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## Ontological Security and Environmental Hegemony in American Suburbs

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Ontological Security and Environmental Hegemony in American Suburbs

Senior Project Submitted to  
The Division of Social Studies  
of Bard College

by  
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## **Preface**

Suburban homeownership in the United States went from being an elite privilege to a widespread cultural fixture over the course of the 20th century. This happened because of the many functions that housing fulfills in its relationships to individuals, capital, and the state in its fundamental role as a site of social reproduction.

For individuals, beyond its normal functions, housing can be a source of ontological security. Ontological security is defined as “The confidence that most human beings have in the continuity of their self identity and in the constancy of their social and material environments” (Hiscock et. al., 2001) and as “the sense that the stability of the world can be taken for granted. It is the emotional foundation that allows us to feel at ease in our environment and at ease in our housing... It is, in essence, the psychosocial corollary to full political and social citizenship...” (Marcuse, 2016, p.68). Housing can provide this both literally and figuratively. Its properties as physical shelter, especially its normative properties as a private space (Hiscock et. al., 2001) can contribute to this feeling on an immediate level. Its social properties can also contribute to its capacity for creating a sense of ontological security, mediated by ideology; its location, size, and appearance. Tenure – whether one owns or rents – is also often thought to contribute to ontological security, but this relationship is not so straightforward. Whether or not one can make their next mortgage or rent payment (Marcuse, 2016 p.78) is shown to have a much more significant impact on feelings of ontological (in)security. Hiscock et. al. similarly emphasizes the stability over the form of tenure as contributing the most to a sense of ontological security.

The higher value placed on ownership, strikingly prominent in the work of Constance Perin, is ultimately a function of ideology, which itself functions in accordance with the

imperatives of capital and the state. I submit that ideology exists as a repository into which desires for ontological security can be channeled, because it consists in Althusser's words of

a determinate (religious, ethical, etc.) representation of the world whose imaginary distortion depends on their imaginary relation to their conditions of existence, in other words, in the last instance, to the relations of production and to class relations (ideology = an imaginary relation to real relations) (Althusser, 1972, pp.166-167)

Because ideology describes and reflects social conditions of existence, socially dominant groups reproduce ideologies that legitimize, normalize, or otherwise accommodate for and ultimately reproduce their social position and power. Housing under capitalism is a site for both social and labor reproduction, a prerequisite for the waged social labor which capital requires to accumulate. Capitalism, as a hegemonic social form, is mutually constitutive with a hegemonic ideology. This ideology is reproduced in a number of ways: in Althusser's thought, through ideological state apparatuses (Althusser, 1972, pp.143-144). Building on the work of Gramsci, he suggests that political subjects are "interpellated," in a sense configured or created by their relationships to ideological state apparatuses (family, schools, religions; "civil society" in Gramsci's parlance). This is accomplished by the apparatuses' capacity to address, recognize, and thus constitute subjects as such (Althusser, 1972, p171), and in so doing attach different meanings and significance to the conditions of their recognition.

Foucault adds to this topic the emphasis that the capacity for recognition is not limited to ISAs, and that subjects' capacity to recognize others and themselves according to the logics normalized into their subjectivities reproduces hegemony. Drawing on Gramsci's theory on hegemony, Sevilla-Buitrago develops an interpretation of Gramsci and Foucault's work to

investigate the significance of built environments to our political subjectivity. Emphasizing the complexity of such a relationship, they write,

Pedagogical power transforms coercion into liberality by instilling subjects with a form of self-government that consolidates elite's authority. In other words, "liberal" hegemonies govern through freedom. Foucault's security apparatuses entail a liberalism that rules by constantly manufacturing and organizing freedom. Liberal governmentality rests upon the relative autonomy of individuals—the state channels collective desires, providing services that shape them in the image of an alleged general interest.

...we can speak of 'environmental hegemony' to designate the dissemination of a system of spatial conceptions and performances which are functional to generate this normative grammar of spatiality and the dominant-bloc goals it guarantees. In line with the discussion above, 'environmental hegemonies' should be grasped not as a preconceived overall plan, but as a mobile 'state effect' resulting from struggles to inscribe meaning in social space—the fruit of regulatory maneuvers that, transcending merely administrative measures and mingling practices of government within and outside core state apparatuses, activate certain sociomaterial configurations and spatial procedures to produce environments that compose and buttress a particular social order, securing the reproduction of political power. The process is reflexive. Not only are environments transformed under the influence of hegemonic apparatuses, but the latter are also shaped by the milieu in which they operate and are themselves generated through these procedures. Sustained as they are by unceasing environmental battles, these state assemblages are often contested and unstable. However, they are all but accidental and respond to specific political and class determinations. (Sevilla-Buitrago, 2017, pp.171-172)

It is with an eye to this theory of environmental hegemony that I seek to understand the history and effects of American suburbanization, and attempt to understand something of its future.

Necessarily my analysis will be incomplete relative to the immense scope and complexity of the topic. However, its implications are too significant for me to ignore.

First I will describe in some detail the political and economic history of suburban housing in the United States in the 20th century. Across this time period the word “suburban” came to represent a bundle of physical realities and social relations. The actual shape of suburban life was, like much else, deeply dependent upon its concurrent economic, social, and technological conditions. It is within that century that suburban life went from a niche bourgeois privilege to a hegemonic ideal embedded into the landscape; understanding why and how is crucial to making sense of the political subjectivities which it creates.

Next, I will turn my focus towards suburban political subjectivities in post-war suburbs until 2000. I draw on both anthropological and historical literature to make sense of the ways that political subjectivities embodied in the structure and economy of suburbs manifest in political action that is deeply resistant to change and obstructs efforts to address pressing social problems.

Finally, I briefly describe some of the impacts of the 2008 recession and the COVID-19 pandemic on the housing regime, as well as the measures that are presently being taken to address the ongoing shortage of affordable housing. I also discuss radical and critical theories of housing, to try and imagine how different housing regimes might better serve peoples’ universal need for housing.

## **Chapter 1: A Brief History of American Suburbanization**

Suburbanization as a widespread form of housing has many unique characteristics, compared to the density extremes of urban or rural life. Three stand out as being especially consequential; homogeneity of race and class circumscribed by zoning laws, dependence on the automobile, and styles of domesticity that reinforced unique patterns of labor-reproductive and envy-driven consumerism. In addition, the configuration of homes as debt-based financial assets is reflective of a broader financialization of the economy in general, as banks displaced credit unions as providers of home financing. Under neoliberal capitalism, homes became hyper-commodified, as their prices are transformed into debt-based assets and traded in distant markets, a tendency which is predicated on ever-appreciating property values. The histories of these defining features offer insights into the driving forces behind their instantiation into the suburban landscape.

### **Before the Depression: 1916-1929**

As liberal capitalism developed across the 19th century, the distinction between public (civil, professional) life and private (family, home) life slowly became more and more central to the configuration of physical space. Neither workers nor capitalists could live with their families in factories and offices, so each day they had to travel from home (where labor was reproduced) to work (where labor was actuated) and back again to repeat the process again the next day.

Later in the 19th century, writers and artists would emphasize the moral and civic virtues of homeownership and proclaim its critical significance to the health and prosperity of the Republic. Writers emphasized the romantic appeal of country houses, where the ideally realized man could retreat from the crowded, noisome, and unsanitary cities to take refuge in a private

family sphere in a spiritually and constitutionally rejuvenating pastoral milieu (or, oftentimes, manicured ornamental lawns and gardens). This was contrasted by overwhelmingly negative assessments of urban multifamily housing through a moralizing rather than materialist lens (Vale, 2007, p.18). Crucially important to understanding the motivations of early 20th century decisions by regulators about public life are the close associations between the aesthetic, moral, racial, and health dimensions of lived spaces that prevailed at the time.

Before the federal government made the housing welfare of its citizens a central priority in the programs of the New Deal, two other important developments had to take place to make suburbanism what it is today. One such development was the introduction of zoning codes. The first zoning codes were implemented in Berkeley, CA and New York City in 1916. Contrary to the popular narrative surrounding the purpose of zoning codes, the main priorities of these first advocates for zoned space were not only the health and safety externalities of industrial activity; they were also very concerned with privileging industry and maximizing the value of commercial and residential real estate.

American zoning attitudes distinguished themselves from their European counterparts by their intense interest in spatially separating professional and personal life by the down-zoning of limited mixed-use districts (where grocers, bakeries, etc. could abut or be located on the ground floor of residential buildings) into purely residential districts. Popular arguments for this pattern ranged from sound, practical considerations about traffic type and density, fire safety, sanitation, and labor regulation enforcement, to more old-fashioned ideas that linked urban crime to childhood moral pathology and “nervous disorders” arising from the dangerous bustle of mixed-use districts. (Hirt, 2014, pp.150-170)



Further, and crucial to our concern, zoning districts came to distinguish between different *types* of residential arrangements. The influential zoning code adopted by Berkeley in 1916 clearly delineated exclusive districts according to density and along a hierarchy that reflected the intensely anti-renter and xenophobic attitudes of its framers (Adams-Schoen, 2023). In each city, the principal advocates for zoning came from different interests: in Berkeley, “flat” (exclusive) zoning was to be the legal foundation for the displacement of city residents in order to make way for a Standard Oil plant and to develop its railroads and waterfront into efficient industrial districts (Weiss, 1986, p.17). In New York, it was commercial property owners seeking to exclude undesirable foot traffic to maintain and grow the value of their properties (Adams-Schoen, 2023, p.1259). In both cases, concern about the preservation and appreciation of suburban real estate developments, prompted by classist, xenophobic, and white-supremacist attitudes, were essential catalysts of the adoption of zoning codes (Weiss, 1986 p.17-18, Hirt, 2014, pp.150-170).

While the use of zoning for the explicit purpose of racial segregation was declared unconstitutional in 1917 (Hirt, 2014, p.168), it would not take long for dwelling type to be used as a proxy to enforce patterns of racial segregation even up to the present day.

The red scare following the Russian Revolution brought renewed urgency to the question of American homeownership. Many wealthy Americans and social reformers thought that promoting widespread homeownership would make socialism and communism less popular by aligning, or appearing to align, the interests of working Americans with the interests of private property and by discouraging the communal living arrangements that facilitated political organizing. The moral and nationalist dimensions of this program were emphasized by Secretary of Commerce Herbert Hoover under the Harding-Coolidge administrations (Vale, 2007, p.20). In

that office, he enthusiastically pursued a program of city planning and zoning, and created the Advisory Committee on City Planning and Zoning. This committee, representing legal experts, architects, and industry leaders (including Frederick Law Olmstead), produced two highly influential publications in 1922; these were the Standard Zoning Enabling Act, a set of standard procedures that empowered local legislatures to divide regions into districts and set up planning & zoning boards, and the popular *Zoning Primer*, which explained what zoning was, made a persuasive case in favor of it, and included recommendations on how to set up zoning boards (Knack, 1996, pp.5-6). In 1926 the supreme court ruling on *Euclid v. Ambler* gave the practice of zoning the constitutional legitimacy it needed to become a fixture of land-use governance (Hirt, 2014, p.137). Despite its popularity with elites, there was widespread public resistance to zoning, as it represented a significant expansion of government authority (Knack, 1996, p.6); the New Deal was still a few years away..

The second important development that came before the New Deal was the popularization of the automobile, and of consumer credit generally. Prior to the car's widespread adoption, suburbs had mostly been concentrated around rail hubs and trolley networks. The development of rail- and trolley-centric suburbs that enabled rapid (though expensive) transit to and from city centers contributed to the development of an affluent suburban identity, distinguished from the lower by their distance from crowded city centers and the country club as a locus of social leisure activities (Jackson, 1987, p.98-101).

Widespread access to the automobile was famously brought about by the Model-T's affordability, which coupled with intense lobbying for roadway infrastructure and public disinvestment in public transport (Jackson, 1987, p.170), enabled the car to become a socially transformative technology because of its relationship to space and class. Cars enabled swift

on-demand travel across large distances that would later enable widespread patterns of infrastructural development predicated on universal car dependence (Jackson, 1987, p.189). With regard to class, cars were a symbol of affluence that had been brought into the reach of a huge new cohort of Americans, but Fordist production techniques didn't accomplish this alone. In order to put cars and other consumer durables into the reach of Americans, the consumer credit system had to be massively expanded.

The financial infrastructure and secondary debt markets that would later influence the American housing system had their earliest beginnings in the auto industry (Hyman, 2011, p. 22), a fact that curiously reflects the interdependence of these two industries that have so deeply shaped American life. But auto and home loans, at this stage, were not coming from commercial banks; they were not in the business of extending lines of credit to private consumers. Financial companies acted as intermediaries, taking out loans on behalf of consumers. It was a niche market focused on cars and other durable consumer goods like radios, because at this time financing for housing was usually sought through building and loan associations.

In the late 19th and early 20th centuries, home financing was usually accessed through local financial cooperatives known as building & loan associations (B&Ls). These were not banks; they were a kind of mutual aid fund that enabled working-class Americans to access the financing they needed to buy their own homes. The high down payments, interest rates, and short maturity terms of commercial bank loans at the time meant that most people couldn't rely on them for personal financing. Loans from mutual savings banks or insurance companies were also available, but these shared the high down payments of commercial bank loans (Mason, 2004, p. 16-17). B&Ls, brought to the US in 1831, were small, locally-organized and volunteer-led institutions that didn't demand high down payments. Early B&Ls pooled funds by selling shares

to its members, and when enough capital was accrued, determined who would receive a home loan through an auctioning process (Mason, 2004, p. 18). As they grew in popularity, they developed more complex methods of raising funds, retaining and expanding membership, structuring loans (B&Ls pioneered an early form of amortized mortgages), and insuring against default (Mason, 2004, p. 20).

In the opening decades of the 20th century, the foundations for the shift towards suburbanism were laid. Zoning laws empowered the government to create residential-only districts and even restrict housing types, in order to preserve and grow property values. The popularization of cars not only heralded the dispersed development patterns of suburbia, but also the debt-driven consumerism of the coming century. At the same time, building and loan associations developed the types of loans and debt structures that could put property ownership into the hands of those with steady incomes, but not vast riches.

### **The Depression and the War 1929-1945**

The onset of the Great Depression would define Herbert Hoover's presidency and eclipse his earlier role in the promotion of zoning codes and of homeownership more generally. His successor, Franklin Delano Roosevelt, would initiate the series of transformative reforms known as the New Deal and usher in the age of the welfare state.

By the 1920s, B&Ls had spread all over the country and were subject to state regulations. In 1932 after the onset of the Depression, the Federal Home Loan Bank act aimed to stabilize and regulate S&Ls on a national level to encourage homeownership. It created the Federal Home Loan Bank Board (FHLBB), and the Federal Savings and Loan Insurance Corporation (FSLIC). The FHLBB gathered data about S&Ls across the country, offered loan structure

recommendations, and offered certificate of recognition from the government to homeowners (Mason, 2004, p. 108). The FSLIC offered deposit insurance plans for S&L funds and sometimes assisted ailing associations with liquidity. Both programs for federal involvement in what were considered local community matters were met with tepid support during the 30s, but grew slowly in popularity over the next few decades (Mason, 2004, p. 110). The significance of S&Ls as sources of home finance would peak in the 1950s and 60s, but they would eventually fail spectacularly in the 1980s and 90s.

Limited and unwanted assistance to S&L associations, however, was not enough for the pressing concerns of the early 1930s. The stopgap direct federal spending program, the Home Owners Loan Corporation (HOLC), relieved some of the worst immediate effects of precipitously climbing foreclosure rates (and pilot-tested new concepts like standardized appraisal and amortized mortgages on a wide scale), but they were not durable solutions to the problems of unemployment and underinvestment (Hyman, 2011, p. 49-50). Intended as a market-based solution to these problems, the National Housing Act of 1934 created the Federal Housing Administration (FHA) and laid the foundations for the Federal National Mortgage Association (FNMA or “Fannie Mae”). These institutions would come to have a defining role in shaping the American housing system.

The basis for the Federal Housing Administration was suggested by Winfield Reifler, an economist at the Federal Reserve. He proposed stimulating the construction industry by making home loans more accessible. At the time, this plan was novel and untested, but many believed that it was the only private-industry focused solution that could preclude the need to nationalize industries (Hyman, 2011, p. 53). Before the Depression, consumer loans had been growing in popularity, largely thanks to intermediary finance companies; commercial banks were far more

accustomed to lending to businesses and were hesitant to extend credit directly to consumers (Hyman, 2011, p. 12). Only reluctantly and out of a sense of moral obligation did they occasionally extend personal loans to prudent depositors as a form of insurance against unexpected life events (Hyman, 2011, p. 76). The FHA offered consumer-friendly, low-interest, fully-amortized loan guidelines, regulatory supervision to ensure adequate housing quality, and insurance of approved loans to ease lender anxiety. Such standardized instruments, backed by quality durable goods, inspired the confidence required for commercial banks to offer mortgage lending and for the creation of secondary mortgage markets. Making and facilitating this secondary market was the job of the FNMA (Hyman, 2011, p. 54).

The plan uniquely did not involve stimulating the economy with large cash infusions by the federal government; instead, it mobilized existing stocks of private capital by boosting the confidence of lenders. The success of this scheme would become highly influential, as it planted the seeds of the shift away from a commodity-focused industrial economy towards the debt-driven consumer economy of the late 20th century.

Title I loans, focused on home improvement, were the first to be implemented; Americans could now borrow money at unprecedented low interest rates to make repairs on their homes and purchase new appliances. These proved enormously successful and Title II loans, mortgages for new homes, were implemented soon after (Hyman, 2011, p. 62).

The FHA's guidelines and recommendations, based on the HOLC's pioneering of standardized appraisal practices (Jackson, 1987, p. 197), were compiled in the *Underwriting Manual*. This publication was widely consulted by developers and lenders, and was extremely significant in shaping the character of early suburban developments because compliance or deviance from their guidelines determined which mortgages were insured. Some prescriptions,

like the minimum standards for building and lot quality, intended to reduce the overvaluation of homes and improve quality of life, were more or less undeniable improvements that benefited practically everyone involved with building, maintaining, selling, and living in FHA-approved homes (Hyman, 2011, p. 63).

Other guidelines, however, were not so straightforwardly beneficial. The *Manual* set detailed criteria for how homes were to be appraised; notably a home was valued lower if it was in or near a mixed-use or nonresidential zone, if the neighborhood was declining in population, or if it was racially or socially heterogeneous. Neighborhoods very near or within cities were almost always classed as suboptimal because of the mixed age and types of housing already there. According to these criteria, new suburban developments were the most ideal environments for lending because they were the safest places to invest in homes. (Hyman, 2011, p. 64).

Even further, it explicitly endorsed racially exclusive covenants (deed restrictions, a suburban precursor to zoning) as a measure of preserving home value (Manual p195 s228). These provisions favoring racial homogeneity, argued for in terms of home value and enforced by unequal access to mortgages, would have drastic and enduring effects on the social conditions of suburbs and cities up to the present day. From the beginning, the project of suburbanization actively excluded Americans of color from participating in it and sharing in its benefits; the suburbs had been built for white people only.

Despite the building program promoted during the Depression, by the end of World War Two there was a severe housing shortage (Jackson, 1987, p. 232). The defense manufacturing industry had taken priority, and people had been quick to form families before and after the war. Many were “doubled up” in old, makeshift, or poorly maintained housing (Jackson, 1987, p.

232). At war's end, the United States had well and truly recovered from the Depression, and families wanted to take advantage of the new prosperity to build better lives for themselves.

### **After the War 1945-1968**

The homebuilding industry exploded in the years after World War Two: in three decades, the number of new housing starts increased more than fivefold, from 2.7 million in the 1930s to over 15 million in the 1950s. Large firms played a dominant role in this expansion, taking advantage of economies of scale using departmental specialization, sub-contracting, and government assistance, as well as maintaining large inventories and applying new construction methods to large projects (Checkoway, 1980, pp.3-4).

This dramatic growth was in large part thanks to the Servicemen's Readjustment Act of 1944 (the GI Bill), and the subsequent wave of housing reforms passed under the Truman administration as part of the Fair Deal. By the 1950s, FHA loan terms were liberalized and billions of dollars were allocated to promote the expansion of suburbs, while the number of public housing authorizations were reduced (Checkoway 1980, p.32).

None would come to exemplify this era and style of development in cultural consciousness than William J. Levitt and his Levittowns. He gained experience with prefabricated structures during wartime housing projects, and combined this experience with consumer research, marketing campaigns, and most importantly, the largest line of credit ever extended to a private house construction company. FHA and VA insured mortgages allowed homeowners to move into Levittowns for as little as 56\$ per month (Checkoway 1980, p.27).

While Levitt's towns were somewhat exceptional, they represented the cutting edge of a trend that was altering the residential landscape of the entire nation. However, the government's



focus on suburban development, oftentimes at the expense of other forms of housing despite the stated aims of Fair Deal policy (Checkoway 1980, p.31), left out renters, poor people, and Americans of color. Despite the 1948 Supreme Court ruling on *Shelley v. Kraemer* that racial covenants were legally unenforceable, Levitt and other large developers, as well as resellers, explicitly restricted the communities they built to be white-only for decades. Even in the absence of explicit exclusion, access to automobiles (i.e. the loans required to purchase them) determined access to suburbs and further reinforced the spatial separation of class and race. Cities, who were forced to bear the externalities of these decisions as wealthy residents left for the suburbs, cleaved to the preferences of commercial real estate owners and zoned their cities accordingly. Through all of this, populations still living in urban areas were at best left out of the federally-sponsored programs of suburban growth, and at worst actively targeted and displaced by programs of urban renewal (Jackson, 1987, p.241).

Central to the distribution of home loans at this time were Savings & Loan associations. They experienced huge growth after the war as demand for housing grew, and continued adapting consumer-friendly loan structures to meet the demands of prospective homeowners. They also enjoyed preferential regulation, as the savings rate cap imposed on commercial bank deposits imposed in 1966 (Regulation Q) did not affect S&Ls. With huge amounts of deposited capital stored up from before and during the war, S&Ls could extend competitive mortgage loans to families with which they already had good relationships. Moreover, the lack of interest rate caps on deposits encouraged consumers to move their savings from commercial banks to S&Ls. Buoyed by these waves of postwar growth, S&Ls streamlined their workplaces, bought new office and branch space, and consolidated their image as professional businesses (Mason, 2004, p. 135-135). However, because S&Ls were main providers of consumer access to home

mortgages, and were not as thoroughly regulated or scrutinized as banks, discriminatory lending practices based on location and race continued through the postwar decades (Mason, 2004, p. 195).

Suburban patterns of exclusion did not only reflect the prejudiced attitudes of white supremacy; by segregating the landscape, they reproduced whiteness itself. Second- and third-generation immigrants who had lived during the depression and the war in ethnic enclaves in cities and qualified as “white” could now move outside the city and live in suburbs, which for them represented a leveling experience, if not of class, of ethnic background. People of Greek, Italian, Polish, German, Norwegian, Irish, or other European descent, Catholic and Protestant, were classified by covenants and lenders as “caucasian” simply by way of not being black, Jewish, or Asian (May, 2008, p.9). Over the next several generations, the common cultural experiences of life within homogenous suburbs contributed to a “white-suburban” identity, with which people who grew up in suburbs their whole lives could readily identify in the (general) absence of othering experiences based on their ancestors’ particular ethnic extraction. Further, isolating populations from each other in geographical space allows information about the world and people beyond the insulated domestic sanctuary to be filtered through mass media and have a weaker basis in peoples’ daily experiences; thus social space can be configured via binaries (self/other, center/periphery) and contribute to the formation of a “white epistemology” (Dwyer, 2000, pp.213-215).

Concurrently with the housing-oriented efforts of the Fair Deal, lobbying pressure was mounting from auto-related industries for the construction of extensive and durable roadways. As suburbs expanded, the importance of cars grew even further; they needed good-quality roads to drive on, and private industries wanted the government to build more and better roads.

Lobbying efforts culminated in the planning and initiation of the Interstate Highway system beginning in 1954. The Highway Trust Fund, collected from fuel sales and used exclusively to fund road development, ensured that the United States would have the most extensive modern roadway network in the world. Such a system would not only allow for easier interstate truck-based commerce, but was also configured as a measure of national security favoring decentralized lines of transportation less vulnerable to bombing (Jackson, 1987, p. 249).

Cold War concerns would similarly frame other concerns more closely tied to suburban life. The conflict was ideological as well as material; suburban homes were characterized as quintessentially capitalist and individualist. By the 60s, rising real incomes and revolving department store credit allowed American suburbanites to fill their homes with consumer gadgets developed out of wartime technologies and mass-production techniques. Such a preponderance of modern, labor-saving devices was held up as evidence of emancipatory affluence in the so-called “kitchen debate” between the merits of American and Soviet styles of domesticity, or more accurately, between American and Soviet ideologies regarding the roles of women (May, 2008, pp.19-21).

By this time criticisms of the suburban lifestyle had begun to grow in popularity. In particular, Betty Friedan’s book *The Feminine Mystique*, credited as an early landmark work of second-wave feminism, criticized the woman-as-housewife trope and called into question the cultural messaging about gender norms that prevailed in the 1950s. Significantly for our purposes, she explored a psychological explanation for why family formation was so fervently pursued at such young ages at that time (Friedan, 1974, p.175). Articulated differently by Elaine Tyler May, the argument suggests that the long states of exception created by the depression and the war were finally over and that the general feeling was that postwar abundance could and

should be used to realize a lost family ideal according to conservative gender norms, especially in the absence of (or folded into) larger and more invigorating constructs of purpose that seemed frighteningly tenuous under the threat of an arbitrary and uncontrollable nuclear war (May, 2008, p.58).

Friedan also confronted the valorization of the full-time housewife, and highlighted the satisfaction of women and mothers who could pursue their own careers and interests outside the home as individuals, as opposed to being isolated at home and overinvested in their relationships to their children and husbands. Notably she drew a link between this kind of existence as a full-time housewife, the unattainable satisfaction that it promised, and postwar consumerism. By simultaneously offering convenience to make certain work more efficient (especially food preparation) while trying to introduce novelty and creativity into the sisyphian and unfulfilling tasks which could not be so streamlined, advertisers sought to infuse them with a sense of meaning and significance (Friedan, 1974, pp.204-209) and thus market and sell products specifically targeted towards the demographic of suburban housewives.

Selma James, writing in 1952, describes in detail not only the maddening isolation of full-time housework and childcare, but also the networks of mutual support that women created during the day, which can in some measure alleviate this isolation and can serve as the basis for social lives outside of the home (James, 2012, p.24). Importantly, these networks of neighborhood support and socialization are not a natural or in-built feature of suburban life; they are not even very efficiently facilitated by it. Rather, these networks are survival strategies created and maintained by people living under socially isolating and unfulfilling circumstances.

Regardless of what people did to cope within them, single-family suburban homes were the centerpiece of the postwar family ideal. They combined romantic notions of “country living”

far from the city with a uniquely American veneer of self-sufficiency and independence; women and men both were expected and encouraged to derive satisfaction from the internal cleanliness and external orderliness of their homes; to become fully-realized individuals through self-expressive consumption and labor for or within the maintenance of their home, and ultimately by raising their children in such a home, located in a neighborhood of similar families living in similar homes. This ideal was imagined as the exclusive entitlement of white men and their wives; the vast majority of other Americans were excluded from this project and visibly invisible in its vision.

Further, it was conceived of as a means of combating communism. As William J. Levitt wryly remarked, “no man can own his own home and be a communist. He has too much to do.” There is a grain of truth in this jab at the supposed poor work ethic of communists – that the suburban project succeeded in its goal of limiting the popularity of communist ideas by filling Americans’ leisure time with home maintenance activities, and by identifying (at the most cursory level) the most politically privileged segment of the population with the status of “private property owner.” Never mind the Marxist distinction between personal possessions and the means of production! By owning homes and cars, or more accurately, by putting themselves in long-term debt to be able to live in new homes and drive new cars, to live out their suburban lives, more American workers than ever before now had much more to lose than their chains.

### **The New Financial Age 1968-2008**

In the 1960s, a variety of factors in the credit market, including the Regulation Q interest rate caps, prompted demands to free up more capital so that commercial banks, who were losing depositors to S&Ls, could attract deposits to keep extending credit and fuelling

consumption-driven growth. In 1966, the Interest Rate Control Act brought S&Ls under the same rate restrictions as commercial banks (Mason, 2004, p. 186), but this wasn't enough. The solution proposed in the Housing Act of 1968 was to privatize the FNMA and create a new financial instrument, the mortgage-backed security, which could be standardized and traded like bonds but had higher-than-average yields. These would be especially attractive to investors like pension funds, allowing them to invest their large stocks of capital into a steady flow to fund their operations, while lenders could realize value on their loans almost immediately and use it to continue extending credit. The Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac) expanded the mortgage-backed securities market even further. It traded in conventional mortgages, not just federally-insured mortgages, and this further contributed to the funds available to lenders (Hyman, 2011, p. 232). At the time, Section 235 of the Act outlined a plan to direct the profits of the FNMA from the mortgage-backed securities market to the GNMA (Ginnie Mae), which would extend highly favorable loans to first-time homebuyers and bring more people into the market, thus achieving the economic adjustment required for banks to keep growing while also making it easier than ever to transition from renter to buyer-owner (Hyman, 2011, p. 224-226). The Section 235 plan was relatively short lived, but the mortgage-backed securities market would come to have a leading role in the 2008 housing crisis.

Over the 1970s, amid stagflation and sharply rising energy costs, home values also jumped. The pattern of homes appreciating in value at a rate high enough to overcome the interest on a fixed-rate mortgage meant that a growing share of Americans' wealth was in home equity (Hyman, 2011, p. 235). This trend of rising home prices would continue until 2008 (FRED), and represents an important factor contributing to the configuration of homes as investments.

Around this time, the purchasing power of the dollar, which had been falling steadily since the 50s, accelerated downwards in the 70s (FRED). Concurrently, two-earner married households had become more common. The ideal of the stay-at-home wife had never been ubiquitous and had always been closer to possibility among wealthier and middle-class households; but by 1980, two-earner married households had come to outnumber one-earner married households (Earner 48). The trend of rising two-earner households continues to the present, (BLS) becoming the rule rather than the exception. This pattern further entrenches the dependence of worker-consumers on markets and state institutions, not just for commodities but for services like food preparation and childcare. It also erodes the capacity of people to form networks of mutual support by reducing the available time and energy of full-time workers for social activities beyond the reproduction of their own labor. This compounds the isolating effects of suburban life.

1980 was also a big year for savings & loan associations. Under the rate restrictions of 1966, depositors started looking elsewhere to invest their savings during the stagflation of the 1970s, leading to liquidity problems. S&Ls started pressuring regulators to grant them concessions, and implemented new loan instruments and account management techniques to survive. Participation in the newly-created secondary mortgage market after 1968 also began to play a growing part in S&L operations, and some even issued credit cards to attract depositors. Over the next decade, the number of associations declined, until in 1979 the oil shock caused the rate of withdrawals to rise precipitously and associations were in serious trouble (Mason, 2004, pp.190-200)

In response to the recession of the early 1980s, the Depository Institutions Deregulation and Monetary Control Act was passed, which removed many of the restrictions on what S&Ls

were allowed to invest in. Deposits were exposed to risky, high-yield investments like junk bonds through unregulated money market mutual funds. Further deregulation reduced the minimum number of people required for a thrift to obtain a federal charter (from hundreds to just one), and decreased the required detail of accounting reports. Some state governments took the deregulation even further, allowing state-chartered S&Ls in Texas and California to invest all of their deposits in practically any venture (Mason, 2004, p. 224).

For a few years, the industry grew in number of associations and in assets (Mason, 2004, p. 224). But by 1986, S&Ls would begin to fail spectacularly all over the country. Following a flurry of government attempts to limit damage to consumer savings and prop up the S&Ls, the Federal Savings and Loan Insurance Corporation went bankrupt in 1987 (Mason, 2004, p. 229). Recovery efforts focused on liquidating insolvent S&Ls. By 1989, the costly and widespread corruption enabled by the deregulation and revealed by the government's recovery efforts had severely tarnished the reputation of S&Ls.

The re-regulation of S&Ls was pursued comprehensively by the Bush administration in 1989. Notably, the FHLBB's responsibilities were allocated to the Treasury Department, and the Federal Deposit Insurance Corporation was created to replace the FSLIC. The surviving thrifts (the ones who hadn't aggressively diversified after deregulation), eager to regain public trust, enthusiastically complied with re-regulation efforts, smoothing the process significantly (Mason, 2004, p. 244). The resultant legislation, the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) was presented as inaugurating a new chapter of regulation and accountability for the housing finance industry.

This was not, however, an entirely accurate presentation. Over the next two decades, a combination of lax regulations, "self-supervision," and the explosive growth of the private-label



(non-GSE) investment banking firms which then went public, set the stage for the 2008 recession. Forms of fraud became normal business procedures as lenders made more and more risky or outright predatory loans; they could sell these to intermediaries who repackaged subprime mortgages and resold them to institutional investors (Wray, 2011, p.5-10). This led to a speculative bubble through the late 90s and early 2000s. By 2007, building oversupply caused by the previous building boom led to falling home values; this trend accelerated when the falling prices prompted people to sell or voluntarily foreclose their mortgages to mitigate future losses, which in turn increased the housing supply further (Baker, 2008, p.74-75). In this way, 2008 was not a housing crisis per se but a value crisis. In addition, areas in which loans were extended to low-income home buyers experienced a drop in income growth, reducing their ability to pay (Mian, 2009) while the falling home prices made it more difficult for them to borrow against the value of their homes. The dramatic increase in low-income first time home buyers, vaunted as a step towards making the American dream more accessible to all, was actually the product of lax lending restrictions, overconfidence in financially-engineered risk mitigation techniques, and ultimately corporate greed; the direst price of which was paid by those whose lives were upended by involuntary foreclosures.

Volumes have been written about the corporate scandal and con-artistry that contributed to the debacles of credit-default swapping and special investment vehicles, but for our purposes the 2008 crisis was about widespread home foreclosures and a loss of confidence in financial and mortgage lending institutions. The so-called “American dream,” it was proclaimed, had turned into a nightmare (Squires, 2010). Crucially, the root of the crisis was the configuration of housing as an investment vehicle which is engineered into an instrument two or three degrees of separation removed from the actual conditions of the home, the borrower, and the servicer.

Further evidence of this can be seen in the niche but affluent luxury apartment market in cities like New York (Marcuse, 2016, p.). This illustrates a fundamental tension in capitalism between use value and exchange value. When the construction of new housing is increasingly conducted as a way for capital to profitably invest and reproduce itself, rather than principally to shelter and accommodate actual human beings, it seems clear why grave housing inequities remain the norm.

## **Conclusion**

With this morass of facts, fragmentary histories and pieces of theory, I mean to illustrate the lineage of a few separate but closely linked factors that characterize suburban landscapes. For one, the history of zoning law, and more generally the history of its use as one of a succession of tools used by the wealthy to serve their own interests and exclusionary vision of society, should dispel the myth that zoning is merely concerned with the rational ordering of space and structures. In its current form, as I shall endeavor to illustrate, it is deployed as one of the most potent tools by homeowners to ensure the continual growth of their home equity – in other words, to keep their neighborhoods homogenous and dispersed.

The significance of the automobile should be self-evident to anyone who has ever stepped foot in an American suburb. The almost exclusive reliance on this form of transportation, due in no small part to the enormous political influence of the auto lobby in the early to mid 20th century, has made roads and streets hostile and dangerous to anyone not in a car, has made many commercial districts dangerous and unpleasant even to those within cars, has seriously constrained the density of development by mandating vast parking lots, and has burdened

Americans with more debt, insurance, and maintenance payments; perhaps most crucially, it has precluded investment in other safer, less destructive and more efficient forms of transportation.

The homogeneity of suburban communities has served white supremacy by reproducing whiteness and reinforcing wealth disparities along racial lines. It has reinforced envy-driven consumerism. In conjunction with diminishing real wages, the isolation of suburban homes has made opportunities for social life become more difficult and narrow, a tendency that is further complicated by the role of digital media within the home.

It should come as no surprise that all of these factors are ultimately related to the further accumulation of capital. In some instances, such as the lobbying of the auto industry for the creation of the Highway Trust Fund, the line between capital and public policy is very clear. In others, like the homogeneity and exclusivity of suburbs, white supremacy is intimately related to judgements of value, and so exclusion becomes part of a strategy for property-value optimization. The lines of credit extended for homes and consumer durables made up for shortfalls in effective demand caused by the depressed wages required by capital to accumulate surplus value, which served the twin purposes of stimulating demand and acting as an investment vehicle (Marcuse, 2011, pp.216-217). Finally, the operative ideological framework of the American dream, directly descended from the anticommunism of the 1910s, became inseparable from suburban homeownership after World War Two, and continued to haunt narratives of suburban homeownership in government policy and public consciousness for the next sixty years.

## **Chapter 2: The Social Politics of Postwar Suburbs**

With the benefit of some historical context for the trends that gave rise to post-war suburbanism, I wish to take a deeper look at the political fabric of suburban spatial organization. The dynamics directly tied to suburban environmental hegemony are varied and complex, with many sometimes contradictory manifestations and oftentimes unintended consequences. To gain some insight into the ideological positions underpinning American social order and the creation of ontological security for real people on an everyday basis, I draw on anthropological literature, which is uniquely suited to interrogating the meanings and significance of the familiar. Things that are taken for granted are often the most instructive and powerful, if they can be understood in context.

I attempt to examine how ideological interpretations of social orders can be motivated by desires for ontological security and mutually support existing material and social conditions of reality. Four accounts, two anthropological, one sociological, and one historical, offer lenses through which different manifestations of this circular dynamic can be interpreted.

### **Social Order, Social Space, and Suburbs**

Constance Perin's 1977 book *Everything In Its Place* explores how social order is mapped onto physical space, and in particular the role of homeownership (understood to mean owning and occupying a single-family detached, usually suburban home). Working primarily around Houston and Philadelphia, the author conducted interviews with a variety of public officials, private developers, loan officers, civic leaders, and others with different relationships to how homes and

social landscapes are constructed (Perin, 1977, pp.17-18). A number of concepts she describes stand out as being meaningfully relevant to the interpretation of suburban hegemony.

One powerful concept she identified was the idea of a “ladder of life;” a naturalized, progressive series of stages and roles one was expected to inhabit over the course of their lives. In particular the distinction between renters and homeowners was interrogated, and among those Perin interviewed these categories tended to carry significant value judgements. For example, renters were frequently characterized as transient, less hardworking, and economically constrained (Perin, 1977, p.34). Renting is acceptable for the young, particularly the newly-married and saving for a down payment on a house (Perin, 1977, pp.43, 51); but those who continue to rent beyond this acceptable timeframe are seen as “a lower class of people” (Perin, 1977, p.42) – in short, qualitatively and essentially different from people who own their own homes, and destabilizing to those who live near them (Perin, 1977, p.40).

By contrast, homeowners are described as responsible, independent, and stable (Perin, 1977, p.34). There is a (not accidental) strong association between family formation and homeownership, and Perin suggests that it is this association that leads in part to this sharp distinction between renters and owners. In the Supreme Court case *Euclid v. Ambler*, which provided the constitutional basis for exclusionary zoning, suburban neighborhoods are said to carry a distinctive “residential character” from which apartments detract and take advantage of as “a mere parasite” (Perin, 1977, p.47). In 1974 a further Supreme Court ruling in *Village of Belle Terre v. Boraas* defines single-family residential areas as “A quiet place where yards are wide, people few, and motor vehicles restricted,” where zoning power “is ample to lay out zones where family values, youth values, and the blessings of quiet seclusion, and clean air make the area a sanctuary for people” (Perin, 1977, p.48). Perin notes the language surrounding the “residential

character,” which attributes an aura of sanctity onto single-family developments (“blessings,” “sanctuary,”), a quality that is compromised if houses are occupied by groups not sharing a blood relationship; “Not defined to be a family, a *group* living together is mundane” (Perin, 1977, p.49).

Drawing on anthropological language, Perin observes that perhaps the sacred, stable, safe aura of single-family homes becomes jeopardized when the category of the mundane, transitional, dangerous renter is brought into proximity, blurring this socially and culturally sanctioned boundary (Perin, 1977, p.53). Townhouses and condominiums occupied by retirees or couples with grown children are given special privilege, naturalized by the term “empty-nester.” They have presumably passed through the respectable and stable stage of homeownership, and having performed their socially reproductive duties by raising children into independence, are entitled to the easing of domestic labor burdens that comes with relocating from a detached house to a condominium or townhouse (Perin, 1977, pp.57-59).

Perin interrogates the question of ownership further; she cites Peter Marcuse’s assertion that housing tenure is not merely a relationship of the occupant to objects, but is actually constituted of different bundles of social relationships signified by the terms “tenant” or “owner” etc. (Perin, 1977, p.63). In the case of homeownership, Perin suggests that the relationship to a banker is part of why this form of tenure is highly regarded, and that “Through this relationship accreditation for full membership in society is realized, according to the correct chronology of life” (Perin, 1977, p.65). The relationship to a banker is, in a sense, a relationship to capital. This is centrally important, in that “The link between valuing one tenure form over the other and social stability hinges, then, on the permanence of the owner's indebtedness, a condition socially valued more highly than the complete discharge of the contractual obligation, the distinctive

characteristic of the lease agreement” (Perin, 1977, p.74). This is in contrast to rental tenancy, where “Vacancy rates are the index to risk, and the renter's perfect discharge of all obligations, paradoxically, presents the system with its greatest prospects of risk” (Perin, 1977, p.74). Mortgages, being relatively stable financial assets, represent stable flows of money through a long-term contractual obligation. Accordingly, one holding debt mediated by a banker is under a stabler form of social control and of contribution to the concentration of capital, while “the renter, lacking that tie, is not integrated into the wider system through the sanctions of foreclosure, the loss of property, lifesavings, and social worth, or the exercise of equal political rights” (Perin, 1977, pp.76-77). Perin notes that the meanings of tenure are “subject to the present facts of scarcity,” that it “may come to be taken more for what it is – alternative ways of arranging for shelter” (Perin, 1977, p.80). The meanings of renter and owner have certainly shifted since the 1970s in some ways, and their differences may be articulated differently in the present; however, the dichotomy is still salient in any discussion about suburban housing.

This offers a theory of *why* single-family home ownership as a form of tenure is socially dominant. It interfaces with ideological assessments of the world. Housing tenure has consequently become a profound marker of identity, and has both positive and negative functions; here Perin describes some of its positive ideological attributes like conferring a sense of responsibility, community, or family-friendliness.

Like other hegemonic ideological constructs such as whiteness, suburbanism can be perhaps most effectively defined negatively – not by what it *is*, but by what it is *not*. One of its most essential negative characteristics is that suburbs are *not* cities, and as such should not be densely or heterogeneously populated (Perin, 1977, p.84). The movement of people towards the suburbs was principally a movement *away from cities* (Perin, 1977, p.86, Heiman, 2015, p.39),

its way paved by generous federal subsidies, and its social fabric characterized by homogeneity and determined by exclusion. Homogeneity was believed by housing to be a guard against social conflict (Perin, 1977, p.83), which is necessarily defined by distance from the heterogeneous city.

Further, “The city and suburb contrast in the freedom to ‘avoid’ people that each offers” (Perin, 1977, p.87). Despite the relative homogeneity of suburbs, conflicts do still arise, but Perin suggests that the low density in suburbs allows conflicts between residents to be avoided and neutralized by boundaries and distance. The city, by comparison, may seem stressful and unstable, as one must continually renegotiate social boundaries and relationships, and be familiar with many different sets of rules for interacting with a wide variety of people at any given time (Perin, 1977, pp.86, 89). Boundaries do this negotiation for people by demarcating acceptable zones of contact and privacy. Conflicts do arise, but can usually be avoided rather than confronted by deferring to prevailing physical and behavioral boundaries enshrined in the landscape and local law (Perin, 1977, pp.89-90). In this way, greater personal control over habitual social contact reduces the public resources necessary to manage disputes; police and courts may be necessary less often, in exchange for a greater use of finite land.

In reconciling the contradictory American ideals of security and progress, connoting stability and upheaval respectively (Perin, 1977, p.108), the behavior of the socially mobile once “arrived” to a privileged position changes from disruptive to conservative. “Along the way to arrival, transition between social categories is implicit: and yet, transitional categories of housing and people are believed dangerous. Social progress as social transition is warded off” (Perin, 1977, p.81). This warding off – the active exclusionary process of creating and maintaining homogeneity – is usually embodied by the structure and application of zoning laws. This would



appear to function similarly to mitigate conflict (really anxiety about place) as property lines do *within* suburbs. Where there is no contact, there can be no conflict, in theory. In fact, this only serves to depersonalize conflict, to embed it into structures of spatial organization; it allows individuals to escape blame, but does nothing to mitigate the broader suffering created by disinvestment and exclusion. Whether white would-be suburbanites were pushed out of cities by fear and prejudice, or were pulled to the suburbs by government subsidy, novelty, and idealism, the process of setting oneself apart and warding oneself off has negative impacts on those excluded.

Although suburbs may exist by warding-off, the spatial boundaries around them are not impermeable. Suburbanites have always had to enter and leave in order to engage in the social activities of production and consumption. But starting in the 20th century, the flow of information between public and private spheres began to change, with the introduction of broadcast media. Roger Silverstone and David Morley theorize on the significance of information technology and its relationship to ideas of home and space. The television became a symbol entangled with suburban life (Silverstone, 1994, p.52). This type of media can function to create a nationwide imagined community (Morley, 2000, p.108), based on common cultural referents and temporal structure in the content and schedule of different programs (Morley, 2000, pp.89). More interesting is the content's apparent emphasis on a chaotic (often racialized) "outside" world, implicitly contrasted with the "newsless" suburbs (Morley, 2000, pp.107, 130). Beyond these cursory observations, this media studies in this vein are too rich to adequately address here.

Beyond articulating a negative definition of the suburbs as primarily *not* a city, we should also pay attention to the variety of positive qualities that suburbs represent for those moving

there. Owning one's own home as a marker of social responsibility and a point of access to citizenship in a local polity, through a mortgage and property taxes, we have already discussed. What suburban homeownership also signified was an "arrival" at a status of middle-class (Perin, 1977, p.50), something less tangible and more ideological. This goes beyond the mere classification and description of suburbs as they relate to cities – it begins to suggest what the suburbs *mean* to people who move there. Unpacking this is crucial to understanding the politics of the suburbs.

Rachel Heiman's book *Driving After Class* is an ethnography of an affluent New Jersey suburb under the pseudonym Danboro. In it she explores peoples' behavior with a particular eye to suburbanites' anxiety in the late-90s as the gap between middle and upper-middle class widened considerably. She develops a concept she calls "rugged entitlement," which she describes thusly:

During my research I found that even as middle-class stability continued to be undermined by neoliberal policies, people's sense of entitlement to the privileges and accoutrements of the middle classes was nevertheless amplified. Anxieties emerging from these conditions played out in a nervous and somewhat aggressive struggle for the appearance and feeling of class security, rather than coalitional efforts to address structural conditions threatening middle-class life... Hence I use the phrase *rugged entitlement* to capture this structure of feeling, which I witnessed in the town. The central argument of the book is that rugged entitlement—a product of neoliberalism and its limited commitment to the public good—participated in furthering conditions that intensified middle-class anxieties in the first place (Heiman, 2015, pp.3-4).

Examples from Heiman's fieldwork are illustrative of some of the same patterns that Perin articulated in the late 1970s, and Heiman builds on Perin's interrogation of the meanings of suburbs to their inhabitants based on her observations of them in the late 1990s.

Heiman first describes the typical history of many of the families that she is studying. Many of them moved to Danboro from Brooklyn (Heiman, 2015, p.37) and accordingly are "first-generation" suburbanites. One describes in detail how the changing demographic profile of Brooklyn in the late 1970s unsettled him, particularly in relation to fears for the safety and educational prospects of his then-one-year-old daughter (Heiman, 2015, p.40). As the demographics of Danboro have changed since he moved there, he expresses ambivalence about seeing a more racially diverse set of people from neighboring towns riding the bus into Manhattan for work (Heiman, 2015, p.48), reflecting anxiety about the loss of homogeneity that had been one of the factors attracting him to the suburbs.

Said homogeneity was in reality more of an invention of FHA insurance policies than an actual fact. As Elaine Tyler May describes it, the individuals classed as "caucasian" or white belonged to a wide variety of European ethnicities, which by being included in the suburban project could remove themselves from ethnically segregated neighborhoods in cities (May, 2008, p.9). Shared suburban experiences, by dint of the exclusion of racialized others, formed the basis for a new "white suburban" identity. In this way, moving to the suburbs from a city was a "class shift 'up,' which 'sealed' their whiteness..." (Heiman, 2015, p.37). Heiman even notes that "Nose jobs were quite common among the Jews and Italians in Danboro, whose class shift 'up' coincided with their migration to a 'white' suburban town" (Heiman, 2015, p.54). So significant was the association of where they now lived with the assumption of a white identity that some residents elected to receive cosmetic surgery in order to more closely comply with an

idealized concept of white beauty. Defending the homogeneity of the white suburban neighborhoods required the active and continual exclusion of the non-white, even where it was suggested in one's own appearance. This is part of the process that Perin describes as "warding off."

The warding off of a socially constructed, class- and race-encoded Other serves as an indispensable tool of self-construction (Dwyer, 2000, pp.211-212). Embedded within the culture that is reproduced by the privileged are the logics and subjectivities that serve these self-defining ends, oftentimes to the detriment of said "Other" groups (Heiman, 2015, p.124-125). The dynamic of in-grouping white suburbanites, and out-grouping anyone who does not conform to the expectations of those categories (renters, people of color), crudely mass-produces self-esteem by articulating its mirror image, disrespect or devaluation of the Other. When one exalts an Other (such as God), they humble themselves, expressing their aspirations and so highlighting what they believe they are *lacking*; when one degrades an Other, they express *and so create* a sense of *having*, of superiority, of self-regard, power and control. These processes are reciprocal and motivate the production of each other; they reflect a *social ordering*, as the value judgements placed on others create a sense of one's own place in *relation to* Others; "Thus are social categories made to be culturally problematic" (Perin, 1977, p.125), because problematizing the Other easily becomes the cause and consequence of the normalization of the self.

The impulse to obtain or create self-respect is described as a "public good" because "self-respect implies a confidence in one's ability, so far as it is within one's power, to fulfill one's intentions... Without it nothing may seem worth doing... [and] All desire and activity becomes empty and vain, and we sink into apathy and cynicism" (Perin, 1977, p.126). While the quest to continually renew self-respect and faith in one's own efficacy is deeply personal,

seeking validation within social structures perceived as dominant or authoritative can offer a path to socially sanctioned affirmation of self-esteem, a path to a sense of recognition of one's own abilities and powers. At the very least, it can motivate actions which seek after socially derived self-esteem, themselves socially useful even if (and perhaps because) it is oftentimes nigh impossible to finally, definitively, and permanently obtain. This is the essence of the relationship between ideological state apparatuses and the subjects that its ideology creates. If money is a tool to organize human labor on physical terms, then ideology is its phantasmal corollary and compliment, organizing human desire in immaterial terms; compelling us to act not out of fear of the physical reprisal of the repressive state, but fear of psychic anguish, of either the paralyzing breakdown of meaning or the profound anxiety begotten by uncertainty about the conceptual landmarks around which we center and orient a sense of selfhood. Critical to the process of recognition is a quality of visibility, of others and of the self.

### **Class Anxiety in the Suburban Panopticon**

It is along these lines that Heiman's class-anxious suburbanites seem to follow in their daily lives. Heiman describes a moment when a former student of Danboro High School recalls the full-length mirrors that adorn the hallways there. It had never struck him as odd until he spoke with people who had gone to other high schools; Heiman reads into this as "point[ing] to the extraordinary pressure in Danboro on children, youth, and adults to constantly monitor their appearance and to relentlessly view themselves as others might see them" (Heiman, 2015, p.58). This tendency isn't limited to the design of the high school, however.

Heiman also describes a family in which Bonnie, a wife and mother, purchases a white carpet for their den, and she must continually make efforts to discipline her two kids into not dirtying it.

It might be easy to dismiss Bonnie's yearning for the new carpet as a trivial consumer desire, but Bonnie's aesthetics of interior design can also be viewed as a means of consuming class security—that is, providing a temporary appeasement of class anxieties through acquiring a consumer item that is common in one's milieu and mirrors back a feeling of equivalence (Heiman, 2015, p.114).

The children were participating in caring and sacrificing for this object of class presentation and control, often at the expense of feeling like they were included in all aspects of their own home (Heiman, 2015, p.120).

Is this dynamic, while not new even if it might matter differently in these new conditions, a small part of a larger process that prepares them (and their parents) to accept as normal and unquestioned things about the capitalist order of things that they might otherwise interrogate? Bonnie may have deemed the new carpeting a 'stupid thing.' However, it (and particularly the policing and sacrifice required to keep it clean) were powerful ways that the children were becoming habituated to a way of being that was required for the display of tenuous class attainments and the satisfaction of anxious class yearnings (Heiman, 2015, p.121)

What this suggests is not only that Bonnie's spending decisions are informed in large part by a feeling of classed belonging, but that because completing the feeling of belonging is contingent on the bone-white carpet remaining spotless, demands constant and continual vigilance, and the

adjustment and disciplining of her kids' behavior. In *Home Territories*, David Morley offers a useful interpretation of the significance of this seemingly innocuous formality.

A room can thus be best understood as a kind of objectified collective memory or mnemonic which 'stores in the arrangement of its parts' how we behave in it. Naturally, in so far as those arrangements emerge from the pasts of the adults who furnished the room, the room is also a memory of their pasts. Their children, through learning to live in the rooms which their parents have furnished, learn the remembered values of their parents' memories - of the rooms which they grew up in. Thus is habitus transmitted through generations (Morley, 2000, p.20)

When the kids are disciplined not to wear their shoes on the carpet or eat snacks in the den, a form of ideological social reproduction is taking place – in particular, a form which enforces the necessity of maintaining objects for display, even at the cost of personal convenience and self-determination within one's own dwelling space.

Heiman further describes a beautifully renovated bathroom belonging to one of the families she is studying, which is almost never used by anyone who lives in the house, because the glass shower would fog up and would have to be cleaned again to return it to its pristine and picturesque state. "Much like the mirrors at Danboro High, which allow people to see a reflection of who they are, these private spaces—when not fogged up—enable people to feel like the people they aspire to be" (Heiman, 2015, p.62).

These examples point towards the home's role as a signifier of the occupant's identity, especially within a climate of visibility that was being actively reproduced for town's youngest inhabitants. Even though such a climate is often criticized by those living within it, they nonetheless act according to it and reproduce it:

Despite the fact that so much significance was accorded to appearances, both Linda and Nancy, in tandem with their husbands—like so many other parents in town—consciously tried to work against this penchant for display in how they were raising their children. However, the pressure to flaunt wealth—because people were watching—was ‘out there.’ There may have been only one person in town who was like this for every twenty-five people who were down-to-earth, as many people suggested to me and as I experienced for myself during my fieldwork. But as Foucault has pointed out, a sense of ‘permanent visibility’ does not require anyone to be actually looking. The internalization of the gaze (real or imagined) creates a ‘generalized surveillance’ that leads to self-monitoring (Heiman, 2015, p.65)

It is poignantly paradoxical that Erika was unable to feel secure: the same aesthetic of display that provides people in Danboro with an illusory sense of security and momentary relief from class anxieties and urban fears ended up creating a disciplinary community with unnerving surveillance and exposure (Heiman, 2015, p.68)

This is what Heiman means by “rugged entitlement;” the things that each of these families purchase and display to satisfy the security of their class identity actually contributes to the climate of visibility which creates anxiety about the appearance of class in the first place. She uses the example of SUVs as especially illustrative of this phenomenon.

In the late 1970s, Congress passed a number of laws that were meant to encourage the production of cars with greater fuel efficiency. Intense lobbying by automakers led Congress to exclude “light trucks” from these new fuel efficiency targets. By the 1980s, auto manufacturers had capitalized on this loophole by marketing SUVs – technically designated light trucks – to suburban consumers (Heiman, 2015, pp.152-153). “With an advertising budget that accounted for one in every seven dollars spent in the United States, the automobile industry spent a great



deal of that money ‘subtly or blatantly undermin[ing] people’s confidence in cars’” (Heiman, 2015, p.155). By the 1990s, SUVs had become overwhelmingly popular in suburbs all over the country.

In fact, it was soon discovered that while SUVs might have provided a feeling of security by virtue of being large, heavy, and high up off the road, they were remarkably unsafe vehicles that had trouble stopping quickly (Heiman, 2015, p.144), had blind spots directly to the rear (Heiman, 2015, p.160), and were prone to rolling over (Heiman, 2015, p.153). In this way, the feeling of security that one purchases with an SUV comes at the expense of the actual safety of others on the road. Moreover this fear of accidents, while not totally unfounded, was greatly intensified and redirected into a spending decision by huge marketing campaigns. Heiman finds the dynamics of the SUV to be remarkably reflective and emblematic of the larger dynamic of rugged entitlement.

Wendi, like many other drivers on the road, had an essentialist faith in the power of SUVs to protect her, despite the fact that they—like middle-class privileges—do not guarantee security for their occupants. Despite this illusion, however, the effects of vehicles for rugged entitlement like SUVs were (and are) still quite real. They provide a feeling of security; embody a potential ‘detriment’ to others (including by way of oil wars and global warming); and set the conditions for creating neoliberal subjects who are often unwilling to give up this (supposedly) privileged position on the roads, regardless of what it means for other drivers or themselves or the terrain as a whole (Heiman, 2015, p.167)

In all of these cases, certain patterns of individual consumption become markers and declarations of one’s desired identity. The suburban house and rhinoplasty creates distance from the racialized

Others of the city; the carpet in the den and the fancy bathroom become affirmations to an internalized gaze, and the SUV becomes a mobile personal safety cage and icon of contemptuous self-determination. Every single one of these and other forms of symbolic conspicuous consumption directly contributes to demand for stylized consumer goods and services. Existing anxieties about appearance within a regime of visibility, or of danger on the road, are exaggerated and amplified by aggressive, extensive marketing campaigns, as in the case of SUVs. Crucially, the house itself is the progenitor to many of these spending decisions. In the same way that the house serves as a vehicle for expressing and reasserting a classed symbolic self-completion, each of these smaller consumption decisions plays off of, or exists within or because of the particular form of the owner-occupied single-family suburban home and its particular visibility.

But the attainment of a certain style of class display is far from the only reason why people leave the city for the suburbs; indeed this reading into the color of peoples' carpets or their choices of personal vehicles all seems very abstract and far-removed from the consequentially political. This may be; but while perhaps weak on their own, each small and unassuming example illustrates the subtle ways that the production and reproduction of the self, of one's identity, not only for peers but for the internalized gaze of the subject, can influence people's behavior beyond what seems obvious.

Like new regimes of accumulation and new modes of governance, classed subjectivities also are modes of capitalist regulation. Developed through the minutiae of the everyday, they make things possible but also limit; they shape longings for what is imagined and what is not yet imaginable; they are products of history and also are historical forces. They are part of what makes us susceptible prey, but they are also agents of social change. (Heiman, 2015, p.227)

The patterns of self-conscious suburban classed subjectivities not only inform suburbanites' sense of self, but also their political identities and participation. In Heiman's work, in the late 90s, the appearance of this consumerist symbolic self-completion might appear dramatically overemphasized compared to earlier decades, because of the rapidly widening and unacknowledged inequality of the time, but similar dynamics have been at work since the beginnings of consumerist commodity fetishism.

### **Education in the Suburbs**

The most concrete draws towards suburbs are the attractiveness of single-family homes as a form of savings and investment, and the quality of local schools. Both of these represent class mobility in different ways. Suburban homeownership was promoted as a form of investment in the 1970s because the average appreciation of suburban property values not only exceeded inflation but outperformed other popular forms of investment at the time (Perin, 1977, p.131). In this way, a homeowner could accrue wealth in the form of home equity, which they could then borrow against, or realize by selling, to invest in a larger house or as a form of retirement savings.

Local suburban school districts are often funded by property taxes in addition to state or federal grants. One of the main reasons why Heiman's subjects stated that they moved to the suburbs was to avoid sending their kids to city schools, particularly when school desegregation was taking place (Heiman, 2015, p.36). It is also telling that it was only shortly after one subject's child was born that he felt it was necessary for him to move to the suburbs (Heiman, 2015, p.39). The idea of the suburbs as an ideal place to raise children was one of developers' marketing claims from as early as 1905 (Jackson, 1987, p.138). As we have seen in Perin's work, the Supreme Court considered suburbs as "sanctuar[ies]" of "family values" and "youth values"

(Perin, 1977, p.48), places where houses could only be homes to a single family each (Perin, 1977, p.49); privileged sites for privileged forms of (white, heteronormative) social reproduction.

The suburban public school, where the children of suburban homeowners are educated and socialized, represents a singularly important determinant of whether a suburban neighborhood is desirable or not. Heiman points out an instance where, at a suburban school which had needed to hold some of their classes in temporary trailers because of the high volume of students, “One mother questioned her assumption that her child would benefit from their recent move out of their old ‘poor’ neighborhood in Brooklyn to this supposed ‘rich town’” (Heiman, 2015, p.157). This is perhaps because of the role that education plays in signaling and enabling class mobility. Parents who move to suburbs not only announce their own arrival to a class and continually reaffirm it to themselves and others through consumption choices, but I suggest that they also seek to cement this class movement intergenerationally through the education of their children in a suburban school. The same self-constituting, self-affirming impulse, by which the Other is created and projected, policed by the external and internalized gaze of the peer, is what informs peoples’ decisions about not only their consumption, but their social reproduction; the ways and manner in which they choose, to the extent that they are able, to raise their children.

The process of child-rearing itself becomes one of self-constitution, oftentimes one of the most deeply personal and transformative in people’s lives. It is also perhaps the most deeply entangled with socially sanctioned avenues towards recognition and self-esteem, because it is one of the most important realms of human activity for sustaining not only the physical bodies of people across generations and through time, but the cultures, languages, and subjectivities which form the symbolic vocabulary that define their relationships to their society and the world –

ideologies. To cement upwards class mobility through the education of one's children is one such avenue, in our time and place at least. Accordingly, the prestige of a school district is deeply entangled with the value of the single-family suburban properties around it, both symbolically and literally, as property taxes often contribute to the funding of public schools. This is especially true of Massachusetts, where

Unlike the federal government and most other states, Massachusetts did not tax residents on a progressive scale. Instead, Massachusetts used a flat rate, which limited the amount of revenue that the state government could generate, and hence the amount of aid and services it could provide. Municipalities therefore relied heavily on local property taxes to pay for public services such as education, public works, recreation, and medical aid, giving Massachusetts one of the highest property tax rates in the nation throughout the postwar era. The dependence on property tax to finance local education and town services and the increased demand for housing made it more economical for low-density towns to remove land from the market entirely rather than risk an increase in the number of families that could not share the tax burden (Geismer, 2015, p.28-29)

Moreover the members of the communities around the Route 128 “technology highway” prided themselves on a particular commitment to education within their communities, going to great lengths and using their own backgrounds in higher education to enhance the educational opportunities for their kids and their communities.

The influx of ‘new PhDs’ and their families infused the Route 128 suburbs with an achievement-focused sensibility, and made education a core component of their culture and exclusivity. The promise of high-quality public education often informed both the

home-purchasing decisions and political ideology of the professionals who moved to these communities in the decades after World War II (Geismer, 2015, p. 34)

The majority of the new families that decided to buy a home in towns like Lexington and Newton possessed the ability and willingness to expend additional tax dollars to ensure that their children received a first-rate education. A survey of Concord residents conducted in the late 1950s revealed that residents had high academic expectations of the schools, and saw them as the most important municipal service and most in need of expansion, and were overwhelmingly willing to support changes and funding that would provide the ‘best possible’ education for their children. Residents in neighboring towns echoed these sentiments. Between 1946 and 1960, the cost per pupil in Newton increased from \$194 to \$476. Schrag estimated that a home in Newton cost at least \$6,000 more than a comparable house in another community because of the cost of maintaining the school system. By the mid-1960s, school financing became by far the largest municipal budget item in all the Route 128 suburbs (Geismer, 2015, p.35)

In the case of these suburbs, I suggest that the commitment to education was reflective not of a desire to cement new mobility, as many parents in affluent suburbs already had assumed a classed identity as white collar so-called knowledge professionals, but instead as a means of maintaining and reproducing these class attainments. Doing so requires the same kind of warding-off as defending new upward mobility, which was especially reflected here spatially because of Massachusetts’ property tax structure.

Bearing all of these factors in mind – the status symbolism of the owner-occupied suburban house and its attendant modes of consumption, the racialized urban Other, the warding-off and exclusion that separates them, and the classed social reproduction which it

enables – we can begin to approach examples of suburban political participation with a language that is equipped to parse the dynamics at play in each instance.

### **The Politics of Suburban Land Use in Greater Boston and Beyond**

Particular suburban subjectivities are politically expressed most acutely at the most granular level, in decisions about local land use. Usually these involve planning and zoning board meetings that dictate what can or cannot be built under their jurisdiction. These meetings, and the social movements and attitudes towards zoning, shape the physical and social landscape of a given area, and it is here that most of the warding off takes place.

For example, Lily Geismer describes a potent alliance between suburban conservation activists and protestors of a proposed highway expansion. Geismer’s book *Don’t Blame Us* focuses on the suburbs around Boston’s Route 128, the “technology highway,” which housed many employees of the nearby technology and defense industry firms. The book traces the history of the political participation of suburbanites from the 1950s to the 1980s in this particular area around Boston, noted for their especially liberal politics and self-image.

Suburban conservation movements gained momentum in the 1950s (Geismer, 2015, p.99-100), and by 1969 had secured substantial state and federal subsidies (Geismer, 2015, p. 101-102). Wealthy suburbs made the largest use of funds budgeted towards the subsidy programs, in some cases placing up to a quarter of their acreage into conservation trusts (Geismer, 2015, p.102). Measures like these, while initiated under the laudable auspices of land stewardship, remained popular because of their effects on the local property values: “In 1965, Lincoln’s planning board even more plainly asserted, ‘The economic incentives for a perpetuation of Lincoln’s fields and forests are real: the market value of property in the Town is

enhanced by open space” (Geismer, 2015, p.104). It was also framed as a way to limit the development of high-density housing, which would add to the demand placed on local municipal services while adding comparatively little property tax revenue per capita (Geismer, 2015, pp.99, 104). Instead, the combination of minimum-acre zoning (Geismer, 2015, pp.99, 100) and limited land available for development caused property values to rise and enabled towns to continue to provide high-quality public services.

In the 1960s, a plan was also in motion to construct a new connective highway around the greater Boston area that would be called the “inner belt.” It would cut through the center of several middle- and working-class neighborhoods, and its construction was vocally resisted by residents and anti-development environmental activists, known as the Greater Boston Committee on the Transportation Crisis (GBC) (Geismer, 2015, p.106). Embedded in the disapproval of the highway was a demand for greater investment in public transportation, “hop[ing] to direct the metropolitan transportation system away from ‘its current over-emphasis on serving suburban auto-commuters at the expense of inner-city neighborhoods’” (Geismer, 2015, p.106). Suburban conservation groups added considerable weight to the GBC’s demands:

The antihighway coalition began to work in closer alliance with suburban based groups and causes, which would prove essential in the effort to change [DPW Commissioner Francis] Sargent’s mind and the direction of the Inner Belt project. In the summer of 1969, the GBC allied with the group of environmentalists trying to stop the DPW from routing the Southwest Expressway directly through the Fowl Meadow wildlife preserve... Adopting the antigrowth arguments of the open space movement, the GBC stressed that ‘new expressways encourage the present patterns of suburban sprawl which nullifies many of the features which drew people to the



suburbs in the first place' as 'quiet streets become busy connecting roads overnight; ugly and unplanned shopping centers bring noise and traffic.' (Geismer, 2015, pp.108-109)

Part of the appeal that the GBC made to their suburban allies was one with which the suburbanites themselves were probably already quite familiar, that the new highway would only lead to higher volumes of traffic, and encourage the construction of shopping centers; essentially, that it would bring elements of the negative environment of the city into the suburbs, to where people had moved specifically to *escape* stressful high-traffic areas and unsightly or overwhelming commercial properties. This argument was compelling enough to suburbanites that they joined with the GBC to stop the highway construction, and they ultimately achieved that goal (Geismer, 2015, p.114). The suburban conservation organizations brought "a high level of professional expertise in law, business, and engineering" (Geismer, 2015, p.114) to the anti-highway efforts and appealed directly to members of the DPW and state government in order to make their demands heard (Geismer, 2015, p.114). The professional expertise of suburban activists and their class identity function as a form of social capital that often makes it easier for them to advocate their positions to government officials.

In the years following the highway expansion controversy, former DPW commissioner Francis Sargent, now Governor, advocated in Washington DC for a reevaluation of the federal transportation investment plan, which eventually led to the passage of the Federal Highway Act of 1973 (Geismer, 2015, p.115). This was part of his commitment to investing in public transportation, the positive alternative to ever-expanding highway networks, and one of the demands articulated by the GBC. However, when a proposal was made to extend a train line to suburbs where the highway had been blocked, it was met with stiff resistance.

The comments from local residents upheld this observation, voicing relentless concern that the Red Line project [the train service extension] would destroy the ‘New England charm’ of their ‘towns’ and make them ‘automatically and inexorably become urbanized and citified.’ The parallels between the antisprawl arguments that residents used to oppose the Red Line and those that antihighway activists used to promote mass transit exposed the flexibility of environmentalist logic in the types of battles surrounding transportation and development (Geismer, 2015, p.117)

It is worth quoting Geismer’s remarks about the implications of the Red Line proposal at length:

A series of hearings and studies turned the debate around the Red Line extension into a five-year battle. The protracted process showed some of the limitations of the increased emphasis on community participation in environmental and transportation policy. Although the new procedures aimed to give residents a larger voice and more control over policies that affected their communities, in many suburban municipalities, it supplied residents with another means to delay or thwart action. In the case of the Red Line extension, this citizen participation effectively killed the project. Embracing the populist tenets of citizen participation, ALARM leader John F. Cusack enthusiastically remarked of this outcome, ‘It shows the people can beat the machine.’ A state planner expressed far less exuberance. Peter Murphy mournfully observed, ‘You’ll probably never see in your lifetime or mine a heavy rail commuter system to Route 128 in Lexington’ (Geismer, 2015, p.118)

The conditions of local control and fragmentary municipalities – in particular, the power of incumbent residents to impose delays – makes planning projects at the regional level difficult or impossible (Einstein, 2020, p.51). The power to delay creates a bias in favor of the status quo, severely limiting the rate and scale of change and making it extremely difficult to enact the kinds

of large-scale changes that tackling structurally reproduced problems would require (Einstein, 2020, p.28). This tendency to delay includes is not limited to transportation proposals; many of the patterns exhibited in the case of the Red Line proposal are repeated again and again with other forms of development, especially multi-family housing.

A thorough quantitative analysis of planning & zoning board meetings and their role in inhibiting the development of affordable housing is offered by Katherine Levine Einstein, David M. Glick and Maxwell Palmer in *Neighborhood Defenders*. Conveniently, its focal point is also Massachusetts, the only state with detailed enough data on land use regulations and planning & zoning meeting minutes to perform the kinds of statistical analyses that the authors were interested in (Einstein, 2020, p.54-55).

One particularly illustrative case that Einstein et. al. examines is that of St. Aidan's Church in Brookline, Massachusetts. It was a Catholic church property that was to be redeveloped into a 140-unit housing project, with 92 affordable units. The neighborhood wasn't particularly dispersed; other similarly dense developments were nearby, the regulatory environment was favorable, and government officials at all levels strongly supported the development and pledged millions of dollars for it. It seemed as though everything pointed towards the approval and building of this housing project – except that local residents were extremely outspoken in their opposition to it. They tried numerous tactics to delay and limit the construction of the new housing units: because the church was an old structure that former president Kennedy had once frequented, they tried to make it into a historic district. They tried hiring a canon lawyer to contest the legality of the church's redevelopment, and even lobbied on the basis that the development would result in the removal of a large, old tree that residents had become very attached to. After the developer revised its proposal, another lawsuit followed,

contesting the developer's their own revisions. In the end, in what seemed by all other measures to be a highly favorable environment for a multifamily development, it took eleven years for 52 units of new housing to be built, less than half of the original proposal (Einstein, 2020, pp.44-50).

Exclusionary zoning represents a pattern of local politics that is particular to suburban communities. Similar to the conservation goals of communities in the 1960s and 70s, participatory politics of this kind can be useful and valuable; the impact studies suggested by local residents, who may be uniquely qualified to identify areas of concern, can be useful checks on capital's impulse towards development at any social cost. However, arguments against development can be and are used as tools of social and economic exclusion. The empowerment of local land-use institutions by the anti-highway coalition in the 1960s, at the time called "the 'most powerful political force in the state [of Massachusetts]'" (Geismer, 2015, p.109), has since been capitalized on by outspoken suburbanites as a means of warding-off.

The logic underlying the resistance to development is not purely a matter of reinforcing the distance between the suburb and city, or expressing a classed self-identity – while those forces are present, physically immediate concerns are often the most compelling, plausible, and acceptable. One structural problem involved with starting any new development is that of concentrated costs versus diffuse benefits. The whole town or region may benefit from an increased affordable housing supply, or access to public transportation, while the externality costs in the form of construction noise, traffic, and building profile will be borne principally by abutters and neighbors to the proposed new development. This might help explain why a majority of planning & zoning board meeting attendees oppose rather than support new developments (Einstein, 2020, p.106). Opposition is highly motivated, while "Proponents of

housing tend to be busier (...) and less angry and passionate, more likely to blow off a 4-hour slugfest at city hall on a Tuesday evening” (Einstein, 2020, p.121), as one housing investor put it. It is likely that many who might benefit most from new affordable housing do not already live in suburbs where multifamily developments are sometimes proposed; it’s hard to say which particular individuals would benefit from new housing and thus would stand to gain by advocating for themselves at a planning & zoning meeting, if the housing in question does not yet exist, and so cannot attract buyers on the market.

Other structural problems pointed out by Einstein et. al. include the fact that planning & zoning board decisions are often handed down immediately after the session of public comment. This can lead to biases on the part of the decision makers, while the public comments are still highly visible and easily recalled and other broader town concerns are not weighed equally against them (Einstein, 2020, pp.163-164).

In addition, local government’s primary responsibility is ostensibly to those who make up its tax base, according to a colloquial understanding of the social contract. If, in seeking to broaden that tax base, attract more new residents, and “citify” the neighborhood, members of local government are seen as disregarding or discounting the concerns of those who already live there, it might make for poor optics for whoever might be running for reelection.

Heiman’s close reading of a planning and zoning board in Danboro introduces the effects of neoliberalism to the zoning appeal. In this case, the owner of a large, upscale property with a long and secluded driveway sought a zoning variance so that he could build a six-foot-tall, heavily ornamented gate on his driveway (the zoned height limit for such structures was three feet) to keep “sightseers” off of his property (Heiman, 2015, p.72).

The resistance to this gate brings into relief what Heiman refers to as the residual and the dominant – the lingering effects of previously dominant sensibilities that produce tension when introduced to newly dominant ways of being, a process by which the past continues to shape the present not just as precedent events, but as embodied subjectivities (Heiman, 2015, p.11). The residual is described in the words of Raymond Williams as that which “has been effectively formed in the past, but is still active in the cultural process . . . as an effective element of the present” (Heiman, 2015, p.11).

Heiman understands the six-foot-tall gate to represent for the people of Danboro as a representation of a newly-dominant neoliberal logic, disturbing the residual post-war liberal sensibilities that prevailed in the town and stoking new class anxieties. This disturbance was not based on the proximity of a lower class identified with the city, but of a higher class within their own neighborhoods that increasingly inhabited garish “McMansions” exhibiting an aesthetic which Heiman identifies as the “regal.” This complicates the narrative of zoning as simply a means of optimizing property values by warding-off a racialized urban Other.

When compounded with increasing concerns about overcrowding—triggered by never-ending traffic, overflowing public schools, and diminishing open space—these architectural shifts provoked class anxieties and roused uncertainties about the fiscal and discursive boundaries of inclusion and exclusion in the imagined future of the town. Like gentrification in urban areas, changes in the grandeur of suburban housing reflect a transformation of the class makeup of a town and reveal shifts in the larger class structure, the structuring of people’s social locations, and moral discourses on private property (Heiman, 2015, p.70)

In the late 1990s, neighbors from developments like Tarragon Hills [a very affluent suburb] risked pricing people out of their own town and taking away the ‘secure enjoyment of their properties.’ Suburban zoning laws in the late 1990s thus began to be used as a technology—through limiting the height of gates, for example—to restrain excessive optimization of property. This means of reining in the architectural extravagances of neighbors was a zoning game for the late 1990s neoliberal moment. It sheds light on cracks in processes of neoliberalizing space as residual ideologies fought to survive as neoliberal logics were becoming materially and discursively dominant (Heiman, 2015, p.79)

Accordingly, the appeal to the zoning board became a moment of tension, as the appellant's opening argument was interrogated by the board members. Over the course of their conversation, it became clear that the appellant was not aware of the symbolic implications of his proposal for a six-foot-tall, heavily ornamented gate, in a town which had historically only allowed three-foot-tall gates and fences. While it might add to the value of the property and buoy the appraised prices of neighboring homes, property value optimization was not something that all Danboro residents were benefiting from; property taxes had become burdensome for some residents, and had even forced some to move elsewhere. In addition, he implicitly excluded existing residents of the town as the “sightseers,” “people *we* don’t know” (Heiman, 2015, p.87) that the gate was meant to keep out. Heiman elaborates,

There was a palpable feeling in the room, which remained tangible throughout the hearing, that it was not a common Other who would be excluded if the variance were granted for this gate. It was as if *they* (that is, current town residents) were the sightseers being indexed, as if the prospective purchaser was proposing a gate to keep *them* out. Was it possible that they were no longer part of the meaningful “we” in the town, and that newcomers like the couple buying this house—with

their moral logic of neoliberal privatopia—were a sign of what their town was becoming?

(Heiman, 2015, p.88)

The concepts of the residual and dominant can also be applied to the dynamics around Boston. By the 1970s, discourses about the opening up of the suburbs had become prominent and figured heavily into conversations about racial inequality (Geismer, 2015, p.173). The liberal politics of the Route 128 suburbanites had led to several political movements in the past that reflected their desire to actively confront racism and inequality, but they were ultimately of very limited effectiveness. Their activities illustrate the limits of liberal individualism as a politically effective guiding principle, and invites questioning as to the functional versus stated purposes of their actions.

For example, one of the ways that suburban residents sought to ameliorate the effects of urban disinvestment and housing segregation was by working with national housing justice organizations. By 1960 the advocacy of these national organizations, networking through local churches and religious organizations, had led to the founding of local fair housing committees around Boston suburbs. In 1961 they federated (Geismer, 2015, pp.45-47), eventually becoming known as the Massachusetts Federation for Fair Housing and Equal Rights (MFFHER), and worked together to assist individual black home-buyers with finding good quality suburban housing by subjecting lending agencies to scrutiny, acting as mediators, and sometimes by listing homes for sale through the committee itself. However, these efforts did little to ease the widespread housing problems in Boston. A review conducted by an affiliate of the federation of fair housing committees concluded that most of the homeowners that these organizations helped were new residents, who had moved there for jobs in the defense and technology industries; they were usually already relatively wealthy (Geismer, 2015, p.50). The assistance of local fair



housing committees would do little to help those who were already priced out of the market for detached suburban houses.

In this way the class character of the suburbs was preserved. The language that the housing advocates use is reflective of liberal individuality, emphasizing “choice” on an “open market,” allowing those who “can afford to buy, an equal chance at getting the house” (Geismer, 2015, p.51). Geismer observes that “The discourse of choice and opportunity also reflected a distinctly white middle-class understanding of racial integration that promoted meritocratic principles and normalized class exclusion as a natural feature of the suburban landscape” (Geismer, 2015, pp.51-52). The themes of choice and meritocracy feature heavily in suburban liberalism; indeed, nationally the fair housing movement drew on a literature which characterized racial discrimination as essentially a problem of individual prejudice, diverting attention away from the federal and local land policies and procedures that had segregated the suburbs. In Geismer’s words, they asserted that “the best way to eradicate discrimination came through changing the ‘hearts and minds’ of individuals” (Geismer, 2015, p.45).

The popularity of the fair housing movement did have significant effects, even if it did not do much to alleviate urban poverty. By 1970 Massachusetts had some of the most progressive anti-discrimination laws in the country, and nationally began to normalize the idea that middle-class respectability was attainable by black families (Geismer, 2015, p.67). However, Geismer notes that “The combination of the new laws and placement of families thus created a new class-blind language and geography of racial equality that obscured the role of socioeconomic class in producing forms of systemic inequality and further concealed the root causes of segregation” (Geismer, 2015, p.70).

Geismer observes similar patterns in the area's state-funded METCO (Metropolitan Council for Educational Opportunity) voluntary student exchange program, in which a few students of inner-city Boston schools were selected to attend school in one the better-equipped suburban schools nearby (Geismer, 2015, p.71). "METCO evolved directly from the ideology and organizational infrastructure of the suburban fair housing movement. These roots directly influenced METCO's commitment to equal opportunity and changing individual attitudes through one-on-one interaction" (Geismer, 2015, pp.71-72). Suburban liberals watched the intense battle between the NAACP and the Boston School Committee for school integration within Boston, and sought ways to get involved in ways that were consistent with its stated values and members' views. The MFFHER lent its support to the passage of legislation designed to limit racial imbalance in schools,

Yet the actual statute had more rhetorical than enforcement power. The law classified a racially imbalanced school as one that had 50 percent black students. By defining imbalance in these terms, the law naturalized a white norm while conveniently ignoring the state's Asian and Latino populations. It also exempted municipalities with large white populations, including every suburb of Boston, all of which had racially imbalanced schools in every sense except the law. As with the purportedly landmark fair housing law passed six years earlier, the communities and children of the Brookline, Newton, and Lexington activists who had been most enthusiastic in their lobbying efforts fell outside the new statute's jurisdiction. In addition, the law contained significant mechanisms to delay implementation since it gave school systems found in violation both the leeway to devise their own plans for remedy and the chance for judicial review. The provisions enabled Boston to avoid actually having to rectify the racial imbalance in its schools for over nine years. Thus, as praise for the law dwindled and the BSC sought to devise ways to evade it, both

black activists and their white suburban supporters searched for alternative solutions to the increasingly untenable situation in the city's public schools (Giemser, 2015, p.78)

The white-collar professional expertise of many of the MFFHER members was a useful asset in all of their political endeavors (Geismer, 2015, pp.57, 82), as well as their previous experience lobbying for the Fair Housing movement (Geismer, 2015, p.77). The proposal for METCO, while limited in scope from its inception, was motivated in part by the sense that they had been offered opportunities through their own educations that they saw were being denied to others by the Boston public school system (Geismer, 2015, p.79).

The most important features of the plan drawn up by MFFHER leaders was its small scope, its dependence on voluntary participation, and its securing of state funding. It was pitched as a temporary and incomplete measure, not a comprehensive solution to urban-suburban educational inequalities. By keeping the proposal limited and focused, it managed the expectations of its participants to insure against a feeling of failure. The voluntary participation dispelled fears that such a program would amount to forced busing, and offered both suburban and urban communities a sense of agency in deciding to take the positive step towards participating (Geismer, 2015, p.81). In reality the suburban communities held the greater degree of control and power, by controlling access to their school districts, but the option for some suburbs to opt out was a big part of what made the METCO proposal politically feasible. Securing state funding was also critical, because adding a financial cost to the voluntary program risked making it a very unattractive option. MFFHER members used their experience with grant applications to secure philanthropic and federal funding (Geismer, 2015, p.82). They also applied their lobbying skills in appealing for state subsidies, taking the METCO proposal to the

Massachusetts state legislature to argue for a stable source of state funding, establish its legitimacy, and generate publicity (Geismer, 2015, p.83).

They succeeded in obtaining state funding and began matching volunteers from the city and the suburbs. METCO advocates had already addressed many of the concerns particularly relevant to suburban participants like program scale and local taxes in the structure of their proposal. The task became making a positive, persuasive argument to suburbanites about how this program would benefit them; advocates of the program argued that it was beneficial for students to become acquainted with people from different backgrounds to better prepare them for life beyond school (Geismer, 2015, p.85).

In the late 1960s, zoning was brought to the attention of the Massachusetts public as a tool of exclusion and segregation. An amendment was proposed in the state legislature and passed in 1969, provocatively titled the “Anti-Snob Zoning Act,” also known as Chapter 774 or 40B, to attempt to curb the exclusionary zoning practices of suburbs across the state (Geismer, 2015, p.186). However, Geismer points out that

As the Racial Imbalance Act had done four years earlier, Chapter 774 enhanced the Bay State’s liberal image and reputation for innovative legislation. Also like the Racial Imbalance Act, the law had more symbolic than statutory power. To make the measure politically palatable, the drafters had preserved most local zoning control. Thus, in spite of the more active response implied by the term ‘anti-snob zoning,’ the act’s enforcement was far more passive (Geismer, 2015, p.188)

In all three of these cases of suburban grassroots political activism, the publicity generated by each contributed to the Route 128 suburbs’ visibly liberal identity. The housing movement’s

rallying cries appealed to the area's sense of exceptionalism as the "birthplace of American liberty," calling on its participants to

'do more than just "feel guilty" about the discrimination suffered by Negroes' by ending it 'not in distant Alabama but in their own backyard' ... Yet the movement's emphasis on the specific issue of housing rather than the broader civil rights cause simultaneously implied that unlike the more systemic problems of southern white supremacy, residential segregation represented the last and only barrier to racial integration and equality (Geismer, 2015, p.49),

While pro-integration initiatives like the Fair Housing movement, METCO, and Chapter 40B no doubt represented positive sentiments and did create meaningful and concrete benefits for those included, overall they did not address the structural roots of the distributional problems that they identified. They did succeed in shoring up the liberal political identities of the suburban residents, however. This dynamic is well illustrated by Dukakis' campaign for presidency, on the heels of the defeat of pro-affordable housing movements in the suburbs.

During the 1970s, seeking to capitalize on the success of the Anti-Snob Zoning Act, local pro-housing organizations like the Newton Community Development Foundation (NCDF) and the Concord Home Ownership Corporation (CHOC) pushed for the construction of new affordable housing in their respective towns. They drew their senior membership from the Fair Housing and peace activism movements in the 1960s, and included professionals with experience in law, finance, architecture, engineering, and commercial real estate (Geismer, 2015, p.176). Proposals made by these organizations met with stiff resistance from suburban residents.

The NCDF's approach was remarkably savvy, and its leaders were optimistic that if successful, it could serve as a model for other towns and eventually even begin to address the

larger issue of housing access in and around the city of Boston (Geismer, 2015, p.177). Rather than proposing high-density multi-family units that were and still are notoriously difficult to implement, their plan

consisted of two-story wood-frame townhouses that would blend into the existing built and natural topography of Newton and would be ‘low rent,’ but *not* ‘low cost’ construction. The plans included many trees, and every site reserved over 40 percent of the land for open space in order to uphold the suburb’s reputation as the ‘Garden City’ (Geismer, 2015, p.177)

CHOC board members, like their counterparts in Newton, remained dedicated to maintaining Concord’s “country environment,” which they recognized made their community distinctive. The plans provided “maximum open space,” and the design sought to make the physical structure and inhabitants of the project integrate into the existing community in order to have minimal effect on the property values or quality of life of the abutters and the town as a whole (Geismer, 2015, p.178)

Both plans were consciously attentive to the obstacles that faced single-site projects and the desire of existing suburban residents to preserve the low-density “character” of their communities. They were designed as minimally threatening or disruptive ways to expand the housing supplies of their towns, yet still met with stiff resistance. Opponents emphasized the rapidly rising tax rate and insisted that new developments would only add to the already tax-burdened towns (Geismer, 2015, pp.181, 184). Rhetoric against the development proposals were couched in deeply localist terms, with one prominent opponent to the NCDF’s proposal asserting that “Newton owes nothing more to the city of Boston” (Geismer, 2015, p.180). In Concord, opponents to the CHOC proposal employed “a platform that conjoined concern about

flooding and property values with an explicitly ecological appeal and a commitment to open space preservation” (Geismer, 2015, p.183). In each case, appeals for the variances and legal permissions required to develop land were flatly denied (Geismer, 2015, pp.182, 186).

The NCDF and the CHOC both tried to use the Anti-Snob Zoning Bill, crafted partly in response to these two failed housing development initiatives, to continue advocating for the construction of more accessible housing in their respective communities. However they met stiff resistance even through the legal channels set up by the bill, the Housing Appeals Committee, which had the authority to overturn local zoning rulings (Geismer, 2015, p.192). “The NCDF presented its entire argument that the project was ‘consistent with local needs’ within the first hearing, calling only one witness” (Geismer, 2015, p.192). Subsequently, the Newton Land Use and Civic Association (NLUCA) representing opposition to the NCDF’s proposal, “filibustered the appeal by calling an endless list of witnesses” (Geismer, 2015, p.193). Over the course of no less than forty one subsequent hearings, the NLUCA took advantage of opportunities to impose delay through legal proceedings that “exhaust[ed] the NCDF’s financial resources and options on the properties” (Geismer, 2015, p.193). This strategy worked to effectively block the development of new mixed-income housing in Newton.

In 1974, six years after the NCDF had formed, the Board of Alderman approved plans for a fifty-townhouse project, which became the first low- and moderate-income development built in Newton... Yet the developments remained a token solution to the problem and paled in comparison to the initial plans of the NCDF (Geismer, 2015, p.193)

A similar dynamic developed in Concord. Opposition to CHOC’s proposal was framed mainly in conservationist terms. While CHOC succeeded in obtaining support from the HAC to overrule

local zoning rulings (Geismer, 2015, p.192), their proposed site's location near a marginal wetland offered the opportunity for their opposition to introduce a new set of objections.

These objections moved the conversation surrounding the Wheeler property [the site proposed for development] even further away from a meaningful debate about the issues of suburban responsibility and spatial inequality that had initiated the CHOC project five years earlier... Yet the technical focus on runoff, silt, and water levels throughout the various confrontations and hearings excluded from the discussion any residents who did not have engineering or ecology expertise and prevented an extended dialogue about many of the larger issues embodied in the proposal (Geismer, 2015, p.194)

By the summer of 1974, after four hearings before the Massachusetts Department of Natural Resources, the CHOC's proposal was denied (Geismer, 2015, p.194). Importantly, Geismer qualifies criticism of the exclusionary practices of suburban towns.

It is easy to dismiss the fights that occurred over affordable housing in Newton and Concord as emblematic of the 'Not In My Backyard' politics and practices of supposed bastions of liberalism. This reading of the events, however, erases the sincere dedication of many residents in these communities to reducing metropolitan segregation and their willingness to take responsibility for and action against suburban exclusion. This interpretation also does not take seriously the genuine environmental concerns many of the projects raised. Yet as the Concord campaign reveals, the controversies often positioned housing and environmentalist advocates against each other and prevented local residents from grappling with the ways in which stringent zoning policies made probable wetlands the only plots available for affordable housing developments or why their towns needed the developments in the first place. The controversies also thwarted a discussion of



the broader forces that pitted affordable housing and environmental activists against each other and prevented an alliance to combat together the forces that unified them (Geismer, 2015, p.197)

Over the 1970s popular and institutional support for pro-affordable-housing movements with the goal of opening up suburbs to more varied income groups waned considerably.

Many members of the groups had turned toward other issues like feminism and ecology, which scholar Michael Danielson dubbed a ‘severe competition for support’ to ‘open-housing,’ especially among ‘better educated and affluent suburbanites.’ The national recession, inflation, rise in unemployment, and increase in women entering the paid workforce, moreover, left many suburban residents with less time and money to devote to the increasingly improbable cause (Geismer, 2015, p.193).

Growing economic constraints on families meant that grassroots political organizing in the suburbs (and everywhere else) became more difficult. As movements of the previous years had illustrated, even when such organizing was motivated and willful, trying to change the status quo meant fighting years-long battles of attrition, and even then, their victories were often pale shadows of the imagined transformative change that had motivated people to begin with. Liberal political activism’s effective functions as practices of identity affirmation, however, were not over.

In 1988, Michael Dukakis, a renowned Massachusetts politician, ran for President of the United States with the Democratic party. He was one of the so-called Atari Democrats, who embraced a pro-business agenda in the high-technology sector. This agenda manifested partly

because of the Route 128 suburbs' embeddedness in the defense industry and technology firms in and around Boston, which had suffered during the 1970s recession and inflation. Dukakis pursued pro-business policies to renew the region's attractiveness, particularly in the form of tax relief deals and public-private partnerships (Geismer, 2015, p.256-257). The changing issue-oriented politics of the 1970s and 80s illustrated in Dukakis' campaigns for Massachusetts governor a deep divide between the traditionally urban, blue-collar, ethnic and trade-union Democratic party base and a new base of white-collar suburban supporters (258). During his bid for president, he came up against George H. W. Bush, who added to Massachusetts' sense of liberal exceptionalism, albeit pejoratively (Geismer, 2015, p.277). Despite losing the presidential election, his strategies of aligning the Democratic party with high-tech industry using public-private partnerships while appealing to suburbanites on issues like taxation, equal opportunity, and environmentalism were adopted by the Democratic Leadership Council for the Clinton campaign (Geismer, 2015, p.278).

The highly visible Dukakis, and the New Democrat platform more generally, appealed to the residual liberalism of the suburbs in a newly dominant neoliberal form. Further, while this political marketing was taking place on the national stage, at the local level exclusionary zoning practices remained dominant, undercutting stated liberal commitments to overcoming racial and spatial inequality. This illustrates not only the rising political importance of suburban constituencies, but also how their politics functioned as a tool of self-definition. It is important to qualify this critique with an acknowledgement of the genuine sentiments and desire for change that was expressed by many suburban activists, as well as the groundbreaking nature of much of their activism towards the cause of opening up the suburbs starting as early as the 1960s; nor

does the observation that such activities are undertaken at least as much to satisfy one's own sense of self respect as to effect lasting change. Indeed, that is how conscience often functions.

However, for all of its intentions, suburban liberal political movements around Boston in the 60s and 70s was ultimately limited by a language that framed the problems of racism and exclusion in terms of individual opportunities and choices which obfuscated the national, federal-policy roots of widespread patterns of spatial segregation, and enabled a very narrow view of community responsibility towards broader regional issues that made it easy for opponents to galvanize resistance to change.

## **Conclusion**

Similar to the residents of Danboro, who declared and constituted their class identities by signaling with visible consumption choices, the Route 128 suburbs declared and constituted a political identity by taking visible political actions which, while well-intentioned, often fell short of achieving their ambitious ameliorative goals. When broader actions were taken in the 1970s to try and construct large volumes of housing or improve access to public transportation in these suburbs, they were met with determined local resistance that illustrated that entrenched local interests motivated by concentrated costs could and would win out against commitments to regional social responsibility. The work of Einstein et. al. illustrates that, at least in the area around Boston, this pattern is ongoing and has not changed substantially over the past fifty years. Anxiety about the distinctness of suburban space from urban space is reflected in property values, which motivates the obstruction of new development and especially of affordable housing. The concentrated costs of development provides ample motivation for suburbanites to make use of their financial resources and professional experience to influence the local public

and planning & zoning boards to guide local development according to their own interests. Depending on the circumstances, this could look like zoning being used to limit the optimization of property values, as was the case in Danboro's gate variance appeal, or it could look like filibustering new development proposals, or reframing the issue of housing access in specialized professional and legal language to limit broader engagement and input, as was the case in Newton and Concord.

Perin proposes generally that zoning can be thought of as a form of insurance, which protects peoples' investment in property (*Place* 150). It also functions as a "ritual of sorts" (Perin, 1977, p.181), allowing disruptive growth to be "cushioned," "broken down into locally manageable fits and starts, each providing the ritual opportunity of venting grievances at neighborhood-level hearings" (Perin, 1977, p.183). These hearings "dilut[e] the neighborhood role of gatekeeper," taking "time that old-timers use to control the rate at which they adjust to all the differences it will make having those new people come in, redefining as they do the arena of one's address" (Perin, 1977, p.183). Perin follows this statement up by saying that "Once allowed the position of gatekeeper, they unlatch it" (Perin, 1977, p.183). Sometimes they do, and sometimes they do not, as in the contentious cases in the Route 128 suburbs. Even if the neighborhood does "unlatch the gate" so to speak, it is often in a very intentionally limited way, as in the case of St. Aidan's church.

The privileging of localism on a basis of liberal individualism – the power of exclusion that it allows for and economically incentivizes, especially in the absence of robust federal support for public services, perpetuates grievous inequalities that are directly linked to the history, form, and politics of suburbanization. These have consequences that reach beyond the suburbs themselves, creating problems which are difficult to address with public policy or

regional planning because of the entrenchment and empowerment of exclusionary local land use practices.

From the stages-of-life ideology privileging ownership over renting, to rugged entitlement creating and responding to environments of classed visibility and feelings of danger, to the placemaking rituals of local zoning politics; all are different reflections of suburban environmental hegemony's orientation towards the accumulation of capital. To varying degrees they work as such through the extension of credit, whether in the form of mortgages or to shore up effective demand for consumer durables like SUVs, carpets, and bathroom furnishings. Exclusionary zoning effectively contributes to the accumulation of capital in the form of property values, and reflects the material and ideological desires (especially for classed social reproduction) embedded therein.

Each in their own way, they interface with peoples' ontological security, either materially or through ideology. Stages-of-life reassures people that they are making the right choice by buying a house at an appropriate point in time, by carrying with it the negative anxiety-producing implications of deviation or failure. Rugged entitlement and classed signifiers operate in physical space to orient people in social space, reassuring as well as destabilizing by contributing to the climate of visibility that they are responding to. Zoning acts as a boundary, a source of local control and agency, through which residents can exert control over potential changes in their communities – changes that they are materially incentivized to minimize as much as possible.

However, peoples' sources of ontological security are not a monolith, nor are they invariably aligned with the accumulation of capital. Limited though their language or ideology may have been, the clear dedication and persistence of the Route 128 liberal activists, as well as the denial of the gate height variance in Danboro, both amply attest to this.

### **Chapter 3: Perspectives for the Future and Concluding Remarks**

Having gained a functional understanding of the historical conditions that lead to American postwar suburbanism, and explored a theory describing the durability of suburban political patterns and the spatial segregation that they contribute to, the present moment can be attended to with the benefit of some context.

The Federal Reserve Bank of Dallas identifies housing undersupply as a major contributor to the sharp rise in prices observed after 2020 (Duca, 2021), which the exclusionary land use practices of suburbs directly contributes to by delaying, limiting, or outright stopping the construction of affordable housing (Einstein, 2020, p.146). Responding to the shortage by building additional housing, already a costly and time-consuming undertaking for political reasons mentioned above, is hindered even further by inflation in energy and raw material prices. The Federal Reserve's current policy of interest rate hikes, after a long period of low rates, was undertaken to combat the inflation that persisted after 2020, which drove mortgage rates up. They were driven up further by "a recent market-driven rise in Treasury bond yields" (Schneider 2023).

Taken together, a low supply of available homes, supply-side inflation caused by the pandemic, and the interest rate hikes undertaken to curb this inflation, have all contributed to making mortgages less affordable. Researchers at Fannie Mae have also pointed to demographic shifts as one underlying cause of housing undersupply. Baby-boomers and millennials are in the market as homebuyers at the same time, but they have very different levels of resources at their disposal and different spending horizons (Rezvani 2023); moreover, the number of age-range related vacancies in homes is projected to increase sharply between 2025-2035 (Myers 2018).

Demographers at Indiana also point to falling rates of childbirth among millennials and younger generations, and suggest encouraging aging-at-home and immigration to prevent population decline that would lower home values (Powell, 2023).

Domestic migration patterns have also disturbed the market for housing. In 2020, many large coastal metropolitan areas experienced population decline due to outmigration. Cities in the south and west grew in population, but many rural counties experienced growth which subsequently declined or was even fully reversed within 2020-2022 (Rogers, 2023). This pattern of movement brought on by sudden, exceptional, and unique circumstances caused its own ripples, which became especially evident during economic recovery efforts (Haslag, 2022).

New York, Massachusetts, New Jersey, and Connecticut have each proposed to address the housing undersupply by up-zoning many single-family residential areas to allow homeowners to rent out a part of their home or a structure on their property. These accessory dwelling units (ADUs) have the potential to be a direct source of secondary income to homeowners, and it allows them to exercise individualized executive control over the arrival of newcomers. It could mean that local communities could add to their housing stock more adaptably on a voluntary basis. It also incentivizes the construction of new housing without requiring the local government to act as intermediary between residents and a developer, avoiding the appearance of a disruptive imposition on the community and the attendant political conflicts. In addition, an ADU can be much more readily repurposed by its owner if no one is interested in living there; within the next two decades, the number of homes available for sale is likely to increase as baby-boomers age (Myers, 2018), which will presumably lower the presently high demand.

While the ADU solution is the most politically feasible way to increase the housing supply, and it does seem to partly address the housing supply problem in the short term, it does very little to address the much more serious issue of high cost-burdens for housing. The Biden administration stated in September 2021 some of the steps they would take to try and address the shortage, including increasing the equity cap of the Low-Income Housing Tax Credit and working with the Federal Finance Bank to extend more capital to State Housing Finance Agencies (Bernstein, 2021). However, the scope of possibilities available to the administration is limited, as they do not have Congress' power to allocate federal funds or change laws. In March 2023, Senators Cardin and Young proposed the Neighborhood Homes Investment Act, which aims to incentivize the construction of new housing by the issuance of a tax credit that would make up the difference between the development costs and sales revenue of home building projects. It is intended to be analogous to the Low-Income Housing Tax Credit program, but oriented towards owner-occupied homes rather than multifamily units (National, 2023).

It is too early to say with any certainty what the effects of any of these efforts might be. All of these solutions are politically feasible because they depart as little as possible from current common practice and dominant neoliberal sensibilities about the role of the state. Peter Marcuse takes a more radical approach by identifying the ways that housing insecurity is rooted in features of modern capitalism.

Marcuse locates the causes of the 2008 recession in the fundamental, normal operations of capitalism (Marcuse, 2011, p.216). As he explains it, surplus value accumulates into capital because of depressed wages; this means that effective demand could not keep up with the desire to expand the means of accumulation. In order to keep growing demand consumers had to be able to spend money they did not have: they needed credit, which itself became an investment



vehicle to grow accumulated capital, and a means of making up for the shortfall in effective demand. In the housing market, this creates an imperative for constant price appreciation, to create demand for loaned funds (Marcuse, 2011 pp.216-217). For Marcuse, 2008 represented the breaking point of mortgage lenders' capacity to extend as many loans as possible given the market conditions of growing inequality and, by then, oversupply. Commodification is at the root of his assessment of why housing inequality is so pronounced, and why the housing landscape takes the form it does today (Marcuse, 2011, p.223). Like most other things under capitalism, the importance of exchange-value in a specialized economy has eclipsed the properties of commodities as use-values. Marcuse suggests that government should play a larger role in stabilizing access to housing, and that the ideological foundations which allowed for the housing landscape to become overwhelmingly dominated by the private sector be reexamined and adjusted (Marcuse, 2011 p.226).

Marcuse uses the term "residential alienation" to address the effects of commodification on peoples' experiences of and relationship to their housing. Residential alienation entails a sense of precarity, as the ontological security required for the enjoyment of one's own home is threatened by its nature as a commodity – by changes in the surrounding neighborhood, by the cycles of property markets, the precarity of income sources, the raising of rent, and so on. Practically all people experience some form of residential alienation, but it takes its most harrowing form when it puts people at the risk of being displaced from their homes. In 2008, many suburban homeowners experienced this in the form of foreclosures (Marcuse, 2016, pp.56-62), but the negative effects of residential alienation are sharply felt by anyone who is housing cost-burdened. This profound insecurity creates chronic stress that has widespread negative impacts across many aspects of peoples' personal and social lives . Not only does it

represent a source of unquantifiable human suffering, it also contributes to negative health outcomes that magnify the social cost of precarious housing (Marcuse, 2016, pp.65-67).

Feminist scholars have long suggested alternative physical configurations for housing spaces (Jackson, 1987, p.51, Marcuse, 2011, p.227) that would streamline reproductive labor such as food preparation, and foster socialization and community. Alternative forms of organizing shelter and amenities such as these could be part of a radical reimagining of space and community, one which recognizes that secure access to good quality housing is a requirement for human life and ultimately a public good.

Suburbs are many things. I argue that in the United States after World War Two, they reflect desires for ideologically-mediated ontological security, expressed within the environmental hegemony of capitalism. Suburban homes' twin functions as sites of social reproduction and investment vehicles subject each purpose to the other's ideological value judgements: property values are reflections of desirability for the (re)production of classed subjectivities, in turn reflected by judgements about the property's surroundings. These productions and reproductions take place through displays of consumption (even if only to the self), and affiliation with elite school districts, among other things. Many of these judgements are based on conditions of exclusion. Not only are residents financially rewarded on the real estate market for limiting new developments, local tax structures for the provisioning of public services like schools can sometimes further incentivize density restrictions, as in the case of Massachusetts.

Given the essential nature of stable housing for sustaining human life, dignity, and social participation, and the grievous harms caused by unequal access to safe and secure housing, I believe that more comprehensive solutions should be considered to address this vital problem. If

the pressure for homeowners to grow the values of their homes comes from the need to build up savings for social reasons like retirement or their childrens' higher education, perhaps more robust provisioning of these essential services should be considered as well. Suburbs are one environment in which social inequality is manifested in complex and multifaceted ways. The operations of the hegemonic create the conditions under which the marginal are forced to exist; by gaining an appreciation for the many ways by which hegemonic social formations interact with and exist through physical space, ideologies, and individual psychology, one may begin to locate critical points of contact and strategize to reconfigure them in radically reconstructive ways, aiming all the while towards redistributive justice and ameliorative social reform.

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