

DISCRIMINATION AND THE SUBURBAN BOOM

VETERANS- if buying a Farm,
Home or Business, learn about
GUARANTEED LOANS

Courtesy of the National Archives

WORDS TO KNOW

suburb

assimilated

down payment

G.I. Bill

“American Dream”

exclusionary

THINK BEFORE YOU READ

**Have you ever heard the phrase “The American Dream?”
What does it mean?**

**Why are suburban areas often associated with the
“American Dream?”**

Are the suburbs the best place for everyone to live?

Can there be more than one “American Dream?”

Cover: Advertisement for federally guaranteed loan programs for veterans, between 1941 and 1945.
Courtesy of the National Archives

FROM CITY TO SUBURB

From 1920 to World War II (WWII), most Americans of all races were renters living in cities. As cities grew, people settled along streetcar and rail lines. The need for shared transportation created neighborhoods of mixed races, classes, and ethnicities. But after WWII, the U.S. government radically reshaped living patterns. The result created a new kind of American community: the mostly White, middle-class **suburb**.



This 1965 photograph idealizes the “perfect” family searching for a new home in the suburbs.
Courtesy of Getty Images, Photo by Camerique Archive

In 1944, the Servicemen’s Readjustment Act (known as the **G.I. Bill**) set up new benefits for World War II veterans. Returning soldiers were offered small business loans, college or trade-school tuition, unemployment benefits, and low-interest home loans with no **down payment**. These programs changed lives, making homeownership and higher education an achievable dream for millions of White veterans.

But for Black, other veterans of color, and women, accessing G.I. Bill benefits was not so easy. To get them, veterans had to work with local banks, schools, and real estate agencies, many of which still refused to serve people of color. Those who tried to apply were often intimidated, harassed, or targeted for violence.

DEFINING THE AMERICAN DREAM OF HOMEOWNERSHIP

With no such barriers, White people used these programs as a stepladder to a more comfortable life. Government-funded education often brought higher earning power and the chance to move to a newer, bigger house. White buyers took advantage of new home loan programs. Their rate of homeownership rose from 44% to 62% between 1940 and 1960, as many purchased newly built homes in new suburban developments. During the same 20 years, Black homeownership, already lower, grew much more slowly, from 23% to just 38%.

White homeownership in the suburbs gave rise to the concepts of “homeowners’ rights” and “taxpayers’ rights.” Many Whites claimed that because they owned property and paid property taxes, they should have the right to select their neighbors and their children’s classmates, or sell to buyers of their choosing without government interference. A Naperville, Illinois, homeowner wrote to the local paper in 1968: “I am not anti-Negro but I am vehemently against losing my private property rights. By passing a forced housing ordinance, the Negro does not gain any rights, but in fact, loses the same private property rights that I lose.”

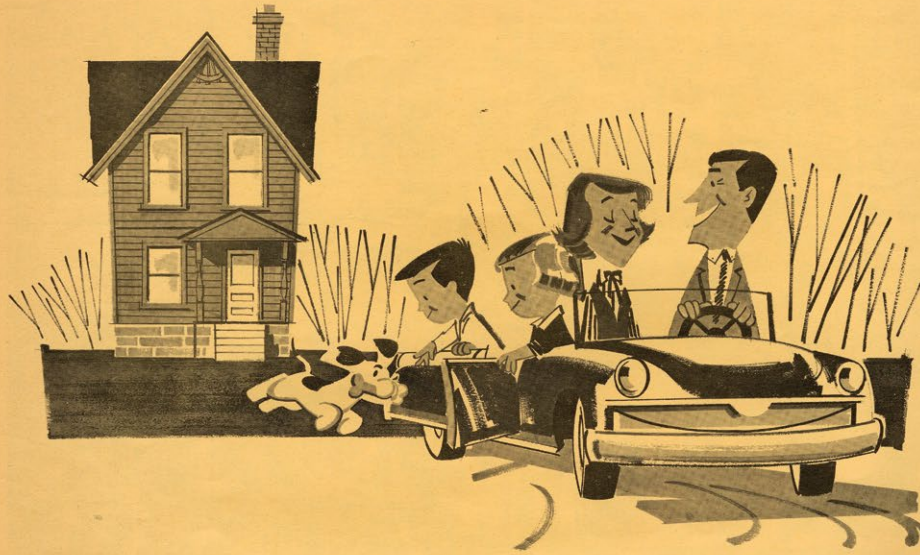


Advertisement for federally guaranteed loan programs for veterans, between 1941 and 1945. Courtesy of the National Archives

WHO COULD REALLY LIVE THE DREAM?

By the 1970s, thanks to advertising by real estate companies, people associated the “**American Dream**” with a particular vision—owning a home in a leafy new suburb of single-family homes with plenty of outdoor space, surrounded by a white picket fence. White homeowners argued that their success in achieving that dream (and the failure of people in city neighborhoods to do the same) was due to their individual determination or market forces, instead of racist policies and **exclusionary** practices. In the suburbs, entire local governments had no Black and immigrant constituents. Municipal tax dollars were used for schools, playgrounds, and libraries that benefited only local White homeowners. Some saw efforts to improve these racial disparities as attacks on their rights.

For the children of European immigrants, neighborhood segregation decreased as they joined American-born White families in the suburbs and **assimilated** into a general White American identity. For Black Americans, it was the direct opposite. Discriminatory practices increased racial segregation rates from 1890 through the 20th century. Black families had fewer housing choices. The growth of the suburbs in the mid-20th century only increased the Black/White wealth gap. To this day, the United States remains the only majority-suburban nation in the world.



THEY'RE MOVING UP TO **MOSER HIGHLANDS**



NAPERVILLIANS ARE DISCOVERING THE
FINEST IN SUBURBAN LIVING IN

MOSER HIGHLANDS

- 12 BUILDERS
- LARGE LOTS
- SEWERS
- PAVED STS.
- SIDEWALKS



Advertisement for the suburban development
Moser Highlands, Naperville, Illinois, 1958.
Courtesy of the Naperville Heritage Society



Photograph of Levittown, Pennsylvania
Courtesy of the John Reps Urban Explorer
Collection at Cornell University Library

QUESTIONS TO CONSIDER

- The decision by the federal government to invest in building suburban housing had consequences that still affect us today. What are some that stand out to you? List both positives and negatives.
- How could being able to purchase a home impact a family in the next generation? The one after that?
- Is owning a home part of everyone's "American Dream"?
- What is your "American Dream?"

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