars a compelling mode of transportation.

Note that these time savings are defined narrowly at the level of the family and ignore the high costs to society of car transportation. Glaeser (2011) provides a list: (a) roads are expensive to build and maintain while impeding pedestrian movement; (b) cars use more fuel to transport people than equivalent trips by bus, train, or foot, consuming a high percentage of discretionary household income and contributing to climate change and geopolitical instability; and (c) congestion occurs when the demand for roads exceeds their supply, and stalled vehicles increase pollution, induce road rage, and waste people's time – an ironic contrast to the family-level time efficiency that motivates much car usage in the first place. Viewed from the perspective of society overall rather than families seeking travel autonomy, cars are notably *in*efficient. Reduced car usage would alleviate congestion while reduced aggregate fuel consumption would have economic, environmental, and geopolitical benefits.

Yet consumer decisions reflect individual concerns rather than societal ones, suggesting that a shift toward urban residences for retirees should emphasize voluntary transactions. Retirees would justifiably resent being told to live in cities for their own good (and the

benefit of society). The iPad example remains salient. Nobody was forced to buy one, and yet Apple's first-year sales vastly exceeded expectations for a new and untested product (Paczkowski, 2011) because the company had done a good job of anticipating what people would want once it was available. By thinking carefully about the evolving needs for social connectivity among the growing number of retirees, future demand can be anticipated in a way that economizes on other costs (such as health care) and avoids crowding out other opportunities for productive growth.

Overall, retirees are good candidates for reducing automobile usage because they have less demands on their time, smaller household sizes, and increased difficulty operating cars safely and comfortably. However, unless they move, most suburban retirees cannot realistically stop driving and expect adequate access to the goods and services they want and need. Deciding to change residence is always disruptive, and moving into a city after a lifetime in the suburbs exacerbates this stress (Huy, 1999) – suggesting a further role for the expertise of management scholars in overcoming the resistance of people to change their routines (Pettigrew et al., 2001). The successful design of urban residential communities will likewise benefit from accommodating emotional aspects of the transition from one life phase to the next, such as settling into a new and unfamiliar location that requires identity transition (Conroy and O'Leary-Kelly, 2014).

For retiring baby boomers with a long history in the suburbs, the uncertainty surrounding their remaining lifespan will increase the perceived stakes of getting this decision right. In such cases, benefit and cost estimates of staying in the suburbs and moving to the city are difficult to fully evaluate, breeding doubt and paralysing decision making. Management scholarship can help specify the role of emotion in such decisions, including the need for a leap of faith (Kanter, 1983) and an emphasis on emotional connection more than rationality (Huy, 1999). By applying such management scholarship about the influence of emotional dynamics on the willingness to change, leaders of urban residential projects can take specific actions to enhance a person's receptivity to consider change.

Finally, the benefits of this social innovation go beyond the social inclusion of suburban retirees to incorporate potential identity resurrection for inner cities. Many cities were originally symbols of pride for their regions – lending their names to sports teams and hosting great cultural institutions. Suburbanization has diverted these positive city identities in the minds of many baby boomers (Nelson, 1988; Speck, 2012). Therefore, in addition to efforts at the individual level to help retiring baby boomers embrace the advantages of urban living, it is essential for any industrial city pursuing this approach to engage proactively in the process of identity resurrection (Howard-Grenville et al., 2013).

CONCLUSION

Now is the right time to be thinking about where retiring boomers will live to achieve social inclusion. The largest birth-year cohorts will retire during the 2020s, and we are now witnessing just the beginning of baby boomers contemplating how they want to live their golden years. Given the lead time to build, construct, and market high-rise buildings, construction must precede demand. New residential concepts will fail if developers and planners do not cater to the expectations of the target market segment. Broad thinking is just as important in this endeavor as narrow expertise. The generalist perspective

of management scholars can help avoid the most obvious mistakes and pursue valuable connections across specialties.

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