# Transportation Matters: Closing the Chasm between Housing and Transportation to Foster Communities of Opportunity for All

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#### Abstract

Housing and transportation are integrally connected. However, historic approaches to urban development have not fully leveraged the connections. Some of the most vulnerable populations, including communities of color and low-income people, bear disproportionate burdens associated with that missed opportunity. Some of those burdens include lack of access to jobs and affordable housing, prohibitive transportation costs, and the risk of gentrification and displacement. Grassroots leaders are engaged in advocacy and community development activities that provide lessons about how to connect housing and transportation. In addition, emerging approaches show how stakeholders engaged in community development can integrate housing and transportation policy and investment to advance equity, i.e., just and fair inclusion into a society in which all can participate, prosper, and reach their full potential.<sup>1</sup> The results of those efforts hold great promise to yield communities of opportunity-places with good public transportation, safe and walkable streets, quality schools, access to good jobs with family-supporting wages, affordable housing choices, parks, healthy environments, access to healthy food, and strong social networks.

## The Chasm Between Housing and Transportation

Legislators who set forth a vision for federal investments in housing rarely, if ever, speak to legislators who set forth the vision for similar funding for roads and bridges. At the city level, there is a department of housing (and perhaps community development) and a separate department of public works (or transportation) to think about operating public transit buses, filling potholes, and repairing bridges. Even in the world of nonprofit advocacy, there is separation, where coalitions of housing

<sup>1.</sup> This definition of equity is from the *Equity Manifesto*, which was developed by PolicyLink. The manifesto is available online at http://www.policylink.org/about/equity-manifesto.

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advocacy organizations work together to support robust investments and good policies for housing and, almost on another planet, transportation advocacy organizations are working together on more progressive policies for transportation—a phenomenon highlighted in 2001 by the U.S. Millennial Housing Commission.<sup>2</sup>

The separation between the two sectors has been reinforced by policies in the early through mid-20th century. Moreover, the housing and transportation infrastructure that was created by the decisions at that time reflected the American values of that era. Prior to the Civil Rights Era, the political and social practices of racial segregation guided investments in housing and transportation. For example, in order to institute physical separation between Whites and people of color, racially restrictive covenants<sup>3</sup> were placed on housing in many cities, and bank loan officers redlined communities of color, refusing to offer loans to households of color. Together, these effectively made certain communities exclusive-for White families only. In addition, White passengers on buses and trains within cities were separated from the passengers of color up until 1956, when the U.S. Supreme Court ruled the practice unconstitutional in Browder v. Gayle,<sup>4</sup> and within states up until the 1946 Supreme Court ruling in Morgan v. Commonwealth of Virginia.<sup>5</sup> Further, public policy in the 1950s viewed communities where people of color were concentrated as blighted neighborhoods in need of "urban renewal." Neighborhoods of color deemed appropriate for urban renewal often saw their homes and businesses demolished and replaced by a highway or roadway.<sup>6</sup> There are many first-hand accounts<sup>7</sup> of the impact of these projects on families and households.

<sup>2.</sup> U.S. Millennial Housing Commission, *The Housing Transportation Connection: Building Better Communities Through Better Housing and Transportation* (2001), http://govinfo.library.unt.edu/mhc/papers/eisenberg.pdf.

<sup>3.</sup> *Shelley v. Kraemer*, 334 U.S. 1 (1948), is a key U.S. Supreme Court case, which declared that enforcement of racially restrictive covenants constitutes a breach of the Due Process Clause of the Fifth and Fourteenth Amendments of the U.S. Constitution.

<sup>4. 352</sup> U.S. 903 (1956).

<sup>5. 328</sup> U. S. 373 (1946).

<sup>6.</sup> Ashley Halsey III, A crusade to defeat the legacy of highways rammed through poor neighborhoods, WASH. POST, Mar. 26, 2016, https://www.washingtonpost.com/local/trafficandcommuting/defeating-the-legacy-of-highways-rammed-through-poor-neighborhoods/2016/03/28/ffcfb5ae-f2a1-11e5-a61f-e9c95c06edca\_story.html.

<sup>7.</sup> See Gracie McKenzie, Your Stories: How Urban Freeways Divided America's Neighborhoods, DIANE REHM SHOW BLOG, May 24, 2016, http://thedianerehmshow. org/2016/05/24/how-highway-construction-has-affected-listeners-lives (collection of these accounts).

The 1960s saw the passage of several pieces of legislation that outlawed overt racial discrimination in the provision of housing, transportation, and public facilities. These include Title VIII of the 1968 Civil Rights Act (Fair Housing Act) and Title II of the 1964 Civil Rights Act. Even with those broad sweeping changes, discrimination in housing and transportation still persists to this day. In its 2015 decision, *Texas Department of Housing and Community Affairs v. Inclusive Communities Project, Inc.*, the Supreme Court acknowledged the persistence of racial discrimination in housing access.<sup>8</sup> In 2014, U.S. Department of Transportation found that municipal officials in Beavercreek, Ohio, a suburb of Dayton, were guilty of racial discrimination under Title VI of the of the 1964 Civil Rights Act when they refused to allow the construction of public bus stops near a mall.<sup>9</sup> The Beavercreek example is just one of many instances of racial discrimination in transportation around the country.<sup>10</sup>

Another challenge is that the housing and transportation sectors focus on projects—bricks, mortar, asphalt, and concrete—rather than the people who are supposed to benefit from the projects. Each month when the U.S. Census Bureau provides information on the state of housing, its key indicators are the number of homes sold and the new housing units that have been permitted for construction. When the Bureau of Transportation Statistics provides information on key transportation indicators, it reports on the number of vehicles miles traveled and the number of airline boardings.<sup>11</sup> These indicators fail to capture the experience of millions of Americans who live in communities where transportation options are unreliable, unsafe, or nonexistent and where housing is unaffordable. None of these statistics focuses on whether a family making minimum wage is

<sup>8.</sup> A 2015 Supreme Court decision, *Texas Department of Housing and Community Affairs v. Inclusive Communities Project, Inc.*, 135 S. Ct. 2507 (2015), acknowledged the persistence of racial discrimination in housing access. Bill Chappell, *In Fair Housing Act Case, Supreme Court Backs "Disparate Impact" Claims*, NPR, June 25, 2015, 12:26 PM, http://www.npr.org/sections/thetwo-way/2015/06/25/417433460/in-fairhousing-act-case-supreme-court-backs-disparate-impact-claims.

<sup>9.</sup> See Ellis Jacobs, Let the people ride: Bringing buses to Beavercreek and revitalizing civil rights enforcement, OHIO STATE BAR ASs'N, https://www.ohiobar.org/ NewsAndPublications/OhioLawyer/Pages/Let-the-people-ride-Bringing-busesto-Beavercreek-and-revitalizing-civil-rights-enforcement.aspx.

<sup>10.</sup> Corinne Ramey, America's Unfair Rules of the Road: How our transportation system discriminates against the most vulnerable, SLATE, Feb. 27, 2015, 3:33 A.M., http://www.slate.com/articles/news\_and\_politics/politics/2015/02/america\_s\_transportation\_system\_discriminates\_against\_minorities\_and\_poor.html.

<sup>11.</sup> See Bureau of Transportation Statistics, *News and Statistical Releases*, https://www.bts.dot.gov/statistical-releases (report of transportation statistics updated quarterly).

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able to afford the costs of housing and transportation. Neither do these indicators reflect the duration of an individual's commute to work.

The division of the housing and transportation sectors, coupled with the racially discriminatory policies of the same era, have led to devastating impacts on many people, particularly low-income communities of color. Today our investments are failing to provide quality affordable housing and transportation options for all people. Three-quarters of low- and middle-skill jobs cannot be accessed by a one-way, 90-minute transit commute.<sup>12</sup> Housing and transportation are the largest expenses for most households and, when coupled together, they can eat up significant portions of a household budget. For lower-income households, the impacts are particularly severe. According to the U.S. Department of Treasury, transportation expenses for households in the bottom 90 percent income bracket are twice that of those in the top 10 percent.<sup>13</sup> For households that rely on a salary at the federal minimum wage of \$7.25 per hour, there is no state in the U.S. where that household can afford a modest two-bedroom rental unit.<sup>14</sup>

In communities across the country, people are feeling the effects of the transportation and housing disconnect. One worker in the Detroit area walked twenty-one miles each day from home to work because he could not afford a car and could not rely on public transportation to get him to work on time.<sup>15</sup> Even in regions that have many transportation options, people who live a significant distance from their jobs can have costly and almost impossible commutes. One report found that an early-shift employee of the San Francisco Airport who lives in the Bay Area suburb of Hayward and uses the BART subway system to travel the twenty-two miles to work, would pay a \$20 round-trip fare and would have to arrive at the airport the night before and sleep at the airport to arrive at work on time.<sup>16</sup> If that same employee took a bus, the one-way trip would take four

<sup>12.</sup> ADIE TOMER, ELIZABETH KNEEBONE, ROBERT PUENTES & ALAN BERUBE, MISSED OP-PORTUNITY: TRANSIT AND JOBS IN METROPOLITAN AMERICA (Brookings Inst. May 2011), https://www.brookings.edu/research/missed-opportunity-transit-and-jobs-inmetropolitan-america/.

<sup>13.</sup> Dep't of the Treasury with Council of Econ. Advisers, *An Economic Analysis of Infrastructure Investment* (Oct. 11, 2010), https://www.treasury.gov/resource-center/economic-policy/Documents/infrastructure\_investment\_report.pdf.

<sup>14.</sup> This data comes from the National Low Income Housing Coalition's 2016 study, *Out of Reach*, http://nlihc.org/oor>

<sup>15.</sup> Bill Laitner, *Heart and sole: Detroiter walks 21 miles in work commute*, DETROIT FREE PRESS, Feb. 10, 2015, 11:04 A.M., http://www.freep.com/story/news/local/michigan/oakland/2015/01/31/detroit-commuting-troy-rochester-hills-smart-ddot-ubs-banker-woodward-buses-transit/22660785/

<sup>16.</sup> Great Communities Collaborative, Brief Two: Role of Transportation in Addressing Barriers to Economic Opportunity, MOVING TO WORK IN THE BAY AREA, http://www.moving2work.org/briefs/brief2final.pdf.

hours and require three transfers. For people of color, commute times are longer as compared to their White counterparts. A study of commute times in Chicago found that the weekly commute times for Black lowwage workers were 70 minutes longer than for White low-wage workers.<sup>17</sup> In addition, weekly commute times for Black low-wage workers.<sup>18</sup> Failure to link housing and transportation affects employers as well. Employers that locate their headquarters far from quality neighborhoods with affordable housing and limited transportation options experience difficulty with retaining employees.<sup>19</sup>

An additional unintended consequence of the separation between the housing and transportation sectors is residential displacement of lowincome people and people of color resulting from new transit. Transitoriented development is an approach to community economic development that leverages construction of light rail, subways, and bus rapid transit to yield residential and retail development at key nodes along the transit line. It requires a partnership between transit agencies, which often own the land near a transit line; the planning department and/or local economic development agency, which ensures that zoning, infrastructure, and entitlements are in place for development to occur; and federal and state departments of transportation, which often fund the transit projects. However, when these projects are planned, there is little to no engagement of developers of affordable housing sector or the local housing department in the partnerships.

A 2010 study of several communities that undertook transit-oriented development, including Atlanta, Baltimore, Chicago, Cleveland, Dallas, Denver, Los Angeles, Portland, San Diego, San Francisco, St. Louis, and Washington D.C., found that after the project was completed communities were less affordable and low- and moderate-income households were displaced by higher-income households that utilize transit less often than the low- and moderate-income households they replaced.<sup>20</sup> This study found that this result came about because there were no housing policies in place to buffer against skyrocketing land values, home values, and rents in the

<sup>17.</sup> Emily Badger, *The Commuting Penalty of Being Poor and Black in Chicago*, CITY-LAB, Feb. 21, 2014, http://www.citylab.com/commute/2014/02/commuting-penality-being-poor-and-black-chicago/8457/.

<sup>18.</sup> Id.

<sup>19.</sup> Trip Pollard, S. Envtl. Law Ctr., *Jobs, Transportation, and Affordable Housing: Connecting Home and Work* (2010), https://www.southernenvironment.org/uploads/publications/connecting\_home\_and\_work.pdf.

<sup>20.</sup> Stephanie Pollack, Barry Bluestone & Anna Gartsman, Maintaining Diversity in America's Transit-Rich Neighborhoods: Tools for Equitable Neighborhood Change (Fed. Reserve Bank of Boston 2010), http://nuweb9.neu.edu/dukakiscenter/wpcontent/uploads/TRN\_Equity\_final.pdf.

areas surrounding the transit project, naturally leading to accelerated turnover in housing.<sup>21</sup>

One location where this phenomenon has played out is Atlanta. The city has been investing in the Beltline project, which includes a twenty-two-mile loop around the center of the city that will include pedestrian trails, transit, and parks and open space. The project was intended to pair affordable housing with the planned infrastructure. However, the city has been unable to achieve that outcome. The issue is so severe that, Ryan Gravel, the originator of the Beltline idea, recently resigned from the agency tasked with implementing the project, citing his concerns that the pace of affordable housing preservation and development was lagging far behind the pace of transportation development, leading to gentrification and displacement in neighborhoods adjacent to the Beltline.<sup>22</sup> Within the past year, neighborhoods surrounding the Beltline have seen prices increase by 23 percent for condominium units and 11 percent for single-family homes.<sup>23</sup>

#### Benefits to Coordination of Housing and Transportation

Many advocates have sought to advance partnerships at the federal, state, and local level that link housing and transportation. For example, the Transportation Equity Caucus,<sup>24</sup> a national coalition of more than 120 organizations, which is chaired by PolicyLink and the Leadership Conference on Civil and Human Rights, has lifted up the Sustainable Communities Initiative<sup>25</sup> as an approach to linking housing and transportation planning and decision-making. The Sustainable Communities Initiative was a groundbreaking effort that brought together the U.S. Department of Housing and Urban Development, the U.S. Department of Transportation, and the Environmental Protection Agency to "help communities nationwide improve access to affordable housing, increase

24. The Transportation Equity Caucus has embraced four principles that support linking housing and transportation: (1) create affordable transportation options for all people; (2) ensure fair access to quality jobs, workforce development, and contracting opportunities in the transportation industry; (3 promote healthy, safe, and inclusive communities; and (4) invest equitable and focus on results. *See* PolicyLink, Ctr. for Infrastructure Equity, *Transportation Equity Caucus*, www. equitycaucus.org.

25. See PolicyLink, *Sustainable Communities Initiative*, http://www.policylink. org/focus-areas/infrastructure-equity/sustainable-communities.

<sup>21.</sup> Id.

<sup>22.</sup> Leon Stafford, *Beltline Creator Gravel Resigns from Partnership*, ATLANTA J.– CONST., Sept. 27, 2016, 8:56 A.M., http://www.ajc.com/news/local-govt–politics/ beltline-creator-gravel-resigns-from-partnership/xw6pzH118XduyzFlYwJNvN/

<sup>23.</sup> Zach Mortice, A Beltline Champion Walks Away, LANDSCAPE ARCHITECTURE MAG., Oct. 10, 2016, https://landscapearchitecturemagazine.org/2016/10/10/ when-to-walk-away/.

transportation options, and lower transportation costs while protecting the environment."<sup>26</sup> Through grants and technical assistance, this initiative helped nearly 150 regions develop plans that integrate housing and transportation policies and investments with the goal of building more communities that provide opportunity for all.<sup>27</sup> Regions were able to bring together grassroots advocates, regional transportation planning, housing officials, business interests, and philanthropy to look at regional data and identify strategies leverage investments in housing, transportation, and the environment to create shared prosperity for all. In the Seattle/Puget Sound region,<sup>28</sup> local leaders were able to develop a vision for future growth that centered around transit development with a focus on equity, inclusion, and greater opportunity.

Increasingly, grassroots leaders see the need for looking at housing and transportation investment in an integrated way. In early 2000s, the Minneapolis–Saint Paul region began envisioning a network of light rail lines to connect people to key destinations in the region via transit. In 2006, planners unveiled a proposal for one of the lines in the network, the Central Corridor, to have stops spaced one-half mile apart, with the exception of three locations located in neighborhoods along the line with the highest proportion of people of color and highest transit ridership.<sup>29</sup> These neighborhoods were in the Rondo community, which, a generation prior had been destroyed as part of the construction of Interstate 94. Grassroots groups in the Rondo community initiated a campaign called Stops for Us to advocate the inclusion of stops in the three locations that had been excluded. In 2009, when the campaign leaders were unable to convince the local and regional leaders to include the missing stops, they filed a complaint against the Federal Transit Administration in accordance with Title VI of the 1964 Civil Rights Act, alleging that without provisions to address displacement and gentrification along the proposed light rail line, African Americans and other communities of color would

28. See Matthew Martin & Tim Parham, Kirwan Inst., Equity, Opportunity, and Sustainability in the Central Puget Sound Region, http://www.kirwaninstitute.osu. edu/reports/2012/05\_2012\_PugetSoundOppMapping.pdf

29. PolicyLink, *Can Light Rail Be an Engine of Opportunity? The Twin Cities Story,* AMERICA'S TOMORROW NEWSLETTER, http://www.policylink.org/focus-areas/ equitable-economy/at/can-light-rail-be-an-engine-of-opportunity

<sup>26.</sup> Partnership for Sustainable Communities, *About Us*, https://www. sustainablecommunities.gov/mission/about-us (charge for and activities of the Partnership).

<sup>27.</sup> More information about some successes from the technical assistance activities is described in a 2016 report from the U.S. Department of Housing and Urban Development, *Scaling Solutions: A How-To Guide for Unleashing the Potential of Public– Philanthropic Partnerships*, https://s3.amazonaws.com/sitesusa/wp-content/ uploads/sites/1061/2016/09/Scaling-Solutions\_Philanthropy-Report\_FINAL-VERSION.pdf.

not be able to benefit from the multimillion-dollar investment in transit.<sup>30</sup> This complaint catalyzed a major reform to the U.S. Department of Transportation's regulations about new transit projects seeking federal funding such as the light rail network in the Twin Cities. Specifically, DOT was forced to examine one of the tools, called the cost-effectiveness indicator, it used to evaluate whether or not to award federal funding to a proposed transit project. In the examination, it found that the an overemphasis on the cost-effectiveness indicator favored transit proposals that shuttled people through a regional corridor quickly and penalized transit projects that provided many stops along the corridor, even in places where transit ridership is high. As a result, DOT issued new rules in 2010 for its new transit grant program, providing incentives for coordination of transit with plans to preserve and develop new affordable housing along the proposed transit line and improving mobility for transit-dependent people.<sup>31</sup> The Transportation Equity Caucus played a pivotal role in guiding DOT to adopt these provisions, which hold great promise for bridging the gap between housing and transportation investment and delivering resources to low-income people and communities of color. In another significant step, in 2014, the metropolitan planning organization in the Twin Cities region developed equity criteria for allocation of federal funds,<sup>32</sup> including criteria that are focused on preservation and creation of affordable housing. The region also piloted the implementation of these criteria as part of an allocation of \$150 million in federal transportation funds.

Another model of planning<sup>33</sup> for future housing and transportation needs holds great promise for advancing equity. A scenario developed by environmental justice and equity groups in the San Francisco Bay Area proposed modest changes to the patterns of growth and investment which include: spend 5 percent more to operate transit service; move 5 percent of the housing growth from low-income communities (primarily in San Francisco, Oakland, and San Jose) to transit-connected suburban job centers so more families can live close to work; and add protections against displacement pressures that are pushing struggling families to the distant edges of the region and beyond. Regional planners conducted

<sup>30.</sup> St. Paul Branch, NAACP v. U.S. Dep't of Transp., 2012 WL 5930640 (D. Minn. Nov. 27, 2012), https://www.transportation.gov/sites/dot.dev/files/docs/Saint%20Paul%20Branch%20of%20NAACP%20%20v.%20DOT.pdf.

<sup>31.</sup> For more information, see FTA's Affordable Housing Near Transit website, https://www.transit.dot.gov/regulations-and-guidance/environmental-programs/livable-sustainable-communities/affordable-housing

<sup>32.</sup> See Rachel Dovey, *Transportation Funding Change Aims for Equality in Twin Cities*, NEXT CITY, Sept. 24, 2014, https://nextcity.org/daily/entry/minneapolis-saint-paul-equity-transportation-funding.

<sup>33.</sup> See Richard A. Marcantonio & Alex Karner, Disadvantaged Communities Teach Regional Planners a Lesson in Equitable and Sustainable Development, 23:1 POV-ERTY & RACE (Jan./Feb. 2014).

an analysis of that scenario and found that the environmental, housing, and transportation conditions would change as follows: 83,500 fewer cars on the roads, 3.5 million fewer miles of auto travel per day, and 15,800 fewer households at high risk of displacement.

This outcome demonstrates why equity is an economic and moral imperative. It shows that investments targeted toward people of color and low-income communities, the people who are often marginalized and left behind, actually help regions achieve their highest and best growth potential. It is also a demonstration of the benefits of considering housing and transportation needs when developing a regional vision plan.

More recently, the AC Transit, which operates public transportation in Oakland and other cities in the East Bay, implemented a \$178 million, nearly ten-mile bus rapid transit system to connect residents of the eastern part of the city to downtown. The transit project, envisioned as part of the Oakland Sustainable Neighborhoods Initiative, was developed by a consortium that included the city's economic development department, the housing department, the local transit agency, and nonprofit partners. Prior to the groundbreaking, this consortium developed and implemented two proven strategies for preventing displacement of low-income people and communities of color: property acquisition and tax credits to rehabilitate and build affordable housing.

## Approaches to Linking Housing and Transportation to Advance Equity

Everyone involved in community and regional development, from grassroots leaders to transportation planners and engineers to elected leaders, needs tools for linking housing and transportation to ensure that all people can live in a community of opportunity regardless of race, income, or zip code. There are several methods for linking housing and transportation that hold great promise for advancing equity:

• Affirmatively Furthering Fair Housing Rule: The U.S. Department of Housing and Urban Development is implementing the Affirmatively Furthering Fair Housing rule via a data tool and bottom-up, integrated assessment and planning approach for regional and local levels. Through this assessment and data analysis, communities can examine patterns of disinvestment, risk of displacement, and barriers to opportunity. It can also foster the alignment of investments in transportation, housing, job centers and economic development, and other sectors. The assessment made it possible for leaders in New Orleans to articulate a vision for addressing housing and transportation disparities that exist for communities of color.<sup>34</sup>

<sup>34.</sup> See Alexis Stephens, A Seat at the Table: Through Community Participation, New Orleans Leads the Fair Housing Movement, POLICYLINK EQUITABLE ECONOMY, Oct. 12, 2016, http://www.policylink.org/focus-areas/equitable-economy/americas-

- *Data Disaggregation*: Data serves a vital role in the identification of housing and infrastructure deficits facing communities, especially where persistent barriers in access to mobility may exist. Disaggregating this data by race facilitates accurate assessment of community need. The successful identification of infrastructure needs can aid communities in targeting investments in ways that promote mobility and access to economic opportunity for all. In addition, data can also be used to foster accountability and monitor progress toward linking investment in housing to investments in transportation, and vice versa. For example, the Minneapolis–Saint Paul region disaggregated its housing and transportation data by race, leading to the aforementioned action to create equity criteria to guide the prioritization of projects. Tools such as the National Equity Atlas<sup>35</sup> facilitate the use of racially disaggregated data in setting priorities for housing and transportation investment.
- Connectivity Measures: Historically, the success of the transportation system has been measured according to how quickly vehicles can move through a region and how easily goods can move from one part of the country to another. To date, there have not been any federal mandates requiring communities to measure success of the transportation system by how affordably and easily a person can travel from home to work, for example. Congressional leaders have advanced a legislative proposal that encourages the Secretary of Transportation, in coordination with the Federal Highway Administration and the Federal Transit Administration, to create a performance measure that communities can use to integrate their housing and transportation investments. According to the language of the legislation, the measure should "establish an accessibility performance measure to be available to states, metropolitan planning organizations, and transit agencies to assess the degree to which the transportation system, including public transportation, provides multimodal connections to economic opportunities, including job concentration areas, health care services, child care services, and education and workforce training services, particularly for disadvantaged populations."36

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<sup>35.</sup> The National Equity Atlas is an online resource available at www.national equityatlas.org.

<sup>36.</sup> More information about this proposal is available in *House Transportation Spending Bill to Increase Access to Opportunity* by PolicyLink. *See* http://www.policylink.org/blog/house-trans-spending-bill.

### Conclusion

While historic policies and patterns of investment have largely ignored the connection between housing and transportation to the detriment of low-income people and, in particular, communities of color, strategies and tools are available to those involved in community development who want to connect these two sectors as part of a larger effort to advance more equitable outcomes in their communities. If we can remain committed and open to partnership, we should be able to say decades into the future that we have used and further developed these tools to foster communities of opportunity for all.

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