

November 25, 2009

Dear EPS Folk,

I wanted to provide a quick overview of the attached paper – and larger project – to (hopefully) help contextualize what you're about to read ...

My dissertation research examines the association between homeownership and political participation, asking whether homeownership increases political involvement or civic engagement. I'm quite happy to share this empirical work with all of you, but that's not what I've distributed here. Instead, the attached paper is a very early (italicized *and* underlined for extra emphasis) draft – maybe more a collection of ideas – about the historical origins of the homeownership-citizenship linkage. I anticipate this draft evolving into an opening dissertation chapter that tries to unravel why we oftentimes equate homeownership with improved citizenship in the United States.

The ideas for the essay started with some basic historical research on two homeownership campaigns at the beginning of the twentieth century – the Own Your Own Home campaign (from ~ 1915-1918) sponsored by the National Association of Real Estate Boards and the Better Homes in America campaign (from ~ 1923 – 1934) sponsored jointly by the Commerce Department and various civic organizations, but run as an independent, non-profit organization. My intention is/was to use the homeownership rhetoric of these campaigns as the glue for the chapter, although I recognize I've not yet done that with complete success. Still, the basic argument is that elites (political, business) viewed homeownership as an antidote to the threats posted by urbanization and the First World War (e.g., radicalism, social unrest, tenantry, etc.). It is during this period, I argue, that housing and homeownership came to serve a *political* function in the United States.

I offer this introduction as a reminder of the role of this essay will serve in the larger dissertation. With this essay, I hope to lay the groundwork for understanding how we came to think of homeowners as more civically engaged and politically involved. The later empirical chapters will debunk the belief that homeowners are, in fact, better citizens using a host of measures of civic participation and political engagement. With that in mind, take aim. I recognize – and pre-apologize for the fact that – this paper (or scattered collection of ideas) is much more a work-in-progress than what we've read in the last couple seminars. As such, I look forward to your thoughts, criticisms, etc.

bjmcc

***Homeownership and the Enactment of Citizenship  
in Early Twentieth Century America***

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**Abstract:**

*Over the last century, homeownership rates have climbed steadily in the United States. Motivated, in part, by the belief that civic benefits accrue to homeowners, federal policymakers have helped push these rates upwards through a vast array of tax expenditures subsidizing homeownership. But while political leaders oftentimes refer to citizenship benefits of homeownership, the historical origins of this association remain unclear. Why are homeowners thought to be better citizens than non-owners? When did homeownership emerge as an act of citizenship in the United States? How has this association been reinforced over the course of the twentieth century?*

*This essay attempts to unravel the historical linkage between homeownership and normative beliefs about American citizenship. It contextualizes the discussion in the rhetoric of nineteenth-century housing reformers who linked the American home with particular notions of morality and family life. In showing the distinctive place of the American home in the nation's history, the chapter then argues that homeownership only emerged central to conceptualizations of the American home in the late-nineteenth and early-twentieth century. The sustained period of post-Civil War industrialization and urbanization drew countless rural Americans and new immigrants into American cities. Reformers and political leaders believed that homeownership would help quell the restlessness and disorder of urban life. At the same time, growing threats to the democratic, capitalist order from abroad led both political and business leaders to imagine homeownership as an antidote to radicalism. Under the twin threats of urbanization at home and radicalism abroad, political leaders began to extol the virtues of homeownership as the bedrock of civic responsibility, national engagement and American patriotism.*

*The arguments in this chapter rely largely on two major housing movements – the Own Your Own Home campaign and the Better Homes in America movement - to illustrate how the twin threats of radicalism abroad and urbanization at home turned the American home into a place for the enactment of citizenship and patriotism. Various sponsored by private organizations, civic groups and government leaders, these campaigns capitalized on important ideas and rhetoric linking homeownership to citizenship, patriotism and nationalism. Building off of reform efforts from the nineteenth century, the campaigns reached beyond simply the design and architecture of the home. The tenure status of the American homes began to play a critical political function in American ideology.*

## **A Century of Housing Reform: The Social Meaning of Housing in Nineteenth Century America**

Throughout the first half of the nineteenth century, American citizens resided primarily in rural residences away from urban centers. With vast swaths of land in a nation not yet pressured by the demands of industrialization, the country house remained the predominant form of housing. During this period, reformers sought to elevate the place of the home in American society, imbuing the American home with a moral, cultural and social significance far beyond the simple provision of shelter it provided (Wright 1980; Cohn 1979). Primarily through the proliferation of *pattern books*, particular architectural and design features were linked to emergent standards of domesticity and morality. Proper design reflected well-ordered family life, and the emergent American architecture signaled the tranquil retreat of the American home. Beyond simply a shelter, the American came to occupy a distinctive symbolic and cultural space in nineteenth century America.

Among the most well regarded *pattern book* writers of the nineteenth century was Andrew Downing Jackson. Like others, Jackson's work focused *exclusively* on the country residence, writing both *Cottage Residences* and *The Architecture of Country Houses*. In these books, Jackson elevated the design features of country homes to an exalted cultural place in the country, arguing that, "there is a moral influence in the country home – when, among an educated, truthful, and refined people, it is an echo of their character – which is more powerful than any mere oral teachings of virtue and morality." (Downing 1851: v) The country home served to reinforce ideas of the nuclear family as the best type of social community.

It reminded readers that the development of strong character and moral commitment to the ideals of the new nation were found in the well-designed country home. The books promoted an emergent American architecture as central to the conveyance of a moral, upright citizenry.

But it wasn't only architects and builders who, through the proliferation of the *pattern book*, linked the American home to distinctive normative ideals. As Clifford Edward Clark writes in his history of the American home, a coalition of diverse citizens descended upon the American home to redefine – and strengthen – the American family through proper attention to home design and furnishings. “Architects who aspired to a more professional status, ministers with an interest in family counseling, feminists who sought to improve the position of women within the family, promoters of tract and benevolence societies who wish to spread Christianity, and almanac and magazine editors who hoped to capitalize on the popular middle-class fascination with self-help and self-improvement schemes all joined in a massive promotional effort to create a new ideal for the American family home.” (Clark 1986: 15) Properly designed homes were conducive to reinforcing emergent norms of domesticity and the gendered separation of work, especially as work grew separate from the home during this period of industrialization. Particular beliefs about gender roles, domesticity and childrearing were expressed through the designs of these model homes. These beliefs were codified in the proliferation of standardized housing designs, and further enforced by the (eventual) generation of zoning exclusions and restrictions favoring the single-family, rural home (Perin 1977).

## **Industrialization, Immigration and the American City**

The commitment to improving country homes reflects the demographics of nineteenth century America. Throughout most of the century, America was *not* an urban nation, and housing reformers were rarely concerned with housing conditions in American cities. Instead, they clung to the Jeffersonian ideal of an American population spread through the vast countryside. Idealized as a modest, rural enclave away from the nascent cities that began to emerge in the post-Civil War period of industrialization, the American home was the ideal place to instill family values, promote moral behavior and reinforce contemporary gender roles.

However, the lengthy period of industrialization resulted in the rise of urban enclaves after the Civil War. With the rise of cities, the role of housing reformers broadened to consider housing condition in nation's cities. From Between 1870 and 1910, the number of cities in the United States expanded rapidly. (Note: Need citation to support claim of rapidity.) The country's urban population doubled during this period, as well, fueled both by the urban migration from rural regions and the pressures of international immigration. (Note: Add evidence.) From the countryside, countless Americans entered the country's growing industrial centers. At the same time, hundreds of thousands of European immigrants flocked to American cities. According to one set of estimates, immigration accounted for nearly half of the population growth in American cities by the first decade of the twentieth century, while rural-to-urban migration accounted for about one-quarter (Note: Add citation.).

As cities aggregated people and transformed American industry, they simultaneously threatened the existing American way of life. The process of industrialization further separated the spheres of work and home, with workers in American cities finding employment in factories. Cities teemed with newcomers often cramped into overcrowded neighborhoods, generating densities heretofore unseen in the country. With urban property often glittering with investment potential, the growth of cities frequently resulted the rise of rental housing – and, as a result, a substantial increase in tenantry. Especially in large cities, like New York, tenement housing quickly came to dominate neighborhoods occupied by new urban dwellers. Rich, descriptive accounts of the conditions of tenement life paint new urban dwellers living in poorly lit, over-crowded housing in some of the poorest districts of America’s rapidly growing cities (e.g., see Riis 1890; Veiller 1900; DeForest and Veiller 1903).

Although tenements came to dominate the chaotic image of urban life at the turn of the century, not all city migrants lived in overcrowded tenements, and nor were tenements distributed equally across cities. Many urban migrants, both from abroad and from the countryside, hoped to own their own homes in the American metropolis. Importantly, homeownership rarely acted as a status distinction or social marker in turn-of-the-century cities, especially amongst wealthy Americans. As Margaret Garb writes in her history of homeownership in Chicago, “Property rights in housing were not a priority, nor a mark of status or of political authority, nor a source of wealth, for those who could more easily afford property in housing.” (Garb 2005:19) Instead, given the substantial down payment required for

homeownership, the move towards homeownership was primarily a financial calculation. “[T]he decision of whether to rent or own, to move into a multifamily apartment building or a single-family house, was the question of where and how to allocate household resources, whether putting significant portions of household income into residential property in the form of a down payment on a home would yield economic and social benefits for the household.” (Garb 2005: 17) Property owners sought to maximize profits from urban land holdings in America’s industrializing cities. Especially before building codes and zoning restrictions limited building options, the construction of rental housing – rather than owner-occupied housing – proved particularly profitable. Although many urban Americans *did* chose to buy or build their own homes, the decision was primarily a financial one, largely devoid of the social and political implications associated with homeownership in twenty-first century America.

While housing decisions represented financial investments, rather than social distinctions, for wealthy Americans, a recent literature challenges the assumption that urban homeownership was exclusively a middle-class (or upper-class) phenomenon. Both new immigrants and working-class Americans participated in homebuilding, oftentimes building their own homes on the edges of American cities or working with growing building and loan associations to cobble together the resources to purchase a home (Garb 2005; Harris 1996; Tygiel 1979). Oftentimes, the lack of regulations in building standards or land-use in the nineteenth century enabled workers to construct their own homes, thereby avoiding many of the nineteenth century woes of financing the construction of

homes (Harris 1996). Despite the commitment of many urban Americans to constructing their own homes, homeownership rates in rural America far exceeded those of urban America. By 1900, fewer than 6 percent of New Yorkers and nearly 29 percent of Chicagoans owned their homes. In other cities, like Detroit, homeownership rates neared 40 percent, but no city matched the homeownership rates of rural America (Tygiel 1979).

In large measure, cities came to be defined by the transiency of their residents. Resulting from the growth of rental housing, this transiency worried nineteenth century housing reformers and political leaders. Already fearful of the immorality and vices perceived as inherent to urban life, they feared that urban housing conditions would exacerbate these vices. In a country that had long clung to the idealized notion of the yeoman farmer, the prospects of widespread urbanization threatened to unleash disorder and chaos on the country. The city was chaotic, unplanned and unscrupulous. Urban residents were violent, un-rooted and transient. On the whole, the emergent urban way of a life threatened the long-standing American commitment rural tranquility and peacefulness. Reformers and elites soon concluded that rental housing contributed to the listlessness and waywardness in urban America, rather than reinforcing the social stability of the American countryside.

Confounding the listlessness of urban life were growing threats from enemies abroad. The Russian Revolution in 1917 saw the ascendance of a Communist Party and the organization of a centralized state. Meanwhile, foreign powers in Europe were engaged in the beginnings of the First World War, although

the United States sat on the sidelines through much of the War's beginnings. Whether real or perceived, threats from the changing international order in Europe threatened the democratic order of the United States. With the country poised to enter the First World War, political leaders increasingly sought opportunities to reinforce American nationalism.

Thus, faced with the twin threats of international unrest and rapid urbanization, I argue in this essay that American leaders returned to the American home as an antidote to these dangers. Their solution, I will argue, came not *just* from reinforcing the standards of American architecture and design central to the nineteenth century pattern books. Although the well-designed, well-maintained home remained critical to the promotion of normative family life, I will argue that the threats posed by rapid urbanization forced civic leaders and political elites to elevate the role of *homeownership*. The restlessness and transiency of urban America could be cured, many believed, by the investment in single-family, owner-occupied housing. As opposed to tenantry, political elites argued that ownership invested citizens in the existing economic and political system. Beyond the threats of social unrest, arguments promoting homeownership suggest homeowners would be less likely to participate in work stoppages than renters, thereby offering less disruption to the emergent industrial system. At the same time, the urban homeowner fueled demand for housing, thereby generating employment in the construction trades – an argument favoring homeownership that grew even more substantial in the aftermath of the War. Although the relationship between property investment and civic engagement roots deeply into the American political

ideals, the combination of the First World War and the rapid urbanization of the country brought these ideals back to the forefront.

### **Housing Movements in the Early Twentieth Century**

In the context of widespread urbanization, two national campaigns promoting homeownership emerged in the early twentieth century. The first, sponsored by the National Association of Real Estate Boards (NAREB), sought to promote homeownership through the proliferation of urban campaigns sponsored by local realtors. Although short-lived, the *Own Your Own Home* campaigns reveal much of the rhetoric of patriotism, nationalism and citizenship used to sell homeownership before the First World War. Immediately after the First World War, a civic-minded journalist in New York City founded a second campaign to promote homeownership and improve domestic homemaking skills. This campaign, known as the *Better Homes in America* movement, was quickly adopted by federal agencies and broadened into a coalition of government and civic organizations. Lasting for more than a decade, the *Better Homes in America* movement promoted homeownership through education campaigns that culminated in the organization of local *demonstration weeks*. Below, I detail both campaigns, and then argue that the rhetoric used by organizers of the *Own Your Own Home* and *Better Homes in America* campaigns began to link homeownership to citizenship by the turn of the century.

*Own Your Own Home*

In Birmingham, Alabama, a local realtor named Hill Ferguson launched the nation's first *Buy A Home* campaign. Shortly after stepping down as chairman of the local chapter of the newly-founded National Association of Real Estate Boards (NAREB) in 1916, Ferguson organized a campaign to promote local homeownership.<sup>1</sup> The success of the Birmingham campaign encouraged countless other cities to organize *Buy A Home* campaigns. City leaders in Oakland, Indianapolis and Denver organized their own successful campaigns the following year, building on Ferguson's success in Birmingham. In St. Petersburg, Florida, the weeklong campaign was met with such success that the organizers decided to extend it indefinitely. "We started our Buy-A-Home campaign for the week of April 2<sup>nd</sup>, but it was so successful we are running it yet," wrote St. Petersburg Realtor S. C. Kile. Soon, Ferguson was appointed chairman of the national *Buy a Home* campaign at the National Association of Real Estate Boards. Within a year, a reported 81 cities nationwide were involved in the budding movement. With the help of the National Association, 137 cities had adopted local campaigns to encourage local homeownership by the summer of 1918.

Sensing the profits to be made through a nationwide campaign for homeownership, realtors were joined by countless other organizations that stood to benefit from the flurry of construction activity. Electric and gas companies, lumber manufacturers and appliance wholesalers, amongst others, became active backers of

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<sup>1</sup> The 1921 Yearbook for his fraternity, *Sigma Nu*, praised Hill Ferguson for his civic virtues. "He has been liberal with his time and means," wrote the organizers of the *Sigma Nu* Yearbook, "and has given enthusiastic service to all matters of public interest. No charitable or patriotic movement is complete without his aid, and in the war drives and any other activities for the national, state or civic good, he has always been in the lead."

the *Buy a Home* campaign, hoping to yield the benefits from a potential construction boom. Leaders from the real estate industry cautioned local realtors to avoid imprinting their logo on advocacy materials, fearing that their involvement would be viewed as self-interested, rather than working to promote the broader good of the nation. H. P. Haas, then-President of the Association, cautioned his colleagues *not* to use the Real Estate Board name on any of the thousands of advertising cards printed in support of the *Buy A Home* campaign. Instead, he admonished realtors to “keep the real estate end of the campaign in the background.” (April 1917)

Although kept in the background, leaders at the National Real Estate Board worked to convince association members that their *patriotic duty* included the responsibility to sell homes. It wasn’t just homeownership Americans who were enacting the rituals of American citizenship through their choice of housing tenure; realtors, too, were encouraged to view their profession as part of the larger War efforts – patriotic efforts to craft a better country. The realtors were asked to respond their “patriotic call” – homeownership in the service of the nation. These efforts acknowledge that realtors have long been “found in the vanguard, more often than not, when it is a matter of community welfare.” As the nation inched towards war, realtors were instrumental in extending their role as protectors of community wellbeing to the broader role protecting national wellbeing.

Shortly after the War began, federal authorities feared that the promotion of home building and home construction would divert necessary resources from the War efforts. On February 5<sup>th</sup>, 1918, the Secretary of the Treasury, William McAdoo, issued a public statement asking leaders of the *Buy a Home* campaign to cease their

promotion of homeownership in order to reallocate resources towards the War efforts. Writing in newspapers nationwide, McAdoo called upon the National Association of Real Estate Boards to limit their campaign activities. "Home building is an excellent thing in normal times," McAdoo wrote, "but at present, unless there is a real shortage of houses for War workers, I strongly advise that materials, valuable labor and credit be not utilized for this purpose." Noting the obligations of citizenship, the National Association of Real Estate Boards complied. They assured industry leaders that efforts to encourage homeownership would begin again once the country had won the war, and implored realtors to keep their emblem emblazoned in local storefronts and on realtor letterheads. When the War ended, they would be prepared to resume their duty to encourage homeownership.

### *Better Homes in America*

Efforts by the National Association of Real Estate Boards to promote homeownership through the *Own Your Own Home* campaign were largely abandoned during the First World War. Although they sought to address the wartime housing shortage, leaders of the movement bowed to pressures to halt the campaign, owing to the scarcity of building materials and labor needs elsewhere. And although the campaigns promoted homeownership on the grounds of civic responsibility, even the rhetoric of citizenship couldn't mask the leading role of the nation's realtors in these nationwide efforts to promote homeownership. Although realtors' efforts to promote homeownership faded in the aftermath of the War, the cause was quietly taken up by a small women's magazine, *The Delineator*. Organized

by an editor, Marie Meloney, the magazine ran local campaigns to improve housing and promote homeownership by targeting the nation's homemakers through annual demonstration weeks. Local committees were encouraged to construct demonstration homes and invite community residents to tour these model homes, thereby exhibiting the benefits of good housekeeping, proper upkeep and thrift in local communities.

The demonstration weeks organized by *The Delineator* were intended primarily as non-commercial displays of proper homemaking techniques in the United States. Meloney made every effort to ensure that the campaigns prioritized the educational component, fending off efforts to commercialize the campaigns through the undue influence of industry leaders in the homebuilding and furnishing industries. She encouraged local participation in the *Better Homes in America* movement by awarding prizes to communities throughout the country and providing accolades for those demonstrations best able to demonstrate the ideal home in the American community. But soon, commercial interests sought to infiltrate the *Better Homes* movement, seeing potential profits by joining forces to encourage local homeownership. To save the movement from cooptation by commercial interests, Meloney joined with then-Secretary of Commerce Herbert Hoover to create a national organization separate from its origins in *The Delineator*.

As Commerce Secretary, Hoover had organized the Division of Building and Housing to help lower the cost of construction by eliminating waste in the building trades. The Division would address the tangle of municipal codes, as well as the

standardization of construction practices, materials and techniques.<sup>2</sup> Hoping to further push homeownership, the Division published a booklet for prospective homebuyers entitled “How to Own Your Home” which provided nuanced details on the intricacies of construction and finance. Within months, the booklet sold more than 200,000 copies. Most importantly, perhaps, was Hoover’s aspiration that the Division of Building and Housing bring together organizations and groups interested in addressing the causes of America’s post-War housing shortage. The shortage, according to some estimates, had reached one million dwellings, and the causes were multiple, including the scarcity of credit, the high price of building materials, poor business ethics in some regions, and wasteful construction practices. Hoover imagined that the Division of Building and Housing could address this shortage by stimulating cooperation amongst groups with disparate interests in the housing industry. Flexing his commitment to voluntary organizations, Hoover believed his department could assist existing voluntary organizations already engaged in the promotion of homeownership. The division, he suggested, would “stimulate such local activity by acting as a clearing house of ideas and information.” (*Building and Housing, 1922, May to Dec, Box 64, folder 01218, Commerce Papers*)

In May of 1923, Secretary Hoover wrote to Marie Meloney about the need to incorporate the organization to ensure its longevity. “My own mind runs to creating a definite organization with a general committee and an executive committee,” wrote Secretary Hoover, “and that on our general committee we place the heads of

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<sup>2</sup> The Division’s aim “was to stimulate and cooperate with the forces in the country which made for the remedy of these conditions and to support them in their activities.” (*Building and Housing, 1925, Box 64, folder 01221, Commerce Papers*)

those organizations primarily necessary to make the movement a general success, such as the Women's Clubs, certain of the national commercial associations, perhaps the manufacturers association and chambers of commerce, representatives of the institutes of architects, together with people in public positions." A national organization, Hoover imagined, would fulfill the goals of his Division of Building and Housing by creating a semi-permanent arrangement incorporating various actors and organizations already involved in the homebuilding industry. By December 1923, with the aid of Secretary Hoover's Division of Building and Housing, Marie Meloney had incorporated the *Better Homes in America, Inc.* organization.

With funding from philanthropic sources, like the Rockefeller family, the *Better Homes in America* campaign expanded its educational mission to teach Americans about the importance of homeownership and homemaking. The organization accrued a long list of civic sponsors, underlining the widespread appeal of the *Better Homes* campaign. Leading organizations include the American Child Health Association, the American Civic Association, American Construction Council, the American Home Economics Association, American Red Cross, the Chamber of Commerce, the Garden Club of America, the General Federation of Women's Clubs, the Girl Scouts of America, the National Congress of Parents and Teachers, and the National Federation of Music Clubs (*Building and Housing, 1928, Box 64, folder 01225, Commerce Papers*). Representatives from the Departments of Agriculture, Commerce, Interior, Labor and Treasury joined these voluntary organizations to form a true partnership between the government and voluntary organizations in pursuit of a nation of homeowners.

The organization recruited James T. Ford, a professor from Harvard University, as the Executive Director. Under his leadership, the movement expanded quickly. Local chapters and committees multiplied, marking the success of an organization that relied almost exclusively on local, unpaid chapters to organize the group's annual demonstration weeks. As the crux of the *Better Homes in America* activity, these demonstration weeks sprouted in local towns nationwide to bestow upon citizens the virtues of homeownership and the proper techniques of homemaking. Organizer published an annual *Plan Book for Demonstration Week* that clearly spelled out the link between homeownership and homemaking, on one hand, and the personal, familial, community and national benefits, on the other. In the first demonstration following the organization's incorporation, there were 770 local chairmen organizing campaigns nationwide. Within eight years, the number of local chairmen had sprouted to 9,772. (*Better Homes in America – White House Conference on Home Building and Ownership, 1933 & undated, Box 74, Presidential Papers – Subject Files*) Between 1924 and 1932, the number of houses on display during the annual demonstration week had sprung from 108 to 831.

By focusing on the growth of local, voluntary committees to execute the aims of the *Better Homes in America*, the organization relied exclusively on voluntary efforts in the service of a national cause. The model fit broadly into Hoover's philosophy about the power of American individualism, and directly into the growing role of voluntary organizations in policing the boundaries of citizenship. During this period, the country experienced the growth of voluntary, non-government organizations to police the norms of American citizenship, especially

with regard to selective service during the First World War. Capozzola (2008) describes how voluntary organizations enforced the norms of patriotism and citizenship after the passage of the Selective Service Act during the First World War. As the rhetoric of citizenship became increasingly enmeshed in homeownership, the *Better Homes in America* movement organized efforts to define nationalism and promote patriotism largely through national demonstration weeks.

As with the *Own Your Own Home* campaign, the *Better Homes in America* movement relied on the rhetoric of patriotism, nationalism and citizenship in their annual extravaganzas. The campaigns helped to push the duties of patriotism into the private sanctuary of the home, extending citizenship into the otherwise sacrosanct spaces of private life. As homeownership came to be viewed a distinctly patriotic form of housing tenure, and proper homemaking grew synonymous with upstanding citizenship, individual housing choices were imbued with much more than individual choices. Although patriotism had previously centered on public acts – participation in the Army, rationing during the War, and attendance at rallies, to name a few – the campaigns pushed homeownership into the spotlight as a site for enactment of citizenship rituals during the First World War.

### ***The Case Linking Homeownership and Citizenship***

Through the *Own Your Own Home* campaign and the *Better Homes in America* movement, leaders from government and the private sector sold homeownership to the American people through a series of localized campaigns. Beyond simply recounting the private benefits of homeownership, these movements capitalized on

country's newfound patriotism to sell homeownership as an act of citizenship, the tenure choice of the true American patriot. In this section, I examine the rhetoric surrounding these campaigns to illustrate key rhetorical strategies through which homeownership became an act of nationalism, citizenship and patriotism. I present three key arguments made by government leaders, industry executives and movement organizers in their efforts to link homeownership and citizenship. First, leaders argued that the core values of citizenship were learned in the home. Proper, well-maintained and owned homes were essential for the transmission of these core ideals of citizenship. These arguments draw explicitly on the lineage of nineteenth century housing reformers who sought to link particular architectural and design features of the American home with notions of morality and vice. Second, leaders – and especially government leaders – stressed the importance of homeownership in ensuring social stability. Widespread homeownership would serve as a bulwark against radicalism and an antidote to Bolshevism. Direct comparisons to the country's international enemies served to reinforce the role of homeownership in mitigating social unrest. Lastly, elites promoted homeownership as a solution to the nation's housing shortage, as well as a resolution to the country's growing rates of unemployment. In doing so, they pegged the solutions to national problems – namely, unemployment and insufficient housing – on particular individual choices. Private housing decisions no longer had private consequences; instead, these individual choices contributed to (or exacerbated) efforts to solve the country's problems.

### ***Learning Citizenship at Home and Through Homeownership***

The success of nineteenth century housing reform efforts lay primarily in linking particular design features of the American home with distinctive notions of morality and family life. The home was imagined as more than simply a shelter and an oasis of tranquility in the countryside. It was a place where young Americans learned about the idealized family life. With the growth of industry pulling work *outside* the American home, the home became primarily a space for consumption, rather than a space of consumption. Nineteenth century pattern books helped to recast the home in moral terms, and the architectural styles, design and layout were laden with symbolism. Countless nineteenth century reformers argued that the values of family, community and home life taught in the properly designed home were essential for the well-being of the nation.

By the turn of the century, reformers had broadened the litany of values taught in the American home. The growth of American cities, combined with the looming shadows of the First World War, reestablished the American home as a site for the transmission of core ideas. Beyond conveying ideas about family life, the American home emerged as an important place for the transmission of ideas about citizenship, patriotism and nationalism. With the looming threat of War abroad, the American home became an important site for the transmission of values of citizenship was a culturally defining feature of the owned American home. At the same time, the importance of home *ownership* – largely absent from nineteenth century accounts of the American home – took center stage. No longer were design decision and architectural features exclusively considered in shaping the moral

character of the family; in this period, the ownership of an individual's home emerged central to the values learned in the American home. Housing tenure and homemaking were linked not only to *familial* attributes, but also to the development of a strong sense of citizenship. Whereas the values taught around the family hearth revolved largely around morality, hygiene, and family in the earlier period, those of citizenship and patriotism came to dominate during the early twentieth century. In doing so, the American home transformed from an important *social* space into a distinctly *political* one.

The transition of the American home into a political space is evident in the rhetoric used by government leaders to describe the twentieth century American Home. For instance, James John David, Secretary of the Department of Labor during the *Better Homes in America* campaign, articulated the political importance of the American home in a letter to organizers of the *Better Homes in America* movement. He reminded participants that the values learned within the home were central to the creation of a strong citizenry, which, in turn, were important to the national wellbeing. "In a government such as ours the home plays not only a social, but a political part in the well being of the nation. Primarily in the homes are citizens made, and the influence there ... make men what they are as creators of society, as citizens, as governments." (*Building and Housing, 1926, Box 64, folder 01222, Commerce Papers*) Although long conceived as the place for the construction of proper family life, the American home also bestowed the values central to the construction of a strong, democratic citizenry.

It wasn't just around the family hearth, though, that values of citizenship were learned and taught. The entire process of home buying and homeownership taught a set of values necessary for the promotion of democracy. These values central to citizenship included thriftiness, a commitment to community involvement and the development of character required for participation in American democracy. Thriftiness was bestowed through conscious saving required to meet the purchase demands of buying a home. Before the advent of major housing reform during the New Deal, the purchase of a home required homebuyers make a substantial down payment – often upwards of 50 percent. The aspiration of homeownership taught Americans the value of thriftiness and savings, sacrificing their immediate leisure for the long-term stability and wellbeing afforded by homeownership. Fred E. Reed, chairman of Oakland's *Buy a Home First* campaign, cleverly summed up this commitment in a slogan he wrote in the *National Real Estate Journal*. "Buy a Home First," began Reed's mantra, "before you buy booze, before you buy sealskins or diamonds, before you buy automobiles ..." (See Figure X) Especially in a country preparing for War in which rationing would serve as the public mark of the American patriot, the thriftiness of the homeowner translated into the thriftiness of a nation. An investment in homeownership, Reed contended, translated to an investment in the nation.

Thriftiness became one of the central virtues promoted by the *Better Homes in America* movement, as well. In a pamphlet prepared for the 192X demonstration week, organizers reminded participants that thriftiness at home created a nation of savers, and a nation of savers increased the national wealth and

wellbeing. But thriftiness wasn't the only national value learned through homeownership. According to organizers, homeownership "gives the family a fresh incentive for sacrifice and a new and high ideal," helping to develop the character of homeowners and their families. By fostering "democratic integrity and co-operative activity on the part of all members of the family," homeownership generates more wholesome living. It promotes self-respect, maintains social stability and generates incentives to keep up individual homes and neighborhoods, according to a brochure printed for *Better Homes in America* week. (*Building and Housing, Better Homes in America, Printed Matter, 1923-1927 and undated, Box 66, folder 01242, Commerce Papers*) In the shadows of the First World War, the values learned in the family home translated into values important for national betterment.

James Ford, Executive Director of the *Better Homes in America* organization, reminded Americans of the centrality of the home to proper character development. As many had done before him, he reflected that good citizens were produced, by and large, through good homes. "Character is the basis of all human progress, and the essential place for the training of character is the home. Thus, every contribution that can be made to the improvement of conditions of the American home, no matter how small that contribution may seem to you, is unquestionably vital to our national welfare." (*Delineator, 1925-1926 + undated, Box 180, folder 03140, Commerce Papers*) As reformers had done before him, Ford emphasized "the spiritual and moral significance of the home and the importance of special attention to the problem of character building" in his efforts to further promote homeownership. Likewise, in reaching out to local committees of the *Better Homes*

*in America* movement, Secretary of Labor David remarked, "The home is the fountainhead of civilization. Better Homes make better children, and better children make better men and women. In building better homes, whether we build them as mental and moral environments, or buildings, or physically better furnished, we therefore build not only for our own satisfaction today but for a better nation tomorrow." (*Building and Housing, 1926, Box 64, folder 01222, Commerce Papers*) These leaders of the *Better Homes* movement sought to remind households that character development learned in the family home served the interest of the country.

### ***The Bulwark against Radicalism and Social Unrest***

By the time Secretary Hoover established the Division of Housing and Building, the United States had experienced three decades of declining homeownership. From 1890 to 1920, the rate of homeownership in the United States had fallen by 2.2 percentage points while the population had nearly doubled. (*Building and Housing, Own Your Home, 1921-1924, Box 68, folder 01269*) While alarming, the Census reported a more substantial decline in the percent of homes owned outright. In 1890, there were 2.5 homes *owned outright* for every *encumbered* home (or home owned with an outstanding mortgage); by 1920, the rate of homes owned outright to those with a mortgage had fallen to 1.6:1. Secretary Hoover faced not only a housing shortage as a result of the divergence of resources towards the War; he also faced a substantial decline in the country's homeownership rate. Fearing the consequences of a nation of tenantry, Hoover

turned towards the Division of Building and Housing to actively raise the country's homeownership rate.

In this section, I argue that Hoover and others – both in business and in government – specifically used the threats of radicalism from at home and abroad to sell homeownership to the American citizenry. The notion of tenants as vagrant, listless wanderers came to dominate the public imagination, oftentimes supported by newspaper cartoons and stories. To counter the threat of tenantry, political leaders argued that homeownership was incompatible with non-democratic forms of government – an argument rehashed from American political theory linking property ownership to democratic governance. In this section, I trace the rhetoric equating homeownership with social stability and political acquiescence, looking specifically at arguments linking tenantry to radicalism, socialism and social unrest.

With the First World War looming on the horizon, the earliest campaigns for homeownership in the *National Real Estate Journal* used the threat of socialism as a rallying cry for homeownership. Patriotic fervor swept the nation, and homeowners were soon portrayed as only Americans capable of successfully fighting for their country. A “man will put very little energy or enthusiasm into singing, ‘My Country: ‘Tis of Thee,’” claimed one article in the *National Real Estate Journal*, “when he don’t [sic] own a foot of the country and when he knows that his landlord can any day drive him and his family from under the roof that shelters them.” (CITE) Similarly, the claim that a “nation of renters will always be lacking in patriotism” circulated widely during this period (CITE). As Fred E. Reed, chairman of Oakland’s *Buy a Home First* campaign, reminded his colleagues, the nation’s prosperity and freedom

demanded a nation of homeowners. “Did you ever know a man who owned his own home who let another fellow kick in the front door, or even let a chunk of mud be thrown at the side of the house?” Reed asked rhetorically. “Homeowners fight for what they have and what America needs right now is a nation of fighters, not a nation of talkers.” (CITE)

The belief that homeowners were the righteous defenders of a nation’s freedom and prosperity was an argument oft repeated in coming decades. The looming threat of the War made the homeowner-as-fighter argument particularly salient in the opening decades of the century. The country’s wartime enemies were enlisted in the fight for homeownership, with Bolshevism explicitly used as a rallying cry to push homeownership. By the summer of 1918, the tenantry of the America’s Soviet enemies factored more and more prominently into the realtors’ rhetoric on homeownership. “One great reason why Russia is now in a state of such complete unrest is, that thus far no way has been found to give each peasant a home, where he may work out his living and his destiny in peace and quiet,” claimed one writer.

In the mass media, the idea of homeownership as a bulwark against radicalism, socialism and Bolshevism spread quickly. Newspapers nationwide carried the message of homeownership as an antidote to radicalism through columns, advertisements and comics. In Buffalo, for example, the editors of the *Buffalo Courier* launched a forceful campaign in promotion of homeownership. As one of the paper’s editors wrote, “a title deed to a home is a self-evident argument against bolshevism, socialism, communism and other cankers and cancers of

fundamental doctrines of true democracy.” The paper reminded readers that, “Home Owing is an American Institution,” (*Building and Housing, Own Your Home, 1921-1924, Box 68, folder 01269*) and that the homeowner was unencumbered by the whims of his landlord. Like countless other papers, the *Buffalo Courier* published side-by-side comics to illustrate the different travails facing the homeowner and the renter – one showed a man sitting atop his owned home; the other, a suffering renter carrying around a briefcase of hard times. (*See Illustration X.*)

In curbing radicalism, the proliferation of homeownership would also curb social unrest, many believed. Rehashing age-old arguments about the stability of propertied citizens, Herbert Hoover emerged as one of the strongest proponents of homeownership as the antidote to social unrest and the pillar of social stability. As Commerce Secretary, he frequently intoned the arguments to bemoan the country’s declining homeownership rate, issuing edicts nationwide that reversing this decline was paramount among the responsibilities facing the country. “A nation of tenants will not be a stable people,” Hoover wrote in a 1925 article in the *Christian Science Monitor* (*Building and Housing, 1925, Box 64, folder 01221, Commerce Papers*). Reversing the country’s declining homeownership rate was central to generating social stability.

To link tenantry and social unrest, Hoover relied on an argument about the ‘natural desires’ of Americans to own a piece of the country. When faced with obstacles to homeownership, people stirred. This small-scale unrest fueled by the inaccessibility of homeownership threatened to aggregate upwards into widespread national unrest. The post-War housing shortage, Hoover wrote in *The Delineator*,

“means a large increase in rents, a throw-back in human efficiency and that unrest which inevitably results from inhibition of the primal instinct in us all for homeownership.” (*Building and Housing, Better Homes in America, Previous to Incorporation, 1923 – July – December and undated, Box 65, folder 01231*) To help individuals fulfill their natural desires for homeownership, Hoover believed that the government – and specifically, the Commerce Department – should help lower barriers to greater ownership. If it failed to do so, the nation of tenants uprooted from the prevailing social system would lack a commitment to economic and social stability. The wellbeing of the nation would be undermined.

Homeownership encouraged social stability – and, therefore, the national interest – by incorporating Americans into their communities. In a pamphlet distributed by the *Girl Scouts of America* during one of the *Better Homes in America* demonstration weeks, participants were reminded of this linkage. “The home owner puts down roots in the community. Through the relation of his home to its neighborhood and to the city government, he acquires a keener civic interest and a greater sense of civic responsibility.” Vested in their local communities, homeowners rarely stirred to radical uprising, nor threatened democracy more broadly; instead, homeownership was imagined to root citizens to communities by providing a physical interest in those local places.

But it wasn't *just* local communities that benefited from higher homeownership rates. Rather, rhetoric during the *Own Your Own Home* and *Better Homes in America* campaigns suggested that homeowners were more invested in *democracy* as a form of governance. “The home is the foundation of the society and

of our institutions, and is the pledge of contentment and satisfaction,” wrote President Coolidge to the *Better Homes in America* demonstration week winners in 1923. “It is the conclusive reply to every threat against the fundamental principles upon which our Government is based. To raise the standard of the American home is, therefore, to raise the standard of the American people.” (*Building and Housing, 1923, Box 64, folder 01219, Commerce Paper*) Leaders argued that high rates of homeownership were incompatible with non-democratic forms of government, thereby raising the stakes in the struggle for homeownership to the level of national importance.

One argument invoked with increasing frequency argued that homeownership prevented the rise of radicalism in the labor movement. Bolsheviks abroad weren’t the only threat to internal instability, if advertisements and encouragements were to be believed. Growing unionism, embodied in the picture of the Industrial Workers of the World (IWW), could be countered by giving men a stake in the existing social system. “Inspire a man to procure a home of his own,” one article proclaimed, “and he may be safely trusted to be proof against the poison virus of the I.W.W.” With a propertied place in the country, the worker would be safeguarded against the radical threats of union democracy. By safeguarding the democratic, capitalist order, homeownership guaranteed perpetuation of a particular political and economic system. Hoover went on to remind participants of his 1931 Conference on Home Building and Homeownership that the fulfilled aspiration for homeownership was a guarantee against threats to national liberties. The aspiration, he claimed, “penetrates the heart of our national well-being. It

makes for happier married life, it makes for better children, it makes for confidence and security, it makes for courage to meet the battle of life, it makes for better citizenship. There can be no fear for a democracy or self-government or for liberty or freedom from home owners no matter how humble they may be.” (*Better Homes – White House Conference on Home Building, Printed Matter, 1931, Dec 2-3, Box 74A, Presidential Papers – Subject Files*)

### ***Individual Solutions for National Problems***

The *Own Your Own Home* and *Better Homes in America* movements believed that the proper techniques of citizenship would be taught more easily in the single-family, owned home. They believed that tying individuals to local communities through homeownership would help quell radicalism and ensure social stability. But homeownership emerged as a mark of competent citizenship in another way, as well. Through individual housing decisions, the homeowner contributed to the national wellbeing – and nationalism – by making choices *with the interest of the nation* in mind. In the aftermath of the War, the country faced a substantial housing shortage. The return of soldiers from the War efforts increased the supply of available labor in the United States, and the country needed a productive sector in which to employ them. Later, as the country entered the Great Depression, unemployment rose substantially, and subsequent calls to increase homeownership largely reflected attempts by government leaders to reemploy workers in the depleted building and construction trades. Taken together, homeownership was viewed as a way that homeowners could contribute to national efforts to resolve the

country's housing shortage and unemployment. Citizens could contribute to solving these national problems through their concentrated commitment to buying homes.

The nation faced a post-War housing shortage in the aftermath of the First World War. At the recommendation of Treasury Secretary McAdoo, wartime construction starts had been put on hold, with resources diverted instead toward factory production for the war efforts. According to Secretary Hoover, wartime housing production declined by XX%, leaving the country with a post-War housing shortage of nearly 1 million houses. Just as the nation's realtors claimed the mantle of patriotism in suspending their homeownership campaigns before the War, the pledge of patriotism was used to sell homeownership in the War's aftermath. Lamenting the falling homeownership rate, Secretary Hoover called for increased citizen involvement in promoting homeownership. "The slackening of our progress toward more general home ownership has been one of the most regrettable results of war. For it is mainly through the hope of enjoying the ownership of a home that the latent energy of the citizenry is called forth." (*Building and Housing, Better Homes in America, Previous to Incorporation, 1923 July - December & undated, Box 65, folder 01231*)

Other calls were more explicit. In one article in the industry journal, leaders wrote that the *Buy a Home* campaigns were actually addressing a growing wartime housing shortage. The alternative to addressing the shortage, they noted, would be an increase in government efforts to build Americans homes. Writing in 1918, they noted that the housing shortage "is becoming so actue, in fact, that extremists are already pointing out that if the conditions are not relieved, be this relief never so

little, the government will have to step in and make the problem its own problem by building homes under government supervision.” Their campaign was an antidote to the potentially ruinous involvement of the government in solving that nation’s housing crisis.

*More on the President’s 1931 Conference on Home Building and Home Ownership, discussions around New Deal legislation to change mortgage lending, etc.*

### **Conclusion:**

This essay argues that housing and homeownership came to occupy a distinctly *political* place in the United States at the dawn of the twentieth century. Although nineteenth century reformers targeted the American home as the seedling of morality and vice, their efforts at reform revolved largely around improving architectural and design features to generate more wholesome family life. By the late-nineteenth century, the twin threats of urbanization at home and radicalism abroad were threatening the traditional domestic way of life. Quickly, political leaders, civic organizers and business elites capitalized on the possibility of widespread homeownership as an antidote to these threats.

This essay focuses on two homeownership campaigns – the *Own Your Own Home* campaigns from the National Association of Real Estate Boards (NAREB) and the *Better Homes in America* movement – to understand how the rhetoric of patriotism, citizenship and nationalism became embedded in our country’s commitment to homeownership. Both campaigns relied on a model of voluntary organization to police the norms of American citizenship. Local in character, but

national in scope, realtors sought to promote homeownership by relying heavily on arguments and rhetoric of patriotism, nationalism and citizenship that range especially strongly with the First World War on the horizon. After the War, the *Better Homes in America* movement took up a similar cause, bringing together countless civic organizations and scores of government leaders in an effort to promote homeownership and proper home-making techniques. In each case, local chapters proliferated to educate citizens about the importance of homeownership and to *sell* homeownership as a distinctly American act. While drawing on some of the arguments from nineteenth century reformers about the social implications of housing for the American family, the movements also pounced on the newfound patriotism in the post-War period to redefine homeownership as a distinctly patriotic form of housing.

The pressure to redefine homeownership as a political act came from a variety of sectors. Business elites sensed an opportunity to reap profits from the push towards homeownership. Beyond the National Association of Real Estate Boards, industries like lumber manufacturers and furniture makers eventually tagged themselves to homeownership campaigns. Political leaders, most notably Secretary Hoover, saw the push towards homeownership as an opportunity to address changes in American society at the dawn of the twentieth century. Government resources during this period, and especially after the New Deal, were increasingly directed towards the promotion of homeownership. And voluntary organizations, like the Girl Scouts, the American Red Cross, and General Federation of Women's Clubs, viewed the promotion of homeownership as beneficial to their

various civic causes. The promotion of homeownership as a political act helped to reinforce other goals of the civic reformers, including the reification of particular child-rearing practices and the promotion of narrow gender roles (Luken and Vaughan 2005; Luken and Vaughan 2006).

Having argued that the promotion of homeownership came to serve a distinctly political purpose in the late-nineteenth and early-twentieth centuries, the next chapter goes on to discuss federal housing policies and programs developed over the century with the aim of promoting American homeownership.

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Figure 1: *The Best Citizen* from the National Real Estate Journal, February 1918

## The Best Citizen

Which is the best citizen—the home-owner or the renter?

Scott Nearing, sensationalist, Socialist, I. W. W. leader and whatnot, recently declared that the man who rented was the best citizen.

What better argument for the "Own Your Own Home" campaign?

In these trying times, when every man and woman is putting forth the best effort, seeking to accomplish something that will mean something to the country in a tangible way, why shouldn't the real estate operators of America come forth with a slogan like this:

**BE PATRIOTIC! BUY A HOME!**

Who contributes most to the upbuilding of a nation? The home-owner or the renter?

The home-owner, of course, because he realizes that upon the future depends the result of his investment; because he knows that he is more responsible than the fellow who pays out the monthly stipend.

The home-owner is the fellow who wears tailored clothes; the renter is the one who gets his duds off the shelf. The first man gets what he wants; the second gets what some other fellow thinks he wants.

Be a tailored man! Own your own home.

Realtors: You have a definite duty. Aside from your natural wish to dispose of property on your lists, you have a patriotic call.

The nation looks to you for education! Put a shoulder to the wheel! Get into the human side of present conditions. Teach the nation that there is one duty none should shirk.

Convince the nation that it will become greater when it owns its own home!

Figure 2: A Home Owner's Creed, Letter from Fred Reed, Chairman of the Buy A Home First Campaign, to Tom Ingersoll, Exec. Sec. of the NAREB, March 1917

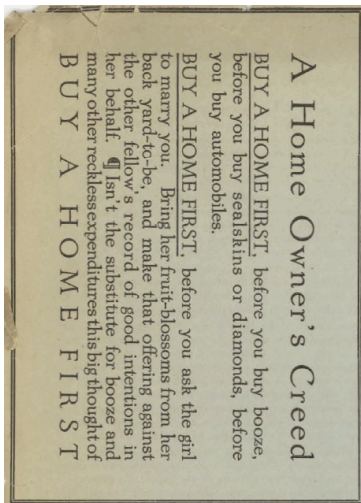
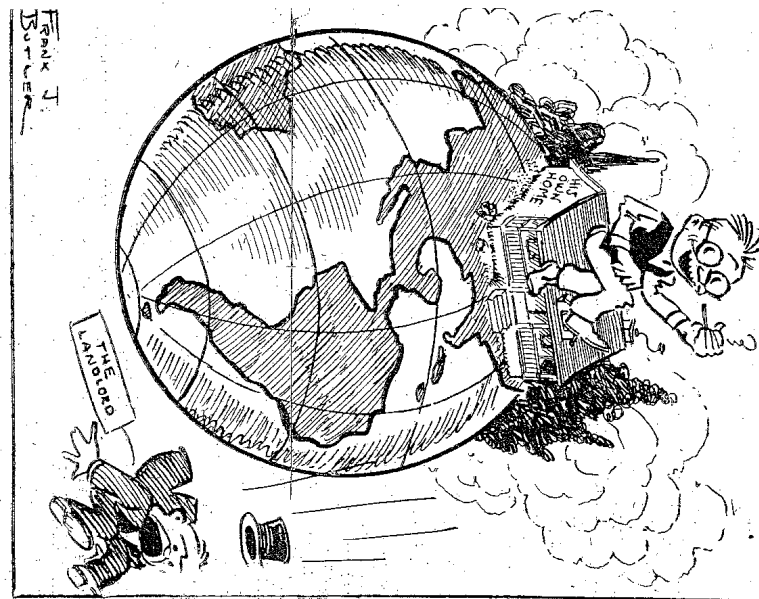
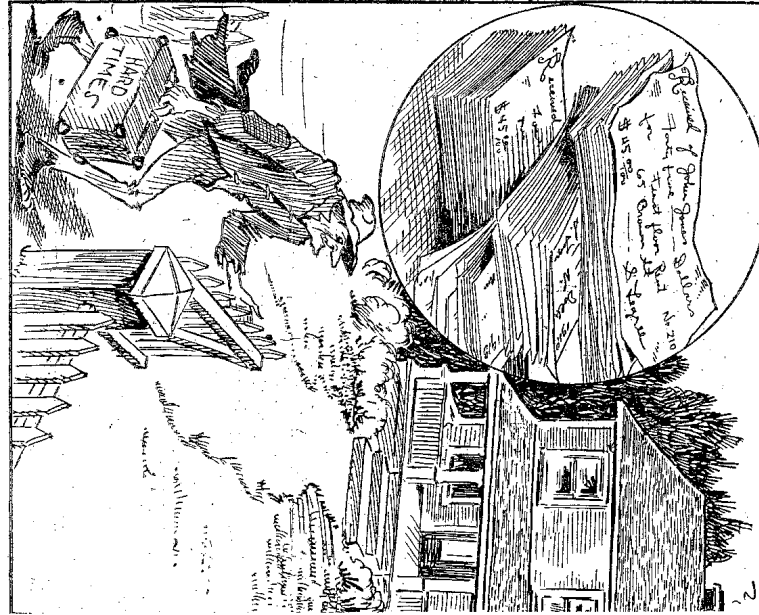


Figure 3: Cartoons from the Buffalo Courier, April 14, 1924



Frank T. Burt

Figure 4: Let Uncle Sam Buy Your Furniture (I only included this one because I think it's funny ... Not referenced in what you've read)

*Let* Uncle Sam  
help you when  
you select  
**Furniture**

120 Pages

50  
Illustrations

Simply,  
Forcefully  
Written



*New  
Government  
Book  
Will help  
All  
Home-makers*



To obtain the book return this circular to Superintendent of Documents, Washington, D. C., with 20c check or money order payable to Superintendent of Documents. Currency may be sent at sender's risk. Postage not acceptable.

Name .....

Street .....

City .....