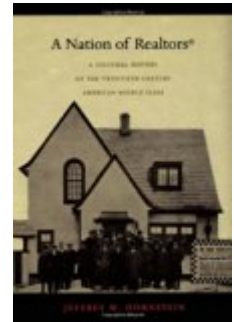


Jeffrey M. Hornstein. *A Nation of Realtors: A Cultural History of the Twentieth-Century American Middle Class*. Durham: Duke University Press, 2005. xi + 252 pp. \$22.95, paper, ISBN 978-0-8223-3540-5.



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Published on H-Urban (November, 2005)

By 1920 the United States was an urban nation and home ownership was becoming a national goal. The marketing and sale of urban real estate was gaining new prominence and meaning. Real estate agents, who in 1908 had formed their first nationwide organization, and who in 1916 had branded themselves as "realtors," stepped onto the national stage. Recognizing this, in 1922 Sinclair Lewis made Babbitt into the icon of an era.

Nation of Realtors tells the story of the modern realtor: of his early struggles for identity and respectability (chapters 1 through 4), of his inter-war influence in Washington, D.C. (chapter 5), and of how from the 1940s he made room for female colleagues (chapters 6 and 7). It traces the rise of a business professional and, in a conclusion, the author claims his story also says something about the twentieth-century middle class: about its amorphous identity, its claims to objective knowledge, and about its gendering. These claims are to varying degrees plausible, but the core of the book is a descriptive account of a specific group. It

is the plausibility and originality of this account that most readers will care about.

Land agents were an important part of the American scene from the very earliest years of European settlement. Since the value of land was variable, and so difficult to estimate or predict, opportunism and speculation were rife. Dealers in real estate were better known for their cunning than their probity. By the 1870s and 1880s, agents in the larger cities were forming local groups that enshrined codes of conduct. In 1908 these groups came together to establish what shortly became the National Association of Real Estate Boards (NAREB). The association struggled for legitimacy and status. At its national convention in 1916 it seized upon the suggestion of Charles N. Chadbourn, an agent from Minneapolis, by adopting "realtor" as the legally enforceable brand-name for its members. Thus did NAREB membership distinguish "realtors" from "agents." (Lewis was accurate in his use of this term since he made Babbitt a member of the national association.) The benefits of membership were underscored by development of exclusive multiple listing systems,

which were an important step towards the creation of what we now recognize as local housing markets. Concerned that the expertise of its members should be systematized and recognized, in the early 1920s NAREB helped fund Richard T. Ely's Institute for Research in Land Economics, which produced both research and educational textbooks. Informing all of this activity was the notion that real estate, and above all the home, constituted the realtor's jurisdiction, or field of expertise.

In the 1920s, when the social virtues of home ownership were increasingly emphasized, realtors hitched their wagon to the cause. They were influential in, and gained stature from, Hoover's Better-Homes-in-America campaign. Then, during the Depression, their ideas about mortgage appraisal and underwriting were enshrined in the guidelines of the new Federal Housing Administration (FHA). Indeed, the FHA was prominently staffed by people such as Ernest Fisher and Frederick Babcock who had previously been active in NAREB. As Hornstein points out, the influence went both ways. Federal policies encouraged agents to become realtors, or at least to adopt the practices that realtors pioneered. Within a generation, real estate agents had made huge strides in gaining legitimacy and influence.

The remaining part of the story that Hornstein tells is of the social transformation that occurred within this group, notably after 1940. Until then, women were marginal. Meetings reinforced male camaraderie with cigars and robust humor. As late as 1940, less than ten percent of the agents enumerated in the census were women, and the proportion among realtors was lower. Many local boards still did not allow women as members. (Chicago, for example, changed its policy only in 1950.) But in this field, as in so many others, war brought change, especially on the west coast. And when the war ended, Rosie the Riveter became Rosie the Realtor. By 1960 a quarter of all real estate agents were women, largely concentrated in

the residential sector. The postwar feminization of real estate may have lagged that of clerical work, but it preceded that of most fields of business and professional endeavor.

As Hornstein describes it, the emergence and transformation of the realtors was associated with struggles and tensions but had an inevitable logic. Competition arose among three conflicting demands and visions: those of the independent entrepreneur who was eager to get ahead; those of the professional who sought social and political legitimacy; and those of a jurisdiction that involved the use of "masculine" business professionalism to sell a commodity about which women were the acknowledged experts. The early struggle, manifested in debates at the annual conference and in the pages of the *National Real Estate Journal*, was to add professionalism to business; later debates centered on what women might bring to the field. What never aroused much debate was whether the federal government should build public housing. On this issue, red-blooded entrepreneurs and scientific professionals, male and female, circled the wagons.

Parts of this story are familiar. The boundary between agents and developers was sometimes blurred and (as Hornstein is well aware), in his account of "community builders" Marc Weiss has discussed the influence of NAREB; elsewhere he has dealt with Ely.[1] Janet Hutchison includes NAREB in her survey of Hoover's housing propaganda of the 1920s, and several writers have included this group in their accounts of federal housing initiatives in the 1930s.[2] But Hornstein has woven these strands together in a novel way while adding elements hitherto unknown, especially those that hint at the diversity within a group that some have treated as monolithic. For that reason this book will become a valuable reference work for anyone interested in the history of real estate and urban housing.

The chief limitation of this work stems from Hornstein's reliance on association records, espe-

cially at the national level; on NAREB's own journal; and on other published works, including fiction. We see the real estate world through the eyes of the larger and more "progressive" realtors. Agents who were not realtors are invisible. (They were surely the great majority until at least the 1940s, though Hornstein does not offer an estimate.) Housing markets remain local to this day, and realtors spend more time dealing with buyers, builders, lenders, lawyers, and others in the local market than they do in the affairs of their associations. Hornstein alludes to this daily activity, but it is not his concern. As a result, his discussion of associational debates can wear thin. This is perhaps unavoidable for the formative years of the early 1900s, but less excusable for the postwar era. Even a few interviews could have thrown useful light on the attitudes and tensions associated with the feminization of the profession in the 1940s and 1950s. (And were there really so few contemporary studies of this trend?) By contrast, Hornstein's attempt to infer changes in the motivations of female realtors from the fictional life of "Suzy Soldsine" (pp. 196-199) fails to carry conviction.

We need to know more about how agents fit into local housing markets; about the range of functions they performed, and how that changed; about how many switched from sales and marketing to land development and finance, about how many worked part-time, and about how these considerations affected their self-identification; about how many claimed or aspired to be "realtors;" and about how, in fact, men and women dealt differently with male and female clients. Hornstein does not address these questions. Usefully, he has provided us with a national narrative that provides a broad frame for local studies. But, given how much we still do not know about the operations of the average agent, it is inevitable that such studies will change this grand narrative.

Notes

[1]. Marc Weiss, *The Rise of the Community Builders: The American Real Estate Industry and Urban Land Planning* (New York: Columbia University Press, 1987); "Richard T. Ely and the Contribution of Economic Research to National Housing Policy, 1920-1940," *Urban Studies* 26 (1989): pp. 115-126.

[2]. Janet Hutchison, "Building for Babbitt: The State and the Suburban Home Ideal," *Journal of Policy History* 9 (1997): pp. 184-210.

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Citation: Richard Harris. Review of Hornstein, Jeffrey M. *A Nation of Realtors: A Cultural History of the Twentieth-Century American Middle Class*. H-Urban, H-Net Reviews. November, 2005.

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