

**Search for the American Dream Home: Race and Suburbanization in Post War
Pennsylvania**

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Abstract

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This paper seeks to provide readers with a comprehensive knowledge of the housing discrimination faced by African Americans in Post World War II suburbs in Pennsylvania. To accomplish this, the first chapter orients readers with a detailed explanation of the purpose of this paper.

The second chapter in this paper supplies a detailed explanation of the history of suburbs at the national level. It provides information on the types of borrowing and lending programs available as well as the common defining characteristics of suburbs.

The third chapter of this paper discusses ways communities dealt with housing discrimination in postwar suburban Pennsylvania. Specifically this section looks at three case studies of suburban developments that faced problems with discrimination.

The fourth chapter uses the information gathered from previous sources to discuss the trends and assumptions of postwar suburbs. It will provide an analysis of the developments and discuss what helped promote or hinder desegregation tactics.

The fifth chapter discusses the preservation of suburban neighborhoods from this period, and why they should be preserved. Additionally, this section will define the parameters to which suburbs would be eligible for National Register of Historic Landmark status under criteria set by the National Park Service.

The sixth and final chapter of this research paper uses the analysis of all the previous sections to create several policy recommendations to the public policy leaders in Pennsylvania's House of Representatives and Senate. Implementing these policy recommendations would secure areas of Pennsylvania's history and open up the field for future studies to occur.

Chapter I: An Introduction to Housing Discrimination in Post-War Suburbs of Pennsylvania

From 1945 to 1965 and beyond, suburban areas began to develop heavily outside of major cities. The desire to live close to work, but not next to work became eminent. Despite the efforts of the working class to move out of the city, studies find non-white were denied the ability to move into suburbia due to housing and lending practices, as well as key governmental institutions promoting residential segregation in post World War II suburbs.

Many of the suburbs built from 1945 to 1965 are now reaching the fifty-year mark, making them preliminarily eligible for historic status. However, despite qualifying based on age, this is not enough to determine a place historical on its own. Therefore, social historical context of post World War II suburban areas within Pennsylvania is required to evaluate them within the Bureau for Historic Preservation to develop a possible nomination for National Register of Historic Places. Consequently, information regarding the restriction of suburbs to all-whites and the use of housing discrimination as a common practice for builders, lenders and realtors is required to be included within social historical contexts of suburban communities developed during this time, as it is a known contribution to housing development within Pennsylvania. In addition, the development of what information constitutes significance in a communities history is needed to determine which suburbs require further analysis. Before one can go about submitting a building or district for National Register of Historic Places listing, it is important to develop a reasonable amount of background knowledge on communities' historical significance especially in regards to housing discrimination when reviewing 1945 to 1965 suburbs.

Purpose of the Paper

The purpose of this research paper is to provide readers with an extensive understanding of the scope of housing discrimination within Pennsylvania and identify significant communities and histories in which special efforts to investigate similar communities can occur. Specifically, this research paper will examine the known housing discrimination practices that were in place within Pennsylvania during 1945 to 1965 and the implication it had on suburban community development and compare it to the national trends of the same period. It will also provide research on communities that fully revisited integration, those that attempted interracial living, and those designed specifically for the use of African American families, with special consideration given to regional similarities.

In order to accomplish this ultimate goal, the second chapter of this paper will include a thorough but brief amount of information regarding the history of the suburbs in a broad national context. It will discuss the reason as to how and why the suburbs were built. In order to understand the nationwide standards and trends of the postwar period, readers must orient themselves with basic suburban development and practices within housing history. This section will take the reader through the development of the Federal Housing Administration, the Veterans Administration concerning loan and mortgage financing. Chapter II will also explore the common characteristics of suburbs built in the postwar period. It will begin to discuss how African Americans were discriminated against and forced to reside in substandard housing. Research currently being done in the field, as well as historical significance will be analyzed to orient the reader to the importance of this topic. While this section is lengthy, it is difficult to understand how the development of suburban communities occurred without understanding the basic practices within housing at the time.

The third chapter of this research project includes discussion of three ways communities dealt with housing discrimination in Pennsylvania from 1945 to 1965 including exclusion, integration, and separate communities for African Americans. Specifically, this section will examine specific communities in Pennsylvania through a series of case studies. It will elaborate on the various methods these communities went about to promote or hinder housing discrimination through a collection and analysis of primary documents and sources. In order to provide understanding of how communities differed by location, readers must possess the knowledge of a few Pennsylvania communities to understand that although similar, they are not all the same.

The fourth chapter of this research project uses information gathered in the previous sections to analyze the broad context of housing discrimination on suburban development from 1945 to 1965. It provides readers with a breakdown of the information on how and why housing discrimination was prevalent within Pennsylvania from 1945 to 1965. Specifically it focuses on patterns, trends, and assumptions that promoted and hindered discrimination tactics in suburban communities. This further indicates that a broad social history context was and can be used on discrimination practices in suburbs during this time.

The fifth chapter of this research paper will discuss the preservation of suburban neighborhoods from this period, and why they should be preserved. Additionally, this section will define the parameters to which suburbs would be eligible for National Register of Historic Landmark status under criteria set by the National Park Service.

The final portion of the paper will review all information given to the reader in previous chapters. It will also make several public policy recommendations to policy makers so that they are able to understand the preservation concerns in regards to local, national and social history as

well as through the embracing of state-wide themes and national preservation themes. These recommendations upon the analysis provided in chapter five as well as through academic research, are for public policy leaders within Pennsylvania and are changes to help enhance the notability of the Commonwealth.

However, before reading any of the chapters, the reader must understand basics on the GI Bill and racial discrimination facing African Americans returning from war within the United States. The GI Bill and the return of African American Veterans will be referenced several times throughout the paper.

Chapter II: Suburban Developments History and Study

This section will include a through but brief amount of information regarding the history of the suburbs in a broad national context. In order to understand the nationwide standards and trends of the postwar period, readers must orient themselves with basic suburban development and practices within housing history. This section will take the reader through the development of the Federal Housing Administration, the Veterans Administration concerning loan and mortgage financing. Chapter II will also explore the common characteristics of suburbs built in the postwar period. It will begin to discuss how African Americans were discriminated against and forced to reside in substandard housing. This section will conclude with an analysis of the research currently being done in the field, as well as historical significance.

The GI Bill and Racism in Housing

Returning World War II veterans spurred not only a population boom but also a housing boom driven much in part by the benefits of the GI Bill. However, on the eve of the Civil Rights Movement, conflicts over discrimination in housing, jobs, and education began to occur. African American GIs returning home after fighting for freedom in Europe found the United States to be a country where discrimination and opportunities for them were limited.

The United States after World War II, a country in which racism was a prominent factor when they left for war, did not allow African Americans to benefit from provision of the GI Bill like their white counterparts. Although the bill did not dictate discrimination, the social climate of the time dictated that the implication of the bill faced different interpretations for blacks and whites. Therefore, not only did blacks face discrimination when they returned home from war, but the benefits of the GI Bill that was suppose to enhance their standard of living were unobtainable to them.

The returning veterans saw a majority of their discrimination faced in the housing sector. African Americans were not in any way prevented from buying cars, or other goods, but the idea of suburban housing faced strong resistance. From the time Thomas Jefferson called for newly emancipated slaves to receive “forty acres and a mule,” property ownership for African American was severely limited. The same was true when African Americans returning home in a time of rapidly expanding communities tried to purchase land. They were severely limited and faced many issues of racism.

The Federal Housing Administration, which instituted policies that reinforced patterns of segregation, routinely denied low-interest loans common for those with a GI Bill to non-whites. Furthermore, the federal housing policy allowed for the discrimination in sales, financing and homeowners insurance making it extremely difficult for African Americans to move out of the low-income housing found within the cities.

Throughout the remainder of this research paper, specific examples of how African Americans, both veterans and non-veterans, were denied the ability to move into suburban neighborhoods will be examined. Focus will remain upon African Americans as a whole, but special notice must be given to veterans, as white veterans were given first priority to move into new residential neighborhoods.

Where Will Our Heroes Go?

On August 14, 1945, radio stations across the nation were interrupted by President Truman’s announcement that Japan had surrendered, thus ending World War II. Although many were relieved that the veterans would be returning home and a normal life could resume, citizens were not prepared for peacetime. For over five years, the United States had military necessity taking priority over consumer goods. Citizens had been restricting the usage of any non-essential

items to they could be sent to aid the troops in winning the war. Thus by 1945 there were many areas with unfilled material wants, including the housing industry. Fueled by returning veterans, automobile ownership, advances in building technology, and the shortage of housing across the nation, the housing market was of high importance in the postwar period. It was further pressured by the availability of the low-cost, long-term mortgages available to returning veterans.

Through sixteen years of depression and war, the residential construction industry of the United States had been all but dormant, with less than 100,000 new homes being constructed nationwide a year.¹ During the war years, many people in search of housing (and often jobs as well) had migrated to defense areas, but this temporary housing was not designated to be converted to permanent housing at the wars end. As veterans returned home, marriage and birth rates skyrocketed reaching twenty-two per thousand in 1943. This combined with the shortage of housing during the war period meant that there were virtually no homes for sale or apartments to rent to returning veterans and their families. Many families were doubling up as they had done in the depression years, but this did not fix the problem. Large cities such as Chicago, Omaha, and Atlanta converted trolley cars, iceboxes, and trailers into homes for veterans to attempt to alleviate the housing shortage. However, by 1945, there were 3.6 million families lacking a permanent home or apartment.²

Yet, the government and housing industry had seen the problem coming many years before. During the war period, the National Association of Home Builder's (NAHB) created the Home Builders' Emergency Committee, which started to focus on the great housing shortages that would accumulate with the war veteran's return home. Independent groups such as the

¹ Kenneth T. Jackson, *Crabgrass Frontier: The Suburbanization of the United States*, (New York: Oxford University Press, 1985), 232.

² Joseph B. Mason, *History of Housing in the U.S. 1930-1980*, (Houston: Gulf Publishing Company, 1982), 45.

American Builder magazine researched and published plans for veteran housing in the postwar. The *American Builder* stated they planned to build a million postwar homes a year with Federal Housing Administration (FHA) Title VI loans of 25-30 years and 5% down. The NAHB embraced this plan and created their own program of 5%, and 25-year FHA loans at 4.5% interest.³ Congress soon joined the FHA and in 1943 began to debate postwar legislation as well as authorized a \$400 million extension to the FHA home financing.

Government Influence on Postwar Housing

Under the FHA plan, the FHA insured the mortgage loans made by banks, savings, and loan associations, mortgage finance companies, and other approved lending institutions. The FHA itself did not lend the money, but only secured the loan.⁴ By doing so, it allowed the financial institute to lend a greater percentage of the value of the property than they would normally have issued without the mortgage insurances. Under the federal housing legislation, no mortgages insured by the FHA were allowed to bear an interest at more than 4.5%. (For more information regarding FHA mortgages see Appendix: “Memorandum: Housing Agency- How It Works”).

By August 1944, Congress had passed the Serviceman’s Readjustment Act, which included the G.I. Bill of Rights, sponsored by veteran Senator John Sparkman.⁵ The bill had two components: a free college education and an interest-free home mortgage with little money down. The G.I. Bill enabled veterans to borrow the entire appraised value of a house without a

³ *History of Housing*, 44.

⁴ “Federal Housing Legislation,” from Raymond Shafer Papers MG-209 Carton 41 Folder on Housing and Urban Development at the Pennsylvania State Archives, Harrisburg, PA.

⁵ *History of Housing*, 45.

down payment.⁶ Under the G.I. Bill of Rights, the home loan guarantees were a combination of the mortgage insurance program of the FHA and the Veterans Administration (VA).

The VA, under certain conditions was able to guarantee up to 50% of a home loan or up to \$4,000, whichever was less.⁷ As was the case with FHA insured loans, the VA guaranteed the payment of the portion indicated. The VA, unlike the FHA also had a second loan guarantee plan. The VA was willing to guarantee a second loan up to 20%, but not more than \$4,000, of the purchase price of a home where the first loan was an FHA insured loan.⁸ Essentially this plan was designed to eliminate the need for a down payment on a home by veterans. The VA mortgage guarantees were not to bear an interest of more than 4 to 4.5%.

In the end, both the FHA and the VA mortgage guarantee and home loan programs were to be made by the private lender. The private lender was the one who had to determine with they were satisfied with the credit of the applicant, as well as the applicants ability to pay for the home they wished to purchase. All of which must be done after the property has met the requirements of the FHA as to the location, size, and construction of the home.⁹

Another piece of legislation introduced in 1945, the Taft Ellender Wagner Act (TEW), was created by United States Government as the comprehensive bill to expand the national housing policy, expand lending powers for Home Loan Banks, relax FHA insurance terms, and improve home loans for farmers.¹⁰ The bill, supported by President Truman, was a critical response to the present housing crisis, but shortly after its passing, the old issues of the housing industry began to surface. Materials even in the postwar period were still hard to come by, and

⁶ Rosalyn Baxandall, *Picture Windows: How the Suburbs Happened*, (New York: Basic Books, 2000), 87.

⁷ "Federal Housing Legislation".

⁸ *Ibid.*

⁹ *Ibid.*

¹⁰ *Picture Windows*, 88.

prices were still too expensive for the average American to be able to buy their own home, regardless of the availability of FHA and VA insured home loans.

Another push on the development of the suburbs was the creation of the federal highway system. Although created to connect the nation, the highway system had a considerable influence on the patterns of suburbanization, by being able to allow families to live further away from the central city. As the network expanded, new land became available for development and residential subdivisions were constructed. With easy connectability to the city by highways, the large, self-contained subdivisions that relied on the automobile developed farther away from city limits than in previous decades. Retail facilities migrated to the suburbs and community shopping centers and strip malls appeared.¹¹ With the creation of shopping centers, families in the suburbs no longer had a need to go into the central city.

Nevertheless, before the appearance of the shopping centers and strip malls, the suburbs needed to be built. In order to get the suburbs constructed, a revitalization of the housing codes had to happen. The housing codes were outdated, and many were created for homes that served as the office as well as a place of residence. However once approved throughout the nation, government and commercial builders could begin to massively produce housing units.

Homogenous Homes and Buyers

Who was to buy these housing units and who would be allowed to be a resident of them? Commercial builders restricted their occupants to mainly white veterans, insuring that their developments would be “racially, generationally, and economically homogeneous.”¹² By doing so, commercial builders gave a large group of people (young white war veterans) the opportunity of owning their first house and made communities that were ethnically integrated, but not much

¹¹ National Park Service, *National Register Bulletin: Historic Residential Suburbs*, (Washington, D.C.: National Park Service, 2002), 24.

¹² *Ibid.*, 115.

more. Government housing was also racially segregated, but they at least tried to be more inclusive by providing homes for families, single people, elderly people, middle and working class, and white and blue-collar workers.¹³ However, shortly after the eruption of the commercial and government builders, the private developers took over the industry of constructing postwar homes for America, further influencing the race restrictions in housing.

One such private developing firm was the Levitts from New York. Although they did not pioneer mass production techniques (such as the use of plywood, particleboard, gypsum board, use of power tools), their developments were so widely publicized that builders all over the country adopted similar methods of construction to complete mass housing developments.¹⁴ Yet, in order to be able to build the developments, the builders needed to finance the production. Therefore, the FHA and the VA program made it possible to finance the immense developments, mainly to help alleviate housing shortages. Title VI was also allowing the builder to insure 90 percent of the mortgage of a house costing up to nine thousand dollars.¹⁵ The builder could also get the FHA to commit to insuring the mortgage and then get the mortgage lender to make a production advance to the contractor as the work progressed so that the builder needed to invest very little of their own money to build the house they would sell.¹⁶ Therefore, through borrowing and lending practices, builders were able to provide affordable housing in the suburbs.

No matter who built the house, subdivisions were a typical American urban development between 1945 and 1973. These suburbs all shared five common characteristics in this postwar period: peripheral location, low density, architectural similarity, ease of availability, and homogenous community structure.

¹³ *Ibid.*, 115.

¹⁴ *Crabgrass Frontier*, 237.

¹⁵ *Ibid.*, 238.

¹⁶ *Ibid.*, 238.

The first was peripheral location to a major city, with many suburbs being built in undeveloped farming areas.¹⁷ These undeveloped farm areas allowed builders to design the community they wanted and not have to fill in around previously developed land. The second characteristic was their relatively low density through the construction of new single-family dwellings that were completely detached and surround on every side by their own plots.¹⁸ Typical lot sizes were relatively uniform averaging between 1/5 to 1/10 of an acre. The third characteristic was the architectural similarity to simplify production methods and reduce design fees. Most developments offered no more than a half-dozen basic house plans, creating monotony and repetition in the development, and thusly making mass production easier and faster.¹⁹ The fourth characteristic was its easy availability to the average American. It was cheaper to buy a house in the suburbs then reinvest in city properties.²⁰ The fifth characteristic was the economic and racial homogeneity created by zoning to preserve residential class segregation and property values.²¹

In regards to housing discrimination, the fifth characteristic of the postwar suburbs was what was used to keep the undesirables out of the new developments. Zoning was a device that was used to keep the poor people out, as well as to distinguish racial segregation in the postwar community. By using zoning, only acceptable members of a social class were allowed to settle in the privileged communities.²² This often meant that African Americans were shut out of the postwar suburbs.

¹⁷ *Ibid.*, 238.

¹⁸ *Ibid.*, 239.

¹⁹ *Ibid.*, 239-240.

²⁰ *Ibid.*, 240-241.

²¹ *Ibid.*, 241.

²² *Ibid.*, 242.

African Americans who sought to live in the postwar communities were often limited to their options. Segregated housing patterns had been the rule long before the end of World War II and continued long after the war. Most African Americans were confined to older communities that were no longer suitable for white veterans. A 1947 FHA guidebook for suburban development called *Planning Profitable Neighborhoods*, stated, “Protective covenants are essential to the sound development of proposed residential areas, since they regulate the use of land and provide a basis for the development of harmonious, attractive neighborhoods.”²³

In 1946, the FHA was charged with supporting racist housing practices and in 1948, the United States Supreme Court outlawed protective covenants.²⁴ Yet the FHA waited two years to announce that it would no longer officially issue mortgages in restricted housing developments. Unofficially the FHA accepted unwritten agreements and traditions of segregation as late as 1968. In the 1950s suburban developments remained open to white, ethnically diverse middle and working class families, but not to anyone else as confirmed by a 1959 by the Governor’s Committee on Discrimination in Housing confirms FHA practices within Pennsylvania.²⁵ Policy makers and real estate interests avoided discussing the segregation issues, and thus segregated housing practices were allowed to continue.

The unwritten rules of the FHA and the VA disallowed African Americans to move into suburban areas. The National Association for the Advancement of Colored People (NAACP) was convinced as late as 1959 that the growth and development of racially segregated communities was the fault of the FHA.²⁶ As a sound business practice, the FHA was found to

²³ *Picture Windows*, 175.

²⁴ *Picture Windows*, 175.

²⁵ Clarence C. Walton, “Housing Discrimination in Pennsylvania,” Governor’s Committee on Discrimination in Housing, January 19, 1959. From David Lawrence Papers MG-191 Carton 12 Folder 28 Housing G-H at the Pennsylvania State Archives, Harrisburg, PA., 3.

²⁶ *Ibid*, 3.

refuse to insure loans unless the homes met certain requirements, but shortly modified this practice into requiring race restrictive covenants on land set aside for home construction, aided by FHA insured loans.

Further aggravation in the housing discrimination problems of the postwar suburbia, many of the builders themselves were strong racists, and outright refused to sell houses to non-whites. Very few builders saw minorities as an untapped market. Those that did started to build houses in communities already designated for racial minorities. However, by the 1960s integration was the major goal of the growing civil rights movement throughout the United States. The government was questioned whether it would use its power to enforce residential integration by leaders of the civil rights movement. Although the process was slow, many developments resisted integration by using blockbusting and racial steering tactics. Other areas resisted integration by having families move rather than have an African American neighbor.

The case was no different throughout Pennsylvania in the postwar suburbs from 1945 to 1965. African American Pennsylvanians were primarily excluded from the many hundreds of thousands of new homes built by private enterprise after World War II. In Philadelphia of an estimated 200,000 dwelling units built between 1946 and 1955 only 1,927 were available to African Americans.²⁷ In Pittsburgh, of 7,000 homes built with FHA insurance between 1947 and 1953 only 130 had been available to African Americans.²⁸ These numbers show that although any of the suburbs in Pennsylvania were built outside of large cities, many were home to the whites that left the large cities. While many of the suburbs today often remain mainly white, they are integrated.

²⁷ Clarence C. Walton, "Housing Discrimination in Pennsylvania, (reprint)" Governor's Committee on Discrimination in Housing, January 19, 1959. From David Lawrence Papers MG-191 Carton 12 Folder 26 Housing A-F at the Pennsylvania State Archives, Harrisburg, PA., 8.

²⁸ *Ibid.*, 8.

Current Studies

Although studies have been completed on suburban developments throughout the United States, many focus on New York, California, and Massachusetts, and only specifically on certain settlements. No author has researched and contextualized relevant information on the postwar suburbs of Pennsylvania specifically. Frequently Levittown is mentioned, but only as an afterthought to the discussion of Levittown, New York. In any reasonable study of the suburbs, Philadelphia suburbs are always mentioned, however, discussion of suburbs outside the Philadelphia region are severely limited and often ignored.

Thesis studies at major universities have analyzed suburbanization in the postwar period, even comparing the building of Philadelphia suburbs to the rest of the United States. Yet, no major published author to date has focused on an accumulation of Pennsylvania suburbs. Therefore, postwar suburban history in Pennsylvania is incomplete and inclusive as only a small sampling has been researched and analyzed thus far. Furthermore, major authors and historians on suburbanization in the United States neglect to look beyond the workings of the Federal government and infrequently look at the state and local governments as a major contributing factor to housing discrimination.

Although research for understanding Pennsylvania suburbs generally falls under the umbrella history of the rest of the United States, it often has unique aspects especially in regards to African American integration as well as African American housing developments. Concord Park and Greenbelt Knoll, two notable examples of African American suburb housing are often disregarded in historic contexts. Therefore, a study of all types of postwar suburban housing is needed for Pennsylvania.

Furthermore, many of the current books and studies that have been written to date focus on one of three aspects of the postwar suburb development. Many focus on the development and building of the postwar suburbs taking the time to explain major building features and characteristics, how they were developed, and often-prominent builders. Others tend to focus primarily on African American discrimination in all aspects of American life. They briefly discuss housing practices during the postwar time, but do not devote a majority of their time to analyzing different communities that avoided integration, accepted integration, or developed alternative means for housing. The last type tends to focus mainly on the economic practices of the time including lending, borrowing, and building processes. Although they discuss the application process and the use of funds created by the FHA and other housing and government agencies, many do not discuss specifically how African American were targeted forms of discrimination by banks and housing lenders.

Additional investigation is needed for more publicly available research in the topic. Although the Pennsylvania State Archives has valuable information on housing discrimination in postwar suburbs, the information is very brief and is a one sided in its research results. Additionally, although many of the governor's from 1945 to 1965 created committees on housing discrimination to evaluate the effect in Pennsylvania the reports are very narrow and do not provide a reader with a greater understanding of the atmosphere in Pennsylvania. They infrequently provide information in regards to specific suburbs and make broad generalizations using information mainly from Philadelphia suburbs. Additionally, this information is unavailable for the public and must thoroughly be researched by examining several cartons and folders individually for desired information.

Consequently, as African American histories are now becoming more prominent, a greater interest is being created for discrimination information. The previous research conducted all has been created from the 1940s, 1950s, and 1960s, with little research in discrimination housing being done beyond this point. Although small, a decent pool of information is available to a research specialist with large amounts of time and patience.

This research is therefore needed to tie the three separate research topics together into understanding specifically how African Americans fell into the context of the postwar suburb. By combining previous research that has already been written, and limiting the focus to Pennsylvania, readers will find the first comprehensive study not just on African American housing discrimination in Pennsylvania from 1945 to 1965, but they will also find the first resource that discusses more than one or two Pennsylvania postwar developments. It can also possibly create interest in a topic in which local communities might desire to explore as part of their social history and town expansion in the postwar era.

This research is needed, as Pennsylvania is attempting to find more postwar suburbs to find and list on National Register of Historic Places. As the last major stage of suburbanization, the postwar suburb is important to the building history of the United States, the development of the freeway and travel system, as well as the settlement pattern of the current United States. Therefore, those of historic value must be investigated, and those of extremely exceptional significance preserved.

Chapter III: Pennsylvania Suburbs and Discrimination

This section is to aim readers to the ways in which borrowing and loaning policies discussed in chapter two were applied in Pennsylvania. It will analyze the numbers in the 1950s that show that discrimination was occurring in Pennsylvania before moving on to discuss the suburbs of Levittown, Concord Park, and Greenbelt Knoll. The discussion of these suburbs is to enable a clear view of the discrimination applications in the postwar period.

FHA Application

As has been documented elsewhere, governmental institutions played a key role in the creation of residential segregation. The term “redlining” comes from the Home Owners Loan Corporation’s (HOLC) rating system, in which an area colored red was considered the most risky kind of area for investment and development for builders.²⁹ Neighborhoods with a large black population were routinely colored “red,” and even those with a small black population were usually rated poorly. The standards used by the HOLC to evaluate the soundness of various areas for real estate development was adopted by the FHA in 1940s as part of their *Underwriting Manual*. This manual established the mortgage lending requirements, ultimately institutionalizing racism and segregation with the housing industry in the 1940s and 1950s. Because the FHA had the power to insure mortgages on all the private homes being built, their adoption of the HOLC’s color-coded residential rating system showed support of the income and racial segregation of suburbia. This was perhaps the first time that the federal government embraced the discriminatory attitude of the public as before prejudices were personalized and individualized, showing the FHAs acceptance of discriminatory practices as public policy.³⁰

²⁹ Zones colored green were those deemed most worthy of investment, those colored blue were deemed second most worthy, those deemed yellow were the third most worthy, those in red were the least worthy.

³⁰ *Crabgrass Frontier*, 195-218.

Both the FHA and later the Veteran's Administration (VA, set up by the provision of the GI Bill), provided guaranteed federal insurance to private mortgage and lending companies. In terms of long-term mortgages this was with little or no down payment on 5% of the house's total value (no down payment if the buyer was a veteran). The rest of the cost was to be paid over a thirty-year period in small monthly payments, as much or even less than rent costs many were paying. This was an attractive deal to most Americans, as prior to this mortgage guarantee in 1934, American homebuyers had to make an average down payment of 32% of the house's estimated total value.³¹ Despite how good the offer was, the FHA and VA financing did not cover all potential housing developments, as there were factors that might prevent one from receiving backing. One of the most important conditions for financing consideration was the areas racial composition.

The "sound business practice" of race covenants on land, was defined in the 1943 FHA manual. This practice, pursued until 1947 allowed the FHA to refuse to insure a loan for home construction by, or for, an African American on the grounds that it would lower property values and thus jeopardize other loans it might make, or could make, in a neighborhood. However, African Americans were also denied FHA insured loans in African American neighborhoods because they were overbuilding in an undesirable area.³²

In the FHA's 1938 underwriting manual it states "satisfaction, contentment, and comfort result from the association with persons of similar social attributes. Families enjoy social relationships with other families whose education, abilities, mode of living, and racial characteristics are similar to their own." The manual continues to claim:

³¹ Charles Abrams, *Forbidden Neighbors: A Study of Prejudice in Housing*, (New York: Harper and Brothers, 1982), 227-243.

³² Walton, MG-191 Carton 12 Folder 28 Housing, 4.

The valuator should realize that the need for protection from adverse influences is greater in an underdeveloped or partially developed area than in any other type of neighborhood. Generally, a high rating should be given only where adequate and properly enforced zoning regulations exist or where effective restrictive covenants are recorded against the entire tract, since these provide the surest protection against undesirable encroachment and inharmonious use. To be most effective, deed restrictions should be imposed upon all land in the immediate environment of the subject location.³³

In other words, the 1938 FHA manual asserts that people prefer to live in homogeneous communities. This therefore concludes that the developer should do everything in their power to prevent undesirables.

Although the race covenant was deleted in 1947, it was still available in the 1938 FHA manual. However, in 1949, the FHA announced that it would no longer insure loans for home construction unless the lender covenanted that no race restrictive agreement had been executed or recorded after that date, and none was to be executed or recorded during the life of the loan. Despite this announcement, the application of the FHA requirements was far different. In actual application builders were free to discriminate in the sale of housing units built with FHA insured loans, even when it was known in advance of construction that they had planned to discriminate.³⁴ The only piece enforced was that the discrimination could not be recorded by the lender or builder in records.

Due to these building guidelines, African Americans in Pennsylvania were stuck buying houses in older neighborhoods that were deteriorating, which therefore led to many attributing the increasing deterioration to the presence of African Americans. This perception therefore led to the reinforcement of stereotypes that served as the rationale for policies such as “redlining”. Thus, the immediate post-war years saw the cycle of racial discrimination becoming further

³³ “Underwriting Manual,” U.S. Federal Housing Administration, (Washington, D.C.: 1938), clauses 973 and 980.

³⁴ Walton, MG-191 Carton 12 Folder 28 Housing, 4.

entrenched. While whites had full access to the wide range of housing choices created by the post-war building boom, African Americans were condemned to live in the older sections of overcrowded cities.

By The Numbers

United States Census data found in a 1959 report to the Governor's Committee on Discrimination in Housing by Chairperson Clarence Walton provides statistical information in regards to the segregated living patterns of Pennsylvania. It also indicates the degree to which segregation in Pennsylvania changed in the postwar era.

In 1956 around 85% of all nonwhite households in Philadelphia were located either in or adjacent to the central business district. Restrictions were so rigid in Philadelphia that ten out of sixteen suburban municipalities surveyed for the report showed a decline in nonwhite population between 1950 and 1957 in those areas.³⁵ In Pittsburgh, seven out of ten African American families were located in three areas of high nonwhite concentration, while the city contained almost all African Americans.

Statistics using the census on smaller cities indicated that they duplicated or exceeded the degree of segregation shown in Philadelphia and Pittsburgh. Places such as Reading and Erie showed similar trends. Reading in 1950 had 80% of African Americans living in the city's central wards, with the number of blocks in which African Americans living within decreasing by twelve.³⁶ Erie in 1950 had information indicating an increase in concentration within the central city and the fringes losing their nonwhite families.³⁷

Evidence gathered by the Committee on Discrimination in Housing shows effectively that the factor controlling residential segregation was housing discrimination. Although there

³⁵ *Ibid.*, 5.

³⁶ *Ibid.*, 5.

³⁷ *Ibid.*, 6.

were many families early over \$5,000 a year, a sustainable income in 1950, the evidence presented in the statistical information shows that families faced overwhelming obstacles when they wanted to seek other housing.

Case Study: Levittown, Pennsylvania

Levittown, Pennsylvania was typical of the residential communities built up around the Philadelphia area during the immediate postwar years. Backed by the largest of federal programs like the FHA and the GI Bill, the Levitt houses were part of the American Dream. After the success of William Levitt's initial prefabricated suburban development on Long Island, Levitt brought his community-building formula to Lower Bucks County. He decided on this location largely because of the close proximity to the United States Steel Corporation's decision in 1950 to construct the Fairless Works near Morrisville, Pennsylvania. (See Appendix for advertisement brochure).

The mammoth development, famed throughout the nation as one of the largest housing developments ever built, homes were sold with a frank and widely publicized policy of racial discrimination. From the beginning of construction, race was an issue in Levittown. On December 8, 1951 when the first sales of Levittown homes began, a white visitor told the information clerk at the model home about a black friend who was interested in buying a home in the new development. The clerk responded to the visitor that Levittown was to be a white community.³⁸ Later that day a black veteran came to visit the site and was given a blank homeowner's application and told to return the following Monday. When he returned he was told

³⁸ "A Study of Housing Discrimination Levittown, NY- Levittown, PA," American Friends Service Committee, (Summer 1957), 20.

he was barred from purchasing a home because of his color and that he had only been given an application to avoid embarrassment.³⁹

It would take a year and a half for the first citizen delegation from Bucks County to meet with William Levitt to discuss housing discrimination in Levittown. In the meeting Levitt defended himself by claiming he was only following the dictates of the home buying market. Levitt charged the delegation to name a single large community planned on an interracial basis. Unable to do so, Levitt proved his point. However, he assured the group that when whites were ready for African American neighbors that he would be the first person to open up his sales policy.⁴⁰

Over the next several years, various groups attempted to use different means to enable the racial integration of Levittown. The American Friends Services Committee (AFSC) sponsored a number of potential African American “pioneers” offering them moral, legal and financial support. Additionally, the AFSC attempted to buy property in Levittown, which they would then turn around and sell to an African American family. Neither tactic was a success. The National Association for the Advancement of Colored People (NAACP) was another organization that charged to break the color line in Levittown. The NAACP filed a lawsuit attempting to open up Levitt’s sales prices by charging the firm of Levitt and Sons “with using the federal government’s program of mortgage insurance and at the same time refusing to sell to Negroes.” Furthermore, they demanded “an injunction restraining the developers of Levittown from discriminating against a person because of race or color in the sales of homes as long as the developers continued to use federal government’s aid.”⁴¹

³⁹ Ibid., 23.

⁴⁰ Ibid., 24.

⁴¹ “Levittown Discrimination Case Goes Into Federal Court,” Press Release, Philadelphia Branch-NAACP, February 25, 1955.

The case lost in court, as Congress had charged neither the FHA nor the VA with the duty of preventing discrimination in the sales of housing project properties.⁴² Thus, by the summer of 1957, Levittown remained an all white community of 55,000. However, by the end of the summer, Bill and Daisy Myers became the first African American family to move into a house in the community.

On August 13, the Myers moved into their home, and by 8:30 PM, the Myers had to return to their old house after a group of hostile neighbors began to form across the street. This proceeded to go on for days and police reinforcement was called in to disperse the mob. By August 26, the state police were confident enough that calm had been restored and withdrew the officers from the property.⁴³

Despite the mob, many in Levittown were supportive of the Myers. Civic groups were formed to provide the Myers firm support in the face of the hostile environment in which they were trying to live. In light of the ongoing harassment, Pennsylvania Attorney General Thomas McBride presented evidence to Bucks County Judge to issue a temporary injunction preventing seven conspirators from harassing the Myers family. It would take another two months but after being charged to stop harassment or face jail time, the hostilities towards the Myers family ceased. The Myers continued to live at their home until June 1961.

Results

The Myers were able to stay in Levittown and leave on their own accord. The continual harassment and intimidation was suggested to be a successful way of forcing African American

⁴² "Levittown Case is Dismissed: No U.S. Jurisdiction Seen in NAACP Suit," *The Philadelphia Bulletin*, (March 16, 1955).

⁴³ J.D. Mullane, "40 Years Ago, Racial Chaos Swept a Bucks Town," *The Bucks County Intelligencer*, (August 17, 1997).

families to leave a previously all-white neighborhood.⁴⁴ The people of Levittown were not a united front in regards to resisting racial integration, and therefore, were unable to force the Myers family to leave.

As a result of the shameful behavior towards the Myers, when the second black family, the Mosbys, moved into Levittown in June 1958, they experienced none of the harassment that the Myers family had a year earlier. The ease to which the Mosbys were able to move into Levittown suggested that an important milestone had been reached and that racial prejudice and opposition to integrated living were gradually being pushed aside by the force of America's democratic creed.

Case Study: Concord Park

Morris Milgram, a former civil rights fighter and trade unionist inherited his father's real estate company in 1947. Milgram's background and real passion was that of a social activist, and unlike the vast majority of builders and speculators, Milgram was willing to sacrifice profit margins to achieve a social goal. However, during the first five years of his stewardship of the company, Milgram built houses exclusively for whites. However, by 1952 Milgram decided he would build no more houses unless he could sell them to all people.⁴⁵

Milgram had to persevere in his quest to receive financial backing for his experiment in interracial living. First, Milgram needed to accumulate the capital needed to purchase a piece of land and then to finance the construction of housing upon it. Initially, Milgram went to a nameless large mortgage service with which he had worked with in the past to finance all-white developments. At first, this mortgage service expressed some interest in financing Milgram's

⁴⁴ Thomas J. Sugrue, *The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit*, (New Jersey: Princeton University Press, 1998).

⁴⁵ "Progress report on Open Occupancy Housing Projects Concord Homes, Inc. and Greenbelt Knoll, Inc." Smelo-Milgram, Inc., (November 6, 1953).

proposal, but they demanded he find extensive evidence proving that a sizeable and reliable black population existed for the kind of housing he was proposing. Milgram devoted much time to this, even going so far as to pre-sell twelve houses (seven to whites and five to blacks) to prove the commercial viability of his venture. Nevertheless, after nine months of work, Milgram's mortgage was refused.⁴⁶

Milgram approached almost every other mortgage-financing agency in the Philadelphia area, only to be met with universal rejection. Next, he tried wealthy individuals and was still met with no luck. Finally, Milgram settled on the idea of setting up his own equity fund to accumulate enough venture capital to finance the development of what would become Concord Park, independent of major financial institutions. This equity fund was financed by a nationwide stock distribution drive, which collected \$14,000 by May 1953.⁴⁷ Although the \$14,000 Milgram's stock drive collected was far short of the amount his venture ultimately needed, the aid of George Otto would turn his venture.

Under Otto's direction, Milgram's equity fund was transformed into a stock corporation, with Otto as president and Milgram as vice president. Additionally, Otto's presence brought with it many Quaker business associates, who invested substantially in the Concord Park Corporation. By April 1954, the full \$150,000 in stock options had been obtained.⁴⁸

Shortly thereafter, Otto and Milgram were able to secure the purchase of land where the Concord Park project would be built. The fifty-acre site was located in Trevoise, Bucks County. The site was chosen because of its proximity to major transportation routes and the United States

⁴⁶ George and Eunice Grier, *Concord Park: A Pioneer Attempt at Privately-Built Sales Housing for Interracial Occupancy*. (Berkeley: University of California Press, 1960), 4.

⁴⁷ *Ibid.*, 4-5.

⁴⁸ *Ibid.*, 5.

Steel plant in Fairless Hills. It was also adjacent to the PA Turnpike interchange under construction.

Despite having enough fund, the problem of mortgage financing remained unsolved. Milgram attempted to work with area mortgage and banking institutions but to no avail, and was rejected. Milgram then turned to institutions like labor unions and religious organizations that were not usually involved with the real estate business, but oriented towards progressive causes. They refused him. It was after considerable effort that Bowery Savings Bank of New York agreed to finance the development's first thirty mortgages.⁴⁹ After Bowery firmly committed to Concord Park, two previously reluctant Philadelphia area financial institutions (Peoples National Bank of Langhorne and Central Penn National Bank of Philadelphia), decided to commit to financial backing.

After solving the financial situation, Milgram faced the problem of having to attract both white and black buyers. The process was very difficult, as two sides of the purpose of Concord Park came out. The first side believed that Concord Park's primary goal was to serve as an example to the rest of the country, proving that integrated housing in the suburbs could be successful. The other side believed the Concord Park's primary function was not as a social "experiment" but was to provide a good housing to a group of people who desperately needed it. This conflict manifested at a meeting held at Sylvania Hotel in Philadelphia in 1954, in which Milgram stated that of the first thirty houses no more than four or five should be African Americans. This would then be later increased to not more than twenty percent.⁵⁰ Through very heated discussion, the group in attendance eventually agreed upon a period of 60 to 90 days in

⁴⁹ "Summary of Remarks by Morris Milgram," National Urban League Conference in Milwaukee, Wisconsin, (September 8, 1955).

⁵⁰ "Luncheon Meeting of Otto-Milgram Board, Sylvania Hotel, Philadelphia," Reinheimer Report for the American Friends Service Committee, (July 9, 1954).

which an effort should be made to secure the kind of occupancy ration that will lead to stability and integration.⁵¹ However, no specific measures were made to help achieve this goal.

Shortly after the sales process began, it became clear to all involved there were more blacks than whites interested in the development. The disproportional large number of interested black buyers presented Milgram and Otto with a problem. By the winter of 1954/55 with over half of the development sold, sixty sales had been made to blacks, but only twelve to whites. Although Milgram had been in favor of some in kind sales quote from the outset, he desired the suburb reflect the ratio of residents in Philadelphia. To combat the initial quota made, a consensus was reached in which no more than half of the development's final homeowners would be black.⁵²

Concord Park Corporation's decision to implement a sales quota was only as a reaction to the fundamentally illiberal structures that controlled the supposedly private marketplace within which developers like William Levitt and Morris Milgram operated. The decision to exclude blacks from most suburban development was not simply a matter of personal prejudice. The federal government had set up its very generous system of mortgage guarantees in such a way to encourage this exclusion. Likewise, Milgram and Otto found it necessary to employ their own microscopic version of the federal government's illiberal market controls to fight the very effects these government policies were having in the first place. Because "illiberal means" were implemented, Milgram's original version ultimately did become a reality. Concord Park's developers eventually settled on a 55%/45% white to black ownership ratio, ensuring the venture would achieve real integration.

⁵¹ Ibid.

⁵² Guian A. McKee, "Liberal Ends Through Illiberal Means: Race, Urban Renewal, and Community in Eastwick Section of Philadelphia, 1949-1990," *Journal of Urban History*, Volume 27 No. 5 (July 2001), 547-583.

Results

After a successful living arrangement was developed, Milgram continued to be an advocate for integrated housing. He joined the Modern Community Developers (MCD), and served as its president. MCD believed that well-planned integrated housing was the practical way to live and build.⁵³ Milgram and MCD looked for a way to end housing segregation by lending funds, building, and buying land for integrated living purposes. With the success of Concord Park, MCD moved on to buying land in states outside of Pennsylvania, looking to spread their message beyond the states borders.

Case Study: Greenbelt Knoll

Another development of Milgram, called Greenbelt Knoll began in 1952. After the early planning, the project stalled owing to antagonism. Contractors, bankers, real estate brokers, and even those who had been urging open-occupancy housing refused to aid him in his effort. Nevertheless, Milgram was as tenacious as he was idealistic and he forged ahead, seeking backers to invest in his open-housing plans. In November 1953, the corporation purchased the nine-acre property for \$22,200.⁵⁴ By April 1954, the board raised \$150,000 in working capital from sixty-five stockholders. Otto suggested that they proceed with a second, larger but less complicated project before beginning construction at Greenbelt Knoll. With the success of Concord Park, Milgram restarted the design of Greenbelt Knoll. Situated on a hilly, wooded tract surrounded on three sides by Pennypack Park and separated from nearby residential developments, it was ideally suited for the potentially controversial housing project.

⁵³ Morris Milgram, "Unnamed Letter" Letter to the Governor Lawrence, April, 30, 1959. Housing file at the Pennsylvania State Archives, Harrisburg, PA.

⁵⁴ "Greenbelt Knoll History for National Register of Historic Places Nomination," Bureau for Historic Preservation, 4.

At Greenbelt Knoll, as at Concord Park, Milgram employed a quota system, "fair housing pattern" or "controlled occupancy," as he called it. He explained the system to a group of housing officials in 1956.

“At the present time we have 130 of our houses under roof [at Concord Park]; 104 of them occupied, 55% white and 45% Negro. Getting the first 10 or 20 white sales was the most difficult. After that it became easier to secure white sales.... There was no problem securing Negro sales. We found more than an adequate number of Negro customers who have enough cash to buy the houses. The average Negro family income in the development is about \$6300 per year which is about \$200 higher than the average white family at Concord. At Greenbelt Knoll ... we went through a similar period of difficulty getting the few white sales. Now we have eleven sold. There the builder now lives with other families, Negro and white. There we have only 19 houses and we have set the quota at 1/3 Negro and 2/3 white, which is the pattern we would have preferred Concord Park maintain but couldn't apply since we had made many sales to Negroes before we established controlled occupancy. ... There is no opposition from Negro customers to the quota, provided we take adequate time to explain it to them as a device for breaking down racial discrimination. ... I believe, as does William H. Hastie of the U.S. Circuit Court of Appeals, that "prejudice may explain Jim Crow housing, but in the dynamics of society Negrophobia grows and flourishes as white persons are deprived of normal neighborly contact with Negroes isolated on the other side of the railroad tracks or in the obsolete and blighted city area which whites have abandoned. We must address ourselves frankly and vigorously to the great field of private housing.... Too many of us who should be in the forefront of this effort have not convinced ourselves, much less undertaken to convince others that segregated living makes for an unhealthy society. This evil will be with us undiminished until its elimination becomes a fighting faith of very many Americans.”⁵⁵

At Greenbelt Knoll, the "actual quota was set at one-third black and two-thirds white" to mirror Philadelphia's racial mix at the time.⁵⁶ Eventually, non-white buyers purchased

⁵⁵ *Ibid.*, 7-8.

⁵⁶ *Ibid.*, 8.

eight of the nineteen houses. To maintain the racial ratios, Milgram included a clause in every sales agreement requiring that his company oversee all subsequent sales of the property.

Results

Over the intervening five decades, Greenbelt Knoll, unlike Concord Park, has maintained its racial diversity. In addition to Milgram himself, who lived at 5 Longford Street, several prominent Philadelphians resided at Greenbelt Knoll. U.S. Representative Robert N.C. Nix, the first African American to represent Pennsylvania in the United States Congress, purchased 16 Longford Street in 1957 and resided there for many years.⁵⁷ Also, famed civil-rights leader the Reverend Leon H. Sullivan, the "Lion of Zion," who developed the Sullivan Principles and hastened the end of apartheid in South Africa, resided at 14 Longford Street.

Morris Milgram was successful in providing willing integrated housing in the Philadelphia region of Pennsylvania. Upon moving on the other areas of the country, Morris faced difficulty in applying his idea of integrated housing. Other areas of the country were not as willing as the Philadelphians to accept a new idea in housing practices. Therefore, in many areas Milgram failed to develop his integrated neighborhoods that represented the local cities racial mix.

Basis on Racial Exclusion

The general rule is that developments for nonwhite occupancy must be located within or adjacent to areas where nonwhite are already living, or if elsewhere, in areas that are not wanted for white residential development. The available sites for African American development were usually sites of poor quality for residential living.

Rather than applying the exclusionary parameters of class, as suburbanites had done in the earlier periods, post World War II suburbanites used race as the exclusionary parameter

⁵⁷ Gwen Shaffer, "Black, White and Golden: Greenbelt Knoll Residents Celebrate 50 Years of Historical Significance," *The Philadelphia Weekly*, (June 20, 2007).

through which they at least partially defined what it meant to have purchased a plot of land in the suburbs. These racial ideologies did not suddenly emerge in the minds of Americans for the first time in the 1950s. The negative and oppressive ideology toward the black race had been around since American society's seventeenth century formation.⁵⁸ What made the post World War II situation unique was that never before had America's non-Southern white population lived in such close proximity to so many African Americans. The decades of the 1940s and 1950s saw the culmination of the half-century long African American "Great Migration" from the southern states to those of the northeast, Midwest, and far west. In total, five million African Americans migrated out of the South to Northern or Western destinations after 1940.

The "Great Migration" from the southern states brought with it the strong racial prejudices. These strong racial prejudices carried with them the notion that many were determined to live in their homogenous communities, unwilling to interact with those of different racial, economic, or religious groupings.

⁵⁸ Reginald Horsman, *Race and Manifest Destiny: The Origins of American Racial Anglo-Saxonism*, (Cambridge, Massachusetts: Harvard University Press, 1981).

Chapter IV: Analysis of Pennsylvania Suburbs

The fact that any black family was able to integrate into a previously all-white community should not be seen as insignificant. The lessons of the ability of a few black families, such as those that moved into Levittown suggest that with several specific elements in place, at least a degree of integration into a previously all-white community was able to occur.

Upon first arriving in Levittown, the Myers and Mosbys received considerable amounts of support from outside organizations. This aided them in their ability to move into the development. Second, the large number of people sympathetic or supportive to the cause of integrated housing within the neighborhood, allowed a disunited front within the white community. Finally, the power of the state was brought to bear on the side of the black families, whether through police protection or through court cases. Together, all of these factors worked together to enable a successful integration process within communities. Although small, it was the best way to establish community integration in the suburbs.

This section explores the assumptions that led to postwar suburb segregation following five basic guidelines. It further examines the ways Pennsylvanians helped and hindered desegregation tactics. Finally it explores the limited view on Pennsylvania suburbs as a basis of study.

Postwar Integration Assumptions

Pennsylvania was not atypical in its problems to integrate housing. Areas all across the country were experiencing the same problems with interracial housing markets. Assumptions can be inferred as to why Pennsylvania, among other areas struggled with this process in the postwar period.

The first assumption is that neither whites nor African Americans wanted integrated housing. This therefore led to the belief that it was more difficult to find both white and African American applicants willing to living in interracial housing than segregated housing. However, in a 1965 Gallup poll this was found to be false. Eight out of ten white families stated in the poll that they would not give up their home if an African American moved in next door.⁵⁹

The second is that whites higher in education or financial status will be more receptive to interracial housing than whites of lower income or schooling. However, African Americans of the same high educational and financial level that had the means to live in developments were not going to be able to afford a house due to loan regulations. There were many African American families earning over \$5,000 a year, a sustainable income in 1950, but without the ability to secure financial loans, their ability to purchase a home in a development was limited. For African Americans, often the mortgage lenders required that they pay a higher down payment and shorter terms. These more stringent terms led many nonwhite families unable to afford to buy as expensive homes as white families in the same income bracket.⁶⁰

The third assumption was that most likely white prospects for interracial housing would be found in the membership lists of the organizations for racial equality. This meant that builders were looking to sell to a very small market of people. Throughout various archival research, it was discovered that many of the letters of support for interracial housing came from organizations that supported equality both in the racial, ethnic and religious perspective. However, an equal number of letters of support came from all white communities, as well as from residents living in all white suburban developments. Therefore proving this was not true.

⁵⁹ WCAU TV Editorial, "An Example to Follow" found in Raymond Shafer file, June 13, 1966. Housing and Urban Development file at the Pennsylvania State Archives, Harrisburg, PA.

⁶⁰ Walton, MG-191 Carton 12 Folder 28 Housing, 11.

A fourth assumption was that most likely white prospects for an interracial development would themselves be members of ethnic minorities. Once again, proving the builders limited the focus of their sales to a small group of people. Although this was mainly the case in smaller communities, it is not true. Archival letters in the Governor's papers prove that support for interracial housing was as accepted as whites and ethnic minorities rejected it. There was no clear consensus on what groups supported the idea of interracial housing and which groups did not.

The fifth assumption was that only white families without children would be willing to live in interracial communities. The last assumption was based on the notion that the lower the percentage of nonwhites in the total population of an area, the more willing whites would be to live in interracial communities. Overall, studies during the 1950s and 1960s assumed that only white minorities wanted to coexist with African American citizens.

Tactics For and Against Desegregation

Throughout his administration, David Lawrence was dedicated towards looking into fair housing practices as well as discrimination factors. In his willingness to discover figures in regards to discrimination in housing, the Governor formed a committee in 1958 to prepare a study and to research the matter. This committee found that in fact discrimination did exist in housing, primarily towards the African American citizen. As a result the committee recommended to the Governor that he and the legislature enact a fair housing legislation, such as the ones that had been proposed in previous years. The proposed legislation declared that it was unlawful for any discrimination to occur because of race, color, religion or national origin. However, due to varied feelings among legislatures the bill failed to pass until the 1960s.

Yet despite the lagging in legislation forcing discrimination to be unlawful, there were attempts to solve the housing discrimination problem voluntarily. The Concord Park community, with a determined policy of integration was a high success. By 1958 it had become one of the most widely known of integrated private developments and stimulated interest throughout the rest of the nation.⁶¹ It therefore led to other instances of privately built housing for interracial occupancy. Although the interest was there in integrated housing, many whites were unwilling to attempt to move into developments with these covenants.

On the other side of the integrated communities came the opinions from those that were unwilling to accept the idea. In a letter to Governor Fine dated June 8, 1952, Joseph E. McKeown states that he has the “right to live among [his] own kind of people.”⁶² McKeown was not alone in his statement, and many residents of Pennsylvania felt the same way, even those who had communities with no threat of being encroached upon by African Americans. Letter after letter in the Governor’s files provide that many citizens believed that integrated housing was damaging to communities integrity. Many believed that although African Americans were allowed to live in the same community as them, they were not to be their neighbors or live in the same developments as them.

Another tactic that was used to keep African Americans out of communities was false statistical information. To prove to communities that African Americans should not move into the development, arguments were made that African Americans led to the decline of a neighborhoods value. This was done through using statistical information skewed to property values diminishing on areas within the city. Often these areas were dilapidated, and were areas in which African Americans were forced to live because they were restricted from moving from

⁶¹ Walton, MG-191 Carton 12 Folder 26 Housing A-F, 12.

⁶² Joseph E. McKeown, “Unnamed Letter” Letter to the Governor Fine, June 8, 1952. Committee file at the Pennsylvania State Archives, Harrisburg, PA.

these areas. Due to the overcrowding and poor living conditions, the information giving was able to show diminished property values. The information distributed was given without regards to stating that African Americans are forced to live in already overcrowded communities. This biased information created a fear in many Pennsylvanians that if the community integrated that it would become deteriorated.

Limited View on Pennsylvania Suburbs

Despite information proving that African Americans did not cause the deterioration of a neighborhood, Pennsylvanians were diverse in their opinions on integration of suburban neighborhoods. Mainly out of fear did most Pennsylvanians believe that integration should not occur. Their false accusations and restrictive standards prevented integration from happening in a relatively decent period.

Innovators in the housing market were prevented from creating integrated neighborhoods due to the practices of housing and mortgage companies. They were further prevented from creating their ideal neighborhoods due to FHA and VA programs. However, innovators only concentrated on creating their neighborhoods outside of larger cities, as is noted by documentation.

Studies of suburbs often reflect those that were associated with events both positive and negative in perspective. This therefore leads a limited focus on the Philadelphia and Pittsburgh regions. While the accusation can be made that the rest of Pennsylvania reflected the feelings and trends of these two regions, it is not necessarily true. Despite the rationale that these two regions have the largest concentrated population they cannot be the focus of all studies.

As places of historical significance, even just at the local level, suburbs of Pennsylvania add to the story of Pennsylvania development and growth. They illustrate national trends that

influenced the local and national patterns of suburbanization. However, with information provided in current studies, it is not enough to evaluate all the discrimination in Pennsylvania in postwar suburbs.

Chapter V: The National Register and Pennsylvania

Many of America's residential neighborhoods are significant historic places, despite them being developments that are more recent. At the end of World War II, Americans extended their cities outwards even further. As part of the National Register of Historic Places Bulletin from 2002, they recognized the important role that transportation played in fostering America's suburbanization and in shaping the physical character of American suburbs.⁶³

During the 1940s, the average population of core cities increased 14% while suburbs increased 36%. The population of the suburbs nationwide surpassed that of the cities. The postwar suburbs, the result of one of the largest building booms in American history, represented a new and distinctive stage in the succession of suburban neighborhood types. They represent an expansion of landscape, are a homage to the manner in which large numbers of homes were rapidly mass-produced, and represent the dispersed pattern of settlement made possible by the construction of modern freeways.

As the dates for postwar suburbs are between 1945 and 1965, all are now over fifty years of age. This now allows many of them to be able to be included in local surveys and be evaluated under National Register criteria. Under the bulletin criteria, suburbs of historic value are those that are defined by historical events that shaped it and by its location in relation to the existing city, regardless of current transportation modes or the city's legal boundaries.⁶⁴

To qualify for the National Register, property must represent a significant aspect of history, architecture, archeology, engineering, or culture of an area and it must have the characteristics that make it a good representative of the properties associated with the aspect of the past. Eligibility for listing in the National Register of Historic Places is evaluated according

⁶³ *National Register Bulletin*, 2.

⁶⁴ *Ibid.*, 4.

to the National Register Criteria for Evaluation. Eligible are historic residential suburbs and neighborhoods:

- A. That are associated with events that have made a significant contribution to the broad patterns of our history.
- B. That are associated with the lives of persons significant to our past.
- C. That embody the distinctive characteristics of a type, period, or method of construction, or that represent the work of a master, or that possess high artistic values, or that represent a significant and distinguishable entity whose components may lack individual distinction.
- D. That have yielded, or may be likely to yield, information important in prehistory or history.⁶⁵

The National Register also asks that decisions be made concerning significance and integrity be made to develop historical contexts. There are three types of historical context approaches that Pennsylvania could approach.

- A. A metropolitan-wide historic context would 1) identify specific events which contributed to the region's historic growth and development; 2) establish where and when suburbanization took place, tracing the emergence of suburban communities outside the central city; and 3) define important aspects of community planning, architecture, or landscape architecture that materially contributed to the character of suburban development on a regional scale.
- B. A local context developed for an individual community or jurisdiction within the metropolitan area would 1) define local patterns of historic suburban development in themes such as transportation, community planning, and architecture; 2) relate local patterns to both broad national trends and the specific events that influenced the growth of the metropolitan area of which it is a part; and 3) identify specific neighborhoods illustrating significant patterns.
- C. A thematically based context would document a single significant pattern or trend of suburbanization, establishing its importance and identifying neighborhoods associated with it. Such a context could be based on a locally significant pattern, such as the numerous

⁶⁵ *Ibid.*, 7.

subdivisions of bungalows and foursquares, or an important regional trend.⁶⁶

In the year 2010, Pennsylvania's historical theme is African American history, therefore, it would be extremely beneficial to research and submit suburban developments that show characteristics of African American history. Since this period is mainly affected by integration and housing discrimination, references to suburban developments in this context would be of the best application for submission.

While Pennsylvania was not at the forefront of suburbanization, they do have characteristics and histories of extremely significant developments. As such, development of historical context in regards to housing discrimination in postwar suburbs would not only add to the history of suburbanization within Pennsylvania, but it would add to the growing history in the field of African American studies.

⁶⁶ *Ibid.*, 7.

Chapter VI: Conclusions and Recommendations

Although discrimination was statewide and nationwide in housing, documentation of postwar suburbs outside of the two largest metropolitan areas in Pennsylvania is not easily found. Furthermore, the documentation in these two areas is extremely narrow and not substantial enough. Through broad scale research, studies have not been done since the 1960s on housing discrimination in Pennsylvania. Due to the gap in research, and the era in which research was conducted, not all research from this time can be taken at face value. Many research parties could appear to be non-partisan on the surface, however are likely not so because of the social climate of the postwar time.

Conclusions

The information provided throughout this research paper successfully equips anyone who may read it with a substantial amount of knowledge on postwar suburbs, mortgage and loan programs, as well as key Pennsylvania developments. The history of housing discrimination practices in suburbs in general lays a solid foundation to this topic, and the description of some of the developments within Pennsylvania shows how suburbs varied in discrimination practices.

The explanation of housing discrimination in postwar suburbs works to show readers exactly what type of information is available to date on this topic. While information on this topic is varied throughout various resources, the fact is that policy makers are becoming increasingly aware of the notion that African American history is at the forefront of research topics. However, several key components could help expand the research of this important topic in both Pennsylvania's history and the United States. The following recommendations may not make a perfect way to remedy the lacking components, but it would definitely increase the availability of knowledge and research.

Recommendations

The legislation that began the studies on housing discrimination specifically looked at specific components of the problem in postwar Pennsylvania. However, the recent increase for knowledge in the field of African American studies presents a need to reevaluate the original research and access areas to which original researchers did not have access to in the 1960s. The following recommendations are aimed toward public policy makers in the Commonwealth's General Assembly and are built upon the idea of the advancement of current studies.

The first is that policy makers should be concerned with the preservation of areas of state history. Currently, the Bureau for Historic Preservation is doing survey studies to evaluate the historical significance of certain postwar suburbs. Nevertheless, policy makers are generally only concerned with properties that are more than one hundred years old within their communities. Policy makers however should realize that postwar suburbs are the result of one of the largest building booms in American history. They were the start of rapidly mass-produced and led to the creation of freeways across the Commonwealth. They were also the result of passage of Federal legislation on home-loan banking and long-term insurance companies. By having policy makers concerned with this type of historic property, they can take initiative in their own communities to examine suburban history from the postwar period. If the Commonwealth is willing to spend a menial amount of money to survey suburbs across the state, they can certainly find ones that are eligible for preservation based on National Register of Historic Landmarks criteria.

A second item that policy makers should consider is the development of African American local historical context in regards to postwar suburbs. Many suburbs were restricted from African Americans and therefore this documents the history and introduction of zoning ordinances, regulations, and the general influence of suburbanization. Therefore, a broadband

study of all suburbs built between 1945 and 1965 should be completed to study the trend within Pennsylvania in correspondence to the National trend of the time. Many suburbs were places of conflict within Pennsylvania and at the local level are small parts of the towns growing history. In order to expound on the demand for African American historical studies, Pennsylvania should be willing to help its residents learn more in this respect. States such as Mississippi and Alabama have well documented African American histories during this time, but Pennsylvania does not. By providing more funds to research analysts, Pennsylvania can greatly add to the story of the African American struggle in North America.

A third recommendation is for legislatures to embrace the historical theme of Pennsylvania for the year 2010. Although the PHMC currently selects a yearly theme, very few lawmakers are made aware of it, despite its advertisement. Therefore, legislatures should be provoked to conduct studies in regards to African American history. In regards to following a National Register of Historic Landmarks theme, lawmakers should be pushing for studies to be done in regards to housing discrimination within Pennsylvania in postwar suburbs. To date, research has not been conducted on a wide scale and only involves the focal point of Philadelphia in regards to postwar housing discrimination. With the expansion of research, a more conducive history can be compiled and made available to students studying this period of history in Pennsylvania.

A fourth and final recommendation is for policy makers to open up records on housing discrimination. While it might not be a positive in Pennsylvania's history, it is still part of the overall history. Through research in the archives and the library, I found myself very limited to the available resources on the topic. Consequently, I had to cross multiple curriculums and cross analyze information from economics, social history, and building history to develop a profound

enough background to create an elaborate understanding of postwar suburb housing discrimination. Therefore, coexisting with an expanded study in housing discrimination lawmakers should provide more funds to Commonwealth research aides. The archives although providing the most valuable information in regards to first hand housing discrimination reports is not easily accessible. Currently, it is only open three days a week limiting research time. In addition to limited research time, the ability to find documents is not easy. While the paperwork may be found, sometime it is in folders you would not expect it to be in, and folders that you would expect valuable information in do not provide sustainable material as the title of the folder leads one to believe. Therefore, policy makers should expand the funding of the research departments of the Commonwealth so that Pennsylvania residents can have easier access to materials. By providing additional funding, places such as the archives might be able to digitize records so that a keyword search of a document can be done. While this does not have to be accessible outside of the archives, it would help with the preservation of historic documents of the Commonwealth and allow researchers to benefit better from finding aids.

I know that today's economic environment has created greatly underfunded program, and it has become increasingly harder to obtain funding for programs such as historic preservation. However, the above public policy recommendations need to be carefully considered by the Commonwealth's leaders. Pennsylvania is a state rich in history, and that history does not have to end with the signing of the Declaration of Independence. It is therefore up to the policy makers in state government to implement policies to preserve Pennsylvania history before it is too late.

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