Review of *The Mutual Housing Experiment: New Deal Communities for the Urban Middle Class* by Kristin M. Szylvian

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The political era of the New Deal was nothing if not exceptional. By realigning political coalitions, the dual crises of the Great Depression and World War II gave the federal government an opportunity to systematically intervene in the economy and society. Yet in many cases, these interventions were also innovations. In conditions of crisis, politicians, experts, and labor organizers drew on both expertise and tacit knowledge to develop and test out new programmatic ideas. One such experiment, chronicled in Kristin M. Szylvian's excellent book, was the construction of cooperative housing under the auspices of the Federal Works Agency (FWA). In the small handful of communities developed under the FWA's Mutual Plan, residents collectively owned and managed affordable housing. Yet the project was stillborn. By the 1950s, policymakers had turned their attention toward the idea of “home ownership for all,” supported by the federal subsidy of commercial market mortgages.

Szylvian's narrative forces us to reexamine the New Deal as a moment of government experimentation delimited by powerful market actors. The ideas that animated the Mutual Plan emerged organically from
reformers’ on-the-ground experiences with federal emergency relief efforts. One of these reformers was Colonel Lawrence Westbrook, a Texas politician turned New Deal administrator. After undertaking several projects with the Federal Emergency Relief Administration, Westbrook managed a cooperative housing program for autoworkers in Pontiac, Michigan. When the United States entered World War II, he was poised to introduce his cooperative models as a response to housing shortages in areas where war-related industrial activity was ramping up. Experimentation with cooperative housing was also a fundamentally collaborative enterprise. Westbrook’s plan could not have proceeded without the support of labor activist John Green. With Green’s help, organized labor successfully campaigned for the passage of the Lanham Act, which appropriated funds for defense housing. Working in cooperation with Green, Westbrook worked out the details of the Mutual Plan—which would create mutual housing associations that would lease and eventually buy federally built or financed communities.

While New Deal projects such as the Mutual Plan were bathed in the language of experiment, the process of “hypothesis testing” was political rather than scientific. Realtors and bankers remained ardent opponents of the plan throughout its life and were eager to publicize problems with its implementation. Westbrook thus critically erred by employing elements of modernist architecture while designing early mutual plan communities. As a result, local realtors claimed that Westbrook’s avant-garde communities were a threat to real estate values. Organized labor continued to lobby for the continued expansion of mutual housing. Yet postwar cooperative housing proposals lacked congressional support and faced mobilized opposition from the U.S. Chamber of Commerce and the National Association of Real Estate Boards, and the National Association of Home Builders blocked efforts to revive cooperative housing in the 1950s.

As Szylvian shows, the New Deal created the capacity for experimentation by drawing together constellations of actors who forged novel ideas about how government might respond to the demand for affordable housing. Yet it did not fundamentally alter the political economy in which such experiments took place. While the author acknowledges the important role of organized business in killing cooperative housing, future research should explore how market actors helped constrain policy innovation during the New Deal. Nearly a decade after the financial crisis of 2008—itself a moment of exception—there remains a great demand for scholarship on how government can better test and implement policies that improve the economic lives of millions of nonelite Americans.