The Suburban Ideal: A Historical Model of Planning for the Mixed Economy of Welfare

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Introduction: From the Welfare State to Welfare Developments

While the notion of the Welfare State implies a focus on public services, states have also facilitated the involvement of private actors in providing essential services such as housing. The concept of the 'mixed economy of welfare', introduced in 1983 by American social work professor Sheila B. Kamerman, challenges the simplistic dichotomy between the public and private sectors. Instead, it advocates for a model of a 'public-private sector' that derives strength from its diversity[1].

Sheila Kamerman first attributed the genesis of this model to the economic downturn of the 1980s, during which Western nations imposed fiscal constraints impacting social welfare, thereby resulting in the partial or complete outsourcing of numerous social assistance initiatives to private entities. Nevertheless, scholars of social welfare from both England and the United States have expanded the temporal scope, tracing the mixed economy of welfare back to at least the latter part of the nineteenth century[2]. This era witnessed a surge in public aid programmes alongside the emergence of private philanthropy, both functioning within a paternalistic paradigm[3]. By the 1930s, the Welfare State experienced a liberal shift, referred to as

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1 Sheila B. Kamerman, 'The New Mixed Economy of Welfare: Public and Private', *Social Work* 28/1 (1983). JSTOR: <http://www.jstor.org/stable/23714181>.

2 David Gladstone, ed., *Before Beveridge: Welfare before the Welfare State* (London: Institute of Economic Affairs, 1999).

3 Antoine Perrier, and Lola Zappi, 'Introduction. De la ville à l'empire colonial: nouvelles échelles de l'économie mixte du welfare (XIXe–XXe siècles)', *Revue d'histoire de la protection sociale* 15/1 (2022). DOI: <https://doi.org/10.3917/rhps.015.0010>.

Keynesian, as it aimed to foster economic growth and stability, reconcile social divisions, and ensure equitable distribution of wealth[4].

One of the prime examples of this model is Roosevelt's America. Established in 1934 through the National Housing Act, the Federal Housing Administration (FHA) aimed to enhance housing conditions amidst the economic turmoil of the Great Depression. Instead of pursuing an exclusively public housing construction initiative, the FHA chose to bolster the private real estate sector. The primary leverage afforded to the American governmental agency involved providing a financing system through mortgage loans and insurance targeting individuals, but with a particular focus on builders[5].

Concurrently with the financing strategy, this economic framework entailed endeavours to standardise urban planning and housing architecture. The FHA published practical manuals concerning the design of small houses and the layout of successful subdivisions[6]. Builders were incentivised to adhere to these sanctioned plans and models to access generous loans, while also being encouraged to implement racial segregation – a phenomenon that recent suburban studies have recently sought to shed light upon[7]. The FHA policies particularly encouraged the construction of new single-family developments on the outskirts of urban areas, thereby expediting the growth of suburban landscapes[8].

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4 François-Xavier Merrien, ed., 'Introduction', in *L'État-providence* (Paris: PUF, 'Que sais-je?', 2007).

5 Kenneth T. Jackson, *Crabgrass Frontier: The Suburbanization of the United States* (New York: Oxford University Press, 1985).

6 See, Federal Housing Administration, *Planning Neighborhoods for Small Houses*, *Technical Bulletin 5* (1936); Federal Housing Administration, *Successful Subdivisions: Principles of Planning for Economy and Protection Against Neighborhood Blight*, *Land Planning Bulletin* 1 (1941).

7 These practices have been made illegal by the Fair Housing Act, 42 U.S.C. 3601 et seq., which 'prohibits discrimination by direct providers of housing, such as landlords and real estate companies as well as other entities, such as municipalities, banks or other lending institutions and homeowners' insurance companies'. Justice.gov, 'The Fair Housing Act', consulted on [05/04/2024]. URL: <https://www.justice.gov/crt/fair-housing-act-1>.

8 Barry Checkoway, 'Large Builders, Federal Housing Programs, and Postwar Suburbanization', *International Journal of Urban and Regional Research* 4/1 (1980). DOI: <https://doi.org/10.1111/j.1468-2427.1980.tb00350.x>.

Since their inception, the purpose of suburbs has followed a defined and constant pattern, which researchers have termed the suburban ideal[9]. While this ideal has been shaped by the private real estate industry, its manifestations demonstrate a clear commitment to individual and urban well-being. This ideology, that can be associated with the idea of welfare, encompasses a spectrum of actions aimed at improving the quality of life for inhabitants of a region, extending beyond mere material provisions to include social, cultural, and environmental considerations.

The existence of a mixed economy of welfare has encountered scrutiny from commentators who contend, among various assertions, that this hybrid economic framework reflects the Keynesian liberal policies seeking to compound social disparities[10]. Our aim is to delve into this discourse by revisiting seminal literature on the evolution of suburbs, seeking to explicate why a government programme, such as Roosevelt's New Deal, might have regarded endorsing suburban growth via private sector involvement as a favoured approach to confronting housing challenges while upholding the principles of the liberal social contract, aimed at an equitable distribution of wealth and well-being[11].

This article aims to illustrate the extent to which the idea of welfare is an intrinsic component of suburbs. To do so, it is necessary to trace back to their origins, at the time when the suburban ideal took shape, and then to trace its evolution. By interweaving urbanistic and architectural perspectives, this analysis facilitates the delineation of a continuum from eighteenth-century suburbs to their contemporary manifestations. The primary sources for our study include Robert Fishman's *Bourgeois Utopia* (1987), Kenneth T. Jackson's *Crabgrass Frontier* (1985) and Clifford Eward Clark Jr's *The American Family Home* (1986). From the publication dates of these texts, it is evident that there was a notable trend in suburban studies during the 1980s. Indeed, this period witnessed the emergence of significant pieces in suburban historiography,

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9 Mary C. Sies, 'Towards a Performance Theory of the Suburban Ideal, 1877–1917', *Perspectives in Vernacular Architecture* 4 (1991). DOI: <https://doi.org/10.2307/3514235>.

10 Perrier, Zappi, 'Introduction. De la ville à l'empire colonial…'.

11 Jean Mercier Ythier, 'Distributive Justice and Benevolence: The Welfare State as Practical, Distributive, Liberal Social Contract', *Revue d'économie politique* 2013/5/123. DOI: <https://doi.org/10.3917/redp. 235.0737>.

coinciding with the peak of suburban living in the United States; as per the 1980 census data, 40% of all Americans resided in suburbs, surpassing the populations of both cities and small towns[12]. To highlight the continuity of the suburban ideal within the practices of the US Welfare State's, we will compare the portrayal of the suburban matrix outlined in these texts with FHA documents produced in the 1930s and 1940s, when the first postwar suburbs began to emerge.

The Rise and Development of Suburban Living in England: From Resort Villas to Permanent Residences

Robert Fishman traces the origin of suburbs back to mid-eighteenth century England[13]. Until eighteenth-century London, the aristocracy and merchant bourgeoisie coexisted in the dense historic centre, where business and family life were often intertwined. However, urban redevelopment plans, such as John Gwynn's 1766 London and Westminster Improved, restructured the city by reserving central squares for the elite, prompting the merchant class to relocate to the outskirts. London's merchant bourgeoisie went beyond the impoverished suburbs of London and ventured into the neighbouring countryside. As early as the eighteenth century, the affluent began to show a preference for second homes and would frequently move into villas with the same amenities as those found in the palaces of noble landowners every weekend.

In these resort properties, nature played a primarily aesthetic role, as it was carefully arranged and designed to create scenic views. Rather than following the strict geometric principles of Antiquity and Renaissance landscaping, the exterior designs favoured more organic, flowing shapes and lines. The landscapers sought to capture both the diversity and the spontaneity of nature, while simultaneously idealising it according to their own aesthetic standards. This approach in the tradition of the English garden, used:

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[12] Margaret Marsh, 'Reconsidering the Suburbs: An Exploration of Suburban Historiography', *The Pennsylvania Magazine of History and Biography* 112/4 (1988). JSTOR: <http://www.jstor.org/stable/20092260>.

[13] Robert Fishman, *Bourgeois Utopias: The Rise and Fall of Suburbia* (New York: Basic Books, 1987).

> All the resources of advanced agriculture […] to produce the appearance of unspoiled nature. The fences […] were eliminated by narrow, hidden ditches, which created the illusion of vast stretches of unfenced nature. Trees were cut down to create perspective; others planted where nature was judged to be too monotonous; rivers were diverted to form ponds and winding streams in more propitious locations; and everywhere the straight was made crooked and the symmetrical irregular[14].

From the latter part of the seventeenth century, the resort began to become permanent as the bourgeoisie rejected the metropolis and its associated vices. This was partly influenced by Anglican morality, which extolled the virtues of concentrating on family and returning to nature, a divine creation, as opposed to the city, a human creation. Consequently, the bourgeoisie gradually relinquished their urban properties, which they retained only for their economic function, and started commuting daily to their suburban villas, which were primarily dedicated to family and leisure. This marked the emergence of the defining features of modern suburbs: an attraction to the periphery at the expense of the city centre, a complete separation of professional and family life, the establishment of neighbourhoods with a uniform social composition and exclusively residential buildings, and the creation of a landscape that blends nature and urbanism in an indistinct manner[15].

The Emergence of Suburbs and the American Ideal of Domesticity in the Victorian Era

The movement towards suburbanisation in the United States emerged during the Victorian era, which coincided with the country's Industrial Revolution[16]. According to Clifford Edward Clark, Jr, the profound changes brought about by this period prompted a sense of urgency. The rapid expansion of cities, driven by both internal migration and immigration, posed a threat to the

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14 Ibid.

15 Ibid., Chapter 1: 'London Birthplace of Suburbia'.

16 Clifford Edward Clark Jr, 'Chapter 1: Reforming the Foundations of Society', in *Id.*, *The American Family Home, 1800–1960* (Chapel Hill: University of North Carolina Press, 1986).

country's stability; some numbers recorded a 797% increase in the urban population between 1820 and 1860, with 4.3 million German and Irish arrivals[17]. These transformations disrupted the structure and functioning of families, with new professional opportunities drawing young people away from their birthplaces and citizens becoming increasingly mobile. Consequently, the traditional ways of defining family structure and life became increasingly obsolete without any clear alternative emerging.

The desire for reform in the United States during the Victorian era was reflected in a focus on the single-family home as a key element for establishing 'a new familial and patriotic ideal[18]'. This led to the emergence of a school of thought that popularised the idea that improving and transforming housing was the main path to social order, moral excellence, and individual fulfilment. Architects, journalists, and intellectuals championed this discourse, and pattern books were widely published. One of the leading figures in this movement was landscape architect Andrew Jackson Downing, who published three volumes that combined architectural and landscaping models with aesthetic statements: *Treatise on the Theory and Practice of Landscape Gardening… With Remarks on Rural Architecture* (1841), *Cottage Residences: or, A Series of Designs for Rural Cottages and Cottage Villas* (1842), et *The Architecture of Country Houses* (1850). The home, which had previously been viewed primarily as a shelter and place of work, was transformed into a family sanctuary with moral values such as protection, inspiration, intimacy, mutual support, and an appreciation for art and beauty. For the emerging middle class, eager to assert their social status and distance themselves from immigrant workers, this new model was highly appealing.

The literary works advocated for relocating to the periphery of cities, contending that one could avail themselves of 'the conveniences of urban life' while simultaneously enjoying 'the substantial advantages of rural life[19]'. *Modern Dwellings in Town and Country, Adapted to American Wants and Climate* which was published in 1878 by architect Henry Hudson Holly, is one of the earliest pattern books to explicitly advocate for the creation of not only single-family houses, but a complete suburban environment. Holly

17 Ibid.
18 Ibid.
19 Ibid.

suggested that several families could gather on the periphery of large cities in 'an attractive spot, filled with shady nooks or pleasant streams, which can by mutual agreements and some slight restrictions, be laid out in a picturesque manner for building[20]'.

In the nascent suburbs, communal areas such as parks held significant significance. As articulated by landscape architect Frederick Law Olmsted: 'the essential qualification of a suburb is domesticity. The fact that the families dwelling within a suburb enjoy much in common, and all the more enjoy it because it is common […] should be everywhere manifest in the completeness, and choiceness, and the beauty of the means they possess of coming together[21]'.

Under the guidance of Downing and his colleagues, traditional architectural styles of the time were subjected to criticism. Georgian houses, for instance, were deemed unsightly, unvarying, and inappropriate due to their apparent incongruity in using a pediment like that of an ancient temple as an embellishment for the front of a residential building. Furthermore, traditional styles seemed to be unadaptable to evolving building preferences, such as the incorporation of porches or bay windows, which would permit the blending of indoor and outdoor spaces. In a mindset akin to the British Reformers, nature was held in high esteem as a reflection of divinity. Even the colour of Georgian facades, predominantly white, was censured for its stark contrast with the green and ochre tones of the natural environment. A few decades before Frank Lloyd Wright's research, the stated goal was to devise an architectural style that was more genuine and reflective of contemporary American sensibilities.

Three architectural styles were favoured by the public and promoted by the pattern books. The Gothic Revival house, with its verticality that seamlessly blends into the landscape and sacred origins, was considered the ideal dwelling for a Christian family seeking refuge from the vices of urban life. The Italianate style houses were appreciated for their refined elegance and volumes adapted to the rectangular suburban lots. Lastly, the bracket style was the most popular due to its rural ambiance and ease of construction and adaptation.

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20 Ibid.
21 Ibid.

Beyond architecture and urban planning, a genuine social project unfolded. In 1850, Andrew Jackson Downing published an essay in his *Horticulturist* magazine wherein he conceptualised what he perceived as the quintessential structure of a suburban residential enclave, while also incorporating considerations regarding the economic viability of such a venture:

> Now a rural village – newly planned in the suburbs of a great city, and planned, too, specially for those whose circumstances will allow them to own a tasteful cottage in such a village – should present attractions much higher than this. It should aim at something higher than mere rows of houses upon streets crossing each other at right angles, and bordered with shade trees. […] The indispensable desiderata in rural villages of this kind, are the following: 1st, a large open space, common, or park, situated in the middle of the village – not less than 20 acres; and better, if 50 or more in extent. This should be well planted with groups of trees, and kept as a lawn. The expense of mowing it would be paid by the grass […]. This park would be the nucleus or heart of the village, and would give it an essentially rural character. Around it should be grouped all the best cottages and residences of the place; and this would be secured by selling no lots fronting upon it of less than one-fourth of an acre in extent. Wide streets, with rows of elms or maples should diverge from the park on each side, and upon these streets smaller lots, but not smaller than 100 feet front, should be sold for smaller cottages. In this way, we would secure to our village a permanent rural character; first, by the possession of a large central space, always devoted to park or pleasure ground, and always held as joint property, and for the common use of the whole village; second, by the imperative arrangement of cottages or dwellings around it, in such a way as to secure in all parts of the village sufficient space, view, circulation of air, and broad, well-planted avenues of shade trees. After such a village was built, and the central park planted a few years, the inhabitants would not be contented with the mere meadow and trees, usually called a park in this country. By submitting to a small annual tax per family, they could turn the whole park, if small, or considerable portions, here and there, if large, into pleasure-grounds[22].

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22 Andrew Jackson Downing, 'Our Country Villages', *Horticulturist and Journal of Rural Art and Rural Taste* 4/12 (June 1850). URL: <https://www.biodiversitylibrary.org/item/30188#page/560/mode/1up>.

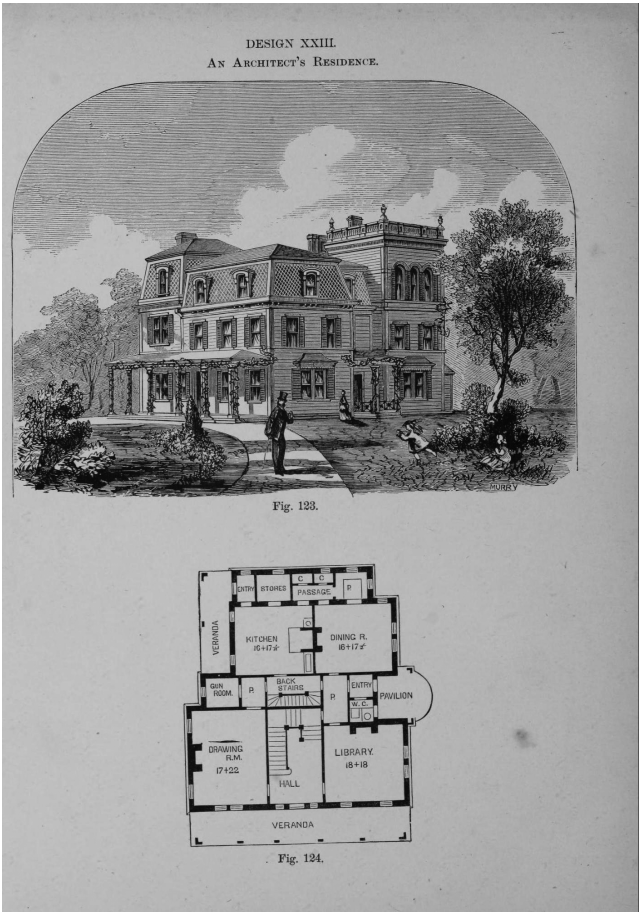

Fig. 23. Elevation and blueprint for an 'Architect's Residence' delineating a spatial organisation where public functions occupy the first floor, while private quarters are situated on the second level; the inclusion of three porches serves to establish transitional zones between the interior and exterior realms. Andrew Jackson Downing, *Cottage Residences; or, A Series of Designs for Rural Cottages and Cottage Villas, and Their Gardens and Grounds: Adapted to North America,* New York: J. Wiley & Son, 1873

The evolution of domestic architecture from elite retreats to suburban homes reveals the ideological foundations of the suburban ideal. In eighteenth-century England, suburban living was associated with Palladian villas,

emphasising symmetry, open gardens, and communal green spaces like Clapham Commons. These homes fostered a blend of private comfort and semi-public social interaction, reflecting bourgeois values of family intimacy and moral order. The gardens, often designed to appear natural while meticulously curated, served as spaces not only for leisure but also for reinforcing social hierarchies through their grandeur and exclusivity.

In the United States, the nineteenth-century Victorian era introduced new domestic ideals shaped by industrialisation and urbanisation. House plans prioritised emotional intimacy, with distinct rooms such as parlours and individual bedrooms, reflecting the growing importance of personal privacy and the nuclear family model. The front lawn emerged as a transitional space symbolising social status, while architectural innovations like bay windows, verandas, and wraparound porches blurred the lines between interior and exterior environments. This design ethos embodied the desire to integrate nature into daily life while maintaining clear boundaries between private and public spheres.

By the early twentieth century, the rise of mass production techniques and pattern books facilitated the democratisation of suburban architecture. The ornate designs of Victorian homes gave way to simpler forms like bungalows, Cape Cod cottages, and Prairie-style houses. This shift not only reflected changing aesthetic preferences but also the influence of public policies that promoted standardised, affordable housing. The Federal Housing Administration (FHA), through its technical guidelines, favoured these simplified architectural forms, reinforcing suburban ideals centred on family, nature, and community.

Moreover, the suburban home became a symbol of the 'American Dream', where ownership was equated with success and stability. The architectural evolution mirrored socio-economic transformations, as the suburban ideal transitioned from being an exclusive privilege of the elite to a normalised aspiration for the middle class. Despite this democratisation, the aesthetic and spatial principles rooted in the early suburban villas continued to influence the design and cultural perception of suburban spaces, perpetuating ideals of domesticity, order, and social conformity[23].

[23] Edward Clark Jr, 'Chapter 5: Modernizing the House and Family'.

From Elite Enclaves to Working-class Havens: The Spread of Suburban Ideals

This historical introductory analysis aimed to demonstrate how the suburban ideal and its associated built forms cannot be reduced to mere market-driven phenomena but must instead be understood as an aesthetic and urban construct, shaped by a collective relationship to welfare, both in terms of housing and public space. Over time, the development of suburbs has been characterised by the trickling down of its concepts and forms from the upper echelons of society to the working classes. This democratisation of the suburban environment, made possible in part by advancements in transportation, was accelerated by the backing of Welfare States for developers.

Long before the support and formalisation by the federal government through the FHA, the United States underwent significant transformations in landscapes and lifestyles associated with the expansion of suburbia. The once popular 'neo' style mansions have been replaced by concrete block houses ordered from catalogues. Similarly, the automobile has taken over the railroad, leading to a transformation in its formal expression. Despite these changes, the fundamental ideal underlying suburban life has remained unchanged.

This consistency is apparent in the iconography of the single-family home, which has remained largely unchanged from the eighteenth century to the present day. The house is typically depicted as isolated, situated within a green space of indeterminate limits. Within this protected environment, children are often shown playing and adults engaging in outdoor activities. The surrounding vegetation is depicted as neither wild nor cultivated, but rather as calm and domesticated.

According to Henry Hudson Holly's pro-suburban pamphlet from 1878, there was a tendency among suburban builders to disregard the topography of sites by dividing their land into narrow perpendicular lots. Holly recommended the creation of curved roads, which would follow the natural curves of the land, and the use of existing viewpoints. The picturesque character of the suburban ideal environment was emphasised in the design of suburban communities such as Olmsted's Riverside in suburban Chicago and the Levittowns of the twentieth century[24].

[24] Henry Hudson Holly, 'The Topography of Suburban Residences and Suggestions for the Development of Suburban Towns', *Scribner's Monthly* 16/4 (1878).

At the time of Riverside's inception, living in a suburban single-family remained largely reserved for the affluent. However, the foundations for the broader accessibility of this lifestyle were beginning to take shape. The development's location along a railway line connecting it to the metropolitan centre, the introduction of a multifunctional service offering (including retail and commercial activities), and the establishment of public infrastructure all contributed to its gradual democratisation. Furthermore, Olmsted's plan incorporated smaller plots specifically designed for households with more limited financial means. Strategically situated near the train station, these plots provided access to the city centre for residents who could not afford a private vehicle[25].

From Greenbelt to Levittown: The Evolution of State-Supported Suburbia

The connection between the suburban environment and the political consideration of collective well-being is particularly pronounced in the United States, where the notion that democracy is inseparable from the capacity for mass consumption, first emerged in the early twentieth century and intensified in the postwar period[26].

In this context, one of the first large-scale federal interventions in urban development in the United States, is a formalisation of the suburban ideal. Spearheaded by Rexford Tugwell under the New Deal, The Greenbelt Towns represent a key figure in the Resettlement Administration. These suburban towns pursued a dual objective: on the one hand, to counter the devastating effects of the Great Depression by generating employment for the unemployed, and on the other, to provide affordable housing for low-income families within a planned environment. Influenced by progressive urban theories, Tugwell enlisted planners who drew heavily on Clarence Perry's Neighbourhood Unit concept. This model advocated for residential communities structured around self-sufficient units, integrating schools,

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25 David Schuyler, 'Riverside', in Mary C. Sies, Isabelle Gournay, Robert Freestone, eds., *Iconic Planned Communities* (Philadelphia: University of Pennsylvania Press, 2019).

26 Lizabeth Cohen, 'Chapter 1: Depression. Rise of the Citizen Consumer', in *Ead.*, *A Consumers' Republic. The Politics of Mass Consumption in Postwar America* (New York: Alfred A. Knopf, 2003).

commercial spaces, and public amenities to foster a regulated form of social proximity. The underlying ambition was to create cohesive communities where housing and essential services coexisted harmoniously, promoting both self-sufficiency and collective well-being.

Despite the initial ambition of constructing 3,000 such towns, only three were completed: Greenbelt (Maryland), Greendale (Wisconsin), and Greenhills (Ohio), all located on the outskirts of major metropolitan areas. A fourth project, Greenbrook (New Jersey), was initiated but never completed. The limited scope of this initiative can be attributed to several factors, chief among them fierce political and ideological opposition. Conservative critics condemned the programme as a socialist experiment, derisively dubbing these towns Tugwelltowns or Tugwell's Folly, reflecting the deep-seated American attachment to private homeownership and market-driven development[27]. Legal challenges also emerged, exemplified by the case of Franklin Township v. Tugwell, which underscored the contentious nature of federal intervention in urban planning[28]. Moreover, the high costs associated with the programme fuelled criticism in Congress, where public funding for planned communities was deemed excessive and incompatible with the principles of a liberal democracy[29].

While Tugwell ultimately failed to institutionalise a true welfare suburbia, his initiative nevertheless sparked a critical debate on the interplay between State intervention and market dynamics in American suburbanisation. After World War II, under the auspices of the Federal Housing Administration and the G.I. Bill, these tensions would resurface – this time, however, in favour of a housing policy that, while ostensibly aligned with the principles of the Welfare State, ultimately reinforced the dominance of the private sector in shaping the suburban landscape of the United State.

After World War II, the liberalisation of suburban development accelerated the expansion of suburban housing. This shift enabled mass production on an

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27 James Giese, 'The Roosevelts in Greenbelt', *Greenbelt News Review*, 32/39 (2019). URL: <https://greenbeltnewsreview.com/issues/GNR20190822.pdf>.

28 Joseph L. Arnold, 'Chapter 4. Land Acquisition', in *The New Deal in the Suburbs, A History of the Greenbelt Town Program, 1935–1954* (Colombus: Ohio State University Press, 1971). URL: <https://kb.osu.edu/items/fa0fb7fd-9440-5c44-9d61-eb18914bcc79>.

29 Jason Rebrando, Natasha Egan, Robert Leighninger Jr, *New Deal Utopias* (Heidelberg: Kehrer, 2017).

unprecedented scale – Levittown, NY, the first of its kind, saw 17,447 homes built within just five years. The young homeowners found there nuclear-family-centred shelter, as well as community, reinforcing a dual movement that balanced individual satisfaction with collective well-being[30]. As Lizabeth Cohen argues: 'Mass consumption in postwar America was not to be understood as a matter of personal indulgence, but rather as a civic responsibility, intended to secure full employment and improve the standard of living for the entire nation[31]'.

As noted by Dolores Hayden, this political vision transformed the suburban domestic ideal into a mass model, legitimising a Keynesian approach to welfare, not through public services, but via private consumption[32]. From this point onward, the provision of new housing was largely entrusted to the private sector. However, as previously discussed, the Welfare State framework remained highly relevant, given that postwar suburbia was both heavily subsidised and institutionally structured by the Federal Housing Administration (FHA). The G.I. Bill, formally known as the Servicemen's Readjustment Act of 1944, played a pivotal role in reshaping the American suburban landscape, by providing low-interest, government-backed loans to millions of veterans[33].

However, these benefits were unevenly distributed, necessitating a critical reassessment of the Welfare State's actual reach. While white veterans gained access to suburban prosperity, Afro-American veterans frequently encountered systemic barriers, including discriminatory lending practices, racially restrictive covenants, and FHA-endorsed redlining policies[34]. People of colour and residents of integrated neighbourhoods were overwhelmingly excluded from FHA programmes. Levittown exemplifies this history: homeownership – and even rental access – was systematically denied to Black

30 Barbara Kelly, *Expanding the American Dream* (Albany: State University of New York (SUNY) Press, 1993).

31 Cohen, *A Consumers' Republic*, 113.

32 Dolores Hayden, 'Decoding Everyday American Landscapes', in *Ead.*, *A Field Guide to Sprawl* (New York: W. W. Norton, 2004).

33 As Levittowns historians have noted, the first Levittowns, built in Long Island and Pennsylvania, would not have existed without this financial aid. See Kelly, *Expanding the American Dream*.

34 Richard Rothstein, *The Color of Law* (New York: Liveright, 2017).

families, including veterans who had served in the war. Although the FHA's lending practices evolved following the passage of the Fair Housing Act in 1968, the enduring consequences of these exclusionary policies continue to shape contemporary housing disparities. To this day, Black Americans face significant obstacles in achieving homeownership, a legacy of structural inequalities embedded in the very foundations of suburbanisation[35].

Kenneth T. Jackson's *Crabgrass Frontier* remains a seminal work for understanding the structural forces behind suburban expansion in the United States. State's intervention manifested not only in federal housing policies, but also in transportation infrastructure, and fiscal incentives. A crucial aspect of Jackson's analysis is the role of federal transportation policies in facilitating suburban sprawl. The Federal-Aid Highway Act of 1956 emerges as a central mechanism in this process: by funding the construction of the Interstate Highway System, the act drastically reduced commuting times, making it increasingly viable for middle-class families to settle in suburban areas while remaining employed in urban centres[36]. However, the highway system was not merely a neutral infrastructure project; as Jackson details, many of these highways were routed through minority neighbourhoods, accelerating urban decline and deepening patterns of racial segregation[37]. Automobile dependency further entrenched these dynamics. The suburban model promoted by public policy – characterised by low-density housing, cul-de-sacs, and rigidly segregated land uses – was inherently designed around car ownership. This dependence reinforced spatial and social segregation, as suburban life became increasingly inaccessible to those without private vehicles[38]. Federal tax policies, such as the mortgage interest tax deduction, disproportionately benefited suburban homeowners, steering investment toward suburban real estate at the expense of urban rental markets[39]. These types of financial incentives, still in operation today, continue to shape suburban landscapes, contributing to large-scale housing trends such as

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35 Rashawn Ray, Andre Perry, *et al*., 'Homeownership, racial segregation, and policy solutions to racial wealth equity', *Brookings*, Sept. 1, 2021. URL: <https://www.brookings.edu/articles/homeownership-racial-segregation-and-policies-for-racial-wealth-equity/>

36 Jackson, *Crabgrass Frontier*, 245.

37 Ibid., 248.

38 Ibid., 250.

39 Ibid., 265.

the McMansion phenomenon, in which suburban affluence is materialised through increasingly oversized and ostentatious residential developments[40].

The Suburban Ideal: A Model for the FHA's Welfare Planning

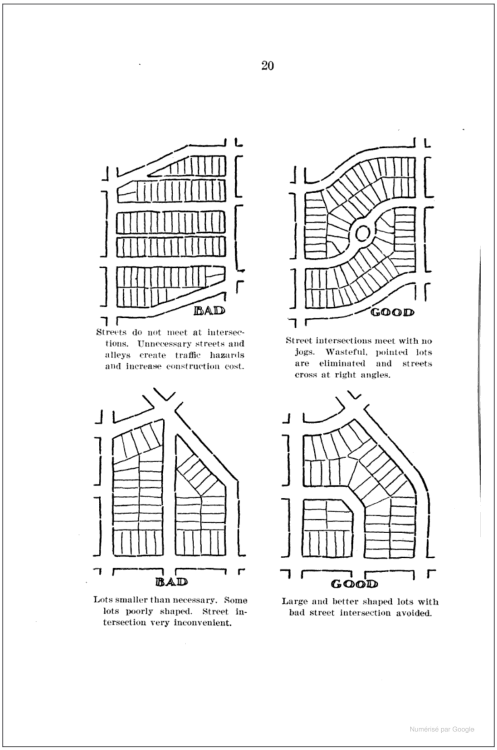

Fig. 24. FHA guidelines advocating for optimal residential urban design, prioritising the implementation of curved streets and expansive lots. Federal Housing Administration, *Principles of Planning Small Houses, Technical Bulletin* no. 4, June 1948

40 Andrew Hanson, Ike Brannon, Zackary Hawley, 'Homesick: how housing tax breaks benefit the wealthy and create Mcmansions', *R Street Institute Policy Study* 21 (April 2014). JSTOR: <http://www.jstor.org/stable/resrep51073>.

The continuity of the suburban ideal was reinforced by the technical guidelines on urban planning and housing design issued by the FHA from 1936 onwards, compliance with which was obligatory for builders seeking construction loans. These guidelines, heavily influenced by Clarence Perry's Neighbourhood Unit concept, advocated for the adoption of curved roads servicing expansive plots, accommodating single-family residences[41]. Emphasis was placed on the provision of community amenities, particularly parks and schools. In terms of interior layout of the houses, paramount importance was placed on comfort and functionality. As architectural historian Barbara Miller Lane explained:

> In 1936 and 1940, the FHA's central office described standards for the building of a 'minimum house' that would be about 650 to 900 square feet in plan. The earlier house included two bedrooms, a dining area, a kitchen, and a bathroom. By 1940, the living room had become dominant, and the dining area had been absorbed into the kitchen. In plan and exterior appearance, this house provided the model for much of America's wartime housing. Many of the first postwar tract houses (such as the Levitt Cape and 'ranch') mimicked this plan. By 1941, and continuing thereafter, FHA publications also urged builders to make their designs responsive to 'function', echoing, perhaps, the discussions of small dwelling types that had been taking place during the previous fifteen years in Europe[42].

The FHA-approved houses were minimalistic dwellings tailored to accommodate middle-class residents; yet some builders, by erecting a substantial quantity of units and employing innovative construction methods, briefly succeeded in rendering them attainable for individuals from lower economic

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41 Jason S. Brody, *Constructing Professional Knowledge: The Neighborhood Unit Concept in The Community Builders Handbook*, PhD Dissertation in Regional Planning, Graduate College of the University of Illinois at Urbana-Champaign, 2009.

42 Barbara Miller Lane, 'Chapter 1: New Houses and New Communities', in *Ead.*, *Houses for a New World: Builders and Buyers in American Suburbs, 1945–1965* (Princeton: Princeton University Press, 2016).

strata[43]. This not only granted them access to comfort but also facilitated homeownership, ensuring the creation of intergenerational wealth.

In the realm of architecture, the FHA guidelines demonstrate a desire to perpetuate the aesthetic of historical suburbs while simultaneously advocating for the simplification and standardisation of forms[44]. This pursuit of tradition's adaptation manifested in the collaboration between architects and builders, exemplified by the esteemed Royal Barry Wills partnering with National Homes Corp.

Conclusion: Balancing Individuality and Community Welfare

Our previous excursion into history aimed to illustrate the organic emergence of suburbs as a form of urban planning, aiming to facilitate well-being. In eighteenth-century England, Victorian America, and during the New Deal era, the spatial manifestations of suburbs reflect an ideal that can be encapsulated by the principles of 'Order/Efficiency, Nature, Technology, Family, Individuality, Community, and Beauty[45]'.

Throughout this paper, the term 'Common' has recurred seven times. As we have observed, the widespread adoption of suburban living was not solely driven by individual quests for comfort; it was also influenced by communal ideals of morality and social welfare. The suburban ideal emerges as a social endeavour, evident in the mindset of Anglican bourgeoisie in Britain, American aesthete reformers, or during the New Deal era in America.

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43 Levittown, N. Y., underwent construction between 1947 and 1951. In 1950, the fully furnished houses went for sale with prices ranging from $7,990 for an interior plot, to $8,500 for a corner one. According to the US Census, average family income in 1950 was $3,300, a price-to-income ratio of 2,57. According to The Harvard Joint Center for Housing Studies, 'in 2022, the median sale price for a single-family home in the US was 5.6 times higher than the median household income'. Alexander Hermann and Peyton Whitney, 'Home Price-to-Income Ratio Reaches Record High', 2024, Harvard Joint Center for Housing Studies. URL: <https://www.jchs.harvard.edu/blog/home-price-income-ratio-reaches-record-high-0>.

44 Federal Housing Administration.

45 C. Sies, 'Towards a Performance Theory…'.

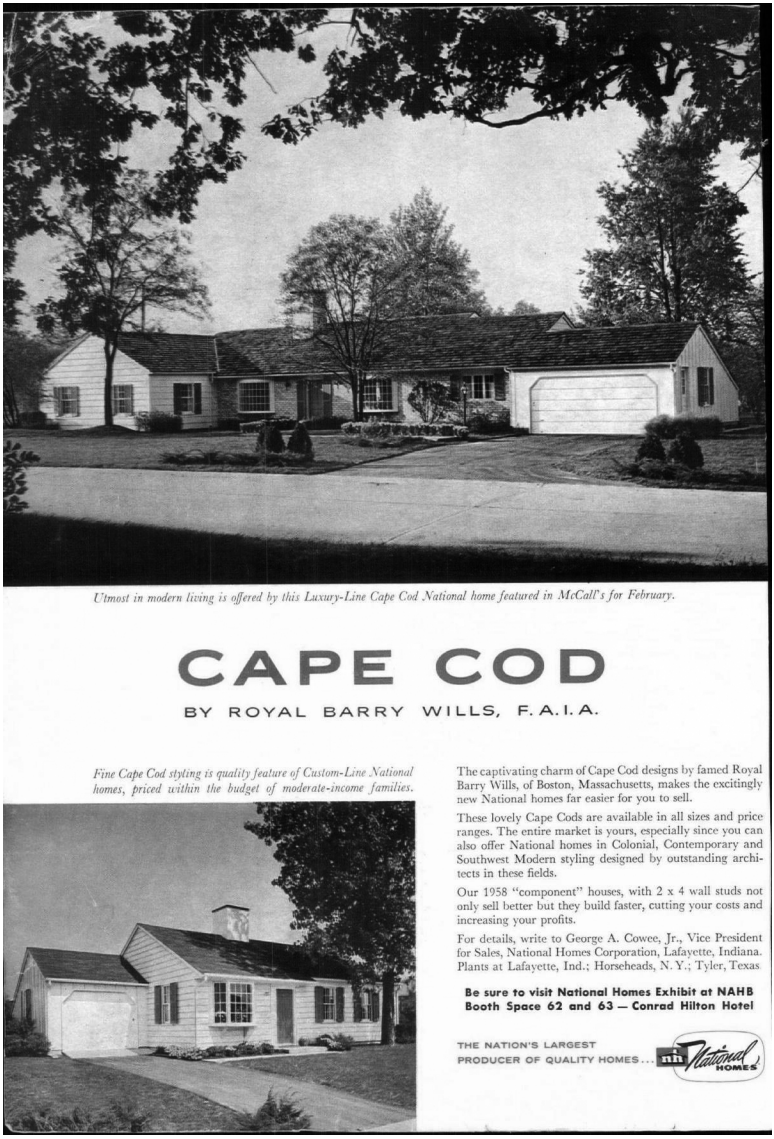

Fig. 25. An advertisement by National Homes showcasing a Cape Cod house designed by architect Royal Barry Wills, who was commissioned to create ten designs for one of the largest manufacturers of prefabricated homes in the United States at the time, sponsored by the FHA. Published in *House and Home*, January 1958

The retrospective analysis of suburban literature conducted here challenges the idea that the single-family home fundamentally stands apart from the collective ideal underpinning the Welfare State's social contract. The desire for independence among suburban dwellers is inherently tied to the establishment of a community. Our historical analysis thus aligns with the conclusions drawn by researchers like sociologist Herbert Gans, who argue that suburban landmarks like Levittowns constitute fully developed communities, enabling residents to be among trusted neighbours and friends with whom to share leisure time, and to engage in organisations that foster conviviality and provide opportunities to be of service to others[46]. Based on our initial assertion that the suburban ideal transcends temporal and geographical boundaries, we can also link our conclusion to those of researcher Éric Charmes, who has arrived at similar findings regarding contemporary French suburbia, arguing that these areas serve as experimental grounds for social and political initiatives on a local scale[47].

The suburban single-family home should not be viewed as a solitary entity but rather as an essential component of a larger collective. Consequently, within the FHA's welfare programme, the design of small houses is closely intertwined with the planning of successful neighbourhood units.

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46 Herbert J. Gans, 'Chapter 15: Levittown and America', in *Id.*, *The Levittowners: Ways of Life and Politics in a New Suburban Community* (New York: Pantheon Books, 1967).

47 Éric Charmes, 'Le périurbain ou la revanche du village', *Constructif*, 55/1 (2020). DOI: <https://doi.org/10.3917/const.055.0053>.