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people through the world cannot be ignored. Social development is not a magical solution to the world’s problems, but it does provide a comprehensive, pragmatic, and workable approach to social welfare that deserves to be more widely adopted." would be echoed by most individuals committed to Social Development.

The final chapter of the work "International Collaboration in Social Welfare" attempts to weave a thread amongst the variety of issues and identify potential fora for collaboration. Midgley limits this portion of his work by framing it within the traditional associations and exchanges. Gently cautioning against unidirectional collaboration, a stronger approach to what can be learned by North Americans and Europeans from our colleagues throughout the world would have been welcome.

This text has many strengths, it is well written, coherent, and does not allow the reader to remain within a narrow, culture bound environment. It is to be recommended to everyone interested in opening his or her vision to Social Welfare in Global Context.

Caryl Abrahams
The University of Calgary

Gail Radford, Modern Housing for America: Policy Struggles in the New Deal Era. Chicago: University of Chicago Press, 1996. $ 45.00 hardcover, $ 17.95 papercover

As conventional wisdom bids farewell to the "era of big government" it is vitally important to have accounts of how such programs actually worked and what they accomplished. The prevailing assumptions are that these programs were 1) directed largely at poor and unfortunate people, 2) conducted by bloated and centralized bureaucracies out of touch with local communities, and 3) resounding failures. Much of the evidence is to the contrary. Gail Radford’s study of New Deal housing policy is a major contribution to this historical record.

Radford begins by noting that impetus for government intervention in the housing market came not from New Deal liberals but from bankers and businessmen during the Hoover administration and earlier. What produced this climate was an affordability squeeze wherein the market was able to produce high quality
dwellings for upper income buyers but could not manage decent housing for urban, working people. Precedent for government action existed in the 1913 legislation making home interest payments and taxes deductible from income, in the 1916 Farm Loan Bank which made government capital available to farmers, and the 1918 programs to provide public housing for defense workers. Hoover added to this the Federal Home Loan Bank bill and the Reconstruction Finance Corporation in 1932. His Secretary of Commerce, the conservative Robert Lamont, conceded that "our individualistic theory of housing" was not working for many citizens (89).

Hoover's efforts were too little and too late to aid the depression-racked economy. Enter Franklin Roosevelt and the New Deal. With agreement across the political spectrum that government must act, there were still many different forms that action might take. One argument came from the advocates of "modern housing" led by the remarkable Catherine Bauer and popularized in her magazine articles and in her 1934 book Modern Housing. This group admired the spare, geometric aesthetic and industrial materials of the European Modernists, but, more importantly, championed their planning principals. Their models were "superblock" apartment complexes being built in Vienna, Germany, and Holland that offered small but well-lit and ventilated units in a context of neighborhood services like schools, day-care centers, clinics, laundries, recreational facilities, and shops.

The National Industrial Recovery Act (NIRA) of 1932 created the Public Works Administration (PWA) and made part of its responsibility the task of building low-cost housing. While PWA was, for the most part, welcomed across the country, its Housing Division had a constant fight. Nonetheless, in four years it saw to completion 25,000 units in 58 sites that were probably "the finest urban housing in America (108)." Where properly maintained, they are still serviceable over six decades later. Two such examples I have visited recently are University Homes in Atlanta and Cedar Springs Place in Dallas. Radford devotes two chapters to rich case studies of PWA projects.

Radford argues that PWA Administrator Harold Ickes was bent on centralization. But the Housing Division presented special problems. In the "non-federal" projects, the bulk of PWA's
work, he created a useful blend of public and private, central and local organization. Projects were carefully scrutinize for financial and engineering soundness, but were initiated by local communities, designed by local architects, and built by local contractors. Even in housing, some of Ickes' tactics, like emphasis on slum clearance, were responses to local initiative and against the philosophy of his planners.

Social workers played an important role in bringing housing to the New Deal agenda through research and advocacy. Settlement worker Robert Hunter began documenting urban living conditions in 1900. Edith Abbott supervised extensive neighborhood surveys for two decades. Mary Simkhovitch, another settlement worker, persuaded Sen. Robert Wagner to add housing to the NIRA.

New Deal housing policy was also at work on other fronts. The National Home Owners Loan Corp. saved many middle class homes from foreclosure. The Federal Housing Administration (FHA) provided insurance for private mortgage lenders. Thus, many were able to keep and rehabilitate their homes while many others were able to become owners.

A fateful corner was turned with the 1937 Wagner U.S. Housing Act. It attempted to make PWA's housing initiative permanent but ended as a gutted shell of its original intent. It was stripped of all experimental potential and its base in nonprofit entities and confined to the cheapest construction possible for only the poorest citizens. "The bleak, alienating architecture of housing built under the Wagner Act, often blamed on the influence of modernism, was to a large extent the result of very low budgets (191)." Thus was created the two-tier policy that continues to haunt us: indirect and unnoticed financial support for the middle and upper-income groups and obvious "poor-people's housing" for the poor.

As in other areas of policy, choosing means-tested over universal programs has its price. "While using scarce resources only for the most needy might seem fair and logical," Radford concludes, "programs limited to only the poorest turn out to have debilitating long-range problems. Their narrow constituency makes them more susceptible to budget cuts, and participants are often stigmatized (108)."
New Deal housing policy was a resounding success for some people (mostly the non-poor) and could have been a success for others had the political winds blown differently. And, even as "big government" appears to recede, most of it is still in place.

One of Bauer's conclusions, seconded by Radford, is that true housing reform will only happen when it is demanded by organized groups who need it. We have today an affordability squeeze similar to that of the 1920's. We also have a variety of community groups wrestling with the shortage of low-cost housing. The private market does not meet this need and never has. A non-profit initiative like the PWA Housing Division would be useful and, perhaps, there is a new constituency to support it.

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For some skeptics, the title *Social Security in the 21st Century* may be an oxymoron. Many of these critics see Social Security as a system doomed to self-destruct in the early part of the 21st century. Kingson and Schulz note that its harshest critics see it as a "Ponzi scheme" or a "chain letter" that injects economic distortions into society that include savings and work disincentives. Arguementatively, Social Security is no longer a self-financing program and its spending should therefore be based on the federal government's yearly budgetary process. Still other critics argue that it should not be universal and some benefits should be denied to those with high incomes.

Supporters argue that there are indeed fiscal strains on Social Security because of current demographic and economic changes. However, they point to the fact that in the past Social Security has overcome similar obstacles by incorporating modest changes including benefit changes/reductions and/or tax increases. They believe that the younger generation of workers will manage to reform the system without instituting drastic changes. Other supporters argue that Social Security is clearly overextended and the