The Free Cities Index

A Pro-Growth Ranking of the 50 Largest Cities

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Introduction and Executive Summary

Ultimately all location decisions are local. A wide array of attributes drives these decisions. Some are inherently personal – do I want to live in a big city or a small town, someplace that is sunny or where there is plenty of snow? While some attributes are inherent to a locality, others are policy driven.

The policy environment meaningfully impacts the economic opportunities available in a region and core quality of life factors. State and local policies vary dramatically across the 50 states and can also vary significantly within each state. For instance, people living in New York outside of New York City face an income tax burden between 4.0 percent and 10.9 percent – a high burden nationally. However, New Yorkers living in the city face an even higher income tax burden between 7.078 percent and 14.776 percent. Clearly, families deciding to move to or remain in New York City make this decision, in part, based on the city's income tax burden.

Tailoring the state and local environment to specific cities (as much as practical) provides important insights regarding how policies drive people's location decisions. A better understanding of what drives these decisions is essential due to the starkly different population trends many of the largest cities in the country are experiencing. Between the new Census base year of April 2020 and 2022, the latest data available, 28 of the nation's 50 largest cities saw their populations decline, by as much as 7.5 percent in San Francisco.[1] The other 22 cities saw growing populations by as much as 4.2 percent in Fort Worth, Texas.[2] Given the important implications from these trends, an improved understanding of the drivers behind the population changes is essential.

To provide perspective on this important issue, this study evaluates the state and local policy environment for the nation's 50 most populous cities. Local policy environments can be judged using many criteria. In this case, the rankings are predicated on a pro-growth policy criterion, which means the localities are judged based on whether they levy less burdensome taxes on businesses and individuals, impose a less costly regulatory environment, and efficiently provide core public services.

The five cities implementing the most pro-growth policies are Fort Worth, TX, Austin, TX, Colorado Springs, CO, Raleigh, NC, and Charlotte, NC. The five cities implementing the most anti-growth policies are Long Beach, CA, Baltimore, MD, New York, NY, Los Angeles, CA, and Oakland, CA.

TABLE 1. Top Five and Bottom Five Pro Growth Cities

Top Growth Cities	Pro-Growth Rank
Fort Worth, Texas	1
Austin, Texas	2
Colorado Springs, Colorado	3
Raleigh, North Carolina	4
Charlotte, North Carolina	4

Bottom Growth Cities	Pro-Growth Rank
Long Beach, California	46
Baltimore, Maryland	47
New York, New York	48
Los Angeles, California	49
Oakland, California	50

Source: Author calculations

The top ranked cities performed well across most of the policy criteria, indicating that it is not one policy area driving the rankings of the top performers. While these top ranked cities performed well across most criteria, no city was ranked toward the top of every category – everyone has room for improvement. Alternatively, the bottom ranked cities performed poorly across nearly all the policy criteria, often ranking among the ten least pro-growth cities. Consequently, it is not one policy area causing the bottom ranked cities to perform poorly and comprehensive reforms are required.

Comparing the rankings to the population growth trends of the largest 50 cities illustrate a clear pattern – the cities with growing populations tend to maintain pro-growth policy environments while the cities with declining populations maintain anti-growth policies. Put differently, people, voting with their feet, are expressing their support for pro-growth policies.

The Ranking Factors

The final rank for each city is based on an equal weighting of seven policy categories. Each policy category is comprised of subcategories; the number of subcategories varies by category. For each subcategory, each city is ranked between 1 and 50. A rank of 1 indicates that the city has the most pro-growth environment, a rank of 50 indicates that the city has the least pro-growth environment. The rank for each category is determined by summing the rankings for each subcategory (the category score). The city with the lowest score is ranked as having the most pro-growth environment, the city with the highest score is ranked as having the least pro-growth environment.

The seven policy categories are:
- the economic incentive rate
- the average individual tax burden
- the regulatory burden
- the business environment
- the city's income adjusted affordability
- the city's quality of life, and
- the size of each city's homeless population and the share of people living in poverty.

The *Economic Incentive Rate* measures the share of additional income that individuals and businesses must pay to the state and, where applicable, local governments. The lower the marginal tax rate, the higher the economic incentive rate and the higher the potential after-tax rate of return that successful businesses, workers, and entrepreneurs can earn. Higher potential returns from engaging in productive work, investment, and entrepreneurship are associated with increased economic opportunities for the community. Greater economic opportunities incentivize more families and businesses to move to a city, while fewer economic opportunities discourage migration to the city and encourage current residents to leave. The two tax incentive rate subcategories are the top state and local marginal personal income tax rate and the top state and local corporate income tax rate.[3]

The Average Individual Tax Burden for each city is a composite measure of the average state and local sales tax burden, state and local income tax burden, and local property tax burden. With the same before tax income, the residents of cities with higher average individual tax burdens will have less money to spend than residents of cities with lower average individual tax burdens. All other things equal, including the quality of public services provided, families will prefer the cities where they will have more money to spend than less money to spend. The average tax burden for each subcategory is expressed as a percentage of personal income, with the average burden equaling the sum of the three subcomponents.

The state and local sales tax burden, adjusted for the differences in the sales tax base across jurisdictions, is measured by multiplying the total state and local sales tax rate by the size of the sales tax base relative to personal income.[4] The sales tax base is estimated by dividing total state sales tax revenues by the state sales tax rate.[5]

The state and local income tax burden is measured by dividing the total state and local income tax revenues by the state personal income.[6] Ideally, the income tax burden would be specific for each city. The statewide state and local income tax burden is used, however, due to data limitations.

The property tax burden is the median property taxes paid divided by the median personal income for home-owners in each city.[7]

The **_Regulatory Burden_** for each city, which in several regulatory categories reflects the state regulatory burden, captures how the government's economic regulations impact the cost of doing business in the city. The cities with higher regulatory burdens make it more difficult for businesses, particularly small businesses, to turn a profit. These greater operational difficulties sap the relative business vitality in the cities with the higher regulatory burdens. A less vibrant business environment discourages income and employment growth, which is, consequently, a deterrent for both families and businesses to live in the cities with the higher regulatory burdens. Large regulatory burdens can also directly discourage families from moving to a city – for instance, overly stringent land use regulations can limit the supply of housing. Tight housing supplies can cause housing affordability problems, which will further discourage families from moving to cities with high regulatory burdens.

The regulatory burden is measured across five key economic regulations that include land use regulations, occupational licensing requirements, unemployment insurance, workers compensation, and minimum wage.

The land use regulatory category captures how burdensome the regulations on the use and development of real estate are. Some states and cities, such as Los Angeles, California, impose large restrictions that make it costly and time consuming to develop real estate, which increases the overall cost of living and exacerbates problems like homelessness. Other cities, such as Atlanta, Georgia, impose a much less costly regulatory structure that promotes greater affordability. The cities in this index are ranked based on the land use rankings calculated in the Cato Institute study, _Freedom in the 50 States_.[8]

Occupational licensing requirements force potential workers and entrepreneurs to obtain a license from the state before being able to work in their profession. Forcing professions such as barbers, landscape contractors, and interior designers to obtain government permission prior to being able to earn a living creates unnecessary costs and barriers that diminish entrepreneurship and raises overall costs. These burdens vary across the states. For this ranking, these differences are measured at the state level based on the "combined state rankings" in the 2022 edition of The Institute for Justice study, _License to Work_.[9]

Unemployment insurance taxes are levied on employers to fund the joint federal-state unemployment insurance program. The tax rates vary substantially between the states, indicating that unemployment insurance taxes meaningfully impact the relative cost of doing business. To account for these costs, the Tax Foundation's 2022 analysis of state unemployment insurance costs are used to rank the relative unemployment insurance tax burden for each city.[10]

Workers' compensation regulations impose mandates on employers to provide cash benefits and medical care for employees who are injured on the job. These mandated benefits vary by state, indicating that employer costs for funding their workers' compensation program per $100 of covered wages will also vary. To account for these differences, the study uses the costs per $100 of covered wages by state as reported by the National Academy of Social Insurance.[11]

Minimum wage laws have two deleterious impacts on a city: they increase overall costs for consumers and decrease employment opportunities for low-wage workers. Consequently, those cities that mandate higher minimum wages impose costly unintended consequences, which dims economic vitality and ultimately harms the people that the policy is designed to help. Cities are ranked based on their prevailing minimum wage. Cities with higher minimum wages are ranked lower, while those cities that abide by the federal minimum are ranked as the most competitive.

The **Business Environment** measures the relative ease of running a business between the 50 cities. New businesses find it easier to start in those cities with more vibrant business environments while existing businesses find it easier (or less difficult) to thrive. Stronger business environments also support a more robust jobs market. As a result, businesses and families will both be attracted to the cities with more vibrant business environments. The index measures the business environment using five subcategories. Two subcategories are broad based measures of the business environment – WalletHub's 2023 ranking of the best large cities to start a business and the Ease of Doing Business rankings from Arizona State University's Doing Business in North America report.[12] Both surveys are used to measure the business environment as they emphasize different measurements when ranking the cities. Due to the positive relationship between a well-educated workforce and a stronger business environment, the relative education attainment of the population is included based on the education attainment sub-ranking in WalletHub's 2022 analysis of the *Most and Least Educated Cities in America*.[13] The other subcategories measure the longer-term growth in employment and the broader labor force as measures of the health of each city's labor market.

A city's **Affordability** is a key metric impacting its attractiveness to current and potential residents. Cities that offer an affordable place for families to live are clearly more desirable than cities that are unaffordable. In the extreme, the cost of living in the most unaffordable cities can be so high that, once adjusted for the cost of living, higher income families are significantly poorer than their lower-earning counterparts in more affordable cities. Cities that are more expensive also tend to have higher incomes. Therefore, costs alone are insufficient for determining the relative affordability of different cities. Ultimately, the affordability of each city depends on how much it costs to live in the city and how much the average family earns. The affordability metric accounts for both considerations.

The ranking measures affordability by adjusting each city's median household income[14] by the cost of living in that city.[15] The cost of living in each city is based on Bankrate's estimate of the income necessary to maintain a household's standard of living in different cities that account for core costs that include housing, food, taxes, health care, clothing, education, entertainment, and transportation.

To derive a cost-of-living index, San Francisco is designated as the base city. As the base city, San Francisco's costs are scaled to one. The other 49 cities are scaled to the San Francisco base based on the amount of money a family must earn to maintain the equivalent purchasing power (e.g., to maintain the purchasing power of a family in San Francisco earning $100,000, a family in Boston must earn approximately $81,000).

Each city's relative affordability is measured by dividing the median household income as measured by the U.S. Census by the estimated cost-of-living index calculated above to estimate the median household's purchasing power equivalent income for all 50 cities. The cities with the highest purchasing power are rated as being the most affordable, and those with the lowest purchasing power are rated as being the least affordable.

While all the factors thus far have been economic considerations, non-economic factors that are materially influenced by local policies matter as well. Those factors that impact the **Quality of Life** in a city include the local crime rates (both violent and property), the quality of the local schools, the mean travel time to work, the state of the transportation infrastructure (e.g., bridges and roads), and the quality of local hospitals and health care systems. Clearly, families prefer cities that are safe, have good schools, reliable transportation infrastructure, and good healthcare to cities that are lacking in these core attributes.

Each city's violent and property crime rate is based on the FBI crime data as reported by Best Places.[16] The quality of local schools is based on the quality of education and attainment gap sub-category in WalletHub's 2022 analysis of the *Most and Least Educated Cities in America*.[17] The mean travel time to work is based on the mean travel time data report from the U.S. Census.[18] The transportation infrastructure ranking is based on the state performance as evaluated by the American Society of Civil Engineers annual report card.[19] The quality of healthcare is based on the health care access and health care quality ratings from *U.S. News & World Report* "Best States" analysis.[20]

The problems of **Homelessness and Poverty** are devastating to the people and families struggling with either and have compounding impacts that reduce the vibrancy of the cities that are less effective at helping people overcome these problems. Many people living in poverty can also be a consequence of an anti-growth policy environment that reduces economic opportunities and obstructs families from gaining economic stability. Consequently, those cities with larger shares of the population who are either homeless or living in poverty should be less desirable than those cities where these problems are better managed.

Homelessness in each city is measured by the city's total number of homeless in 2022 as measured by the U.S. Department of Housing and Urban Development divided by the city's population as measured by the U.S. Census.[21] Poverty is based on each city's poverty rate as reported by the U.S. Census American Community Survey.[22]

The Rankings

Based on the methodology and data described in the previous section, of the 50 largest cities in the U.S., Fort Worth, Texas is ranked as having the most pro-growth environment and Oakland, California is ranked as having the least pro-growth environment. Table 2 presents the final rankings; detailed breakdowns by category are presented in the Appendix.

TABLE 2. Pro-Growth Policy Environment Ranking
(1 indicates most pro-growth city, 50 indicates least pro-growth city)

City	Rank	City	Rank
Fort Worth, Texas	**1**	Miami, Florida	26
Austin, Texas	2	Tulsa, Oklahoma	27
Colorado Springs, Colorado	3	Tucson, Arizona	28
Raleigh, North Carolina	4	Louisville, Kentucky	29
Charlotte, North Carolina	4	Memphis, Tennessee	30
Jacksonville, Florida	6	San Diego, California	31
Mesa, Arizona	7	Sacramento, California	32
Virginia Beach, Virginia	8	Albuquerque, New Mexico	33
Oklahoma City, Oklahoma	9	San Jose, California	34
Nashville, Tennessee	10	Minneapolis, Minnesota	35
Arlington, Texas	11	Portland, Oregon	36
Denver, Colorado	12	Philadelphia, Pennsylvania	37
El Paso, Texas	13	Boston, Massachusetts	38
Phoenix, Arizona	14	Bakersfield, California	39
Kansas City, Missouri	15	Fresno, California	40
Houston, Texas	16	Chicago, Illinois	41
Wichita, Kansas	17	Detroit, Michigan	42
Las Vegas, Nevada	18	Milwaukee, Wisconsin	43
Omaha, Nebraska	19	Washington, District of Columbia	44
Columbus, Ohio	19	San Francisco, California	45
Indianapolis, Indiana	21	Long Beach, California	46
San Antonio, Texas	22	Baltimore, Maryland	47
Dallas, Texas	23	New York, New York	48
Atlanta, Georgia	24	Los Angeles, California	49
Seattle, Washington	25	**Oakland, California**	**50**

People "Voting with Their Feet" Are Selecting Pro-Growth Cities

The 50 largest cities are experiencing starkly different population growth trends. In 28 of the 50 largest cities, the population between April 2020 (the latest Census base year) and 2022 (the latest data available) has been declining. It has been growing in the remaining 22 cities, see Figure 1. People migrating to and from a city is the ultimate feedback on its desirability. Generally, people will not move to places they dislike and are reticent to leave places they do like.

Comparing the current population trends to the overall city rankings demonstrates that people are choosing to live in cities that institute more pro-growth policies and are leaving the cities that institute anti-growth policies. Starting with the relationship between the overall rankings and the change in population growth, Figure 2 illustrates that there is a strong positive relationship. Each dot in Figure 2 represents a city. The x-axis (moving from left to right in the figure) presents each city's ranking from 1 (most pro-growth city, Fort Worth, TX) to 50 (least pro-growth city, Oakland, CA). The y-axis measures the city's change in population. Therefore, the dots in the upper left quarter of the figure are the cities ranked as being more pro-growth and having higher population growth. The dots in the lower right quarter of the figure are the cities ranked as being less pro-growth and experiencing population declines. Since the dots generally form this pattern (as illustrated by the dotted line in the figure), it illustrates that the higher a city's overall pro-growth rank, the more likely it is that the city's population is growing. Among the top 10 pro-growth cities, the average population growth is 1.6 percent. Conversely, the lower a city's overall pro-growth rank, the more likely it is that the city's population is declining. Among the bottom 10 pro-growth cities, the average population decline was 3.4 percent.

FIGURE 1. Five-Year Percent Change in Population—April 2020 - 2022
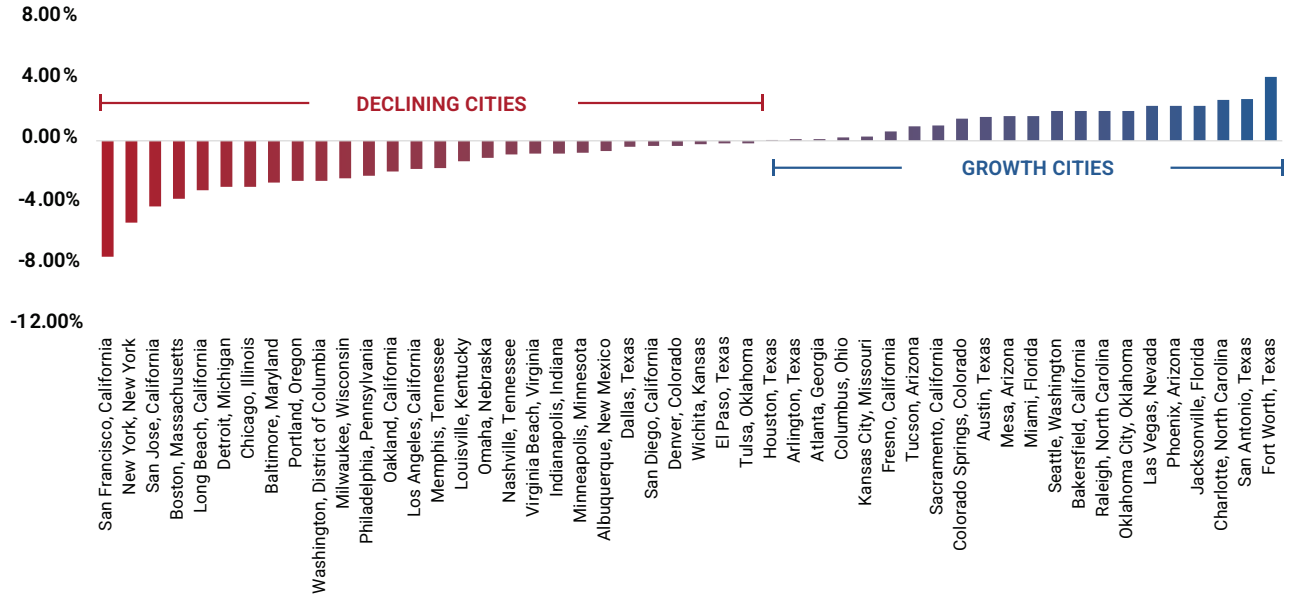
Source: U.S. Census

FIGURE 2. City Ranking Compared to City Population Change

$$y = -0.0011x + 0.0241$$
$$R^2 = 0.5113$$
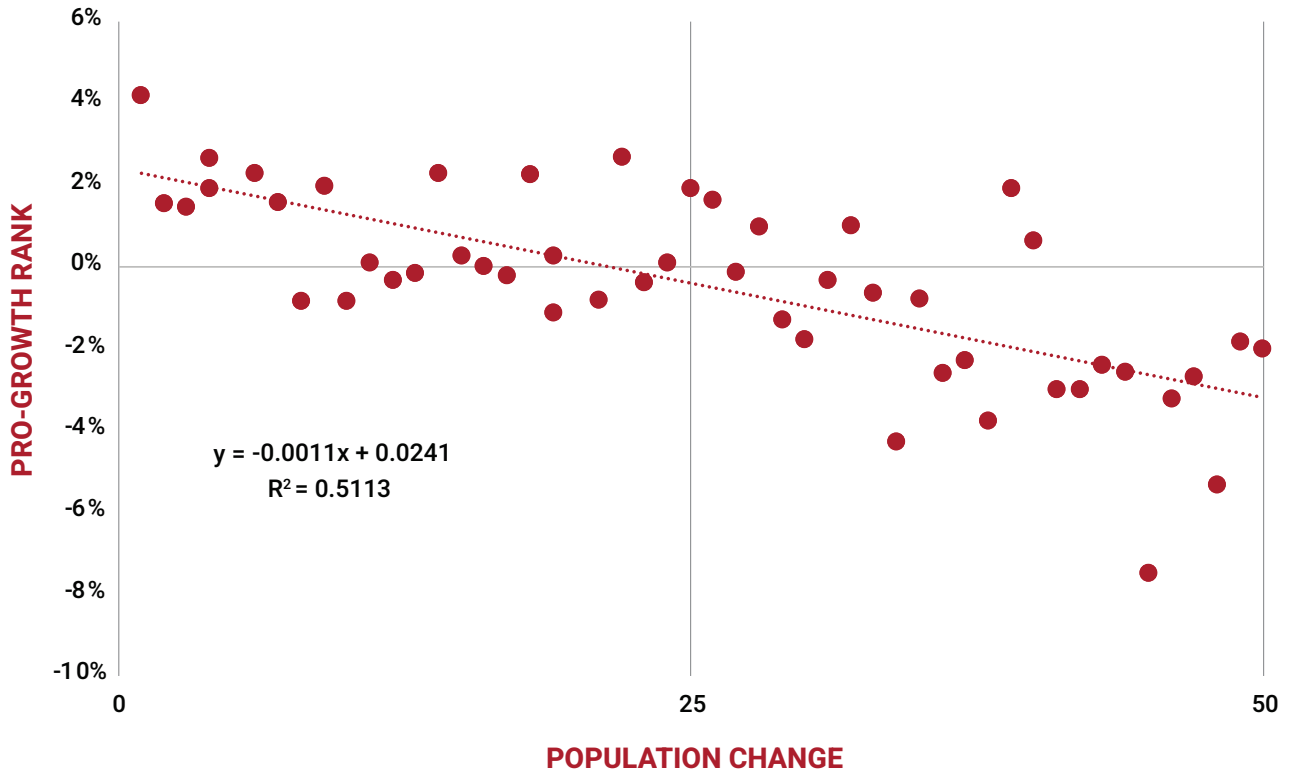
Source: Author Calculations

Categorizing the cities by their population trends provides further insights. Based on the patterns revealed in Figure 1, the cities can be grouped into declining cities (those cities where the population declined by more than one percent) the stagnant cities (those cities where the population change was between a one percent decline and a one percent increase) and growth cities (those cities where the population grew by more than one percent). Based on these criteria, there are 17 declining cities, 19 stagnant cities, and 14 growth cities, see Table 3.

TABLE 3. Declining, Stagnant, and Growth Cities

DECLINING CITIES	STAGNANT CITIES	GROWTH CITIES
San Francisco, California	Nashville, Tennessee	Colorado Springs, Colorado
New York, New York	Virginia Beach, Virginia	Austin, Texas
San Jose, California	Indianapolis, Indiana	Mesa, Arizona
Boston, Massachusetts	Minneapolis, Minnesota	Miami, Florida
Long Beach, California	Albuquerque, New Mexico	Seattle, Washington
Detroit, Michigan	Dallas, Texas	Bakersfield, California
Chicago, Illinois	San Diego, California	Raleigh, North Carolina
Baltimore, Maryland	Denver, Colorado	Oklahoma City, Oklahoma
Portland, Oregon	Wichita, Kansas	Las Vegas, Nevada
Washington, DC	El Paso, Texas	Phoenix, Arizona
Milwaukee, Wisconsin	Tulsa, Oklahoma	Jacksonville, Florida
Philadelphia, Pennsylvania	Houston, Texas	Charlotte, North Carolina
Oakland, California	Arlington, Texas	San Antonio, Texas
Los Angeles, California	Atlanta, Georgia	Fort Worth, Texas
Memphis, Tennessee	Columbus, Ohio	
Louisville, Kentucky	Kansas City, Missouri	
Omaha, Nebraska	Fresno, California	
	Tucson, Arizona	
	Sacramento, California	

Figure 3 illustrates that the declining cities typically rank among the least pro-growth of all the cities (average rank of 40) while the growth cities rank as the most pro-growth (average rank of 13).

Similar patterns hold across many of the index components. For instance, the top marginal personal income and corporate income tax rates (the subcategories for the economic incentive category) were significantly lower in the growth cities compared to both the declining and stagnant cities, see Figures 4 and 5. Figure 4 illustrates that *the top personal income tax rate is three times higher in the declining cities than the growing cities* – the top personal income tax rate for the stagnant cities lies in between these extremes.

A similar pattern holds for the corporate income tax rate. The top corporate income tax rate in the declining cities is more than double the top corporate income tax rate in the growth cities. Once again, the top corporate income tax rate in the stagnant cities lies in between.

Beyond discouraging entrepreneurial activities with higher marginal tax rates, the declining cities also imposed higher tax burdens on the average family and household, see Figure 6. On average, the *declining cities imposed a tax burden that was 14 percent higher than the average tax burden in the stagnant cities and 22 percent higher than the average tax burden in the growth cities.*

Consistent with the less favorable tax environment, the declining cities also were viewed, on average, as having less favorable overall business environments, see Figure 7. Figure 7 presents two of the sub-categories of the Business Environment category – WalletHub's 2023 ranking of the best large cities to start a business and the Ease of Doing Business rankings from Arizona State University's Doing Business in North America report. As Figure 7 shows, the declining cities scored worse, on average, in both indices.

FIGURE 3. Average Pro-Growth Rank By Population Trends
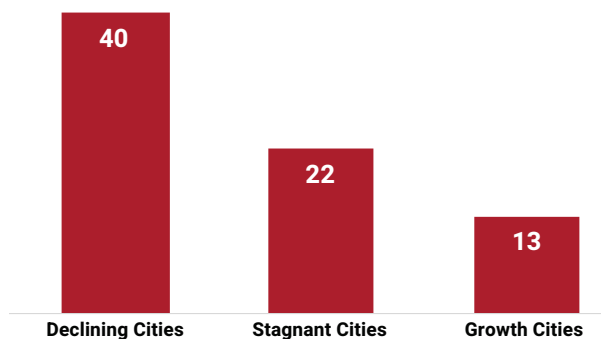
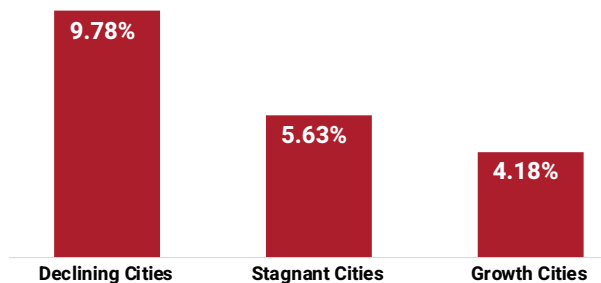Source: Author calculations

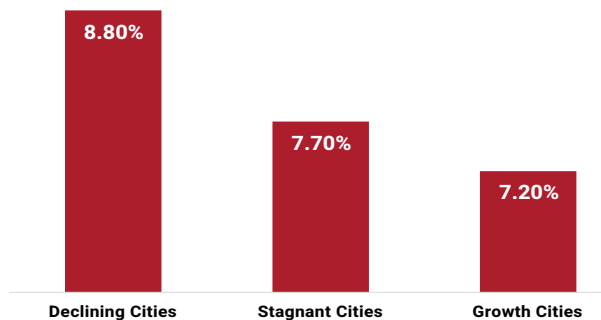**FIGURE 4.** Top State and Local Marginal Tax Rate, Average by Group Ranking
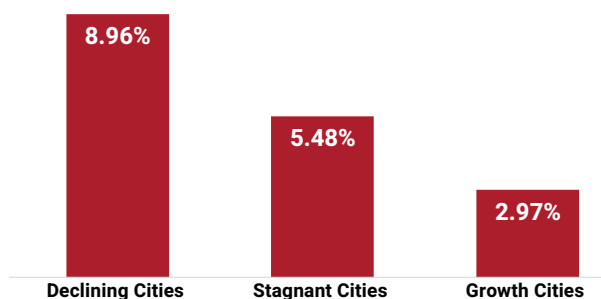
Source: Author calculations based on data from the Tax Foundation

FIGURE 5. Top State & Local Corporate Income Tax Rate, Average by Group Ranking

Source: Author calculations based on data from the Tax Foundation

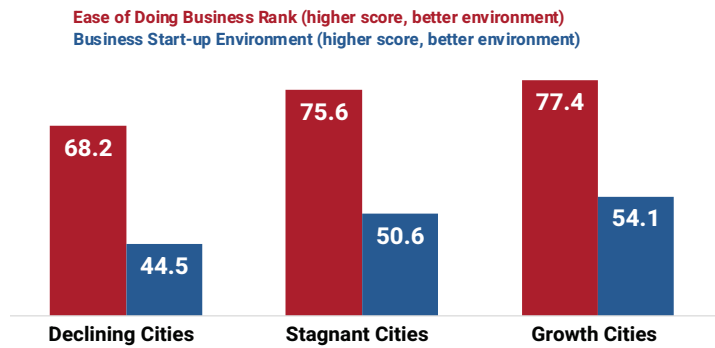**FIGURE 6.** Indivdiual Average Tax Burden, Average by Group Ranking

Importantly, it is not only the business and economic environment where the declining cities lag the performance of the stagnant cities, which lag the performance of the growth cities. As Figures 8 and 9 illustrate, the growth cities also scored better in key attributes such as an affordable cost of living (Figure 8) and having a smaller share of families living in poverty (Figure 9).

Figure 8 presents the average affordability adjusted median income, which adjusts the median household income for each city by the cost of living in that city relative to San Francisco's cost of living. It illustrates the significant affordability gap that exists in the declining cities and stagnant cities relative to the growth cities.
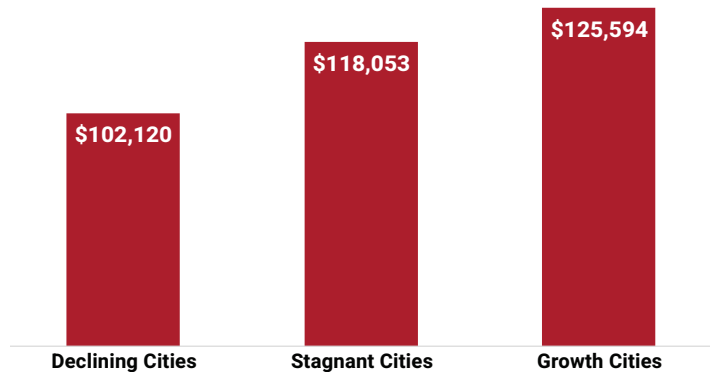
Figure 9, the percentage of families living in poverty, represents the consequences from policies that discourage economic growth and affordability. Not surprising, the same pattern holds – there are fewer families living in poverty in the growth cities compared to the stagnant and declining cities. Further, the declining cities have the largest share of their population living in poverty.

FIGURE 7. Business Environment, Average by Group Ranking (higher score, better environment)

Ease of Doing Business Rank (higher score, better environment)
Business Start-up Environment (higher score, better environment)

Declining Cities	Stagnant Cities	Growth Cities
68.2 / 44.5	75.6 / 50.6	77.4 / 54.1

Sources: Arizona State University and WalletHub

FIGURE 8. Affordability Adjusted Median Income, Average by Group Ranking

Declining Cities	Stagnant Cities	Growth Cities
$102,120	$118,053	$125,594

Source: Author calculations based on Bankrate.com

FIGURE 9. Percentage of Families Living Below Poverty Line, Average by Group Ranking

Declining Cities	Stagnant Cities	Growth Cities
13.37%	11.71%	10.11%
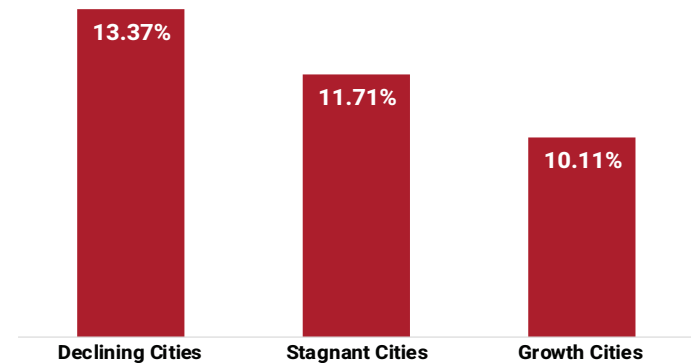
Source: Author calculations based on U.S. Census data

Conclusion

Many factors inform people's location decisions. Attributes that are essential for some families are irrelevant for others. Nevertheless, there are important commonalities that most families will share. Families desire cities that are affordable, foster economic opportunities, and offer residents a high quality of life. The cities offering families these attributes are growing while the cities that are unaffordable and offer a declining quality of life are losing families.

The ranking of the 50 largest cities reveals that the growth cities also have similar pro-growth policy environments. The cities that implement a more pro-growth policy mix – a policy mix that levies less burdensome taxes on businesses and individuals, imposes a less costly regulatory environment, and efficiently provides core public services – tend to foster the attributes that attract residents and businesses. And the reverse is true as well. Cities with declining populations are implementing anti-growth policy environments that reduce economic opportunities, decrease affordability, and worsen the city's quality of life.

These population trends provide important feedback for state and local policy leaders if they will listen. Attracting families and entrepreneurs requires local policy leaders to focus on establishing a policy environment that rewards entrepreneurial activities, lightly taxes residents, implements focused regulations that are not overbearing, and provides core public services cost efficiently.

Appendix

TABLE A1. Economic Incentive Ranking
(1 indicates most pro-growth city, 50 indicates least pro-growth city)

CITY	Economic Incentive Rank	CITY	Economic Incentive Rank
Las Vegas, Nevada	1	Atlanta, Georgia	26
Arlington, Texas	2	Albuquerque, New Mexico	27
Austin, Texas	2	Wichita, Kansas	28
Dallas, Texas	2	Boston, Massachusetts	29
El Paso, Texas	2	Virginia Beach, Virginia	30
Fort Worth, Texas	2	Philadelphia, Pennsylvania	31
Houston, Texas	2	Louisville, Kentucky	32
San Antonio, Texas	2	Omaha, Nebraska	32
Jacksonville, Florida	9	Detroit, Michigan	34
Miami, Florida	9	Chicago, Illinois	35
Charlotte, North Carolina	11	Milwaukee, Wisconsin	35
Raleigh, North Carolina	11	Baltimore, Maryland	37
Memphis, Tennessee	13	Washington, District of Columbia	38
Nashville, Tennessee	13	Bakersfield, California	39
Seattle, Washington	15	Fresno, California	39
Colorado Springs, Colorado	16	Long Beach, California	39
Denver, Colorado	16	Los Angeles, California	39
Mesa, Arizona	16	Oakland, California	39
Oklahoma City, Oklahoma	16	Sacramento, California	39
Phoenix, Arizona	16	San Diego, California	39
Tucson, Arizona	16	San Francisco, California	39
Tulsa, Oklahoma	16	San Jose, California	39
Columbus, Ohio	23	Minneapolis, Minnesota	48
Indianapolis, Indiana	24	Portland, Oregon	49
Kansas City, Missouri	25	New York, New York	50

Top state and local marginal personal income tax rate: https://taxfoundation.org/publications/state-individual-income-tax-rates-and-brackets/ *and* https://taxfoundation.org/local-income-taxes-2019/.

Top state and local corporate income tax rate: https://www.richstatespoorstates.org/variables/corporate_income_tax_rate/.

TABLE A2. Individual Average Tax Burden Ranking
(1 indicates most pro-growth city, 50 indicates least pro-growth city)

City	Individual Average Tax Burden Rank	City	Individual Average Tax Burden Rank
Jacksonville, Florida	1	Portland, Oregon	26
Nashville, Tennessee	2	Atlanta, Georgia	27
Las Vegas, Nevada	3	Fort Worth, Texas	28
Colorado Springs, Colorado	4	Dallas, Texas	29
Memphis, Tennessee	5	El Paso, Texas	30
Mesa, Arizona	6	Fresno, California	31
Detroit, Michigan	7	Washington, District of Columbia	32
Phoenix, Arizona	8	Bakersfield, California	33
Denver, Colorado	9	Columbus, Ohio	34
Wichita, Kansas	10	Sacramento, California	35
Tulsa, Oklahoma	11	Omaha, Nebraska	36
Oklahoma City, Oklahoma	12	Austin, Texas	37
Virginia Beach, Virginia	13	San Diego, California	38
Kansas City, Missouri	14	Minneapolis, Minnesota	39
Philadelphia, Pennsylvania	15	Baltimore, Maryland	40
Raleigh, North Carolina	16	Seattle, Washington	41
Louisville, Kentucky	17	Milwaukee, Wisconsin	42
Miami, Florida	18	Chicago, Illinois	43
Indianapolis, Indiana	19	Albuquerque, New Mexico	44
Boston, Massachusetts	20	Long Beach, California	45
Tucson, Arizona	21	Los Angeles, California	46
Houston, Texas	22	San Francisco, California	47
Charlotte, North Carolina	23	San Jose, California	48
Arlington, Texas	24	Oakland, California	49
San Antonio, Texas	25	New York, New York	50

TABLE A3. Regulation Ranking
(1 indicates most pro-growth city, 50 indicates least pro-growth city)

City	Regulation Rank	City	Regulation Rank
Arlington, Texas	1	Phoenix, Arizona	24
Austin, Texas	1	Tucson, Arizona	24
Dallas, Texas	1	Milwaukee, Wisconsin	28
El Paso, Texas	1	Virginia Beach, Virginia	29
Fort Worth, Texas	1	Colorado Springs, Colorado	30
Houston, Texas	1	Albuquerque, New Mexico	31
San Antonio, Texas	1	Chicago, Illinois	32
Oklahoma City, Oklahoma	8	Denver, Colorado	33
Tulsa, Oklahoma	8	Minneapolis, Minnesota	34
Wichita, Kansas	10	Washington, District of Columbia	35
Indianapolis, Indiana	11	Boston, Massachusetts	36
Detroit, Michigan	12	New York, New York	37
Columbus, Ohio	13	Baltimore, Maryland	38
Kansas City, Missouri	13	Las Vegas, Nevada	39
Memphis, Tennessee	15	Bakersfield, California	40
Nashville, Tennessee	15	Fresno, California	40
Charlotte, North Carolina	17	Long Beach, California	40
Raleigh, North Carolina	17	Sacramento, California	40
Atlanta, Georgia	19	Oakland, California	44
Louisville, Kentucky	20	Portland, Oregon	45
Omaha, Nebraska	21	San Diego, California	46
Jacksonville, Florida	22	Los Angeles, California	47
Miami, Florida	22	San Jose, California	48
Mesa, Arizona	24	Seattle, Washington	49
Philadelphia, Pennsylvania	24	San Francisco, California	49

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TABLE A4. Business Environment Ranking
(1 indicates most pro-growth city, 50 indicates least pro-growth city)

City	Business Environment Rank	City	Business Environment Rank
Atlanta, Georgia	1	Houston, Texas	26
Fort Worth, Texas	2	Minneapolis, Minnesota	27
Denver, Colorado	3	Portland, Oregon	27
Charlotte, North Carolina	4	Virginia Beach, Virginia	29
Colorado Springs, Colorado	5	Fresno, California	30
Jacksonville, Florida	6	Wichita, Kansas	31
Austin, Texas	7	Boston, Massachusetts	32
Oklahoma City, Oklahoma	8	San Diego, California	32
Columbus, Ohio	9	Chicago, Illinois	34
Omaha, Nebraska	9	El Paso, Texas	35
Kansas City, Missouri	11	Louisville, Kentucky	36
Miami, Florida	12	Tulsa, Oklahoma	36
Mesa, Arizona	13	Oakland, California	38
Sacramento, California	14	Bakersfield, California	39
Raleigh, North Carolina	15	Washington, District of Columbia	40
Indianapolis, Indiana	16	San Antonio, Texas	41
Arlington, Texas	17	Long Beach, California	42
Tucson, Arizona	17	Milwaukee, Wisconsin	42
Nashville, Tennessee	19	San Jose, California	44
Seattle, Washington	20	San Francisco, California	45
Albuquerque, New Mexico	21	Baltimore, Maryland	46
Phoenix, Arizona	22	Memphis, Tennessee	47
Las Vegas, Nevada	23	New York, New York	48
Philadelphia, Pennsylvania	24	Detroit, Michigan	49
Dallas, Texas	25	Los Angeles, California	50

Business Environment: https://wallethub.com/edu/best-cities-to-start-a-business/2281, *and* https://dbna.asu.edu/category-data/ease-of-doing-business
Education attainment: https://wallethub.com/edu/e/most-and-least-educated-cities/6656
Growth in employment and labor force: www.bls.gov.

TABLE A5. Affordability Ranking
(1 indicates most pro-growth city, 50 indicates least pro-growth city)

City	Affordability Rank	City	Affordability Rank
Virginia Beach, Virginia	1	Portland, Oregon	26
San Jose, California	2	Bakersfield, California	27
Austin, Texas	3	Louisville, Kentucky	28
Raleigh, North Carolina	4	San Antonio, Texas	29
Denver, Colorado	5	Houston, Texas	30
Charlotte, North Carolina	6	Tulsa, Oklahoma	31
Atlanta, Georgia	7	Las Vegas, Nevada	32
Seattle, Washington	8	Fresno, California	33
Fort Worth, Texas	9	El Paso, Texas	34
Colorado Springs, Colorado	10	Washington, District of Columbia	35
Oklahoma City, Oklahoma	11	Dallas, Texas	36
Minneapolis, Minnesota	12	Chicago, Illinois	37
Omaha, Nebraska	13	Oakland, California	38
Kansas City, Missouri	14	Boston, Massachusetts	39
Nashville, Tennessee	15	Memphis, Tennessee	40
Mesa, Arizona	16	Baltimore, Maryland	41
Phoenix, Arizona	17	Philadelphia, Pennsylvania	42
Columbus, Ohio	18	Tucson, Arizona	43
San Francisco, California	19	Long Beach, California	44
Indianapolis, Indiana	20	Milwaukee, Wisconsin	45
San Diego, California	21	Miami, Florida	46
Albuquerque, New Mexico	22	Los Angeles, California	47
Sacramento, California	23	New York, New York	48
Jacksonville, Florida	24	Arlington, Texas	49
Wichita, Kansas	25	Detroit, Michigan	50

City median household income: https://www.census.gov/topics/income-poverty/income.html
Cost of living: https://www.bankrate.com/real-estate/cost-of-living-calculator/

TABLE A6. Quality of Life Ranking
(1 indicates most pro-growth city, 50 indicates least pro-growth city)

City	Quality of Life Rank	City	Quality of Life Rank
Virginia Beach, Virginia	1	Columbus, Ohio	26
San Diego, California	2	Tucson, Arizona	26
Mesa, Arizona	3	Dallas, Texas	28
New York, New York	4	Denver, Colorado	29
San Jose, California	5	San Antonio, Texas	30
Colorado Springs, Colorado	6	Omaha, Nebraska	31
Fresno, California	7	San Francisco, California	32
El Paso, Texas	8	Nashville, Tennessee	33
Austin, Texas	9	Wichita, Kansas	34
Raleigh, North Carolina	9	Minneapolis, Minnesota	35
Los Angeles, California	11	Washington, District of Columbia	36
Long Beach, California	12	Houston, Texas	37
Seattle, Washington	13	Philadelphia, Pennsylvania	37
Phoenix, Arizona	14	Oklahoma City, Oklahoma	39
Sacramento, California	14	Albuquerque, New Mexico	40
Las Vegas, Nevada	16	Baltimore, Maryland	41
Bakersfield, California	17	Chicago, Illinois	41
Jacksonville, Florida	18	Oakland, California	43
Boston, Massachusetts	19	Atlanta, Georgia	44
Charlotte, North Carolina	20	Memphis, Tennessee	45
Fort Worth, Texas	20	Tulsa, Oklahoma	46
Arlington, Texas	22	Detroit, Michigan	47
Miami, Florida	23	Indianapolis, Indiana	48
Milwaukee, Wisconsin	24	Louisville, Kentucky	49
Portland, Oregon	24	Kansas City, Missouri	50

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TABLE A7. Homelessness and Poverty Ranking
(1 indicates most pro-growth city, 50 indicates least pro-growth city)

City	Homelessness and Poverty Rank	City	Homelessness and Poverty Rank
Virginia Beach, Virginia	1	San Antonio, Texas	26
Arlington, Texas	2	Seattle, Washington	27
Charlotte, North Carolina	3	Columbus, Ohio	28
Fort Worth, Texas	3	Memphis, Tennessee	29
Kansas City, Missouri	5	Phoenix, Arizona	29
Jacksonville, Florida	6	Milwaukee, Wisconsin	31
Colorado Springs, Colorado	7	Denver, Colorado	32
Wichita, Kansas	7	Bakersfield, California	33
Austin, Texas	9	Tulsa, Oklahoma	34
Louisville, Kentucky	9	Dallas, Texas	35
Omaha, Nebraska	9	Las Vegas, Nevada	35
Raleigh, North Carolina	12	Sacramento, California	37
Mesa, Arizona	13	Long Beach, California	38
Chicago, Illinois	14	Washington, District of Columbia	39
Indianapolis, Indiana	14	Atlanta, Georgia	40
Oklahoma City, Oklahoma	16	Baltimore, Maryland	40
Minneapolis, Minnesota	17	Oakland, California	40
Nashville, Tennessee	18	Detroit, Michigan	43
El Paso, Texas	19	Tucson, Arizona	43
Portland, Oregon	20	Philadelphia, Pennsylvania	45
San Diego, California	20	Boston, Massachusetts	46
Albuquerque, New Mexico	22	Los Angeles, California	47
San Jose, California	23	New York, New York	47
San Francisco, California	24	Fresno, California	49
Houston, Texas	25	Miami, Florida	49

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