

Post War Prosperity Assignment

How the Suburbs Changed America

BEN WATTENBERG: In the years immediately following the war, the baby boom posed a problem: Where would all those growing families live? For 15 years, thanks to the Depression and World War II, there had been virtually no new housing built in the United States.

KENNETH T. JACKSON (Columbia University): By 1947, you have millions of husbands and wives and children living together, bunched up, crunched in with their in-laws. That was my situation; four kids. I remember sleeping in a dining room. People would take any kind of a place that had a roof over it and a wall around it as a place to live.

KENNETH T. JACKSON: I think that we have never experienced in American history the kind of pent-up demand for housing that existed about 1947, 1948.

BEN WATTENBERG: Again, the GI bill was a key part of the solution. It allowed veterans to buy a home with no money down. What's more, it guaranteed the loans, removing the risk for lenders. In a housing boom to end all housing booms, builders responded. Lakewood, California, 15 miles south of Los Angeles, in 1950 this was called the fastest-growing housing development in the world. On one day, 100 homes were sold in one hour. Builders here started 50 houses a day. Cement trucks waited in a mile-long line to pour foundations for low-cost housing. Within just three years, the empty farm land around Lakewood had grown to a city of 90,000 people. Nationwide, housing starts soared from a low of only one per 1,000 people in the war year of 1944 to a high of 12 per 1,000 in 1950, a number not equaled since.

By 1950, the same assembly-line methods that had turned out an airplane every five minutes during the war were used to build almost four new houses per minute.

KENNETH T. JACKSON: We are making on the order of 2 million houses, new starts per year, and about 95 percent of them are fully detached, single-family houses. The second thing to remember about it is they're affordable. Quite literally, you could buy a house in the 1950s cheaper than you could rent it. In some ways, if we look at the whole history of the world, what's been unusual about America, the United States, has been that the single-family house has been available and affordable for the average person more so than any other land, save possibly Australia and Canada.

BEN WATTENBERG: In 1940, only two Americans in five owned their own homes. By 1950, it was more than half. And by the end of the 1950s boom, home ownership had climbed to 61 percent. Today, two out of every three Americans own their own homes. Increasingly, those homes are in the suburbs; 12 percent in 1910, about a third in 1960, and today a majority of Americans live in the suburbs.

KENNETH T. JACKSON: You have sort of a national ethos that celebrates the single-family house. We believe in it. We're not like, let's say, the Spanish or the Italians or the Germans or the Japanese, who love urban life. It's not surprising that we've become essentially the world's greatest suburban nation.

BEN WATTENBERG: This, too, was liberty and individualism at work, a free-standing private home of your own on land that you own. Now, these days suburbia has its critics. It's sprawl, they say. But, hey, have you ever heard anyone say, "A man's apartment is his castle"? In the years following the war, there were also criticisms of the suburbs and of the people who lived in them. The book "The Crack in the Picture Window" by John Keats was somewhat typical, complaining that the suburbs were boring places

with no culture, where a homogeneous group of conformists lived in ticky-tacky homes, one looking exactly like the other. The American people were not buying the criticisms. They were voting with their feet, moving to the suburbs.

WILLIAM O'NEILL: This is probably the stupidest vein of social criticism ever developed in the history of social criticism, so far as I can tell, because who are they talking about? They're talking about the greatest generation. The guys who won World War II were the ones who were buying these houses and living in the subdivisions. They're the same people. So how can they be cowering conformists and people lacking any convictions of their own in one decade, and in the earlier decade they're the greatest generation? They're the same people, and they have the same aspirations that Americans have always had.

BEN WATTENBERG: And what, pray tell, were the American people doing in those homes?

1. What did returning veterans want for their families?
2. What social values facilitated suburban development after World War II?

In your groups, you will divide the following articles amongst yourselves and read them.

Gender: http://www.autolife.umd.umich.edu/Gender/Walsh/G_Overview3.htm

Race: http://www.autolife.umd.umich.edu/Race/R_Overview/R_Overview3.htm

Environment: http://www.autolife.umd.umich.edu/Environment/E_Casestudy/E_casestudy12.htm

Answer the following questions after everyone is done reading:

1. What is the effect of the automobile on the city? On the suburb?
2. What is the role of government (local, state, and federal) in developing suburban communities?
3. In old and new communities (center city and suburb), how did family life change?
4. What was liberating about the new suburban region?
5. What sorts of problems were created and for whom?
6. What was the role of space, race, and gender in changing urban and suburban life?
7. How did the relationship between the city and suburb change in the 1950s and 1960s? Why?
8. Who benefited? Who lost?

GI Bill Assignment

The GI Bill of Rights and How it Works explains that the government will guarantee one-half of a loan (up to \$2,000) made by a bank for the purpose of buying or constructing homes, farms, farm equipment, or business property. On the guaranteed part of the loan the government promises to pay the interest for the first year as long as it is not over 4 percent. The loan must be repaid in full within twenty years. The government also promises that if you are unable to repay the loan in full it will pay back fifty percent of the loan up to \$2,000.

With these facts in mind and the charts below, complete the following math problems.

Population

	1940s	1950s
United States	132,122,446	152,271,417
Mississippi	2,176,000	2,179,000

Average Home Values (Unadjusted for Inflation)

	1940s	1950s
United States	\$2,938	\$7,354
Mississippi	\$1,189	\$4,159

Homeownership Rates

	1940s	1950s
United States	43.6%	55.0%
Mississippi	33.3%	47.8%

1. Answer A, B, & C:
 - a. How much did the U.S. population rise or fall (in percentages) between the 1940s and 1950s? How many U.S. homeowners were there in 1940? What about in 1950? How much did homeownership rise or fall (in percentages) between the 1940s and 1950s?
 - b. How much did the Mississippi population rise or fall (in percentages) between the 1940s and 1950s? How many Mississippi homeowners were there in 1940? In 1950? How much did homeownership rise or fall (in percentages) between the 1940s and 1950s?
 - c. What was the ratio for Mississippi homeowners to U.S. homeowners in 1940? What about in 1950?
2. There were sixteen million veterans after World War II and between 1944 and 1952 they received 2.4 million home loans. What percentage of veterans received home loans?
3. In the 1940s, how much less (in percentages) did an average house in Mississippi cost compared to an average house in the United States? What about in the 1950s?
4. What is the increase (in percentages) of average house costs in Mississippi between the 1940s and 1950s? What about in the U.S.?
5. Answer A, B, & C:
 - a. Suppose you use your GI Bill Home Loan Guaranty to purchase a house for \$4,159. You place a down payment of \$500 and take out a loan for the remainder. How much of the loan is guaranteed by the government?
 - b. The interest on the loan is four percent annually. How much interest is charged the first year? How much of the interest is paid by the government? How much is paid by you?
 - c. What if the interest rate is six percent per year? How much interest is charged the first year? How much of the interest is paid by the government? How much is paid by you?
6. The G.I. Bill helped make a college education attainable for more Americans than ever before and helped promote college as “the next natural step” after high school. Is college after high school still the next natural step today? Why or why not?
7. Explain how home loans to veterans helped promote suburbs and car ownership.