

Postwar Housing in National and Local Perspective:

A Twin Cities Case Study / Rebecca Lou Smith

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Publication No. CURA 78-4

Edited by Judith H. Weir.

Cover design by Leslee Avchen.

Cartography and graphs by Sandra
Haas.

Photographs on pp. 14 and 25 by
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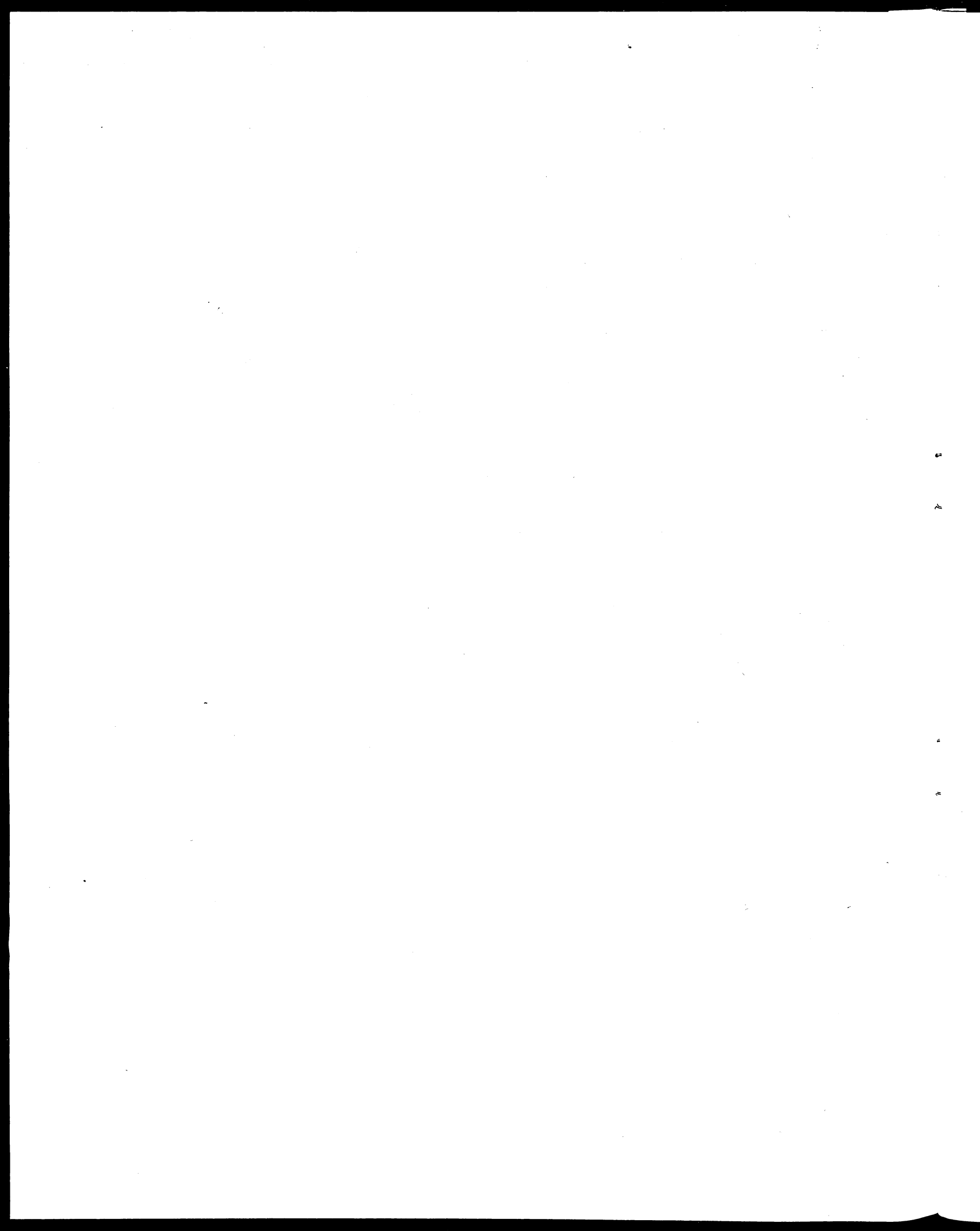
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ACKNOWLEDGMENT

Research for this report was conducted under the auspices of the Center for Urban and Regional Affairs. Special thanks are due to B. Warner Shippee, director of the Center's Housing Studies Program, for originating the idea of a study of postwar neighborhoods and for offering guidance along the way. Thanks are extended to the several students who worked on the analysis of census data for the postwar housing study as a class project in Metropolitan Analysis, Fall 1976, and to John Adams for assigning the project and offering other encouragement to me. Several local home builders gave of their time and secrets in interviews with me; special thanks go to Marv Anderson Homes who opened up their dusty files for my scrutiny. And thanks go also to Judith Weir for her attention to all the details of this final version of the report. Jo Behm and Penelope Burke helped immeasurably by typing the final product.



PREFACE

Rebecca Smith's study reviews the major features of the post-World War II building boom, the Twin Cities component of that boom, and the effects of that era in selected Twin Cities neighborhoods. Her cool and carefully documented analysis is a refreshing alternative to the often hysterical appraisals and apocalyptic conclusions about suburban America of the past thirty years.

It has never been clear to me why the postwar suburbanization epoch, which burst onto the urban scene with its celebration of novel living patterns, its automobiles, its frenetic materialistic orientations, and its utterly child-centered family life should have provoked such anger, frustration, and thinly disguised envy among the carping critics who wrote about it. Now that the postwar epoch has drawn to a close, and we can view this spectacular period in more balanced historical and geographical perspective, it seems to me that it was ignorance that lay behind the fear and the scolding of suburbia on the part of intellectual elites. Today I sense, if not acceptance of suburbia, then at least a wider tolerance and sometimes even a touch of nostalgia for it. We understand it better so we can pretend it is rather under control. To a large degree the suburbanization process has increasingly been brought under control. We have an increasing sense that rates of change have declined as growth control systems are being installed, many years after they were probably needed.

But if nostalgia is not what it once was, neither are the postwar suburbs that make up a large share of metropolitan America today. The tract houses and the young families of those postwar decades were merely the first round of building, occupancy, aging, and maintenance. More recent rounds have brought a diversity of households and steady modifications of the houses and the landscaping around them.

Rebecca Smith's study expands these themes with vivid details drawn from the Twin Cities and elsewhere in the country. The study provides useful answers to many questions that needed to be asked about the current situation in those postwar suburbs, and it sets the stage for additional, comparative studies of corresponding areas in other metropolitan regions.

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Director,
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June 1978

INTRODUCTION

The decade that followed the end of World War II was a boom period in many aspects of American life. As is usual in the case of economic and business matters, the consequences of this boom have long faded into history and left little tangible evidence by which we may judge its magnitude, except in two respects. The first of these, the postwar baby boom, has received considerable attention over the years as America has watched the offspring of this highly active postwar period gradually age and, by virtue of their multitudes, create havoc in one after another of America's institutional settings--primary school, secondary school, college, and in the job market--and finally having reached full maturity, be the cause of another flurry of activity as the now-bloated system suffers the pains of contracting to normal proportions. The second of these, the housing construction boom, has received far less attention over the years even though its offspring too have aged and matured, and have had irremediable effects on America's "settings," though not necessarily its institutions. The consequences of the postwar housing boom that exploded into the suburbs and caused so much fear and loathing during that first decade, seem to have been all but forgotten as they became an accepted--indeed, characteristic--style of American life.

House building came to a near stand-still during the war years: in 1943, building permits were issued for only three houses in Minneapolis (City of Minneapolis 1943). This housing shortage was exacerbated when, after the war, larger incomes and a high rate of family formation released a surge of pent-up demand for housing. The situation was critical in some cities where families could find no shelter; but for the most part it created hardships where it was necessary for families to "double-up" in housing accommodations. The government met this need by instituting several programs to increase the number and accessibility of new houses. Private industry, for its part, constructed masses of new houses as quickly and as cheaply as it could. The resulting residential explosion--"whole square miles of identical square boxes spreading like gangrene" across the countryside (Keats 1956, p. xi)--is well-known and well documented. It received immediate criticism on two counts: first, that these areas were so poorly planned and so shoddily built that they were certainly the slums of tomorrow; and second, that the physical,

social, and demographic homogeneity of the new residential developments instilled a devotion to middle-class values that threatened to destroy the traditional American adherence to freedom and independence of lifestyle.

This paper will consider in greater detail the events and conditions that molded the postwar housing boom at the national scale, and then examine how these various forces were sublimated in the case of housing construction in the Twin Cities area. Finally, an in-depth analysis will explore the history of residential change in some fairly typical postwar neighborhoods. The scale of analysis descends from the national to the neighborhood level since no one perspective could answer all questions about this particular housing era.

PART I: THE NATIONAL HOUSING BOOM

CAUSES

Most cities in the United States were suffering from an acute housing shortage by the time World War II ended. During the war, migration into cities, harsh housing construction cutbacks, and a high marriage rate combined to create severe shortages of housing units (HHFA 1950, p. 10). After the war, returning veterans caused the rate of family formation to sky-rocket even higher. The economy was healthy, production was up, and so incomes were higher than they had been. Most importantly, expectations were high. After cutting back or going without such everyday items as sugar and gasoline, Americans were ready to fulfill a few of their dreams, and one of these dreams was to own a home and a piece of land.

Despite this strong demand for new housing, there were several restraints on the veterans' home-buying ability. The returning veteran generally had little in the way of cash reserves for making a down payment on a house; from a lender's point of view he had unpredictable long-term financial prospects and so was a risky customer. There was also, of course, a finite amount of money that could be channeled into the mortgage market. There were constraints too on the homebuilder. There were shortages of essential building materials immediately after the war. Factories which had been converted for war-time production purposes had to be reconverted. No sooner had these material shortages been cleared-up than defense building for the Korean conflict caused new shortages.

FEDERAL HOUSING ACTIVITIES

The federal government responded to the housing crisis with several programs that would regulate production in order to make housing available to the greatest number of households in the shortest period of time. The 1949 Housing Act was conceived in this spirit. Its purpose was to provide a decent shelter to every American. The programs that had the most profound effect on housing construction were the Federal Housing Administration (FHA) and Veterans' Administration (VA) mortgage insurance programs. These programs empowered the housing boom by keeping interest rates low (4 to 4 1/2 percent) and making credit-lending virtually risk proof for lending institu-

tions. The two programs worked through slightly different mechanisms.

The VA's Veteran's Loan Guaranty Program was instituted in June 1944 as part of the Serviceman's Readjustment Act. Its purpose was, "to aid veterans in their postwar readjustment to civilian life by making available to them mortgage financing on liberal equity terms and at low interest costs" (82nd Congress 1952, p. 8). World War II veterans had up to ten years after the end of the war to use their entitlement (in 1947 the limit was extended to July 1957). The procedure worked as follows: a veteran wishing to buy a home had to find a lender willing to accept a mortgage on the home. The VA would then appraise the home and attach a "reasonable value." If the sales price was less than the reasonable value, the mortgage was eligible for the guaranty. The program originally guaranteed 50 percent of the mortgage amount, up to a maximum of \$2,000 (there was no limit on the amount of the loan, only on the amount that could be guaranteed). This maximum rose fairly quickly to \$4,000 in 1945, and up to \$7,500 by 1950. Maximum interest on VA guaranteed loans was 4 percent and mortgages had twenty year terms. In 1948, the VA set minimum construction standards for homes on which it guaranteed loans as a means of protecting the home buyer.

The FHA's loan guaranty program actually dates from 1934 and the passage of the National Housing Act. Its scale of activity was fairly unremarkable until after World War II, however. The purpose of the program was to encourage private lending institutions to make money available to home buyers. The FHA directed its operations at the lower-priced portions of the housing market. Anyone was eligible to apply for an FHA loan guaranty. The procedure was that the borrower, having found a house and a lender, asked the lender to apply for the guaranty. The FHA would evaluate the property and attach a reasonable normal value, similar to the VA procedure. Unlike the veterans program, however, the amount of the mortgage was limited by the FHA's appraisal. Under its Section 203 program, the FHA would insure up to 80 percent of the appraised value of the property, up to a maximum mortgage amount in 1947 of \$16,000 (somewhat lower for single-family homes). The applicant's credit would be checked and, if acceptable, the loan would be approved under FHA terms. These terms included a twenty year maturity and maximum 4 1/2 percent interest. The FHA charged an annual insurance premium of 1/2 percent making the effective interest rate 5 percent. Under its Section 603 program, which was aimed specifically at the small-home market, the FHA insured up to

90 percent of the "necessary current cost" of a house, but the mortgage amount was not to exceed \$5,400 on a single-family unit. The 603 mortgage had a maximum twenty-five year term and 4 percent interest rate (FHA 1947, p. 13).

The Federal National Mortgage Association (FNMA) was established in 1938 to provide a secondary mortgage market for FHA insured loans. In 1948, FNMA was authorized to buy VA insured loans as well, and in 1950 it was given a major increase in its authorization to buy mortgages. The FNMA was one of many regulatory schemes the federal government used to keep the housing market active. Other schemes worked directly to keep the number of housing starts as high as possible in order to house the greatest number of families. The government accomplished this in part by placing maximum limits on the amount of materials used in house building that were in short supply, thus encouraging construction of small- or moderate-sized houses. The best tools for this purpose were the appraisal methods of the FHA and VA loan guaranty programs. Both agencies were rather severe in the favoritism they showed toward low-cost houses.

In June 1945, restrictions on home building were lifted. Before this date, the government had set limits on the number of housing starts allowable, as well as price ceilings on the cost of construction, and builders had to apply for a priority number in order to construct a house. Figure 1 illustrates the boom in private housing construction that began in 1946. Juxtaposed to the total number of housing starts is the number of units started under FHA and VA inspection. These figures, while impressive, underestimate the role played by the mortgage guaranty programs since they are based on first compliance inspections and many units were brought into compliance after the initial inspection. The Housing and Home Finance Agency (HHFA) estimated that fully one-half of the units started in 1950 were begun with financing supported by FHA and VA mortgage guarantees (HHFA 1952, p. 2).

The FHA and VA programs were not indiscriminate in their influence on housing construction. Figure 2 shows that, until the mid-1950s, the average price of new homes guaranteed by the VA was well below the computed index of average construction cost. The average sales price for homes covered by FHA guarantees in 1950 was \$9,033 (FHA 1950, p. 54), also well below the Boeckh Index.

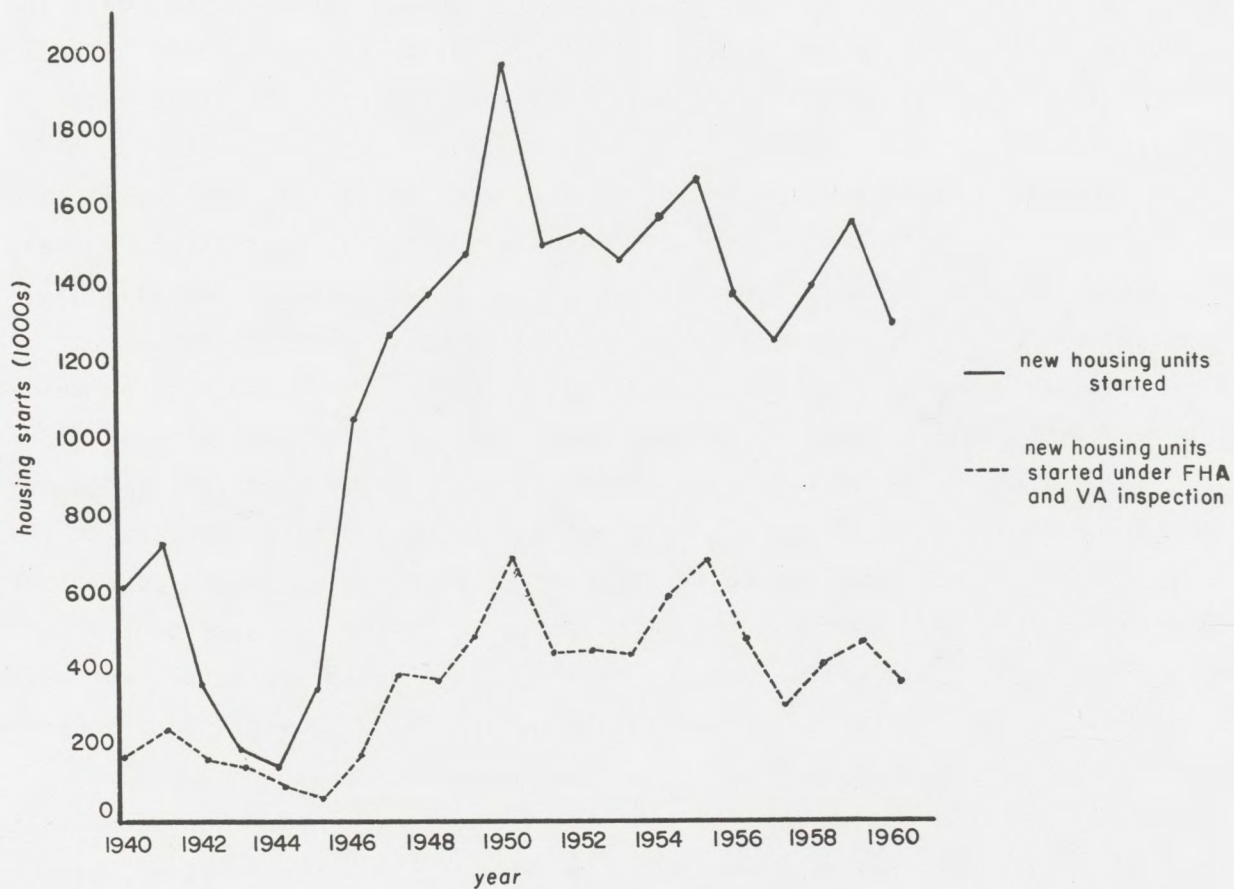


Figure 1. Private Housing Construction.
Data from: US Census 1975, pp. 639, 641.

The Housing Industry

The structure of the housing industry was somewhat changed after the war. The transformation actually began during the war when the firms that were able to hold on through the cutbacks and to work with the government in getting contracts and priorities to build were able to expand their scale of production (Maisel 1953, p. 13). After the war, the combined forces of economic growth, strong housing demand, and easy credit encouraged large-scale production and gave rise to the operative or merchant builder. Maisel classified home builders into three categories according to their scale of operations:

small builders: built 1-24 houses per year

medium builders: built 25-99 houses per year

large builders: built more than 100 houses per year.

In 1949, the year Maisel made his study, there were 119,600 home builders in the United States, of which 115,000 were small builders. It was the activities of the minority of builders, those in the medium and large categories, that set the pace and character of housing construction: the 4 percent of the builders that fell into this category built 45 percent of the houses constructed in 1949 (Maisel 1953, p. 22). This was a fairly characteristic pattern throughout the postwar era. Architectural Forum reported in April 1949 that the merchant builder--defined as a builder who builds ahead of demand, as opposed to the custom builder who responds to specific demand--accounted for 80 percent of housing production (p. 81).

Large-scale home building was facilitated by new construction techniques that allowed mass-production of houses. Architectural standardization made it possible to use precut lumber and prefabricated parts, such as roof trusses, in order to cut material costs. Specialization of labor and assembly-line methods enabled builders to cut labor costs. Large-scale production was epitomized in the massive output of the Levitt Company which built 4,000 houses per year in the early 1950s, and could boast of finishing one house every twelve minutes, or forty houses per day at the peak of its season. Few builders reached the capacity of the Levitt Company--one Minneapolis firm boasted of finishing one house every eight hours, one-fortieth the Levitt's output--and none received the notoriety of the Levitts, who were the exemplary builders

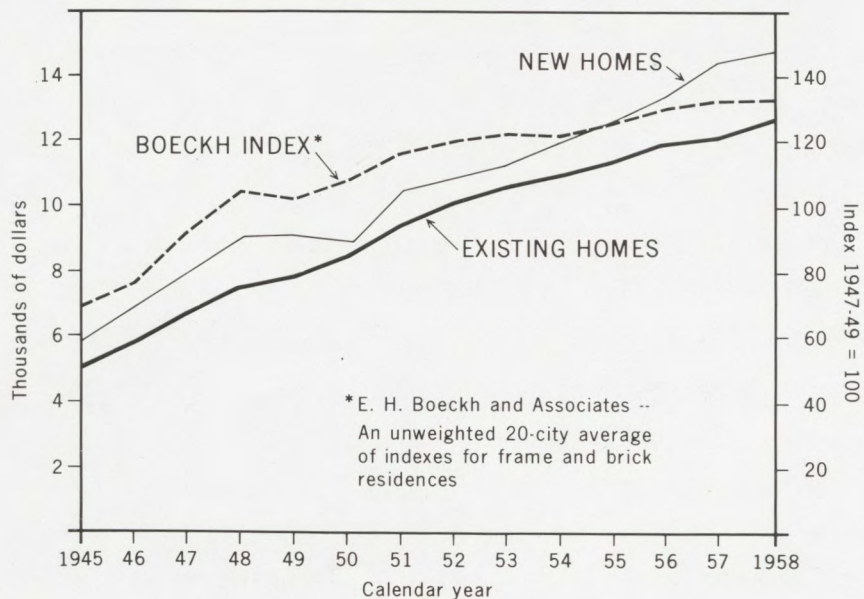


Figure 2. Average Purchase Price of VA Guaranteed Primary Home Loans and Boeckh Index of Residential Construction Cost. Source: Administrator of VA 1960, p. 77.

of the day and praised as "the best thing that has happened to the housing industry in this century" (Fortune 1952, p. 155).

The massive home building operations were aimed at middle- and lower-middle-class home buyers. Styles emphasized the cheapest, smallest possible houses, in order to make them both accessible to the masses of home buyers and within the range acceptable to the federal mortgage programs. Builders chafed under price limitations imposed by the "reasonable normal value" set by the FHA and VA on acceptable houses. Trade journals were full of criticisms of FHA practices. Builders questioned the worthiness of houses built for below a certain price. There comes a point, they complained, when the builder must take the value out of the house faster than he takes the dollars out of the price (House and Home, July 1952, p. 67). Architectural Forum reported in a 1949 issue on an economy house drive in which the forces of government, labor, and industry met to discuss the possibility of building a good \$6,000 house. They came away agreeing that it was virtually impossible. The lowest price would be at least \$8,000 to \$10,000 (March 1949, p. 14).

Despite the hardships it imposed, home builders complied with the standards of the mortgage guaranty programs. Construction loans were difficult to get unless the plans complied with FHA standards. Compliance also assured the home builders of a ready market for their houses, which meant the quick return of capital to put to use in more construction. When the Levitts opened a model home and sales office for a new development, buyers camped out the doorstep days in advance and signed sales agreements as fast as ever they could. Levittown, Gans states, could not have been built without the FHA, because lenders would not have risked loans on the buyers that Levittown attracted (1967, p. 14).

There was no small number of critics who would have preferred that Levittown had never been built. Their feelings applied mutually to all housing "developments" that sprouted from the efforts of the large-scale home builder. In order to take advantage of techniques of mass-production, builders found it necessary to use standardized architectural features in their homes and to produce homes in large volumes. The type of fast, cheap building that characterized large-scale construction made it very difficult to resist uniformity. Builders achieved economies by using a single plan, and without so much as an architect to design the plan. The type of house that resulted was known as the "GI house", or "builder's house." It was typically

a small, rectangular, one- or one and a half-story house, such as a rambler or the Cape Cod style made popular by the Levitts (figure 3). It included

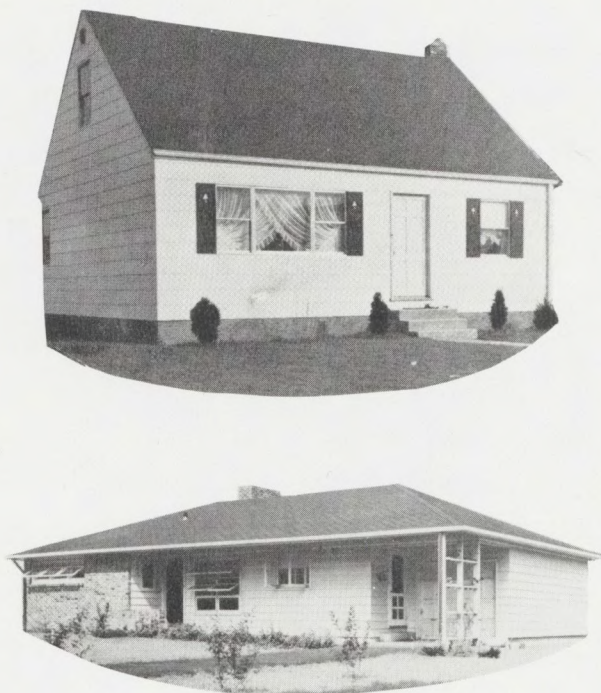


Figure 3. Typical house styles: Cape Cod (above) and rambler.

expansion space in the form of either an unfinished attic or basement, rarely both. It had minimal accessories, no frills, and used many precut or prefabricated parts. In the late 1940s and early 1950s, these houses ranged between 550 and 800 square feet and were generally priced between \$6,000 and \$9,000. Two-bedroom houses predominated in the early years, but by 1950 there was a move toward three- and four-bedroom houses as households got larger and demanded more from the house.

The builder's house soon became the mainstay of American residential architecture and was constructed by even the small builders who aimed their product at the middle-income market. Tracts of land ranging in size from a single block to an entire community were developed according to the floor plan the builder was using that year. The only variation that was evident in these tracts was the color, facade, or garage placement. Very few builders

bothered to use siting--placement of the house on the lot--as a means of creating variation. The community of Cape Cod houses shown in figure 4 appeared in Architectural Forum with a caption that reminded the reader that "Cape Cod never looked like this" (March 1949, p. 100). Mumford has eloquently described the postwar tracts as, "a multitude of uniform, unidentifiable houses, lined up inflexibly, at uniform distances, on uniform roads, in a treeless communal waste..." (Mumford 1961, p. 486).

The majority of postwar housing construction took place at the edge of the built up area, in the newly-developing suburbs, where land was cheap and plentiful. An improved highway network and widespread automobile ownership made it feasible for people who worked in the city to live in the suburbs. There was nothing intrinsically different about the suburbs. As Gans bluntly states, "postwar suburbia is really not novel at all; it is only the latest phase of the urban growth process: (Gans 1968, p. 132). The rate of growth of the suburbs was very different, however, and quickly transformed the resi-



Figure 4. Cape Cod?

dential geography of most cities. It was the speed of development, and the style and quality of house that characterized this development, that caused so much disquiet over the "miles of new slums raping the virgin landscape" (House and Home, October 1952, p. 81).

RESPONSE TO THE HOUSING BOOM

The Physical Aspects

Response to the postwar housing boom was critical of both the style of house and the character of suburbia. The GI house was small; it lacked storage space; it was poorly planned so that dining areas were in the path of major circulation; there were no play areas for children, no privacy (Keats 1956, p. 47). It was claimed that the houses were poorly built and likely to deteriorate very quickly. Fortune, which in 1952 praised the Levitts as the best thing that had happened to home building, three years earlier had printed the view that "the long rows of identical box-like dwellings in every suburb from Long Island to San Mateo gave the old aphorism 'There's no place like home' a slightly hollow ring" (Fortune 1949, p. 11).

Criticism of suburbia ranged from derisive statements about its drearily efficient uniformity to genuine concern for what had great potential to become "the slums of tomorrow" (Moses 1950, p. 4). The communities were said to be poorly planned; faced with problems of sewage, water, drainage, garbage, and transportation; and lacking most of the services, both public and private, that a community needs to survive. It was claimed that the houses were of shoddy construction and the residents were constantly moving in and out, no one seeming to consider this their permanent home.

Part of the blame for the purportedly sad state of affairs in suburbia has been leveled at the mortgage guaranty programs. The FHA has been accused of discouraging progress and quality in homebuilding by favoring small, cheap housing. The FHA is also accused of ignoring the other aspects of a decent home, aspects such as landscaping, streets, and local services. The agency did not use its power to coordinate development with public services, but rather allowed developments to burgeon helter-skelter across the suburban landscape (Warner 1972, p. 234).

The Sociological Aspects

The mass movement of middle class households to the suburbs led to the creation of a new type of community which, in Mumford's terms, caricatured both the historic city and the traditional suburban refuge. The suburb, once an escape, was now a uniform environment from which escape was impossible (Mumford 1961, p. 486). Whereas the physical reality of the suburbs may have met with mixed reviews and a smug wait-and-see attitude, the social reality was confronted with awe and terror that struck the hearts of the most astute observers and even some of the people who lived there.

There were three major complaints about the social atmosphere of postwar suburbia. First, it was socially homogeneous; hopelessly homogeneous. Not only were the houses identical, but they were inhabited by people "whose age, income, number of children, problems, habits, conversation, dress, possessions and perhaps even bloodtype are also precisely like yours" (Keats 1956, p. xi). The architecture of suburbia stood as a monument to its social reality. The people who lived there had, according to the preeminently quotable Frank Lloyd Wright, "sold out the birthright of their democracy to join mobocracy" (Minneapolis Tribune, 30 July 1952, p. 6). Second, critics argued that suburbia was a "homogenizer": moving to suburbia transformed the individual, aroused the desire to conform to the values of suburbia. Suburbia repressed individuality; the people who lived there were "incapable of real friendships, [they were] alienated, atomized and depersonalized" (Gans 1967, p. xvi). Finally, and most reprehensible according to the critics, suburbia was middle class, and the values of suburbia were middle-class values; indeed, suburbia was--perish the thought--bourgeois. Suburbia was the exemplification of the moneyed middle class: Fortune cautioned its readers that anyone who wanted to market anything in America--from appliances to zithers--had better consider the buying habits of suburbanites (November 1953).

Actually, this view, expounded mainly in the popular literature and journals, came to be known as the "myth of suburbia" (Gans, 1967; Berger, 1968). The myth was exploded in the mid-1960s when sociologists, aided by hindsight nurtured by ten years of observation and experience, began to shed light on what suburbia was really like, and why. The real reality of suburbia was this:

Before World War II, the suburbs had primarily been a refuge for the upper-middle class. Widespread automobile ownership, mass production of housing, and ease of financing after the war made it possible for the less affluent to move to suburbia. Among those who migrated to the suburbs after the war, the majority were lower-middle class (Gans 1968, p. 138).

Some suburbs did tend to be homogeneous in terms of social class and ethnicity, though no more so than many urban neighborhoods. The main characteristics affecting the choice of a house are social class and stage of life-cycle. One might expect that an area offering uniform houses of the same price and size would attract families similar in these two characteristics. The expansion of the argument to include homogeneity of attitudes, habits, and bloodtype are obvious exaggerations. A more down-to-earth viewer conceded that families living in postwar housing tracts had nothing more in common than the price of the house and the age of their children (Gruenberg 1955, p. 134).

The charge of conformity among suburbanites goes hand-in-hand with that of homogeneity. Belief in the conforming influence of suburbia was so strong that Berger conceived an entire study to watch a group of working-class families be transformed by their suburban experience into middle class conformists. He found, instead, that they remained basically unchanged after the move to suburbia (Berger 1968).

The myth was dispelled: the social character of postwar suburbia was explained not by virtue of its location with respect to the city limits, but as symptomatic of a lifestyle that was prevalent. In the final analysis, suburbs were found to be just new locations for basic American values (Ktsanes and Reissman 1959, p. 187). The degree of uniformity found among suburbanites was not caused by the style or uniformity of the housing stock; it was the result of "the times," which were characterized by a large number of newly formed families in the housing market. Postwar building techniques allowed entire neighborhoods to be developed at once. In older neighborhoods, houses were more frequently built one-by-one by the owners, a process which left room for a great amount of variety among the residents in terms of age, income, and family status. The development of postwar suburbia did not build-in social homogeneity among residents so much as it built out one highly visible source of heterogeneity, the diversity of housing style.

PART II: THE TWIN CITIES' HOUSING BOOM



There's a green one and a pink one.
And a blue one and a yellow one.
And they're all made out of ticky tacky,
And they all look just the same.

Malvina Reynolds, "Little Boxes"

The phenomenon of the postwar housing development spread from coast to coast, from Levittown, New York to San Francisco where David Bohannon boasted that after the war he would not sell houses, but neighborhoods (Architectural Forum, March 1949, p. 8). A much more common phenomenon was the row of box-like houses that Malvina Reynolds described, that appeared in literally every suburb from Long Island to San Mateo. In the Twin Cities there were no community-sized postwar developments, but there were plenty of examples of interminable rows of uniform houses like the one pictured above. This section will explore the postwar housing boom as it occurred in the Twin Cities.

VOLUME OF HOUSING CONSTRUCTION

The 1970 U.S. Census of population and housing reports that of the housing units existing in the Twin Cities SMSA at the time of the census count,

183,379 had been built between 1940 and 1960. The respective figures for the two decades are 56,807 units built 1940-49 and 126,572 units built 1950-59. The huge difference in these two numbers suggests the severity of housing construction cutbacks during the war years, and the enthusiasm of the postwar housing boom, which began in 1945 and only started to subside after 1955. The housing boom had a slower start in the Twin Cities than in many cities: between 1940 and 1950 the number of housing units in the Twin Cities increased by 19 percent, as compared to a national average of 23 percent (Minneapolis Tribune, 9 December 1952, p. 15).

	1960	1970
Total # of housing units	463,110	574,826
Units built prior to 1940*	273,381	224,960
% of Total Stock	59%	38%
Units built 1940-1959	187,447	183,379
% of Total Stock	41%	32%
Units built 1960-1970	-	166,467
% of Total Stock	-	29%

Table 1. Housing Construction Breakdown for Twin Cities Area, 1960 and 1970. Data from: U.S. Census, 1960, 1970.

The 183,379 housing units built between 1940 and 1960 constitute 32 percent of the total housing stock in the Twin Cities as reported in the 1970 census. This is not a startling figure when an almost equal number--166,487 or 29 percent of the 1970 housing stock--was built in the decade 1960-1970. When put in the perspective of the 1960 housing situation, the figures are somewhat more remarkable: the 187,447 new units constituted 41 percent of the housing stock existing in 1960 (table 1). In absolute numbers, housing in the Twin Cities nearly doubled in twenty years. This fact alone may conjure up images of a mushrooming urban landscape swallowing up the countryside at the edges of the city. When one considers that most of

*The difference between the 1960 and 1970 figures for units built before 1940 is presumably due partly to a certain number of units that were removed from the stock, partly to differences in reporting.

this new construction was single-family detached homes built on 50-70 foot lots, as opposed to the relatively larger number of town houses and other multiple-unit structures built since 1960, it is not difficult to sense the impact of the postwar housing boom on the Twin Cities' residential landscape. Figure 5 shows how the size of the urbanized area burgeoned after 1945, mainly due to new low- and medium-density subdivisions.

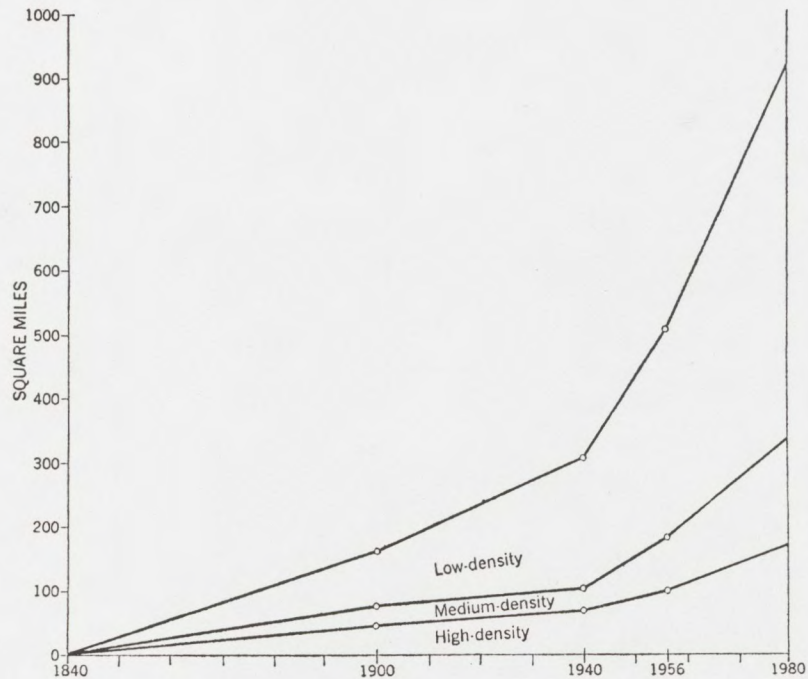


Figure 5. Trend in Size of Urbanized Area.
Data from: Borchert, 1961, p. 56.

Although demand for housing in the Twin Cities remained fairly stable throughout the first ten years after World War II, the ability to build and to buy houses fluctuated with changing federal restrictions on building materials and credit.* An initial rush after the war for FHA and VA loan guarantees declined between 1947 and 1949. The number of loans peaked again in 1950, which was also a peak year for housing starts in the Twin Cities, but declined again in 1951.

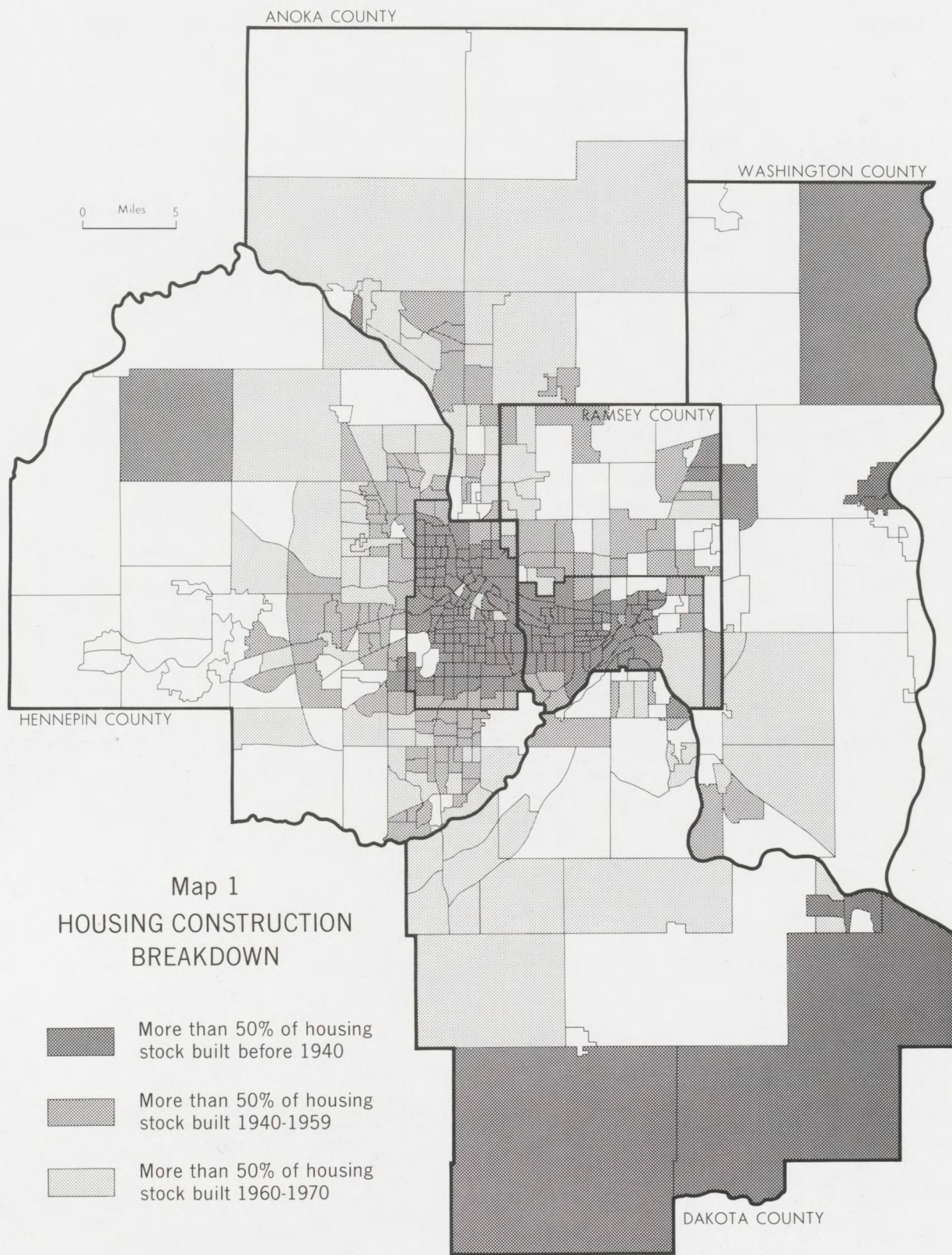
*Much of the information in this section has been garnered from articles that appeared in the Minneapolis Tribune between 1945 and 1955.

After 1951, VA loans were very difficult to obtain in the Twin Cities. Many lending institutions stopped handling them altogether. Although both the VA and FHA raised their interest rates 1/2 percent in early 1950, lending rates on government securities increased by 2 percent, narrowing the gap between federally guaranteed loans and other types of long-term investments, thus making other investments more attractive to lenders. Local lenders required 15-20 percent down on VA loans, much higher than the program's required 5 percent down. Lenders also tightened up their policies on eligibility for VA loans with tough credit restrictions. The volume of FHA loans was similarly affected by the tight money market, although these loans fared better since they usually carried a substantial downpayment. Conventional loans were favored over federally guaranteed loans because they carried a 5 percent interest rate and typically required a higher down payment.

The character of housing demand changed over the span of the first ten postwar years. Two-bedroom bungalows were in greatest demand immediately after the war. Since it was a seller's market, buyers settled for houses without any frills or accessories. By 1951 the newspapers had begun to mention a shift in demand toward larger homes. Growing families were cited as the major reason for this shift. Home-buyers also began to demand more built-in features with their houses: garages, utility room, one and a half bathrooms, and so forth. The local housing market in 1952 was seen as neither a buyer's or seller's market, but the balance was sure to be tipped soon and competition forced builders to provide some added features in their homes and use more aggressive selling techniques.

LOCATION OF NEW CONSTRUCTION

Postwar housing construction in the Twin Cities occurred primarily in what may now be called first-tier suburbs. There is a simple reason for this: as Map 1 testifies, most of the land in the central cities was already developed by 1940. Map 1 differentiates census tracts that had more than 50 percent of their 1970 housing inventory built in each of three time periods: prior to 1940, 1940-1959, and 1960-1970. Almost all the tracts in both Minneapolis and St. Paul fall into the first category. It may be said then that the central cities were, for the most part, substantially developed by 1940. The logical location for concentrated activity would be the areas immediately adjacent to the built-up area, that is, the first-tier suburbs. Just as Gans



concluded for American cities in general, so in the Twin Cities it was true that postwar suburbia was merely the latest phase of the urban growth process.

Data on the number of housing starts in the suburbs are highly unreliable because many suburbs did not require building permits, and did not have systems set up for keeping an inventory of new housing starts until well into the 1950s. The graph in figure 6, compiled from several sources of information, shows the differences in number of housing starts between the cities and those suburbs that kept records of housing starts. George Sandquist,



Figure 6. Housing Starts in Minneapolis, St. Paul, and Suburbs. Data from: City of Minneapolis 1959, pp. 2, 15; Minneapolis Tribune, 1 January 1951, p. 11.
*Information before 1950 is for Minneapolis only.

then president of the Minneapolis Home Builders Association, predicted in 1952 that 85 percent of new home building would be in the suburbs (Minneapolis Tribune, 17 February 1952, p. 2F). After 1950 construction rates in the central cities began to decline while building in the suburbs remained high. This is in part due to better reporting from the suburban communities, but the declining rate in the cities is also explained by the disappearance of developable land--by 1956 Minneapolis was 96-98 percent developed (City of Minneapolis 1959, p. 5). The housing construction that occurred in Minneapolis and St. Paul in these later years was mostly concentrated at the outer edges of the city along the suburban boundaries.

Overall, housing construction in the Twin Cities fell after a peak in 1950, and then built back up to a second peak in 1955. Local newspapers attributed the decline in 1951 to two causes: shortages of vital materials; and federal antiinflation measures, in particular "Regulation X," as the newspapers referred to it, a measure passed in the fall of 1950 that made it difficult to obtain conventional loans. Regulation X made its major impact on low-cost housing by effectively decreasing demand, so that construction money was channeled into a smaller number of high-priced housing starts.

Suburban growth meant that new residential developments expanded into the surrounding farmland. Wherever a farmer was willing to sell his land, a developer was generally ready to turn the cornfield into a new subdivision. Table 2 tabulates the diminishing amount of farmland in metropolitan counties

County	1945-1950		1950-1954		1954-1959		1959-1964		1964-1969	
	Acres Lost	% of Total Area	Acres Lost	% of Total Area	Acres Lost	% of Total Area	Acres Lost	% of Total Area	Acres Lost	% of Total Area
Anoka	27	10	46	17	67	25	95	35	114	42
Dakota	14	4	14	4	34	9	44	12	75	21
Hennepin	25	7	45	12	63	17.4	82	24	120	33
Ramsey	11	11	20	20	29	28	34	33	37	36
Washington	5	2	15	6	32	13	51	20	84	34

Table 2. Cumulative Acres of Farmland Lost (in thousands of acres).
Data from: US Census, 1949, 1952, 1956, 1962, 1967, 1972.

over a period of twenty-four years. Expansion of the urbanized area was most rapid to the west of Minneapolis. Greatest losses of farmland acreage occurred in Hennepin County in the first years of the postwar growth, although other counties lost a nearly equal percentage of their farmland after 1954 (except for Ramsey County, which had only 22,000 acres of farmland left by 1954). The location of new development was affected by the terrain: larger developments stayed on the flat outwash plains, which are found much more commonly in the areas bounding Minneapolis than St. Paul. Builders of smaller developments and/or more expensive homes preferred the rolling morainic landscape. Transportation routes and existing development patterns also affected the pattern of new growth. Postwar residential expansion essentially accentuated an existing development pattern characterized by major spokes of growth that either followed transportation routes or favored landscape amenities (Abler et. al. 1976, p. 409).

THE LOCAL HOUSING INDUSTRY

The housing industry in the Twin Cities included very few of the large-scale home builders, as defined by Maisel. The local housing boom was perpetrated by literally hundreds of small builders, building between 6 and 20 homes per year. There were several dozen builders who constructed as many as 50 to 100 houses per year. One of the largest local builders was the Orrin Thompson Company which was constructing 400 homes per year by the early 1950s. Few of the other local builders managed anywhere near this volume of activity.

Annual volume of production limited the amount of capital that individual home builders could invest in land at any one time. Local home builders developed land in three typical concentrations. Small-scale builders generally worked on individual lots or in scattered plots, which were concentrations of three to eight contiguous lots. The postwar developers either filled in vacant lots among the existing houses, or several builders, working simultaneously, bought and developed scattered sites in newly developing subdivisions. Scattered lot development occurred near the city's boundary--the Camden neighborhood in north Minneapolis and sections of northern Richfield were developed in this way. These neighborhoods have more of an urban than suburban character: the lot sizes vary between thirty and fifty feet as opposed to the fifty to seventy foot lots in the suburbs; because of the small scale

of operations and filling between older homes, there is more variety of house style than is found in suburban neighborhoods.

The size of postwar residential development found most commonly in the Twin Cities area is a space of three to five blocks of concentrated building by a single home builder. The builder typically bought a piece of land this size in a new subdivision and began a project that would take one to two years to complete. The process of subdividing the land was carried out by the original landowner who filed the plat. Rectangular gridiron layouts, with no efforts made to provide contours or curves, abound in developments of this type. The home builder laid out and black-topped the streets, built houses, planted boulevard trees, and provided for the installment of cesspools and utilities. The builder would often buy additional land in the same area after the original project was under way. However, when other builders were active in the area, adjacent land was often no longer available, and so the builder would begin a new project in a different area. The pattern of residential development that resulted from the activities of the medium-scale developers shows much intermingling of projects by different developers, and projects of a single developer scattered over a large area.

Large-scale developments were slow to emerge in the Twin Cities. In 1951, Gerald Iverson built 102 homes in Richfield, which the Minneapolis Tribune described as "one of the largest concentrated home developments in the area" (24 June 1951, p. 7E). By 1953 and 1954, developments with 150-250 houses were commonly advertised in the newspapers. With the exception of the large companies, most of the builders involved in large-scale developments required at least two to three years to complete the development.

Large-scale developments differed from small- and medium-sized projects in that the developer conceived the project in its totality at the beginning, rather than making later additions to the area he developed. In all other respects, however, the larger developments were built-up in essentially the same way as the smaller projects. The large-scale developments in the Twin Cities were generally smaller than those described in the national literature. They were also not "developments" as such, because the home builders did not provide for commercial facilities and public services to serve the residents.

In spite of the relatively small-scale character of the industry, postwar housing construction in the Twin Cities achieved no small degree of uni-

formity in style. Among those builders with a small volume of production there were a large number of custom home builders who catered to the housing demands of individual households, usually in the higher income ranges of the demand spectrum. Many of the small-scale builders, and certainly all of the medium- and large-scale builders, fell into the class of merchant builders that catered to the large volume of middle-income housing demand. There was very little variation among builders in the style of house they produced. In the late 1940s, the two-bedroom Cape Cod style bungalow with expandable attic was the most common type of house built locally (figure 7). By 1950



Figure 7. Local Cape Cod house style.

the Cape Cods were being replaced by attic-less "ramblers" with unfinished basements (figure 8). These unpretentious four-room houses provided 720-900 square feet of living space and sold in the local housing market for \$7,500 to \$9,000. Don Morrison recently described his first Minneapolis home to Minneapolis Star readers: "It was one of about 250 ticky-tack postwar boxes--

identical except for alternating peak or hip roofs, vertical or horizontal siding and four assorted pastel shades of paint--that were set down on a newly skinned cornfield in Crystal Village. It was of prefab construction without a scintilla of class or a single elegant feature" (2 December 1976, p. 5C). As home buyers began to demand larger homes, the two-bedroom rambler evolved



Figure 8. Local rambler house style.

during the mid-1950s into a three-bedroom rambler that sold for \$11,000 to \$12,000 (figure 9). Demands from home buyers for more frills and accessories also forced home builders to provide some added attractions with their homes. The billboard pictured in figure 10 dates from this phase of the housing boom.



Figure 9. Local three-bedroom rambler, vintage 1955.

Here are 38 Reasons WHY THIS IS YOUR Best HOME Buy!

1. OVER 1058 SQ. FT.
2. FORMICA COUNTER TOPS
3. COLORED BATH FIXTURES
4. STEEL BEAMS
5. BLACK TOP STREETS
6. NUTONE HOOD FAN
7. BIRCH KITCHEN CABINETS
8. 1 3/4" BIRCH SLAB DOORS
9. HIP ROOFS w/ 2 FT. OVERHANG
10. THERMOPANE WINDOW
11. #1 COLORED CEDAR SHAKES
12. FULL BASEMENT
13. PERIMETER HEAT BY WATERBURY
14. ROCK WOOL INSULATION
15. FULLY TILED BATH & SHOWER
16. MR. & MRS. VANITY MEDICINE CABINET
17. TILED RANGE RECESS
18. BUILT IN *JE* RANGE & OVEN
19. TILED VESTIBULE
20. BOOK SHELVES *IN* DINING ELL
21. SLIDING DOOR *IN* KITCHEN
22. ARMSTRONG LINOLEUM *IN* KITCHEN
23. DOUBLE SINK
24. AUTOMATIC 30 GAL. WATER HEATER
25. 75 FT. SPACIOUS LOTS
26. SODDED BOULEVARDS
27. DEVAC COMBINATION WINDOWS
28. NUTONE CLOCK & CHIME *IN* KITCHEN
29. FULLY WEATHER STRIPPED & INSULATED
30. WARDROBE CLOSET
31. SELECT OAK FLOORS
32. PLANTER BOX *IN* VESTIBULE
33. WINDOW SHADES THRU-OUT
34. CLOSE *TO* TRANSPORTATION SHOPPING CENTER & SCHOOLS
35. 1 YEAR WRITTEN WARRANTY
36. GUARANTEED G.I. & F.H.A. FINANCING
37. CHOICE *OF* 5 FRONTS

38 \$12,600.

Figure 10. Twin Cities new home advertisement, circa 1953-1954.

SOCIOLOGY OF POSTWAR NEIGHBORHOODS

Definition of Postwar Tracts

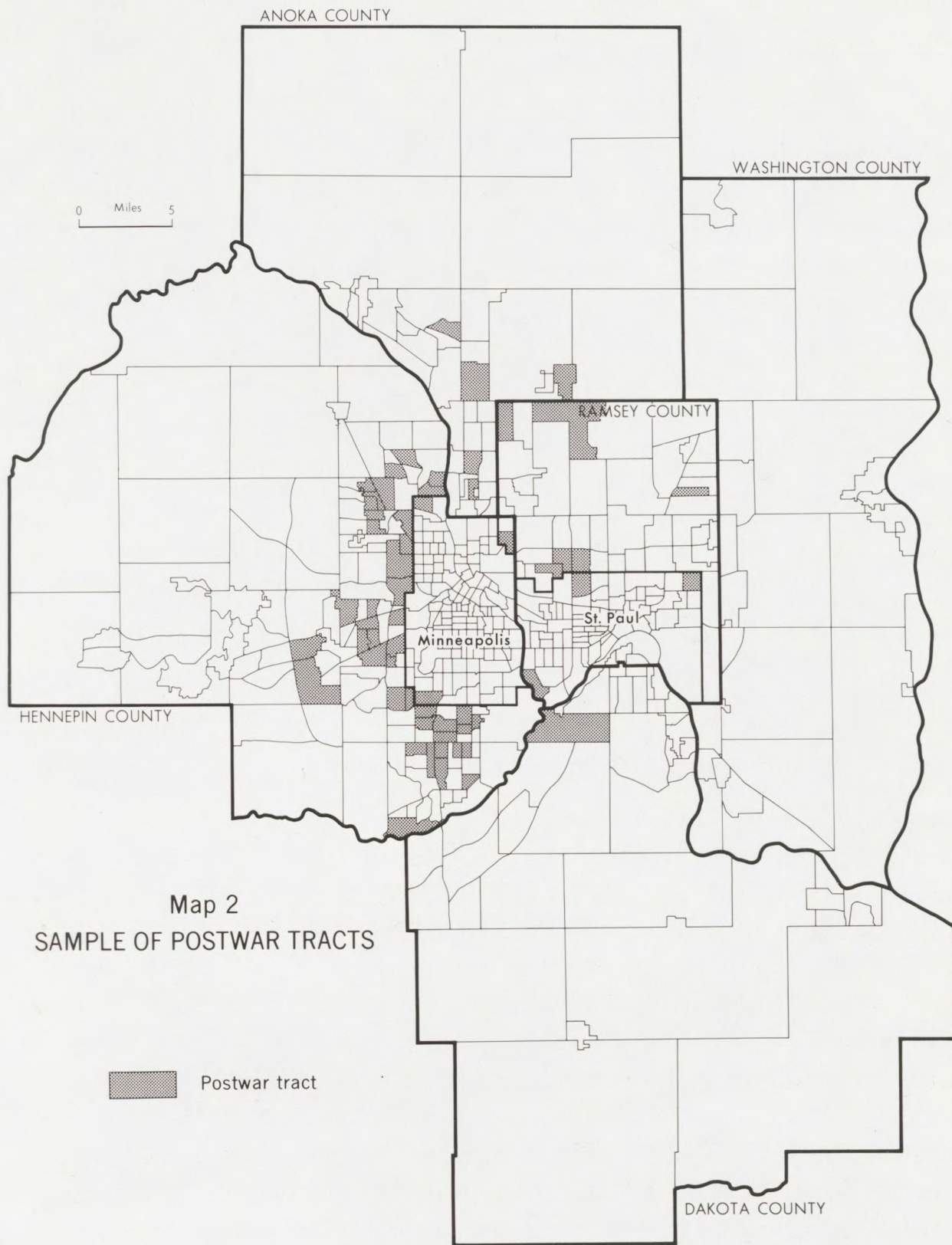
In order to examine the postwar housing boom from the perspective of the overall residential geography of the Twin Cities, areas of postwar residential development were defined and census data was used to compare them to all other residential areas in the metropolitan area. The postwar residential areas were defined as any census tract where at least 65 percent of the housing stock as reported in the 1970 U.S. Census was built between 1940 and 1960. The broad span of years was necessary in order to encompass the active period of postwar housing construction which lasted from 1945 to 1956. The resulting sample contained sixty census tracts located primarily in the first-tier suburbs (map 2). The sample tracts represent 12.3 percent of the tracts in the Twin Cities Standard Metropolitan Statistical Area (SMSA) as of 1970. These tracts account for 28 percent of the housing built in the metropolitan area during the twenty year span, indicating a high concentration of postwar housing construction. Concentrations were higher in some areas than in others: sample tracts in Hennepin County account for 16 percent of the tracts and 35 percent of the postwar housing construction in that county.

Analysis of Census Data

In order to analyze the postwar residential tracts in terms relevant to the suburban image presented in Part I, census data for several variables were used to compare postwar tracts with all census tracts in the SMSA. Table 3 presents the mean values for these two subsets of tracts for three census years.

Comparison of the means shows that the characteristics of the postwar tracts did not drastically change over the twenty year period. The postwar tracts are above the metropolitan average on indices of socio-economic status: income, occupation, education. The postwar tracts are characterized by younger families, with higher percentages of school-age children and higher densities per unit. House values in postwar tracts are generally lower than house values elsewhere in the SMSA in both the 1950 and 1970 censuses. The large number of newly built houses in postwar areas in 1960 pushed the average median house value in these tracts above the metropolitan average.

Three census variables--median income, percent of the workforce in professional occupations, and percent of the population in kindergarten through



Census Variable	1950		1960		1970	
	Mpls./ St. Paul	Postwar Sample	SMSA	Postwar Sample	SMSA	Postwar Sample
General:						
Median Income	\$3,200	\$3,700	\$6,800	\$7,800	\$11,000	\$13,200
Median House Value	\$9,898	\$9,087	\$14,600	\$16,600	\$21,500	\$20,700
Number of persons per unit	2.8	3.4	2.9	3.8	2.8	3.3
Percent of housing units owner-occupied	53%	64%	65%	87%	63%	80%
Age:						
Percent of population under 18	25.7%	38.1%	36.7%	45.5%	36.3%	38.0%
Percent of population in kindergarten through eighth grade	12.7%	15.9%	17.7%	22.0%	19.0%	20.7%
Employment:						
Percent of workforce self-employed	9.9%	10.5%	7.6%	8.5%	4.4%	4.3%
Percent of employed population in pro- fessional positions	11.5%	13.4%	13.8%	16.6%	18.3%	17.9%
Education:						
Median school years completed	11.0%	11.7%	12.1%	12.4%	12.4%	12.6%
Percent of population (25 years and older) college-graduated	8.3%	9.1%	10.4%	13.4%	14.8%	15.1%

Table 3. Comparison of Census Data for Postwar Tracts and all Census Tracts.

eighth grade--were chosen to examine more closely the relationship of postwar tracts to other tracts in terms of the social and demographic characteristics of the residents. The first two variables measure socioeconomic characteristics of the residents. The third variable serves as a surrogate for stage of life-cycle. For the 1950 census a substitute measure--percent of the population five to fourteen years of age--was used to represent stage of life-cycle predominant among the population.

The histograms presented in figures 11 through 19 illustrate the distribution of values for the two subsets of census tracts on these variables for three census years. Only one-third of the postwar housing construction had been completed by 1950, so the 1950 census data may be assumed to measure an elementary stage in the process of postwar change. The 1950 Census reported

tract data for the central cities of Minneapolis and St. Paul, and for only a very limited "urbanized area" beyond the city limits, so that many of the tracts in the postwar sample are omitted. In addition, subdivision of census tracts created an increased number of tracts in the SMSA at each successive census year. The sixty postwar tracts by 1970 tract definitions are comparable in area to forty-nine tracts in the 1960 Census, and to nine tracts in the 1950 Census.

The Developing Suburbs: 1950-1960

If we are to believe Mumford, in 1950 the postwar tracts would have been emerging from their position as the "refuge of the rich." In view of this, it is not surprising to find in figure 11 that these tracts were above average in median income in 1950. The postwar areas are clearly distinguished from the other tracts in terms of the percentage of the population ages five through fourteen (figure 13). By 1950 there were already a large number of young families living in the postwar tracts. Unlike the other measures, the occupation measure shows a high degree of diversity among postwar tracts (figure 12).

Between 1950 and 1960, a shift in the distribution of values on these measures is evident for all census tracts in the Twin Cities. This change is a reflection of a continued healthy economy and high birthrate during the first decade after World War II. Census data for 1960 most accurately portray postwar suburbia. There is no evidence in the data shown in figures 14-16 that would dispel the myth that postwar suburbia was inhabited by middle-class, young families. The measures of income and family status (figures 14 and 15) show the postwar tracts grouped above the mean for the SMSA. The concentration of postwar tracts over a narrow segment of the range of all tracts (confined to the upper half of the distribution) suggests a high degree of similarity among postwar tracts.

Can this evidence be extended to support the claim of homogeneity among residents of postwar neighborhoods? The conclusion was drawn earlier that the forces that attracted residents to new postwar housing developments discriminated in favor of families with similar incomes and similar family status, by virtue of the uniform price and the bundle of housing services offered. This similarity certainly is true of the postwar sample of census tracts. Homogeneity, however, is not a variable that is measured by the cen-

sus, nor can it be easily discerned from census data. The type of population homogeneity that was advocated by the suburban myth included similarity of tastes, consumer behavior, and leisure activity. The occupation variable is a better measure of this type of homogeneity since it seeks to identify a split between predominately blue-collar and predominately white-collar population groups, groups which are known to differ in their values and behavior. Where the percentage of the population within a tract that is in professional occupations is either very high or very low, one would expect to find a population homogeneous in terms of its residents' tastes and backgrounds. The histogram in figure 15 shows that postwar areas varied widely in the proportion of population that was employed in these occupations: the postwar tracts have a distribution very similar to the distribution of the rest of the tracts on this variable, even though the average for the postwar tracts is slightly above the average for the SMSA.

Post-1960 Change

The unique postwar character of the sample of postwar census tracts began to be transformed after 1960. The housing boom was on the wane by 1956-1957 and the birthrate had declined to a near normal prewar level by the end of the decade of the 1950s. Post-1960 housing construction in the postwar tracts was unremarkable from housing construction elsewhere in terms of house style and intensity of house building activity. New homes and apartment buildings filled in the blocks that had been left vacant by postwar builders. By 1970 the postwar suburbs were no longer on the urban fringe: the urban frontier progressed during the 1960s into a second-tier of suburban communities, where the majority of new residential development took place.

The 1970 census data must be examined in light of these transformations in both the postwar tracts and the whole metropolitan area. While the postwar tracts retain a higher average value on income and age variables than the rest of the tracts (figures 17 and 19), the percentage of the workforce in professional positions in the postwar tracts has actually dropped below the metropolitan average (figure 18). The concentration of values over a narrow part of the range is no longer apparent among postwar tracts in 1970. The family status values are as diverse as those for occupational status. Median incomes do, however, remain somewhat uniform among the tracts.

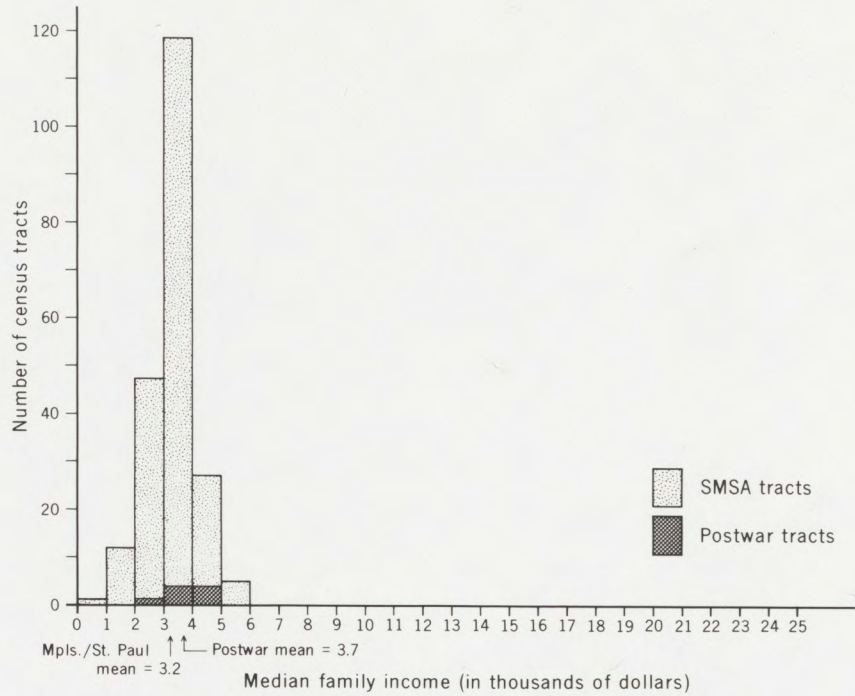


Figure 11. Median Family Income, 1950.



Figure 12. Percent of employed population in professional occupations, 1950.

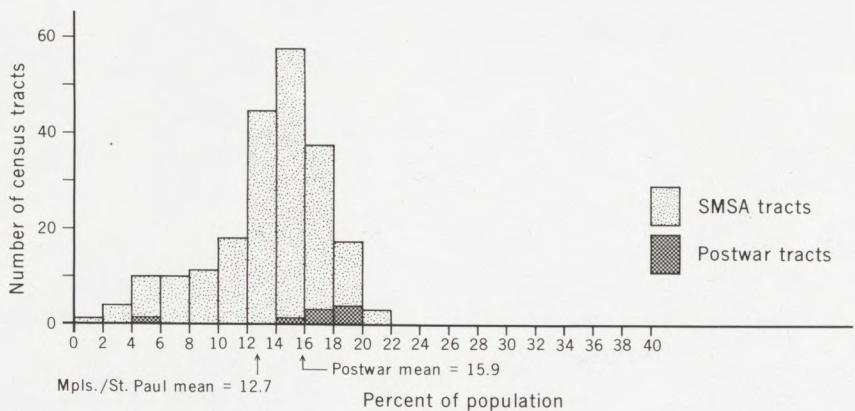


Figure 13. Percent of population ages five through fourteen, 1950.

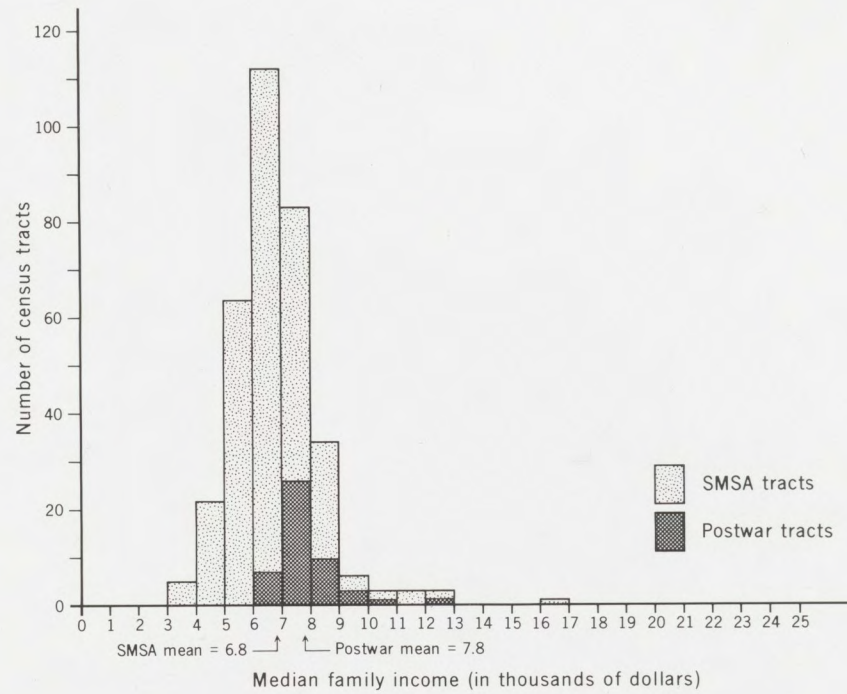


Figure 14. Median family income, 1960.

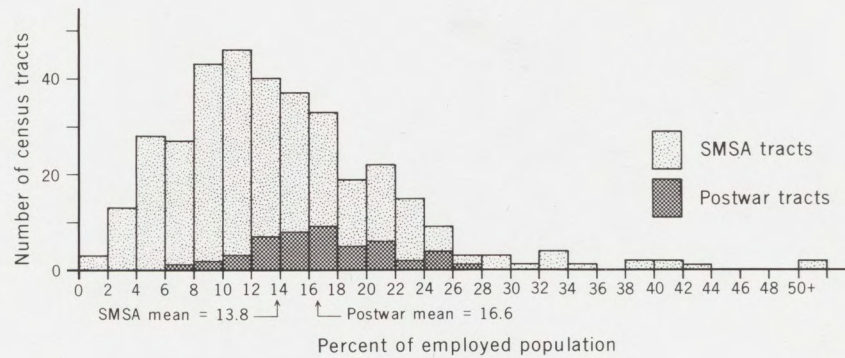


Figure 15. Percent of employed population in professional occupations, 1960.

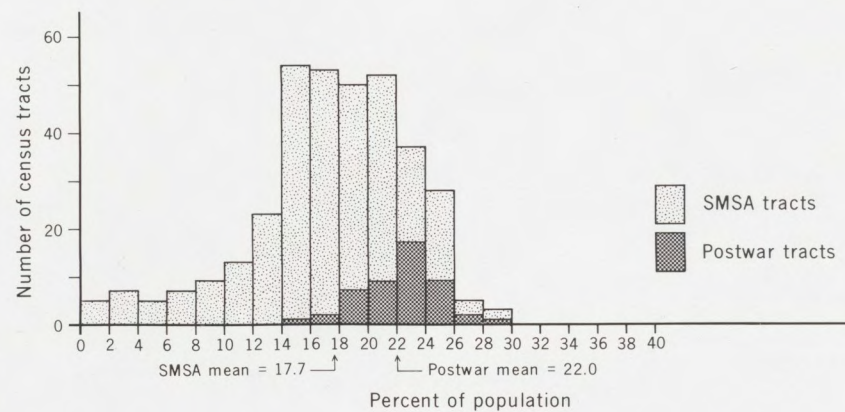


Figure 16. Percent of population in kindergarten through eighth grade, 1960.

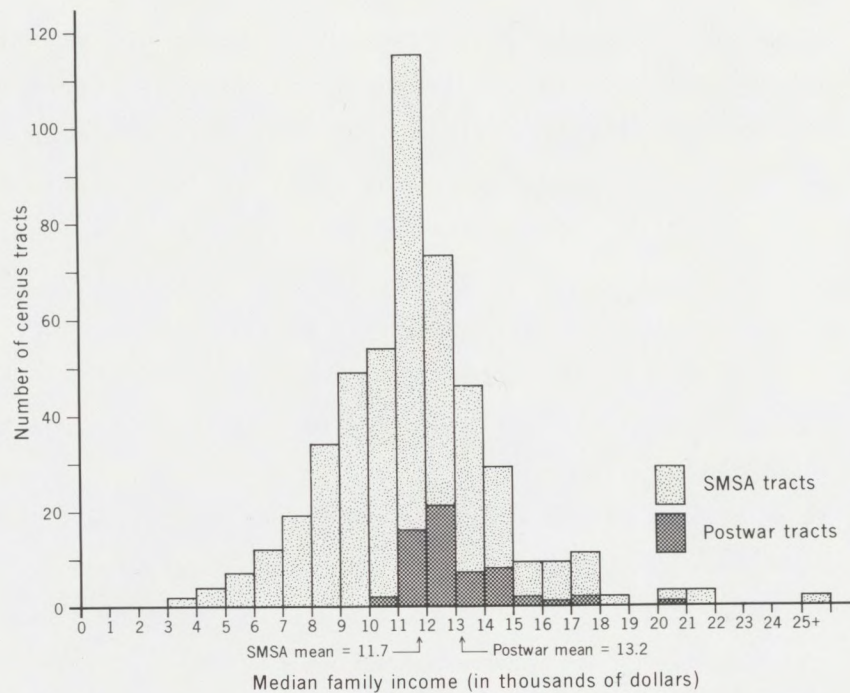


Figure 17. Median family income, 1970.

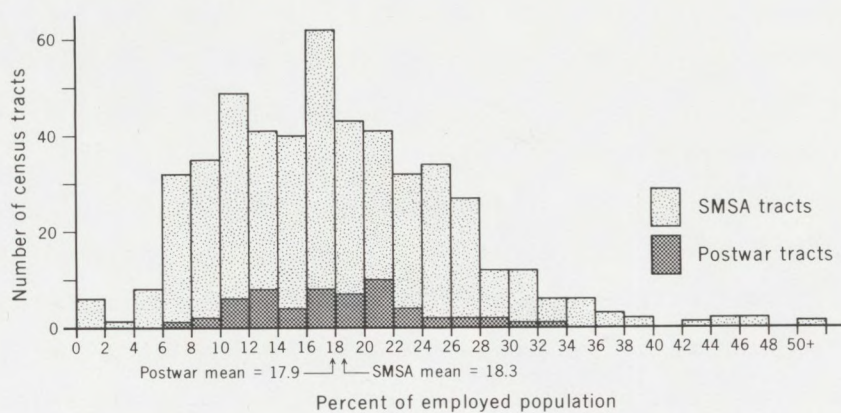


Figure 18. Percent of employed population in professional occupations, 1970.

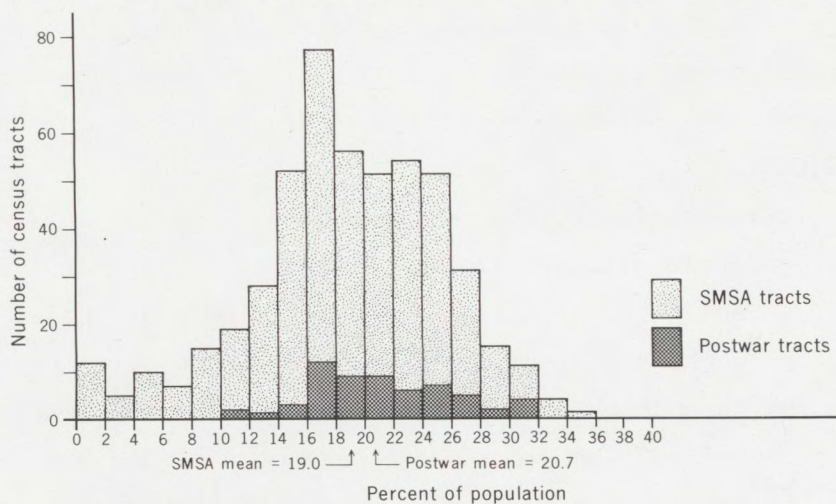


Figure 19. Percent of population in kindergarten through eighth grade, 1970.

The histograms indicate that over the twenty year span of census data, there have been both absolute changes in the structure of income, age, and occupation in all metropolitan census tracts, and changes in the distribution of postwar tracts relative to the distribution of all other metropolitan tracts. Absolute changes in the values of these variables have been explained in terms of the changes that the postwar economic boom brought to American society. Relative changes between the characteristics of postwar residential tracts and other tracts are more pertinent to the question of a uniquely suburban lifestyle and mentality as professed by the advocates of the suburban myth.

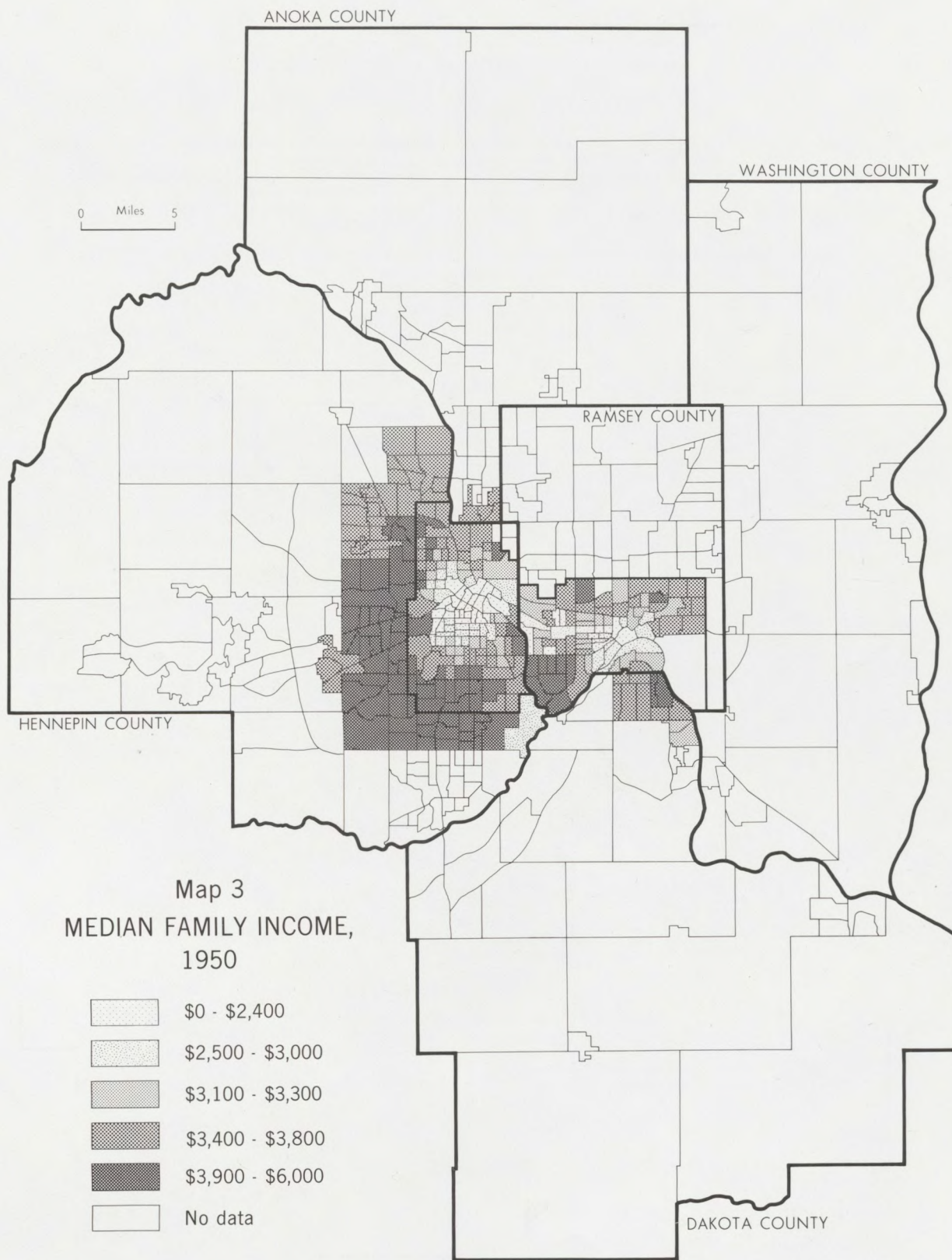
The nature of the changing relationship between the postwar areas and the remainder of the urban area is more clearly expressed in geographical rather than statistical terms. The series of maps that follow (maps 3-11) present the data that is contained in figures 11 through 19 in order to illustrate the changing geographical distribution of values. Based on each histogram, census tracts were split into five classes of roughly equal number, representing a range from extremely high to extremely low values. A tract appearing in the extremely high category is thus in the top one-fifth of the distribution on that variable.

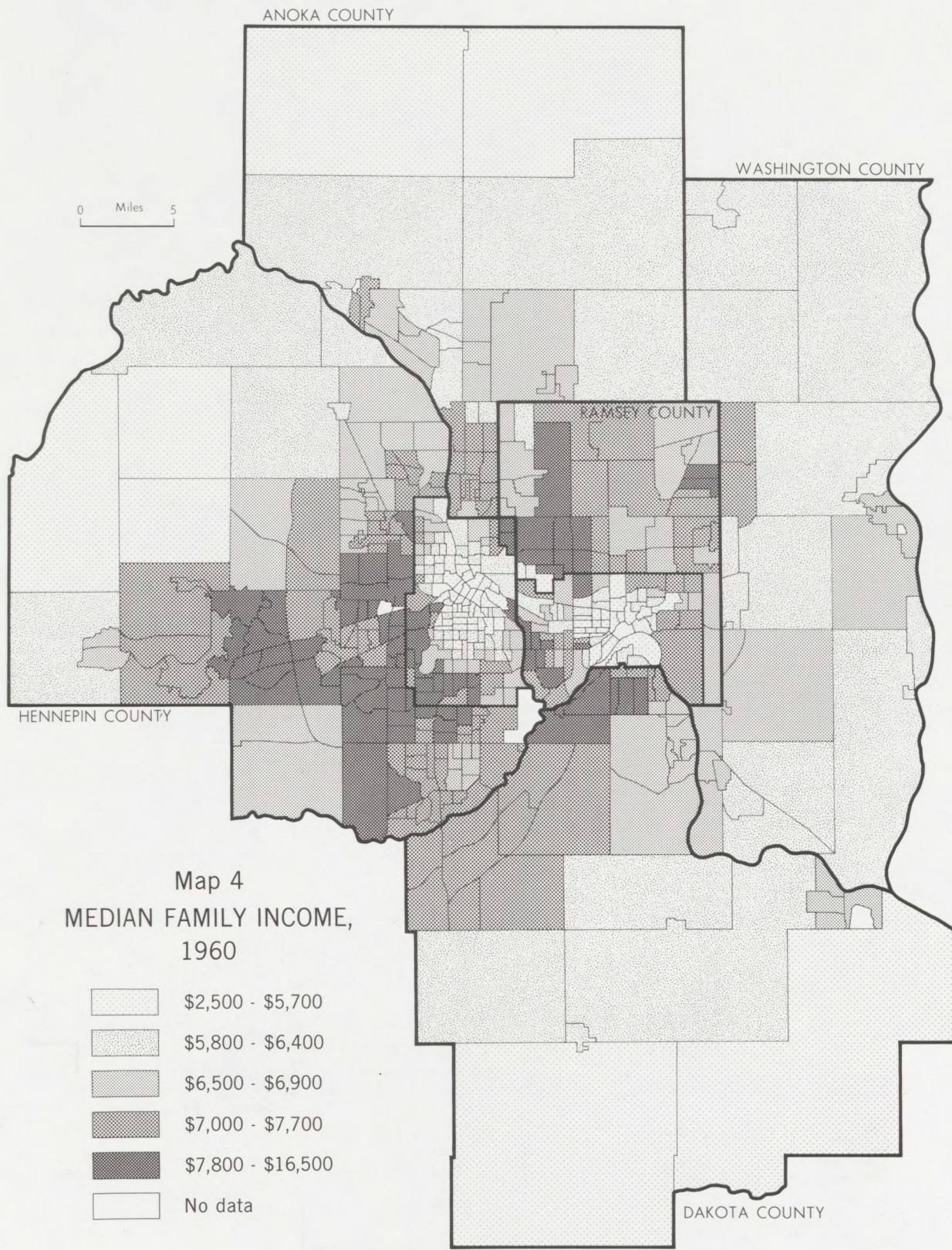
Where the trend in the changing distribution of postwar tracts was only vaguely evident in the histograms, it is precisely defined in the maps. Concentrations of young families, and professional workers with higher than average incomes, have moved outward from the city over time, following the expanding urban frontier. The extremely high values for all three variables occur primarily in the first-tier suburbs in 1960, in the areas where new postwar home building had concentrated during the preceding decade. These extremely high values had moved outward by 1970, leaving many postwar tracts in average or below average classes of income, professional status, and young family status.

It is not surprising to find young, upwardly mobile families in the vicinity of new residential development. Seen in this light, postwar suburbia was just one phase of the normal process of residential expansion that causes a shift in the distribution of different population groups.







The phenomenon of postwar suburbia is as well explained by what happened after 1960 as by what took place between 1940 and 1960. Some may argue that the postwar suburban expansion was the harbinger of subsequent suburban and

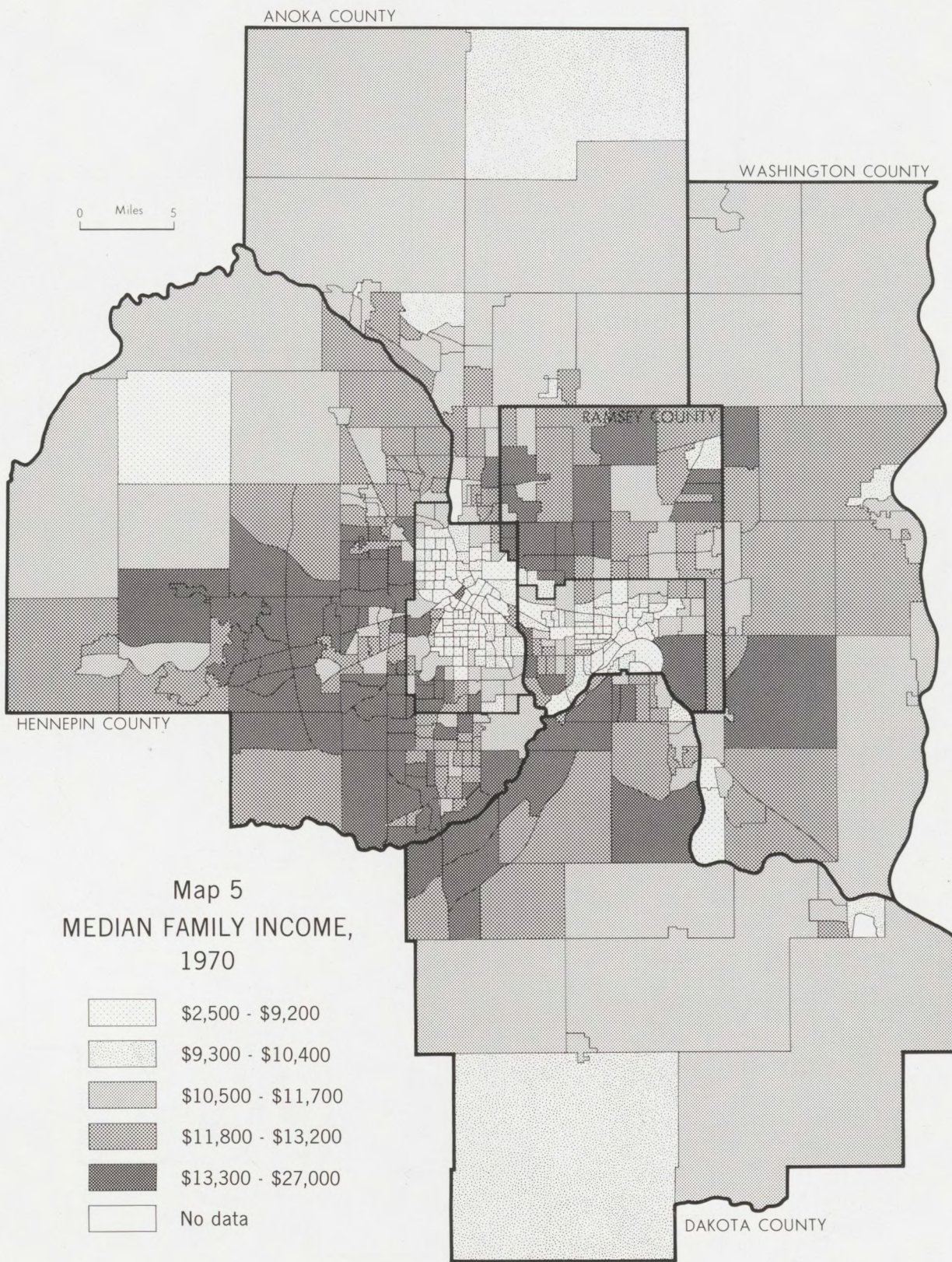
exurban growth around American cities. Be that as it may, the critics of postwar suburbia clearly did not consider changes that would occur with the passage of time, except to assert that the new communities would deteriorate into slums. They imputed a sociological nature to the postwar suburbs based on their location and type of development. Despite their structural rigidity --houses are very durable--the nature of the postwar suburbs has changed as a result of their changing position in the total urban environment. The postwar suburbs occupied an ecological niche in the urban environment which has now been preempted by the second-ring suburbs.

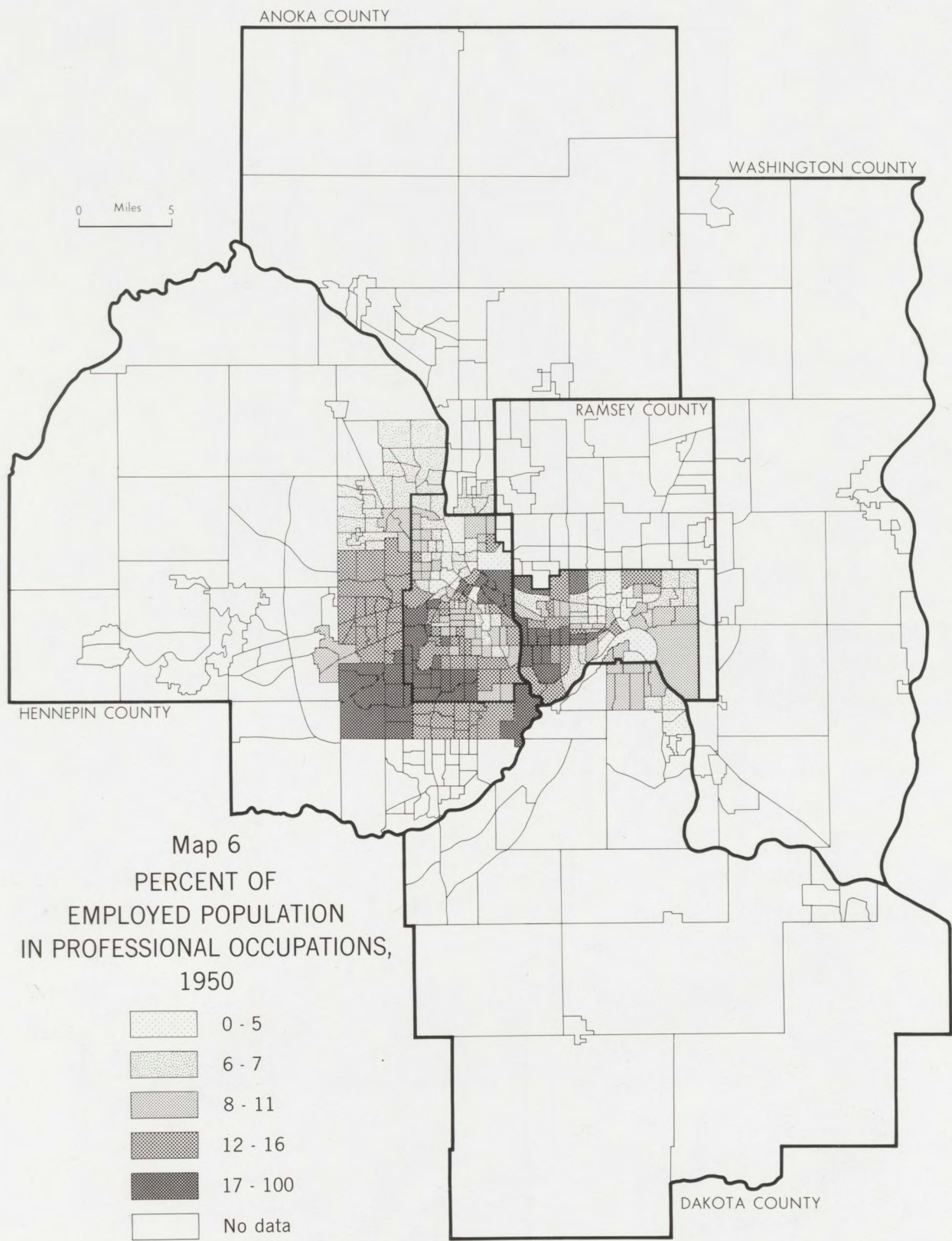










Map 4
 MEDIAN FAMILY INCOME,
 1960

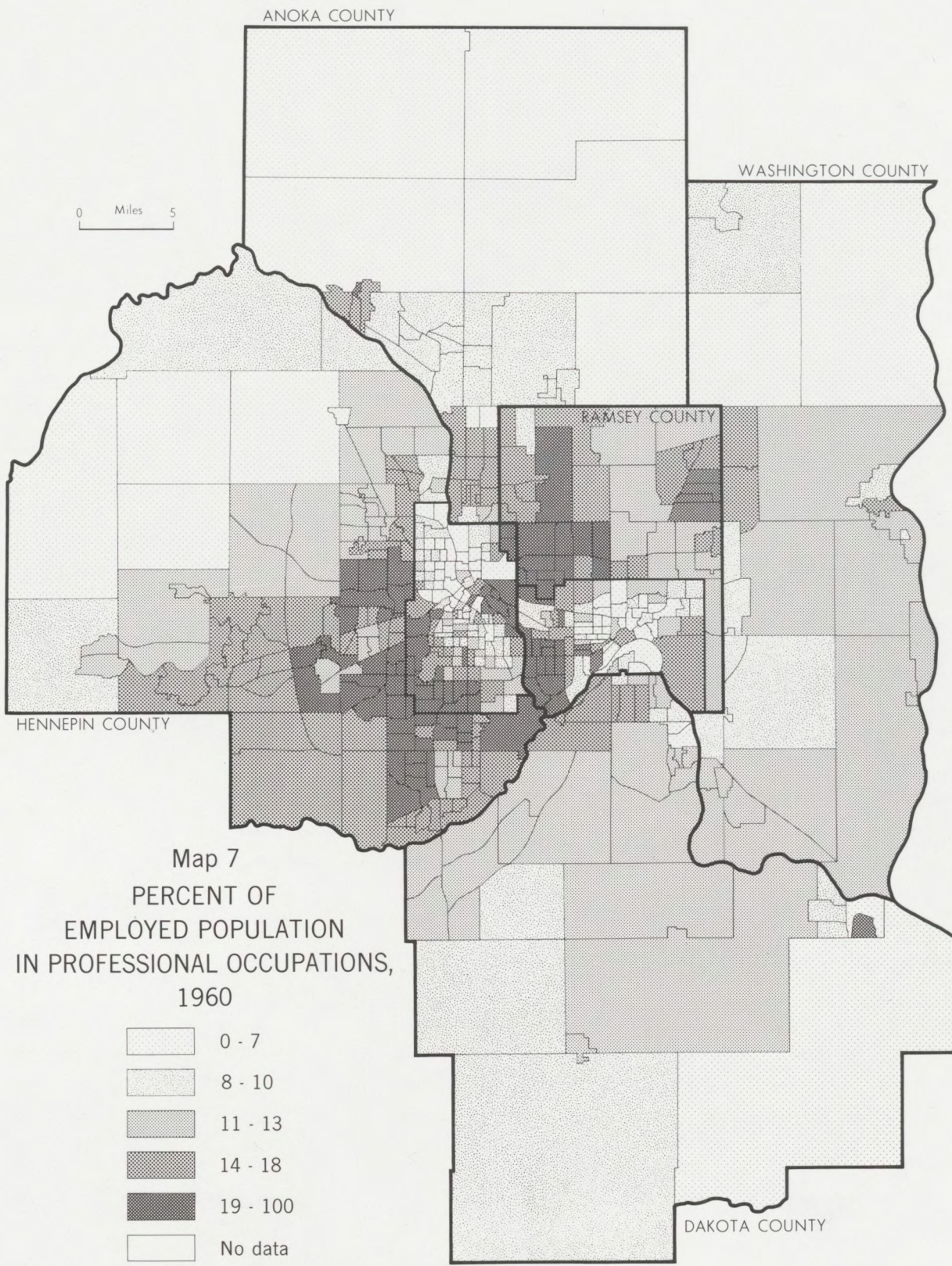
-  \$2,500 - \$5,700
-  \$5,800 - \$6,400
-  \$6,500 - \$6,900
-  \$7,000 - \$7,700
-  \$7,800 - \$16,500
-  No data

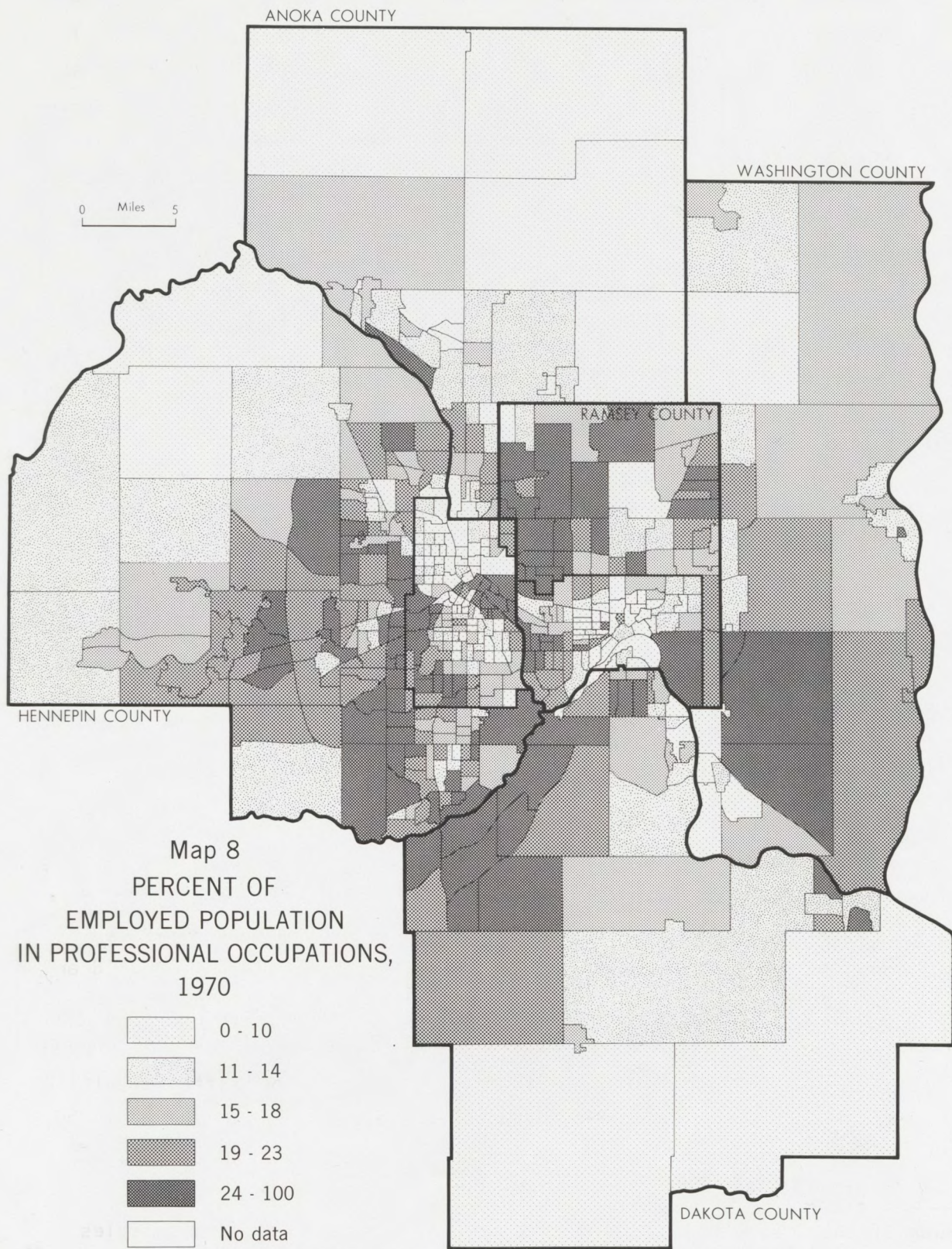


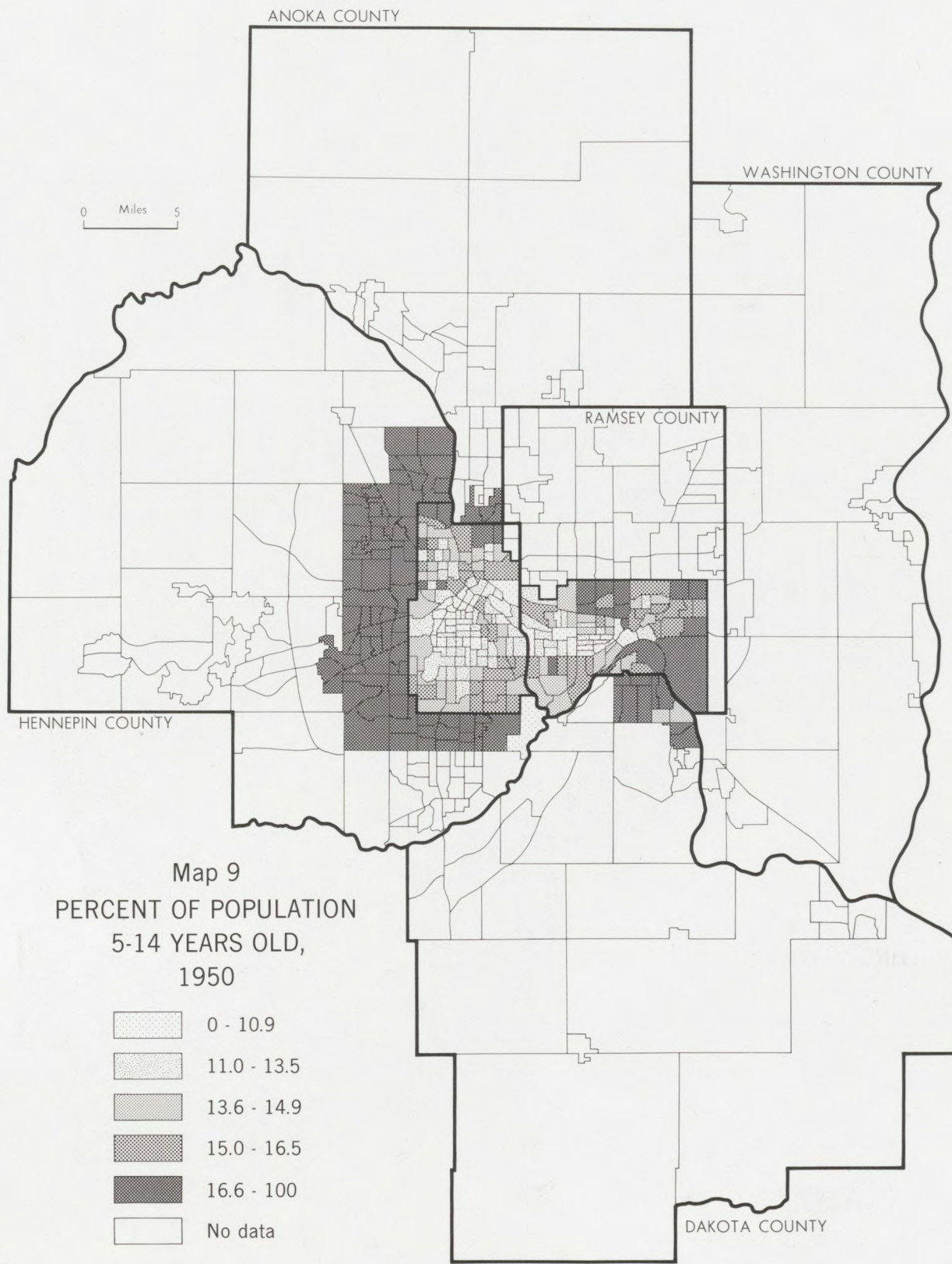


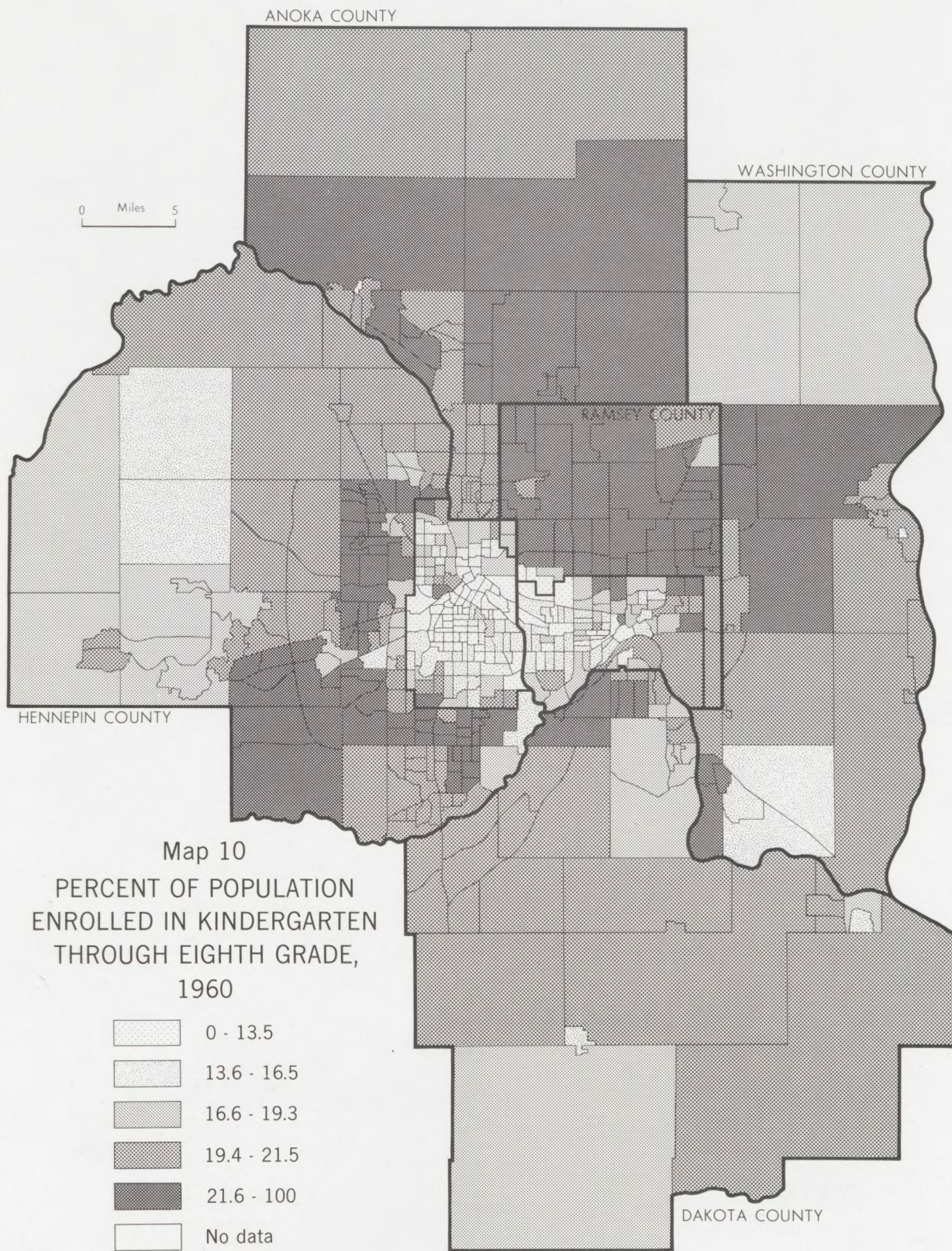
Map 6
 PERCENT OF
 EMPLOYED POPULATION
 IN PROFESSIONAL OCCUPATIONS,
 1950

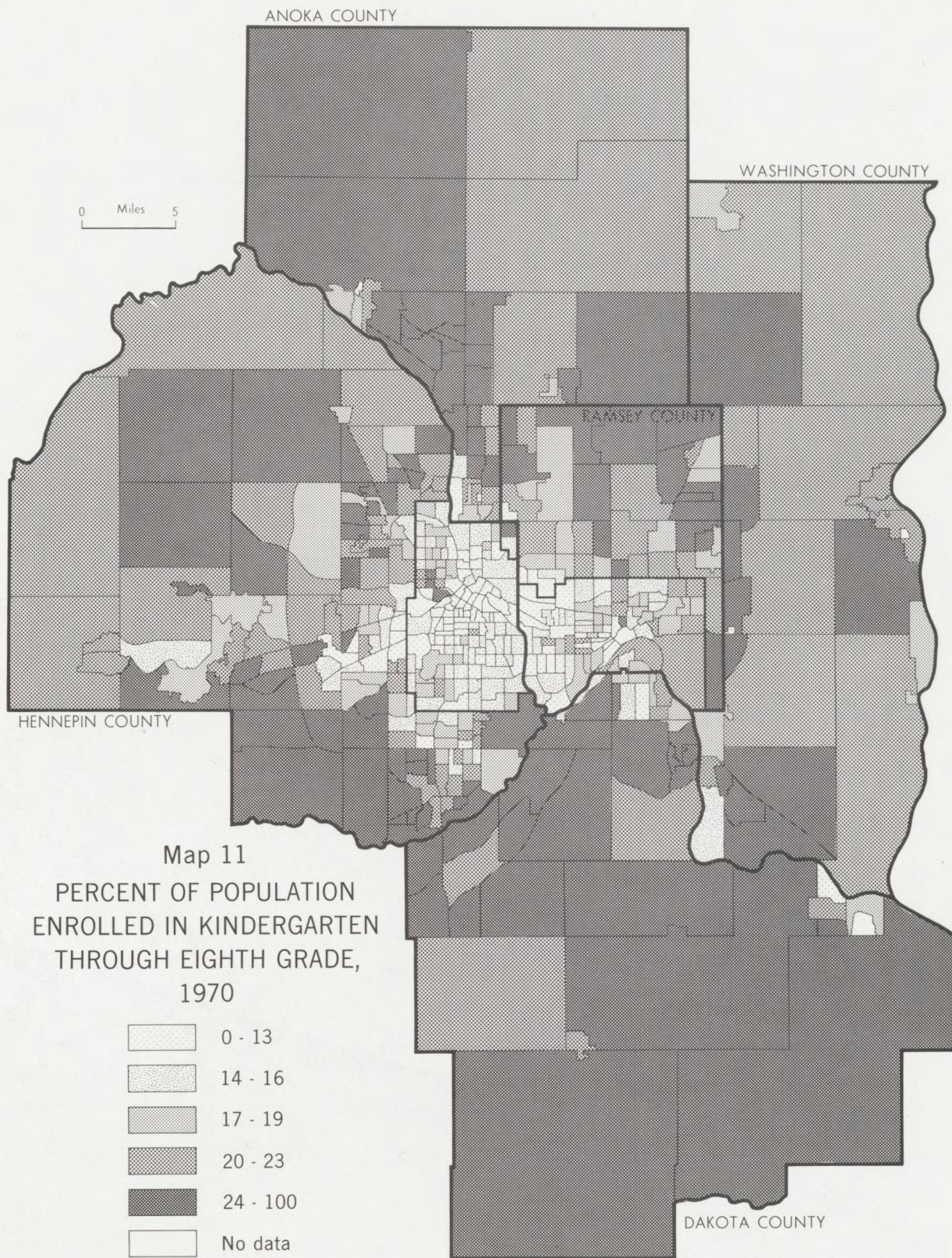
-  0 - 5
-  6 - 7
-  8 - 11
-  12 - 16
-  17 - 100
-  No data











PART III: ANALYSIS OF NEIGHBORHOOD CHANGE

The sociological studies of postwar housing dealt with new developments and the first occupants of these developments. The critics drew their apocalyptic conclusions before the rapidly occupied tracts had the chance to develop a neighborhood character such as is found in older neighborhoods. It required a patina rendered by the passage of time to soothe the evil of the suburbs. Today, some twenty-five years after their construction, the postwar residential tracts are found to have had diverse histories. Some of these interminable rows of houses have been softened by the maturation of boulevard trees and other landscaping and vegetation, the addition of sidewalks and gutters to the streets, as well as alterations on the houses themselves--room additions, porches, garages, dormers--which dispel the original uniform character of the block (figure 20). In contrast, others stand almost as stark as the day they were built (figure 21).



Figure 20. Postwar tract muted with landscaping.



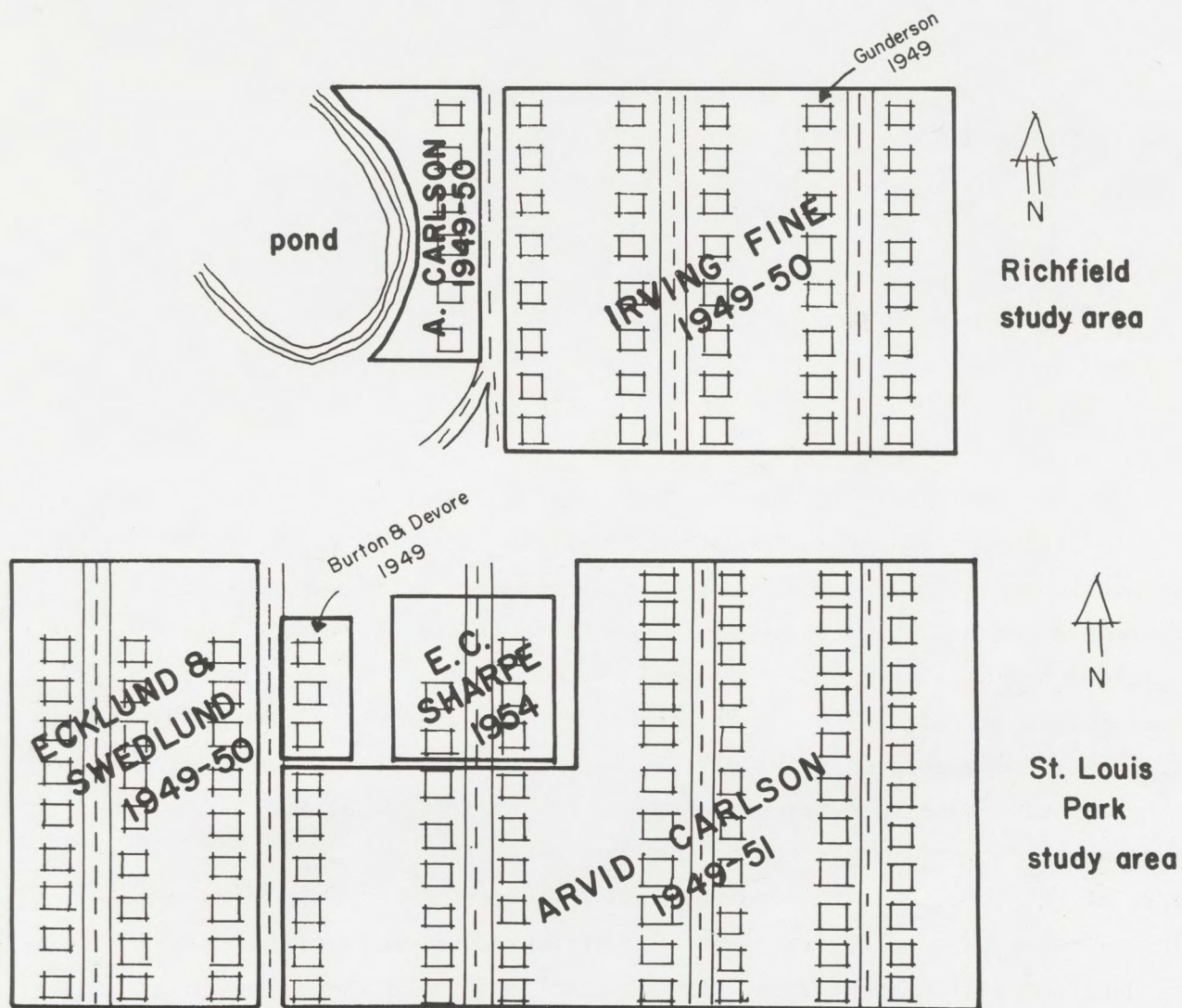
Figure 21. Postwar tract that retains its uniform character.

The study of change in postwar housing tracts can be taken right down to the housing unit itself. Each house has an economic life during which it produces a succession of "products" as different households use it (Smith 1970, p. 17). When a family is no longer satisfied with the bundle of services of a particular unit, it either moves or it modifies the unit. Each house ages differently depending on the activities of the succession of owners.

For each house in a tract there is an historical profile and record of occupancy. The postwar tracts are now one generation old. What divergent sorts of histories have the individual units experienced? What type of diversity might be found among the stream of residents who have occupied a single house or a block of houses? Are they as uniform as the census data would lead us to believe? The analysis that follows seeks to answer these questions by exploring the occupancy histories of two typical postwar residential neighborhoods in the suburbs around Minneapolis.

DESCRIPTION OF STUDY AREAS

The two areas chosen for detailed analysis--a group of three blocks in Richfield and a group of five blocks in St. Louis Park--are both located in the middle of larger subdivisions that were rapidly developed between 1949 and 1951 by several small- and medium-scale home builders. The blocks were not randomly chosen, but were chosen because they were typical of the scale and uniformity of local postwar home building. The blocks in the two samples include parts of projects of several builders. Map 12 details the two study areas, giving names of builders and dates of construction. Most homes were built between 1949-1951, but one small area dates from 1954.



Map 12. Map of the study areas.

The houses in the two samples are almost exclusively four-room (two-bedroom, kitchen, living room) houses that had original sales prices between \$7,000 and \$9,500. Detailed characteristics of the different builder's houses are as follows:

Richfield:

Arvid Carlson: 6 houses; 716-884 sq. ft., \$8,500

Irving Fine: 37 houses, 884 sq. ft., \$7,500

3 houses; 810 sq. ft., \$7,000

Gunderson: 1 house; 888 sq. ft., \$10,000

St. Louis Park:

Arvid Carlson: 61 houses; 720 sq. ft., \$8,000 (1 for \$7,500)

Ecklund and Swedlund: 27 houses; 720-952 sq. ft., \$8,500-9,500

Burton and Devore: 3 houses; 720-1000 sq. ft., \$7,500-10,000

E.C. Sharpe: 5 houses; 1000 sq. ft., \$10,500-12,000

METHOD

For the purpose of establishing an historical profile and record of occupancy for each unit in the two neighborhoods, three types of information were compiled:

- a record of all the owners, dates of ownership, and occupation of the homeowner was compiled from information provided by the Suburban Polk Directories. The directories were begun in 1956, so there is some uncertainty in the record before this date.
- ages of children living at each address were compiled from the Sun Newspaper Directories. These directories were begun in 1965 and so there is some uncertainty in this data, too.
- structural modifications made to the lot and the house were compiled from building permit records kept by each city's administrative offices. Both St. Louis Park and Richfield were among the suburban communities requiring building permits by the late 1940s.

OCCUPANCY DATA

The occupancy records for each house were grouped and analyzed for trends. During their twenty-five year histories, 469 households have occupied the houses in the two neighborhoods. The turnover rate among homeowners was high during the first few years. By the end of the first decade, two-thirds of the original owners had moved away. The year 1957 was a peak year for families to move out. This was the seventh year of occupancy for the original owners and just enough time, one might speculate, for a growing family to outgrow the confines of a four-room house.

The annual turnover rates were erratic from year to year, fluctuating around an average of 1-1.3 per block in the Richfield sample, to 1.7-2.3 per block in the St. Louis Park sample. The high rate in 1961 in the St. Louis Park sample (figure 22) is due to a single block on which nearly one-half the houses changed hands in that year.

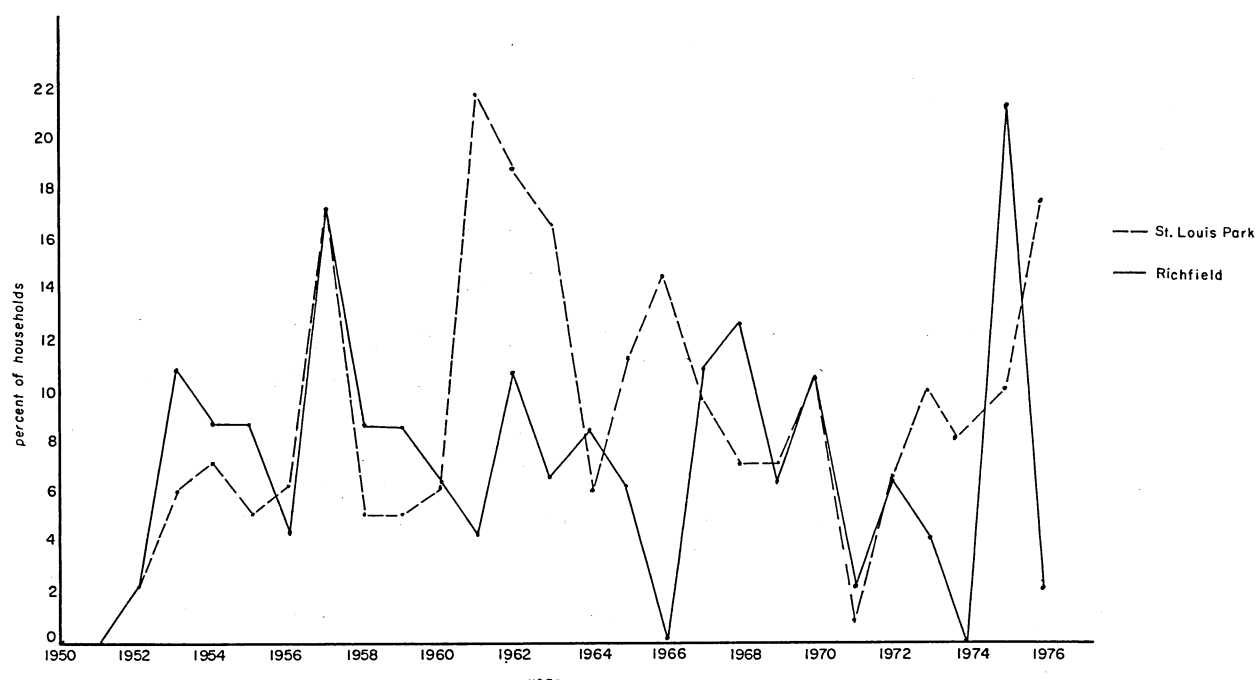


Figure 22. Annual turnover rate.

Length of occupancy is biased toward short terms (figure 23). This pattern is more pronounced in St. Louis Park, as shown in the respective median length of tenure for the two samples. This works out to an average 3.09 owners per house in the Richfield sample, 3.45 in the St. Louis Park sample. These averages, however, mask a range which goes as high as ten owners per

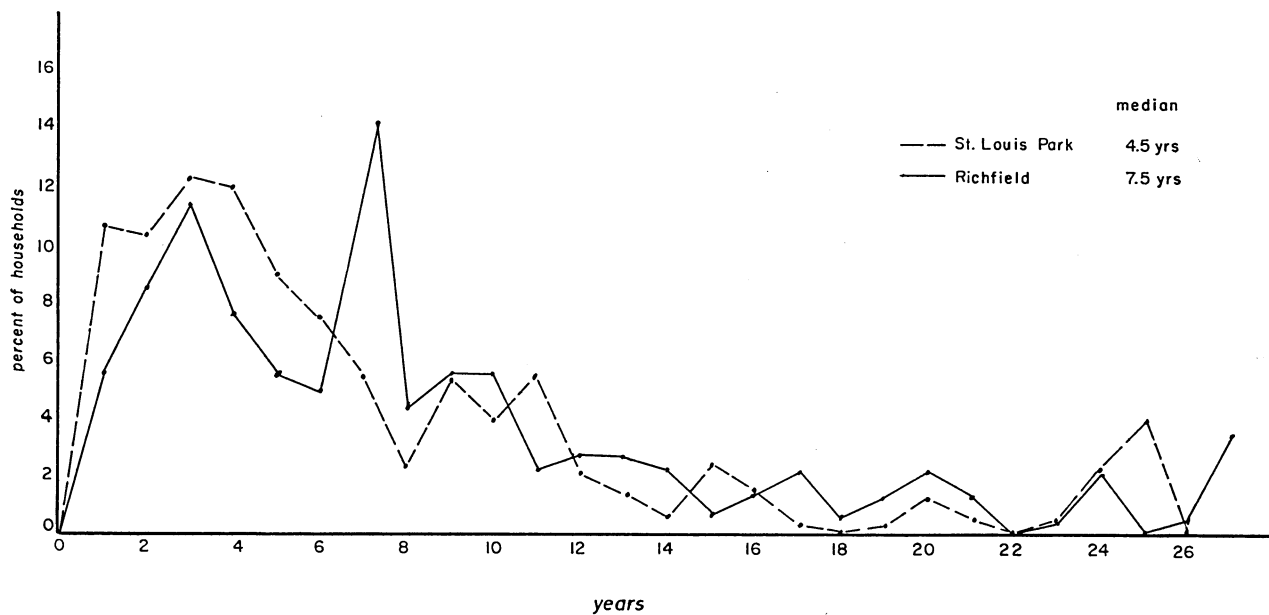


Figure 23. Length of occupancy.

house over the twenty-five year period. Each block has two or three of the original owners remaining.

Who Moved In?

The original occupants of these two neighborhoods were distributed fairly similarly among the occupational classes. Classification of occupations was based on the system of categories used in 1970 Census of Population, Classification of Industries and Occupations. The breakdown is as follows:

White-collar 1: professional, technical and kindred workers,
managers, administrators, proprietors

White-collar 2: sales workers, clerical and kindred workers

Blue-collar 1: craftsmen, foremen and kindred workers,
operatives, except transport

Blue-collar 2: transport, equipment operatives, laborers

Others: retired, students

The majority were in the two white-collar classes (table 4). However, the sample included jobs ranging from Honeywell employees to pastor to truck driver, hardly an homogeneous lot.

	White-Collar 1	White-Collar 2	Blue-Collar 1	Blue-Collar 2	Other	Unknown
St. Louis Park	29%	26%	26%	2%	1%	16%
Richfield	30%	17%	20%	11%	0	22%

Table 4. Occupations of Original Owners

The children of the original occupants were difficult to trace, since Sun Directories do not go back to the year the houses were built. The information that was found shows that families contained mostly young children. Of the families who had no children when they bought the house, about half would begin to have families over the next few years. As many as one-fourth of the households had a birth of a child within a year of moving in, a fact which by itself provides a strong indication of the stage of life cycle of families that first settled in these houses.

	No Children	Ages										
		0	1	2	3	4	5	6	7	8	9	10+
St. Louis Park	15	9	13	6	8	3	3	2	1	0	1	2
Richfield	8	9	3	3	2	5	1	1	1	0	0	0

Table 5. Family Status of Original Occupants

Who Moved Out?

The original home owners did not stay long in the neighborhood. As was seen in the turnover data, two-thirds of the original owners had moved by the end of the first decade. Transiency, according to the literature of the time (Henderson 1953, p. 29), was a major problem in the new suburbs, as well as a precursor to the growth of slums. Families in which the head of household

was promoted or transferred, and families that just outgrew the house were quick to move on.

There does not appear to be a distinct occupational bias among the households who left earliest, within the first five years. Table 6 gives the occupational status of the original owners that moved away within five years, and of the second owners who replaced them. Unfortunately, it was impossible to trace the occupations of most of these early movers. It is all too likely that transiency of this sort was a self-selecting process more prevalent among upwardly-mobile, white-collar workers, rather than a random process. While it is not possible to draw conclusions about those who left, those who became the second owners within the first five years were split between predominantly clerical persons and salespersonnel in Richfield, and predominantly skilled craftsmen and foremen in St. Louis Park.

	Moved Out		Moved In	
	St. Louis Park	Richfield	St. Louis Park	Richfield
White-collar 1	2	1	3	5
White-collar 2	1	0	6	8
White-collar 1	3	0	9	1
Blue-collar 2	1	3	1	3
Other	0	0	0	0
Unknown	15	13	3	0

Table 6. Resident Turnover by Occupational Class, 1951-1956.

Social Change: 1950-1976

By 1960 the two neighborhoods had nearly equal distributions of their workforce among the different occupational classes, both weighted fairly heavily toward the professional and managerial occupations. After 1960, this sector of the workforce grew even larger in the Richfield neighborhood, while

it declined in St. Louis Park (figure 24). In the latter, the slack was taken up by a growing population of retired persons--who comprise nearly 100 percent of the "other" category--and a slight increase in the unskilled blue-collar sector. Still, the percentage of the workforce in professional and managerial jobs in both the St. Louis Park and Richfield samples in 1976 is above the average for the Twin Cities SMSA (Abler et. al. 1976, p. 165).

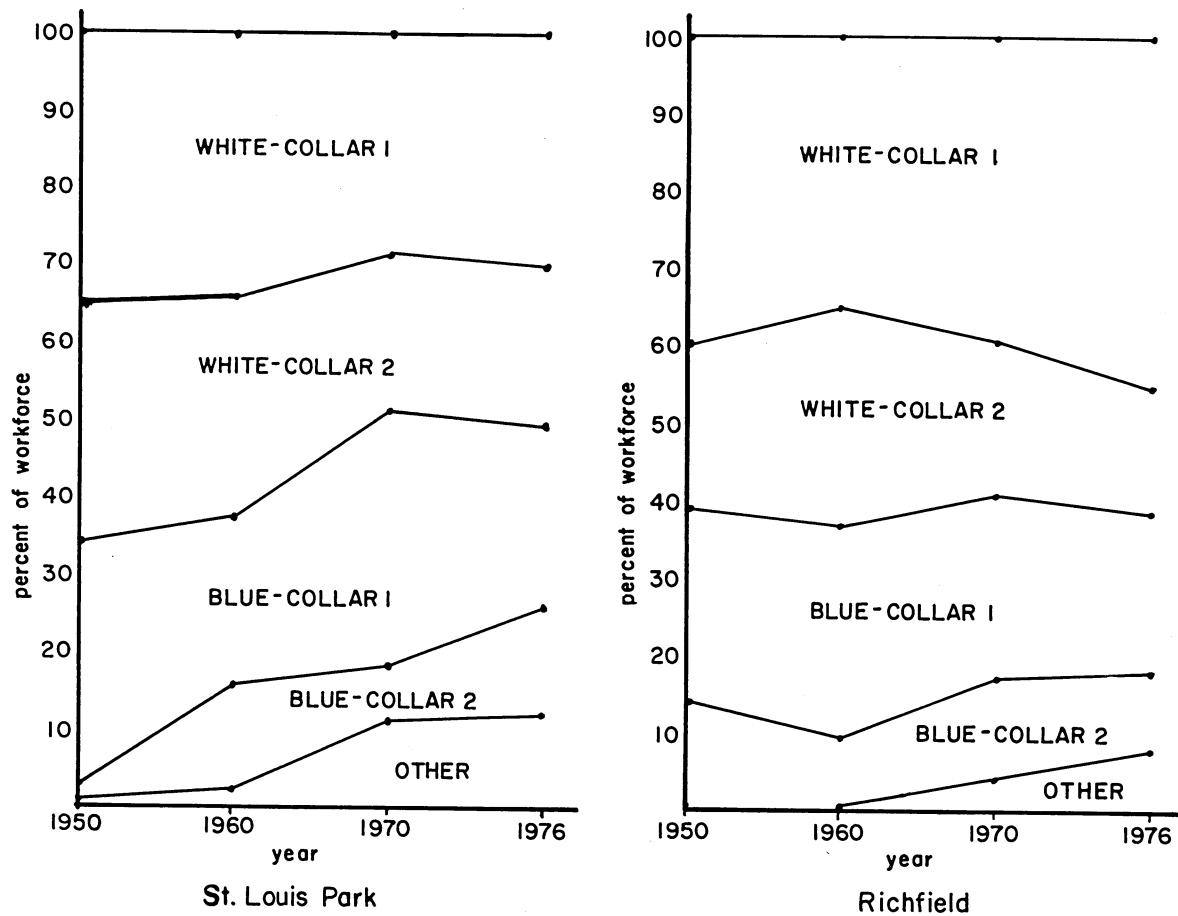


Figure 24. Composition of the workforce, 1950-1976.

The increase in the number of retired persons in the neighborhood indicates a more diverse group of residents in terms of their family status. In 1951, there was one retired person in the St. Louis Park sample; by 1976 there were ten. The data on the ages of children living in the neighborhood, which have been used as an indicator of life-cycle stage, supports this conclusion. Table 7 shows that, over the twenty-five years, not only has the distribution of children over the age spectrum changed--becoming more evenly distributed over a wider range--but the number of children living in the

Original owners	Families with no children	Ages of Children														Number	Average	
		1	2	3	4	5	6	7	8	9	10	11	12	13	14			15+
St. Louis Park	15	9	13	6	8	3	3	2	0	1	2	0	0	0	0	0	48	2.8
Richfield	8	9	3	3	2	5	1	1	1	0	0	0	0	0	0	0	25	2.3
1960																		
St. Louis Park	--	27	10	7	15	12	21	10	15	13	12	9	8	8	5	9	180	7.0
Richfield	--	6	12	4	11	9	2	5	4	5	10	3	4	3	5	4	87	7.0
1970																		
St. Louis Park	--	9	9	6	5	3	5	4	2	8	7	3	8	1	2	28	100	9.5
Richfield	--	5	2	8	2	0	5	6	3	4	4	2	6	3	2	18	72	9.6
1976																		
St. Louis Park	50	0	3	2	4	3	2	3	1	5	4	2	5	3	3	39	79	13.0
Richfield	15	2	1	1	5	1	1	3	2	6	1	1	3	6	2	19	54	11.7

Table 7. Family status of occupants.

neighborhood has waxed and waned reaching a peak in 1960 and declining since then. The average age of children has steadily increased. Of the households who have no children, a growing number are families whose children have grown and left home. These are intermingled with the young families who have no children yet, and with households where there are children of various ages, making a diverse and heterogeneous neighborhood.

The source of this diversity is an aging population of long-term residents; it is not brought about by a change in the characteristics of new residents. In fact, it is evident from table 8 that the characteristics of new occupants have changed hardly at all over twenty-five years. Those families moving into the neighborhood in the 1970s have young children or no children. There are fewer children living in the two neighborhoods now than at any time during their history. This is caused by both an increasing number of older households whose children have left home, and a large number of new households, be they young or old, who have no children.

On the basis of this evidence, one may conclude that the postwar "starter" houses have not lost their appeal to families at the beginning of their lifecycle. Individual units are found to house a single family at different stages of its lifecycle, as well as different families at the same stage of their lifecycles. In these two particular samples the passage of time has had the effect of bringing together both young families at the beginning of

their career and older households at the peak or even in the decline of their career, where before there had been only young families.

STRUCTURAL DATA

The data collected on structural modifications to the houses were found to be totally inadequate for any rigorous analysis. Building permits are not required for changes to the interior of the house, which means the attic or basement space could be finished without showing up in the data. Even modifications that do require a permit--such as adding a room or a porch--are often overlooked; filing for the permit appears to be a self-selecting process where certain individuals continue to go through the proper steps for any changes made to the house, while other individuals will continually avoid the whole process of obtaining a permit. Inspection of a few houses led to the discovery of additional rooms, finished basements, and porches where the data did not show any.

Typical changes in the postwar houses have included the addition of a garage and finishing of the attic or basement expansion space. Garages were usually the first improvement to be made. Basement expansion space was often finished as a recreation room or additional bedroom. The amount of usable living space was greatly increased by the addition of dormers in either the front or back, or sometimes both front and back (figure 25) of the attic.

	Families with no children	Ages of Children															Number	Average
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+		
1951-1960																		
St. Louis Park	36	39	11	19	10	8	4	4	3	6	3	2	1	1	1	1	116	3.7
Richfield	10	26	9	8	6	5	2	4	1	0	1	0	1	0	0	1	64	3.2
1961-1970																		
St. Louis Park	45	29	16	9	10	6	7	1	2	1	1	2	2	2	0	8	96	4.5
Richfield	9	14	7	9	4	6	3	2	4	2	2	0	0	0	3	56	4.4	
1971-1976																		
St. Louis Park	26	4	3	2	3	1	0	0	0	0	0	0	0	0	0	0	13	2.5
Richfield	3	4	3	2	3	1	4	0	0	0	0	0	1	0	0	0	18	3.8

Table 8. Family status of new owners, 1951-1976.



Figure 25. Living space in the attic is expanded by adding dormers.

POSTWAR HOUSES IN TODAY'S HOUSING MARKET

A final aspect of the postwar housing boom to be considered is the role played by the large existing stock of GI houses in the housing market today. Old houses tend to filter down in the housing market as new and better housing is built. Filtering is also caused by obsolescence (Grigsby 1963, p. 100). In comparison to their original position relative to the housing market, postwar houses have become obsolete in three ways: 1) Locationally, the postwar residential tracts are no longer on the urban fringe, and so they don't carry the semi-rural connotation of a fringe location. In fact, inner-ring suburbs are already perceived as less desirable and almost part of the city (Strauss 1961, p. 248). 2) Technologically, the postwar houses are out of date. They are no longer "clean, fresh, full of modern gadgets" (Clawson 1971, p. 45). 3) In style, the postwar house is definitely dated. Although Lowry (1960) argues that style obsolescence is of minor importance in the

housing market, he may not have had the postwar starter home in mind when he did so. Cracker-box houses were not a popular style as much as they were a necessity, and one which the housing market has outgrown.

Despite the filtering process, postwar houses have maintained a fairly stable position in the housing market. Houses which sold for \$8,000 to \$9,000 when new in 1951 sell today for \$35,000 to \$45,000, depending on their location and condition. There are some isolated cases where postwar houses carry a price tag as high as \$100,000.*

The postwar house must compete with new housing in the same price range. The median sales price for new housing in the Twin Cities in 1976 was around \$50,000. This means that postwar houses are competing on the market with new moderate-cost housing, housing sold for slightly less than the average

*personal communication with local builder Adolph Fine.



Figure 26. Typical new moderately-priced house in 1976.

sales price. What type of new housing was available in the moderate price range in 1976? Much of the new development around the Twin Cities was condominiums and townhouses, with some scattered development of single-family homes. New developments are located almost exclusively beyond the ring of first-tier suburbs.

In the \$35,000-\$45,000 range, the home buyer could buy a condominium or townhouse with 1,400 square feet of living space, two or three bedrooms, two-car garage, and appliance package included. In the same price range, one could buy a single-family rambler or split-level home with 850-1100 square feet, and again with two or three bedrooms, double garage, and some appliances (figure 26). With so much more offered by the new house in the same price range, one wonders how the existing postwar unit manages to compete. Yet, demand is great enough for the postwar houses to keep vacancy rates low. The postwar units offer two advantages over new units: 1) their location, though obsolete in terms of being on the urban fringe, is an advantage to households who dislike or cannot afford a longer commuting distance to work in the central city; 2) purchasing an existing unit often carries an advantage of assuming the mortgage of the previous owner, which could cut financing costs drastically.

CONCLUSION

Certain qualms about the postwar residential tracts have been set at ease by the passage of time. For one thing, they have not become slums. Those who feared they would, based their speculations on the mistaken assumption that bad housing leads to poor people. The postwar neighborhoods have, rather, been occupied by a socio-economic class capable of and interested in maintaining them. In fact, the only sociological change that has occurred in the neighborhoods has been a broadening of the range of residents that are typically found there, providing a mixture of old and young families. This diversification has removed the aura of homogeneity that was once so dreaded among suburban communities. Finally, the effect of postwar house building techniques on everything that has followed in the housing industry is so pervasive that it is impossible to discern where postwar house building ended and modern house building began. It is no longer shocking to find home builders producing several hundred homes per year with only a handful of variations in the floor plan or facade.

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