



Episode 4: How Bankrupt American Cities Stay Alive

Episode Link: <https://www.youtube.com/watch?v=XfQUOHIAocY>

Running Time: 11:01

“You can’t make your city great if you’re financially insolvent.”

Discussion Questions

- This episode shows the stages of development of Brainerd, Minnesota, from pop-up shacks in the 19th century to the suburban development pattern of today. How has your own city’s development changed over the decades and centuries?
- Is there an area where you live that was once “postcard worthy” but no longer is? When and how did that change happen?
- This episode focuses on how debt finances new growth at the expense of maintaining existing places. How much of your locally-generated revenue does your city government spend on debt service? (Strong Towns recommends no more than 10%.) Is finding this information accessible and transparent?
- Do you know how developments near you have been financed? Do you feel this information is accessible and transparent to the public?
- What else stood out to you from Episode 4?

Ideas for Taking Action

- Question #10 on the [Strong Towns Strength Test](#) is this: “Does the city government spend no more than 10% of its locally generated revenue on debt service?” Try to find the answer to this question. While you’re at it, make your way through the other nine questions of the Strong Towns Strength Test. How does your city score?
- Many Strong Towns advocates have taken the initiative to do the math on developments in their cities. Check out [some of the examples](#) in the Action Lab. Then consider doing the math on a project in your own city. You can learn more about how to run this kind of DIY analysis [in the Action Lab](#).
- If your city isn’t providing clear, accurate, and accessible information about its finances, that’s a problem. It’s the first step in making better decisions about how to build a prospering and resilient town. Learn more about Strong Towns Transparent Local Accounting campaign, then put pressure on your city to make financial information easier to find and easier to understand.

- Share this episode with someone whom you think the content will resonate with.

Essential Strong Towns Content

- Articles
 - [“We Need Growth. But Only If It Generates Real Wealth,” by Daniel Herriges.](#)
 - [“The Power of Growing Incrementally,” by Charles Marohn.](#)
- Video:
 - [“The Illusion of Wealth” \(Curbside Chat #3\).](#)
 - [“Productive Growth” \(Curbside Chat #4\).](#)
 - [“Incremental Development” \(Curbside Chat #5\).](#)

Go Deeper

- Articles
 - [“Greetings from Anywhere: Supporting Postcard-Worthy Places,” by Joe Minicozzi.](#)
 - [“If Strong Towns Is Right and Cities Are Insolvent, Why Do So Many Seem to Be Doing So Well?” by Charles Marohn.](#)
 - [“The Foolproof City,” by Charles Marohn.](#)
 - [“The More We Grow, the Poorer We Become,” by Charles Marohn.](#)
 - [“If We’re Not Going to Maintain What We Have, Then Why Bother Building Anything New?” by Charles Marohn.](#)
 - [“A City Shaped by Many Hands,” by Daniel Herriges.](#)
- Core Campaign
 - [Transparent Local Accounting.](#)

Got Questions?

Check out the [Strong Towns Action Lab](#). You can type in any word, phrase, or question into the search bar and be directed to core insights, top content, and case studies for your query. Try it out by typing in “Transparent Local Accounting.”

Not Just Bikes

- YouTube: [@notjustbikes](#)
- TikTok: [@notjustbikes](#)
- Patreon: [@notjustbikes](#)

Strong Towns

- Website: www.strongtowns.org
- YouTube: [@strongtowns](#)
- Action Lab: actionlab.strongtowns.org