

HOUSING THE AMERICAN DREAM: A CINEMATIC APPROACH TO BETTER
UNDERSTANDING THE INFLUENCES TOWARDS HOMEOWNERSHIP IN THE
UNITED STATES

By

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To my Mom and Dad for their support and encouragement

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LIST OF ABBREVIATIONS

ADDA	American Dream Downpayment Act of 2003
AMTPA	Alternative Mortgage Transaction Parity Act of 1982
CRA	Community Reinvestment Act of 1977
DIDMCA	Depository Institutions Deregulation and Monetary Control Act of 1980
Fannie Mae	Federal National Mortgage Association
FHA	Federal Housing Administration
FHAA	Fair Housing Amendment Act of 1988
FHEFSSA	Federal Housing Enterprises Financial Safety and Soundness Act of 1992
FIRREA	Financial Institutions Reform, Recover & Enforcement Act of 1989
Freddie Mac	Federal Home Loan Mortgage Corporation
G.I. Bill	Servicemen's Readjustment Act of 1944
Ginnie Mae	Government National Mortgage Association
GSE	Government-Sponsored Enterprises
HCDA	Housing and Community Development Act of 1974
HERA	Home and Economic Recovery Act of 2008
HMDA	Home Mortgage Disclosure Act of 1975
HOEPA	Homeownership and Equity Protection Act of 1995
HOLC	Home Owners Loan Corporation
HUD	US Department of Housing and Urban Development
HUDA	Housing and Urban Development Act of 1965
NAHA	National Affordable Housing Act of 1990
Section 8	Community Development Act of 1974
TARP	Troubled Asset Relief Program

TRA Taxpayer Relief Act of 1997

VAIMP Veterans Administration Insurance Mortgage Program

Abstract of Thesis Presented to the Graduate School
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The objective for this thesis is to analyze the American Dream and its influences on how Americans should be housed, as depicted through film. The premise of this research is two-fold: investigate how film has influenced society's opinions of homeownership and to note the evolution of the American Dream. With the help of government incentives and interventions, such as the Servicemen's Readjustment Act of 1944, along with visual confirmation and repetition from the film industry, housing production and demand for a piece of land with an owner-occupied house catapulted the American Dream.

The literature review explores a variety of sources pertaining to the roles of the media, the federal government, the American Dream, and social implications, indicating the relevance to planning. By means of visual and verbal cues, 18 films were selected for their representation of homeownership and housing choices as contributing factors to achieving the American Dream. Three matrices were created as a systematic approach to analyzing the films, in addition to the use of published reviews, historical context, and personal criticisms. The perceptions of suburban life and the influences of

homeownership heavily contribute to the overall perception of housing and the American Dream.

Despite attempts to vilify the suburbs, society still looks to them as the place or setting to strive for, especially with the addition of children. Through the reinforcements of the film industry and federal policy, the idealistic values of the American Dream have shifted to satisfy Americans' need for money, consumerism, and a sense of being better than someone else, particularly their neighbors.

CHAPTER 1 INTRODUCTION

Whether or not everyone has realized it, housing policies and legislation, along with popular film, have a significant impact on how we live our lives. According to Vale (1995), “Media portrayals and urban development ventures each make judgments about the worth and potential of people and the places they inhabit” (p. 647). This includes our perceptions of homeownership and how we, as Americans, should choose to shelter ourselves. There are overwhelming expectations to move in a “natural” progression, where the ultimate goal is a nuclear family housed in an owner-occupied dwelling, fully equipped with a white picket fence and two-car garage.

As our dispositions towards constant and faster communication intensify, so has the relevancy of visual media. “Why would you want to read when you got the television set right in front of you? There’s nothing you can get from a book that you can’t get from a television faster” (DeVito, 1996). Regardless of concept or genre, practically every television show and film has something to say about how society should live in terms of housing, often faster and most subtly than any book or article.

The current housing and economic crises only strengthens the importance of analyzing films for their opinions and reflections of housing and homeownership as a function of the American Dream. According to Moran (2009), an overwhelming desire to fulfill the American Dream has lead many individuals to purchase homes beyond their means. Further, as stated by Dash (2010): “Not since the Great Depression has an economic upheaval coursed through so many avenues of American popular culture” (para. 4). Given the basic necessity of shelter and the inability to avoid depicting forms of housing onscreen, visual media has the potential to shape consumer opinions and

buying habits related to housing. By gaining a better insight into the media's representation of housing, the planning community can begin to understand the fundamental forces influencing society's preferences and perceptions. Often, this representation of housing has a reinforcing effect on the federal government's housing policy formation.

As evidenced by the current housing crisis, federal housing policy failed to prevent and even encouraged risky business practices related to mortgage financing in order to cater to social norms. The cultural and psychological symbolism that homeownership contributes to by way of the American Dream has been a catalyst of an economic recession comparable to the Great Depression. This also reflects the housing market difficulties that have persisted since the housing bubble burst in 2006. In order to prevent this situation from recurring, policies that encourage excessive housing consumption and frivolous lending practices must be reevaluated.

The objective of this thesis is to analyze the American Dream and its influences on how Americans believe they should be housed, particularly through the medium of film. This thesis will attempt to answer two questions: first, how has film influenced society's perceptions of homeownership as a realization of the American Dream, and second, how has the portrayal of housing and the American Dream in film changed over time.

Chapter 2 reviews relevant literature, including background information on the American Dream, along with the role of the federal government and media in perpetuating homeownership through policies and visual outlets. Chapter 3 describes the methodology used to answer the research questions and discusses the limitations of this approach. Chapter 4 presents the findings from an overview of housing policies

and critiques of the reviewed films, along with an analysis of the data collected with commentary on the implications of cinema on homeownership. Chapter 5 offers guidance and suggestions to planners and planning scholars for future research in understanding the influences of visual media on homeownership in the United States.

CHAPTER 2 LITERATURE REVIEW

Introduction

While there are many purported benefits to encouraging homeownership (Haurin, Parcel, & Haurin, 2000 (as cited in Harkness & Newman, 2003); Dietz, 2003), the drawbacks, especially in a volatile job market, cannot be ignored for the sake of maintaining the status quo. Beginning in 2006, the decline in home prices began to alert the public that something in the economy was not as it should be. Americans soon began to default on their mortgages, leading to an interconnected housing market crisis and turmoil in the financial sector of the economy (Moran, 2009; O'Toole, 2009).

Encouragement of homeownership is justified by the positive externalities associated with it. These externalities are based on perceived psychological and financial benefits: relieving class strife and labor tensions, promoting patriotism and increasing property values, and neighborhood stability (Adams, 2009). According to the United States Department of Housing and Urban Development (HUD) (2000 (as cited in Harkness & Newman, 2003)):

Homeowners accumulate wealth as the investment in their home grows, enjoy better living conditions, are often more involved in their communities, and have children who tend on average to do better in school and are less likely to become involved with crime. (p. 87)

There is a belief that homeowners have stronger ties to their neighborhood and community. Such characteristics include pride and (extra) maintenance of the housing unit and the surrounding landscaping. In addition to maintaining or increasing property values, the ability to quantify a sense of community is also, supposedly, heightened.

Media's Role in Social Perceptions

It is hard to ignore the role the media plays in society's perceptions of all aspects of our daily lives. As emphasized by Thoman (1993): "Media no longer just influence[s] our culture. They *are* our culture. [...]In summary, the *images* of our culture create the *myths* in our heads which shape the *values* we use to make *choices* day in and day out" (p. 23).

Similarly Pileggi, Grabe, Holderman, & de Montigny (2000) commented on the media's influence on social perceptions of the American Dream: "Although few Americans lives exemplify the dream media content perpetuates the myth that achieving the American dream is within everyone's reach" (p. 208). Despite the fact that the dream as it is projected onto our screens and into our lives is often unrealistic, society may be unable to adjust their own dreams to be more rational. Pileggi et al. (2000) concluded: "Although Hollywood does not act as the regulator of a social system, it does participate in the social field by engaging in strategies that serve its own interests" (p. 225). As a method of allure, the film industry often chooses to depict situations and settings that are reflective of the psyche of the average American. The implications of the significance of the media, specifically visual media, are also worth noting when examining Americans' preferences for housing.

The film *V for Vendetta* (2006), though based on a graphic novel set in a futuristic England, captured the essence of the media's role in shaping societal perceptions. "Your own father said that artists use lies to tell the truth. Yes, I created a lie. But because you believed it, you found something true about yourself" (McTeigue, 2006). Jurca (1998) noted how film, even when fictional, sends a message to the public. The messages implant images, which eventually transform into ideas and perceptions of

acceptable (or unacceptable) social norms. The sights and sounds around us, specifically through film, constantly influence society. Whether direct or indirect, the images and the implications of patterns or expected benefits (social, political, financial, psychological) have an effect on our perceptions of how society should behave or function.

The use of visual media as a form of escapism to happier and perhaps less complicated times has transformed our ability to rationalize the need to alter the strong following towards fulfilling the owner-occupied house/suburban development portion of the American Dream. Films such as *American Beauty* (1999), *Pleasantville* (1998), *Disturbia* (2007), and *Little Children* (2006) dissect the appeal of the suburban American Dream. McAlister (2008) made this statement about the current portrayal of suburban life:

Given the status of suburbia in popular culture in late twentieth century America, the potential of alternative depictions to undermine public faith in the suburban neighborhood as the ideal place to raise a family marks a considerable extension of the cinematic critique of these normalized settings of daily life. (p. 2)

Through films such as these, the perceived benefits of homeownership are exposed and disassembled, specifically in a suburban setting. Similarly, *V for Vendetta* (2006), *Disturbia* (2007) and *Little Children* (2006) begin to question society's somewhat blind allegiance to striving towards the American Dream of homeownership.

The Role of the Federal Government in Homeownership

The attainment of the American Dream via homeownership has been at (or near) the forefront of every political administration in the United States since the Great Depression. According to Forrester (1994), "Home ownership is the American dream" (p. 374). Motives behind the push towards homeownership (versus renting) are

complex and varied. This is due in part to the idea of housing as a bundle, incorporating a combination of various features of the unit itself and the connections or proximity to the surrounding area (Dietz, 2003). Tashman (2007) attributes a substantial role in the housing and financial crises to subprime mortgages and supporting laws as administered by the federal government. The role of federal tax deductions for homeowners, but not renters, is also significant. As stated by Forrester (1994), “Federal income tax law promotes home ownership in a number of ways, the most notable being the allowance of a deduction for home mortgage interest” (p. 397). Stakeholders in the public, private, and non-profit sectors are all so-called winners of government incentives towards the financing and appeal of homeownership, particularly in suburban developments.

Open competition in the private market, specifically the mortgage market, can have irregular results for the economy. According to Rötheli (2010), “[...]Many banks in their competition for market share and struggle for survival [during a housing boom] follow the trend towards riskier lending” (p. 121). Prompting banks and other lending institutions to expand the opportunity for homeownership is a long-term lose-lose situation. One potential outcome, witnessed recently, is that the federal government is forced to bail out banking institutions when that riskier lending leads to market instability. The United States is not alone in this act, owing in great part to banks having an incentive to grow to a size that assures their assets (and stakeholders) will be saved (in case of misfortune and poor lending decisions) (Rötheli, 2010). The continual increase in risky loan making eventually created a ripple effect for the housing and financial markets.

From a historical perspective, there were legitimate factors warranting the federal government's encouragement of homeownership. Through income tax laws and low interest rates, homeowners were given preferential treatment where homeownership eventually began to act as a buffer to inflation (Chevan, 1989; O'Toole, 2009). The forces and supposed rationale behind homeownership are strong, positioning privately-owned housing as a consumption stimulator, a kind of anti-England rebellion from our founding fathers, and the ultimate form of asset-building and forced savings (Shlay, 2006). Given the complexity of the American Dream and its entanglement with homeownership, it is hard to tell which came first: the policies to encourage homeownership or the public outcry for more opportunities for it.

The American Dream

The American Dream is a composition of interrelated ideals that vary from individual to individual. For some, it is the chance to start over and for others it is the opportunity to live their lives to the fullest potential. In sum, however, the American Dream has by and large morphed into representing the ever-growing need Americans have to be the best. The "best" can be reflected through occupation, the amount of annual income earned, or the type of clothes worn, among other consumer-driven practices.

One of the principal means of achieving the American Dream is homeownership. Even before the suburban housing boom of the 1950s, the dream of owning an owner-occupied house was well established. As early as the 1920s, planners such as Clarence Perry, Clarence Stein, and Henry Wright were promoting neighborhood communities inspired by the garden cities of Ebenezer Howard (Rohe, 2009). As cited

by Rohe (2009), Perry was in favor of neighborhood homogeneity, a main attitude of many suburban developments.

Homeownership and the American Dream became wholly integrated into the mainstream culture at the end of World War II with the introduction of the Serviceman's Readjustment Act of 1944 (G.I. Bill) (Kamp, 2009). With help from the federal government for returning soldiers and their families, the American Dream began influencing America's housing choices and subsequent economic standards of living. As stated by the United States Department of Veterans Affairs (VA) (2009), "Before the war [World War II], college and homeownership were, for the most part, unreachable dreams for the average American" (para. 13). With the help of the G.I. Bill, the housing industry and demand for a piece of land with an owner-occupied house catapulted the American Dream to the next level (Kamp, 2009).

As the "keeping up with the Joneses" mentality replaced more modest roots of self-fulfillment and personal growth, today's society is far from what James Truslow Adams described in the early 1930s. In his book, *The Epic of America*, Adams (1931) wrote this about the American Dream: "It is not a dream of motor cars and high wages merely, but a dream of social order in which each man and each woman shall be able to attain to the fullest stature of which they are innately capable" (p. 374). The idea of striving for personal enlightenment has become a secondary or non-existent component of the dream in lieu of material possessions and social status attainment.

The divergence from the original path of fulfilling the American Dream started long before Adams coined the infamous term. According to the United States Census Bureau (as cited in Kamp, 2009), the American Frontier was no more as of the 1890s;

Americans had conquered all of the country as of the end of the 19th Century. As indicated by Kamp (2009), this mentality “put an end to the immature, individualistic, Wild West version of the American Dream” (para. 21). Over time, with the help of lending institutions, American culture has continued to move towards the very ideals Adams opposed. According to Greider (2009), “Our common moral verities have been trashed in the name of greater returns” (para. 2). Instead of focusing efforts and resources on nurturing the minds and souls of America, consumerism and the drive to expend credit lines for homeownership and non-essential goods have become the new frontier.

Social Implications and Benefactors in Encouraging Homeownership

The private sector, including builders, developers, and banking institutions (Adams, 2009; Forrester, 1994; O’Toole, 2009) have significant interests in perpetuating homeownership. According to O’Toole (2009):

[...]Unscrupulous lenders, fraudulent homebuyers, and greedy homebuilders—all of whom have also been blamed for the housing crisis—have two things in common. First, they focus on changes in the demand for housing. Second, they are all nationwide phenomena. (p. 2)

The demands of the federal government and low-income individuals and families to move from renting to homeownership and the need for the private sector to maximize the marginal benefits of providing housing with the greatest potential for the highest return over the marginal costs linked to post-construction maintenance and oversight.

According to Shlay (2006), the major benefactors of the government’s subsidization of homeownership are developers, the financial services industry, and the real estate industry. This bias towards homeownership is partially the cause of adverse effects such as sprawl, racial segregation, and reliance on capital markets (O’Flaherty,

2005 (as cited by A. Blanco, personal communication, April 13, 2009)). Fortunately for these benefactors, homeownership has become so engrained into the American Dream that removal of federal subsidies is almost unimaginable.

Relevance to Planning

According to Hayden (2009), “For the last two centuries, the quintessential American intellectual, political, and architectural dilemma has been: dream house or ideal city?” (p. 10). As a country founded on individual values and enlightenment, yet still striving towards common goals, planners must recognize the struggle between private and public good in order to make the best recommendations given the available information. Encouragement of homeownership by federal institutions has many direct and indirect implications on how planners organize cities, neighborhoods, and communities.

Suburban and exurban development has a tremendous impact on the provision of services like central sewer, water, and electricity. This development also affects transportation planning due to the extensive use (and possible over-use) of the automobile as the primary mode of transportation. Auto-dependent residential development is overwhelmingly built for sale, not for rent. O’Toole (2003) celebrated auto-centric development: “Without autos we could not get to the best jobs, employers could not find the best employees, and many modern manufacturing and distributing methods that require increased worker mobility would not be feasible” (p.3).

Yet, a strong argument exists that homeownership hampers economic development. Renters have much greater mobility in comparison to homeowners, particularly in time of economic crisis. Ferreira, Gyourko, & Tracy (2009) stated, “Instead of dislocation from post-foreclosure moves, reduced mobility leads to inefficient

labor market matching. Reduced mobility also results in lower utility from not being able to access desired levels of housing or local public services” (p. 2). Despite the benefits of renting, lending institutions and the federal government continue to incentivize homeownership.

Film Studies

In general, there seems to be a lack of extensive planning literature addressing or focusing on the merits and possibilities of blending film analysis with existing or future planning practices. The broad realm of urban studies and its contributors are slowly beginning to recognize (and research) the role and impact of film on planning, accentuating depictions and perceptions of suburbs. However, there is a wealth of articles on film and the relationship of a film’s content and context with the built environment in other disciplines. Particularly, these studies have been published in film and sociological-based journals and feature the role of the house and its dream-like attributes and ideologies.

Concentrated on cinema and media-related studies, Jurca (1998) defined film based on its advertising and public relations efforts, political and developer interests, and the implications of the media on the housing supply in the United States. The interconnected relationship between the film industry, developers, and industries involved in development reflects an unofficial partnership between film and the political economy of film in the portrayal of cities and neighborhoods. The advertising of the American Dream and the symbolism of homeownership, as a means to achieving the dream during the late 1940s (Jurca, 1998), was perhaps the start of the film industry addressing housing in a more subtle manner.

Muzzio & Halper (2002) scrutinized the American suburb through an urban studies lens, recognizing the role of film on perceptions of the built environment. The authors' study of the American movies was based on the films themselves, the intentions, and the reactions. The critiques of the American suburb included conformity, consumerism, escapism, and the transition from nostalgia to satires and terror over time (Muzzio & Halper, 2002). Despite an abundance of film references, a straightforward methodology or specific film critique never surfaced.

As Muzzio & Halper (2002) were skeptical of the pleasant nature of the suburbs through the portrayal in American movies, Lewis & Cho (2006) were equally wary of the claimed benefits of homeownership and housing. The article by Lewis & Cho (2006) portrays a cultural analysis through a blend of theory, politics, sociology, and psychological analysis and thought. Although the authors do not address the function of film in general, Lewis & Cho (2006) used various films and television shows to accentuate theories as they related to the emotional attachments and motivations to consume (more) housing.

An example of a film-related thesis outside of the direct study of film is Lavoie's (2008) thesis on content analysis of Disney-animated films. Through teachable moments and life lessons, content analysis was applied to the 10 highest-grossing Disney films. Despite using a previously established checklist for teachable moments, the analysis was hardly academic due to its overly informal approach and writing style. This research not only assumes children watch these films with their parents or caregivers, but that these parents or caregivers possess the education and knowledge

to properly respond and start a dialogue with their children after every teachable moment.

Similar to the other film articles, McAlister (2008) articulated the suburban landscape in film. The interpretation of homeownership, housing, and the suburbs was achieved through a digital media or performance studies point-of-view. The cultural commentary of two films, *Distubria* (2007) and *Little Children* (2006), attempted to demystify suburbia. This undertaking was based on discussing the attributes of each film. Once again, the article never specified any criteria or organization for the discussion and assessment of the films.

Despite the current literature in various fields of study, a comprehensive and transparent tool for analyzing film has yet to surface. The methodology for articles by Jurca (1998), Muzzio & Harper (2002), Lewis & Cho (2006), Lavoie (2008), and McAlister (2008) all fail to reveal any sort of scientific or organized system for critique, in addition to any significant indication of the thought process behind each analysis. These articles either provided too many films to list, acknowledging general attributes over specific critiques, or gave very detailed descriptions of a film or films without any criteria, simply following the order of the plot. This lack of a clear technique or series of guidelines, especially when comparing and contrasting multiple films, does not devalue the significance of each piece. Instead, they only further emphasize the benefit of a tool to watch for dialogue, sceneries, and the implications of both on how society interacts and perceives the natural, built, and social environments.

Building on the literature, this thesis examines the confluence of the American Dream and homeownership through a cinematic frame of reference. A review of

relevant federal policies related to homeownership provide further context to the interaction between policy and the media. The conclusions are intended to demystify the influences of the media and federal policies on housing in the United States.

CHAPTER 3 METHODOLOGY

This research uses an analytical approach to examine the implications of the American Dream. Specifically, this research is an analysis of the impact of cinema on housing trends and perceptions. According to Young (2008):

Symbols are the raw material through which the dramatic activities of daily life are carried out and comprehended, and it is the capacity of people to make and use symbols that is most uniquely human... Additionally, symbols, as they are manifested in art and language, allow for the highest development of human consciousness... Indeed, the symbol systems that humans have available to them form their conceptions of reality. (p. 452)

As a means of association with the depictions of everyday life, the film industry provides visual aids to form society's perceptions. Examining these methods is invaluable to better understanding societal trends in housing.

This research dissects the influences of popular culture and visual media on the perceptions of homeownership. By examining and exposing the connection between displays of the American Dream and how Americans prefer to be sheltered, planning professionals could better understand attitudes towards homeownership and the prevalent and often times inescapable role of the media in shaping social preferences for planning decisions.

By means of visual and verbal representation (both direct and implied), the list of films reflects homeownership and housing choices as contributing factors towards achieving the American Dream. The films were initially divided into two general categories: (1) film produced in the decade being reflected; and (2) films depicting either a past decade or a future time period. A preliminary breakdown of the criteria for the media review included direct visual cues (the physical structures or settings), while the implied visual cues are what the direct visuals represent about the characters or story.

Direct verbal cues consist of specific dialogue amongst the characters with implied verbal cues as the result of what the direct commentary insinuates about the characters or story.

To gain a general understanding of films most commonly associated with the American Dream, an online search engine query was used. In addition, Facebook[®] was used to obtain ideas and recommendations for movies as they related to themes of the American Dream and homeownership from the researcher's peers. Finally, a search for popular or critically acclaimed film and television shows was executed. Among the sources were the Netflix Top 100 (as of December 9, 2009), AFI[®]: Top 100 Movies, the Independent Spirit Awards[®]: Best Feature, and the MTV Movie Awards: Best Movie.

The resulting list of films were then categorized as follows: (1) Taken Place Outside the United States; (2) House(ing) Emphasis; (3) Interested in Watching (in general); (4) Have Seen Before. If a title was not grouped into one of these categories, it was eliminated from the list of contenders. A spreadsheet was composed to further classify and categorize each title to determine the ones that best represented the American Dream and the depiction of housing in particular.

After several revisions, a more compact list was created, organized by decade portrayed, from the 1930s to the future. At this point, each movie was grouped based on their applicability towards establishing context or perceptions of the past. The reasoning behind the distinction was to fully utilize each film's commentary on the decade at the time or as a reflection of how the past is viewed in more recent times. In order to balance out decade representation, Wikipedia and its list of films by decade

was put to use. This was applied to the 1970s and the future. Due to certain limitations, the final list of films was reduced to two per representative decade.

Film List

The 1930s films are *The Grapes of Wrath* (1940) and *Modern Times* (1936), where *The Grapes of Wrath* (1940) is considered the family-related due to the familiarity of the film through K-12 Language Arts programs across the country. As a predominately silent film, *Modern Times* (1930) represents the artistic film of the decade. The films for the 1940s, *It's a Wonderful Life* (1946) and *Miracle on 34th Street* (1947), both happen to be family-related as popular staples in any American household during the Christmas holiday season. These films have broad appeal, along with a level of subtlety towards the sentiments of homeownership in the sense that each film is marketed primarily as films showcasing holiday spirit. *Pleasantville* (1998) and *Revolutionary Road* (2008) represent the 1950s. Not only do these films reflect upon a ten-year difference in production, but also the overall tone and approach offer two different lenses for analysis of a quintessential decade for social norms and expectations towards housing. To represent a significant divergence of attitude and change that arose during the 1960s, *Mr. Holland's Opus* (1995) and *Across the Universe* (2007) were selected. The films for the 1970s, *Now and Then* (1995) and *The Virgin Suicides* (1999), present a similar juxtaposition as the 1960s films. *The Goonies* (1985) and *The Pursuit of Happyness* (2006) are two films selected for the 1980s. The 1990s films are *The Truman Show* (1998) and *House of Sand and Fog* (2003), where *The Truman Show* (1998) is intended for a wider audience than *House of Sand and Fog* (2003) due to the latter's inherent darker tones. *Up* (2009) and *The Joneses* (2009) symbolize the meaning of homeownership and the American Dream today amongst a

range of age demographics, specifically the baby-boomer generation and Generation X. As a means of analyzing the depiction of the American Dream and homeownership in the future, *Monsters, Inc.* (2001) and *Minority Report* (2002) have been chosen.

Data Collection

Data collection is divided into two parts: matrices and notes. Three matrices were completed for each film: one on homeownership, one on the neighborhood, and one dealing with other factors of the American Dream and the reflection of each film on the decade being portrayed. The purpose of the film matrices was to apply a structured approach to the viewing of each film and avoid the impact of personal bias upon the results. Each matrix allows for a systematic approach to reviewing all of the films, in addition to aiding in the process of comparison amongst each film and decade. Additional observations, thoughts, and reactions were recorded while viewing each film and were used to capture individual nuances.

Film Matrices

The first matrix relates directly to homeownership as represented within each film. The second matrix focuses in on the social and physical characteristics of the neighborhoods in each film. The final matrix is a combination of information provided within every film, along with a brief overview of each decade based on a combination of geographical, historical, political, and social themes, primarily expressed through legislation and housing policies.

Film matrix #1: homeownership

Cells in the homeownership matrix captured the verbal and visual cues within each film, any (financial) strive and/or discussion to keep and/or maintain the house, the

levels of ownership represented, and the overall perception of homeownership shown. Additionally, the depiction of the American Dream was incorporated into this matrix.

Directly reflecting homeownership are the verbal and visual cues amongst a film's characters and sceneries. For the verbal cues, the matrix focused on the perception of homeownership. A verbal cue is any expression of thought related to feelings about homeownership. Due to the reflective (or evolutionary aspect) of a character and/or time period's change in outlook towards the world, a film may feature a positive, negative, and/or neutral depiction of homeownership through its dialogue. Also, due to the nature of a story's progression, the visual depiction of homeownership can be positive, negative, and/or neutral. Visual cues assisting in the determination of this perception take lighting, how characters interact with the space, and cinematography into account. Another facet of the visual cues is the type of housing. Not only was the visual representation of single-family, multifamily, or other housing types considered, but also additional emphasis was placed on how each type was portrayed within the film. The last component of a film's visual cues was the inclusion of character interaction with any of the following: children, the community as a whole, and neighbors.

An important part of housing is the ability (or lack thereof) to keep up with all of the responsibilities associated with homeownership. Maintaining homeownership, along with the basic task of providing consistent shelter from the elements, primarily consists of financial obligations in the form of mortgage payments, upkeep, and so forth. However, the responsibilities of homeownership often go beyond one's finances. There are physical, social, and psychological forces influencing, and contributing to, discussions and/or strife towards homeownership and housing security. Considering

these issues, the options for this category included yes or no. The selection of more than one choice was not applicable, as strive and/or any discussion about difficulties to keep or maintain homeownership (or housing) was either a problem or a non-issue.

In order to be representative of the diversified features of housing, another category within the homeownership matrix is ownership types. Ownership types consist of own, rent, and other. The option of “other” is provided should there be alternatives to owning or renting a unit of housing. Examples include but are not limited to homelessness and seeking refuge in non-conventional forms of shelter.

The overall depiction of homeownership was then determined. A positive overall depiction may be indicative of self-discovery, realization of the importance or value of life, the achievement of one’s pursuits (housing-related or otherwise), and so on. A negative overall depiction is a reflection of discontent for economic, social, and/or political constraints on individual freedom, creativity, and expression. Because many of the films incorporate suburban developments, the depiction of suburban life and its influences, heavily contribute to the overall depiction of homeownership.

For the American Dream, the options provided are positive and negative. These options reflect a combination of attributes beyond homeownership exclusively. Such themes include those traditionally associated with the attainment of the American Dream, including automobile ownership, self-sufficiency, and the pursuit of happiness – however that may be defined for the individual. The American Dream is separated from the homeownership umbrella for its inclusion of both verbal and visual cues.

Film matrix #2: the neighborhood

The second matrix takes housing one step further, focusing on the neighborhood(s) portrayed in the films. The matrix is divided into two aspects: physical

and social elements. Homeownership and housing is more than the structure itself and the rooms or spaces within it. Directly connected to the depiction of homeownership is the quality of the neighborhood a house resides in. Often, the features of a neighborhood, whether it is amenities or social outlets, alter the comprehensive nature of housing. The physical components are the general depictions, the components of the neighborhood streetscape, the inclusion of children, proximity, and whether or not the neighborhood is part of a development. Comparisons, interactions, and depictions are the social qualities of the neighborhood.

Similar to the depictions in the housing matrix, the physical depictions include positive and negative. The significant change is the addition of passive depiction. This depiction is not to be confused for one of neutrality as any level of bias is unavoidable by default. Passive depiction lacks interaction with the physical elements of the neighborhood where the viewer is exposed to the neighborhood, but only briefly or strictly as a transition between scenes.

The streetscape is broken down into two main components: road infrastructure and activity. Road structure is further divided into three categories. Enclosed roads or cul-de-sacs, open-ended streets, and/or the presence of sidewalks are indicated. If one or more attributes are not present, the cell remains empty. For the activity portion of the streetscape, recognition of whether the streets are busy or calm. The level of activity is based on the appearance of pedestrian and/or automobile traffic. The activity of the neighborhood streets is a reflection of the involvement and interaction of its residents.

Supporters of homeownership consistently boast the importance of homeownership towards a child's development. Therefore, the presence of children

outside of the houses is another physical characteristic of the neighborhood that is examined. Though the representation of children interacting in and/or with the neighborhood is not a sole indicator of a child's happiness or progress, it is important to take into consideration in the analysis.

Neighborhood proximity to schools and/or services is yet another essential component of homeownership and suburban developments. Again, as with the representation of children outside, proximity is not a direct causation towards the depiction and valuing of a neighborhood. However, with respect to the planning field and advocating towards mixed uses of commercial and residential (to any degree), the placement of schools and services plays a significant role.

The last element of the physical landscape of the neighborhood is whether or not the neighborhood is part of a development. The indication of a development has impacts on the depictions of suburban neighborhoods such as gated communities and strictly residential areas, which include but are not limited to pre-planned developments. The strong emotional and visual associations with residential developments, specifically those with excessively large lot sizes/housing structures, are fundamental to this research.

In response to the "keeping up with the Joneses" frame of mind, tracking social comparisons among family, possessions, and housing structure is a vital element of the neighborhoods in all of the films. Although the sense of fulfilling the American Dream is typically based on the idea of individual achievement (reflecting growth and triumph within one's self), many judge their success or progress in relationship to others, such

as their neighbors. Each comparison reflects a general component of the American Dream: socialization, fixation on tangible things, and owning property.

Examining the social interaction and depiction of the neighborhood in each film finishes off the neighborhood matrix. Both social attributes are rated as positive, negative, and/or passive. The ability to be more than one reaction is due to the reflection of multiple perspectives, if present. Should the social aspects of the neighborhood either reflect or combat the nature of the physical layout and design, these indicators offer a mechanism to capture these sentiments.

Film matrix #3: historical context

The final matrix is a manifestation of the geographical, historical, political, and social contributors to each decade. The matrix is divided into three broad categories: political influences, housing policy, and films. These categories are evaluated by decade. The completion of this matrix is conducted after the first two matrices, as not to add additional bias.

Political Influences are the culmination of social change, the influence of war, and political administrations. Major social movements relate to gender, race or ethnicity, social norms and trends play significant roles on how American society functions on a daily basis. The state of war, whether within the borders of the United States or abroad, also creates great influence over government and planning. In correlation to social change and war is the acknowledgement of the affiliations among the highest forms of power in the United States. Due to fundamental differences and approaches, indication of Republican and Democrat administrations in the White House are taken into consideration. First and foremost, this portion of the matrix is used as a reference guide to the discussion portion of this thesis.

Housing Policy consists of legislation and policies. Notable housing legislation for each decade is listed by year within each decade. Descriptions are highlighted at the beginning of every decade in the Findings and Analysis.

The films have a minor role in this matrix, but do not necessarily reflect knowledge gained by merely viewing the films. Location-based research was required for most of the films. To decipher if there are any themes or trends among location, in relation to the other events and policies, the geography of each film is broken down into two types. The first sub-category is whether the film took place in a rural, suburban, and/or urban setting. The other sub-category for geography is reference to the Midwest, Northeast, South, and/or Western part of the United States.

Findings

An organized process is used in order to embark upon detailing each film and decade. Films are separated by decade and each decade has an identical breakdown. Each decade starts off with an introduction to the decade, based on the completed third matrix (see Table 4-3). The next element of the decade is a brief summary of federal housing policies and their significance on homeownership. This is followed by an overview of each film. The findings for each film are separated into four parts, including a summary of the applicable film, reflections on the American Dream and homeownership, and broad insight based on the completed matrices related to homeownership and neighborhood (see Tables 4-1 and 4-2).

Approach for Analysis

To strengthen the level of validity and reliability to my findings and analysis, triangulation is utilized. According to Driscoll and Brizee (2010), "Data triangulation is when a piece of data, a finding, or a generalization is able to be verified with several

different research methods” (para. 7). Specifically with topics as complex as homeownership and the American Dream, the use of multiple sources and types of data towards an area of study can be helpful towards dissecting housing preferences and depictions as reflected in mainstream film. However, in the opinion of Robert K. Yin (2009), it is important to recognize and understand the difference between triangulation and merely using multiple sources.

In terms of construct- and external validity, the ability to generalize results to hold true in other instances, Yin (2009) discusses the significance of a convergence of evidence versus a non-convergence of evidence, for true or more significant triangulation. Triangulation for this thesis research is broken down into three types of data collection: (1) my personal notes, (2) data establishing historical context, and (3) other outside perspectives. The notes include thoughts and reactions towards each film, in addition to the completion of the data matrices. Specifically, remarks on each film’s commentary on the economy and/or the American Dream and housing and homeownership is first discussed. Context is achieved through referencing historically significant events and a widely read housing article of each decade. Due to time and monetary constraints, personal interviews with every film producer, director, and/or writer could not be achieved. Despite these constraints, articles on each film are included in the research, to gain further insight into the intentions or general interpretations.

Limitations

The complexity of the topic and format of this thesis research has some limitations related to the process of selecting the films and the implications of each individual film. Two likely limitations include selection and personal opinion bias. Other possible

limitations of depictions on film include a modern movie depicting the past, the implications of films adapted from books, and the effects differences between target audiences, if any.

Assuming a film's screenwriters and/or director has taken the initiative to conduct the necessary research to capture the essence of the time period being replicated, there is no reason to discredit a modern movie depicting the past. According to Muzzio & Harper (2002):

This commercially enforced topicality means that films are unusually useful warehouses for their age, storing records of how people talk, love, work, dress, and dream. It also means that when considered in a historical sweep, movies can reveal continuities and changes in themes, images, styles, and myths, for all of these can be located in the mélange of visual signs and symbols, mise-en-scène, dialogues and plots, and even music and sound effects. (p. 545)

A modern movie not only duplicates the past, but also possesses the ability to address and weave in the consequences of the past that society is now aware of as a means of validating or challenging society's assumptions.

The same understanding holds true for films adapted from books. Film adaptations are often undertaken with the importance of maintaining the integrity of a novel or original source, merely translating the written words into a series of images, sounds, and sceneries. In the case of *The Grapes of Wrath* (1940), the novel by John Steinbeck was published only one year prior in 1939. However, the film adaptation of *Revolutionary Road* (2008) took place nearly six decades after Richard Yates published the novel. In this instance, the general rule for a modern film's interpretation of the past is applicable. A film adaptation, along with a modern movie, provides more insight, but also more opinions, some of which may not have surfaced until after the fact.

The final film list contains an assortment of films with different target audiences. The applicability and accessibility of films, regardless of the primary audience, have the ability to reach a wide audience and often do as a means to achieving higher overall sales. However, it is plausible that children-focused films have stronger impacts and implications on shaping perceptions of housing and homeownership. The nostalgic attributes of children's films are capable of instilling impressions on how society should look and function well beyond a child's formative years.

Triangulation was employed to minimize the disruption of these limitations to the extent possible. For example, reviews and critiques from outside sources were utilized to decipher each film's themes. In addition, this methodology is atypical for planning research. However, it is commonly used in other disciplines, including psychology, architecture, and sociology. The novel aspects of the methodology are balanced by the policy discussion, which is a more traditional approach to planning research.

CHAPTER 4 FINDINGS AND ANALYSIS

Decade: 1930s

The 1930s was a trying time for Americans with the Great Depression and the stock market crash of the late 1920s. The decade was an extension of growing trends of the 20th Century. During this time period, the middle class emerged as a result of the status, stability, and security correlated with homeownership (Hubka & Kenny, 2006). The New Deal fueled a massive change in the way the federal government constructed housing policy.

Federal Housing Policies and Programs

With growing necessity to assist Americans facing the hardships of the Great Depression, a fundamental shift in housing and homeownership policies occurred in the 1930s. The creation of the Federal Home Loan Bank System, the Public Works Administration (PWA), the Home Owners Loan Corporation (HOLC), Federal Savings and Loan Insurance Corporation, the Federal Housing Administration (FHA), and the Federal National Mortgage Association (Fannie Mae), in addition to the enactment of the Housing Act of 1937 set the precedent for establishing homeownership as a principal concern for the federal government and its constituents. According to Forrester (1994), “In 1932, President Hoover made a plea to Congress for the creation of a central credit system to facilitate new home construction, to mitigate the difficulties of refinancing home mortgages, and to encourage home ownership” (p. 395). The result of this cry for help was the Federal Home Loan Bank System, aiding the savings and loan industry through confidence-inducing liquidity (Landis & McClure, 2010). The commonality amongst the housing programs during this decade revolves around the

notion of insurance, whether addressing assurance of housing regardless of income through the formation of the PWA and the Housing Act of 1937 or providing federal funding towards homeownership and mortgages by way of the HOLC, the FSLIC, FHA, and Fannie Mae.

***The Grapes of Wrath* (1940)**

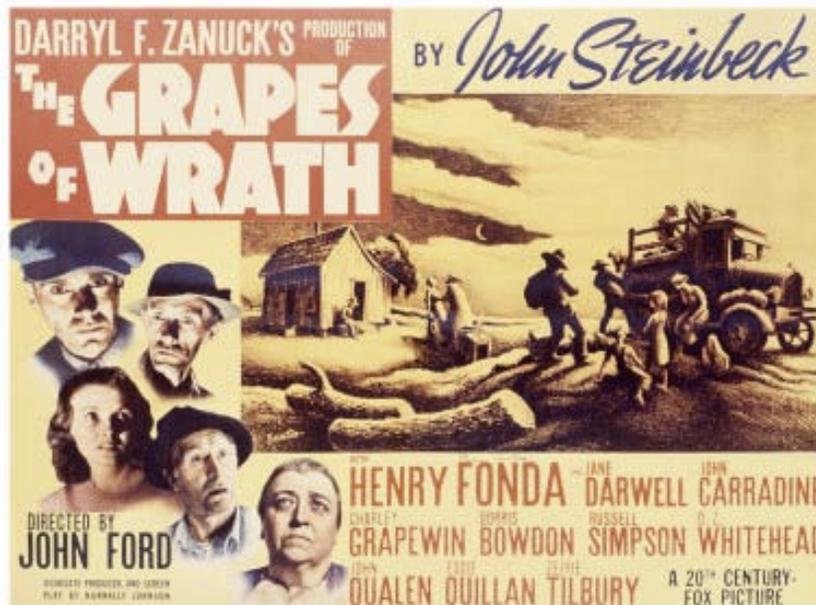


Figure 4-1. *The Grapes of Wrath* (1940) Film Poster. (Source: <http://cache2.artprintimages.com/p/LRG/15/1535/GYNBD00Z/henry-fonda-in-the-grapes-of-wrath.jpg>. Last accessed August, 2010).

According to Calhoun (2004), “*The Grapes of Wrath* is one of those classic American movies that seem to capture the temper of an exact moment in time: in this case, a moment of weariness yet resolve at the close of a decade of Depression...” (p. 51). Based on the John Steinbeck novel, *The Grapes of Wrath* (1940) is a film depicting the Joad family’s struggles during the Great Depression and the Dust Bowl. Like many Americans during the 1930s, the Joad family was forced to abandon their home and seek a new beginning in the American west. With themes of achieving the American Dream in even the toughest of circumstances (land eviction, sense of uncertainty, poor

living conditions, and very limited personal finances and job opportunities), the audience is reassured that hard work and persistence pay off and at the end of the day home is wherever the heart is.

The Grapes of Wrath (1940) reflects the fine line that was drawn between the balance of what is good for the individual and society. There are many instances in the film where characters must decide between making money or profits and doing what is morally right (bulldoze farmhouse to feed family, a restaurant donating/heavily discounting food for the poor, and so forth). Often, the Joads were faced with thinking about their own folk by maintaining the status quo and speaking up against the system.

Throughout the film, the role and influence of the home is substantial. The house offered a set of rules, social order, and boundaries for outsiders and children alike. Without the stability of a house, the film depicted children behaving in a wild manner. The fence of a house not only defined the family in a physical sense, but also sent a psychological message to any passersby distinguishing between what is public and what is private property, even though in the case of the Joads, the land was not technically theirs. Despite not having any direct stake in ownership of the farmlands, many farmers like the Joads felt a sense of ownership and ties to the land that they worked and lived on.

The juxtaposition between the rural farming life and life on the road and in work camps speaks volumes to depictions of the city center and high-density development. However bleak the conditions of the family-run farms, the characters all feel some sense of nostalgia for the past. The houses in rural Oklahoma are surrounded more by farmland than anything else. As the Joads head to California, farmers and more city-

oriented people are distinguished as two separate groups and chaos is witnessed in the high-density work camps. The size of the houses, large on the farm and sheds closely together in monotonous rows at the work camps, is a direct reflection of preferences towards the open space of the farm and against high-density neighborhoods. The lack of ownership in the work camp houses and distaste towards renting (dirty move-in conditions and sentiments of settling and making due) is apparent. Any living situation that is not a house similar to that of the farmhouse is viewed as temporary and transitional at best.

With positive depictions of the American Dream and homeownership (both verbally and visually) in the face of financial strife, *The Grapes of Wrath* (1940) strongly echoes attitudes towards the importance of land ownership through the feeling of pride and self-worth. This film also displays the positive and negative externalities of housing and homeownership on children and the community framework, suggesting a positive depiction of homeownership overall.

***Modern Times* (1936)**

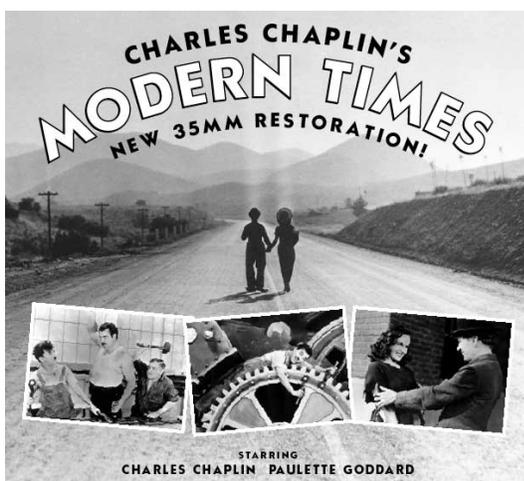


Figure 4-2. *Modern Times* (1936) Film Poster. (Source: <http://www.filmforum.org/films/modern.html>. Last accessed August, 2010).

Though focused on the monotony and negative externalities of the pressures of factory life on workers, *Modern Times* (1936) is a film with significant social commentary (Stewart, 1976), in addition to the standard Charlie Chaplin charm. The opening dialogue speaks volumes to the film's depth and attempts to attain the American Dream: "A story of industry, of individual enterprise – humanity crusading in the pursuit of happiness" (Chaplin, 1936). Mirroring hard economic times, *Modern Times* (1936) displays the sentiments of the 1930s while offering a chance to overcome the various obstacles in life to see dreams fulfilled (or at least life taking a more positive approach).

The push by industry to perform at higher standards of productivity took its toll on factory workers. In a battle between man and the machine, where the automation and repetitiveness of the assembly line often lead to ticks or compulsions, madness/antics, and eventual nervous breakdowns resulting in unemployment for lack of productivity, the heads of industry in *Modern Times* (1936) are depicted as idle beings, spending their days with puzzles and comics. Whereas the opportunity cost of time being output, the practicality of automation, while helping executives and CEOs reach the financial goals of the American Dream, the workers are unable to realize their own potential.

As the haphazard series of events surrounding Charlie Chaplin's life as a factory worker surface, including a union strike resulting in jail time, unemployment, meeting and embarking on a journey with a street urchin that often leads him into more troublesome situations, Chaplin and the gamin spend a considerable amount of time caught up in homeownership. Yet before the two characters ever meet up, *Modern Times* (1936) speaks on behalf of the role of jails for down and out individuals. Though prisons have orderly routines, jail is often better than the reality of the outside world,

particularly in economic downturns. Prisoners are offered meals and more importantly, a place to sleep away from the natural elements.

The film heightens the debate between housing as a right versus a privilege. Directly related to this argument is the discussion towards defining what is “adequate” housing. Housing is often perceived as more than basic shelter, as demonstrated by Chaplin’s portrayal of these views in *Modern Times* (1936). In contrast to the mocking of suburbanites, the ideal of one day owning a home remains an integral part of accomplishing the American Dream. Proclaiming, “I’ll do it! We’ll get a home, even if I have to work for it” (Chaplin, 1936) is further recognition that working towards the accumulation of housing/possessions and making gradual steps towards socioeconomic goals is no longer supportive of the fundamental ideals of Adam’s (1931) American Dream. Americans want what they want without the time and effort and this applies to homeownership. Without any money or steady jobs, the two find a run-down shed to call home. As the factories reopened, Chaplin, lacking any real sense of reluctance to rejoin the repetitiveness that started the whole premise, is now primarily focused on being able to afford a “real” home.

Modern Times (1936) manages to both promote and discourage the struggle to grasp the American Dream, at least in terms of sacrificing the American working class to support the lavish lifestyles of those at the top. The financial strife to secure and maintain adequate housing was an underlying theme of the film through comparisons among possessions and housing structure. Though the overall depiction of homeownership is rather neutral, focusing more on the effects of automation and the

rise of the machine in industry, both verbal and visual cues show positive depictions of homeownership.

Decade: 1940s

In the face of World War II, the federal government turned to homeownership as a means to curb socialist tendencies and the spread of Communism in the United States (Shlay, 2006). According to Levitt (1948 (as cited in Jurca, 1998)), “No man who owns his own house and lot can be a communist... He has too much to do” (p. 19). With soldiers returning from the war and the commencement of the baby boom, the financial and housing markets grew exponentially.

Federal Housing Policies and Programs

Continuing the campaign for homeownership in the United States, the Veterans Administration Mortgage Insurance Program (VAIMP), the G.I. Bill, the reorganization of Fannie Mae, and the Housing Act of 1949 enhanced and expanded American homeownership. Often credited as the driving force of suburban developments across the United States, particularly in the suburban form typified by the various Levittowns (Kamp, 2009), the G.I. Bill “offered returning veterans low-interest loans with no money down to purchase a house” (p. 3). As a result of the G.I. Bill, the development of the VAIMP assured soldiers returning from World War II with the option of purchasing a new home through guaranteed loans that were both long-term and low-interest (von Hoffman, 2009). The Housing Act of 1949 and the reorganization of Fannie Mae ensured the institution of homeownership to be preserved and remain highly regarded.

***It's a Wonderful Life* (1946)**



Figure 4-3. Still from *It's a Wonderful Life* (1946). George and Mary discussing the abandoned Victorian house as a place they would like to live in someday. (Source: http://farm4.static.flickr.com/3263/3129032499_2695c46c6d.jpg. Last accessed: August, 2010).

For a film produced before the culmination of the building boom of suburban developments, *It's a Wonderful Life* (1946) boosts the pride and accomplishment associated with homeownership. The monumental events in the development of George Bailey from boy to man epitomizes the American Dream of discovering one's passions and aspirations versus doing what is in the best interest of others, particularly family and society-at-large. The threat of major institutions and corporations on small businesses, mainly Potter's bank versus the Bailey Brothers, and measuring success based on one's peers, chiefly George's successful classmate, Sam, are also articulated. As a form of escapism (Muzzio & Harper, 2002), the film uses the suburban backdrop and owner-occupied housing as the greener grass on the other side. There is no reason or need to rent when the local savings and loan corporation, specifically Bailey Brothers Building and Loans, can make ownership a reality.

Unable to grasp the impact his life has had on family, friends, neighbors, and the community as a whole, George Bailey is contemplating jumping off a bridge on Christmas. In times of adversity and financial woes, a spirit is sent to show him how different life would be without him in it, George is able to come to terms with the culmination of his life up to the present. A new outlook on life, including foregoing feelings of regret for thankfulness of health and the establishment of meaningful relationships, leads George to the discovery that friends and family are more important than money. Though it is difficult to give up dreams of big plans and adventures and watch as friends and relatives leave the small town of Bedford Falls for bigger and supposedly better things, the life of George Bailey is nonetheless extraordinary and fulfilling. Perhaps his greatest gift is the ability to judge a man by his character than the depth of his pockets.

George's father, a founder of the savings and loan, never underestimates its contribution to the town. After all, the business is helping others achieve the American Dream by supplying the necessary financing to secure a roof over somebody's head. As illustrated in Figure 4-3, George and Mary, his future wife, exemplify the filtering down of housing by buying and restoring an abandoned Victorian house rather than buying a new house outside of their financial means. Renting is universally viewed as an indecent way of living in the film. The rental units owned by Potter, the biggest competition for the Bailey Brothers Savings and Loan, are seen as slums and indecent forms of housing. Over time, George is able to finance a development of his own, Bailey Park, but with more humanity and individual character than Potter could or would ever want to compete with. A major example of the heightened pride is a local

bartender, who also happens to be an immigrant, as he is able to own a single-family house in Bailey Park instead of renting from Potter. Indeed, Bailey Park and the Bailey Brothers Savings and Loans are the exceptions to the redlining practices and ethnic discrimination in housing that expanded as suburbia's popularity grew.

It's a Wonderful Life (1946) is an example of the positive depiction of homeownership and the achievement of the American Dream. The film balances the allocation of responsibility to one's self and society. The effects of homeownership on children, neighborhoods, and community are profound and explored through multiple lenses. *It's a Wonderful Life* (1946) reflects Americans' transition to the inclination to moving away from the city center to create a new sense of place and community.

***Miracle on 34th Street* (1947)**



Figure 4-4. Still from *Miracle on 34th Street* (1947). At Susan's persistence, Fred stops the car in front of what turns out to be the dream house Susan wished to receive for Christmas from Santa. (Source: <http://i269.photobucket.com/albums/jj45/mms58/Internet/Movie%20Stills/40Ford856.jpg>. Last accessed: August, 2010).

Recognized primarily as a holiday movie about the power of believing (in Santa Claus), at the center of *Miracle on 34th Street* (1947) is the growing preference towards homeownership. According to Muzzio and Halper (2002):

[...]It's real miracle is its happy ending: a city-dwelling, career-oriented single mother marries the man in the apartment next door and moves into the home of her daughter's dreams—a single-family house in a suburban Long Island subdivision—delivered as promised by Kris Kringle. (p. 560)

Addressing the commercialization of Christmas, the thought of putting imagination and idealism on trial, how society defines success, and the inability to escape suburbia before the boom ever started, *Miracle on 34th Street* (1947) is more than the feel-good family film it appears to be.

For department stores like Macy's, Christmas is all about maximizing profits and pushing certain toys. When Kris Kringle, the newly appointed Macy's Santa Claus, is told to discourage children from wanting toys Macy's does not carry or are out of, Kringle does not listen. Instead, he recommends other stores, taking away what Macy's executives believe are invaluable customers. To everyone's surprise but Kringle's, this approach is a public relations coup. Instead of a customer buying something they do not necessarily want, Macy's representatives send the customers somewhere else. In a temporary detour away from the promotion of buying unnecessary goods, focusing on a child's happiness (and the happiness of their parents) can be good for business.

Over the course of the film, everything Santa Claus represents is up for debate. The local court is plagued with putting Kris Kringle's sanity on trial, creating a catalyst of discussion amongst shoppers and constituents alike. Declaring Kringle insane would result in a loss of make-believe and idealism for children. No longer believing that Santa Claus exists, Macy's and its competitors would undoubtedly experience a significant loss in (toy) sales. The judge, while an incumbent, is advised to rule in Kringle's favor for fear of losing an upcoming election, not to mention his son's own temporary resentment during the trial. In a battle between imagination and realism, in

true Hollywood fashion, everyone, including Susan's non-dreamer mother succumbs to the power of dreaming and believing.

Befriending Kringle, Fred Gailey offers to represent him in the trial. As the trial progresses, Gailey is given an ultimatum to drop the case on behalf of the law firm he works for, claiming the case is tarnishing their image and legitimacy. Refusing to turn his back on the man claiming to be Santa Claus, Gailey is only concerned with gathering enough evidence to prove Kringle's innocence and not his career. Claiming that it just seemed like the right thing to do, Gailey is an example of an alternate understanding of what success is.

In a form comparable to the next big-ticket, must-have toy, the single-family home is shiny, new, and could be yours – only a suburb away! In spite of having a lavish apartment in downtown New York City, young Susan, who thinks of her apartment with her mother as anything but lovely, secretly dreams of living in a house. Based on the magazine advertisement, Susan wants the quintessential single-family suburban home with all of the usual features, including a backyard with a swing. This desire is her only wish – and hopes the supposed Santa Claus can deliver. Luckily for Susan, Fred Gailey, her neighbor and future stepfather, likes his apartment, but wishes to buy a house outside the city center. With some additional help from Santa Claus, Doris, Fred, and Susan drive right past a house for sale similar to that in the advertisement Susan keeps tucked away in her bedside table (see Figure 4-4). Not wanting to let Susan down, Doris and Fred decide to purchase the house and make it their home.

Illustrating the growing need Americans felt to call single-family, owner-occupied dwellings home, *Miracle on 34th Street* (1947) tackles the implications of housing on

children, community, and neighbors. Even with mixed emotions towards the American Dream, the film generally perceives homeownership in a positive light. Marketed as a Christmas film for children, a comparison among possessions and housing structure were foreseeable. In the course of showing all of the benefits to living in the city, *Miracle on 34th Street* (1947) reflects Americans' desire for new housing away from the hustle and bustle, along with the relationship between homeownership and the growing recognition of the nuclear family.

Decade: 1950s

The 1950s is the quintessential decade for the entangling of homeownership with the American Dream. When “keeping up with the Joneses” was more than a saying, but rather a lifestyle, and the suburban single-family house, equipped with a garage for the family automobile, white-picket fence, and nuclear family make-up, was the status quo, society felt a sense of fulfillment. However, as the decade progressed, the conservative nature of American culture was about to revolutionize itself with the integration of rock music, the Civil Rights Movement, and other changes in social ideologies.

Federal Housing Policies and Programs

The 1950s is notoriously known for its promotion of suburban single-family development and homeownership. The Housing Act of 1954 was the most predominant force of federal housing legislation during this time. According to Landis and McClure (2010), the Housing Act of 1954 “authorized urban renewal and imposed planning and participation requirements for public housing” (p. 321). Although urban renewal is typically associated with the revitalization of commercial districts, the concept was influential in its contributions to homeownership.

Pleasantville (1998)



Figure 4-5. Still from *Pleasantville* (1998). Scene where Bud and Margaret are outside in the neighborhood of Pleasantville. (Source: <http://www.imdb.com/media/rm4065499136/tt0120789>. Last accessed: August, 2010).

Modern-day society's longing for the "simpler" and wholesome times of the 1950s is epitomized in *Pleasantville* (1998). According to Muzzio and Halper (2002), "The film is not so much a satire of the 1950s as a critique of Americans' hunger for nostalgia (that is, those who now call for a return to family values) and bloodless, soulless, lifeless puritanism generally" (p. 549). As a reflection of the 1990s and 1950s, the film is most helpful in deconstructing the perceptions of what the 1950s were really like. The film is a demonstration of demystifying the happy nuclear family and its gender roles, the validity of half-truths, and the idea that everything is peachy keen and picket fences keep the evils of rock music and anything unpleasant out.

From the outside looking in, the fictional setting of Pleasantville is anything anyone could ever dream of in a place to live and work. Complete with white-picket fences, milkmen, firefighters who only know how to rescue cats, an All-American high school where the basketball team never misses a basket, and where married couples sleep in separate twin beds, *Pleasantville* (1998) is the calm before the cultural storm. The

nuclear family is always happy because no one ever changes or questions their gender roles and social norms. The demographic with the hardest time of realizing the changes in social order are the middle-aged white men, so accustomed to coming home to a home-cooked meal by their stay-at-home wife, never a worry associated with the children or house. As long as they go off to their job and bring home the proverbial bacon, everything else should magically take care of itself. Should the stay-at-home wives acknowledge the rise of feminism and the discovery of their own potential besides that of a homemaker, they can experience the greatest fluctuation in social change. Otherwise, the greatest promise of discovering what lies beyond Pleasantville belongs to the children. More specifically, the teenagers act as fountains of untapped potential to form the future. More willing to embrace change, the teenage population rushes to the local library to read and learn and in time, transforming from black and white to the Technicolor American Dream. Through mayhem and anarchy, the townspeople all realize happiness is the most important thing, even if that comes with an evolving outlook on life.

The biggest remark the film makes on homeownership is the opinions of our neighbors. The 1950s introduced the concept of “keeping up with the Joneses” and the importance of how others think of us. When George’s wife Betty decides to temporarily leave him, he is more worried about what the guys will think than how his wife must be feeling. The pleasant nature of Pleasantville is apparent in every part of the city, but especially along any of the neighborhood streets. White-picket fences, neatly cut grass, and space for the ever-important automobile symbolizes the attempt to keep everything

orderly and pleasant. In relation to social order, there is never any mentioning of homeless people or anyone not living in a single-family, owner-occupied house.

Pleasantville (1998) brings out the positives and negatives of the American Dream and homeownership, suggesting the interpretation of what is best up to the individual viewer. Giving emphasis to the social constructs of the decade, the film offers visual cues of homeownership on children/teenagers, community, and neighbors. Positive interactions and depictions of the neighborhood with its clean and calm streets on both physical and social levels is a reflection of the social controls at work.

***Revolutionary Road* (2008)**



Figure 4-6. Still from *Revolutionary Road* (2008). The future home of the Wheelers, located on Revolutionary Road. (Source: <http://blog.designpublic.com/wp-content/uploads/2009/01/rev-road-house.jpg>. Last accessed: August, 2010).

Revolutionary Road (2008) follows Frank and April Wheeler in their journey of self-discovery and realization of the expectations set before them in 1950s New England. Their whirlwind romance takes a series of unexpected turns as they follow the social protocols of starting a family by moving to the picturesque single-family suburban development along Revolutionary Road. Based on the novel by Richard Yates, the film epitomizes the social norms and not only how far people were willing to deconstruct their own dreams to fit in, but how easy it is to become entangled in them whether trying

to fulfill or avoid the dream (James, 2009). Facing hopelessness, emptiness, and the idleness of suburban life, the Wheelers symbolize the damaging effects of trying to achieve the American Dream the way the status quo envisions it.

Closely related to the decade's compulsions to fulfill the expectations of the American Dream is focusing on money and the need to provide and self-discovery, finding passion and enjoyment in occupations. Instead of cashing in on their savings and moving to Europe, where Paris equals a sense of freedom that could not be achieved in the United States to April, Frank succumbs to the pressures of making more money, muddling down the idealism that once filled him with passion and an appetite for life for practicality. Supporting the gender roles of the time, the husbands of suburbia ride the train into the city for work, while the wives tend to the home. While Frank is won over by the pursuit of the American Dream and doing what others expect and would be proud of, April and John Givings, the son of the real estate agent responsible for selling the dream house on Revolutionary Road to the Wheelers, seem to be the only ones who can truly see past the picturesque appearances of the times for the emptiness and hopelessness of following in everyone else's footsteps. Labeled a lunatic, John is criticized for seeing the bigger picture and later those same critics turn on April, declaring her crazy for not wanting/buying into the dream/lifestyle.

Debunking the supposed benefits of single-family homeownership in suburban developments, *Revolutionary Road* (2008) allows the audience to watch as Frank and April buy into the idea of the American Dream and homeownership only to understand why they moved to Revolutionary Road in the first place. As it turns out, Frank and April moved into the development once April discovered she was pregnant, eventually having

another baby to prove the first child was not a mistake. Through the representation of the Wheelers' neighbors, the idea that homeownership helped enable the sense of family is also exposed. The father is disconnected from his children where they would rather spend more time in front of the family television than have a conversation with their parents. While Frank and April realize they hate suburban life, they are ultimately stuck playing house.

An overwhelming negative depiction of homeownership, the American Dream is also perceived in a negative fashion in an attempt for the audience to seek their own dreams, regardless of societal standards. The visual and verbal cues reflect positive and negative attributes of homeownership, emphasizing the single-family house, its influences on children and neighbors, and the financial and psychological costs of homeownership. The physical neighborhood is perceived in a positive way, though social interaction at the street level is never actualized.

Decade: 1960s

Expressing social upheaval, the 1960s signified the desire and need to change to the status quo in the United States. According to von Hoffman (2009):

[...]The civil rights movement and the riots of the 1960s transformed Americans' perspective on urban affairs. After the violent reactions of southern police to protestors provoked the Congress into passing national civil rights and voting rights bills in the mid-1960s, the movement entered its northern phase with tense struggles over racial integration of schools and housing. (p. 239)

Minorities and young people, particularly those drafted to serve in the Vietnam War, took extreme measures to be heard.

Federal Housing Policies and Programs

The housing policies of the 1960s focused on strengthening the provision of affordable housing, largely owner-occupied housing. The Housing Acts of 1961 and

1968, the formation of the Housing and Urban Development Act of 1965, the Government National Mortgage Association (Ginnie Mae), and Section 235, the Kaiser Committee Report, Fannie Mae converting to government-sponsored enterprises (GSEs), and outlawing redlining were just a few of the ways the federal government set out to achieve this goal. Under the Housing Act of 1965, HUD was created (Landis & McClure, 2010). Having profound effects on the affordability of housing in the United States, the Housing Act of 1965 was directed towards increasing the supply of affordable housing for both renters and potential homeowners. According to Glaster (2008), the Housing Act of 1965 “triggered a spate of new production subsidy programs for rental and owner-occupied housing” (p. 6). The allocation of housing subsidies was the recurrent theme for the other major housing policies and programs of the decade.

Mr. Holland’s Opus (1995)



Figure 4-7. Still from *Mr. Holland’s Opus* (1995). Glen, Iris, and Baby Cole in the Hollands’ suburban home, a home the couple moved to after learning of Iris’ pregnancy. (Source: <http://www.imdb.com/media/rm1094684160/tt0113862>. Last accessed: August, 2010).

Mr. Holland’s Opus (1995) is a film about a composer turned music teacher who spends his life always feeling personal resentment for putting his music aside to support his family and his students. In the words of Chumo II (1996), “We get the sense that Mr. Holland transformed lives one-by-one throughout the years, often, in the smallest of ways” (p. 63). The film, expressing how the little things and moments in life are what

define us, not money or fame, embodies the reality of what it truly means to live the American Dream.

Glen Holland's self-sacrifice of personal goals and dreams for an assumed better quality of life for his wife, Iris, and deaf son, Cole, is a reminder of society's desire to do whatever we can for the betterment of those closest to us, most times our immediate family. The very reason Glen landed his teaching position was due to a teaching certificate earned as a fallback plan for his budding music career. Symbolizing a growing attitude towards dreams unfulfilled, the audience is reminded that life has an interesting way of working out where even though what happens is not planned, it is nonetheless fulfilling. The tagline of the film perfectly encapsulates the idealism of the American Dream for Mr. Holland – "We are your symphony, Mr. Holland. We are the melodies and the notes of your opus. We are the music of your life" (Herek, 1995).

Upon discovering Iris is pregnant, the issue of space comes into play in a discussion in their apartment while struggling to assemble a crib that takes up half of the living room. Similar to the Wheelers in *Revolutionary Road* (2006), making room for the baby means doing the sensible thing and transition to the suburbs and a single-family house. Throughout the film is a sense of settling, particularly in suburbia. Reminiscing to carefree times in the city, the sterile environment of single-family suburban developments never quite add up. Another unsuspecting nod to the suburban development is in the form of driver's education training. Teaching teenagers to drive along the suburban streets is witnessed as safer with less traffic and congestion. However, life in suburbia is not without its trials and tribulations. Glen is found at the local coffee shop as an escape from home, a place to think and get away. Even though

it is not an everyday occurrence, the act and its implications question the legitimacy of the significance of homeownership in suburbia.

As with any feel good movie, *Mr. Holland's Opus* (1995) chooses the positive perceptions of the American Dream and homeownership to outweigh any negative attributes. To parallel Glen's moments of doubt in the decisions he has made, the verbal cues are both positive and negative towards homeownership. When all is said and done, the modesty of Glen's awareness of his impact on the students of John F. Kennedy High School is equivalent to his standard of living and housing situation.

***Across the Universe* (2007)**



Figure 4-8. Screen Capture from *Across the Universe* (2007). The single-family suburban house Lucy and Max grew up in. (Source: <http://www.youtube.com/watch?v=mpkL5oLqEz8>. Last accessed: August, 2010).

Playing to the more notable pop culture references and sentiments of the 1960s through the music and lyrics of classic Beatles songs, *Across the Universe* (2007) is an creative take on social activism and the United State's involvement in the Vietnam War. Resonating with anti-war sentiments, the film often takes a somber approach, allowing the power of the music carry the story's messages. As stated by Wigley (2007):

There is ingenuity in setting the Vietnam sequence to “I Want You (She’s So Heavy)” – “I Want You” becomes the terrifying refrain of an animated Uncle Sam draft poster, while the heavy ‘she’ is the cumbersome Statue of Liberty which soldiers haul symbolically through the jungle. (p. 48)

Addressing the costs of the American Dream, the growing divide between lower- and upper-classes, and the contrasts between the city and suburban developments, as well as generational rifts, *Across the Universe* (2007) packs a powerful message through a commonality that spans multiple age groups. The message is simple – all you need is love.

Thought of as natural American intuition, *Across the Universe* (2007) artistically exposes the implications of fighting for your country, specifically the systematic and inhumane aspects of the Vietnam War draft. Equally important to fighting a global war is the war at home. At the Thanksgiving dinner, the family argues over planning for one’s future and the differentiation between a job and a career. Max, the future dropout of Princeton University and civilian drafted for the war, wishes people would focus on who he is as a person instead of what he will do. Max’s father and uncle insist what someone does define them. Looking for another opinion, Jude, the struggling British artist, suggests it is not what a person does, but rather the way in which he or she does it, whatever “it” may be. Max, Jude, and Lucy, Max’s younger sister who later forms a romantic relationship with Jude, learn the hard way that standing up for what they believe in can morph into regret and resentment that is taken out on those closest to them. A major component of the American Dream is to have a dream in and of itself – something worth fighting for. Jude, uninterested in the appeal of making excessive amounts of money or the passion of politics, he spends the better part of the film unable to find a cause, which only further enables the dividing line between Lucy and himself.

Incapable of finding the necessary peace, tolerance, and acceptance at home, Max, Jude, and Lucy, leave the sterile, quaint suburbs for the bohemian lifestyle of the city. The fact that the suburbanites go bowling as a social activity when the city-dwellers attend rock concerts surrounded by drugs and chaotic behavior alludes to the juxtaposition of single-family suburban developments and the multi-story apartments of Greenwich Village in New York City. The suburbs represent an attempt by many to deny what is happening in the world, such as the Detroit Riots and the cries for peace by civic activists amidst a war that no one seemed to be winning. The communal style of apartment living reflects cyclical ebb and flow of political and social thought. Jaded by growing up in the structured environment of the suburbs, the youth of the 1960s expand their minds to experiment with alternative ways of living.

Across the Universe (2007) exhibits the negative perceptions of the American Dream and homeownership, both visually and lyrically. The film reflects the restlessness of youth. Not fully suited for suburbia or the discordant city, depictions of the suburban and city neighborhoods are positive and negative.

Decade: 1970s

The 1970s embodied a time of tentativeness concerning governmental policies and actions. As specified by Galster (2008), “During the 1970s, the supply-side versus demand-side debate continued without political resolution, as old programs were resurrected and new programs embodying both strategies were enacted” (p. 8). The 1970s also experienced major shifts in the job and housing markets as the baby boomers came of age, entering the job market and establishing homeownership (Myers & Ryu, 2008).

Federal Housing Policies and Programs

The 1970s was chiefly about housing advocacy and continuing to find more ways for housing and homeownership to be more affordable for the masses. The Home Mortgage Disclosure Act of 1975 (HMDA) and the Community Reinvestment Act of 1977 (CRA) challenged mortgage lenders through federal government oversight (Squires, 1992 (as cited in Shlay, 2006)) and necessary documentation of the locations for lending as it related to residential loans (Shlay, 2006). Under the premise that there is no such thing as a free lunch, the Housing and Community Development Act of 1974 (HCDA) and the Community Development Act of 1974 (Section 8) assisted in rental units, but only to the extent that the government assisted the private market through rental certificates (von Hoffman, 2009) or through landlord-direct payments by local housing authorities (Galster, 2008). The Federal National Mortgage Association (Freddie Mac), the Equal Credit Opportunity Act of 1975, the HCDA, Section 8, the HMDA, and the CRA are prime examples of the federal government's favorable disposition towards homeownership and supply-side housing policies.

Now and Then (1995)



Figure 4-9. Screen Capture from *Now and Then* (1995). The Gaslight Addition, the neighborhood setting of the film. (Source: <http://www.youtube.com/watch?v=OxhiuNQPuj0>. Last accessed: August, 2010).

In a time when old was out and new was in, *Now and Then* (1995) displays a typical pre-planned suburban single-family development and the lives of four young girls. Undertaking the imperfections each girl and her family represent, such as Sam feeling like an outsider for being the first family with divorced parents (James, 1995), the sense of abandonment Teeny experiences as her parents spend more time throwing parties than spending quality time with her, the anguish Roberta faces upon rediscovering the truth behind her mother's death, and the sheltered upbringing and naïve outlook passed down to Chrissy from her slightly overbearing mother, *Now and Then* (1995) is an engaging coming-of-age film. And at the core of the girls' experiences is the Gaslight Addition (see Figure 4-9). Their neighborhood may have brought them together, but it is the events of the summer of 1970 that will distinguish their individuality.

Now and Then (1995) exhibits the role of the nuclear family in single-family suburban developments like the Gaslight Addition. What is interesting about this is that none of the girls reflect the same familial structure despite the film's representation of nuclear families in establishing the character of the neighborhood. People are not only defined by where they live, but also by their relationships. Instead of emulating the husband, wife, and two kids, particularly one boy and one girl, the film reveals their attempts to blend in, not wanting to appear any different than the status quo.

Modeled as a "dream neighborhood," the Gaslight Addition is a brand new, pre-planned community expressing many of the sentiments of 1950s suburbs. Similarities in outside aesthetics, from color to the size of the yards with freshly cut grass to the detached garages, act as a façade for the imperfections everyone tries to hide.

Through the premise that nothing ever happens in the sleepy town of Shelby, Indiana, the girls must find new ways to entertain themselves and thus, their summer goal of saving up to purchase a tree house surfaces. In an effort to gain independence from the confines of their houses and neighborhood, when freedom is not enough in the girls' eyes, the idea of the tree house is still a stationary house. Even the advertisement for the tree house is very similar to the single-family house advertisements of the 1950s. An advantage to the close-knit community is the communication system the girls have created through a system of bells on strings, flashlights, and walkie-talkies. That being said, the film exemplifies the miscommunication between kids and their parents, noting how more space can lead to more room to grow apart.

For a simple coming-of-age film, *Now and Then* (1995) manages to show positive and negative perceptions of the American Dream and homeownership with a neutral overall depiction. Although the implications of living in the picture perfect suburban neighborhood has its downfalls, the ability the girls possess to see beyond their surroundings to question the hypocrisy while also understanding the intentions of their parents and the structure of the Gaslight Addition leads one to believe that yes, the kids are all right.

***The Virgin Suicides* (1999)**



Figure 4-10. Still from *The Virgin Suicides* (1999). The Lisbons' Neighborhood. (Source: <http://images2.fanpop.com/images/photos/5300000/The-Virgin-Suicides-the-virgin-suicides-5303489-544-304.jpg>. Last accessed: August, 2010).

The Virgin Suicides (1999) is a film following the lives of the Lisbon sisters and their disparaging demises in a 1970s upper middle-class Detroit suburb. Dark tones and an overall hazed approach to the visual quality of the film reflect the change in perceptions towards the romanticism of suburban living where suburbia is more oppressive and stifling than comforting or protective of society's youth. The theme of nostalgia and the role of place in our notions of life lie at the core of the film and the novel for which the film is based. According to Hoskin (2007), in terms of the suburban landscape of *The Virgin Suicides* (1999):

Its mundane familiarity and uniformity act as a universal space of nostalgia for the experience of childhood at the same time as it provides an innocuous veneer for the horror and mystery that reside behind the leafy foliage and the walls of the pleasant houses. (p. 214)

The film speaks not only of the cries of misspent youth, but of the ways in which suburbia can stifle a child's growth and development.

The film starts off with an overview of the neighborhood at street-level. There are people outside and the atmosphere is very calming. Even after the alerting sounds of a siren, neighbors show signs of worry, concern, and general interest, no one is panicked or making any sudden changes in behavior. It is hard to ignore the similarity between the economic activity of the 1970s and modern-day Detroit suburbs as a soothing voiceover discussing the decline of the automobile industry in the State of Michigan. The Lisbon family, appearing to be unaffected by the downturn in the economy, show no signs of financial stress to maintain their suburban lifestyle. Through the blinders plastered over the eyes of the parents, the family's attainment of the American Dream is well underway – everyone appears to be well disciplined and by and large developmentally fine.

As the toxicity of decline and the impacts of pessimistic morale spreads through the State, those in suburbia do their best to keep life as it always has been with debutant parties and establishing control in a changing world through the confines of the single-family house. Nostalgia, playing an important role in the perception of homeownership in suburban developments, often recalls the less complicated times of one's youth and the notion that reclaiming these houses will ease the troubles and tribulations of the present. Although the probability that a schoolteacher and stay-at-home wife with five teenagers could afford a house of its size in a neighborhood of big houses with equally large yards is not overly realistic, it may have been intentional as a means of pointing out the idealistic relationship between housing type and quality of life. Continuing with the idea of situational happiness, *The Virgin Suicides* (1999) reflects a common theme of nature as the ultimate escape from constricting suburbia. By reflecting moments of peace and happiness in open fields, the Lisbon sisters are free from the limitations associated with the isolation they face upon the maximum-security isolation within the house at the persistence of the parents. The irony of the universal elements of a suburban household is their primary role in the suicides of the sisters – the iron-rod fence encasing the front lawn and the attached garage, along with sleeping pills, hanging from a light fixture, and sleeping pills.

Living up to the expectations associated with the American Dream is interpreted as a negative, as well as the overall depiction of homeownership. This conclusion is unique due to the subtle, relatively positive depictions of homeownership intertwined with the despair found in suburbia. Through neighborhood gossip, comparison of family, possessions, and housing structure in *The Virgin Suicides* (1999) was inevitable.

Even though the socialization among neighbors was to talk of other neighbors, there is something to be said for the depiction of the neighborhood as a whole. On some level, neighbors know one another – to what degree is another matter all together.

Decade: 1980s

The 1980s symbolized the unintended consequences of striving towards the American Dream. According to Kamp (2009), "...It was in the 80s that the American Dream began to take on hyperbolic connotations, to be conflated with extreme success: wealth, basically" (p. 4). When wealth and the accumulation of money, often in the form of possessions and excessive housing, there was a growing state of discontent from those unable to keep up with the Joneses. In an effort to achieve the American Dream, homelessness became a significant issue amongst Americans (Galster, 2008) during this decade.

Federal Housing Policies and Programs

Through such acts as the Depository Institutions Deregulation and Monetary Control Act of 1980 (DIDMCA), the Alternative Mortgage Transaction Parity Act of 1982 (AMTPA), the Tax Reform Act of 1986, the McKinney Act, the Fair Housing Amendment Act of 1988 (FHAA), and Financial Institutions Reform, Recover & Reinforcement Act of 1989 (FIRREA), the 1980s was a decade devoted to aiding the lending industry. The DIDMCA, AMTPA, the Tax Reform Act of 1986, and FIRREA all worked together to support the savings and loan industry and the lending industry in general. As stated by Howell (2006 (as cited in Tashman, 2007)), the DIDMCA "helped the Savings and Loan ('S&L') industry stay competitive with non-federally chartered banks where consumers received higher rates of return" (p. 410-411). The Tax Reform Act of 1986 was instrumental for many things besides assisting the lending industry. Under the Tax

Reform Act of 1986 was the Low Income Housing Tax Credit (Galster, 2008) that “allowed states to award credits against federal taxes to the for-profit and nonprofit developers who best met criteria established by the state [subsidized housing programs]” (p. 9). Homelessness was also a critical issue the federal government took on. The McKinney Act and the FHAA were the driving forces to combat the matter. The McKinney Act provided funding and assistance for homeless housing, often in the form of shelters (Galster, 2008; Landis & McClure, 2010). In the opinion of Alexander (2005), “The Interpretation and application of the FHAA present precisely the context for revealing these hidden social biases in our housing laws” (p. 1265). As such, the Fair Housing Act Amendments set out to strengthen fair housing (Landis & McClure, 2010) in the form of the enforcement powers of the federal government (Galster, 2008) and its agencies, such as HUD.

The Goonies (1985)



Figure 4-11. Still from *The Goonies* (1985). Chunk performing the “truffle shuffle” outside of the Walsh home. (Source: <http://www.filminamerica.com/Movies/TheGoonies/goonies18.jpg>. Last accessed: August, 2010).

As one of the cult classics of the 1980s, *The Goonies* (1985) takes the audience on an amazing endeavor led by a group of misfit teens in search of a mythic treasure that could save their family homes from being taken over by a private country club golf course. According to Maslin (1985):

The film's itinerary takes the Goonies from their comfortably cluttered homes (equipped with some amazing Rube Goldberg-style contraptions [see Figure 4-11]) to an abandoned building, through the basement of which they enter an underground world..." (para. 5)

Overcoming privilege, a child's idealism versus a parent's realism, the affects of housing foreclosures on children, and the meaning of home, the Goonies never say die (Donner, 1985)!

At the start of the film, viewers interrupt Walshes and the rather daunting task of preparing to move on the eve of their house being foreclosed. Instead of selling what they can to offset costs, Mrs. Walsh and Rosalita, the hired help, frantically try to box everything up. As time progresses, so has the American Dream and society's fixation on possessions, particularly "Mother's things." Mikey is constantly warning fellow Goonies Chunk, Mouth, and Data to watch themselves, which eventually does little good as Chunk dismembers one of Mrs. Walsh's favorite figurines. Another theme of the evolving American Dream is wealth. The Goonies are in direct competition with the rich members of the private country club battling for money, property, and happiness. In direct defiance to everything the non-Goonies stand for, the Goonies, along with two honorary Goonies, Andy and Stef, set out to control their own destinies. Upon discovering a wishing well, the Goonies resist the initial urge to take the money on the premise that those are someone else's wishes. The optimism of the Goonies is equivalent to the idealism of the American Dream, but it may be too quixotic. *The*

Goonies (1985) provides a rich commentary on how society loses its sense of optimism with age. Also, the richest people are not those with a great accumulation of monetary wealth, but rather, the ones with strong personal relationships, especially with family.

If the pending foreclosures of their single-family houses never happened, neither would the adventure to search for One-Eyed Willy's treasure, with the help of a trip to the attic filled with piles of local artifacts. The question of housing as a right or a privilege is examined. It appears that all of the parents of the *Goonies* are hard-working individuals doing what they can to support their families. The fact that it is not enough to keep their homes from being foreclosed to make room for a golf course for a limited portion of the community is disheartening. Though the houses look to be quite large given the small family sizes, before the threat of development there is no indication of a struggle to maintain the property or the mortgage. Seemingly happy and well adjusted, the *Goonies* are distraught over the idea of losing their homes. The home represents not only structure, but also security for the *Goonies*. Halfway into the search for One-Eyed Willy's treasure, some of the *Goonies* discuss wanting to back out and go home. It is up to Mikey to remind them that unless they keep going, there will not be a house to go home to.

All around *The Goonies* (1985) denotes a positive depiction of the American Dream and homeownership. Commenting on the effect homeownership and foreclosures have on children, the community, and the neighborhood, the film has a positive depiction of the neighborhood. The *Goonies* are tight-knit group of kids who do whatever they have to in order to keep their friendships and closeness, both psychologically and physically, in tact. With comparisons among possessions, family,

and housing, the film makes known subtle opinions of private developers and the actions some are willing to take for the right to private property.

***The Pursuit of Happyness* (2006)**



Figure 4-12. Composite of Stills from *The Pursuit of Happyness* (2006). Chris and son, Christopher, running to stand in line at the local shelter, spending time on the subway as a means to pass time, and setting up sleeping quarters in the men's bathroom. (Source: http://goldderby.latimes.com/awards_goldderby/images/pursuitofhappynesscomposite.jpg. Last accessed: August, 2010).

In a race against time (and tax collectors), *The Pursuit of Happyness* (2006) is a film about pursuing the fundamentals of the American Dream, albeit with occasionally misdirected intentions. The realization of the American Dream is, in part, the pursuit of happiness. The film takes the time to prompt viewers on the idea of happiness and if we can ever really have it or if the important goal is to be able to actively pursue it. Whether happiness is a fundamental right or a privilege worth pursuing in order to better one's quality of life, there is an underlying belief that money can buy anything – including a better outlook on life.

Based on the true-life story of Chris Gardner, the film embarks on one man's journey through the ups and downs of realizing his American Dream – a comfortable lifestyle for himself and especially for his young son. According to Dargis (2006),

“Chris’s pursuit of happiness eventually becomes interchangeable with his pursuit of money” (para. 5). *The Pursuit of Happiness* (2006) epitomizes the shift in the American Dream towards consumerism and boosting one’s socioeconomic status. While the attainment of money allows individuals to purchase more goods and services (and often higher qualities of both), the lack of emotional connection and interaction is not a quality of life. Often struggling with this balance, Chris cannot rid himself of the motivation for bigger and better things. Societal norms frequently stress that basic necessities are not enough to be considered complete – or the attainment of happiness. Comparisons to those who are more advanced in their careers are inevitable, but many rarely take the time, effort, and necessary sacrifices into consideration before wanting what someone else has – now.

Equally important to the pursuit of financial security is establishing a place to call home. Before Chris’ wife, Linda, decided to leave for New York, the family lived in a modest walk-up apartment in San Francisco. Times were never easy, but they were manageable nonetheless. That is, until Chris signed away their life savings to become self-employed selling bone-density scanners, a device claiming to be the next revolutionary machine for doctors and hospitals everywhere. Caught up in the “get rich quick” scheme, Linda worked two jobs in order to keep them afloat as selling the scanners proved more difficult than advertised. Growing tired and weary, Linda’s exit in culmination of falling behind on filing an extension for their taxes, Chris and Christopher must move from place to place on a nightly basis. The options included homeless shelters, cheap motels, and often the unconventional spaces, such as a subway restroom. Though never satisfied with anywhere but “home,” one of the homeless

shelters at least offers private rooms appealing to the perks of private/personal dwellings. The beach and nature in general are expressed as a form of escape from the feelings of disappointment in securing a stable place to call their own.

Connecting the need for housing to the pursuit of the American Dream is the supply and demand of job opportunities. In order to establish a place of residence, whether that includes renting or purchase, a steady stream of income from a job or series of jobs is needed. Particularly with homeownership, flexible income is crucial for routine maintenance and unanticipated repairs. The loss of a job, in combination with an area's high unemployment rates and layoffs, can have devastating consequences for both the housing market and the resources of nonprofit organizations offering shelter to those in need.

The Pursuit of Happyness (2006), while only showing a glimpse into official homeownership through an internship assignment leading Chris to an upscale suburban neighborhood, managed to show positive depictions of homeownership across the board. The benefit of the film's San Francisco setting is that the film also explores the sense of place and attachment to community and one's neighbors by locating in a city center. Through issues of competitiveness, family, possessions, and housing structure are all up for comparison in the film.

Decade: 1990s

The 1990s was a decade full of promise and apathy for the possibilities of any kind of market bursts, whether financial- or housing-related. Alongside steady homeownership rates amongst citizens of the United States, particularly for married-couple families or citizens who had grown accustomed to American traditions and culture (Callis, 2003), this timeframe was a time for the American Dream to flourish. Not only

was homeownership receiving increased positive encouragement from the federal government, but also financial and housing markets were heavily invested in optimism and speculation towards higher returns. According to Case (2008), “The data also show that although homebuilding paused in 1999-2000, the housing market ‘skipped’ a cycle” (p. 179). This missed cycle was due in large part to the simultaneous bursting of the Internet bubble. As stated by Rötheli (2010), “The trend of rising [housing] prices had started in the 1990s and was not affected by the bursting of the Internet bubble” (p. 119). As housing prices continued to rise, so did Americans and their pursuit of the American Dream through homeownership and the trend of housing as a pure financial investment was highlighted.

Federal Housing Policies and Programs

The National Affordable Housing Act of 1990 (NAHA), the Federal Housing Enterprises Financial Safety and Soundness Act of 1992 (FHEFSSA), the Homeownership and Equity Protection Act of 1995 (HOEPA), and the Taxpayer Relief Act of 1997 (TRA) each played a role in extending the affordability of homeownership. Facing concerns from the media (Gyourko & Linneman, 1993), the NAHA was enacted. According to HUD (2006 (as cited in Mueller and Schwartz, 2008)), the NAHA “helped subsidize nearly 860,000 renters and homeowners since 1992” (p. 124). The FHEFSSA was also crucial towards the ongoing preferences of homeownership. According to Case et al. (2002) and Fishbein (2003) (as cited in Shlay, 2006), the FHEFSSA “established performance standards for Government Sponsored Enterprises (GSEs Fannie Mae and Freddie Mac) to make homeownership available to a wider variety of households” (p. 515). Mirroring the sentiments of the 1940s-1950s, the

NAHA, the Americans with Disabilities Act of 1990, FHEFSSA, Hope IV, HOEPA, and TRA reemphasize the importance of housing Americans in houses.

The Truman Show (1998)



Figure 4-13. Still from *The Truman Show* (1998). The residential neighborhood of Seahaven Island. (Source: http://www.wareaglewebsites.com/MDS_Resume_Papers/trumanseaside1.jpg. Last accessed: August, 2010).

When it is hard to distinguish between what is genuine and what is for the entertainment of others, *The Truman Show* (1998) questions the ideals of cookie-cutter suburbia. In the words of Muzzio and Halper (2002):

An audacious film with multiple targets—television, voyeurism, commercial America—*The Truman Show* seems mainly about suburbia. If our ideal living place can be purposely built for television, how shallow must it be—and if we love it and consider it home, how shallow must we be! (p. 550)

Feeling the fundamentals of the American Dream as envisioned by Adams (1931), *The Truman Show* (1995) points out what can hold an individual back from following his or her dreams and curiosity, the unsettling notion of monotony, consumerism through comparison, the consequences of settling, and the hold homeownership can have on an individual.

Because the world Truman Burbank lives in is not real in the traditional sense, the actors must exploit his fears to keep him inside the confines of Seahaven Island. The foundation of the American Dream is the idea of adventure and exploring the great

frontier. As it would be, Truman grows up curious, wishing to become an explorer of some sort. In addition to his fear of the water due to his father's death at sea, fear of disappointment is used through car and mortgage payments. As Truman begins to uncover the truth behind his existence he sees the monotony of his daily routine where the actors are on a loop. Product placement is a staple in Truman's life and through comparisons where viewers are able to make an effort towards having all that Truman has albeit a distorted version of the real world, for better or worse. The repercussions of settling, particularly when it comes to matters of the heart often lead to discontent as in the case of Truman marrying the compliant actress, Meryl over Lauren, the unanticipated extra who captures Truman's heart. The television show setting brings up issues of authenticity of experiences and life, asking the audience to define normal. Truman has missed out on the understanding that people make mistakes and life is not perfect, but that does not devalue the journey.

Close rows of single-family detached houses, all strikingly similar with white-picket fences with red brick streets, the houses and the neighbors who reside inside then are always sunny and cheerful. As seen in other films, it is the extra spaces of houses where the secrets and hidden things lie. In *The Truman Show* (1998), Truman retreats to the basement, where in his own untouched space, he is able to stump the hundreds of hidden cameras scattered throughout the house and escapes through a broom closet. Never burdensome in a financial way, homeownership and mortgage payments are still indicative of a cage, holding Truman back from his environment.

Even though *The Truman Show* (1995) lacks authenticity, the film relied on the real community of Seaside, Florida and reflects positive depictions of the American

Dream and homeownership. Comparisons of family, possessions, and housing are due in large part to the product placement and implementation of the Truman catalog of products and clothing. The neighborhood is viewed in a positive way, but conjures up uncertainty towards its target audience.

House of Sand and Fog (2003)



Figure 4-14. Still from *House of Sand and Fog* (2003). The house Kathy and the Behranis fight over. (Source: <http://www.filminamerica.com/Movies/HouseOfSandAndFog/house39.jpg>. Last accessed: August, 2010).

A somber film exposing the ultimate price of losing one's home and the havoc it can wreck, *House of Sand and Fog* (2003) depicts the struggle of feeling at home. In the words of Lewis and Cho (2006):

The passionate attachment to property is loosened only after the senseless destruction of human life. *The House of Sand and Fog* illustrates the impossibility of maintaining the needle-point balance of being homeless in one's home. It is, for the bourgeois subject, quite simply, an impossibility. (p. 82)

By way of comparison, growing resentment through misinterpretation and the yearning (and eventual obsession) to establish a sense of place, the film weaves the lives of an ensemble of Americans who will do whatever it takes to reclaim the Dream.

Between working multiple jobs involving grueling manual labor to the inability to take the necessary steps to transition out of depression, Behrani, the Iranian-American retired Colonel and Kathy, the addiction-riddled homeowner who fails to properly handle a simple misunderstanding leading to her foreclosure, nature and the views of the

beach offer a much-needed release and escape for all parties involved. Both Behrani and Kathy are searching for the actualization of a dream. For Behrani, who carefully watches over the family's finances, wants to give his wife and teenage son the same quality of life they once had in Iran. Kathy, who is newly separated from her husband and struggling with multiple addictions, is overwhelmed with guilt and becomes obsessed with getting her house back, even though it is no longer legally hers. Facing eviction, Kathy packs away her possessions, putting them in storage instead of selling them to allow her to stay in a higher quality motel. Her attachment to keeping everything as it always has been clouds her judgment. In struggling to keep up with the American Dream of homeownership, Kathy also faces a familial comparison with her brother, who is arguably more successful with a steady job, wife, and baby on the way whereas Kathy can barely find the strength to get out of bed. Behrani and his family also face social comparisons – Behrani is compared to working like an Arab and his wife despises being referred to as a gypsy due to their apartment-style living situation.

In *House of Sand and Fog* (2003), homeownership and housing are used as a means to keep up social appearances. Behrani and his family have been living outside of their financial means in order to maintain the lifestyle they were accustomed to overseas, staying in a luxury apartment complex. Kathy needs to keep the house that her father spent 30 years working to pay off because her mother is coming to visit and she refuses to ask anyone for help. For Behrani, the bungalow is a prime example of house flipping where they will temporarily live in and when they find something a little bit bigger, will sell the current house and slowly increase their housing quality. The film

also tackles what makes a house a home. Kathy, never feeling at peace with the house, resents Behrani and his family for feeling more at home than she ever did.

Through a complicated and tangled web of misunderstandings, *House of Sand and Fog* (2003) instills negative perceptions to the stresses of the American Dream, but still holds positive depictions of housing. Overall, the film is negative with respects to homeownership. Comparisons of family, housing, and possessions infiltrate the film's core, presenting the implications of what housing and homeownership mean to our culture and what society is willing to do to maintain it.

Decade: 2000s

Extending the notion that the housing and financial markets were unstoppable in terms of profits and prosperity, the 2000s started off with great confidence. Unfortunately, such events as the terrorist attacks on September 11, 2001, the inevitable bursting of the housing bubble, and the subsequent collapse of the financial market put a significant damper on the outlook on the ability to achieve the American Dream. The downfall and prolonged decline in the stock market (Case, 2008) also took a toll on perceptions of the economy.

Federal Housing Policies and Programs

The American Dream Downpayment Act of 2003 (ADDA), National Housing Trust Fund, the Troubled Asset Relief Program (TARP), Emergency Economic Stabilization Act of 2008, and Home and Economic Recovery Act of 2008 (HERA) each reinforce homeownership as a prime concern of the federal government. The ADDA expanded homeownership (Adams, 2009) while the TARP attempted to stabilize the financial market (Landis & McClure, 2010) as it reacted to the housing bubble burst caused by mortgage defaults and home foreclosures. Also enacted to combat the housing bubble

burst was HERA. According to Landis and McClure (2010), the act “authoriz[ed] HUD [through Neighborhood Stabilization Program] to provide \$4 billion in grants to states and local governments to purchase foreclosed or abandoned homes and then rehabilitate, resell, or redevelop them” (p. 330). The housing policies and programs of the new millennium built up then struggled (and continue to struggle) to keep homeowners afloat.

Up (2009)



Figure 4-15. Still from *Up* (2009). Carl’s house is the last of its kind as new development builds up around him. (Source: http://www.moo2u.com/blog-images/up_house.jpg. Last accessed: August, 2010).

Up (2009) is the story of a man and his inability to let go of his house. Associating memories from childhood with his now departed wife, Ellie, Carl Frederickson embarks on an expedition to the infamous Paradise Falls where the undeveloped land is idolized with his house and a precocious young Wilderness Explorer named Russell. In a similar fashion to other films in this thesis, the film expresses the desire for escapism.

According to Corliss (2009):

[...] *Up* is driven by the idea of escape – the notion, familiar to dreams of any age, that “you could just float away and take whatever you want with you.” What Carl wants to take is his house where he spent a happy half-century with Ellie and where, in a sense, she still lives. (para. 7)

Exemplifying changes in residential neighborhoods for commercial development, Carl as an irrational economic agent, society's attachment to possessions of any scale, and the importance of embracing the present, *Up* (2009) is a new breed of animated film.

As seen in Figure 4-15, Carl's house is the last to go in a transition from residential neighborhood to commercial district. Through the insistence of construction workers and corporate gophers, Carl is persistent in his refusal to sell/move. His attachment to things specifically related to the house and anything with reference to Ellie is taken too far when a construction worker accidentally knocks over the mailbox. In a heartfelt moment of anger, Carl injures the worker, resulting in a court trial and a one-way ticket to Shady Oaks Retirement Community. Feeling defeated, Carl goes to pack his things when he rediscovers an adventure scrapbook of Ellie's and has a change of heart. Instead of going quietly to the retirement home, he spends the night blowing up balloons to float away to Paradise Falls. Caught up in this act of escapade is Russell, the young Wilderness Explorer hoping to receive a necessary badge by assisting the elderly. As the pair head into a storm and other events resulting in disturbing the peace of the house, Carl struggles in desperation to save everything as objects slide off the fireplace mantle, pictures off the walls, and so forth. Eventually, Carl has to choose between the possessions and the memories in his heart.

In terms of housing and homeownership, along with the connections made within the walls of home, are at the forefront of the film. To Carl and Ellie, the house where they first met that transitioned into their ultimate dream house, slowly fixed up and modified to their specifications is the child they could never conceive. For the couple, the house is a testament to their love for each other and an experience they were able

to share together. Russell, though never giving off an impression of mistreatment or being extremely unhappy, his life in the city is less than perfect. Spending most of his time with a nanny, the apartment setting leaves him disconnected with his always-busy father. However, Russell is able to pick up on something Carl spent his whole life unable to grasp – perhaps it is the boring stuff we remember most.

Up (2009) is a positive representation of homeownership and the American Dream, both visually and through the interactions and conversations amongst the characters. Like any children’s movie, the film reflects on the implications of housing choices on children, but never clearly defines a universal formula to housing children and families. Conceivably the biggest revelation and message of the film is the last line – “It was just a house” (Docter, 2009).

***The Joneses* (2009)**

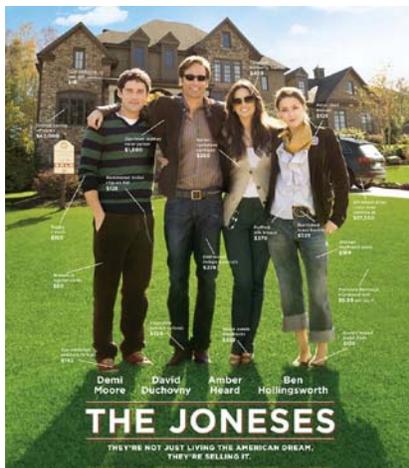


Figure 4-16. *The Joneses* (2009) Film Poster. (Source: http://www.filmofilia.com/wp-content/uploads/2010/02/joneses_poster_01.jpg. Last accessed: August, 2010).

The materialization and commercialization of the American Dream and the old saying of “keeping up with the Joneses” proves to be more relevant than ever. Viewers must beware because this is not your grandmother’s (or mother’s) Jones family. As the

updated nuclear family, Steve, Kate, Mick, and Jenn represent the idea that having what they have will transfer their assumed bliss in all aspects of life – family, love, job, and so forth. Working together as a marketing team, the Joneses, set up in a plush single-family suburban home with all the latest gadgets and toys, put on fake smiles and designer clothes selling the premise that happiness is being better than the family next door. According to Corliss (2010):

The bitter lesson the Joneses' neighbors find out in the story's final act, and that most Americans learned in late 2008 (when the movie was shot), is that eventually everyone has to pay up. And the cost could be your money *and* your life." (para. 5)

Appearances may not be everything, but American society has grown impatient to achieve the Dream to the point that the perception of success and surpassing the Joneses may be enough.

The Joneses (2009) may exaggerate how far some people will go to be as happy as someone else, but the film cannot be overestimated in its social commentary on the way consumerism, competition, and the race for more has taken over our psyche. Warping the simple pleasures of life, the effects of going after the American Dream and the pressures of consumption prove to have severe social and psychological externalities. Competition turns to envy, which manifests into rage. Society not only brands products and services, but also people. Questioning whether a person can ever show their true colors or if our interactions are based on what we believe our peers want or expect is at the heart of this film. When inside of their playhouse and without an audience, the Joneses are able to reflect their true personalities, traits, and preferences, which are more dysfunctional than the image they portray. The biggest question the film poses on viewers is how far are we willing to go to get what we want.

The gates of the suburban development cannot contain the havoc reeked on the lives of the Joneses and those closest to them. The most significant victims of “keeping up with the Joneses” are the next-door neighbors who feel inadequate even after over-consuming, driving their debt up and disregarding mortgage payments. Instead of concentrating on maintaining their place of residency, the neighbors, so fixated on whatever the Joneses are up to, spend money they do not have on things they do not need because having a large single-family home in a prominent suburban development is not enough.

The film emphasizes a negative perception of homeownership, but specifically focuses on the over-consumption of housing to the point of financial burden. This sentiment also holds true with respect to the American Dream, advising the importance of the dream, as well as the cautious behaviors society must be aware of by getting caught up in what everyone else has. Keeping up with the Joneses involves the comparison of family, possessions, and housing structure despite knowing what goes on behind the gilded walls.

Decade: Future

As society’s obsession with technology, the need for speed, and the assertion of rights over privilege and work will undoubtedly continue to be the driving forces en route to the American Dream. For many, work has transformed away from personal fulfillment and more as a means to an end with more money to consume (Thoman, 1993). While the media cannot take complete blame for the evolution of the American Dream, its role is important to recognize with respect to future ideologies and attitudes. According to Pileggie et al. (2000), “American media have fueled the myth of

individualism in attaining the American Dream” (p. 210). In the way the American Dream could shift, so might the outlook on housing.

Like the cycles of the economy or the rebirthing of fashion trends, sooner or later certain attributes of housing come back full circle. Whether it results from nostalgia or the desire to alter the status quo is irrelevant because at one point everything ultimately reverts back to varying degrees. Traditional housing and the preference for homeownership in suburban-style developments will be up against the call for a fresh approach to housing. This contemporary approach could include scaling down on not only house size in comparison to family size and/or needs, but also an open mind towards renting and homeownership outside of the standard single-family, detached, owner-occupied house in the suburbs.

Monsters, Inc. (2001)



Figure 4-17. Still from *Monsters, Inc.* (2001). Boo in her bedroom. (Source: <http://i40.photobucket.com/albums/e244/champak/for%20cgt/Monsters-Inc-Jessie-Luxo-we.jpg>. Last accessed: August, 2010).

Monsters, Inc. (2001) is an animated movie about a society of monsters using the screams of human children to power the City of Monstropolis, where the monsters live and work. This film contains the standard dark undertones of any Disney Pixar project, particularly reflecting the social constructs of housing children. In the words of Corliss (2001), “In this film the real monsters are bad manners... and corporate myopia” (para.

4). Monsters popping out of a bedroom closet to scare youngsters are sugarcoated with bright colors, soft textures, and other non-threatening characteristics, where even the really scary ones are still adored by viewers.

Referencing the inner workings of factories (including the lives of the workers and location), downtown/apartment living, public goods, economies of scale, federal government interference/oversight, the creators of *Monsters, Inc.* (2001) were sure to visually note how everything relates to place. The City of Monstropolis appears to fall under the definition of a monocentric or industrial city. At the city center is the energy plant where many of the resident monsters work, including the two main characters, Sulley and Mike. Coinciding with the Concentric Zone Theory, where development of housing has formed around or outside of manufacturing, the monsters working at the factory live within walking distance, concentrating the labor pool. Due to the apparent monopoly over the energy market, Monsters, Incorporated cannot take full advantage of agglomeration economies. However, the overall benefit to the City, the intensification of the labor market has helped downtown/surrounding businesses and restaurants, allowing local residents to help realize dreams of entrepreneurship. Though the movie is focused on non-humans, the desire to own a fancy car, establish one's self in the workplace, and discover new innovations, whether personal or social, parallel the American Dream.

From the beginning of the film, there is a strong representation of children and their housing situations. Both nationally and internationally, the vast majority of young children have their own bed, situated in their own bedroom. Due to the size of the bed, room, and amount of material possessions, particularly in the form of toys, it is valid to

assume these children are living in houses. The quality of these items adds a layer of detail, concluding that these houses are most likely single-family detached dwelling units. The end of the movie shows one of the monsters being exiled into the human world via a family's trailer in the middle of what looks like a swamp. Confusing the monster with an alligator and an overall mentally slow demeanor represents negative connotations with trailers or mobile homes. Despite these discouraging associations with alternatives to the "traditional" single-family, owner-occupied home, the image of the trailer surrounded by vacant, natural land, leads viewers to wonder if this could be the real American Dream in terms of housing, if not for the social stigmas of those who reside in them.

Visualizing connections between children, neighbors, and the community-at-large, *Monsters, Inc.* (2001) offered the youth of America, along with many adults who accompanied these youngsters, that living and working in a high-density, mixed-use neighborhood could be friendly and fun. In the way that individuals and families hoped to exchange socially with their neighbors in suburban developments, as well as those who question the safety issues concerning children, this film subconsciously instills the potential realization of having a healthy neighborhood community outside of suburbia.

***Minority Report* (2002)**



Figure 4-18. Screen Capture from *Minority Report* (2002). Neighborhood location of a pre-crime. (Source: http://www.youtube.com/watch?v=eOm_mbsvtul. Last accessed: August, 2010).

In a film focused on the premise of stopping crimes moments before they ever have a chance to occur, *Minority Report* (2002) reflects society's pessimism towards the future and the effects of dreams never realized. Viewers watch as John Anderton, quickly transitions from being one of the best in the pre-crime division of the government to just like any other individual cursed with being "discovered" by pre-cogs, three unique siblings, who provide the necessary premonitions. In the words of Mitchell (2002), "Anderton is even desperate to dream: he drugs himself to revisit past moments and sees them in holographic home movies" (para. 10). The anticipation of a world where technology and consumerism are everywhere heightens the need for escapism amidst dreams to find temporary tranquility before heading back out to the darkness of reality.

In the future, where the American Dream is less than optimistic, society has become entangled in all of the cynical transformation from the idealistic intentions of Adam's (1931) dream. According to Mitchell (2002), "As Anderton, Mr. [Tom] Cruise successfully shows how unfulfilled determination becomes the all-American burden" (para. 9). Emphasizing human flaws, *Minority Report* (2002) slowly unfolds the imperfections of the pre-crime system with alternate futures and a conspiracy behind the initial crime establishing the authenticity of the program. As technology progresses, marketing and advertising take a dramatic turn to keeping track of shopping trends through eye scanning. The fascination with nature as a supplementary state of mind to the badgering of harsh city life conjures up America's ethos for the outdoors and nostalgia for the past.

Films with a foundation in science fiction are breeding grounds for commentary on housing and, in this case, homeownership. The differentiation between the futuristic city

and forms of transportation and the cold, uniform, and monochromatic palette of federal housing with the vast sense of open space and cleanliness, both physically and morally, in the suburbs and anywhere outside of the city center is a blatant reminder of unchanged perceptions of ownership versus renting, in addition to the distinction between lower and middle- to upper- socioeconomic classes. During a pre-crime mission, the officers are momentarily brought to a standstill up the realization that all of the houses look exactly alike (see Figure 4-18). No one appears to be too content in his or her housing situation from the grimy, run-down conditions of public housing where there are arguments, single-parent families, and deviancy to single-family homeowners unable to let the belongings of lost loved ones go or using poisonous plants as a security feature. *Minority Report* (2002) subtly begs the audience to question society's capacity to see the American Dream for what it has become and the consequences of its alteration.

Whereas the pre-cogs are tired of the future, one of the co-founders of pre-crime cannot get over retiring and accepting mistakes in the past; the American Dream is interpreted in many ways, exposing the ups and downs of the all-encompassing expectations of American culture. The complexity of the positions on housing made the depictions of homeownership neither completely positive nor negative overall. The delicate balance between crowded public spaces/housing options, the safety of children, and a profound inability to trust anyone, *Minority Report* (2002) is a reminder to be mindful of the externalities of today's actions and thought processes as they influence the ways in which our society behaves in the future.

Themes

The analysis of these films as revealed certain recurring themes relating to media's influence on the American Dream. These universal themes relate to societal pressures/norms, forms of housing and quality available in suburbs, and the role of monetary wealth and the ability to purchase goods and services as a part of the American Dream. As such, the themes complement the complexity of the role of housing and homeownership in the American Dream.

There are many reasons or justifications for an individual to seek housing in the form of a single-family detached dwelling unit. A significant motivator for the push towards homeownership relates to psychology and social customs. Transitioning from renting to ownership, especially in the form of single-family homeownership in a suburban development is often a means to maintaining social order.

The addition of children and/or the acknowledgement of a pregnancy have substantial bearing on the decision-making process to move out of the city and into the suburbs. As witnessed in *Mr. Holland's Opus* (1995), the move from a downtown apartment complex to a neighborhood suburb was viewed as not only a positive change, but also a natural one. In contrast is *Revolutionary Road* (2006), where the move was to keep others from gossiping and passing judgment than for personal satisfaction or aspirations.

"Keeping up with the Joneses" has cultivated a lifestyle based on comparison, competition, and a need to for acceptance by neighbors, family members, and/or acquaintances. The efforts to support a certain image can eventually lead to a life of regret, resentment, and isolation. An example of the negative psychological effects include *The Joneses* (2009) and its portrayal of the downfalls of competition with one's

neighbors and the loss of control over the attainment of social wealth. This is not to say that homeownership only produces negative externalities on one's psyche. If this were the case, the only individuals who would be homeowners would be those who could not afford the alternatives.

Nostalgia and the emotional associations to housing are also important foundations for homeownership. Regardless of how many times an individual may move, there is always a place referred to as "home." Any form of transitional housing is simply that, a temporary means to an end until an individual is capable to go back. In *The Pursuit of Happiness* (2006), Chris Gardner's son, Christopher, struggles to grasp the idea that he cannot go home, despite having other decent forms of shelter. Home can also refer to a sense of comfort and familiarity either with one's surroundings, such as a house, or within one's own body. *Now and Then* (1995) exemplifies the journey of recognizing the importance of home and the people or memories that fill up the walls and spaces. Nostalgia relates to both carefree childhood memories and the longing for a time period that gives the impression of being easier or better than the current situation. *Pleasantville* (1998) seeks to capitalize on nostalgia for the 1950s, whereas films like *Revolutionary Road* (2008), *Across the Universe* (2007), and *The Virgin Suicides* (1999) attempt to debunk the quaintness and idealism of these perceptions.

The norms and demands of society frequently lead to inner conflicts between what is good for society in contrast to the individual, in addition to defining what the "right" thing to do is in any given situation. The discord between taking a stand when social injustice arises and maintaining a state of peace amongst those in control was a constant matter in *The Grapes of Wrath* (1940). *It's a Wonderful Life* (1946) portrayed

the inner-struggle for selflessness. In the end, both films focused their energies on the betterment of the communal good in lieu of individual comfort. Tom Joads and George Bailey were both realists and optimists despite personal setbacks that could have understandably kept them from having a positive outlook on the world and life in general. Contrasting these perspectives is *The Goonies* (1985) where hopefulness is lost with age. The parents of the Goonies have essentially given up on reclaiming their houses, whereas the children, while recognizing the difficulty of their situation, are able to rally themselves in search of one final act to free their parents of the financial burdens forced upon them from the wealthier families of the town.

Nearly every film reviewed for this thesis resonates with the association between quality of life and housing. In such films as *Modern Times* (1936), *The Pursuit of Happyness* (2008), *House of Sand and Fog* (2003), and *The Joneses* (2009), the depiction of life and the relationship to higher standards of living increase with the quality of housing. The characters of these films are not fully satisfied with their state of being in non-houses (apartments, motels, and so forth). Here, the concept of transitional housing comes into play. The psyche is unable to accept a new home or is unwilling to adapt to a lower quality standard of housing than the status quo agrees upon. *Monsters, Inc.* (2001) is a prime example of the negative perceptions of non-single-family houses, where the correlation between housing quality and social skills and/or higher educational attainment are realized. Related to the dichotomy of housing and transient living is the house as a stabilizer for social norms and behaviors. Within the structured walls (and fences), the house is the pinnacle of order, structure, and

limitations to maintain humanity over chaos, as witnessed in *The Grapes of Wrath* (1940).

The allure of escapism from the suburbs is a contradiction to the homeownership aspect of the American Dream. Films like *It's a Wonderful Life* (1946), *The Virgin Suicides* (1999), *The Truman Show* (1998), *The Pursuit of Happyness* (2008), *House of Sand and Fog* (2003), *Up* (2009), and *Minority Report* (2002) reference tranquility, nature, and reverie from the repetitiveness of everyday life in the suburbs and city. Particularly, scenes of open and undeveloped fields, the ocean, views of undisturbed sunsets, and vast tropical retreats are most valued by the characters of these films. Despite this reflection, these films nevertheless highlight the intrinsic value associated with these single-family houses and developments as part of fulfilling the American Dream. It appears as though the American Dream, as depicted onscreen, epitomizes the struggle for Americans to have everything and still want or need more to feel happy or satisfied.

The American Dream and the realization of wealth by virtue of finances, ownership of things, and individualism, are more influential than ever. *Revolutionary Road* (2008), *The Pursuit of Happyness* (2006), and *The Joneses* (2009) all echo the costs of pursuing and maintaining wealth as a part of the all-encompassing American Dream. The attachment to possessions as a minor component of wealth is clearly seen in *The Goonies* (1995), *The Truman Show* (1998), *House of Sand and Fog* (2003), and *Up* (2009). Wealth is an intricate matter, as it not only references economic terms, but also in relation to intangible goods without a price tag. There is an intrinsic value to the

ability to make money and purchase goods, but equally important is the capability to create and maintain relationships with people, along with acceptance of one's self.

CHAPTER 6 CONCLUSION

The objective for this thesis is to analyze the American Dream and its influences on how Americans should be housed, as perceived through film. The premise of this research is two-fold: investigate how film has influenced society's opinions of homeownership and to note the evolution of the American Dream in policy and film. Despite attempts to vilify the suburbs, society still looks to them as the place or setting to strive for, especially with the addition of children, as the idealistic values have shifted to satisfy Americans' need for money, consumerism, and a sense of being better than someone else, particularly our neighbors. The research and analysis of the selected films is only the beginning to uncovering the complexity of societal conformity and demands as they relate to housing and the American Dream.

Implications

Through the interpretation of the films in this thesis, the city is primarily viewed in such a way that it questions the ways in which planners, developers, and government build and form neighborhoods and towns. The need of the characters in each film to escape from existing development recognizes the sense of exploration and adventure that seems to still be engrained in Americans. Due to such circumstances as an overall increase or prolongation of the population, particularly through advances in modern medicine, and the scarcity of land in terms of viable land currently void of development, there is little that can be done without disrupting lives and communities. However, there are measures that can be taken on account of planners, federal policymakers, and the film industry to mold or market the American Dream in such a way that all interests can be satisfied.

Planners

Planners have the ability to play a meaningful role in the development process, given the extensive knowledge of planning theories. Be that as it may, reliance on theories or outdated methods based on past experiences may not always be sufficient. It is crucial for planners to adapt planning practices and recommendations to at least recognize the preferences of the residents and landowners in the municipalities they are working for, as evident from the reflections of the films in this thesis.

The intricate nature of the American Dream and the influence on the American subconscious will ultimately take time to reshape to conform to land and financial constraints. Development innovations like transit-oriented developments or New Urbanist planned communities, while valiant in intention and effort, fail to connect to the existing infrastructure and development already in place. Within these walkable developments, the services are often oriented towards high-end clientele, failing to recognize the proximity of basic necessities and the present location of jobs, in addition to the exclusion to those low- to moderate-income families and individuals who may benefit more from the accessibility. Instead of emphasizing the demand for designing cutting-edge landscapes for new residential development, planners should concentrate on revising the local land development codes and ordinances as they pertain to the regulations on rental units.

Keeping the fundamentals of new ideas and approaches to planning, it is up to planners, in cooperation with other fields of study including sociologists, marketers, and other related professionals or academics, to find more meaningful ways to relate to the present suburban landscape while steadily implementing small changes that foster smarter growth, living, and development. Americans may not be completely satisfied

with living in suburban developments, as consistently expressed through the selected films, but given past policies and examples of happiness from the big screen, the burden of changing and impacting future generations lies in the hands of planners, federal policies, and a coalition with the film industry.

Federal Policy

It is logical for Congress to encourage policies that reflect the American Dream, particularly as it relates to housing. However, the extent that the federal government focuses on homeownership must be readjusted to better match the financial situations many Americans are facing. Instead of completely foregoing legislation assisting those who wish to own a home, balance them with policies targeted to help Americans with multifamily housing units and renting in general. For those who can afford it, owning a house can be more of an asset than a liability. Even so, homeownership is not for everyone and those individuals and families should not be discouraged from the housing market because of this. Whether for financial reasons or do to household size such as an individual or young (or aging) couple with no children, other forms of housing would be more suitable for their basic needs. There should be incentives in place for these persons to live in more compact developments and housing styles, particularly those that already exist. Developers should not receive extreme tax deductions and other financial incentives for multifamily or more compact housing. Instead, Congress should emphasize tax credits or other non-financial bonuses for smarter growth.

Film and Policy Partnership

Film and the repeated depictions of different lifestyles and situations have profound impacts on the ways in which society forms assumptions and ideologies. The film industry is in the unique position to reach the masses of America. Collaboration

between the film industry and policymakers could have a tremendous impact on the views of housing types and other planning-related concepts and community-driven practices. The means to communication and collaboration between the film industry and Congress is already underway. The National Endowment for the Arts receives a noteworthy portion of its funding from the federal government. In April 2010, the American Advocates for the Arts took part in a public witness hearing before the Subcommittee of the Committee on Appropriations under the House of Representatives to petition the federal government for more funding (Moran and Lynch, 2010). For future appropriations, Congress and the House of Representatives could attach provisions to further investment in the arts. The medium of film could stimulate awareness to the alternatives of suburban developments and urban sprawl in favor of higher densities, the benefits to city-center living, deconstructing the stigmas associated with renting, and promoting the value of vibrant communities for society. Planners would be available to assist in the representation and accuracy of these alternatives through advocacy and as mediators between the writers, producers, and directors of films. The role of the planner as a liaison would be comparable to organizations similar to the Gay & Lesbian Alliance Against Defamation with a primary focus on media accountability.

The role of film and its ever-growing popularity over other forms of media and knowledge attainment has the potential to not only educate the masses of America, but also provide a safe environment to conceptualize the outcomes and impacts of how different approaches to housing and community-building can function without disrupting or corrupting the fundamentals that Americans hold dear, such as fulfilling the American

Dream. In relation to the current housing crisis, film and a collaboration between planners, policymakers, and filmmakers could have helped explore options for Americans facing financial hardships, both in general and the requirements associated with household maintenance and upkeep. Applying a sense of realism through depicting characters in similar situations and ways to handle and possibly overcome financial and housing-related hardships is one way to achieve this. Even with ambitious and genuine intentions, there are risks to the partnerships.

Among the possible negative externalities of a partnership between planners, policymakers, and filmmakers, three noteworthy risks stand out. The first risk is the promotion or further promotion of political agendas. The agenda of a particular political party, candidate, or incumbent and the potential influence, through tactics such as fear or other strong emotional draws, may create unnecessary or misconstrued messages to the public. Related to the risk of advancing political agendas is the risk of benefiting certain industries and developers. An imbalance currently exists in favor of homeownership and its related industries in film. Instead of concentrating future efforts on multifamily dwellings and renting, there should be equilibrium between the various forms and levels of housing. This balance potentially would allow consumers the ability to have more informed perceptions of housing, homeownership, and what it means to achieve the American Dream. The final risk is a municipality replicating a neighborhood, town, or city verbatim. It is crucial not to directly replicate a film's setting in a manner that suggests a lack of authenticity within the existing context and environment.

Media: Leader, Follower, or Both?

There is no definitive answer to whether the media leads or follows the actions and opinions reflected in American society, trends, and culture. In the words of Muzzio & Halper (2002):

Movies, however, are not only shaped by society but also help to shape it. Films and other forms of cultural expression aid in structuring the context within which American urban affairs take place, are perceived, and are studied. By reinforcing ideas and images, by providing information to people with little direct experience on the subject, by legitimating values and practices, and by sparking trends—in all these and other ways, movies influence how we view and respond to the world. (p. 546)

As a mechanism for receiving the highest profits, mainstream films often reinforce existing perceptions and depictions, whereas independent films are more or better capable to incorporate different perspectives on an issue. This does not mean to say films generated for a broader audience do not attempt to push the boundaries of what is expected or accepted forms of behavior or social norms or that smaller indie-based films are not aiming for larger markets or building upon existing dispositions. More often than not, it is a combination of pushing certain trends forward or reiterating existing mentalities or ideologies.

Understanding the Political Economy of the Film Industry

Under the assumption that homeownership remains at the forefront of the minds of Americans, with consumerism, conformity, and competition are today's manifestations of the American Dream, there are many winners in the political economy of the film industry and its depictions of housing. Suburban developers and anyone in the market of selling household-related products, from advertisers to television producers of home improvement shows, profit from the continuation of positive homeownership depictions in film. Politicians focused on promoting homeownership also benefit in the current

political economy of the film industry. The film industry strengthens the policies and attitudes on homeownership being carried out by politicians. The continuous coverage of the positives qualities and ultimate influence of homeownership, as a function of the American Dream, is considerable validation for existing homeowners. As the culmination of the extensive implications of homeownership in film, the beneficiaries in the political economy of the film industry are both financially- and socially-based.

Exporting the American Dream

Through the distribution process and rise of sharing digital media, American culture, beliefs, and practices are being expressed through film for a global audience. Some of the same risks of a partnership among planners, policymakers, and filmmakers apply to the translation of the American Dream and homeownership on an international level. An exact duplication of the built environment in an American context to an international landscape is a serious danger to consider with different policies, practices, and conditions. The symbolism of happiness and choice or free will in the United States could translate into a catalyst to replicate other Americans mannerisms and practices. For better or worse, the significance of the film industry's portrayal of housing and homeownership affects more than Americans and should be recognized during the production process.

Future Research

The implications of this type of research, congruent to a partnership between the film industry, planning practitioners, and academics, could easily turn into a doctoral dissertation or even the subject matter of a lifetime of work. It would be interesting to compare and contrast the results of a repeat of this study; specifically how personal ideas of suburban homeownership and general background can impact the

interpretations of each film. Expanding or fine-tuning the tool for analyzing the films for housing and neighborhood observations would undoubtedly assist the applicability of the results. The use of the tool for other films, ranging from the intended audience to a specific focus, such as animated or children-specific, science fiction, period pieces, and so forth, could deepen the awareness of planning and housing conceptions by all.

APPENDIX A
FILM LIST

Table 3-1. Film List

1930s	1940s	1950s	1960s	1970s	1980s	1990s	2000s	Future
The Grapes of Wrath (1940)	It's a Wonderful Life (1946)	Pleasantville (1998)	Mr. Holland's Opus (1995)	Now and Then (1995)	The Goonies (1985)	The Truman Show (1998)	Up (2009)	Monsters, Inc. (2001)
Modern Times (1936)	Miracle on 34 th Street (1947)	Revolutionary Road (2008)	Across the Universe (2007)	The Virgin Suicides (1999)	The Pursuit of Happyness (2006)	House of Sand and Fog (2003)	The Joneses (2009)	Minority Report (2002)

APPENDIX B
FILM MATRICES

Table 3-2. Homeownership Matrix

Films	American Dream -Positive (+) -Negative (-)		Homeownership																				
			Verbal Cues			Visual Cues									(Financial) Strife/Discussion to Keep/Maintain Dwelling		Level of Ownership			Overall Depiction of Homeownership			
			Depiction of Homeownership			Depiction of Homeownership			Housing Types			Character Interaction			-		-			-			
			-Positive (+) -Negative (-) -Neutral (/)			-Positive (+) -Negative (-) -Neutral (/)			-Multifamily (MF) -Single-Family (SF) -Unspecified (NA)			-Children (C) -Community (CM) -Neighbors (N)			-Yes (Y) -No (N)		-Own (O) -Rent (R) -Other (OT)			-Positive (+) -Negative (-) -Neutral (/)			
	+	-	+	-	/	+	-	/	MF	SF	NA	C	CM	N	Y	N	O	R	OT	+	-	/	
The Grapes of Wrath																							
Modern Times																							
It's a Wonderful Life																							
Miracle on 34 th Street																							
Pleasantville																							
Revolutionary Road																							
Mr. Holland's Opus																							
Across the Universe																							
Now and Then																							
The Virgin Suicides																							
The Goonies																							
The Pursuit of Happyness																							
The Truman Show																							
House of Sand and Fog																							
Up																							
The Joneses																							
Minority Report																							
Monsters, Inc.																							

Table 3-3. Neighborhood Matrix

Neighborhood																					
Films	Physical											Social									
	Depiction -Positive (+) -Negative (-) -Passive (/)			Streetscape					Children Outside	Proximity to:		Part of a Development	Comparison of:			Interaction -Positive (+) -Negative (-) -Passive (/)			Depiction -Positive (+) -Negative (-) -Passive (/)		
	+	-	/	Enclosed or Cul-de-Sac	Open-ended	Side-walks	Activity			Schools	Services		Family	Possessions	Housing Structure	+	-	/	+	-	/
							Busy	Calm													
The Grapes of Wrath																					
Modern Times																					
It's a Wonderful Life																					
Miracle on 34 th Street																					
Pleasantville																					
Revolutionary Road																					
Mr. Holland's Opus																					
Across the Universe																					
Now and Then																					
The Virgin Suicides																					
The Goonies																					
The Pursuit of Happyness																					
The Truman Show																					
House of Sand and Fog																					
Up																					
The Joneses																					
Minority Report																					
Monsters, Inc.																					

Table 3-4. Historical Context Matrix

Historical Context								
Decade	Political Influences			Housing Policy		Films		
	Social Change	War	Presidential Administrations -Republican (R) -Democrat (D)		Housing Policies & Programs	Title	Geography	
			D (#)	R (#)			Rural; Suburban; Urban	Midwest; Northeast; South; West
1930s								The Grapes of Wrath
						Modern Times		
1940s						It's a Wonderful Life		
						Miracle on 34 th St		
1950s						Pleasantville		
						Revolutionary Road		
1960s						Mr. Holland's Opus		
						Across the Universe		
1970s						Now and Then		
						The Virgin Suicides		
1980s						The Goonies		
						The Pursuit of Happyness		
1990s						The Truman Show		
						House of Sand and Fog		
2000s						Up		
						The Joneses		
Future	N/A			N/A		Minority Report		
						Monsters, Inc.		

Table 4-1. Homeownership Matrix – Completed

Films	American Dream -Positive (+) -Negative (-)		Homeownership																			
			Verbal Cues			Visual Cues									(Financial) Strife/Discussion to Keep/Maintain Dwelling		Level of Ownership			Overall Depiction of Homeownership		
			Depiction of Homeownership -Positive (+) -Negative (-) -Neutral (/)			Depiction of Homeownership -Positive (+) -Negative (-) -Neutral (/)			Housing Types -Multifamily (MF) -Single-Family (SF) -Unspecified (NA)			Character Interaction -Children (C) -Community (CM) -Neighbors (N)			-Yes (Y) -No (N)		-Own (O) -Rent (R) -Other (OT)			-Positive (+) -Negative (-) -Neutral (/)		
			+	-	/	+	-	/	MF	SF	NA	C	CM	N	Y	N	O	R	OT	+	-	/
The Grapes of Wrath	X		X			X	X		X	X	X	X	X	X	X		X	X	X	X		
Modern Times	X	X	X			X				X			X		X		X		X			X
It's a Wonderful Life	X		X			X			X	X		X	X	X	X		X	X		X		
Miracle on 34 th Street	X	X	X		X				X	X		X	X	X		X	X	X		X		
Pleasantville	X	X	X	X		X	X			X		X	X	X		X	X			X	X	
Revolutionary Road		X	X			X	X			X		X		X	X		X				X	
Mr. Holland's Opus	X		X	X		X			X	X		X	X		X		X	X		X		
Across the Universe		X		X		X	X		X	X			X	X	X	X	X	X			X	
Now and Then	X	X	X	X		X	X			X		X	X	X	X		X					X
The Virgin Suicides		X								X		X	X	X		X	X				X	
The Goonies	X		X			X				X		X	X		X		X			X		
The Pursuit of Happyness	X		X			X			X	X		X		X	X		X	X	X	X		
The Truman Show	X		X			X				X			X			X	X					X
House of Sand and Fog	X	X	X			X				X				X	X		X	X			X	
Up	X		X			X				X		X	X		X		X			X		
The Joneses	X	X	X	X		X	X			X		X	X	X	X		X				X	
Minority Report	X	X			X	X			X	X		X	X	X		X	X					X
Monsters, Inc.	X		X						X	X		X	X	X		X		X		X		

Table 4-2. Neighborhood Matrix – Completed

Films	Neighborhood																				
	Physical												Social								
	Depiction -Positive (+) -Negative (-) -Passive (/)			Streetscape					Children Outside	Proximity to:		Part of a Development	Comparison of:			Interaction -Positive (+) -Negative (-) -Passive (/)			Depiction -Positive (+) -Negative (-) -Passive (/)		
	+	-	/	Enclosed or Cul-de-Sac	Open-ended	Side-walks	Activity			Schools	Services		Family	Possessions	Housing Structure	+	-	/	+	-	/
The Grapes of Wrath	X	X						X				X				X	X				
Modern Times	X	X			X	X		X					X	X		X			X		
It's a Wonderful Life	X				X	X	X		X		X		X	X		X			X		
Miracle on 34 th Street			X		X	X	X				X		X	X		X			X		
Pleasantville	X			X	X	X		X			X	X				X	X		X	X	
Revolutionary Road	X			X		X		X			X	X	X	X		X	X		X	X	
Mr. Holland's Opus			X		X	X		X		X	X							X		X	
Across the Universe	X	X			X	X		X		X		X				X	X		X	X	
Now and Then	X			X		X	X		X		X					X	X		X		
The Virgin Suicides	X				X	X		X	X			X		X		X			X		
The Goonies			X		X	X	X	X	X	X		X	X	X	X				X		
The Pursuit of Happyness			X		X	X	X				X		X	X	X		X	X		X	
The Truman Show	X				X	X		X			X	X	X	X	X	X	X		X	X	
House of Sand and Fog		X	X		X	X		X				X	X	X	X				X		
Up	X	X			X	X	X				X		X			X			X		
The Joneses	X					X		X			X	X	X	X		X	X		X	X	
Minority Report	X				X	X		X			X	X						X		X	
Monsters, Inc.	X				X	X	X		X		X		X			X			X		

Table 4-3. Historical Context Matrix – Completed

Historical Context								
Decade	Political Influences			Housing Policy		Films		
	Social Change	War	Presidential Administrations -Republican (R) -Democrat (D)		Housing Policies & Programs	Title	Geography	
			D (#)	R (#)			Rural; Suburban; Urban	Midwest; Northeast; South; West
1930s	X	X	1	1	1932 Federal Home Loan Bank System; 1933 PWA; 1933 HOLC; 1934 FSLIC; 1934 FHA; 1937 Housing Act; 1938 Fannie Mae	The Grapes of Wrath	Rural	South – OK; West – CA
						Modern Times	Rural, Urban	West – CA ¹
1940s	X	X	2	0	1944 GI Bill; 1945 reorganize Fannie Mae; 1949 Housing Act	It's a Wonderful Life	Suburban	Northeast – NY
						Miracle on 34 th St	Urban	Northeast – NY
1950s	X		1	1	1954 Housing Act	Pleasantville	Suburban	West – CA
						Revolutionary Road	Suburban, Urban	Northeast – CT, NY
1960s	X	X	2	2	1961 Housing Act; 1961 Outlaw redlining; 1965 HUDAs; 1968 Fair Housing Act; 1968 Fannie Mae converts to GSEs; 1968 Ginnie Mae; 1968 Section 235/236; 1969 Kaiser Committee Report	Mr. Holland's Opus	Suburban, Urban	West - OR ²
						Across the Universe	Suburban, Urban	Midwest – MI, Northeast - NY
1970s	X	X	1	2	1970 Freddie Mac; 1974 ECOA; 1974 HCDA; 1974 Section 8; 1975 HMDA; 1977 CRA	Now and Then	Suburban	Midwest – IN
						The Virgin Suicides	Suburban	Midwest – MI
1980s	X	X	1	2	1980 DIDMCA; 1982 AMTPA; 1986 Tax Reform Act; 1987 McKinney Act; 1988 Fair Housing Amendments Act; 1989 FIRREA	The Goonies	Suburban	West – OR
						The Pursuit of Happyness	Urban	West – CA
1990s	X	X	1	1	1990 National Affordable Housing Act; 1990 ADA; 1992 FHEFSSA; 1993 Hope VI; 1994 Home Ownership Equity Preservation Act; 1995 HOEPA; 1997 Taxpayer Relief Act	The Truman Show	Suburban	West – CA
						House of Sand and Fog	Suburban	West – CA
2000s	X	X	1	1	2003 ADDA; 2008 NHTF; 2008 TARP; 2008 EESA; 2008 HERA	Up	Urban	West – CA
						The Joneses	Suburban	South – GA ³
Future	N/A			N/A		Minority Report	Suburban, Urban	South – D.C.
						Monsters, Inc.	Urban	N/A

¹ Various locations in the film were in Los Angeles, California, via IMDB.com [<http://www.imdb.com/title/tt0027977/locations>]

² Various locations in the film were in Portland, Oregon, via IMDB.com [<http://www.imdb.com/title/tt0113862/locations>]

³ Various locations in the film were in Georgia, via <http://www.imdb.com/title/tt1285309/locations>]

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BIOGRAPHICAL SKETCH

Katie White was born in Seoul, South Korea in 1986. She lived in Seoul for four months before being adopted and moving to Woodhaven, Michigan. Katie grew up in Trenton, Michigan, where she completed high school. In 2004, she moved to Allendale, Michigan to attend Grand Valley State University. Having difficulty finding the right major, Katie began studying Public Administration and City and Regional Planning in 2006 and graduated with a degree in both in April 2008.

Upon graduating from Grand Valley State University, Katie knew she wanted to continue her education in planning, focusing on community development and the social aspects of cities. She decided to pursue a Master of Arts in Urban and Regional Planning at the University of Florida, concentrating her studies on housing, economic, and community development. Upon graduation from the University of Florida, Katie will have moved somewhere along the east coast of the United States, in hopes of working in the planning field.