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cost her \$30. This did not represent the entire cost, as she had several parts of the outfit given to her; her godmother made the dress, although the little girl herself furnished the material; the veil with the wreath of flowers was given her by a nun who had taken an interest in her, and the candle, which it is still customary in Polish churches to carry, was given by a cousin who is a nun. She had to buy the material for her dress, white slippers, stockings, and long white gloves, beads, flowers, and photographs. If she had herself borne all the expense, a minimum estimate of the cost would be \$50.

BUYING PROPERTY

A third motive for saving is the desire for home ownership or for acquiring land. There is no doubt that to own a home of their own is the desire of most immigrant families. Many of them come from countries where the ownership of land carries with it a degree of social prestige that is unknown in more highly developed communities of the modern industrial civilization.

Representatives of the Bohemians, Lithuanians, Poles, and Italians have all emphasized the fact that their people want to own their own homes, and bend every energy toward this end, so that the whole family often works in order that first payments may be made or later payments kept up. The Croats, Slovaks, Hun-

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garians, and Slovenians are also said to be buying houses, although, as they are newer groups, they have not yet done so to the same extent as the other groups. The Serbians, Rumanians, Bulgarians, and Russians in Chicago are, on the other hand, said to be planning to return in large numbers to the old homes in Europe, and hence are not interested in buying property in this country. Their feeling for the land and their desire to own their homes in the country in which they decide to settle is said to be as strong as in the other groups.

The longing for home ownership was apparent in the family schedules we obtained, and in studies of housing conditions¹ in certain districts of Chicago we find additional evidence of the immigrants' desire to own their own homes, and the way in which this desire leads many to buy, even in the congested districts of the city. The following table gives the number and the percentage of home owners in eight selected districts. It will be noted that the percentage of owners varied from eight in one of the most congested Italian districts known as "Little Sicily," to twenty-four in the Lithuanian district.

The strength of the desire for homes can also be measured by the sacrifices which many of the

¹ Chicago Housing Conditions, *American Journal of Sociology*, vol. xvi, p. 433; vol. xvii, pp. 1, 145; vol. xviii, p. 509; vol. xx, pp. 145, 289; vol. xxi, p. 185.

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families make to enable them to acquire property. It means in some cases the sacrifice of the children's education, the crowding of the home with lodgers, or the mother's going out to work. In fact, immigrant leaders interviewed seem to think that women's entrance into industry during the war was largely due to the desire to own their own homes. After the title to the house is acquired, it is often crowded with other tenants to help finish the payments.

TABLE II

NUMBER AND PER CENT OF IMMIGRANT HOME OWNERS IN DIFFERENT CHICAGO DISTRICTS

DISTRICT	TOTAL FAMILIES	NUMBER OF OWNERS	PER CENT
Bohemians—10th Ward.....	295	36	12
Polish—16th Ward.....	2,785	355	13
Italian—"Lower North" Side.....	1,462	119	8
Italian—19th Ward.....	1,936	208	9
Polish and other Slav—South Chicago	545	100	18
Lithuanian—4th Ward.....	1,009	241	24
Slovak—20th Ward.....	869	148	17
Polish, Lithuanian, other Slavic—29th Ward, Stockyards District.....	1,616	298	18

The housing studies in Chicago furnish many illustrations of this sacrifice.¹ For example, among the Lithuanians in the Fourth Ward, there was a landlord who lived in three cellar rooms so low that a person more than five feet

¹ Chicago Housing Conditions, ix, "The Lithuanians in the Fourth Ward," *American Journal of Sociology*, vol. xx, p. 296.

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eight inches tall could not stand upright in them. The kitchen, a fair-sized room with windows on the street—though its gray-painted wooden walls and ceiling served well to accentuate the absence of sunlight, was merely gloomy, but the other two rooms were both small and dark, with tiny lot-line windows only four square feet in area. In one of these rooms, 564 cubic feet in contents, the father and one child slept; the other, which contained only 443 cubic feet, was the bedroom of the mother and two children. One of the highly colored holy pictures common among the Lithuanians and Poles, though it hung right by the window, was an indistinguishable blur.

The agency through which the purchase is made may be either the real-estate dealer of the same national group, or, more commonly, the building and loan association. The real-estate agents to whom the foreign-speaking immigrants go are like the steamship agents, the immigrant bankers, the keepers of special shops. Those who are honest and intelligent render invaluable services; those who wish to exploit have the same opportunity of doing so that is taken advantage of by the shyster lawyer, the quack doctor, the sharp dealer of any kind who speaks the language and preys upon his fellow countrymen. Reference has been made in an earlier chapter to the services rendered by the building and loan associations in enabling the foreign born to obtain