doi:10.1068/a46277

The strange case of the Bay Area

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Abstract. The San Francisco Bay Area is hard to get one's head around and is frequently misunderstood. It is immense, decentered, sprawling, autotopic, multiracial, divided, and more—a crucible of the modern suburban and exurban metropolis. It is distinctive in several regards, but illuminating of the dynamics behind metropolitan geography. Indeed, the Bay Area has been integral to the production of modern American suburbia and its urban system embodies many of the contradictions of the contemporary moment.

Keywords: cities, suburban, metropolitan, San Francisco, Bay Area, Silicon Valley, California, inequality

The San Francisco Bay Area is hard to get one's head around and is, as a result, frequently misunderstood: underestimated for its massive size, distorted because of its odd spatial footprint, and falsely praised for its social order. In this essay we want to correct several common errors about the metropolitan area and emphasize some of its distinctive features. In the process we hope to cast some light on the dynamics of contemporary North America metropolitan growth and change, including the sources and patterns of suburbanization.

The Bay Area is a good case study in North American (sub)urbanization because it is both geographically gargantuan and highly suburbanized. Using the common nine-county definition, the Bay Area is the fourth largest urban area in the United States, with 7.3 million people in 2010. It passed Greater Philadelphia thirty years ago and has jockeyed for position with Washington DC metro and Greater Boston for years, and it is now just ahead of fastrising Dallas-Fort Worth and Houston. This positioning is the perfect metaphor for a hybrid region whose iconic center, San Francisco, is like an East Coast city at the heart of a Sun Belt metropolis. While most visitors see only the dense core of the Bay Area, most of its seven million residents are spread out across a suburbanized city of enormous extent: over 100 miles north to south by 50 miles east to west, nearly 7000 square miles of territory.

Our purpose here is to take a critical look at how the Bay region is put together geographically in ways that often confound observers. This may annoy those who seek simple keys to the phenomena of suburbanization and metropolitan growth, but in a case study one has, by definition, to deal with difference and complexity rather than rushing to simplify (cf Abbas, 2000). Regional differences still matter in the supposedly homogenous territory of the United States, and there is more strangeness to the Bay Area than meets the eye. We therefore organize the discussion in terms of ten peculiarities of Bay Area geography: unclear boundaries, strange and upended centrality, affluent and developer suburbs, an expansive greenbelt, speculative and inflated suburbs, and continuing but inverted inequality.⁽¹⁾

Nevertheless, a case study is not an exercise in parochialism; it is a necessary step to comparison, generalization, and explanation. In probing the peculiarities of the Bay Area we will discover that they are chiefly exaggerations (or advanced forms) of fundamental forces at work in North American cities. And along the way we will point out certain problems in the way metropolitan geography and suburbanization are dealt with in the literature. While large-scale metropolitanism is widespread in the world today, many of its characteristics are still poorly understood and the underlying forces misapprehended. Lessons on how they operate are to be found behind every one of our highlighted features of the Bay Area: extensive sprawl, employment clustering, expansion by absorption, low-density housing, large-scale property developers, financial booms and bubbles, environmental politics, race and class segregation, and more.

Los Angeles is often claimed as the signature North American city and the crucible of the modern metropolitan region—fast-growing, sprawling, decentered, autotopic, multiracial, divided, and more (Scott and Soja, 1996).⁽²⁾ Yet the Bay Area has a great deal in common with its Southern California cousin: a hugely complex metropolitan region that defies easy generalizations, a place integral to the production of modern suburbia, and an urban system that embodies the deep contradictions of contemporary North American society and political economy. Moreover, the Bay Area has outshone the putative "Capital of the 20th Century" in economic performance over the last fifty years and is now much richer per capita than Greater Los Angeles (Storper, 2013). We think that greater San Francisco is just as iconic as its more celebrated neighbor and has just as much to teach students of urbanism.

Nonetheless, the Bay Area is not all that it seems, and the rapid growth of population and prosperity belie some troubling developments. This is another reason to take a closer look at the region in the same spirit as the many critics of Los Angeles (Davis, 1990; Soja, 1986). A key challenge for scholars is to understand the contradictions of metropolitan growth. In the Bay Area these abound: great prosperity yet an epicenter of foreclosures, urban limit lines but endless sprawl, a world center of innovation whose urban centers have been reversed. It is a region that should be known for, among other things, the production of rising social inequality, the generation of financial frenzies and housing bubbles, and an exurban sprawl that betrays the promise of its dense central cities.

Elusive metropolis

One of the strange things about the Bay Area is that almost no one agrees on what it is: the Census Bureau's five-county San Francisco-Oakland Metropolitan Statistical Area (MSA), the nine-county San Francisco-Oakland-San Jose consolidated metropolitan area of the 2000 Census, or the eleven-county Combined Statistical Area (CSA) of 2010 (figure 1). Wikipedia employs a thirteen-county region that includes Stockton in the Central Valley and some researchers propose an even larger 'Megopolis' embracing Sacramento. No other US city-region is as definitionally challenged.

Locals have only a vague notion of a unified Bay Area, and some can be positively obtuse. San Franciscans barely deign to speak of the urban realms beyond the narrow borders of their city/county. Silicon Valley enjoys worldwide fame that gives it an inflated sense of importance. Oakland enjoys a fierce loyalty from its inhabitants, who bristle against the arrogant dismissals by 'The City'. The North Bay thinks it is still a rural paradise not an

⁽¹⁾We leave aside other vital differences, from countercultures to labor organizing, that mark the Bay Area.

⁽²⁾For a critical overview of the 'Los Angeles School' of urban studies, see Nicholls (2011).





urbanized part of the Bay Area. These local differences are inscribed in a political landscape ruled over by a dozen counties, over 100 municipalities, and nearly 400 special districts.

Admittedly, the problem is quite general: What defines metropolitan areas? Are they concentric or multicentric? How far out do their suburbs go? What if cities grow together? The Census Bureau wants its MSAs to congeal around 'central cities', yet metropolitan areas have been multinodal for over a century (Muller, 2001).⁽³⁾ Geographers emphasize the unifying threads of metropolitan life, such as cross commuting and business linkages, which is reflected in the census idea of CSAs; yet urban regions often grow up around distinct centers or satellites that merge over time. Scholars define cities in terms of built-up area and density, but there is no clear line between the exurban fringe and rural areas today (Berube et al, 2006; US Census Bureau, 2010).

Nonetheless, it is easy to fault the Census Bureau over its treatment of the Bay Area. It joins San Francisco and Oakland in one MSA, but splits off Silicon Valley even though San Jose has historically been no more independent than Oakland. The bureau inscribes two mini-MSAs in the North Bay, which is just as much a hinterland of San Francisco as Los Angeles County is to LA city (conjoined as one MSA). In demarcating CSAs, the bureau finally brings together the north, south, and central Bay Area as one, but because it also merges Washington and Baltimore or Boston and Providence—historically separate cities to a degree unparalleled in the San Francisco case—into massive CSAs, statistical comparisons are strange indeed.

If so much confusion arises about the Bay Area, it has to be rooted in underlying processes of political economy. Some principal ones are the spatial organization of employment, intraurban competition, the outward impulse of land development, and the geography of racial inequality, to which we now turn.

Cerberus City

One thing that makes the Bay Area strangely disconnected is that it is the only US metropolis with *three* central cities: San Francisco, Oakland, and San Jose. Some have two core cities, like Minneapolis-St. Paul, and some small metros are even quad-cities areas, like Davenport-Bettendorf-Rock Island-Moline. But no major metro has three relatively equal centers. The Bay Area is the mythical three-headed monster, the Cerberus of North American cities. No wonder people cannot get their heads around it.

By contrast, New York City is unchallenged within its region, with more than eight million people out of a CSA of over twenty million (33%). Los Angeles still dominates its urban region with four out of eighteen million people (~21%). But neither San Francisco nor San Jose tops one million out of seven (slightly over 10%) and Oakland is less than a half million. As a result, the Bay Area is traditionally divided in three parts, roughly balanced in population: West Bay (1.75 million), East Bay (2.5 million), and South Bay (1.75 million). And the North Bay is not much smaller (1 million) (2010 figures).

The Cerberus City is a product of growth by clustering. All metropolitan areas grow in this fashion, through the multiplication of industrial districts, or employment clusters, even in diversified urban economies (Scott, 1988; 1993; Storper, 2013). The three principal cities are based on massive clusters of employment: San Francisco for financial and business services, plus tourism and conventions; the East Bay for metalworking, oil, and food products; and Silicon Valley for electronics (Scott, 1985; Walker, 2004a). To complicate things the 680 Corridor (Outer East Bay) is replete with huge office parks for corporate managers (Garreau, 1991) and the North Bay is a major pole of economic activity around agriculture and wine (Walker, 2004b).

⁽³⁾ James Vance (1964) was describing the Bay Area when he became the first geographer to speak of a "city of realms", his term for nodality.

The suburbanization of industry has always been crucial to the expansion of big cities, including the Bay Area (Lewis, 2004). But this is more than Homer Hoyt's wedges of growth, because of clustering (Walker, 2004a). Regional growth has been a process of accretion by means of 'edge cities', which got going long before the term was popularized by Joel Garreau (1991). Garreau used the 680 corridor as one of his examples, but what he missed was that Oakland was San Francisco's edge city of 1900 and Silicon Valley the edge city of the postwar era. Two more have sprouted up since 1975: the 680 Corridor and the Santa Rosa/Napa complex in the North Bay.

Flip City

It is known worldwide as the San Francisco Bay Area, even though San Jose is now almost 20% more populous (950 000 versus 800 000). San Francisco still has priority in the popular imagination because it utterly dominated the region, the state, and the entire Pacific Coast from 1850 to 1900. That early start means it has more historic sites, more museums, and walkable dimensions, all of which attracts millions of tourists and suburbanites. It is still more central to the region than San Jose (though less so than Oakland) and is still the densest part of the metropolis.

Nonetheless, San Francisco no longer dominates the economic life of the region. The old city has lost its manufacturing, its once great port, and most of its corporations, and even suffered the humiliation of losing the world's largest bank to North Carolina. Silicon Valley is the global heart of electronics, information, and biotech, whose dominance shows no sign of waning (Storper, 2013). Silicon Valley today is the Bay Area's principal node of employment, corporate headquarters, and value added. Of the region's Fortune 500 corporations (second only to New York), Santa Clara County can claim fourteen, San Mateo County four, San Francisco seven, the East Bay five.

The reversal of fortunes goes farther. For over a century people have commuted from the East Bay or the Peninsula into San Francisco's downtown, even as Oakland grew its own metro region and the South Bay became Silicon Valley. Today, commuting numbers have been reversed between the South and Central Bay Areas, as Silicon Valley has colonized most of the region. There are often more commuters heading south from San Francisco than north into the city (figure 2), as epitomized by the Google and Facebook shuttles cruising each morning through San Francisco to drive workers to the Valley. The city has been suburbanized by its own suburbs. The city's main engine of growth for the last twenty years has been a spinoff cluster of dot-coms, social media, and electronic arts that includes companies like Twitter, Salesforce.com, and Yelp (Said, 2012). In other parts of the region people commute from older cities to outlying centers in the 'suburbs', as from Oakland to Walnut Creek or San Jose to Mountain View (Walker and Lodha, 2013).

In short, the electronics age has inverted the metropolitan area, making San Francisco and the East Bay subordinate to Silicon Valley. No other metropolis in the country has seen anything like this: flipping centrality on its head. In Detroit, the center died and moved north, but San Francisco is still thriving. The Census Bureau has it half-right by renaming the Bay Area as the San Jose-San Francisco-Oakland CSA—except that San Jose is not even the center of Silicon Valley, let alone the whole region. The electronics industry grew up in the northwestern corner of Santa Clara and southern San Mateo counties, and San Jose is mostly a residential suburb of the cluster. This illustrates a key fact of metropolitan geography everywhere: urban centrality is not simply a matter of maximum access across the city-region but is tied to employment clustering and industrial growth (or shrinkage).



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Figure 2. Bay Area commuter flows, 2010 [source: data from Association of Bay Area Governments; cartography Isabelle Lewis; reproduced from Walker and Lodha (2013)].

Suburban City

The Bay Area is one of the most profoundly suburbanized cities on the planet, notwithstanding the continuing importance of San Francisco's and the East Bay's more compact form, higher rate of tenancy, and ever-growing density. The vast majority of the built-up area is low rise, rarely over four stories even in San Francisco and Oakland. Sprawl has been the name of the game in North American metropolitan areas, but California has led the way and the Bay Area has sprawled just as much as its notorious Southern California cousin (Fogelson, 1967; Longstreth, 1997). Why is this? Suburbanization is normally attributed to two factors—transport and the single-family home—and the Bay Area was an innovator in these decentralizing technologies and continues to be shaped by these two forces into a particularly suburban metropolis. In addition, the region has been particularly affluent and able to support its addiction to the single-family home.⁽⁴⁾

Nineteenth-century transport development helped enable the physical expansion of the region, as well as the centrality of San Francisco. Bay Area suburbanites were already commuting by ferry and rail from such idyllic enclaves as Alameda, Menlo Park, and San Rafael. Much of the region's long-term framework was established along the rail lines and bayside ports of the time, a chain of depots, industrial satellites, and farm towns connected by transport networks owned by San Francisco capitalists (Schafran, 2012a; Vance, 1964).

Onto this foundation were mapped some of the nation's most extensive trolley systems. San Francisco gained a streetcar network that opened up its western suburbs and strengthened downtown. The East Bay's Key System and Sacramento Northern were second in length only to Los Angeles' LARY and Pacific Electric, matching Oakland's early-20th-century pretensions to metropolitan greatness (Demoro, 1985; Self, 2003). The result was a sprawling

⁽⁴⁾We recognize that 'sprawl' is a contested concept, but is a useful shorthand for the spreading out of suburbia over a vast territory. Not surprisingly, the siren of sprawl, Robert Bruegmann (2005), hails from the East Bay suburbs.

but unified region even before cars and highways transformed the Bay Area into an autocentric urban world. The latter developed quickly here, as in Southern California, aided by high rates of car ownership, an expansive state road system, and some of the earliest freeways in the world (Bottles, 1987; Nelson, 2009). In the postwar era the interstate freeways and Bay Area Rapid Transit provided an even larger framework for regional expansion—still centered on San Francisco but contested by Oakland and the Peninsula (Scott, 1985).

The region is a longtime mecca of the single-family home, despite the reputation of San Francisco as a city of renters (Groth, 1994). The Victorian city not only had miles of single-family row houses, but large sections of workers' cottages. The Western Addition and Mission District look like the central city today, but these were suburban homes in the 19th century. The western and southern flanks of the city filled in from 1910 to 1950, again with single-family, suburban homes (mostly row houses). Oakland was always a city of freestanding homes laid out on spacious lots on wide streets, a classic 'streetcar suburb' fanning out along radial trolley lines, and it had an ample stock of workers' cottages as well (Groth, 2004). San Jose was famously a city of commodious residences. The rest of the region, whether built before or after the Second World War, is awash in detached suburban dwellings (Walker, 1995).

The result is a region that by 2010 had almost 1.5 million single-unit, detached houses and close to a quarter of a million single-unit, attached dwellings—more than 60% of the total housing stock.⁽⁵⁾ A majority of these were built in the postwar era, 1945–80. From 1970 only San Francisco had a housing stock that was majority multiple units. The remaining eight counties had a median single-unit housing rate of 72.3% for each census period between 1970 and 2010 (Minnesota Population Center, 2011). Santa Clara (332 653) and Alameda counties (305 127) each had nearly as many single-family *detached* units in 2010 as San Francisco county had total housing units (376 777). Single-family, detached houses are notorious space eaters that make for an expansive suburbia.

The Bay Area has had another condition for suburbanization that goes beyond other American cities: affluence (US Census Bureau, 2012; Walker, 2001). This created a large 'middle class' that could afford single-family homes and automobiles—a consideration too



Figure 3. Bay Area homeownership rates, 1950–2010 by country (as a percentage of the national average) (source: US Census; Minnesota Population Center, 2011; graph by Alex Schafran).

⁽⁵⁾These figures are for the nine-county region; figures for the eleven-county CSA are similar.

often overlooked in generic discussions of suburbanization. This is why Boston's working class lived in three-deckers while Oakland's lived in cottages, and why Oakland had homeownership rates in the early 20th century higher than Los Angeles (Laslett, 2012, page 18; Walker, 1995).

Virtually every corner of the Bay Area had high homeownership rates until recently, even as California began to fall behind the United States as a whole during the postwar era (figure 3). With the exception of San Francisco, Alameda, and Solano counties, homeownership rates were above the national average through the 1980s. These counties were part of the leading edge of suburbanization—San Mateo's astronomical rates in 1950 are evidence of its prewar role as San Francisco's principal suburb (Walker, 1995). Affluent homeowners have a knock-on effect, as well, because they tend to gather in spacious jurisdictions with minimum lot sizes, like Los Altos Hills and Atherton.

Developer suburbia

Suburbanization is driven not only by homeownership and transport, but also by flows of capital into the process of land development and construction. Suburbanization is often treated as a phenomenon of cultural preferences in housing and automobility (eg, Jackson, 1985; Stilgoe, 1988), but capital has its own logic for making cities and suburbs (Fellmeth, 1973; Walker, 1981). California has been capital rich since 1850 and has had a penchant for investing in land, especially at the urban fringe (Brechin, 1999; Davis, 1990; McWilliams, 1946). This supply-driven suburbanization has been more than "the weave of small patterns" (Warner, 1962) because of the advanced state of large-scale developers and subdivisions here, and exhibits more than a slip-sliding of cities outward along a well-behaved rent gradient.⁽⁶⁾

In the usual story of North American suburbanization, large unified housing schemes go back to the turn of the last century, in developments such as Kansas City's Country Club District, and big developers like Levitt finally become dominant after World War II. In California the emergence of big capital in the property sector was usually a step ahead. San Francisco already had mass home building in the 19th century, when the realty associates were building thousands of Victorian row houses (Moudon, 1986). Large, planned residential developments emerged in the early 1890s, with San Mateo's Hillsborough and Mill Valley in Marin County (Brechin, 1999). After 1900 these kinds of development were very prominent, built by companies such as Baldwin&Howell in San Francisco and Mason-McDuffie in Berkeley (Duncan McDuffie was one the early leaders of the National Association of Real Estate Boards) (Brechin, 1989; Loeb, 2002). The gigantic Realty Syndicate in Oakland, fueled by Borax Smith's enormous fortune, was the nation's largest single developer at the time (Hildebrand, 1981).

Southern California became a field of dreams for big developers in the 1920s and 1930s, including men like Walter Leimert (Hise, 1997; Weiss, 1987), but no more than Oakland where Leimert got his start (Walker, 1995). By the 1940s California had the biggest array of 'New Community' developers in the country, such as Doelger, Bohannon, and Eichler in the Bay Area (Brechin, 1990; Walker, 1995) and Kaiser, Burns, and Kaufman & Broad in Los Angeles (Hise, 1997; Weiss, 1987). Only Florida could compare with California in the realm of giant housing developers, and several big Florida operators have moved into California since the 1960s, such as T Jack Foster and the Lennar Corporation. California also generated some of the world's biggest realty companies, such as Coldwell Banker (today's CBRE) and Cornish & Carey. Today, the biggest suburban developers in the Bay Area are Shea, Shappell, and Seeno/Discovery, all local, family-owned firms that grew fat in the housing booms and led the way into the Central Valley (Schafran, 2012).

⁽⁶⁾Small builders have always been numerous, but the big developers have led the way in style, innovation, and politics. Unfortunately, there are no exact data on the share of homes built by large versus small developers.

Investors and developers do more than giving the consumer what he or she wants, in at least three ways. First, they stretch suburbia as far as possible, leaping outward in search of better profits (land rents) from purchasing land cheaply and converting it to urban uses of a higher value. Ancillary to that, they leverage governments and private providers to approve land-use changes and push infrastructure outward as far as possible (Clawson, 1971; Walker, 1981). Sprawl pays, and it has done so since San Francisco built its first Victorian suburbs in the 1870s.

Second, property capitalists carve out gigantic swaths of land to develop, and the larger they grow the more gargantuan the pieces of suburbia they put in place—with all that implies about the sameness of landscapes and repetition of spaces. This is true from single housing tracts to entire towns, such as Sherman Oaks and El Cerrito (Owens, 1973; Waldie, 1996). Large developers have kept down costs through simplicity of construction and repetition of forms, while increasing revenue (price) through such strategies as pretense of luxury, bloated interior spaces, and higher density (Loeb, 2002; Weiss, 1987). While this has led to many innovations in floor plans, fixtures, and construction methods—some of which look quite charming in retrospect—the numbing redundancy of housing tracts is strikingly evident in newly minted suburbs from Fairfield to Fontana. Giantism in suburban development can be found all around the Bay Area, from Doelger's postwar boxes in San Francisco's Sunset District to the endless minimansions of the outer East Bay's Dougherty Valley.

Third, developers popularize styles of housing, from Victorians to redwood townhouses. Bay Area style has been distinctive, even if mass produced. Bay Victorian was an exuberant twist on the prevailing Anglo-American architecture of the late 19th century, enhanced by cheap lumber and capable millwrights (Moudon, 1986). Craftsman and shingle style flourished in California from 1895 to 1914, making a different kind of show of woody abundance. Even through the Modernist era of the 1930s to 1960s, the Bay Area insisted on redwood siding and shingles, not to mention the ubiquitous redwood deck (Woodbridge, 1976). Between the wars the Mediterranean style flourished: a pastiche of Spanish baroque, Mexican ranchero, pueblo Indian, and Italian renaissance. With a burgeoning cement industry, builders started covering wood framing with stucco to get a bright, sunny look (Gebhard and Von Breton, 1968).

In California the ability to mass produce single-family, detached suburban homes was made into an architectural virtue, and local styles spread around the country in the 20th century. The California bungalow became an icon of American suburbia in the 1910s and 1920s, the ranch house and split-level in the 1930s to 1950s, and the redwood look in the 1960s to 1970s (King, 1984; Woodbridge, 1976). Since the 1980s the California neo-Tuscan style has been all the rage, with tile roofs, stucco siding, minimal eaves and bloated footprints, and it has been exported widely as the ubiquitous McMansion (Harris and Dostrovsky, 2008).

Ecoburbia

The Bay Area is surely the greenest metropolis in the United States—though in a California landscape the coloration is a patchwork of green, brown, gold, and blue. San Francisco Bay is the centerpiece of the regional greensward and larger than all the paved urban landscape in the metropolitan area. The amount of parkland (reserved space) is almost double the size of the urban hardscape and larger than Yosemite National Park. And that is exceeded by the amount of remaining open space in agriculture and forests—much of it under development covenants. Finally, the Bay Area abuts the Pacific Ocean with its wide-open vistas, enormous marine reserves, and a protected coastline (Walker, 2007).

The Bay Area's greensward is partly a product of the unique natural setting and difficult building sites (Christensen et al, 2010), but that cannot explain the amount of protected open space. The greenbelt is a product of a century of political battles over land conservation.

This is not unique, since US cities have a long history of parks and park systems, not to mention conservation efforts to protect treasured waterways, woods, and farmlands. What *is* unique is the success of mass environmentalism in the Bay Area, which led the world in green enthusiasms throughout the 20th century, from John Muir and the Sierra Club to Save the Bay and the Greenbelt Alliance. This movement has combined a passion for local landscapes with a regional planning vision of how to channel urban development into less destructive paths (Walker, 2007).

As a consequence, the Bay Area has become more compact behind urban limit lines, better able to plan around endangered areas, and better protected by an array of agencies from regional park districts to local land trusts (figure 4). The highest land values in the country have done the rest. Today, the San Francisco-Oakland MSA and the San Jose MSA are the second and third densest urbanized areas in the nation, behind Los Angeles and ahead of New York.⁽⁷⁾ Yet neither environmental controls nor densification of the urban heartland has meant an end to suburbanization and urban sprawl. The nodes of suburban growth may be more compact than in earlier eras and surrounded by open space, but they extend over an ever more vast territory beyond the nine-county region. Continued suburban sprawl in the Bay Area has often been blamed the choking off of supply through excessive conservation set-asides (Frieden, 1979). But it is much more the product of a booming economy and a frenzied housing bubble (Christensen et al, 2010; Walker, 2007). The sad lesson is that land conservation alone is not enough to cope with the forces of metropolitan expansion, even here.



Figure 4. [In color online.] Protected areas of San Mateo County (source: Greenbelt Alliance, http:// www.greenbelt.org/wp-content/uploads/2012/05/PolicyProtection2012_BayArea2.jpg).

⁽⁷⁾ http://www.census.gov/geo/reference/ua/uafacts.html. 'Urbanized area' is defined by the US Census as the built-up portion of the metropolitan area: that is, minus open space in park, farmland, etc.

Boom burbs

Suburbanization, or the creation of new urban spaces, takes place in waves as housing cycles propel urban expansion across the landscape (Whitehand, 1987). Those cycles are, in turn, fed by the rise and fall of credit in the financial system. Urbanization runs on finance, and urban booms and busts follow credit cycles quite closely (Harvey, 1982). This financial dimension of growth has not been sufficiently appreciated in the literature on American suburbs (Harvey, 2012), though the last great boom and bust in the 2000s woke up a lot of people (Lang and LeFurgy, 2006; Shiller, 2008).

The Bay Area has been in the vanguard of American (sub)urbanization because it has been at the forefront of the credit machine of American capitalism. Ample credit and credit booms have spurred immense waves of suburban expansion (figure 5). San Francisco has been a center of capital accumulation since the Gold Rush and one of the top banking centers in the United States (Borchert, 1978; Walker, 2001). Much of that capital has gone into financing urban development, through infrastructure expansion, land acquisition, building, and home buying (mortgages) (Doti and Schweikart, 1991; Walker, 1995). In the postwar era, when California's suburbs became the talk of the nation, the big banks in California like Bank of America, Crocker, and Security Pacific, were issuing mortgages by the millions and California boasted the largest savings and loan institutions in the country—a key component of the mortgage market—with some becoming major players, like Amundsen in Los Angeles and Golden West Savings in Oakland (Abrahamson, 2013; Davis, 1990).



Figure 5. California house construction, 1975–2010 (number of building permits issued) (source: Construction Industry Research Board and California Department of Finance).

By the 1970s Californian home prices began to outpace the country dramatically and a big reason for this, besides the state's general growth and prosperity, was easy credit. In the 1980s the housing market became red hot, led by Michael Milken (the junk-bond king), American Savings (the nation's largest at the time), and many more. Los Angeles was famously the center of this activity (Soja, 1991), but the Bay Area was at full throttle as well, with disastrous results as the boom overheated and the bubble burst (Pizzo et al, 1989; Robinson, 1990; Stein, 1992). The federal government had to rescue the financial system by means of the Restitution Finance Corporation (RFC), which injected \$300 billion into bailouts and sold off failing savings and loans to emerging interstate banking empires, such as Nationwide Bank in the South and Bank of America in the West. The RFC's focus was on California, Texas, and Florida (Meyer, 1990).

In the mid-1990s the market revived smartly and California land prices shot up again. Housing prices doubled, but the worst bubble was in commercial real estate, with the Bay Area in the lead; San Francisco and Silicon Valley briefly passed New York in dollar value per square foot before the roof caved in (Walker, 2006). Just as Los Angeles suffered the worst recession in the country in the early 1990s following its megabubble of the 1980s, the Bay Area was whacked by recession from 2000 to 2003—a crisis that touched most of the country lightly.

In the 2000s the great American housing bubble began its runup, with California again in the vanguard. At the peak in 2006 California median home prices were double the national average and the Bay Area's were double that. Yes, California is well off and the Bay Area is rich, and much of its fabulous new wealth was plowed back into real estate; nevertheless, it is not *that* disproportionately wealthy. Such ridiculous home prices derive from the enormous flow of finance in California, which was the single biggest playground for the funny money being generated on Wall Street (Bardhan and Walker, 2011). The result of this gargantuan credit boom was an exceptionally well-oiled process of suburban building and outward expansion throughout the state, with tens of thousands of new single-family homes added (figures 5 and 6).

Inland empire

The housing boom of the 1990s and 2000s did not just inflate land prices, it blew the San Francisco metropolis up like a balloon. Because the housing bubble was so extreme in the Golden State, its metropolitan areas burst across the landscape. Postwar critics spoke of the "exploding metropolis" (Editors of Fortune, 1958), but present-day urban regions exceed the cities of that era by a degree of magnitude (Morrill, 2012). The sheer magnitude of the modern megapolis in well understood in Southern California, where Riverside and San Bernardino counties have long been known as the "Inland Empire". Swept up in the metropolitan expansion of Los Angeles, the Inland Empire has been the fastest growing part of the region for the last twenty years and now boasts over 4 million people (Walker and Lodha, 2013). It is a classic edge city with its own economic base, especially a massive logistics cluster (DeLara, 2009).

Now the Bay Area has its own Inland Empire, which got a huge boost from the housing bubbles of the 1990s and 2000s (figure 6). A new generation of suburban towns have spilled into the topographic zone of the Central Valley, traditionally a completely different region (Johnson et al, 1993; Walker, 2004b). The Bay Area commuting field now reaches far beyond the nine-county boundaries into San Joaquin, Stanislaus, and Merced counties and even into Yolo and Sacramento counties to the northeast (figure 1).⁽⁸⁾ This has created eye-popping commutes of up to two hours back to the East Bay, Silicon Valley, and San Francisco.

The Inland Empire of the North adds a new dimension to the problem of defining the Bay Area, and is still poorly understood. On the one hand, it is a classic case of suburban sprawl into new territory. On the other hand, it is a fusing of the bay region with two preexisting metropolitan areas, Sacramento (almost 2 million) and Stockton (just under 1 million). The result is an urban maze on a scale far beyond the Bay Area of old, which has led to speculation that there is a new Northern California 'megopolis' [in the sense of Gottman (1961)] of fifteen, seventeen, or twenty-one counties (Metcalf and Terplan, 2007; Morrill, 2012).

⁽⁸⁾As well as into Santa Cruz and San Benito counties to the south. The latter are officially part of a new eleven-county Bay Area CSA but are actually minor players in the growth of the megaregion. The Census gets it wrong again.



This would constitute a CSA of 10 million people, almost one quarter of all Californians, and embrace more than 10000 square miles of territory all the way to the Sierra Nevada. It would be bigger than greater Chicago and almost the size of North America's largest city-region, Los Angeles.

The expansion of suburbia into the Inland Empire of the North not only challenges precepts of what constitutes the Bay Area, it raises the question of how to grasp all of today's megacity regions. A Nor Cal megapolis is no more far fetched than the Census Bureau's union of Washington and Baltimore into a single CSA (Wei and Knox, 2015). This is more than a definitional dispute. Recognizing the new Inland Empire affects how we analyze crucial social issues in the metropolis, such as the impact of housing foreclosures, the suburbanization of poverty, and the new geographies of race and class, to which we now turn.

Busted burbs

The most important thing about the exploding metropolis of our time is not simply that it covers so much territory, but that it conceals a dramatically altered social geography which, in turn, reveals some essential facts about the contemporary state of the region, the state, and the country (Schafran, 2009; 2012). The Bay Area is seen as a place of great opportunity, given its repeated waves of innovation in high-tech industries. It has the second highest percentage of degree-carrying workers of any US large metro area and is the pin-up city for partisans of the creative class (Florida, 2002). It is the richest major metro area in the United States (if not the world) per capita, whether measured by income or wealth, shooting ahead of many other US cities in recent years, including Los Angeles (Storper, 2013). The concentration of wealth is mind boggling: the Bay Area has more billionaires on the Forbes 400 list than any metro region other than New York (forty-eight in 2012) and more millionaires per capita than any other large metropolis (Capgemini Financial Services, 2013; Walker and Lodha 2013).⁽⁹⁾

Yet, the Bay Area is a cipher for the vast gulf of inequality that has opened up in the United States. There is a serious downside to all the glowing economic data. The region's working class⁽¹⁰⁾ consists of millions of ordinary folk making modest wages in a place where the cost of living is extremely high. Wages for production and service workers have been flat or declining for years, and Bay Area tech companies have led the way in contingent employment and off-shoring of jobs among both blue-collar and white-collar workers (Bardhan, 2008; Benner, 2002). Hence, inequality has increased dramatically over the last generation (California Budget Project, 2011).

This vast wealth divide has had a decided effect on the landscape of city and suburbs. The high-income earners have crowded into Silicon Valley and San Francisco, which is notorious for being the least affordable big city in the United States (Brahinsky, 2012). Marin is the richest county in the country, known for its precious way of life, and elite suburbs are replicated from Palo Alto to the Napa Valley. The wealthy districts are slightly less prominent in the East Bay, but still form a wedge from Piedmont to Danville. The gentrification of San Francisco, Oakland, and Berkeley is stunning, and has evoked repeated protests since the 1990s against evictions, exclusive high-rises, and Google buses—and the fiercest Occupy movement outside of New York (Mahler, 2012).

Equally striking is the new social geography of the working class. The astronomical housing prices in the central Bay Area have driven working people—especially couples with growing families—far out to the new suburbs in the Central Valley, where they hoped to afford their middle-class dream house. But the Great Recession laid waste to fringes of the

⁽⁹⁾As usual, we have recalculated these data from reports that misrepresent the Bay Area.

⁽¹⁰⁾What Americans persist in calling 'middle class' if they are employed with nonpoverty incomes. (The true middle class is made up of small business owners, professionals, and middle managers.)

Bay Area's Inland Empire and to the dreams of tens of thousands of families. California was the chief locus of the housing bust, with one million foreclosed homes, six million underwater mortgages, and \$3 trillion loss in home values, and the inland metros were tops nationally in foreclosure rates (30–50%) and house price declines (40–50%) (Bardhan and Walker, 2011; Schafran, 2013) (figure 6). The recession left the Golden State with over two million unemployed (12.4% in 2010), ten million in poverty (25% in 2012), and the largest state budget deficit. The most afflicted counties were in the inland areas, with Great Depression unemployment rates of 20–30%, widespread hunger, and the spectacular bankruptcies of Stockton and San Bernardino (Fagan, 2012; Schafran and Wegmann, 2012). Yet the suffering of the Inland Empires is generally seen as something apart from the prosperity of the coastal cities.⁽¹¹⁾

Babylon burbs

The pattern of racial settlement, segregation and inequality has been inverted in the Bay Area, as in many other American metros (Niedt, 2013). The same forces that have made the region so dynamic have flipped its racial geography upside down in the recent years. But for all the success of the Bay Area and so many of its favored firms and residents, it is no closer to racial equality than before.

We call this "the road from Babylon to Brentwood" (Schafran, 2012). In the postwar era, when a 'white noose' of suburbs surrounded Oakland, African Americans were trapped in the central city ghettoes of this "American Babylon" (Self, 2003). The Bay Area's liberal reputation belies the degree to which blacks lived in segregated neighborhoods, especially during the first wave of postwar suburbanization.⁽¹²⁾ Yet, since the 1980s the region's core African American neighborhoods have witnessed an exodus, with San Francisco showing the fastest decline of black population of any major US city (Brahinsky, 2012). Although middle-class African Americans have moved to integrated neighborhoods like the Oakland Hills, the primary destination for the working-class majority is the far-flung suburbs. The communities they sought out—Antioch, Brentwood, Stockton, Modesto—are at the heart of the region's Inland Empire, up to 100 miles from San Francisco (Schafran, 2009).

There they were joined by hundreds of thousands of other people of color, diverse communities of Latinos and Asians who today make up the bulk of the Bay Area's (and California's) working class. Many are immigrants, many more the children of immigrants. These people of color make up the vast majority of new residents in the outer rings of the metropolis, and many towns like Antioch or Concord that now have nonwhite majorities were known in the past for their explicit racism. A particular irony is how many of the newcomers worked in construction and real estate, building their own suburban havens. But the Great Recession revealed the fragility of the new open-housing suburbs, and high foreclosure zones were the most likely to have witnessed an influx of Latinos and African Americans during the previous two decades (Schafran and Wegmann, 2012).

The Bay Area is notable for its large percentage of Asian immigrants, many of whom have done well as business owners, tech workers, and professionals (Saxenian, 2006). One of the striking characteristics of the region is suburban communities of well-to-do Asians, chiefly Chinese and Indian, clustered in Silicon Valley suburbs such as Cupertino, Saratoga, and Fremont, or East Bay communities like San Ramon and Hercules. But the majority of Asians are working class, such as the Filipinos of Daly City or the Vietnamese of East San Jose.

⁽¹¹⁾The older working-class districts of the East Bay (Oakland, Richmond, Union City, Hercules, etc) were also hammered when the bubble burst. Many older people had taken out home loans to help the younger generation buy in the suburbs.

⁽¹²⁾ Easily visible in James Allen's racial maps of the region from 1990 and 2000 (http://geogdata.csun. edu/).

The latter were heavily represented in the high foreclosure cities like Stockton, Vallejo, and Fairfield.

The restructuring of the racial geography of the metropolis is, therefore, deeply entwined with the foreclosure crisis (Schafran, 2013), which brought "the greatest loss of wealth for people of color in recent U.S. history" (Rivera, 2008, page v; Wyly et al, 2009). The hopes of the suburban good life dashed on the shoals of the Great Recession were dreams of color-blind opportunity. Whereas millions in the white working class saw themselves levitated into the middle class through suburbanization during the postwar 'American century' (Beauregard, 2006), communities of color got there too late. In age of neoliberalism the suburban American dream was based on predatory debt rather than federally backed mortgages, and ultimately out of reach for the new working class of color.

Conclusion

The portrait of the Bay Area offered here has been organized around the distinctive geography of the San Francisco metropolis, whether the curiosity of a three-headed urban region, the way exterior sprawl has been grafted onto a dense core, or the combination of immense open spaces with unchecked urban expansion. This is an exercise that big city-regions need to undertake: an accounting of how they exhibit features unique to the history and political economy of each. These things not only validate parochial interests in local difference, they point out the difficulty of generalizing from a few cases, such as New York or Chicago. Moreover, they sometimes enhance our ability to grasp the causal forces at work in metropolitan suburbanization.

This has, therefore, been simultaneously a study in the determinants of urban growth and suburban sprawl, which consist of more than the evolution of transportation, consumer choice in housing, or the smooth operation of the rent gradient. Metropolitan expansion depends on a dynamic economy driving the whole system, but which takes place through the build-up of distinct employment clusters. Suburbanization rides the rails and highways, but depends on consumer income and abundant mortgage credit. Urban growth is deeply tied to credit creation and speculation, which occurs in waves (even tsunamis). Developers drive the process of growth from the supply side, in search of land rents and large properties.

Finally, we hope to expose some of the contradictions evident in the Bay Area's metropolitan geography: a region growing denser at its core, yet continuing to expand into new suburban frontiers; a region generating great riches, yet reshuffling the geography of inequality rather than reducing it; and a region with abundant capital to invest that nevertheless blew up and crashed on a surfeit of fictitious credit. These local contradictions parallel deeply disturbing elements of American society: growing class inequality, racial injustice, a bloated financial system, and a failure of environmental controls. The modern metropolis is not just a fascinating geographical study but an object lesson in what has gone wrong across the continent, making the Bay Area less strange than at first it seems. In fact, it is all too American.

Acknwledgements. This article is part of the MCRI "Global Suburbanisms" project funded by the Canadian SSHRC. The authors wish to thank Jan Nijman and Roger Keil for their leadership in this project and three anonymous reviewers. All errors and failures to understand suburbia are the authors' own. Additional thanks to Jake Wegmann for catching typos that the editors and authors missed.

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