

Problems and policies within the post-war suburbanization

[Sociology](#), [Population](#)



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Abstract

The late 1940s/ 1950s saw an intense increase in suburban populations. Political policies enabled soldiers to get an education under the GI bill and housing through low interest insured mortgages. However, these FHA issuing policies were racist as they would not insure areas with black populations and issued covenants to suburb developers not allowing them to sell or rent housing to blacks. Thus, suburbia became a white homogenous hot spot further sponsoring the idealized white segregated life of the time. In 1968 these covenants were made illegal, but the years of economic disparity still had an impact on the black population. This article examines these political obstructions, life in the suburbs, and social consequences of these policies.

Context

The late 1940s and 1950s saw the aftermath of the soldiers coming home from WWII. With this, a huge societal change reverted society with a baby

boom sponsoring the need for housing, men entering back into the workforce, women going back to the domestic sphere, etc. Notably, the majority of the shifting population settling in and around cities with a decline of 36% by 1950 in rural areas. Many returning soldiers got college educations because of the GI bill which the government paid for their tuitions. The educated whites with families on their minds generally moved out to the suburbs due to the distaste for heterogeneous slum city living and economic incentives allowing them to buy homes. Thus, a rapid suburbanization was born.

The GI Bill, FHA, and Redlining

With all the returning soldiers coming back from war bills were introduced to provide support for these men. The GI Bill put in place government support and pay for tuition so these soldiers could get a college education, built more affordable housing, and offered low interest loans so veterans could buy homes. This made home ownership in the suburbs affordable as a veteran could get in many cases a thirty year mortgage without a downpayment for \$65 per month.

This home loan system, however, came with a catch. The Federal Housing Administration (FHA) would issue these insured mortgages based on a color coded system of risk. This system was initially made by HOLC during the depression when thousands of homes a day were foreclosed and half American mortgages were in default. Neighborhoods of United States cities were color coded in this order from best to worst: green, blue, yellow, and red. Green areas were rich areas with high demand and new built suburbs

were often granted this color and deemed low risk. Blue were “ good areas” and typically consisted of older suburbs. Yellow areas typically had lower class penetration and red was a very bad area that would not get loans.

This color coded system has racial bias as red areas were always areas of immigrant or blacks regardless of security. These green and blue areas were suburbs where the populations were mostly if not all white. With the FHA adopting these policies neighborhoods became segregated due to the availability of insured mortgages and even private mortgage lenders used the same maps further separating the classes. Additionally, the builders of new housing in the suburbs would get loans insured through these same agencies under the conditions that these homes could never be sold to African Americans. In New York City 85% of the suburbs had these covenants on them. With these racist policies the suburbs makeup were set to be white.

Life in the Suburbs

The suburbs were mass produced housing developments and the harold master of this was William Levitt. He used a mass production model to create housing that was exactly the same thus the “ cookie cutter” look. Designed for the ideal of the time for the 2. 3 children, the caretaking wife, and husband and priced cheaply Levitt and his Levittowns were a hit. In a time when the average family was making \$3, 000 per year, these homes were priced at \$7, 900 with \$90 down and \$58 per month. With the help of FHA insured loans and the affordability this standardization of caucasian american life was cemented.

This “ cookie cutter” mentality played into a larger theme of the 1950s though as standardization was a key aspect of life. The American ideal expressed in society was centered around a large set of norms facilitated in this area. The vast majority of people in the suburbs were the same with the same homes, college education, a family, age range, etc. The suburbs were a place where people could achieve the goal of being the same normal people.

With this idea of standardization, the idea of superiority of suburban people ran rapid against poor whites and people of color. This place “ borderlands” or rather a buffer of good between city slums and rural hicks. Rural people were represented as intelligent, immoral, primitive, etc. where the cities were seen as places of civilized innovation, but also dirty slums. Here, the suburbs were seen as a combination of the two by having access to civility, but being in areas with more land without slums. Interestingly, many of these sub/urban professionals were originally from rural areas, but many now referred to their old homes as “ rural slums”. This anti-rural sentiment may be due to memories of Great Depression Era rural America as it was hit the hardest. When these men were sent into the atrocity of WWII, these bad memories before the war may create and/ or make them follow the rhetoric that the superior life is in/around cities.

This superiority sentiment was not just towards ruralites and urbanites but towards those within the suburban bubble. Competitiveness to be the same yet different drove most of the sentiment. In suburbia homes all looked the same so means of differentiating were by the type of cars you have, a boat,

the newest appliances, bikes, etc. This showed a superior status but not for long as the rest of the neighbors scrambled to meet it or beat it to become equal again or the new superiors. This concept became known as “ Keeping up with the Jones’ ” and was a large feeder to the rampant consumerism of the era. For the homebound housewife clubs in the neighborhoods arise such as bridge clubs, coffee clubs, etc. Here intense criticism and gossip came into play like if a women’s house wasn’t literally spotless (*gasp), or if someone’s teens were spending time with those of the opposite gender. With this rampant shame spreading it almost guilted people into this culture of conformity because if you were behind you were judged incessantly.

Issues with Infrastructure

On top of the racism and intense judging the suburbs had even more issues. Most notably is the commuting of these . Undoubtedly, a large facilitator of people being able to move further out of the cities was due to the automobile, and highway projects In the suburbs of New York some 800, 000 cars per day were trying to drive into the city on a road meant to accommodate that. Projects to expand these highways occurred making temporarily relieving this issue but when news of this broke, more developments were built along these freeways. However, in 1945 10, 000, 000 new homes in suburbs around cities in the US have went up further hurting the issue.

The solution to this was more roads and , thus, more housing. The suburbs were vast so in many cases public transportation was awful or non existent. Here we see the fundamental rules of traffic where in essence more lanes

leads to more cars and more traffic. This is due to more people who would normally choose to take public transportation or not go into the city at all would now choose to use the highway because it is larger. The no mortgage system by loaning companies could have led to inflation so the VA instituted a 2% downpayment and a 25 year mortgage.

Additionally, the rapid building of these homes led to later issues of sewer pipes building up and overflowing plus water issues. Lastly, school funding was in a deficit as it took 18 months to get new comers on the tax roster making the state have to fill in the deficit. As most in the suburbs had multiple children, this funding issue would have impacted the area greatly as these kids are going to school without the families taxes helping for over a year!

The African American Issue

Due to the racist loan policies African Americans still were stuck in a subordinate position to whites. Despite some black soldiers getting a college education, they were stuck in a position where they could not achieve the american ideal of the time easily as suburbia was mostly barred off to blacks. Though economically why would the FHA not allow blacks insured mortgages? The FHA mentality was that it would decrease property values, but in reality many of these educated african americans were willing to pay more for these homes. There was not a large economic basis for this rather racist ideals and anti african american sentiment.

The idea of suburbia was to create a homogenous society, and allowing blacks to move in would make it less the same. Suburbia was to create a perfect world out of the city slums, but african americans would just remind the white residents of such. This whole idea of a segregated suburb is in line with a standard life, having different groups of people move in would not be standardized for the time. This is illustrated in a quote from a 1955 newspaper saying “ Everybody is the same age and has the same number of kids. Everybody runs for the bus at the same time and gets on the train at the same time. There are about sixty youngsters to the block, and they travel in packs. You never see an older person around. My wife and I felt like ciphers”. The goal of the suburbs was conformity and a thus having one group of people with similar backgrounds and cultures was the goal. African Americans were not apart of their idea of conformity.

In 1968, FHA covenants barring the sale of suburban homes to African Americans was deemed unconstitutional, and the Fair Housing Act enabled african americans to have the ability to buy these suburban homes. However, in 1940s-1950s houses ran twice the average yearly income, but by then these homes ran for 300, 000-400, 000 dollars. By this time it was too late to fix this disparity, and african americans would be put at an economic disadvantage as these homes were no longer twice the yearly income. These government issued policies of covenants and redlining would create a large gap in homeownership as in 1968 the issue was no longer the racial covenants but economics. Houses that some may could have afforded 20 years ago were now expensive. Even without a legal barrier, African

Americans were kept at a disadvantage and left the areas relatively segregated by economic means.