

# Dysfunctional Cities: Where Did We Go Wrong?

BY LEE HARDY

**Our cities are deadzones, warehouses for those too poor to leave. With streets mean and shabby, stores boarded up, and schools closed, they are permeated by fear and despair. Why have we given up on public space, both urban and suburban? Must we choose between deteriorating urban cores and degrading suburban landscapes?**

---

**I**n 1990 I spent a sabbatical year with my family in the German city of Cologne. Despite all the things that make living in a foreign country difficult, it was for us a year of unalloyed urban joy. We did not own a car. But that didn't matter in the least. I rode a bike to the university. The church we attended was but a four-block walk from our apartment. The elementary school my children attended was similarly close by and required no bus. The main street of our neighborhood, three blocks away, offered all we needed on a daily basis—a grocery store, a bakery, a flower shop, a newsstand, a stationery store, two bookstores, and several restaurants. The *Stadtwald*, a ten-mile-long semicircular park that rings the western edge of the city, was just a ten-minute walk along a canal, putting playgrounds, tennis courts, tearooms, lakes with boat rentals, a petting zoo, and ice-cream vendors within our family's pedestrian reach. On weekends we often took the bus downtown. On the plaza before the great Cologne cathedral there was always something free and festive going on—church choirs, street musicians, sidewalk artists, magicians, mimes, and acrobats. There were no neighborhoods to avoid. There were no slums. German society may have its share of problems, but putting together humane and coherent cities is not one of them.

How painful to return home and be reminded of the sorry state of our cities in North America. So many have been abandoned and converted into deadzones, warehouses for those too poor to leave. With their streets mean and shabby, stores boarded up, and schools closed, their atmosphere is permeated by fear and despair. As a member of the American middle class, of course, I did not have to deal with those urban realities. I was to return to

---

**Federal housing policies virtually guaranteed that the middle class would abandon urban neighborhoods. They promoted socially segregated middle-class residential neighborhoods made up exclusively of detached single-family homes. And that's what we got.**

---

my home in the suburbs, driving everywhere I needed to go along gritty commercial thoroughfares and featureless arterials, past junky strip malls, gas stations, big box retail, and fast food joints, hunting for advantageous parking spots in paved lots large enough to accommodate an entire European village. Granted, our four-bedroom single-family detached house was nice, larger than any Ger-

man family's we knew. Most of them lived in apartments. But why have we in America given up on public space, both urban and suburban? Must we choose between deteriorating urban cores and degrading suburban landscapes? Where did we go wrong?

The answer to that question is, of course, long and complex. Part of the answer, written from a sociological perspective, can be found in Thomas Sugrue's *The Origins of the Urban Crisis*, a study of the post-World War II fate of Detroit, poster child of urban abandonment. The story I want to tell takes a different tack, focusing on the policy decisions and cultural ideals that led to the development of the deeply anti-urban physical form of the suburbs, especially those built since the 1970s.

### **UNCLE SAM'S INVISIBLE HAND**

It is tempting to think that the current disposition of our built environment is the simple result of pristine market forces. But such is not the case. Since the 1930s the federal government has skewed the housing market in favor of suburban home construction. In an effort to prevent foreclosures on homes during the depression, the Roosevelt administration created in 1933 the Home Owners Loan Corporation, which refinanced over a million short-term home mortgages with fully amortized mortgages stretched over twenty to thirty years. In the year following, President Roosevelt signed the National Housing Act, thus creating the FHA (Federal Housing Administration). The FHA was designed to stimulate the housing market by insuring

long-term low-interest private home mortgages, mortgages that made the purchase of a home cheaper, in many cases, than renting. But the FHA was not about to insure mortgages indiscriminately. It had guidelines. And these guidelines clearly favored single-family homes of recent construction. The FHA did not insure loans for the repair of existing homes; nor was it interested in supporting the construction of multifamily units; nor did it smile upon classic urban row housing. Even for the construction of new single-family houses it had definite ideas, specifying suburban lot sizes and setbacks for any home it would consider an ideal candidate for an insured mortgage. And the home industry built accordingly – especially after the Second World War when the 1944 GI Bill of Rights authorized the Veterans Administration to guarantee zero down payment home loans for sixteen million returning GIs.

New Deal measures for putting the economy back on track not only shaped the style of postwar residential buildings, they also promoted social separation by race, class, and ethnicity in the name of sound investment. The Home Owners Loan Corporation rated residential areas for risk at four levels, color-coded on secret “Residential Security Maps” in green, blue, yellow, and red. The highest rating (green) was given to newly constructed neighborhoods populated by white middle-class professionals. If such residential areas were “infiltrated by Jews,” they were automatically dropped down to the next rating tier. The worst rating (red) was invariably given to black neighborhoods, making it unlikely that anyone could obtain a low-interest federally insured home loan there – hence the term “redlining.”<sup>1</sup> In its appraisal system for determining housing value, the FHA downgraded traditional urban neighborhoods that were old and dense and that incorporated nonresidential elements such as offices and retail establishments. It also downgraded neighborhoods harboring “inharmonious racial or nationality groups.”<sup>2</sup> Until 1948 the FHA’s *Underwriting Manual* advocated the use of restrictive covenants to prohibit the sale of homes in predominately white neighborhoods to black families.<sup>3</sup> Federal housing policies virtually guaranteed that the middle class would abandon urban neighborhoods. They promoted socially segregated middle-class residential neighborhoods made up exclusively of detached single-family homes. And that’s what we got.

### **IN EVERY GARAGE A CAR—NO, MAKE THAT TWO CARS**

We associate the suburbs not only with low-density single-family residential development but also with the exclusive reliance on the private automobile for transportation. Again, we might think that the relative lack of public transportation in vast reaches of our built environment is the simple result of pristine market forces. But once more we would be mistaken. Our disproportionate use of the automobile has been encouraged by federal spending priorities since the Second World War, along with some very clever market strategies on the part of the automobile industry.

Cars need good roads if they are to be an attractive transportation option. Automobile manufacturers would be happy to supply the cars, if only the government would supply car-worthy roads. In the 1920s America's road system was not in good repair. Most Americans moved by rail. Two hundred fifty thousand miles of heavy rail were in use across the nation; extensive inter-urban lines served regional travel needs; and within the cities electric streetcars were the principal form of conveyance. At the time, American public transportation was second to none. During the depression era of the 1930s, however, FDR had already envisioned a federal job-making project of constructing six interstate highways, three running north to south and three running east to west. A version of that project was aggressively marketed by General Motors in its stunning Futurama exhibit at the 1939 New York World's Fair, designed to sell America on a glorious vision of a nation crisscrossed by fourteen-lane limited access superhighways. Once the Second World War got underway, the project was bumped up the federal priority list, given the eminent need to employ millions of returning GIs once the war was over. Funding, however, was a problem. When President Dwight Eisenhower came into office, an Advisory Committee on a National Highway System was formed. Eisenhower appointed his war colleague, retired general Lucius D. Clay, to head the committee. Clay, as it turned out, was a member of the Board of Directors for General Motors. It should come as no surprise that the committee found effective means of financing the interstate highway project. The federal government would pay ninety percent of the cost through a hidden gas tax. In 1956 Eisenhower signed the National System of Interstate and Defense Highways Act, authorizing the construction of 41,000 miles of roadway, the largest peacetime public works project in the history of the world.

In the meantime, while Europe was wisely rebuilding its rail systems, our rail systems received little support. In fact, they had been under attack for some time. In 1921 Alfred P. Sloan, president of General Motors, had become convinced that the automobile market was saturated. Sales were stagnating. Although only one in nine American households owned a car at that point, demand was limited by the extensive use of electric railway systems that served our nation's cities. In 1922 Sloan formed a special task force within GM dedicated to replacing the local and regional passenger railways with cars, trucks, and buses. By 1936 GM had acquired New York Railways and run it into the ground. In the same year it formed, together with Firestone and Standard Oil, National City Lines, a holding company that proceeded to acquire and dismantle one hundred urban rail systems in forty-five cities across the country. In 1949 GM was found guilty of criminal conspiracy for its actions by a U.S. District Court in Chicago – and fined a token \$5,000.<sup>4</sup>

The dramatic downgrading of our public transportation systems, together with the construction of the interstate highway system, did much to fuel

the suburban boom of the 1960s. That boom turned into an explosion in the 1970s when combined with two other factors: functional zoning and the street hierarchy. Both of those factors have their roots in the early twentieth century. Zoning ordinances are powers of municipal and county governments to abridge the property rights of some citizens to protect the property values of others. For the most part they limit land use. First invoked in the United States by New York City in 1916, zoning codes were in wide use by most localities by the late 1920s. Initially land use restrictions were used to keep heavy industry out of residential areas, which makes perfect sense. Since then, however, they have gotten completely out of hand in many cities and towns. Residential areas are separated not only from heavy industry, but also from commercial, office, and civic land uses as well. In addition, zoning ordinances separate residential areas according to different residential typologies (single-family, duplex, multifamily, and so on). It is now illegal to build an apartment over a retail establishment, an office next to a duplex, or a duplex next to single family home. Mixed use is taboo.

Since the various land uses are now separated into distant and distinct areas, or “pods” as they are called, it is no longer feasible for us to move among them by walking. We have to use the car. This is where street hierarchy comes in. Invented by Ludwig Hilberseimer in the 1920s, the street hierarchy was intended to prevent automobile through traffic in developed areas. Rather than laying streets out in a grid pattern (with variations, of course), the street hierarchy envisions a dendritic system of major arterials flowing between discrete

land use pods, the pods themselves being serviced by cul-de-sacs that empty into collector roads that in turn empty into the major arterials. The suburbs of the 1950s and 1960s were usually laid out on a variation of the grid pattern. They allowed for some embedded civic land uses such as churches and schools, and they were oriented to the center of town as a place of

employment, entertainment, and administration. Since the 1970s, however, we have embarked on a historically unprecedented form of human settlement: the “exurb,” a centerless sprawl that has made the private automobile the only viable mode of transportation, where various land uses — residential, commercial, office, civic, and industrial — are scattered across the countryside, and where most commutes are no longer between edge and center,

---

**We are embarked on an unprecedented form of human settlement: the “exurb,” a centerless sprawl that makes the private automobile the only viable mode of transportation.**

**We no longer commute between city edge and center, but from edge to edge.**

---

but from edge to edge.<sup>5</sup> If there is any center to this system, it is arguably the home—where all trips originate, and to which they return. That is to say, there are many centers, and they are all private. Public space—built, formed, used, and valued—has virtually disappeared.

### **EVERY HOME A COUNTRY VILLA**

The technical means of transportation, land development, and road building have made the exurb *possible*. But the exurb became *probable* only with the push of a cultural ideal that valued the private domestic sphere over the public life of the city. In the Anglo-American tradition, that ideal had its birth in the industrial age of the nineteenth century. Prior to the industrial revolution, most middle-class families lived in the city centers; and for most, work and home were combined in the same building. As the middle class benefited from the wealth generated by industrialization, and as that same process filled the cities with smoke, grime, and hordes of working class people, many members of the middle class built country villas on the outskirts of town as weekend retreats for the family, emulating the life of the landed gentry. Eventually the family was moved out to the country villa full-time and the male head of the house commuted into the city for work. Thus were home-life and work-life divided between the private domestic sphere of the family in the country, managed by the female, and the public sphere of work in the city, run by the male. The story of the growth of suburbia is the story of the gradual democratization of this arrangement, made possible by increasingly affordable transit and homes. The entire middle class, and a good deal of the working class, could now live in downsized versions of the country villa in a naturalistic setting provided by a yard.

For the Anglo-evangelical community, the move to the suburbs was not only a privilege afforded by wealth, it was also a religious duty. William Wilberforce, a leading British evangelical of the Victorian period, is rightly remembered and revered for his central role in the abolition of slave trade in the British Empire. But he was equally dedicated to what he called the “reformation of manners.” To that end he advised Christian families to remove themselves from the corrupting influence of the cities and devote themselves to the nurture of religious virtue in the suburban enclosure of the home. The religious valuation of city and suburb received a gender overlay as well: men, morally compromised by the involvement in the dog-eat-dog world of the city, were to have their “languid piety” revived by their wives, who, Wilberforce maintained, are “naturally more disposed to Religion than men.”<sup>6</sup>

The suburban ideal, together with its religious interpretation, was imported to the United States in the nineteenth century by Catherine Beecher and Andrew Jackson Downing. While her sister’s book, *Uncle Tom’s Cabin*, advanced Wilberforce’s antislavery agenda, Beecher’s own work, *Treatise on Domestic Economy* (1841), vigorously promoted the reformation of man-

ners. And it did so by way of the same cultural strategy: the home, as a source of Christian morality, was to be physically separated from the evil influences of the city. Author of *The Architecture of County Houses* (1850), Downing too believed, “above all things under Heaven, in the power and influence of the individual home.”<sup>7</sup> A cottage in a picturesque setting “shall breathe forth to us, in true earnest tones, a domestic feeling that at once purifies the heart and binds us closer to our fellow beings.”<sup>8</sup>

The domestic ideology of Beecher and Downing represents a dramatic relocation of the appropriate site of human flourishing from the public to the private domain. Urban historian Delores Hayden deftly notes: “The dream house is a uniquely American form. For the first time in history, a civilization has created a utopian ideal based on the house rather than the city or nation. For hundreds of years, when individuals thought about putting an end to social problems, they designed model towns to express these desires, not model homes.”<sup>9</sup>

### **HEALING THE URBAN NEIGHBORHOOD**

There is a deep and perennial human tendency to blame evil on one part of creation and seek salvation in another. This piece of bad theology informed a good deal of Victorian cultural understanding. There the city is represented as inherently bad (the source of sin) and the family as inherently good (the source of salvation). Consider a couple telling lines from William Cowper, a Christian poet who was popular with the Victorians: “Domestic happiness, thou only bliss / of Paradise that hast survived the Fall!”<sup>10</sup> Did the family really

escape the effects of the Fall? Wilberforce himself wrote of the high priestly function that women fulfill as the “medium of our intercourse with that heavenly world.”<sup>11</sup> The last time I checked, that role was reserved for Christ. Consider again Downing’s claim that the suburban home breathes forth a spirit that purifies the heart. In orthodox theology, that is the sanctifying work of Holy Spirit.

What is needed here is a good dose of the Calvinistic doctrine of “total depravity,” if not for its own merit, at least as an antidote. The Fall has deeply affected all parts of creation – nature and culture, men and women, reason and emotions, cities and families. It is not that one part fell, and now threatens the unfallen part; not that one part remains pure, and provides

---

**We tend to blame evil on one part of creation and seek salvation in another. This piece of bad theology informed the Victorian view of the city as inherently bad (the source of sin) and the family as inherently good (the source of salvation).**

---

redemptive leverage over the impure part. Both families and cities are fallen structures and both are candidates for restoration in Christ. There is no need to play them off against each other. Families can be a source of joy and a source of pain—and we should not ignore the pain; likewise, cities can be a source of joy and a source of pain—and we should not ignore the joy. Christians are called to work for the substantial healing of brokenness in both domains. Moreover, good families and good cities need each other. Families are the basis of human growth and development, cities the economic and cultural contexts in which families can flourish. Cities, however, as Aristotle reminds us, establish the final context for the flourishing of human life in general. And it would seem that the biblical tradition agrees: redemption takes us not back to the family in the Garden of Eden, but forward to the New Jerusalem, the City of God.

How should we work for substantial healing in the cities? It is remarkable to me how little theological reflection has been devoted to this issue. There is a lot of advice in the Christian community about how to have good marriages and families. Do we have any advice about how to have good cities? We have a Focus on the Family; why not a Focus on the City?

In the absence of much competition, here is my suggestion: work for good urban neighborhoods. Cities are made of neighborhoods—the basic units of place-based communities. Ideally, and traditionally, they are compact and walkable. They contain a variety of land uses and housing types. They are inclusive, not exclusive. I suggest Christians rediscover urban neighborhoods, live in them if possible, and try to make them once again good places for others to live. Many of them are neglected and distressed. But they continue to offer the best built form for human community.

## NOTES

1 Here I follow Kenneth Jackson's account in his classic study, *Crabgrass Frontier* (New York: Oxford University Press, 1985), 197-199.

2 *Ibid.*, 208.

3 *Ibid.*, 209.

4 See Jane Holtz Kay, *Asphalt Nation* (Berkeley, CA: University of California Press, 1997), 231-233; Kenneth Jackson, *Crabgrass Frontier*, 249-250; James Howard Kunstler, *The Geography of Nowhere* (New York: Touchstone, 1993), 106-108; and Bradford Snell, U.S. Counsel, "American Ground Transport," in *Industrial Reorganization Act, before the Subcommittee on Antitrust and Monopoly of the Committee of the Judiciary, U.S. Senate, Ninety-Third Congress, Second Session on S. 1167, Part 4A* (Washington, DC: U.S. Government Printing Office, 1974).

5 August Comte Spectorsky coined the term "exurb" (for "extra-urban") in his book *The Exurbanites* (1955) to describe the rural bedroom communities that surround cities and are made possible by super highways that link the countryside to city centers.

6 William Wilberforce, *A Practical View of the Prevailing Religious System of Professed Christians, in the Higher and Middle Classes of this Country, Contrasted with Real Christianity*, eleventh edition (London: Cadell and Davies, 1815), 365.



7 Andrew Jackson Downing, *Rural Residences* (New York: G. P. Putnam, 1853), xxviii.

8 Andrew Jackson Downing, *Victorian Cottage Residences* (New York: Dover Publications, 1981), ix.

9 Delores Hayden, *Redesigning the American Dream* (New York: Norton, 2002), 34.

10 William Cowper, *The Task* (1785), Book 3.

11 Wilberforce, 366-367.

---



**LEE HARDY**

*is Professor of Philosophy at Calvin College in Grand Rapids, Michigan.*