

*City of American Dreams: A History of Home Ownership and Housing Reform in Chicago, 1871–1919.* By Margaret Garb. Chicago: University of Chicago Press, 2005. xv + 261 pp. Illustrations, maps, photographs, notes, index. Cloth, \$40.00. ISBN: 0-226-28209-0.

Reviewed by Scott Henderson

The phrase “American dream” typically refers to the belief that upward social mobility is easy and common in the United States. Perhaps more than any other factor, home ownership is celebrated as both a condition for, and a consequence of, this mobility. Margaret Garb, an assistant professor of history at Washington University in St. Louis, has written an intriguing account of how the former came to be associated with the latter in late-nineteenth-century Chicago.

Appropriately, Garb begins her narrative after the fire that devastated much of Chicago in 1871. Over the next three decades, the city’s physical expansion and economic development were virtually unprecedented. As the urban population increased, so did the demand for housing. Garb, however, is not just interested in the growth of Chicago’s housing stock. She also wants to explore how the economic utility and social meanings of housing changed over time.

Garb posits that members of Chicago’s burgeoning working class initially viewed their homes—whether they were tenements (structures containing three or more independent households) or frame cottages—as sites for augmenting their relatively meager wages. Such income might come in the form of rent from boarders, wages from piecework, increased liquidity obtained from second and third mortgages, or the economies that resulted from housing extended family members in one dwelling. For Chicago’s laborers, being able to use their homes for these purposes often meant the difference between financial independence and penury.

According to Garb, two groups increasingly contested working-class conceptions of housing. One was a broad, but loosely knit, coalition of municipal reformers who targeted the disease and squalor of Chicago’s tenements. Under the leadership of Oscar De Wolf, Chicago’s Department of Health improved the living conditions in some of the city’s most notorious neighborhoods, though Garb is quick to note that these improvements were a mixed blessing for wage earners: “By 1900, the reformers’ campaigns . . . began to close off long-standing practices used by working-class households to subsidize the inadequate wages of household heads” (p. 58). Despite—or perhaps because of—limited successes, municipal officials ultimately determined that regulatory efforts would not solve the “tenement problem,” a term that came to denote a range of urban woes, not just poor or limited housing. Consequently, these officials, along with a growing number of settlement-house workers, began touting single-family homes as the panacea for the physical and moral deterioration that plagued Chicago and America’s other large cities.

Builders and real-estate entrepreneurs also propagated the belief that single-family homes were the ideal domicile, though they directed their appeals mostly to the middle and upper-middle classes. Garb

effectively uses the efforts of Samuel Eberly Gross, a businessman-builder, to illustrate evolving trends in capital markets (housing developments were promoted as wise investments) and in building methods (namely, standardization). But Gross and other entrepreneurs not only influenced the supply and design of housing; they also reinforced the emergent symbolic importance of home ownership. To an increasing degree, purchasing a home came to represent the middle class's ability to consume, which was in sharp contrast to the older working-class assumption that one's home (whatever form it might take) ought to produce immediate economic benefits. As more and more single-family homes were built, the relative and absolute supply of other, more affordable, housing options decreased, which disproportionately disadvantaged low-income residents.

Garb thus concludes that reformers, builders, entrepreneurs, and the aspiring middle class all played a part in elevating the status of single-family homes. Less persuasively, Garb appears to suggest that this constellation of groups shared *equal* culpability in effecting the apotheosis of home ownership. Admittedly, sundry individuals and groups appropriated contemporary cultural beliefs—for instance, the ideology of separate spheres and the typically unyielding moral proscriptions of mid- to late-Victorian America—to promote single-family home ownership. Nevertheless, it seems fairly clear that the primary (though not the only) reason for the transformation of Chicago's housing lay in the capitalist imperatives of builders and real-estate speculators, a point that Garb acknowledges but fails to underscore in the book's final sections.

In an otherwise comprehensive study, there is one puzzling omission: Garb does not mention Henry George, the era's most widely read political economist. George, who spent much of his adult life in New York City, was a harsh critic of land speculators. (He felt that their profits were unjust, since it was speculation itself, and not necessarily improvements, that often caused property values to increase.) Garb documents how Chicago's *Real Estate and Building Journal* was engaged in fueling just this type of speculation. Were there no Henry Georges in Chicago who criticized such efforts? To phrase it differently, one wonders why land speculation was not an obvious point of class conflict in a city riven by class consciousness. Garb implies, but does not directly state, that the lack of opposition to these practices might have been due to the small but growing number of wage-earning homeowners who were themselves beneficiaries of rising property values. In other words, as long as they were also benefiting (albeit unequally), wage earners who were property owners saw little reason to question—and, conversely, sometimes even applauded—the actions of speculators and real-estate developers.

Garb's analysis might have benefited from one emendation. She uses the phrase "property rights in housing" throughout the book, but it is sometimes unclear whether this term refers to home ownership, property regulations, real-estate investments, or the right to use one's property in various ways. Although minor, the resulting confusion muddies the larger points Garb is attempting to make.

In sum, however, Garb has produced an impressive and timely work of scholarship. She explains complex topics, such as mortgage financing, block-busting, and real-estate appraisal, with precision and clarity. Furthermore, few studies provide comparably insightful analyses of both housing and home

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ownership and the role those two phenomena have played in the cultural construction of the “American Dream.” Garb’s book will prove useful to business historians, scholars of urban development and housing, and graduate students in a number of disciplines.

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