In the news today: The U.S. population has now surpassed 300 million. People are living longer. Immigrants have higher birth rates in the US. But 300 million is an arbitrary number because there are probably more than that number on any given day, but it does elicit a moment of reflection.

Harvard's Open Collections Program: Immigration to the United States, 1789-1930 The Social Museum has many many digitized photographs that document social conditions in cities and rural areas mostly having to do with immigration and poverty and public health. By documenting this visual data they attempt to show what was going on. It's available here:

http://ocp.hul.harvard.edu/immigration/

At the turn of the century, in 1911, Congress debated restricting immigration. They sponsored a study, the **Dillingham Commission**. It produced 41 volumes of statistics, anecdotes, testimony documenting the state of immigration of 1910. Stanford scanned in the entire book page by page! It's available here: http://library.stanford.edu/depts/dlp/ebrary/dillingham/body.shtml

Finish up discussion from last time: We come back to question of the debate between **infrapolitics** and the **politics of respectability**. I want to emphasize you can have this debate with almost *any* immigrant group. They are often battles between new immigrants and the more Americanized ones, battles over class as well. Many of the debates are about **tradition** - maintaining cultural tradition, e.g. modernizing/making more American food traditions.

immihelp.com – "from an immigrant to future immigrants" Resources for immigrants, made by South Asian immigrants mostly used by Indian immigrants, topics for newcomers

Debates within communities of immigrants – when people talk about how to **adjust to a new culture**, they're talking about a lot of things, adjusting to class, new work situations

Photographs: Robert Taylor Homes.

Chicago Housing Authority's redevelopment project: http://www.thecha.org/housingdev/robert_taylor.html

Mayor Richard J. Daley's speech at the opening of the Robert Taylor Homes in 1962: <u>http://www.encyclopedia.chicagohistory.org/pages/410107.html</u>

When they were constructed, the Robert Taylor Homes were the largest housing project in the world, with 28 towers, 16 floors each.

Robert Taylor was the first black housing officer in Chicago, trained as an architect at MIT.

How much faith do you place in architecture and environment as ways of shaping behavior? There's an argument for them – planners will say that, in smaller places like

this, the people who live there have liked them better, have taken care of them (sense of ownership); walking down streets is safer.

Robert Taylor homes replaced smaller buildings, substandard in quality, overcrowded, often without modern conveniences like elevators and hot running water.

Why did the Taylor homes decline in quality? Part of it is how they were maintained, part of it is about the resources to maintain it. The late 1960s/early 1970s was a hard time for cities all across America – economic trouble, losing industries.

Now we'll move into the **history of suburbanization** and the **history of development of concentrated urban ghettos** in the same time period in these two decades around WWI1...

1939 – A federal planner gave testimony before Congress about **suburbanization** (**"decentralization"**). His argument was that it was taking inevitably place – it's not a policy, but a reality. It's impossible to change this trend, and he likened it to the desire of birds to migrate to a more suitable location. He emphasized the **inevitability** and insisted it wasn't due to **federal government policy**.

Today we have the counter argument - that it's **very specifically about policies**, how they made suburbs possible and accelerated their growth. They didn't *cause* them; in some ways suburbs would have happened anyway mostly because of the ways that American cities govern themselves and the availability of cheap land in the US. This is compared to European cities where there are more expensive, economic incentives to suburbanization. But the policy *doe*s map – it made suburbanization look as if they were inevitable:

1. Automobiles

The development of cars and the ways in which Americans become **increasingly cardependent right after WWII** is critical. Car ownership expanded dramatically in the 1920s with Ford's Model T and the Sloan factory. There was some increase in car ownership and use, but it's temporary – the Depression slowed things down. When people live in cities, they tend not to use cars as much/often. Only after WWII, you'd see people using cars everyday for their commute, start to see multiple cars in single households.

The invention of station wagon came in the 1940s. Why "station"? At the time, you only had one car per household, and the wife would drive the husband to the [commuter rail] station to take the train; then she'd take the kids around in the wagon. Over time as work patterns changed, it's less likely that people take trains to the city – so the number of cars per household increases.

Some of this is **economic**:

- automobiles are getting cheaper as mass production techniques are developing particularly after WWII when big 3 manufacturers are reaping enormous gains
- fuel costs decreasing

But there are also **policy** issues:

• Federal Highway Act (1916). This was the first federal effort to build roads. It was mostly in the planning stages in the 1920s. What finally resulted was the US Highways (e.g. US 1, Route 66). A lot of money was pumped into those roads during the 1930s, during the Depression, when Roosevelt wanted the economy to get going again

but didn't want to hand out money - so the government hired lots of people to build roads.

• Interstate Highway Act (1956) – This replaces the older system (e.g. I-90). This policy was designed specifically with decentralization in mind; it made it possible for people to live in the suburbs. (There's the popular idea that interstates were built as Cold War defense measures, being wide enough for B52 bombers to land – but this isn't true.) But one of the ideas was that decentralization would be a good thing to pursue in a nuclear era and suburbanization was thought of as a means of finding some sort of survivability during nuclear war. There was increasing demand from all around the country for more roads – the interstate highway system was the largest building project ever undertaken in human history, if you take in physical size, number of wokers, money spent. If you could count individual construction projects, the largest is the Big Dig (particularly if you count costs, cost overruns). So we were pouring lots of money to get people to drive away/around highways. Money for roads increased, and money for federal efforts for building public transportation systems decreased.

In 1950, what American city had the best **street car transportation**? Los Angeles! It was dismantled over the course of 1950s and replaced by freeways, which were touted as being fast, efficient, more modern, more convenient. But it's hard to think that when you're stuck in traffic jam at 3:00am for no reason! The system now is not what was imagined in the 1950s/60s. Street cars were either folded into other systems, remain as quaint relics, or became commuter rail systems. But street cars had pretty low fares – a nickel – but ridership went down. So the companies increased rates which then, in turn, sent ridership down again. The number of forces acting against street cars was too many. It wasn't just spending more on roads, but deliberately spending less on street cars.

2. Mortgages

There was a **transformation in mortgages and mortgage policy**. Before 1930 or so, down payment was half to two-thirds of the total cost and then you could borrow the rest on a 5-10 year mortgage. Houses tended to cost a little less as a percentage of income as they do now. But many people would live their entire lives as renters. Part of what turns the tide is Great Depression – 30% own houses at the beginning of the Depression, and very quickly, those who still owe money on their houses go to default. By 1933, half of all homes were technically in default and the banks could have claimed them if they wanted to/had the means to.

The Roosevelt administration established the **Homeowners Loan Corporation** (HOLC) in 1933 which was then supplemented a year later with the **Federal Housing Administration** (FHA), which was designed to protect homeowners from losing houses, protect banks from losing loans, protect construction industry from going out of business. Between 1929 and 1933, the home construction business virtually disappears. So they create a **mortgage insurance procedure** that insures mortgages from banks, allowing people to borrow lots of money.

There are changes in the average term of a mortgage – it goes from 5 to 25-30 years.

- Reduced down payment (10%)
- **Self-amortizing** the opposite of which is one with a balloon payment (you pay interest along the way and at the end, you pay the loan but if you don't have enough money to pay off the loan, then the house is foreclosed). Rates of foreclosure were high, so many didn't see reason to buy houses.

1944 – Servicemen's Readjustment Act ("GI Bill") establishes the Veterans' Association. The government guarantees to banks a form of insurance on the loans; if people default, the government will pick up the slack. So banks are more willing to loan more, eventually at lower rates.

This combines with the fact that right after WWII there was demand for housing. There wasn't much construction in the 1930s (nothing to build with). Right after war, there was a big **demand for cheap housing**.

Policies of how these loans are given force people to suburbs. FHA loans had standards: particular size, set back from street, separated from adjacent building. By the late 1940s, it was cheaper to buy something than to rent it. With massive construction in the suburbs, new mortgage policies, decreasing interest rates, there was no incentive to fix up places where they were already living.

3. Racial Segregation

The policies of racial segregation: the FHA and HOLC work together to create a system called **redlining**. As federal agencies figure out where they will/won't give loans, they map out cities, create rankings for 1st grade to 4th grade according to the condition of the housing stock, safety, desire to live in neighborhood, whether it's residential or mixed in with other uses (e.g. a factory next door). Those ratings preferred individual free standing houses with lawns, etc. **Declining neighborhoods** were those that weren't ethnically homogenous. They liked "American business and professional men". They were unwilling to loan in 4th grade areas. It's pretty clear that the FHA and HOLC are actively sharing this information with banks; evidence from the archives is pretty clear that the banks are using this exact same information with what they'll do. (4th grade neighborhoods were marked with red – hence, redlining.)

Detroit, Michigan – big industrial city with all different kinds of ethnic groups needed to work in factories during the war. One particular neighborhood as it was mapped out was considered declining because it was too ethnically heterogeneous – a mix of whites and blacks made it seem "unhealthy." One enterprising developer discovered that on one side of a particular road, the majority of people were white; on the other side of the road, black. He convinced officials to rotate mapping by 90 degrees and to build a wall to separate one side of the neighborhood from the other. FHA comes in and remaps it; so now, instead of denying to loans to everyone, 3rd grade and 4th grade areas are mapped out, so half of the people (those in the 3rd grade area, the white area) get loans. What road is this? **8 mile road** – it divided the city from the suburbs by literally walling off neighborhoods.

Over time, the people who are living in 4th grade neighborhoods can't get loans to purchase what is there or to fix it up. The housing stock is declining. There are specific incentives for those leaving these neighborhoods and moving into suburbs (mostly white). The suburbs are governed by **restricted covenants** (e.g. "the person to buy house must be white/Christian"). In 1948, this was legally overturned but continued in practice as informal ways of discrimination.

These are the forces acting towards **suburbanization**. There's also a series of forces to concentrate people in urban ghettos...

4. Urban "ghettos"

Think about the "ghetto" as the same way we think about Chinatown – the word maps a place for us, but it also maps the people who live there – there's an understanding of who they are racially but there's also a whole other set of cultural codes associated with that mapping.

The **Federal Housing Act of 1949** says we'll pump lots of federal money to the construction of **public housing** to any community in America that asks for it. Cities are struggling with their housing stock and with providing housing right after WWII – a lot of the housing is sub par, having not been fixed up since 1929. Cities ask for money and get it, but suburbs are *different* cities and get to decide on their own - and they pass on public housing. For example, Mayor Daley got money from the federal government that he could have given to Chicago – which would have benefited not only people like those in the Robert Taylor homes but also construction unions. White suburbs of Chicago declined the option of taking federal money, so the housing projects weren't built in the suburbs where land was cheaper and there was more of it. This forces *cities* to build in more concentrated land – so they end up with solution of a tower (Robert Taylor homes).

This proliferation of **localized government** makes big difference in terms of housing and schools – every individual municipality governs its own schools. *1400 Governments: The Political Economy of the New York Metropolitan Region* by Robert C. Wood and Vladimir V. Almendinger talks about the suburbs of New York City. He argues that it's a source of this variation, making it possible for housing and schools to work out the way they do. It should be governed as one city so there's the **power to tax and provide social services and maintenances**. But with so many different governments, some are very rich and some are very poor. You're taxing poor people to come up with services! We're the only industrialized country that is this fragmented.

In Chicago, it isn't surreptitious after all – it's quite explicit: these housing projects respond to the ideas of policy makers and demands of white people in Chicago so segregation ends up working out this way. Some of it was a response to WWII and not having enough housing. Coming out of WWII, there was a giant housing crunch - people really stacked up. Politicians hoped they would win votes - they're under pressure from Congress (to bring money home to their districts), from the construction industry, from highway builders, and from ordinary people - such as a) the urban poor who now have political voice in cities that they didn't have in the rural south before they moved, and b) those people who want to move to suburbs. Luckily, in 1949, the government is flush. They certainly are funding it. What happens in the late 1960s is that money starts to run out as the US hits recession, and urban areas in the northeast and midwest are hit hard - jobs disappear, taxes disappear, so there's less money to maintain the city, public housing, and protect people. More and more, people who can are leaving, so there's even less of a tax base. Take NYC subways in 1970s – what a downward spiral it was. NYC didn't have money to pick up garbage for 2 weeks. (Contemporary note: There more rats now than in 1970s because there are now more people and hence more garbage.)

CLASS DISCUSSION

Decentralization is not a policy claim – there's this idea that it's something natural and inevitable.

Houston – not much zoning, incentive to buy, sprawl

Houses are now 40% larger than in 1950s. Part of it is that suburbs now are changing. Farmingville is where everybody moved in 1949. As even more **suburbs are developing and sprawling**, Farmingville had sidewalks. Now it is becoming a place where the immigrants are moving. It's not in the interest of the suburban government to consolidate because they give up some autonomy and control. Municipal services are increasingly privatized – e.g. garbage collection, security. We see this in Atlanta – the most sprawling city in America.

Immigrants commute by bus into the city and then have to get back at 1:30am – as **jobs continue to leave cities**, it presents challenges. The patterns are changing so quickly - at the same time that **downtowns are gentrifying** (beginning in the 1980s) and getting more expensive, patterns are moving back in ways that **maintain different kinds of communities**.

Hollow City: The Siege of San Francisco and the Crisis of American Urbanism by Rebecca Solnit is about how San Francisco was for years the funky place artists and liberals could afford to live and now it's out of [financial] reach for these people.

"Californication" – the phenomenon of other states being overwhelmed by Californian migrants who couldn't get what they wanted in California.