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“Self, Place, and Knowing”  
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# How Do Housing Supply and Community Assets Affect Rents and Quality of Life in Census Tract 3240.03? An Critical Microeconomic Synthesis of Self, Place, and Knowing

## Abstract (154 words)

Census Tract 3240.03, nestled in the heart of unincorporated Contra Costa County between Pleasant Hill and Walnut Creek, may seem idyllic to some—a kind of suburban paradise (although the present author may not be entirely without bias). But how do people live here? The question is meant in two distinct senses. How do people conduct their lives here, using what assets (of the form one might be able to catalogue on a map)? And also: how can people live here, as in, how can they afford to do it, to pay rent in our capitalist Society with all its vagaries and cruelties? We survey the economic literature, both empirical and theoretical, to find the answers. At the end, we also (furthermore and separately, pursuant to the goals of this study) consider some key asset-mapping concepts, which are also an indispensable part of the puzzle of the mystery of life in Census Tract 3240.03.

## Introduction (501 words)

As one does in all things, we start at the beginning. To understand the intricate and complex issues of housing supply and community assets in Census Tract 3240.03, it's advisable to familiarize oneself with the vital statistics of the area: how the people here live and work, the texture of what their lives are like. It is only with this context with which further inquiry will have the foundation in which to ground its roots in. In this endeavor, we are greatly aided by data compiled and presented by the United States Census Bureau (U.S. Census Bureau 2023).

Our faithful civil servants tell us: the median age in Census Tract 3240.03 is 34.4, and the area is 55% male. The ethnic makeup is 47% white and 27% Asian, with 14% Hispanic and 8% Black. The *per capita* income is \$73.8K. But the whitewashed facade of average statistics hides a leery underbelly: despite the seeming wealth, 12% of people in the area are in poverty, including 29% of children. The affordable homes of Esperanza Place nearby (Habitat for Humanity 2021) are a testament to the inequalities that accompany affluence. Interestingly, 41.4% of the population is foreign-born. (That's more than the present author would have expected.) Of the foreign-born, 66% hail from Asia. (That's more as expected, particularly given the known racial breakdown.)

Besides wealth and inequality, Census Tract 3240.03 is also a place of loneliness. Only 38% of adults are married, and 3.8% of women aged 15-50 gave birth last year, about two-thirds the rate in Contra Costa County as a whole. The present author lives alone in a studio at IMT Pleasant Hill in the Census Tract, and can testify that no one talks to their neighbors here. It's very much a commercial arrangement: a corporation owns the apartments, and will let you live in one of them in exchange for money, if you can prove you have money. (The author, lacking a job when moving back to the area in late 2023, was able to invoke a clause in the corporation's policy that accepts proof of assets in lieu of stable employment.)

In terms of what is called “educational attainment”, about 71.3% of the populace has a Bachelor's degree or higher, a marked increase compared to the general population or even that of the venerable Contra Costa county. The present author, although perhaps tainted by bitterness over a checkered history and the injustice of credentialism, is not among them and has severe doubts of the

utility or meaning of a degree (Davis 2024), but is projected to join them soon after the publication (“publication”, such as it is) of this research. (Some would argue that this research itself proves his point, but his is a complicated side-issue and should be sidebarred.)

Now knowing what we do about the humble and fair people of Census Tract 3240.03, we turn to consider how the housing supply and community assets of the area shape the contours of their lives. It bears sober consideration.

## Discussion (684 words)

The study of microeconomic theory (to say nothing of microeconomic practice) has blossomed since the time of David Ricardo. One of the most foundational premises of the subject are the laws of supply and demand. Imagine a graph, a two-dimensional chart with axes. On the horizontal axis: quantity of units sold (of some economic good or another; the analysis is fully generic). On the vertical axis: price. (You’d expect price to be the dependent variable, on the horizontal axis, but apparently this is the standard convention.) The fact that consumers will be willing to buy more units of the good when the price is lower is expressed graphically as a downward sloping “demand curve.” On the other hand, the fact that producers will be willing to supply more of the good if it fetches a higher price is expressed as an upward sloping “supply curve.” In the middle where the inevitably proverbial “twain” shall meet—in fact, are provably destined to meet, in accordance with the intermediate value theorem—is the vaunted “market price.”

The analysis *purports* to be fully general. But some scholars of community studies have doubts that reality fails to meet the model in systematic ways that act to the disadvantage of marginalized groups. After all, houses and apartments are different from apples or lawnmowers; there’s a lot of friction in building a house or moving house. On the other hand, many economists think this is a facile rationalization—despite that fact “Land Is Different” is a common position in the discipline, going back to the work of Henry George, who proposed a tax on the value of unimproved land.

The disagreement matters because different views on the matter inform what is to be done about homelessness and housing insecurity. If the true reason that people can’t afford to have a place to live is that there isn’t enough housing to accommodate the people competing to rent or buy them, then it would seem to follow that the remedy is to alleviate barriers to new housing developments at market prices. (According to the laws, if supply is artificially restricted, the price goes up.) On the other hand, if microeconomics isn’t real, maybe capitalism and developer greed are the problems.

Concerning how the matter affect the illustrious but elusive domain of Census Tract 3240.03, there does not seem to be any specific research. (The world is small relative to the space of possible ideas that could be written about, every information-theoretic “bit” you add to your topic cuts the potential number of researchers who might have written about it by one half. The base-two logarithm of the world’s 8 billion people is only 33 bits; it doesn’t take much to be unique.) But Census Tract 3240.03 does exist within the greater San Francisco Bay Area (which houses too the University under whose auspices this very research is being conducted), about which some things have been written.

For example, writing for *The American Journal of Economics and Sociology*, Stephen E. Barton of the Berkeley Rent Stabilization Board—no conflict of interest there!—analyzes rent data from the Bay Area and concludes that higher prices than in other metro areas aren’t about the housing itself being higher quality or more expensive to build. Rather, it’s about land rent: land in cities is more valuable and there’s only so much of it to go around (Barton 2011). This is of considerable interest to the situation on the ground in lovely Census Tract 3240.03. There are already apartment buildings here of some considerable density. If the present author is paying north of \$2K (including utilities, I confess) for a 480 square foot studio, I only have to blame my luxury taste in choosing to live in a place rich with community assets. (When planning the move in September 2023, there’s no doubt the present author couldn’t have found a cheaper place in Antioch, even or somewhere further along Bay Area

Rapid Transit's Yellow Line—and yet only at the terrible cost of fewer mappable community assets. (Perhaps even forsaking the Yellow Line itself.) No, thank you!

### **Final Thoughts, with an Emphasis on Asset-Mapping Concepts (533 words)**

In an evocatively-titled article for *City & Community*, “‘You’re Really Stuck’”: Housing Strategies and Compromises in the San Francisco Bay Area”, Sigrid Luhr examines the methods of how communities of vulnerable populations afflicted by poverty and racism are navigating the housing crisis (Luhr 2024). The Bay Area, Luhr explains, is one of the regions in which wages direly trail behind rents. Facing high housing prices, many individuals and families are forced to move in a “reactive” manner rather than after a deliberative search. On the other hand, others *don’t* move because of financial constraints. As Luhr aptly sums it up, “just as there are ‘voluntary’ and ‘involuntary’ moves, there are ‘voluntary’ and ‘involuntary’ stays.”

The plight of an unstable or unsustainably expensive housing situation could no doubt contribute to other unpleasant situations. For example, the stress of struggling to make rent could contribute to mental illness. (The present author is qualified to have an opinion on this, having been involuntarily hospitalized twice due to circumstances that originated from stress.) Likewise, spending more than 50% of one’s budget on rent is liable to exert pressure on other parts of the budget, leading, *e.g.*, to food insecurity. Or if there are already tensions in a household, it seems plausible that economic stress could contribute to domestic violence, particularly violence against women and children.

To study the issue of housing problems empirically, Luhr draws upon both survey data and extensive interviews. (Notably, Luhr cites a Bay Area racial composition that uses the categories White, Black, Asian, and Latinx [*sic*]. The fact that Indigenous Peoples are not considered a category—their bloodline usurped into a category named after the language spoken by their oppressors and genociders—is too cruel an irony.) Curiously, Luhr seemingly approvingly mentions rent control policies adopted by major municipalities in the area, without any consideration of the obvious supply issues. (Rent control is a supply restriction: if housing can’t be rented at market rates, that reduces the incentive to build housing according to the microeconomic theory.)

More empirical work abounds. A team of researchers at the Federal Reserve Bank of San Francisco led by Karen Chapple wrote a report on “Housing Market Interventions and Residential Mobility in the San Francisco Bay Area”. As the present author noted in a literature review assignment for “Self, Place, and Knowing” at San Francisco State University:

[Chapple *et al.*] found that building market-rate housing modestly increased both immigration (people moving to a neighborhood) and outmigration (people moving out, natch), and that subsidized housing tends to increase immigration more. Tenant protections reduce churn, which interacts with churn-increasing market-rate housing production. The Bay Area has been gaining jobs faster than houses, so this is a study of an extreme situation that might not generalize to areas without such an acute housing crisis.

Some political theorists claim that none of us are free until all of us are free. While that claim is obviously nonsense taken literally, there are thematically related claims that are true, like that similar struggles affect people of all walks of life. If we scrupulously work to understand the true causes of social problems, maybe we can figure out interventions that will make things slightly better.

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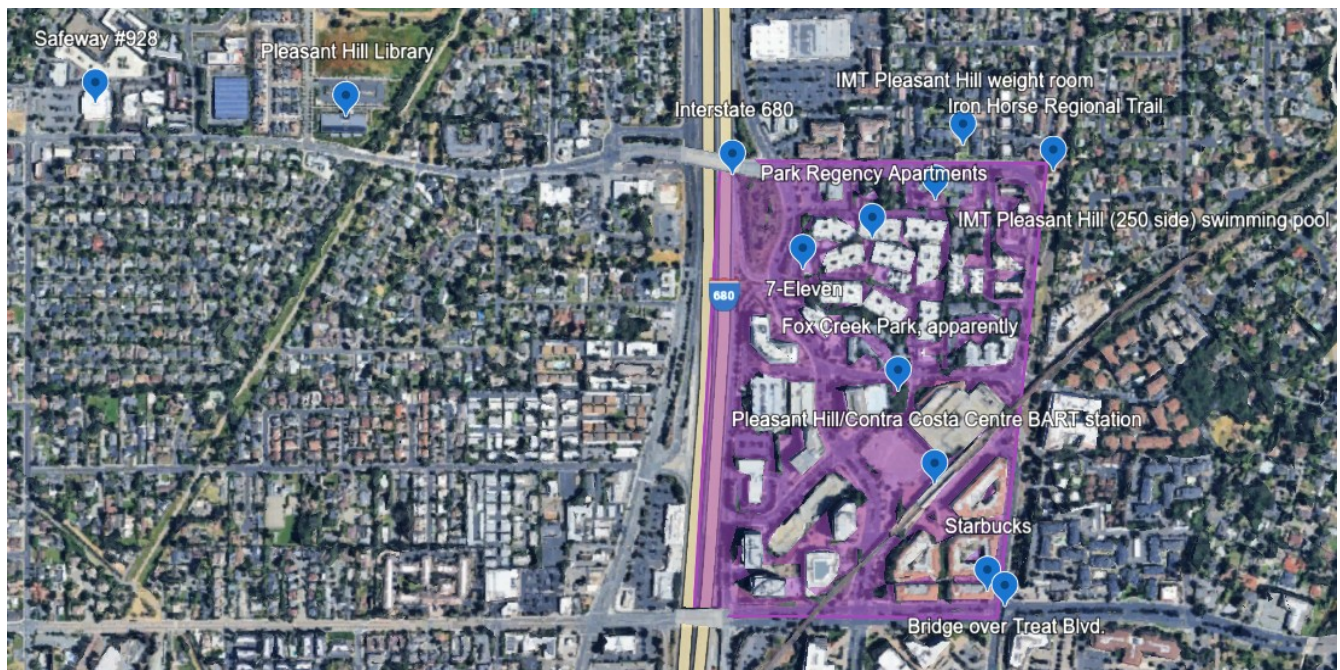
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**(1872 total words)**



## **Pleasant Hill/Contra Costa Centre BART Station**

(306 words)

This is the train station. It's a gem of an asset: whenever I need to go somewhere in Berkeley or San Francisco (including to the University on Tuesdays and Thursdays and the rare Monday/Wednesday/Friday when I'm not ditching my "Modern Algebra I" class which is too easy for me to bother going to lecture), this is what I use, because driving would be a pain. They have a "[short story dispenser](#)" machine inside (which actually prints poetry in my experience), which is a cute gimmick, even though I think most people carry smartphones these days and are therefore unlikely to want for reading material to endure a long train ride. The train station contributes to the overall health and well-being of the grand community of Census Tract 3240.03 by providing transportation to people who want to go to and from Pleasant Hill to other areas in the greater geographical Bay Area. The trains aren't always on time, but that's so much better than not having any trains at all. This station is on the Yellow Line. (I think they actually started naming the lines by colors in official BART announcements relatively recently; it was always yellow on the system map, but the transit authorities used to be more pointed about only referring to it at the SFO–Antioch or Pittsburg/Bay Point line. So, the benefits it delivers to the community are limited by it not being able to directly go on other lines, like the Blue Line to Pleasanton or the Green and Orange Lines, which I have it on good authority go all the way to San Jose! Still, having to transfer at MacArthur is not a great sickness sapping the health of the community in relative terms.

### **Iron Horse Regional Trail**

(303 words)

This is a paved trail that extends a long way in either direction—I don't know exactly how far, but one time in late 2023 when I was avoiding checking the comments on [pt. 3 of my memoir](#), I walked all the way to the strip mall in Concord where Fry's was before Fry's didn't survive the pandemic, which is really far. I often run here in the morning (2.4 miles from the IMT leasing office to Monument Blvd. and back, or sometimes 1.2 miles to Hookston Rd. and back) so that I don't get fat and die.

The Iron Horse Regional Trail contributes to the overall health and well-being of the grand community of Census Tract 3240.03 by providing a place for foot and bicycle traffic to go all around the area, in a way that is relatively unmolested by cars and other automobiles. Many a family has enjoyed a walk on the trail, many a hiker has found respite and beauty in its scenic compact, the way weaves glisteningly through the darkness of a Bay Area and Contra Costa County that otherwise would seem indifferent to the plight of its merry citizens and their merry men. The concrete trail surface may actually be a detriment to health insofar as it is a hard surface to walk on and might injure people's knees, but you never know—maybe some people's knees are adaptive and don't mind the shock? The trail's benefits to the community are multiplied by all the other assets that happen to be along the trail, so that's a bonus that increases the utility of the trail far beyond that of the trail itself.

### **Pleasant Hill Library**

(307 words)

This is the library! It's an OK place to study, but it's surprisingly not as good of a place to get books as you expect because the county library selection tends to be a bit limited—they stock popular-level books for normies and just don't have a lot of the grown-up books for smart people that you would find



at a University library. [They rebuilt it](#) a few years ago, but I seriously think the old library was better. (It had bigger stacks; when I asked the staff about it, they said they junked a lot of allegedly outdated material from the old collection.) Why would you spend \$33,000,000 to destroy the old library and build a worse one? I don't get it.

Nevertheless, despite the fact that I don't get it, I must confess that the new Pleasant Hill library is still yet an asset that contributes to the overall health and well-being of Census Tract 3240.03. You often see mothers and occasionally fathers take their small children to the library, because the library is a safe and nice place to take children. When my sister and niece (Amelia, 4) and brother-in-law visited all the way from exotic Cambridge, MA, I checked out books from this library (and the one in Walnut Creek) to read to Amelia. Reading so many books to Amelia would not have been as economically feasible if I had to buy them all instead of just checking them out from the library! A local middle school is nearby, and who can say but that they supplement their books with books from this library? You never know how community resources will get successfully exploited by crafty community members.

## **Interstate 680**

(324 words)

This is the big road for cars to go fast! If you need to go other places in the area that aren't immediately in Walnut Creek/Pleasant Hill and aren't near a BART station (see other pin), this is the asset for you. I surprisingly don't actually use it that often because most of the places I usually go are either in Walnut Creek/Pleasant Hill or near a BART station. I guess when I tried out adult gymnastics last year, the gymnasium was in Concord near the Noodles & Company, so I would drive on the 680 to that on Wednesday nights.

No one could possibly doubt in good faith that this highway, this lovely highway called Interstate 680 is an asset that contributes to the overall health and well-being of Census Tract 3240.03, because transportation is so essential to accomplish any other goal, and—while the same could be said regarding transportation about other transportation-related pins on this map, like the train station and the Iron Horse Regional Trail, cars have taken on an essential role in American Society due to how they manage various trade-offs and don't need to adhere to fixed rails. (OK, you do need to build roads, which wasn't a given in the state of nature, but once the roads exist, the scheduling of travel is so much vastly more flexible than is made available by trains. This is especially true once you consider not only passenger traffic, but also the movement of goods, perhaps to stores like Safeway (see other pin on this map). You can't ship goods on BART or the Iron Horse Trail—it simply would not work and would not be economically feasible in any way, shape, form, or mode, or packaging. That's the truth, and you can't perusade me otherwise, because that would be persuading me of a falsehood, which is anathama.

## **7-Eleven**

(303 words)

As with Safeway #928 (see other pin), if you've been to one 7-Eleven, you probably won't be surprised by this one. I don't know if it has a uniquifying store number. (In contrast, I know where to find the Safeway store number on the receipt because I used to work there.) It's pretty convenient to walk here

when there's just one thing I want to buy (like some coffee creamer or a snack or emergency bath tissue when I just ran out) but I don't want to drive all the way to Safeway #928.

This 7-Eleven is an asset that contributes to the overall health and well-being of Census Tract 3240.03 because it's a place where people can buy goods, as I have explained. There's also an Amazon locker inside, which is convenient for people who want to buy something from Amazon but live in an apartment where the delivery person can only drop the package in front of the door, but the person living in the apartment might not be home at that time to quickly retrieve the package. What if it were an important package for which the expected utility of it getting stolen is sharply negative, even if the probability of it getting stolen is not that high? That's where the Amazon locker comes in, and it's available at this 7-Eleven. I'm sure it works, because I have in fact used it when I needed to order something but I wasn't sure I'd be home because I've been finishing my math degree at SFSU lately, which has mostly been pretty good specifically because of the graduate analysis courses—some of the gen-ed courses have much lower standards and incentivize bullshit.

### **IMT Pleasant Hill weight room**

(315 words)

This is the weight room at the apartment complex where I live, which is important so that I don't get fat and die. This semester, I've mostly been going for quick runs on the Iron Horse Region Trail (see other pin) rather than coming here, but maybe that's a mistake because I might get weak and sick even if I don't get fat and die? It only has dumbbells (no barbells or anything like a real gym), but that's OK because it's so close. When I do come, I try to do some assisted pull-ups (with stretchy bands that I bring with me) and dumbbell bench press and goblet squats and 20 minutes on the elliptical machine. The elliptical machine was broken for a few months last year, but they fixed it eventually. The weight room is an asset that contributes to the overall health and well-being of IMT Pleasant Hill residents, who are also by virtue of that fact residents of Census Tract 3240.03. It's important that we don't get fat and die! I actually haven't been going to the weight room much lately because I've been so busy with schoolwork, that I've instead been relying on running on the Iron Horse Regional Trail (see other pin) to get my exercise. But when I was using the weight room, I usually didn't see too many other people there? Am I relatively alone in my ability to use willpower to combat the forces of sedentary lifestyles? They did recently—well, not that recently, early 2024—put up inspirational posters praising the virtues of pushing through pain to achieve one's fitness goals. (Not in those words; I don't remember the words because I haven't been going lately.) Do the posters make it even more of an asset? Unclear.

### **Safeway #928**

(300 words)

If you've been to one Safeway, you probably won't be surprised at what this one is like, because that's the nature of chain supermarkets and chain stores in general—to provide a consistent shopping experience despite diverse locations. This is where I do most of my food shopping because it's so close. (But maybe I should make the shlep to hit Grocery Outlet more often because it's cheaper?) When I go in the morning to buy bagels and coffee, I often see Oliva (who was my coworker when I worked at Safeway #1701 back in the late 'aughts). Hi, Oliva!

As I have just explained, Safeway #928 is an asset that contributes to the overall health and well-being of Census Tract 3240.03, because people need to buy food and people need to buy other supplies for their home! Where else would they get it? Okay, that was a rhetorical question; there are lots of other places to get it, not just other supermarkets in the area, but even the Walnut Creek Farmer's Market. This Safeway is also pretty close to the Pleasant Hill library (see other pin), which makes it possible to park at the library, walk over to Safeway to get bagels and a donut and coffee, and then walk back and study all day! What bliss! (I mean studying something real, like math, not something fake, like leftist slop for a grievance studies gen-ed class at a mediocre state university. The people who have to write bullshit to fill a wordcount to earn gen-ed credits in bullshit majors seem sad compared to STEM students studying the true nature of reality—and a lot of them, and even their professors, don't seem to know what they're missing.)

### **IMT Pleasant Hill (250 side) swimming pool**

(300 words)

This is the pool outside my apartment. The same company that owns my apartment building also owns the buildings across the street; it's all part of the same complex. There's a pool on both sides of the street, but this one is smaller. Somewhat like the weight room, I actually don't see many people using it at all? Is that weird? People are paying all this money to live in a nice apartment complex with a pool, and they don't even use the pool? I literally don't think I've ever swam in there. I mean—I also grew up across the street from an artificial lake, and I would rarely if ever use the lake. And yet, we cannot deny the conclusion that the swimming pool on the 250 side of the street at IMT Pleasant Hill is yet still an asset that contributes to the overall health and well-being of Census Tract 3240.03. It has to be—it must be. Because if it isn't—what was it built for? And who maintains it? The IMT groundskeeper guys seem pretty nice, and they must be carefully maintaining the chlorine levels in this nice, spendid pool, and for nothing? But it's not for nothing, as long as there is still some hope of someone needing to swim, maybe for the exercise, but maybe just to cool off in the summer once the temperature creeps up the the 90's (Farenheit) or even 100s, as it sometimes does here in east-East Bay, lacking as it does the cooling influence of adjacency to the cold San Francisco Bay air, the coolest air in the whole San Francisco Bay Area. And who couldn't say the same in less than 13 additional words?

### **Park Regency Apartments**

(302 words)

This is an apartment complex that is near the one where I live, which I guess is an asset that contributes to the overall health and well-being of Census Tract 3240.03 insofar as it gives people a place to live here in beautiful Contra Costa County. But, honestly, despite being part of the same neighborhood as the apartment complex that I live in, this place is kind of a dump; when I was looking for a place to move, I also took a tour there, and it just seemed kind of run-down and mismanaged. The perception of mismanagement was enhanced by the time the other year when there was an alarm going off like every 90 seconds and I could hear it from my building, and it kept going until the next day until I marched over to their office and complained. (This was in addition to another alarm that had been going off that night and had to be turned off by the fire department, the men who came in their big red trucks. I



respected them and thanked them, those men of service.) But even if it's not a well-managed place, one imagines that it's better than a lot of alternatives, better than being homeless—I'm telling you, it's really a nice area here in Census Tract 3240.03. So you have to assume that people making the sacrifice of living in the Park Regency must in some sense know what they're doing—making an economically rational trade-off that being here in such an idyllic Census Tract is worth putting up with the chaos, dinge, despair, and general relative low class of the Park Regency. (The pretentious name is probably hoping to make people not notice, but we can see.)

## **Bridge over Treat Blvd.**

(300 words)

The pedestrian bridge over Treat Blvd. is an asset that contributes to the overall health and well-being of Census Tract 3240.03 by means of making it so that pedestrians (people walking about their business) and cars don't have to take turns on that one section of the road. The people walking (and the bikes, and the dogs, and anything else that might travel along a sidewalk—a squirrel?) can just go over the bridge, and the cars can just go under. You have to wonder why there aren't more bridges in the world—it's such an efficient arrangement for routing traffic around, adding a new dimension to the space of the world and the people who need to travel along Treat Blvd. There's another bridge in the area, in Walnut Creek, over Ygnacio Valley Road. Why aren't there more? You could imagine a richer Society with way more bridges, than just our moderately rich Society that only has like one per suburban city. I sometimes run over the Treat Blvd. to go to Heather Farm park, when I want to try to practice headstands before I go back to adult gymastics, having triumphantly mastered the skill. (I have one punch left on my pass, and I decided that I needed to go practice on my own before coming back to use it; I hope it doesn't expire.) And that lovely bonny bridge over Treat Blvd. is my gateway to get to the park. I suppose that the arc of the bridge makes it a longer distance than just crossing a street-level crosswalk, but the longer distance is worth it if it means not having to stop and wait for the cars to stop at the signal, because we have a bridge.

## **Starbucks**

(309 words)

Near the Treat Blvd. bridge (see other pin), on the corner, there's a Starbucks. I guess, not unlike the Safeway and the 7-Eleven, if you've been to one Starbucks, you probably won't be that surprised about what this one is like. I actually can't drink real coffee anymore after my history of insomnia scares, but I acquired the taste for coffee years back, and so I often end up buying decaf. Is that silly? Given that coffee doesn't "objectively" taste that good, why am I still buying it, wasting my precious money on it, if I don't even want the drug and am just going to drink decaf? Maybe you can explain it, because I certainly can't. And yet—sometimes I walk here, to the standard corporate coffee place with my pink personal cup and order a medium (they call it "Grande") iced decaf Americano, with vanilla syrup. Despite the cliché and the gentrification and the copy-pasted ambiance, one is left feeling unable to escape the conclusion that this Starbucks of which I don't know the store number is indeed an asset that contributes to the overall health and well-being of Census Tract 3240.03, insofar as people want their vanilla lattes and their double mochas and their Frappuccinos—that one's a trademark—and, indeed,

even their grande decaf iced Americano with vanilla. It's probably wasteful to spend four goddamn dollars on coffee, so I should probably err on the side of making my instant decaf at home with hot water from the microwave and then pouring it over ice, which is a thing I do pretty commonly. But my container of decaf coffee crystals is running low now; probably I should buy more at Safeway #928 (see other pin). Do the community assets never cease?

## **Fox Creek Park, apparently**

(319 words)

I didn't know about this one. You would think that living in Census Tract 3240.03 would have equipped me with a sensitive appreciation of all the local mappable assets, regardless of whether they had been mapped. And yet there I was, looking at Google Earth about where to place the 12th pin for a school assignment (that I privately thought was of no redeeming educational value and find absurd that I need to comply with to finish my math degree, which is actually difficult intellectual work), not knowing where else on Earth I should pick to drop the pin, and the map has a park icon with the label, Fox Creek Park. Fox Creek? Why, what a delightful name for a park! And I've never been there, though I must have walked right past the avenue leading to it on my way to the train station (see yet other pin) or Starbucks (see other pin) or yet still to the Heather Farms Park via the Treat Blvd. bridge (see yet other pin still). Is it not an asset that contributes to the overall health and well-being of Census Tract 3240.03? I can only presume that some people do benefit from having a park, and I will be sure to go visit it now that I know that it exists—not to report back, but to see that it exists. In a way, then, the assignment that I didn't respect will have taught me something—that there is a park in my neighborhood dedicated to the spirit of the fox, a noble animal that I don't see wild here, but you could imagine existing amongst the taxonomically related coyotes in this noble land, this American successor civilization that has built so many wonders on this land, even if the ancestors of the white people who built the wonders weren't from around here.