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Examining San Francisco and Its Suburbs Roshan Rama

San Francisco is proud of its image as a tolerant and progressive city, with its citizens and outside observers remarking at the accepting nature of the city. For many years, the city has welcomed domestic and international college graduates to work in a city corps program. They marvel at the tradition of the city, as “It is a city built on activism and community engagement. It is a place that is continuously reinventing itself, striving for progress and inspiring creativity.”¹ Others claim, “I came to San Francisco to engage with a mindset, culture, and thirst for social change that I have always strongly associated with.”² External analysis concurs with these sentiments. CityLab, a subsidiary of *The Atlantic*, claims that when analyzing quantitative statistics San Francisco comes in at 17th in the ‘Top 20 Tolerant Cities.’³ This inquiry asks the question, has San Francisco always welcomed others? It serves to examine the exclusion of Chinese immigrants as a demonstration of the discriminatory underpinnings of the city and to explore the exclusionary federal policies of suburb creation. I argue that the latter planted the seeds for the eventual ‘tolerance’ celebrated today within the urban sprawl recognized as the city of San Francisco.

The notion that San Francisco has always represented a safe-haven for the oppressed or the marginalized is far from the reality. Researchers discuss the seriously abusive and hostile environment faced by the Chinese, among other minorities, in San Francisco’s history. Chinese inhabitants of San Francisco were barred from attending public schools and discriminated against in the labor market in the middle of the nineteenth century.⁴ When Chinese immigrants were finally able to gain traction in important industries,

¹ Julia Sweitzer, “City Hall Fellows: Change Your City. Change Your Future. » (SF 2016),” *City Hall Fellows*, accessed May 29, 2016, <http://www.cityhallfellows.org/our-fellows/cohort-11-sf-2016/julia-sweitzer-sf-2016/>

² Kristen Wraith, “City Hall Fellows: Change Your City. Change Your Future,” *City Hall Fellows*, accessed May 29, 2016, <http://www.cityhallfellows.org/our-fellows/cohort-10-sf2015/cohort-10-sf2015kristen-wraith/>

³ Richard Florida, “The Geography of Tolerance,” *CityLab*, accessed May 29, 2016, <http://www.theatlanticcities.com/neighborhoods/2012/07/geography-tolerance/2241/>. CityLab ranks cities on the basis of: the share of immigrants or foreign-born residents, the Gay Index (the concentration of gays and lesbians), and the Integration Index, which tracks the level of segregation between ethnic and racial groups.

⁴ Robert W. Cherny, “Patterns of Toleration and Discrimination in San Francisco: The Civil War to World War I,” *California History* 73, no. 2 (June 1994), 139.

labor unions restricted membership and leadership representation to ‘white Americans’ in order to slow the movement of Chinese labor.⁵

The vitriolic nature of San Franciscan rhetoric aimed at Chinese labor is revealing. The ethnic group faced widespread scapegoating as many believed the Chinese pushed down wages and opportunity for the preexisting population. A San Francisco newspaper writing on behalf of labor interests stated:

Six years ago, six thousand white Americans with wives, with sisters, with little babes – four thousand men and two thousand women were working in this city manufacturing cigars. Today there are but one hundred and seventy-nine! Where have they gone? What had become of those free Americans? WHERE HAVE THEY GONE? Replaced by Chinese, those men who lived became thieves, tramps, vagrants, paupers, or at best, common laborers.⁶

Analysis reveals the preference of businesses to hire Chinese men over white men and women, “Mary soon lost her job (at a shoe factory) when the company decided to hire less expensive Chinese laborers. She turned to summer work in a ‘hot and streaming fruit cannery for thirty and forth cents a day,’ but here too she was soon replaced by Chinese men willing to work for less.”⁷ The racial divisions boiled over in the form of a race riot and the rise of the Workingmen’s Party of California. The anti-Chinese demonstration occurred at the old San Francisco City Hall building in 1887. Following an orderly demonstration, protesters are said to have asked the speakers to denounce the Chinese. When the speakers denied the request, mass destruction and violence ensued. Members of the party continued to decry the influence of the Chinese until and after the federally imposed Chinese Exclusion Act of 1882.⁸

A short month after the race riot, the State’s legislature produced a Special Inquiry into Chinese immigration that encouraged the exclusion of immigrants providing ‘cheap labor.’ The report calls on lawmakers to act: “What are the benefits conferred upon us by this isolated and degraded class? The only one ever suggested was ‘cheap labor.’ But if cheap labor

⁵ Ibid.

⁶ “Help!” *The Truth*, May 3, 1882, 73.

⁷ Martha Mabie Gardner, “Working on White Womanhood: White Working Women in the San Francisco Anti-Chinese Movement, 1877-1890,” *Journal of Social History* 33, no. 1 (Fall 1999), 81.

⁸ Barbara Berglund, *San Francisco, CA 1877–1896* (Washington D.C.: Sage, 2011).

means famine it is a fearful benefit.”⁹ Witnesses in the case included police officers, politicians, merchants, clergymen, journalists, and doctors.¹⁰ While not all thought that the Chinese were harmful, the inquiry concluded that the settlement of Chinese people represented a net harm.

Despite the discrimination that the Chinese faced, many traditionally persecuted groups found success and even prosperity in the city. Catholics and Jews in San Francisco gained prominence in banking, commerce, and politics. Many Irish Catholic bankers founded financial institutions that took pride in Irish heritage through names including the Hibernia Savings and Loan.¹¹ The acceptance of others continued when San Francisco elected a Jewish mayor in 1894, decades before other major cities.¹² Finally, the exclusive social clubs, typical of the 19th century, welcomed Catholics and Jews in pockets. While the case for San Francisco’s tolerance is not completely grim, it is certainly tarnished given the extent of discrimination the Chinese faced. The idea that San Francisco has always represented a safe-haven or a refuge for all peoples is fundamentally false.

In fact, San Francisco likely would not have realized its title of progressive or tolerant if not for discriminatory housing policies in the mid-twentieth century that overhauled the demographic makeup of the city. The policies made way for suburbanization allowing the urban center, San Francisco, to become a newfound home for persecuted groups, including homosexuals. When veterans returned following World War II, the federal government most notably subsidized education through the G.I. Bill. Many veterans went on to secure higher education and enter the skilled labor force, including thousands who went on to lecture at Universities across the country.¹³ In addition to educational grants, the Veterans’ Administration (VA) along with the Federal Housing Administration (FHA) made a commitment to significant housing aid. Given that many veterans often left for the war as unmarried singles living with parents and returned as eligible bachelors ready to settle down, the housing market represented a huge

⁹ Hiroyuki Matsubara, “Stratified Whiteness and Sexualized Chinese Immigrants in San Francisco: The Report of the California Special Committee on Chinese Immigration in 1876,” *American Studies International* 41, no. 3 (October 2003), 37.

¹⁰ Ibid.

¹¹ Cherny, “Patterns of Toleration and Discrimination in San Francisco,” 142.

¹² The Mayor Adolph Sutro did deny his Jewish heritage, a reality that perhaps tarnishes the feat.

¹³ Keith W. Olson, “The G.I. Bill and Higher Education: A Success and Surprise,” *American Quarterly* 25, no. 5 (November 1973), 596–610.

opportunity.¹⁴ This market particularly challenged California where in the ten years following World War II, one in ten Americans that married lived in California.¹⁵ ¹⁶ The influx of newly married couples put a strain on the housing market across the country. In fact, in 1948 Time Magazine declared that “In no large U.S. city had the postwar dream of one home to one family been achieved.”¹⁷

In response, housing aid included significant expansion of the FHA and the VA which insured the mortgages of newly built homes, nearly universally built in suburban areas. Those that worked in the economic hub, San Francisco, could drive into the city from newly built homes. For much of the second-half of the twentieth century, the suburb represented the pinnacle of success for many American families. In fact, policy for many decades centered on enabling those that lived in the suburbs to access the urban core.¹⁸ The Interstate Highway System created unity through connection within the country by linking suburbs to the urban core.¹⁹ The notion that any, let alone most, individuals of economic power desired the suburbs represented a view which was uncommon until the twentieth century. Suburbs were undesirable, unwanted, and underinvested in for much of American history. Simply from a practical perspective, suburbs were out of the way and had been historically deemed unreasonable. In 1815, only one person in every fifty traveled more than a mile in order to get to work. Early suburbs would be far too inconvenient when Americans preferred, due to a lack of other options, walking to work in the city center.

Americans had a tendency to congregate in the center of the city, not on the edges.²⁰ Ralph Waldo Emerson referred pejoratively to the “suburbs

¹⁴ Clayton Howard, “Building a ‘Family-Friendly’ Metropolis: Sexuality, the State, and Postwar Housing Policy,” *Journal of Urban History* 39, no. 5 (September 2013), 933–55.

¹⁵ Ibid.

¹⁶ Federal Security Agency, *Vital Statistics of the United States, 1945-1955* (Washington, DC: Government Printing Office, 1956).

¹⁷ “Housing: Children, Dogs, and Wall Street,” *Time*, May 17, 1948.

¹⁸ “Interstate Highways,” *Encyclopedia of the U.S. Government and the Environment: History, Policy, and Politics*, (Santa Barbara, California: ABC-CLIO, January 1, 2010).

¹⁹ Dwight D. Eisenhower, "Special Message to the Congress Regarding a National Highway Program, February 22, 1955," *Public Papers of the Presidents: Dwight D. Eisenhower, 1955*. Washington: Government Printing Office, 1959, 275-280.

²⁰ Kenneth T. Jackson, *Crabgrass Frontier: The Suburbanization of the United States* (New York: Oxford University Press, 1985).

and outskirts of things,” in his writings.²¹ In 1849, a New York journalist referred to the ‘rascalities’ that “have made Philadelphia so unjustly notorious, [and that] live in the dens and shanties of the suburbs.” Community elites expected the highest property value to be in concentrated urban areas. The automobile and interstate system allowed for increasing numbers of Americans to realize the newfound American dream of a picket fence and green lawn.²²

It was this suburbanization process that allowed for San Francisco to become a safe haven relative to the rest of the country, specifically for homosexuals. Scholars have long documented demographics, but the study of sexual orientation is critical in understanding San Francisco.²³ The use of personal memoirs, planning notes, and federal notices inform us of the rise of the suburbs and the corresponding impact on the city of San Francisco. The rise of suburbs was not solely linked to the automobile and interstate system. Government agencies helped enable settlement through the aforementioned VA benefits. The new government benefits allowed local municipalities to begin regulating sexuality and continue ethnic fragmentation by selecting those that could access housing incentives.

Gays and lesbians faced enormous hurdles and restrictions in accessing the federal dollars that backed the mortgages of newly developed housing. For example, the United States Congress barred benefits for any members of the armed forces that were expelled for homosexual conduct. It is estimated that this amounted to nine-thousand Americans who were unable to reap the benefits of their patriotic sacrifice. Furthermore, the FHA disguised its discrimination in using the word ‘character’ in evaluating homeowners. It became clear that white, heterosexual married couples or families were preferred to any other group, making the suburbs restrictive on the basis of ethnicity and sexuality, in addition to economic status. The official FHA recommendation stated, “The mortgagor who is married and has a family generally evidences more stability than a mortgagor who is single because, among other things, he has responsibilities holding him to his obligations.”

The FHA, among all U.S. government agencies, has had the most ‘pervasive and powerful’ impact on its citizens in the fifty years following

²¹ David Schuyler, “Public Landscapes and American Urban Culture, 1800-1870,” PhD Dissertation, Columbia University, 1979.

²² Ibid.

²³ Howard, “Building a ‘Family-Friendly’ Metropolis: Sexuality, the State, and Postwar Housing Policy,” *Journal of Urban History* 39, no. 5 (September 2013), 933–55.

the Great Depression. The FHA instituted standards for homes, incentivized mortgage acquisition, and governed the morality of home buyers. In its guide to underwriters, the FHA regulated the appraisal of potential new neighbors. In the *Underwriting Manual*, the agency recommended restrictive covenants and commented that, “If a neighborhood is to retain stability, it is necessary that properties shall continue to be occupied by the same social and racial classes.”²⁴ The *Underwriting Manual* demonstrates the evidence of the state regulating sexuality in a post-war atmosphere propagated by Cold War concerns.

The power of the federal government to underwrite housing created a boom that contributed to San Francisco’s very progressivism. The government insured about 65 percent of homes built in the Bay Area housing market in the late 1940s.²⁵ Corresponding to the rise of the suburbs, supposed social deviants began populating city dwellings at higher rates, enabling “[The] remarkable growth of San Francisco’s gay, lesbian, transgender, and heterosexual bohemian communities after World War II.” The San Francisco waterfront and Telegraph Hill attracted unmarried adults and a rise in gay bars, while other neighborhoods including the South of Market area had a marriage rate of just 20 percent. In the suburban areas of Santa Clara County, the percentage of married couples alone increased by 20 percent between 1950 and 1960. In Palo Alto, Santa Clara, and Sunnyvale, heterosexual married couples dominated the sexual geography and household market. According to Howard, “More than 98 percent of the married couples in suburban Palo Alto, Santa Clara, and Sunnyvale in 1960 ... had their own households.”²⁶

²⁴ Jackson, *Crabgrass Frontier*, 207-208.

²⁵ Howard, “Building a ‘Family-Friendly’ Metropolis”; Paul Wendt and Daniel Rathbun, *The Role of Government in the San Francisco Bay Area Mortgage Market* (Berkeley: University of California Bureau of Business and Economic Research, 1952).

²⁶ *Ibid.*

Table 1. Santa Clara County Cities with tracts with fewer than 5 percent of residents living with people unrelated to them by blood, marriage, or adoption.

City	Number of Census Tracts with More Than 500 Residents	Number of Census Tracts with More Than 500 Residents with Less Than 5% Unrelated	Population of Census Tracts with More Than 500 Residents	Population of Census Tracts with More Than 500 Residents with Less Than 5% Unrelated	Percentage of Population Living in Tracts with Less Than 5% Unrelated
Palo Alto	10	4	51,350	24,891	48.5
Mountain View	9	4	30,800	16,678	54.1
Santa Clara	12	9	58,800	44,113	75.0
Sunnyvale	11	7	52,118	30,556	58.6
San Jose	57	23	203,182	98,568	48.5

Source: U.S. Bureau of Census, *Census of Population and Housing, San Jose Statistical Metropolitan Area, 1960.*

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Table 1 shows the concentration of the population living in areas where less than 5% of the population lives with those that are not related to them.²⁸

Table 2. Census tracts in Santa Clara County with the lowest percentage of residents living with people unrelated to them by blood, marriage, or adoption.

City	Census Tract	Total Population	Number of Unrelated Residents	Percentage of Unrelated Residents in Tract
San Jose	G-49	746	0	0
San Jose	C-38	587	3	0.5
San Jose	L-79	7,598	36	0.5
San Jose	R-119	767	4	0.5
Santa Clara	L-81	1,947	12	0.6
San Jose	J-68	7,584	56	0.7
San Jose	H-59	592	4	0.7
Sunnyvale	L-82	4,311	40	0.9
Sunnyvale	M-85	2,043	19	0.9
San Jose	L-80	648	7	1.1
Santa Clara	H-61	8,182	87	1.1
San Jose	L-78	1,145	17	1.5
Sunnyvale	L-83	5,348	82	1.5
Sunnyvale	G-48	8,066	117	1.5
San Jose	C-40	1,546	24	1.6

Source: U.S. Bureau of Census, *Census of Population and Housing: San Jose Standard Metropolitan Statistical Area, 1960.* 29
 Sample only includes tracts with more than 500 residents.

Table 2 is a follow up that shows the area surrounding Santa Clara University consisted largely of couples and families living together.³⁰

²⁷ Ibid.

²⁸ Ibid.

²⁹ Ibid.

³⁰ Ibid.

San Francisco city planners, officials, and elite residents never rushed to welcome the new singles. In fact, the *San Francisco Examiner* denounced the “increase in homosexuals” and called for action. The *San Francisco Progress* believed San Francisco faced a moral crisis of sorts and called on Mayor George Christopher to embrace persecution of homosexuals. A private consultant linked the continued vitality of San Francisco with urban redevelopment that embraced married, middle-class families, “The family, felt by most to be the cornerstone of society is leaving San Francisco to be replaced by unrelated individuals—the widow or widower, the bachelor (temporary as well as perennial), the working girl.”³¹

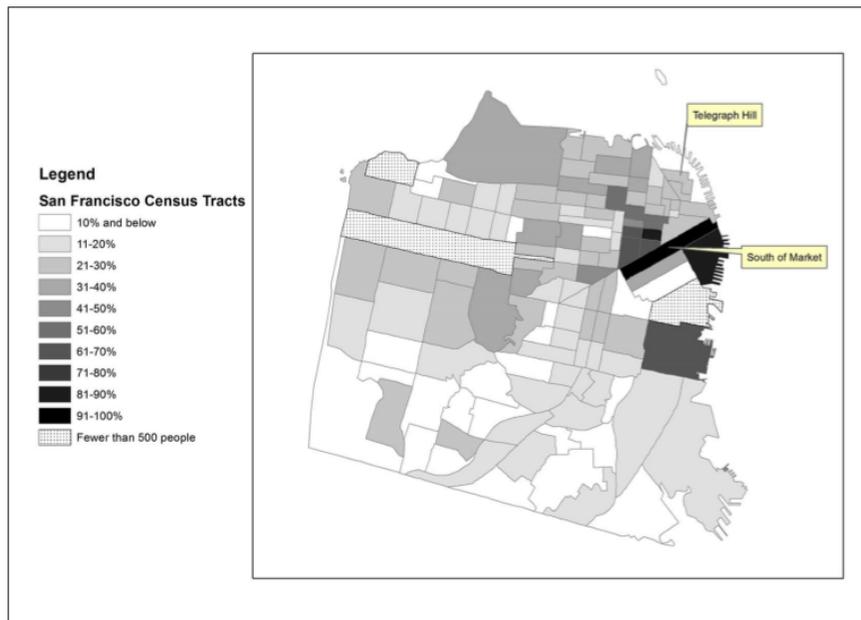


Figure 2. Map of San Francisco residents not living with people related to them by blood, marriage, or adoption in 1960.

Source: U.S. Bureau of Census, *San Francisco-Oakland Standard Metropolitan Statistical Area, 1960*.

*Figure 2 in context with Table 1 and Table 2 show the vast differences in settlement from the demographics of sexual orientation perspective. To be clear, the map uses San Francisco residents not living with people related to them by blood, marriage, or adoption as a proxy to suggest not only differences in sexual orientation, but also socioeconomic differences.*³²

In the 1959 Mayoral election, tensions within the city engulfed the platform and rhetoric of the political challenger, Russell Wolden, in his bid against the incumbent candidate, George Christopher. Christopher had all

³¹ Arthur D. Little, *A Progress Report to the Department of City Planning of the City and Council of San Francisco* (Arthur D. Little, Inc., August 1963), quoted in Howard, “Building a ‘Family-Friendly’ Metropolis.”

³² Ibid.

the advantages of an incumbent including a strong economy and a commitment to clean-government policies.³³ In what historians and political commentators alike labeled a ‘desperate issue,’ Wolden and his campaign staff shifted the conversation to cultural fears. The challenger claimed that Christopher’s inept leadership had created a city that had become, “the national headquarters for sex deviates in the United States.” Mayor George Christopher went on to win that election, although not due to any defense of same-sex relationship rights.³⁴ It took the trendsetting work of city representatives including Harvey Milk, Howard Moscone, and Gavin Newsom to elect San Francisco leaders that stood for the city’s gay and lesbian residents. In fact, Mayor Christopher’s tenure embraced policies that directly impacted homosexuals and in doing so forced out many unmarried San Franciscans.

In the name of development, many singles in the Central Business District were forced to relocate. One study estimated that in an area earmarked for development, 90% of the residents living in the area were unmarried.³⁵ The Mayoral administration and development agency pushed for housing in the Central Business District designed to convince suburban families to come back to the city. The history of San Francisco’s anti-homosexual policies extended past development projects, and included police raids that targeted gay bars. For many years the police collected extortion from San Francisco’s gay bars, which the local press referred to as *gayola*.³⁶ In 1960, the owners of gay bars leaked this story to the press allowing gay rights to become part of the growing conversation around civil rights. Nonetheless, police raids ensued and on August 13, 1961, in a notorious bar close to the financial district was brought down.³⁷ Community leaders involved in taking down the gay bar failed to realize that the culture of the city had changed, so much so that even after many gay and lesbian bars were shut down, the businesses reemerged. For the owners of homosexual bars in San Francisco, the business was about more than just

³³ Christopher Agee, “Gayola: Police Professionalization and the Politics of San Francisco’s Gay Bars, 1950-1968,” *Journal of the History of Sexuality* 15, no. 3 (September 2006): 462–489, 527.

³⁴ Howard, “Building a ‘Family-Friendly’ Metropolis.”

³⁵ *Ibid.*, It is unclear if this study includes children.

³⁶ Agee, “Gayola: Police Professionalization and the Politics of San Francisco’s Gay Bars, 1950-1968,” 470.

³⁷ Howard, “Building a ‘Family-Friendly’ Metropolis.”

making money. In fact, many bar owners simply reopened using aliases as fronts to reacquire alcohol licenses.³⁸

The progression of San Francisco is a story that demonstrates the impact the state holds in determining settlement. The support of the VA and FHA created a market for home ownership in the suburbs. It contributed to a San Francisco with greater diversity as singles, including homosexuals, arrived to live in an urban area. As the suburban pockets of the Bay Area grew, San Francisco declined in the minds of local elites and politicians. Redevelopment projects unsuccessfully attempted to recreate the urban area by inviting families back from the picket fences and green lawns of the suburbs. The city had fundamentally changed and pockets of the community continued to defy corrupt police. San Francisco, like the rest of the country, took its time in tolerating change. While the city holds a reputation for tolerance and progressive politics, it is clear that for certain newcomers the city failed in being accepting. In fact, it is likely that if not for discriminatory mortgage standards in the wake of World War II, San Francisco would look different today.

³⁸ Agee, "Gayola: Police Professionalization and the Politics of San Francisco's Gay Bars, 1950-1968," 472.