AN OVERVIEW OF AMERICAN HOUSING

The history of the American house from the Colonial Era through the 1950s can be divided into periods according to “house style,” methods of construction, form, and utilization of space. These categories describe intrinsic qualities of the dwelling as an object. However, criteria for classification of dwellings also include elements that are extrinsic to the object, and sometimes transcendent. Economic, political, and social factors, as well as philosophical concepts, also contribute to defining periods of “housing.” Periods of house styles and period of housing often overlap, but are clearly different topics. In order to establish beginning and ending dates, and the characteristics of these periods in the history of American housing, both the intrinsic and extrinsic factors must be evaluated. Rather than present a chronological summary of developments in all these areas, this essay will begin with an examination of the more familiar attributes of twentieth century housing and work backwards in time.

The twentieth century

Home ownership by the average American is the distinguishing quality of twentieth century housing. It had its start with financial changes that took place in the last decades of the nineteenth century.

The golden age of housing for the common people, particularly the late nineteenth century, was characterized by remarkably stable or even declining interest rates. Blended payments and longer amortization, new to the era, spread the burden of high initial payments of conventional mortgage financing …

Changes in financial practices that allow more liberal policies in lending also benefited contractors and residential developers.

Developments in building technology made the process of construction efficient. Manufacturers mass-produced building materials that were consistently uniform in size and quality. This eliminated a considerable amount of time and labor that had been expended in prior times making the construction elements onsite from raw materials. Balloon framing and prefabrication not only made construction more efficient, it also opened aspects of construction to homeowners that had previously been the exclusive realm of craftsmen. New and less expensive materials such as poured concrete and concrete block eliminated the cost, time, and the specialized workmanship required by constructing similar elements using brick or stone masonry. The development of power tools represented additional savings in labor cost, and an increase in efficiency.
The role of the developer and contractor largely remained regionally based during this period, which allowed for the close coordination between subcontractors and public officials (zoning boards, building inspectors, and health officials). For potential homeowners, the twentieth century offered several different possibilities that cross class boundaries: one could purchase a home built by a contractor; hire a contractor (and possibly an architect as well); assume the role of the contractor; build the house without help using standard materials and power tools; or purchase a pre-made home, or a “kit home,” and place it on a lot. While the twentieth century produced many fine examples of contemporary architecture, and builders managed to utilize forms and styles from the past effectively, changes in financing of housing, coupled with advances in construction technology, represent the most substantial developments in American housing during this period. The manifold benefits of improved building technology and less constrained mortgage financing also attracted investment in all aspects of the process resulting in the creation of a housing market. The most recent period in American housing can be called “Twentieth Century Housing” (beginning with the early advances made in the 1880s, and extending into the twenty-first century).

One of the most significant New Deal reforms that influenced the subsequent development of American housing was the establishment of the Federal Housing Administration (FHA) in 1934. Then as now, the capital requirements and costs of securing a conventional home loan presented impossible obstacles for many. An FHA insured loan protects the lender in the event that the homeowner defaults on the loan while allowing loan payments to be based upon the homeowner’s household income. Less cash is required for closing costs. Therefore, the potential for homeowners is open to a broader segment of the population. Another New Deal institution, the Federal National Mortgage Association (FNMA, or more commonly known as “Fannie Mae”) was chartered in 1938 as a government sponsored (and a publicly traded since 1968) corporation to “securitize or buy the mortgage loans they originate” and issue mortgage-backed securities. This process frees more lender capital for mortgages. The Federal Home Loan Mortgage Corporation (FHLMC, or commonly known as “Freddie Mac”) was chartered in 1970 to “make sure that financial institutions have mortgage money to lend,” to aid consumers in finding an affordable house or apartment, and to provide liquidity to the mortgage market in times of financial instability.

The core theme of American domestic architecture during the twentieth century is the expansion of the national economy progressing in step with the enfranchisement of diverse groups through home ownership.

(See the section Housing and the Financial Crisis of 2008)

House style and housing in the Victorian Era

American housing during the nineteenth century presents some problems in establishing divisions. Virginia and Lee McAlester organize the key periods of American housing using “changing architectural styles” rather than eras of socioeconomic change. The periods of changing style defined in their text are Colonial (1600 – 1820), Romantic (1820 – 1880), Victorian (1860 – 1900), Eclectic (1880 – 1940), and the American House Since 1940 (1940 –
In the preface, the authors emphasize that the text is “a practical field manual for identifying and understanding the changing fashions, and components of American houses,” and is concerned only with “the exterior appearance of houses.” By contrast, *The Elements of Style* divides major periods of interior architecture somewhat differently. Most notably, the American Victorian (1840 – 1910) is composed of “eight distinct architectural styles” – Gothic Revival, Italianate, Stick, American Queen Anne, Richardsonian Romanesque, Shingle, and Colonial Revival. While the two texts might group architectural styles into different periods, the dating of individual styles and division of styles remains fairly consistent. The context differs between exterior and interior, components of a dwelling and the style of individual elements: period is not considered an overarching determinant of architectural style, but rather a logical division of time within the contextual limits of style. The obstinate commitment to stylistic purity, and “being modern,” so prevalent in the other creative arts does not appear to be as pervasive in American domestic architecture. The preferences of the homeowners often change over time prompting renovations and additions that break with the original design. The “old fashion” for one generation is often reengaged by their progeny.

In the context of social history, the division of periods in housing can be set using changes in social attitudes as a standard. Clifford E. Clark, Jr. addressed nineteenth century changes in American domestic architecture within the context of “reforms centered on Christian family life,” and the accompanying idealism of the *cult of domesticity* that dominated public sentiment and influenced policy during this era. From his research, he observed that the term "housing" is expanded beyond architectural style to include aesthetic concepts and the demand for social responsibility. The family house had evolved to accommodate the needs of individual family members functioning in their redefined roles in a new social order. This period was one of great social moments. Abolition of slavery and temperance are two movements that flourished and gained widespread followings during this time. Other social movements included prison reform, public education, and humane treatment of the insane. Westward expansion, the growth of the middle class, industrialization, and railroad development paralleled these social movements.

The relationship between social change and the use of space within a dwelling was most evident with the changing role of women and the recognition of childhood as a distinct phase of life. Changes in floor plans resulting from these social changes included the addition of a nursery and individual rooms for children in the private areas of the house. These rooms were usually located upstairs, and access to this section of the house by stairways removed from the entrance hall area. Clark explained the difference between these arrangements and the floor plans of earlier houses.

If one starts with the floor plans, it is clear that a major preoccupation of housing reformers was to separate the “public” from the “private” sides of life … By putting the stairs to the second floor, for example, in an unobtrusive position at the side of the house rather than in a central entrance hall as in the earlier classical revival houses, the reformers clearly implied that visitors were not welcome upstairs.

The concept of the home as a sanctuary for the family unit, both in a practical aspect and a religious sense, was the primary objective of house reformers. The public area of the house was
principally the parlor. This was the environment where the family could interact with individuals from the community. The threat the family perceived from the outside world came through “the growing complexity of industrial America”¹⁰ and it was largely the concern of the suburban middle class. The Gothic Revival and Italianate styles and their associated floor plans were popularized through pattern books, and the middle class of the time patronized these styles. Individuality ascends to the zenith of middle class values. Compartmentalizing reached its extreme with the Queen Anne house in the late nineteenth century. Architectural style became more nearly associated with owner’s individuality than an expression of spiritual values.¹¹

While there is agreement between the sources mentioned that the year 1840 satisfies the requirement for establishing the beginning point for the major period of the American house in the nineteenth century, there remains some question about which term best defines the period – American Romantic or American Victorian? Or should it be divided into periods that coincide with significant events in American history? The American Civil War and Reconstruction interrupt all aspects of life in America beginning in 1861 and lasting well into the 1870s. After the war, the social order had changed drastically. As large numbers of the emancipated slaves migrated north, industrialization in the south drew the landless rural poor to the manufacturing core of the New South. Northern urban centers at the same time began to absorb waves of immigrants from southern and eastern Europe. As an intellectual and artistic movement, Romanticism appears to be inadequate to encompass all the change brought about by the Civil War. The Victorian style, through its drive to evolve into a vehicle for responsible individual expression, does not represent an architecture of Late Romanticism as it was acquiring uniquely American characteristics – the Prairie, Craftsman, and American Beaux Arts – while also embracing traditional Colonial styles. For the American middle class of the post-Civil War years, housing can accurately be described in terms of architectural change. Land development, primarily along railroad corridors, created new opportunities for economic expansion. Housing for the working class and emigrants of the time, however, was defined through consumer choice and practical home ownership. The family unit, not the individuals that comprise the family unit, is the core concept for this class. Acquiring mass manufactured goods, rather than resort to making their equivalent at home, was the path to domestic success. The most rudely constructed dwelling could be transformed into a sanctuary for the family with common consumer goods.

From the late nineteenth century to the beginning of World War I, reformers concentrated on improving the living conditions for the working class and emigrants by encouraging changes in household management, space usage, and sanitary practices. Lizabeth Cohen pointed out that these middle class sensibilities and a Colonial Revival aesthetic concomitant with a preference for consumer goods associated with that aesthetic tempered these reformers. However, the working class displayed a preference for out of fashion Victorian furnishing and draperies over the simpler furnishings of the Colonial Revival. In addition, emigrants often used space differently. Most notably, the kitchen often served as a social space: “Within this material compromise, traditional cultural values and new consumer benefits coexist.” In consideration of the developments in twentieth century housing, some aspects of usage of space and consumer choice of the working class homes of the past might have carried over to mainstream home design.¹² The walls between kitchen and dining room appear less frequently in homes by the 1950s; and some barriers to the outside world are relaxed.
The eighteenth century

The architecture of the seventeenth century English colonies in America, as exemplified by the archeological remains of Clifts Plantation (Stratford, VA) “manner house,” began as a pragmatic and utilitarian response to the challenges of establishing an agricultural base quickly in order to sustain the English claim to, and exploitation of, the economic potential of the newly acquired land. The puncheon and palisade construction of early structures was likely a logical form of construction under conditions where shelter must be had quickly. The method of construction, according to Zelinsky, was an aboriginal contribution. Given the reality of having to construct living quarters while at the same time preparing land for the first planting season, simple log construction was the most practical method. Other contributing factors, in addition to the geographical isolation, included a scarcity of the following: skilled carpenters, milled lumber, an established system of land transportation, and currency. While the dwellings of the settlement phase more often had little division of space and an absence of ornament, it cannot be said that little craftsmanship was spent on their construction or that they were merely temporary structures. 13 Not only were some dwellings used by several generations of owners, they were constantly improved, and some examples exist to this day.

The transition between the settlement phase and the Georgian style construction began around 1720. A central hallway unites the elements of the Georgian floor plan, which commonly exists in one-pile or two-pile arrangements. Colonial permutations of this English form often eliminated the fourth room in a two-pile configuration. 14 There was, however, a gulf between the affluent few that could live in a Georgian house and the majority of the Colonial population. The spatial divisions of the Virginia plantation with its manor house are an expression of this two-tiered social order.

For some eighteenth-century Americans, the quality of housing improved markedly, but for most it changed modestly if at all. In architectural terms, the eighteenth century saw a growing disparity between kinds of people rather than a general advance in quality of life. 15

While the Georgian style house in American represented revolutionary use of space, it cannot be coupled with the positive qualities of social change. The Georgian style after the Revolution would be a major step toward the more republican Federal style. The architecture of the Federal style was a truly popular American architecture, and it was infused with the vitality of an American idealism that supported its longevity (1780 – 1850). 16 Yet, it is still the culmination of developments that started in the Colonial Era. In the context of changes in American housing, the Federal house could be grouped with all preindustrial dwellings.

Conclusion

For the student of architectural history, reading the cultural landscape is a necessary skill. But the interpretation need to be tempered by the realization that architecture is the physical manifestation of economic vitality on the landscape; and the state of housing (functioning
architecture) cannot be separated from market forces, spanning local to global contexts. Recognizing house style is a starting point since certain styles coincide with periods of development in housing; however, some periods of housing align more accurately with periods in American history. However, the history of American housing can be divided into clear periods that dovetail with socioeconomic and political changes in the United States.

The first period would be the Colonial (including primitive dwellings and the Georgian Style). The Antebellum period of housing can be divided neatly into Pre-railroad and Railroad around 1840 (A Field Guide to American Houses uses this division). While the developments in house style during Reconstruction are minor, the demise of the antebellum plantation economy opened the South to new land development schemes, and encouraged emigration through cheap land values. Renewed railroad construction facilitated the growth of towns along railroad corridors. The opportunities to build, not house style, drove this period in American housing. As stated above, the twentieth century era of American housing can be set back to 1880, even though house styles remain the product of the Victorian. (This is not as odd as it might first appear since the best and the worse of the Victorian Era were given full scope in the Gilded Age before World War I.) While Richardsonian Romanesque and Queen Anne style mark a fitting end to the Victorian styles of house construction, financing and construction techniques for these dwellings built in these styles clearly mark the beginning of the twentieth century housing paradigm.

American housing benefited from an expansion of consumer credit during the 1920s. The Craftsman house, a prewar innovation in American domestic architecture, was extremely popular. Practical in the use of space and economic, it retained the earlier design concept of compartmentalization of domestic functions. The Art Deco and Art Moderne styles, along with advancements in construction techniques, offered the consumer new choices during the 1930s. The real advancement in American housing, however, came about through New Deal reforms in home financing. The next phase of American housing in the twentieth was the result of the Civil Rights movement. Prior to the 1970s, minority neighborhoods were “redlined,” a term indicating they the residents as a whole were not consider creditworthy. Thus, regardless of their individual industry or thrift, they were deprived of the benefits that white American had enjoyed through New Deal housing reforms. With the passage of the Fair Housing Act of 1968, the practice was prohibited.

The passage of the National Historic Preservation Act of 1966 gave birth to renewal and gentrification of historically significant urban housing and commercial space that had been abandon during the urban flight to the suburbs during the 1950s and 1960s. The renovation of the architecture of the past runs parallel with the individual experience based sensibilities of postmodernism. The architectural designs of new structures in historic districts trended toward harmony with the existing historic character rather than stand apart from it.

The final phase of Twentieth Century Housing culminates in the housing bubble of the early 2000s. Fueled by a dark market for novel financial instruments, derivatives and credit default swaps, made it appeared the homeowner and investor alike couldn’t go wrong betting on the housing market. The erroneous notion of countless unfortunate investors throughout financial history of “the market can only go up” proved disastrous once again the fall of 2008. The history
of American housing in the twenty-first century begins at this point. It is too early to speculate on how the nature of housing will evolve in the coming decades.

Notes


3. 565-566, 574.


8. 541.

9. 542.

10. 543.

11. *Ibid*

12. Lizabeth A. Cohen, “Embellishing a Life of Labor: An Interpretation of the


