

**Margaret Garb.** *City of American Dreams: A History of Home Ownership and Housing Reform in Chicago, 1871-1919.* Chicago: University of Chicago Press, 2005. xv + 261 pp. \$40.00, cloth, ISBN 978-0-226-28209-1.



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In *City of American Dreams*, Margaret Garb offers a counterweight to a literature that celebrates the virtues of a particular form of property, "the single-family house set on a tidy yard" (p. 1). She maintains that unthinking praise for home ownership perpetuates the myth of a classless society while ignoring the substantial divide that house ownership created between urban populations with access to capital for mortgages and those who historically have lacked that access and remain excluded from the American Dream. As a corrective, Garb exposes the "calamitous underside" of the American infatuation with house ownership by examining the transformation of the meaning of residential property in Chicago between the aftermath of the Great Chicago Fire and the race riot of 1919 (p. 8). She argues that during this period, social and economic attitudes toward the value of property shifted from an immigrant belief that ownership of a house augmented family income to a modern middle-class belief that ownership of a particular type of house generated status and profit for its owners. Like many recent scholarly accounts, her narrative assumes that the American obsession with home ownership was

the unintended result of economic and political policies that benefited the propertied at the expense of those unable to attain the economic advantages accorded to urban house owners.

The narrative begins with a retelling of the story of the aftermath of the Chicago Fire, when wealthy citizens attempted to impose policies requiring brick construction for new buildings within the city. The German working class opposed the measure, fearing it would increase dramatically the cost of residential construction and prohibit them from rebuilding their neighborhoods. The debate over fire regulations raised critical issues regarding the meaning of property rights. Wealthy residents wished to impose fire limits in order to protect their investments and insure a steady supply of investment capital for rebuilding the city. In contrast, the working class regarded house ownership as a means of asserting autonomy and the rights of American citizens at a time when wage labor was becoming a permanent condition for most Chicagoans.

After securing the political right to rebuild, the working class developed economic strategies

for securing house ownership. In the most original portion of the book, Garb uses residential property records to show how immigrants leveraged ownership of a house to generate additional income in a low-wage economy. Specifically, she follows the residential career of an Irish immigrant, Bernard Brophy, who borrowed repeatedly on his investments in single-family houses, taking out several loans in the twenty years he resided on Newberry Avenue on the West Side. Her account of these transactions provides valuable insight into the manner in which the working class secured funds to acquire houses, a process whose details remain very sketchy despite an enormous historical literature describing housing and the history of home ownership.

Garb acknowledges that Brophy strengthened the economic position of his family by investing in housing. She also maintains that countless other immigrants struggled to acquire capital through similar practices in order to establish a legitimate social place for their communities within Chicago. However, she argues that working-class house ownership proved more costly than beneficial to society. Drawing upon the authority of housing studies by Chicago's Progressive reformers, Garb repeats the long-standing charges that living conditions in Chicago were unhealthy due to the absence of adequate plumbing and that parents sacrificed education by sending children to work in order to sustain mortgages, which represented a reckless gamble for low-paid, erratically employed working-class families. More problematic for these families, she insists, the communal pursuit of house ownership did not generate sufficient income to combat low wages and dangerous working conditions. In fact, Garb suggests that the additional income generated by working-class investments in housing "helped to subsidize and sustain a low wage economy, leaving massive profits in the hands of business owners and bankers," while allowing capitalist employers to reduce wages to the absolute minimum, thereby "forcing working-class tenants to work ever

longer hours and struggle that much harder to get by" (p. 52).

The central portion of *City of American Dreams* describes how improvements in sanitation increased divisions among Chicagoans as immigrant communities sacrificed their health in order to become house owners. In making this argument, Garb again draws heavily on the literature of Progressive reform, highlighting especially the careers of Oscar De Wolf and Mary Mc Dowell. De Wolf became the head of Chicago's Department of Health following the Civil War. As a "professional" sanitarian, he established a bureaucracy within city government that examined the physical nature of housing problems in Chicago. Garb shows how his efforts led to the first legislation authorizing Chicago's municipal government to use its policing powers to monitor conditions in the tenement districts. In his investigations, De Wolf found that property rights had begun to separate those who could afford healthy surroundings from those who could not. To remedy the situation, he called for the construction of model tenements and for legislation requiring the health department's approval of plans for new construction. While these laws established the right of the municipality to intervene in the households of the poor, Garb argues the laws did not alleviate the problem because landlords and house owners refused to install the sewers and plumbing that would have improved the health of the city. Once again, readers encounter the underside of working-class home ownership in that, Garb argues, access to property condemned the working class to life in disease-plagued neighborhoods.

In contrast, by the 1880s, Garb maintains that affluent homeowners embraced the improvements in sanitation that resulted from sewer and water services. Not surprisingly, she invokes the name of Samuel Eberly Gross, Chicago's most famous developer of real estate, to show how builders used images of health and comfort to seduce the middle class to move from their apart-

ments in the city to single-family houses in the suburban countryside. According to the argument, Gross secured capital investments from well-placed investors to streamline the process of house-building. By doing so, he offered more house for the money, further separating the affluent owner from his working-class counterpart. The result, as Garb describes it, was a class-segregated market with property values directly linked to sewer and water services in which middle-class owners who could afford plumbing fixtures benefited from public investments in sewers and water service. Through their promotional efforts, Gross and others like him transformed the meaning of home ownership into "a symbol of middle-class autonomy, gender order, and status" (p. 118).

Garb's account of developments in the 1880s is highly problematic. Her analysis of real estate practice does not examine adequately the issues of special assessments or annexation. As Robin Einhorn demonstrated, prior to the twentieth century special assessments were the common means for financing water and sewer services in Chicago.[1] *City of American Dreams* would have benefited from closer attention to the political issues that Einhorn raised regarding special assessments, which were quite complex. Certainly, their use became hugely troublesome in the 1880s when the city annexed enormous portions of its surrounding suburbs. Ann Durkin Keating addressed municipal services clearly in her work.[2] But Keating did not draw the same conclusion, for she did not find a direct connection between sewer and water services and middle-class status. In the 1880s and 1890s, many affluent citizens did not install these services in new subdivisions because of their cost, while many working-class outlying neighborhoods did, since local industries paid for the initial installation of water service in industrial communities. Thus circumstances were less clear than Garb suggests.

Indeed, like most urban historians who rely on the work of Progressive reformers, Garb as-

sumes far too much knowledge on the part of the reformers about the physical qualities of working-class and middle-class housing. Consequently, when she addresses the issue of sanitation, she never identifies the type of plumbing that should have been installed in working-class neighborhoods. Instead, she merely suggests that by the 1890s, "manufacturers could mass-produce porcelain sinks, tubs, and toilets, and American builders and home buyers could choose plumbing fixtures from standardized lines of products" (p. 114). This statement is wrong. Consumers could not purchase what modern readers recognize as the standard line of affordable bathroom fixtures until at least 1910.[3] Similarly, she misreads sources when suggesting, "semi-skilled or even unskilled laborers could be easily trained for a few tasks like stair building or framing and installing factory-made doors, windows, and trim" (p. 130). Once again, the statement is simply wrong. Stair building remains a complicated task. It is foolish to suggest otherwise.[4]

These objections may appear trivial to historians who see them as minor points in the larger argument. But urban historians increasingly avoid the type of detailed investigation necessary to support generalizations about the physical qualities of American cities. For example, despite numerous accounts about the developer S. E. Gross, to date no academic historian has bothered to study in detail a single subdivision that he developed. We do not know what kind of houses he built or who purchased those houses. Without more detailed study, our generalizations regarding such matters remain weak and unsubstantiated, relying on a few advertisements rather than physical and statistical evidence. One could only wish for a moratorium on any mention of Gross until such research has been done. However, it remains more likely that historians will continue the onslaught, referencing each other, rather than doing the tedious but necessary research. Garb suggests as much in her footnotes when she claims it is possible "by scrolling through reels of

the census on microfilm--to get a general picture of where Chicagoans of different races and nationalities lived" (p. 224).

The final section of the book returns to Progressive accounts to argue that the campaigns of reformers like Mary McDowell had "a profound impact on the ideological construction of the family home" (p. 176). Garb argues that the campaigns, first, generated sympathy for the poor and, second, exerted pressure upon politicians to improve housing and working conditions. By doing so, the campaigns awakened in the working class recognition that health and welfare depended upon political alliances with their neighbors in order to demand municipal resources for their communities. To achieve this goal, the reformers attempted to instill in workers a better sense of a "proper" American standard of living for their families by attacking problems like the "lodger evil," and stressing instead the virtues of privacy and the nuclear family. According to Garb, the opposition to such ideas was considerable since immigrants retained an economic attachment to an "unhealthy" form of home ownership, which threatened the well-being of their families. As evidence, she suggests that melodramatic accounts such as Upton Sinclair's *The Jungle* were "probably representative of actual circumstances" (p. 155).

Ironically, the reformers' successes in altering the immigrants' sense of a proper American standard of living exposed the underside of good intentions as "reformers inadvertently fueled Americans' desire for and celebration of single-family home ownership," which, after the arrival of significant numbers of black migrants, served "to buttress racial bias in the housing market and further solidify racial divisions" (p. 176). Garb portrays the race riot of 1919 as the smoking gun in the indictment against house ownership, dramatic testimony of the ultimate failure of the private market to achieve social justice. She maintains that the riot resulted, in part, from traditional

problems facing black migrants arriving in twentieth-century Chicago. Unlike earlier white immigrants, African Americans encountered a more severe form of racial hostility and prejudice that denied them access to capital and condemned them to strict racial boundaries in constricted areas where they were compelled to pay high rents. Consequently, African Americans resided in deteriorating neighborhoods that spiraled downward due to racial segregation, prejudice, and the lack of capital.

Under these circumstances, Garb concludes that Chicago's housing market became "racialized." First, working-class whites joined in various voluntary associations that redefined the concepts of property and house ownership. By the twentieth century, these associations disagreed with "free-market capitalists, who claimed that property, including landed property, was a commodity whose value was determined by the socially neutral market forces of supply and demand." Instead, following the arrival of African-American migrants, working-class whites claimed that property values "were determined by both the assessed value of the individual dwelling and the social identity of residents in surrounding dwellings" (p. 193). They defined the public interest in racial terms, a policy supported by academics such as Richard T. Ely, who, as an economist at Northwestern University, advocated that lenders account for the "qualities" of a neighborhood as a basis for approving mortgages. Garb suggests that such policies later informed the thinking of federal officials in the Federal Housing Administration who adopted policies for redlining. These policies further encouraged builders to construct newer, more expensive single-family houses for those who could afford them, typically middle-class white residents in race-segregated suburban communities. The result was "a two-tiered housing market: one, the underfunded and poorly designed multifamily rental housing for the urban poor; the other, well-funded programs subsidizing private bankers and builders con-

structing single-family homes on the urban fringe" (p. 204).

*City of American Dreams* provides a broad interpretation of the idea of home ownership that seeks to bring to fruition the ideas of Kenneth Jackson, Thomas Sugrue, and others who argue that American policies toward single-family residential construction have been socially destructive.[5] These works have added immensely to our understanding of conflicts within American urban society. The arguments have enormous persuasive strength. But given the duration of criticism and the academic power behind the assault on single-family houses, it seems odd for Garb to suggest that anyone uncritically accepts the mythic virtues of home ownership. Indeed, these mythic qualities now are regularly challenged by critics of property ownership, who themselves continue to accept without question the critiques of Progressive reformers. In a previous work, this reviewer argued that Progressive reformers were more interested in polemical arguments than analysis of housing conditions for immigrants. In making this case, I suggested that Upton Sinclair portrayed his main character, Jurgis Rudkis, "not simply as ignorant of American ways" but as "a fool, an imbecile, dim-witted to the point of absurdity." I concluded that his exaggerated account of working-class immigrants was acceptable because "middle-class readers ... shared a prejudice regarding the intelligence of Eastern Europeans." [6] In a melodrama like *The Jungle*, Jurgis was without the benefit of an extended community because Sinclair and most other Progressives failed to account for membership in churches or fraternal organizations. Garb continues this tradition by accepting Sinclair's work as an accurate account of working-class life.

By relying upon Progressive literature, historians repeat the same old stories of degraded tenement conditions, unscrupulous real estate agents, and, now, racist voluntary associations. Yet, we do not know basic facts about twentieth-

century Chicago. For all the literature on Chicago's tenements, I have never encountered in the work of a historian a floor plan for a single tenement building, let alone a careful classification of building types for such structures as they appeared throughout the city. The same can be said for the housing literature on black Chicago. No one knows the differences between black and Polish neighborhoods in 1900. Given the absence of such research, we err often on details, as Garb does when she discusses matters related to plumbing and construction. For historians, it remains easier to accept the growing body of secondary literature, to cite ourselves and believe that we defend our arguments by merely "scrolling through" the past. These arguments and practices have been challenged recently by architectural historians such as Robert Bruegmann, who wrote that we do not understand the most basic elements of urban history because "so many observers have skipped so quickly over the painstaking process of analyzing the way urban regions actually work so that they could get on with the more exalted business of telling everyone how urban areas ought to work." [7]

#### Notes

[1]. Robin L. Einhorn, *Property Rules: Political Economy in Chicago, 1833-1872* (Chicago: University of Chicago Press, 1991).

[2]. Ann Durkin Keating, *Building Chicago: Suburban Developers and the Creation of a Divided Metropolis* (Columbus: Ohio State University Press, 1988), especially chapters 5 and 6.

[3]. See Joseph C. Bigott, "Bungalows and the Complex Origins of the Modern House," in *The Chicago Bungalow*, ed. Dominic A. Pacyga and Charles Shanabruch (Chicago: Chicago Architecture Foundation, 2003), pp. 45-52; and Bigott, *From Cottage to Bungalow: Houses and the Working Class in Metropolitan Chicago, 1869-1929* (Chicago: University of Chicago Press, 2001), pp. 124-144.

[4]. See Bigott, *From Cottage To Bungalow*, pp. 20-41.

[5]. See Kenneth T. Jackson, *Crabgrass Frontier: The Suburbanization of the United States* (New York: Oxford University Press, 1985); and Thomas J. Sugrue, *The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit* (Princeton, N.J.: Princeton University Press, 1996). See also Gail Radford, *Modern Housing for America: Policy Struggles in the New Deal Era* (Chicago: University of Chicago Press, 1996) and Becky M. Nicolaides, *My Blue Heaven: Life and Politics in the Working-Class Suburbs of Los Angeles, 1920-1965* (Chicago: University of Chicago Press, 2002).

[6]. Bigott, *From Cottage To Bungalow*, pp. 149-151.

[7]. Robert Bruegmann, *Sprawl: A Compact History* (Chicago: University of Chicago Press, 2005), p. 9.

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