

The Domestic Standard: American Homeownership and the State, 1917-1950

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# Introduction

In October 2002, President George W. Bush told the audience of the White House Conference on Minority Homeownership: "We can put light where there's darkness, and hope where there's despondency in this country. And part of it is working together as a nation to encourage folks to own their own home."<sup>1</sup> Most striking about Bush's comments is how similar they are to statements made by American government officials, social reformers, and industrialists nearly eight decades earlier. In words that placed homeownership at the center of his "Blueprint for the American Dream," Bush was reading from a script largely unchanged since the 1920s. The single-family, owner-occupied home Bush promoted has long been the cornerstone of the American Dream. In the twentieth century, homeownership became an attainable reality for many Americans. Since the 1950s, most Americans have owned their own homes, a majority that has continued to the present. Through economic booms and busts, Americans' preference for homeownership has rarely wavered.<sup>2</sup>

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<sup>1</sup> "President Hosts Conference on Minority Homeownership," Press Release, Office of the Press Secretary, October 15, 2002, accessed July 5, 2014, <http://georgewbush-whitehouse.archives.gov/news/releases/2002/10/20021015-7.html>.

<sup>2</sup> For comprehensive studies of housing in the United States, see Gwendolyn Wright, *Building the Dream: A Social History of Housing in America* (New York: Pantheon Books, 1981); Kenneth T. Jackson *Crabgrass Frontier: The Suburbanization of the United States* (New York: Oxford University Press, 1985). For a discussion of housing in the first decades of the twentieth century, see Robert G. Barrows, "Beyond the Tenement: Patterns of American Urban Housing, 1870-1930," *Journal of Urban History* 9 (1983): 395-

The preference for and the real possibility of owning one's own home has required a century of purposive effort by the federal government—in concert with manufacturers, the real estate industry, voluntary and professional groups, and social scientists—both to promote an ideology of homeownership and develop policies that reduced or removed many of the practical barriers to purchasing a home. While the post-WWII period is rightly seen as the time when massive homebuilding and buying initiated unprecedented transformations in American life and landscape, government policies beginning in the 1910s are what made the “machine” of mid-century homeownership possible. This dissertation is about the genesis of the partnership formed between the federal government and private enterprises—such as reformers, professional groups, and industry—in service of that mission. It answers, in part, why the government took on a leading role in national homeownership, first as a promoter and later by

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420; Janet Hutchison, “Building for Babbitt: The State and the Suburban Home Ideal,” *Journal of Policy History* 9 (1997): 184-210. For an overview of housing in the twentieth century, see Joseph B. Mason, *History of Housing in the U.S., 1930-1980* (Houston: Gulf Publishing, 1982). For works focused on suburbia, see Rosalyn Baxandall and Elizabeth Ewen, *Picture Windows: How the Suburbs Happened* (New York: Basic Books, 2000); Robert Fishman, *Bourgeois Utopias: The Rise and Fall of Suburbia* (New York: Basic Books, 1987); Margaret Marsh, “Reading the Suburbs,” *American Quarterly* 46 (1994): 40-48; Margaret Marsh, *Suburban Lives* (New Brunswick: Rutgers University Press, 1990); Tom Martinson, *The American Dreamscape: The Pursuit of Happiness in Postwar Suburbia* (New York: Carrol and Graf Publishers, 2000); Todd Gardner, “The Slow Wave: The Changing Residential Status of Cities and Suburbs in the United States, 1850-1940,” *Journal of Urban History* 27 (2001): 293-312; William Sharpe and Leonard Wallock, “Contextualizing Suburbia,” *American Quarterly* 46 (1994): 55-61; John R. Stilgoe, *Borderland: Origins of the American Suburb, 1820-1939* (New Haven: Yale University Press, 1988). For a discussion of working-class and African American suburbs, see Becky M. Nicolaides, *My Blue Heaven: Life and Politics in the Working-Class Suburbs of Los Angeles, 1920-1965* (Chicago: University of Chicago Press, 2002); David M. P. Freund, *Colored Property: State Policy & White Racial Politics in Suburban America* (Chicago: University of Chicago Press, 2007); Andrew Wiese, “Places of Our Own: Suburban Black Towns before 1960,” *Journal of Urban History* 19 (1993): 30-54; Andrew Wiese, “Stubborn Diversity: A Commentary on Middle-Class Influence in Working-Class Suburbs,” *Journal of Urban History* 27 (2001): 346-54; Andrew Wiese, “The Other Suburbanites: African American Suburbanization in the North Before 1950,” *Journal of American History* 85 (1999): 1495-524. For a discussion of the role of race in developing modern suburbs, see: Jackson, *Crabgrass Frontier*; Antero Pietila, *Not in My Neighborhood: How Bigotry Shaped a Great American City* (Chicago: Ivan R. Dee, 2010); Thomas J. Sugrue, *The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit* (Princeton, NJ: Princeton University Press, 1996); Arnold Hirsch, *Making the Second Ghetto: Race and Housing in Chicago, 1940-1960* (Cambridge: Cambridge University Press, 1983).

authoring specific social and economic policies aimed at making homeownership a reality for a larger share of Americans. The government partnered with businesses and reformers in a shared goal of widespread homeownership, and the policies, methods, and ideology they put in place during the 1920s directly informed the interventionist housing policy decisions of the 1930s and 1940s.

The federal government's push to promote widespread homeownership began in the years immediately following WWI. The 1920s witnessed a surge in rhetoric championing the citizen-building power of homeownership alongside a series of efforts aimed at disseminating the message of the advantages of owning a single-family home, in contrast to other housing options, particularly renting. These campaigns looked to affect social uplift while simultaneously expanding access to an ideologically modern, middle-class lifestyle. A faction of reformers and professional groups gathered in support of homeownership and effectively engaged the federal government's support of this mission, arguing that increased access to quality, affordable single-family homes was essential to the health of the nation, the economy, and the citizenry at large. These campaigns, widely publicized and supported by local committees, promoted the homeownership agenda by establishing a nationwide bureaucratic, government-led apparatus that provided direction and access to clearinghouses of expert information. Although the campaigns provided some basic tools designed to help Americans navigate home buying and home maintenance, the main goal was the cultivation of the desire for homeownership—for more Americans to imagine themselves as homeowners.<sup>3</sup>

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<sup>3</sup> For a discussion of habituating a national population to mass consumerism and the equation of goods production with social production, see Stuart Ewen, *Captains Of Consciousness Advertising and the Social*

Housing reform—through the promotion and provision of “better homes” — provides a particularly effective lens for examining the organizational revolution that took place at the end of the Progressive era.<sup>4</sup> Reform interests, often in the form of voluntary organizations or national associations, recognized the potential of public policy to bring about widespread change and thus sought to develop cooperative partnerships with the federal government.<sup>5</sup> They worked in conjunction with the government to develop national policy to make homes of better quality more affordable to as many

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*Roots of the Consumer Culture* (New York: McGraw-Hill, 1976); Lizbeth Cohen, *A Consumer's Republic: The Politics of Mass Consumption in Postwar America* (New York: Random House, 2003); and William Leach, *Land of Desire: Merchants, Power, and the Rise of a New American Culture* (New York: Random House, 1994). For a discussion of advertising and culture, see Roland Marchand, *Advertising the American Dream: Making Way for Modernity, 1920-1940* (Berkeley: University of California Press, 1985).

<sup>4</sup> For works from historians of the “organizational synthesis” describing the shift from small-scale, informal, local groups to large-scale, national entities characterized by the rise of expansive bureaucratic authorities, see Robert H. Wiebe, *The Search for Order, 1877-1920* (New York, 1967); Louis Galambos, “The Emerging Organizational Synthesis in Modern American History,” *Business History Review* 44 (1970): 279-90; Brian Balogh, “Reorganizing the Organizational Synthesis: Federal-Professional Relations in Modern America,” *Studies in American Political Development* 5 (1991): 119-72. For a description of the messy, “kaleidoscopic” nature of government, see Elisabeth Clemens, “Lineages of the Rube Goldberg State: Building and Blurring Public Programs, 1900-1940,” *Rethinking Political Institutions: The Art of the State*, eds. Ian Shapiro, Stephen Skowronek, and Daniel Galvin (New York: New York University Press, 2006): 380-443.

<sup>5</sup> For a discussion of Progressive reform and housing, see Alan F. Davis, *Spearheads of Reform: The Social Settlement and the Progressive Movement, 1890-1914* (New York: Oxford University Press, 1967); Dolores Hayden, *Designing the America Dream: The Future of Housing, Work, and Family Life* (New York: Norton, 1984); Dolores Hayden, *The Grand Domestic Revolution: A History of Feminist Designs for American Homes, Neighborhoods, and Cities* (Cambridge: MIT Press, 1981); Roy Lubove, *The Progressives and the Slums in New York City, 1890-1917* (Pittsburgh: University of Pittsburgh Press, 1962); Gwendolyn Wright, *Moralism and the Model Home: Domestic Architecture and Cultural Conflict in Chicago, 1873-1913* (Chicago: University of Chicago Press, 1980). For other studies on Progressives influencing federal housing policy, see Howard Gillette, “The Evolution of Neighborhood Planning from the Progressive Era to the Housing Act of 1949,” *Journal of Urban History* 9 (1983): 421-444. For discussions of gender, homemaking, and homeownership in the twentieth century, see Laurel D. Graham, “Lillian Gilbreth's Scientific Management of Homemakers, 1924-1930,” *Signs* 24 (1999): 633-675; Paul C. Luken and Suzanne Vaughan, “. . . Be a Genuine Homemaker in Your Own Home’: Gender and Familial Relations in State Housing Practices, 1917-1922,” *Social Forces* 83 (2005): 1603-1625; Lorna Fox, “Re-Possessing ‘Home’: A Re-Analysis of Gender, Homeownership, and Debtor Default for Feminist Legal Theory,” *William & Mary Journal of Women and the Law* 14 (2008): 423-494; Paul C. Luken, Suzanne Vaughan, “Standardizing Childrearing through Housing,” *Social Problems* 53 (2006): 299-331.

people as possible. They harnessed the wide-reaching power of the government and empowered it as a marketer, regulator, coordinator, and organizer. Some Progressive reformers entered government or took on leadership roles in government-sponsored enterprises; in other cases, politicians either adopted Progressive platforms or at least recognized the potential that Progressive “expertise” offered the government to collect data and implement policies. In so doing, their objectives concerning housing reform became those, as well, of the State.<sup>6</sup>

A central figure in this narrative is Herbert Hoover, who lent his forceful and articulate support toward housing reform.<sup>7</sup> Hoover was an essential catalyst in the ideological and practical implementation of affordable homeownership policy in the United States. He believed that homeownership was a near prerequisite for good citizenship—that Americans needed a property stake in society.<sup>8</sup> The value of propertied

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<sup>6</sup> For cooperation between business and policy making in the Progressive period, see: Jacob Hacker, *The Divided Welfare State: The Battle over Public and Private Social Benefits in the United States* (Cambridge, 2002); Martin Sklar, *The Corporate Reconstruction of American Capitalism, 1890-1916: The Market, the Law, and Politics* (New York, 1988); Robert Weibe, *The Search for Order, 1877-1920* (New York: Hill and Wang, 1967). For a discussion of the ability of social groups to leverage the power of the state and doing so by transcending local boundaries, what Theda Skocpol calls “widespread federated interests,” see Theda Skocpol, *Protecting Soldiers and Mothers: The Political Origins of Social Policy in the United States* (Cambridge: Harvard University Press, 1992): 55-56.

<sup>7</sup> For biographical works on Hoover, see John Hoff Wilson, *Herbert Hoover: Forgotten Progressive* (Boston: Little Brown & Company, 1975); Timothy Walch, ed., *Uncommon Americans: The Lives and Legacies of Herbert and Lou Henry Hoover* (Westport: Praeger, 2003).

<sup>8</sup> For texts concerning the tradition of valuing propertied citizenship, see Ronald Tobey, Charles Wetherell, and Jay Brigham, “Moving Out and Settling In: Residential Mobility, Home Owning, and the Public Enframing of Citizenship, 1921-1950,” *The American Historical Review* 95 (1990): 1395, 1412. For a discussion of the nineteenth-century roots of propertied citizenship, see Thomas Bender, *Towards an Urban Vision: Ideas and Institutions in Nineteenth-Century America* (Lexington: University of Kentucky Press, 1982). For discussions of citizenship and homeownership, see LeeAnn Lands, “Be a Patriot, Buy a Home: Re-Imagining Home Owners and Home Ownership in Early 20th Century Atlanta,” *Journal of Social History* 41( 2008). For discussions of citizenship in WWI, see Christopher Capozzola, *Uncle Sam Wants You: World War I and the Making of the Modern American Citizen* (New York: Oxford University Press, 2008).



citizenship undergirded much of Hoover's efforts to improve housing nationally. In his capacity as Secretary of Commerce and President, he played an integral role in developing homeownership promotion campaigns during the 1920s. Additionally, Hoover expanded and reorganized the Department of Commerce, commissioning numerous studies of building methods with the intent of simplifying materials and processes, standardizing designs and components, and reorganizing labor practices.<sup>9</sup> He meant for the results of these studies—a reduction in the diversity of processes and materials—to demonstrate to the home construction industry more consistent, rationalized, reliable building methods and, ultimately, to reduce production costs. Commerce's remarkable successes in standardization and efficiency continued throughout the interwar period. Taking on the risks of innovation, primarily by supporting the development of new materials and construction practices, the federal government, through Commerce, was able to reduce the costs—both in terms of time and money—inherent in home construction, ultimately making homes more affordable.<sup>10</sup>

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<sup>9</sup> For discussions of the rise of a modern order and efforts to increase efficiency in industry through standardization, see Guy Alchon, *The Invisible Hand of Planning: Capitalism, Social Science, and the State in the 1920s* (Princeton: Princeton University Press, 1985); Fred Bjornstad, *A Revolution in Ideas and Methods: The Construction Industry and Socio-Economic Planning in the United States, 1915-1933* (Ph.D. diss., University of Iowa, 1991); Ellis W. Hawley, *The Great War and the Search for Modern Order: A History the American People and Their Institutions, 1917-1933* (New York: St. Martin's Press, 1979); Samuel Haber, *Efficiency and Uplift: Scientific Management in the Progressive Era, 1890-1920* (Chicago: University of Chicago Press, 1964); Samuel P. Hays, *Conservation and the Gospel of Efficiency: The Progressive Conservation Movement, 1890-1920* (Cambridge: Harvard University Press, 1959); Rexmond Canning Chochrane, *Measures of Progress: A History of the National Bureau of Standards* (Washington, D.C.: National Bureau of Standards, Department of Commerce, 1966). For a discussion of Hoover's efforts as Secretary of Commerce to greatly expand the power of the federal government to manage and guide the economy and culture, especially in terms of rationalization and standardization, see the chapter "Herbert Hoover's Emerald City and Managerial Government" in Leach, *Land of Desire*, 349-378; William R. Tanner, "Secretary of Commerce Hoover's War on Waste, 1921—1928," in *Herbert Hoover and the Republican Era: A Reconsideration*, eds. Carl E. Krog and William R. Tanner (Lanham: University Press of America, 1984); Robert H. Weibe, *The Search for Order, 1977-1920* (New York: Hill and Wang, 1967).

<sup>10</sup> For studies on American business and housing construction, see Adams, *Mr. Kaiser Goes to Washington*; Eric John Abrahamson, *Building Home: Howard F. Ahmanson and the Politics of the American Dream*

Essential to Hoover's reforms was his emphasis on the importance of public private partnerships. His homeownership promotion efforts blurred the boundaries between private and public sectors, encouraging a pluralistic, cooperative model of reform.<sup>11</sup> This dissertation examines two such campaigns managed and funded by the federal government that acted as intermediaries between the national government and individual organizations, allowing reform-minded citizens to preserve their sense of individual autonomy while simultaneously assenting to the national government's direct involvement in selected social and economic problems.<sup>12</sup> Hoover, then, took a central role in orchestrating national housing policy while strengthening the federal government's relationship to its private partner institutions. Hoover refined the practice of "submerged"

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(Berkeley: University of California Press, 2013); Ned Eichler, *The Merchant Builders* (Cambridge: MIT Press, 1982). For examinations of the mixed economy and, specifically, business-led policies, see Randall Brentson Cebul, *Developmental State: The Politics of Business, Poverty, and Economic Empowerment from the New Deal to the New Democrats* (Ph.D. diss., University of Virginia, 2014); Louis Galambos and Joseph A. Pratt, *The Rise of the Corporate Commonwealth: U.S. Business and Public Policy in the Twentieth Century* (New York: Basic Books, 1988).

<sup>11</sup> For an important contribution from business historians calling attention to the often ambiguous, shifting, and porous boundary—one "full of holes"—between business and government, see Philip Scranton and Patrick Friedenson, *Reimagining Business History* (Baltimore: Johns Hopkins University Press, 2013): 92. For similar contributions looking specifically at American political economy, see Bartow J. Elmore, *Citizen Coke: The Making of Coca-Cola Capitalism* (New York: Norton 2014); Kim McQuaid, *Uneasy Partners: Big Business in American Politics, 1945-1990* (Baltimore: Johns Hopkins University Press, 1994); Louis Galambos, *The Rise of the Corporate Commonwealth: U.S. Business and Public Policy in the Twentieth Century* (New York: Basic Books, 1988); Martin J. Sklar, *The Corporate Reconstruction of American Capitalism, 1890-1916: The Market, the Law, and Politics* (Cambridge: Cambridge University Press, 1988); William G. Scott, *Chester I. Barnard and the Guardians of the Managerial State* (Lawrence: University Press of Kansas, 1992).

<sup>12</sup> For an in-depth exploration of the OYOH campaign, see Karen Dunn-Haley, *The House that Uncle Sam Built: The Political Culture of Federal Housing Policy, 1919-1932* (Ph.D. diss., Stanford University, 1995). For an in-depth exploration of the entire history and staff of the BHA with a focus on gender, see Janet Hutchinson, *American Housing, Gender and the Better Homes Movement, 1922-1935* (Ph. D. diss., University of Delaware, 1989). For an architectural history of the BHA home designs, see Janet Hutchison, "The Cure for Domestic Neglect: Better Homes in America, 1922-1935," *Perspectives in Vernacular Architecture* 2 (1986): 168-178. For a close examination of consumption and the BHA, see Karen E. Altman, "Consuming Ideology: The Better Homes in America Campaign," *Critical Studies in Mass Communications* 7 (1990): 286-307.

federal policy, adapting a long tradition of the federal government affecting a decentralized method of governance through partnerships with private entities.<sup>13</sup> His associational state helped mitigate concerns about the danger of government overreach and centralized authorities while effectively allowing for legitimized expansions of state capacity.

This dissertation, consequently, is as much a history of the development of the federal government in the twentieth century as it is a history of housing reform. The interwar period laid the foundation for a modern, activist state that characterized national governance and public policy for the remainder of the twentieth century.<sup>14</sup> Out of this newly organized state came unprecedented government expansion during the New Deal, designed to buttress and transform home financing and construction. It also paved the way for the development of regulatory policy, mortgage guarantees, direct subsidies, tax policy, and highway construction essential to the explosive growth of suburbia in the postwar period. This newly emerging “associational” or cooperative state—characterized by private and voluntary actors from the civil sphere working in conjunction with the

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<sup>13</sup> This project contributes to recent work on “hidden” or “submerged” state policies by identifying how federal representatives worked in tandem with local, private actors to filter government-led reforms and regulation through decentralism. The concept of the “submerged” state is derived from Suzanne Mettler, *The Submerged State: How Invisible Government Policies Undermine American Democracy* (Chicago: University of Chicago Press, 2011). Other recent contributions to the literature include Brian Balogh, *A Government Out of Sight: The Mystery of National Authority in Nineteenth Century America* (New York: Cambridge University Press, 2010); Cebul, *Developmental State*; Christopher Howard, *The Hidden Welfare State: Tax Expenditures and Social Policy in the United States* (Princeton: Princeton University Press, 1999); Hacker, *The Divided Welfare State*.

<sup>14</sup> On the development of federal homeownership generally, see Michael S. Carliner, “Development of Federal Homeownership ‘Policy,’” *Housing Policy Debate* 9 (1998): 304; Robert E. Lloyd, “Government-Induced Market Failure: A Note on the Origins of FHA Mortgage Insurance,” *Critical Review* 8 (1994): 61–71; Joseph E. Morton, *Urban Mortgage Lending: Comparative Markets and Experience* (Princeton: Princeton University Press, 1956); Chester Rapkin, “Growth and Prospects of a Private Mortgage Insurance Activity,” *American Real Estate and Urban Economics Association Journal* 2 (1974): 91–92; Antero Pietila, *Not in My Neighborhood: How Bigotry Shaped a Great American City* (Chicago: Ivan R. Dee, 2010).

federal government—effectively allowed for policies of mixed enterprise that relied on the national government to address social and economic problems. This new cooperative style of federal engagement proved more politically palatable than overt and direct government intervention.

Chapter One begins the narrative by exploring the evolution of the “Own Your Own Home” (OYOH) campaign, a homeownership promotion effort begun by the real estate industry during WWI. Adopted by the Department of Labor following the armistice, the OYOH campaign was the federal government’s first definitive foray into the promotion of homeownership. Through both its private and public iterations, the campaign sought to promote ownership in contradistinction to renting, and to advance the belief that increased homeownership fostered improved economic and social conditions. Nevertheless, the OYOH campaign experienced significant changes in its private-to-public transition. The OYOH campaign began as a relatively minor wartime initiative of the real estate industry, devised to promote home construction at a time when relatively little was actually taking place.<sup>15</sup> Following the war, the government adopted and reinvigorated the program, using many of the same strategies, missives, and tropes developed by the real estate industry to expand the campaign. The initial OYOH campaign had laid the groundwork for a national homeownership effort, crafting a promotional language for homeownership and developing cross-industry partnerships. Like the real estate industry, the government aimed to use the OYOH campaign to

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<sup>15</sup> For a discussion of the professionalization of the real estate industry, see Jeffrey M Hornstein, *A Nation of Realtors: A Cultural History of the Twentieth-Century American Middle Class* (Durham: Duke University Press, 2005).

promote the construction of affordable homes, but the government changed the focus of the campaign to one of societal uplift and economic growth. This was a fundamentally Progressive response to postwar problems—the idea that the government could support expertise and collaboration in order to solve problems. The OYOH campaign offered the government an opportunity to transition its involvement from direct sponsorship of focused, often impermanent home construction—such as the wartime construction of homes for war industry workers—to an advisory role, but one designed to have a much broader impact. The OYOH campaign provided a critical crosswalk for the government to confront sweeping problems through the advancement of national housing policy while avoiding an overtly interventionist economic and social welfare campaign.

Chapter Two examines the “Better Homes for America” (BHA) campaign, which, like the OYOH campaign, was a government program that began as a promotional initiative devised by private enterprise. In both campaigns, the federal government sought to take advantage of tactics, language, and networks developed by commercial interests, although BHA was vastly more sophisticated and had a far larger reach. BHA originated under the auspices of *The Delineator*, a women’s magazine first published in 1869 that focused on the domestic arts of cooking, sewing, and various types of home improvement. Like OYOH, BHA was a response to the postwar housing crisis. Seeking to frame itself as an educational organization, the BHA helped organize “Better Homes” weeks nationwide, presenting model homes, staging demonstrations, distributing informational materials, and hosting speaking events. Fundamental to the BHA campaign was the idea that owning a home created better, more American, and more stable citizens. Secretary Hoover incorporated BHA under the direction of the Department of Commerce

in 1924, encouraged by its successes in 1922-23 and motivated by its emphasis on the importance of family, personal autonomy, and free enterprise, which he felt matched his own beliefs in the transformative power of traditional “Republican” values. It was through the BHA that Hoover implemented his associational approach to governance, building partnerships with reformers, industries, real estate boards, financial institutions, and the press. Hoover and the BHA directors positioned the organization as an intermediary between government and individual, fostering a sense of individual control and autonomy while empowering the government with the capacity to promote the public welfare in the form of expanded access to homeownership.

While Chapter Two lays out the origins of the BHA and its transition into a government program, Chapter Three is an on-the-ground examination of how the BHA campaign worked, specifically how private-public partnerships were essential to the Department of Commerce’s conception of the BHA as a promotional tool. Central to this chapter are the reform efforts of Caroline Bartlett Crane, a nationally respected Progressive reformer and Unitarian minister from Kalamazoo, Michigan, who became an important figure in the BHA. Crane began the final stage of her thirty-year career working to improve the domestic conditions of American cities by turning her energies to designing and building a model home for a competition sponsored by BHA in 1924. Her winning design was reborn as a popular book and distributed through BHA literature. The Kalamazoo demonstration home, which Crane called the “Everyman’s House,” was an embodiment of the principles and methods that both inspired Crane and fueled the BHA campaign. This chapter is a history of the Progressive movement seen from the front porch of a model home stamped with the approval of the Better Homes campaign. The

life of Caroline Bartlett Crane and the national reputation she earned as a reformer provides a local, concrete perspective on a national movement that sought to link patriotism and an improved citizenry with domestic science by defining the modern, “better home,” and working to make it attractive and attainable.<sup>16</sup>

Chapters One through Three answer, in part, two key questions: first, why the federal government adopted the ideology that increased homeownership could help sustain a healthy economy and improve the moral character of American citizens, and second, how the government advanced its homeownership agenda either by partnering with reformers and commercial interests or absorbing existing programs initiated by these groups. The final two chapters follow the transformation of the government’s homeownership agenda from one focused on promoting an ethos of American-as-homeowner to one aimed at the construction of an economic homeownership machine built to overcome the practical obstacles to owner-occupied housing. Chapter Four examines the unprecedented expansion of federal policy concerning the home construction and residential mortgage industries during the 1930s and 1940s. During this

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<sup>16</sup> For studies on Progressives’ concerns about women and household management, see Ruth Schwartz Cowan, *More Work for Mother: The Ironies of Household Technology from the Open Hearth to the Microwave* (New York: Basic Books, 1983); Barbara Ehrenreich and Deirdre English, *For Her Own Good: Two Centuries of the Experts’ Advice to Women* (New York: Anchor Books, 2005); Laurel D. Graham, “Domesticating Efficiency: Lillian Gilbreth’s Scientific Management of Homemakers, 1924-1930,” *Signs* 24 (1999): 633-675; Samuel Haber, *Efficiency and Uplift: Scientific Management in the Progressive Era, 1890-1920* (Chicago: University of Chicago Press, 1964); Janice Williams Rutherford, *Selling Mrs. Consumer: Christine Frederick and the Rise of Household Efficiency* (Athens, GA: University of Georgia Press, 2003); Susan Strasser, *Never Done: A History of American Housework* (New York: Pantheon Books, 1982). For contemporary studies, see Christine Frederick, *New Housekeeping: Efficiency Studies in Home Management* (Garden City: Doubleday, 1913); Frederick Winslow Taylor, *Principles of Scientific Management* (New York: Harper, 1911); Mary C. Sies, “The Domestic Mission of the Privileged American Suburban Homemaker, 1877-1917: A Reassessment,” in *Making the American Home: Middle Class Women and Domestic Material Culture, 1840-1940*, eds. Pat Browne and Marilyn Ferris Motz (Bowling Green: BGSU Popular Press, 1988). For a general discussion of gender, see Michael S. Kimmel, *The Gendered Society* (New York: Oxford University Press, 2000).

period, the government, intending to expand homeownership across income levels, restructured the housing construction and financing industries in order to make houses more affordable and better built.<sup>17</sup> This chapter explains how the federal government played an integral role in supporting the adoption of particular construction technologies and, ultimately, became the chief investor in American homes. The government partnered with business as part of its twin goals of buttressing a reeling economy and waging a world war. In addition to taking on the costs and risks associated with innovation, the government also encouraged reforms within the private construction industry through its regulatory powers, particularly those regulations coupled with liberalized mortgage credit. Entrepreneurs during this period created business opportunities by taking advantage of increasingly available federal largesse, such as federally guaranteed loans. These same individuals frequently placed themselves in the halls of government power, influencing policy directions and promoting their ventures.

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<sup>17</sup> For a general discussion of the mortgage system and the housing market in the interwar period, see John Brennan and Uche Iheahindu, “Were Straight Loans Really That Bad?: An Evaluation of Key Assumptions that Led to Federal Mortgage Lending Reform during the Great Depression” (paper presented at the Social Science History Conference, Boston, November 17, (2011); Michael Brocker, *The 1920s American Real Estate Boom and the Downturn of the Great Depression: Evidence from City Cross Sections*, NBER Working Paper No. 18852 (February 2013); Kenneth A. Snowden, *The Anatomy of a Residential Mortgage Crisis: A Look Back to the 1930s*, National Bureau of Economic Research Working Paper No. 16244 (July 2010); Marc A. Weiss, “Marketing and Financing Home Ownership: Mortgage Lending and Public Policy in the United States, 1918-1989,” *Business and Economic History*, 2d ser., 18 (1989): 109-118; Eugene N. White, *Lessons from the Great American Real Estate Boom and Bust of the 1920s*, National Bureau of Economic Research Working Paper No. 15573, (2009). For discussions of mass-building techniques and prefabrication, see Clarence Arthur Perry, *Housing for the Machine Age* (New York: Russell Sage Foundation, 1939): 181-204; R. B. White, *Prefabrication: A History of Its Development in Great Britain* (London: H.M. Stationery Office, 1965). For a discussion of the role of the federal government in using credit to promote home construction, see Leo Grebler, *The Role of Federal Credit Aids in Residential Construction* (New York: National Bureau of Economic Research, 1953): 17-18.



Chapter Five explores the federal government's ongoing creation of its homeownership machine by investigating the enormous influence wielded by the federal government in supporting homeownership and underwriting private home construction in the United States after WWII. It begins by examining the years during and following WWII when the United States introduced or expanded programs with the intent of bolstering home construction and ownership.<sup>18</sup> While after WWI the federal government had shifted from wartime housing construction to a peacetime campaign that promoted homeownership, after WWII the federal government and its private industry partners used the practical lessons of housing construction learned during wartime to perfect a formula that allied government and business to build, finance, and sell houses. Fueled first by the need for war workers' residences and then by a postwar housing crisis, merchant builders took advantage of federal policies aimed at streamlining the construction and financing of low-cost, rapidly erected houses. Applying innovative materials and practices, these builders built on an extraordinarily massive scale. The availability of these resultantly affordable single-family homes—combined with unprecedented federal aid favoring these types of homes—allowed millions of moderate- and low-income families, many of them veterans, to become first-time homeowners. The latter part of the chapter focuses on one construction firm, Levitt and

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<sup>18</sup> For a discussion of government expansion during WWII, see James T. Sparrow, *Warfare State: World War II Americans and the Age of Big Government* (New York: Oxford University Press, 2011). For discussion of technological innovation underwent by the wartime and postwar United States, see Donald Albrecht, ed., *World War II and the American Dream: How Wartime Building Changed a Nation* (Cambridge: MIT Press, 1995). For discussion of federal housing policy during WWII, see Phillip J. Funigiello, *The Challenge to Urban Liberalism: Federal-City Relations During World War II* (Knoxville: University of Tennessee Press, 1978). For discussion of the GI Bill, see Kathleen Jill Frydl, *The G.I. Bill* (New York: Cambridge University Press, 2009); Michael J. Bennett, *When Dreams Came True: The GI Bill and the Making of Modern America* (Washington: Brassey's, 1996).

Sons, who were at the forefront of the postwar home construction transformation. The Levitts' story illustrates how merchant builders, by translating government policy changes and technological advancements to the mass market, were able to meet entirely new levels of efficiency in financing and constructing single-family homes.

The success of this formula radically transformed American society. Settling on homeownership as the locus of their reform efforts, social reformers and industry groups worked in concert with the federal government to craft solutions to economic and social problems they believed could be solved by making homeownership more desirable and affordable. Their partnership developed both permanent legislative policies as well as a national ideology enshrining the single-family, owner-occupied home as the preferred housing form in the United States. So effective were these policies that we now take for granted the idea that making homeownership a reality for a majority of Americans was the original "blueprint for America."

# 1 | “We Must Be A Nation of Home Owners”

Progressivism, the State, and Homeownership Campaigns, 1917-1932

In 1917, the National Association of Real Estate Boards (NAREB) began an effort called the ‘Own Your Own Home’ (OYOH) campaign. The Association would have been surprised to learn that this modest action would create a foundation for the federal government’s first deliberate foray into building a nation of homeowners.<sup>1</sup> OYOH originated as part of a self-serving effort of a Realtors’ professional organization to promote its business during WWI, a time marked by stagnating home construction. NAREB developed a sophisticated advertising campaign to promote homeownership to all Americans, especially urban working-class and middle-class renters, claiming America needed to become a nation of homeowners. Following the war, the Department of Labor adopted NAREB’s wartime advertising campaign, promoting homeownership as patriotic and thrifty versus renting. The government’s OYOH campaign repeated a similar message, one that encouraged Americans to become homeowners and claimed that more readily attainable single-family homes could benefit the nation. A majority population of homeowners would act as an economic and social panacea for the myriad

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<sup>1</sup> NAREB formed in 1908 out of group of municipal real-estate associations. Described by historian Jeffrey Hornstein, these local exchanges culminated in a national-level organization, part of the Progressive trend toward professionalization, what Robert Wiebe called a “national class.” NAREB sought to professionalize the real-estate industry through training, a code of ethics, and ad campaigns. See Hornstein, *A Nation of Realtors*; Robert Weibe *Self-Rule: A Cultural History of American Democracy* (Chicago: University of Chicago Press, 1995): 140-15, 199-201.

problems they believed compromised the health of the nation. The OYOH campaign's supporters saw conditions in urban centers worsening daily as soldiers returning from the trenches in France sought homes in cities already suffering shortages in available housing. Homeownership rates hovered below fifty percent between 1890 and 1920, actually seeing an incremental drop in homeownership due to rapid immigration and urbanization.<sup>2</sup> The seams of America's cities threatened to burst following four decades of unprecedented foreign and domestic immigration to urban centers. The OYOH campaign to counter this trend and expand American homeownership epitomized the Progressive endeavors of the era. During the war, the federal government curtailed construction of private homes and apartments in order to reserve materiel and labor for the war effort. Simultaneously, it hastily constructed housing to accommodate the workers, filling millions of new manufacturing jobs essential to wartime industry. Urban congestion and housing shortages were not the only worrying trends. A litany of challenges—high prices; slackening sexual mores; a rising divorce rate; transient workforces; unassimilated immigrants; urban disease and squalor; and the continued, often violent, unrest of labor—threatened the nation's vitality. To many observers, inaction could only worsen the country's problems, and calls for a proactive response resounded from many diverse factions throughout the country.

The OYOH campaign was part of a growing trend of progressive efforts that settled on expanded homeownership as an attractive solution to the country's economic

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<sup>2</sup> Frederick J. Eggers, "Homeownership: A Housing Success Story," *Cityscape: A Journal of Policy Development and Research* 5 (2001): 43-56.; U.S. Department of Housing and Urban Development, Office of Policy and Development and Research, 2001, 2. *Historical Census of Housing Tables*. <http://www.census.gov/hhes/www/housing/census/historic/owner.html>, 1 October 2011.

and social ills. The reforms advocated by OYOH sought to merge a long-standing American tradition of idealizing family life and property ownership with modern approaches to reforming society.<sup>3</sup> Their mission adopted distinctly Progressive approaches—efficiency, expertise, and publicity—to reconstruct the urban environment, seeking to affect social uplift while simultaneously expanding access to an ideologically modern, middle-class lifestyle. Requisite to that lifestyle was homeownership. It was not long before the Department of Labor took over what had been a private campaign during WWI. The Department of Labor invested appreciably in improving American citizenship by increasing homeownership. The efforts of the State-sponsored homeownership campaign inspired similar campaigns throughout the 1920s and directly influenced the sweeping legislation concerning housing issues of the 1930s and 1940s.

The story of how the federal government found itself sponsoring homeownership campaigns begins before the United States even entered WWI. The war raging in Europe created millions of manufacturing jobs in the United States, causing a rapid economic expansion in the United States between 1915 and 1918.<sup>4</sup> Along with enormous profits came serious problems, many a result of the fast pace of technological, economic, and social change. Transportation bottlenecks, labor strikes, and confusion considerably hindered manufacturing. Critical industries saw monthly labor turnover upwards of forty percent as laborers moved about the country searching for better wages and better living

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<sup>3</sup> See Gwendolyn Wright, *Building the Dream: A Social History of Housing in America* (New York: Pantheon Books, 1981). Wright provides an excellent social history of housing in America and a valuable discussion of the American tradition of idealizing home and family.

<sup>4</sup> Census, Historical Statistics, D130, 137.

conditions.<sup>5</sup> Overcrowded industrial cities and expanding industries desperate for workers precluded stable workforces. Supply-chain problems and labor instability forced the Wilson administration to step in and institute draconian measures to stabilize the economy.<sup>6</sup> An urban housing crisis, brought about by the pouring of new workers into industrial areas, became a top sociopolitical priority. After the U.S. entered the European conflict in 1917, Wilson considered the construction of semi-permanent housing essential to the war effort, calling for legislation directing the Labor Department to provide housing for critical war workers. Wilson and the bill's supporters pushed aside possible fears of overreaching State authority by arguing that extraordinary measures were necessary for the mobilization effort. A wartime housing resolution passed on April 16, 1918, a little more than a year after the U.S. entered the war.<sup>7</sup>

The resolution created two entities responsible for the construction of new housing: The United States Housing Corporation (USHC) under the Labor Department and the Emergency Fleet Corporation (EFC) under the United States Shipping Board. These entities enjoyed extensive control over their respective areas. Rather than directly building and managing worker housing, the agencies attempted instead to operate through local intermediaries. The USHC and the EFC would disburse loans to various operators while maintaining control over housing design, rental practices, and other management powers. They rebuilt or upgraded infrastructure, established rent control bureaus,

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<sup>5</sup> Gail Radford, *Modern Housing for America: Policy Struggles in the New Deal Era* (Chicago: University of Chicago Press, 1996): 15.

<sup>6</sup> See Chapter 2 "The War to End Wars, 1917-1918" in Ellis Hawley, *The Great War and the Search for a Modern Order, A History of the American People and Their Institutions, 1917-1933* (New York: St. Martin's Press, 1979)

<sup>7</sup> The act authorized the President to provide housing for war needs as H.R. 10265, 65th Cong, (16 April 1918).

improved existing housing, and constructed new housing. While using local intermediaries helped diminish concerns over the government's direct involvement in labor and housing, attempts to organize multiple contractors operating at numerous sites in a multitude of cities proved a managerial nightmare. A more efficient policy, later adopted by the USHC, involved directly planning, supervising, and retaining title to the newly built properties.<sup>8</sup> The two programs created 15,183 family dwellings, as well as accommodations for nearly 15,000 single male workers, a fraction of the projected buildings the agencies originally expected to build.

Wartime exigencies created a cooperative relationship between business, citizen, and government. Arguably, the nature of the relationship between business and the State was indelibly changed. The two became, in many respects, interdependent—or, at least, far more difficult to completely differentiate. Consider government-owned corporations like the USHC and the EFC: flexible devices relied upon by the government during the war, which possessed a structure and authority existing midway between government and private corporation, merging the authority of one with the plasticity of the other. The USHC, for example, fused the responsibilities of architects, contractors, realtors, local officials, and businesses to create wartime housing solutions. Tasked explicitly by the government with achieving these aims, the USHC was still administered by its own board. Similarly incorporated were the Federal Farm Loan Board (1916); the War boards, such as the EFC (1917), the United States Grain Corporation (1917), and the War

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<sup>8</sup> William J. O'Toole, "A Prototype of Public Housing Policy: The USHC," *The Journal of the American Institute of Planners* 34 (1968):144; Curtice N. Hitchcock, "The War Housing Program and Its Future," *Journal of Political Economy* 27 (1919): 244-49. The EHC, which adopted this method months later than the USHC, was much farther from relative completion by the war's end.

Finance Corporation (1918); the Inland Waterways Corporation (1924); and the Federal Farm Board (1929).<sup>9</sup> Answerable principally to the President or Congress but possessing a hybridized administrative and financial arrangement, they operated with fewer restrictions than other government agencies subject to budgetary control, to civil service hiring practices, and to administrative rules. Publicly chartered, privately owned companies offered the government options for oversight that blurred the line between business and State.<sup>10</sup> It gave rise to an important discussion about the role and limitations of governance in this period, and it provides a lens onto the converging interests of the State, reformers, industrialists, and individual consumers in the 1910s and 1920s.

While the national war effort addressed critical housing shortages, the National Association of Real Estate Boards (NAREB), in conjunction with the National Federation of Construction Industries and a loose affiliation of lumber associations, introduced the OYOH campaign. Its first iteration was relatively short-lived: established in 1917 by OYOH as part of a trend of mid-1910s campaigns organized by NAREB to develop professional networks among realtors, specifically to cultivate a sense of professional consciousness among its members.<sup>11</sup> Other campaigns propagated through NAREB's *National Real Estate Journal* included efforts to set standards for small homes, encourage respectable practices for nascently professionalized realtors, and heighten urban

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<sup>9</sup> United States Housing Corporation, *War Emergency Construction (Housing War Workers)* (Washington, DC: U.S. Government Printing Office, 1920).

<sup>10</sup> Herbert Clark Hoover, *Recent Social Trends in the United States: Report of the President's Research Committee on Social Trends, Volume 1* (New York, NY: McGraw-Hill, 1933).

<sup>11</sup> Jeffrey M Hornstein, *A Nation of Realtors: A Cultural History of the Twentieth-Century American Middle Class* (Durham: Duke University Press, 2005). Hornstein offers an analysis of the professionalization of the American Realtor. See, in particular, chapter one: "The Emergence of Real Estate Brokerage as a Career, 1883-1908."



boosterism.<sup>12</sup> While national in scope, the programs lacked organizational sophistication and primarily were directed toward realtors as a form of professional development. Using letter campaigns, OYOH sought the endorsement of national figures such as Jane Addams, Reverend Billy Sunday, Henry Ford, J. Ogden Armour, Woodrow Wilson, and Douglas Fairbanks—intending to combine their words of support for homeownership with didactic stories and educational articles for distribution to local realtor boards. These boards, in turn, would benefit from a robust set of talking points they could employ while enjoining local citizens to understand the benefits of homeownership.<sup>13</sup>

In turn, NAREB eagerly framed their Own Your Own Home movement as an educational endeavor. In soliciting statements of support from public figures, they claimed expressly that their “motive was purely educational” and that any statements would be “used purely as NEWS” and in authoritative sources such as newspapers, “not for profit.” They asked their letter recipients to set aside concerns that “the Movement may seem to have a mercenary aspect” for “it is a worthy movement,” one they felt “more altruistic than otherwise about.”<sup>14</sup> Framing themselves in such a manner was crucial to quelling fears that NAREB was promoting its own business interests above those of the war. Many more people stood to gain from increased homeownership,

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<sup>12</sup> LeeAnn Lands, “Be a Patriot, Buy a Home Re-Imagining Home Owners and Home Ownership in Early 20th Century Atlanta,” *Journal of Social History* 41 (2008): 947. Lands discusses homeownership campaigns in Atlanta following WWI. Her sources rely primarily on Realtor publications, Atlanta newspapers, and Real Estate trends.

<sup>13</sup> Letter from OYOH Chairman to J. Ogden Armour, 4 December 1917, in unlabeled file, NARA-USHC, Box 462, RG3; Letter from OYOH Chairman to Douglas Fairbanks, 4 December 1917, in unlabeled file, NARA-USHC, Box 462, RG3. An entire series of form letters, tailored to each recipient, was sent out at the end of 1917.

<sup>14</sup> *Ibid.*

claimed OYOH organizers—the movement didn’t benefit only those supporting it. “Family men, who are being employed at good wages,” one publication claimed, “are being taught thrift in a way never thought of before, and a thrifty person is the best prospect for Home Ownership. It lies with you whether the money these [sic] save now goes into useless luxuries or toward Home Ownership, which will safeguard national prosperity.”<sup>15</sup> Homeownership produced a nation of people who worked harder, saved more money (that could go to Liberty Bonds), and felt beholden by stronger patriotic ties. As Paul C. Murphy—an avid homeownership promoter, realtor, and OYOH board member—claimed while speaking before the Interstate Realty Convention in August of 1917, it was the duty of Americans, with their meager discretionary income, to consider buying a home their first priority. Doing so would not, Murphy was clear to indicate, mean citizens neglected their duties to contribute to the Red Cross or to purchase Liberty Bonds. Home buying was rather a duty equally important to the war effort and families should factor saving for a home just as much as they would for other wartime contributions. Thus, saving for a home was a patriotic duty and unlike luxuries [which] should be curtailed until that primary duty has been fulfilled.”<sup>16</sup>

In fact, the majority of the campaign during the war highlighted the need for homeownership in contradistinction to renting. OYOH, NAREB argued, offered an essential contribution to the war effort; promoting homeownership provided a much needed stability to domestic life. How could the government enlist men if they constantly

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<sup>15</sup> “How to Give the National ‘Own Your Home’ Movement Local Expression in Your Town or City,” Pamphlet in unlabeled folder, NARA-USHC, Box 462, RG3.

<sup>16</sup> Address of Paul C. Murphy before the Interstate Realty Convention, August 9th-11th, 1917. Pamphlet in unlabeled folder, NARA-USHC, Box 462, RG3.

moved about? How could a country field a successful army when it could only draw upon listless men? One pamphlet offering suggestions on how to institute a local “Own Your Home” movement claimed “HOME OWNERSHIP—[was] the first duty of the patriot.”<sup>17</sup> Aiding Americans to own homes was as important to the defense and hope of the nation as the military, a belief supported by Graham Taylor, a Progressive minister from Chicago:

If soldiers and sailors are needed, they must be registered in the home before any government can list them. Mothers and fathers recruit before any sergeant can enlist his men. Camps may mobilize, arm and train, but the training, equipment, physique and spirit furnished by the home constitutes an army quite as much, if not more than, military discipline... The oath of allegiance to the colors and the constitution depends for its loyalty upon the standards and the sanctities to which the boy is brought up in the home.<sup>18</sup>

NAREB associated homeownership with citizenship, suggesting that renters lacked stability, that their inherent restiveness prevented them from being good soldiers and good Americans. OYOH appropriated the propagandistic term “slacker” to suggest that renters—and likely those hesitant to support their campaign—were not giving their all for the war effort. In a set of sheet music, one song contained the lyrics:

Real home never held a slacker—Own Your Own Home  
Want to really fight that Kaiser—Own Your Own Home  
Want to make him sad but wiser—Own Your Own Home  
Be an Uncle Sammy backer and a corking Kaiser whacker  
Real home never held a slacker—Own Your Own Home!<sup>19</sup>

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<sup>17</sup> “How to Give the National ‘Own Your Home’ Movement Local Expression in Your Town or City,” Pamphlet in unlabeled folder, NARA-USHC, Box 462, RG3.

<sup>18</sup> “A Nation’s Homes Its Defense and Hope.” Statement from Graham Taylor, unlabeled folder, NARA-USHC, Box 462, RG3.

<sup>19</sup> Sheet Music, unlabeled file, USHC-Real Estate, Box 464, RG3.

The relationship between being a good citizen and owning a home simultaneously offered a constraining dictum and an idealized path to betterment to the greater part of the American population. The educational aim of the campaign sought to instill the notion that renting was wasteful and homeownership frugal and, consequently, patriotic. OYOH advised local realtors to “make each family your prospect” as “RENTING—[is] a form of blood-letting.”<sup>20</sup> Their polemics diagnosed renters as “chronic” and never destined to become true parts of their community. Rented sections of cities “sooner or later assume[d] a second-hand aspect” as deterioration set in. These cyclical and inevitable declines constituted serious economic losses to communities and “in these days of conservation, we must realize that we are neglecting an important duty to our country if we fail in measures to stop this process . . . .”<sup>21</sup> Thus, the OYOH movement rendered a critical service to a strained wartime economy and society. Its homeownership promotion offered to stabilize restive populations and boost the economy, since “rightly conducted, a local ‘Own Your Home’ Campaign will stimulate immediate and permanent activity in all directions, and further community welfare and local prosperity along the soundest possible line—that of Home Ownership.”<sup>22</sup>

The effects of NAREB’s campaign, however, were limited. Prohibitively expensive building costs and official injunctions against private construction rendered OYOH’s early appeals moot. Within only a few months, the campaign endured merely as a stopgap measure by affected industries to consolidate losses of revenue and stature.

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<sup>20</sup> “How to Give the National ‘Own Your Home’ Movement Local Expression in Your Town or City,” Pamphlet in unlabeled folder, NARA-USHC, Box 462, RG3.

<sup>21</sup> “The National ‘Own Your Home’ Movement,” Pamphlet in unlabeled folder, NARA-USHC, Box 462, RG3.

<sup>22</sup> Ibid.

Despite its mistimed debut, NAREB's wartime OYOH campaign laid the groundwork for a national homeownership campaign, honing its objectives and fusing the interests of its affiliates.

During the war, both of these efforts—wartime and postwar—remained distinct. By January of 1919, the two converged. Only months after Armistice, the Own Your Own Home campaign found itself reinstated as a public agency within the Department of Labor's Information and Education Division, which in turn was part of the Public Works and Construction Division.<sup>23</sup> The Information and Education Division was tasked with developing sound public sentiment concerning Department of Labor projects, specifically to secure exchanges of information between department administrations and to promote local involvement in carrying out the national labor program.<sup>24</sup> Its assignment there and under the Real Estate Division of the USHC, to which it was moved in May 1919, expanded upon those originally instituted by NAREB in 1917. Many of the strategies, missives, and tropes developed during the war were adopted by the government when it took the reins and reinvigorated the original program following Armistice. The speed with which the government adopted OYOH into its demobilization efforts, as well as the sweeping responsibilities assigned to its mission, attests to the importance ascribed to homeownership promotion, both as part of the realization of a new managerial order using public agencies to advance the common good.

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<sup>23</sup> Reports of the Department of Labor, 1919 (Washington D.C: U.S. Government Printing Office, 1920): 1123-1129.

<sup>24</sup> The Chicago Daily News Almanac and Year Book for 1919 (Chicago: Chicago Daily News Co, 1919): 416.

## **Constructing a Domestic Ideal**

"The housing condition, stated in the simplest and most direct terms, is that the United States lacks approximately one million dwellings," declared Senator William Calder in front of the Annual Convention of the New York Real Estate Association in October of 1919.<sup>25</sup> Speaking in the McAlpin Hotel on 34th Street and Broadway, the Republican Senator from New York reiterated a point he had belabored for the past year: America needed houses. "Through banking legislation and bills . . . and encouragement of standardization of building materials," he suggested, "[the American] home-owning instinct may be helped forward through governmental aid." He went as far as to suggest that it was the responsibility of the government and other likeminded institutions to act, for inaction would certainly lead to demoralization and pauperization of its people." The government, he argued, should take the lead in encouraging homeownership by fostering an economic and social environment conducive to the construction of widely affordable and readily available homes. "If the object of government is to do the greatest good to the greatest number," he asked, "is there any effort that promises greater results than in providing that it should be within the power of every man who is able to earn a day's wage and who wants to own his home, that he should be able to own his own home?" The government, in its capacity as a regulator, should look positively upon an investment in homeownership promotion. He argued that government investment offered a delayed but guaranteed positive return in the form of enhanced tax revenue derived from added houses of increased value, a better caliber of citizenry, and a more robust economy.

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<sup>25</sup> "The Country Needs a Million Homes," *New York Times*, October 19, 1919, Real Estate Section, 2.

Calder assured his audience of realtors, “the best way to help a man is to help him to help himself. This is the sentiment of the man who will make the best citizen, and in providing such help the Government can depend upon the support and applause of the best element of American citizenship.”<sup>26</sup>

Senator Calder represented a growing cadre of people who fixed upon homeownership as the solution to the social and economic problems facing the United States following WWI. Elected in 1916, having served in the U.S. House of Representatives and as the Building Commissioner of Brooklyn, Calder spent much of his tenure as Senator fighting coal profiteering and waste in postwar Federal spending. In addition, he introduced or supported numerous pieces of legislation, most ultimately defeated, aimed at streamlining the home mortgage market. Serving only one term as Senator, he spent most of the 1920s constructing residential housing in Brooklyn as head of his eponymously named trust company and real estate firm.<sup>27</sup> Calder hoped to encourage the development of housing both as a profitable enterprise for American industry, and as a path to an ideal domestic life, to as many Americans as possible.

Calder sought to improve both American social conditions and the national economic environment. Calder concluded that increasing the desirability of homeownership and increasing access to single-family, owner-occupied, middle-class homes could act as a powerful national curative. For him and others, lack of homes and homeownership correlated directly with the problems of post-WWI America. Utilizing an associational approach directed by government-sponsored agencies, these likeminded

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<sup>26</sup> Ibid.

<sup>27</sup> “W.M. Calder Dies; U.S. Ex-Senator, 76,” *New York Times*, March 4, 1945, 38; “Brooklyn Realty Attracts Interest,” *New York Evening Trust*, January 4, 1924, 17.

reformers looked to create a hybridized system that employed the resources of the State to prompt and augment the efforts of local affiliates. They believed that nationwide campaigns, managed from a centralized body and manifested through local organizations, offered the ideal impetus for change. Rather than operating with an imperious style of governance where change was dictated by a national authority they sought to affect reform by creating institutions that acted as clearinghouses of both information and inspiration. Framing themselves as altruistic, educational institutions organized for the betterment of localities and the nation as a whole, they chose inducement rather than overt coercion. Converting NAREB's Own Your Own Home campaign into a public venture provided a convenient crosswalk for the federal government.

Under the Department of Labor, a primary objective of OYOH was the reversal of a perceived public hesitancy to spend money in general and to build homes in particular. A concerted effort during the war—spearheaded by the Fuel Administration, War Industries Board, Capital Issues Committee, and the Department of Labor—classed private home buildings as “non-essential,” effectively and immediately stopping most construction. Various campaigns imposed non-building pledges on citizens, and by October 1918, Bernard Baruch empowered the Non-War Construction Section of the WIB to order the cessation of all construction of houses, churches, hospitals, hotels, schools, theatres, and any other private construction project estimated over \$2500, unless they were near completion or were granted specific exemptions.

Following the war, one estimate by the Department of Labor gleaned by soliciting Building and Loan Associations across the country suggested that to keep abreast of demand, the United States needed to construct 300,000 homes per year to supply the



normal growing needs of the country.<sup>28</sup> After two years of almost no private residential building, most estimates of shortages ranged from 700,000 to more than a million households, as Senator Calder himself averred.

Solving the nationwide housing shortage in 1919 involved more than lowering rents and ensuring a roof over people's heads. Homeownership became wrapped up in economic prosperity and civic character. The dearth of homeownership opportunities came to be credited with a host of social and economic problems. The housing crisis, languishing economy, restive labor, and crumbling family structure were such serious and widespread crises that they required a coordinated effort led by the state. But rather than continuing a primarily coercive, provision-based housing policy such as those employed during the war—which to many seemed dangerous and unsafe—the government adopted a permanent role as educator and guide.

A series of press releases from the Department of Labor in 1919 laid out the government's position on revitalizing the peacetime economy and the essential role consumers played in economic stimulus. Composed by Roger Babson, director of the Information and Education Service and signed by Secretary of Labor William Wilson, these press releases called for a national "Buy Now" Campaign. "The surest way to get the desired results," wrote Babson, in keeping with the government's position as educator, "is to tell people what the trouble is and then to tell them how to remedy it." And so Babson explained the problem. Stocks of peace-time goods were depleted, and the cost of goods was much higher than prewar levels. Uncertainty and "nervous

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<sup>28</sup> "Business Men Say Building is Keystone," *The Build Now News* 1, 1919. Document contained in unlabeled folder, NARA-USHC, Box 462, RG3. This was a circular styled to look like a newspaper. It was distributed to local newspapers who were expected to use individual articles as advertisement copy or as editorials supporting OYOH.

relaxation” wracked the nation following Armistice. Hesitancy of manufacturers, distributors, and consumers kept the country stalled: “everyone is waiting for everyone else.”<sup>29</sup> During the war, the government had asked people to buy only essential things since “every dollar, every ounce of strength, was needed for war purposes; there was nothing to spare for the production of things which could be done without.” But in peacetime that mentality needed to be reversed. Business needed energizing. Confidence needed restoring. Capital and labor needed to rediscover their desire to produce. Continued prosperity required that industry “speed up peace production as we did war work in 1918.” To keep the wheels of industry turning, Babson enjoined average citizens to buy: “it is up to you Mr. and Mrs. Ultimate Consumer. You hold the key to the situation, you control the output of all our industries. Your purchases regulate production, regulate the number of workers employed.” Elsewhere, he claimed, “if you buy, somebody sells, somebody produces, and there is work for all . . . give the demobilized soldier, sailor, and munition worker a job. Give every man and woman a chance . . . [to] take up the slack caused by the stoppage of war activities.” Solving the economic problems of demobilization required the public to believe in the importance of spending their wages, of relaxing their urge to save.<sup>30</sup>

Babson was quick, however, to emphasize to potential consumers that while ramping up their consumption habits would provide a critical stimulus to the economy and national confidence, it was important that their purchases were undertaken responsibly. He cautioned them to buy, “but buy wisely, judiciously, carefully, and

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<sup>29</sup> These quotations were collected from a series of Department of Labor press releases in an unlabeled folder, NARA-USHC, Box 462, RG3.

<sup>30</sup> Ibid.

intelligently.” The Buy Now efforts were not meant to encourage frivolity and waste. Americans had a shared duty to “build for to-morrow [sic]” and as they gained collective confidence and spent their hard earned money, they had to do so in a judicious manner, one that was healthy while being energetic. “Buy! Buy Now!” one release urged—go out and “build that home, buy that suit, that dress, those things you need.” But purchases should be constrained to those essential goods from which they refrained during the war, goods whose purchase could be considered healthful and beneficial to both themselves and their community. Teaching consumers how to retool the lessons of thrift they learned during the war and convert that zeal towards the economic stimulus became the primary task of the Own Your Own Home movement.<sup>31</sup>

Capitalizing on the efforts of the Buy Now movement, OYOH worked prodigiously to guide people towards homeownership, the most thrifty of all purchases. OYOH employed two approaches in promoting their agenda, one ideological and one fiscal. Both were directed at individuals and addressed their duty to the country, their families, and their fellow citizens. First, OYOH promoted homeownership as a tool of self-actualization. Men and women who did not own their homes, the argument went, were not fully realized. By renting, they lacked a fundamental connection to their community and did not possess the wherewithal to control their domestic environment. Homeownership created an environment that promoted healthy familial relationships, ensuring men and women invested their energies in appropriate directions financially, environmentally, and romantically. In diverse ways, the literature from OYOH sought to guide people towards owning a home by impressing upon them the essential nature of

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<sup>31</sup> Ibid.

homeownership and its power to make them better, more complete citizens. Secondly, the OYOH movement connected the spread of homeownership with economic stimulus and national health and impressed upon potential homeowners the duty incumbent on them to uplift their family, community, and nation.

### **“Forcing Prosperity:” Homeownership as Economic Stimulus**

“The main reason why civil construction is held up is because the public has been instinctively educated against it,” wrote Secretary of Labor William B. Wilson in 1919, to a council of state officials and industrial representatives in Chicago. “May we not,” he continued “overcome this difficulty in measure at least and through a definite re-education shape mass public psychology throughout the country into [a] strong attitude which will favor public works, schools, ships and private construction of certain types at least?”<sup>32</sup>

His appeal to the Illinois State House—and, implicitly, lawmakers and industrialists throughout the nation—asked for the immediate resumption of infrastructure development, public works, and general construction. The United States, he claimed, was “anxious to pass through the [peacetime] readjustment with all speed” for if the country could

secure from public authorities and private individuals an early intention to start work in the construction of houses, apartments, businesses, buildings, sewers, waterworks, bridges and similar undertakings, we will not only be increasing the total substantial

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<sup>32</sup> “‘Educate Public to Build,’ says Secretary of Labor Wilson,” *The Build Now News* 1, 1919. This document is an ad Copy for OYOH in unlabeled folder, NARA-USHC, Box 464, RG3, 1

value of our country, but we will in a measure be stabilizing general economic conditions during the period of reconstruction.<sup>33</sup>

And should the country not act quickly to spur on construction, it would be doomed to years of perpetual “arrested development” and, by consequence, consider itself still at war until the nation reestablished itself.

During the war, as materials and labor become increasingly scarce and real or social injunctions against construction proliferated, private home building had all but ceased. Following the Armistice, demand rebounded. Rents and the costs of existing home purchases rose, particularly in cities which had seen a large volume of war work. The corresponding influx of workers pushed housing capacity to the brink. Many of these cities, particularly in the North, accommodated an exodus of hundreds of thousands of blacks during the Great Migration. While one can assume that the increased cost of material and labor after the war played no small role in the increase in rent and housing costs, the predominating effect on housing cost most directly related to the cessation of building from 1914. Following the war in 1918, housing construction languished fourteen percent below prewar levels. Landlords and home sellers, framed as profiteers or savvy businessmen, regardless took advantage of demand caused by raising rents and inflated home prices, placing heavy demands on potential renters and buyers. Newspapers and reformers editorialized that conditions in urban areas worsened because the housing scarcity spawned crime and spread disease. They suggested that for industries looking to return to normal, postwar conditions struggled to maintain reliable workforces due to the intransience caused by uncertain housing conditions. In addition, materials to build

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<sup>33</sup> Ibid.

houses were prohibitively expensive and further depressed construction rates. Riots and strikes ensued. In sum, the social conditions and the economy were stalled in no small part due to the conditions of the housing market and construction industries following WWI.

Secretary Wilson presented the official view of the Department of Labor which maintained that inducing diverse types of construction in post-WWI America would greatly assist in the transition to a vigorous peacetime economy. However, dissenting opinions, namely that of Senator William Calder, wished to stabilize and expand the economy while further reducing the role of the government in directly provisioning public works projects. Calder argued that stimulus of the construction industry was essential to a quick peacetime transition, but he believed that inducing private construction would normalize the market more effectively than a relying on direct government investment in construction projects. In a speech before the convention of the National Federation of Construction Industries in late 1918, Calder asserted that “public construction alone will not bring the industry back to its normal position in the life of the nation.” Government sponsored construction was necessary only as a temporary, transitional measure to support the construction industry while private enterprise was “slowly recovering its confidence and reabsorbing materials and labor.” Private building, he argued, should replace public construction as rapidly as possible. The government, in turn, should transition its involvement from direct sponsorship of construction to an advisory role, one whose primary responsibility was inducement and education. Calder believed the government should convert its wartime publicity campaigns—once so successful at fomenting patriotic fervor, raising bonds, and discouraging non-war

activities—into efforts to counteract the depressing effects the war measures had inflicted on the immediate postwar economy. The best application of government energies would be as an organizational nexus, one that brought together diverse factions into a federation “flexible, and yet strong and far-seeing,” prepared to address the problems affecting the construction industry.<sup>34</sup>

Many agreed with the Senator regarding the primacy of private construction as a generator for strong and sustained economic growth. However, they believed home construction offered the most wide-reaching, immediate, and permanent stimulating effect on local and national economies. For example, on March 5th, 1919, Ernest T. Trigg, President of the National Federal Construction Industries and President of the Philadelphia Chamber of Commerce, addressed the Conference of the Governors of the States and Mayors of the Cities. Introduced by Secretary Wilson, Trigg began his address by enumerating the importance of the construction industries in aiding recovery from the war, as well as speaking to the problems stifling the industry. “The construction industry,” he explained,

is not a single industry; it is a composite thing, including in its composition all of the several material-producing industries, the engineers, the architects, and contractors, and employing ... more labor than any other field excepting only agriculture.<sup>35</sup>

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<sup>34</sup> William A. Calder, “Reconstruction and the Building Industry,” *Engineering and Contracting* 50 (1918): 568-570. The article is a transcription of the speech Calder made at the convention on Dec 7, 1918.

<sup>35</sup> “Address of Mr. Ernest T. Trigg, President of the National Federal Construction Industries,” *Proceedings of the Conference with the President of the United States and the Secretary of Labor of the Governors of the States and Mayors of Cities in the East Room of the White House, Washington, D.C., March 3, 4, and 5, 1919* (Washington, DC: U.S. Government Printing Office, 1919): 197-202.

In addition to its widespread connections to many different industries and occupations, it also produced “annually about three thousand million dollars’ worth of wealth, tax-paying property.”<sup>36</sup> Trigg’s commentary on the importance of the construction industry mirrored those of Senator Calder, but in short order, he declared the paramount importance of private home construction within the industry. In regard to ensuring a swift conversion to a healthy peacetime community, Trigg argued that “home building is the logical first step for the reason that [home] building is so large a part of the entire industry of the country.”<sup>37</sup> No other industry offered such extensive stimulating effects and encouraging its rapid expansion promised to hasten the return “to normal conditions and general prosperity.” Returning soldiers and retooling factories created a worsening unemployment problem throughout the country and, according to Trigg, home construction, where 75 to 90 percent of the industry was labor, offered an ideal solution to reabsorbing the jobless. He then proceeded to offer a ringing endorsement of the national OYOH campaign, listing the benefits its adoption by communities nationwide would provide. Beyond directly combatting housing shortages nationally and locally, “every home that is built stimulates business locally and creates the demand for materials and products in more than a hundred correlated industries.”<sup>38</sup> The OYOH campaign spearheaded the effort to enshrine the owner-occupied home as economic panacea. It enjoined potential homeowners, contractors, and bankers to “build now.” “Building is the quickest way to stimulate and tide over this crucial period,” declared one nationally

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<sup>36</sup> Ibid., 198.

<sup>37</sup> Ibid., 201.

<sup>38</sup> Ibid., 202.



distributed ad copy. Variants of this message added “It’s a business chance, an opportunity to build up local prosperity and help get our country back on a Prosperity Basis.”

Charles E. White, Jr., a prominent Chicago architect, wrote a statement of support that OYOH distributed to newspapers nationally, explaining,

You can’t throttle the building industry by pursuits of war and then quickly bring it to life when peace is declared. You can’t divert thousands of mechanics, acres of lumber, tons of cement, quantities of brick, stone, steel, glass, paint, plumbing equipment, heating systems and electrical supplies from the peace machine and thrust them into a war machine without disturbing conditions. It took time to get this army going in war, though the time was marvelously short and the results wonderfully sufficient, and it will take time to swing this ponderous, unwieldy, highly sensitive machine back again and get it sufficiently employed in peaceful building.<sup>39</sup>

The OYOH campaign urged people to stimulate this “ponderous machine” by investing in home building. It argued construction contracts had far-reaching effects, claiming an individual’s investment of \$10,000 into a home subsequently created hundreds of subcontracts, disseminating jobs and wealth locally and nationally.<sup>40</sup> OYOH likened it to a row of falling dominoes. Home construction forced merchants to replenish their stocks, factories to produce, mines to work, and kept railroads humming. With robust home construction “our whole industrial life teems with prosperity [and] that prosperity comes right back to you.”<sup>41</sup>

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<sup>39</sup> Charles E. White Jr., “Everyone Is Interested in Building Now, People Need Stimulation and Will Enter Heartily Into Place,” *The Build Now News* 1, 1919, 5-6. Ad Copy for OYOH in unlabeled folder, NARA-USHC, Box 463, RG3.

<sup>40</sup> Ibid.

<sup>41</sup> Ibid.

OYOH posters showed a drawing of a city where each building displayed a sign claiming “heating in this building installed by John Doe Co,” “Interior Fixtures and Decorations installed by Alfred Roe & Son,” or “U.S. Material Company—Bath Room Fixtures.” The buildings and signs faded into the distance, implying the vastness of the effects on hundreds of individual companies and thousands of laborers in each locality, reinforcing the many suggestions targeted toward local newspapers that, “unless we begin to build in this city at once, this is going to be an undesirable place to locate. We’ll drive business away. We’ll all feel it.”<sup>42</sup> The OYOH campaign played a pivotal role in emphasizing the importance of private home construction for individual home owners as part of the economic reconstruction of postwar America. OYOH ad copy, advice books, instructional guides, and local campaign manuals all portrayed the construction and financing of individual homes as essential to recovery and, if not enthusiastically supported and adopted, a great risk to the nation’s health.

While OYOH saw private home construction as a uniquely capable generator of economic growth, it also honed and reiterated the common conviction that labor unrest was a significant hurdle to political stability and economic recovery. The government believed that labor strikes and radicalism could be tempered by encouraging restive workers to become homeowners. Merging the two central principles of the OYOH campaign—citizenship and economic growth—OYOH and its supporters put forth a vision simultaneously reconciliatory and decidedly anti-labor. New York mortgage banker and philanthropist S.W. Straus spoke and wrote extensively about national real

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<sup>42</sup> Charles E. White Jr., “A Four Minute Talk Why You Should Build Now,” *The Build Now News* 1, 1919, 2. Ad Copy for OYOH in unlabeled folder, NARA-USHC, Box 463, RG3

estate and financial interest, paying particular attention to labor unrest and housing shortages. He believed “the housing shortage is a fundamental cause of the unrest which prevails throughout the country, of Bolshevistic tendencies, of unreasonable strikes, of disorder.”<sup>43</sup> To Straus, no man who “is compelled to house his family in quarters which are overcrowded, unfit and unsanitary . . . [and] is confronted by rents for decent accommodations, which are beyond his earning power” could be blamed for suing for better conditions. Housing shortages had become a “vital factor of patriotism”; workers saw their wages spread too thin as the shortages caused rent prices to skyrocket, and their frustration with their inability to provide for their families justifiably made them discontent. Encouraging and enabling home construction would reverse this trend and, simultaneously, convert men prone to protest into contented laborers and providers. “Possession,” said Straus, was the “the greatest barrier to bolshevism.” He directly correlated diminished social unrest with increased homeownership , saying “Widespread and successful home owning activities in the United States this spring would do more to alleviate social unrest and build a bulwark against the encroachments of bolshevism than any other single development.”<sup>44</sup>

Others echoed his sentiments, writing that the influence of homeownership effectively diminished radical impulses in working men, Americanized them, and converted “the vast majority of them [into] conservative men, [who] own property, whose children have gone to the public schools and to the colleges, who have learned by bitter

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<sup>43</sup> “Stresses Need of New Homes,” *Los Angeles Times*, March 11, 1921, 13.

<sup>44</sup> “Urges Home Building,” *The Washington Post*, March 16, 1919, R2.

experience the fallacy of the doctrines which today make no appeal to them.”<sup>45</sup> The homeowner had “risen out of the rent-paying class and becomes a capitalist of his own making.”<sup>46</sup> Joseph P. Day, another highly influential businessman with extensive real estate operations throughout the country, stated,

The man who owns property is unquestionably the better type of citizen. Sell a man a piece of land or a house and you have removed a great factor in radicalism or Bolshevism. . . . Property is the best check known upon radicalism, and the elimination of that dangerous factor from any nation stabilizes that nation and promotes a conservative careful mode of living.<sup>47</sup>

Adding to Day’s statement, S.W. Straus believed men who owned their own homes had a sense of stability, an appreciation of property rights and respect for the orderly processes of society that precluded the possibilities of their being misled by any fanatical or over-radical influences. More directly, he claimed, possession of a home was the, “greatest barrier to bolshevism.”<sup>48</sup>

### **The Homeowner-Citizen**

“Without homes,” read one OYOH pamphlet from Philadelphia, “there can be no sustained achievement or ultimate progress . . . Owning a home is one of the best things in the world, [it] brings out the true family spirit and is the sensible thrifty thing to do.”<sup>49</sup>

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<sup>45</sup> George Rothwell Brown, “Radicalism Wanes in Steel Centers,” *The Washington Post*, September 30, 1919, 1.

<sup>46</sup> H. C. Durbin, “Own Your Own Home a Patriotic Duty,” Building Construction Supplement in *The Washington Post*, June 1, 1919, 5.

<sup>47</sup> “The Housing Problem,” *The American Architect*, November 17, 1920, 630.

<sup>48</sup> “Urges Home Building,” *The Washington Post*, March 16, 1919, R2.

<sup>49</sup> “What It Means to You to Own Your Home.” Pamphlet in in unlabeled folder, NARA-USHC, Box 462, RG3.

Buying a home, their logic went, was the most effective way to do one's part for family, community, nation, and self. "No act or failure to act," admonished Paul Murphy, "has a more severe indictment against it than one's failure to provide a permanent home for his own." Even the patriotism of returning soldiers, those who "profess to be a saint," or those who "shout himself hoarse on the fourth of July" were suspect if he did not provide for his household by building a house.<sup>50</sup> The meaning was clear: by owning a home, a man did his part to make his community one of progress and prosperity. "No city," claimed one OYOH booklet, "whose home-owning citizens are in the majority is a backslider. A city controlled by home-owners is sure to be well governed; it has no labor troubles; its business is sound and full of vigor."<sup>51</sup> Homeowners were rooted to the community; they shared a stake in local affairs. According to one circular, "A Roost, any old place, here and there, night after night—just a bed—can't be, can't mean Home to a family." Rather, a true home required sacrifice for the betterment of one's family.<sup>52</sup> It required attachment, hard work, and permanence. "America," claimed one writer in the *Los Angeles Times*, "gives every citizen a chance to own his own home—a chance to sweat for it."<sup>53</sup> Possession of a home duly earned through hard work, he continued, made one appreciate the value of the ownership, for

We don't throw stones at our own windows.  
We don't trample our own vines.  
We're more careful of what's our own than of what's yours.

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<sup>50</sup> Address of Paul C. Murphy before the Interstate Realty Convention, August 9th-11th, 1917. Pamphlet in unlabeled folder, NARA-USHC, Box 462, RG3.

<sup>51</sup> "Build Now: Own Your Own Home" booklet printed by the Home Builder's Bureau of Elgin, Illinois, in unlabeled folder, NARA-USHC, Box 462, RG3.

<sup>52</sup> "Hatpegs and Roosts and Homes." Pamphlet in in unlabeled folder, NARA-USHC, Box 462, RG3.

<sup>53</sup> John Strong, "Noblesse Oblige," *Los Angeles Times*, November 21, 1920, II4.

Renters, on the other hand, lacked any incentive toward good citizenship and domestic stewardship. They could never be cornerstones of the community, for they were beholden to their landlords and were inherently disinvested in their surroundings. Paul Murphy, continuing his Philadelphia address, raised his admonishment of renters and non-homeowning slackers to the level of a polemic, claiming:

The most sacred institution in the world is not the Church . . . nor the State . . . it is the Home, and the man, who, in these times of high costs and hard conditions, buys a home . . . secures for it a happy wife and raises therein patriotic well-educated American children, and sends them out to high moral ideals, to be a blessing to the community, has done the most patriotic and religious thing possible and incidently [sic] the most opportune thing for the betterment of human conditions. . . . Upon the home rests our moral character; our civic and political liberties are grounded there; virtue, manhood, citizenship, grow there. American citizenship in the long run will be, must be, what the American home is . . .<sup>54</sup>

This message was relentlessly proselytized within OYOH literature. It signaled the entrenchment of a veritable ideology of homeownership, a civil faith in the redemptive power of homes. In this configuration, the home—more specifically, the single-family, owner-occupied home—became “*the* unit of society and Government.”<sup>55</sup> This sentiment was repeated in a booklet distributed to local realtors by the Home Builders’ Bureau of Elgin, Illinois with copy furnished by OYOH:

While the advantages of home building to the community as a whole are of the utmost importance, the personal advantages are much greater. No one who has not owned his own home can fully appreciate the feeling of independence which a home bought and paid for carries with it. Where is the man who does not aspire to the time when he can have a home of his

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<sup>54</sup> Murphy, Address before Interstate Realty Convention.

<sup>55</sup> Ibid. (emphasis mine)

own [sic] A home of your own built after your own ideas is a secure foundation on which to build and plan your future and that of your family.<sup>56</sup>

According to OYOH's formulation, homeownership was a prerequisite of full citizenship. The realization of homeownership, however, went beyond the simple possession of a deed. The OYOH mission conflated the status of homeownership with an idealized set of behaviors. Homeowners inherently acted more virtuously, more dependably, more fruitfully. Homeownership, by default, provided families with a toolkit empowering robust citizenship. This simple assumption—that the citizen-homeowner was attained both by status and action—underpinned and literally underwrote, the conceit that spreading homeownership to an overwhelming majority of Americans, especially those of low and moderate incomes, would provide the most efficacious instrument for improving the social and economic conditions of the nation.<sup>57</sup> And it was this ideology that the American government and social reformers, acting in tandem, took up as their standard for domestic reform.

Herbert Hoover, writing in the early 1920s, couched this ideology in terms of American individualism. To Hoover, the acquisition and preservation of property was essential for both spiritual and economic self-expression.<sup>58</sup> Perhaps no other statesman or social commenter better articulated the central importance of homeownership in developing an empowered, productive, and enlightened citizenry. He suggested in

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<sup>56</sup> "Build Now: Own Your Own Home" booklet printed by the Home Builder's Bureau of Elgin, Illinois, in unlabeled folder, NARA-USHC, Box 462, RG3.

<sup>57</sup> Margot Canaday, *The Straight State: Sexuality and Citizenship in Twentieth-Century America* (Princeton: Princeton University Press, 2009): 8.

<sup>58</sup> Herbert Hoover, *American Individualism* (Garden City: Doubleday, 1922): 36-37.

*American Individualism*, the political manifesto he wrote early in his time as Secretary of Commerce, that Americans pursued a distinct form of individualism: an individualism that safeguarded the opportunities for each citizen to attain a position in his community commensurate with his character and ability. Hoover's America cultured a social and political environment that stimulated individual achievement and enlarged the individual's sense of responsibility. Private property, namely homeownership, was vital to the development of the individual. The acquisition of property was no selfish act; on the contrary, the right to property went beyond the object and became

a useful and necessary instrument in stimulation of initiative to the individual; not only stimulation to him that he may gain personal comfort, security in life, protection to his family, but also because individual accumulation and ownership is a basis of selection to leadership in administration of the tools of industry and commerce.<sup>59</sup>

Elsewhere he connected this right explicitly to homeownership, suggesting that "it is chiefly through the hope of enjoying the ownership of home and independence that the latent energy of the citizenry may be called forth." For, he continued, "a nation of majority ruled should be a nation of majority ownership."<sup>60</sup> Homeownership, Hoover believed, created strong families, healthy lives, and a robust citizenry.

A chorus echoed Hoover's sentiments. The *Los Angeles Times* editorialized, "many of us are made more decent by property than we are by ideals . . . to own our own home gives us more rights to be preserved: so it makes us more careful to preserve others' rights."<sup>61</sup> The YMCA organization, planning to establish a national "Own Your Own

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<sup>59</sup> Ibid.

<sup>60</sup> Herbert Hoover, "Home Ownership Will Develop the Citizenry," *National Real Estate Journal*, July 18, 1921, 20.

<sup>61</sup> John Strong, "Noblesse Oblige," II4.



Home Day” in 1920, laid out its corporate mission “to stimulate the individual to fit his income and his abilities into the purpose of a well-rounded life, to enable him to bear his full share of responsibility to his family, employer, society and the nation.” Renting was “a poor substitute for the real home, as it leads neither toward independence and responsibility nor toward community association, which is necessary for the poise and development of the adult as for that of the child.” Homeownership, on the other hand, was “a common interest in the nation’s wealth,” and the YMCA considered “the widest possible distribution of real property [as] essential to our national well-being,” because “normal home and community life best assure the health, education, recreation, development and independence of the family.”<sup>62</sup> Albert Levitt, a rising law academic in 1920, wrote most tellingly in *The Central Law Journal*, that “the interests of the State are best furthered by developing home and home life, for within the home the best citizens of the State are trained and developed.”<sup>63</sup>

However, the expansion of this ideology implied the imposition of a starkly gendered, heteronormative bias upon American families and their relationship to the State. A man who did not own a home was not truly participating in society; he was only partially a man and consequently, as Paul Murphy suggested, he “rob[bed] his patriotism of practicability and his religion of reality.”<sup>64</sup> The language also implied homeownership and family were linked, that unattached men lacked a “secure foundation” and had little to work for except selfish ends. While a single man could own a home, if he was not

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<sup>62</sup> “Why the YMCA is interested in helping Individuals to Own Their Own Homes,” unpublished draft, in unlabeled folder, NARA-USHC, Box 462, RG3.

<sup>63</sup> “The Domicile of a Married Woman,” *The Central Law Journal* 91 (1920): 4.

<sup>64</sup> *Ibid.*

working towards building a family, he was not acting as a full citizen from the perspective of the State. Once he obtained the dignified status of homeowner, his family vicariously shared in the responsibilities and benefits of that status. A man, and consequently his family, needed to place themselves within their own home in order to perform their civil duties and gender roles. The duties of men were couched in terms of an external relationship to the community—as an individual citizen of the State and, by proxy, the representative of his family. Homeownership was a catalyst for male maturity. “You as a home-owner have a real object for which to work and save,” the Elgin pamphlet pronounced. “Your family will likewise share this responsibility with resulting happiness and contentment. Your children will have opportunities that make for higher morals and better citizenship.”<sup>65</sup> The YMCA espoused the belief that a man’s character was derived primarily from three things: who he chose as his companions, the environment in which he chose to surround himself, and how he chose to spend his money.<sup>66</sup> Home buying represented the best decision in all three of these categories. It demonstrated his thrift and good sense and it proved he surrounded his family with healthy company and a wholesome setting in which to grow. Possessing his own home, therefore, provided a man with the correct stage on which to perform his role as husband—“the background of every man’s hopes and desires.”<sup>67</sup> Elsewhere, the literature suggested, “there’s nothing like owning a home to make a man realize that he’s a

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<sup>65</sup> “Build Now: Own Your Own Home” booklet printed by the Home Builder’s Bureau of Elgin, Illinois, in unlabeled folder, NARA-USHC, Box 462, RG3.

<sup>66</sup> “Why the YMCA is interested in helping Individuals to Own Their Own Homes,” unpublished draft, in unlabeled folder, NARA-USHC, Box 462, RG3.

<sup>67</sup> Ibid.

substantial citizen, or to give people the confidence in him he deserves,” which would “add to that the satisfaction and contentment for your wife, a better place for the babies to grow up, a more ‘liveable’ environment.”<sup>68</sup> Not only would owning his own home make him more fully an American, it would make him more wholly a man.

For women, the OYOH campaign purposely reinforced a role in which their femininity was best expressed within the home. In a telling interview published by the OYOH campaign, prolific stage actress Margaret Illington painted a picture of the duty women needed to perform within this domestic ideology. She assigned women the role of domestic preservationist. While men were responsible for empowering and underwriting the home through their relationship to exterior institutions, women were responsible for the “simplest duty . . . to preserve the family interests by keeping her Home clean, wholesome and comfortable, and caring for the children properly.” However, a woman was only able to fulfill her responsibilities within her own home, not a rented house or apartment where she would be “utterly dependent upon the whim of the landlord.”<sup>69</sup> She could not guarantee the safety, cleanliness, or healthfulness of her home if she bore the renter’s yoke. The OYOH movement gave women “an insight into what actual ownership of a home can mean, by giving women the opportunity to really supervise, as owners, those details in home operation and management which naturally belong to them . . . .” A home could not truly be a home—one that possessed the prerequisite attributes for a healthful environment—unless its occupants owned it.<sup>70</sup> Men, in this formulation,

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<sup>68</sup> “Sign To-Day Your Building Contract,” *The Build Now News*, April 1919, 7, OYOH Promotional Newspaper in unlabeled folder, NARA-USHC, Box 462, RG3.

<sup>69</sup> Ibid.

<sup>70</sup> “Illington-Bowes, Margaret,” The Androom Archives, accessed Feb 15, 2010 <http://androom.home.xs4all.nl/biography/p018178.htm>.

provided the means—acquired the physical space and negotiated its relationship to exterior institutions. Women cultivated that physical space, through consumption, domestic production, and mothering, into an environment conducive to a productive and healthful family life. The OYOH campaign espoused heteronormative gender roles and patriotic rhetoric, equating the provisioning of one’s family with its own home with the attainment of full citizenship. Homeownership enabled people to become men and women, to build a dutiful relationship to their family and their community.

By the war’s end in 1919, the federal government acted quickly to extricate itself from the direct provisioning of housing and rather adopted ideologically driven, educational campaigns. In 1921, with Hoover taking his position as Secretary of Commerce, he acted to move matters covered by enterprises like OYOH to the Division of Building and Housing within the Department of Commerce. While he continued to support the operations of the OYOH campaign, it soon fell back to being managed primarily by real estate groups.<sup>71</sup> Growing concerns about federal programs supporting private advertising interests further encouraged Commerce to move away from OYOH. The OYOH campaign nevertheless was an important chapter in the government homeownership promotion efforts. It set the stage for an ideological and practical transformation in federal policy supporting access to affordable homeownership.

The OYOH campaign aimed to act as a guiding light of empowerment and opportunity for individual Americans. Producing and disseminating manuals and promotional materials while encouraging local campaigns, it hoped to instill the desire for homeownership, portraying the act of buying a home as a catalyst for the

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<sup>71</sup> Dunn-Haley, “Uncle Sam Wants You,” 132.

self-actualization of men and women. Through such methods, the ideological underpinnings of the OYOH outreach campaigns sought to link homeownership with the vitality of the nation. In doing so, they put part of the onus of national health on individuals, emboldening a sense of patriotic duty and civil faith in homeownership. The efforts of OYOH, however, subtly worked to define its ideal citizen, those people who possessed the socioeconomic and behavioral characteristics of model citizens. In essence, the OYOH campaign, while intensifying the desire for homeownership and working to expand access to homeownership opportunities, was also defining who was most deserving of assistance in accessing those opportunities.

Their stance was decidedly pro-business and presented a reductionist view of the struggles of organized labor in the late 1910s. But it represented a stance that resonated with the Department of Labor, as the message was repeated in officially published and distributed OYOH literature and provides further evidence of how willing reformers, businessmen, and government officials were to ascribe ameliorative powers to homeownership. The OYOH campaign typified how these groups construed housing shortages with social and economic ills. Other equally problematic social issues such as rising divorce rates, alcoholism, and endemic disease, they believed, could be solved by embracing a new, “modern” ideology of homeownership. This veritable civil faith in the power of homes to ameliorate social ills demonstrates a uniquely American and conservative approach addressing social problems. Employing homeownership as a tool to improve American citizenry and family life while helping expand the economy was considered an investment in the future, a sound and healthful method to leave behind the myriad problems of postwar stagnation and the effects of industrial modernity. The

OYOH campaign was an effort to expand and democratize new, normalized views of the American domestic life. Single-family, middle-class homeownership became an integral part of America social and economic vision, its preservation and expansion were requisite for domestic prosperity and its prominence defined the debate in future decades.

## 2 | Building Better Homes

### Homeownership, Associationalism, and the Better Homes for America Campaign

On June 5, 1923, President Warren Harding addressed a crowd of dignitaries a stone's throw from the White House lawn. Although the setting suggested a routine address, this was atypical. The President stood on the steps of a two-story house situated within the Sherman Plaza, across the street from the South Lawn and the Treasury Building. The house, conspicuously out of place among august State buildings and monuments, was the demonstration home for the nascent Better Homes in America campaign. Harding's speech kicked off a two-week-long event throughout the country in which communities large and small presented model homes to throngs of people. The model home from whose stairs Harding spoke was built by local contractors, suppliers, and furnishers who donated time and materials. Girl Scouts helped with appointing its interiors and baking treats; Boy Scouts planted trees. Society women and homemaking experts extolled the virtues of its modern features and clean, efficient design. In the Capital alone, an estimated 2,500 to 3,000 people toured the house daily. Standing at the President's side during the dedication of the model home were Secretary of Commerce Herbert Hoover; Marie Meloney, editor of the women's magazine *The Delineator*; and Lida Hafford, director of the General Federation of Women's Clubs. Harding spoke in grandiose terms, connecting the strength and ambitions of the nation with the spirit of its family life. The home, he said, "is not merely the center, but the aim, object and purpose

of all human organization . . . [It] is the apex and the aim . . . [as] there is no attainment more desirable than the happy and contented home.”<sup>1</sup> With these words, he kicked off not only the 1923 Better Homes Week, but a decade-long movement enticing Americans to buy homes. This movement would remain at the forefront, practically and ideologically, of making homeownership affordable and desirable for a majority of Americans. It also served as a significant catalyst that encouraged the federal government to become a primary stakeholder in American homeownership.<sup>2</sup>

Endorsing the importance of homeownership and “Better Homes” brought these influential people together on that sweltering June day. Each agreed that the home could be an effective tool for improving people’s lives, that private homeownership helped citizens obtain a higher standard of living and was an essential part of the training necessary for citizens to become able-bodied men and women. This model house on the Mall—nostalgically named “Home, Sweet Home” after the 1823 song written by John Howard Payne—was meant to stand as a shining example of a modern home. It was meant to extoll the virtues of homeownership and spread the gospel of modern domesticity to an America reformers felt was increasingly adrift. The Better Homes in America (BHA) campaign was founded on the belief that the economic and social welfare of the nation rested on the ideals and character nurtured by homeownership.

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<sup>1</sup> “President to Open ‘Home Sweet Home,’ *The Washington Post*, June 3, 1923, 44; Harry Price, “Build Better Home and Roads, His Plea,” *The Washington Post*, June 5, 1923, 2; “Harding Urges Help to Roads and Homes,” *The New York Times*, June 5, 1923, 23. *A New Neighbor to the White House*, Pamphlet produced by Murphy Varnish Company, 1924. Better Homes in America records, Box 25 Folder 1, Hoover Institution Archives.

<sup>2</sup> Ronald Tobey, Charles Wetherell, and Jay Brigham, “Moving Out and Settling In: Residential Mobility, Home Owning, and the Public Enframing of Citizenship, 1921-1950,” *The American Historical Review* 95, ( 1990): 1395, 1412.



Marie Meloney founded the Better Homes campaign to improve the working conditions of homemakers by educating them on best practices for home management and by connecting them to the latest information from home economists. She hoped to use the resources of her magazine *The Delineator* to forge a partnership between national and state officials, housing experts, and local communities. She formed an advisory board comprised of federal bureau chiefs and cabinet members with Vice President Coolidge as chairman. The board was headed by Herbert Hoover. Eventually, political grumbling about the effort's association with a for-profit magazine caused Hoover to reorganize the BHA into a nonprofit corporation. With Hoover at the helm, the BHA was indisputably a government-run organization.<sup>3</sup>

This chapter expands the story of how the federal government became a stakeholder in American homeownership during the 1920s. The Better Homes campaign traded overt federal intervention for a less intrusive alternative by promoting partnerships with non-governmental agencies such as local Better Homes committees, trade associations, women's clubs, and Girl Scouts. Hoover directly administered the BHA, forging it into a prototypical associational endeavor.<sup>4</sup> The BHA sought to utilize the

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<sup>3</sup> The Advisory Council for 1922 included Calvin Coolidge, Vice-President of the United States; Herbert Hoover, Secretary of Commerce; Henry C. Wallace, Secretary of Agriculture; James John Davis Secretary of Labor; Dr. Hugh S. Cumming, Surgeon-General; Dr. John James Tigert, U. S. Commissioner of Education; C. W. Pugsley, Assistant Secretary of Agriculture; John M. Gries, Director Division of Building and Housing, Department of Commerce; Julius H. Barnes, President, U.S. Chamber of Commerce; John Hilder, Director Housing Conditions, Chamber of Commerce; Donn Barber, Fellow American Institute of Architects; John Barton Payne, Chairman, Central Committee American Red Cross; Livingston Farrand, Chairman, National Health Council; Mrs. Thomas G. Winter, President, General Federation of Women's Clubs; Mrs. Lena Lake Forrest, President, National Federation of Business and Professional Women's Clubs.

<sup>4</sup> Ellis W. Hawley, "Herbert Hoover, the Commerce Secretariat, and the Vision of an 'Associative State,'" *Journal of American History* 61 (1974): 117; Ellis W. Hawley, *The New Deal And the Problem of Monopoly: A Study in Economic Ambivalence* (New York: Fordham University Press, 1995); Ellis Hawley, *The Great War and the Search for a Modern Order: A History of the American People and Their*

extant zeal and organizational apparatuses of these groups, while also providing the guidance and materials these groups often eagerly used. Under Hoover's direction, the BHA blurred the boundaries between private and public sectors, encouraging a pluralistic, cooperative model of reform.<sup>5</sup> Via this reform, the BHA took a central role in directing national housing policy while strengthening the federal government's relationship to its private partner institutions. The BHA exists as an important point in the trajectory of increased federal governance over social and economic issues throughout the twentieth century. The policies the BHA endorsed in the 1920s informed major policy directives later adopted during the New Deal and the post-WWII era. These policies were essential to fostering the modern American ideal of homeownership establishing the preconditions necessary to making homeownership a reality for all Americans.

### **Marie Meloney and the Progressive Roots of “Better Homes”**

The impetus behind the Better Homes movement was Marie Meloney, editor of *The Delineator*, a women's magazine with a monthly circulation of over one million copies. Meloney was steeped in Progressivism from an early age. Her mother was an educator and publisher living in Kentucky where she published the first female-edited Southern magazine for literature and science. Following her husband's death, she moved with her daughter to Washington, D.C., where she became an instructor and president of the

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*Institutions, 1917-1933* (New York: St. Martin's Press, 1979); Balogh, *A Government Out of Sight: The Mystery of National Authority in Nineteenth Century America* (New York: Cambridge University Press, 2010).

<sup>5</sup> See Philip Scranton and Patrick Friedenson, *Reimagining Business History* (Baltimore: Johns Hopkins University Press, 2013): 92-6.

Washington College for Girls. In the capital, Meloney's mother was active in the women's suffrage movement and wrote articles for feminist journals.

Marie Meloney, by 1900, became a respected and pioneering journalist. She worked for the *Washington Post* as their first female correspondent in the Senate Press Gallery. In 1904, she transferred to *The New York Sun* newspaper, where her journalistic focus shifted from politics to social welfare and reform. In her coverage of New York's poor, her writing reflected a clear Progressive bent as she witnessed the appallingly poor conditions in the slums. She called for improving the domestic lives of women and children by providing them with education and improved technological assistance within the home.<sup>6</sup> By 1914, Meloney had left her position at *The Sun*, eventually becoming a major contributor to national women's magazines, in particular *The Delineator*, using her writing to advocate for the betterment of women's domestic lives. In 1916, she accepted the editorship of *The Delineator*.

Meloney became involved with the Better Homes movement in 1921. A visit to a model home exhibition "in a Middle-Western town" gave her the idea to "begin a study of the few scattered 'Better Homes' and 'Own Your Own Home' exhibitions" hosted throughout the country.<sup>7</sup> The model home she described was a furnished, equipped, and decorated seven-room house where local businesses and citizens had lent furniture and equipment to properly appoint its interior. The project, according to Meloney, "was the best investment the town ever made. It directed attention to the need of better homes and

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<sup>6</sup> Janet Hutchinson, "Marie Meloney and the Editor's Mission," *American Housing, Gender and the Better Homes Movement, 1922-1935* (Ph. D diss., University of Delaware, 1989). Hutchinson provides an excellent and lengthy narrative of Meloney's life.

<sup>7</sup> "From the Editor's Point of View," *The Delineator*, October, 1922, 1.

better equipment and was a vivid example of the type of outreach the Better Homes movement needed.<sup>8</sup>

Several months later, President Harding toured a similar exhibition—this time a labor-saving kitchen at a women’s club fair—and became convinced of the need for more demonstrations about new technologies and modern homemaking put on throughout the country. He in turn lent his support to Meloney, encouraging her efforts to establish a national campaign that included demonstrations of all aspects of a modern, “better” home.<sup>9</sup>

In 1920, Meloney created an entire Better Homes department at *The Delineator*, where the magazine and its staff effectively became the organ for the movement. Financed and managed entirely by the magazine, Better Homes organized model home contests, published articles with instructions on hosting a model home, and offered words of encouragement from housing experts. Within months of the department’s establishment, Meloney had organized 521 small demonstration homes. Within a year, over 900 homes were furnished and opened to the public nationwide. In a radio address, Meloney spoke with hope that these model homes would encourage families and local organizations to focus on

rais[ing] the standard of living in America, to teach people how to get the best out of their homes, the best into their homes, to get the best out of life ... [because] there must be homes fitted for a proud race to call home, and then they must be sufficiently furnished and attractively decorated to bring cheer and pleasure and beauty into the lives of the occupants. Every good

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<sup>8</sup> Ibid.

<sup>9</sup> “Better Homes in America.” Narr. By Marie Meloney. WEAFF, New York. Ca. 1924, Better Homes in America records, Box 25 Folder 1, Hoover Institution Archives (“BHA Papers”).

home in America is an altar to God. It is a fortress for the protection of the liberty of the world.<sup>10</sup>

Meloney's goal was the improvement of homemaking in women's domestic lives. She hoped to elevate women to experts within their homes, connecting these women to the newest techniques for managing a home and family. It offered advice on time management, improving the layout of home design, and reviews of new technologies and methods for home management. To this end, *The Delineator's* Better Homes department became a bureau of information, publishing prescriptive pieces and distributing instructional pamphlets to local Better Homes committees. Meloney sought the endorsement of state Governors, urging them to marshal local figures to organize committees. *The Delineator* sent them telegrams asking "Will you cooperate . . . by proclaiming in your State second week of October Better Homes Week? Earnestly hope your State will be represented in this important movement."<sup>11</sup>

During its first iteration under Meloney, Better Homes for America did not have a centralized structure. Rather, the BHA encouraged grassroots committees to take the lead in hosting demonstration homes tailored to local needs, businesses, and circumstances. The real costs of construction and furnishing these homes were to be assumed by the local committees who were, in turn, encouraged to further defray costs by seeking *pro bono* services and donated goods from local "boards of trade and merchants' associations, manufacturers, building-loan associations and departments of education [who were] almost invariably willing to do their part."<sup>12</sup> In Dayton, Ohio, for instance,

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<sup>10</sup> Ibid.

<sup>11</sup> Meloney, "From the Editor's Point of View," *The Delineator*, September, 1922, 1.

<sup>12</sup> Ibid.

one Better Homes demonstration was conducted entirely by the State Department of Education, the local board of trade, and women's clubs—and supported by information disseminated by the BHA headquarters. This relationship between national headquarters and local intermediaries would continue as the BHA became more established and expanded. Meloney's goal was to create an infrastructure sound enough and a national zeal strong enough to support demonstration homes throughout the country.

While the national BHA headquarters acted as a coordinator and informational nexus, catalyzing local campaigns to facilitate social change, it also deeply reflected Meloney's Progressive background. The BHA espoused a mission that was interested particularly in affecting social uplift by improving people's home lives. Meloney was concerned about America's economic and social conditions following the war. She felt that Americans needed guidance and reassurance; the Better Homes campaign provided a powerful tool for educating and improving the state of families in the postwar era. Meloney's primary concern, however, related to the condition and status of women in the home. While BHA under her focused on improving home life and expanding homeownership rates, it did so chiefly for the betterment of women's domestic situations and with the intent of reclassifying homemaking as a professional pursuit.

America, she believed, had made astonishing technological and social progress in the last three decades. It had overcome war, established provisions for the protection of workers, increased sanitation, combatted political corruption, and granted women the right to vote. However, Meloney was dismayed at how little progress had been made to improve the labor of homemakers. "Twenty million women," she lamented, "toil every day of the year, Sundays and holidays included, and eighteen million of them without an

assistant or helper.” The home was a factory, and it generated America’s most important product: its families. No activity or industry compared, in sheer number employed or in value of effort, with homemaking. “The housewife and her problems have been forgotten,” she declared, and “it is time that she be remembered . . . there have been few if any concerted efforts to study home-makers’ problems.”<sup>13</sup> The Better Homes movement could be a righteous tool for examining the problems of women in the home and for offering solutions and training. Meloney hoped, year by year, that the movement would grow to a point where it was possible that “every one of the twenty million housekeepers of America shall have access to a working laboratory from which to draw inspiration for the betterment of the family.”<sup>14</sup> It was a tremendous task, she wrote, “setting up a nation-wide organization to assure . . . demonstrations accessible to the greatest possible number of American housewives.”<sup>15</sup> This mission would remain part of the BHA mission, even as its organizational nature radically changed.

An examination of the early *Delineator* publications regarding the BHA campaign reveals an increasing number of distinguished experts and officials becoming affiliated with or endorsing the movement. Despite its status as a reform movement, the BHA was still a campaign managed by a for-profit magazine. Their endorsements were necessary for giving the movement legitimacy, but they were equally important for defraying concerns about the magazine’s private interests. Meloney was a savvy businesswoman, and connecting altruistic efforts to her magazine drove revenue as much as or more than

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<sup>13</sup> Ibid.

<sup>14</sup> “Better Homes in America,” *The Delineator*, October 1922, 17.

<sup>15</sup> Ibid.

it affected positive reform. Seeking to merge reform with policy and to lend legitimacy to the movement, Meloney established an advisory council comprised of elected officials—most notably 28 State governors, Herbert Hoover, President Harding and Vice-President Coolidge—as well as academics, experts, and bureaucrats, who lent their support and prestige to the movement.

### **Hoover and the Incorporation of Better Homes for America**

The decision to support the BHA was likely quite an easy one for the members of its advisory council. Experts could voice their opinions on reform matters and put into practice their professional knowledge on an increasingly recognized national reform effort. For politicians, their association with the BHA was essentially risk-free and politically advantageous. It bolstered their political platforms by suggesting they were concerned with efforts to improve conditions for homemakers and wanted to proffer solutions to troubling national housing conditions. In particular, the BHA offered Herbert Hoover in his position as Secretary of Commerce a prime opportunity to fill a gap in his Department of Commerce's housing policy.<sup>16</sup> He could assist in the expansion of housing reform, employing the organizational skills of Meloney and her staff without having to contribute much of his own staff or budget to the effort. Beyond simple professional pragmatism, Hoover also held deep convictions about the need to improve housing conditions in the country. He shared Meloney's concerns about labor unrest, the prevalence of renting, and threats to traditional family life. He believed that increasing

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<sup>16</sup> Hutchinson, "American Housing," 54.



access to affordable, healthy homes could benefit untold numbers of Americans. Hoover realized that worker's wages in the early 1920s made it difficult for an average male laborer to afford purchasing a home. He attributed the unaffordable price of housing to inflated building costs, inefficiencies in construction practices and the mortgage industry, and a lack of knowledge from all involved parties on the most economical methods of building, furnishing, and owning homes. Hoover believed the efforts spearheaded by the Commerce Department to standardize materials and practices in industries related to residential construction would produce more affordable, higher quality houses, thereby making homeownership attainable to working-class wage earners. For Hoover, expanding the pool of potential buyers democratized homeownership. Beyond simply boosting the construction industry, it supplied an important avenue for Americanizing the poor and foreign-born, and middle- and working-class Americans instructions on how to attain new, modern standards of living, become better citizens, and bolster families.

Meloney and her well-organized campaign presented Hoover with an ideal intermediary for advancing his homeownership agenda. Just as Meloney needed the government to defray concerns about her business interests, Hoover knew he could depend on her already established organization to further the goals of the Commerce Department without having to directly intervene. Through their partnership, he could play a subtle managerial role while allowing citizens and local organizations to preserve their sense of individual autonomy. He could also provide cover for his administrative oversight as Meloney's staff, hired experts, and publicity machine interacted directly with individuals. From within the newly established Division of Building and Housing of the Commerce Department, Hoover repackaged materials from the former Own Your Own

Home campaign into pieces submitted to *The Delineator* in support of the BHA movement.<sup>17</sup>

Meloney championed Hoover and the other members of the advisory council, prominently displaying their endorsements, quotes, and images. They lent much needed gravitas, helping to rebuff mounting criticism directed at the commercial foundation of the movement. The partnership between Meloney and the advisory council goes beyond a typical *quid pro quo* relationship and illuminates the complex web of connections that existed among Progressive reformers in the 1920s. These people occupied professions in publishing, academia, and government and were part of a growing professional class of men and women sharing similar backgrounds. Most were college educated, many had earned their managerial stripes working in various capacities to support the war effort, and all retained respect as experts in their respective fields. They had interacted previously as government bureaucrats, board members, organizers, and classmates. Many belonged to the same social clubs and professional associations.<sup>18</sup> Thus, partnerships, like those formed in support of the BHA, were readily established and served to reify each member's status as an expert and strengthen professional connections. Issues like housing reform brought together people interested in the economy, industry, child welfare, homemaking, and real estate, as each participant envisioned the reform possible through cooperating with reformers of divergent yet dovetailing interests.<sup>19</sup>

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<sup>17</sup> "How to Own Your Own Home: A Handbook for Prospective Home Owners (Washington: U.S. Government Printing Office, 1923).

<sup>18</sup> Hutchinson, "American Housing," 56.

<sup>19</sup> Daniel Carpenter, *The Forging of Bureaucratic Autonomy: Reputations, Networks, and Policy Innovation in the Executive Agencies, 1862-1928* (Princeton: Princeton University Press, 2001).

The inclusion of Progressive luminaries benefited the nascent BHA by providing the movement with a foundational ideology, as well as diversifying its mission. With their endorsements and prescriptive articles, Progressives expanded Meloney's initial vision to target a larger portion of the American public. As more people got involved with the BHA, its focus shifted exclusively from improving the conditions of woman homemakers to calls for increased homeownership rates and the inclusion of other outreach methods besides model home demonstrations. The October 1922 issue of *The Delineator* contained endorsements from Coolidge and Hoover which can be considered the founding documents of the Better Homes movement. They establish the ideological underpinnings of the effort to both expand homeownership and improve home life in America. The endorsements represented a major effort to extoll the virtues of homeownership and to champion the methods of the BHA. Both argued that independent homeownership was an American institution, upon which the foundation of the republic rests upon the stability and character of citizens who live in their own homes. Significantly, both Hoover and Coolidge believed the government had a vested interest and responsibility to support single-family homeownership.

In the text, Hoover quickly connected the contemporary Better Homes movement with national history by asserting, “[the] universal yearning for better homes and the larger security, independence and freedom that they imply, was the aspiration that carried our pioneers westward.” The American tradition of self-determination was reflected in the need for homes. Consequently, “[o]ne can always safely judge of the character of a nation by its homes,” he wrote, “[f]or it is mainly through the hope of enjoying the ownership of a home that the latent energy of any citizenry is called forth.” Postwar

America, due to “diversion of our economic strength from permanent construction to manufacturing consumable commodities during and after the war,” was short nearly one million homes. That shortage stifled the energies of the citizenry and had to be remedied in order for America to move forward.

Coolidge understood homeownership and its associated home life as a basic right, as a foundational American institution alongside the rights of self-governance, life, liberty, and property. He wrote, “Society rests on the home. It is the foundation of our institutions. . . . So long as people hold the home sacred, they will be in the possession of a strength of character which it will be impossible to destroy.” The home—and homeownership—was “at once the source and result of the inborn longing for what is completed, for what has that finality and security required to give to society the necessary element of stability.”<sup>20</sup> Homes were the bedrock of personal self-worth and independence. The desire for homeownership was primal. However, Coolidge echoed Hoover in suggesting that the mission towards readily available homes for all Americans was incomplete. “While we hold that these principles are sound, we do not claim that they have yet been fully established,” he wrote, “We do not claim that our institutions are yet perfected.” In striving to perfect these institutions and guarantee them to all Americans, Coolidge emphasized the role national government should play in promoting and supporting homeownership. For Coolidge, the genius of America

has long been directed to the construction of great highways and railroads, to the erection of massive buildings for the promotion of trade and the transaction of public business. It has supplied hospitals, institutions of learning and places of religious worship. All these are worthy of great effort and the sustained purpose which alone have made them possible.

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<sup>20</sup> Marie Meloney, *Better Homes in American Plan Book for Demonstration Week October 9 to 14, 1922* (New York: Delineator Magazine, 1922), accessed March 15, <http://www.gutenberg.org/ebooks/7992>.

They contribute to the general welfare of all the people, but they are too detached, too remote; they do not make the necessary contribution of a feeling of proprietorship and ownership; they do not complete the circuit; they are for the people, but not of the people; they do not satisfy that longing which exists in every human breast to be able to say, 'this is mine.'<sup>21</sup>

Coolidge lauded projects such as trade, defense, and infrastructural development and understood them as part of an essential national mission. But, for individual Americans and their families, these projects, in his own words, were “too detached, too remote.” While they were good for national commerce and general welfare, these projects lacked personal immediacy. It was time, he asserted, “to demonstrate more effectively that property is of the people” by transferring some of the effort going into public works projects into the building, appointing, and owning of private homes for as many people as possible. For Coolidge, it would be a worthy expansion of government interest to assist Americans in acquiring their own home. He believed post-WWI America was ripe for a housing boom and that the national government was poised to encourage and guide citizens nationwide. “In our country,” he wrote:

[C]onditions have developed which make this more than ever easy of accomplishment. . . . The land is available, the materials are at hand, the necessary accumulation of credit exists, the courage, the endurance and the sacrifice of the people are not wanting. Let them begin, however slender their means, the building and perfecting of the national character by the building and adorning of a home which shall be worthy of habitation of an American family.<sup>22</sup>

Americans, he was sure, were ready for their own homes. But Coolidge was quick to clarify that the government’s role in the expected housing boom should be indirect. The

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<sup>21</sup> Ibid.

<sup>22</sup> Ibid.

government should not finance and construct individual homes. Rather, it “ought to be expressed not merely in official and public deeds, but in personal and private actions.” He stressed that homes must be built and owned by individuals, because “here will be found that satisfaction which comes from possession and achievement. Here is the opportunity to express the soul in art. Here is the sacred influence, here in the earth at our own feet, around the hearthstone, which raises man to his true estate.” Hoover drove this point further, mentioning explicitly that the Better Homes movement would lend indirect support to the “[s]tates, counties, communities, and patriotic individuals and organizations” interested in building and bettering American homes.

For both Hoover and Coolidge, decentralizing and democratizing homeownership was central to BHA mission. The government could play a key role in disseminating information and championing homeownership, but simultaneously they sought to ensure that individuals were independent agents relying more on themselves, their families, and their communities than the federal government. The latter was considered a far healthier and more sustainable project. Hoover believed that the BHA, acting in essence as a State proxy, could best serve the movement by acting as a guide, expert, and promoter, for “there is no incentive to thrift like the ownership of property. He will invest his hard-earned savings to improve the house he owns. He will develop it and defend it. No man has worked for or fought for a boarding-house.” This scheme would return dividends for the State as well. Homeowners, they believed, invested in their own property and were consequently interested in improving their neighborhoods and communities. Individual family members were healthier and happier who went on to be law-abiding, tax-paying citizens.

The partnership between Meloney and the BHA advisory board produced an impassioned movement with concrete ideas about the importance of homeownership and healthy homes, supporting novel methods of reform and outreach. But while the cooperative nature of Progressivism encouraged varied methodologies and spurred on passions for reform, it often did not effectively curb the centrifugal interests of individual reformers and organizations. This challenge ultimately undermined Meloney's original agenda. Her Better Homes movement at *The Delineator* acted as an advocate and informational clearinghouse. It manifested change on the ground by encouraging and informing local organization on best practices for hosting a model home. The BHA relied on local Better Homes groups—typically comprised of realtors, contractors, furniture stores, women's club, elected officials, and banks—who all sought to take advantage of the business potential of hundreds of captivated families.<sup>23</sup> The hope was that altruism would prevail over individual interest; often, that was not the case. Local companies would coopt BHA articles and appropriate the name in side projects. Organizations competed for credit; rivalries ensued. Some groups claimed the BHA took undue credit for locals' work, exacerbating concerns that *The Delineator* was primarily concerned with exploiting the movement for profit. In 1922, Hoover wrote to warn Meloney about worrying instances of private companies “who are trying to steal her thunder and her campaign.”<sup>24</sup> Conditions by 1923 were untenable. Hoover believed the BHA's approach and goals were worthy of expansion, but it could no longer retain its connection to a for-profit entity. In order to regain control of the movement, plan for its expansion, and

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<sup>23</sup> Hutchinson, “American Housing,” 62.

<sup>24</sup> Herbert Hoover to Christian Herter, July 12, 1922, “File Previous to Inc, 1921-1923,” Box 65, Herbert Hoover Presidential Library.

temper concerns about conflicts of interest, it needed an autonomous, full-time staff to manage its affairs. Meloney and her publisher agreed that it was in the best interest of the BHA to become an independent entity. In a press release, Meloney stated, “We have realized [the movement] was larger than any single group that participated in it” and the BHA as “trustees of something that belonged to the homemakers of America” needed to take action to ensure its long-term viability, because “with the pioneer work completed and ‘BETTER HOMES’ firmly established, I feel that it is proper it should go out of private hands.”<sup>25</sup> Funding came from The Laura Spelman Rockefeller Foundation, and Meloney consented to appointing Hoover as President of the incorporated, nonprofit Better Homes for America campaign. She would continue to play a central role as a member of the board and Hoover positioned himself to direct and expand the BHA’s mission, moving the headquarters to the capital.

After its incorporation, the BHA adopted and expanded the mission and methods first established by Marie Meloney. Hoover became the key player in the organization which he molded to his cooperative style of governance. The many endorsements from distinguished personalities throughout the country confirmed that homes and homeownership were critical to a healthy nation. But it was Hoover who took the reins from Meloney and, with the backing of people like Coolidge and Harding, forged an impressive State apparatus whose mission was not simply to encourage homeownership, but to gather around it the nation’s leading experts, promote a particular vision of American domestic life, and develop policies for making that lifestyle affordable and

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<sup>25</sup> Department of Commerce Press Release, January 7, 1924, Box 1, Folder 8, Hoover Institution Archives; BHA Historical Statement, 1923, BHA Papers, Box 1, Folder 7.



desirable. Hoover aimed to modernize residential construction, shore up the American family, and grow the national economy by empowering public-spirited groups and localities to help themselves through Better Homes.

### **Better Homes for America within the Commerce Department**

Prior to 1922, several government entities had addressed home improvement and homeownership. During the war, various industries experimented with worker housing. Additionally, government efforts within the United States Housing Corporation attempted to provide large-scale housing developments to support vital war industries. Home improvement campaigns such as the Extension Service in rural communities and the National Housing Administration in urban areas were mandated to investigate and promote ways of improving domestic housing conditions and homemaking. Government sponsored programs like the Own Your Own Home campaign, as well as similar commercial campaigns, called attention to the need for increased homeownership. These efforts were limited in scope and reach, however, lacking a comprehensive, nationwide approach.

One of Hoover's first acts as Secretary of Commerce was to establish the Division of Building and Housing (DBH) in 1921, which he tasked with investigating and alleviating problems caused by wartime housing shortages and the resulting struggle among industries in acquiring a stable labor supply. The creation of the DBH was a watershed movement for Hoover, representing a culmination of efforts made during the years leading up to 1921 to address housing-related problems surfacing in the economy.

Its director, James S. Taylor, wrote to Hoover that “the Federal Government should cooperate on a voluntary basis with business and other groups in policies having the dual aim of relieving the housing shortage by means of new construction, and furnishing employment” with the stated aim of promoting “sustained and healthy construction activity [that] is essential for stable employment, rising living standards, and the general prosperity of the country.”<sup>26</sup> For Hoover, it was fundamental that, in Taylor’s words, “this construction be carried out economically and at a fairly even rate, not accentuating the ups and downs of general business and employment, but, if possible, acting as a balance wheel by speeding up when other business is slack.”<sup>27</sup> Hoover tasked the DBH with the goal of converting the residential construction industry into, in essence, a rudder and keel for the national economy. Materials involved in construction—lumber, cement, steel, paint, and furniture—were produced throughout the country, and their production supported countless other industries, such as railroads. Decreased demand for housing had resounding effects on the national economy, while unchecked demand could result in inflationary booms. The DBH set about to stabilize building activity by suggesting a series of innovations aimed at standardizing and educating the construction industry, local governments, and community organizations.

Many of the outreach programs were models of the voluntary cooperationism Hoover advocated. One program sought to encourage contractors to extend their working month beyond their customary timeframes. Seasonality and fixed leasing dates limited the time contractors worked on construction projects and limited their efficiency. Another

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<sup>26</sup> James S. Taylor, “The Division of Building and Housing,” in Blanche Halbert, ed., *The Better Homes Manual* (Chicago: University of Chicago Press, 1931): 760.

<sup>27</sup> *Ibid.*, 760-761.

program sought to encourage municipalities to adopt modernized building codes. The Bureau of Standards worked diligently to present updated codes that decreased materials usage, adopted new materials, or relied on new technologies. The DBH promoted these codes as ways of lowering the overhead associated with construction. In general, the DBH vastly increased the number of statistics it tracked and publicized regarding construction activity. From housing starts to materials production, the DBH worked with “various national and local organizations in gathering, tabulating, and analyzing statistical data of interest to the construction industry.”<sup>28</sup> The activities of the DBH within Hoover’s Department of Commerce established many important precedents and practices for how a government agency worked to encourage economic reform and activity. It did so by consistently adopting techniques that favored voluntary reforms and the formation of partnerships with business and other groups.

In the context of DBH activities of the Division of Building and Housing, Hoover shaped the newly reorganized BHA campaign to act as a tool for improving housing standards, increasing homeownership, and making the housing industry a critical economic engine and stabilizer. Hoover managed to secure funding from the Laura Spelman Rockefeller Foundation and the resulting reorganization presented the Better Homes campaign with an expanded staff and operating budget. Hoover appointed Dr. James Ford, a social ethicist from Harvard, as Executive Director, making him responsible for managing the general operations of the campaign. Ford’s appointment confirmed the traditionalist approach to housing espoused by Hoover and Meloney. Ford

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<sup>28</sup> Ibid., 762. See also Guy Alchon, *The Invisible Hand of Planning: Capitalism, Social Science, and the State in the 1920s* (Princeton: Princeton University Press, 1985); Bjornstad; Jerold E. Brown and Patrick D. Reagan, *Voluntarism, Planning, and the State: the American Planning Experience, 1914-1946* (Ann Arbor: Greenwood Press, 1988).

was a longtime member of Harvard's social ethics department, coming of age both as a student and eventually as a professor there. The social ethics department believed strongly in environmental determinism, that the environment was a powerful variable in determining a person's strength of character, sense of personal responsibility, and physical health. The department promoted a technocratic and philosophical approach to housing issues in America, believing that improved housing for the poor encouraged social uplift as well as comprehensive economic empowerment. The social ethics program funded the construction of model dwellings as part of their studies in order to track the effects of housing on people lives. Ford, for his part, travelled widely, studying housing conditions in countries throughout Europe. Ford also involved himself before and during the war with many reform-oriented activities. Hoover appointed him to work within the U.S. Food Administration during the war and eventually Ford managed the Homes Registration and Information Division of the U.S. Housing Corporation within the Department of Labor. Due to his academic background, as well as his extensive managerial experience, he assumed the Chairmanship of the Building Commission of the Council of National Defense.<sup>29</sup> Much like Hoover, Ford's experiences and education encouraged him to adopt a traditional view of the importance of housing in a person's life. He believed that a single-family home was essential to individual opportunity, resolute character, and good citizenship. Houses rooted people to their families and communities. They were the ideal place for raising healthy and contented citizens. This philosophy, as well as Ford's impressive technocratic managerial skills, fitted him well

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<sup>29</sup> "James Ford," *Harvard University Gazette*, December 30, 1944, 95; "Obituary of Dr. James Ford," *New York Times*, May 13, 1944, 19

within Hoover's BHA. His selection signaled that other approaches to America's housing problems would not be pursued by the BHA; rather than include cooperative housing models, government housing, or apartment living, the BHA would focus on promoting the single-family, detached, owner-occupied home, and it would do so by building a decentralized educational campaign.<sup>30</sup>

Ford quickly moved to put into place the mandates set before him by Hoover and the Laura Spelman Rockefeller Foundation. He confirmed there was a nationwide need for a movement

which would command the attention and the service of civic leaders of all communities, urban and rural, to study their local problems of housing and home-life and devise programs for the promotion of building of new homes to meet the shortage occasioned by the war and the improvement of old homes and their premises, to encourage the more general use of labor-saving equipment, the use of more artistic home-furnishings, and the development of home-life with reference to high standards of wholesomeness and achievement.<sup>31</sup>

In describing what role exactly the BHA would assume to achieve these goals, he echoed a refrain most commonly heard from Hoover, suggesting the work of government departments and voluntary committees established and coordinated by the BHA "would serve as a local medium through which the bulletins and other services of the Government departments could be made to reach community leaders, and through them all citizens in need of advice or help which the Government could render."<sup>32</sup> Few statements more aptly described the associative approach Hoover and his contemporaries

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<sup>30</sup> See "James Ford and Housing Expertise," in Janet Hutchinson, "American Housing, Gender, and the Better Homes Movement" (Ph.D. diss., University of Delaware, 1989).

<sup>31</sup> James Ford, undated memo, *History and Purpose of the Better Homes Movement*, BHA Papers, Box 25 Folder 4, 1.

<sup>32</sup> *Ibid.*, 2.

sought to employ within the BHA.<sup>33</sup> The BHA would take the role of coordinator and educator, working to encourage the formation of voluntary groups who following the advice and directions coming from BHA national headquarters, would set up local campaigns utilizing the prescriptive materials distributed directly from Washington.

It is clear from these writings that Ford conflated “Better Homes in America” with “the Government.” Better Homes would serve as an arm of the State, effectively acting as a conduit for disseminating policy. While existing as a separate entity, the BHA effectively exercised national authority, developing key partnerships between local organizations and government. Ford maneuvered to position the BHA as an ideal intermediary, one that could provide pathways for reforming public housing policies that were national in scope while allaying concerns of an interventionist, centralized State. Through its national office, the BHA was able to reach citizens virtually anywhere and introduce them to resources provided by the government and its interested partners, the aim being the progressive improvement of home standards, civic life, and the values of individual’s and their communities.<sup>34</sup> Ford stressed that the bureaucratic apparatus established within the BHA could effectively promote a nationwide platform, marshaling and making available the combined and coordinated efforts of all interested governmental and private entities. In a separate memorandum summarizing the activities of the BHA in 1926, Ford concluded with a defense of the central headquarters. “The chief purpose of our national organizations is to get local committees organized and at work on the

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<sup>33</sup> Ellis W. Hawley, “Herbert Hoover, the Commerce Secretariat, and the Vision of an ‘Associative State,’” *Journal of American History* 61 (1974).

<sup>34</sup> James Ford, undated memo titled *History and Purpose of the Better Homes Movement*, BHA Papers, Box 25 Folder 4, 9.

problems of housing and home-life in their communities. Stimulus,” he declared, “has to come from outside of the community. National appointment of a civic leader as chairman [of local committees] obviates local jealousies, and makes cooperation of all local agencies. . . . Coordinated local effort would otherwise be very difficult.”<sup>35</sup> A centralized authority, in this case an entity acting as a proxy for federal governance, provided a much needed tool for managing divergent interests. He argued this authority was necessary to avoid the infighting and inefficiencies caused by unmanaged local committees, the same issues that had hindered the movement under Meloney.

Ford was quick, however, to admit that the acceptance of a centralized authority came with a tradeoff: the BHA offered major advantages to local committees. National headquarters would assemble the best minds to create solutions for problems of the home and housing. It would prepare and distribute information on “house plans, home gardening, interior decoration, lecture programs, score cards for grading homes, home library lists,” and so on. “This wealth of information,” he wrote, “would never reach the local committees in the absence of the research and information service maintained by National Headquarters, and is of great value to them in coping with their local problems.” Additionally, Ford argued that local communities needed a centrally positioned BHA home office to provide “continuous inspiration” to local committees. BHA would provide a critical boost to local activity by whipping up enthusiasm through by sending correspondence and field agents to with local committees, hosting radio talks, and disseminating publications. Each method conveyed the technical advice, encouragement,

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<sup>35</sup> James Ford, Memo titled “Memorandum on the work of Better Homes in America for 1924-5 and plans for 1926 campaigns.” BHA Papers, Box 1, Folder 12, 6.

and guidance developed by BHA while directing the energies of the local committees in a way the central BHA office felt was the most effective.<sup>36</sup>

Ford believed a true partnership existed between the national headquarters and local committees. Committees were best situated to customize campaigns to local needs, assign local members to roles best suited to their interests and abilities, and add distinct local flavor to campaigns, providing the most effective delivery of the information possible to as many people as possible. But he argued that these committees lacked the resources and strategy to make their campaigns truly effective. They needed the assistance and direction provided by a central headquarters. This direction ensured that the local campaigns looked like other campaigns occurring elsewhere across the country and were spreading the correct message. This partnership, in Ford's view, was the most effective way to avoid conflict and host a successful campaign, which was in the best interest of individual families, communities, the nation, and, collectively, the movement.

### **Practices, Pursuits, Partners**

“When I undertook to reorganize the Better Homes in America movement at the request of Mr. Hoover, I was skeptical of its value,” wrote James Ford in a memorandum summarizing the BHA's 1925 activities and presenting the company's plan for 1926.

“For many years,” he continued, “I have advocated the reorganization or ‘scrapping’ of social service agencies which have outlived their usefulness or which served no adequate purpose.” But after overseeing the BHA's operations for two years, Ford was convinced

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<sup>36</sup> Ibid.



that the BHA was an essential public service and that it would be able to provide the most benefit if its mission was allowed to continue evolving and disseminating information.<sup>37</sup> After its reorganization, the BHA directed by Ford worked to expand the scope and effectiveness of its activities. Ford was encouraged by an increasing number of people and communities participating in Better Homes events. Funding received from the Laura Spelman Rockefeller Foundation in 1923 stipulated that the BHA should become a self-sustaining entity within three years. After the first three years, this memorandum became part of Ford's successful effort to renegotiate another three years of funding for the BHA. For Ford, the past efforts of the BHA warranted continued funding because the slow process of educating the public about the importance of good housing was beginning to bear fruit.

The central feature of the BHA was the yearly Better Homes Week, where local committees typically featured "one or more houses of good design and construction completely furnished on a predetermined budget proportioned to the cost of the house, and the grounds carefully planted and landscaped."<sup>38</sup> The demonstration homes were often designed by the local committees with assistance from architects in their communities, or they were built with plans furnished by government agencies such as the BHA or the Architects' Small House Service Bureau. Communities new to the movement or with limited resources would select the best available houses in their communities and remodel or recondition them to "illustrate that appropriate improvements in the comfort,

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<sup>37</sup> James Ford, Memo titled "Memorandum on the work of Better Homes in America for 1924-5 and plans for 1926 campaigns." Box 1 Folder 12, Hoover Institution Archives, 6.

<sup>38</sup> James Ford, "Better Homes in America," in Blanche Halbert, ed., *The Better Homes Manual* (Chicago: University of Chicago Press, 1931): 744.

convenience, and beauty of homes can be made at relatively slight cost.” The building or remodeling of these homes was meant to become an extensive community project with the local BHA committee directing the efforts of many different community individuals and groups. The committees asked local companies to supply materials and furniture. Local professionals such as architects, contractors, teachers, bankers, and decorators offered their expertise and service. Club women and Girl Scouts helped appoint the interiors and manage the homes. Boy Scouts assisted with construction, gardening, and ushering crowds.<sup>39</sup>

Better Homes Week often culminated a year of a community’s hard work. The BHA urged each community’s chairmen to assemble his or her committee composed of community members interested in particular aspects or phases of home improvement alongside local specialists such as architects, contractors, teachers, home economists, and gardeners.<sup>40</sup> The model home was the centerpiece of a weeklong schedule of events meant to demonstrate the newest technologies and practices of a modern, “Better Home.” Committees distributed hundreds of different types of brochures and pamphlets published by the BHA on subjects ranging from curtain selection, siting a home, and navigating the home mortgage process. Along with the demonstration house, satellite events such as lectures, art shows, contests and competitions, demonstration fairs, and dignitaries’ speeches spread the message of Better Homes. Girl scouts led tours of rooms they had arranged, offered cookies they had baked, and gave instructions on time-saving methods of homemaking. Many communities would integrate the program into school education.

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<sup>39</sup>“What Better Homes Week Means,” Transcript of national radio address by James Ford, BHA Papers, April 30, 1931, Box 2, Folder 3.

<sup>40</sup> James Ford, “The Value of Better Homes in America Campaigns,” BHA Papers, Box 25, Folder 4.

Often they would arrange school programs for girls to apply their knowledge of home economics to cooking treats for visitors, providing tours, or selecting and arranging furniture for the demonstration home. Vocational classes for boys would even participate in constructing the house or assist with landscaping and gardening. The BHA encouraged schools to have students participate in essay writing contents or design posters for Better Homes Week.<sup>41</sup> Some communities would conduct separate tours that would visit individual homes or exhibits to demonstrate specific improvements such as the proper installation of plumbing and lighting equipment, landscaping ideas, or to provide suggestions on remodeling specific rooms like basements or kitchens. The BHA recommended that, leading up to Better Homes Week, communities stage contests for the family who had best improved specific rooms like the kitchen, living room, or porch. Judges representing the BHA national headquarters assessed the merits of each community's demonstration home and selected winners based on various categories—these winning homes would then be featured sites to visit during Better Homes Week tours, and *The Delineator* and the BHA publicized the winners.<sup>42</sup> These local contests engaged citizens and were conducted by the majority of Better Homes committees. Additionally, architectural drawing contests were conducted statewide for the best small houses plans and these competitions were then judged by The American Institute of Architects.

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<sup>41</sup> Ibid.

<sup>42</sup> Ibid.; see also James Ford, undated memo, *History and Purpose of the Better Homes Movement*, BHA Papers, Box 25, Folder 4, 1.

Communities tailoring their Better Homes Week to their own unique situation would supplement the event with demonstrations specific to the circumstances and resources of “industrial operatives and for Negroes,” such as the campaigns in Greenville, South Carolina and Little Rock, Arkansas.<sup>43</sup> These well-established campaigns would host many varieties of demonstration houses and educational events to address the different needs of families “with incomes of various sizes” and “for Negroes as well as for whites.”<sup>44</sup> Writing a memorandum, James Ford delighted in informing Herbert Hoover that the committees year by year “reached further down in the economic scale . . . and [were] to be of direct assistance to the wage-earning population, as well as to those who have somewhat larger incomes.”<sup>45</sup>

The number of participating communities was impressive. Meloney proudly suggested her first Better Homes Week in 1922 could list 500 communities participating. This number doubled the next year. In 1924, after reorganization, the number had increased again to 2200 communities. A remarkable 7000 communities participated in the Better Homes movement in 1930 and, despite the Depression, the 1932 campaign reported 9772 committees.<sup>46</sup> James Ford reported to Marie Meloney that in excess of three million people visited demonstration homes or attended lectures during the 1925 Better Homes Week and he relayed that local committees found the programs to be

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<sup>43</sup> James Ford, “Better Homes in America,” in Blanche Halbert, ed., *The Better Homes Manual* (Chicago: University of Chicago Press, 1931): 745.

<sup>44</sup> *Ibid.*

<sup>45</sup> James Ford Memorandum to Herbert Hoover, March 11, 1926, BHA Papers, Box 1, Folder 12; Hutchinson, 104-105.

<sup>46</sup> Better Homes Memorandum, March 11, 1926, Box 1, Folder 12, Hoover Institution Archives. ; Hutchinson, 104-105.; “What Better Homes Week Means,” Transcript of national radio address by James Ford, April 30, 1931, Box 2, Folder 3, Hoover Institution Archives.

valuable and educational. BHA received hundreds of letters from demonstration agents, presidents of state organization, home economics teachers, and others who spoke “in glowing terms” about the value of the programs and demonstrations.<sup>47</sup> The staggering number of committees, demonstrations, and reported attendees reflected the popularity of the movement. Communities across the country scrambled to get involved, and there was no shortage of civic-minded people willing to help and take in the message of Better Homes. The most impressive aspect of these demonstration weeks was how much of the work was done exclusively by local individuals. Ford wrote that there existed “infinite variety in the local programs, due to the great variations in conditions of housing and home-life in our American communities.” The adaptability of the Better Homes campaign, for Ford, was its most valuable asset, for he believed it was essential “that the methods of the campaign be not too highly standardized, thus rendering it adaptable to meet the needs of each community which participates.”<sup>48</sup> It is important, however, to make a distinction between the campaign’s methods and the type of domestic lifestyle it promoted. The BHA was welcoming to many novel methods of spreading its message and engaging the public, but it never diverged from its message that homeownership and home life within the detached, single-family home was the ideal setting for raising a family, that the home was, in Coolidge’s words, “the source of national well-being.”<sup>49</sup>

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<sup>47</sup> James Ford Memorandum to Marie Meloney, January 26, 1926, Box 1, Folder 12, Hoover Institution Archives.

<sup>48</sup> James Ford Memorandum to Herbert Hoover, March 11, 1926, Box 1, Folder 12, Hoover Institution Archives.

<sup>49</sup> Radio broadcast statement by Calvin Coolidge, May 10, 1924, Box 4, Folder 6, Hoover Institution Archives. Late in the BHA life, Ford did consider some options for homeownership in light of the Depression.

The BHA invested the vast majority of its money and expertise in coordination efforts and educational materials for its general Better Homes Week campaign. Other branches of the BHA's national headquarters conducted extensive educational outreach. Utilizing its state and national apparatus, along with its partnerships with other public service organizations, the BHA prolifically researched and distributed materials relating to housing and homemaking. Prescriptive and propagandistic literature appeared regularly in national and local magazines, journals, and newspapers. These articles—alongside radio talks, traveling lecturers, and press releases—kept the movement in the public eye throughout the year. The BHA yearly invested annually in a media blitz during the weeks preceding its Spring Better Homes Week. In its later years, the BHA began to directly assist public schools and colleges with setting up programs and writing textbooks advocating BHA materials in home economics and vocational classes.

Permanent training centers became a major objective of the national headquarters in the late 1920s. These centers took the form of home economics cottages organized in conjunction with the local school boards. Within them, schools and other institutions could focus on training girls in household management and “the art of homemaking.” Colleges would utilize these centers for residential programs lasting several weeks, where women could gain practical experience in “the science and art of organizing household activities.”<sup>50</sup> Hoover, in both the 1924 and 1925 forewords to the Better Homes Guidebook, stressed that the current conditions in American home life conspired to deprive young women of the experiences necessary to teach them proper homemaking

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<sup>50</sup> James Ford, “The Value of Better Homes in America Campaigns,” Box 25, Folder 4, Hoover Institution Archives.

techniques. They were unfamiliar with domestic chores or, even more dismaying, had “little interest in and knowledge of either the management of the home or its essential and fundamental values.”<sup>51</sup> James Ford worried that “until this past generation, [the BHA] has not been necessary because the daughters of the household have been apprenticed to their mothers in household activities, and by working with their mothers at household operations have been trained in the organization and management of the home.”<sup>52</sup> The tone of these comments was derived from the conservative conception of the women’s role in family operations. The opinion of the BHA reflected a decades-long tradition of household experts concerned about a perceived decline in interest and skills of young housekeepers.<sup>53</sup> They fretted that women, who were increasingly going to college and seeking employment, were leaving their traditional roles as homemakers and were no longer maintaining stable, healthy homes. Community home training centers could provide a vital instructive tool for local women where, both young and old, they could “make up for deficiencies of their earlier training” or keep up with developments in home economics or related fields.<sup>54</sup> Permanent home centers for domestic training represented

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<sup>51</sup> James Ford, “Memorandum on the work of Better Homes in America for 1924-5 and plans for 1926 campaigns,” Box 1, Folder 12, Hoover Institution Archives.

<sup>52</sup> Ibid.

<sup>53</sup> For other studies on Progressives’ concerns about women and household management, see Ruth Schwartz Cowan, *More Work for Mother: The Ironies of Household Technology from the Open Hearth to the Microwave* (New York: Basic Books, 1983); Ehrenreich and English; Laurel D. Graham, “Domesticating Efficiency: Lillian Gilbreth’s Scientific Management of Homemakers, 1924-1930,” *Signs* 24 (1999): 633-675; Samuel Haber, *Efficiency and Uplift: Scientific Management in the Progressive Era, 1890-1920* (Chicago: University of Chicago Press, 1964); Janice Williams Rutherford, *Selling Mrs. Consumer: Christine Frederick and the Rise of Household Efficiency* (Athens: University of Georgia Press, 2003); Susan Strasser, *Never Done: A History of American Housework* (New York: Pantheon Books, 1982). For contemporary studies, see Christine Frederick, *New Housekeeping: Efficiency Studies in Home Management* (Garden City: Doubleday, 1912); Frederick Winslow Taylor, *Principles of Scientific Management* (New York: Harper & Brothers, 1911).

<sup>54</sup> James Ford, “Memorandum on the work of Better Homes in America for 1924-5 and plans for 1926 campaigns,” Box 1, Folder 12, Hoover Institution Archives.

more than places for instructing interested parties on the newest and greatest methods of managing a household; they were a deliberate effort to return women to the domestic fold. By reframing housework as scientific and women as household experts, efforts like the BHA's sought to reinvigorate women's interest in keeping house and raising families. The training centers, in addition to messages distributed by organizations like the BHA, believed women could find meaning and engagement managing a household. A modern house could occupy them and pique their interests as much as college or a job. In fact, the training and desire for knowledge learned in school could be used to better their abilities within the home.

These efforts to train women and invest their interests in homemaking focused on high-school and middle-school-aged girls as well. The BHA encouraged the construction of practice homes on school campuses, and commissioned an exhaustive study of 77 school practice homes and 57 home economics cottages built for public schools. The BHA found these cottages "exercising a marked influence," and efforts had to be expanded to ensure as many school girls, before graduating, received instruction from competent teachers trained in modern practice homes maintained by colleges and normal schools.<sup>55</sup> In 1924, early in the BHA's tenure, the Girl Scouts constructed a practice home in Washington, D.C., where it played a central role in the BHA's national publicity campaign, particularly during Better Homes Week. Combined with curricula that reinforced the importance of home and family, these efforts hoped to curb girls' desire to find work and satisfaction outside the home.<sup>56</sup>

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<sup>55</sup> James Ford, Memo titled "Memorandum on the work of Better Homes in America for 1924-5 and plans for 1926 campaigns." BHA Papers, Box 1, Folder 12, 3.

<sup>56</sup> James Ford Memorandum to Marie Meloney, January 26, 1926, BHA Papers, Box 1, Folder 12.



Programs also existed to incorporate the BHA's message into the manual and vocational training aimed at young men. The BHA encouraged schools to use instructional houses to teach boys "no longer generally apprenticed to his father in work about the house" in the details of basic home repair and upkeep, including the intricacies of plumbing, heating, and gardening. The houses also served as places to give lessons in "the relation of the home to municipal government and to civic welfare" making the boy a "more competent householder, home-maker, and citizen." Some communities, like the 1925 Port Huron, MI, campaign, had school boys directly responsible for the construction of the instructional house. These "Boy-Built" houses became an integral part of the BHA 1927 outreach campaign. The lessons geared toward boys echoed the same messages aimed at girls and women. While men were meant to concern themselves with the physical upkeep of the house and needed to understand themselves as the primary representative of their families to the nation, both men and women needed to understand that their first responsibility—to themselves, their families, and their country—was rooted in the home. They also suggested that a key part of a youth's education, one that was worrisome in its absence in the generation of children growing up in the 1920s, needed to be structured around the establishment and maintenance of their own home.<sup>57</sup>

An illustrative example of this type of outreach was the partnership formed by the BHA with the Camp Fire Girls, an organization similar to the Girl Scouts. The Camp Fire Girls were active partners with the BHA from early on. BHA activities played a central role in the "home craft" portion of a Camp Fire Girl's experience. Twenty-four states

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<sup>57</sup> "Real Houses Built by School Boys," undated c. 1927 press materials prepared for *Club Women's World*, BHA Papers, Box 3, Folder 4.

during the 1926 campaign had Camp Fire Girls participating in Better Homes Week. The Girls assisted with furnishing and equipping the demonstration house, planting the grounds, participating in home improvement contests, preparing exhibits, and acting as hostesses and guides.<sup>58</sup> They also ceremoniously laid the cornerstone of one of the Better Homes houses in Atlanta and constructed a tour of fifty houses in Centralia, Illinois, with “well-planted yards and gardens.” Better Homes articles in *The Guardian*, the official organ of the Camp Fire Girls, suggested many ways the Girls could assist Better Homes committees such as making curtains, lamp shades, and other handcrafts in addition to gardening or playing hostess. They were encouraged to prepare exhibits or participate in other programs even if their community did not have a demonstration home.<sup>59</sup> Camp Fire Girls could play a versatile role in improving and publicizing a Better Homes event. But, in addition to spreading the BHA message to the public, their participation was expected to improve their own lives and abilities as women. “Home Craft” was meant to get these girls interested and adept at homemaking. *The Guardian* did not mince words: “Every Camp Fire Girl will be interested in making some improvement about her own room or her own home for Better Homes Week, for every girl wants her home to be comfortable and attractive as well as to help other to have better homes.”<sup>60</sup> The BHA hoped to capture the enthusiasm, camaraderie, and civic-mindedness inspired by their involvement with the Camp Fire Girls and direct it towards homemaking.

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<sup>58</sup> “Camp Fire Girls and Better Homes,” Press materials prepared for *The Guardian*, 1927, BHA Papers, Box 3, Folder 4.

<sup>59</sup> Ibid.

<sup>60</sup> Ibid.

The BHA worked to establish home information centers that would become a permanent fixture in the community. These were generally standalone structures or exhibits in libraries or government buildings, and BHA representatives would host year round clinics and displays. Families and individuals seeking guidance on aspects of home buying, building, and maintenance—as well as various aspects of homemaking and community improvement—could visit. The BHA also used these sites to encourage people to send inquiries to their state or national offices, where experts could help with answers and advice.

Ford stressed that outreach programs that constructed practice homes and permanent information centers alongside the drafting articles and developing school curricula required a “disinterested agency” like the BHA. It was best situated to foster concern and bring attention to the best ways of tackling housing problems. The national headquarters employed experts and had at its disposal an effective apparatus to keep local communities informed of developments in housing design, especially new methods of avoiding household waste or unnecessary expenditures of time, as well as “the finer values of home life.”<sup>61</sup> A national organization could provide the big picture for communities; it had the know-how and resources to keep track of changing technologies and research. The BHA spent an appreciable part of its budget commissioning research and synthesizing the experiences of local Better Homes committees. Better Homes saw what worked best and could best instruct communities and groups on what messages and efforts were most needed and effective. Hundreds of magazines published content drafted by BHA staff, tailored to the subject matter of that particular periodical. For example,

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<sup>61</sup> Ibid.

*Child Welfare* magazine printed scholarly articles about home life drafted by Hoover; *The Guardian* included activities for young, active girls; women's magazine preferred content about music education, furniture selection, and didactic stories about home life; home economics publications relied on BHA activities to supplement their suggested classes. The BHA staff provided prolific content to publications large and small. They offered free, tailored content to these national publications, effectively spreading their message. It was an enormously successful method of disseminating prescriptive literature and publicity for the movement and an ingenuous way of couching reform in a non-intrusive package. These methods likely played no small part in enticing millions of people to attend Better Homes events and consider the messages on home life and housing espoused by the national headquarters. For Ford, this approach was the ideal avenue to inform the public and affect change. Ruminating on the inclusion of BHA materials in schools, he wrote, "we have to be careful to avoid trying to thrust our plans upon crowded curriculums and overworked teachers. We cannot get far by dealing direct [sic] with local school authorities." Rather, an indirect approach, one that worked "through local chairman, Parent-Teacher Associations, and teachers" was "more effective."<sup>62</sup> This approach went beyond schools and applied to most of the educational outreach of the campaign. A central authority researched and developed messages that were then dispersed indirectly through local authority figures. The message was delivered more effectively if it came with the imprimatur of a respected community member.

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<sup>62</sup> James Ford Memorandum to Marie Meloney, January 26, 1926, Box 1, Folder 12, Hoover Institution Archives.

As the 1920s came to a close, the BHA's staff of experts and national, state, and local representatives continued to grow under Ford. Far from becoming self-sustaining as originally mandated, the movement became progressively larger and more bureaucratic. The remarkable turnout to campaign events and homogeneity of the message disseminated nationwide attests to the success of Ford's methodology. But it was expensive and not without its critics.

A final outgrowth of the BHA movement shifted research towards education of producers "in the field of economical construction, house types and materials, and special studies on the care and repair of the home, housing standards, house deterioration and its prevention, and related subjects."<sup>63</sup> By 1930, the BHA could boast a massive amount of material geared toward recommending standards of construction and materials for efficient house design. The research brought together many different government agencies concerned with residential construction, including the Architects' Small House Service Bureau, The American Construction Council, the Division of Building and Housing, the Bureau of Standards, and the Standardization Committee. The BHA also worked through extension services, vocational schools, land grant colleges, and state universities. Hoover pushed forward regulatory changes that required government contractors to follow the standards upon which these various agencies settled. The BHA proposed scenarios where the BHA would promote annual demonstrations—apart from Better Homes Week—focused on education, builders' exchanges, real estate boards, Chambers of Commerce, and manufacturers associations.

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<sup>63</sup> James Ford Memorandum to Herbert Hoover, March 11, 1926, Box 1, Folder 12, Hoover Institution Archives.

In 1931, the BHA produced a massive book called *The Better Homes Manual*, a nearly 800-page tome covering every aspect of homeownership and construction. In it, experts like Lewis Mumford, Lawrence Veiller, Edith Elmer Wood, and John Gries wrote on subjects ranging from mortgage financing, cutting building costs, siting a home, architectural trends, stucco versus brick finishes, minimum wiring standards, humidity control, and selecting furniture. It was a book meant to educate both builders and homeowners on all aspects of house and home. Hundreds of thousands of hours and dollars went into the production of this manual. It was the culmination of thousands of articles published in magazines, journals, and newspapers.

The onset of the Depression in the 1930s severely curtailed the efforts of the BHA and forced the organization to reconsider its message suggesting that anyone could own a home. Ford and Meloney struggled to mobilize support from notable persons. President Roosevelt—who once served on the board—declined to support an institution so closely associated with Hoover. With funding becoming increasingly scarce, it was difficult to maneuver and reconfigure its programs to address emerging Depression-era problems with homeownership. But the Better Homes for America campaign illuminates two important developments that took place during the 1920s, developments driven in large part by progressives like Herbert Hoover in association with hundreds of national and local agents. First, the Better Homes movement successfully enshrined the single-family, owner-occupied house as a central tenet of American housing policy. It encouraged technological, ideological, and governmental changes that made homeownership financially possible and desirable. Homeownership became inextricably linked with a

higher standard of living, as a corrective to worrisome social ills, and proper social and gendered development. Homeownership, it was believed, promoted healthy and civic-minded citizens which informed the housing policy initiatives of the 1930s and 1940s. The New Deal connected economic and social health with shoring up an eviscerated housing market, making permanent the ideas suggested in the 1920s and manifesting itself in massive government commitments in the Federal Home Loan Bank system, mortgage interest tax relief, the Home Owners' Loan Association, and the Federal Housing Administration. Following World War II the Veterans Administration home loan program repaid a national debt to the veterans' wartime service with low cost loans. The federal government heavily underwrote homeownership by subsidizing home mortgages and continuing publicity campaigns to associate the American Dream with homeownership.<sup>64</sup>

Secondly, the Better Homes for American campaign tells the story of how the government became directly involved in promoting homeownership in America. The BHA, ostensibly managed and sanctioned by governmental representatives, typified Hoover's associational approach to federal governance. It acted as an intermediary between the national government and individual organizations, allowing citizens to preserve their sense of individual autonomy while simultaneously assenting to the national government centrally addressing certain social and economic problems. The BHA movement served as an important point on the trajectory towards a more active federal role in coordination and financing national reform campaigns. Hoover oversaw

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<sup>64</sup> Kathleen Jill Frydl, *The G. I. Bill* (New York: Cambridge University Press, 2009); Andrew J.F. Morris, *The Limits of Voluntarism: Charity and Welfare from the New Deal Through the Great Society* (New York: Cambridge University Press, 2009).

the creation of the BHA as an organization and its activities legitimized it as a prototypical model of his associative approach, believing that empirical science and expertise could be used by government-sponsored agencies to foster economic growth and social progress. Through the BHA, the national government served as a coordinator, a nexus of knowledge to facilitate change through an associative order that allowed for governance while quelling American uneasiness about an intrusive, centralized State. Thousands of volunteers participated in Better Homes demonstrations; millions more attended. The dedicated staff and experts who worked to develop and promote the campaign continued their work in housing reform and went on to influence policy for years to come. Better Homes for America, despite its demise in the 1930s, played a pivotal role in enshrining homeownership as the ideal pathway to health and happiness and establishing the preconditions necessary for making homeownership affordable for a majority of Americans.



## 3 | Everyman's House

### Caroline Bartlett Crane and the Best Better Home

“I have seen the little house on the hill and it is wonderful,” declared Julia Connor, guest of honor at a dinner commemorating the end of the 1924 Better Homes Week in Kalamazoo, Michigan.<sup>1</sup> Connor, an ambassador for the national Better Homes in America (BHA) campaign, commended the remarkable enthusiasm of the people of Kalamazoo who had attended in great numbers the week of lectures, presentations, and demonstrations encouraging America “to become again . . . a nation of families dwelling in single, detached houses” with an special emphasis on increasing homeownership among families of small and moderate means.<sup>2</sup> Presiding over Better Homes Week was Dr. Caroline Bartlett Crane, a nationally recognized social reformer and sanitation expert. In addition to organizing the Better Homes campaign in Kalamazoo, Crane had directed the construction of the capstone for 1924’s weeklong event: a model home “suitable for a family of rather small income” and “built around a mother and her baby.”<sup>3</sup> Over the course of the week thousands of local residents toured the model home; 1,300 people

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<sup>1</sup> “Better Homes Leader Urges City Zoning,” *Kalamazoo Gazette*, May 18, 1924, 21.

<sup>2</sup> “Better Homes in America Movement Urges Single Family Homes as American Ideal,” *Kalamazoo Gazette*, May 3, 1924, 13.

<sup>3</sup> “Advantages of Kalamazoo’s ‘Better Home’ Told in Detail,” *Kalamazoo Gazette*, May 12, 1923, 2; see also Unattributed and undated interview of Caroline Bartlett Crane, in the Caroline Bartlett Crane Collection, Western Michigan University Archives and Regional History Collections, Kalamazoo, Michigan (“Crane Papers”); Caroline Bartlett Crane, *Everyman's House* (Garden City: Doubleday, 1925).

arrived in a single day, forcing the committee to extend the home's showing hours late into the evening.<sup>4</sup> It was about this "little house on the hill" that Connor spoke. In her address, Connor announced plans to take back to BHA headquarters in Washington, D.C. "glowing reports regarding Kalamazoo's Better Home and the activities here the last week." From the house, she stated, "Nothing has been omitted that will make it comfortable and livable and I would like to take it right back to Washington with me." Connor, as a BHA representative, promoted homeownership as the basis for good citizenship, declaring "better homes mean better children; better children mean better men and women; better men and women mean better citizens; and better citizens means a better America—a firmer foundation for life and liberty." The people of Kalamazoo were "pioneers" who had done a great service to the nation by staging the model home. They had "laid the foundation of a structure which will stand in the years to come as a monument to the citizens of today and an inspiration to the citizens of tomorrow."<sup>5</sup> Shortly thereafter, BHA officials announced Kalamazoo the winner of the national model home competition, which was judged based on "the excellence and quality of endeavor put into the demonstration" and "for the best carrying out of the program of Better Homes in America."<sup>6</sup>

The Kalamazoo demonstration home, which Crane called "Everyman's House," emerged out of the Progressive principles and methods within which she and the Better Homes movement were immersed. This chapter is a history of the Progressive movement

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<sup>4</sup> "'Better Home' Attracts over 1,300 in Day," *Kalamazoo Gazette*, May 16, 1926, 20; "Many Attend Model Home Dedication," *Kalamazoo Gazette*, May 14, 1924, 1.

<sup>5</sup> "Better Homes Leader Urges City Zoning," *Kalamazoo Gazette*, May 18, 1924, 21.

<sup>6</sup> Letter, Edwin Brown to James Ford, 5 August 1924, Better Homes in America records, Box 3, Folder 13, BHA Papers, Hoover Institution Archives.

seen from the front porch of a model home chosen by the Better Homes campaign as the best example of its principles. The life of Caroline Bartlett Crane and the national reputation she earned as a reformer with varied interests and respected expertise provides a local, concrete look at a national movement that sought to link patriotism and an improved citizenry with domestic science by defining the modern, “better home” and working to make homeownership increasingly attractive and attainable.

### **Caroline Bartlett Crane: Minister and Municipal Housekeeper**

In October 1924, Herbert Hoover personally wrote Caroline Bartlett Crane to ask for her participation in that year’s Better Homes campaign.<sup>7</sup> Accepting his offer, Crane called together a local committee to set about planning “a wonderful campaign designed to feature the best type of home building for families of small means, where the mother does all her work. We decided to build a house and make that the center of our demonstration.”<sup>8</sup> Crane claimed she drew up the plans for the demonstration home quickly over a day and a half, describing it as “a little plan of a house to be built with special reference to the mother and her baby . . . with a combination living-room and a mother’s room or nursery with bath adjoining.”<sup>9</sup> Crane indicated that her drawings for this home were not made “off-hand” but rather for years she had been “pondering such a house and when the occasion for immediate plans presented itself, I drew what had been

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<sup>7</sup> Letter, Herbert Hoover to Caroline Bartlett Crane, October 23, 1924, Crane Papers.

<sup>8</sup> *Everyman’s House*, 3; “Caroline Bartlett Crane, Preacher and Expert in Municipal Sanitation,” Unattributed biography of Crane, Crane Papers.

<sup>9</sup> Draft of unattributed biography of Crane, Crane Papers.

in my head.” This chapter will examine Crane’s career as a reformer steeped in Progressive ideology and thus provide insight into exactly what was going on in her head when she drew up the plans for the demonstration home.

Crane began her professional life struggling to find satisfaction as a primary school teacher and then as a journalist.<sup>10</sup> In 1885, after a year of intense work towards accreditation, she defied her deeply conservative family and took a job as a Unitarian pastor in South Dakota. Within three years, she moved to Kalamazoo where she accepted the pastorate at First Unitarian. Crane began her ministry in a time when religion and women played a leading role in impelling social change. The final decades of the nineteenth century saw the emergence of reform movements aimed at redressing the social problems of a rapidly industrializing and urbanizing society. In this Progressive era of settlement houses, scientific sociology, and muck-racking investigative journalism, Crane took to heart the words of social gospellers like Josiah Strong.<sup>11</sup> She, too, worried that the frenetically paced modern world undermined the domestic values preserved within traditional families, especially the working class.

Crane was committed to social salvation and used her church to address the needs of local families. She expanded the church’s ministry, believing it should become a community institution, one that promoted a cohesive community of shared moral and

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<sup>10</sup> See, for example, Alan S. Brown, “Caroline Bartlett Crane and Urban Reform,” *Michigan History Magazine* 56 (1972): 287-301; Susan Curtis, *A Consuming Faith* (Baltimore: Johns Hopkins University Press, 1991): 59-71; “Caroline Bartlett Crane of Kalamazoo: Minister to Municipalities,” *American Review of Reviews* 42 (1910): 485-87; P. U. Kellogg, “Sketch of Caroline Bartlett Crane,” *American Magazine* 69 (1909): 174; , “Story of an Institutional Church in a Small City,” *Charities* 14 (1905): 723-32; “Portrait: Caroline Bartlett Crane,” *Delineator* 64 (1904): 632; Mabel Potter Dagget, “One Woman’s Civic Service in Kalamazoo,” *Delineator* 73 (1909): 767-8; “Public Housekeeper,” *Hampton’s* 26 (1911): 117-18.

<sup>11</sup> See Curtis, *A Consuming Faith*, esp. chapter 3 “American Families and the Social Gospel”; Josiah Strong, *The Challenge of the City* (New York: Young People’s Missionary Movement, 1907).

social values.<sup>12</sup> Her church soon became “a seven-day church,” one which provided a host of programs and services to provide uplift to working-class residents of Kalamazoo. Crane hoped her church would provide a stabilizing, educational service to the community at large and serve as a refuge to families disrupted by industry and urban chaos. First Unitarian became “an experiment station in social progress” where “new and untried kinds of social services” could be introduced.<sup>13</sup> Membership in the 1890s increased, as did the list of services provided by the church. By 1894, the church celebrated the construction of a much larger building built to accommodate the increasing amount of activity within its walls.<sup>14</sup> Renamed People’s Church, they introduced free public kindergartens for working families forced to leave their children unattended during the day; classes for boys in drafting; domestic science courses for girls and young women; affordable and healthful meals for working people; enriching entertainment by a literary club and library, choral group, orchestra, and an Audubon Society.<sup>15</sup> Significantly, many of these courses, particularly the kindergarten, were adopted by the city within their public schools.<sup>16</sup>

During this time, Crane began taking summer courses in sociology at the University of Chicago. Under Professor C. R. Henderson, Crane was introduced to the works of leading social scientists and reformers such as Richard T. Ely, Washington

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<sup>12</sup> Paul S. Boyer, *Urban Masses and Moral Order in America, 1820-1920* (Cambridge: Harvard University Press, 1978): vii; see also Curtis, 63.

<sup>13</sup> Unpublished biography of Caroline Bartlett Crane, Crane Papers.

<sup>14</sup> Thomas D. Brock, *History of the People’s Church, 1856-1956* (Kalamazoo: William Stone, 1956).

<sup>15</sup> Curtis, 63.

<sup>16</sup> Brock, 4; see also Brown, 289 n. 9.

Gladden, John R. Commons, and Josiah Strong.<sup>17</sup> Her studies steeped her in contemporary Progressive thought, and she would apply these lessons, methods, and the spirit of social service to her ministry. She organized a group within the People's Church that encouraged the drafting and presentations of investigative reports and sociological surveys of Kalamazoo. These reports analyzed the city's water supply, street sanitation, police and fire coverage, food supply, charities, the school system, and urban recreation facilities. It was within this club that Crane, along with other involved women, decided that Kalamazoo was in dire need of cleanup. Crane took it upon herself to photograph the cluttered and dirty streets and alleys throughout the city. She incited enough public interest through a series of lectures that the city adopted a yearly municipal cleaning day where residents de-cluttered yards and scrubbed alleys. She became known as the public housekeeper.<sup>18</sup>

Her congregation's investigations into the city's food supply launched the most significant development of Crane's reform career. Crane was appalled at the conditions of the slaughterhouses supplying Kalamazoo. Finding many of the same condition that incensed the nation after the publication of Upton Sinclair's *The Jungle*, Crane shocked city residents with lurid details of filthy, unsanitary facilities. Due to her investigative work and lobbying, the state rapidly passed meat inspection laws.<sup>19</sup>

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<sup>17</sup> See Brown, 291; see also Crane's sociology notebooks in the Crane Papers, the collection contains a list of the books she assigned for the classes she took in Chicago.

<sup>18</sup> Linda J. Rynbrandt, *Caroline Bartlett Crane and Progressive Reform: Social Housekeeping as Sociology* (New York: Garland Publishing, 1999).

<sup>19</sup> "The Work for Clean Streets," undated pamphlet, Crane Papers; Brown, 293. Crane helped to draft an Act providing for the inspection of animals intended for meat supplies and meat intended for consumption in cities, villages, and townships. See No. 120, 1903 Mich. Pub. Acts 140 (repealed 1978).

By 1910, Crane's commitment to social uplift in Kalamazoo was receiving national attention. One contemporary described her as "a veritable Edison in inventing ways and means for interesting [her community] in civic work" and praised her role in inaugurating "a movement for a garden for every home . . . for back-yard sanitation . . . for junior civic leagues, for visiting nurses, for meat inspection, etc."<sup>20</sup> Women's clubs invited her to speak on topics relating to reform and organizing at their meetings throughout the country.<sup>21</sup> Her work with meat inspection and street sanitation soon piqued the interest of cities nationwide, who asked her to visit and assess conditions there. She conducted surveys in over sixty cities and was even commissioned to perform a statewide survey of Kentucky. In her surveys, she assessed the condition of sewers, schools, streets, and jails; water, dairy, bread, and meat supply; housing conditions and refuse collection.<sup>22</sup> After her inspections, she would draft extensive reports and present her findings in a public address.<sup>23</sup>

Crane's education—and her reform work in cities across the country—placed her solidly within a new class of professional reformers pioneering the fields of applied natural science and social science to analyze and ameliorate the ills of urban life. By the first decade of the twentieth century, she stood at the convergence of two nascent

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<sup>20</sup> Clinton Rogers Woodruff, "Woman and Larger Home: Marvels of Improvement Wrought by Womankind in American Cities and Towns," *Good Housekeeping* 48 (1909): 10.

<sup>21</sup> Suellen M. Hoy, "'Municipal Housekeeping': The Role of Women in Improving Urban Sanitation Practices, 1880-1917," in *Pollution and Reform in American Cities, 1870-1930*, ed. Martin V. Melosi, (Austin: University of Texas Press, 1980): 185; see also Crane treatises assembled in Crane Papers: "Backyard Sanitation" and "Farming in the City," Letters on Civic Improvement, Addresses Folder, Box 1, Caroline Bartlett Crane addresses and other printed items, Bentley Historical Library, University of Michigan ("UMCBC Papers").

<sup>22</sup> Bennett. "Cleaning up the American City," *American Magazine* (1913): 48.

<sup>23</sup> Brown, 196; Caroline Bartlett Crane, "The Cow and the Baby," *The Woman Citizen* 10 (1925): 19, 39.

disciplines: home economics and social work. Crane applied the expertise she derived from them to improve the public environment and, in turn, the lives of ordinary people.<sup>24</sup> Taking the torch from earlier reformers, Progressives like Crane remained committed to improving American homes and families. However, these Progressive reformers, primarily comprised of college-educated women, gradually moved away from the direct provision of assistance for working-class families to advocacy for these families, seeking redress through legislative reform, educational programs, and counseling. Crane's career reflected that shift as she herself moved away from developing direct assistance programs at the People's Church to become a nationally recognized sanitation inspector, lobbying for regulatory reforms, and, eventually, for the Kalamazoo Better Homes campaign.

Crane's efforts, both locally and nationally, illuminate well how Progressive reformers preferred to foster partnerships between representatives of the State and professionals such as herself.<sup>25</sup> She wrote a series of articles for *The Woman Citizen* and attended several symposia across the country, where she spoke knowledgeably about the need for community members to work closely with their local and federal officials toward improving their local basic services.<sup>26</sup> "I believe," she wrote, "that women's organizations of civil or political character should maintain a standing committee to co-operate with the local health department . . . we naturally look to women in such

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<sup>24</sup> Dolores Hayden, *The Grand Domestic Revolution: A History of Feminist Designs for American Homes, Neighborhoods, and Cities* (Cambridge: MIT Press, 1981): 151-153, 174-179; see also Gwendolyn Wright, *Moralism and the Model Home: Domestic Architecture and Cultural Conflict in Chicago, 1837-1913* (Chicago: University of Chicago Press, 1980).

<sup>25</sup> Hayden, *Grand Domestic Revolution*, 153.

<sup>26</sup> Caroline Bartlett Crane, "Clean Meat for Philadelphia," *City Club Bulletin* 6 (1913): 363; Caroline Bartlett Crane, "The Cow and the Baby," *The Woman Citizen* 10 (1925): 19, 39; Caroline Bartlett Crane, "Does Your Town Need a Mr. Ward?," *The Woman Citizen* 10 (1925): 17, 43.



matters.”<sup>27</sup> The experience she gained lobbying for meat purity laws in Michigan gave her the expert authority to attend a well-publicized symposium on meat inspection in Philadelphia in March 1913. Hosted by the National Municipal League, Crane was graciously introduced as “the person best qualified in this country to discuss the whole question of meat inspection, and yes, the larger question of municipal housekeeping” and recognized as having been “in the very forefront of all the progressive movements looking to the conservation of the health and the lives of the community, through taking infinite pains with those details which affect us so closely, so directly, and which too frequently are overlooked.”<sup>28</sup> She then spoke ably and at length on industrial processes, human and animal health, bacteriology, and legislative reform—alongside Philadelphia’s inspector in charge of the Federal Inspection Service, as well as Chief of the Division of Food Inspection of the Department of Health and Charities.

Crane and contemporary reformers operated under the belief that domestic issues implicitly were public issues. This philosophy shifted the inward focus of domestic improvement toward a public examination of the larger environment that influenced the exterior conditions affecting homes. Historian Dolores Hayden explains “‘women’s public work for the home’ became a civic-minded extension of private housekeeping activities.”<sup>29</sup> Crane is typical of women reformers, who justified their activism and professionalization based upon their traditional roles as domestic experts.<sup>30</sup> Their political

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<sup>27</sup> Crane, “The Cow and the Baby,” 19.

<sup>28</sup> Crane, “Clean Meat for Philadelphia”, 363.

<sup>29</sup> Hayden, *Grand Domestic Revolution*, 178.

<sup>30</sup> “Public Housekeeper,” *Hampton Magazine* 26 (1911): 117-118.

work, classified as municipal housekeeping—Crane wrote and frequently presented a manuscript of the same title—sought to expand the definition of what was considered the “household.”<sup>31</sup> They followed the injunction of Frances Willard of the Women’s Christian Temperance Union to “make the whole world homelike,” and to operate under the assumption that women experts possessed an implicit moral authority and domestic expertise to improve the city as the home largely construed.<sup>32</sup> The increasingly industrialized and urban world had placed the home within a web of influences homemakers could not readily control. While once the home had been a site of production, where women could assess and control the quality and healthfulness of the services and resources it used, the modern home relied on consuming products delivered or produced outside the home. Charles Henderson, with whom Crane studied at the University of Chicago, wrote, “The single family is helpless without associated action. Frequently the better people of a whole district lack the knowledge, courage, or power to defend themselves from filth, disorder, and demoralizing influences . . . ”<sup>33</sup> It was critical for homemakers, through the assistance of these reformers, to regain control of the services and products essential to the home such as water, refuse removal, education, flour, and meat. Women had a right to inspect and improve the manufactured commodities they depended on for maintaining a healthy home. As the home’s natural protectors, claimed home economist Caroline L. Hunt, women should add “to their work

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<sup>31</sup> Caroline Bartlett Crane, “Municipal Housekeeping,” manuscript reprinted from Proceedings of Baltimore City-Wide Congress, March 8-10, 1911, Crane Papers; see also, “Woman as Municipal Housekeeper,” May 2, 1910, newspaper clipping, Crane Papers.

<sup>32</sup> Frances Elizabeth Willard and Anna Gordon, *What Frances E. Willard Said* (Chicago: Fleming H. Revell, 1905): 78.

<sup>33</sup> Charles R. Henderson, *The Social Spirit in America* (New York: Chatauqua-Century Press, 1897): 59.

for [the home] in private, public work demanded by its changed position.”<sup>34</sup> In Crane’s own words, she believed there existed “a great field for professionally trained women as sanitary engineers and as health officers, to the end that our cities may be brought to approximate the order and wholesomeness of a well-kept home.”<sup>35</sup>

Endemic to Progressive reform was the belief that the manifestation of an improved social world was possible through redesigned physical environments. These reformers, who historian Paul Boyer called positive environmentalists, shifted their attention from the moral failings of individuals and social groups typical of nineteenth-century reform to examining the deficiencies of urban environments. Experimentation with model towns, Utopian communities, settlements houses, model homes, and cooperative housing reflected an investment in the transformative power of environmental reform. Many of these reformers believed that an improved physical environment would make people healthier, smarter, more stable, and better citizens. Clean, rational, and beautiful places would engender social uplift.<sup>36</sup> The creation, then, of parks, model homes and tenements, and civic centers alongside public sanitation efforts—arose out of the assumption that these resulting clean, instructive spaces would

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<sup>34</sup> Caroline L. Hunt, *Home Problems from a New Standpoint* (Boston: Whitcomb and Barrows, 1908): 145. For a discussion of pure food and drugs, see Lorine Swainston Goodwin, *The Pure Food, Drink, and Drug Crusaders, 1879-1914* (Jefferson: McFarland, 1999).

<sup>35</sup> Caroline Bartlett Crane, “Making Garbage Respectable,” *The Woman Citizen* 9 (1924): 13.

<sup>36</sup> On the City Beautiful movement, whose reformers shared similarly minded reform impulses see, William H. Wilson, *The City Beautiful Movement*. (Baltimore: Johns Hopkins University Press, 1989); Thomas S. Hines “The Imperial Mall: The City Beautiful Movement and the Washington Plan of 1901-02,” in *The Mall in Washington, 1791-1991*. (Washington: National Gallery of Art, 1991), 79-100.; Daniel Bluestone, “Detroit’s City Beautiful and the Problem of Commerce,” 47 No 3 *Journal of the Society of Architectural Historians* (September 1988), 245-262. The City Beautiful movement envisioned social uplift through improvement of urban architecture, in contradistinction to other Progressives whose implementation of environmental improvements focused on sanitation and missionary houses.

exert a beneficent influence on the people exposed to them.<sup>37</sup> These Progressive reformers, Crane in particular, were convinced that a rational, planned effort by a concerned elite was essential to preserving the moral order of urban America. Crane, indeed, worked tirelessly to examine and improve the physical environment, from back alleys to the national meat supply. “Public housekeeping and public hygiene are in their essence one,” she wrote. She envisioned the city “with a roof over it and walls around it” and expected people who shared that vision to “immediately perceive that housekeeping would be a very essential thing.” And so for Crane, regardless of whether the roof over the house was literal or metaphorical, “we must keep the house clean—at least we ought. The floor should be clean. The air should be clean. We should take care of the wastes that accumulate wherever human beings have a fixed home and habitation.”<sup>38</sup> Crane believed that a better quality of life was possible through the improvement of a person’s environment, be it city or house. In an introduction to a sanitary survey she performed for the state of Minnesota, she expressed her intention that her work would help

communities to understand and to improve the material conditions under which the people live; to bring into the public mind the consciousness of the city as the larger home, and to show that sordid and unwholesome conditions of life for even the poorest people should be regarded as something affecting the larger family; that the penalties for neglect of "even the least of these" may fly far, to light upon the most prosperous and tenderly guarded home; to teach that we cannot have "the city beautiful" until we have the city clean and wholesome; to induce the people to undertake the study of their own problems; to help them to correlate official and unofficial effort, and finally, to leave behind that kind of public sentiment which will enable officials, civic associations, and even

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<sup>37</sup> Boyer, *Urban Masses*, 277-278.

<sup>38</sup> Crane, “Municipal Housekeeping, 206.

individuals, to work unafraid for civic health and the general welfare.<sup>39</sup>

By 1914, Crane performed state and municipal surveys and committed local governments and the federal government to better regulating the national food supply. Her sanitary surveys and community activism made Crane a national Progressive luminary. Her outward trajectory of domestic concerns expanded the scope of the reforms to which she applied herself, but by the outbreak of WWI, Crane was in her mid-fifties and began to shift her abundant energy back to a more local scale. She stopped doing sanitary surveys, adopted two children, and committed herself to helping the war effort. Her reform efforts, however, were not over.<sup>40</sup>

### **From the Streets to the Kitchen: Euthenics and Homeownership**

On November 12, 1919, Caroline Bartlett Crane, now director of the Michigan League of Women Voters, addressed the Congressional House Committee on Public Buildings and Grounds. “We have,” she began, “all over the United States . . . a very great housing shortage.”<sup>41</sup> She was in Washington to express her support for a bill which would create a bureau of housing and living conditions within the Department of Labor. This bureau would be tasked with compiling and disseminating information related to housing and

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<sup>39</sup> Caroline Bartlett Crane and Minnesota State Board of Health, “Introduction,” in *Report on a Campaign to Awaken Public Interest in Sanitary and Sociologic Problems in the State of Minnesota* (St. Paul: Volkszeitung Co., 1911): 7-8. This source also was quoted in Rynbrandt, *CBC and Progressive Reform*, 97-98.

<sup>40</sup> Brown, 44.

<sup>41</sup> Hearings Before the Committee on Public Buildings and Grounds on HR 7014, a bill to create a Bureau of Housing and Living Conditions in the Department of Labor, 66<sup>th</sup> Cong. 1 (1919) (statement of Caroline Bartlett Crane), 6.

construction gleaned through wartime government-sponsored building projects. This central bureau would be an invaluable first step to solving housing shortages endemic in the postwar era. Functionally, she explained, “If we had a central bureau of the federal government which could give us information in regard to building homes, just as the Department of Agriculture does in regard to farming problems, “ it would serve to assist “cities that contemplate building programs.”<sup>42</sup> Crane had a larger purpose than simply supporting the creation of a new informational bureau in the government. She used this congressional pulpit much as she would at the People’s Church in Kalamazoo, to expound upon the need for more, better houses in America:

In this time of terrific labor unrest what can possibly be more important than that we should encourage people to own their own homes? I think you will all agree with me that is it not the man who owns any sort of home who is going around waving a red flag and throwing dynamite sticks. If he has a stake in the Government he will then come to a constructive and conservative point of view, and nothing could be better at this time, which seems to me more fearful and anxious than even during the darkest period of the war, than that we should do everything possible to foster home building and home building of the right type . . .<sup>43</sup>

Crane had resoundingly made the jump from improving cities to improving homes, and she, once again, partnered with government officials to affect her reform agenda. To Crane, the nation’s health was derived from the conditions of its homes. “Unless you live in a decent home you cannot bring up children as they should be brought up,” she reasoned. Her comments must have especially resonated with her audience, Congressmen reeling from the enormous responsibility of managing the country’s demobilization after WWI. “If we want to raise our children up to make good, strong defenders of the

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<sup>42</sup> Crane Statement, 66 HR 7014, 7.

<sup>43</sup> Ibid.

Nation,” she contended, “if ever again we are in a situation of great need, we want to see to it that we have the right kind of homes.” For home, according to Crane,

is where the people live. That is the ultimate unit of our country, the home, and the men, women, and children who live in it. . . . Commerce, and our churches and our schools, and our Government and everything else exist, in the last analysis, for our homes . . . <sup>44</sup>

Crane was articulating a well-established belief, rooted in positive environmentalist reform, that the home represented a fundamental tool for redressing societal ills. Social problems and their solutions arose from whether or not homes were healthy and well-formed and rates of homeownership increased. Progressive reformers inherited a long-lived American tradition, going back at least to the 1830s, of celebrating the family home as a bastion of traditional values, and as a refuge from the ills of urban life. This tradition stressed the home’s formative effect on the individuals living within its walls.<sup>45</sup> Crane believed “the greatest need of almost every city is to increase the precious quota of its steady, responsible, home-owning citizens.”<sup>46</sup> Many of her contemporaries agreed. One author writing in *House and Garden* in 1922, feared society “will crumble to ashes before our eyes” should American families continue to be “rent-paying tenants, spendthrift nomads, boarding house victims, and modern cliff dwellers of skyscraper crevices.”<sup>47</sup> He was confident, though, that homeownership families represented the “four corners of our national existence,” those being “thrift, efficiency, social welfare, and

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<sup>44</sup> Ibid., 8.

<sup>45</sup> Wright, *Moralism*.

<sup>46</sup> Caroline Bartlett Crane, *Everyman’s House* (New York: Doubleday, 1925): 52.

<sup>47</sup> “More Homes—Churches, Better Schools: A Wholesome Environment for the Growing Girls and Boys,” *House and Garden* 44 (1922): 1.

patriotism.” America, he wrote, “needs 3,000,000 new homes—the hope of America yesterday, today and tomorrow lies in the independence and stability of its home.”<sup>48</sup> The *Los Angeles Times* declared in 1923 that, “Sages down through the ages have declared that the home is the foundation of society and civilization. It is the nucleus from which all the finer things of life evolve.”<sup>49</sup>

The volatility and rapid pace of change during the first decades of the twentieth century—rife with labor unrest, racial and ethnic tensions, wartime shortages, and post-war depression—led many Americans to stress the need for a stable, healthy home life.<sup>50</sup> Observers lamented that “the modern home, in comparison with those of past generations, [was] no longer the center of family life . . . that American home life [was] on the decline.” They believed that modern society was “wont to find its pleasure and recreation away from home” and the proof was in the abundant headlines about “matrimonial wrecks, youthful murderers, charming bandit ‘queens’ and many other terrible events which constitute or are attributable to domestic strife.”<sup>51</sup> Broken, dysfunctional families were the result of, so to speak, their home’s unstable foundations. Progressives’ calls for reversing these trends with expanded homeownership were strikingly similar to one another and reveal a shared national dialogue. Reformers believed an improved home life within a well-designed, owner-occupied home would encourage a happier, healthier, more stable family. They called for the wholesale

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<sup>48</sup> Ibid.

<sup>49</sup> “Greatest Love of Man—Home,” *Los Angeles Times*, May 6, 1923, 113.

<sup>50</sup> Regina Lee Blaszyk, “No Place Like Home: Herbert Hoover and the American Standard of Living,” in *Uncommon Americans: The Lives and Legacies of Herbert and Lou Henry Hoover*, ed. Timothy Walch (City: Praeger, 2003): 119.

<sup>51</sup> “Greatest Love of Man—Home,” *Los Angeles Times*, May 6, 1923, 113.



reevaluation of modern homes in order to remove any factor within the home that might limit or impede the development or happiness of any household member. They targeted negative factors such as poor sanitation and poor maintenance; dangers to life and limb; inconveniences or discomforts that might produce irritability by wasting one's time, energy, or resources. In turn, they encouraged those factors that might "stimulate development," such as privacy, wholesome family interactions, aesthetically pleasing interiors, diverse opportunity for children to play and read, spaces for entertaining, and opportunities for the pursuit of productive hobbies.<sup>52</sup> Wholesome, pleasing surroundings would assure the "love of home" which was "an inherent right."<sup>53</sup> Better homes would counter the centrifugal trend pushing family members away from home life.

Progressive luminaries throughout the country articulated these views and explicitly connected homeownership with national welfare. Alice Ames Winter, during her tenure as president of the General Federation of Women's Clubs, wrote in 1924 that "Better Homes mean much more than finer physical surroundings. They mean better children and better families."<sup>54</sup> President Coolidge felt raising the standards of the American home was a contribution to national well-being. America needed "attractive, worthy, permanent homes that lighten the burden of housekeeping. We need homes in which home life can reach its finest levels, and in which can be reared happy children and upright citizens."<sup>55</sup> The home, they believed, was the cornerstone to good citizenship.

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<sup>52</sup> Unattributed Memo from 1932, BHA Papers, Box 2, Folder 2.

<sup>53</sup> Advisory council statement of Miss Adelia Prichard, BHA Papers, Box 6, Folder 2.

<sup>54</sup> Advisory council statement of Alice Ames Winter, BHA Papers, Box 6, Folder 2.

<sup>55</sup> Letter, Coolidge to Hoover, BHA Papers, Box 1, Folder 8.

Herbert Hoover, among others, argued “the family is the unit of civilization. Its gathering point and shelter is the home. Surely the development of health, cooperation and character is worthy of our best attention.”<sup>56</sup>

Having spent the past thirty years expanding her reform focus, Crane by the 1920s had returned to Kalamazoo and adopted as her newest reform agenda the improvement of the moderate-income family’s home. Crane believed, like other Progressives, that the home as a physical place could be used simultaneously as an anchor to root families in a community as well as an instructive, passively didactic space for improving family life and individuals. Doing so would assist families to better become part of the community. It would also improve their character. The fear of declining American home life deeply concerned Progressives like Crane and teaching responsibility alongside proper home upkeep was essential. “A real man,” believed Crane, “takes his hazards bravely, willingly, relying on his health, his job, his insurance, his borrowing capacity, and a loving and loyal wife.”<sup>57</sup> Individuals rising to the challenge of homeownership catalyzed a process of self-improvement, a process of collecting a families “unearned increment, not only in heart’s satisfaction, but in self-respect.” And, most importantly, homeownership fashioned conservative, upstanding citizens with a healthy social background, bettered business standing and a sense of dignity in belonging to the social order. He has a vital stake in government. He has acquired respect for organized industry and for the law-regulated institutions of finance which furnish him with employment and insurance and credit for the building of that home. “Home-owning and Bolshevism,”

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<sup>56</sup> Herbert Hoover Press Release, May 11, 1925, BHA Papers, Box 1, Folder 8.

<sup>57</sup> Crane, *Everyman’s House*, 149.

Crane wrote, “are just naturally strangers.”<sup>58</sup> Crane, whose goal in 1911 was “to bring into the public mind the consciousness of the city as the larger home”—national and community affecting individual homes—inverted her reform intentions towards making homes better designed and more affordable in order to create better, happier citizens who would in turn create a healthier nation. In short, homes improving the nation and community.

A series of contemporary advertisements from Bishopric Manufacturing illuminate these very trends: “[N]o expenditure is so important as that which you make for the home. The outside appearance of the house indicates the manner of the Man within” and “there is nothing more helpful to a Community and for the betterment of Citizenship than Home Ownership.”<sup>59</sup> Of course, comments such as these are immediately followed with suggestions for improving the value of a new home and ensuring its resale value by choosing Bishopric stucco products. But, significantly, language rooted in the ethos of citizenship was expected to resonate with a company’s intended audience. Building a solid home affected not only someone’s immediate family and community, it also taught a would-be homeowner personal character, since “the process of acquiring a home teaches the first element of success—thrift. The lessons of self-denial, patience, and perseverance that are acquired in the making of a home . . .”<sup>60</sup> It becomes clear that social conditions in the 1920s helped to formulate a movement

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<sup>58</sup> Ibid.

<sup>59</sup> Bishopric Manufacturing Company Advertisement, *House and Garden* 41 (1922): 1; Bishopric Manufacturing Company Advertisement, *House and Garden* 41 (1922): 1.

<sup>60</sup> Bishopric Manufacturing Company Advertisement. *House and Garden* 41 (1922): 1.

towards homeownership, which reflected larger concerns about deteriorating personal, familial, and national standards.

Crane's focus on improving the physical conditions of the home placed her within a larger intellectual conversation concerned with sanitary science, home economics, and environmentalism. Writing about Crane's housing reform work in Kalamazoo, one contemporary believed that her work "was the result of the recognition of the profound influence which the physical home has upon the family." Ellen Richards, a chemistry instructor at MIT and author of the book *Euthenics: the Science of the Controllable Environment*, was the leading figure in the home economics movement, which articulated the belief that environmental order and cleanliness promoted improved people.<sup>61</sup> Through the application of science to everyday life, domestic scientists and reformers could control the domestic environment, thus improving people's quality of life. Richards, too, believed that "the family is the heart of the country's life, and every philanthropist or social scientist must begin at that point."<sup>62</sup> She created a model kitchen, called the Rumford Kitchen, exhibiting methods for creating affordable and nutritious meals which met with much fanfare at the World's Columbian Exhibition in 1893.<sup>63</sup>

Her concept, *Euthenics*, provided the ideological undergirding for the application of home economics principals to the physical reconfiguration and improvement of domestic space. Euthenics was a science which worked in tandem with eugenics: where

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<sup>61</sup> Emma Seifrit Weigley, "It Might Have Been Euthenics: The Lake Placid Conferences and the Home Economics Movement," *American Quarterly* 26 (1974).

<sup>62</sup> Ellen H. Richards, *The Cost of Living as Modified by Sanitary Science*, 3rd ed. (New York: John Wiley, 1905): 13, 143-44.

<sup>63</sup> Kristen R. Egan, "Conservation and Cleanliness: Racial and Environmental Purity in Ellen Richards and Charlotte Perkins Gilman," *Women's Studies Quarterly* 39 (2011): 78.

eugenics focused on traits received through heredity, eutherics dealt with improving people through their environment. Eutherics appealed to many Progressives, because it offered both short-term and long-term benefits to society. Adults' lives and behavior could be improved immediately by locating them in a clean, rational space. The traits learned in that better environment would consequently be transferred to their children. Well-configured, modern domestic space thus represented to domestic scientists a powerful tool for refiguring society writ large. The home became synecdoche for nation: improving the home—and its inhabitants—would improve the nation's health.<sup>64</sup> It fell to reformers to devise mechanisms to better organize the human environment, wrote sociologist Luther Lee Bernard, for the “psycho-social environment, in such ways as will develop in the individual the best acquired technique or efficiency and afford him the greatest possible opportunity for exercising his abilities in the service of society.”<sup>65</sup> Eutherics, to scientists like Bernard and Richards, offered the ideological underpinnings of an environmental conservationist approach to developing better systems of social control through the elimination of inefficiency, corruption, and ignorance. Bernard argued that these problems were persistent enemies of society. Consequently, the principals of home economics stressed the need to break from retrograde domestic practices and utilize the resources of modern science to improve home life.<sup>66</sup> Experts advocated efficiency studies, demonstration homes, and cooking courses, all to encourage systematic and hygienic methods of doing housework. Mary King Sherman, during her

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<sup>64</sup> Ibid., 86.

<sup>65</sup> L. L. Bernard, “Invention and Social Progress,” *Journal of American Sociology* 29 (1923): 33.

<sup>66</sup> Weigley, 94.

tenure as GFWC president, claimed, “Efficiency is just as important—perhaps more so—in homes, as it is in offices and factories.”<sup>67</sup>

### **Everyman’s House**

The house that Crane designed for the 1924 Better Homes campaign came out of her interest in the domestic science trends of her time. She eventually came to call it “Everyman’s House,” and it had one primary function: it was a house “built around a mother and her baby.” It was not a hobby, it was not an art project, it was not a trophy to show off to friends and enemies: it was a house “meant to surround and protect and assist the average American mother in her twofold high calling of taking care of her baby and making a good and happy place for all the family.”<sup>68</sup> According to Crane, no mother should suffer handicaps in executing her calling. Yet exasperatingly, the prevailing domestic architecture of the time surrounded mothers with hang-ups, inefficiencies, and clutter. One had only to compare the average kitchen with the one in Everyman’s House to see just how difficult it could be for a woman in an average home.<sup>69</sup> “Any one,” wrote Crane,

would rate orderliness as among the very first requisites of peace and comfort, and a condition absolutely precedent to . . . good housekeeping principles. . . . The woman who is eternally picking up after her family is a slave to their carelessness . . . carelessness naturally exists in a home where order hasn’t seemed important enough to make any special provisions for it.<sup>70</sup>

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<sup>67</sup> Radio Address given by Mrs. John D (Mary King) Sherman, (May 8, 1925), BHA Papers, Box 2, Folder 9.

<sup>68</sup> Crane, *Everyman’s House*, 136.

<sup>69</sup> *Ibid.*, 137.

<sup>70</sup> *Ibid.*, 120.

Household order was essential to the domestic mission. The homemaker's job at home resonated far beyond the walls she would labor within. In fact, it was "*the* productive business which alone makes barns and stock and factories and mines and railroads and churches and schools and governments and all other human institutions worth anything at all."<sup>71</sup> It did so by providing the most valuable resource in the American economy: industrious men and well-trained, bright children.

In March of 1924, Crane threw herself and Kalamazoo headlong into building the city's demonstration home. The outpouring of community support was remarkable. The Kalamazoo community built the house spending only \$25, the cost of a city water permit. Crane had secured the support of local realtors, who donated the plot; contractors, who offered materials and labor; and women's groups, schools, supply yards, decorators, furniture stores, and landscapers, who all donated time and service to erect the structure. Gilbert Worden, the architect who converted Crane's designs into actionable blueprints, was so enthusiastic about the project, that he also donated his time, exclaiming he was contributing to an indispensable effort to build "a plant for the manufacture of good citizens."<sup>72</sup> Schoolchildren planted a vegetable garden and the library donated books. With so many participating in the project, Everyman's House was built at a frenetic pace. It took the community less than seven weeks to finish construction. Once completed, the committee handed Mayor George Taylor the keys to the front door; he congratulated the people of Kalamazoo and recommended "every family in the city seek an opportunity to

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<sup>71</sup> Ibid., 125.

<sup>72</sup> Blanche Brace, "A Home Built Around a Mother," *The Delineator* 106 (1925): 2.

see and to study one of the model homes being furnished and equipped by the public-spirited citizens of this city.”<sup>73</sup>

And come people did. An estimated 20,000 people walked through the demonstration home, guided by an informed staff of club women. As “Boy Scouts lustily [sang] their young heads off,” the touring visitors would have seen Crane’s home designed “around a mother,” a house that “divides labor and multiplies content.”<sup>74</sup> They would have witnessed Crane’s vision of a house designed for the one family member who spent most of her time there. While other family members “merely ‘live’ there,” Crane believed, a mother conducted her business at home “as a full-time worker, with no eight-hour law,” so it was “only right that the arrangement of the house should be planned around her work.”<sup>75</sup> They would have seen uncommon variations such as a “Mother’s Room” on the main floor, a remarkably modern kitchen stressing efficiency and cleanliness, a multipurpose dining room, and a fully-functional basement.

Most evident would have been Crane’s fundamental mission to ensure that a mother’s workspace possessed the characteristics of a proper workplace. To explain her point, Crane provided an anecdote of a marble-cutter who decided it would be more fiscally sound if he moved his downtown shop to his garage. On moving in, he realized the garage was too dark, and so he cut an additional window, painted the walls white, and installed multiple light bulbs. Seeing him work, his wife suggested that he invest in an

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<sup>73</sup> “Mayor Issues Better Home Proclamation,” *Kalamazoo Gazette*, May 8, 1924; “Kalamazoo Ex-Mayor George Taylor, 89, Dies,” *Kalamazoo Gazette*, December 3, 1964, clippings file, Kalamazoo Public Library; Tom Donia, “Everyman’s House Turns 50,” *Kalamazoo Gazette*, May 26, 1974; Crane, *Everyman’s House*, 7.

<sup>74</sup> Brace, *Delineator*, 2.

<sup>75</sup> Harlean James, “Everyman’s House,” *Civic Comment* 10 (1925): 14-15.



electric motor to turn his grindstone, so he did. All of these improvements seem reasonable and he should be commended on his prudence and good sense. But there was an underlying tragedy to this story. While this man invested his time and money in making his shop more productive and efficient, his wife labored in a cramped, antiquated, and dark kitchen only ten feet away. She spent more hours every day in her kitchen than he did in his shop. He, within days, made every possible improvement to his new shop but never recognized the need to do the same in his wife's kitchen.

Crane asks, "Was he a selfish man?" Of course not. "She was no better as wife and mother than he was as husband and father, struggling against odds to make a living for those he loved." The burden of providing for his family and his passion for marble-cutting impeded his ability to see the needs of his wife's work. "He knew that certain conditions were necessary for success in his undertaking," and he took action to ensure that these conditions were met. Fault lay with the wife. Had she truly respected "her position as his helpmeet and the mother of a family," she would have spoken up "for efficiency in her workshop." Perhaps she thought it wifely or motherly to go without things, writes Crane, and "make up for the lack of intelligent mastery of her domain by longer hours and more exhausting toil." But she could not be more mistaken. She conceived of herself only as a housewife, and consequently, she paid the price of overwork and drudgery. She needed to embrace her feminine role and cherish the opportunity to provide for her family. The best way to do this was to ensure that her home followed modern domestic management techniques.<sup>76</sup>

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<sup>76</sup> Ibid., 131-132.

Examining what Crane wrote about the Everyman's House living room serves as a good example of the type of changes she instituted and how they reflected on domestic work. Her living room was a true multipurpose room. It served as reading room, living room, music room, radio room, and most importantly, dining room. Crane was at pains to prove how unneeded a dedicated dining room was, as she believed "it has no rightful place to-day [sic] in a small house with a big family and a strained home. It will be forced, at no distant time, to join the procession of the reception hall, the parlour, the library, and the den, and go on into the living room and sit down and be good."<sup>77</sup> Using Crane's logic, when the family sat for dinner, it was an affair that involved all family members. There was no one sitting obstinately or indifferently in the living room. Thus, temporarily converting the living room into a dining space made sense. It displaced no one. A dining room amounted to a costly extra space that was used less than two hours a day; it had to be constructed, furnished, cleaned, and heated, and it served only a limited function. More importantly, it could easily be absorbed into the living room. A simple leafed table nestled nicely against a wall took up little space and the chairs could serve as seating in the living room throughout the day.

In her Everyman's House, modernizing the living room was only a small part of Crane's project. The kitchen was where the majority of housewives spent their days and, consequently, where Crane spent most her time describing the extensive modifications that the kitchen in the Everyman's House acquired. The kitchen was the hub of the house.<sup>78</sup> Creating three nutritious and appetizing meals per day was a woman's most

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<sup>77</sup> Ibid., 94.

<sup>78</sup> Ibid., 58.

exacting job—a job that couldn't be grouped into one activity and had to be spread throughout the day. Cooking “tie[d] her to the stove and the clock” and only “between these fixed engagements she makes brief excursions—duty calls—upon each of the rooms, the front door, the back door, the furnace, the telephone.”<sup>79</sup> This was the life, according to Crane, of millions upon millions of American women. So, logically, wouldn't it be “supremely worthwhile to concentrate in the kitchen all of the convenience and labour-saving invention we can lay hands on? Isn't it proper to spend money more freely here than elsewhere? Aren't wheels always greased at the hub?”<sup>80</sup>

What is most compelling about Crane's advice is her ardent belief that by altering space in her domestic space one could effectively and immediately change the type and character of the activity that normally took place there. Need to more quickly make biscuits? Simply put all the ingredients within convenient reach of the prep table and the oven only a half-turn away. Now you make biscuits faster; you didn't change, but the activity did. Spend too much time running up and down the stairs? Simply ensure that your home is built rationally with regard to the spaces in which the majority of your daily routines take place are concentrated together or shared. Your chores didn't change, but how you completed them did. Crane's counsel suggests that social constructions affect material constructions. Macro-scale forces such as Progressive standardization and reform, gender roles, and economics played an important part in determining the type of home available to first time homeowners. Homeowners learned about the best practices for home construction from these people and their advice. Homebuilders understood their

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<sup>79</sup> Ibid.

<sup>80</sup> Ibid.

personal needs in terms of larger social impulses, and the materials they used were dictated by local, regional, and national markets. But, simultaneously, the built space that was a result of these macro forces reinforced and influenced the activities that took place inside its walls. If the parlor and entrance hall were removed, then the house's social functionality was severely limited and the home became a place purely for family affairs. If a breakfast nook was added, then meals received a wider range of classifications from formal to informal.

In late June, Herbert Hoover sent a letter to Crane informing her that the Better Homes' judges had awarded the city of Kalamazoo first prize in the national competition of 1,500 participating cities. Hoover noted that the committee felt Kalamazoo's demonstration thoroughly covered the problems of the homemaker, particularly "from the point of view of civic development and of the individual." He lauded the enthusiastic participation of the community and commended Crane in particular: "Your demonstration was helpful to every type of family, whether it rents or owns its home, through its selection of equipment, furnishing, decoration and its kitchen contest. Further than that it worked on the problem of financing, for the benefit of home seekers, and by careful planning sought to put better houses within the reach of the family with limited resources."<sup>81</sup> In a particularly illuminating exchange of letters between James Ford and Edwin Brown, Executive Director of BHA and President of Architects' Small House Service Bureau, respectively, James Ford explained that the award was made with reference to the quality of the demonstration as a week-long event. Mr. Brown, a

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<sup>81</sup> Letter, Herbert Hoover to Caroline Bartlett Crane, June 25, 1924, Crane Papers: "The Committee on Awards was composed of Secretary Hoover, Dr. Gries, Dr. Stanley, Miss James, Secretary of the American Civic Association, Mrs. Meloney and Mr. Barber." Letter, James Ford to Edwin Brown, July 25, 1924, Box 3, Folder 13, BHA Papers.

professional architect and consultant for the BHA, lamented the house's "ordinary" exterior and contested the BHA promotional language that considered the house "of unusual architectural merit." Ford, in response, understood Brown's hesitations but continued to defend the "exceptional merit" of Crane's design due to its "arrangement from the point of view of the housewife's daily activities." "The actual house," wrote Ford, "was but one factor among many in arriving at the decision." What impressed the committee was:

1. The floor plan designed to lighten the burden of housework.
2. The unusually good furnishing and color schemes of the house.
3. The quite exceptional community participation, and also the large attendance at the demonstration.
4. The extraordinarily valuable educational program of the public schools, which participated throughout the city in the Better Homes campaign.

In both Ford's and Hoover's estimation, then, first prize was awarded to Crane and Kalamazoo for "excellence and quality of endeavor put into the demonstration . . . in other words it was a prize for the best carrying out of the program of Better Homes in America."<sup>82</sup>

Emboldened by the 1924 campaign's success, and specifically the praise her *Everyman's Home* received, Crane wrote a lengthy manuscript detailing the house's design and its merits. Doubleday offered her a book contract. Despite lackluster sales, nationwide the book received positive reviews when it was released in 1925.<sup>83</sup> Phil

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<sup>82</sup> Quotations derived from a series of correspondence between Edwin Brown and James Ford from July 16 to August 5, 1924, Box 3, Folder 13, BHA Papers.

<sup>83</sup> The Crane papers clipping file holds many positive reviews of her book, *Everyman's House*. These reviews were derived from a diversity of national sources in 1925, including: *Capital Times* (March 1), *House Beautiful* (November and December), *The Forecast* (July), *The Christian Register* (May 16), *National Builder* (March), *National Retail Lumber Dealer* (May), *American Builder* (August), *Boston*

Hanna, editor of *American Builder*, wrote Crane that “I have noticed [*Everyman’s House*] well displayed in a number of Chicago book stores and everyone to whom I have spoken about it, has been very much pleased with it.”<sup>84</sup> At the same time, Crane converted the message of her *Everyman’s House* book into a sentimental silent movie script which she circulated to several people in the burgeoning film industry. Crane believed her script, or scenario as she called it, was “of almost universal appeal.”<sup>85</sup> She received a response from Will H. Hays—President of the Motion Picture Producers and Distributors of America (MPPDA) who later would be the driving force behind the 1930 Motion Picture Codes. He gave her advice and supported her view that the film was “a force for home-owning and home betterment and improved home life in our country.”<sup>86</sup> Adolph Zukor, founder of Famous Players Film Company, which eventually merged into Paramount and of which he became president, thought her project was “commendable” but ultimately referred her to an educational film company.<sup>87</sup>

Crane implicitly understood the need for publicity. A film would reach an expansive national audience. Her scenario offers a unique insight, both into her notable acuity for promoting her reform mission and her beliefs regarding the reform of domestic life. Heavy on melodrama, the scenario outlines a mother “struggling with the poverty which comes with many mouths to feed and many shoes to buy” within “a cheaply-constructed house of the usual unimaginative plan, with no thought of what is

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*Transcript* (June 6), *The New York Times* (April 26), *The Survey* (Nov 15), and *Cincinnati Times-Star* (April).

<sup>84</sup> Letter, Phil Hanna to Caroline Bartlett Crane, September 25, 1925, Crane Papers.

<sup>85</sup> Letter, Caroline Bartlett Crane to Will H. Hays, November 10, 1924, Crane Papers.

<sup>86</sup> *Ibid.*

<sup>87</sup> Letter, Maude Kirk Miller to Caroline Bartlett Crane, January 1, 1925, Crane Papers.

really needed in house arrangement by the mother of a big family who does all her own work.” Her husband slips out of the din of the cramped house to work in the garage. Her daughter is mortified when she brings her beau to visit and he cringes at the chaos. The baby is untended in the kitchen, playing with boxes of soap. The mother perseveres, running up and down the stairs, vying with dust and disarray, struggling to keep her disillusioned family content and safe. She is finally broken when a census-taker records that she was “just a housewife, occupation: none.” His slight causes her to run to her room in despair as

[s]he falls over her bed weeping, stung with a sense of general humiliating failure and the inconsequence in the great scheme of things /  
'It's this house that's killing me! O, if we had a better home, maybe I could be a better Mother! — I have no strength left to be happy, and make home a happy place! — O, will we ever have "a home of our own!"'<sup>88</sup>

It's only after her son returns from school with a class project in preparation for Better Homes Week that a solution to their problems presents itself. They tour the local demonstration home and are assisted with planning their finances by a Better Homes representative. Eventually, after all family members pitched in, they bring their down payment to the local Building and Loan, putting in motion their new home purchase. The script ends with the family in their new, modern home. The family is together and contented. Mother appreciates the “utter convenience of the kitchen, where one hardly takes a step to prepare a meal, and then places the meal, without taking a step,” and daughter's suitor gladly spends time with the entire family, even caring for the baby. The two teens move to the kitchen where they delight in making taffy together. That evening,

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<sup>88</sup> Caroline Bartlett Crane, *Everyman's House*, unpublished draft of film script (scenario), 1924, Crane Papers.

father perceives “the starry look in her eyes speaks of Wifehood, Motherhood crowned and complete in that ‘little home of their own’ – ‘Everyman's House.’”

The film from the script was never made but it was well-received by BHA staff. John Gries, a member of the BHA advisory council and Director of the Division of Building and Housing within the Department of Commerce, believed the sketch to be “truly delightful” and “thoroughly human.” James Ford’s praise was effusive. “I was enormously pleased with the sketch of the scenario,” he wrote, “it is the sort of film we would like to get in the hands of all of our 755 local committees and of a large number of related organizations.”<sup>89</sup>

Crane’s failed movie project and the lackluster sales of her book disappointed her, but it did not diminish her housing reform work. She helped form the Michigan Housing Association (MHA) in 1928 and was named its first Vice President. She worked with state experts, focusing primarily on Detroit, where officials were proposing plans to build enclave-like communities for wage-working families. The MHA’s stated mission was “promoting a return to the traditional American ideals of home and home ownership,” and they pushed to create low-cost homes built at scale and sold at cost to help families become self-supporting homeowners.<sup>90</sup> They feared climbing crime rates as Detroit rapidly grew and masses of people were forced to live in congested industrial centers replete with bad homes. Crane was an energetic and respected leader of the MHA and assisted the association with conducting its housing survey, organizing events and speakers, and was charged with keeping women’s clubs actively involved with the

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<sup>89</sup> Letter, James Ford to Caroline Bartlett Crane, October 28, 1924, Crane Papers.

<sup>90</sup> “Plan to Boost Home Ownership,” February 4, unknown date c. 1924, Associated Press clipping from unidentified newspaper, Crane Papers.



association's mission. Director S. James Herman believed conditions in Detroit threatened the stability of families, "as evidenced by the rapid growth of divorce and by the failure of the church in its spiritual hold on the people and by the reduction in home ownership." Clarence Cook, President of the University of Michigan, said at an MHA banquet, "The question of good housing is a problem for the safety of the nation. The very young child's home environment determines largely the whole tendency of later development. The constant nervous strain of city crowding is bound to lead to disaster in future generations."<sup>91</sup> Speaking at the banquet were Frank E. Doremus, former mayor of Detroit; Henry F. Vaughan, Commissioner of Detroit's Department of Health; and Arthur Woods, a Professor of Sociology, Social Work, and Epidemiology at University of Michigan. Crane, who attended the banquet, would have agreed with Doremus who said, "the relationship between good homes and good citizenship is a self-evident proposition" and "home and the sense of home ownership are the essential laboratory instruments in the proper development of children and youth." She would have nodded her head to Professor Woods, who stated, "the two fundamental problems of society today are the stabilizing of home life and the stabilizing of industry. The stabilizing of industry is dependent on the stabilization of home life."

Crane remained a nationally respected reformer and continued despite worsening health and passing the age of seventy, to be involved with efforts to improve home design and to encourage homeownership into the 1930s. In 1931, then-President Hoover invited her to attend the meeting of the President's Conference on Home Building and Home

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<sup>91</sup> "Better Homes, Aim of Leaders," *Detroit News*, February 5, 1928.

Ownership.<sup>92</sup> Up until her death in 1935, she vigorously worked to help the unemployed, the aged, and the mentally ill in Kalamazoo, and she remained part of the executive board of the American Civic Association.

Crane was a quintessential Progressive. Her life and the reform efforts she pursued offer a unique insight into Progressive reform. She participated in wide variety of reforms and was considered a national expert on sanitation, the food supply, and women's rights. Examining her work on *Everyman's House* and her relationship to governmental institutions, most importantly the BHA campaign, provides an illuminating window into the nature of reform in the 1920s. In essence, this chapter was a local history of a national movement to improve American lives through the expansion of homeownership. In her Kalamazoo demonstration home, she put into practice her thoughts on improving domestic space for mothers, especially those from working-class families. She, like her contemporaries, believed that homes could be redesigned to make them efficient, healthful places. In turn, these "better homes" would create more stable families, better adjusted children, and superior citizens. These homes, evaluated and promoted by experts like Crane, were generally lower in cost, and the campaigns like BHA that promoted their designs also provided literature about navigating the complex means of financing a home in the 1920s. This assistance made houses a reality, in theory, for an increasingly large class of people. This chapter was a study of Progressive reform through the front door. It examined the "new type of home" Crane introduced, one that

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<sup>92</sup>President's Conference on Home Building and Home Ownership Invitation on White House Stationery and Conference Information, Crane Papers.

encouraged multi-use spaces and broke with tradition and eschewed some spaces like dining rooms or removed the mother's bedroom adjacent to the kitchen. Most significant about Crane's Everyman's House is the fact that the BHA deemed it 1924's best model home demonstration and endorsed its merits nationally. Respected housing reformers like Hoover and James Ford appreciated its efficient design, focus on domestic tasks, and the fact that it was a free-standing house. For them and for Crane, this little house became a template for good living. It became a model for manifesting short term and long term improvement in America. These Better Homes officials would incorporate the ideas Crane included in the house and so vigorously promoted in her book and stalled movie project. Crane was instrumental in making into reality the tenets of domestic science, sociology, and reform by constructing a model home based on its principals. Everyman's House was the beliefs and methods of the Better Homes movement made manifest. The inspiration behind its design, its endorsement from luminaries of reform, and its inclusion in the Better Homes campaign gives insight into the nature of Progressive reform and demonstrates the fact the homeownership was becoming a common refrain of reformers nationwide. It also is a concrete example of the federal government endorsing homeownership as a method of providing economic and social improvement to the nation and what specific design characteristics influential people like Herbert Hoover were endorsing.

## 4 | “America’s Greatest New Industry” Mass Producing the American Home

The efforts of the Own Your Own Home and Better Homes for America campaigns introduced federal policies that promoted homeownership as the bedrock of the nation’s economy and moral character. However, the Great Depression and WWII confronted the government with vast systemic problems that prompted policy beyond simply facilitating partnerships and promoting homeownership. By the 1930s, rampant foreclosures, displaced homeowners, roving unemployed, and ramshackle Hoovervilles demanded an extraordinary series of interventions. Rescuing American homeownership became a major part of the depression-era measures aimed at resuscitating the American economy. During the 1930s and 1940s, the federal government transformed its role from homeownership advocate to homeownership activist. Working to both rehabilitate the homebuilding industry and expand the number of home buyers, the federal government moved to regulate home construction and finance while taking on a leading role in innovating practices and developing materials that lowered the cost of home construction. It did so, significantly, by maintaining the same associational partnerships and supporting role undertaken during the 1920s and spearheaded by Herbert Hoover. It performed this role while remaining out of sight, avoiding the criticisms inherent in centralized, overt government action.

It performed this role so well, in fact, that by 1953 an advertisement in *LIFE* magazine could claim it was private industry alone that had solved twenty years of housing crises. In the final pages of a May 1953 issue, an ad promoting a new magazine called *House & Home* asked, “Can you remember how bad the housing shortage was in 1945? Do you remember the ‘experts’ who said private enterprise could not possibly build all the new homes we needed?” The ad then proudly boasted how wrong these experts had been. “To meet the emergency a great new industry was born—the new homebuilding industry,” the ad claimed. In only seven years this industry—powered by “American genius for getting things done”—built seven million homes, effectively ending the housing shortage. The ad then confidently laid out how America solved its postwar housing crisis “overnight.” American homebuilding had “stopped being the leisurely handicraft it had been since Colonial days,” as builders developed assembly-line techniques to cut their costs. Architects “were called in to design custom house liveability (and salability) into low and medium priced homes” while bankers “made home buying easy.” Manufacturers and contractors had quickly adopted “new and better materials for easier assembly.”<sup>1</sup>

The pride with which this ad describes the postwar housing industry is palpable. Following decades of limited access to quality, affordable homes, by the mid-1950s many Americans enjoyed unprecedented access to low-cost, well-built suburban homes and a standard of living that was the envy of the world. *House & Home* considered the private housing industry the primary agent of this transformation, confidently explaining that the pluck of private enterprise was solely responsible for a revolution in American

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<sup>1</sup> Advertisement, “For America’s greatest new industry . . .”, *LIFE Magazine*, May 25, 1953, 149.

homeownership. However, contrary to what the ad stated, the transformation of homebuilding and buying in postwar America did not happen overnight. While unprecedented housing starts and homeownership rates effectively “solved” the postwar housing crisis, this fact alone does not explain how private builders were able so effectively to adopt the new construction and financing techniques necessary to build many homes that quickly. This paean to private industry belied the reality of the circumstances that fostered an environment favorable to such dramatic changes in industrial practices. Many of the advertisement’s points regarding the changes that took place—architects designing more streamlined homes, builders adopting on-site mass-production techniques, and banks offering safer, more affordable loans—are salient and accurate. Absent from the ad’s assessment, however, is the vital role an activist federal government played in transforming housing in America during the 1930s and early 1940s.

Entrepreneurs during this period benefitted from a rapidly expanding federal government, taking advantage of newly available government capital and recently implemented regulations to create business opportunities. These same individuals frequently placed themselves in the halls of government power, influencing policy directions and promoting their ventures. These partnerships, forged during the exigencies of depression and war, became an essential part of the federal government’s twin national goals of buttressing a reeling economy and waging a world war. Housing was an essential part of this plan. The government sought to reconstruct the housing industry by making houses more affordable and better built with the hope of expanding homeownership rates across income levels. In general, it endeavored to do so by encouraging reforms within

the private construction industry rather than through public housing. This chapter explores the convergence of government and the housing industry during the 1930s and 1940s. It explains how the federal government, rather than staying out of homebuilding and buying, played an integral role in supporting the adoption of particular construction technologies, became the chief investor in American homes, and was instrumental in encouraging Americans to become homeowners during this period.

The Great Depression had a devastating effect on housing. The stock market crash of 1929 and its echoes throughout the nation's mortgage-finance system exacerbated instabilities in an increasingly untenable real estate market at the end of the 1920s. While home sales during the 1920s rose, so too did foreclosures. Entreaties and enticements to families to own their own home had certainly raised homeownership rates in the country. However, little had been done to curtail real-estate speculation or to stabilize and simplify the mortgage industry. The nation was rife with poorly planned and unfinished projects, shoddily constructed residences, overextended consumers, high-interest second and even third mortgages on individual homes, and a deflated real estate bubble. Efforts to encourage homeownership may have solidified the belief that America should be a nation of homeowners, but these efforts had also put many families over their heads in debt.<sup>2</sup> After a heady decade of expansion, housing starts began declining as foreclosure rates

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<sup>2</sup> Joseph B. Mason, *History of Housing in the U.S. 1930-1980* (Houston: Gulf Publishing, 1982): 6; Gail Radford, *Modern Housing for America* (Chicago: University of Chicago Press, 1996): 120; Rosalyn Baxandall and Elizabeth Ewen, *Picture Windows: How the Suburbs Happened* (New York: Basic Books, 2000): 51-53.

rose steadily after 1925.<sup>3</sup> By 1933, housing starts had dropped to a paltry 93,000, as money to finance new construction had completely dried up. Illiquid markets forced financial institutions like banks and Building & Loans to call their mortgages as they came due. Homeowners with short-term mortgages could not refinance. Unemployed workers had no money to feed themselves and their families, let alone to pay their mortgages. Many families gave up, simply packing what they could and moving out. Displaced and disenchanted homeowners roamed the country looking for shelter and work, occasionally settling in makeshift camps infamously dubbed “Hoovervilles.” At the same time, spacious and newly-built homes stood unoccupied and out of reach for the millions of unemployed and under-housed.

Given the bleakness of housing conditions in the country, calls for the government to take an active role in addressing the housing crisis became more insistent. Such a shift would require the federal government to reverse its traditional avoidance of direct intervention in the housing market. In crisis, however, direct intervention became politically palatable. As the economy continued to collapse, popular faith in laissez-faire capitalism collapsed with it, challenging the idea that private industry could adequately address the needs of everyday people, particular concerning the housing crisis.

Comprehensive reform, not just of the construction industry, but of the cumbersome and speculative debt system that had collapsed and stolen the very dreams sold by housing

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<sup>3</sup> Housing starts in 1920 were 247,000, of which 81.8% percent were single-family homes. Housing starts reached their 1920s peak in 1925 with 937,000 starts, of which 56% were single-family homes. A marked decline in housing starts began in 1927 with 810,000 starts. Housing starts declined precipitously after 1928, falling to 509,000 and 330,000 in 1929 and 1930, respectively. See *Historical Statistics of the United States Millennial Edition Online*, Tables Dc1555 and Dc1557, accessed October 12, 2013. Foreclosure rates jumped from 3.6 in 1926 to 7.9 in 1930 per 1,000 mortgaged structures. See *Historical Statistics of the United States Millennial Edition Online*. Table Dc510-530, accessed October 12, 2013.



promoters during the 1920s, was needed. The depression necessitated that the government assume an active role in stabilizing the nation's disintegrating social and economic health. While a more expanded interventionist State concerned many, at risk was democratic society itself. The government's increasingly prominent role in regulating housing and its progressively entwining partnerships with private industry left the federal government the primary party responsible for stabilizing the housing industry during the depression. It was these subtle changes that began taking place during the 1920s that set the stage for the extraordinary shifts in government responsibility that occurred during the New Deal.

### **The 1920s**

During the 1920s, the federal government and its intermediaries played a critical role in promoting homeownership and influencing the housing industry.<sup>4</sup> Herbert Hoover, in his capacity as Secretary of Commerce and later as the President, was the primary champion of housing policy aimed at increasing access to affordable and well-crafted homes. Hoover, however, trod a fine line between federal governance and private industry. His brand of governance aimed to forge partnerships with and within industry. Hoover believed government could best serve citizens and industry by seeking out and offering solutions to inefficiencies within industry. His primary goal was the democratization of a

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<sup>4</sup> Intermediaries, in this sense, are pseudo-governmental corporations such as Better Homes for America.

uniquely American, high standard of living based on private property and consumption.<sup>5</sup>

Writing in his 1923 book *American Individualism*, Hoover insisted

that high and increasing standards of living and comfort should be the first of considerations in public mind and in government needs no apology ... education, food, clothing, housing, and the spreading use of what we so often term non-essentials, are the real fertilizers of the soil from which spring the finer flowers of life. . . . The only road to further advance in the standard of living is by greater invention, greater elimination of waste, greater production and better distribution of commodities and services, for by increasing their ratio to our numbers and dividing them justly we each will have more of them.<sup>6</sup>

Unprecedented material progress was possible through the expert application of scientific methods and the rational application of new technologies. American industry could build better, less expensive products and in doing so lead to “equal opportunity in consumption,” increasing social harmony and happiness for all Americans.<sup>7</sup> Hoover, the engineer and technocrat, steeped in Progressive thought and professional experience, harnessed and expanded the power of federal bureaucracy to rationalize industry.<sup>8</sup>

Through voluntary, cooperative arrangements with private industry and other groups like unions and trade associations, Hoover, as Secretary of Commerce, was instrumental in putting into place a new managerial form of government. Through partnerships and expertise, the Commerce Department could temper the worst of the Gilded Age and the best of Progressive reform impulses. It could modernize industry, increase corporate

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<sup>5</sup> Regina Lee Blaszczyk, “No Place Like Home: Herbert Hoover and the American Standard of Living,” in *Uncommon Americans: The Lives and Legacies of Herbert and Lou Henry Hoover*, ed. Timothy Walch (Westport: Praeger, 2003): 117-119.

<sup>6</sup> Herbert Hoover, *American Individualism* (New York: Doubleday, 1922): 31-32.

<sup>7</sup> Blaszczyk, 118.

<sup>8</sup> Ellis W. Hawley, *The New Deal and the Problem of Monopoly: A Study in Economic Ambivalence* (New York: Fordham University Press, 1995).

profits, provide a better material life for all individuals, and stamp out inefficiencies, greed, and corruption. Government could play a pivotal role in making industry operate better for the benefit of all.

Almost immediately upon becoming Secretary of Commerce in 1921, Hoover took an active role in indirectly improving industrial systems of production and distribution. He expanded the Bureau of Standards and directed initiatives within the Division of Simplified Practice, the Bureau of Efficiency, and the Bureau of Standards. He tasked them with standardizing the quality and characteristics of products and spearheaded holistic efforts to study entire industries with the goal of eliminating downtimes and unnecessary costs. By the end of the decade, the Bureau of Standards could boast it contained the largest research laboratory in the world.<sup>9</sup> In the foreword to a comprehensive summary of the Division of Simplified Practice in 1924, Hoover justified such an activist Department of Commerce by claiming “advancement of those standards is found in the steady elimination of our economic wastes.” In other words, waste in industrial production limited the consumer’s access to new and extant technologies and made other goods difficult or impossible to attain. And while the United States enjoyed “the highest ingenuity and [industrial] efficiency . . . of any nation,” its “industrial machine was far from perfect.” Hoover hoped to launch a veritable “war on waste” as these areas represented “a huge deduction from the goods and services we might all enjoy if we could but eliminate these wastes.” This could be done, he argued, through research and management. He charged his various divisions and bureaus with producing expansive

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<sup>9</sup> Library of Congress, “Standardize and Deliver!,” American Memory, accessed March 12, 2013, <http://lcweb2.loc.gov:8081/ammem/amrlhtml/dtstand.html>.

recommendations for industry. Industry could simplify the overly diversified basic products it produced. Street curbs should all be the same height. Loaves of bread should all weigh the same. Asphalt should have the same recipe. Mattresses should use the same bedsprings.<sup>10</sup> Hoover endorsed a cross-industry standardization that, to some extent, democratized the material aspect of homes—and the homes themselves. “Merchants,” he wrote:

accumulate great [inventories of] stocks, which turn but slowly because of excessive diversity and lack of interchangeability in their components. ... The consequent reduction of manufacturing, selling, and distributing costs ... combine to yield savings eventually reaching the consumer in lower prices, thus increasing his real wages and assisting him to a higher standard of living.<sup>11</sup>

For Hoover, it was clear that costs to consumers could be cut and wages could be increased as waste was eliminated; these changes would benefit industry as much as they improved the standard of living for all Americans.

Hoover sought standardization in industry, but he wanted to achieve it through industry’s voluntary adoption of government-produced tools and guidelines, not through federal regulation. The Commerce Department, following Hoover’s reorganization efforts, acted as an information clearinghouse and as a promoter of improved industrial methods. Its preferred mode of intervention into private industry involved primarily non-coercive techniques such as reports, publicity campaigns, and conferences. In the introductory remarks to his 1926 Annual Report as Secretary of Commerce, Hoover was

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<sup>10</sup> A telling sample of the products the Bureau of Standards evaluated appears at the end of the decade in a report on the activities of the Division of Simplified Practice in 1929. The report lists nearly 100 industries or products and the Division’s recommendation for improvement. Department of Commerce, Division of Simplified Practice. See *Simplified practice. What it is and what it offers* (Washington: Press, 1929).

<sup>11</sup> Hoover, “Foreword,” *Simplified Practice*, ii; “Pajamas, Male,” *Time*, May 5, 1929, 59.

careful to credit any improvements in industry not to government, but to private partners. Writing of improvements in efficiency nationwide, Hoover claimed that the Department of Commerce could only take credit for “help[ing] to organize a definite public movement.” In this account, private enterprise had eagerly seized the fruit offered by the Department of Commerce, as the over 1,200 conferences hosted by the Department since 1921 had “practically all” been held “at the request of the industries themselves.” Hoover argued that his plan had worked only by encouraging a legion actors—“business men, industrial leaders, engineers, and workers”—to take up the common cause of “this business of waste elimination.” His modest summary of the Department of Commerce’s role in national progress served Hoover’s purpose of playing down the government’s intervention in private enterprise while nevertheless emphasizing government’s critical importance as the starter of a nationally beneficial chain reaction.<sup>12</sup>

Hoover was quick to note that industry itself was an active partner by participating in conferences and adopting recommendations. Industry recognized that such actions did not “imply any lessening of fair competition or any infringement of the restraint of trade laws,” but rather “establishes more healthy competition. It protects and preserves the smaller units in the business world.”<sup>13</sup> Healthy trade and streamlined production were critical to the overall health of the nation.<sup>14</sup> A better life was available to all Americans if the fruits of industry were more readily available for consumption.<sup>15</sup> The

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<sup>12</sup> Fourteenth Annual Report of Secretary of Commerce (Washington, DC: U.S. Government Printing Office, 1926): 4-5.

<sup>13</sup> *Ibid.*, 3.

<sup>14</sup> *Ibid.*

<sup>15</sup> *Ibid.*

government's goal was to promote ideas and methods to better manage national industrial systems while still allowing individual businesses and industries independence. Hoover believed funding the collection of statistics and research initiatives—and publishing expertly-crafted treatises recommending standards and best practices would expedite the flow of capital to private industry, reduce costs, and improve products available to consumers. This, in turn, would increase the standard of living for all Americans and ensure stable industrial growth as well.

Hoover considered it an urgent priority to address housing shortages following WWI and eventually to modernize the housing industry. The home, according to his calculus, was the locus of an improved standard of living based on access to material goods. Democratizing homeownership also opened access for many more Americans to the goods produced, packaged, and transported by American industry. He understood there existed a desperate need to make houses more affordable and available in order to address an acute post-war housing shortage. He also understood that an expanded and stable housing industry represented a substantial boon to the stagnating national economy.<sup>16</sup> However, Hoover feared that “on present wage levels and present building costs,” working class families had no hope of affording their own home.<sup>17</sup> He tasked the Division of Building and Housing of the Department of Commerce with lowering barriers to homeownership. This division approached housing reform much the same way the Department of Commerce sought to change industry more generally: it hoped to streamline construction techniques and standardize the products commonly used in

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<sup>16</sup> Bjornstad, 19-28.

<sup>17</sup> Herbert Hoover to James R. Angell, Carnegie Corporation, 28 Sept. 1921, Commerce Department File, Herbert Hoover Presidential Library.

residential construction. In particular, Building and Housing hoped to remove seasonality within the construction industry, reduce diversity in commonly needed products, and produce extensive research on best practices and materials. However, it adopted a more activist agenda that went well beyond exhortation to industry, especially in matters concerning financial reform, zoning law, construction practices, and building codes.<sup>18</sup>

### *Finance*

Most people rented in the 1920s. Real estate markets were fickle. More promising, lucrative investments were available to investors in the booming economy, most notably the frenzied speculation in South Florida real estate. Credit for home buying was limited and securing it required navigating a complicated process of providing large down payments and acquiring multiple loans. At the same time, however, social injunctions against holding debt were beginning to crumble. Purchasing consumer goods increasingly bought on credit and fueled by sophisticated advertising techniques became the norm. Hoover himself championed the growing sense that Americans were entitled to modern conveniences and goods. He lamented the financial and social roadblocks associated with borrowing, particularly for potential homeowners. In his efforts to expand access to a better standard of living, he stressed that “[b]orrowing money to buy a home is no disgrace. On the contrary, it is normal and in many ways desirable. Many families in

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<sup>18</sup> William R. Tanner, “Secretary of Commerce Hoover’s War on Waste, 1921—1928,” in *Herbert Hoover and the Republican Era: A Reconsideration*, eds. Carl E. Krog and William R. Tanner (Lanham: University Press of America, 1984). Tanner provides an excellent history of the work done by the Division of Simplified Practice. Specifically, his piece is a useful primer on the simplification and standardization efforts of Commerce under Hoover. See also Rexmond Canning Chochrane, *Measures of Progress: A History of the National Bureau of Standards* (Washington: U.S. Government Printing Office, 1966).

meeting payments on a loan have learned the habit of saving, and have continued it as a step toward financial independence.”<sup>19</sup>

Following WWI, institutional gaps and rigidity limited home buyers’ access to affordable mortgages.<sup>20</sup> Commercial banks, life insurance companies, and Building & Loans were the most significant institutional lenders servicing single-family home buyers. Non-institutional lenders, however, represented more than forty percent of outstanding residential-mortgage debt. These lenders were not equally distributed throughout the country, and thus many credit markets were poorly served. National Banks were restricted from holding mortgages with maturities of one year or less, further limiting access to local mortgages and leaving large life insurance companies as the only substantial lenders able to offer interregional urban mortgages.<sup>21</sup>

Hoover and his Department of Commerce recognized that home-seekers faced a daunting task in financing a home purchase. Before the New Deal, the private sector and state and local government managed housing finance. Institutions providing home mortgages were almost entirely chartered and regulated by the states. Potential homeowners paid for their home outright or put down a very large down payment, typically at least thirty percent. Saving this amount of money represented a significant expense to most families. Many proponents of expanded homeownership were frustrated

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<sup>19</sup> Herbert Hoover, “Foreword,” *How to Own Your Own Home: A Handbook for Prospective Home Owners* (Washington, DC: U.S. Government Printing Office, 1923): 4. See also Herbert Hoover, “Home Building and Home Ownership,” *Child Welfare Magazine*, April, 1927; Jeffrey Shesol, “‘Coolidge’ by Amity Shlaes,” *The Washington Post*, March 15, 2013.

<sup>20</sup> Kenneth A. Snowden, “The Anatomy of a Residential Mortgage Crisis: A Look Back to the 1930s,” NBER Working Paper, No. 16244 (New York: National Bureau of Economic Research, July 2010): 6-10.

<sup>21</sup> Carl F. Behrens, *Commercial Bank Activities in Urban Mortgage Financing* (New York: National Bureau of Economic Research, 1952).



by the difficulties and rigidities of the mortgage process. Mortgages available through financial institutions were typically limited to financing sixty percent of the home's value, and often bore steep interest rates as high as eight percent. State laws limited institutions from offering first mortgages with loan-to-value ratios in excess of sixty percent. These "bullet" loans were almost always short term, from five to ten years, requiring a lump sum "balloon" payment at its termination. Terms on mortgages were strict, and those structured as straight or partially-amortized generally needed to be renewed at least once before buyers repaid their loan.<sup>22</sup> Many homeowners had bullet second mortgages. The short-term nature of the loans left homeowners at risk if credit liquidity dried up in economic lean times and banks were unwilling to offer the conventionally available refinancing needed to maintain a home. The near impossibility of getting a low-interest, amortized, long-term loan, with a loan-to-value ratio of 80 percent or even more, required potential borrowers to navigate a complex process of acquiring the financing necessary to purchasing a home and increased the cost associated with doing so.<sup>23</sup>

The Department of Commerce and its affiliates disseminated pamphlets instructing potential homeowners, particularly first-time buyers, on the best ways to negotiate the complicated process of financing a home. Essential to Hoover's plan was

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<sup>22</sup> David A Kennedy, "What the New Deal Did," *Political Science Quarterly* 124 (2009): 258; Thomas Sugrue, "The New American Dream: Renting," *The Wall Street Journal Online*, August 14, 2009; Brennan and Iheahindu, 4; Richard K. Green and Susan M. Wachter, "The American Mortgage in Historical and International Context," *The Journal of Economic Perspectives* 19 (2005): 94-95.

<sup>23</sup> Michael S. Carliner, "Development of Federal Homeownership 'Policy,'" *Housing Policy Debate* 9 (1998): 304; Robert E. Lloyd, "Government-Induced Market Failure: A Note on the Origins of FHA Mortgage Insurance," *Critical Review* 8 (1994): 61-71; Joseph E. Morton, *Urban Mortgage Lending: Comparative Markets and Experience* (Princeton: Princeton University Press, 1956); Chester Rapkin, "Growth and Prospects of a Private Mortgage Insurance Activity," *American Real Estate and Urban Economics Association Journal* 2 (1974): 91-92.

teaching citizens fiscal responsibility and planning. Home buyers who knew how to save and what they could afford and were aware of the potential pitfalls of holding mortgages were apt to be reliable owners and, over the long run, save more money than renters or those who fell victim to predatory loan conditions and bad advice. The 1923 pamphlet *How to Own Your Own Home*—reprinted in 1929 and again in 1932—provided a thorough rundown of the best steps to follow and served as a stalwart testimonial about what a good investment home buying could be for a family.<sup>24</sup> It presented a litany of negative effects of renting and suggested that homeowners were best suited to weather the difficulties of the modern age. It provided strategies for saving the necessary money to avoid a second mortgage. It laid out the steps for becoming part of a local Building & Loan.

The growing desire for homeownership and the institutional roadblocks limiting access to affordable home loans created opportunities for innovation during the unprecedented expansion of mortgages in the 1920s. Institutional lenders had tripled their holdings of residential mortgages by the end of the decade. Their staggering \$6.6 billion investment represented only one-third of residential mortgage debt as Building and Loans (B&L) financed \$4.3 billion and non-institutional investors financed \$8 billion.<sup>25</sup> While the 1920s witnessed a remarkable expansion of debt and homeownership rates, little was done to correct the inadequacies and instabilities of the mortgage industry. True reform, particularly in light of the deteriorating economy in the latter half of the decade, required the creation of welfare and regulatory systems anathema to the associative liberalism

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<sup>24</sup> *How to Own Your Own Home: A Handbook for Prospective Home Owners* (Washington: U.S. Government Printing Office, 1923).

<sup>25</sup> Snowden, 8.

embraced by Hoover. While Hoover may have advocated reforms to address usurious second mortgages and credit illiquidity, he ultimately was unable to embrace the powerful regulatory measures necessary to achieve affordable and reliable mortgage financing.

### *Zoning*

The implementation of zoning laws and ordinances was a major part of Commerce's efforts to lower housing costs, stabilize the housing industry, and promote homeownership. It was understood that zoning laws were effective tools for managing uncontrolled building in urban and suburban areas. As regards housing, zoning laws protected homeowners from encroachment of commercial and industrial development. Threats from unchecked industrial growth or incongruously dense residential construction threatened the stability of families and their property values. While communities had attempted ad hoc experiments with zoning before 1921, the efforts were disorganized and subject to numerous legal challenges. Soon after Hoover began reorganizing the Department of Commerce, he tasked the Housing Division with forming a committee, known as the Advisory Committee on City Planning and Zoning (ACCPZ), to promote a national zoning law movement and draft model legislation for states to adopt. Hoover bemoaned

[t]he enormous losses in human happiness and in the money which have resulted from lack of city plans which take into account the conditions of modern life, need little proof. The lack of adequate open spaces, of playgrounds and parks, the congestion of streets, the misery of tenement life and its repercussions upon each new generation, are an untold charge against our American life. Our cities do not produce their full contribution

to the sinews of American life and national character. The moral and social issues can only be solved by a new conception of city building.<sup>26</sup>

For Hoover, city planning was a moral issue; zoning laws offered an effective solution to conflicts and haphazard development while protecting citizens' health and property values.

Hoover and John Gries, Director of DBH, appointed eminent experts on housing policy and land use to the ACCPZ, and assigned them development of model zoning legislation. Serving on the committee were lawyers, engineers, and scholars, including planning luminaries Lawrence Veillers and Frederick Law Olmsted, Jr. The legislation they were expected to draft needed to survive legal challenges at the state and federal levels, while also enabling states to readily adopt it. The statutes would allow cities and incorporated villages to establish rules regulating land use and structures, including size, bulk, location, density, and proximity to other zones.

The goal of the ACCPZ was to make zoning an integral part of city planning. Along with model legislation, it published a series of pamphlets to inform states and municipalities of the important role zoning played in city planning. Zoning, the committee explained, offered two primary benefits to urban planning. First, it allowed cities to have a far greater control of their infrastructural development. Second, it protected residential areas from offensive elements that would ultimately lead to blight and flight. The two benefits worked hand in hand. Poor, unchecked development or redevelopment, the committee argued, inherently destabilized urban districts. It promoted shoddy construction, speculative development, and unhealthy mixing of urban areas. The

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<sup>26</sup> Regional Plan of New York and Its Environs, *Plan of New York and its environs; the meeting of May 10, 1922*. (New York: 1922), 17. <https://archive.org/stream/cu31924024418786>, accessed March 3, 2014.

committee asserted that when cities “allow stores to crowd in at random among private dwellings, and factories and public garages to come elbowing in among neat retail stores or well-kept apartment houses” or “allow office buildings so tall and bulky and so closely crowded that the lower floors only become too dark and unsatisfactory,” these areas inevitably become blighted or under-utilized.<sup>27</sup> Consequently, large investors and small investors—such as homeowners—failed to earn back their investment. The utilities built by cities to serve these activities were expensive for cities to maintain and wasted. One pamphlet explained the need for zoning by asking the reader to imagine,

You have just bought some land in a neighborhood of homes and built a cozy little home. There are two vacant lots south of you. If your town is zoned, no one can put up a large apartment house on those lots, overshadowing your home, stealing your sunshine and spoiling the investment of 20 years’ saving. Nor is anyone at liberty to erect a noisy, malodorous public garage to keep you awake at nights or to drive you to sell out for half of what you put into your home.<sup>28</sup>

According to the committee, zoning discouraged the mixing of elements best kept separate. This separation divided towns into areas of a single primary use and ensured “property values become more stable, mortgage companies are more ready to lend money, and more houses can be built.” Zoning thus gave “everyone who lives or does business in a community a chance for the reasonable enjoyment of his rights. At the same time it protects him from unreasonable injury by neighbors who would seek private gain at his expense.”<sup>29</sup> The ACCPZ viewed zoning not as a “universal panacea for all municipal ills,” but rather, as part of a larger urban planning program, a tool that could

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<sup>27</sup> *A Zoning Primer* (Washington, D.C.: U.S. Government Printing Office, 1926): 1.

<sup>28</sup> *Ibid.*, 2.

<sup>29</sup> *Ibid.*

pay “the city and the citizens a quicker return than any other form of civic improvement.” They argued that unzoned areas were at a distinct disadvantage as compared to communities “protected” by a zoning ordinance. They urged local councils to adopt zoning. They believed the potential homeowners and lenders were looking past unzoned towns to nearby zoned towns.

With remarkable speed, zoning laws became commonplace in America. The landmark 1926 Supreme Court decision *Village of Euclid v. Ambler Realty Co.*, followed by *Nectow v. City of Cambridge* in 1928, found zoning ordinances constitutional, proving the value of the ACCPZ’s legal efforts in drafting model legislation. These cases paved the way for states to adopt zoning legislation. In 1920, only forty-one communities had adopted zoning laws. By 1928, 640 municipalities were using zoning laws to keep industry and commerce separate from residential areas.<sup>30</sup> By 1930, Commerce reported that thirty-five states had adopted some form of legislation derived from the Standard State Zoning Enabling Act written by the ACCPZ. These laws were an important step for the Department of Commerce toward reformulating America’s urban landscape to better serve the suburban vision of the middle-class lifestyle promoted by Hoover. It was believed zoning was good both for business and for housing: zoning legislation and careful urban planning could prevent conditions not conducive to robust commerce and industry while also providing for the development of healthful residential districts.<sup>31</sup>

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<sup>30</sup> Herbert Hoover Presidential Library and Museum, “GALLERY FOUR: The Wonder Boy,” accessed March 19, 2013, <http://hoover.archives.gov/exhibits/Hooverstory/gallery04/index.html>; Blaszyk, 122-123. For a more complete history of the establishment and activities of the ACCPZ, see Ruth Knack and Israel Stollman, “The Real Story Behind the Standard Planning and Zoning Acts of the 1920s,” *Land Use Law* 3 (1996): 3-9.

<sup>31</sup> James Ford, “Introduction,” *The Better Homes Manual*, ed. Blanche Halbert (Chicago: University of Chicago Press, 1931): xii.

Healthier families made better workers and cities could provide better services in specialized zones. It controlled elements threatening the value and stability of single-family homes by isolating them in protected residential enclaves apart from the other functions of urban life. Mixed use became anathema. Zoning was a powerful tool for shaping American cities and towns and making paramount the implementation of low-density solutions to residential problems. Great tracts of suburban homes—broken only by the odd school, park, or fire station—were possible only with zoning laws. Hoover’s effort to put into place a system of zones that would keep different elements separate within the urban landscape was sensible in theory. Houses should be kept away from the noxious fumes of factories and the corrosive influence of undesirable elements. But these policies put into place a system of belief that sanctified the preservation of home values. It made the security of the investments of lenders and home buyers paramount. Houses in isolated enclaves became the ideal. It was here, in the suburbs, away from the dust and hubbub of the city, that a family could best be raised and one’s lifelong financial project of homeownership could most securely be completed. Zoning laws introduced a new order that legally and socially entrenched separation from undesirable things from one’s home. “Not in my neighborhood” became the law of the land.<sup>32</sup> Threats to the value, comfort, and sanctity of an individual’s home had to be curbed. The unanticipated consequence of this mentality was the ease with which fears about proximity to a “malodorous public garage” could be extended to others things presumed to devalue one’s homes, opening the door to fears of people of different races,

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<sup>32</sup> Antero Pietila, *Not in My Neighborhood: How Bigotry Shaped a Great American City* (Chicago: Ivan R. Dee, 2010).

religions, and socioeconomic backgrounds. Zoning also created physical space between these newly encouraged residential enclaves and their residents' jobs and places of business. Distant, sprawling communities demanded highways and, consequently, sufficient areas for development could only be found beyond the urban fringe. These significant social and legal changes set the stage for urban development for the rest of the century.

### *Construction*

Championed by Hoover, the efforts of the Commerce Department to develop rational reforms in production and the implementation of new technologies represent the most significant State-led progress towards making homeownership more affordable. Hoover believed that residential construction could benefit from mass-produced materials and the standardization of building methods, but he wanted these best practices implemented in a localized, decentralized way. He understood that small changes could affect large-scale, national improvements in the way industry worked but he was cautious not to make blanket recommendations that would make standardization excessively rigid and likewise inefficient. He knew that some industries, like housing, functioned more effectively when they operated locally or with specific local needs in mind. Certain sectors of the economy required small companies that could be flexible in order to take into account climate, personal taste, and diversity of use. The building industry was an economic behemoth, employing millions of Americans. The vast majority of this industry, however, was made up of small firms employing modest numbers of workers and building only a few houses a year. It remained decentralized, craft-dominated, and locally regulated.



This parochialism left it resistant to change and unresponsive to the needs of modern industrial society, because these firms were small and typically too poorly capitalized to invest in new technologies or experiment with new building methods. Few national trade associations existed to support innovation by bringing together architects, builders, suppliers, and craftsmen. Unions remained wary of outsiders suggesting new methods that questioned the autonomy and expertise of its members. Hoover saw a role for the Department of Commerce in mitigating the risks associated with innovation: underwriting the cost of research and experimentation, coordinating conferences and outreach, and extolling the industry's various parties to consider new techniques and form constructive partnerships.<sup>33</sup> By the end of his term as president in 1932, Hoover had overseen nearly 3,000 conferences on a wide range of topics and had participated in a great many of them.<sup>34</sup>

The bulk of these reforms revolved around simplification of materials and processes, standardization of designs and components, and reorganization of labor practices. The Department of Commerce commissioned extensive investigations into “both the manufacture and the use of materials” involved in residential construction. This research concentrated on reducing diversity in building materials allowing for more consistent, reliable building methods and reduced production costs. By 1928, the Department of Commerce could claim its efforts had reduced the various sizes of materials: for example, common brick, formerly available in forty-four different sizes,

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<sup>33</sup> Blaszyk, 122-123.

<sup>34</sup> Joan Hoff, *Herbert Hoover, Forgotten Progressive* (Boston: Little, Brown, 1975): 82, 110; Blanche Halbert, *The Better Homes Manual* (Chicago: The University of Chicago Press, 1931): 57.

now had one set size. Metal lath, used in the application of stucco, was now available in twenty-four sizes as opposed to one hundred and twenty-five.<sup>35</sup> Commerce's push to reduce variability in construction materials coincided with the department's suggestion that more "factory-made" parts would minimize the need for custom fabrication, streamlining on-site production.<sup>36</sup> While it played down the fact that mass-production techniques using factory-made materials likewise minimized the need for skilled craftsman on the building site, it stressed that these changes significantly reduced costs and time needed to build homes, claiming that they would reduce the cost of homes by more than 35% but avoid "any standardization which spoils the art of the structure."<sup>37</sup>

The "art of the structure," however, was not off the chopping block. Other methods of reducing home construction costs revolved around the simplification of design and the eschewing of excess ornamentation within the home. Housing and Building called for a greater degree of uniformity in architectural design. It called for designers, architects, and builders to consult the Architect's Small House Service Bureau and the United States Housing Corporation, organizations that could provide architectural drawings incorporating the newest construction techniques and efficiency of design. These drawings included multi-purpose rooms whose use shifted throughout the day,

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<sup>35</sup> Ray M. Hudson, "Simplified Practice Achievements in the Building and Construction Field," *Architectural Forum* 48 (1928). Other examples include: Vitrified brick, 66 to 5; metal lath, 125 to 24; rough and smooth face brick, 75 to 2; common brick, 44 to 1; hollow building tile, 36 to 20; concrete building units, 115 to 14.

<sup>36</sup> W. H. Ham, "Reducing the Cost of the House by the Use of Factory-Made Parts," *The Better Homes Manual*, 62.

<sup>37</sup> *Ibid.*, 65.

relying on innovative design ideas like breakfast nooks and fold-away ironing boards. Unnecessary elements like fireplaces and basements were sacrificed for reduced costs.

Hoover was particularly concerned with seasonality in residential construction. He argued that with the development of new technologies readily available to developers, “nearly all construction work can be carried on in winter and at no great difference in cost.”<sup>38</sup> Summarizing the results of a 1924 study on seasonal operation in the construction industry, Hoover argued that “custom, not bad weather, is mainly responsible for seasonal unemployment . . . which keeps building trades workers . . . in idleness more than three months each year.”<sup>39</sup> He argued that traditional seasonal downtime had deleterious ramifications for the construction industry, as it caused cascading stalls through the entire production line, from “felling timber, quarrying rock, manufacturing brick, cement, tile, plaster, and a hundred of commodities, transporting these materials by railway, waterway and highway, distributing them through retail supply dealers, clearing of site and excavating, to the completion and furnishing of the finished building.”<sup>40</sup> Idle periods represented waste to the entire industry and fell hardest on those workers unemployed during the winter months: “if building falls off, there is bound to be slackening in many other lines of industry, resulting in unemployment [and] decreased purchasing power of employees . . .”<sup>41</sup> Better long-range planning and the acquisition of modern, “proper equipment” could reduce the ebb and flow of residential construction

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<sup>38</sup> Herbert Hoover, “Foreword,” *Seasonal Operation in the Construction Industries: The Facts and Remedies. Report and Recommendations of a Committee of the President's Conference on Unemployment* (New York: McGraw Hill, 1924).

<sup>39</sup> “Employment in Construction Industries Can Be Stabilized,” *American Labor Legislation Review*, Vol. 14 (1924): 241.

<sup>40</sup> Hoover, *Seasonal Operation in the Construction Industries*, 1.

<sup>41</sup> *Ibid.*, vi.

and public works. He also argued, despite the overheating speculative land and construction market, that industry should voluntarily postpone construction during boom periods when prices for land and materials were high, and push construction to periods when demand was low.

Normalizing and updating building codes was another major area of focus. As new methods and materials were introduced, Building and Housing sought to revise old building codes to allow for the use of new materials or to reduce safety requirements considered “too drastic, and express[ed] a lack of confidence of the people in the integrity and wisdom of the builders.”<sup>42</sup> It developed model building codes and aimed to secure their adoption by local municipalities in order to reduce the overall cost of home construction. Overly stringent codes often required the use of particular materials that were more expensive than equally appropriate, and less expensive, options.<sup>43</sup> For example, Commerce’s Building Code Committee determined that many building codes regarding the thickness of home foundation required unnecessarily thick walls. In particular for small houses, it found “that a well-built nine-inch foundation wall of brick or concrete is such an excellent device as to make the building of a thicker wall unnecessary.” While “thicker walls are required by some ordinances” and “peculiar soil conditions may make them necessary,” builders could “decrease costs by using the thinner wall provided it is soundly constructed.”<sup>44</sup> Or some cities required that “the plumbing soil stack must be four inches in diameter, in spite of the fact that three inches

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<sup>42</sup> Halbert, *Better Homes Manual*, 61.

<sup>43</sup> Halbert, *Better Homes Manual*, 57.

<sup>44</sup> *Ibid.*, 76.

has been found satisfactory in practice for small dwellings.”<sup>45</sup> Commerce conceded that the builder could be “saved, willy-nilly, from making certain mistakes because his building has to meet certain building-code requirements.” On the other hand, “these same building-code requirements may, because they are obsolete or poorly framed, involve him extra expense.” This approach was a subtle but ultimately very clear transfer of governance from local municipalities. While Commerce did not overtly demand changes to local building codes, it stressed continuously that obsolete codes prevented appreciable reductions in the expense of construction and that, due to its expertise, it should be the final authority on building regulations.

Through the activities of various divisions, the Department of Commerce became increasingly active in regulating the type of homes built and the method of construction used to construct these homes. It continued to cultivate cooperative relationships with industry and local municipalities, but it also began to adopt increasingly coercive techniques to enforce reforms on the housing industry. In particular, it looked to become the primary national standard setter for commodities—a goal realized by requiring any companies seeking government contracts, by the mid-1920s, to meet government specifications derived from simplification and newly introduced standards.<sup>46</sup> Producers of critical materials like cement, brick, lumber, plumbing, and roofing all felt strong pressure to conform to government regulations. Hoover’s efforts created a national plan for managing industry. While he was wary of overt statism, his activities are best described by what historian William Tanner has called “administrative progressivism.”

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<sup>45</sup> Ibid., 580.

<sup>46</sup> Tanner, 14.

Hoover believed that the business, engineering, and bureaucratic government elites could best build a framework to which society could adjust, helping local and state entities to more effectively manage their increasingly urban, increasingly industrial, and increasingly national political economy.<sup>47</sup> And despite Hoover's continued rhetoric stressing the need for industry to voluntarily commit to practices outlined by Commerce, he did embrace interventionism as a tactic necessary to emplace structural reforms. But this interventionism should not be overstated. Hoover advocated a distinctly conservative form of liberalism, one that indeed sought to establish a modern managerial order, but he never sacrificed his belief in the primacy of voluntary collectivism and the role of government in empowering the private sector. His New Era liberalism emphasized cooperative activity, where government could serve as an informational nexus and public research arm of industry. It could assume the risks and costs associated with research and development. It had the collective capital and expertise to experiment with the applications of new techniques, ideas, and materials.<sup>48</sup> The government was positioned to assist with the restructuring and modernizing of residential construction. It also had the political reach to disseminate this information and form cooperative partnerships with the various industries involved.

The efforts of the Department of Commerce and other governmental agencies and intermediaries made significant inroads to reducing the costs associated with building and owning a home in the 1920s. Hoover, addressing the National Association of Real Estate

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<sup>47</sup> Ibid., 22.

<sup>48</sup> David A. Moss, *When All Else Fails: Government as the Ultimate Risk Manager* (Cambridge: Harvard University Press, 2002).

Boards in 1915, eloquently delineated the role government should play in promoting housing and reducing housing costs in America. “I wish to say definitely that the federal government has no notion whatever of going into the housing business either directly or indirectly. It will not fix prices nor wages. There are, however, three fields in which the Government can be of important assistance,” he stated. Continuing, he said:

The government’s primary duty was to seek out any business engaging in restraint of trade. It should clear up and support channels of credit. Finally, it should interest itself in the dissemination of information, in scientific study of certain problems in materials and methods, and in co-operation with the industries to receive voluntary reduction in wastes.<sup>49</sup>

While these efforts were successful in introducing cost savings into the housing industry, these savings were most often absorbed into the profits of the homebuilders. But the importance of these reforms would prove to be enormous. During the 1920s, the federal government assumed an unprecedented and significantly magnified activist role in expanding homeownership and the development of housing policy. Zoning ordinances were commonplace at the end of the decade and housing starts and homeownership rates skyrocketed before their collapse in 1929. Various initiatives during the 1920s enshrined the single-family home within a powerful domestic ideology based on property ownership, nationalism, and family. Hoover had his hand in many of these efforts, including the post-WWI Own Your Own Home campaign, the Architects’ Small House Service Bureau, and the expansive Better Homes for America. Promotional efforts successfully portrayed homeownership as a virtuous entitlement deserved by middle-class Americans. Efforts to make the home more desirable and affordable democratized

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<sup>49</sup> “Secretary of Commerce Hoover Would Divert Savings for Relief of Housing Shortage,” *The Commercial and Financial Chronicle* 113 (1921): 492-493.

the middle-class and made the single-family detached home the locus of economic and social stability in a decade rife with change and disseminated the belief that the single-family house was the ideal place of to raise healthy family life and to consume the goods of modern day society.

These efforts set the stage for the dramatic changes in federal housing policy during the New Deal. They created a body of professionals experienced in housing reform and promotion. The government would continue its essential role in underwriting the costs of innovating materials and techniques for home construction. After the economic collapse late in the 1920s, the federal government occupied the unenviable position of being the only authority with the resources and wherewithal to rescue American housing during the ensuing Great Depression. It was compelled to take up this role because the owner-occupied home was increasingly considered a right of all deserving citizens and the cornerstone of the nation's economic and social health—a sentiment that became prevalent due to the promotional efforts the government had spearheaded during the 1920s.

### **The New Deal**

Depression effectively ended housing construction and saw thousands of Americans foreclosed upon. It showed serious flaws within the federal government's housing policy and the inadequacies of an antiquated home financing system. It brought to light the devastating economic effects of insufficient regulation on speculative real estate practices and stock markets. It brought into question the methods Hoover had championed throughout the 1920s. There is no event more illustrative of the limitations of Hoover's



approach to governance, particularly concerning the government's ability to enact sweeping and drastic measures during times of crisis, than the 1931 President's Conference on Homebuilding and Home Ownership. Well over a year's worth of preparation by 400 people went into planning a conference to report on a comprehensive list of issues concerning home construction and ownership.

Hoover himself tasked Robert Lamont, who had succeeded him as Secretary of Commerce, to commission a conference to bring together a large body of experts to investigate, nationwide, the problems confronting homeownership and home construction. The intent of the conference was to compile a comprehensive report offering solutions to the problem limiting access to homeownership.<sup>50</sup> As the country plunged headlong into Depression in 1930, Hoover's solution to the endemic housing crisis was to embark on an unprecedentedly large conference comprised of voluntary associations, industry representatives, government bureaucrats, and housing experts. The conference eventually published the committee's findings with the publication of a massive, eleven-volume set of reports covering areas like kitchen design, subdivision layouts, finance and taxation, and Negro housing.<sup>51</sup> The report was the culmination and lasting legacy of a decade of research, collaboration, and government spending done according to the Hoover doctrine. It laid out a path for more fully realized homeownership throughout the country; tens of thousands of copies were sold. Hoover believed that the problems confronting the nation were essentially the results of

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<sup>50</sup> Herbert Hoover, "Statement Announcing the White House Conference on Home Building and Home Ownership," September 15, 1931, The American Presidency Project, last accessed March 14, 2014, <http://www.presidency.ucsb.edu/ws/?pid=22804>.

<sup>51</sup> John Matthew Gries and James Ford, *President's Conference on Home Building and Home Ownership* (Washington: President's Conference on Home Building and Home Ownership, 1932).

information and communication gaps. The government's role was to be a bridge builder, to bring various parties together and encourage them to work out problems collectively.

It is sadly ironic that the report, published in 1932, extolled the virtues of homeownership and offered expert advice on building homes and communities amidst seemingly unstoppable foreclosures and grinding economic hardships for millions of families. It offered only lost promises. The conference and its report were a remarkable success in expansiveness and utility, but their mistimed debut reinforced the growing criticisms of many—even those once considered stalwart promoters—on the advisability of expanded homeownership. They also distill two points about Hoover's approach to governance.

First, Hoover built a remarkably successful system of rational management to help industry and government work more effectively and develop and adopt improved technologies. The efforts of his Commerce Department in the 1920s laid the foundation for the government to play a critical role facilitating the improvement of private industries' practices, often for the benefit of everyday citizens. Despite the setbacks of the Depression, the government would continue to underwrite and promote technological development, especially in the field of building construction.

Second, the conference shows how limited an associational approach can be when devastating nationwide economic problems arise that require powerful centralized governance to address them. The conference put forth important recommendations to make homes more affordable, such as normalizing long-term, amortized loans at low interest rates; providing subsidies to private efforts endeavoring to house low-income families; and continuing research efforts to reduce construction costs. But the

dissemination of tens of thousands of conference reports and home ownership manuals did little to stem the tide of foreclosures. The conference, still strongly clung to the belief that the initiative for solving the housing crisis must be taken by private interests and capital, was clearly influenced by the Hoover administration. It was not until Hoover signed into law the Federal Home Loan Bank Act (FHLBA)—a first effort to support thrift institutions and to bring these lending institutions under federal control, inserting stability and liquidity to the mortgage market—that real measures were put in place to protect homeowners.<sup>52</sup>

Within months of Hoover's signing this act and leaving office, Franklin Roosevelt created the Home Owners' Loan Corporation (HOLC) with the explicit intention to provide low interest loans to homeowners facing foreclosure. These measures heralded the emergence of a new type of economy: a New Deal for American homeowners. But FDR's New Deal did not represent a clean break from the Hoover's approach. Historian David Kennedy incisively wrote that the New Deal faced a choice concerning housing: it could pursue massive, European-style public housing projects; or it could emulate the doctrine set forth by Hoover and work towards promoting individual homeownership by stimulating the private home building industry. And despite efforts to build model communities and a few public housing programs such as the Wagner-Steagall National Housing Act, "the New Deal essentially adopted—and significantly advanced—Hoover's approach."<sup>53</sup> The creation of the HOLC and the Federal Housing Administration (FHA)—and later the Federal National Mortgage Association (Fannie Mae) in 1939 and

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<sup>52</sup> Carliner, 304-305.

<sup>53</sup> David M. Kennedy, *Freedom from Fear: The American People in Depression and War, 1929-1945* (Oxford: Oxford University Press, 1999): 368-370.

the Veterans' Administration (VA) following World War II—are often understood as a sea change in federal housing policy. When in actuality, they are better understood as a continuation and expansion of previous trends governance.<sup>54</sup> These programs are exemplary models of the techniques used by FDR to stabilize a major economic sector. Housing, in particular, represented a significant area of employment as Hoover had stressed during the 1920s—and was an important driver of the economy. Stabilizing and expanding housing construction held enormous promise for reversing the Depression. FDR recognized this fact and agreed with many experts, like John Maynard Keynes, who echoed Hoover's conviction that propping up housing would have an ameliorative effect on the national economy.

Despite the very different circumstances that surrounded FDR and Hoover, important similarities existed that undergirded their approaches to governance in general and to housing in particular. Hoover, it has been established, believed strongly in the role expanded homeownership could play in morally and economically improving the country. He believed a majority of Americans could achieve an unexampled standard of living if assisted in owning their own home and filling it with consumer goods. He worked hard to enshrine the single-family home as a right deserved by all hardworking citizens, and he believed that the positive effects of the home's construction would ripple throughout the economic and social landscape. He felt the home was an essential part of one's individualism; property was vital to one's development as a citizen, and it was

“chiefly through the hope of enjoying the ownership of home and independence that the latent energy of the citizenry may be called forth.” Property, Hoover wrote, was

a useful and necessary instrument in stimulation of initiative to the individual; not only stimulation to him that he may gain personal comfort, security in life, protection to his family, but also because individual accumulation and ownership is a basis of selection to leadership in administration of the tools of industry and commerce.<sup>55</sup>

Ten years later, as he campaigned for his first term as president, FDR echoed Hoover’s words, passionately expressing his belief that

Every man has a right to his own property; which means a right to be assured, to the fullest extent attainable, in the safety of his savings. By no other means can men carry the burdens of those parts of life which, in the nature of things, afford no chance of labor; childhood, sickness, old age. In all thought of property, this right is paramount; all other property rights must yield to it. If, in accord with this principle, we must restrict the operations of the speculator, the manipulator, even the financier, I believe we must accept the restriction as needful, not to hamper individualism but to protect it.<sup>56</sup>

The sanctity of property was essential to the American endeavor and we, as a people, were obligated to organize to protect it. Roosevelt said, “there is neither logic nor necessity for one third of our population to have less of the needs of modern life than make for decent living.”<sup>57</sup>

Living in and keeping one’s own home was inextricably linked to that decent, modern life. Homeownership was the bedrock of a nationalistic, industrious, moral

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<sup>55</sup> Herbert Hoover, *American Individualism* (Garden City: Doubleday, 1922): 38.

<sup>56</sup> Franklin D. Roosevelt, “Campaign Address on Progressive Government at the Commonwealth Club in San Francisco, California,” September 23, 1932, The American Presidency Project, accessed March 14, 2014. <http://www.presidency.ucsb.edu/ws/?pid=88391>.

<sup>57</sup> Franklin D. Roosevelt, “Radio Address on Cooperation with the Unemployment Census,” November 14, 1937, The American Presidency Project, accessed March 14 <http://www.presidency.ucsb.edu/ws/?pid=15499>.

citizenry fully participating in civil and consumer life. In a 1934 Fireside Chat, FDR said “we seek the security of the men, the women and children of the Nation . . .” and “that security involves added means of providing *better homes* for the people of the Nation.”<sup>58</sup> Individual freedoms were predicated on security and independence. FDR proposed a figurative second Bill of Rights, which would guarantee the security and prosperity of all Americans, ensuring their access to useful and remunerative employment, medical care, education, and adequate food and housing. Roosevelt emphasized “the right of every family to a decent home.”<sup>59</sup> Affordable and healthy housing was essential to providing economic and social security.

Thus, to ensure these economic rights, the New Deal sought to empower the federal government in building a national framework designed to ensure security, stability, and predictability for the American economy.<sup>60</sup> And, like Hoover’s policies, the New Deal hoped to more equitably distribute the fruits of America’s modern consumer society, and boost consumer power necessary to attain the “decent life.” The State’s role was to mitigate risk and make life more predictable. Roosevelt aimed to place the responsibility for ensuring the health of the economy and welfare of all Americans upon the federal government. He declared, “We are going to make a country in which no one is left out.”<sup>61</sup> Ensuring access to better homes, a term lifted straight from the Better Homes movements of the 1920s, became an essential part of constructing a more inclusive

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<sup>58</sup> Franklin D. Roosevelt, “Fireside Chat,” June 28, 1934, The American Presidency Project, accessed March 14, 2014, <http://www.presidency.ucsb.edu/ws/?pid=14703>. Italics mine.

<sup>59</sup> Roosevelt, Fireside Chat, January 11, 1934.

<sup>60</sup> This discussion of security and the New Deal is indebted to the work of David M. Kennedy, *Freedom from Fear: The American People in Depression and War, 1929—1945* (New York: Oxford University Press, 1999).

<sup>61</sup> Frances Perkins, *The Roosevelt I Knew* (New York: Viking, 1946): 113.

society. The New Deal put forth expansive new housing policies to rescue foundering homeowners and to make homeownership a more affordable and secure pursuit. Home building, financing, and furnishing became an essential component in a platform constructed to support sustained economic growth.

New Deal housing policy involved increasingly hands-on intervention in the housing market, first through the injection of capital into banks, then through the direct federal refinancing of home mortgages. Hoover's FHLBA provided low cost funds to banks for use in home mortgages, injecting money to increase the supply of capital. Significantly, though, this system was risk averse: loans originating from the Federal Home Loan Bank system were not meant to go to families in distress. It was a measure to promote home mortgages, but it could function only in a stable market. At the tail end of the First 100 Days, Roosevelt established the Home Owner's Loan Corporation (HOLC), which refinanced thousands of mortgages in danger of default or in foreclosure. Within two years, the HOLC had refinanced over one million mortgages or one-tenth of owner-occupied, non-farm homes. Forty percent of Americans nationally sought assistance from the HOLC.<sup>62</sup> These new loans incorporated the ideas recommended by Hoover that had found so little traction in the private finance industry due to intransigence or legal restrictions on nationally chartered banks. Loan terms were extended and were fully amortized. The HOLC trained and sent forth legions of highly trained appraisers using a uniform system of valuating houses.<sup>63</sup> These appraisers worked in diverse housing markets throughout the country. Standardized appraisal methods ensured reliable

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<sup>62</sup> Jackson, 196.

<sup>63</sup> *Ibid.*, 197. The following paragraphs rely extensively on Kenneth Jackson, *Crabgrass Frontier*.

assessment of housing values and risk irrespective of region. A national, regulated housing market began to appear.

The Federal Housing Administration (FHA), created in 1934 as part of the National Housing Act, represented a massive overhaul of American housing. Its goal was to induce lenders to lend. The FHA, with certain important strings attached, insured mortgages made by private lenders to individual homeowners to build or buy their own homes. It did not directly construct homes or finance them. Rather, much the same as the Federal Deposit Insurance Company (FDIC) insured bank deposits, it insured homes that were built and financed according to certain standards. The FHA provided security to the mortgage market. It extended the length of terms to at least 25 years, an expansion of the standards set forth by the HOLC. It also required all insured loans covered structures built according to a minimum set of national standards, standards derived from the growing body of expert knowledge encouraged by Hoover for the nearly two decades before its creation and enforced by required on-site inspections. FHA protocol very quickly disseminated through the private markets, as loans that were not secured by the FHA began to adopt the same terms. Potential home buyers learned to carefully consider homes which did not meet FHA standards. The result of the FHA was to transfer much of the risk of mortgage lending from banks to the federal government. The new financing practices substantially reduced the risks and costs inherent in home buying and increased the number of families who could afford to purchase their own homes. Uniform practices made lenders and buyers far more confident.<sup>64</sup>

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<sup>64</sup> Both Kenneth Jackson and Tom Sugrue have explored the impact that these standardized practices, particularly concerning home appraisals, had on privileging suburban homes and all-white neighborhoods. These practices contributed to the decay of the inner city, the expansion of the suburbs, and the *de facto*



The New Deal's direct intervention to rescue housing with massive new entities like the FHA is a commonly told story. These actions stabilized the housing market and built a critical regulatory structure for raising the minimum standards of construction. Less commonly told, however, is the story of the research and experimentation performed by many existing government agencies, which focused on improving the quality of American homes while reducing their cost. Much as it had done during the 1920s under the administration of Herbert Hoover, the Department of Commerce spearheaded invaluable efforts to develop, test, and integrate new technologies and methods to improve the home construction industry. The FHA required certain standards be met before it would insure the financing of the each respective home; these standards had already been evaluated and certified by agencies, for example, like the Bureau of Standards under Commerce and the U.S. Forest Products Laboratory under the Department of Agriculture.<sup>65</sup>

In 1935, Roosevelt established the Central Housing Committee (CMC) to coordinate the cooperation of executives from eight federal agencies whose primary concern was housing finance and construction.<sup>66</sup> The president appointed his uncle, Frederic A. Delano, to chair the committee. Roosevelt hoped the CMC could assist with writing a coordinated federal housing policy and eventually draft a comprehensive

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systematic denial of minorities to enjoy the wealth building that home ownership typically can provide in America.

<sup>65</sup> Marc A. Weiss, *The Rise of the Community Builders: The American Real Estate Industry and Urban Land Planning* (New York: Columbia University Press, 1987): 146.

<sup>66</sup> These departments included the Department of Commerce, Farm Security Administration, Federal Housing Administration, Federal Home Loan Bank Board, National Emergency Council, Procurement Division, R. F. C. Mortgage Co., and United States Housing Authority. National Resources Planning Board, *Housing, the Continuing Problem* (Washington: U.S. Government Printing Office, 1940): 53.

housing bill that his administration could support.<sup>67</sup> One of the committee's first tasks was to commission a study of the various foreclosure and mortgage laws throughout the states in order to recommend a procedure for future implementation of long-term, amortized mortgages. The CMC recommended the initiation of a research program to evaluate materials and methods concerning low-cost housing. The widespread dissemination of their findings was expected to "aid in reaching that goal of all housing interests—the provision of a satisfactory home at a cost within the means of those who are not adequately housed at present."<sup>68</sup> In this formulation, low-cost did not explicitly include low-income families, but instead it applied to all people looking to improve their housing circumstances such as first-time buyers and those looking to expand or renovate, in addition to those who could not afford homeownership. The CMC secured nearly \$200,000 in appropriations for the National Bureau of Standards (NBS) in 1937 to fund this program which began in earnest for "study of the properties and suitability of building materials with particular reference to their use in low-cost housing, including the construction of such experimental structures as may be necessary for this purpose."<sup>69</sup>

The first in a series of reports produced directly by this program and its affiliated agencies appeared in 1938. Titled "Building Materials and Structures Report BMS1: Research on Building Materials and Structures for Use in Low-Cost Housing," proposed that progress in industry depended on technical innovation of old products and the

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<sup>67</sup> H. Peter Oberlander and Eva M. Newbrun, *Houser: Life and Work of Catherine Bauer, 1905-64* (Vancouver: University of British Columbia Press, 2000): 138.

<sup>68</sup> Hugh Dryden, "Building Materials and Structures," Report BMS1 (Washington: U.S. Government Printing Office, 1938): 1.

<sup>69</sup> *Ibid.*, 2.

introduction of new ones: “The rapid development of faster and safer automobiles and airplanes,” for instance, “[was] a direct consequence of reliance on research accompanied by freedom from stifling tradition.”<sup>70</sup> Progress in the building industries, argued BMS1, could only come about by following the same innovation path if it hoped to meet the demands for quality affordable housing. It claimed new materials and construction methods, derived through innovative research, was the “only hope” for millions of wage-earning families. The NBS, over many preceding years, had developed extensive testing methods for conducting research on building materials such as cement, lime, brick, and steel. It coordinated with various agencies to design specifications for thousands of materials and published its findings in trade journals and government publications. Its specifications were adopted by the federal government and cooperating technical societies and industries. The CMC’s funding was intended to apply this testing expertise on building materials and structures for use in low-cost housing.

Evaluation of housing technologies could take twenty or fifty years, as the quality and performance of the materials used in its construction had to be judged by people living in the home over a protracted period of time. The NBS program was a means to accelerate progress in improving houses and reducing their cost. The NBS stressed that

[t]he immediate need is for research directed toward the house as a whole rather than toward the individual materials of which the house is to be constructed. The manufacturers of building materials have in many instances utilized fully the resources of laboratories, but the objective has naturally been the promotion of the use of a single material or class of material.<sup>71</sup>

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<sup>70</sup> Ibid., 1.

<sup>71</sup> Ibid., 2.

Their goal was to implement a holistic approach to research and provide an unbiased report on the materials' projected success in a low-cost home. NBS research isolated materials and construction techniques and subjected them to extensive testing, planning to integrate these materials with other materials in experimental homes. The introductory report explained:

It appeared expedient for this investigation to consider a house as composed of elements, i.e., walls, partitions, floors, roof, plumbing, heating, etc., and to investigate each element. After determining satisfactory constructions for each element, there remains the problem of combining them to produce a satisfactory house. The combination of a particular wall with a particular roof, for example, might be prohibitive in cost, or be subject to corrosion which would shorten its life.<sup>72</sup>

The report also stressed that the solution to low-cost housing could not come from a single agency but rather required the cooperation of private industry to improve their products. It encouraged industry to submit products for evaluation but maintained it did not have “the facilities to police an industry, to determine whether the manufacturing process is under satisfactory technical control . . . ” It did, however, have the ability to compare products to nationally accepted standards or to modify standards accordingly. The Building Materials and Structures series details an important and expensive undertaking by the federal government to assume the costs of housing research. Those compiling the series understood that it was difficult for private industry to risk new technologies and methods, especially capital-starved local builders.

The findings of this study, along with findings from many other agencies—like the U.S. Forest Products Laboratories (FPL), which for years conducted research on wood products and their application to low-cost housing introduced and vetted well

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<sup>72</sup> Ibid., 3.

documented technologies critical for improving the quality and lowering the cost of American homes. The FPL developed “stress-skin” plywood panels, essential to later developments in prefabricated housing technologies and lightweight-panel construction. They introduced new plywood finishes, wood flooring, modular windows, weather-resistant exterior plywood, and laminated timbers.<sup>73</sup> By the late 1930s, improvements in environmental air quality, new textiles, fire prevention, glues and stains, prefabricated lumber structures, wood preservatives, and countless other materials and procedures were available to entrepreneurial builders. They affected real improvements in the safety and affordability of American homes. This research had, in large part, been undertaken, funded, and disseminated by agencies of the federal government. These agencies and others like the Tennessee Valley Authority and FHA as well as federal grants to public universities and private foundations—encouraged the development and testing of technologies essential to the production of low-cost wartime and postwar homes.

One final piece of the federal housing program during the 1930s encouraged the creation of large-scale housing developments. These developments allowed for controlled application of new technologies and materials with the intent of building affordable homes from economies of scale. According to historian Marc Weiss, “all of the elements that constituted what many have referred to as ‘postwar suburbanization’ were firmly in place by prewar 1940.”<sup>74</sup> Weiss suggested that the FHA was the driving force in transforming residential development practices during the 1930s. The FHA—and its

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<sup>73</sup> Mason, *History of Housing*, 26-27.

<sup>74</sup> Weiss, *Community Builders*, 156.

wielding of highly influential mortgage insurance—favored large-scale community developments, and it pressured local planners and officials to conform to its land development processes and patterns. The impetus behind the FHA favoring these types of developments evolved from the reports emanating from various private and public researchers. In particular, Hoover’s 1932 President’s Conference on Home Building and Home Construction laid out a remarkably prescient course of action. The report suggested that the future of affordable homeownership depended on large-scale, well-planned private development, and that this type of development could be successful only with the assistance of large-scale public land development and regulation.<sup>75</sup> Eventually, a major part of the FHA’s agenda was to promote a cooperative and coordinated relationship between itself and “operative builders”—private, large-scale subdividers and single-family housing developers. The FHA believed that affordable homes in America required updated factory methods and the latest materials. It sought to encourage this operative builder, one “who looks upon the production of homes as a manufacturing process and merchandising process of high social significance.”<sup>76</sup>

To persuade operative builders, the FHA introduced new procedures to encourage subdivision development. It offered evaluative services at no charge. Approved lenders could submit development proposals to FHA planning consultants, who would in turn offer suggestions to make the plans meet FHA guidelines and minimum standards. These same planning consultants held regular conferences with developers, builders, and financiers in order to inform them of

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<sup>75</sup> See Weiss, *Community Builders*, 141-158.

<sup>76</sup> Quoted in Weiss, *Community Builders*, 147. FHA, *Operative Builders*, Circular Number 4, December 15, 1934 (Washington: U.S. Government Printing Office, 1934): P4.

FHA practices and requirements. It published the *Underwriting Manual*, which explained all of the criteria the FHA used in risk rating and the minimum standards required for mortgage guarantees.<sup>77</sup> Because it could refuse to insure properties and neighborhoods it deemed too high-risk, developers scrupulously studied these manuals to conform to FHA standards. The FHA also introduced an important regulation called “conditional commitment,” which allowed an approved lender to secure pre-cleared insurance for all mortgages in the development if the land and housing development met underwriting standards. These newly introduced regulations and services greatly expanded the ability of developers in the late-1930s and postwar years to plan and finance large-scale subdivisions.

The FHA released an important pamphlet in 1940 called “Successful Subdivisions: Planned Neighborhoods for Profitable Investment and Appeal to Homeowners.” This document served as a primer for developers to learn about FHA guidelines and to read the findings of years of research and planning expertise collected by the government. It also relayed the importance of this new, modern sort of building. Subdivisions represented “good planning” and encouraged the creation of communities, not just housing developments. “Well planned, suitably protected neighborhoods are not a luxury but a necessity for homes in all price ranges.”<sup>78</sup> This document subtly explains why the government, especially the FHA, continued its sizable expenditures to encourage

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<sup>77</sup> FHA, *Underwriting Manual* (Washington: U.S. Government Printing Office, 1938).

<sup>78</sup> Federal Housing Administration, “Successful Subdivisions: Planned Neighborhoods for Profitable Investment and Appeal to Homeowners,” *Land Planning Bulletin*, No. 1, FHA Form No. 2094 (Federal Housing Administration: Washington: U.S. Government Printing Office, 1940): 3.

a particular type of residential construction. Homeownership continued to be viewed as an important right of American citizenship, instrumental in ensuring people lived healthful lives. FHA efforts to promote subdivisions were part of their mission to eliminate “causes of neighborhood blight” and to encourage the production of affordable and well-built homes. Increasingly, homes required this type of coordinated planning to be affordable and to avoid the shortcomings of “jerry-built” homes and speculative lending.

### **War and Postwar**

In the decades before World War II, the ideological and technical foundation had been laid for large-scale housing developments that were realized in the 1940s. The exigencies of mobilization saw the coalescence of federal policy, private industry, and technological advances that enabled house building on an unprecedented scale. As wartime production ramped up to meet the demands for materiel, housing limitations at industrial centers hampered production. In October 1940, Congress passed the Lanham Act “to expedite the provision of housing in connection with national defense . . . .”<sup>79</sup> The funds attached to this act—an astonishing \$300 million—allowed the newly organized Federal Works Agency (FWA) to create the Division of Public Works, which immediately began the coordinated construction of public housing and the infrastructure necessary to support it. Title VI of the National Housing Act liberalized FHA authorizations by allowing for increased risk. It reduced construction standards in war housing. By 1943, almost eighty

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<sup>79</sup> *Defense Housing and Community Facilities and Services Act*, 54 Stat. 1125 (1940) § 1



percent of all privately financed housing starts were guaranteed by the FHA. Between 1940 and 1945, it is estimated that 2.3 million defense homes were constructed.<sup>80</sup>

WWII witnessed unprecedented production of aircraft, tanks, guns, bombs, and houses. It also presented an unexampled opportunity for private builders to capitalize on federal largesse while doing their patriotic duty. Of the nearly 7.5 million homes built between 1940 and 1949, ninety-six percent were built by independent builders. WWII galvanized the large-scale housing industry. Developments of record size were built in record time. Private builders employed the collective expertise of decades of housing research, much of it undertaken or coordinated by the federal government. They utilized new, secure financial instruments to underwrite the huge costs of their projects. They relied on the simplification and standardization practices, volume production, on-site construction, and centralized management. The traditional handicraft system of production could not build houses on the scale required for National Defense. Examples of wartime house building on this scale abound: William P. Atkinson built the 6,000-home Midwest City; Albert Balch built 260 FHA Title VI homes outside Seattle; Fritz B. Burns perfected a well-planned community built using production-line techniques and erecting 5,000 homes outside Los Angeles; Henry Kaiser built nearly 10,000 furnished apartments in Oregon near his shipyards; William J. Levitt took advantage of new prefabrication, precutting, and preassembly techniques to build 800 FHA Title VI homes in Norfolk.<sup>81</sup> This housing was the backbone of the war industry and was subsidized and precipitated by federal spending and regulation.

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<sup>80</sup> Leo Grebler, *The Role of Federal Credit Aids in Residential Construction* (New York: National Bureau of Economic Research, 1953): 17-18; Mason *History of Housing*, 35.

<sup>81</sup> Mason, *History of Housing*, 37.

The new methods employed to build defense housing were utilized to even greater success in the postwar years when adequate housing was in short supply. An estimation of between 2.75 million and 4.4 million families were living with other families and another 500,000 were living in non-family or transient dwellings. Six million low-income families were searching for better living conditions.<sup>82</sup> Not enough homes existed to meet the demand caused by citizens with growing families and pockets, the latter due to postwar prosperity. Builders large and small took advantage of the need for homes and began building. They did so in an environment supplied richly by government data about construction standards and the housing market. They financed their projects with government-insured loans. They utilized production-line techniques such as on-site construction, specialized work crews, and prefabrication recommended and disseminated in part by the State. They utilized materials often tested, if not invented, by entities of the federal government. All of these practices served to lower the cost of homes or at the very least introduce practices, materials, and designs that could lower the cost of producing a house.<sup>83</sup>

In 1942, the National Resources Planning Board championed the “factory process” in home construction, believing

[t]he war, if it has not created a new industry, has at least aided one to develop. Each stepping up of war-housing production has meant an increase in the use of factory methods. Early in 1942, the Federal Works

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<sup>82</sup> Barry Checkoway, “Large Builders, Federal Housing Programs, and Postwar Suburbanization,” *International Journal of Urban and Regional Research* 4 (1980): 22.

<sup>83</sup> See Stephen B. Adams, “Introduction to a Government Entrepreneur,” in *Mr. Kaiser Goes to Washington the Rise of a Government Entrepreneur* (Chapel Hill.: University of North Carolina Press, 1997).

Agency was able to list over 80 firms professing to be able to prefabricate all or a major part of a dwelling.<sup>84</sup>

This comment echoed the language used in the 1954 in *LIFE* magazine boasting of American “genius for getting things done.”<sup>85</sup> Housing was, as the ad rightly claimed, “America’s greatest new industry.” There is little doubt that private industry was essential to ending the housing shortage following WWII. Private industry built all those houses so iconically associated with suburbia and the good life in postwar America. The ad lists the great men who invented new techniques and, with pluck, “got things done.” But they did not do so in a vacuum. They did so following a decades-long effort underwritten and executed largely by a partnership of private industry and government to make houses more affordable and to bring security and stability to the housing industry. The convergence of public and private efforts served to make the single-family suburban home the dominant dwelling form throughout the country.

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<sup>84</sup>Miles Lanier Colean, *The Role of the Housebuilding Industry. Building America* (Washington: U.S. Government Printing Office, 1942): 14.

<sup>85</sup> Advertisement, “For America’s greatest new industry...”, *LIFE*, May 25, 1953, 149.

## 5 | The Abettor State

### Merchant Builders and the Federal Government after WWII

Sitting before the Housing Subcommittee of the Congressional Committee on Banking and Currency in March of 1957, William Levitt pronounced that “no longer can we consider our housing industry divorced or independent of Government.” Levitt, a titan of suburban construction, demanded the federal government ease its lending terms in order for him to expand his business. “Unless we have some liberalization of FHA terms,” he stated, “we cannot build a substantial volume of housing in the United States this year, next year, or in the supposed boom years of the sixties to come.” His concluding remarks were striking, and illuminated the interdependence shared by private industry and the federal government in the postwar era:

We are 100 percent dependent on Government. Whether that is right or wrong, it is a fact. The Government is in the housing picture to stay, and anybody that begins waving a flag and talks about free enterprise all of the time is merely doing just that, flag waving. We do need the Government, and it can be free enterprise, if the Government remains the servant of the people and remains as the aider and the helper and the abettor, rather than the instrumentality to act as a policeman all the time.<sup>1</sup>

Levitt’s statement shows that he recognized and supported the role the federal government had created for itself in the housing industry throughout the 1930s and

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<sup>1</sup> *Housing Act of 1957: Hearings Before the H. Subcomm. on Housing of the Comm. on Banking and Currency*, 85<sup>th</sup> Cong. 1 (1957) (statement of William J. Levitt).

1940s: it was the “abettor” of free enterprise, the helpmate of businessmen who promised to construct houses on an ever larger scale. Levitt understood that the government had played an essential role in putting homeownership within the reach of an increasing majority of Americans, thereby turning citizens into consumers of vast tracts of new housing. For homebuilders like Levitt, the government’s unprecedented involvement in their industry was not interference but a desirable—and now indispensable—buttress to widespread home buying. Although the government was a larger player in the housing business than ever before, Levitt and other entrepreneurs believed this was indeed “free enterprise.” This was, in fact, a more broadly defined free enterprise—one in which the government was a welcome agent linking producers with consumers. For Levitt, government was now a necessary partner in what had become a lucrative and wildly successful formula that placed more Americans than ever in the living rooms, bedrooms, and front yards of their own houses.

The fact that this partnership existed between private and public interests explains why Levitt’s testimony recommended further liberalization of lending terms for the Federal Housing Administration. Levitt was in Washington to convince Congress to allow the FHA to provide easier credit to moderate income Americans because both his business and the welfare of common Americans was at stake. “I think,” he stated, “we should do whatever has to be done to produce and to market a million and a quarter or a million and a half housing units per year if we are to have a healthy economy.” For Levitt, his political purpose was also a business calculation. He relied on the federal government to help assume some of the risk of lending and building. The government provided regulatory control and financial aid to industry and homeowners, while the

private builder defused federal power by building the actual homes. In order to spread the base of homeownership and keep private industry building, the government needed to continue its policies of supporting private homeownership and construction.

This chapter illustrates the enormous influence wielded by the federal government in supporting homeownership and private home construction in the United States after WWII. It begins by examining the years during and following WWII, when the United States introduced or expanded programs with the intent of bolstering home construction and ownership. Unique economic and demographic circumstances alongside federal policy fueled a transformation in the scale of postwar residential construction. Merchant builders applied innovative practices and materials in order to streamline the construction of low-cost, rapidly erected houses to satisfy a ready market caused by the need for war workers residences and then a postwar housing crisis. The latter part of the chapter examines how these circumstances enabled merchant builders to create entirely new levels of efficiency in financing and constructing single-family homes utilizing the lens of one firm—Levitt and Sons—and how they were at the forefront of the home construction transformation, translating government policy changes and technological advancements to the mass-market. Never before had conditions been so favorable for the massive construction of houses in the suburbs.

### **Federal Homeownership Policy**

“I want a place to live. I want a home, a decent one that I can afford,” lamented GI Earling Eng in 1946. While serving more than three years as a bomber pilot in India and

the Pacific, Eng told *Collier's* magazine that he dreamt of making a home for his wife and the baby he'd never met. Upon his homecoming, he fruitlessly scoured St. Paul, his hometown, and Chicago for a suitable place to live, finding only racketeering landlords, inflated home prices, and tiny, shoddy homes packed to the gills. He was bitter, disillusioned, and desperate.<sup>2</sup>

Following the surrender of Japan, the United States rapidly demobilized. By 1947, nearly 11 million discharged servicemen and women returned home. Anemic private housing starts during the Depression had come to a standstill during WWII. Conservative estimates called for an immediate need of 5 million new units in 1945.<sup>3</sup> The small amount of materials available for construction were being preempted by commercial and industrial projects. Any leftovers were generally used to construct large houses that offered builders high profit margins but were unaffordable to most Americans. Housing prices soared, putting decent homes further out of reach.<sup>4</sup> *Collier's* warned politicians that if America didn't get the millions of homes it needed, there would be "dynamite under every political chair in Washington."<sup>5</sup>

The National Housing administrator told Congress that at least 1.2 million families lived doubled up at the start of 1946. He projected the real possibility that over 3

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<sup>2</sup> Frank Gervasi, "No Place to Live," *Collier's*, February 16, 1946, 20.

<sup>3</sup> Gwendolyn Wright, *Building the Dream: A Social History of Housing in America* (Cambridge: MIT Press, 1981): 242; Michael J. Bennet, *When Dreams Came True: The GI Bill and the Making of Modern America* (Washington: Brassey's, 1996): 25; Joseph B. Mason, *History of Housing in the U.S., 1930-1980*. (Houston: Gulf Publishing Company, 1982): 45.

<sup>4</sup> William Remington, "The Veterans Emergency Housing Program," *Law and Contemporary Problems* 12 (1947): 145.

<sup>5</sup> Gervasi, *Collier's*, 20.

million families could be doubled up by the end of that year.<sup>6</sup> In that same hearing, Representative Wright Patman, a Texas Democrat, painted a grim portrait of the housing shortage. He declared the problem a crisis and warned of “a swiftly rising tide of resentment and unrest over the country against these conditions.” Citing a survey undertaken by the War Department, Patman indicated that forty-one percent of returning GIs “will be seeking apartments or attempting to buy homes in the immediate future.” Already, hundreds of thousands of servicemen were actively seeking shelter. Their plight was compounded by the 25,000 to 50,000 additional soldiers returning to American shores daily in 1946.<sup>7</sup> Experiences like Earling Eng’s were shamefully all too common, and there was little hope of relief any time soon. The building industry faced a shortage of materials, inflationary prices, and employment problems. Patman stated that:

The most optimistic production estimates are that only 400,000 to 430,000 homes can be built in 1946. And this figure can only be reached if the bottlenecks in the supply of materials can be broken . . . with the building industry operating at maximum capacity, we will still be some 1,700,000 homes short of the needed number for the next 12 to 18 months.<sup>8</sup>

The housing shortage was taking a real toll on the wallets and morale of average Americans. Patman warned that the shortage represented “a source of shame and disgrace to this Nation that we permit such treatment of men who so recently fought for us . . . ”<sup>9</sup> Patman, who introduced the bill being discussed, then outlined an emergency measure

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<sup>6</sup> *1945 Housing Stabilization Act: Hearings on H.R. 4761 Before the H. Comm. on Banking & Currency*, 79<sup>th</sup> Cong. 26 (1945) (statement of John B. Blandford, Administrator, National Housing Agency).

<sup>7</sup> *1945 Housing Stabilization Act: Hearings on H.R. 4761 Before the H. Comm. on Banking & Currency*, 79<sup>th</sup> Cong. 5-6 (1945) (statement of Hon. Wright Patman, Representative in the Congress of the United States from the State of Texas).

<sup>8</sup> *Ibid.*

<sup>9</sup> *Ibid.*



that would amend the National Housing Act by creating a federal administrative machinery to introduce stringent home price controls and the establishment of an Office of Housing Stabilization, whose director would have full authority to dictate the prioritization and allocation of key resources used in housing construction. The bill's aim was to keep housing prices at reasonable levels, through price controls, to channel scarce construction materials to moderate priced homes for veterans to rent or buy. Most importantly, it would give first priority to returning veterans on "every apartment and home that can be made available."<sup>10</sup>

These hearings and their resulting law, The Veterans' Emergency Housing Act of 1946 (VEHA), provide a window into the debates taking place in Washington regarding the government's role concerning the housing crisis. To mobilize for war, government taxation and spending had reached an unprecedented scale. A greatly expanded federal bureaucracy reached into all aspects of its citizens' lives, most significantly rationing its food, bombarding them with propaganda, cultivating a sense of national purpose, imposing a draft, providing war work, regulating their pay, and even housing them. Citizens were asked to make great sacrifices for their country. As Roosevelt put it in a fireside chat, the whole nation was to be united as "one great fighting force." Every citizen was expected to play an "honorable part in the great struggle to save our democratic civilization."<sup>11</sup> In his landmark "Four Freedoms" address in 1941, Roosevelt made clear what was required by Americans and what was at stake:

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<sup>10</sup> Ibid., 10.

<sup>11</sup> Franklin D. Roosevelt, "Fireside Chat 23: On the Home Front," October 12, 1942, accessed October 13, 2013, <http://millercenter.org/president/speeches/detail/3329>.

The happiness of future generations of Americans may well depend upon how effective and how immediate we can make our aid felt. ... Whatever stands in the way of speed and efficiency in defense preparations must give way to the national need. ... A free nation has the right to expect full cooperation from all groups. A free nation has the right to look to the leaders of business, of labor, and of agriculture to take the lead in stimulating effort... The best way of dealing with the few slackers or trouble makers in our midst is, first, to shame them by patriotic example, and, if that fails, to use the sovereignty of government to save government.<sup>12</sup>

Roosevelt was describing total war, a war in which there was only one front: total war politicized everyday life, meaning everyone paid into and assented to an empowered federal government prepared to do everything necessary for the collective good.<sup>13</sup> Mobilized America saw, as historian James Sparrow has described it, “the integrity of the state and the loyalty of its employees and citizens became paramount concerns, subject to the increasingly stringent criteria of a normative and bureaucratized Americanism.”<sup>14</sup> The spectre of National Socialism and Japanese imperialism made consent to this regimentation palatable, even urgently desired. It legitimized an expanded government. Importantly, these obligations were part of a reciprocal exchange. Roosevelt was “assured of the willingness of almost all Americans to respond to that call.”<sup>15</sup> During the same speech in which he outlined the liberal freedoms America sought to secure for

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<sup>12</sup> Franklin D. Roosevelt, State of the Union Address, “Four Freedoms,” January 6, 1941, accessed October 13, 2013, <http://millercenter.org/president/speeches/detail/3320>.

<sup>13</sup> Franklin D. Roosevelt, Fireside Chat 28, “On the State of the Union,” January 11, 1944, accessed October 13, 2013, <http://millercenter.org/president/speeches/detail/3955>.

<sup>14</sup> James T. Sparrow, *Warfare State: World War II Americans and the Age of Big Government* (Oxford: Oxford University Press, 2011): 4.

<sup>15</sup> Roosevelt, “Four Freedoms.”

itself and the world, he also starkly affirmed that access to those rights was predicated on sacrifice and hardship. Waging war was a collective effort. It was national belonging organized around the federal government, a government that demanded payment and fidelity. Americans expected more in return from their government. Benefits and services came to be considered entitlements, as laudable rewards for sacrifices rendered. If citizens were obliged by the government to risk their lives, to delay gratification, and to work harder, then the State in return was obliged to provide financial support for the wounds and sacrifices borne.

It was out of this social compact that Roosevelt cemented the liberal agenda of the postwar years. Establishing that modern liberalism should endeavor to build a government that would provide for the basic needs and security of all its citizens, he stated in 1944, “[s]acrifices that we and our Allies are making impose upon us all a sacred obligation to see to it that out of this war we and our children will gain something better than mere survival.” Out of war, he continued, America must “begin plans and determine the strategy for winning a lasting peace and the establishment of an American standard of living higher than ever known before.” He then laid out a litany of economic “truths,” a second Bill of Rights under which “a new basis of security and prosperity can be established for all.” It was incumbent upon postwar America, in order to establish a secure and prosperous world order, that families had access to a home and a decent living. Roosevelt laid the onus squarely on the government, “for it is definitely the

responsibility of Congress so to do, and the country knows it.”<sup>16</sup> Collectively, the nation’s sacrifice would be repaid and it would be the government that ensured it happened.

Roosevelt’s comments resonated with Representative Patman’s impassioned plea for swift government action to address the nation’s housing shortage. Roosevelt’s “economic bill of rights” listed, alongside rights to employment, education, and good health, “the right of every family to a decent home.”<sup>17</sup> Only months after the war had ended, Patman lamented, “Now we are faced with a housing scarcity—a problem just as critical as many of those we successfully coped with during the war.” He assured the VEHA committee that it was essential during these urgent times for the government to assume responsibility for solving the crisis. “During the war,” he continued,

when problems similar to this arose the Congress and the Administration did not hesitate to take swift and drastic action in meeting them, and the people fully approved. When rubber became critically scarce, a rubber director with real power to cut red tape and increase supplies was appointed. The money was spent and the problem was solved. . . . We must and we can meet it with the same vigor and speed we used dealing with wartime bottlenecks.<sup>18</sup>

While fighting may have ended, postwar housing scarcity was so acute and widespread that Patman argued the government had to intervene in the same way it had during the war in order to ensure houses were built.

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<sup>16</sup> Roosevelt, Fireside Chat 28.

<sup>17</sup> Ibid.

<sup>18</sup> Patman, *1945 Housing Stabilization Hearings*.

Patman was not a lone voice in Washington in 1945. When Truman appointed Wilson W. Wyatt as the national Housing Expediter, he asked Wyatt to “search out all bottlenecks . . . and to make the machinery of housing production run as smoothly and speedily as possible, so that we may be able to make the peace production of homes equal to the task of housing our veterans and other civilians.”<sup>19</sup> The Housing Expediter position, initially created under the auspices of the War Powers Act, became integrated into the VEHA. Essentially, the expediter would administer the agency. Wyatt had virtually limitless power to operate within federal jurisdictions to regulate housing prices, to direct the flow of construction materials, and to institute policy which would give priority to veterans for available housing. Ultimately, however, the VEHA and the subsequent policies enacted by Wyatt did comparatively little to eliminate the housing crisis, as price controls and regulations quickly fell out of favor with the newly Republican Congress in 1947. But the resounding belief that housing needed government support and that priority for available units should go to veterans was clearly evident as a federal directive.

VEHA was only one of a spate of postwar bills and amendments concerned with housing introduced in the final days of the war, as well as during demobilization. The need for such legislation was best articulated by President Truman in his 21-point address presented to Congress in 1945. His plan laid out an expansive liberal agenda for postwar economic development and social welfare. Known as “The Fair Deal,” it was a conscious effort to continue the agenda of the New Deal but within an entirely different set of

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<sup>19</sup> Harry S. Truman, Letter to Wilson W. Wyatt, accessed October 15, 2013, <http://www.trumanlibrary.org/publicpapers/index.php?pid=502>.

economic and social circumstances.<sup>20</sup> Truman's Fair Deal sought to reorder the objectives of the New Deal in light of unprecedented postwar conditions and within the conservative shift taking place socially and politically in the nation; it was an effort rooted in the objectives of the New Deal to establish a mixed economy that would bolster capitalism while curbing its excesses and abuses. The government would play an activist role in planning and ownership of parts of the economy. It would continue antitrust actions and welfare programs to provide a necessary amount of security and equal opportunity to all citizens. But the government, writes historian Alonzo Hamby, would be "thinking in terms of abundance rather than scarcity."<sup>21</sup>

The Fair Deal also embraced capitalism. Following a war which was won by the remarkable productivity of American industry, an expanding economy offered abundance for all people. Where the New Deal hoped to redistribute meager economic wealth, the Fair Deal would achieve the same aim through growing economic prosperity: "a rising tide lifts all boats" mentality. The Fair Deal would continue the tradition of administering a mixed economy, one in which the government would empower the capacities of private industry to expand the economy and achieve social reform. Doing so was predicated on the government acting in concert with private enterprise, who in turn would maximize their profits by using the government to stabilize competitive markets, provide essential

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<sup>20</sup> Alonzo L. Hamby, "The Vital Center, the Fair Deal, and the Quest for a Liberal Political Economy," *The American Historical Review* 77 (1972): 658.

<sup>21</sup> *Ibid.*

regulatory and financial services, and facilitate a stable, happy workforce.<sup>22</sup> Policymakers and business shared common goals.

A significant portion of the 21-points program dealt with housing. The President asked Congress to “resolve to use all our efforts and energies to build a better life here at home and a better world for generations to come.” Housing, he urged Congress, called for decisive action and required “broad and comprehensive” legislation: “A decent standard of housing for all is one of the irreducible obligations of modern civilization . . . The people of the United States, so ahead in wealth and productive capacity, deserve to be the best housed people in the world.” He stressed, though, that the government should work within the context of a mixed economy, as a manager and underwriter of housing construction, remaining primarily focused on assisting private industry to build homes and ensuring a stable supply of credit was available to finance their construction. “The cardinal principle underlying such legislation should be,” he specified,

that house construction and financing for the overwhelming majority of our citizens should be done by private enterprise. We should retain and improve upon the present excellent Government facilities which permit the savings of the people to be channeled voluntarily into private house construction on financing terms that will serve the needs of home owners of moderate income. The present principles of insurance of housing investment—now tested by years of experience—should be retained and extended, so as to encourage direct investment in housing by private financing institutions. The Government, in addition to providing these facilities to help private enterprise and private capital build homes, should

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<sup>22</sup> Regarding mixed economy, see Abrahamson, *Building Home*, 5; Louis Galambos and Joseph A. Pratt, *The Rise of the Corporate Commonwealth: U.S. Business and Public Policy in the Twentieth Century* (New York: Basic Books, 1988); Martin J. Sklar, *The Corporate Reconstruction of American Capitalism, 1890-1916: The Market, the Law, and Politics*.(Cambridge: Cambridge University Press, 1988); Scott, *Chester I. Barnard*.

take effective measures to stimulate research in methods and materials of housing construction. In this way, better and cheaper methods may be developed to build homes.<sup>23</sup>

What is striking about Truman's address is how he attempts to mitigate fears of an overly centralized, activist state by signaling listeners that the government would be working with private enterprise, and in a limited way. While he felt it was vital the government should assist with slum clearance, he stressed that role would make it possible for private enterprise "to contemplate rebuilding slums areas without public assistance." He called for urban renewal projects but "only to those communities which are willing to bear a fair part of the cost of clearing their blighted city areas" and aim "toward increasing business activity and providing jobs." America's cities, he declared, could be remade "to accommodate families not only of low-income groups as heretofore, but of every income group." However, the government's role should be to "make it possible for private enterprise to do the major part of this job." Government would not directly build homes either through temporary or public housing; rather it would put in place a financial, regulatory, and economic system assisting private industry to build homes. Housing played an essential role in Truman's liberal agenda: it would deliver abundance to all citizens of the improving economy; it would support a healthy, happy citizenry; and it would provide a robust, secure state to preserve democracy. His rhetoric still promoted an agenda to reinforce capitalism with an embrace of a mixed economy, but different from the New Deal was his strong emphasis on framing the business community as something essential and constructive. He remained committed to the preservation of individual liberties and to the belief that government played a critical role in planning and guiding

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<sup>23</sup> Truman, *21-Points Address*.



the economy, but he also admitted that economic expansion required the cooperation of the private sector. The two, in concert, could guide a massively industrialized and integrated postwar economy to unprecedented prosperity, simultaneously avoiding further depressions and excessive government centralization of power.<sup>24</sup> Doing so would demonstrate the superiority of liberal Democracy amidst growing fears of totalitarianism and communism.

Legislative episodes would quickly confirm that the housing aspects of Truman's 21-points program resonated with America and its representatives. They would also demonstrate that fears of socialism still existed in the American polity and were indeed heightened in the postwar era. While solving the housing crisis—and reaffirming the dream of creating a nation of homeowners—held broad support, it became increasingly clear that options to have the government directly subsidize or construct housing garnered deep-seated misgivings in Washington. A bill introduced in 1945 and again in 1947 brought this issue to a head.<sup>25</sup> Known as the Taft-Ellender-Wagner Act (TEW), the bill offered an updated national housing policy through an expansion of Home Loan Banks lending powers, liberalized FHA terms, the introduction of assistance for rural home loans, and providing funding for housing research. These parts of the bill were generally well received, passing the Senate with bipartisan support.

Truman was an ardent supporter of the TEW. Speaking extemporaneously before the National Conference on Family life in May 1948, the President passionately endorsed

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<sup>24</sup> Hambly, 664.

<sup>25</sup> S. 1592, 79th Cong. (1945) and reintroduced as S. 866, 80<sup>th</sup> Cong. (1947). Originally the bill was introduced in 1945 and known as the Wagner-Ellender-Taft Bill. It passed the Senate but died in the house. It was reintroduced by the same sponsors in 1947, modified as the Taft-Ellender-Wagner Act.

the bill. “I am wholeheartedly for that bill as it passed the Senate, and I sincerely hope that the House of Representatives will study that legislation and give us an opportunity to help meet some of the shortages with which we are now faced.” He pronounced, “We have millions of veterans who have returned from fighting for the liberty of this country and of the world, who are not able to find homes for themselves and their wives and their children.” Continuing his remarks, which were broadcast nationwide, he presented an anecdote describing the plight of a “young man and his wife and their baby and the dog” who recently had been evicted from their makeshift home in a DC parking lot. “They had no place to go,” he said, “How are you going to raise a family under that condition?” Then, in a much publicized comment, he exclaimed, “Children and dogs are as necessary to the welfare of this country as Wall Street and the railroads—or any other part of the country!”<sup>26</sup> Truman’s rousing endorsement for the TEW, strong families, and homes resonated with many citizens and politicians.

Other parts of the bill provided public funds for slum clearance, the construction of a half-million low-income public housing units for families, and subsidies for veteran’s cooperatives. These parts of the bill quickly ran into political opposition, however. In a series of public Senate hearings, a battle ensued over the creation of the public housing in TEW. Presided over by recently-elected Senator Joseph McCarthy—who was backed by influential real estate and building lobbies—the TEW hearings became a public forum to condemn federal commitments to public housing. Through these hearings, McCarthy was able to thwart the passage of the bill, but more

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<sup>26</sup> Harry Truman, “Remarks at the National Conference on Family Life,” *The American Presidency Project*, accessed Oct 9, 2013, <http://www.presidency.ucsb.edu/ws/index.php?pid=13174>; “Housing Gets No. 1 Spot at Family Life Conference,” *Journal of Housing* 5 (1948): 125-126.

importantly, he was able to ensure that ongoing federal involvement in housing would stress a reliance on private—not public—enterprise. Consequently, federal policy de-prioritized subsidizing or directly constructing public housing and sold off or dismantled wartime housing, rather than preserving it for public housing. This reliance would also manifest in the liberalization of federally insured mortgage terms and privileging of policy supporting the private construction industry.<sup>27</sup>

The McCarthy-TEW hearings made a small part of Truman’s 21-point address even more relevant. Truman believed the nation should “improve upon the present excellent Government facilities which permit the savings of the people to be channeled voluntarily into private house construction,” as well as retain and extend “the present principles of insurance of housing investment, so as to encourage direct investment in housing by private financing institutions.”<sup>28</sup> He was speaking of three of the most successful American housing assistance programs ever devised: the Federal Housing Administration (FHA) mortgage loan insurance, the Veterans Affairs (VA) loan guarantees, and the Federal National Mortgage Association (FNMA), better known as Fannie Mae. These three programs were unquestionably the most significant factors in stimulating residential home construction and boosting homeownership rates represented in these numbers.

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<sup>27</sup> For a detailed account of the McCarthy TEW hearings, see Rosalyn Baxandall and Elizabeth Ewen, *Picture Windows: How the Suburbs Happened* (Basic Books: New York, 2000): 88-105.

<sup>28</sup> Truman, *21-points*.

## **The Federal Housing Administration**

By 1945, the FHA was one of the most successful programs to come out of the New Deal. It had become self-sufficient and a model of effective regulation. Prior to the FHA, residential mortgages were complex and risky for both lenders and borrowers. These loans required prohibitively high down payments, were typically issued with three- to five-year maturities, and only had low loan to value (LTV) ratios of sixty to seventy percent. The FHA was established to restructure these dysfunctional mortgage conditions, improve housing standards, and to create a system of mutual mortgage insurance.<sup>29</sup> It built a system where borrowers could attain a single mortgage, fully amortized for long terms over twenty-five years, and offered at a low interest rate. Lenders who agreed to the terms established by the FHA could invest nearly risk-free, as they were guaranteed to recover a large percentage of their losses in case of default.<sup>30</sup> It introduced building standards, neighborhood analysis, property appraisals, underwriting provisions, and loan servicing. In addition to making loans more favorable to consumers, lenders, and builders, the program also superseded most state laws and regulations. Before the FHA, loan rules varied state by state; states even prohibited out-of-state lending, limiting loan transferability. Savings in some areas—like Boston or New York—exceeded demand, but could not be transferred to areas where investment was needed. The FHA permitted an array of lending institutions to become suppliers of capital for home loans in growing regions like the South and West.<sup>31</sup>

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<sup>29</sup> Boykin, 131-2.

<sup>30</sup> Wright, 241.

<sup>31</sup> For an exploration of the secondary mortgage market and interregional mortgage-based capital flows beginning in 1960, see Anthony Ross, "Growth Creates Growth: The Secondary Mortgage Market and

## **The GI Bill and VA Loans**

By 1944, America felt certain that victory was at hand. Policy makers knew millions of veterans would need to be absorbed back into the nation's economy following the war's end. On June 22, Congress passed the Servicemen's Readjustment Act, an enormous work of federal aid to assist returning veterans. Known as the GI Bill of Rights, it was an official government endorsement of the belief that veterans deserved benefits and assistance in their transition back to civilian society, that these service members were owed an artificially levelled playing field to return to—or start—their lives back home. Born out of fear that an influx of underemployed soldiers would cause renewed recession, and from recent visceral memories of the “Bonus Army” following WWI, the GI Bill was a marked departure from earlier policies, wherein returning soldiers were paid nothing but fare home and paltry bonuses. It replaced these bonuses with an array of benefits, including low-cost loans to buy homes or start businesses; tuition and living expenses to attend high school, college or vocational schools; and unemployment benefits, known as 52-20, to support veterans in their first year of reintegration. As historian Kathleen J. Frydl has written, “it expanded the caretaker role of the Federal government from disabled veterans to able-bodied ones as well,” simultaneously “rendering government assistance as individual ‘rights.’”<sup>32</sup> Describing the benefits as rights proved an effective method of obscuring the hand of government. Rather than

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Sunbelt Suburbs,” Paper presented at the Miller Center 2014 National Fellowship Conference, May 8, 2014, Charlottesville, VA. Ross explores how government-sponsored enterprises, primarily Fannie Mae and eventually Freddie Mac, were instrumental in creating capital mobility between slow-growth regions such as New York and Chicago, and finance-poor regions like the Sunbelt and the West.

<sup>32</sup> Kathleen Frydl, *The GI Bill* (Cambridge: Cambridge University Press, 2009): 1, 265.

government-bestowed handouts, “benefits” subtly transferred agency to the citizen: it was the citizen-soldier who activated them. They chose to use them or not and what to use them on, subtly removing the stigma associated with taking government aid.<sup>33</sup> It was also critical that these rights were understood as something deserved by GIs—that they were men who were worthy recipients, irrespective of their lack of real capital or past experiences. The 1946 film *The Best Years of Our Lives* poignantly illustrated this sentiment in a famous scene where former sharecropper and capable veteran Mr. Novak asks for a GI loan at a local bank from the loan officer, Mr. Stephenson:

**Stephenson:** What can you put up in the way of property? Have you any stocks and bonds? Real estate? Valuables of any kind?

**Novak:** No, Mr Stephenson. You see, the point is, I haven't got any property. That's why I want the loan, so I can get the property ... I feel it's my right. At least, that's what I've been told by other ex-servicemen: that the government guarantees loans to us . . .

When Stephenson is later questioned why he gave the loan to a man with “no collateral, no security,” he says he “saw something in him . . . His ‘collateral’ is in his hands, in his heart, in his guts. In his right as a citizen.”<sup>34</sup>

The home mortgage component of the GI Bill was established under the Veterans Administration (VA) and eventually administered under the FHA. It contended that every one of the 16 million returning veterans deserved their own home.<sup>35</sup> VA loans provided credit to veterans to buy a home or start a business with little investment required from them; it allowed veterans to accrue capital without initially putting any in. From the

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<sup>33</sup> Frydl, 266.

<sup>34</sup> *The Best Years of Our Lives*, directed by William Wyler (1946; Beverly Hills, California: Metro-Goldwyn-Mayer Studios, 2013), DVD.

<sup>35</sup> Kenneth T. Jackson, *Crabgrass Frontier: The Suburbanization of the United States* (New York: Oxford University Press, 1985): 233.

government's perspective, many of the returning veterans were young, had been receiving low military pay for years, possessed limited employment records, and often lacked any credit. The guaranty program established by the GI Bill allowed the government to lend its credit to veterans by guaranteeing the loans originated with private lenders: the government, in essence, cosigned the veteran's mortgage and assumed responsibility for every home financed in this way. The original program—amended in December 1945—guaranteed mortgages up to \$4000 for 25 years. This program circumvented the free market. In an instant, federal largesse allowed previously unqualified people to gain access to low-interest, long-term, high risk loans and it protected lenders from that risk.<sup>36</sup> With the Housing Act of 1950, the loan period was extended to thirty years, maximum loans value increased to \$7500, and the government was even authorized to make direct loans to veterans who wanted to purchase or build a home in areas where mortgage lenders were not available. The total GI Bill package allowed veterans flexibility in their choices after the war. With unemployment benefits, and tuition and living expenses covered, it offered them opportunities to gain vocational training and to move about the country without being forced to make hasty decisions. It allowed them to put off buying homes, reducing tensions on the already depleted housing supply.

The effects of the GI Bill on housing were astonishing. From 1944 to 1977, 9,877,113 loans were insured, guaranteed, or made directly by VA. Between 1946 and 1953, on average 338,912 VA loans were closed every year. At the program's peak

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<sup>36</sup> Boykin, 143; Edward Humes, *Over Here: How the G.I. Bill Transformed the American Dream* (Orlando: Harcourt, 2006): 93, 95; Michael J. Bennett, *When Dreams Came True: The GI Bill and the Making of Modern America* (Washington: Brassey's, 1996): 14-15.

between 1954 and 1957, the yearly average jumped to 463,655 loans. In 1954 and 1955, twenty percent and twenty-four percent, respectively, of the nation's total housing starts were guaranteed VA loans.<sup>37</sup> Nearly 5 million WWII veterans bought homes with their GI Bill benefits, which came to represent almost half of the homes constructed during the decade after the war.<sup>38</sup>

### **Fannie Mae and the Secondary Mortgage Market**

In addition to stabilizing and regulating the primary mortgage market through the FHA, the government indirectly became a long-term mortgage investor through the mortgage purchasing program established in FNMA. Created in 1938, Fannie Mae provided “supplementary assistance to the secondary market for home mortgages by providing a degree of liquidity for mortgage investments thereby improving the distribution of investment capital available for home mortgage financing.” Fannie Mae operated within a secondary market where it bought and sold FHA and VA mortgages originated by private mortgage lenders. It sought to give order to the residential mortgage industry by increasing bank solvency and liquidity and promoting a national mortgage market which bypassed geographical limitations. When primary mortgage lenders were faced with insufficient deposits to originate new loans, Fannie Mae offered them the opportunity to sell parts of their mortgage portfolios within a secondary market. The cash from these sales introduced new funds to lenders that could be converted into new mortgages in the

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<sup>37</sup> Boykin, 145-146.

<sup>38</sup> Hume, 99.



primary market. Lenders, consequently, became increasingly willing to make FHA-insured loans with the knowledge that they could easily sell them to Fannie Mae.<sup>39</sup> Primary lenders found themselves with surplus funds that could also be reinvested by buying mortgages, pools of mortgages, and interest on mortgages within the secondary market.

Fannie Mae was instrumental in creating a national mortgage market where funds from regions with a capital surplus could indirectly be invested in capital-deficient regions.<sup>40</sup> It also provided lenders flexibility in adjusting their mortgage portfolios and liquidity to provide loans when money was in short supply.<sup>41</sup> In conjunction with FHA, it created a standardized mortgage instrument adopted by a majority of lenders across the country and recognized by all states.<sup>42</sup> Fannie Mae's extensive—and profitable—mortgage purchase program was essential to expanding the residential mortgage market, and consequently to making home loans more available and affordable for home buyers.

As contemporary merchant-builder Ned Eichler, president of Eichler homes, wrote, "Establishing the principle that long-term, low down payment loans could be made in great volume with minimal risk was revolutionary, and so was initiating a national mortgage market, a mechanism to allow funds to flow from their origins to places of need."<sup>43</sup> Between 1940 and 1960, homeownership rates in the United States skyrocketed

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<sup>39</sup> Deborah Lucas and David Torregrosa, *Fannie Mae, Freddie Mac, and the Federal Role in the Secondary Mortgage Market* (Washington: Congress of the U.S., Congressional Budget Office, 2010): 51.

<sup>40</sup> Boykin, 201.

<sup>41</sup> Ned Eichler, *The Merchant Builders* (Cambridge: MIT Press, 1982): 57.

<sup>42</sup> Jackson, 216. For a more expansive understanding of FNMA and the secondary market, see Boykin, 201-211.

<sup>43</sup> Eichler, 8.

from 43.6 percent to nearly 62 percent; by the end of this period, one quarter of the nation's single-family homes were less than ten years old.<sup>44</sup>

These programs reduced risk to lenders of residential mortgages and injected liquidity into the residential mortgage market. The result was increasingly attainable homes through affordable lending instruments. United States residential mortgage debt increased from \$24 billion in 1935 to \$69 billion in 1952. An estimated \$29 billion of this debt was insured by the FHA or guaranteed by the VA. Significantly, eighty-two percent of this amount—approximately \$24 billion—originated during the first eight years after WWII. Even more telling, less than \$5 billion went to finance the construction of rental or cooperative housing and only \$300 million of this amount after the war. In this period, from 1935 to 1953, government-insured or -guaranteed loans averaged forty-five percent of the estimated financing of new construction. By the end of this period, roughly one half of residential mortgage loans held by financial institutions were insured or guaranteed by the federal government.<sup>45</sup> The infusion of billions of dollars into mortgage markets made FHA and VA loans increasingly attractive to banks, despite the loans' artificially low interest rates. Reports from lending banks aggregated by the VA in 1950 were "almost unanimous in ascribing virtually all of the increase in the home loan

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<sup>44</sup> "Homeownership Rates." Historical Census of Housing Tables, accessed October 22, 2013, <http://www.census.gov/hhes/www/housing/census/historic/owner.html>; Ahmanson, *Building Home*, 5.

<sup>45</sup> Leo Grebler et al., *Capital Formation in Residential Real Estate: Trends and Prospects* (Princeton: Princeton University Press, 1956): 237, 239; James H. Boykin. *Financing Real Estate* (Lexington: Lexington Books, 1979): 131-133, 142-143; Daniel K. Fetter. "Postwar housing policies: The 20th-century increase in U.S. home ownership: facts and hypotheses," in *Housing and Mortgage Markets in Historical Perspective*, ed. Eugene N. White, Kenneth Snowden, and Price Fishback (Chicago: University of Chicago Press, 2014); Mathew Chambers et al., "Did Housing Policies Cause the Postwar Boom in Homeownership?," *Housing and Mortgage Markets in Historical Perspective* (Chicago: University of Chicago Press, 2014).

activity in the past six months to FNMA."<sup>46</sup> After two more years of frenetically buying up loans, Fannie Mae exhausted its original \$2 billion in funds, and Congress confirmed FNMA's primacy in the housing market by quickly recapitalizing it with another \$1 billion.<sup>47</sup> The liberal terms and ready availability of financing served to reduce homeowners' periodic payments, lower interest rates, and lengthen contract terms. Financing for a home had never been more affordable or easier to obtain.

### **The Merchant Builders**

At the same National Conference on Family Life where President Truman declared the importance of children and dogs to the nation's welfare, the conference's chairman, Eric Johnston, affirmed that the lack of decent housing was "one of the great disrupting factors in American family life." To reverse the housing shortage, he opined that "private industry could and ought to do the bigger part of the job. That, after all, is the way to tackle things best in America. Voluntary action is always superior to action by the State. The opportunities for constructive action by private industry appeal to me as tremendous."<sup>48</sup> His comments echoed the opinions of many others. Truman went on record confirming it was the government's role to assist private industry in actually building homes. Frank Cortright, executive vice-president of the National Association of Home Builders, claimed, "private enterprise can do the job." In 1946, he published "An open-letter to Sergeant Brown," explaining to this veterans' everyman "How to get the

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<sup>46</sup> Semiannual survey of the Loan Guaranty Program, March 15, 1950, Record Group 15, Records of the Veterans Administration, Policy and General Administration Files, 1917-1959, 800 Series, NARA, Box 39.

<sup>47</sup> Frydl, 286-287.

<sup>48</sup> "Housing Gets No. 1 Spot at Family Life Conference," *Journal of Housing* 5 (1948): 125.

home you want!” He begins and ends his letter by claiming that the building industry was just as anxious as returning veterans to build houses in America. He understood their bitterness at not being able to find a decent home. “Our industry,” he wrote, “has the desire, the skill, the land, and the financing to provide by private enterprise methods all the housing that is required.” The problem, Cortright stressed, was “your housing program has seriously bogged down . . . [W]hat we need is less legislation and less regulation.” Throughout, he attacked government’s efforts to build public housing and lamented the continuing OPA material restrictions still in effect after the war. “We seek your support, Sergeant Brown, and that of ten million other veterans,” he concluded, “in preserving the free enterprise method in our home building economy. Only by this means can you get the kind of home you dreamed of during those years you served our country with honor and distinction.” But this letter is most certainly not an anti-government screed. He was pleased by “FHA’s approval of more than one-half million priorities [the building industry] requested in the first five months and for which builders had the land, financing and ability to construct new homes immediately.” He recommended veterans use their GI Bill benefits for vocational training and find employment in the construction trades. While he lamented the red tape and regulation, the government’s role in housing was a given. Private enterprise was preferred, but by 1946 it was axiomatic that the government played a role in promoting home construction. For Cortright, government writ large was not standing in the way of home building; rather, certain government policies needed to be amended or removed in order to better serve the private homebuilding industry. Government controls needed to be curbed but not the financing and insurance programs that spurred private construction. As John Keats wrote in his

satirical *The Crack in the Picture Window*, real estate and building industries read the text of the GI Bill and the continued liberalization of FHA terms then “looked at one another in happy amazement, and the dry, rasping noise they made rubbing their hands together could have been heard as far away as Tawi Tawi.”<sup>49</sup> Cortright was listing instances in government policy that limited the abilities of private industry. He was not, however, complaining about the government’s involvement. Rather, he was calling for policy that would better support the industry, policy that would make government work better for homebuilders.

Because initiatives to build public housing had been effectively stymied, the government was not in a position to solve the housing crisis alone. Private industry was champing at the bit to expand. People needed a place to live, and a convergence of pressures led to an increasingly formal commitment by the government to encourage private homeownership. Calls from industry led to the removal of price controls and material restrictions. Liberal credit was available to pay for home construction. The limiting factor in the immediate postwar years was the inability of the private construction industry to build homes at a scale large enough to adequately meet demand. The building industry needed to reinvent itself. Large-scale building of single-family homes needed to be perfected. Before the war, little in the way of private mass building of housing had taken place. The government directly built several public works projects

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<sup>49</sup> John Keats, *The Crack in the Picture Window* (Boston: Houghton Mifflin, 1957): xiii. William Levitt, while giving testimony to Congress in support of the Housing Act of 1957, was asked to comment on Keat’s direct parody of Levitt’s postwar housing. Keats wrote, “it’s sufficient at this point to suggest the rooftrees of the nation’s Levittowns are held up by levitation.” Levitt responded by saying he had not read the book but was confident that “Mr. Keats is completely biased; I think Mr. Keats does not know too much about housing; I think Mr. Keats has a best seller on his hands because anything about housing is good . . . .” See *Housing Act of 1957: Hearings Before the H. Subcomm. on Housing of the Comm. on Banking and Currency*, 85<sup>th</sup> Cong. 1 (1957) (statement of William J. Levitt): 351.

as part of the New Deal, but nothing on the scale necessary after WWII. Financing conventions and regulations during the 1920s and 1930s limited LTV ratios to sixty or seventy percent, and the short-term nature of mortgage instruments made customers with sufficient borrowing ability rare, limiting the potential of creating the mass market necessary for large-scale building. Home construction was thus restricted to individual families, or contractors building single homes, or small, speculative developments with typically fewer than ten homes. Relatively large-scale land speculation was generally performed by local government or private firms that sold improved lots.<sup>50</sup> But following the war, with mass financing available on liberal terms to a widened swath of the population and an unprecedented corresponding demand for homes, the building industry had the necessary impetus to transform how it operated from contract to volume building in order to exploit a massive new market willing to accept a standardized product.<sup>51</sup>

The advent of public risk sharing, whereby FHA mortgage insurance created a mass market of new home consumers, was essential to allowing large-scale construction of homes. However, one financing instrument created under the National Housing Act in 1940 was critical in shaping the way these homes were constructed: Title VI. Introduced originally to assist defense housing contractors in rapidly ramping up their scale, Title VI continued after the war and permitted lenders to directly make loans covering ninety percent of a home's value directly to the home builder. Rather than requiring builders to obtain a customer with financing for each home being built—or to finance the entire cost of a development with their own capital—Title VI yielded working capital for large-scale

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<sup>50</sup> Eichler, xvii.

<sup>51</sup> Miles Colean, "Large Scale Housing," *Architectural Forum* 70 (1939): 157.

operations. Before, builders would need to secure short-term loans, and only a very small number of companies could raise enough capital to build large developments. Builders undertook significant financial risks to build any number of houses until they could unload their risk onto purchasers. This process, of course, required builders to weather shifting market conditions, while potential buyers underwent the necessary qualifications to meet an FHA loan. Title VI, in effect, allowed builders to operate as temporary mortgagers on a large number of houses. A builder could approach the local FHA office with plans and specifications for a new development. Meeting FHA approval, the builder could then secure advances against the loans on each of the houses he proposed to build. As each unit sold, the builder could then transfer the loan to the new owner. Risk for large-scale residential construction projects was effectively transferred to the FHA. Title VI gave rise to the large-scale “merchant” builders of the postwar era. It allowed small companies to rapidly expand their capacity for building and ramp up the size of their developments. Builders needed to have little capital and assume little risk for undertaking massive projects. The resulting boom in construction allowed for the establishment of never-before-seen economies of scale in the residential construction industry.<sup>52</sup> The postwar years were notable for the unmatched increase in the number, size, and prominence of large builders.<sup>53</sup>

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<sup>52</sup> Eichler, *The Merchant Builders*, 46-58; Barry Checkoway, “Large Builders, Federal Housing Programs, and Postwar Suburbanization,” *International Journal of Urban and Regional Research* 4 (1980): 23; “Construction Financing,” *The Architectural Forum* 88 (1948): 12-13; “The Builders’ House,” *The Architectural Forum* 90 (1949): 81-82.

<sup>53</sup> Title VI expired in March of 1948. It was included in the TEW but lapsed as that bill died in House.

As early as 1953, historian Sherman Maisel contended that “yesterday belonged to the contractor . . . the merchant builder . . . is moving in on tomorrow.”<sup>54</sup> Maisel conducted an exhaustive field study of homebuilding in the Bay Area in the late 1940s. Funded by the U.S. Housing and Home Finance Agency, he detailed the structure and organization of the residential construction industry, including in-depth coverage of suppliers, lenders, and builders.<sup>55</sup> In regards to large-scale builders, he identified four classes of builders differentiated by size. He determined that large-scale builders annually completed 100 or more houses with a volume over \$1 million, had assets in excess of \$600,000, and employed more than 100 people. He found small builders to be comparatively numerous to large builders but, strikingly, he concluded that large- and medium-sized company built the lion’s share of houses in the region. While these builders represented two percent of the builders, they were responsible for the construction of fifty-five percent of the houses manufactured. Seventy percent of the homes built in 1949 were built by only ten percent of builders. Other researchers confirmed his findings and, through follow-up studies, found that by 1960, these large builders built an astonishing 74 percent of single-family homes.<sup>56</sup> Historian Barry Checkoway has demonstrated the rapid changes that took place in the housing industry in San Francisco typified changes occurring nationally: in 1938, five percent of housing starts were initiated by large builders, in 1950 the percentage jumped to twenty-four

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<sup>54</sup> Sherman Maisel, *Housebuilding in Transition* (Berkeley: University of California Press, 1953): 20.

<sup>55</sup> Richard Harris and Michael Buzzelli, “House Building in the Machine Age, 1920s-1970s: Realities and Perceptions of Modernisation in North America and Australia,” *Business History* 47 (2002): 16, 30.

<sup>56</sup> Checkoway, “Large Builders,” 24; see also John Herzog, “Structural Changes in the Housebuilding Industry,” *Land Economics* 39 (1963).



percent, and, tellingly, by 1959, sixty-four percent of houses were built by large builders.<sup>57</sup>

What distinguished merchant builders was their size. But size alone did not immediately equate to effective economies of scale. Their success came not through the wholesale invention of new technologies or, for that matter, new materials. They did not fundamentally alter the methodology of house construction.<sup>58</sup> Rather, what merchant builders perfected was the process by which they integrated land acquisition, development, governmental negotiation, financing, construction and marketing. House-building reform became a search for large-scale operations efficiently mobilizing capitals and adopting streamlined production methods. As *Fortune* put it: “they must be big enough to assume full managerial responsibility instead of dividing it with subcontractors; to oppose strength to strength in dealing with labor; to buy supplies in quantity; to counter the rapacity of the suppliers of building materials; and to take the responsibility for making a fair price to the customer.”<sup>59</sup> Merchant builders became their own land subdividers, designers, brokers, and builders. They created their own marketing, loan, and sales departments.<sup>60</sup> Most importantly, they attacked the picayune and handicraft nature of American homebuilding with ruthless efficiency.<sup>61</sup> Where before, contractors would wait hours, days, even weeks for materials to arrive, workers to finish, or the weather to change, merchant builder did everything they could to prevent

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<sup>57</sup> Checkoway, “Large Builders,” 24.

<sup>58</sup> Eichler, *Merchant Builders*, 67.

<sup>59</sup> “The Industry Capitalism Forgot,” *Fortune* 36 (1947): 66.

<sup>60</sup> “Let’s Have Ourselves a Housing Industry,” *Fortune* 36 (1947).

<sup>61</sup> “The Industry Capitalism Forgot.”

workers standing around on the site, at a loss or without a job. They worked to bring the assembly line to the job site. They created work crews who would move from house to house performing the same task. Deliveries were made on time from their own warehouses. Many of these deliveries arrived pre-cut or pre-assembled. They worked to quickly close houses in order to avoid the vagaries of weather, or they operated in regions where weather was less significant, such as California. Idled houses under construction cost money, so working to maximize schedule efficiency and to avert breakdowns saved money.<sup>62</sup>

Rather than reinventing the house, they redesigned their houses. They reduced the number of steps and materials needed to build a house. They looked to simplify construction by reducing the number of exterior walls, situated plumbing along the same walls to reduce pipes and labor, standardized door and window sizes, matched wall lengths to correspond with stud separation, eliminated hips in roofs, eschewed basements in favor of simpler foundations, and lined up bearing walls. They limited their number of models, exterior variations, and options for customization. Traditionally, custom features were the most lucrative for contract builders, but merchant builders made their money in speed and predictability.<sup>63</sup>

Their size uniquely suited merchant builders to streamline their construction process. They could purchase the heavy equipment necessary for digging foundations, laying roads, delivering loads, lifting trusses, and planting trees. They could tailor equipment to their specific developments. Scaffolding, ramps, forms, molds, and tools

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<sup>62</sup> “New Homes: 1,000 a Month,” *Business Week*, September 9, 1950: 52-54.

<sup>63</sup> Eichler, *Merchant Builders*.

could be made uniform and used repeatedly. Jigs could be set up to increase accuracy and reduce time.<sup>64</sup> These builders could negotiate with local labor and offer constant work and different work models than unions allowed.

### **The Levitts of Levittown**

Few, if any, of the contemporary merchant builders better exemplify the changes residential construction underwent in the 1940s than the Levitt family. Their iconic Levittown development eventually contained 17,400 homes and housed 82,000 residents, making them the largest residential builders of their time.<sup>65</sup> They perfected cost-cutting techniques and efficiency in assembly-line production of homes to the point where they were building 150 homes per week, equating to a completed home every fifteen to sixteen minutes of an eight-hour work day.<sup>66</sup> How they were able to do so illuminates the financial and structural environment created by federal policy and largesse following WWII.<sup>67</sup>

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<sup>64</sup> Colean, "Large Scale Housing," 156.

<sup>65</sup> Jackson, *Crabgrass Frontier*, 235. This number refers to the second Levittown development which was located in Pennsylvania, not Long Island. See "Up From the Potato Fields," *Time*, July 3, 1950: 70.

<sup>66</sup> *Ibid.*

<sup>67</sup> Many aspects of the Levitts and Levittown have been covered in Rosalyn Baxandall and Elizabeth Ewen, *Picture Windows: How the Suburbs Happened* (New York: Basic Books, 2000); Jackson, *Crabgrass Frontier*; Barbara M. Kelly, *Expanding the American Dream: Building and Rebuilding Levittown* (Albany: State University of New York Press, 1993); David Kushner, *Levittown: Two Extraordinary Families, One Ruthless Tycoon, and the Fight for the American Dream* (New York: Walker & Co., 2009); Miles Orvell, *The Death and Life of Main Street: Small Towns in American Memory, Space, and Community* (Chapel Hill: University of North Carolina Press, 2012); Eugene Rachlis and John E. Marqusee, *The Land Lords* (New York: Random House, 1963): 228-256.

The Levitts were accomplished builders before the war. Levitt & Sons began in 1934 by building nearly 250 homes near Manhasset in Long Island, marketing to upper-middle-class buyers.<sup>68</sup> As America entered the war at the end of 1941, their company had built more than two thousand homes during the preceding decade and already were considered one of the largest builders in the country. Improving economic conditions allowed them to build several more developments in the region and the more readily attainable loans guaranteed by the 1938 National Housing Act ensured them a continuing stream of home buyers.<sup>69</sup> Contemporary sources estimate the Levitts built nearly 2,000 homes before the war.<sup>70</sup>

It was the onset of war and the government's urgent need for barracks and housing for war workers that changed how the Levitts built houses. A series of amendments to the National Housing Act in May, 1942—namely sections 603 and 608—expanded the incentives to building private housing for war workers. While these changes increasingly restricted the type of homes, construction methods, occupancy, rents, and sale prices, it also prioritized certain necessary materials for the construction industry and provided liberalized insurance terms for qualifying homes. The calculus was clear to the Levitts. Federal monies allocated to war housing and restrictions on non-essential construction left few opportunities to build housing as they had before the war. As William Levitt put it, “in the mathematics of that first war year, 603 plus 608

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<sup>68</sup> “Strathmore Builder Sells 79 More Homes,” *New York Times*, Apr 10, 1938: 171.

<sup>69</sup> An extensive account of the 1930s building activities of the Levitts can be found in Richard Longstreth, “The Levitts, Mass-Produced Houses, and Community Planning,” in *Second Suburb: Levittown, Pennsylvania*, ed. Dianne Harris (Pittsburgh: University of Pittsburgh Press, 2010).

<sup>70</sup> “Levitt’s Luxury Details,” *American Builder* 62 (1940): 72-73, 136-137; see also Longstreth, 370, n. 18.

equaled zero of the kind of houses we had been building [before the war]. . . . Norfolk was an about-face for Levitt and Sons.”<sup>71</sup> Early in 1942, anticipating the impending changes to Title VI, the Levitts announced they would begin building a development of 750 houses for naval officers in Norfolk, Virginia.<sup>72</sup> Called Oakdale Farms, Levitt wanted their first foray into mass housing “to be an indication of what private enterprise can do now for war workers and also give some idea of what is possible in the future.”

William Levitt spoke strongly, along with planners such as Catherine Bauer and other builders, for private industry to meet the need for wartime housing, arguing it could do so more efficiently than the government-built housing, typified by the building taking place under the Lanham Act.<sup>73</sup> Interviewed in the summer of 1942 by *American Builder*, William, ever the self-promoter, claimed the endeavor came not from “a desire for profit but for service . . . to show that private enterprise system can produce good houses at a constantly lower cost” than government-built options.<sup>74</sup> California builder Fritz B. Burns echoed Levitt’s sentiments, claiming that “the housing value of a detached one-family house for a war worker with his wife and children cannot honestly be compared with that of a war apartment or dormitory.”<sup>75</sup> War building must not lose sight of the moral and morale components of housing construction: the impending “housing revolution” brought

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<sup>71</sup> William Levitt, “A House is Not Enough: A Story of America’s First Community Builder,” in *Business Decisions That Changed Our Lives*, ed. Sydney Furst (New York: Random House, 1964): 59-60.

<sup>72</sup> “Levitt to Build Norfolk Housing,” *New York Times*, Feb 8, 1942, RE1; N.Y. Developers Turning to Work in War Centers,” *New York Times*, Apr 12, 1942, RE1; “Many N.Y. Builders Active at Norfolk,” *New York Times*, May 9, 1943: RE5.

<sup>73</sup> Longstreth, 134.

<sup>74</sup> Joseph B. Mason, “Levitt & Sons of Virginia Set New Standard,” *American Builder* 64 (1942): 49.

<sup>75</sup> Fritz B. Burns, “We’re the Suicide Troopers of the War Building Industry,” *American Builder* 64 (1942): 38.

on by mobilization “seriously affect[ed] the privately owned home, a great American heritage around which so many of our traditions and ways of life are molded.”<sup>76</sup> Burns put the problem squarely on government to make sound choices concerning the future of an industry at risk of being overtaken by public building. If the government wanted private industry to thrive and contribute to the war effort, it needed to clear red tape and give priority to private building, for “Truly, the private builder is the suicide trooper of the building industry.” Builders weren’t afraid to gamble, they weren’t looking for graft or handouts: “He isn’t asking for subsidies; he isn’t asking for parities; he isn’t asking for cost plus contracts, price fixing or guaranteed profits.”<sup>77</sup> They were looking to survive, innovate, and adapt, and they would use the skills they already knew to build a better product and prevent subjecting Americans “to the ignominy, the dependency, the contagious irresponsibility of government supervised and maintained and regimented housing projects.”<sup>78</sup>

In late 1942, NHA Administrator John B. Blandford Jr. affirmed the need for continued support of private builders in a special statement. “The War Manpower Commission estimates that a minimum of 1,600,000 indispensable workers must be imported to war production areas during the twelve months ending June 30, 1943,” he wrote. Existing structures would only house half of that number. America required 670,000 new accommodations. The NHA were therefore “asking private enterprise to furnish 270,000 family dwelling units.” He reasoned that “private homes builders have

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<sup>76</sup> Ibid., 39.

<sup>77</sup> Ibid., 36.

<sup>78</sup> Ibid., 83.

already made a valuable contribution to the national war housing program, and the National Housing Agency is looking to them for additional assistance . . .” as it was “a basic policy of the National Housing Agency wherever such permanent housing can be planned to give private industry every opportunity to supply as much of the need as possible,” federal agencies would continue to help “the private builder every way we could—in simplifying priority processing, getting materials and developing substitutes for scarce items.”<sup>79</sup> He then laid out the complex relationship the federal government would have in supporting the private construction industry’s efforts to build houses:

The War Manpower Commission determines manpower requirements. The War Production Board fixes production schedules and allocates the needed building materials. Congress sets the war housing policy—public and private—and makes funds for public housing available. Within these limitations and rapidly fluctuating factors the National Housing Agency must move to provide as much essential housing as possible with the funds and materials at hand, changing its programs to meet each new set of circumstances.

And private builders actively worked to convince these government agencies to dole out a large share of those “funds and materials” to private builders. Underwritten by FHA funds with materials secured by WPB prioritization, the government insured loans exceeded 45% of total American housing market share by the end of the war.<sup>80</sup>

Levitt, along with Burns, argued that private builders like him could build a home of excellent quality that would continue to serve the country in the postwar era. While actively building wartime housing, William Levitt surmised that

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<sup>79</sup> John B. Blandford, Jr., ““We Are Asking Private Builder to Furnish 270,000 Dwellings’ -Blandford,” *American Builder* 64 (1942): 42.

<sup>80</sup> Dan Immergluck, “From Major to Minor Player: The Geography of FHA Lending During the U.S. Mortgage Crisis,” *Urban Affairs* 33 (2011): 1.

After the war we are going to build houses for the ‘forgotten families’ of low income and give them more house for the money than they have ever had before. We believe that private builders of today and in the future must keep giving people of low income constantly greater value for their money. Our hope and aim is to make our houses so desirable that people will want to live in them regardless of leases or down payments. A small home can be so well designed, nicely landscaped and soundly built that people of low income will not want to turn to public housing projects. That is the job we believe private builders must do.<sup>81</sup>

According to Levitt, selecting private construction over public housing benefitted a diversity of agents: the government met its wartime housing needs at lower costs; soldiers, officers, and war workers were able to live in more comfortable homes; and private builders made a modest profit and took advantage of relaxed regulations, federal largesse, and urgent need to innovate and expand.

The war was a pivotal moment for Levitt and Sons. They had learned already to build at a moderate scale, but during the war, they put into practice many of the innovative practices developed or proposed by other builders or researchers before the war.<sup>82</sup> The Levitts’ success, however, derived from their skill at refining their designs, practices, and merchandising to operate at unparalleled levels of efficiency and economy. The exigencies of war presented an unprecedented opportunity to put new ideas, designs, and techniques into practice that would continue to pay dividends into the future. The

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<sup>81</sup> Mason, *American Builder*, 49.

<sup>82</sup> “Realtors Develop Big Tract with Low-Cost Houses,” *The National Real Estate Journal* 40 (1939): 29-32, 54-55; “Mass Production Methods for Low-Cost Houses,” *The National Real Estate Journal* 40 (1939): 25-27; “Pioneering in \$3000 Houses Meets Quick Success,” *The National Real Estate Journal* 42 (1941): 42-44, 54-55; “Low Costs Building Sells Today’s Subdivisions,” *The National Real Estate Journal* 42 (1941): 38-39; “Realtors Build Successfully for the Low-Price Market,” *The National Real Estate Journal* 37 (1936): 32-33; “Realtor-Builders at Convention Urged to Build Low-Cost Homes,” *The National Real Estate Journal* 37 (1936): 38-39; “Assembly Line Methods for Low-Cost Homes,” *The National Real Estate Journal* 41 (1940): 48, 50, 52.



war, said Levitt, “infected us with the fever of mass building.”<sup>83</sup> He believed it would transform the building industry into one that was lean, efficient, and Ford-like.<sup>84</sup> The “experience gained in these war houses,” he claimed, “will enable them to develop low-cost streamlined production methods they hope will prove valuable in the post-war period.”<sup>85</sup> “With a tract of land as a giant factory,” he would “[turn] out low-cost houses as its product.”<sup>86</sup> Norfolk proved, as Levitt explained, “that houses could be mass-produced in the field,” because they had “for the first time all the ingredients we needed to put mass-production of houses to its first test. We had demand. We had materials and financing. We had crews and craftsmen blessed with imagination. Strained as we were for time, the Norfolk job offered us little more than practical exposure to the test of mass-producing housing.”<sup>87</sup>

Despite early setbacks, the Levitts were successful enough with their Oakdale Farms development that the government increased their contract by an additional 1,600 units. All told they erected 2,350 four- and five-room bungalows as part of a series of neighborhoods complete with roads and sewage treatment. The houses Levitt and Sons constructed in Norfolk were quite different from anything they built before the war. Erected on a poured concrete slab, the four room units featured many of the innovations

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<sup>83</sup> Levitt, “A House is Not Enough,” 63.

<sup>84</sup> “More Integration, Less Prefabrication,” *Architectural Forum* 73 (1940): 69-72; “How Fonde Uses New Methods to Produce Better Value Homes,” *American Builder* 60 (1938): 22-23, 40.; “Ford Methods Bring Lower Costs,” *American Builder* 59 (1937): 42-44; William Levitt, “Let’s Build Up—Not Tear Down,” speech Delivered at Herald-Tribune Forum, New York, N.Y., October 23, 1950, available in *Vital Speeches of the Day* 16 (Nov 1950): 70-71; “Prefabrication Cuts Its Coat to Fit Its Cloth,” *Architectural Forum* 68 (1938): 165-168.

<sup>85</sup> Joseph B. Mason, “Levitt & Sons of Virginia Set New Standard,” *American Builder* 64 (1942): 49.

<sup>86</sup> Levitt, *Business Decisions*, 64

<sup>87</sup> Levitt, “A House is Not Enough,” 63.

that would be used in their postwar developments. With war needs pressing so heavily, unions, federal agencies, and local government were unwilling to obstruct materials or the new techniques necessary for building mass housing.<sup>88</sup> Outdated codes and traditional practices eventually were supplanted by factory methods.<sup>89</sup> “Norfolk,” wrote Tom Bernard in *American Magazine*, “taught the Levitts a lot of things that have contributed to the low cost of their present operations. Not only did they have to build fast, they had to build well and economically.”<sup>90</sup> Bernard’s article quotes Alfred Levitt as saying “We had a crisis every ten minutes. But that’s what makes the building business interesting.” In navigating their crises, and amid the exigencies of wartime production, the Levitts were able to adopt new practices. Volume building forced innovation. Power tools, bulk ordering, precutting lumber, pre-assembling plumbing, and specialized on-site crews became increasingly important to mass-building.<sup>91</sup> The imperative for economy and speed allowed builders like the Levitts to experiment with new relationships to labor, new materials, and new techniques. Alfred Levitt described one “crisis” in securing the installation of floor tiling for their units. To meet costs, they required a subcontractor to install tile at forty cents per foot. No union workers would take the job, because the Levitt’s offer fell below union regulations. Levitt, instead, hired his own non-union

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<sup>88</sup> Burns, “We’re the Suicide Troopers of the War Building Industry,” 36.

<sup>89</sup> Boyden Sparks, “They’ll Build Neighborhoods, Not Houses,” *Saturday Evening Post*, October 28, 1944, 46.

<sup>90</sup> Tom Bernard, “New Homes for \$60 a Month,” *American Magazine*, 145 (1948): 105.

<sup>91</sup> Kelly, *Expanding the American Dream*, 24. See also Alan Gowans, *The Comfortable House: North American Suburban Architecture, 1890-1930* (Cambridge: MIT Press, 1986); see especially chapter 3; Clarence Arthur Perry, *Housing for the Machine Age* (New York: Russell Sage Foundation, 1939), see especially chapter 8; R. B. White, *Prefabrication; A History of Its Development in Great Britain* (London: H.M. Stationery Off, 1965), see especially part 2. Katherine H. Stevenson and H. Ward Jandl, *Houses by Mail: A Guide to Houses from Sears, Roebuck and Company* (Washington: Preservation Press, 1986).

workers and paid them by piecework instead of hourly. The *American Magazine* article that detailed this anecdote claimed Levitt's decision brought the installation costs down to seven cents per foot and paid the laborers as much as \$300 a week.<sup>92</sup> Following their work in Norfolk, the Levitts built federal housing in Portsmouth, VA and barracks in Pearl Harbor before eventually William Levitt served with the Navy Construction Battalion, or Seabees, where he gained further experience as an officer and engineer.

When he left service in 1945, his experiences with large-scale construction at minimal cost led him to declare, "the dice were loaded. We had known all along we could mass-produce houses if there was a market for them and credit for builders. Now the market was there and the Government was ready with the backing. How could we lose?"<sup>93</sup> As *Time* explained in 1950,

The nation had two choices: the Federal Government could try to build the houses itself, or it could pave the way for private industry to do the job, by making available billions in credit. The U.S. wisely handed the job to private industry, got 4,000,000 new units built since the war, probably faster and cheaper than could have been done any other way.

Putting it another way, William described the postwar situation: "house-hungry GIs, doubled up with in-laws in crowded apartments, were clamoring for homes." The government "faced with a decision of building the housing itself, or of making mortgage conditions such that private industry would undertake the job, chose the latter, and mortgage money became plentiful. Two of the three ingredients of success were there—the demand for housing, and the availability of money. The only thing missing was the

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<sup>92</sup> Ibid.

<sup>93</sup> William Levitt quoted in *Time*, "Up From the Potato Fields."

product, the house.”<sup>94</sup> The Levitts planned to provide that product. Through the support of an activist federal government that assumed the risk of lending they were able to do so by embracing massive scale building.

William Levitt credited his company’s success to an ad campaign targeting veterans: “whether you commanded a squad or a squadron, whether you were a Chief or a Chief of Staff, a Brig Guard or a Brig. General, you’re a PFC to us—the Public’s First Citizen.”<sup>95</sup> Their first large-scale development in Westbury, New York, sold nearly all 1,080 homes to veterans. Initially, Levitt homes were available only to veterans, as the company strictly followed prioritization requirements in the VEHA. The Levitts, consequently, were wholly dependent on federal mortgage guarantees. William Levitt, in an interview with *Harper’s Magazine*, appreciated the significance of the veteran home buyer due to his “easy access to public credit through the GI Bill of Rights.” Importantly, he also recognized that many veterans entered the real estate market late and were typically in the market for new housing because of the housing shortage. Veterans, backed by GI loans, required little cash, and by 1950—due to continued liberalization of FHA terms, needed zero cash down to purchase a house and were desperate to move in.<sup>96</sup> Veterans were responding to needs for housing, but the significant player in the exchange was the federal government, who made the financing possible for veterans to afford individual homes.

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<sup>94</sup> Levitt, “A House is Not Enough,” 64.

<sup>95</sup> Bernard, “New Homes,” 106.

<sup>96</sup> Eric Larabee, “The Six Thousand Homes That Levitt Built,” *Harper’s Magazine*, September 1, 1948, 80.

Levitt took out a line of credit using Title VI funds to finance postwar housing developments. As *The Economist* wrote in October 1948, “only veterans can have [Levittown] houses, since only veterans can obtain the government guarantees on which, combined with ordinary Federal Housing Administration insurance, Mr. Levitt depends for the financing of his operation.”<sup>97</sup> That “ordinary” FHA insurance allowed him to take out the working capital he needed to acquire the land, staff, and equipment necessary to build at scale. With that capital, the Levitts bought forest land and a mill in California. They established a subsidiary called North Shore Supply Co., which bought all their materials. Being owned entirely by Levitt and Sons, North Shore Supply was able to purchase necessary supplies while avoiding paying markup costs. North Shore purchased a \$200,000 fleet of cement mixers and \$300,000 worth of other heavy equipment. The Levitts purchased nail-making machines which supplied all they needed, consequently circumventing a nationwide shortage. They built a plumbing prefabrication plant that custom built the plumbing trees, to be dropped right into their homes. The wood that arrived pre-cut to the home sites was milled at their woodworking plant.<sup>98</sup>

Title VI funding allowed the Levitts to put in place the tools necessary for building on a massive scale. It allowed them to vertically integrate their operation and to create an efficient production line, streamlining the construction of a house from start to finish. Men were placed in the field and organized around a system of 26 distinct steps. Separate crews were paid piecework wages and specialized in a single step. These crews moved from house to house; the materials they needed were already there when they

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<sup>97</sup> “New Line in Houses,” *The Economist* 133 (1948): 670.

<sup>98</sup> Bernard, “New Homes,” 47.

arrived. The startup costs for building this supply system were daunting, but it allowed the Levitts to divorce field operations from supply. Workers were not waiting around for materials, because an entire purchasing and logistics department ensured the materials were there. As much as possible, every part of the home was preassembled in central shops, reducing the skilled component needed for construction by twenty to forty percent.<sup>99</sup> The Levitts sold their homes for under \$8,000, a price within the means of thousands of families with government-insured or -guaranteed loans. Early on, they undersold their competitors, but other builders quickly adopted many of the same ideas, and similar-styled ranch houses appeared throughout the country. Across the nation well-known merchant builders began mass producing housing relying on federal mortgage insurance policies to expand the pool of viable home buyers and often provide the startup capital needed to begin their operations.<sup>100</sup> During the war, an artificial market had been created by the federal government's spending to create housing necessary to keep wartime industry going. Urgency and abundant federal dollars allowed for experimentation that led to merchant builder's skill in cost cutting and efficiency. Following the war, a great need for housing and abundant government financial insurance allowed for this experimentation to continue and created a markedly similar environment to wartime conditions.

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<sup>99</sup> Jackson, *Crabgrass Frontier*, 235.

<sup>100</sup> *Ibid.*, 235-236.; Richard Longstreth, "The Levitts, Mass-produced Houses, and Community Planning," in *Second Suburb: Levittown, Pennsylvania*, ed. Dianne Suzette Harris (Pittsburgh: University of Pittsburgh Press, 2010): 136; Greg Hise, *Magnetic Los Angeles: Planning the Twentieth-Century Metropolis* (Baltimore: Johns Hopkins University Press, 1997): 132-149; see also chapter 3-4 of James Thomas Keane, *Fritz B. Burns and the Development of Los Angeles: The Biography of a Community Developer and Philanthropist* (Los Angeles: Loyola Marymount University Press, 2001)

In the postwar era, millions of people previously kept out of homeownership became homeowners. In 1950, *Time* exclaimed:

[T]he countless new housing projects made possible by this financial easy street are changing the way of life of millions of U.S. citizens, who are realizing for the first time the great American dream of owning their own home. No longer must young married couples plan to start living in an apartment, saving for the distant day when they can buy a house. Now they can do it more easily than they can buy a \$2,000 car on the installment plan.<sup>101</sup>

These new homeowners infused billions of dollars into their neighborhoods and homes. As Lizabeth Cohen has shown, “home building became so central a component of postwar prosperity” that it became the “bedrock” of the postwar mass consumption economy.<sup>102</sup> Federal government policy and largesse made large-scale homeownership possible. By the early 1950s, the federal government had moved beyond its passive role of promoting homeownership to establishing an increasingly formal and activist role in directly aiding citizens to purchase homes. Under the FHA, the government had significantly reduced the risks of homeowning for many families, as well as to the banks who originated their mortgages. The federal government infused billions of dollars into the housing program and assumed much of the risk involved with lending to homeowners. Through regulatory control, it moved the residential housing industry towards consistent standards of construction and design. Economists interpreting through quantitative analysis the effect of postwar federal housing policy have shown that government interventions can account, outside of the booming economy of the postwar

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<sup>101</sup> “Up from the Potato Fields,” *Time*.

<sup>102</sup> Lizabeth Cohen, *A Consumer’s Republic: The Politics of Mass Consumption in Postwar America* (New York: Random House, 2003): 121-123.

years, for twelve percent of the overall increase in homeownership between 1940 and 1960.<sup>103</sup> In particular, FHA and VA efforts to extend amortized mortgage contracts can explain twenty-five percent of the increase in ownership. This change dramatically affected younger and middle-aged buyers. In one recent paper, a group of economists suggested that, without government intervention in housing policy, the homeownership rate of sixty-three percent seen in 1960 would have been reduced anywhere from forty-five percent to fifty-three percent.

The postwar homeownership boom was the culmination of a movement gathering steam for thirty years. Efforts by the federal government to encourage and then directly subsidize homeownership had combined with merchant builders ready to put into practice expertise developed during the defense buildup to build homes at an unprecedented scale. Builders prospered due to their own enterprise, but significantly, these builders were able to harness free flowing federal dollars and reinvent the process by which homes were built in the United States. The case of postwar housing illustrates the plastic relationship between public and private interests in America. Build up for war and then demobilization created nearly ten years of housing shortages, and the government put forth initiative after initiative to encourage the production of low-cost, single-family homes. There was a significant push from builders and realtors to encourage this type of housing. The FHA wielded enormous control over what type of houses were built, where they were erected, and who would occupy their neighborhoods. Builders, however, mastered the art of building quality homes economically at scale. They shared in the risks of innovating, while the government entities like the FHA took on the risk of subsidizing

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<sup>103</sup> Fetter, "Postwar housing policies," 21.



their ventures. William Levitt himself, the highly-publicized face of the postwar merchant builders, freely admitted his business model depended on the liberalized credit provided by FHA. Without it, he said, “we cannot build a substantial volume of housing in the United States. . . . We are 100 percent dependent on Government.”<sup>104</sup> However, builders like Levitt played a critical intermediary role between government lending and regulation and citizen homeowners. Builders argued they could respond more quickly to market conditions and build a more desirable product than the government acting alone. The government could accomplish its goal of providing a better quality of life for deserving Americans by greasing the wheels of private industry. Business could make a modest profit while ensuring that homeowners received a quality product, one that they would be proud to own.

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<sup>104</sup> *Housing Act of 1957: Hearings Before the H. Subcomm. on Housing of the Comm. on Banking and Currency*, 85th Cong. 1 (1957) (statement of William J. Levitt).

## Conclusion

On December 2, 1931, at the tail-end of his ignominious presidency, Herbert Hoover addressed a packed Constitution Hall filled with more than 3,000 delegates assembled for his Conference on Home Building and Home Ownership. They had gathered, he began, “to consider a matter of basic national interest ... its most vital social and economic problem.”<sup>1</sup> Hoover proceeded to articulate his sentiment that the desire for homeownership was so “embedded in the American heart” that its possession was “the hope and ambition of almost every individual in our country.” His speech echoed a grand vision he had been championing for a decade. Homeowning, he said, “penetrates the heart of our national well-being,” making for better marriages, better children, better economies, and better citizenship. His speech, however, was markedly different from the words he would have used as Secretary of Commerce during the 1920s. The gauzy platitudes on the value of homeownership were still there. Alongside them, however, was his clear recognition that the aspiring dream of wider homeownership was at risk. He had long envisioned homeownership as a chief driver of the economy. However, two years after the worst economic collapse in the country’s history, Americans witnessed rampant foreclosures and an all but stalled housing industry continue to drag the economy down.

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<sup>1</sup> Herbert Hoover, “Address to the White House Conference on Home Building and Home Ownership,” (December 2, 1931) Online by Gerhard Peters and John T. Woolley, The American Presidency Project. <http://www.presidency.ucsb.edu/ws/?pid=%2022927>.

The dream of the twenties was the nightmare of thirties. It was a challenge for homeowners simply to keep their homes and virtually impossible for most to consider buying, especially for the first time. Hoover recognized homeownership was not yet possible for many Americans, but the dream was not dead.

That dream had developed the decade before the conference. Between the end of WWI and the onset of the Great Depression, Hoover led the charge to erect what I call “the Domestic Standard.” This standard was the single-family, owner-occupied home. A coalition—steeped in Progressive thought—molded of reformers, voluntary organizations, private industry, and government officials proselytized the redemptive power of homeownership. They were concerned with the unprecedented numbers of people—rural whites, southern blacks, and immigrants—arriving in American cities, bringing profound changes to these urban spaces. They noted the inadequate housing, poor sanitary conditions, and broken homes of these cities and perceived the conditions there as symptomatic of larger American problems. The cities affected and enlarged by massive urbanization were in many ways new cities—spaces unlike anything previously seen in the United States. For reformers, these congested and deleterious spaces provided a less-than-ideal arena in which to produce American citizens. Threatened by the idea of a burgeoning class of urban dwellers seemingly unconnected with the American polity, reformers promoted a specific agenda targeting American cities and their working-class inhabitants. Modern society, they feared, was wont to find its pleasure and recreation away from home. Proof of this could be found in the abundant headlines about “matrimonial wrecks, youthful murders, charming ‘bandit’ queens and many other

terrible events which constitute or are attributable to domestic strife.”<sup>2</sup> At the root of these problems, they insisted, could be found dysfunctional families built on unstable foundations—morally, habitually, and physically. Reformers feared contemporary housing, in comparison with those of past generations, no longer anchored American family life.

In response, these reformers formed partnerships with government and private industry and settled upon using the home as a tool for reshaping American cities and “saving” American families. Their agenda endorsed widespread homeownership as the remedy for urban social ills. The single-family detached house became their standard, their mission’s crucible—a place in which to turn dysfunctional working-class people into homeownership, middle-class families and engaged citizens. Reformers viewed homeownership as a key nexus of socialization for creating ‘real’ American citizens and industry saw an opportunity to make an altruistic profit. Their mission became national in scope and they began to harness the power of the federal government to spread the faith. Federal agencies, in conjunction with industry and reformers, produced sophisticated promotional campaigns across the country to convince Americans of the desirability of homeownership. Coordinated by government agencies, efficiency experts, engineers, and economists pointed out inefficiencies in American land use, industry, and most importantly, domestic life.

Underlying these efforts was the development of rhetoric used to justify the promotion of widespread homeownership. This rhetoric evangelized the home as a “domestic standard,”—as a beacon of modern, healthful living—explaining why America

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<sup>2</sup> “Greatest Love of Man – Home.” *LA Times*. (May 6, 1923), 113.

should become a nation of homeowners. In the 1920s, this rhetoric was forward looking, promising an improved standard of living for an engaged citizenry. The domestic standard was the home as metaphysical abstraction; a rhetorical device promoting the ideal of homeownership. Furthermore, its purpose was pragmatic, used to coalesce an association of invested people—from potential homebuyers, to bankers, to builders, to civic leaders—through a common vision and shared dialogue. Convinced of the need to make housing desirable, affordable, and available to all Americans, this association employed the domestic standard rhetoric to engage citizens and government. By the end of the decade, these campaigns had effectively cultivated the principle that homeownership was the natural, preferred form of American housing. Figuratively and literally, the scripts were written defining homeownership as the cornerstone of American life. Established, as well, were the precedent and the nascent apparatus necessary to engage federal policy in support of homeownership.

With precedent and rhetoric for expanded homeownership in place, Hoover's words at the Conference on Home Building and Home Ownership in 1931 marked a watershed moment for federal housing policy. The conference's aim was to take stock of housing in America, particularly in light of the worsening depression. He had assembled the attendees to rescue their shared vision of expanded, affordable homeownership by tackling the financial, cultural, and systemic problems undermining opportunities for Americans to become homeowners. Hoover recognized making America a nation of homeowners required an expansive new undertaking. He called for the conference to seek "a better planned use of our Nation's energies and resources." Employing his typical associational approach, he challenged them to do so "rooted in neighborliness and mutual

help, and those that find expression in our great national voluntary organizations, in our schools and colleges, and in our research laboratories.” It was time, Hoover professed, “to collate the whole of our experience to date, to establish standards, to advance thought to a new plane from which we may secure a revitalized start upon national progress in the building and owning of homes.” The findings of the conference would “yield a powerful influence in the administrative functions of . . . the Federal Government down to the smallest community” and be made “the basis of legislative action.” This statement marked a turning point in Hoover’s speech and presaged a more significant shift in federal policy in the 1930s. The first half of the speech relied heavily on the rhetoric so important to the agenda of the 1920s expanded homeownership efforts, using bold statements like “they never sing songs about a pile of rent receipts.” But Hoover ended his speech with a call for increased expertise and intervention in housing policy. He discussed significant infrastructural changes such as overhauling the federal mortgage credit system by creating a system of home loan discount banks and tackling problems of urban and industrial management.

Hoover’s speech highlights not simply a shift in rhetoric supporting expanded homeownership but, as well, a shift in policy employing that rhetoric to justify federal action. The abstract rhetoric of the domestic standard began to incorporate more “concrete,” becoming as much about procedures and methods as it was about domestic ideals. The language remained largely unchanged, that intrinsically Americans were and always had been a nation of homeowners. Accordingly, it should remain a national endeavor to strive towards achieving a universally available domestic standard, towards the real possibility of making homeownership widespread. However, where once reform

efforts used the rhetoric of the domestic standard to spread the gospel of homeownership, in the 1930s it was adapted to explain the application of an expansive, technocratic approach to housing policy and, most importantly, legitimize federal intervention in making homeownership affordable. The federal government—and those who supported its intervention—continued to use the ideal of the single-family home to justify a complex web of federal policies subsidizing and promoting homeownership. This rhetoric was essential to consensus and allayed fears of government intervention. If homeownership promoted individual autonomy, personal control, engaged citizenship, and healthy families then federal intervention was justified to ensure Americans could indeed live in their own home.

By the postwar period, homeownership was cheaper and more desirable than renting. The home had become a symbol of middle-class achievement, a trophy signifying a family had attained the good life and made a solid investment in its future. Homes were available to an ever-growing segment of Americans. This was accomplished, significantly, through policies preferring mixed enterprise. This new cooperative style of governance endorsed partnerships between private industry and government. Entrepreneurial builders harnessed the liberal credit offered by the state and negotiated regulations in order to build houses and make a profit. The government, in turn, was able to accomplish its goal of stabilizing the housing and finance industries, lower the cost of housing, and ultimately enable Americans' preference for homeownership. This cooperative, decentralized approach was essential to making acceptable the unprecedented expansion of the federal government into a most intimate sector of a citizen's life. Having federal dollars and regulations flow through

intermediaries such as banks and builders proved far more palatable. This filtered relationship to the federal government also relied upon the domestic standard rhetoric which worked to convince constituents and homebuyers alike that homeownership was an important investment.

Arguably, the remarkable success of the expanded homeownership agenda, in large part, brings into relief its faults. There are tangible benefits to homeownership but, by design, the salient benefits tend to overshadow the real, hidden costs, both on a national and individual level. This, ultimately, was the success of the domestic standard. The extensive subsidies, regulatory support, and the idealism surrounding homeownership distorted how its beneficiaries'—builders, financiers, and owners—understood how the nation of homeowners came to be. After nearly a century of promotional efforts aimed at reinforcing a long-standing Jeffersonian tradition of individualism alongside the conviction that owner-occupied, single-family homes offered implicit benefits to family and society, the American people adopted—and have yet to lose—the conviction that homeownership is a financially wise and moral choice. The federal government's submerged role and the rhetoric of the domestic standard have allowed Americans to lose sight of the fact that making homes desirable and affordable was a tremendous, concerted effort. The power of this rhetoric allows us to forget about the invisible costs to owning such as financing, maintenance, and geographical immobility.

The success of homeownership ideology and the ease with which Americans could become homeowners has deterred consistent, prolonged scrutiny of the universal goal of homeownership. As homeownership became increasingly common, the risks associated with it were easy to ignore—except in the rare instance of a systemic failure in



the homeownership machine, most conspicuously in 2008. It has also limited policy options. Americans are loathe to entertain policies that threaten homeownership support or privilege other housing forms. And the past decade has shown that perhaps continuing policies to increase homeownership through liberalized credit are not such a wise endeavor; maybe other policy options could prove more beneficial. The success of the homeownership ideology underscores how successful the federal government is at camouflaging its governance. The story of the domestic standard illuminates this approach to policy making, one that encourages citizens to overlook or undervalue their reliance on the federal government in fundamental ways.

Americans and their government prefer homeowning. In 2011, even after the severe housing market crash of 2008 and the resulting recession, country artists Pistol Annies in their twangy and tremendously charming song “Lemon Drop,” effectively distilled America’s deeply ingrained acceptance of the ideal of homeowning:

I got thrift store curtains in the windows of my home  
I'm payin' for a house that the landlord owns  
Bought a TV on a credit card  
It'll take me ten years to pay it off  
But some fine day I'll be drinkin' a beer  
In a big backyard I own free and clear  
All I know, there's better days ahead<sup>3</sup>

What is evident is that The Domestic Standard did its work. Americans want to be homeowners and believe they eventually should be homeowners: renting wastes money, life can be hard, homeowning is ideal, and one day, life will be good, and I’ll have my own home, “free and clear.”

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<sup>3</sup> Pistol Annies, “Lemon Drop,” in *Hell on Heels*. (New York: RCA, 2011).



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*American Quarterly*

*Architectural Forum*

*Better Homes and Gardens*

*Business Week*

*Charities*

*Child Welfare Magazine*

*Christian Science Monitor*

*City Club Bulletin*

*Civic Comment*

*Club Women's World*

*Detroit News*

*Engineering and Contracting*

*Fortune*

*Good Housekeeping*

*Hampton Magazine*

*Harper's Magazine*

*Harvard University Gazette*

*House and Garden*

*Kalamazoo Gazette*

*Ladies' Home Journal*

*Life*

*Los Angeles Times*

*National Real Estate Journal*

*Saturday Evening Post*

*The American Architect*

*The Delineator*

*The Economist*

*The Guardian*

*The National Real Estate Journal*

*The New York Times*

*The Wall Street Journal Online*

*The Washington Post*

*The Woman Citizen*

*Time*

## *Online Resources*

Historical Statistics of the United States Millennial Edition Online

<http://hsus.cambridge.org/HSUSWeb/HSUSEntryServlet>

American Memory from the Library of Congress

<http://memory.loc.gov/ammem/index.html>

American Presidency Project

<http://www.presidency.ucsb.edu/>

American President: A Reference Resource – The Miller Center

<http://millercenter.org/president/>

Historical Census of Housing Tables – United States Census Bureau

<http://www.census.gov/hhes/www/housing/census/historic/owner.html>

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