

The Bold and the Bankable: How the *Nuestro Barrio* Soap Opera Delivers Financial Education to Latino Immigrants

The impact of Latinos on the U.S. economy and marketplace is strong and growing, yet according to the Federal Reserve Board's Survey of Consumer Finance, as many as 36% of Hispanics do not do business with banks, including an estimated 56% of Hispanic immigrant households. This gap in the use of mainstream financial services raises important questions about

these immigrants' financial literacy and attitudes. In particular: What are the barriers to integrating Latinos into the mainstream financial system? What are effective ways to remove those barriers?

Conducted by the UNC-CH Center for Community Capital (CCC) and funded by the Community Reinvestment Association of North Carolina and the Ford Foundation, this study evaluates one potential approach: a Spanish-language soap opera, or telenovela, called *Nuestro Barrio* that provides educational content packaged as entertainment.

Nuestro Barrio is produced by the Community Reinvestment Association of North Carolina (CRA-NC). As the drama unfolds, characters also share information about financial management and aspirations. The first fourteen episodes aired on English-language television throughout the Carolinas. CRA-NC and the Ford Foundation came to CCC for help in determining whether this format successfully appeals to viewers while delivering behavior-

changing content. The ensuing research project found that *Nuestro Barrio* had a positive impact on the financial literacy of Latino immigrants.

Over the course of the program, viewers are exposed to topics normally covered in financial literacy and homeownership education courses, along with the usual soap opera characters and melodrama. This

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for information

For more information about The Bold and the Bankable project contact Janneke Ratcliffe at janneke_ratcliffe@unc.edu. You may download a pdf version of the full report at http://www.ccc.unc.edu/documents/CCC_BoldAndBankable.pdf.

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From the Director



Latinos are making up an increasing proportion of the U.S. population. Yet, more than one-third of Hispanic households do not use banks, limiting their potential to open businesses and to buy homes. It also puts them at increased risk for robberies. The lead article in this issue of the *CURS Update*, reports on an evaluation of an innovative approach to increasing financial literacy and use of mainstream financial institutions among Hispanics. *Nuestro Barrio*, produced by the Community Reinvestment Association of North Carolina, is a Spanish-language soap opera that presents information on the benefits of having bank accounts and home buying along with other aspects of financial literacy. As you will read, the evaluation shows that this means of increasing financial literacy among Hispanics has great potential.

The *Nuestro Barrio* evaluation was conducted by staff at the Center for Community Capital (CCC), a sister center here at UNC-CH. The CCC, directed by Roberto Quercia, was created several years ago to increase economic opportunity for undercapitalized communities and households, focusing on techniques that are both effective in building sustainable wealth and assets. Last year CURS agreed to handle the financial management of all CCC projects and provide CCC with other administrative support. CURS and CCC are also collaborating on projects of mutual interest.

The two other main articles in this issue of the *CURS Update* address growth-related issues. Among other impacts, rapid growth results in the need for new school construction and additional workforce housing. Faculty Fellow Noreen McDonald describes her recently completed study of school “sprawl”—large school sites disconnected from the surrounding community. She reports on the reasons school planners prefer larger sites and what might be done to get them to build more compact “smart schools” that are well integrated into the urban fabric. On the need for workforce housing, Spencer Cowan and I report on a study of the need for additional workforce housing in Brunswick County, North Carolina, one of the fastest growing counties in the state and nation. As a coastal county, much of the new housing is targeted to retirees and higher-income households, leaving an acute housing shortage for the county’s essential personnel and service workers. Beyond quantifying the need for workforce housing, the study also provides resources that can be used to increase workforce housing and recommendations for accommodating the county’s growing workforce.

Burt Cobb

The Bold and the Bankable

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integration of educational content and entertainment carries the potential to provide a new tool for financial education outreach. More specifically, the telenovela format circumvents the limitations of traditional methods of mainstream financial education because it is broadcast in Spanish and addresses issues of specific relevance to Latino immigrants.

Methodology

In the first phase of the research, focus groups of recent Latino immigrants confirmed the importance of financial information and the appeal of telenovelas, an entertainment format that is popular with both men and women. After viewing clips from the show, participants felt that it had high entertainment value. They identified with characters and situations in the clips and were quick to recognize, extract, and discuss informational content. That focus group research revealed that even among immigrants new to the U.S., there is wide variation in financial goals, sophistication, and banking status. The findings also suggest that lack of information and confidence are the top barriers to banking for this group, and highlight the way in which practical matters drive banking behavior. The focus group research also identified the areas of greatest relevance to the target audience and provided insights into attitudes and motivations that were used to inform survey questions about financial literacy and the processes of change.

To assess the impacts of the program the research employed a treatment-control group evaluative design. Both viewers and non-viewers of *Nuestro Barrio* were surveyed. The quantitative survey measures the impact of *Nuestro Barrio* on viewers' financial literacy, attitudes, and behaviors using direct measures that focus on concepts emphasized in the show. To gauge behavior, the



Transtheoretical Model of Behavior Change (TTM) was used to construct measures of behavioral change. The TTM has been used successfully to describe a variety of health-related behavioral changes. The model identifies stages of change people move through as they adopt the new behaviors. A set of indicators, or processes of change, measure whether progression from one stage to the next is underway.

Findings

The research found that:

- *Nuestro Barrio* appeals to viewers. Viewer responses suggest that respondents rated *Nuestro Barrio* positively relative to other programming. Almost half strongly preferred *Nuestro Barrio* to other programming and nearly all of the respondents indicated they would watch *Nuestro Barrio* some of the time.
- *Nuestro Barrio* increases viewers' level of financial literacy and trust in financial services providers. Viewing was consistently associated with higher measures of financial literacy and more positive attitudes toward financial institutions, though the significance levels were relatively weak.

- *Nuestro Barrio* induces behavioral change. The research finds strong, consistent effects of *Nuestro Barrio* with respect to viewers' stages of change (i.e., viewers had progressed further through the stages) and with respect to viewers' processes of change (i.e., viewers were more likely to show movement into successive stages of change).

Conclusion and Applications

These findings support the educational and outreach model underlying *Nuestro Barrio*, in which viewers are attracted by the entertainment and simultaneously educated by the financial literacy content.

Today, *Nuestro Barrio* is being aired on Dish Satellite and V-me and as of February 2008, it began airing on Telemundo and Univision independent stations in Denver and Albuquerque. The show is now available to more than 25 million households. CRANC has shared the study findings with national regulatory agencies who are seeking ways to improve consumer financial literacy. And, because the findings suggest that the *Nuestro Barrio* model is an effective mechanism for delivering social marketing to the target audience, it may be a platform for messages on a broad range of topics.

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School Siting in Suburban Areas: The Role of State and Local Land-Use Policies and Practices

for information

For more information on this study contact Noreen McDonald at noreen@unc.edu or 919-962-4781.

In recent years, critics have contended that “school sprawl”—locating schools on large campuses away from residential areas—makes schools unwalkable, potentially contributing to childhood obesity, and decreases opportunities to integrate youth into the community. Given the large amounts that will be spent on school construction in the coming decades, we have a formidable opportunity to design

schools that are connected to communities, contribute to healthy behaviors, minimize transportation costs, and promote educational objectives.

To better understand this issue, CURS Faculty Fellow Noreen McDonald studied the processes and factors influencing school site planning in the suburbs of Washington, D.C. Through interviews with school facility and land-use planners, she documented the factors school planners look for in school sites and analyzed how state and local growth policies like Adequate Public Facilities Ordinances

(APFOs) and school acreage guidelines influence school site acquisition in high-growth areas.

McDonald looked at four Maryland and five Virginia counties in the Washington, D.C. suburbs. While demographically similar, land-use regulations varied greatly between Maryland and Virginia. Maryland allows counties to use APFOs which tie development approvals directly to school capacity. Virginia does not allow APFOs; there development approvals hinge on “voluntary” proffers of cash or land to aid in the development of new



schools. Neither state set acreage minimums for school sites.

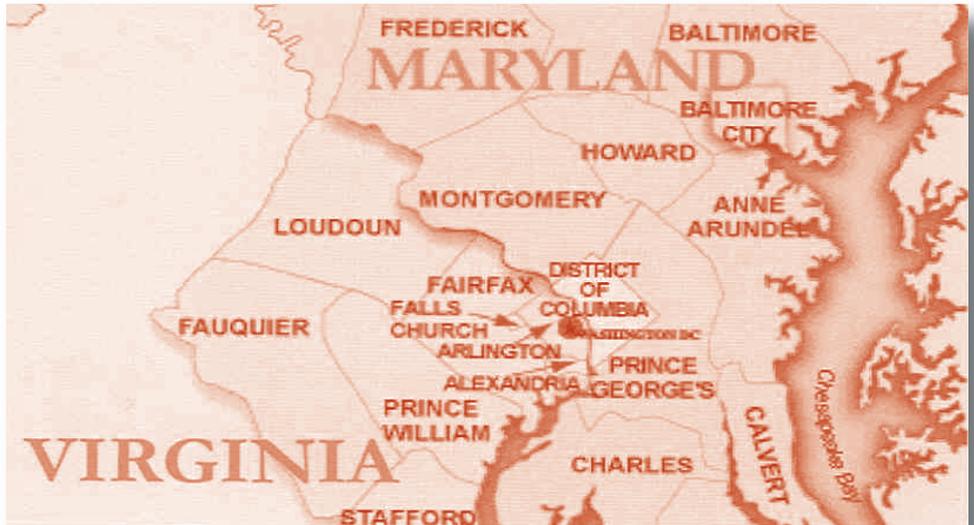
Despite the absence of state size requirements for school sites, school planners in the study area used relatively generous numerical guidelines in their work. For example, most districts had acreage guidelines of 15-20 acres for an elementary school and 50-70 acres for a high school. McDonald found that the rationale for acquiring large school sites is risk—there is generally little risk to acquiring extra land, but potentially large risks from not acquiring enough. School planners acquired large parcels to ensure: 1) extra space for adding capacity in the future; 2) enough acreage for development after addressing construction contingencies; and 3) enough sports fields to meet community needs.

The effect of land-use regulations on school siting were also important. The APFOs gave school districts a much stronger negotiating position with developers because project approval was directly tied to school capacity. In addition, the APFOs have required school and land-use planners to work closely for several decades. This close working relationship has led to institutional structures where the agencies share data and school planning is more closely integrated into the comprehensive planning process.

Policy Options

To date, much of the policy effort in reducing school size has been aimed at changing the school acreage standards set by states. However, this study shows that the elimination of state acreage requirements does not necessarily change local size guidelines. If advocates want to see changes in the siting of suburban schools they need to either refocus their efforts on local school districts and county commissions—a rather daunting task—or work with states to develop regulatory or incentive strategies to encourage smaller school sites.

One option is for states to set standards on maximum sizes for school sites. However, such a command and control strategy is unlikely to garner political support



particularly from the education community. A more incentive-based approach to changing siting decisions might be more successful. One promising approach is Massachusetts's Smart Growth School Cost Reimbursement. Under this statewide program cities or towns that establish smart growth zoning districts receive smart growth school cost reimbursement. While this mechanism was developed to encourage localities to build more housing, it could also provide a mechanism to reimburse school districts for capital costs if the new school or renovation was integrated into the community.

Another option is to take advantage of the development approval process. In both Maryland and Virginia a large portion of the school sites were acquired through negotiation with developers, particularly for elementary schools. This offers obvious opportunities for locating schools within communities and optimizing their accessibility to residential properties. Education of county planning commissions on the benefits of smaller, better integrated sites might make the location of the school site more of a priority in their discussions. This is an attractive option, but one that requires substantial education and outreach.

Under current systems in Maryland and Virginia, counties and school districts face pressure to get as much as they can—particularly in terms of acreage—because of the difficulties they will face in purchasing sites themselves. While obtaining school sites through the subdivision process can be advantageous for the school district, it does not necessarily promote schools that are centers of their communities. If the goal is to encourage growth in existing areas, it might be more effective for states to place more stringent requirements upon capital construction money they provide to districts. This could be done through maximum size requirements or construction cost reimbursement programs. However, any considerations of school siting options should involve a more nuanced discussion of appropriate school locations and sizes based on development trends and school grade levels.

Workforce Housing Needs in Brunswick County, North Carolina

for information

For more information on this project contact Spencer Cowan at spencer2@email.unc.edu. For a free downloadable copy of this report go to <http://curs.unc.edu/curs-pdf-downloads/recentlyreleased/Brunswick%20County%20Report.pdf>.

Located on the southern coast of North Carolina, Brunswick County is one of the fastest growing counties in the state and the nation. Such rapid growth brings many benefits to an area, but it also leads to a variety of problems including a shortage of housing that is affordable for workers such as teachers, law enforcement officers, and county and municipal employees. The lack of such

workforce housing has a variety of negative impacts including difficulty for area employers to recruit and retain employees, lengthy commutes, greater traffic congestion, and increased air pollution.

Funded by the North Carolina Association of Community Development Corporations, Drs. Bill Rohe and Spencer Cowan of the Center for Urban and Regional Studies performed an assessment of the need for workforce housing in Brunswick County. Their research relied on data from a variety of sources including the U.S. Census Bureau, the N.C. Employment Security Commission, interviews with county leaders, and citizen input at public meetings. The research report also provides an inventory of tools and techniques for expanding workforce housing opportunities in general and offers specific recommendations for expanding workforce housing in Brunswick County.

Study Findings

- Between 2000 and 2005 the number of households in Brunswick County increased from 30,438 to 40,090. Projections indicate that there will be another 10,000 households in the county by 2015, bringing the total to 50,231 households.
- Median household income in the county increased from \$35,888 in 2000 to \$36,946 in 2005, an average annual growth rate of 0.6%. During this period, the number of households with incomes below 80% of the area median income increased from 12,933 to 19,594.
- Between 2000 and 2005 average wages in the county for all occupations increased from \$26,260 to \$29,692, an average annual growth rate of 2.5%. Wages for entry-level teachers, police and sheriff's officers, nurses, and many other essential workers, were well below this average.
- Average annual wages in the two largest private-industry employment sectors in 2005,

retail trade and accommodation and food, were \$21,861 and \$12,088 respectively. Those two sectors represent almost 32% of private-industry jobs in the county.

- Between 2000 and 2005 a stunning 47,500 new housing units were approved for construction in the county and 13,216 new units were actually built, including 9,700 conventional single-family homes, 2,400 mobile homes, and 1,020 multifamily units.
 - The median value of all owner-occupied housing units increased at an average annual rate of 7.9% between 2000 and 2005. The median value increased from \$95,200 in 2000 to \$139,100 in 2005.
 - The median gross rent for all renter-occupied housing units increased at an average annual rate of 5.3% between 2000 and 2005. The median gross rent increased from \$535 in 2000 to \$694 in 2005.
 - The number of households paying more than 50% of their incomes for housing increased from about 3,153 in 2000 to 5,149 in 2005. If current trends continue, by 2015 there will be 7,246 households paying more than 50% of their incomes for housing. In 2005 almost 4,000 households with incomes between \$20,000 and \$50,000 reported paying more than 30% of their income for housing. (Households paying more than 30% of their incomes for housing may have difficulties meeting their other basic needs, such as food, transportation, and medical care.)
- Interviews with representatives of major public, private, and nonprofit organizations in the county indicate widespread recognition of the need to expand workforce housing opportunities in the county. Homes that sell for less than \$200,000 and rental units—including town homes and apartments—were said to be in particular demand. When asked about the impacts of the shortage of workforce housing, the most frequent responses were: difficulty in



recruiting and retaining employees and the loss of young people who could not afford housing in the county. The major barriers to providing more workforce housing were said to be the rapid increase in land, construction, and infrastructure costs, and a lack of interest on the part of developers to build workforce housing.

Study Recommendations

If Brunswick County is to remain a place that is home to a wide range of working families, concerted action to increase the supply of workforce housing is needed and needed now before the county is largely built out. This action must involve county and municipal governments, nonprofit organizations, and private businesses working together to create an environment and community vision that encourages and supports the development

of workforce housing. The study offered the following more specific recommendations:

County and municipal officials should:

- increase the amount of land that is zoned for small-lot and multi-family housing development;
- consider adopting inclusionary zoning programs that would require developers to provide workforce housing units in return for density bonuses;
- capitalize a workforce housing trust fund with local sources such as general tax revenues, general obligation bonds, and real estate transfer taxes;
- expand staff capacities to collaborate with both for-profit and nonprofit developers in the production of workforce housing;

- consider making unused publicly owned land available for the development of workforce housing; and
- support the creation of a formal workforce housing coalition in the county.

Major employers should:

- develop employer-assisted housing programs that help their lower-wage employees to purchase homes;
- participate in and financially support a new workforce housing coalition in the county.

Nonprofit housing organizations should:

- expand their capacities to develop new workforce housing;
- collaborate with larger nonprofit housing developers and coalitions outside the county;
- participate in a new workforce housing coalition in the county; and
- expand housing counseling and credit counseling programs to prepare more families for homeownership.

Local financial institutions should:

- expand their marketing of workforce home loan products; and
- participate in and financially support a new workforce housing coalition in the county.

Acting on these recommendations will help maintain a vibrant economy, reduce traffic congestion and commuting costs, and provide opportunities for teachers, law enforcement officers, service workers, fishermen, and other working families to continue to live and thrive in Brunswick County.

FACULTY Fellows UPDATE

Seventy-nine faculty members from twenty-one academic departments, schools, and curricula are currently affiliated with the Center as Faculty Fellows. Collectively, the Center's Fellows have an active interest in the issues that affect our cities and regions, and they conduct extensive basic and applied research that is designed to better understand and improve communities across our state, nation, and around the world. The Center provides this diverse and accomplished group with support services, as well as opportunities for research, collaboration, and ongoing communication.

The Center welcomes four new Faculty Fellows:

- **Jeff Hughes**
- **Thomas Kelley**
- **Charles Price**
- **Katherine R. Roberts**



Jeff Hughes
Director
Environmental Finance Center
School of Government

Jeff Hughes, serves as the Director of the Environmental Finance Center at the UNC School of Government. He has over twenty years of experience helping communities address finance and policy challenges related to providing environmental services and programs.

His professional experience includes direct water utility management, research, consulting, financial analysis, university teaching, and professional continuing education. He is the author of numerous reports, guides, and articles on environmental finance and environmental policy analysis subjects. His recent project activities include a national EPA-funded project to examine how utilities use data to make financially sustainable policy decisions; an assessment of the water/wastewater system capital needs, funding, and household affordability in the thirteen-state Appalachian region; local water and sewer demand and usage studies; a study of landfill capacity and the financial drivers influencing service; and several statewide water/wastewater rate and financial capacity analyses. His current teaching load includes over a dozen professional education courses and workshops serving hundreds of utility directors, finance directors, local government managers, and elected officials each year. Hughes has a master's degree in environmental engineering from UNC's School of Public Health, and a bachelor's degree in engineering from Duke University.



Thomas Kelley
Associate Professor
School of Law

Thomas Kelley, Associate Professor of Law, researches and writes on the law of community development. His particular focus is on the role nonprofit organizations play in community development efforts. His current project describes an emerging trend that shows the formation of for-profit organizations that embrace charitable corporate missions. He explores whether states should create new forms of business organizations to encompass these nonprofit/for-profit hybrids. Kelley also writes in the area of international law and development with a primary focus on West Africa that describes points of friction between customary law and the newly reformed state laws introduced and encouraged by Western donor countries. He received his law degree from Northeastern University where he concentrated on public international law. He received a B.A. from Harvard University where he majored in government.



Charles Price
Assistant Professor
Anthropology

Charles Price is an Assistant Professor in the Department of Anthropology. His research interests revolve around identity formation, community organizations and community organizing, social movements, ethnographically-grounded oral history, welfare and access to higher education, and advocacy, participatory, and collaborative research projects. His primary geographical focus is Jamaica and the American South and he has carried out field-based research on organizing and welfare reform in Denver, New York City, and California's Bay Area. Some of Price's recent and ongoing research projects include: collecting life stories and documents related to the identity, beliefs, and experiences of older Rastafari in Jamaica; an assessment of the Ford Foundation's Fund for Community Organizing Initiative; field and oral history research on Kentucky family farmer organizing around the Kentucky tobacco settlement; designing and conducting participatory evaluations for the North Carolina Community Solution's Community Builders Learning Project and the Transforming Philanthropy project of the National Community Development Institute, both funded by the W.K. Kellogg Foundation. Dr. Price earned his Ph.D. in anthropology from the City University of New York.



Katherine R. Roberts
Assistant Professor
American Studies & Folklore
Curricula

Dr. Roberts' research interests center on material culture, with a particular emphasis on landscapes and the social use and meaning of the built environment. She takes an ethnographic approach to the study of built forms and landscapes—barns, cellars, houses, parade routes—always striving to understand sites and structures as social spaces that acquire and generate meaning through human action. Her current project examines land and landscapes as expressive resources and as forms of economic and cultural capital in south central Appalachia. Other interests include North African shantytowns, home and domestic culture, and life and work in rural America. Before returning to graduate school to pursue her doctorate in folklore, she taught writing and literature in the English and modern languages departments at the University of Louisiana in Lafayette and was a Fulbright Lecturer at Hassan II University in Mohammedia, Morocco. Dr. Roberts earned a B.A. in English and art history from the University of Mississippi; an M.A. in English with a minor in folklore from the University of Louisiana at Lafayette; and a Ph.D. in folklore studies with a minor in cultural anthropology from Indiana University.

scholar-in-residence



Donald
Nonini
Professor
Anthropology

Dr. Donald Nonini has been named the fall 2008 Scholar-in-Residence for the Center for Urban and Regional Studies. Dr. Nonini's research and teaching interests include political anthropology; globalization, political economy, and alternative economic systems; trans-nationalism; the cultural politics of ethnicity, class, gender, and citizenship; inter-ethnic violence; anthropology in the public interest; democracy; Southeast Asia; Chinese diaspora in the Asian Pacific; and the United States.

While at the Center, Dr. Nonini will work on a research proposal that builds on previous work that examines local activism and politics under the condition of economic restructuring and globalization that affect public life in North Carolina. That project resulted in the publication of *Local Democracy Under Siege: Activism, Public Interests, and Private Politics* (New York University Press, 2007), a book he coauthored with UNC-Chapel Hill anthropology professor Dorothy Holland.

During Fall 2008 he will create a methodologically sophisticated research grant proposal and project that investigates issues surrounding cultural environments, social movements, and identities linked to local food production and consumption in four communities in North Carolina.

Join the CURS
Mailing List

For up-to-the-minute news, events, and publication information from the Center for Urban and Regional Studies, join our email list by making a request at urbanstudies@unc.edu. As soon as we get your name and email, we'll add you to our list.



FACULTY Fellows UPDATE *continued*

Kenneth “Andy” Andrews, Associate Professor, Sociology, was awarded the 2007 Best Article Honorable Mention award for “The Dynamics of Protest Diffusion: Movement Organizations, Social Networks, and News Media in the 1960 Sit-Ins,” by the Collective Behavior and Social Movement Section of the American Sociological Association. The article, co-authored with Michael Biggs, appeared in the *American Sociological Review*. 71:752-777 (2006). “Black Voting During the Civil Rights Movement: A Micro-Level Analysis,” coauthored with Kraig Beyerlein, will appear in a forthcoming issue of the journal *Social Forces*. Dr. Andrews gave an invited talk at Cornell University’s Workshop on Contentious Knowledge & the Diffusion of Social Protest, November 9-10, 2007 entitled “Making the News: How Social Movement Organizations Shape the Public Agenda.” In March and April 2008 he gave talks based on his research into environmental and conservation organizations in North Carolina and the factors that determine the amount of media attention they receive in local papers. The March event was part of the Colloquium Series of the Sociology Departments at the University of Washington, Seattle, and the April event was held at the University of Arizona at Tucson.

Larry Band, Voit Gilmore Distinguished Professor of Geography, has been named director of the Institute for the Environment at UNC-Chapel Hill. An experienced university administrator, he served as chairman of the geography department from 2002 to 2007. Dr. Band’s research focuses on the hydrological and ecological structure, function, and dynamics of watersheds, a critical area for North Carolina and the nation in view of recent droughts and storms.

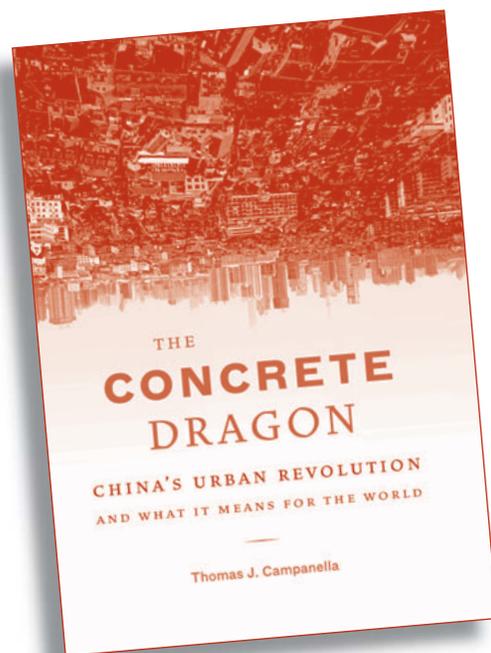
Todd BenDor, Assistant Professor, City and Regional Planning, has been working on a project modeling how land-use change can contribute to the fragmentation of the endangered gopher tortoise habitat near Fort Benning, Georgia. In addition, he has begun developing a survey to assess how

practicing planners use and understand landscape metrics and spatial data, as well as spatial analysis techniques. Dr. BenDor published two articles in 2007: “Assessing the Socioeconomic Impacts of Wetland Mitigation in the Chicago Region” with Nicholas Brozovic and Varkki George Pallathucheril in the *Journal of the American Planning Association* and “Determinants of Spatial and Temporal Patterns in Compensatory Wetland Mitigation” with Nicholas Brozovic in *Environmental Management*. “The Social Impacts of Wetland Mitigation Policies in the United States,” written with Nicholas Brozovic and Varkki George Pallathucheril is forthcoming in the *Journal of Planning Literature*.

Maureen Berner, Associate Professor, School of Government, was coreipient of the Louis Brownlow Award given by the American Society for Public Administration. With Heather Martin as lead author—a former MPA student and now a local government attorney in Washington—and Frayda Bluestein, Associate Dean of the School of Government, their work, “Documenting Disparity in Minority Contracting: Legal Requirements and Recommendations for Policy Makers” was judged the best 2007 *Public Administration Review* article written by a practitioner. This accomplishment is especially noteworthy in that the article was based on Martin’s master’s thesis in response to a request for assistance from the City of Charlotte.

Judith Blau, Professor, Sociology, and her students recently launched the Chapel Hill and Carrboro Human Rights Cities Process (CH-CHRCP). Students, the organization’s steering committee, the two mayors, and Dr. Blau met to affirm that they would move forward with public hearings and to establish ordinances. The group’s steering committee will guide these next steps. This spring Blau taught a class designed to seed the CH-CHRCP. The class investigated every nook and cranny of the community for data, nonprofits, resources, sites of inequality and inequities, and human rights violations. Becoming a human rights city is a comprehensive process that involves all

sectors of the community, critical self-analysis, and most of all, high aspirations from everyone involved. At least twenty cities around the world have launched this process, including Eugene, Oregon and Edmonton, Alberta, Canada. Judith Blau is a Kaufman Fellow for the spring 2008 semester and is president of Sociologists Without Borders, <http://sociologistswithoutborders.org>.



Thomas Campanella, Associate Professor, City and Regional Planning, was a visiting professor spring 2008 at the Harvard Graduate School of Design. He will be lecturing again this summer at Nanjing University, Nanjing, China. His new book, *The Concrete Dragon: China’s Urban Revolution and What It Means for the World*, was published this spring by Princeton Architectural Press. One of the first English-language surveys of China’s extraordinary two-decade building boom and what it has wrought, the book probes the historical roots of city form in China, explores the forces driving the rapid growth of Chinese cities in recent years, and considers the social and environmental implications of vast urbanization for both

China and the world. The book draws upon several years of field research in China and an eclectic mix of documentary sources in Chinese and English.

Martin Doyle, Associate Professor, Geography and Director of the Center for Landscape Change and Health, Institute for the Environment, is among nineteen rising national stars in environmental science recently named 2008 Leopold Leadership Fellows. Based at Stanford University, the Leopold Leadership Program provides intensive communication and leadership training to help Fellows deliver scientific information more effectively to journalists, policymakers, business leaders, and the public. The fellows are selected through a highly competitive process on the basis of their exceptional scientific qualifications, demonstrated leadership ability, and strong interest in communicating science beyond traditional academic audiences. Doyle's research is at the interface of science and the political economy of ecosystem restoration. He published a paper earlier this year in the journal *Science* focused on the environmental benefits of the decommissioning of aging infrastructure such as old bridges, dams, and roads. His research seeks to understand how science, policies, and markets interact to destroy or restore naturally functioning ecosystems and where these interactions can be influenced to increase the potential to sustain or restore ecosystems. Doyle teaches courses in river processes, environmental geography and river restoration. In addition, Dr. Doyle was named one of the 2008 GlaxoSmithKline Faculty Fellows in Public Policy through the Institute for Emerging Issues.

Michael Emch, Associate Professor, Geography, has coauthored several articles in 2007 and 2008: "Efficacy Calculation in Randomized Vaccine Trials: Global or Local Measures?" in *Health & Place*, 13: 238-248 (2007) with Mohammed Ali, Mohammed Yunus, David A. Sack, Camilo Acosta, and John D. Clemens; "Risk Areas and Neighborhood-level Risk Factors for *Shigella dysenteriae* 1 and *Shigella flexneri*: Implications for Vaccine Development" in *Health & Place*, 14: 96-105, (2008) with Mohammed Ali and Mohammed Yunus; and "Vaccination of Adult

Women Against Cholera Protects Infants and Young Children in Rural Bangladesh" in *The Pediatric Infectious Disease Journal*, 27(1): 33-37 (2008) with Mohammed Ali, Mohammed Yunus, David A. Sack, Anna L. Lopez, J. Holmgren, and John D. Clemens. He has coauthored an article that is forthcoming in 2008: "Local Environmental Drivers of Cholera in Bangladesh and Vietnam" in the *American Journal of Tropical Medicine & Hygiene* (2008) with Caryl B. Feldacker, Mohammed Yunus, Peter Kim Streatfield, Vu Dinh Thiem, Do Gia Canh, and Mohammed Ali. Forthcoming in 2009 is "Emerging and Re-emerging Diseases" with E. Root in *A Companion to Health and Medical Geography* edited by G. Moon, S. McLafferty, and T. Brown (Blackwell: Oxford, England). Presently Dr. Emch is the principal investigator on two research projects (2007-2010): "The Geography of Avian Influenza Evolution: Spatio-Temporal Relationships Between Virus Genes and Human-Environment Factors," funded by the National Science Foundation, and with Columbia University, "Does Arsenic Mitigation in Bangladesh Raise Exposure to Rotavirus and E. Coli?" funded by the National Institute of Environmental Health Sciences, National Institutes of Health.

David Godschalk, Professor Emeritus, City and Regional Planning, has authored "Mitigation," Chapter 6 in the second edition of *Emergency Management: Principles and Practice for Local Government*, edited by William L. Waugh and Kathleen Tierney and published by ICMA Press (2007); "Coastal Zone Management," a forthcoming chapter in the *Encyclopedia of Ocean Sciences Online* (Elsevier Limited: Oxford, England); and with Philip R. Berke "Searching for the Good Plan: A Meta-Analysis of Plan Quality Studies" in the *Journal of Planning Literature* forthcoming in 2008.

Michal Grinstein-Weiss, Assistant Professor, School of Social Work, is the principal investigator on a project funded by the John D. and Catherine T. MacArthur Foundation, with auxiliary funding from the F.B. Heron Foundation—"Testing Long-Term Impacts of Individual Development Account and Asset Building on Social and

Economic Well-Being." She has coauthored several articles in peer-reviewed journals including: "Asset Holding and Net Worth Among Households with Children: Differences by Household Type" with Yeong Hun Yeo, Min Zhan, and Pajarita Charles in *Children and Youth Services Review*, 30 (1): 62-78 (2008); "Using Individual Development Accounts to Save for a Home: Are There Differences by Race?" with Kate Irish, Susan Parish, and Kristen Wagner in *Social Service Review*, 81 (4): 657-681 (2007); "Asset Building in Rural Communities: The Experience of Individual Development Accounts" with Jami Curley and Pajarita Charles in *Rural Sociology*, 72 (1): 25-46 (2007); and with Min Zhan, "Educational Status and Savings Performances in Individual Development Accounts" in the *Journal of Policy Practice*, 6 (1): 27-46 (2007).

Melissa Jacoby, Professor, School of Law, has received an endowed chair and is now the George R. Ward Professor of Law. Her piece "Homeownership Risk Beyond a Subprime Crisis: The Role of Delinquency Management" will be published in the *Fordham Law Review*. She recently spoke at the annual meeting of the Association of American Law Schools about the role of bankruptcy in managing home mortgage delinquency and foreclosure and pending legislative efforts relating to this issue. She continues as a co-investigator in the 2007 Consumer Bankruptcy Project, a national study of financially troubled households.

Scott Kirsch, Associate Professor, Geography, has published "Ecologists and the Experimental Landscape: The Nature of Science at the U.S. Department of Energy's Savannah River Site" in *Cultural Geographies*, October 2007. In February 2008 Dr. Kirsch was a visiting scholar at the University of the Philippines in connection with his research project, "Science, Territoriality, and Governance in the U.S. and Philippines During the Late 19th and Early 20th Centuries" funded by the National Science Foundation.

FACULTY Fellows UPDATE *continued*

Poverty, Inequality, and the State in South Asia

In January 2008 Faculty Fellow Meenu Tewari cohosted the interdisciplinary conference, “Poverty, Inequality, and the State,” organized by the North Carolina Center for South Asia Studies and held on the campus of UNC-Chapel Hill. The Center for Urban and Regional Studies co-sponsored the event along with UNC’s College of Arts and Sciences, the Center for Global Initiatives, the Frank Hawkins Kenan Institute of Private Enterprise, the School of Social Work, the North Carolina Center for South Asia Studies, and the Duke Global Health Initiative.

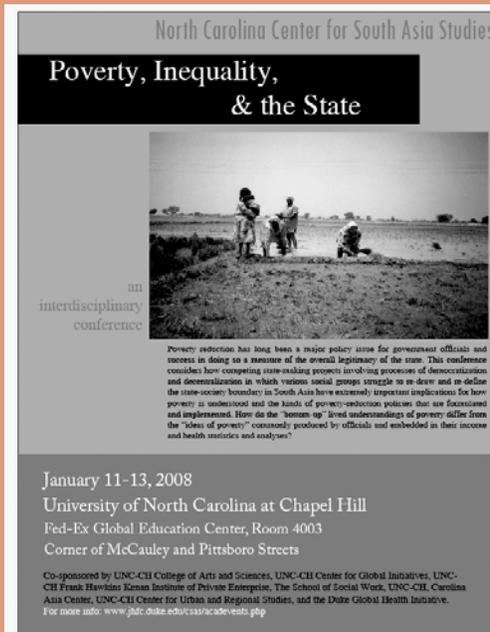
Poverty reduction has long been a major policy issue for government officials, and success in doing so, a measure of the overall legitimacy of the state. Lurking behind debates on poverty, inequality, and the state are two central and inter-related issues that were explored during the conference in a series of discussion panels that spanned two days with a “wrap up” on the third morning.

Initial discussions drew attention to the everyday experiences and self-definitions of “the poor.” Participants explored poverty as a condition that people with weak social entitlements define and experience in relation to seasonal and annual cycles of employment and health. Second, panels considered ways in which competing projects of state making in South Asia shape understandings of the basic nature of the state and, thereby, its relationship to and role vis-à-vis poverty. Thus, participants considered how competing state-making projects involving processes of democratization and decentralization in which various social groups struggle to redraw and redefine the state-society boundary in South Asia, have extremely important implications for how poverty is understood and the kinds of poverty-reduction policies that are formulated and implemented.

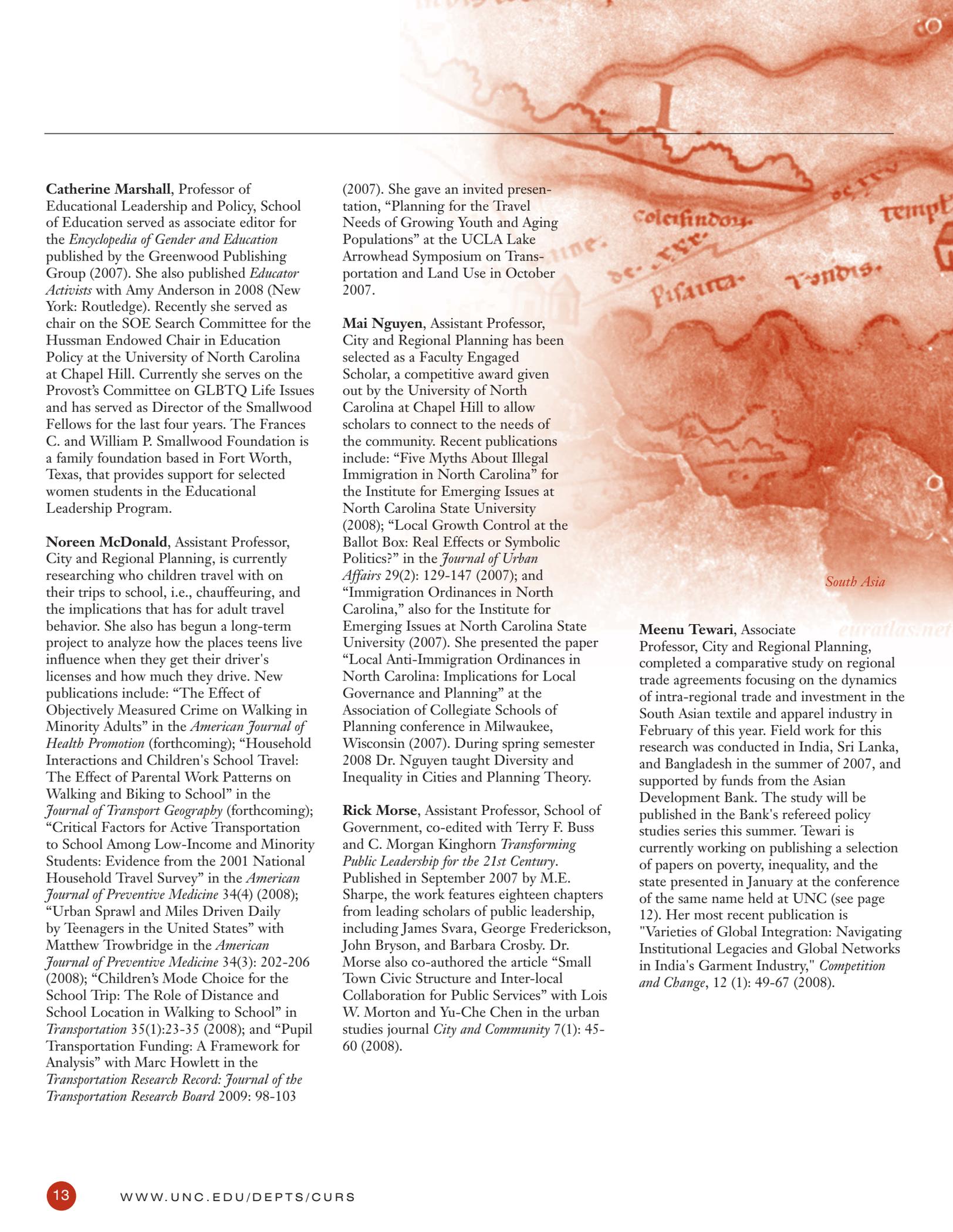
The conference brought together economists, public health workers, political scientists, anthropologists, sociologists, and historians whose work explores either the employment and health aspects of the everyday experiences of poverty or modern state-making projects in relation to poverty reduction in various regions in South Asia.

for information

For more information on the conference and poverty issues in South Asia, contact Meenu Tewari at mtewari@unc.edu.



Nichola Lowe, Assistant Professor, City and Regional Planning, will have several articles published this year: “Building on Diversity: Institutional Foundations of Hybrid Strategies in Toronto’s Life Sciences” with Meric Gertler in *Regional Studies* and “Challenging Tradition: Unlocking New Paths to Regional Industrial Upgrading” in *Environment and Planning A*. The following two publications are from a multi-year study that looks at the influence of bio-safety ordinances on the intensity and location of entrepreneurial activity in the formative years of the U.S. biotechnology industry: Constructing Entrepreneurial Advantage: “Consensus-building, Technological Uncertainty and Emerging Industries” with Maryann Feldman and forthcoming in *Cambridge Journal of Regions, Economy and Society* and also with Maryann Feldman, “Consensus from Controversy: Cambridge’s Bio-safety Ordinance and the Anchoring of the Biotech Industry” forthcoming in *European Planning Studies*. The following two publications are from a study that examines the limitations of Richard Florida’s creative class theory in explaining differences in regional economic development outcomes: with Mary Donegan, “Inequality in the Creative City: Is There Still a Place for ‘Old-Fashioned’ Institutions?” in *Economic Development Quarterly*, Vol. 22, No.1 (2008) and “Which Indicators Explain Metropolitan Economic Performance Best: Traditional or Creative Class?” with Mary Donegan, Joshua Drucker, Harvey Goldstein, and Emil Malizia in the *Journal of the American Planning Association*, Vol. 74, No. 2 (2008). “Job Creation and the Knowledge Economy: Lessons from North Carolina’s Life Science Manufacturing Initiative” is an article that appears in *Economic Development Quarterly*, Vol. 21, No. 4 (2007) from Dr. Lowe’s research that examines North Carolina’s strategy for helping workers trained in traditional manufacturing to transition to the state’s fast growing life sciences industry.



Catherine Marshall, Professor of Educational Leadership and Policy, School of Education served as associate editor for the *Encyclopedia of Gender and Education* published by the Greenwood Publishing Group (2007). She also published *Educator Activists* with Amy Anderson in 2008 (New York: Routledge). Recently she served as chair on the SOE Search Committee for the Hussman Endowed Chair in Education Policy at the University of North Carolina at Chapel Hill. Currently she serves on the Provost's Committee on GLBTQ Life Issues and has served as Director of the Smallwood Fellows for the last four years. The Frances C. and William P. Smallwood Foundation is a family foundation based in Fort Worth, Texas, that provides support for selected women students in the Educational Leadership Program.

Noreen McDonald, Assistant Professor, City and Regional Planning, is currently researching who children travel with on their trips to school, i.e., chauffeuring, and the implications that has for adult travel behavior. She also has begun a long-term project to analyze how the places teens live influence when they get their driver's licenses and how much they drive. New publications include: "The Effect of Objectively Measured Crime on Walking in Minority Adults" in the *American Journal of Health Promotion* (forthcoming); "Household Interactions and Children's School Travel: The Effect of Parental Work Patterns on Walking and Biking to School" in the *Journal of Transport Geography* (forthcoming); "Critical Factors for Active Transportation to School Among Low-Income and Minority Students: Evidence from the 2001 National Household Travel Survey" in the *American Journal of Preventive Medicine* 34(4) (2008); "Urban Sprawl and Miles Driven Daily by Teenagers in the United States" with Matthew Trowbridge in the *American Journal of Preventive Medicine* 34(3): 202-206 (2008); "Children's Mode Choice for the School Trip: The Role of Distance and School Location in Walking to School" in *Transportation* 35(1):23-35 (2008); and "Pupil Transportation Funding: A Framework for Analysis" with Marc Howlett in the *Transportation Research Record: Journal of the Transportation Research Board* 2009: 98-103

(2007). She gave an invited presentation, "Planning for the Travel Needs of Growing Youth and Aging Populations" at the UCLA Lake Arrowhead Symposium on Transportation and Land Use in October 2007.

Mai Nguyen, Assistant Professor, City and Regional Planning has been selected as a Faculty Engaged Scholar, a competitive award given out by the University of North Carolina at Chapel Hill to allow scholars to connect to the needs of the community. Recent publications include: "Five Myths About Illegal Immigration in North Carolina" for the Institute for Emerging Issues at North Carolina State University (2008); "Local Growth Control at the Ballot Box: Real Effects or Symbolic Politics?" in the *Journal of Urban Affairs* 29(2): 129-147 (2007); and "Immigration Ordinances in North Carolina," also for the Institute for Emerging Issues at North Carolina State University (2007). She presented the paper "Local Anti-Immigration Ordinances in North Carolina: Implications for Local Governance and Planning" at the Association of Collegiate Schools of Planning conference in Milwaukee, Wisconsin (2007). During spring semester 2008 Dr. Nguyen taught Diversity and Inequality in Cities and Planning Theory.

Rick Morse, Assistant Professor, School of Government, co-edited with Terry F. Buss and C. Morgan Kinghorn *Transforming Public Leadership for the 21st Century*. Published in September 2007 by M.E. Sharpe, the work features eighteen chapters from leading scholars of public leadership, including James Svara, George Frederickson, John Bryson, and Barbara Crosby. Dr. Morse also co-authored the article "Small Town Civic Structure and Inter-local Collaboration for Public Services" with Lois W. Morton and Yu-Che Chen in the urban studies journal *City and Community* 7(1): 45-60 (2008).

Meenu Tewari, Associate Professor, City and Regional Planning, completed a comparative study on regional trade agreements focusing on the dynamics of intra-regional trade and investment in the South Asian textile and apparel industry in February of this year. Field work for this research was conducted in India, Sri Lanka, and Bangladesh in the summer of 2007, and supported by funds from the Asian Development Bank. The study will be published in the Bank's refereed policy studies series this summer. Tewari is currently working on publishing a selection of papers on poverty, inequality, and the state presented in January at the conference of the same name held at UNC (see page 12). Her most recent publication is "Varieties of Global Integration: Navigating Institutional Legacies and Global Networks in India's Garment Industry," *Competition and Change*, 12 (1): 49-67 (2008).

South Asia

euratlas.net

CAROLINA Transportation PROGRAM

The Carolina Transportation Program (CTP) is an interdisciplinary transportation research collaborative located on the campus of the University of North Carolina at Chapel Hill. The program is supported by UNC's College of Arts & Sciences, the Vice Chancellor for Research and Economic Development, the Center for Urban and Regional Studies, and the Department of City and Regional Planning. For more information, please visit <http://ctp.unc.edu/>.

News

City and Regional Planning master's students Megan Lewis and Jennifer Wieland both received honors this year. Ms. Lewis was recently awarded the Women's Transportation Seminar NC Triangle Chapter Graduate Scholarship. This scholarship is awarded annually to a female graduate student pursuing a career in transportation. Ms. Lewis is currently specializing in transportation planning at UNC, and her experience includes a Fulbright Fellowship to study transportation issues in Lima, Peru as well as other transportation and urban planning-related research and employment.



Megan Lewis

Jennifer Wieland, a dual-degree candidate in the Department of City and Regional Planning and the School of Public Health, was selected as this year's Southeastern Transportation Center Outstanding Student. She was honored at the Transportation Research Board's (TRB) Council for University Transportation Center's banquet.

Sixteen masters and doctoral students joined UNC faculty at TRB's 87th Annual Meeting in Washington, D.C. Doctoral candidate Tracy Hadden-Loh presented her research, "Evolution and Effect of Transportation Policy on Public Transit: Lessons from Beijing." City and Regional Planning professors Noreen McDonald and Daniel Rodríguez presented research on "Sex Differences in Children's School Travel: Evidence from the Nationwide Personal Transportation Surveys, 1977-2001" and "Measurement of Links Between Land Use, Infrastructure, Physical Activity, and Health," respectively.



(Left to Right) Rod Diridon, chair of the Council of University Transportation Centers and Paul Brubaker, U.S. Department of Transportation, Jennifer Wieland and former Department of Transportation secretary Norman Mineta.

Research

Thanks to the support of funding agencies and student assistance, CTP continues its success in raising competitive research funding. This year we received funding from the Southeastern Transportation Center to support both our graduate education and research activities.

The TAAG2 study is a five-year collaboration between CTP faculty and the RAND Corporation, funded by NIH's National Heart, Lung, and Blood Institute that will support a doctoral student, a staff person, and CTP faculty. TAAG2 research follows a cohort of 300 teenage girls from tenth to twelfth grade to examine changes in their travel and nutritional patterns. The travel and physical activity patterns of these girls also were measured when they were in sixth and eighth grades. Why focus on this population? Physical activity drops precipitously in adolescent girls (more than boys) and obesity increases. As girls become increasingly independent, we suspect that changes in their mobility and nutritional patterns are partly to blame.

Yan Song

Most recently Dr. Song has collaborated with Dr. Roberto Quercia on determining the value of neighborhood design features. Their forthcoming paper, "How Are Neighborhood Design Features Valued Across Different Neighborhood Types?" that will appear in the *Journal of Housing and the Built Environment*, examines whether implicit prices of neighborhood design features in the housing market vary significantly across traditional, neo-traditional, and conventional suburban neighborhood types.

Daniel A. Rodríguez

In addition to directing the CTP and MCRP programs, Dr. Rodríguez is completing the data analysis on two grants. Coming to a close is a Robert Wood Johnson Grant that examined physical activity and environmental patterns in Montgomery County, Maryland, a collaborative effort between Dr. Rodríguez and Dr. Kelly Clifton at the University of Maryland (see page 19). Two manuscripts are forthcoming in *Preventive Medicine* and the *American Journal of Health Promotion*. Through an EPA STAR grant Drs. Rodríguez and Song, along with Brian Morton are also examining whether smart growth in Charlotte, N.C. yields air quality benefits through its impact on travel patterns.

NEWS FROM CURS

Staff News

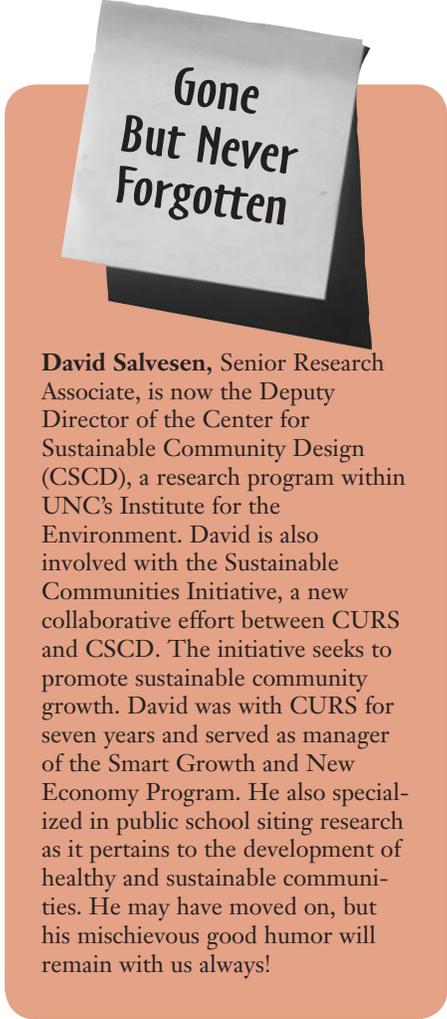
Spencer Cowan, Senior Research Associate, continues work on the New Orleans Recovery Initiative. Over the fall semester he worked with ten Master's students in Roberto Quercia's community development workshop and this spring he carried on that work with nine additional Master's students in Bill Rohe's community development workshop. Workshop participants were conducted within the Department of City and Regional Planning. The workshops have developed neighborhood condition assessment tools, collected data on redevelopment during two trips to New Orleans, and presented this data to community leaders and residents. In October 2007 Dr. Cowan also traveled to New Orleans with eighteen undergraduates from the Extended Disaster Relief student organization to help gut houses and clear vacant lots in the Lower Ninth Ward. In addition, he has received funding from the CDFI (Community Development Financial Institutions) Fund of the U.S. Treasury (see page 16 for a description of the project) to study factors which show the success of CDFIs in serving historically underserved communities. In January he presented preliminary findings from the evaluation of the Ford Foundation's Weatherization, Rehabilitation, and Asset Preservation (WRAP) program at the mid-Winter conference of the National Association for State Community Service Programs in Washington, D.C.

Todd Owen, Associate Director, Center for Urban and Regional Studies, along with David Brower and Anna Schwab, recently received funding to continue working with the North Carolina Division of Emergency Management on a project to help North Carolina communities update their local hazard mitigation plans. The research team will develop planning guidance materials and conduct public workshops for communities.

Bill Rohe, Director, Center for Urban and Regional Studies, recently coauthored an article with Rachel Bratt entitled "Learning from Adversity: The CDC School of Hard Knocks," that was reprinted in *The Community Development Reader* by James DeFilippis and Susan Saegert (Routledge 2008). With Senior Research Associate Spencer Cowan, Bill completed a study of the need for workforce housing in Brunswick County, North Carolina (see page 6 for more details) and is beginning a similar analysis in Buncombe County. Also with Dr. Cowan, Bill continues to lead the New Orleans Recovery Initiative (NORI), a joint initiative with the UNC-CH Center for Poverty, Work and Opportunity. That project assists neighborhood organizations in the Gentilly area of New Orleans in their recovery efforts by collecting information on properties in the area and exploring alternative strategies for redevelopment. Bill spoke at the National Habitat for Humanity Conference in New Orleans, October 2007, on the benefits of homeownership and how those benefits can be maximized. Finally, in his spare time Bill is working on a book on the history, current issues, and future prospects of the Research Triangle region.

Danielle Spurlock, Research Associate, will enter the doctoral program in City and Regional Planning under the direction of Dr. Philip Berke beginning in fall 2008. Her research interests lie in the intersections among health, prevention, and the built environment. Within her chosen area of study, land-use planning, she would like to explore how the physical construction of our neighborhoods, cities, and regions reflect our society's values and have an impact on our health and safety. She is a recent recipient of a multi-year Caroline H. and Thomas S. Royster Fellowship that supports exceptionally talented doctoral students. In addition to a very competitive financial award, the Royster Fellowship supports and nurtures members through mentoring from senior faculty, interdisciplinary learning, and leadership development opportunities.

Peter Zambito is a Research Associate at the Center for Urban and Regional Studies. His work at CURS is mostly related to land use and has included conducting neighborhood assessments for redevelopment authorities, analyzing the impact of floodplain buyout programs in North Carolina, and conducting GIS analysis of development trends in flood hazard areas along the Gulf Coast. Currently he is conducting focus groups and writing research reports for Dr. Spencer Cowan's North Carolina Department of Health and Human Services study which deals with the Real Choice Systems Grant Program.



Gone
But Never
Forgotten

David Salvesen, Senior Research Associate, is now the Deputy Director of the Center for Sustainable Community Design (CSCD), a research program within UNC's Institute for the Environment. David is also involved with the Sustainable Communities Initiative, a new collaborative effort between CURS and CSCD. The initiative seeks to promote sustainable community growth. David was with CURS for seven years and served as manager of the Smart Growth and New Economy Program. He also specialized in public school siting research as it pertains to the development of healthy and sustainable communities. He may have moved on, but his mischievous good humor will remain with us always!

CENTER Projects

New research

ECONOMIC DEVELOPMENT

Activate Martinsville/Henry County

EMIL MALIZIA—PI. Activate Martinsville/Henry County (Virginia) is a three-year program that intends to improve the health and economic vitality of Martinsville and Henry County by encouraging and enabling residents and visitors alike to enjoy a more active lifestyle. Funded by the Harvest Foundation, the initiative intends to stimulate changes to the physical environment and regional cultural norms so that more people of all ages will walk and bicycle as part of their daily routines. Funding will support an evaluation of the project and documentation of the lessons learned. For more information contact Emil Malizia at malizia@email.unc.edu or 919-962-4759.

ENVIRONMENTAL PROTECTION

Appalachia/Southeastern Regional Water Quality Assistance Network

JEFFREY HUGHES—PI. The Environmental Finance Center (EFC) for Region 4, the Southeast Watershed Forum (SEWF), the Southeast Storm Water Association (SESWA), North Carolina State University's Storm Water Engineering Group and Stream Restoration Institute, along with Auburn University, received funding from the Environmental Protection Agency to build a Regional Water Quality Assistance Network to help local watershed organizations and communities protect, maintain, and restore water quality in a ten-state region. Local and state partners will include academic institutions, county and municipal governments, regional planning and development councils, the Appalachian Regional Commission, Sea Grant, Non-point Education for Municipal Officials (NEMO), and Growth Readiness trainers and other best-practice resources. National partners, such as the Smart Growth

Leadership Institute/Smart Growth America, will provide specialized assistance on an as-needed basis. The primary functions of this network will include providing watershed organizations with practical tools, such as model ordinances and public process facilitation, and sustainable finance mechanisms to support their watershed protection efforts. Jeffrey Hughes may be contacted at jhughes@sog.unc.edu or 919-843-4956.



Regional Land-Use Change and Water Quality Modeling: A Landscape Approach

YAN SONG and TRACY HADDEN-LOH—CO-PIs. Due to their polluted watersheds, populated areas nationwide struggle with major threats to public and environmental health. The EPA has identified non-point source pollution, or contaminated storm water runoff from developed areas, as the most significant source of this pollution. Negative impacts from runoff may have irreversible consequences for watershed structure and threaten drinking water supplies and habitat. Funded by the Environmental Protection Agency, the research seeks to develop a better understanding of the relationship between land-use change and water quality in order to empower policy makers to protect watersheds. A simulation will be developed to integrate a dynamic model of land-use and transportation change with a model of storm water impacts for select water quality constituents. This model will improve on work done with previous models relating land use and water quality by incorporating a detailed urban form typology with a spatially explicit model of watershed hydrology. This model will leverage current work at UNC developing a regional model of land-use change to forecast emissions related to air quality in the Charlotte, North Carolina metro area. Contact Dr. Song for more information at ys@email.unc.edu or 919-962-4761. Tracy Hadden-Loh can be reached at haddenloh@gmail.com.

HOUSING & COMMUNITY DEVELOPMENT

CDFI's Role in the Mortgage Market

LEI DING—PI. The Community Development Financial Institutions (CDFI) Fund of the U.S. Treasury funded the Self-Help Credit Union and the Center for Community Capital to compare the impact of mortgage lending on communities and households, particularly those of low and moderate incomes. The research team will analyze Home Mortgage Disclosure Act (HMDA) data on mortgage loans made nationwide, with specific analyses on performance of mortgage loans in selected locations. The purpose of the research is to compare the provision and performance of mortgage loans by CDFIs relative to those made by prime lenders and by sub-prime lenders. The analysis will lead to a better understanding of the particular role played by CDFIs in financing homeownership. For more information contact Lei Ding at 919-843-3976 or lding@email.unc.edu.

Community Development Financial Institutions and the Segmentation of Underserved Markets

SPENCER COWAN—PI. This research will use Community Investment Impact System (CIIS) data to stratify Community Development Financial Institutions (CDFIs) into groups reflecting characteristics which have been shown to affect performance and then analyze the borrowers and the loan products provided to determine the extent to which organizations within the different groups serve different segments of the market. The performance of each CDFI within groups will be evaluated against the profile for the group. Three CDFIs that have been successful in penetrating and serving historically underserved communities or populations will be selected for case studies. Key informants from the CDFIs will be interviewed to determine the factors which have influenced their ability to serve their segment of the market. Representatives of financial institutions that funded the CDFIs

will be interviewed to determine the nature of their relationship with the CDFI. This project will be conducted in partnership with Abt Associates and is supported by the U.S. Treasury's CDFI Fund. Dr. Cowan may be reached at spencer2@email.unc.edu or 919-962-0122.

Preserving the Housing Stock in a Changing Market

ROBERTO QUERCIA and JANNEKE RATCLIFFE—CO-PIs. Broadly defined, the preservation of the affordable housing stock in the face of changing regulatory and market regimes is of vital importance to the health of neighborhoods and communities. This includes the preservation of housing that has been foreclosed or is at risk of foreclosure due to the recent and ongoing turmoil in the mortgage markets. This project, funded by the Ford Foundation, will research and document the feasibility of market-based interventions in preserving affordable housing. The Center for Community Capitalism will research a model for acquiring distressed mortgage assets in order to keep as many homeowners as possible out of foreclosure, and in the case of foreclosure, to recycle the properties for the benefit of the local communities. The Center will also explore a model for conversion of low-income tax credit-financed rental housing for homeownership. For more information Dr. Quercia can be reached at quercia@email.unc.edu or 919-843-2493; Janneke Ratcliffe at janneke_ratcliffe@unc.edu or 919-843-4968.

Technical Assistance Support for the Annie E. Casey Foundation's Prisoner Reentry Agenda

MARK McDANIEL—PI. The effects of crime and incarceration are far reaching, with high social and economic costs for everyone affected directly and indirectly—victims, witnesses, perpetrators, families, and society at large. This is especially true in disadvantaged communities from which many of those in prison come and to which they will return when they leave prison. While prisons are necessary to protect the public from serious offenders, they also can

become a vital step to successful reentry if rehabilitation is at their core. The Center for Community Capital will work with the Annie E. Casey Foundation promote promising practices and policy reform, build public awareness and leverage community government and philanthropy to support site-based efforts around the country that successfully move the incarcerated back into their communities. For more information contact Mark McDaniel at 919-843-2120 or mark_mcdaniel@unc.edu.

SUSTAINABLE DEVELOPMENT

Hazard Mitigation Planning Initiative II

DAVID BROWER—PI. Risk assessment is a critical part of a community's hazard mitigation planning process for at least two reasons: 1) it provides vital information to the local jurisdiction to enable them to prepare more robust local mitigation plans; and 2) it provides vital information to state-level mitigation planners, giving them a better understanding of the vulnerability of the state and each local planning unit. Phase II of this initiative builds on the initial phase of the program to help communities comply with state and federal hazard mitigation planning requirements, with a focus on those areas that many communities struggled with in their initial plans—especially risk assessment. The project is also designed to gather the information and feedback needed to provide high-quality technical assistance to those developing local hazard mitigation plans. Information also will be obtained on attitudes towards and barriers to developing multi-jurisdictional regional plans. This project will lay the groundwork for future efforts to guide communities to develop plans that can be easily incorporated into regional and state plans; improve the quality of local plans both in terms of meeting FEMA criteria and ease of implementation; and increase the number of local plans that develop strategies and actions in a regional context. This research is funded by the North Carolina Division of Emergency

Management. Dr. Brower may be reached at brower@email.unc.edu or 919-962-4775.

TRANSPORTATION

2007-2008 Educational Component

DANIEL RODRÍGUEZ—PI. The Carolina Transportation Program, the University of Tennessee, and the Southeastern Transportation Center (STC) consortium provides financial support for student education and training in a transportation-related degree program. The program gives students the opportunity for an "experiential" learning assignment that may include existing research projects, instructional industry experiences, and the means for students to attend regional and national transportation conferences. For more information contact Dr. Rodríguez at danrod@email.unc.edu or 919-962-4763.

Evaluating the Interactions of the Social and Built Environments on Children's Active School Travel and Overall Activity

NOREEN McDONALD—PI. Understanding active transportation for school-aged children is an important part of fighting increasing childhood obesity rates. In addition to a supportive physical environ-



CENTER Projects continued

New research continued

ment, research suggests that neighborhoods must have high levels of social trust and cohesion for children to use active methods of transportation. This study, funded by the Robert Wood Johnson Foundation, focuses on children getting to and from school by walking, biking, skating, skateboarding, or scooting in the San Francisco Bay area. Interviews will be conducted with families with school-aged children to obtain information about views on the social environment and the children's physical activity. The researchers will also collect data on the built environment and crime rates in each neighborhood. They will then test to see if the social environment acts to affect children's activity either alone or as related to the built environment. If the social environment proves to have a strong influence on children's behavior, programs aimed at increasing non-motorized travel to school, e.g., Safe Routes to School, should incorporate community building as a funding priority. Dr. McDonald may be reached at 919-962-4781 or noreen@unc.edu.

Understanding the Role of the Built Environment in Explaining Relationships Between Perceived and Actual Pedestrian Safety

DANIEL RODRÍGUEZ—PI. Funded by the Southeastern Transportation Center, this research builds on data collected for a Robert Wood Johnson Foundation (RWJF) study. The RWJF study examined the environmental barriers and supports of walking, safety (perceived and/or actual) being one of them. The current proposal leverages this existing data to examine whether accident risk of pedestrians and bike travel is influenced by the characteristics of built environments. This project will investigate 1) if the actual crash risk at the neighborhood level is influenced by the characteristics of built environments; and 2) if the perceived crash risk at the individual level is influenced by the characteristics of built environments, and also by the actual crash risk at the neighborhood level. Contact Dr. Rodríguez at danrod@email.unc.edu or 919-962-476.

Completed research

for information

The following research projects are now complete. Please visit our website for reports that are available as downloadable pdf files at www.curs.unc.edu.

You may also order our publications from The Center for Urban and Regional Studies, Campus Box 3410, University of North Carolina at Chapel Hill, Chapel Hill, NC 27599-3410. The cost of the publication includes postage and handling. Please make payment by check or money order to the University of North Carolina. For orders to be mailed outside the United States remittance must be in U.S. dollars payable on a United States bank.

To place an order, please call 919-843-9708 or email urbanstudies@unc.edu.

ENVIRONMENTAL PROTECTION

Bombs Away: New Geographies of Military-to-Wildlife Conversions in the United States

SCOTT KIRSCH and DAVID HAVLICK—CO-PIs. This study focused on the conversion of U.S. Department of Defense (DOD) lands to national wildlife refuges. Since 1988, the DOD has reclassified twenty-one bases on more than 1.1 million acres to the U.S. Fish and Wildlife Service for management as national wildlife refuges. Closures scheduled for 2005 targeted as many as 25% of the remaining DOD bases, or one hundred more large sites. The purpose of the research was to examine military-to-wildlife conversions with two key questions in mind: How have these particular landscapes been produced and how do they then function as public lands? The research approached

the first of these questions by asking how these sites were cast politically, scientifically, and in narrative to effect their conversion to national wildlife refuges. Second, it considered how these reconfigured spaces work as new national wildlife refuges, as former military lands, and as examples of ecological militarization, or the view that military production and environmental protection are compatible. Funded by the National Science Foundation, this research contributed to an understanding of how nature, society, and technology are interrelated and implicated in these conversions and how these lands are created in concert. For more information contact Dr. Kirsch at 919-962-3874 or at kirsch@email.unc.edu. David Havlick may be reached at dhavlick@uccs.edu.

HOUSING & COMMUNITY DEVELOPMENT

Technical Assistance Support for the Annie E. Casey Foundation's Community Change Initiatives Unit

ROBERTO QUERCIA and MARK McDANIEL—CO-PIs. The objective of this partnership between the Center for Community Capital (CCC) and the Annie E. Casey Foundation was to assist the Foundation with the development of a community change agenda, through the provision of technical support to Foundation staff. *Making Connections* is the flagship initiative of the Annie E. Casey Foundation. Its core strategy helps children succeed based on the belief that the best way to improve outcomes for vulnerable children living in tough neighborhoods is to strengthen their families' connections to economic opportunity, positive social networks, and effective services and supports. Launched in 1999, *Making Connections* is a decade-long effort to demonstrate this theory in disinvested communities across the country, and in full partnership with residents, community-based organizations, local govern-

ment, businesses, social service agencies, community foundations, and other funders. A key component of Casey's *Making Connections* initiative is a strong emphasis on the critical need for collecting and using reliable data, and a hard focus on achieving and sustaining measurable, concrete results. The CCC team assisted in developing and implementing programs that serve the formerly incarcerated; provided counsel and support to Savannah, Georgia on community development initiatives; and served as the Community Change Initiatives liaison to the Foundation's Social Investment/PRI Unit. Roberto Quercia may be reached at quercia@email.unc.edu or 919-843-2493. Contact Mark McDaniel at mark_mcdaniel@unc.edu or 919-843-2120.

SUSTAINABLE DEVELOPMENT

Cabarrus County Growth Management Summit

DAVID SALVESEN—PI. Cabarrus County, North Carolina is experiencing unprecedented growth and development. Drawn by relatively inexpensive housing, good schools, and easy access to jobs, people continue to move to the county in record numbers. The development of a research campus in Kannapolis has generated even more interest. So while the county struggles to find ways to promote continued economic growth, the residents hope to maintain and even improve its high quality of life. Yet many growth-related issues, such as traffic congestion and school crowding, span jurisdictional boundaries. Thus, managing growth across the county requires coordination among those whose policies, regulations, and decisions shape the location, amount, and type of growth that occurs. With funding from the Cabarrus County Manager's Office, Salvesen convened a one-day growth management summit for Cabarrus County. The Summit provided an opportunity for the members of nine local policy making boards to recognize their own and each other's critical issues and values with respect to growth management and create a shared vision for guiding growth

management into the future. Dr. Salvesen may be reached at dsalv@email.unc.edu or 919-962-7045.

Local Mitigation Planning Technical Assistance Project (Hazard Mitigation Planning Initiative I)

DAVID BROWER—PI. Funded by the North Carolina Division of Emergency Management, the purpose of this project was to gather the information and feedback needed to provide high-quality technical assistance to those developing local hazard mitigation plans. Information also was obtained on attitudes towards and barriers to developing multi-jurisdictional regional plans. This resulted in a series of recommendations for future efforts that will guide communities to develop plans that can be easily incorporated into regional and state plans; improve the quality of local plans both in terms of meeting FEMA criteria and ease of implementation; and increase the number of local plans that develop strategies and actions in a regional/river basin context. Dr. Brower may be reached at brower@email.unc.edu or 919-962-4775.

Testing Associations Between Physical Activity and the Built Environment

DANIEL RODRÍGUEZ—PI. This project, funded by the Robert Wood Johnson Foundation, examined the relationship

between the built environment and physical activity. The aim was to correlate attributes of the built environment with objectively measured physical activity among a sample of residents in five areas in Montgomery County, Maryland. Major findings of the study include:

- Individuals residing in urban neighborhoods in Montgomery County maintained higher levels of physical activity than participants in suburban and exurban neighborhoods in the same county, after adjusting for participant-specific characteristics. This is regardless of the outcome measures used, i.e., self-reported measures like walking and exercise, a travel diary, or objective measures of physical activity and steps taken.
- Among the neighborhood environmental attributes modifiable in the short term, a lack of available parking was associated with both transport and non-occupational walking activity. Managing the supply and availability of parking appears to be a promising strategy to promote walking.
- The Pedestrian Environmental Data Scan (PEDS) audit provides a comprehensive method to evaluate pedestrian environments for academics involved with transportation and physical activity research as well as practitioners seeking an assessment tool for prioritizing investments.

For more information contact Dr. Rodríguez at danrod@email.unc.edu or 919-962-4763.



AbouttheCenter

The Center for Urban and Regional Studies in the College of Arts & Sciences at the University of North Carolina at Chapel Hill is a multi-disciplinary research center focusing on issues and problems faced by our nation's cities and regions. It is one of the oldest university-based research centers of its kind in the country. Created in 1957, the Center will celebrate its 50th anniversary with the publication of the Center's history and a conference on climate change and the coastal South.

The Center supports research activity across campus through its Faculty Fellows program, drawing on the expertise of seventy-nine faculty members from twenty-one schools, departments, curricula, and research centers across the campus. The Center's mission is to promote and support high-quality basic and applied research on planning and policy issues and interdisciplinary research required to tackle the complex challenges faced in urban, regional, and rural settings.

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