the creative elisions and even outright fabrications of this nineteenth-century historiography because he may not recognize them as such. Readers would do well to remember that the French write “empire” in the same way as their neighbors across the channel.

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**City of American Dreams**  
*A History of Home Ownership and Housing Reform in Chicago, 1871-1919*  
By Margaret Garb  

Home ownership was a common trait among Chicagoans well before the great fire of 1871, according to Margaret Garb. In fact, she writes, it served as a marker distinguishing the city’s middle class from the working class. The surprising twist is that working-class Chicagoans—through extended family, neighborhood networks, and other inventive means—scraped together down payments with greater urgency than did the city’s middle-class residents. Houses were so basic in construction (often without utilities) that they offered a sounder financial investment for wage laborers (both skilled and unskilled) than they did for the middle class who preferred apartments or long-term leases on single-family homes, while investing their surplus dollars in higher-earning business ventures.

This ownership pattern continued after the Chicago fire, although, as the author demonstrates in her opening vignette, attempts by the city council to regulate fireproof building materials such as brick and stone threatened to curtail affordable housing for the working class. Workers’ protests against these new construction codes devolved at times into physical confrontations, heralding an era of increased class strife. The working class’s capacity to purchase their own residences eroded during the 1880s as a combination of technological improvements, the mortgage market, and stricter housing codes limited their purchasing power. Water and sewer hookups, for example, entailed installation assessments and ultimately raised property taxes. The growing involvement of financial institutions in the residential mortgage market formalized a lending process that had been previously flexible and creative. As housing prices climbed, the collateral once used by young couples to buy their first
homes (reputation and family standing) would not satisfy flinty-eyed bankers.

Behind the toughening of indoor plumbing standards stood a variety of reformers whose investigations into lower-class life created a drumbeat of criticism over unhealthy conditions in neighborhoods that still relied upon corner pumps and backyard privies. In calling for improvements that might alleviate the scourges of typhoid, cholera, diphtheria, and smallpox—clearly legitimate considerations—social workers pressed city agencies to become, in essence, housing police whose enforcement of tightened codes pushed the price of new housing beyond the reach of average workers. At the same time, the growing value of residential housing during the late 1880s lured middle-class buyers into this market as they envisioned owning their own piece of the “American Dream.” Developers, most notably Samuel E. Gross, used the art of advertising to promote this investment in a family’s financial future. Finally, in the depths of the catastrophic 1890s depression, these builders switched to upscale construction, sealing the fate of affordable housing for Chicago’s working class. This emblem of the American Dream, once the proud possession of ordinary folk, became, in the last years of the nineteenth century, a fading glimmer. Tenements and subdivided single-family residences would suffice in the future, just as new waves of immigrants flooded the city. In the next century, reformers would once again raise their voices against tenement life, demanding that the city rid itself of another generation of inadequate housing.

The author, a historian at Washington University St. Louis, offers a sound study based on a conscientious examination of the primary sources. It is written in a scholarly mode, tainted on occasion by repetition. Several of the photographs offer revealing glimpses into the world of working-class Chicago. The African American experience is touched upon briefly at the conclusion of each chapter and then developed at greater length at the end of the book, although this last unit has a curious tone, reading more like a community history than the type of tightly woven analysis typical of the earlier chapters.

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