

**A Stake In The System: Domestic Property Ownership  
and Social Class In Montreal: 1847-1881**

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### Abstract

This paper examines the social and spatial distribution of home ownership in Montreal from 1847 to 1881, demonstrating a differential class access to this form of tenure that was becoming more unequal as the industrialization of the city advanced. Also explored is the relatively low rate of owner occupation in Montreal compared to other 19th century North American centres. This is explained in terms of the absence of institutionalized sources of mortgage credit and the predominance of low wage, labour-intensive industries in the city. Finally, the duplex is explored as a residential habitat typical of Montreal, with important socioeconomic distinctions being found between duplex owners and tenants and other types of property owners and tenants.

## Resumé

Le sujet de cette thèse est la distribution sociale et spatiale de la propriété individuelle à Montréal entre 1847 et 1881. Les rôles d'évaluation démontrent un accès divergeant à la propriété selon la classe sociale. L'écart s'accroît avec le progrès de l'industrialisation. Montréal a un taux de propriété individuelle inférieur à d'autres villes nord-américaines. Ceci s'explique par un sous-développement des institutions de crédit hypothécaire et par la prédominance de l'industrie légère à main-d'œuvre abondante et mal payée. Une analyse approfondie du duplex, l'environnement résidentiel le mieux développé à Montréal, présente une distinction socioéconomique importante entre les propriétaires et locataires de duplexes et les propriétaires et locataires des autres types de logements.

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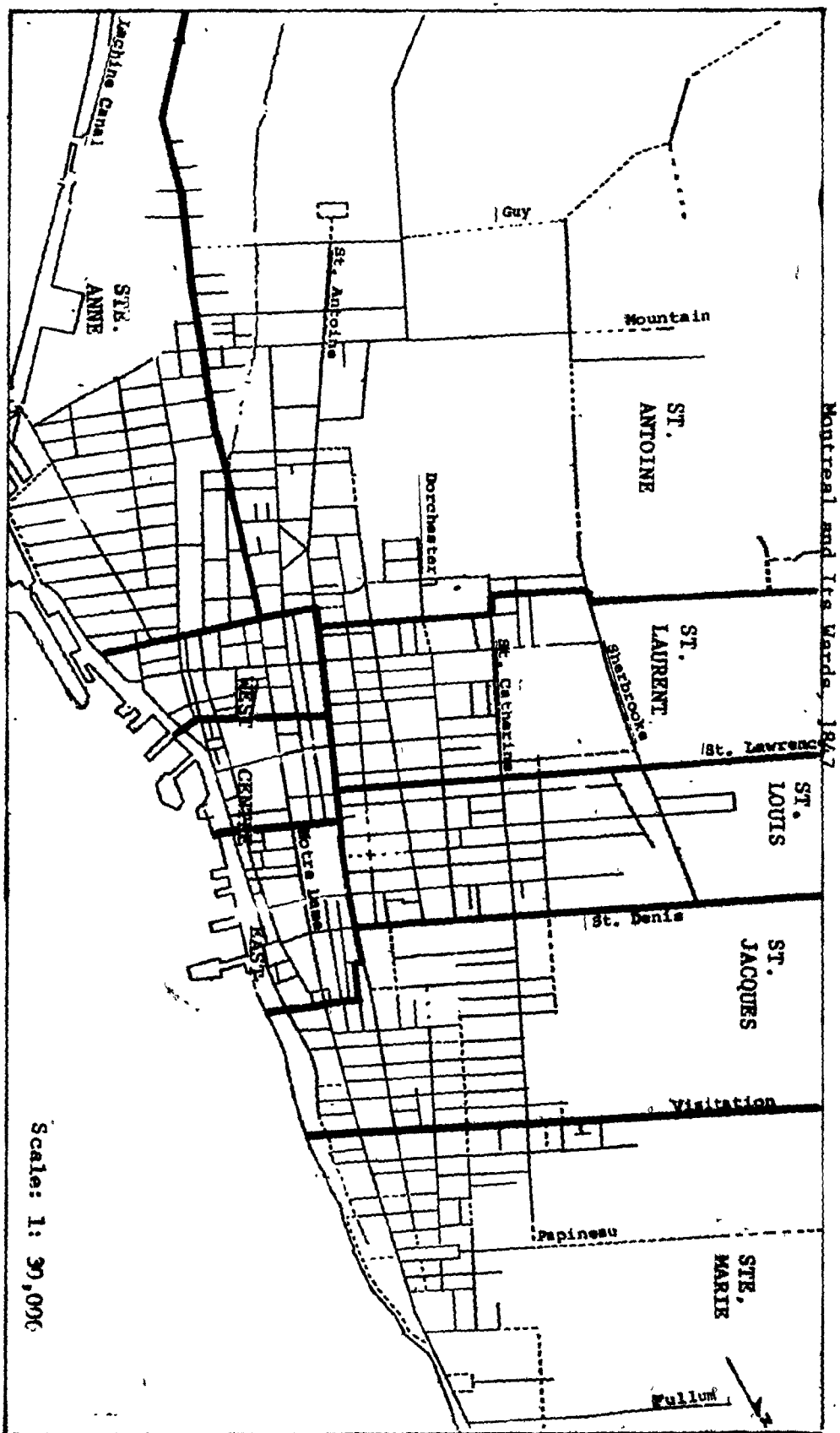
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## Introduction

Over the course of the last century home ownership has become a very popular form of housing tenure in most advanced capitalist nations, or as Barrows puts it, a "socially compulsive ideal" (p. 415). This has generally been regarded by most Western governments as a positive development. Thus in the early 1920's U.S. President Calvin Coolidge asserted, "no greater contribution could be made to the stability of the nation, and the advancement of its ideals, than to make it a nation of homeowners families." Similarly, President F.D. Roosevelt explained a decade later, "A nation of home owners, of people who own a real share in their own land, is unconquerable" (quoted in N. Duncan, p. 126). More recently this sentiment was echoed by the British Conservative Party in the 1979 election campaign, when it promised to "defend the property system by giving as many people as possible a stake in it" (Clark & Ginsburg, p. 17).

Implicit in all these statements is the notion that somehow home ownership is "good" for capitalism, that it generates a certain political and economic stability that acts to protect the established system of property and therefore of class relations. There has been a great deal of debate among Marxist geographers, sociologists, and historians over the precise political implications of home ownership in capitalist society. As a prerequisite to any such debate, however, we must first know some basic facts about the historical emergence of home

ownership in capitalist cities, and in particular about the "differences in costs, conditions, and levels of home ownership borne by the different classes into which urban society was divided" (Levine, p. 271). Unfortunately, little research has been done into home ownership in Canada.

This paper outlines the housing situation in Montreal between 1847 and 1881. It will examine class differentials in levels of home ownership and demonstrate a progressively more unequal access to home ownership over time. Most importantly, it will document a growing exclusion of the working class from this form of housing tenure, largely due to the deskilling of this class in conjunction with an industrialization founded upon the establishment of low wage, labour intensive industries. It will also relate low working class home ownership to the absence of mortgage credit institutions in this city. In addition, it will document socioeconomic distinctions between owners and tenants in duplex housing and other types of owners and tenants, the duplex being a residential habitat fairly unique to the Montreal housing market.

Although any analysis of the political implications of home ownership in Montreal must be founded upon these types of data, in this paper I will make no attempt to draw out the political implications of my results. Rather, the paper is primarily intended to provide an empirical basis for this type of analysis in the future.

The period chosen for this study, 1847 to 1881, was selected on the basis of fairly arbitrary criteria, but covers a



substantial decline in home ownership. The period also covers two major building booms, which terminated in 1861 and 1881. The starting point of the analysis, 1847, is the first year reliable property tax assessment rolls are available in Montreal. Coincidentally, it also marks the opening of the Lachine Canal to heavy industrial use with the development of the canal's hydropower. This event, some industrial historians have claimed, really ushered in the beginning of Montreal's industrial era (Tulchinsky, p. 204). 1881 was selected as a cut off point because after that date the city started receiving large scale international immigration, making it progressively larger and more difficult to examine. Yet I do not believe this arbitrary choice of a terminating date will affect the results of the study significantly. A sample taken from the 1901 tax rolls shows that the level of home ownership in the city had hardly changed since 1881 (it went from 14.7 to 12.2%). Other studies in early 20th century Montreal provide similar figures (Saywell, p. 14; Copp, p. 197). Home ownership rates in Montreal seem to have moved strongly upward only since 1971.

### Some Definitions

In this paper I attempt to identify differential levels of home ownership in Montreal among various levels of the class structure. The paper employs a Marxian as opposed to a Weberian or other definition of class for numerous reasons. Both Marx and Weber realized that class inequalities and conflicts were based

upon the ownership or non-ownership of property, but their definitions of property differed. "For Marx, it represents expended labour power or capital; and classes therefore arise according to their relationship to capital--whether they are buyers or sellers of labour power " (Saunders, 1979, p. 66). To Weber, property meant control over resources that could realize a return in the market, and classes thus emerge "according to the differential degree of market power enjoyed by different groups with different degrees of access to profitable material resources" (ibid.).

Both Marx and Weber defined classes as "objectively constituted social formations with an economic base" (Pratt, p. 482). Weber, however, differed from Marx in arguing that classes can arise in any market situation and not just through the relations of production (i.e., the exploitation of wage labour by capital). Weber proceeded to distinguish between three types of classes: a) property classes, defined by control over forms of property that could realize income in the market, b) acquisition classes, based on the types of marketable skills or services offered, and c) social classes, which refer to class situations characterized by common mobility chances. Weber then divides these three classes into positively privileged, negatively privileged, and middle levels, though he never clearly explains on what basis individuals are to be located in one level or another.

There are some serious limitations in Weber's definitions. Not the least of these is the fact that, if taken to its logical

conclusion, the number of classes would seem to be almost infinite, since there are as many subtle differences in market situations as there are individuals in the market (though this may be a theoretically tenable position, it is of little help in conducting historical analysis). Weber himself admits as much when he writes, "Only persons who are completely unskilled, without property and dependent on employment without regular occupation, are in a strictly identical class status" (quoted in Saunders, 1979, p. 68).

Another problem is that Weber's class model is essentially static, whereas it is necessary to treat class as a relational concept, as does Marx. In Marxist class analysis the relationship between the bourgeoisie and the proletariat is clear; the former own the means of production and extract surplus value from the labour power of the latter, who work for a wage. Using Weber's definitions, it is not clear just who is exploiting whom, or indeed if there is any conflict, competition, or relations of any kind between the various classes. For this reason I have also rejected other, cruder measurements of class such as manual vs. nonmanual distinctions.

This is not to say that there are no difficulties involved in the use of a Marxist definition of class. At the most general level it is important to remember that all classes are to some degree artificial representations that serve an analytical understanding of a synthetic society. I am therefore not using class here in terms of something whose existence I must verify

empirically. I am merely using a Marxist definition of class to organize the data for analytical purposes; that is, because when compared to other definitions (such as Weber's) it is the most functional for doing historical research with the data at hand. The limitations involved in using this Marxist definition to classify 19th century historical data will be discussed in Chapter Two.

Having defined class theoretically, it is necessary to come up with a representation of class in the empirical data that can be made to correspond to one's theoretically defined class categories. This paper will use occupation as such a representation. Based on my understanding of the society and economy of 19th century Montreal from a reading of numerous texts, I shall argue that certain occupations may be considered part of one or another class. For example, I would include unskilled labourers as part of the proletariat, as we know they generally sold their labour power to the owners of capital for a wage. In contrast, merchants would be part of the bourgeoisie, as they tended to own capital and employ the labour power of others.

There are, of course, problems involved with the use of any measurement of ~~class~~ in historical analysis, and occupationally-based definitions of class are certainly no exception. There is the perennial problem of occupations that do not "fit" neatly into any of our predefined class categories. This is especially relevant in a society like that of 19th-century Montreal, which was in a period of transition from

a pre-industrial to an industrial mode of production. Managers, for example, could be considered part of the working class since they did not own the means of production and worked for a wage or salary. They could also be considered part of the bourgeoisie, as they had control over the means of production (and therefore over the labour power of others) and performed what Wright (1979) has described as "the global functions of capital."

These problems will be explored further in Chapter Two. Suffice it to say here that many studies of 19th century cities have found occupation to be a reasonably good surrogate for class, and the best available. These include Katz (1975) in Hamilton, Goheen (1970) in Toronto, Hershberg (1981) in Philadelphia, and Thernstrom (1973) in Boston. I would contend along with Stephen Thernstrom that "occupation may only be one variable in a comprehensive theory of class, but it is the variable which includes more, which sets more limits on the other variables than any other criterion of status" (1968, p. 84).

### Scope of The Paper

This paper is divided into five chapters. Chapter One reviews the Marxist literature on the political implications of home ownership in capitalist society, and explains how I believe my research in Montreal fits into this body of literature. It will attempt to demonstrate that an understanding of the political implications of home ownership must be based upon a

historically grounded, empirically informed body of theory.

Chapter Two deals with some of the methodological problems in the study and reviews the source material. To evaluate home ownership levels as a function of class, I needed empirical data that allowed the identification of occupations in categories or along a scale which corresponded roughly to class as conceived of here. I also required data that reported the occupation of household heads accurately over time, both for the complete population of Montreal and for an adequate sample of household heads. The data had to cover the whole 1847-1881 time period, be available at specific intervals (bracketing the building booms mentioned earlier), and be available for the whole city but at a scale finer than that of simply the ward.

I will argue that significant changes in patterns of home ownership occurred in association with major changes in the city's size and density as a result of new development, redevelopment, and expansion of the city into new areas. Because industrialization was occurring, I expect to see large increases in the numbers of some types of workers and a proletarianization of older (artisanal) categories of labourers. It is therefore necessary to have data from which I shall be able to observe long term changes (e.g., responses to structural changes in the economy), cyclical changes (e.g., building booms), and shorter term changes (e.g., responses to fires, annual turnover of tenants, etc.).

The Montreal property tax assessment data meet all these criteria with a reasonable degree of reliability, and are thus

the main source of data on which this study is based. Chapter Two will outline the strengths and weaknesses of this and other source material, as well as discuss the occupational scale I have constructed to measure class.

Before we can argue that home ownership has certain political effects in a given historical context, we must establish first certain elementary facts. These include the rate of owner occupancy in that context, whether ownership was becoming more accessible or less, and whether different social classes (inferred from occupations) enjoyed different degrees of access to it. This will be the primary task of Chapter Three, which will examine both the spatial distribution of home ownership among all household heads in Montreal and the class distribution of home ownership among a sample of household heads in selected occupations. This chapter will also look at the relationship between home ownership and the rental value of dwellings, examining annual variations in levels of home ownership on a small sample of street segments with varying median levels of rent. Chapter Three will also review levels of house ownership specific to suburban development and urban redevelopment after fires by looking at samples of newly developed and redeveloped street segments.

Whatever conclusions can be gleaned from a study of owner occupation in 19th-century Montreal will not necessarily be applicable in all similar contexts. What is needed, therefore, is to compare my findings in Montreal with those for other 19th century cities. In this way one can distinguish the patterns

peculiar to Montreal, from ones common to other cities as well. Comparison of home ownership in Montreal and other 19th century centres will be the subject of Chapter Five.

Indeed, it is precisely the unique features of the housing market in Montreal that makes this city such an interesting field of study. Montreal is distinguished by the presence on a large scale of duplexes, a type of housing much less common in other North American centres in the 19th century (Hanna & Olson, 1983). Duplexes have thus been largely ignored in the literature on home ownership. As we will see, this literature has generally considered property owners as either owner occupiers of single family homes with no tenants, or non-resident owners of housing with tenants. The case of the duplex owner, who is at once an owner occupier and a landlord, is not examined.

Because he displays characteristics of both groups, the duplex owner may have political and economic interests that do not correspond exactly to those of either group. For example, while the owner occupier repays his own mortgage, it is in effect the tenants who pay off the mortgage of the landlord. While the home is solely an exchange value to the absentee landlord, it represents both use value and future exchange value to the owner occupier.

To the resident duplex owner, however, the home is both a use value and a current exchange value, while his tenants' rent may partially or entirely cover the cost of his mortgage. Resident duplex owners may therefore not have identical



interests with respect to such issues as mortgage interest rates and the type of development allowed in the neighbourhood as either of the two other groups of owners. Chapter Four will examine duplex ownership in 19th-century Montreal; among what classes and in what circumstances it was prevalent. Taking a sample of various groups of owners and tenants, it will also explore whether duplex owners as a group were distinguishable socioeconomically from other groups of owners, and whether there were social class differences among the tenants of each group of landlords.

#### A Stake In The System

In his study of the social structure in 19th century Hamilton, Michael Katz (1975) talks at length about the significance of land and property in 19th century urban society. Many of his comments are relevant as a prelude to my own discussion of Montreal, as they illustrate the numerous links between land and home ownership, political power, and the distribution of goods in a society of great inequality.

I would agree with Katz that the study of home ownership is crucial to an understanding of the degree of equality, or inequality, within a society. Katz goes as far as to assert that "the quality of a society may be measured implicitly by the number of people within it who can own the houses in which they live" (p. 78). Whether this is an exaggeration or not is debateable, but unquestionably the pattern of home ownership does throw light on the distribution of goods in capitalist society and as Katz notes "is one of the few relatively concrete

measures which can be used comparatively across time and place" (ibid.).

The study of home ownership also sheds light on the interaction between class and cultural values. The desire and ability to buy a house was not and is not totally a function of class position. "In contemporary Toronto, for example, the wealthy young professionals who choose to rent an apartment and preserve a goodly share of their income for entertainment and luxuries are as familiar a phenomenon as the extended household of immigrant kin living together, saving, and pooling their money in order to buy land" (ibid.). It would seem that cultural values or differences in lifestyles mesh with class status to determine the prevalence of home ownership, though as Katz explains, "unraveling the two is extremely difficult" (ibid.).

Home ownership was also important in 19th century society because land and property then functioned as mediums of speculation in a manner very similar to the way the stock market does today. "In the period before safe banking and institutionalized opportunities for routine investment developed, trading in land was a preeminent economic activity" (ibid.). There is much evidence to suggest that many 19th century investors used their intimate knowledge of local conditions to guide investment in the local property market. I would expect this to be particularly true of Montreal; as French Canadian investors were largely shut out of the commercial and industrial worlds for linguistic and cultural reasons, real

estate investment may have been one of the few avenues of enterprise left open to them.

Finally, property and home ownership in the last century played a much greater role in the stratification of political power than they do in our time. In 19th-century Montreal, as in Hamilton, the ownership of property was associated with political power in the most direct sense; it brought with it the right to vote and hold public office. Even more concretely, ownership of housing gave the power to evict tenants and to set rent levels and thus to control in a very intimate way the lives and well-being of individuals. As Katz asserts, "the acquisition of even the most modest of houses by a...labourer meant shedding the uncontrolled, potentially arbitrary or whimsical power of a landlord and acquiring at least a slight hedge against the devastating, periodic unemployment endemic to the life of a manual worker prior to the introduction of insurance" (p. 79).

In his book entitled Poverty (1904), Robert Hunter restated this argument somewhat more directly:

A propertyless person is one without any economic reserve power. He is in no position to ward off the sufferings which must frequently come to most persons depending wholly upon their ability to labour and upon the demand of the community for their services...the classes who possess no property, not even a home from which they may not be evicted, must of necessity pursue that precarious livelihood which depends solely on health and strength and upon economic conditions, which may, or may not, at any time, require the services of the worker. Security of livelihood in the present state of society comes only with the possession of property (p. 46).

To study home ownership, then, "is to explore the linchpin in the structure of inequality in a 19th century city" (Katz, 1975, p. 80).

In sum, in the 19th century ownership of a house was generally associated with a politically and economically privileged position in society, and therefore functioned to generate among owners a vested interest in the maintenance of the status quo. It therefore also meant a commitment to the property market and the system of social relations upon which that market was founded; a stake in the capitalist economic system in general.

## Chapter I -- Review of the Literature

Housing in general and home ownership in particular were major concerns of 19th century urban reformers. As industrialization progressed and factories concentrated in urban areas, the attendant employment opportunities lured millions to seek their fortunes in the cities. Some had no choice. Farm workers displaced by rural overpopulation or enclosure, déclassé artisans, and in North America immigrants fleeing the poverty or repression of the Old World all contributed to burgeoning urban populations. The supply of housing could not always keep up with the demand, especially during periods of heavy immigration. Add to this the general poverty of the masses to be housed, and the result was often tremendous overcrowding, pitifully low quality dwellings, and apallingly poor sanitary conditions leading to highly inflated rates of mortality and morbidity among the working class (I have discussed the relationship between housing, poverty, and disease elsewhere; see Hertzog, 1982).

Small wonder that so much ink was spilled in the late 19th century over "the housing question." Despite their political differences, most bourgeois reformers, clerics, socialists, and labour unions agreed that something had to be done. To many, extensive working class home ownership was seen as the ideal solution. Jules Helbronner, one of the commissioners of the 1889 Royal Commission On The Relations Between Labour and Capital In Canada, believed that the housing problem "ne sera résolu que le jour où les ouvriers pourront devenir facilement

propriétaires" (quoted in F. Harvey, p. 237). Commissioner Armstrong commented that "single family homes were desirable for the community" (Levine, p. 277), while H.B. Ames, in his famous 1896 study of a working class district in Montreal, suggested that single family homes "were healthier and would make people happier and more productive" (*ibid.*). One contemporary observer went so far as to assert "A man is not really a true man until he owns his own home, and they that own their homes are made more honourable and honest and pure, and true and economical and careful, by owning the home" (quoted in Thernstrom, 1973, p. 98).

Levine explains why home ownership was seen as such an "honourable" and "pure" solution by so many. To workers, it offered the chance of larger and better quality living quarters, better sanitary conditions, and more privacy. To the reformers, it was a solution that did not fundamentally challenge the underlying class structure of society or dominant class interests. Indeed, it was seen by some as a means of supporting these interests and of further fragmenting the working class.

A homeowner was building up equity through private property. He was acquiring a direct interest in the maintenance of property values and, by extension, in the maintenance of the social order upon which markets depended. For this reason, home owners were likely to support...propertied and landed fractions of capital (p. 276).

A tenant, in contrast, "had no stake in the home as an asset, and thus no direct stake in the stability of local property markets. Politically the tenant was likely to define his position as being opposed to that of landlords and landowners".

(ibid., p. 277) and therefore to that of home owners as well.

Not all contemporary observers, however, saw home ownership as a welcome solution. For example, when article 18 of the electoral platform of the Parti Ouvrier in late 19th-century Montreal called for the "Création d'une caisse de prêts afin de permettre aux ouvriers de s'acheter une propriété, ou ils n'auraient pas de loyers à payer" (quoted in Choko, p. 34), one socialist denounced this "mirage trompeur" of home ownership, claiming it would only benefit speculators and would weigh down workers with "un fardeau plus lourd qu'il ne l'avait imaginé" (ibid.).

Why was home ownership seen to be such a burden? Engels argued that it only tied workers down spatially, as they would have to sell their houses before leaving a community to take up employment elsewhere. In periods of depression or areas abandoned by industry, this was often impossible. To Engels "freedom of movement is the first condition of their (workers') existence, and landownership could only be a hindrance to them. Give them their own houses, chain them once again to the soil, and you break their power of resistance to the wage cutting of factory owners" (quoted in Edel, p. 213).

Engels also contended that even if home ownership did reduce workers' housing costs, this allowed wages to be reduced by an equal amount, resulting in no net gains for workers. Citing examples of suburban home ownership among American workers, he noted "the workers must shoulder heavy mortgage debts in order to obtain even these houses and thus they become

completely the slaves of their employers; they are bound to their houses, they cannot go away, and they are compelled to put up with whatever working conditions are offered them" (*ibid.*).

Mirroring this 19th century debate is the more modern argument among Marxist researchers over the political implications of home ownership and just how home ownership can be said to be functional to capitalism. Broadly speaking, the debate has been polarized, with writers falling into either the structuralist or non-structuralist camp, depending upon their view of the relation between structures and the consciousness and actions of individuals.

Structuralists generally take a holistic approach to explanation in social science, which "assumes structures external to man to be the chief or ultimate causal agents" (N. Duncan, p. 99). This approach treats impersonal, overarching structures (e.g., the imperatives of capitalism) as the motor of historical change, while the working class is viewed merely as a "passive receptacle of hegemonic (capitalist) values working against their interests" (Saunders, 1981, p. 243).

Non-structuralists, in contrast, emphasize the role of conscious struggle among opposing classes and class fractions in shaping policies and living conditions. However, the concrete ways in which class struggle is limited by broader structural constraints (such as the general need for continued capital accumulation in capitalist society) is often ignored in the non-structuralist literature.

The purpose of this chapter is to review critically both of



these schools of thought within the Marxist literature on housing: their principal theoretical assumptions, practical ramifications, and limitations. I will conclude the chapter with a discussion of the literature as the context for my own research. This review, however, should in no way be considered an exhaustive one. Rather, the works discussed here constitute only a selection of what I have found to be some of the most seminal and representative writings in the Marxist analysis of home ownership.

### The Structuralists

#### Harvey: Incorporation, Underconsumption, & Finance Capital

Among the most influential of the structuralist writers has been David Harvey, whose first attempt at a Marxist analysis of urbanization appears in Social Justice and the City (1973). Here Harvey introduces the arguments that the key function of urbanization in general and home ownership in particular is to increase demand for goods produced by industrial capital (e.g; suburbanization spurs demand for cars) and that recent investment in the built environment of cities represents a solution to the problems of overproduction and the realization of surplus value in advanced capitalism.

Harvey develops these arguments (largely based on Baran & Sweezy's (1966) underconsumptionist theory of monopoly capitalism) further in later articles. In "The Urban Process Under Capitalism" (1978) he explains that the main contradiction

of modern capitalism is its tendency to overproduce. That is, "the pursuit of accumulation by individual capitalists in competition with one another tends to result in too much capital being created...relative to the opportunities for employing it profitably" (Saunders, 1981, p. 222). The problem is not the creation of surplus value, but rather its realization in money form; demand is insufficient to consume what is produced, which is expressed in the economy by rising inventories, excess productive capacity, rising unemployment, and falling rates of profit.

This crisis in the realization of surplus value occurs in what Harvey calls the "primary circuit" of capital, or the industrial sphere. It is resolved, he claims, by a shift of investment into the "secondary circuit," or the built environment, which has two components: a) investment in fixed capital assets which aid production (e.g., factories, offices, etc.) and b) investment in the "consumption fund," or structures that aid consumption (e.g., housing). There is also a "tertiary circuit," including research and development and social services, into which investment may also be channeled.

Harvey explains that the shift of investment from the primary to the secondary circuit, however, is not easily accomplished. "Individual capitalists tend to overaccumulate in the primary circuit and under-invest in the secondary circuit" (1978a, p. 107) since investment in the latter "involves long term commitments to immobile assets and may not appear attractive to individual capitalists" (Saunders, 1981, p. 224).

Therefore the state, acting as a representative of capital as a whole, may take upon itself the task of ensuring such a shift in investment is made. In this it will have the help of finance capital, which plays the critical role of making loans available for this switch.

Even given the help of finance capital, investment in the secondary circuit does not resolve, but only delays the problem of overinvestment in the primary circuit. Inevitably the crisis is reproduced as there is eventual overinvestment in the secondary sector too; "capital flows...into the secondary and tertiary circuits....but the tendency toward over-accumulation is not eliminated. It is transformed rather into a pervasive tendency towards over-investment in the secondary and tertiary circuits" (1978a, pp. 111-112). The resulting crisis in the secondary circuit finds its expression in empty office buildings, falling real estate values, and the demolition of buildings long before their useful life has ended.

Giving a historical example of this process, Harvey points to post-war America, which was confronted with the problem of how to use the tremendous productive capacity amassed during World War II. In addition to Marshall aid and continued arms production, another strategy employed was the creation of "a set of fiscal and monetary policies designed to accelerate and enhance the suburbanization process" (1977, p. 124).

Using tax credits for home owners and the construction industry as well as special credit provisions, the state and finance capital spurred a great influx of capital into the

secondary circuit. Suburban house construction not only channeled capital out of a grossly over-capitalized primary circuit, but also increased demand for industrial sector goods through its multiplier effects on the automobile, consumer appliance, and energy supply industries.

Harvey goes on to note that there is an inherent internal contradiction embodied in this process. That is, though investment in the built environment relieves a crisis of accumulation at one point in time, the new built environment resulting from this investment will act as an obstacle to accumulation at a later point in time when new investments are needed.

Capitalist development has therefore to negotiate a knife-edge path between preserving the exchange value of past capital investments in the built environment and destroying the value of these investments in order to open up fresh room for accumulation...capital builds a landscape appropriate to its own condition at a particular moment in time, only to have to destroy it...at a subsequent point in time (1978a, pp. 123-124).

Though it is clear in his analysis that the motor of change in this urbanization process is the needs of capital, (economic, political, and ideological) Harvey does not totally ignore the role of the working class. He posits that the working class may achieve some of its demands, but only those consistent with the requirements of the capitalist class, or at least certain parts of it. For example, workers may demand home ownership and achieve it, since this is in the interests of finance capital (which profits from mortgage loans) and industrial capital (which benefits from the increased political stability engendered by home ownership). This may result in an alliance of

those interests against landed capital. Likewise, industrial capital) may support workers in their demand (against landlords) for cheap rents, since this will reduce the cost of reproducing labour power and allow wages to remain low.

As well, struggles in the sphere of consumption over environmental and quality of life issues in the community may buttress capitalist domination, since "Capital...seeks to draw labour into a Faustian bargain: Accept a packaged relation to nature in the living space as just and adequate compensation for an alienating and degrading relation to nature in the work place" (1978b, p. 29). It is important to note here that although Harvey recognizes the existence of class struggle, he denies its efficacy. Thus working class struggle is successful only when it is also in the interests of some fraction of capital. The working class "wins" only when capital allows it to.

It is precisely this attitude toward the working class that is the greatest weakness of Harvey's analysis. His stress on the role of over-accumulation necessarily leads him to ignore the limits to accumulation determined by the strength of working class resistance. Ironically, while the role of class struggle was central to Marx's own analysis of the creation of surplus value (since, as Saunders (1981) explains, the strength of the workers movement will be reflected in the extent to which wages can be forced up above the value of labour power) in Harvey's analysis the problem is not the creation of surplus value but how to dispose of it. Class struggle is in this sense

altogether secondary; crises of over-accumulation may provoke some sort of working class response, but it can only be successful if it is consistent with the needs of some fraction of capital. To Harvey, the response is not even initiated by the working class itself, but by competition among individual capitalists which produces effects detrimental to the interests of the working class as a whole. "The crisis of capitalism is largely self-engendered; the working class stands by on the sidelines of history and at most plays a reactive role, while capital inflicts its own wounds as a result of the incessant drive to accumulate" (Saunders, 1981, p. 231).

There are other problems with Harvey's analysis. First, his emphasis on over-accumulation as the main problem of capitalism is never proven theoretically. This does not mean that it cannot be proven, just that "it is simply asserted as the starting point of analysis" (*ibid.*, p. 230). Secondly, he simply assumes, again with no supporting evidence, the state acts in the interests of capital. The problem of opposing fractions of capital notwithstanding, several writers (Saunders, 1981; Duncan, 1981; Byrne & Damer, 1980; Gough, 1979) have shown this instrumentalist assumption to be a highly problematic one.

Thirdly, Harvey's claim that "Suburbanization is the 'solution' which capitalism 'devises' in order to further accumulation" (N. Duncan, p. 104) is rather difficult to concretize. How can capitalism 'devise' a solution? Is it a conscious supraindividual entity capable of independent historical action? Harvey's emphasis on the imperatives of

capital as the determinant historical force "denies the efficacy of human actors, relegating them to the status of mere efficient causes subordinate to capitalist structures which constitute the formal cause" (ibid.). Such criticism, however, is not exclusive to Harvey; it can apply generally to all structuralist Marxist works.

### Castells: Urbanization and Collective Consumption

Another important contributor to structuralist Marxist thought has been Manuel Castells. In contrast to Harvey, whose ideas were developed in a succession of books and articles, the major thrusts of Castells' thought appear in a single text, The Urban Question: A Marxist Approach (1977). His other major work, Monopolville (1974, co-authored with Godard) gives concrete examples of ideas developed in The Urban Question (and repeated in various articles) in the context of Dunkirk, a French industrial port city.

Castells argues that increasing concentration and centralization of capital has resulted in a growing interdependence in the labour process. This has meant that production increasingly depends on a number of consumption needs that cannot profitably be met by private capital. Production is thus relying more and more on a socialized provision of support services, such as public transport, public housing, health and education. With the increased size and complexity of cities these collective goods become ever more necessary if production is to continue efficiently. Thus the city is conceived of as "a

unit for the collective reproduction of labour power" (Bassett & Short, p. 183). Though other processes (such as production and administration) also go on in cities, the true essence of modern urban problems is increasingly found in the processes of collective consumption.

Castells' analysis of the urban system is linked to his analysis of the reproduction of labour power and social relations. Labour power must continually be reproduced if accumulation is to continue. Moreover, not only must the total quantity of labour be reproduced, but also the requisite skills, education, and socially based divisions needed by the various types of industry. Problems in the urban system usually reflect the greater emphasis put on the reproduction of the means of production rather than on the reproduction of labour and social relations. The latter is neglected because "The basic needs of private capital accumulation and profit always dominate, setting the pace and form of urban growth, as the system of private production draws toward itself capital and resources" (*ibid.*).

Due to this underinvestment in the necessary collective facilities, housing needs are not met in an adequate way. A series of "crises" and bottlenecks...a state of permanent disequilibrium" results in the housing market, forcing the state to try to even the investment balance. These "crises" are manifested in overcrowding, deterioration of property, and the spread of slums, all of which threaten the maintenance of a stable labour force needed by private capital, both in terms of the quantitative reproduction of labour and the qualitative



reproduction of social relations.

Capital accumulation and the reproduction of the means of production are thus continually threatened by crises in the reproduction of labour power and social relations, crises that are ultimately rooted in the very dominance of private accumulation and capital (ibid., p. 189).

Of all tenure forms, Castells argues that home ownership is the most functional to capitalism in terms of reducing the above mentioned crises. There are several reasons for this. The first is because the suburban home is designed to be self-sufficient (possessing its own car, T.V., refrigerator, etc.) it is therefore the "perfect design for maximizing capitalist consumption" (1977, p. 382). Thus both Castells and Harvey view the modern city primarily as an artifact of consumption. Still in accordance with Harvey he sees the separation of workplace and home concomitant with suburbanization as working to the advantage of capital in contributing to a fragmentation of working class interests through the development of community consciousness and inter-community conflict.

The social relationships in the suburban neighbourhood also express...the values of individualism, conformism, and social integration, reducing the world to the nuclear family and social desires to the maximization of individual (family) consumption" (1977, p.388).

Castells also argues that this form of tenure is based on chronic indebtedness which binds individuals to the capitalist job market and financial institutions "in a most repressive way" (ibid.). Ideologically it serves to instill a false sense of independence among workers in the home reminiscent of "the autonomy of the petty commodity and peasant production from which salaried labour was historically drawn"(ibid.) to

compensate for their subordination in the workplace. It also compensates for the degrading relationship between man and nature at work with a better relationship in the community and at home (note again the similarity with Harvey).

Castells' work, though, has not been without its detractors. Particularly vehement in his criticism has been S. Duncan (1981), who chides Castells for positing the patterns of state intervention and capitalist crises he found in France in the 1960's as general theoretical laws valid in all advanced capitalist societies.

Like abstracted empiricism in positivist social science, specific historical patterns (e.g; the French state in the 1960's) are presented as universal laws (the role of the state in advanced capitalism)...It is not that an analysis of the French state at a particular point in time might not prove a useful starting point for research. Rather, specific forms are erected into monolithic classifications...The results are reminiscent of positivist modelling and especially of Weber's ideal types (S. Duncan, pp. 235-236).

Duncan is particularly critical of Castells' generalizations since his own research on the process of urbanization in Sweden contradicts many of Castells' findings in France. "This is not to argue" he adds,

that in some way the Swedish case is 'more typical' (i.e; more right)...that would indeed repeat Castells' misconceptions. Rather, it is to show that Castells has missed the point of the development of the political and economic expressions of the capital relation, and their interrelationships in particular historical circumstances (*ibid.*, p. 240).

Castells is also rebuked for his selective use of reference material to support his case:

The validity of such universal laws is then demonstrated by reference to isolated case studies (which again have an unrecognized historical context which links their particular features to the totality of social change)...The search of

history for appropriate examples...easily supports these laws" (ibid., pp. 236 & 238).

This selective use of history is not surprising given Castells' own admission that he wrote his works "with a view of constructing a coded and formalized theoretical ensemble before moving towards continued research, which necessarily led to a juxtaposition of formalism and empiricism and therefore leads to an impasse" (1977b, p. 438). In brief, Castells is trying to place empirical reality into preconceived theoretical classifications. Thus Duncan explains

claims about concrete processes are made on the basis of internal abstract analysis, an analysis which does not establish more than a few aspects of a situation which cannot be known in advance of empirical research. These claims are then treated as empirical tendencies which can be read into any particular situation...The object is not to find out, but to place objects within a preexisting categorical framework (S. Duncan, p. 247).

The result is that we are left in a sense trying to fit a square peg into a round hole, or trying to apply a static, theoretically derived "universal" law to the analysis of changing relationships in different, particular historical situations.

#### Other Structuralists: Kemeny, Boddy, and Agnew

In his article "Homeownership and Privatization" (1980), Kemeny accepts the argument that home ownership is "good for capitalism" because of its de-radicalizing effect, inasmuch as heavy mortgage debt forces households to conform to the demands of the capitalist relations of production and gives them a stake in the system of private property. Yet he insists that this same

logic can be applied to tenants.

If we are to apply the logic of this argument to tenants, then we would...say that rack-rented tenants conform because they have no option if they are to survive economically, while tenants paying very low rents (for example, in some rent controlled private property or...in public housing) have thereby been coopted into supporting the system (p.373).

Politically we can conclude then that renting is equally "good for capitalism." Thus Kemeny asserts we must look for the peculiar characteristics of home ownership that exert a politically moderating influence and that are not present in other forms of tenure if we are to explain the prevalence of owner occupation in advanced capitalist societies.

Kemeny posits that one such characteristic is the fact that owner occupation "is founded upon the privatization of housing consumption. As such it is anti-collectivistic and is structured in such a way that it discourages cooperation and the communal organization of social security" (*ibid.*). This is particularly true, he contends, because the effects of privatized housing consumption interact with the family life cycle.

In other words, home ownership acts to increase poverty in a family's early years due to the relatively large (as a proportion of family income) mortgage payments needed to sustain it. Conversely, it increases affluence and security in later years, as the house becomes owned outright or as mortgage payments decrease as a percentage of family income (due to higher real incomes and higher inflation). This affects support for collectivized forms of social security among the population. Since home ownership concentrates house payments in the

beginning of the family life cycle, home owners can less afford social security schemes wherein one pays more in the early years of life to build up credit for, or gain entitlement to, support when it may be needed in later life (e.g., old age security or unemployment insurance). Owner occupation is therefore a form of privatized insurance. In purchasing a house, families are individually insuring themselves against the time when they will not be able to pay much for housing. Moreover, the money obtained when the house is sold can function in later life as a retirement pension.

Households can therefore "deliberately choose to minimize their expenditure...by underinsuring or not insuring at all" for sickness and old age "in order to be able first to amass a deposit and later to maintain often cripplingly high mortgage repayments during the early years of owner occupation" (p. 380). If young healthy people opt out of insurance plans in this way, it "increases the cost of health provision to the less wealthy and also minimizes any cross-subsidization of the poor by the rich" (*ibid.*). Owner occupation, therefore, is more functional to capitalism than other forms of tenure since it "acts as a powerful force to maintain or increase privatization in other spheres of life" (*ibid.*).

This seems to be a self-reinforcing trend. That is,

insecurity in old age which results from inadequate retirement provision will be an incentive for households to buy accommodation, and in return where a large proportion of retired persons are owner occupiers the political pressure for more adequate retirement provision may be weakened (p. 384).

Kemeny also concludes that at a more general level "there

is some suggestion that countries with high owner occupation rates also tend to have relatively poorly developed welfare states, while countries with low owner occupation rates tend to have highly developed welfare states" (p. 381). This equation of high home ownership and poorly developed welfare states, however, seems far too facile. Indeed, there are so many other intervening variables more important than home ownership in influencing welfare provision in different capitalist countries (such as the political strength of the workers' movement and the capitalist opposition to it, per capita income, employment rates, etc.) that the relationship here may well be spurious.

While Harvey talked earlier about the role of finance capital in cities, Martin Boddy examines a related field in his article "Building Societies and Owner Occupation" (1976). Building societies in Britain, he claims, have played a large part in the phenomenal increase in home ownership that has occurred in that country since the war. This has aided the incorporation and fragmentation of the working class, he continues, since,

With the rise in owner occupation the overtly antagonistic landlord-tenant relationship disappears...housing struggles have focused around private tenant-landlord relations....In contrast, the position of mortgaged owner occupiers has never formed a focus or provoked political activity of a radical nature...the rise of working class owner occupation tends to fragment class consciousness arising from the common position of the labour force in relation to the production process by overlaying groupings arising from differentiated tenure categories (p. 34).

Boddy also makes the argument that by promoting owner occupation building societies

sustain demand in general by funding the rise of the

typical consumer society based on individualistic lifestyles with high consumption of energy, consumer durables, and automotive products, supported by necessary, massive, peripheral expenditure on physical and social infrastructure...Thus building society finance of owner occupation tends to contribute to the stability of the social formation at the economic level specifically, in addition to its political and ideological influence (p. 35).

Thus we return to the familiar argument that building societies promote home ownership because it is, economically, politically, and ideologically "good for capitalism." Left unmentioned, however, is the strength of workers' desires for home ownership, and the role these desires have played in the enthusiasm of building societies for this type of tenure.

In his article "Homeownership and the Capitalist Social Order" (1981), James Agnew delves further into how exactly owner occupation is "good for capitalism." More specifically, he examines the incorporation thesis (i.e. the thesis that home ownership functions to incorporate the working class into the dominant bourgeois ideology by giving workers a stake in the property system and instilling a 'false' bourgeois consciousness based on their minimal holding of land) by analyzing the dominance of owner occupation over other forms of tenure in a number of national contexts.

What emerges from this analysis is a somewhat modified form of the incorporation thesis wherein Agnew concludes that "the practical incorporation thesis is more applicable in some contexts than others and not entirely applicable everywhere" (p. 475). For example, "homeownership...appears to serve more of an incorporative role in the United States than in other capitalist

"societies" (p. 474) because in that country "historical circumstances have kept the population more closely wedded to the classic capitalist social order" (p. 475).

There is an attempt here to deal with the problem of why, if home ownership can be explained wholly in terms of the structural "needs of capitalism," it varies so greatly in extent among the advanced capitalist nations. Surely then, there must be another explanatory variable here, and this Agnew introduces in his reference to "historical circumstances," bringing his line of argument much nearer to that of the non-structuralists. The similarity, however, seems at best superficial, for at no time does Agnew transcend the boundaries of his structuralist perspective. As he explains, though the incorporation thesis is not equally applicable everywhere, "this is not unexpected nor does it invalidate the incorporation thesis as a model of how capitalist social relations come to dominate a social order (*ibid.*). Thus we are taken back to the exercise of constructing "models" and "ideal types," unilinear patterns of development applicable universally.

Before moving on to a general critique of the structuralist literature, it may be instructive to point out the major underlying themes common to virtually all writing in this tradition. First, as Clark & Ginsburg (1975) suggest, all structuralist authors agree that home ownership is functional to capitalism inasmuch as it:

a) is consistent with the dominant ideology of private property ownership since it gives individuals a stake in the property



system, thereby encouraging social stability;

b) is generally associated with the expansion of single family suburban housing and maximized household consumption of consumer goods, producing valuable multiplier effects for capitalist industry;

c) implies debt-encumbrance for the vast majority of home owners, repayment of which demands work discipline and job stability. When payments cease the individual is usually near retirement, and lower housing costs for this group reduces the cost of maintaining an aged and less productive population;

d) tends to divide and fragment the working class, driving a wedge between the skilled manual and white collar workers who typically have access to ownership and the less skilled blue collar workers who do not. It also impedes the growth of class consciousness by promoting localized community consciousness and intercommunity (not class) conflict.

In all of these works the effects of class struggle, if they are mentioned at all, are viewed as quite secondary to the imperatives of capital accumulation. Debates in the literature "tend to revolve around questions such as whether the central problem for capital is that of generating or realizing surplus value, or whether state intervention reflects the needs of industrial or finance capital" (Saunders, 1981, p. 234). The working class is assigned a purely peripheral role; at best it can influence the timing and form of state intervention, though such intervention is ultimately determined by the needs or interests of various fractions of capital. Thus, state housing

provision, support of owner occupation, and rent control are all explained by the balance of forces among various fractions of capital; the working class is not seen "as a significant causal agent of change but as a passive and fragmented recipient of outcomes" (*ibid.*, p. 238).

This claim that the state is responsive only to the interests of the capitalist class rests on a blatantly instrumentalist view of the state, which posits that only the dominant economic interests in society can wield the power necessary to determine political policy. Thus Dickens (1977) can argue, in his analysis of British interwar housing legislation, that "government housing policy was in effect capital's housing policy" (p.393). As Saunders explains, "For such an analysis, the economic interests of capital are taken up as the independent variable and state policy outcomes as the dependent variable" (1981, p. 239). In sum, working class struggle may be important in affecting when and how the state responds to the interests of capital (in other words it represents an intervening variable) but it cannot change the functional relation between the two.

### The Critique

This type of structuralist analysis has essentially dominated the Marxist literature on housing for much of the last decade. Recently, it has been subject to an increasing amount of criticism, especially from the growing number of writers now

creating a distinctly non-structuralist "school" of housing research.

One of the leading critics of the structuralist approach has been Nancy Duncan (1981), who points to two important gaps in the structuralist argument. Firstly, Duncan agrees with the structuralists that undoubtedly home ownership does produce a certain conservatism, while house building and finance are certainly very important in capitalist economies, as is the large market for consumer goods used in single family homes. Yet she insists that "the fact that widespread homeownership is functional to capitalism does not explain its existence" (p. 107). Thus she asserts that the need of modern capitalism is "not the only relevant (explanatory) variable here" (*ibid.*) since different capitalist societies have vastly different rates of home ownership, which Kemeny has shown not to be related to per capita national income.

Her second and most important point is that according to the structuralist argument the rise of owner occupation as a form of housing tenure in capitalist societies was in response to the requirements or needs of capital.

In other words, necessary or desirable future states produce present conditions. This is teleology or retrocausation, a highly problematic form of argument which entails the rejection of both common-sense and any standard philosophical conceptions of cause. How can a consequence of something also be its cause? (p. 106)

If the structuralist approach is not to fall into the trap of retrocausation, "then some present knowledge of future structural needs and intentions to fulfill them would have to be

the cause of the effect" (pp. 106-107). Yet structuralists emphatically deny the existence of humans as independent historical agents, viewing human actions as necessarily constrained by and subordinate to structural imperatives. "Therefore if knowledge and intentions are involved, it is necessary to endow structures with human characteristics. Structures such as capitalism would have to act intentionally in order to survive. Structural Marxists therefore subscribe to a teleological form of functionalism" (p. 107). They "reify...macro-scale economic structures and endow...these with active power over passive man" (ibid.).

Criticism similar to Duncan's has also been levelled at the structuralist perspective by Peter Saunders (1981). "The problem" he notes, "is that much of this literature too readily deduces the causes of state intervention from an analysis of its subsequent effects" (p. 240). Thus home ownership is seen to provide a nebulous legitimization of private property, rent control is functional for industrial capital, etc. "It is therefore assumed that these functional aspects of state intervention can be taken as indicative of the reasons for it" (ibid.).

Yet as Saunders explains, it is wrong to assume that those who benefit from a certain policy are necessarily those who brought it about. He states

The history of twentieth century social legislation in Britain would seem to suggest that for much of the time it has been working class struggle that has necessitated policy initiatives, even though the subsequent reforms may later have come to benefit particular capitalist interests...there is no

necessary reason for believing that the state always responds to some fraction of capital while excluding popular demands, or for assuming that the effects of its policies will always aid capital accumulation and fragment the non-capitalist classes (pp. 240-241).

It is therefore wrong to argue, as does Dickens, that the working class may win but capital never loses; "questions concerning the causes and long-term consequences of state intervention in housing...can only be addressed through research on specific cases at specific periods in specific societies" (p. 241). Certainly individual capitalists or various fractions of the capitalist class often "lose" in the sense of being unable to translate their interests into state policy.

Saunders makes another important point when he explains that to structuralist writers, whatever urban struggles do take place are all "expressions or mystifications of the underlying class antagonism between capital and labour" (pp. 242-243). To maintain this argument, resort must be made to the nebulous concept of "class fractions" (indeed, such fractions are nowhere defined and the relations between them rarely specified) and to "a crudely instrumentalist theory of ideology" (i.e., how home ownership has been used to impose the individualistic, acquisitive ideology of capital upon the working class, to which it is "naturally alien"). History is then "systematically reinterpreted to show how the spread of owner occupation...was 'in fact' a deliberate strategy for dividing the working class" (p. 243). The home, it seems, cannot escape subordination to the social relations of capitalism originating in the workplace.

Particularly critical of this structuralist argument has

been Damaris Rose (1981). Structuralists err, she affirms, because their argument is premised upon an artificial separation between the analysis of how accumulation is maintained and the analysis of class struggle. The social relations of capital are seen as dominating workers' lives in and out of the workplace through the privatized and fragmented built environments of capitalist cities. Therefore, struggles within the residential environment or "sphere of consumption" are seen as motivated by concerns only about the residential environment, about issues of consumption and lifestyle, not about life (p. 5).

The political effects of this separation are taken as historically unchanging, a "given" backdrop subjugating people's struggles in residential environments to an immutable "hegemony of capital," forcing acquiescence and resignation toward the dominant processes of capitalist society. Desires for home ownership are thus seen as aiding the acceptance of the existing social order by distracting attention from or reducing dissatisfaction with people's working lives. Home ownership thus becomes a means of "practical incorporation" of the working class into the capitalist social order.

Indeed, simply to view struggles around social aspects of reproduction as an obfuscation of the more basic struggle between capital and labour at the level of production is to preclude any analysis of everyday struggles which, Rose asserts, are the "real processes of struggle which determine, from day to day, from week to week, from year to year, how various aspects of capitalist society are reproduced, modified, or even

transformed" (p. 8). It also precludes any sense of "historical processes of people struggling to change the situations in which they find themselves, for their own purposes (not 'capital's purposes')" (p. 9).

To accept the structuralist view, then, is to accept the view that "no progressive changes in the social relations of everyday living can be made without first of all creating a Revolution in the sphere of production" (p. 10). This leads right back to "a sterile 'Reform or Revolution' dichotomy" (*ibid.*) and makes radical theory into

another 'dismal science' wherein aspects of the past are rewritten in such a way as to make the present 'concrete conditions' of people's lives seem basically unalterable by any means within their grasp" (p.10).

The structuralist literature is far too deterministic and as such does not adequately account for the fact of widespread home ownership in capitalist societies. What is needed for a more balanced assessment of home ownership in capitalist countries is an approach that will recognize general constraints upon action imposed by the need for continued accumulation, but that will also allow for conscious struggle as an active agent of empirical change. It is to the non-structuralist literature that I now turn for such an approach.

### The Non-Structuralists: Class Struggle vs. The Needs of Capital

In Clark and Ginsburg's article "The Political Economy of Housing" (1975), the authors criticize structural analysis

because it "leaves out of account the role of the working class in determining both the fact and form of state intervention" (p. 11) in housing. They go on to posit that the prime mover behind such intervention was not the requirements of capital, but the demands of the working class. Thus, any "significant advances in the position of the working class as consumer of housing have coincided with other working class political achievements, while the erosion of these advances have coincided with periods of working class political weakness" (pp. 11-12). The authors use the Glasgow munitions workers rent strike of 1915 as an empirical example of this assertion. They claim that "the introduction of rent control (by the British government) in 1915...(w)as a direct response to working class resistance to rent increases" (p. 13), and was "a means of defusing a politically dangerous situation" (p. 14). The structuralist argument is refuted, they claim, by the fact that, according to historical conditions, the state can be made to serve various class interests.

Unfortunately, the authors give no evidence here that compels one to accept their interpretation of the results of the 1915 rent strike. Indeed, the authors themselves note that "the workers were not alone in their protest, for the munitions employers also made representations to the government demanding that rent control be introduced" (p.13, my emphasis). Why then should we believe that it was the political pressure exerted by the workers, and not that of the employers, that spurred the state to action? (Indeed, Ball (1978, p.91) argues that rent



control was introduced because it benefitted industrial capital, as it allowed wages to be kept low, and not because of any demands by labour). Or why could it not be both? The authors in no way demonstrate that this was not the case, and like Ball others are perfectly justified in positing other interpretations. Consequently, Clark and Ginsburg do not disprove the structuralist claim that the working class 'wins' such reforms only when they are consistent with the needs of at least some fraction of capital.

A great deal of ambiguity remains in their analysis over the relationship between working class struggle and the structural needs of capital. This is only reinforced by the many neo-structuralist contentions the authors juxtapose to their basic assertion of the primacy of class struggle. For example, they explain state action to improve housing standards as the result "of attempts to improve the standards of public health, both to improve the quality of the labour force and to protect the bourgeoisie from classless diseases" (p. 10), as well as of working class pressure. Similarly, they argue that "It was working class pressure which made housing a political matter and therefore a state responsibility" (p. 24) yet they also explain that "The capitalist class as a whole has a clear commitment to owner occupation on ideological grounds, and it was this ideological commitment which...was fundamental in determining the emphasis on owner occupation" (p. 25) of state housing policy. As a result of this commitment and "a combination of powerful capitalist economic, political, and ideological

pressures the state has given massive sponsorship to the owner-occupied sector" (p. 25, my emphasis).

Here the demands of the working class appear side by side with the needs of capital, while the relationship between them is never explicitly defined. Perhaps labour's demands for improved public health were successful only because of capital's simultaneous need for a healthy workforce? Maybe housing became a state responsibility only because the capitalist class had a solid ideological motivation for letting it become so? This is not to say that this was actually the case, but merely to state that it might have been, and even if it was not, we still need to know how these variables affected each other and influenced state action.

For example, perhaps workers' demands for better housing initially spurred state housing intervention, as the authors suggest, and was later diverted by the capitalist class to mean desire for owner occupation, a form of tenure ideologically consistent with private capital? Or perhaps the legislation was a concession to both labour and a certain fraction of capital, representing a balance of class forces? Whatever the explanation it is a matter for empirical investigation, and merely to posit (as do the authors in their analysis of the Glasgow rent strike) that one variable is more important than the other with no historical evidence is clearly insufficient.

#### Gough: Constraints, Struggle, and the State

The Clark and Ginsburg article offers a highly

instrumentalist view of the state, which is seen primarily as an tool of the capitalist class to further accumulation. This perspective is determined in advance of any empirical verification and is simply assumed as a given backdrop to the struggle between labour and capital. Akin to the structuralists, it deduces the causes of state intervention from its subsequent effects. Since state action can be shown to be functional for capital, the state is thus a tool of the capitalist class.

Particularly refreshing in the non-structuralist literature is the work of Ian Gough, The Political Economy of the Welfare State (1979). Here he argues that

What distinguishes Marxist theory is not the view that a particular class dominates the institution of the state (though this is the normal state of affairs), but that whoever occupies these conditions is constrained by the imperatives of the capital accumulation process. At the same time the separation and relative autonomy of the state permits numerous reforms to be won, and it in no way acts as the passive tool of one class. Within these constraints there is room for manoeuvre, for competing strategies and policies (pp. 43-44).

This argument has a number of implications. The first is that it is possible for the working class to win real material gains that are only later and not necessarily transformed in the interests of capital. If this is the case, then state intervention cannot be explained merely in terms of the prior needs of capital. Secondly, Gough posits the need for continued accumulation as a constraint on, rather than a determinant of, state policy. "The structural relationship between the state and the economy...cannot explain the origin and development of any single act of social policy" (p. 44).

The requirements of capital are important, but cannot

determine the nature or scale of any government action. What is needed for a satisfactory causal analysis is therefore "thorough comparative and historical research into the origins of particular types of social legislation based upon a theoretical perspective that recognizes the constraints imposed by the requirements of capitalist profitability" (Saunders, 1981, p. 246).

Finally, Gough's focus on constraints does not preclude a consideration of the working class as a causal agent bringing about state policies and reforms. Unlike the previous authors, Gough does not merely assume that the state is the tool of the capitalist class, but asserts that an examination of the needs of capital "is only a starting point, and no single instance of social policy can be explained simply in terms of such a requirement" (p. 32). The imperatives of capital merely set limits on what other groups may achieve through political organization.

Gough's analysis thus allows him to account for both the requirements of capital and the political interests of non-capitalist groups in the formation of social policy. Where Gough's analysis is weak, however, is in the fact that though he he acknowledges the constraints imposed by capital on workers' struggle, "he cannot theorize the limits of these constraints" (Saunders, 1981, p. 247). This task is taken up by other authors.

**Rose: Worker Desire For Home Ownership & the Separate Sphere**

In her article "Toward a Re-Evaluation of the Political Significance of Homeownership in Britain" (1979), Rose develops Gough's synthesis of class struggle and the general requirements of capital. More specifically, she focuses on how struggle may occur at an individual level against the penetration of capitalist social relations without challenging at the aggregate level the hegemony of capital. She argues that instead of trying to place housing struggles into predefined theoretical categories, as do the structuralists,

We need to ask: what are people struggling for (or against) when they struggle over housing...With respect to homeownership it seems imperative that our political strategies be informed by a deeper understanding of what people are trying to achieve by this way of occupying housing, as well as an appreciation of the constraints on their 'choices' (p. 72).

As the starting point of her analysis Rose asserts that the rise of home ownership in Britain in the last century was not due only to its ideological, economic, and political advantages for capitalism, but largely to the desires and struggles of workers themselves for their own homes. "In the late nineteenth century the 'goal' of homeownership was not strongly promoted by the state, nor was it merely 'imposed' on what we may loosely call the 'labour aristocracy' by 'middle class values'. It was something they sought and strived for themselves within certain limiting conditions or structures of possible choices" (p. 72).

To account for this desire, Rose argues that in this period changes in the labour process and mechanization were progressively eroding the distinction between skilled and unskilled labour, which, especially in periods of economic

decline, caused some "very real fears among formerly 'priveleged' workers and some sections of the petty bourgeoisie of losing their jobs and 'sinking back down into the mire of the...working class'" (p. 72). As a consequence, these workers sought to differentiate themselves as "respectable" workers from the mass of casual labourers. One strategy for such differentiation was to move to "respectable" homes in "respectable" neighbourhoods, "where privacy could be maintained and one's children brought up away from the stigmatised slums" (ibid.).

Owner occupation was also sought, Rose explains, by skilled or craft workers seeking to resist the extension of the factory system and unemployment due to mechanization. In a home one could set up a workshop and retain at least some measure of independence from the ever-expanding web of capitalist social relations associated with factory production. Such independence, she notes, was largely illusory, as these petty producers "became tied to larger firms by contract and had to work to schedules and under conditions increasingly determined, directly or indirectly, by capitalist enterprise" (p. 73). Though they still owned their own means of production, including their workplaces, "the increasing loss of control over how they worked and even more important, over the purposes for which they worked" really meant these workplaces were little more than what Marx had termed "sham property" (p. 73).

Rose goes on to argue that, with the loss of control over the labour process in the workplace, workers turned increasingly

to their homes as havens for life outside the relations of capitalist production, which furthered the separation of home and workplace. She also notes that

For many male wage earners, especially in jobs not only unsatisfying and unpleasant but lacking in strong union organisation, striving for the 'ideal home' as a goal for themselves and their families, did and still does provide a rationale for and a meaning to their subjugation to exploitive work relations (p. 74).

In a later article (1981) Rose contends that we need to examine empirically the emergence of desires for homeownership among workers; where, by whom, and in what situations it was sought, as well as the material difference it could make in people's lives. After examining owner occupation in a number of British communities, she concludes that "strong pressures from 'below' for homeownership" were generally found in "places and situations still undergoing processes of transition into...the 'classic' form of the capitalist mode of production," among people "not yet fully separated from control over their means of production and or subsistence, while home and workplace were not yet entirely 'separate spheres'" (p. 11).

Rose found that the most important factors influencing the prevalence of home ownership were: 1) access to freehold land or long-leasehold title, 2) availability of mortgage finance, and 3) the number of wage earners in a family. These conditions occurred mostly in: a) manufacturing areas with transitional forms of production. Here more opportunities existed for women and children to be employed in 'homeworking' or factories, thereby increasing combined household income and ability to

sustain mortgage payments, even with low wage rates, and b) more remote mining districts with no existing stock of speculative housing. Here, without the provision of company housing workers had to be able to provide it for themselves, which also usually involved the acquisition of small plots of land (ibid.).

In these transitional situations, workers retained some control over the means of subsistence or production through their residential environments. In this sense, struggles in the home and for home ownership presented a challenge to increasing pressures for the remodelling of the home as a separate "sphere of consumption," oriented toward supporting the capitalist production process. People clearly used control over their homes to achieve greater control over their whole way of life, including how they made their living.

What is particularly valuable in Rose's work are its empirical historical findings which show that it was not "inevitable" or "natural" for struggles in and around the home to be directed only toward "consumption issues" or "lifestyles" and therefore not to challenge capitalist social relations. Indeed, she concludes that although these struggles did not conflict with capitalism at the aggregate level, they were also not supportive of capitalism, either in terms of any "functional logic" or in terms of motivations.

Rose may be criticized for overlooking some very basic ways in which workers' choices might have been fashioned by capital. For example, she contends that the desires among skilled workers for the differentiation possible through "respectable" homes and



neighbourhoods led them to choose the single family, owner-occupied form of housing tenure. However, she neglects to mention who defined what was "respectable," and whose values were implicit in the very concept of "respectability" itself. In spite of this, Rose's works still represent a valuable, theoretically informed and historically grounded understanding of the relationship between individual aspirations, struggles around forms of housing tenure, and the dominant processes of capitalist society.

#### Saunders: Domestic Property & Social Class

Particularly interesting in the non-structuralist literature is the thesis of Peter Saunders, expounded in his book Urban Politics: A Sociological Explanation (1979), and in an earlier article "Domestic Property and Social Class" (1978). Saunders argues that home ownership "provides access to a highly significant accumulative form of property ownership which generates specific economic interests which differ both from those of the owners of capital and from those of non-owners" (1978, p. 234). In other words, Saunders is rejecting "both the conservative argument that the spread of owner occupation constitutes a diffusion of property rights, and the radical argument that it has resulted in a strengthening of 'false consciousness' among the proletariat" (*ibid.*). Instead, Saunders contends that "domestic property ownership is the basis for the formation of a distinct political force" (*ibid.*), or a distinct social class.

Referring to the works of Engels to support his argument, Saunders explains that in Engels' view, house ownership had the potential to constitute a form of capital; "Capital is the command over the unpaid labour of others. The little house of the worker can therefore become capital only if he rents it to a third person and appropriates part of the labour product of this person in the form of rent" (quoted in Saunders, 1979, p. 78). Clearly, to Engels home ownership does not transform a wage labourer into a capitalist. Yet, in a rebuttal to Emil Sax and his "bourgeois" approach to the housing problem, Engels went on to say "The worker who owns a little house to the value of a thousand talers, is, true enough, no longer a proletarian, but it takes Herr Sax to call him a capitalist" (ibid., his emphasis). As Saunders notes, this seems to imply that "although house ownership does not constitute ownership of capital, it is nevertheless sufficient to differentiate the class position of the worker who owns his own house from that of the worker who does not" (ibid.).

Saunders argues that this class differentiation of home owning and non-home owning workers is based on the fact that owner occupation provides owners with a significant potential for accumulation not available to non-owners. He identifies four reasons why this has been the case in Britain, which in condensed form are: a) house prices have increased for most of this century at a faster pace than the general rate of inflation and thus home ownership has offered returns greater than those from most other forms of investment, b) the mortgage rate has

consistently been far lower than the inflation rate, meaning that home buyers have been able to borrow money at substantially reduced rates of interest, c) home owners can increase the value of their homes by expending their own labour power on improvements, an option not open to tenants, and d) house purchasers have profited from many different kinds of government subsidies. Though this is also true of tenants, especially those in public housing, "the situation is not analagous...because the allowances made to owner occupiers constitute subsidies on both the use value and future exchange value of their dwellings" (1979, p. 92).

Having established that home owners have access to real capital accumulation through their homes that tenants do not, Saunders notes that they cannot be considered in the same class situation as the latter. Yet as Engels argued earlier, neither can they be considered capitalists. Saunders concludes therefore that domestic property ownership is the basis for a third social class, the middle class, that is neither proletarian or bourgeoisie. This is a significant assertion, since it is somewhat at odds with the orthodox Marxist contention that social classes are formed solely "according to their relation to the production and acquisition of goods" (1979, p. 74). His "middle class" here is defined by its relation to the consumption of a good, namely housing.

Saunders attempts to bridge the gap between his own and conventional Marxist analysis of class by drawing upon Carchedi's (1975) analysis of the concept of the middle class in

capitalism. Carchedi argues that traditionally the function of capital has been the control and surveillance of the workforce as well as the organization (management) of production for profit, while the traditional role of labour has been to produce commodities in exchange for a wage. Modern capitalist production, however, involves such a complex division of labour that some sections of the working class now perform "the global functions of capital" (i.e., the management function, p.51) even though they do not own the means of production. It follows that

three classes can be theorized in the conditions of an advanced capitalist mode of production: a class of capitalists which carries out the functions of control and repression in the workplace, a class of proletarians which carries out the functions of production of commodities, and a middle class which does both, part of its time being devoted to production, and part to control (Saunders, 1979, p. 99).

Carchedi employs this argument to explain differentials in income between the latter two classes. While workers receive wages reflecting only the value of their labour power, the middle class is paid out of both wages (since it performs the functions of labour) and revenue (as they also perform the functions of capital). They thus have access to revenue not available to most proletarians. However, Carchedi also noted that the tendency in capitalism is "to reduce skilled labour to average labour," leading to "a process of proletarianization of the new middle class in which its contributions to the global functions of capital, and hence its claim to revenue, are gradually eroded" (*ibid.*).

From this Saunders argues that home ownership is one strategy used by the new middle class to maintain its privileged

position. (note the similarity to Rose's argument about how skilled 19th century workers did the same). Inasmuch as home ownership constitutes a real source of accumulation over and above wage payments, it maintains middle class access to revenue despite this "process of proletarianization." One consequence of this is that the middle class will have its own distinct political interests, and can form alliances with either capital (e.g., in the exclusion of certain classes or ethnic groups from specific districts to keep up property values) or labour (e.g., to resist private or public development plans in an area). Saunders contends that when owner occupiers mobilize over such issues they are not displaying "false consciousness," as some Marxists contend, since they have a real material interest in maintaining property values, as their homes constitute a significant source of accumulation for them.

Saunders' analysis is a valuable contribution to the non-structuralist literature with important implications for Marxist theory. Particularly noteworthy is his refutation of the assumption of conventional Marxist analysis that political struggles even around issues of consumption (like housing) must relate to class divisions at the level of production. It does, however, have three main weaknesses.

The first is that his argument about housing as a basis for social class formation because it provides access to accumulation raises the question of whether there are other forms of property which also perform this function. Saunders himself admits that there are other items, such as insurance

policies and annuities, which also function both as a use-value (i.e; as a store to be used up during retirement) and as a significant means of capital accumulation. Are insurance policies also the basis for a distinct social class? Do property owners and insurance policy holders belong to the same class?

The second weakness, according to Edel (1982), is his interpretation of Engels to say that home ownership did give workers a chance to accumulate wealth and therefore could act as the basis for an independent property class. Engels did write, as Saunders quotes him, that "The worker who owns a little house...is, true enough, no longer a proletarian." But Edel insists that this statement need not imply that it is the house which makes the worker "no longer a proletarian." If owned outright such a house "is one that must be bought after considerable accumulation by the worker. Ownership of larger houses may demarcate a better off status of a labour aristocracy, but that does not make it the cause of such status" (p.213). To Engels, home ownership did not cause an improved class situation; rather it was an already privileged class situation that allowed home ownership. This interpretation seems especially valid in light of the quotations from Engels about owner occupation cited at the beginning of this chapter.

The third and most important weakness is that Saunders' view of home ownership as a vehicle for capital accumulation rests on a set of specific historical conditions; for example, a higher inflation than mortgage rate, negative real rates of

interest on mortgage loans, government tax subsidies for mortgage payments and home improvements, etc. Even if these currently show no sign of changing, the point is it is possible these conditions could easily change. (e.g: the interest rate could drop suddenly, government subsidies could be cut off, etc.). Such change could destroy the potential of home ownership for capital accumulation, and thus Saunders' argument as well. This forces even Saunders himself to admit that in the final analysis his argument is essentially "empirical and descriptive, dependent upon the existence of specific conditions which are external to the analysis itself" (1979, p.98).

This still does not negate the value of Saunders' work. As Rose has pointed out, what Marxist analysis of home ownership needs to do is to examine empirically the emergence of home ownership in various places at various times, to determine where, by whom, and in what situations it was sought, as well as the constraints on achieving it. To disregard Saunders' work because it is predicated on certain historical conditions is to disregard the study of history itself. Specific historical examples are the foundation of empirical knowledge, and empirical knowledge is the anchor of theoretical understanding.

What emerges from the preceding discussion is the need for an understanding of the political implications of home ownership to be founded upon a historically grounded, empirically informed body of theory. This paper is one contribution toward constructing the empirical base for such a theory. The following chapters shall examine historically trends, geographical

differentiation, and social differentiation in rates of home ownership in late 19th-century Montreal, a city just beginning to see the dawn of its industrial age.

Before undertaking such an analysis, it is important to review the type of data being employed as the basis of the study. Obviously, only a good understanding of the possibilities and practical limitations inherent in the data will permit sound conclusions to be drawn from the research. It is to this type of examination of the source material that we now turn in Chapter Two.



## Chapter Two: Methodological Considerations

### The Tax Assessment Roll As A Data Source

This chapter will review the source material employed as the basis for the analysis of home ownership in 19th-century Montreal. It will focus on such limitations in the data as the non-correspondence of occupational titles, underrepresentation of the working class, problems of language, problems of determining positions in the relations of production from historical data, and the arbitrary power of individual enumerators to modify results. The sample of occupations I have constructed to measure the relationship between home ownership and social class will be discussed in the second part of the chapter.

Although some reference will be made to the published 1861 and 1881 censuses of Canada for occupational and household information, the main data source for this study is the City of Montreal tax assessment rolls, which have been prepared annually since 1847. The tax rolls are particularly well suited for the purposes of this analysis, as they list the name, address, occupation, and annual rent of every household head in the city, along with the owner of each property. They are also adequate both for an analysis of the total population of the city and for research on the basis of various samples. This is important because, as indicated in the introduction, the section of Chapter Three dealing with the spatial distribution of home ownership looks at all household heads in the city, but samples

are used in the discussions of the relationship between house ownership and social class, rental values, post-fire redevelopment, new development, and in Chapter Four of duplex ownership.

To produce the assessment rolls, the city employed enumerators who, usually in the early or mid summer of each year, went from door to door and interviewed the head of the family. Hanna and Olson (1983) have used the tax rolls in their work on 19th-century Montreal, and as they have noted, "Ces données sont très complètes...Pour deux pourcent seulement des logements à Montreal en 1881...la valeur de loyer n'est pas indiquée" (pp. 6 & 23). Furthermore, they found that only in a "petit nombre de cas" was the occupation of the household head missing (*ibid.*). Where addresses or occupations are incomplete I have supplemented the tax roll data with information from the city directory, which was printed annually since 1819.

The data collected by the assessors was used by the city to compile both the property and water tax rolls. This is why the rolls list both owners and tenants; whereas only owners paid the property tax, Montreal was one of the few cities in North America where individual tenant household heads were assessed to pay the water tax. The taxation of tenants based on a logic of supplying water to all households was the rationale for the careful enumeration of all households, and also explains why Montreal is one of few cities on the continent to have a list of both owners and tenants available annually.

Particularly important is the way the rent values in the

rolls were established for both tenants and owners. The enumerators asked each household head the amount they paid in rent, and as Hanna and Olson explain, "l'ajustait s'il le trouvait exorbitant ou modique selon le marché du logement qu'il connaissait fort bien" (p. 6). For houses inhabited by owner occupiers, the enumerators merely estimated the rental value on the basis of the space occupied. This meant that the enumerators had a tremendous amount of arbitrary power in the determination of the assessment. Where enumerators were more conscientious and had a good knowledge of the local real estate market (as Hanna & Olson suggest), this is not a serious problem for historical research, but where enumerators were less knowledgeable or less diligent, whatever arbitrary figures they chose to invent may seriously prejudice our results.

Unfortunately, examples of this abound. On one stretch of Lagauchetiere St. in 1872, the rental value of several single family houses was given at \$240 annually each. The very next year, in 1873, those same houses were evaluated by a different enumerator at \$200 annually each, a 16.7% difference. In 1874, yet a different enumerator put their rental value once again at \$240 each, a figure which remained unchanged for several years. That a real \$40 drop in value of the buildings occurred in a single year seems doubtful, a more probable cause for the sudden decline being the particular judgement of the 1874 enumerator.

Here I have deliberately used an extreme example to illustrate my point. Fortunately, the great majority of questionable evaluations I have discovered are of a less

spectacular nature, involving a change of only a few dollars; for example, between an appraisal of \$60 one year and \$64 the next. Such changes are generally not significant enough to change a household's position in the rent class typology constructed by Hanna and Olson, which I shall be using in my own discussion of home ownership and rent in Chapter Three. The variations in appraisal also seem to have a random quality. They should therefore not influence too greatly the results of my analysis (although some evidence suggests assessors may have displayed a certain lenience in the evaluation of clergy, blind men, and widows, as well as a tendency to underevaluate the largest of property holdings).

Another problem we must face in the work of the municipal enumerators is the language barrier. Some of the enumerators (and there is no way of telling how many) could not speak both English and French (or at least could not speak them well). The result is that many names that appear in the tax rolls are either slightly or grossly misspelled, or altogether wrong. For example, the real name of one Olivier Charbonneau listed in the rolls was Onesime Charbonneau, (many mistakes involve names that are incorrect but begin with the correct initial) Edward Chinters was really Edward Charters, etc. Such problems characterize virtually all record-matching efforts.

This type of error may have also arisen in the transcription of the tax roll. These records were hand written, and available in City Hall in bound ledgers. Unfortunately, the handwriting was not always easily legible and in a small number

of cases. I could not discern with certainty what was written. This is particularly relevant to the analysis in Chapter Four, where I must use the names of property owners listed in the rolls to find their occupations and addresses in the directories. This was not a very grave problem, however, as out of the sample of 362 owners picked from the tax rolls I was only unable to find 30, or less than 9%, in the directories.

Also due to the language problem, errors may have been made in the listing of people's occupations because the enumerators misunderstood or mis-translated what they were told. I consider this a fairly major problem for the discussion of home ownership and social class in the third chapter. In cross referencing occupational titles found in the tax rolls with those found in the directories for the same individuals, I found that in only 60% of cases were occupations identical. Of the remaining 40% many were listed as being in similar occupations (i.e., a carpenter listed as a joiner), while others were said to be in distinct yet related occupations (e.g., a carpenter listed as a builder, which in the analysis in Chapter Three would put him in a different social class). Still others were listed as being in totally different occupations (e.g., a labourer appearing as a carter).

This non-correspondence in occupational titles between the tax assessment and the directory is not only due to the language problem. There was also the problem of job equivalency. For example, ask a geography professor today what his or her occupation is, and s/ he may say "professor." Ask again

tomorrow, and s/ he may answer "teacher" or "geographer." The three are not identical, but in a certain sense they are equivalent, as he may use all three to denote the same job.

Any historical analysis of 19th century occupational data cannot avoid this problem of job equivalency. Indeed, it would seem people often used two distinct yet equivalent terms to describe the same job at two different times. In a re-interview study the U.S. Bureau of the ~~Census~~ discovered that "people give themselves different occupational titles in 17 to 22 per cent of the cases" (quoted in Katz, 1972, p. 70). Katz found that a large proportion of occupational titles differed between the Hamilton census of 1851 and the city assessment of 1852, which was conducted only three months later (*ibid.*). "The problem," Katz notes, "was interpreting those (changed) titles; in which case did it signify a change of job, and in which case was it merely a use of an equivalent title?" (*ibid.*)

Katz found that agreement of occupational title between the assessment and the census varied with class position. Occupational agreement was highest (above 70%) at the two extremes of the class spectrum; among those occupations requiring a high degree of skill (professional or manual) and among those requiring little or no skill at all. "At the bottom level, as at the top, a man knew what he was" (1976, p. 71). Greater confusion of occupational titles, he found, occurred in occupations requiring moderate amounts of skill or training, and among commercial occupations at the level of proprietor or employee.

Another reason for the disagreement of occupational titles was the occupational fluidity typical of the 19th century. People shifted out of one occupation and into another very frequently. Giving the example of a man listed as a carpenter in the census and a labourer in the assessment Katz explains

The man might have done unskilled work on a construction site and, on one occasion, dignified his labour with the title carpenter. It is very probable that on one occasion, say at the time the census was taken, he was working as a carpenter but either the job finished or he was put out of work, and in either event was reduced to general labouring (*ibid.*).

Obviously, all of the above points seriously limit any discussion of home ownership and social class based on occupation, and should be kept in mind when reading Chapter Three.

Both of my main sources of information, the tax rolls and directories, underenumerate the lower classes, especially transients and labourers. In his study of 19th century Newburyport, Thernstrom noted that 45% of labouring families listed in the federal census of 1850 do not appear in the city directories of 1849 and 1851 (1968, p. 31). This is due in part to the great transiency that characterized the working class in so many 19th century cities. In his work on Hamilton Katz has identified transiency along with inequality as one of the "two great themes" of the 19th century city (1975, p. 228). Thus he notes that in the decade from 1851 to 1861, transients made up from 60 to 67% of the city's population (p. 231), while in his study of 19th century Boston Knights found that the annual population turnover in the city was consistently between 30 to

40%. According to Knights, "this means that one half of Boston's population would have disappeared and been replaced every one to two years" (p. 264, my emphasis). In a later study of 19th century Boston Thernstrom found that the highest rates of transiency occurred among the working class, concluding that it was "the upper and middle classes" who "provided continuity in the community" (1973, p. 39).

Along with this great migration of workers in and out of the city we know that there was a great deal of working class mobility within the city. This has been especially well documented in Montreal, where moves were frequent due to inability to pay the rent, frequent changes of workplace, and the hope of finding a better lodging. Thus Choko notes that moves "a la cloche de bois" (that is, done rapidly, generally at night and leaving no traces or forwarding addresses) were common in this period, as this song published in Le Canard (a Montreal Libertarian magazine) of May 10, 1884 shows:

"Quand on ménage sur un loyer,  
On démenage sans payer.  
A tout le monde on peut devoir,  
La pièce ronde sans s'émouvoir" (quoted in Choko, p. 35).

Thus, the editor of a trade union journal could write in 1887 about "cette habitude d'un déménagement annuel et souvent biannuel" among workers (quoted in DeBonville, p. 117). Similarly, in his 1896 study of a working class district in west end Montreal, Ames found that out of the 436 poor families he examined, some 46 families, or 10.5% of the total, had moved within two months of the study's completion, usually because



they could not afford to pay the rent (p. 36). He concluded from this that every month 5% of the poor families in his study area risked being slapped with a writ of seizure.

My own research in Montreal confirms Ames's findings. Based on a sample of seven street segments of varying median rent categories in 1880 and 1881 (with a total of about 200 households each year. These are the same streets used in the annual analysis of home ownership in Chapter Three) I calculated an annual turnover rate of 53.6%. In other words, over half of those households living on the sample street segments in 1880 were no longer there in 1881. The great majority of them simply moved to another location in Montreal; they did not leave the city. Transiency in 19th-century Montreal therefore seems to have been more intra-urban than inter-urban in nature, unlike the situation in both Hamilton and Boston.

Transiency, however, is not the only reason much of the working class does not appear in the data. A good deal of the underrepresentation of this class was also due to the fact that many enumerators were not very diligent in their enumeration of working class areas. Perhaps some were a bit loathe to enter the teeming heart of the working class districts, the alleys and rear courts with their threatening poverty and filth (for a good contemporary description of a working class area, see Ames, 1896).

Some enumerators may have only put down guesses of the names and occupations of people in various buildings based on their familiarity with the area or on discussions with others.

Others never bothered to enumerate working class household heads who were employed as live-in servants of the rich. Most completely ignored boarders.

That various enumerators systematically ignored a large number of working class tenants is clear. For example, from 1874 to 1876 the municipal evaluation shows only one person to be resident at 49 Hermine St., a painter by the name of Alfred Lewington. The directory, in contrast, lists five other (seemingly unrelated) people as living there in each of these years. In 1874 they included a labourer, a shoemaker, a painter, and two brassfinishers (note the solidly working class occupations of these individuals). As another example, in 1864 and 1865, the assessment rolls showed two household heads living at 148 McTavish St., the mansion of shipping magnate Sir Hugh Allan, along with Mr. Allan himself. They included a gardener and a coachman, who in all likelihood were Mr. Allan's live-in servants. Although the directories list servants living at that address for most years thereafter, in no other year after 1865 do we find evidence in the tax rolls of anybody living there besides Mr. Allan.

In fairness, the underenumeration of working class tenants was not completely the result of sloppy work on the part of the assessors, but is also related to the nature and object of the assessment rolls. The tax rolls were never meant to be a second census; assessors were looking only for the heads of households who were to be taxed, and not necessarily for all household heads. The rolls may therefore omit data valuable for our

purposes, but this was not all the result of shoddy work by the enumerators. It was simply not their job to collect rigourously the names of all household heads. For example, in the case of boarding houses and hotels, the assessors did not record all boarders or occupants, but just the owner, as only the owner paid the tax. Similarly, in the case of the Allan mansion mentioned above, perhaps the live-in servants were omitted because it was not they but Mr. Allan who paid the water and property taxes.

In any event, these types of errors can seriously skew one's findings with respect to levels of home ownership. Owners are almost never omitted, as they were the ones from whom the city was interested in collecting property tax, but underrepresentation of working class tenants will tend to inflate home ownership figures and introduce a bias into the results. As a general rule, even if households appear in the directories that do not show up in the tax rolls, I do not include them in my analysis, as the directories do not contain any information about rental values or property owners.

Moreover, the directories themselves are often spotty evidence on which to base research. One year they will list several people at an address, the next three years they will not, and then four years later some of the same people show up there again. Unfortunately, from this one cannot tell whether these individuals were always there and just not enumerated or whether they left and subsequently moved back.

Because of these problems, the results in Chapter Three

tend to overestimate levels of home ownership among the working class. In the annual analysis of owner occupation, I have tried to compensate somewhat for the effects of apparent, year-to-year fluctuations in the numbers of tenants on the sample street segments by calculating three year moving averages of home ownership. Nevertheless, the underenumeration of the working class remains a serious problem.

This is not the only reason I have to believe that my findings tend to overstate levels of home ownership. In her study of St. Roch, a suburb of Quebec City, from 1750 to 1880, Dechene found many people sharing a house with an owner (e.g; friends, pensioners) who did not show up on the assessment rolls (p. 576). This means that the ratio of owners to non-owners in the rolls is probably too high.

St. Roch was distinctly pre-industrial in nature, so these findings might not reflect conditions in the emerging industrial centre that was late 19th century Montreal. More suggestive is Piva's analysis of the housing market in early 20th-century Toronto. Piva concludes that the home ownership level was about 45%, but qualifies this finding with the statement that because housing was quite expensive there, many families were forced to take in boarders or share their dwellings with other families. In 1918, "54% of a sample of 235 dwellings that deliberately avoided the worst area of town were occupied by over one family; another survey...found that of 13,000 houses inspected by city health officials, 8000 were described as 'overcrowded'" (p. 130) Most of this "doubling up" occurred among working class families

with only one wage earner.

Although "doubling up" does not seem to have been as prevalent here as in Toronto, it was certainly not uncommon, and may partly explain why some households were missing from the tax rolls. Based on data from the 1901 census, Choko has calculated that just over 10% of families in Montreal shared their dwellings with one or two or sometimes three other families (p.23). By 1901 Montreal had experienced a large international immigration and was at the beginning of what Copp (1977) has termed a housing crisis. Still, the phenomenon was bad enough in the 1880's to inspire one journalist to write:

Il n'est pas rare de trouver a Montreal de petites maisons ou se logent trois ou quatre familles. Il y a dans les fonds des cours des logements privés d'air qui comptent des locataires par vingtaine (La Presse, July 6, 1889).

As a result it would seem that levels of owner occupation I have found once again will tend to overstate reality, especially among the working class.

Perhaps the most serious shortcoming in the use of assessment roll data for an occupational analysis of class, especially class as defined in a Marxian sense, is that it is often impossible from the information in the tax roll alone to establish the class position of a given occupation. Unfortunately, an occupational title by itself says little about an individual's position in the relations of production. Hanna and Olson give the example of an individual listed in the tax rolls as a shoemaker (p. 7). We have no way of knowing whether he was an artisan who worked in his home making the entire shoe

himself, perhaps employing a few apprentices or journeymen, or if he was a labourer merely feeding leather into a machine at a shoe factory. In the first case he would be considered a petty capitalist, as he owned his own means of production and employed the labour power of others. In the second case he was a proletarian, as he did not own the means of production and sold his labour power for a wage.

Although the shoe factory owner would usually be listed in the rolls as a "manufacturer," confusion still remains over whether "shoemaker" referred to an artisanal producer or a factory worker. Levine makes the same point in his study of home ownership in Kingston, Ontario. "Because of the limitations of the assessment rolls...we have no way of knowing what proportion of the skilled or semi-skilled workers were independent artisans and what proportion worked for an employer. Nor is it possible to distinguish family businesses, which might be understood as petty commodity producers, from small capitalists..."(p.282). The same difficulties exist for occupational data in the directories.

I have tried to circumvent this problem by supplementing the occupational data found in the directories and tax rolls with other information. Based on a reading of several economic histories of Montreal and Quebec, I have attempted to acquire a basic knowledge of what was happening to various trades and occupations in late 19th-century Montreal, in terms of the pace of industrialization, mechanization, and deskilling that was occurring, the scale of production, and wage levels. From this I

hope to gain a better picture of the changing class position of various occupations. I shall say more about the class position of specific occupations later in the chapter.

In addition to class, ethnicity too is difficult to determine from the assessment rolls alone. From the names of individuals in the rolls one can generally distinguish between English and French speaking household heads, but to assign a specific nationality to names that are both non-anglophone and non-francophone is much more difficult. Moreover, among the anglophone group it is often impossible to distinguish Irish names from the rest. As several studies have commented on the relatively disadvantaged class position the Irish occupied with respect to the anglo-saxon population, this would make a general comparison of home ownership between the French and English groups meaningless. The large number of Irish hidden in the English total would depress the owner occupancy figure of this group. Furthermore, in a small number of cases names are of mixed anglophone-francophone origin. For example, should a name like Claude Ryan be included in the anglophone or francophone group?

For these reasons I do not feel that the tax roll or directory data are adequate for a discussion of the relationship between home ownership and ethnicity in Montreal, and ethnicity is mentioned here only in the section of Chapter Four dealing with the participation of French Canadians in the Montreal property market. In that section I merely distinguish between francophones as a group and anglophones as a group (including

the Irish) in my sample of property owners. As this sample does not include any mixed French and English names, it is possible to make the general English-French distinction there.

Finally, although the federal censuses of 1861 and 1881 are the source of some of the occupational data, I have not made extensive use of the census material. This is because the census does not have much information about home ownership, and because Saywell notes that although the Canadian census provides a decennial record of housing stock since 1871, the manner in which the data was collected "changes from census to census in such a way as to make the information unreliable. Until 1941 the basic problem lies in the definition (of a dwelling) used, and a justifiable uncertainty (exists) as to how the definitions were actually applied by thousands of enumerators" (p. 5).

The census defined a house or a dwelling as a building. Whatever the number of units inside, a building was to be counted as one if there was only one entrance or main entrance, "but if there are two front or principal doors leading into separate parts, the structure will be counted as two houses" (quoted in Saywell, p. 5). Yet Saywell explains that "there is some doubt whether this reasonably straightforward instruction was followed" (*ibid.*). The introduction to the 1931 census observed that some enumerators were obviously counting each apartment unit as a dwelling, and reminded them only to count apartment buildings as one, but to mark "apartment" or "flat" beside them if they contained more than one dwelling.

The precise extent to which enumerators had previously



followed this definition is unknown, but there is good reason to believe it was indeed ignored by many. Commenting on the "hopelessness" (ibid.) of the Montreal data, Arthur St. Pierre noted that while the 1921 census "comptait 94,895 habitations, maisons, ou logements a votre choix," the municipal statistics recorded 38,500 "maisons" and 123,000 "logements." St. Pierre thus went on to assert "En rendant aux mots leur signification réelle, leur valeur logique, nous trouvons donc les recenseurs fédéraux ont attribué a Montreal 56,395 maisons en trop, ou bien 28,105 logements en pas assez" (quoted in Saywell, ibid.).

In sum, given the unfeliability of the census material and the problems with the directories and assessment rolls, it is clear there are significant methodological lacunae attached to the use of any historical data in a discussion of class. Where possible, I have tried to minimize these difficulties, either by supplementing the data with other material, by calculating three year moving averages, by cross referencing information, or by other means. Still, conclusions based on this type of data are not presented here as fixed or immutable, to be hewn for eternity on tablets of stone. Levels of home ownership and class differentials in owner occupation found here are probably more reflections of patterns and trends than they are precise measurements. At best, they are merely indicators; one manifestation of the uneven social distribution of resources in the society of great inequality that was the 19th century city.

### Occupation and Class In 19th Century Montreal

Montreal in 1847 was a city awakening to change. What had been a typically pre-industrial, mercantile city was slowly being transformed by the nascent industrial order. In the words of one economic historian, the opening of the Lachine Canal for heavy industrial use with the realization of its hydropower potential in that year "was not just an advance in the industrial development of the city, but a totally new departure in Montreal's economic history" allowing a "rapid acceleration and diversification of industry" there. "Between 1847 and 1854 industrial development occurred...that either would never have occurred or been much slower to develop. The opening of the canal for industrial use meant...the growth of Montreal as an industrial centre" (Tulchinsky, p. 222).

If this was indeed the case, we are presented with an excellent opportunity to examine historically the development of home ownership as a form of housing tenure in the context of an emerging industrial capitalist society. Such a study offers great promise, but is at the same time fraught with numerous methodological challenges. Many of these have already been discussed in this chapter. Before going on to examine the relationship between home ownership and social class in the next chapter, what I wish to focus on here is the difficulty of interpreting class in such a transitional situation.

The general problem here is whether class, in the Marxian sense, can ever adequately be measured by the use of static theoretical constructs. As I have argued elsewhere (Hertzog,

1983) there are always exceptions, always occupations that do not "fit" into one or another class category. This is especially true in a situation where the characteristics of an industrial capitalist economy are not yet fully developed, and numerous vestiges of the pre-industrial order remain. There is also the problem, particularly acute in the early industrial period, of occupations undergoing profound changes (e.g. in mechanization, wage levels, and skills required), changes so severe they may modify the class position of the occupation. The real world, it seems, is far too "messy" to be pigeon-holed into the tidy conceptual cage of the researcher.

Theoretical models of class are heuristic tools designed merely to aid our understanding of the "messy" real world situation. They can thus be relevant to research without making any claims to perfection. The occupational scale I am employing can be seen in Figure 1. It has been painstakingly constructed after a careful reading of numerous texts on the economic history of Quebec in general and Montreal in particular. As I argued earlier, I believe these have given me a satisfactory understanding of "what was happening" with respect to mechanization, wages, and deskilling in the sample occupations during the study period.

I have constructed this occupational scale to measure home ownership among various classes in Montreal in three sample years, 1847, 1861, and 1881. As was previously mentioned, 1847 was chosen as the starting point for the analysis because only from that year onward are reliable property tax records

Table A- Occupational Scale: Sample Occupations

Non-Construction SectorBourgeoisie

Merchants

Petty Bourgeoisie

Advocates

Doctors

Grocers

Working ClassWhite Collar

Bookkeepers

Clerks

Blue CollarSkilled

Foremen

Machinists

Coopers

Printers

Metal Workers

Semiskilled

Shoemakers

Tanners

Unskilled

Labourers

Construction SectorBourgeoisie

Builders

Contractors

Petty Bourgeoisie

Notaries

Working ClassBlue CollarSkilled

Joiners

Masons

Carpenters

Semiskilled

Stonecutters

Unskilled

Painters

available annually. 1861 and 1881 were selected because they represent the terminal points of two great housing development "booms" in Montreal, one in the 1850's and the other in the 1870's. They should therefore furnish a good snapshot of how the social and spatial distribution of home ownership had changed after these periods of intense building activity. They were also chosen because both of these dates are census years, allowing a comparison of the tax roll data with census material.

The occupational scale will measure home ownership among a stratified class sample, that is, a sample that will provide a good representation of each class so it can measure the extent of home ownership within and between classes. It was designed to include a good cross section of working class occupations in late 19th-century Montreal, some of which were declining (e.g., coopers) and others which were on the ascendancy (e.g., machinists). I have also tried to exclude occupational titles that might be classified in more than one class position. For example, I noted in the introduction that managers may be considered part of both the bourgeoisie and the working class. As another illustration, the term 'manufacturer' may denote the owner of a small artisanal shop or of a large capitalist factory. 'Agent' may mean a rather well off real estate agent, an insurance agent, or the more modest occupation of ticket agent. The term 'gentleman' (in French recorded as 'bourgeois') often referred to someone who owned property, but was also used by retired persons.

Based on evidence from other studies (Levine, pp. 285-86;

Katz, (1975; p. 81; Warner, p. 129) I have good reason to believe that people involved in the building trades will display higher levels of owner occupation than those in a similar class in non-construction related occupations. To test this hypothesis, I have constructed a parallel class scale consisting only of occupations in the construction industry.

In order to measure the prevalence of home ownership among certain occupations in various areas, I have divided the city into the same street segments that Hanna and Olson used in their study of 19th-century Montreal. The segments were constructed to include large enough numbers of inhabitants to yield statistically reliable results (the average was about 100 household heads per street segment in 1881, and very few segments have fewer than 15 to 20 households) and to be relatively homogeneous with respect to the range of rent values found on them. As rent levels were found to be highly correlated with occupational class, these segments should be fairly homogeneous in terms of their class composition as well. The precise relationship between rent levels, home ownership, and occupational class will be examined in Chapter Three.

Some of the class categories in the sample consist only of one or two occupations. Thus I use only merchants to represent the bourgeoisie outside of the building trades, only labourers to represent the unskilled working class, etc. The sample may therefore say more about a particular occupation in a given class than it does about the class as a whole. There are two reasons, however, why I do not consider this to be a serious

problem.

The first is that the overall home ownership rates generated by the set of sample occupations are virtually identical to those produced by an examination of all household heads in the city (there is never more than a 2% difference between the two). If my sample were not representative of one or more classes, this would not be the case.

Secondly, in his study of Hamilton Katz found that

it is a Herculean task to pay detailed attention to each different occupation of the hundreds...that existed. When we examine occupational groupings it becomes apparent that many are dominated by one particular occupation. It is therefore possible to choose a distinct occupation to represent each of the most significant occupational categories (1974, p. 178, my emphasis).

It is exactly this selection of dominant occupations that I have attempted to replicate. Thus we find labourers (the most common occupational group in town), shoemakers, clerks, carpenters, joiners, and merchants all included in my sample, as these were among the most numerous occupations in the city. The only very numerous occupation not included in the sample were carters, who, according to Hanna and Olson, exhibited a rent distribution very close to that of labourers.

In each year my sample included over 45% of all household heads in the city. Moreover, whereas Katz chose 17 representative occupations for his study (1974, p. 178), I have selected 22. Several of the occupations Katz found to be dominant and included in his occupational sample (merchants, clerks, carpenters, shoemakers, and labourers) are also included in my sample.

### The Occupational Scale

Before commencing an analysis of class and home ownership, I would like here to examine more closely the occupational scale I have constructed to measure class. This section will briefly review the class position of each of the sample occupations in my occupational scale and in so doing explain on what grounds they were placed in one class or another.

In standard Marxist analysis, three classes are usually identified. At the top of the scale is the bourgeoisie, the owners of the means of production. I use merchants to represent this class, choosing to dispense with the ambiguity over the meaning of titles such as manufacturers, gentlemen, and agents. It is true, however, that there is also some ambiguity attached to the use of the term merchant. A merchant might be the owner of a very small or large establishment, while some confusion also exists over the French word used to denote this occupation (negociant, commercant, or marchand). Hanna and Olson (1983) have found that the term generally refers to a "grosse légume" or large proprietor, and that it was usually translated into French as 'negociant' (Hanna & Olson, p. 8). Fortunately, problems of translation are minimized here as all tax data for the city of Montreal proper were recorded in English. Only in the suburbs of St. Henri and St. Cunegonde were the tax rolls written in French.

In the construction industry I have chosen builders and contractors to represent the bourgeoisie. Katz (1976, p. 6) has noted in Hamilton that the term "builder" was just another title



for "carpenter", as carpenters frequently did some speculative building on the side. In Montreal, I have found builders and contractors to be characterized by significantly higher levels of home ownership and rent distributions than carpenters, and on this basis I have made a class distinction between them.

Next on the class ladder was the petty bourgeoisie. This group does not own the means of production, but works for itself usually selling its highly skilled or specialized services to others, and thus controls its own labour power and working conditions. I have selected doctors, lawyers, and grocers to represent this class in general, and notaries to do so in the construction sector. Doctors and lawyers were part of the more traditional, higher status petty bourgeoisie, having highly valued and specialized skills obtained only through much education. Grocers, on the other hand, with no special skills or training, were of a somewhat lower class status. There were numerous examples of people listed one year in the directory or tax roll as a skilled or semiskilled worker being listed as grocers the next. Seemingly, all a member of the working class had to do to become a grocer was to generate enough working capital to obtain a small inventory and a line of credit from a wholesaler and buy or rent a small store.

Many grocers, however, obtained only a precarious foothold in the petty bourgeoisie. This is evident from the fact that it was not uncommon to see those workers who did manage to become grocers for a while subsequently listed in the directory as a carter or plasterer or some other working class occupation once

again. I also chose to include notaries as the petty bourgeois representative in the construction sector, because Hanna (p. 8) has noted their important role in inheritances, property transactions, investment information, and the structuring of mortgage credit in 19th-century Montreal.

At the base of the class pyramid is the proletariat, or working class. This group does not own the means of production and sells its labour power to the owners of capital for a wage. This is by the far the largest of the three classes (almost 80% of the population of Montreal in 1896, according to Ames, p. 102) and can be further subdivided into several component parts.

The first division to make is the basic manual vs. nonmanual distinction. Several authors have argued that white collar workers traditionally occupied a privileged position vis-a-vis their blue collar counterparts. According to Katz, the distinction between manual and nonmanual workers in the 19th century was "critical," because "within the non-manual group all workers could expect to obtain a better average income and to work steadily" (1974, p. 180) whereas blue collar workers were more often the victims of seasonal and cyclical unemployment. Similarly, Belanger et al. note that because of the greater regularity of employment, white collar workers generally received significantly higher pay than blue collar workers, while Thernstrom (1969) reported that the average white collar worker got paid "at least twice as much" as the average labourer (p. 91).

I have chosen bookkeepers and clerks to represent the white

collar group. Goheen found in 19th century Toronto that clerks had an "especially privileged position" (p. 14) in the working class due to their education which in turn increased their earning power. Although under the heading "clerk" we find many different types of clerks (bank clerks, office clerks, postal clerks, and store clerks) Hanna and Olson have found in Montreal that the "distribution des loyers de l'ensemble des commis est aussi restreinte et precise que pour chaque sous groupe" (p. 7). It would seem the various types of clerks shared common class characteristics, insofar as we can judge from the rents they were able to afford. The steady increase in the number of clerks between 1847 and 1881 illustrates the growing importance of this occupation and of the tertiary sector in general in the economy of Montreal. Unfortunately, I was not able to find a sufficiently numerous white collar working class occupation in the building trades.

Within the ranks of the blue collar workers one can distinguish among occupations requiring varying degrees of skill and vocational training. The most privileged stratum of the blue collar group would be the skilled workers. In this group I have included machinists, printers, coopers, foremen, and metal workers (encompassed under the latter heading are brass finishers, iron founders, coppersmiths, and tinsmiths). I have excluded those engaged in the "luxury" metal working trades, such as goldsmiths and silversmiths, as these occupations were highly remunerative and probably atypical of metal workers as a whole. In the construction industry I have used masons,

carpenters, and joiners to represent this group (Katz too includes all of these occupations in his skilled worker category).

In his study of the working class in 19th-century Montreal, DeBonville notes that machinists were part of the "new" working class whose fortunes were tied to the increasing use of machines concomitant with industrialization. In Kingston also machinists were a growing occupation; they roughly "doubled in numbers" (p. 284) in Levine's study period. Both Lamonde (pp. 98-99) and DeBonville (p. 87) also comment on their relatively high level of wages in this era (see Table B).

Another occupation on the rise in this period was that of foreman. As industrialization progressed and the scale of production increased to the point where a single owner could no longer oversee all aspects of the process, foremen were increasingly employed to supervise production on the shop floor. That they were clearly a product of the progress of industrialization is reflected in the numerical growth of this occupation; in 1847 only five foremen showed up in the tax rolls as household heads in Montreal, in 1861 there were only twenty, but by 1881, when the city had become a much more truly industrial centre, there were 167.

Foremen played a key role in the relations between management and workers. In the early industrial period they had wide powers in terms of job discipline and hiring. Close to employees on the shop floor but far from them in salary, foremen incarnated the arbitrariness and familiarity of personal power.

Table B- Weekly Male Wages For Selected Occupations, in \$

<u>Occupation</u>	(1881) <u>1</u>	(1885) <u>2</u>	(1887) <u>3</u>	(1887) <u>4</u>
Clerks		6.50		
Coopers		10.00	7.50-10.50	7.50-10.50
Machinists			9.00-15.00	9.00-15.00
Metal Workers		11.00		
Printers			8.00-12.00	8.00-12.00
Shoemakers	12.00	8.00	9.25-14.00	
Tanners		6.00	7.50-12.00	7.50-10.50
Labourers	7.50	7.00	6.00- 9.00	6.00- 9.00
Joiners		9.50		
Masons	15.00	14.50	12.00-16.50	
Carpenters	13.50	10.50	9.00-12.90	9.00-12.00
Stonecutters			12.00-18.00	12.00-18.00
Painters			7.50-10.50	7.50-10.50

Sources:

- 1- From N. Belanger, et al., 1973, p.39.
- 2- From F. Harvey, 1978, pp. 150-152.
- 3- From Y. Lamonde, 1982, pp. 98-99.
- 4- From J. DeBonville, 1975, p.87.

(note that to obtain annual wages one cannot simply multiply weekly wages by 52. This was due to the great irregularity of employment, especially in winter, among the working class)

(F. Harvey, p. 134). I have included them in the skilled segments of the working class because of their detailed knowledge of the production process and because they did indeed take part in this process. Moreover, in terms of social origins foremen seem largely to have been drawn from this class (*ibid.*).

In contrast to machinists and foremen, coopers were engaged in an occupation in rapid decline. According to F. Harvey, coopers had once been among the most skilled of workers, but with the mechanization of their industry starting in the late 1860's and the growing use of jars or bags instead of barrels, their very existence had been put into question by the early 1880's.

While machinists were on the rise and coopers on the decline, in this period printers managed to maintain a stable, relatively privileged position within the working class. The printing industry was spared the type of craft degradation experienced by coopers and others. F. Harvey notes that they avoided the "crise general" that afflicted many 19th century industries; there was no great mechanization of their industry that pushed the division of labour to the extreme (p. 120). There was also no simplification of tasks and the associated replacement of skilled workers with semiskilled or unskilled workmen who had only to watch the machines, as occurred among other trades. Wages remained relatively high and the traditional system of apprenticeship was maintained in this industry, until typesetting machines were introduced in the 1880's.

Like the printers, the skilled workers I have chosen in the

construction industry seem to have fared well in this era. Belanger et al. note that masons were among the most skilled of the construction workers, and that their wage levels remained quite high throughout this period (pp. 38-39). Carpenters and joiners (two very similar occupations, though Olson (1983) has speculated that joiners may have been carpenters with a bit more skill) also seem to have maintained relatively high wage levels (Lamonde, pp. 98-99; F. Harvey, p. 150), and to have been little affected by mechanization.

The next stratum of the working class is the semiskilled workers. I have used tanners and shoemakers to represent this group in the non-construction sector and stonecutters in the building trades. Of all occupations, shoemakers were probably among the first in Montreal to experience the devastating effects of industrialization. Formerly among the most skilled of artisans, the transformation of their craft from artisanal to shop production began as early as the 1820's (F. Harvey, p. 104). In 1849 the craft was still dominated by skilled artisans, (Hamelin & Roby, p.282), but by 1864 the industry had undergone a dramatic industrialization due to the introduction of machinery and steam power.

In 1849 the Brown & Childs Shoe Co. was the first in Montreal to introduce machinery and hire unskilled workers and in 1850 was the first to use sewing machines in the production process (ibid.). Other companies soon followed suit and by 1864 the result was an extreme division of labour and parcellization of tasks that caused tremendous deskilling and a general decline

in wage rates. As early as 1856 three shoe factories jointly employed about 1500 workers. As these factories strove to maximize output, there was great overproduction, which combined with growing job competition (as men were replaced with machines) resulted in another round of wage reductions for shoemakers (F. Harvey, p. 104).

Tanners in Montreal eventually suffered the same fate, but more gradually and not until somewhat later. Hamelin and Roby have dubbed the 1861 to 1881 period the "age d'or" of tanneries here (p. 270) in terms of output. They note a decline in the industry from the early 1880's, primarily as a result of American competition (ibid.). Harvey, however, has demonstrated that mechanization and deskilling in their trade had started as early as the 1860's, and was one of the factors that contributed to the increasing production in the 1861-1881 period.

Information on stonecutters is more limited. The occupation seemed to be characterized by fairly low wage levels in my study period, though shortly thereafter wages appear to have increased. This may have reflected a growing demand for their services as a result of changes in the building materials typically used in the construction of upper class homes. In any event the cutting of stone does not seem to have demanded as much skill as carpentry or masonry, and has been considered here as semiskilled, as it has in Katz's occupational scale.

At the bottom of the class pyramid were the unskilled workers. In the construction industry I have represented this group with painters and more broadly with general labourers.



Many labourers probably worked on construction sites, though we do not know how many. Katz has argued that the term labourer generally referred to an unskilled individual who was likely to work casually and shift from employer to employer as one job finished and another started (1974, p. 180).

Labourers were by far the largest single occupational group, alone constituting at least 15% of household heads in the city in both 1861 and 1881 (and this figure from data which we have already seen probably seriously underestimates the number of unskilled workers!). This group was the worst off in terms of wage rates and security of employment. However, while technological innovations usually threatened more skilled workers, they often meant more work than ever for unskilled labourers, especially in the first stages of industrialization (The number of labourers in Montreal increased eightfold between 1847 and 1881). Painters, too, were among the lowest paid of all construction-related workers (DeBonville, p. 87; Lamonde, pp. 98-99). Although they were certainly not completely unskilled, as were most labourers, theirs was the least skilled example I could find of a distinctly building-related trade.

It is clear from the preceding discussion that the occupational scale I employ to explore the relationship between home ownership and social class is far from perfect. Certain occupations do not fit only into a single class category, while information about other occupations (especially in the building trades) is scanty, increasing the difficulty of placing them with certainty in one or another class state.

Another problem is that some of the samples I will be using in the third and fourth chapters do not contain a large enough number of individuals in all of my sample occupations to provide statistically reliable results. Where this is the case I will use the occupational categories Katz utilized in his study of Hamilton (1975), which aggregates more occupations and can be applied to smaller samples. The occupational ranking Katz employs is a slightly modified version of that which was found to be satisfactory in studies of five other 19th century North American cities. It has thus been well tested and should allow fairly easy comparison of my results in Montreal with those of research in other centres, which will be the subject of Chapter Five.

Katz classes all occupations into five categories. The first (Category I) generally represents the bourgeoisie, the second (II) the petty bourgeoisie and white collar occupations, the third (Category III) skilled trades, and Categories IV and V less skilled trades. In certain cases I have added a sixth category, representing widows. Unfortunately, the data available are totally unsatisfactory for most female occupations.

Table C shows exactly where my sample occupations fall into Katz's categories, and therefore where his scale and my own differ. Although some of the petty bourgeois occupations in my sample appear in his Category I and some bourgeois occupations only in Category II, the important thing to note is that all of the bourgeois and petty bourgeois occupations in my sample are found in his highest two categories. Similarly, some of the

Table C- Position of Sample Occupations In Katz's  
Occupational Scale

Katz's Occupational

Categories

Sample Occupations

I-	Merchants, Advocates, Doctors
II-	Contractors, Builders, Notaries, Grocers, Clerks, Bookkeepers
III-	Printers, Metal Workers, Machinists, Coopers, Tanners, Carpenters, Joiners, Masons, Shoemakers, Painters
IV-	Stonecutters
V-	Labourers
Unclassifiable-	Foremen

occupations designated here as semiskilled are included in Katz's skilled working class category. This is probably because industrialization in Hamilton in Katz's 1851-1861 study period was not as advanced as in Montreal, so occupations like shoemakers and tanners had not yet experienced the deskilling and wage reductions they had here. Nevertheless, what is important is that all of the occupations designated here as working class (with the exception of the two white collar occupations, which are found in Katz's Category II) appear in the three lowest categories on Katz's scale. When interpreting results based on Katz's model I will therefore concentrate mainly on grouping his first two and last three categories, which should be roughly equivalent to a working class vs. non-working class distinction in my own sample.

The major drawbacks of Katz's scale are that it was designed originally for use in pre-industrial 19th century cities and that its class divisions are based on differences in remuneration, not on position in the relations of production. It nevertheless produces class divisions not unlike those in my own sample and thus should yield roughly comparable results.

As I noted earlier this type of scale (be it my own or Katz's) is designed only to aid our understanding and thus need not make any claim to be a perfect representation of the past. As both scales are based upon the findings of several historical studies and seem to produce (as we shall see in Chapter Three) very consistent results, I believe they are adequate for an examination of class and owner occupation in 19th-century

( Montreal. This type of analysis is the subject of the following chapter.

### Chapter Three: Home Ownership, Class, and Space In Montreal

This chapter will explore the spatial and class distribution of home ownership in Montreal from 1847 to 1881. The examination of space and home ownership will be based upon an analysis of all household heads listed in the tax rolls, while that of class and home ownership will be founded upon the occupational sample described above. The chapter will also look at the relationship between owner occupation and rent levels, post-fire redevelopment, and suburban development. The discussion of home ownership and rent will include an annual analysis of ownership on seven sample street segments (covering the whole spectrum of median rent levels), while the other sections deal with samples of street segments that were either newly developed or destroyed by fire and subsequently redeveloped.

#### Montreal In 1847

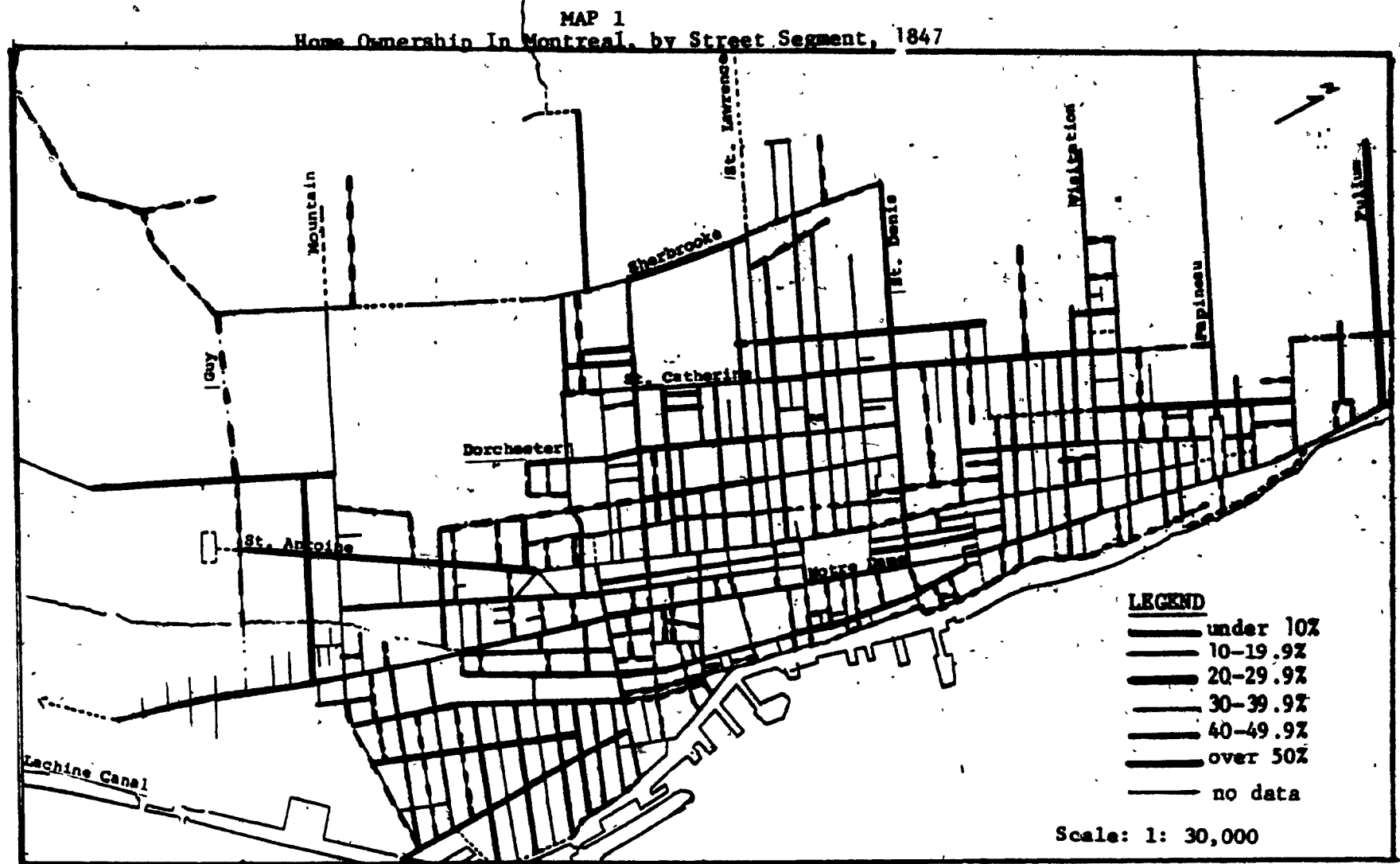
Despite the industrial changes that were slowly beginning to transform the city, Montreal in 1847 was still a predominantly commercial centre. As such it exhibited many of the typical characteristics of pre-industrial cities.

The CBD was the locus of the...churches, clubs, and businesses of the wealthy...the poor lived where "higher" demands for land were not imposed. The necessity of living within walking distance of work meant shops were scattered across the urban landscape where they were convenient to workers and purchasers...artisans' workshops were often in their homes, scattered outside the city core (Goheen, p. 9).

Not surprisingly, the spatial distribution of class in the Montreal of 1847 reflected the typical pre-industrial pattern,

with the wealthy living in the city centre and the less affluent on the periphery (Vance, 1971, p. 115). From Map 1, however, which shows levels of home ownership on every street in the city, it is evident that the spatial distribution of home ownership was not as clear cut. The city average was 31.6%, and individual street segments ranged in levels of owner occupancy from 0 to 100%. High levels of owner occupation were distributed fairly evenly across the urban landscape. Except for the Central Business District (the CBD being comprised of East, Centre, and West Wards, known also as Old Montreal), there were no distinctly high or low home ownership areas. All wards were characterized by a fairly wide range of house ownership on their set of streets. More evidence of this comes from Table 1. This table suggests that apart from the CBD, there were no wards markedly low in home ownership. Moreover, only the two easternmost wards, Ste. Marie and St. Jacques, displayed levels of owner occupation much higher than the city average.

It is not hard to explain these exceptions. That the CBD should have much lower rates of home ownership than the rest of the city is one of the primary tenets of basic urban land rent theory (Alonso, 1972; Muth, 1969). The downtown core was the city's oldest and most densely developed area, and as already noted was the home of its most important commercial, social, and religious activities. Even residential density there was low, as many buildings were shops, manufactories, and warehouses. It was therefore also the area with the highest urban land values, making the cost of owning a home there (especially the cost of



Note: On all maps dotted lines (.....) represent streets with under 15 households



Table 1- Home Ownership By Ward, 1847-1881

	% Home Ownership			no. Households		
	<u>1847</u>	<u>1861</u>	<u>1881</u>	<u>1847</u>	<u>1861</u>	<u>1881</u>
Old Montreal	9.4	7.2	6.4	822	884	731
Ste. Anne	32.7	14.5	12.5	672	2583	3908
St. Antoine	36.0	22.5	17.8	845	2050	5857
St. Laurent	26.9	17.4	12.2	896	1990	3046
St. Louis	33.7	19.8	13.8	763	1588	3315
St. Jacques	42.4	22.6	14.3	882	1926	4717
Ste. Marie	45.4	24.2	13.3	509	1390	4282
St. Cunegonde	--	--	9.0	--	--	896
St. Henri	--	--	24.5	--	--	1361
Westmount	--	--	51.6	--	--	190
Total	31.6	18.8	14.7	5389	12,411	28,303

the land needed to build it on) prohibitive. Being less affordable, home ownership was also less common.

The same logic applies in reverse to the high home ownership districts of Ste. Marie and St. Jacques. As these suburbs (especially Ste. Marie, where house ownership was greatest) were among the most recently settled and least densely developed, land was cheaper and owner occupation therefore more affordable. Indeed, another pillar of urban land rent theory is that land decreases in value with increasing distance from the CBD. Ste. Marie being the most distant suburb in the city, land there was cheapest (we will note later on in the chapter that almost all the streets with the lowest dwelling rents were located in Ste. Marie, while those not in Ste. Marie were in St. Jacques). This made house ownership there more feasible for a larger segment of the population.

It is also interesting to observe from Map 1 that in St. Jacques those streets furthest away from the CBD (in the north around Sherbrooke St. and in the east near the border with Ste. Marie) were also those generally displaying lower levels of home ownership. In west end Ste. Anne as well, owner occupation seems to have been highest in the outer reaches of the ward.

Home ownership may have been fairly uniformly distributed over space in 1847, but, such was not the case with respect to social class. In Table 2 we see that large differentials existed in the prevalence of home ownership among the various classes. Owner occupation was lowest among the bourgeoisie (17.7%) and highest among the petty bourgeoisie (33%) and the

Table 2- Home Ownership For Occupational Classes, 1847-1881

	% Home Ownership			no.		
	<u>1847</u>	<u>1861</u>	<u>1881</u>	<u>1847</u>	<u>1861</u>	<u>1881</u>
Bourgeoisie	17.7	28.0	37.5	334	603	1135
Petty	33.3	29.0	29.1	300	373	954
Bourgeoisie						
Working	32.0	14.8	7.8	1745	4874	10,446
Class						
White Collar	15.5	11.0	10.3	148	507	1479
Blue Collar	33.3	15.3	7.3	1597	4367	8967
Skilled	50.9	27.1	13.3	662	1411	2916
Semiskilled	24.8	16.4	8.1	307	793	1659
Unskilled	18.8	7.2	3.6	628	2163	4588
GRAND TOTAL	30.1	17.1	12.1	2379	5850	12,728
(all sample occupations)						

working class (32%).

A more detailed appraisal of working class home ownership, however, shows that it was really only high among the most privileged section of that class, the skilled workers. I believe this reflects the largely pre-industrial nature of the city in 1847. In an era when the separation of home and workplace was not yet complete, skilled artisans often owned their own homes as these were also their workshops. The home ownership rate for skilled workers (50.9%) was about twice that of semiskilled workers (24.8%), and about three times that of unskilled and white collar workers (18.8% and 15.5%, respectively).

In contrast, home ownership among the building trades occupations displayed a very different class pattern. For each class the home ownership rate in the building trades was much higher than it was in the rest of the economy (54.5% vs. 15.1% among the bourgeoisie, 47.4% vs. 30.9% for the petty bourgeoisie, and 50.2% vs. 20.8% for the working class--see Table 3). Within the construction sector itself we do not find great discrepancies in levels of home ownership; owner occupation rates for the bourgeoisie, petty bourgeoisie, and proletariat are about the same. (This may be due in part to the smaller numbers of bourgeois and petty bourgeois individuals in my sample of the construction sector). Within the working class, in the building trades as elsewhere, the same relationship existed between levels of skill and house ownership. Skilled workers were most likely to own their own

Table 3- Home Ownership For Sample Occupations, 1847-1881

	% ownership			no. households		
	<u>1847</u>	<u>1861</u>	<u>1881</u>	<u>1847</u>	<u>1861</u>	<u>1881</u>
<u>Non- Construction</u>						
<u>Bourgeoisie</u>						
<u>Merchants</u>	15.1	24.1	35.3	312	526	946
<u>Petty Bourgeoisie</u>						
Advocates	34.5	35.3	36.5	84	102	178
Doctors	25.5	26.9	28.0	55	78	161
Grocers	30.9	20.7	24.9	123	145	537
Total	30.9	26.8	27.9	262	325	876
<u>Working Class</u>	20.8	9.6	6.1	1098	3545	8379
<u>White Collar</u>						
Bookkeepers	0	12.2	10.3	11	72	329
Clerks	16.8	10.6	10.3	137	435	1150
Total	15.5	11.0	10.3	148	507	1479
<u>Blue Collar</u>	21.6	9.4	5.1	950	3038	6900
<u>Skilled</u>						
Coopers	56.1	21.8	11.2	57	131	152
Printers	15.4	7.3	7.5	39	55	214
Metal Workers	41.7	19.2	8.2	48	151	428
Machinists	--	14.3	9.4	--	35	277
Foremen	--	--	15.3	--	--	196
Total	40.3	17.7	9.8	144	372	1267
<u>Semiskilled</u>						
Shoemakers	20.6	13.6	6.9	243	631	1408
Tanners	30.8	25.0	7.1	13	32	56
Total	21.1	14.2	6.9	256	663	1464
<u>Unskilled</u>						
Labourers	16.9	6.2	3.1	550	2003	4169
<u>Construction Sector</u>						
<u>Bourgeoisie</u>						
Builders	61.5	55.1	58.9	13	49	78
Contractors	40.0	53.6	48.6	9	28	111
Total	54.5	54.5	52.9	22	77	189
<u>Petty Bourgeoisie</u>						
Notaries	47.4	43.8	43.6	38	48	78
<u>Working Class</u>	50.2	28.6	15.0	675	1420	2410

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<u>Skilled</u>						
Joiners	51.0	33.9	16.8	308	446	1026
Masons	53.9	28.5	10.4	89	130	154
<u>Carpenters</u>	<u>61.2</u>	<u>27.6</u>	<u>16.4</u>	<u>121</u>	<u>463</u>	<u>469</u>
<u>Total</u>	<u>53.9</u>	<u>30.4</u>	<u>16.1</u>	<u>518</u>	<u>1039</u>	<u>1649</u>

<u>Semiskilled</u>						
Stonecutters	43.1	27.7	16.9	51	130	195

<u>Unskilled</u>						
Painters	32.1	18.1	8.6	78	160	419

homes, semiskilled workers less likely, and unskilled workers least likely to do so.

The positive correlation between home ownership and skill in the working class is hardly unexpected, given the association between greater skill and greater earning potential, and therefore greater market power. What is more surprising, however, is that home ownership was more common among the working class than it was among the bourgeoisie. Originally, I thought this may have been the result of combining working class occupations in the building trades with those in non-construction trades under one heading. Indeed, high home ownership among the large percentage of workers involved in construction (38% of the entire working class in my sample in 1847 were in the building trades, while only 7% of the bourgeoisie in the sample were in this sector) could serve to inflate the total working class figure. However, when the construction sector is eliminated, home ownership is still higher for the working class as a whole (20.8%) than it is for the bourgeoisie (15.1%), and even the least skilled strata were characterized by higher home ownership than the bourgeoisie.

How then are we to explain the low home ownership among the bourgeoisie? It would seem the answer lies in the spatial distribution of this class. From Table 4 we can see that over half the merchants in the city (53.8%) lived in Old Montreal, probably to be close to their own businesses as well as those of their suppliers or buyers. This type of physical proximity was particularly important for business in the age before telephones

**Table 4- Home Ownership In Old Montreal For Selected Occupations, 1847 & 1861**

	<u>% Ownership</u>		<u>% Resident in</u>		<u>Occupation</u>
	<u>1847</u>	<u>1861</u>	<u>1847</u>	<u>1861</u>	
Old Montreal	5.9	10.0	53.8	15.2	Merchants
Montreal	25.7	26.7	46.2	84.8	
Total	15.1	24.1	100.0	100.0	
Old Montreal	6.3	0	26.0	13.8	Grocers
Montreal	39.6	24.0	74.0	86.2	
Total	30.9	20.7	100.0	100.0	
Old Montreal	0	6.9	6.6	6.7	Clerks
Montreal	18.0	10.8	93.4	93.3	
Total	16.8	10.6	100.0	100.0	
Old Montreal	0	0	33.0	14.5	Printers
Montreal	23.1	8.5	67.0	85.5	
Total	15.4	7.3	100.0	100.0	



or public transport. We have already noted the extremely low degree of house ownership existing in the CBD due to the greater density of settlement and higher land values there. A depressed rate of home ownership among merchants was quite logical if they concentrated in such a low home ownership area.

For merchants living outside Old Montreal, the home ownership rate was 25.7%, compared to a rate of only 5.9% for those living downtown. In other words, a merchant living outside the CBD was over four times as likely to own his own home as one living in that zone. The same relationship was found for other occupations that concentrated in the downtown core. Printers, for example, were found to have the lowest home ownership rate of all the skilled working class occupations in my sample (15.4%, almost identical to the 15.5% figure for merchants). Not coincidentally, they were also found to be overrepresented in the CBD. Thus Old Montreal, which contained only 15% of all household heads in the city, had 33% of the printers. Home ownership among printers living outside Old Montreal was 23.1%, but among those residing in this district it was zero.

This may also have been the reason house ownership among the petty bourgeoisie was not higher, as 26% of grocers (who made up 41% of the petty bourgeoisie in my sample) lived in the CBD. Home ownership among these grocers was a mere 6.3%, while the rate for grocers living outside Old Montreal was 39.6%.

In sum, both the even spatial distribution of home ownership noted earlier and the class distribution of home ownership seem to have been a function of the spatial

distribution of class. In a sense the location in space of the highest classes (on higher value central land) seems to have negated the advantages of their superior class position with respect to their home ownership rate. For the lower classes, however, their geographical position (on the lowest priced peripheral land) allowed a greater access to owner occupation despite their disadvantaged class status.

### Montreal In 1861

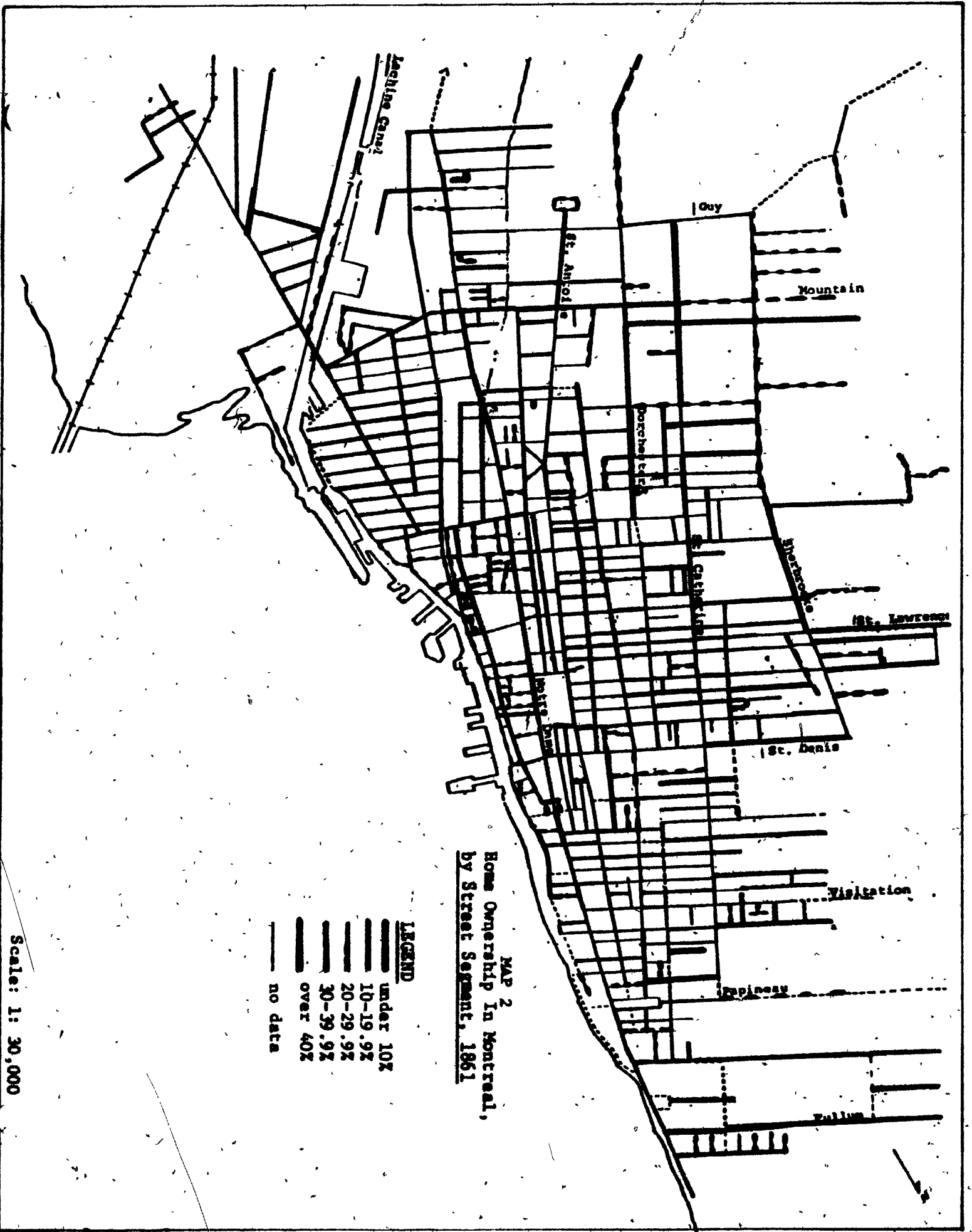
By 1861 Montreal had started to undergo a significant process of industrialization, and therefore started to exhibit some of the typical characteristics of industrial centres. One of these was the complete reversal of the city's class distribution in space as a result of a bourgeois suburbanization. In response, by 1861 both the spatial and class distribution of home ownership had changed considerably. From Map 2 we see that home ownership was definitely becoming more of a suburban phenomenon. Note the concentration of high home ownership values on the eastern edge of town in Ste. Marie, in the north above Sherbrooke St., and on the western perimeter of the city in the upper part of St. Antoine ward. This is in stark contrast to the inner city area, where much lower house ownership values dominate the map.

This pattern is even more evident from Map 3. This map divides street segments in the city into high (above the city average of 18.2% home ownership) and low (below 18.2%) categories. Again note the near total absence of above average

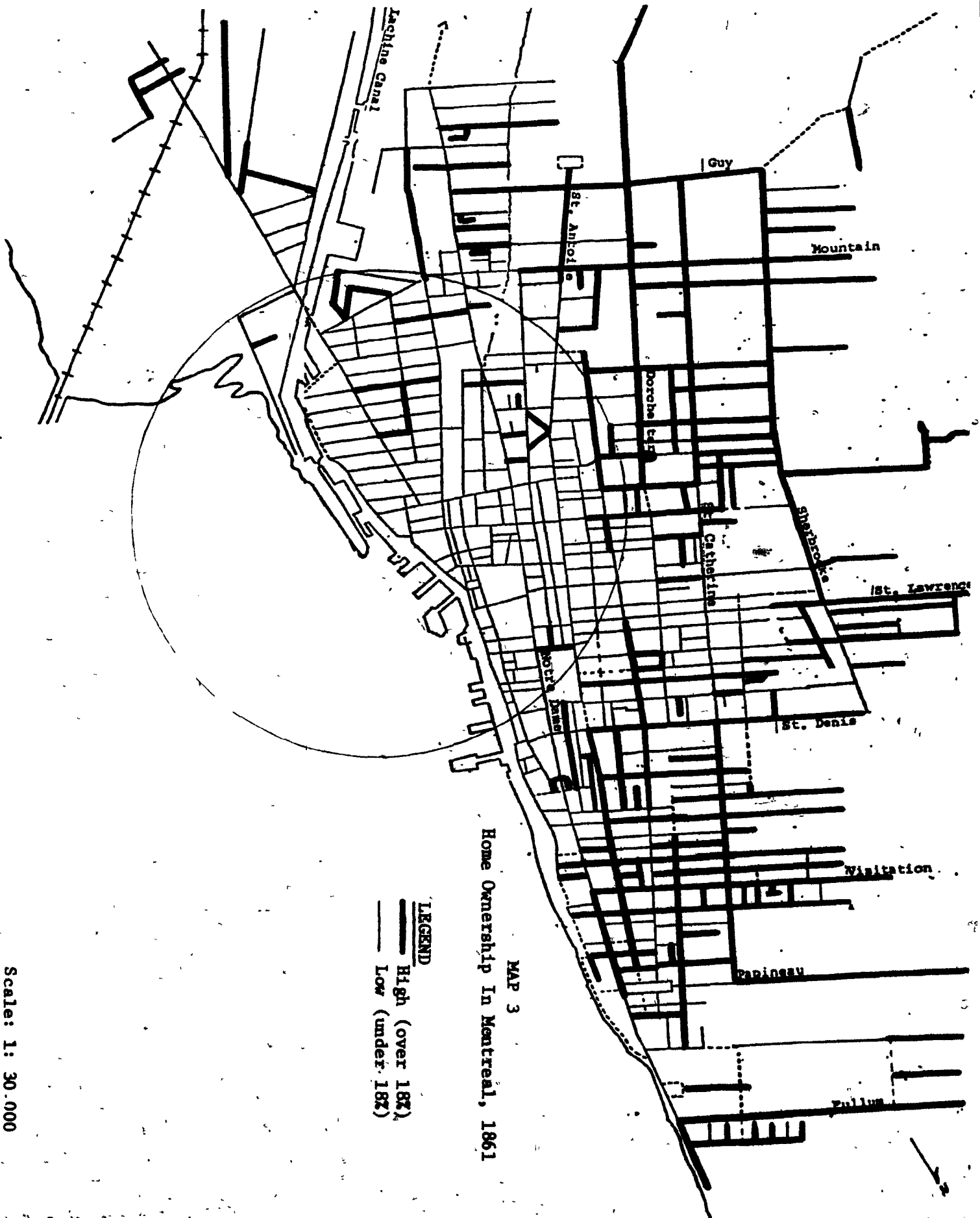
**LEGEND**

————	under 10%
————	10-19.9%
————	20-29.9%
————	30-39.9%
————	over 40%
————	no data

**MAP 2**  
Home Ownership in Montreal,  
by Street Segment, 1861



Scale: 1: 30,000



streets from the inner areas around the CBD and the overwhelming predominance of these streets on the fringes of town. On this map I have drawn a circle with a radius of about a mile around the heart of the city (the centre of the circle is the base of McGill St. at the port). Within this circle only nine street segments (out of dozens) display higher owner occupation rates than the city average.

From Table 1 the precise extent of this suburbanization of home ownership is clear. The CBD was still by far the lowest home ownership area in 1861, but by this time most of its residences had been abandoned and given over to commerce. Whereas Old Montreal contained 15% of the city's population in 1847, by 1861 it held only 6%. As the bourgeoisie and the petty bourgeoisie departed the downtown core they moved particularly to St. Antoine, which in this period became firmly entrenched as the suburb of the elite (especially in the northern section above St. Antoine St.). This is probably why house ownership here did not fall as much as in most other wards. Along with St. Antoine, the two highest home ownership wards were Ste. Marie and St. Jacques. The lowest home ownership was found in the inner city wards, St. Laurent and St. Louis, and the new working class ward, Ste. Anne, where the home ownership rate experienced the greatest drop since 1847.

Note from Table 5 how house ownership rates dropped all over the city from 1847 to 1861. The city average declined from 31.6% to 18.8%, a reduction of over 40%. Some parts of town, however, were hit harder than others by the decline. Ste. Marie

Table 5- Change In Home Ownership By Ward, 1847-1881

	1847-1861		1861-1881	
	<u>change</u>	<u>% change</u>	<u>change</u>	<u>% change</u>
Old Montreal	- 2.2	-23.4	- 0.8	-11.1
Ste. Anne	-18.2	-55.6	- 2.0	-13.8
St. Antoine	-13.5	-37.5	- 4.7	-20.9
St. Laurent	- 9.5	-35.3	- 5.2	-29.9
St. Louis	-13.9	-41.2	- 6.0	-30.3
St. Jacques	-19.8	-46.7	- 8.3	-36.7
Ste. Marie	-21.2	-46.7	-10.9	-45.0
Total	-12.8	-40.5	- 4.1	-21.8

and St. Jacques, with the two highest home ownership rates in 1847, each experienced a 46.7% drop. Even worse off was Ste. Anne, where the owner occupation rate plummeted 55.6% in the 14 year period. In contrast, the home ownership rate in Old Montreal declined only 23.4%, probably because it was so low there to begin with it could not go down very far.

What explains the general reduction in home ownership, especially in some wards? In the most extreme case, the development of the Lachine Canal's hydropower potential in Ste. Anne ward meant a rush of new industries to its banks in the 1847-61 period. DeBonville has described Ste. Anne as "le premier bassin industriel de Montreal" (p. 31). Naturally, following the concentration of industry there came a large influx of workers wishing to reside near their places of employment. As Linteau (p. 74) has noted, the first public transit service in Montreal--the horse-car omnibus--was only established in 1861, so physical proximity to the workplace was a necessity.

Ste. Anne was increasingly becoming a suburb for the "new" industrial working class. These new residents were generally not the traditional, skilled artisans among whom home ownership had been high, but the factory operatives and tenders of machines. Given the deskilling associated with the early stages of industrialization and the positive correlation we have demonstrated between levels of skill and levels of owner occupation among the working class, a declining home ownership rate in Ste. Anne is not surprising.

In association with the industrialization of the ward, Ste. Anne received several waves of Irish immigrants in this period. As a result, its population grew quickly. Whereas the number of household heads in Montreal increased 130% from 1847 to 1861, in Ste. Anne the increase was 284% in the same period. This population growth meant that the land, especially in the older part of the ward east of the canal, was being settled at greater densities. According to the theory of urban land rent, greater densities mean rising land values, and higher land values would create an obstacle to home ownership. Empirical evidence for this comes from the fact that house ownership was much higher in the newer section of the ward west of the canal, which due to the recency of settlement was not as densely populated. From Map 3 we see that the only streets in Ste. Anne to have home ownership rates above the city average in 1861 were those on the west side of the canal in the newest part of the ward.

I suspect that this was the case in other wards as well. That is, progressive deskilling of the working class and greater population density were making home ownership less affordable. In Ste. Marie, which registered the second largest drop in home ownership, along with St. Jacques, house ownership declined most severely in the older, western section of the ward (Compare Maps 1 & 2). In the newer and less densely settled eastern portion, though, it remained relatively high.

In St. Jacques too the decline was most serious in the older, southern part of the ward closest to the CBD, while in the newer northern section (above St. Catherine St.) home



ownership was generally higher. In St. Louis and St. Laurent as well owner occupation was lower by far in the older, more densely settled areas in the south than in the newer northern suburbs above Sherbrooke St.

This dichotomy between suburb and inner city in home ownership is probably also rooted in the class composition of the suburbs. In the era prior to public transit, suburbanization was confined to the upper class, as most of the working class had to stay nearer the centre of town with its greater variety of employment opportunities. The type of people moving to the suburbs in this period would probably have been those who could afford home ownership more easily. Warner (1968) makes the same point about suburbanites in Boston in the pre-streetcar era.

If the data for 1861 show a much clearer positive correlation between home ownership and distance from the city centre than in 1847, the same can be said for the relationship between home ownership and class. From Table 2 we can see that the previous class differentials in home ownership have reversed themselves; in 1861 it was the bourgeoisie and the petty bourgeoisie who were most likely to own their own homes, with house ownership rates of 28% and 29%, respectively, and the working class which was least likely to do so, with 14.8% home ownership. This was undoubtedly due to the deskilling of the working class concomitant with industrialization, and the flight of the bourgeoisie out of the CBD to the suburbs. Home ownership rates among the bourgeoisie and petty bourgeoisie might have been even higher had their exodus to the suburbs been

more complete. In 1861, they were still overrepresented in the CBD (see Table 4).

Within the working class, the same positive correlation between level of skill and level of home ownership existed in 1861 as in 1847. In the non-construction sector, skilled workers continued to have the highest rate of home ownership, semiskilled workers the second highest, and unskilled and white collar workers the lowest. Note also that for all segments of the working class home ownership had decreased markedly from 1847 levels, with the most and least skilled workers being the hardest hit (see Table 6). Among the petty bourgeoisie, in contrast, home ownership declined only slightly in this period, while among the bourgeoisie it jumped 60%.

In the construction sector the pattern was much the same, but the rate of home ownership for each class remained higher than the general rate for the same class in the economy at large (for the bourgeoisie, petty bourgeoisie, skilled and semiskilled workers home ownership was about twice as high in the construction sector, and for less skilled workers about three times as high). Within the working class in the building trades also home ownership was highest among skilled workers, lower for semiskilled workers, and lowest among the unskilled. In the construction sector too it was the most and least skilled workers who were most affected by the drop in owner occupation.

Like the petty bourgeoisie in non-construction trades, home ownership among this class in the construction sector declined somewhat, whereas among the bourgeoisie it remained unchanged.

Table 6- Change In Home Ownership For Sample Occupations  
1847-1881

	1847-1861		1861-1881	
	<u>change</u>	<u>% change</u>	<u>change</u>	<u>% change</u>
<u>Non-Construction</u>				
<u>Bourgeoisie</u>				
<u>Merchants</u>	9.0	60.0	11.2	46.5
<u>Petty Bourgeoisie</u>				
Advocates	0.8	2.3	1.2	3.4
Doctors	1.4	5.5	1.1	4.1
Grocers	-10.2	-33.0	4.1	19.8
Total	-4.1	-13.3	1.1	4.1
<u>Working Class</u>	-11.2	-53.8	-3.5	-36.4
<u>White Collar</u>				
Bookkeepers	--	--	-1.9	-15.6
Clerks	-6.2	-37.0	-0.3	-2.8
Total	-4.5	-29.0	-0.7	-6.4
<u>Blue Collar</u>	-12.2	-56.5	-4.3	-45.7
<u>Skilled</u>				
Coopers	-34.3	-61.1	-10.6	-48.6
Printers	-8.1	-52.6	-0.2	-2.7
Metal Workers	-22.5	-54.0	-11.0	-57.3
Machinists	--	--	-4.9	-34.3
Total	-22.6	-56.1	-8.9	-50.3
<u>Semiskilled</u>				
Shoemakers	-7.0	-34.0	-6.7	-49.3
Tanners	-5.8	-18.8	-17.9	-71.6
Total	-6.9	-32.7	-7.3	-51.4
<u>Unskilled</u>				
Labourers	-10.7	-63.3	-3.1	-50.0
<u>Construction Sector</u>				
<u>Bourgeoisie</u>				
Builders	-6.4	-10.4	3.8	6.9
Contractors	13.6	34.0	-5.0	-9.3
Total	0	0	-1.6	-2.9
<u>Petty Bourgeoisie</u>				
Notaries	-3.6	-7.6	-0.2	-0.5
<u>Working Class</u>	-21.6	-43.0	-13.6	-47.6

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<u>Skilled</u>				
Joiners	-16.1	-31.6	-17.1	-50.4
Masons	-25.4	-47.0	-18.1	-63.5
<u>Carpenters</u>	-33.6	-54.9	-11.2	-40.6
<u>Total</u>	-23.5	-43.6	-14.8	-47.9

<u>Semiskilled</u>				
Stonecutters	-15.4	-35.7	-10.8	-39.0

<u>Unskilled</u>				
Painters	-14.0	-43.6	-19.5	-52.5

Home ownership among the builders and contractors of the bourgeoisie probably did not rise as it did among the merchants because they had not previously been concentrated in Old Montreal. They therefore did not experience a flight from the CBD and a subsequent rise in home ownership, especially given the already very substantial proportion of them that owned their own houses.

#### Montreal In 1881

The growing industrialization of Montreal continued to manifest itself spatially by a widening physical distance between classes, an increasing class-based residential segregation. The development of specifically working class areas, and of high versus low home ownership districts in the suburbs and inner city respectively were both illustrations of this. The segregation was even more pronounced in 1881, as the process of industrialization by then had become even more advanced. The overall home ownership rate had also fallen further, to 14.7%.

On Map 4 three entirely new areas appear, the suburbs of St. Cunegonde, St. Henri, and Cote St. Antoine, also called Westmount. Though they were not part of the city of Montreal proper, they are included in the analysis because as suburbs they were functionally, if not politically, integrated with the city. Many of their residents worked in Montreal and owned property there, which made them important to the analysis here and in Chapter Four. The three suburbs cover the range of rent

levels, from high on the hill (in Cote St. Antoine) to low at the level of the canal (in St. Henri).

Despite the increased size of the built-up area in 1881, from Maps 4 and 5 it appears the spatial distribution of home ownership in the city had hardly changed. More than ever, home ownership was a suburban phenomenon, concentrated in the western suburbs of Westmount, Upper St. Antoine, and St. Henri. The inner city, conversely, was almost completely devoid of street segments with home ownership rates of over 15% (the inner city is defined here as Old Montreal, St. Antoine ward below St. Antoine St., Ste. Anne east of the canal, and St. Louis and St. Laurent wards below Sherbrooke St.). Even Ste. Marie and St. Jacques, two formerly high home ownership wards, showed few high home ownership streets in 1881. There were as many street segments in these wards with owner occupation rates below the city average as there were above it in that year.

Much of the territorial expansion of the city between 1861 and 1881 was associated with the opening of a horse-drawn tramway service in 1861. The introduction of public transport meant that for the first time, Montreal was no longer a walking city. The bond that had held the working class in the inner city, the need for physical proximity to sources of employment, was starting to break. Some workers could now take advantage of public transport to move out to the suburbs and commute to jobs in town.

The word "some" must be stressed here, as this was likely only an option for the more skilled workers who could afford the

cost of public transit and who had relatively stable jobs in one location for an extended period of time. The less skilled, more dependent upon casual employment and shifting from one employer to another, probably still needed to reside near inner areas to be closer to multiple sources of work. Moreover, they often could ill afford the cost of public transit.

A certain working class suburbanization was nevertheless occurring. Whereas the move to the suburbs in 1861 was primarily an upper class migration, in 1881 it seems to have encompassed a wider class spectrum. The newly developed areas in Westmount, St. Henri, and St. Antoine were characterized overwhelmingly by high home ownership, while new streets added in Ste. Marie and St. Jacques were mostly low in owner occupation (the relationship between newly developed streets and home ownership will be pursued in greater depth somewhat later in the chapter). What seems to have been happening was the formation of distinct upper and working class suburbs, the former in the west end characterized by relatively high levels of home ownership and the latter in the east end characterized by lower ones. That this was part of a growing residential segregation of classes is well illustrated in Table 7, which shows the proportion of all household heads in Montreal in my 22 sample occupations living in each ward.

Here we note the great overrepresentation of bourgeois and petty bourgeois occupations in the high home ownership areas. Thus St. Antoine ward, with 21% of the population of greater Montreal in 1881, contained 38% of the city's merchants, 29% of

Table 7- Proportion of Sample Occupations Resident In  
Each Ward, 1881

	<u>St. Antoine</u>	<u>Ste. Anne</u>	<u>St. Laurent</u>	<u>St. Louis</u>	<u>St. Jacques</u>	<u>Ste. Marie</u>
Merchants	38	5	11	16	14	2
Advocates	29	2	8	19	23	1
Doctors	41	4	13	15	14	9
Grocers	15	18	6	12	17	19
Bookkeepers	35	3	18	24	11	6
Clerks	17	7	16	25	23	6
Foremen	19	19	12	13	10	14
Machinists	25	34	12	6	5	9
Coopers	16	37	3	6	16	13
Printers	14	13	20	29	18	5
Metal Workers	26	20	8	11	11	10
Shoemakers	9	5	5	11	29	30
Tanners	11	4	2	0	5	30
Labourers	12	25	4	6	13	28
Builders	26	3	26	26	15	4
Contractors	24	5	11	15	29	10
Notaries	31	4	3	21	28	8
Joiners	17	6	3	12	25	22
Masons	8	10	3	12	20	24
Carpenters	22	22	9	9	11	20
Stonecutters	2	3	3	28	22	21
Painters	17	9	12	18	20	15
Population As A % of all households in Montreal	20.8	13.9	10.8	11.8	16.7	15.2



Table 7 - (...cont'd)

	<u>Old Montreal</u>	<u>St. Cunegonde</u>	<u>St. Henri</u>	<u>West- mount</u>	<u>Total</u>
Merchants	4	2	7	2	100%
Advocates	8	0	3	4	100%
Doctors	1	1	3	1	100%
Grocers	1	7	5	0.2	100%
Bookkeepers	2	0.3	1	1	100%
Clerks	3	1	1	1	100%
Foremen	3	0.5	9	0	100%
Machinists	0.4	3	6	0.4	100%
Coopers	2	3	3	1	100%
Printers	1	0	0.5	0	100%
Metal Workers	1	7	6	0.5	100%
Shoemakers	1	3	6	0	100%
Tanners	0	0	48	0	100%
Labourers	1	5	6	0.05	100%
Builders	0	0	0	1	100%
Contractors	4	1	2	0	100%
Notaries	1	1	3	1	100%
Joiners	0.5	9	6	0	100%
Masons	0	13	11	0	100%
Carpenters	1	4	6	1	100%
Stonecutters	0	0	3	0	100%
Painters	1	5	4	0	100%
Population As A % of all Households In Montreal	2.6	2.8	4.8	0.7	100%

Note: Most figures in this table are rounded to the nearest percent.

its advocates, 41% of its doctors, 26% of its builders, and 30% of its notaries. Conversely, working class occupations were grossly underrepresented there, St. Antoine having only 12% of labourers and 8% of shoemakers in town.

Similarly, with only 0.7% of the population, Westmount had 2.3% of the city's merchants, 4% of its doctors, 1.3% of its builders, and 1.3% of its notaries. Many working class occupations, however, were totally absent from the suburb. There were absolutely no printers, shoemakers, bricklayers, stonecutters, or painters to be found there. Even St. Henri, the other high home ownership area, having only 4.8% of the city's population had 6.6% of its merchants. However, St. Henri also contained 9% of foremen and 48% of all tanners (it was originally known as St. Henri des Tanneries). Clearly its population was not as markedly bourgeois as that of St. Antoine or Westmount, the high owner occupation rate there being more probably due to the recency of its development.

The situation in low home ownership areas was exactly the reverse. Ste. Marie, with 15% of Montreal's population, had only 2% of its merchants, 1% of advocates, 9% of doctors, 4% of builders, and 8% of notaries. Working class occupations were much better represented there; 28% of the city's labourers and 30% of its shoemakers resided in the ward. The same type of class composition can also be found in Ste. Anne.

Given the above information, the results of Table 1 for 1881 are hardly surprising. Here we note that wards with the lowest levels of house ownership were either those populated

predominantly by working class residents (as in St. Cunegonde, Ste. Anne, & Ste. Marie), or old and inner areas with high densities of settlement (as in St. Louis & St. Laurent--see Table 8). Conversely, wards with high home ownership were either the suburbs of the elite (like St. Antoine) or more distant suburbs with low population density (like St. Henri) or both, like Westmount, which in 1881 had a home ownership rate of over 50%.

In table 5 we note that the rate of decline in house ownership increased from west to east in the city. Thus the two westernmost wards, Ste. Anne and St. Antoine, experienced the two lowest relative decreases in home ownership between 1861 and 1881. In contrast, Ste. Marie and St. Jacques in the east were home to the largest declines, while the two centre wards, St. Laurent and St. Louis, suffered intermediate declines. These decreases are displayed graphically in Figure 1. Old Montreal showed the smallest decline, but again that is probably because home ownership there was so low to begin with (by 1881 only 2.6% of household heads still lived in that area).

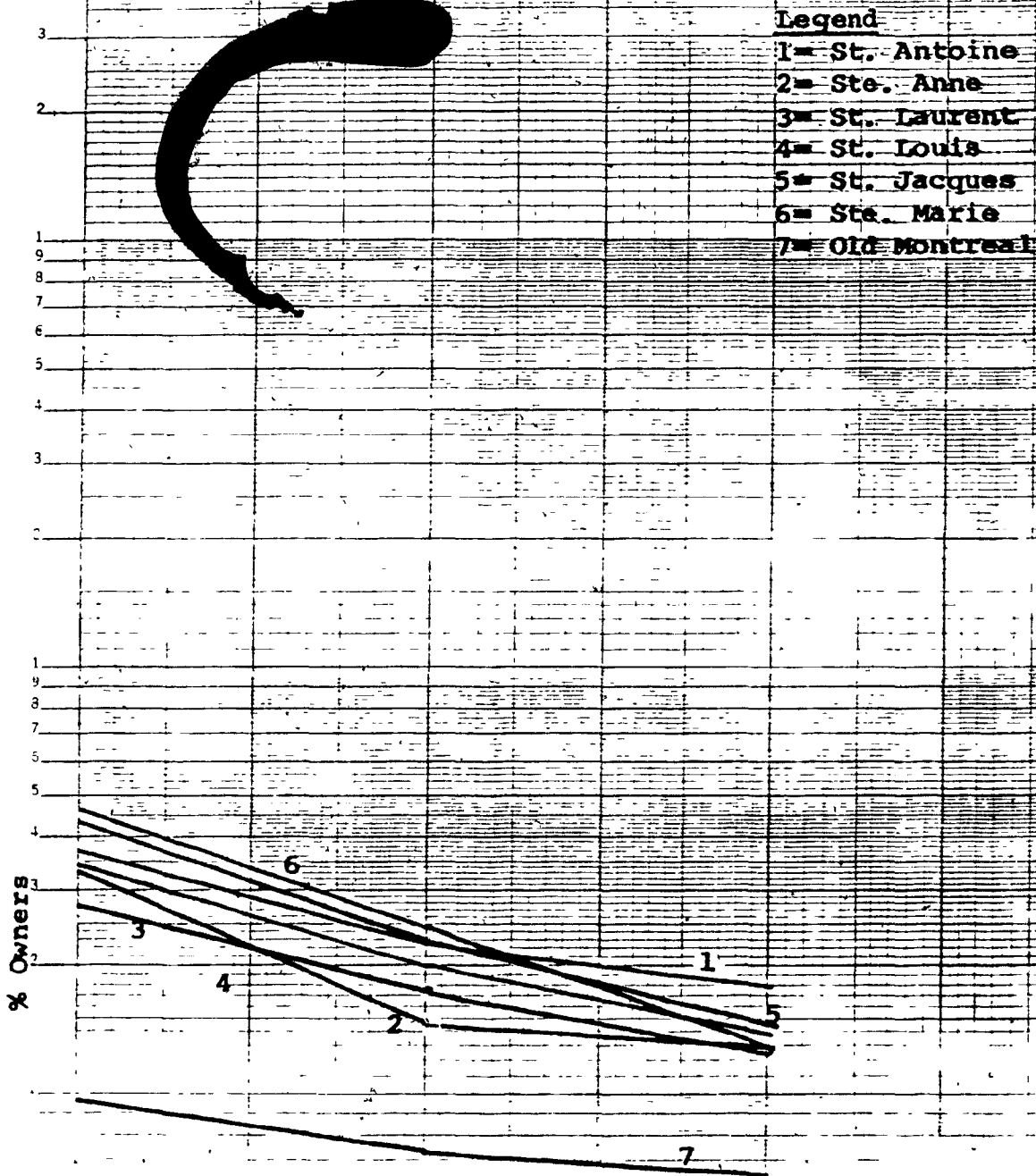
Spatial variations in home ownership were increasing over time in Montreal, as the city was divided ever more visibly into distinct high and low house ownership areas. I have argued that these spatial discrepancies were largely a function of more sharply defined class-based residential segregation and class differentials in access to ownership. The restriction of home ownership to certain social classes is evident from Tables 2 and 3 for 1881, which show the most pronounced positive correlation

Table 8- Population Density By Ward, 1871 &amp; 1881

	1871			1881	
	Area	Pop. per		Pop. per	
	<u>(acres)</u>	<u>Pop.</u>	<u>acre</u>	<u>Pop.</u>	<u>acre</u>
Old Montreal	144	5264	36.5	4635	32.2
Ste. Anne	605	18,630	30.8	20,433	33.8
St. Antoine	1117	23,925	21.4	33,845	30.3
St. Laurent	280	13,106	46.8	14,318	51.1
St. Louis	216	14,916	69.1	19,375	89.7
St. Jacques	363	17,680	48.7	25,398	67.0
Ste. Marie	574	13,695	23.9	22,733	39.6
TOTAL	3299	107,225	32.5	140,747	42.7

Source: Choko, 1980.

Figure 1- Home Ownership By Ward, 1847-1881



yet between class and owner occupation. These tables show that home ownership in 1881 was highest among the bourgeoisie (37.5%), second highest among the petty bourgeoisie (29.1%), and lowest for the working class (7.8%). Within the working class owner occupation varied with skill level, skilled workers displaying higher home ownership (13.2%) than both semiskilled (8.1%) and unskilled (3.6%) labourers.

In 1881, white collar workers no longer have the lowest home ownership rates in the working class; with a rate of 10.3% they are above semiskilled and unskilled workers and just below the rate for the skilled group. Indeed, if one excludes the skilled workers in the building trades (whose traditionally high figures inflate the total for the group as a whole) than home ownership among skilled workers becomes 9.8%, somewhat lower than that for the white collar group. This undoubtedly reflects the rise in importance of the tertiary sector in the economy, of clerical positions in business in particular, and perhaps a degree of suburbanization among clerical workers.

As was the case between 1847 and 1861, home ownership declined noticeably among all segments of the working class from 1861 to 1881, (see Table 9) though some were harder hit than others. Once again it was the white collar group that fared best and blue collar workers who lost the most. Owner occupation fell only 6.4% among white collar employees in this period, as opposed to 50.9%, 50.6%, and 50.0% for skilled, semiskilled, and unskilled workers respectively.

Among the petty bourgeoisie, however, home ownership

Table 9- Change In Home Ownership For Occupational Classes  
1847-1881

	1847-1861		1861-1881	
	<u>change</u>	<u>% change</u>	<u>change</u>	<u>% change</u>
Bourgeoisie	10.3	58.2	9.5	33.9
Petty	-4.3	-12.9	0.1	0.003
Bourgeoisie				
Working	-17.2	-53.8	- 7.0	-47.3
Class				
White Collar	- 4.5	-29.0	- 0.7	- 6.4
Blue Collar	-18.0	-54.1	- 8.0	-52.3
Skilled	-23.8	-46.8	-13.8	-50.9
Semiskilled	- 8.4	-33.9	- 8.3	-50.6
Unskilled	-11.6	-61.7	- 3.6	-50.0

actually increased slightly, and for the bourgeoisie it went up a hefty 46.5% (changes in home ownership by occupation are shown graphically in Figure 2). Once again, this tremendous increase in owner occupation among the bourgeoisie was associated with an exodus from the CBD. Whereas in 1861 15.2% of the city's merchants still lived in Old Montreal, by 1881 only 3.8% resided there.

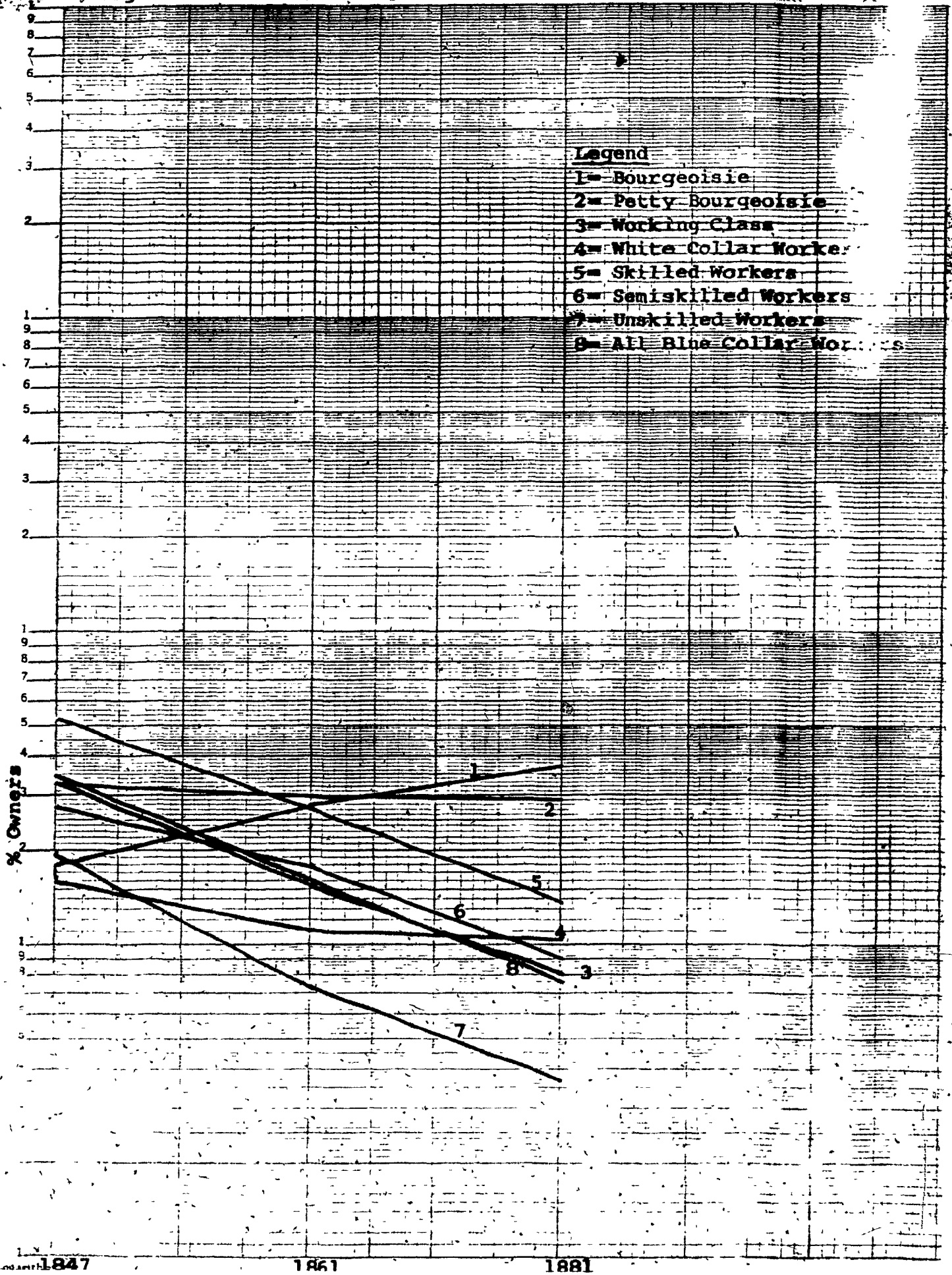
Most of the general class patterns of access to home ownership are also typical of construction-related occupations. Thus in the building trades house ownership was highest among the bourgeoisie (52.9%), somewhat lower among the petty bourgeoisie (43.6%), and lowest among the working class (15%). Of working class occupations in this sector, skilled and semiskilled workers had the highest owner occupation rates (16.1% & 16.9% respectively) and unskilled workers the lowest rate (8.6%). In addition, home ownership among skilled, semiskilled, and unskilled construction workers declined by 47.9%, 39.0%, and 47.6% in this period, similar to declines among workers in non-construction occupations (though these rates of decline were somewhat lower). Among both the petty bourgeoisie and bourgeoisie it remained fairly constant.

#### Home Ownership and Rent

Several conclusions may be drawn from the preceding discussion. The first is that Montreal in this period was increasingly becoming a city of tenants. Home ownership was decreasing, among both white and blue collar workers, though for



100a  
Figure 2- Home Ownership By Class, 1847-1881



white collar workers the drop was not as severe. Among the petty bourgeoisie it remained fairly stable, whereas among the bourgeoisie it increased sharply. The dream of the reformers for widespread working class home ownership in Montreal was becoming a uniquely upper class reality.

Indeed, owner occupation was correlated strongly not only with class position, but also with position in space, becoming increasingly a suburban phenomenon, and suburbanization was to a degree a class move. High house ownership was related to distance from the city centre, and ever more confined to the relatively well off western suburbs as the elite moved out of the inner wards to these locations. The eastern suburbs experienced the largest declines in home ownership as they became the foci of a working class suburbanization, especially with the industrialization of the eastern wards after 1861 and the establishment of significant local labour markets there.

Montreal by 1881 was already exhibiting many of the characteristics of what we would call a "modern" city. One of these traits was the growing segregation of social classes into different residential areas. The fragmentation of the city into areas of high and low home ownership was one manifestation of this residential differentiation. Other manifestations can also be identified.

Hanna and Olson (1983), for example, have also found rent levels to be correlated with occupational class. As I have found occupational class strongly correlated with levels of home ownership, it follows that home ownership should be highly

correlated with rent levels too. This section will attempt an examination of the relationship between house ownership and rental values, rent level being another surrogate measure for social class which can be drawn from the empirical (tax roll) data.

We have already noted in Chapter Two how rental values were established by the city assessors. Rents were either copied down on the basis of information supplied by the tenant or, in the case of owner occupied dwellings, the enumerators estimated the rental value of the unit. Hanna and Olson have divided the range of rental values found in the assessment into nine rent categories. (Table 10 shows the boundaries of these categories). Households in the lowest rent category were paying \$30 per year or less in rent, while those in the highest were paying over \$1020 in rent annually.

They have also divided the streets of 19th-century Montreal into street segments (415 in 1881), and calculated the median rent value on each segment. This has enabled them to place every street segment into one of their nine median rent categories, and to come up with a spatial distribution of median rent values throughout the city. For ease of comparison, in this section I will employ the same rent categories as Hanna and Olson, while I have already been using in this chapter their set of street segments.

From Table 11 there does not appear to have been a linear correlation between home ownership and rent class in 1861. While home ownership was high at the highest rent levels, it was even

Table 10- Median Rent Categories (annual rents in \$)

	<u>Midpoint</u>
Rent Class 1= 30 or less	
Rent Class 2= 31-60	45
Rent Class 3= 61-90	75
Rent Class 4= 91-120	105
Rent Class 5= 121-180	150
Rent Class 6= 181-300	240
Rent Class 7= 301-540	420
Rent Class 8= 540-1020	780
Rent Class 9= over 1020	

Source: Hanna & Olson, p.25--note that the rent level intervals are not equal after rent level four. This is because as rent values increase, there are fewer people able to afford that level of rent. Therefore, to get sufficiently large numbers of street segments in each rent level category, the range of each rent class must increase as rents increase.

Table 11- % Home Ownership By Rent Level of Street and Ward, 1861

	Rent Level of Street:					High 6-9
	Low <u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	
Ste. Marie	33.7	21.9	19.4			
St. Jacques	42.4	23.2	13.2	29.1		22.2
St. Louis	52.9	20.5	14.0	20.4	24.8	
St. Laurent		17.2	13.5	17.7	15.2	50.9
St. Antoine		17.1	13.9	25.5	35.1	35.2
Ste. Anne		14.0	16.6	13.8		
Old Montreal			8.8	2.7	6.2	5.8
CITY TOTAL (excluding Old Montreal)	37.9	18.6	14.7	21.3	20.8	35.5

Table 12- % Home Ownership By Rent Level and Ward, 1881

	Rent Level of Street:					High 6-9
	Low <u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	
Ste. Marie	10.7	14.4	10.4	0		
St. Jacques	9.7	12.3	17.5	11.1	36.0	36.5
St. Louis		11.4	11.6	26.0	26.0	23.2
St. Laurent		9.1	9.0	9.2	17.3	29.1
St. Antoine	2.5	8.1	14.3	10.9	21.8	33.1
Ste. Anne		10.2	24.1			
Old Montreal		1.9	8.0	8.7	0	40.9
St. Cunegonde	1.0	9.7		60.0		
St. Henri	18.8	25.1	17.2			
CITY TOTAL (excluding Old Montreal)	11.4	12.0	12.3	11.9	23.2	32.3

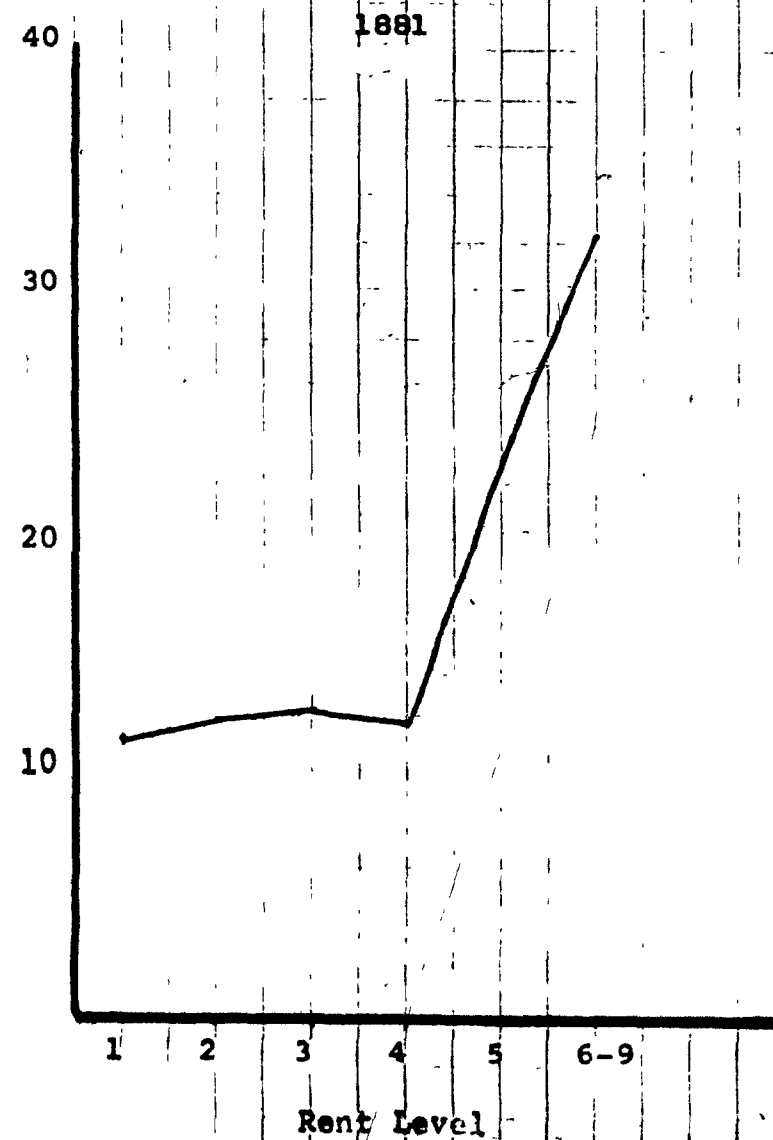
greater on streets with the lowest median rent values (rent level 1 streets). Owner occupation got much lower on rent level 2 streets, reached its lowest ebb in rent level 3, and started climbing again in rent levels 4 and 5. Thus, instead of a linear relationship a more U-shaped curve is produced by the data (see Figure 3).

The explanation for this is fairly straightforward. The vast majority of households living on rent level 1 street segments were found in Ste. Marie ward (222 out of 306, or 73%). I have noted earlier how in 1861 Ste. Marie had the highest rate of home ownership of all city wards, mainly because its distance from the city centre reduced land values and made owner occupation more affordable there.

If owner occupation was found to be highly correlated with both high and low rental values, then, it is because at the top of the scale high rent streets represent streets of upper class settlement where a greater proportion of the inhabitants can afford to own their own homes. At the bottom of the scale low rent streets were generally higher in home ownership due to cheaper land values with greater distance, and the inability of the poorest among the working class to suburbanize in 1861.

If this was indeed the case, then by 1881 the correlation between high home ownership and low rent level should be less clear, as by that year population growth had resulted in greater density of settlement in Ste. Marie and therefore higher land prices, which would have reduced home ownership. The arrival of the tramway and the industrialization of this area would also

Figure 3- Home Ownership by Rent Level, 1861 & 1881



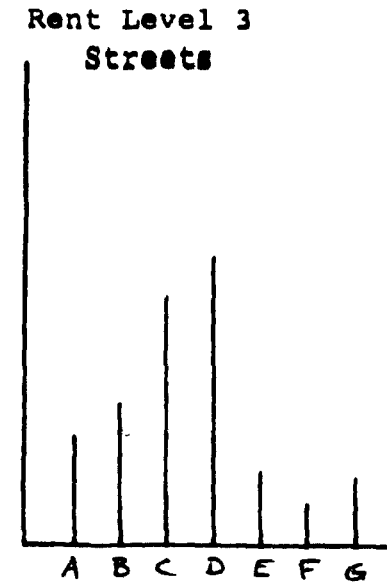
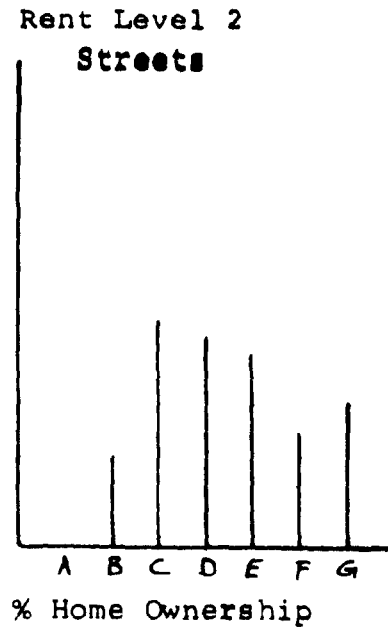
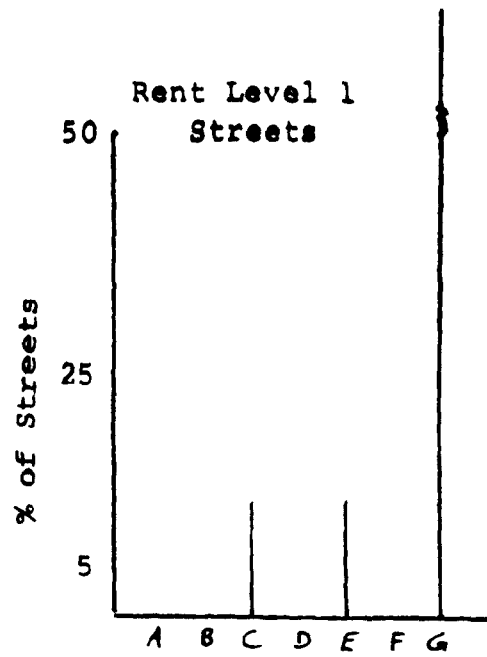
have meant a greater working class suburbanization and less home ownership in Ste. Marie. The situation in 1881 (Table 12) shows a remarkably linear relation between house ownership and rent level. In 1881 home ownership was lowest among households residing on low rent streets, and rose as the median rent increased, being highest among households on streets with median rent levels over \$181.

As streets and areas were becoming more homogeneous in terms of home ownership, so too were they becoming more homogeneous in terms of rent. In 1881 Hanna and Olson found a somewhat smaller range of rent values, and conversely a greater concentration of rent values around the median value, on most street segments than they did in 1861. Clearly, the relatively even spread of home ownership over space characteristic of the pre-industrial era was fast disappearing. This is well illustrated in Figures 4 and 5, which show the distribution of house ownership on the set of streets within each rent category, both for 1861 and 1881. In 1861 the vast majority (78%) of low rent (level 1) streets fell into the highest home ownership category. This was even greater than the proportion (57%) that did so on high rent streets (levels 6 to 9). Most rent level 2 and 3 streets displayed intermediate levels of owner occupation, while home ownership on rent level 4 and 5 streets fell more among the middle to high value range.

The pattern in 1881 was much different. In that year home ownership figures for low rent streets (levels 1 and 2) were very low, while in rent levels 3 and 4 they focused more around



Figure 4- Distribution of Home Ownership on Street Segments  
at Each Rent Level, 1861



Legend  
A= 0-4.9%  
B= 5-9.9%  
C= 10-14.9%  
D= 15-19.9%  
E= 20-24.9%  
F= 25-29.9%  
G= 30% +

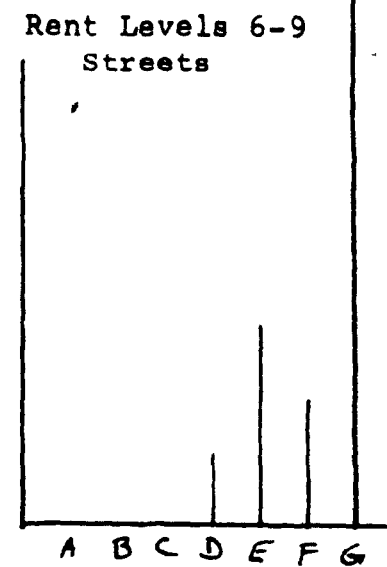
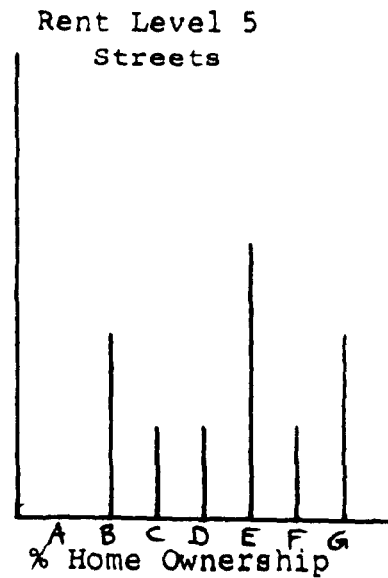
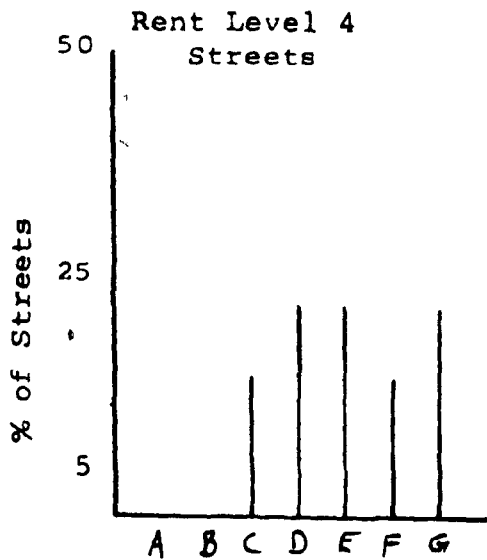
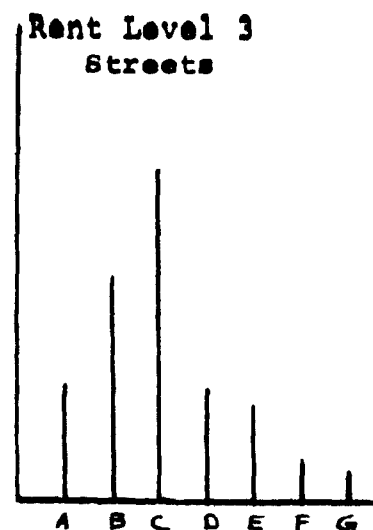
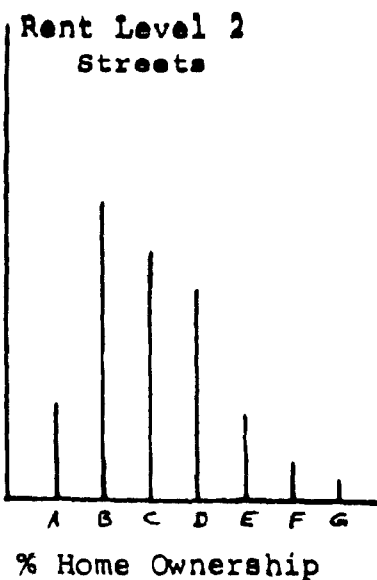
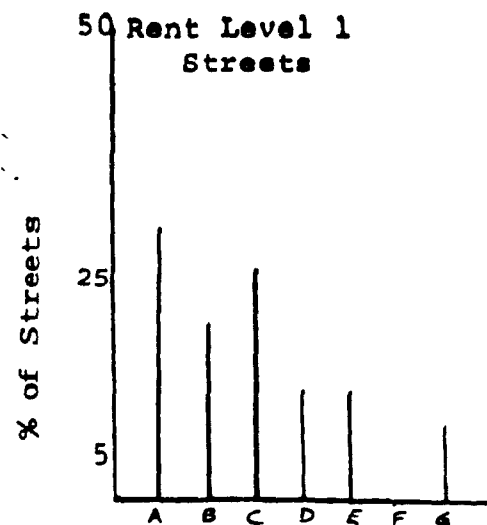
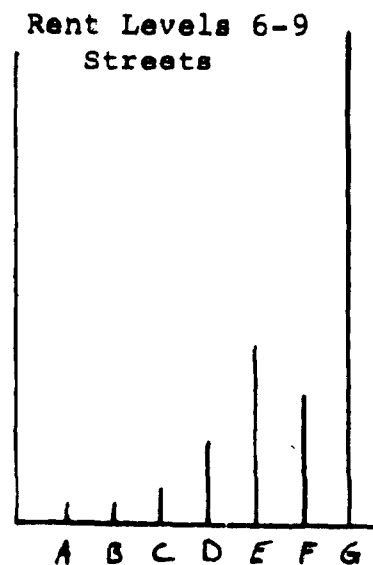
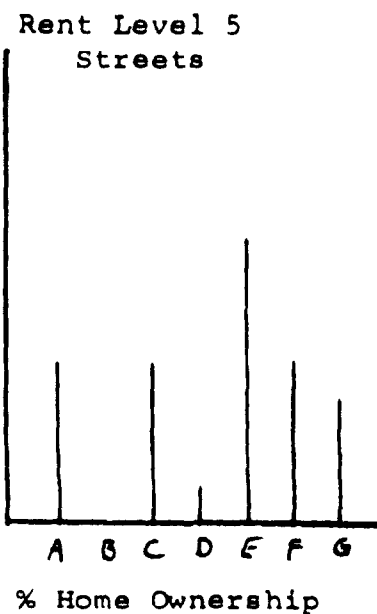
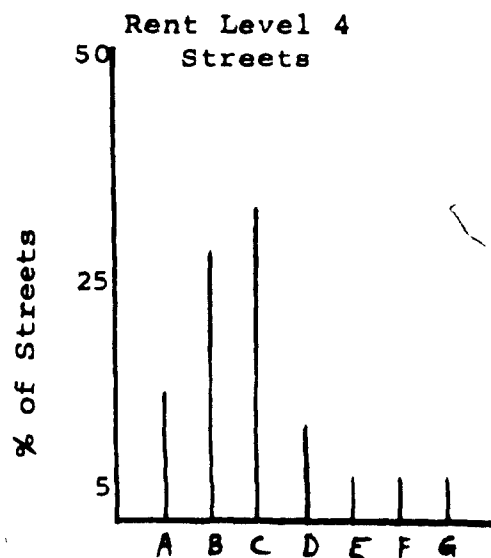


Figure 5- Distribution of Home Ownership on Street Segments  
at Each Rent Level, 1881



Legend  
A= 0-4.9%  
B= 5-9.9%  
C= 10-14.9%  
D= 15-19.9%  
E= 20-24.9%  
F= 25-29.9%  
G= 30% +



the middle of the scale. Streets of rent level 5 exhibited a more marked clustering around higher home ownership scores, while in the highest rent levels (6 through 9) over half of all street segments were concentrated in the highest home ownership category. Once again we find a movement from a U-shaped curve denoting the relationship between home ownership and rent class in 1861 to a much more linear relationship in 1881.

#### Rent and Home Ownership: An Annual Sample

Thus far, data have been collected only for three sample years: 1847, 1861, and 1881. Trends and spatial patterns discovered have been based on analysis at these three points in time. But what was happening to home ownership in the 14 year hiatus between 1847 and 1861 and in the 20 year interval from 1861 to 1881? In order to examine more closely changes in patterns of home ownership over time, I have recorded the owner occupation rate on a small sample of street segments every year from 1847 to 1881.

Annual analysis of this sort will reveal just when the major changes in the geographical and social distributions of home ownership were occurring. It will also allow us to relate changes in home ownership to cycles in construction. There were two major residential building booms in my study period, one in the mid and late 1850's (Saywell, p. 12) and another starting in the late 1860's and running through the decade of the 1870's (Hanna, p. 1). I expect to find that changes in home ownership were more likely to occur when there was a lot of construction

going on, when the city was expanding and the housing stock increasing. Not only would a building boom provide new opportunities for home ownership, but as Easterlin (1968) and others have explained, they usually occur in response to large increases in population. Growing numbers of people without a proportional growth in the city's housing stock means greater population densities, and higher rental values, which will lower the rate of home ownership. Conversely, during periods of stagnation in construction and population growth I expect little change to occur. The street segments included in the sample can be found in Table 13.

Street segments were chosen at seven different median rent levels, based on the median rents for 1881. These streets were selected on the basis of three criteria: homogeneity of rents, geographical spread, and threshold size. With respect to homogeneity, no streets were accepted that in 1881 had less than 70% of their rental values falling inside the two quartiles around its median rent value. This ensures that the street segment represents what was happening to home ownership within a particular rent category, and that the median rent value on the street is not the average of a wide range of rent values. To obtain geographical coverage, street segments were selected from all parts of the city, from all wards, from the inner city and suburbs, to ensure a balanced areal representation. For statistical reliability, street segments had to have a sufficient number of households (minimum of 15) to furnish statistically reliable results.

Table 13- Annual Sample Street Segments, 1881

	<u>Street</u>	<u>From:</u>	<u>To:</u>	<u>n</u>
Rent Class 1-	St. Alphonse	Dorchester	St. Catherine	33
Rent Class 2-	St. Etienne	Wellington	St. Patrick	42
Rent Class 3-	Balmoral	St. Catherine	Ontario	43
Rent Class 4-	Mayor	Bleury	Aylmer	32
Rent Class 5-	Aylmer	Berthelet	Sherbrooke	30
Rent Class 6-	Lagauchetiere	St. Denis	Campeau	15
Rent Class 7-	McTavish	north of Sherbrooke		17

Table 14- Occupational Profile of Annual Sample Streets,  
1861 & 1881

(% of household heads on each street segment  
in each occupational category)

1861

	Katz's Occupational Categories					<u>Total</u>
	<u>High</u> <u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	
St. Alphonse		6.7	66.6	6.7	20.0	100%
St. Etienne	3.4	24.1	6.9	3.4	62.1	100%
Balmoral	8.7	30.4	60.9			100%
Mayor	23.5	11.8	41.2		23.5	100%
Aylmer	33.3	47.6	19.0			100%
Lagauchetiere	44.4	33.3	22.2			100%
McTavish	N/R	N/R	N/R	N/R	N/R	N/R

1881

St. Alphonse			40.7	25.9	33.3	100%
St. Etienne	8.6		51.4	2.9	37.1	100%
Balmoral	3.6	25.0	50.0	17.9	3.6	100%
Mayor		35.0	40.0	10.0	15.0	100%
Aylmer	16.0	52.0	32.0			
Lagauchetiere	50.0	50.0				
McTavish	71.4	28.6				

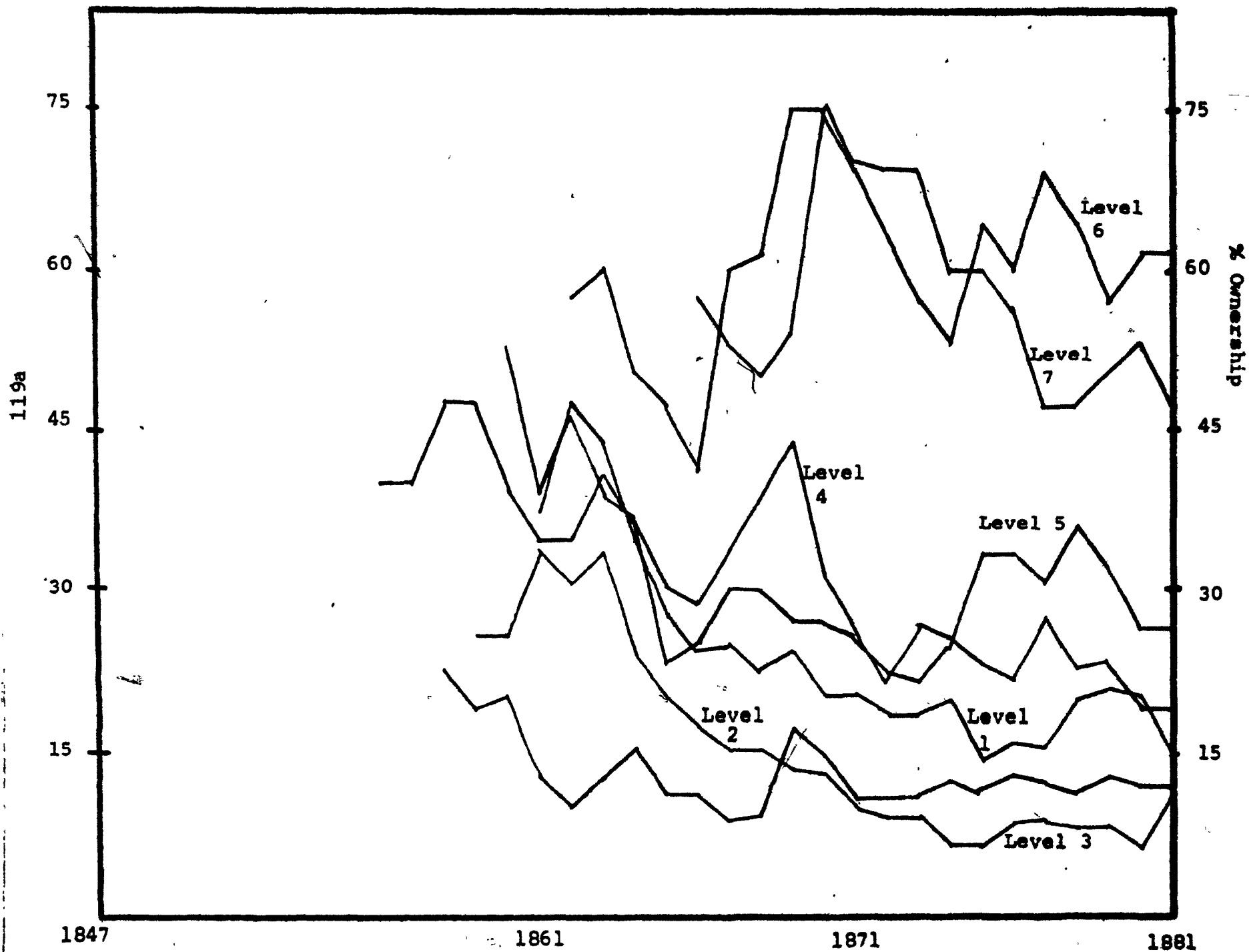
N/R= not enough residents to yield meaningful results.

Because the street segments were not chosen randomly, and because the proportion of individuals at each rent level in the sample is not identical to the same proportions in the entire city population, the sample cannot claim to be wholly representative. It is conceived as a sample stratified by class. However, because such stringent requirements were met in the street selection I believe that the sample will yield a fairly representative picture of what was happening to home ownership in each rent class.

The results of the sample can be found in Figure 6. The 1860's seem to have been a critical period of divergence in rates of home ownership between the different rent levels. Around 1860 home ownership levels on all the sample streets were bunched closely together. Between about 1860 and 1866 a sorting out of streets occurred, as owner occupation rates for streets in the five lowest rent levels all showed a relatively uniform decline. The decline continued, although at a somewhat reduced pace, through the 1870's, with the exception of the rent level 5 street which showed a moderate increase in home ownership in the latter part of this decade. In contrast, house ownership rates on the streets in rent levels 6 and 7 increased markedly throughout the 1860's, with a tapering off in the 1870's.

The results of the annual sample seem to be somewhat at odds with the hypothesis stated earlier that changes in levels of home ownership would more likely occur in conjunction with booms in residential construction. If anything the greatest changes in owner occupancy occurred in a relatively quiet period

Figure 6- Home Ownership For Annual Sample Street Segments, 1847-1881 (by rent level)



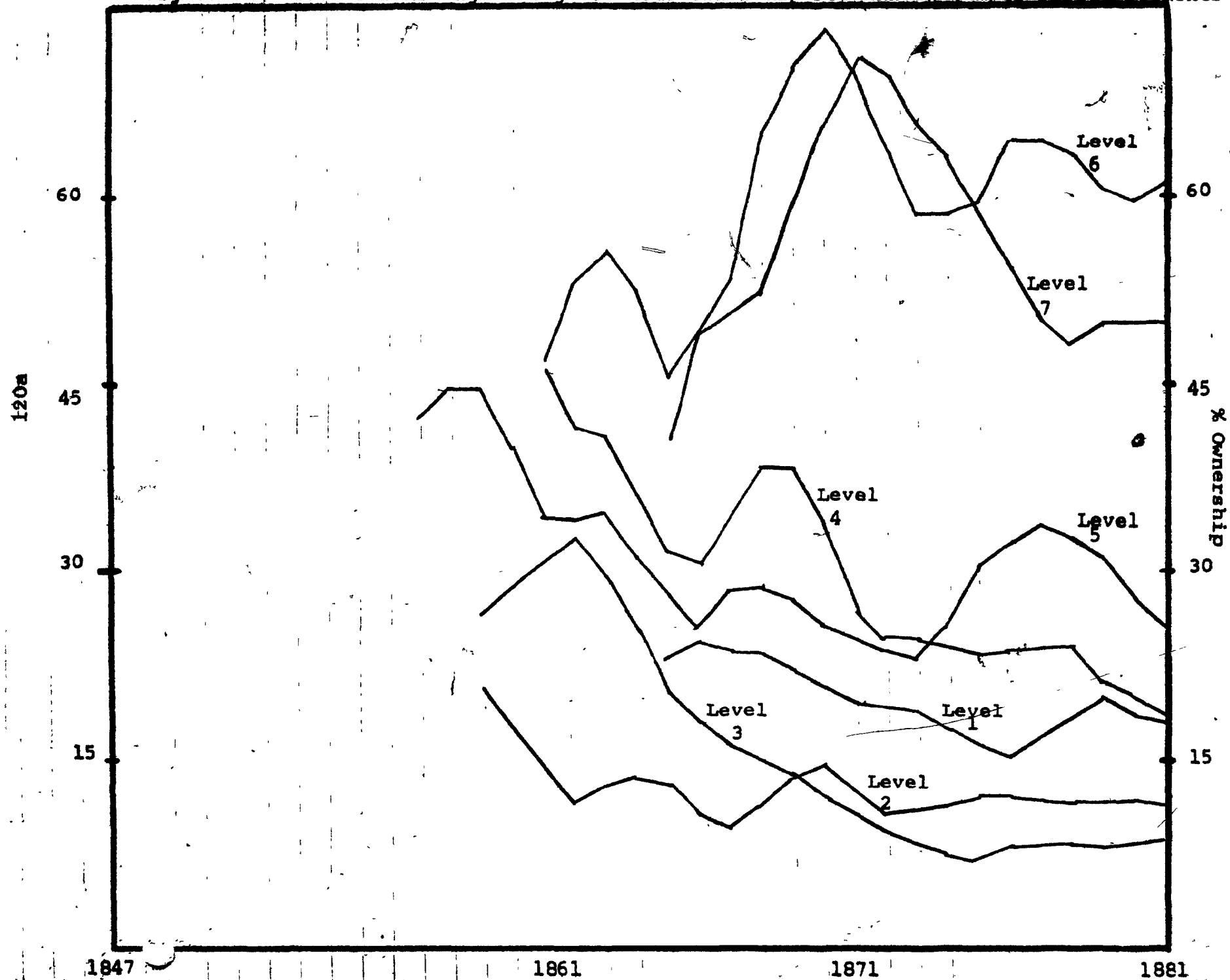
for construction, the 1860's decade. In contrast, during the building boom of the 1870's decreases in rates of house ownership on streets at most rent levels were not as pronounced. This may be due to the fact that Montreal experienced a fairly heavy population increase throughout the 1847-1881 period (Choko, p. 153). During the 1870's boom new dwellings being built may have helped accomodate the new people to be housed, so home ownership rates did not drop as substantially as in the 1860's, when few new houses being built meant greater densities, more crowding, and less home ownership.

In any case, it is clear from the annual sample that by 1881 a more straightforward correlation between owner occupation and rent class had developed. In that year the four lower rent streets are clustered at the bottom end of the home ownership axis, the rent category 5 street segment is somewhat higher, and the level 6 and 7 segments much higher. The same pattern can be found in Figure 7, which shows three year moving averages of home ownership on each sample street segment. This reduces the problem, noted in Chapter Two, of year-to-year fluctuations in the data due to an assessment by different enumerators.

As home ownership has been found to be highly correlated with occupation, a similar sorting out of streets into more homogeneous units should have been occurring occupationally as well. Table 14 illustrates that this certainly seems to have been the case. This table gives an occupational analysis of all households on each of my sample street segments, in 1861 and 1881 (It uses Katz's occupational scale instead of my own,



Figure 7- Three Year Moving Average of Home Ownership For Annual Sample Street Segments



however, as there were not enough individuals in my 23 sample occupations on these streets to yield meaningful results). This table shows that streets in the sample were indeed becoming more homogeneous occupationally. In 1881 low rent streets were populated overwhelmingly by the lowest occupational categories, while high rent streets were inhabited almost exclusively by the highest occupational categories, and intermediate rent streets by the middle occupational groups. This pattern existed but was not as pronounced in 1861, especially on the rent level 1 street in the sample, which had a high degree of individuals in the middle occupational category.

What emerges from a discussion of rent level and home ownership seems largely to reflect the findings from the analysis of occupational class and house ownership earlier in the chapter. In 1861 the industrialization of the city was not as advanced and the tramway had not yet made an impact on the city. Home ownership was still high in all suburbs, including Ste. Marie, where the bulk of low rent (category 1) streets were located. This spatial arrangement produced the strong association between home owners and low rent: the low income home owners were a suburban population.

By 1881 the growing residential segregation of classes concomitant with industrialization and an increasing density in working class suburbs spurred by their industrialization and the arrival of the tramway, produced much more distinctly recognizable high and low class areas. The creation of high and low areas with respect to home ownership and rent class were two

other sides \*of this same coin, and reflected an increasingly direct relationship between occupation, rent, and home ownership. Figures 8 and 9 show just how clear that relationship had become by 1861 and 1881.

#### Home Ownership and Redevelopment

"From a provincial city of 50,000 inhabitants in 1850, Montreal's population had almost tripled by 1870" (Hanna, p. 1). This is how one author describes the phenomenal growth of the city during my study period. Unfortunately, expansion of the stock of housing did not keep pace with the explosion in population. Montreal's housing stock "which had stood at about 8000 units...in 1850, lost some 1500 units in the huge fires of 1850-1852, most in working class districts, plus uncounted hundreds more from the near total redevelopment of the old walled city into a new business district during the 1860's" (*ibid.*, pp. 1-2). Thus, by around 1870, "the net housing stock had only managed to double to about 16,000 units while the population was tripling" (*ibid.*, p. 2).

This tremendous population growth was accomodated in one of three ways: redevelopment of housing after the fires, the extension of the city on its periphery (suburbanization), and the settlement of existing built-up areas at greater densities. We need therefore to grasp the relation of tenure to each of these habitats. As some of the effects of greater population densities on home ownership have already been outlined, this section will focus on the relationship between home ownership

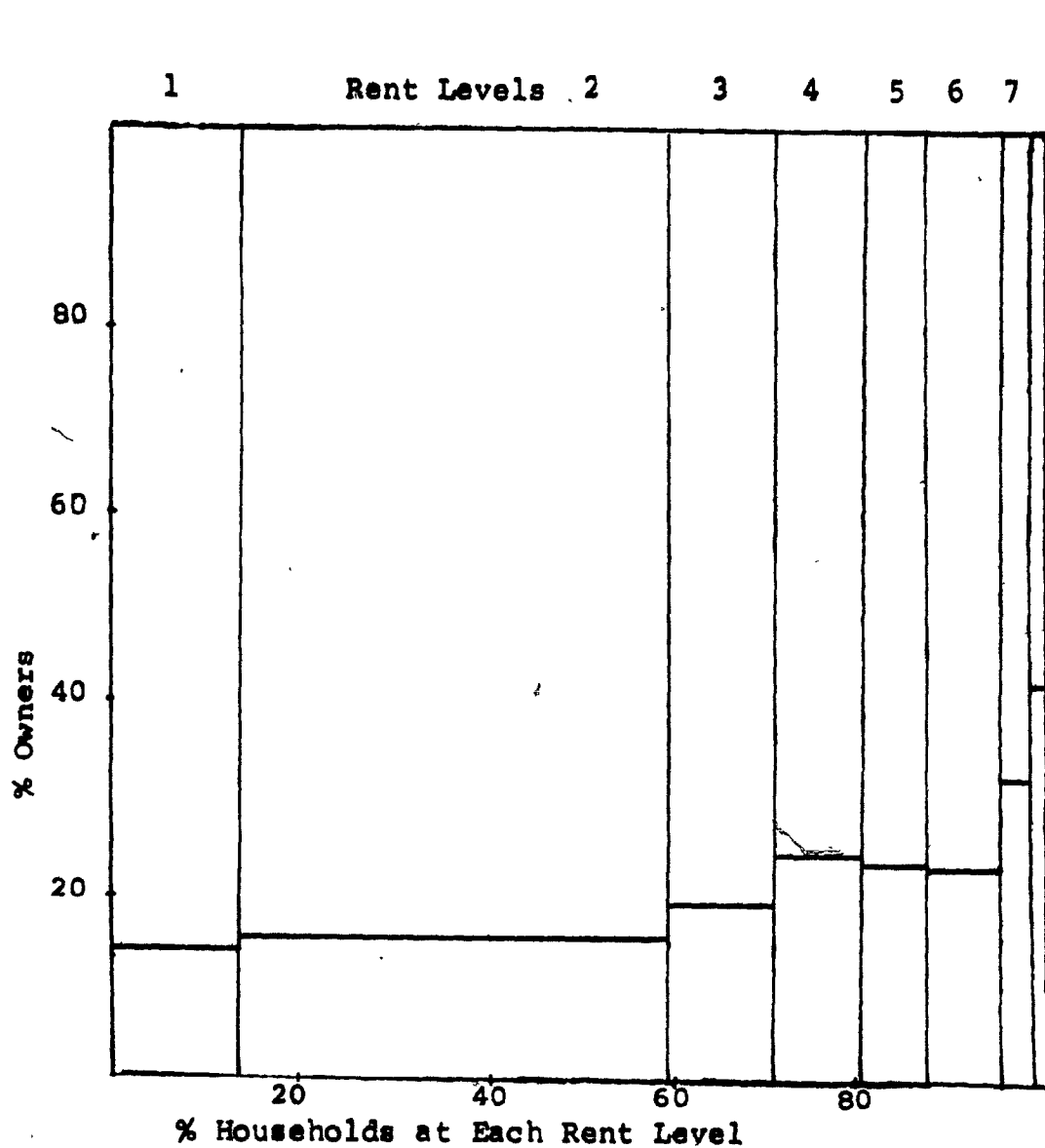
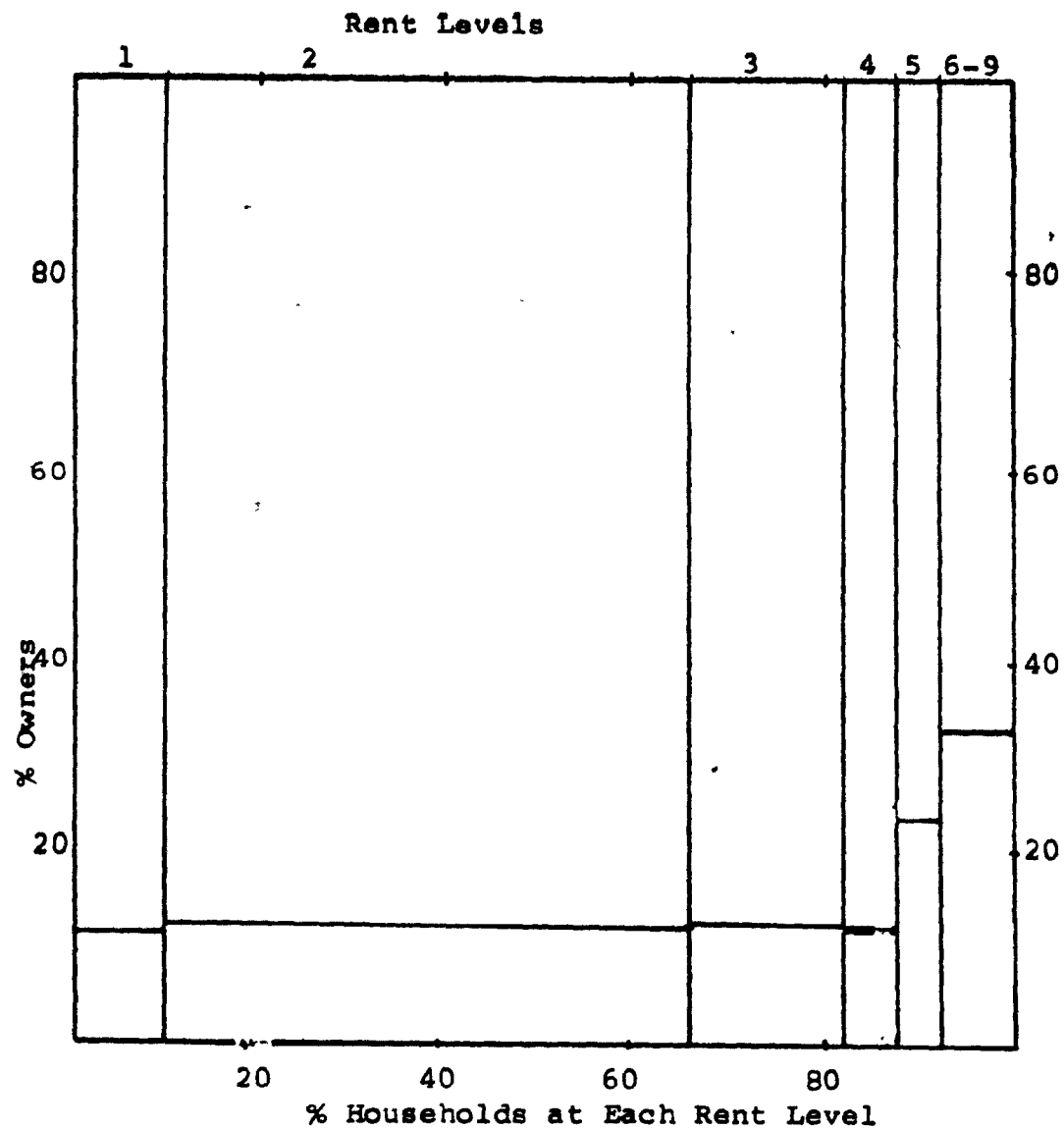


Figure 8  
Home Ownership and the  
Proportion of Household Heads  
At Each Rent Level, 1861

8 & 9

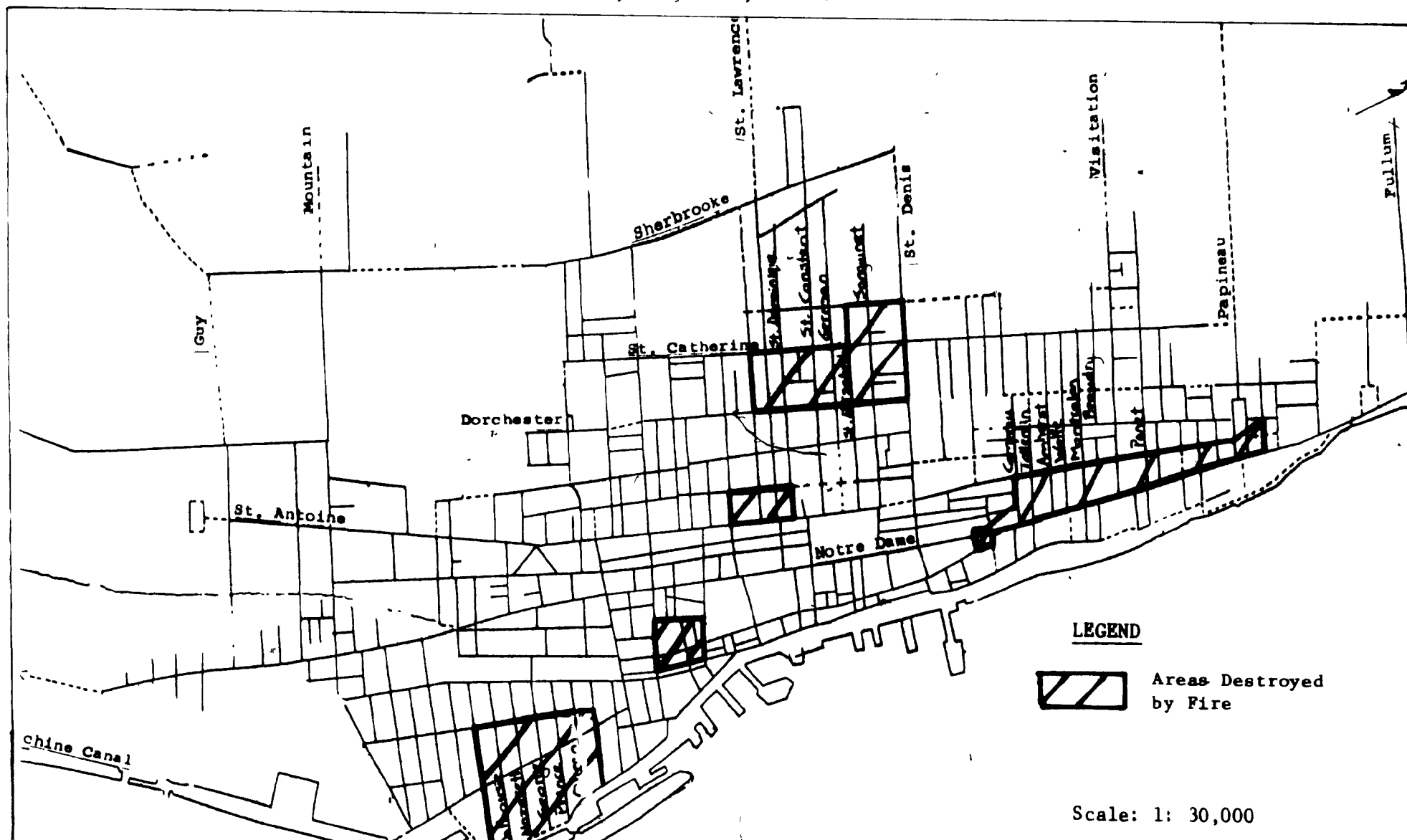
Figure 9- Home Ownership and the Proportion of Households at Each Rent Level, 1881



and post-fire redevelopment and suburbanization.

In the early 1850's the city of Montreal was ravaged by the worst series of fires in its history. For example, on the Saturday afternoon of June 15, 1850, a fire started accidentally by two youths playing in a lumberyard eventually destroyed about one third of Ste. Anne's ward, causing 80,000 Pounds damage and the loss of over 200 homes. Perhaps the worst fire on record occurred on Friday, July 9, 1852. In the morning a small fire originating in a house on St. Lawrence Street spread northward and was transformed into a massive inferno upon reaching a large lumberyard on St. Dominique Street. Hundreds of men worked heroically for hours to contain the blaze. They had successfully battled it to a standstill by evening, but one of the sparks carried by the wind from the dying embers of the blaze set the area around Dalhousie Square alight, starting another fire there that moved east and burned right through to the following day. By the time the last flames were extinguished, "everything around Dalhousie Square had vanished" (Montreal Gazette, July 12, 1852, p. 2), a wide swath of St. Jacques and Ste. Marie wards between St. Mary and Lagauchetiere streets had been laid waste, and a rectangular area in St. Louis ward bounded by St. Lawrence, St. Catherine, St. Denis, and Dorchester streets was no more. The two fires had caused 400,000 Pounds worth of damage, consumed 1200 dwellings, and left from 12,000 to 15,000 people homeless.

This section will examine the effects of these fires on home ownership in Montreal. Although all the areas involved were



subsequently rebuilt, they were so extensive that whether they were rebuilt more for owner occupation or for tenancy would have had an important influence on the level of home ownership in the city. Moreover, redevelopment of this type was probably indicative of the incentives to developers to meet the demands from various classes for different types of tenure.

Table 16 gives home ownership rates for 17 street segments that were destroyed by fire between 1850 and 1853. It also shows levels of owner occupation on adjoining segments of these streets untouched by the fires. In all cases the unburned segments chosen were immediately adjacent to the burned segments on one side, and sometimes on both sides. The social class composition and rent distributions of the set of burned segments matched closely those of the unburned segments before the fires. The complete list of these segments is shown in Table 15.

When the total set of burned street segments is compared to the matched set of unburned segments, owner occupation was higher on unburned segments. This applied both for the city as a whole and in each of the three wards where these streets were located. Fires therefore seem to have had a depressing effect on home ownership levels in Montreal, and the dominant redevelopment strategy was for rental accommodation.

Using Katz's occupational ranking, we find that the burned segments were generally resettled by a higher class of occupants than those living on the adjacent segments (Table 17). The burned segments had a much higher proportion of residents in the top three occupational categories and a much lower percentage in



Table 15- Burned and Unburned Sample Street Segments, 1861

<u>Street</u>	<u>Burned Segment</u>	<u>Unburned Segment</u>
<u>Ste. Anne</u>		
Prince	Ottawa to Common	William to Ottawa
Nazareth	Ottawa to Common	William to Ottawa
Dalhousie	Ottawa to Common	William to Ottawa
Queen	Wellington to Common	William to Wellington
George	Ottawa to Common	College to Ottawa
<u>St. Louis</u>		
St. Dominique	Lagauchetiere to Mignonne	Vitre to Lagauch. and Mignonne to Ontario
St. Constant	Dorchester to Mignonne	Lagauch. to Dorchester & Mignonne to Ontario
German	Dorchester to Mignonne	same as above
St. Elizabeth	Dorchester to Mignonne	same as above
Sanguinet	Dorchester to Mignonne	same as above
<u>St. Jacques &amp; Ste. Marie</u>		
Campeau	St. Mary to Craig	Craig to Lagauch.
St. Nicholas Tollentin	St. Mary to Craig	Craig to Lagauch.
Amherst	St. Mary to Craig	Lagauch. to Dorchester
Wolfe	St. Mary to Craig	Lagauch. to Dorchester
Montcalm	St. Mary to Craig	Lagauch. to Dorchester
Visitation	St. Mary to Lagauch.	Lagauch. to Dorchester
Panet	St. Mary to Craig	Lagauch. to Dorchester

Table 16- % Home Ownership On Burned and Unburned  
Street Segments, 1861

	<u>Burned</u> <u>Segment</u>	<u>n</u>	<u>Unburned</u> <u>Segment</u>	<u>n</u>
<u>Ste. Anne</u>				
Prince	6.6	76	12.5	32
Nazareth	12.1	66	11.1	27
Dalhousie	7.4	54	14.3	35
Queen	14.3	14	18.8	16
George	20.0	55	12.5	24
<u>Total</u>	<u>11.3</u>	<u>265</u>	<u>13.4</u>	<u>134</u>
<u>St. Louis</u>				
St. Dominique	6.3	80	16.4	67
St. Constant	11.9	67	20.0	75
German	15.7	121	37.7	80
St. Elizabeth	34.0	47	24.2	33
<u>Sanguinet</u>	<u>17.9</u>	<u>78</u>	<u>17.3</u>	<u>75</u>
<u>Total</u>	<u>15.8</u>	<u>393</u>	<u>22.7</u>	<u>330</u>
<u>St. Jacques &amp; Ste. Marie</u>				
Campeau	6.5	31	18.8	32
St. Nicholas	10.5	19	25.0	32
Tollentin				
Amherst	15.2	33	9.5	42
Wolfe	24.1	29	22.7	22
Montcalm	18.8	16	28.6	28
Panet	28.0	23	18.2	45
<u>Visitation</u>	<u>25.0</u>	<u>25</u>	<u>20.0</u>	<u>44</u>
<u>Total</u>	<u>18.2</u>	<u>176</u>	<u>19.6</u>	<u>245</u>
GRAND TOTAL	14.9	834	19.9	709

Table 17- Fire and Repopulation By Class, 1861  
 (% of Household Heads In Each Occupational Category  
 on Burned and Unburned Street Segments)

	Katz's Occupational Categories					<u>n</u>
	High <u>I</u>	<u>II</u>	<u>III</u>	<u>IV</u>	Low <u>V</u>	
Burned Segments	5.6	22.2	51.4	8.1	12.7	716
Unburned Segments	5.6	16.9	46.4	11.8	19.4	629
Total	5.6	19.7	49.1	9.8	15.8	1345

Table 18- Median Annual Rents On Burned and Unburned  
 Street Segments, 1861 (in \$)

<u>Street</u>	<u>Burned Segment</u>	<u>Unburned Segment</u>
Prince	\$48	\$60
Nazareth	68	60
Dalhousie	60	48
Queen	60	120
George	60	40
St. Dominique	60	52
St. Constant	96	48
German	72	60
St. Elizabeth	60	80
Sanguinet	60	52
Campeau	48	48
St. Nicholas	60	48
Tollentin		
Amherst	48	30
Wolfe	48	48
Montcalm	48	56
Visitation	56	48
Panet	36	36

the bottom two groups than did the non-burned set of streets. Since the two sets of streets were much alike before the fires, this is an indication of the impact of redevelopment.

A chi-square test on the two sets of data (burned and unburned street segments) yields an observed value of 20.6, much greater than the critical value of 13.3 at the 0.05 significance level. We can therefore reject the null hypothesis (which states that no significant difference existed between the populations of the two streets) and conclude that the burned street segments were indeed repopulated by a higher class of inhabitants.

59% of burned segments were also characterized by higher median rents than the matching unburned segments (Table 18). On three streets (18%) median rents were identical on the burned and unburned segments, meaning that on only 23% of streets did the unburned segments have higher median rents.

That street segments destroyed by fire should display higher median rents and a higher occupational profile than those unaffected by fire is not altogether surprising. In these redeveloped areas housing was new, and therefore possibly of higher quality. Newer and better quality housing is generally more expensive, and more expensive housing, in turn, is only afforded by a higher class of individuals. Moreover, the extent of fires and shortages of dwellings is likely to have bid up the price of housing in the surrounding area. This may have generated some subdivision of dwellings on adjoining streets, thereby lowering the average rental value on these streets.

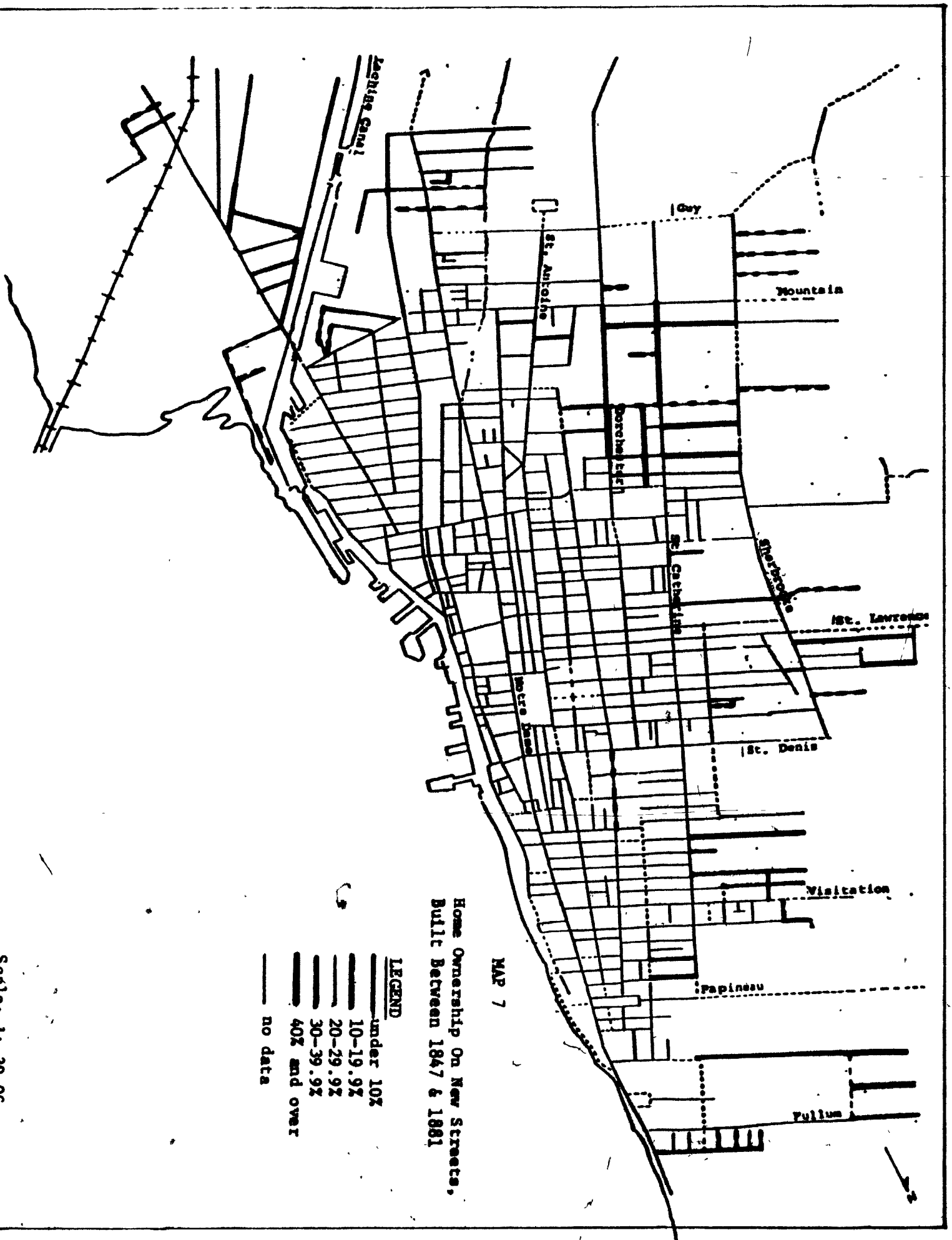
Not easily accounted for, however, is the somewhat lower

home ownership generally found on street sections ravaged by fire. Perhaps the higher price of the new housing on the burned segments made ownership there less feasible, despite the higher class of residents such new housing attracted. Or perhaps many small owners, having lost everything in the fires, were induced to sell their property to a smaller number of larger owners, who rebuilt houses and rented them as an investment. This too might have decreased the proportion of owner occupiers, though definitive answers must await further research into property values, owners, and developers.

#### Home Ownership and New Development

Much of the new development having to accomodate the city's burgeoning population was occurring on newly-built streets or on street extensions. This meant that new development was largely suburban, these new streets and street segments springing up on the periphery of the built-up area. This section will compare and contrast home ownership rates and the occupational structure on new streets with those on previously existing ones, in an effort to determine how strategies of new development may have affected the spatial and social class distributions of owner occupation in the city.

Map 7 shows home ownership levels on street segments built between 1847 and 1861. These were found almost exclusively on the fringes of the city, and were characterized predominantly by high home ownership values. Owner occupation was higher in newly built areas than on older streets, the only exceptions being new



**Scale: 1: 30.00**

streets in Ste. Anne and lower St. Antoine. In table 19, we see that house ownership on the entire set of newly developed streets in 1861 was 28%, well above the city average of 18.8% in that year. In every single ward in 1861 home ownership on the new set of streets (built since 1847) was higher than the ward average. A chi-square test on the two sets of data (home ownership on old vs. new streets) lends more support to this conclusion. The calculated value at the 0.05 significance level was over eight times greater than the critical value, indicating that there was a significant difference in home ownership on old and new streets.

\*The findings are consistent with my earlier observation that owner occupation was becoming increasingly confined to the suburbs. Previously, I posited that cheaper land in the suburbs made ownership more affordable, and that the people most likely to suburbanize were better able to afford home ownership. We can now introduce some nuances into the interpretation.

Table 20 compares the occupational profile of newer and older streets. In 1861, the newer streets contained a somewhat larger proportion of bourgeois residents, a somewhat smaller percentage of petty bourgeois inhabitants, and a very similar proportion of working class occupants (this was the result of a balancing of relatively more blue collar and fewer white collar workers). A chi square test on the two sets of data reveals a significant difference in their occupational composition, as the calculated value of chi-square is over four times the critical value at the 0.05 significance level. This difference persists

Table 19- Home Ownership on Street Additions & Older Streets, 1861 & 1881

Ward	% ownership on:			
	1861		1881	
	Old Streets	New Streets	Old Streets	New Streets
St. Antoine	21.5	26.4	17.2	19.4
Ste. Anne	12.4	24.2	11.3	17.9
St. Laurent	17.4	25.0	11.2	22.8
St. Louis	19.8	38.5	13.1	17.4
St. Jacques	21.2	36.8	14.7	13.4
Ste. Marie	23.5	31.0	14.5	11.4
City Total	17.7	28.0	14.7	15.4

Table 20- Occupational Profile of Old and New Streets, 1861 & 1881

Class	% residents in each class on:			
	1861		1881	
	Old Streets	New Streets	Old Streets	New Streets
Bourgeoisie	9.7	13.3	8.7	9.1
Petty Bourgeoisie	6.8	2.9	8.0	6.3
White Collar	9.0	5.1	12.2	10.1
Skilled	23.9	22.5	22.4	22.6
Semiskilled	15.6	10.3	13.0	16.0
Unskilled	35.0	45.9	35.7	35.5
	100%	100%	100%	100%
Total Blue Collar	74.5	78.7	71.1	74.1
Total Working Class	83.5	83.8	83.3	84.2



even in 1881, as the calculated value for that year is almost three times the critical value.

The suburban population of Montreal in 1861 contained both a bourgeois element that had left the inner city and a working class element that had to live where rent was cheapest and close to their jobs. These two populations, though both suburban, were not found in the same suburbs. Ste. Marie and Ste. Anne contained 68% of all labourers on new streets in 1861, but had only 1.4% of merchants living on new streets in that year, while St. Antoine and Westmount contained a grossly disproportionate share of doctors, advocates, merchants, and notaries (Table 21).

Map 8 shows the distribution of home ownership on the next generation of new streets, built between 1861 and 1881. Once again street additions were to be found overwhelmingly in the suburbs, but unlike the situation in 1861, only in some suburbs were they characterized by high levels of owner occupation. In the western and northern suburbs of Westmount, St. Henri, upper St. Antoine, St. Laurent and St. Louis, these high values dominate the map, whereas in eastern Ste. Marie and St. Jacques lower home ownership values are more common.

The impression conveyed by the map is supported by Table 19. Here we see that the rate of home ownership on the set of newly built (built since 1861) streets in 1881 was only 15.4%, little higher than the 14.7% rate for the city as a whole. Home ownership on newly built streets in St. Antoine, Ste. Anne, St. Laurent and St. Louis was higher than the ward average, whereas in St. Jacques and Ste. Marie it was lower than the ward

Table 21- % of Sample Occupations On New Streets In Each Ward, 1881

	<u>Ste.</u> <u>Anne</u>	<u>St.</u> <u>Antoine</u>	<u>St.</u> <u>Laurent</u>	<u>St.</u> <u>Louis</u>	<u>St.</u> <u>Jacques</u>	<u>Ste.</u> <u>Marie</u>
Merchants	0	46	12	2	11	2
Advocates	0	37	6	9	28	0
Doctors	0	27	8	4	23	15
Grocers	6	9	3	5	18	22
Bookkeepers	2	55	8	11	12	3
Clerks	8	29	10	13	23	5
Foremen	6	27	2	2	11	18
Coopers	7	12	5	5	17	3
Machinists	36	23	1	2	2	8
Metal Workers	12	16	5	12	23	10
Printers	13	23	7	23	23	10
Shoemakers	2	3	0.001	7	29	37
Tanners	0	5	0	0	3	20
Labourers	9	9	1	2	10	36
Builders	5	46	14	5	18	9
Contractors	3	28	8	22	22	8
Notaries	0	46	0	4	17	17
Joiners	2	13	0.2	3	22	23
Masons	4	6	1	0	21	24
Carpenters	19	12	2	6	10	21
Stonecutters	2	2	0	30	35	23
Painters	8	17	2	5	21	18
Total	6.8	16.4	3.0	5.3	16.7	23.9

Table 21 (...cont'd)

	<u>West-</u> <u>mount</u>	<u>St.</u> <u>Henri</u>	<u>St.</u> <u>Cunegonde</u>	<u>Total</u>
Merchants	8	7	11	100%
Advocates	11	9	0	100%
Doctors	4	15	4	100%
Grocers	1	12	24	100%
Bookkeepers	4	3	1	100%
Clerks	3	5	4	100%
Foremen	0	32	4	100%
Coopers	5	10	12	100%
Machinists	1	17	10	100%
Metal Workers	3	10	10	100%
Printers	0	0	0	100%
Shoemakers	0	15	7	100%
Tanners	0	72	0	100%
Labourers	0.001	19	13	100%
Builders	5	0	0	100%
Contractors	0	6	3	100%
Notaries	5	8	4	100%
Joiners	0	23	14	100%
Masons	0	21	24	100%
Carpenters	2	17	11	100%
Stonecutters	0	9	0	100%
Painters	0	13	17	100%
Total	1.4	15.5	11.0	100%

Note: In most cases the data have been rounded to the nearest percent.

average.

This reinforces the point made earlier about a growing class based segregation that was manifest spatially in an east/west divergence in owner occupation. From Table 21 we note that Ste. Marie had nearly a quarter of the population in my occupational sample on newly built streets. Yet at the same time Ste. Marie contained over a third of all unskilled labourers and shoemakers in Montreal, but only 2.4% of the merchants, 9% of the builders, 8% of the contractors, and 0% of the advocates on newly built streets. St. Antoine, in contrast, with a sixth of all residents in my occupational sample on newly developed streets, had 46% of the merchants, 37% of the advocates, 45% of the builders, and 28% of the contractors, versus only 9% of the labourers and 3% of the shoemakers. There was not one process of suburbanization in Montreal but two: a bourgeois suburbanization to the west and north and a working class suburbanization to the east.

This chapter has demonstrated an increase in home ownership among the bourgeoisie, the stability of home ownership levels among the petty bourgeoisie, and the expropriation of the working class from this form of housing tenure. It has also identified a spatial concentration of home ownership in suburban areas and on streets with high median rental values. These have been related to the changing class structure of the city and to the changing distribution of classes in space with industrialization. Yet from this data we still do not know anything about the types of owners characteristic of various

residential environments or about how ownership may have been employed as part of a strategy by certain groups to get ahead. Such information is vital to an understanding of the part home ownership may have played in the political struggles of the period. Chapter Four will address itself to precisely this type of analysis, and will place special emphasis on the role of the duplex, a residential habitat fairly unique to the Montreal property market.

## Chapter Four: Home Ownership and the Duplex

The duplex represented the archetype of housing in Montreal during the latter part of the 19th century. As Copp relates, in this period the lofty tenements of New York and Chicago were absent here. "Instead, the typical home was a five room flat in the terrace of duplexes" (p. 190). Hanna and Olson too explain that in this era triplexes and other multifamily dwellings had only begun to appear, and that they constituted only "une portion infime de marché...Le duplex reste la maison type de Montreal" (p. 7).

In working class neighbourhoods the duplex reigned supreme, some of these neighbourhoods being almost totally devoid of single family houses. Saywell contends that "The Montreal of 1931...where over 90 per cent of the wage earners did not live in detached houses, had taken shape by the end of the 19th century. As far as can be determined 50 per cent of all Montrealers lived in multiple family dwellings in 1871 (compared to about 15 per cent in Toronto" (p. 14). Ames asserted in 1896 that in the "city below the hill," the working class district of the lower west end, almost no one lived in a single family dwelling (p. 43).

But as we noted in Chapter Two, ~~the~~ existing literature on home ownership deals only with two groups of owners; absentee owners with tenants and resident owners without tenants. Nowhere in the literature is the duplex owner, who is both an owner occupier and a landlord, considered. Because of their

intermediate position, such individuals may be expected to demonstrate political interests not identical to those of the other two groups of owners. They therefore warrant special examination. This chapter will be devoted to an analysis of class distinctions among the three groups of owners on the Montreal real estate market--owner occupiers, absentee landlords, and duplex owners--and among the tenants of these three groups of owners, as well as between the owners and their tenants.

This chapter will look at these three sets of owners and tenants found on the sample of seven street segments in 1881 as developed in the previous chapter. Because these streets do not yield a large enough sample of each of these three types of owners, I have selected another twelve street segments to supplement the original sample (they are listed in Table 22). These streets were chosen on the same criteria as the original seven, to obtain a sample stratified by rent, with the additional requirement that most of them (9 out of the 12) contain a large number of duplexes.

This type of analysis could only be undertaken for 1881, since in 1847 and 1861 duplexes do not yet seem to have captured a large part of the housing market here. Even in 1881 I was unable to find street segments in median rent levels 6 and 8 with significant numbers of duplexes (and only one street in the whole city in rent level 7 had a number of duplexes on it). The virtual absence of duplex construction from high rent areas and its dominance of lower rent streets (especially levels 1 & 2

Table 22- Street Segments For Ownership Sample

<u>Street</u>	<u>From:</u>	<u>To:</u>	<u>rent class</u>	<u>n</u>
St. Alphonse	Dorchester	St. Catherine	1	33
Beaudry	Mignonne	Ontario	1	188
Fullum	St. Catherine	Ontario	2	21
St. Etienne	Wellington	St. Patrick	2	42
St. Dominique	Roy	Duluth	2	61
Dominion	St. Jacques	St. Antoine	2	30
St. Elizabeth	St. Catherine	Ontario	3	126
Hermine	Jurors	Lagauchetiere	3	32
Balmoral	St. Catherine	Ontario	3	43
Fulford	St. Jacques	St. Antoine	4	46
Mayor	Bleury	Aylmer	4	32
Laval	Roy	Duluth	4	31
Aylmer	Berthelet	Sherbrooke	5	30
Lusignan	St. Jacques	St. Antoine	5	27
Anderson	Lagauchetiere	Dorchester	5	33
Donegani	east off Bisson		5	24
Lagauchetiere	St. Denis	Campeau	6	15
McTavish	north of Sherbrooke		7	17
McKay	Dorchester	St. Catherine	7	32



streets, on which single family homes are hard to find) in itself says much about the type of tenants and the social relationships between owners and tenants in duplex housing. I would expect to find that duplexes were generally occupied by a lower occupational class of tenants, while a larger social class difference probably existed between duplex owners and their tenants than between the owners and tenants of single family housing.

Not only have I divided owners into resident, absentee, and duplex proprietors, but I have further divided the group of duplex owners into resident and absentee duplex owners. I have done this on the grounds that, as Levine notes, "the relationship of a landlord to his tenant is likely to be qualitatively different where both live on the same property than where contacts are less frequent and more 'businesslike' in character" (p. 285). A landlord living in the same building as his tenants might be more responsive to his tenants' complaints about the quality of the dwelling than one living elsewhere. "Recent evidence indicates that resident landlords are less willing than absentee landlords to let their properties deteriorate beyond 'socially acceptable' standards" (*ibid.*). I have had some difficulty employing the standard definitions of 'absentee' and 'resident' landlords, though. Generally, a property owner is defined as a resident landlord "if he lives in the dwelling structure which he owns and if that structure contains unrelated individuals who are assessed separately in the assessment rolls. Those who have different surnames are

assumed to be unrelated." An absentee landlord "is an individual who is assessed as the freeholder on a property at which he is not resident" (ibid.).

There were, however, several cases where an individual listed in the assessment as the owner of a building does not live in the building itself, but does reside in the building next door. Some individuals were resident in one building in a row of four or five adjacent buildings, all of which they owned. Theoretically, such an individual may be classed as a resident or an absentee owner, but for the purposes of this analysis he will be considered a resident owner. Living next door, or in the same row of buildings, would increase an owner's contacts with his tenants and make him more sensitive to their complaints. It would also decrease his willingness to let his property deteriorate beyond 'socially acceptable' norms. The landlord living next door to or among his tenants is still likely to have that "qualitatively different" relationship with them, as Levine describes it, that the owner living further away does not. To assess the occupational structure of various groups of landlords and tenants, I will employ Katz's scale.

#### Duplex Owners and Other Property Owners In Montreal

On the 19 different street segments in 1881 there was a total of 251 different owners, not including three institutions (e.g; building societies) and a half dozen estates of the deceased (these types of owners were not very common, possessing only a few properties out of hundreds in the sample). Table 23

gives the occupational distribution of each of the four groups of owners in the sample: absentee, resident, absentee duplex, and resident duplex. There is very little difference between absentee and resident owners of single family dwellings. Both were highly concentrated in the top two occupational classes, though there was a somewhat higher proportion of owner occupiers in the middle and low occupational categories.

There was a significant contrast, however, between absentee and resident duplex owners. Absentee duplex owners were more highly concentrated in the upper two occupational classes (much more so than any other of the three groups), whereas resident duplex owners were concentrated in skilled working class occupations (Katz's Category III).

This may suggest the existence of two different types of duplex owners with two different strategies for owning. To one set--absentee owners in bourgeois, professional, or white collar occupations--duplex ownership was primarily a form of investment. To the second set--skilled working class resident duplex owners--the duplex meant that the tenants' rent would pay off the mortgage and allow them to own their own home. This might also help improve or maintain their class position. We do not know whether house ownership gave them (as Rose found in certain districts in Britain) ownership and control of their workplace, but this seems highly unlikely.

There is also a high proportion of widows among owners of single family homes, especially among absentee owners. This suggests home ownership may have been seen as a type of family

Table 23- Occupational Profile of Owners, 1881

	% in Katz's Occupational Categories						
	High				Low	(widows)	
<u>Owners</u>	<u>I</u>	<u>II</u>	<u>III</u>	<u>IV</u>	<u>V</u>	<u>VI</u>	<u>n</u>
<u>Single Family Dwellings</u>							
Absentee	29.3	25.9	20.7	1.7	1.7	20.7	58
Resident	22.0	31.7	26.8	6.1	1.2	12.2	82
<u>Duplex Dwellings</u>							
Absentee	28.3	36.7	20.0	5.0	6.7	3.3	60
Resident	5.9	31.4	45.1	9.8		7.8	51
TOTAL	21.9	31.5	27.5	5.6	2.4	11.2	251

Table 24- Occupational Profile of Owners, By Rent Level of the Street On Which Their Property Was Located, 1881

<u>rent class</u>	% in Katz's Occupational Categories:						<u>n</u>
	High <u>I</u>	<u>II</u>	<u>III</u>	<u>IV</u>	Low <u>V</u>	(widows) <u>VI</u>	
1	12.0	20.0	38.0	14.0	8.1	8.0	50= 100%
2	29.7	18.9	32.4	8.1	2.7	8.1	37= 100%
3	9.7	43.5	24.2	3.2	3.2	11.3	62= 100%
4	14.3	42.9	34.3	2.9		5.7	35= 100%
5	24.4	38.3	28.9	2.2		11.1	45= 100%
6-9	50.0	30.0	3.3			16.7	30= 100%

security against old age or death. This is consistent with Kemeny's argument that home ownership acts as a type of privatized insurance where social welfare programs are weak, which was certainly the case in 19th-century Montreal.

Table 24 shows the occupational distribution of the total set of owners by the rent level of the streets on which their property was located. The proportion of owners in the top two occupational categories increased steadily with higher rents, while the percentage of owners in the lowest two occupational classes decreased steadily with increasing rent level.

The positive correlation between the occupations of owners and the rents in the environments of their property is consistent with our earlier findings. Owners on low rent streets tend to be of a lower occupational class than the same type of owners on high rent streets. For example, the duplex owner on a low rent street in Ste. Marie was much more likely to be a skilled worker than the owner of a duplex on a rent level 5 street in St. Antoine.

This is only common sense, as the house of a worker who owns his own home is likely to be more modest than that of the merchant owner occupier, who can afford a better home. However, in the data both would be classed as the same type of owner: a resident, single family owner occupier. In a sense, then, we are comparing "apples and oranges" when we subsume under one broad heading owners of many different sizes and qualities of homes. Even when size and quality of the building is held constant, buildings on low rent streets might still be of inferior value

due to the perception of the neighbourhood in which they are located as less respectable. Cheaper house prices in turn would mean more lower class individuals could afford home ownership. This accords well with Rose's (1979) concept of neighbourhood differentiation as a means of maintaining class differentiation.

One particularly interesting feature of house ownership in Montreal is indeed the neighbourhood aspect of real estate investment here. From Table 25 we note that well over half (57.9%) of all absentee owners in my sample (those of single family and duplex housing) lived on the same street as or very close by (within a 1/2 mile radius of) the property they owned. This was somewhat more true of absentee duplex owners than of absentee owners of single family homes, though the difference was not great (60% of the former versus 55% of the latter group lived near their properties). This local type of housing investment characterized streets of almost all rent classes. Only on streets in rent classes 2 and 5 did a majority of owners not reside near their property.

Absentee owners seem to have been local investors using intimate knowledge of their areas to guide investment decisions. This may also have been a factor in the degree of French Canadian involvement in the property market. Whereas several economic historians have commented on the anglophone dominance of Montreal's commercial and industrial life (e.g., Linteau & Robert, p. 28), French Canadians seem to be well represented in my sample of house owners. In 1881 they constituted a majority of all owners, and were particularly dominant among both

Table 25- % of Absentee Owners Living Near Their Property,  
By Rent Level of the Street On Which Their Property  
Was Located, 1881

Absentee Owners of Single Family Dwellings			
rent class	no. owners	no. near Property	% near Property
1	7	5	71.4
2	4	1	25.0
3	10	6	60.0
4	9	5	55.5
5	12	4	33.3
6-9	9	7	77.7
Total	51	28	54.9

Absentee Duplex Owners			
1	15	8	53.3
2	10	4	40.0
3	20	14	70.0
4	6	5	83.3
5	9	4	44.4
6-9	3	3	100.0
Total	63	38	60.0

All Absentee Owners			
1	22	13	59.1
2	14	5	35.7
3	30	20	66.7
4	15	10	66.7
5	21	8	38.1
6-9	12	10	83.3
Total	114	66	57.9

resident and absentee duplex proprietors (see Table 26). As the worlds of finance and industry were harder to penetrate for most French Canadians, it seems many used their knowledge of local conditions to enter the real estate market.

From Table 27 we see that French Canadian ownership of property was concentrated overwhelmingly on the lowest rent streets, while the holdings of English Canadian owners were focused primarily in higher rent areas. This indicates that French Canadians were generally smaller investors, owning property of lower value than their English Canadian counterparts.

It is as owners of duplex housing that French Canadians dominated. Resident duplex owners (and it was among among these owners that French Canadians formed by far the largest majority) were on the whole of more modest occupations relative to other groups of owners. It was therefore this group that was most in need of the rent of a tenant to help pay off their mortgages.

The evidence would suggest that not only familiarity with local market conditions, but also an actual knowledge of how to build a house was characteristic of many property investors. In the previous chapter we have already noted that higher rates of home ownership were found among those in construction trades. From Table 28 the sample of owners is seen to have a great overrepresentation of individuals in the building trades. In 1881, when the number of people in the building sector comprised only 8.1% of the city's workforce, they made up over 20% of the owners in my sample.





Table 28- % of Owners In The Construction Sector, 1881

	<u>no. owners with known occupations</u>	<u>no. in Construction</u>	<u>% in Construction</u>
<u>Single Family Dwellings</u>			
Absentee	59	7	11.9
Resident	87	17	19.5
<u>Duplex Dwellings</u>			
Absentee	64	12	18.8
Resident	57	18	31.6
TOTAL	267	54	20.2

Table 29- Occupational Profile of Tenants, 1881

Tenants of:	% in Katz's Occupational Categories:						
	<u>I</u>	High <u>II</u>	<u>III</u>	<u>IV</u>	<u>V</u>	Low (widows) <u>VI</u>	<u>n</u>
Absentee Owners	10.5	33.9	27.4	9.7	8.1	10.5	124
Absentee Duplex Owners	4.5	35.6	31.1	7.9	9.7	11.1	331
Resident Duplex Owners	1.9	17.7	40.5	8.2	23.4	8.9	159
TOTAL	5.0	30.6	32.7	8.3	12.9	10.4	614

Owners with occupations in the building sector were especially prominent as duplex owners, both in the resident and absentee duplex proprietor groups (they made up 31.6% and 19.5% of these groups, respectively). That they were particularly prominent as resident duplex owners is not surprising. Absentee landlords, for whom housing was first and foremost an investment, could more easily hire others to do the house building for them. For resident duplex owners of modest occupations, housing was probably most important as a use-value, and with less money to invest, they would more likely need to expend their own labour power (and perhaps that of their friends and family as well) in the building of a house. Experience in the construction trades would allow these individuals to become home owners despite the paucity of their investment capital.

That almost one in every three resident duplex owners was involved in the building trades and that this group was found to be of a distinctly lower class standing than other groups of owners reinforces my suspicion that it was these owners who could least afford their homes. They thus opted for duplex ownership where a tenant's rent would help pay the mortgage.

This explanation of duplex ownership is by no means complete, however. Many resident duplex owners could have afforded ownership of a single family home, but chose duplex ownership instead, perhaps to be able to live with close family or kin. Family relationships, age, and cultural values must all have combined with class to affect the prevalence of various types of home ownership, and these should be studied further.

Tenants In Montreal

On the 19 sample street segments in 1881 there were 629 tenant households. Of these 15 were engaged in unclassifiable trades with respect to Katz's occupational scale, and thus only 614 are considered as the basis of Table 29, which shows the occupational profile of the various tenant groups. The Table distinguishes tenants of absentee owners of single family dwellings, tenants of absentee duplex owners, and tenants of resident duplex proprietors.

A clear pattern emerges from this table. The proportion of tenants in the top two occupational classes was highest among tenants of absentee landlords, somewhat lower among those of absentee duplex landlords, and much lower among tenants of resident duplex owners. Conversely, while the percentage in the bottom two occupational categories was about the same for tenants of absentee and absentee duplex owners, it was much higher for duplex tenants whose owners resided on the premises. Indeed, almost one quarter of these tenants were found in the lowest occupational category (labourers) alone. The proportion of skilled workers (Category III) was also highest by far in duplex houses of resident owners.

We may conclude that tenants living in single family housing owned by absentee landlords were generally of the highest occupational status, tenants of absentee duplex owners usually occupied an intermediate position on the occupational scale, while tenants in duplexes with live-in owners were of working class, low occupational status backgrounds. That

tenants in single family homes should be in a superior class position is not surprising. Rents for single family dwellings are generally higher than those for a duplex unit, which is usually smaller and therefore commands less rent than a single family home. Duplexes are thus more easily accessible to a lower class population.

The explanation for the difference in occupational structure between tenants of absentee and resident duplex owners is less straightforward. Perhaps absentee duplex owners saw their ownership of housing mostly as a revenue-generating investment, and thus tried to maximize returns from the investment by keeping rents high. To resident duplex owners housing may have been primarily a use-value, and as the tenant's rent was desired only to pay off the mortgage, they may have kept rents somewhat lower. Lower rents would have allowed individuals of lesser means to live in their buildings.

This would seem to be consistent with what we found in the previous section about duplex owners. Absentee duplex owners were of higher occupational standing than resident ones. The very fact that they did not live in their buildings suggests ownership for investment purposes; they were people with money to invest who chose to put this money into housing instead of other forms of investment. If housing was to be competitive with other forms of investment, rents would have to be kept high to ensure good returns.

The size of the investment is perhaps also a factor in sifting both owners and tenants. Bigger duplex units require a

heftier investment, hence a bigger investor. They also command more rent, so only a higher class of tenant could afford to rent them.

Two simple tests have been constructed to verify these hypotheses. The first (Table 30) checks my speculation that rents in duplexes owned by absentee landlords would tend to be higher than those in duplexes with resident owners. A comparison of rents paid by tenants of the two groups of duplex owners seems to confirm this hypothesis. On most streets in my sample, the median rents paid by tenants of absentee duplex landlords were found to be higher than those paid by tenants of resident duplex owners.

In Table 31 we see again the rental environment of the two types of duplexes. Shown here is the concentration of the property of resident duplex owners on the lowest rent streets, and their virtual absence from higher rent class areas. Absentee duplex owners, in contrast, had more property on streets with a median rent value in level 3 and above. Over one third of the resident duplex owners in my sample owned property on very low rent (level 1) streets, while almost two thirds had property on low rent (levels 1 & 2) streets. Conversely, over one third of the absentee duplex proprietors in my sample owned property on middle rent (level 3) streets, and 20% on high rent streets (in levels 4, 5, 6, and 7), so that their tenants paid higher rents.

The second test was designed to verify whether the duplex was primarily a use- or an exchange-value to its resident owner. Figure 10 plots the rental value of the unit inhabited by the

Table 30- Median Rents, By Rent Level of Street Segment,  
For Tenants On Sample Streets, 1881 (in \$)

Tenants of:	Rent Level of Street Segment:				
	Low <u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	High <u>5</u>
Absentee Duplex Owners	30	50	80	100	160
Resident Duplex Owners	30	40	70	50	160

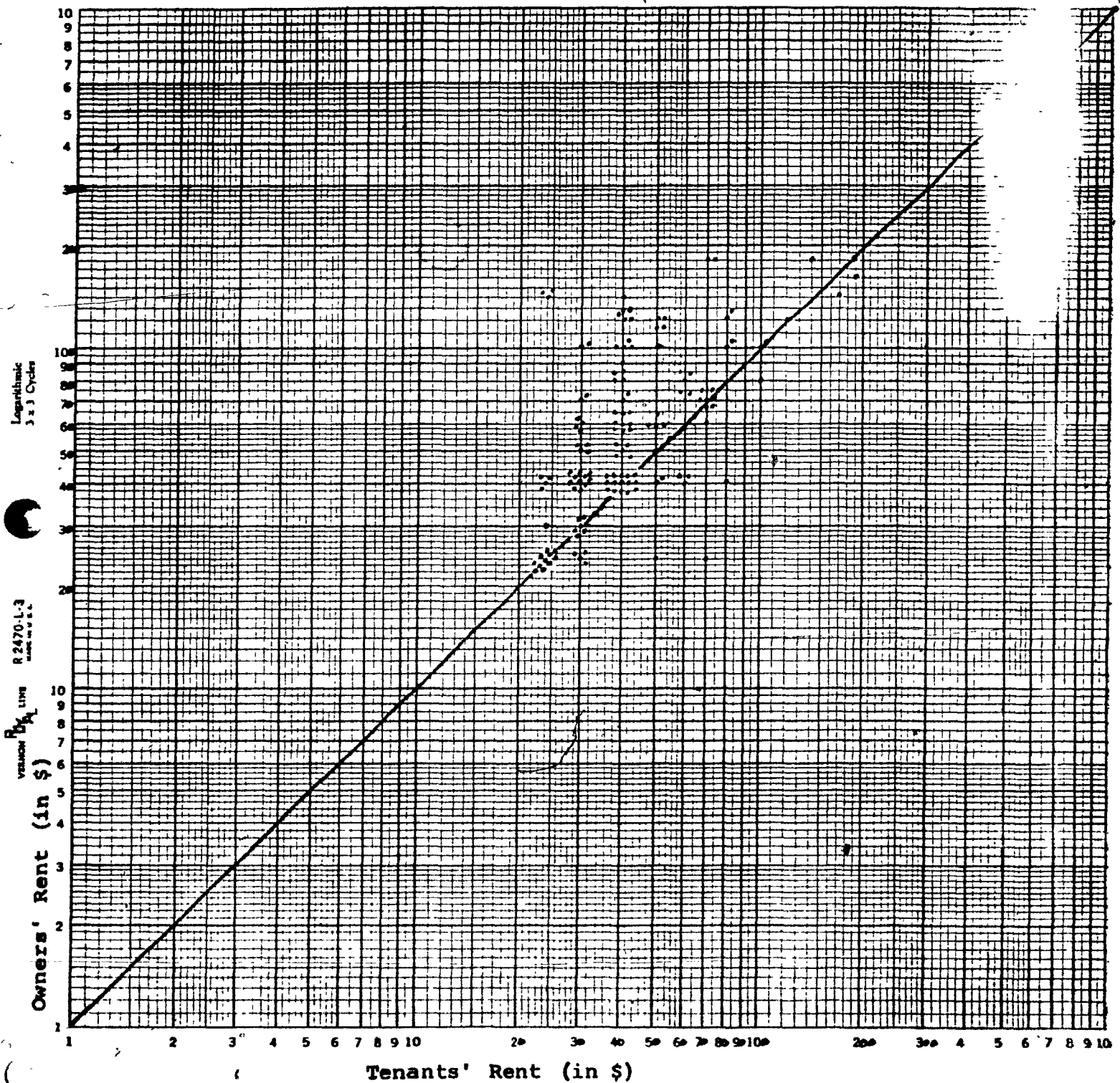
Table 31- Duplex Owners Holding Property On Each Sample  
Street, By Rent Level of Street, 1881

<u>no. of owners:</u>		rent level of street:					
	<u>1</u>	Low <u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>7</u>	High <u>Total</u>
Absentee Duplex Owners	22	12	27	5	10	2	78
Resident Duplex Owners	19	16	13	3	4	-	55

% of Owners:

Absentee Duplex Owners	28.2	15.4	34.6	6.4	12.8	2.6	100
Resident Duplex Owners	34.5	29.1	23.6	5.5	7.3	--	100

Figure 10  
Rents of Resident Duplex Owners and Their Tenants, 1881





duplex owner against that of the unit inhabited by his tenant. The rental value of the unit occupied by the owner was generally superior to that of the dwelling occupied by the tenant. This means the resident owner probably kept the biggest or best of the two units in the duplex for himself and rented out the other. Had resident owners not seen the duplex primarily as a use-value (i.e., as a place to live) but as an exchange-value (i.e., as a revenue-generating investment) they would have been more inclined to rent out the better of the two units in pursuit of a higher monetary return.

This is consistent with the findings of Hanna and Olson, who argue (p. 7) that generally the upstairs was the more desirable of the two units in a duplex in this era, because it was larger and further away from the noise, dirt, and damp of the street (p. 7--for example, in the period before public snow removal in winter the snow would pile up and cover the windows of the lower unit, blocking the sunlight). Resident owners were more likely to inhabit the upper units and rent out the lower ones.

#### Owners and Their Tenants

Each group of owners was of a higher occupational standing than its tenants. To explore this more elaborately, I considered in pairs all the occupations of landlords and their tenants on my sample street segments. Each individual landlord-tenant relationship was considered as one pair; if a landlord had five different household heads as tenants, he appeared in five

separate pairs.

The results (Table 33) appear fairly conclusive: most owners were in an occupational category equal to or above that of their tenants. A majority of absentee and absentee duplex proprietors were in a higher category than their tenants, this being true of only slightly less than a majority of resident duplex owners. In only 18% of the tenant-landlord pairs was the landlord found to be in a lower occupational category than his tenant. This was most common among resident duplex owners, and accords well with what we noted earlier about resident duplex owners being in a somewhat inferior class position vis-a-vis the other types of proprietors.

Table 34 compares the overall occupational profile of the set of landlords and their tenants. In every group there was a much higher proportion of owners than tenants in the highest occupational category, and a much smaller percentage in the two lowest occupational categories, especially in the very lowest one. The proportions of owners and their tenants in the middle category ranges were roughly comparable. Note, however, the virtual absence of both resident duplex owners and their tenants from the highest occupational group, and in contrast, the rather large concentration of absentee duplex owners in the highest occupational group, although their tenants were rarely found there. This is consistent with what I have noted about the two different types of owners and strategies for owning involved in duplex investment.

Over twice as many owners of single family homes were in

**Table 32- Occupational Profile of Tenants By Rent Level  
Of Their Streets, 1881**

rent class	% in Katz's occupational categories:						n
	High- I	II	III	IV	Low (widows) V	VI	
1	0.5	8.7	41.5	14.8	25.7	8.7	183
2	0.8	16.7	42.0	8.7	18.3	13.3	126
3	4.6	41.4	34.2	6.6	3.9	9.2	152
4	1.4	48.6	28.6	5.7	5.7	10.0	70
5	12.3	58.9	9.6	2.7	1.4	15.1	73
6-9	35.0	52.5	2.5	--	--	10.0	40
Total	5.1	30.4	32.6	8.4	12.6	10.9	644

**Table 33- Occupations of Tenants and Their Landlords, 1881**

Type of Owner	+		0		-		Total	
	no.	%	no.	%	no.	%	no.	%
A	47	65.3	17	23.6	8	11.1	72	100
AD	99	51.0	66	34.0	29	14.9	194	100
RD	61	48.4	43	34.1	22	17.5	126	100

+ = Landlord in higher occupational category than tenant  
 0 = " " identical " " as "  
 - = " " lower " " than "

A = Absentee owners and their tenants  
 AD = Absentee duplex owners and their tenants  
 RD = Resident duplex owners and their tenants

Table 34- Occupational Comparison of Owners and Tenants, 1881

Type of Owner	% in Katz's Occupational Categories:					
	High I	II	III	IV	Low V (widows)	VI
Absentee (single family houses)	29.3	25.9	20.7	1.7	1.7	20.7
Their Tenants	10.5	33.9	27.4	9.7	8.1	10.5
Absentee Duplex	28.3	36.7	20.0	5.0	6.7	3.3
Their Tenants	4.5	35.6	31.1	7.9	9.7	11.1
Resident Duplex	5.9	31.4	45.1	9.8	0	7.8
Their Tenants	1.9	17.7	40.5	8.2	23.4	8.9
Resident (single family houses)	22.0	31.7	26.8	6.1	1.2	12.2
Tenants in single family houses	10.5	33.9	27.4	9.7	8.1	10.5

Table 35- Occupations of Tenants and Their Landlords, By Rent Level of Street, 1881

rent level of street	+		0		-		Total	
	no.	%	no.	%	no.	%	no.	%
1	59	58.4	26	25.7	16	15.8	101	100
2	54	68.4	16	20.3	9	11.4	79	100
3	53	48.6	37	33.9	19	17.4	109	100
4	22	40.0	26	47.3	7	12.7	55	100
5	7	22.6	18	58.1	6	19.4	31	100
6-9	11	68.8	3	18.8	2	12.5	16	100

< Table 36- Occupational Comparison of Owners and Tenants,  
By Rent Level of Street, 1881

rent level of street	% in Katz's Occupational Categories:					
	High <u>I</u>	<u>II</u>	<u>III</u>	<u>IV</u>	Low <u>V</u> (widows)	<u>VI</u>
1- Owners	12.0	20.0	38.0	14.0	8.0	8.0
Tenants	0.5	8.7	41.5	14.8	25.7	8.7
2- Owners	29.7	18.9	32.4	8.1	2.7	8.1
Tenants	0.8	16.7	42.0	8.7	18.3	13.5
3- Owners	9.7	43.5	24.2	3.2	3.2	11.3
Tenants	4.6	41.4	34.2	6.6	3.9	9.2
4- Owners	14.3	42.9	34.3	2.9	0	5.7
Tenants	1.4	48.6	28.6	5.7	5.7	10.0
5- Owners	24.4	33.3	28.9	2.2	0	11.1
Tenants	12.3	58.9	9.6	2.7	1.4	15.1
6-9- Owners	50.0	30.0	3.3	0	0	16.7
Tenants	35.0	52.5	2.5	0	0	10.0

the highest occupational category than renters of such homes, while only one-eighth as many of these owners were in the lowest occupational group. The same distinction between owners and their tenants appears when analyzed by rental value of the dwelling instead of by tenure category (see Tables 35 & 36). All these findings are particularly relevant with respect to Saunders' argument (reviewed in the second chapter) about how home ownership produces a class difference between owners and tenants. It would seem from these tables that in the 19th century, at least, insofar as occupation adequately evaluates class position, such a difference already existed. This was precisely the point made by Edel in his interpretation of Engels' writings on the housing problem.

We have noted in this chapter that significant differences existed between the various groups of owners, between the groups of tenants, and between owners and their tenants. I interpret them as social class differences, although they are inferred from differentials of rent, space, environments, and occupation. Among the owners, particularly pronounced were the discrepancies between resident duplex owners and other groups of proprietors. Resident duplex owners were found to be of lower occupational standing, and a high percentage of such owners were directly involved in the building trades. These owners could substitute their own labour power for capital in the building of a house and thus home ownership for them did not require the same type of capital investment as it did for other groups of landlords.

The difference in occupational status between tenants of

resident and absentee duplex landlords is related to the various strategies of ownership pursued by the two sets of owners. To absentee landlords duplexes were essentially an investment, so rents were kept high to maximize returns. Their properties were less concentrated on low rent streets than were those of resident duplex proprietors. Higher rents permitted only a higher class of tenant to inhabit these dwellings. To resident duplex proprietors, the duplex was primarily a use-value. Rents were somewhat lower, and the owner seemed to keep the best of the two units (generally the upstairs). To these owners, the duplex was a way of owning a home and having someone else (the tenant) help repay the mortgage. As they were the worst off proprietors occupationally, they would be most in need of rent payments to help finance their home ownership.

The great proportion of duplex construction appears to be unique to this city. Consequently, the existing literature is silent about the role of duplexes and the position of duplex owners in political struggles around housing. Any political analysis for Montreal must take the duplex owner into account. The data in this chapter is meant both as a starting point for this type of research and as a measuring rod against which other studies may be compared. It is to this kind of comparison that I now turn.

## Chapter Five: The Comparative Picture

In Chapter One we noted that one of the major problems with the structuralist analysis of home ownership is its propensity to erect specific historical forms into monolithic, universal classifications. Thus Castells posits some of his observations on the role of the state in the housing market of Dunkirk as laws about the role of the state in advanced capitalism in general. In the conclusion to Chapter One I argued that what is needed is not this type of quest for models. Instead, it is necessary to compare the findings of studies that have examined the emergence of home ownership historically in a number of different contexts.

In this way we may distinguish elements common to all cities from those findings tied to a particular place or time. This approach seeks to construct theory from the "bottom up;" that is, to build a historically grounded, empirically informed body of theoretical knowledge. This chapter is one small attempt to lay the groundwork for such an empirically-rooted theoretical understanding. It will compare and contrast my findings on home ownership in 19th-century Montreal with those of studies of other 19th century cities.

Before attempting such a comparison, it is instructive to review briefly the findings of the previous two chapters. In condensed form these are:

- 1) Home ownership decreased over the study period. From 31.6% for the whole city in 1847, it shrank to 18.2% in 1861 and to



14.7% in 1881.

( 2) The decline in home ownership did not affect all classes equally. The working class and particularly its less skilled segments were hardest hit. House ownership for the whole working class went from 32% in 1847 to 15.1% in 1861 and to 7.9% in 1881. For the unskilled segment of this class, it decreased from 18.8% in 1847 to 7.2% in 1861 to 3.6% in 1881. Conversely, for the bourgeoisie home ownership increased from 17.7% in 1847 to 28% in 1861 to 37.5% in 1881. Home ownership rates for the petty bourgeoisie were fairly constant, declining slightly from 33% in 1847 to 29% in 1861 and 29.1% in 1881.

3) Areas of high owner occupation began to correspond to areas of high rental values as time went on. Both rental value and home ownership in turn were found to be highly correlated with occupational class status.

4) Spatially, there was a sorting out of streets and areas in this period by social class. Neighbourhoods were becoming more homogeneous with respect to the rental values, levels of home ownership, and occupational classes living in them, reflecting a growing residentially based social segregation.

5) Home ownership was becoming an increasingly suburban phenomenon in this period, but not all suburbs displayed high rates of owner occupation as two processes of suburbanization were underway simultaneously: one of the bourgeoisie and petty bourgeoisie to the west and north; and another of the working class towards the east.

( 6) Home ownership was positively related to distance from the

city centre and negatively correlated with density of settlement.

7) At all class levels house ownership was higher among those employed in the building trades than for other occupations, but the same class differentials in access to home ownership existed in the construction sector, and home ownership rates fell among the working class in the building trades as well.

8) French Canadians participated to a high degree in the real estate sector. They made up the absolute majority of home owners, but their investment was more confined to properties of inferior value than was that of English speaking owners.

9) Investment in home ownership was often a very local affair, with a large proportion of absentee owners living on or very near the street on which their property was located.

10) A significant class difference existed between duplex owners and other groups of owners. Resident duplex owners particularly were in a lower occupational class position than others. Also, the occupational profile of each group of owners was higher than for their tenants.

What do other studies say about home ownership in Montreal? Although there has been nothing else done in my study period, evidence from studies looking at slightly earlier and somewhat later eras seems to confirm my results. Thus in their analysis of land ownership and society in early 19th-century Montreal, Linteau and Robert found that the owner occupation rate in Montreal in 1825 was 31% (p. 27). This is virtually identical to

my figure of 31.6% for Montreal in 1847, and probably reflects the fact that in 1847 Montreal was still a pre-industrial city. Most economic historians place the beginning of Montreal's real industrialization after the opening of the Lachine Canal to heavy industrial use in that year (Tulchinsky, p. 204).

Studies of later periods also seem to be consistent with my findings. In his work on Maisonneuve, a heavily working class suburb just east of Montreal, Linteau reports a home ownership rate of 10.1% in 1911-12 (p. 176), very similar to the 14.7% figure I found for Montreal in 1881. As I have demonstrated that home ownership rates among the working class were lower than for the city as a whole, the difference between his findings and my own probably reflect the overwhelmingly working class composition of his study area. Saywell found that as late as 1941 the home ownership rate for Montreal had moved little from the 14.7% figure in 1881, it being 11.5% in that year (p. 14).

Only Choko has produced results that are somewhat at variance with my own. He claims that in 1871 50% of Montreal households were home owners, a figure which had declined to 20% by 1900 (p. 19). Based on my own findings, both these statistics seemed far too high. In the appendix to his work (p. 155), we see that in calculating his figures, Choko simply counted the number of owners reported in the published census and the total number of houses and divided the former by the latter. There are two problems with this calculation. First, we should recall the problem noted earlier of the definition of a dwelling in the census. Secondly, many owners recorded in the census were owners

of businesses or of vacant land only, and did not own homes. In a footnote Choko specifies this: "le nombre de propriétaires correspond a tous les propriétaires de toutes sortes de biens, comme par exemple, ceux de compagnies, de magasins, de terrains...Le nombre des seuls propriétaires immobiliers est donc certainement inférieur" (p. 155).

The findings of this study thus appear to be fairly consistent with those of other research on Montreal. But how did owner occupation rates here compare with those of other 19th century cities? Montreal's home ownership rate seems to have been abysmally low in relation to those both in other Canadian and American cities. Levine, in an examination of home ownership rates in three Ontario centres, found that in 1881 the home ownership rate for Toronto was 33%, for Hamilton 30.5%, and for Kingston 37.2% (p. 275), all higher than the 14.7% figure for Montreal in 1881. According to Saywell, as late as 1931

With the exception of Verdun (which itself is a working class suburb of Montreal) Montreal had the lowest percentage of owner occupied homes among Canadian cities over 30,000. The highest was Kitchener with 56.6%. All the large western cities were over 50 per cent with the exception of Winnipeg (47%); Toronto had 46.5%, Ottawa and Quebec City 25.3%. By 1941 Montreal had fallen to 11.5 (per cent)....Toronto had fallen during the same decade to 43.8 (p. 14).

Studies of 19th century American cities have tended to emphasize the relationship between home ownership and social mobility rather than home ownership per se, but still allow for some interesting comparisons. The only study of an American city I have found that produces a lower home ownership rate than that in Montreal is Worthman's (1971), which estimates a rate of 10%

for Birmingham, Alabama in 1870.

Warner found that in 1890 "one quarter of (suburban) Boston families owned their own homes" (p. 26), while only about 11% of their inner city counterparts did, for a combined owner occupation rate of about 18%. Perhaps the most instructive findings, though, come from Robert Barrows' study of patterns of American urban housing between 1870 and 1930. Here he produces a table showing home ownership rates for 28 major American cities in 1890. Interestingly, the Montreal rate for 1881 was lower than that of 27 out of the 28 cities listed; only New York City had a home ownership figure lower than that for Montreal (p. 416--this table has been reproduced in this thesis under the heading of Table D).

Barrows notes that "in almost every city considered here...there was an increase in home ownership rates between 1890 and 1930. In a few cities the increase was quite dramatic; the percentage roughly doubled, for example, in Baltimore, Cincinnati, Omaha, and Philadelphia" (p. 415). This seems also to apply to many Canadian cities; we have already noted that Toronto's home ownership rate rose from 33% in 1881 (as reported by Levine) to 46.5% in 1931 (as reported by Saywell). In Montreal, however, the reverse seems to have been true, as the owner occupation rate declined marginally from my figure of 14.7% in 1881 to Saywell's 1941 statistic of 11.5%.

For the city as a whole, home ownership rates were much lower here than they were in most other major North American centres. Montreal was also an exception to the North American

trend toward rising house ownership rates in the 1880-1930 period. But what of the home ownership rates among the various classes in the population? We have already seen how in Montreal important class differentials existed in access to home ownership. We now turn to an examination of how typical this was in the experience of other cities as well.

Again we may divide the cities to be used as comparisons into Canadian and American examples. On the Canadian side, Katz (1975) found that between 1851 and 1861 in Hamilton, Ontario, "the proportion of home owners among poor and middle ranking groups dropped notably, but, among the wealthy, home ownership actually increased" (p. 77). Though Katz's study period is somewhat earlier than my own, this is precisely what I have found to be the case in Montreal.

In his study on Maisonneuve Linteau does not give precise home ownership rates for various classes or occupations, but he does note which occupations were over or underrepresented among the group of property owners in that suburb of Montreal. Not surprisingly, he finds such occupations as merchants, grocers, entrepreneurs, and contractors to be overrepresented, while among the most underrepresented groups are labourers, shoemakers, and machinists (p. 177). These results correspond well with my own findings about the prevalence of home ownership among the bourgeoisie, petty bourgeoisie, and working classes in Montreal.

In another study, Levine gives home ownership rates for what he calls "social status groups" (p. 281) in Kingston and

Table D- 3 Home Ownership In American Cities

	<u>1890</u>	<u>1930</u>	<u>change</u> <u>1890-1930</u>
Allegheny	26.9	--	--
Baltimore	26.1	50.3	24.2
Boston	18.4	25.7	7.3
Brooklyn	18.6	--	--
Buffalo	40.0	42.6	2.6
Chicago	28.7	31.1	2.4
Cincinnati	19.2	36.9	17.7
Cleveland	39.1	36.6	- 2.5
Denver	29.1	44.8	15.7
Detroit	41.7	41.3	- 0.4
Indianapolis	33.1	41.6	8.5
Jersey City	18.8	23.9	5.1
Kansas City	23.1	39.0	15.9
Louisville	24.3	41.1	16.8
Milwaukee	42.1	42.3	0.2
Minneapolis	31.1	46.4	15.3
Newark	22.0	25.4	3.4
New York City	6.3	20.2	13.9
Omaha	25.9	51.1	25.2
Philadelphia	22.8	50.7	27.9
Pittsburgh	27.9	40.2	12.3
Providence	20.7	32.2	11.5
Rochester	44.0	51.8	7.8
St. Louis	20.5	31.3	10.8
St. Paul	40.2	50.7	10.5
San Francisco	21.5	31.9	10.4
Washington	25.2	37.6	12.4

Source: Barrows, p.416

Toronto in 1881. Though not strictly equivalent to my occupational class categories, some of his groupings are roughly similar and when juxtaposed to my own findings produce interesting results. He finds that among unskilled, semiskilled, and skilled workers in Toronto the rates of home ownership were 21%, 14%, and 28%, respectively, while in Kingston home ownership among unskilled workers and a combination of skilled and semiskilled groups ran at 26% and 39%, respectively. These are higher than my own figures for Montreal in 1881, which for skilled, semiskilled, and unskilled labourers were 13.2%, 8.9%, and 3.6% respectively.

Also interesting are his home ownership statistics for "professional" occupations and for large proprietors, which are roughly equivalent to my petty bourgeoisie and bourgeoisie groups in Montreal. Home ownership among professionals in Kingston in 1881 ran at 30%, a figure virtually identical to my 29.1% rate for the petty bourgeoisie in Montreal. Among large proprietors in Kingston it was 36%, again quite similar to my 37.5% rate for the bourgeoisie in Montreal.

It would seem, then, that at the top of the occupational ladder home ownership rates were much the same in Kingston and Montreal. It was at the bottom of the scale, amongst the working class, that home ownership in Montreal lagged far behind that in other Canadian cities. These extremely depressed levels of working class owner occupation are probably the major cause of the low overall house ownership rate here.

Comparisons of home ownership between Kingston, Toronto,



Hamilton, and Montreal may be misleading, as Montreal was by far in 1881 the largest and most industrialized city in the country, a more truly 'urban' place than any of the other three. For this reason comparisons with industrial cities south of the border are also in order. In his study of the small 19th century industrial town of Newburyport, Thernstrom (1968) concludes that home ownership was "rare" among unskilled labourers (p. 28), running at about 9.4% (this is still higher than the 3.6% figure for unskilled labourers in Montreal in 1881). He concludes that the vast majority of labourers in his study owned no property at all, and the few who did held "very small amounts" (*ibid.*).

The more skilled workers, though, displayed higher ownership rates, and Thernstrom concludes that home ownership was "not just a possibility, but a strong probability" (p. 117) for workers who stayed in town for an extended period of time. Between 33% and 50% of all workers owned some property after ten years of residence in Newburyport, while after 20 years of residence between 63% and 78% of workers were property owners. Thernstrom also reports that the percentage of working class owner occupiers was increasing over time as a result of selective worker migration. Workers with no property had less to tie them to the community so they left town in larger proportions than their property owning counterparts. 80% of working class property owners resident in Newburyport in 1850 were still there in 1860, versus only 33% of propertyless workers.

Although heavily industrialized, Newburyport was a fairly

small town, and may not have been representative of a larger industrial city with a broader economic base. It also experienced little population growth during Thernstrom's 1850-1880 study period, and its stagnation may have made housing conditions there atypical of those in larger metropolitan centres like Montreal, with their burgeoning populations. Finally, Irish Catholics constituted an extremely high proportion of the working class in Newburyport, so it is possible this study might say more about home ownership among Irish Catholic workers than about ownership among workers in general.

Thus, studies of larger industrial centres may yield somewhat different conclusions. In his 1902 study of York, England, Rowntree found only a 6% owner occupation rate among the working class as a whole (p. 166), while study of Bristol in 1838 reported a 0.3% home ownership rate for unskilled workers there (quoted in Thernstrom, 1968, p. 116). Important to note here is that in all these cities home ownership rates may have differed from those in Montreal but the pattern remained the same: class differentials in access to home ownership meant more owner occupation among the bourgeoisie and petty bourgeoisie than the proletariat, and within the working class itself among the skilled workers than semiskilled and unskilled groups.

In Montreal the exception to this rule was the construction industry. Workers with even the barest of skills in the building trades were characterized by extremely high rates of home ownership for their class, although the trend in home ownership

was downward among the building trades as it was among non-construction occupations. Studies in other cities have also found high rates of home ownership among the building trades. Katz (1975) concludes that only one working class occupation in his occupational sample ranks "consistently and understandably high" in terms of owner occupation; "57 per cent and 53 per cent of carpenters, in 1851 and 1861 respectively, owned their own homes, a figure no doubt reflecting the ability of carpenters to build the roofs over their own heads" (p. 81).

Levine found that in 19th century Kingston the three construction-related occupations he included in his occupational sample had among the highest levels of home ownership of all trades (p. 284), although they do not seem to have followed the Montreal trend toward decreasing home ownership rates. "Masons and carpenters...maintained relatively high levels of homeownership despite the vagaries of the local economy. In both occupations approximately half the workers owned their own homes. These workers probably built their homes with the help of friends in the trade" (p. 285). In 19th century Boston Warner wrote that "a majority" of his sample of property owners was involved directly or indirectly in the building trades (p. 129).

If we know that home ownership among occupations in the building trades in Montreal was quite high due to the ability of these individuals to build their own homes, and that this was typical of other cities as well, we must also ask ourselves the reverse question. That is, why was the home ownership rate so low here among the rest of the working class? Why was owner

occupation in Montreal so low in comparison to other cities?

Cultural and demographic factors may be part of the answer. For example, the large size of the average French Canadian family in this era may have prohibited many French Canadian workers from being able to afford their own homes. This is only speculation on my part but certainly bears further research.

A more important factor was probably the peculiar economic structure of the city. Several economic historians have noted (Faucher & Lamontagne, 1964; F. Harvey, 1978; Hamelin & Roby, 1971) how Montreal's industrial development was predicated upon the establishment of a series of low wage, labour intensive industries. As the industrialization of the city progressed, an ever larger proportion of workers shifted out of artisanal types of production into these new, low wage industries. This would mean an ever greater percentage of workers would not have been able to afford their own homes.

This would also account for the fact that cities like Toronto, Hamilton, and Kingston, not nearly as industrialized as Montreal in this period, had higher home ownership rates. It would also explain why American industrial cities, especially new industrial centres (like Pittsburgh) with their leading edge, relatively higher wage industries, were characterized by higher rates of home ownership.

However, it still does not explain why cities in New England, such as Boston, whose economic development was also said to have been based on a concentration of low wage, labour intensive industries (Faucher & Lamontagne, p. 234) were found

by both Warner and Thernstrom to have relatively high levels of owner occupation, nor does it explain why home ownership was actually increasing in these American cities as industrialization progressed.

An important factor might be the relative weakness of institutionalized mortgage lending in this city. In this period chartered banks in Canada were strictly forbidden by the 1833 Bank Act to get involved in mortgage lending. "Une banque ne prête pas sur hypothèque, ni sur garantie de marchandises; elle ne peut spéculer sur des terres ni sur des maisons..." (quoted in Hamelin & Roby, p. 232). Yet Hanna also notes that the dearth of mortgage lending institutions here went further than just the exclusion of chartered banks from the mortgage market. He contends that in the 1870's

Insurance companies were not yet a factor in housing development and would not become significant participants until after the turn of the century. Savings banks were and remain virtually non-existent...The Caisses Populaires (Credit Union) movement was still several decades into the future. Building societies (mortgage and loan companies) were the sole institutional source available, yet they were remarkably weak for a city of Montreal's size. In 1868...only eight such societies existed...in 1877, the number had grown to a mere 25. This was somewhat comparable to the mortgage money outlets available in a small centre such as Louisville, Kentucky, in the 1870's and represented less than one thirtieth the number of building societies in a similarly sized metropolitan centre such as Baltimore (ibid., pp. 7-8).

Further evidence of the comparatively feeble number of mortgage lending institutions here can be found in Hamelin and Roby, who note that a large number of building societies sprang up all over Ontario in the late 19th and early 20th century (p. 337). Warner found that starting as early as 1834 many mutual

savings banks were established in Massachusetts, which were "useful for gathering small savings and pooling them for mortgage investment" (p. 118). Thernstrom (1969) noted too that in Newburyport "50 per cent of the town's labourers who owned land financed their purchases through a mortgage" (p. 120) while Newburyport's two savings banks granted 40% of all mortgages in the town (p. 121).

The presence of such institutions in those areas was probably very important in determining their relatively high rates of home ownership. Barrows found that in several communities he studied "there was a clear correlation between home ownership...and the percentage of families borrowing from local building and loan associations" (p. 416), though he found this was not necessarily true of all communities.

Whatever mortgage money existed in this city had to come from somewhere. According to Hanna, it appears Montreal was strong in private lending from "building supply merchants, widows, and other individuals, with notaries acting as intermediaries" (p. 8), arranging contacts and transactions between potential borrowers and investors. Hamelin and Roby note that the petty bourgeoisie as a whole and general store owners in particular were heavily involved in this type of investment, mortgaging parts of people's property so in bad times when clients could not pay debts they had something to collect. Because mortgage lending was left to scores of private individuals with a little money to invest, "financing was extremely disparate and small scale, and however obtained,

tended to be quite expensive--between six and eight per cent per annum" (Hanna, p. 8). The expense of mortgage financing was probably another factor that kept home ownership low here.

Despite the preponderance of small scale, private mortgage lending, it does not seem that Montreal was a completely atypical case. Thus in 19th century Boston Warner found that even the large number of mutual savings banks in that city "could provide only a small percentage of the mortgage money needed" (p. 118) and that "thousands of private investors" (ibid.) made up the bulk of the mortgage market, lending to home owners and builders in small quantities for terms from six months to twelve years. Warner observed that self-amortizing mortgages were rare, the great majority of mortgages involving semi-annual interest payments of five to six per cent with a lump sum repayment of the principal when the mortgages expired. In Newburyport, Thernstrom too found that most sums borrowed from mortgage lenders were small, interest was substantial (usually about 7%, but up to 10% for short-term mortgages) and that self-amortizing mortgages were not common.

One of the conclusions Warner has drawn is that many people preferred mortgages to other types of investment; because "small investors easily acquired expert knowledge" about their own part of town, and used this knowledge to plan investment (p. 119). This may account for the phenomenon I observed in Montreal of a large proportion of absentee owners (55.7% of them in 1881) living very close to the property they owned.

The local nature of property investment does not seem to

have been unique to Montreal. Warner asserts that multi-family buildings in suburban Boston were often "owned by a family living in them or a landlord in the immediate neighbourhood who put his savings in this form of investment" (p. 88). Similarly, he relates that the typical builder in Boston "used his knowledge as a local resident" (p. 127) in his selection of property to build on, and that he usually "built near his own house" (ibid.). Thus 70% of builders were found to reside in the same suburban community as the property they were building on, while 35 to 40% lived "within two blocks of the houses they put up" (ibid.).

Studies of other cities have produced similar results. Dechêne reports for the Quebec City suburb of St. Roch that many of the absentee landlords there, especially the aged ones, were people of the suburb who rented out their dwellings while they lived "en pension" with children or friends (p. 577). This may well have been the case in Montreal too, and would account for the high proportion of widows, about 12%, I found among the absentee landlords in my sample of owners. In the Toronto of 1870 Goheen too found that investment on or near one's own block "characterized land investment by the aspiring middle class" (p. 136).

The small scale, private, and local nature of housing investment in Montreal produced a real estate industry that was atomized in the extreme. Hanna argues that "the city's housing development industry was dominated by small builders," with about 97% of all builders in Montreal in the 1870's being



classified as "small scale" (p. 2). The relative absence of the traditional Montreal bourgeoisie in the housing market probably accounts for the preponderance of French Canadians I found in my sample of home owners. Shut out of the anglo-dominated business elite for linguistic and cultural reasons, real estate was one avenue of investment wide open to them.

Results of other studies seem to reinforce my findings with respect to cultural groups. Linteau and Robert report that in 1825, French Canadians owned two thirds of all the real estate in Montreal but received only half of all revenue from property. Anglo Canadians, in contrast, owned only 4.8% of the city's real estate but received 9.6% of the revenue from property, while Britons and other foreigners owned 28.4% of city real estate and collected 38.3% of property revenue (p. 27). This shows that even in 1825 French Canadians were already concentrated on low income properties.

Taylor (1964) has tried to explain the dominance of French Canadians in the Montreal real estate market by arguing that they lacked a basic "entrepreneurial ethic," and so preferred property and other "safe" investments to more risky business ventures (p. 27). Other writers insist that real estate investment was no more secure than other forms of investment, and that the concentration of French Canadian capital in land was the result both of a preference for this type of investment and of their exclusion from the anglo-dominated business world.

In Maisonneuve, Linteau found that French Canadians dominated the property market, while anglophones dominated

commercial and industrial life. He gives three principal reasons for this:

1) The rural soil belonged from the beginning of colonization to francophones who from generation to generation transmitted a real estate heritage. When the time came to urbanize the land, a certain ethnic solidarity existed which favoured the rise of French Canadian owners and promoters.

2) Less dependent on exterior markets than commercial activity, less affected by the demands of the new technology than industrial activity, real estate activity depended upon a network of information internal to Quebec society. The nature of operations, transactions, and finances did not necessitate outside interventions.

3) Knowledge of local conditions and the need to collaborate closely with municipal officials favoured French Canadians in real estate. French Canadian entrepreneurs found in real estate a sphere of activity where they could exercise their business acumen and their intimate personal knowledge of their districts without the large capital outlays needed to enter commercial or industrial enterprise (p. 233).

In this sense the property market Linteau found in Maisonneuve closely resembled the one I discovered in Montreal. One thing Linteau did not find in Maisonneuve, however, was class based residential segregation. "Il n'y a pas," he concludes, "à proprement parler de ségrégation résidentielle" (p. 174). This is in direct contrast to most of Montreal, where I have demonstrated a growing homogeneity with respect to

occupational structure, rent distributions, and levels of home ownership in Montreal streets and neighbourhoods, starting in the early 1860's.

1861 marked the opening of the first tramway service in Montreal, and it would seem that the arrival of the tramway was related to the spatial sorting out of classes into segregated streets and neighbourhoods. Stelter argues that the social landscape of Toronto changed dramatically also in the 1860's due to "improved public transportation, industrialization, and rapid growth...as the place of residence became separated from the workplace, social distance now translated into spatial segregation by economic rank" (p. 434).

Warner makes the same point in his study of 19th century Boston. He argues that an informal class based residential segregation resulted from the varying transportation requirements and income capabilities of various classes. More distant suburbs of Boston were connected to the metropolis by a single streetcar line, as their population did not make greater service profitable. The innermost suburbs, in contrast, received a superior crosstown service (i.e., intersecting lines running both north-south and east-west) as they had the population density to justify such service. According to Warner, only the upper and upper middle classes (though he never defines these terms operationally) could afford to live in the more distant suburbs. The lower middle class was confined to the innermost suburbs because it required access to crosstown streetcar service, an essential service to families dependent on multiple

employment and to workers whose locations of work changed frequently (p. 56, such as construction workers). The transportation imperatives of each group thereby produced a "de facto zoning" (p. 73) of classes into different suburbs.

There is no reason to believe that a similar process was not occurring in Montreal during my study period. We have already seen how the bourgeoisie abandoned the CBD in favour of the elite suburbs of St. Antoine and Westmount. New areas developed in the 1840's and 1850's were built in large part for the wealthy and were thus characterized by high rates of home ownership, while areas built after 1861 were not all typified by high home ownership, indicating a greater working class suburbanization was underway by then. This would also account for the occupational and rental sorting out of neighbourhoods into fairly uniform areas, as the classes which could afford to do so took up the new suburban residential opportunities made possible by tramway service, leaving an increasingly homogeneous group of poorer urbanites behind in the central city.

Indeed, this process is exactly what Hanna and Olson reported in their study of 19th-century Montreal. Increasingly, they note, there was "un isolement, une fragmentation, un cantonnement" (p. 20) of various classes in different districts. Usually, the presence of one class in an area indicated the absence of another. In 19th century Toronto, Goheen found the same process at work, commenting that the "segregation of economic classes" that had started in the 1860's was so complete by 1890 "as to mean the rigorous exclusion of certain classes

from certain areas" (p. 153). He also concluded that by 1890 many of Toronto's new suburbanites were renters, indicating that working class suburbanization was underway (p. 199). His maps show how working class districts stretched along street railway lines, reflecting the great dependence of the working class suburbanization on the street railway.

As I argued at the beginning of the chapter, it is important for an adequate theoretical understanding of home ownership to compare the findings of studies that examine empirically the historical emergence of home ownership in different contexts. In this way we can distinguish elements common to all cities from those more the result of temporal or geographical specificity. In the late 19th-century Montreal had much in common with other North American centres with respect to owner occupation. Home ownership was highest among the bourgeoisie and petty bourgeoisie, and lowest for the working class. It was becoming an increasingly suburban form of tenure, was much higher in the building trades than in the non-construction sector, and was often a very local affair, with absentee owners living near their property.

Yet in many ways home ownership in Montreal was also quite atypical. It was much lower here than in almost all other major North American cities, especially among the working class. In the latter part of the century it was declining in Montreal, while in most cities on the continent it was on the rise. Finally, while working class home ownership in most other cities entailed possession of a modest single family dwelling, in

Montreal it usually meant ownership of a duplex, a residential environment which may have produced a distinct set of political interests among owners.

### Conclusion

Lawrence Veiller, the well-known urban reformer, wrote approvingly in 1910 that "the normal method of housing the working population in our cities is small houses, each house occupied by a separate family, often with a small bit of land, with privacy for all, and with a secure sense of individuality and opportunity for real domestic life" (quoted in Barrows, p. 402). As we have seen in Chapter One, more recent scholars have become involved in quite a heated debate over the exact implications of the "privacy", the "individuality", and the atomization of "real domestic life" associated with the home ownership which Vieller praised so highly.

At the end of the first chapter, I argued that before an examination of the political effects of home ownership could be undertaken more had to be known empirically about the historical emergence of house ownership as a form of housing tenure, about levels of owner occupation, and about class based differentials in access to home ownership. I also asserted that to achieve the solid empirical grounding needed for a theoretical understanding of home ownership, it was necessary to compare the results of such research in a number of historical settings. This paper has been an attempt to meet both of these objectives.

The most important finding of the study has been that the ownership of "small houses, each occupied by a separate family," was not "the normal method of housing the working population" in late 19th-century Montreal. This does seem to have been more

common on the American urban scene and in the rest of Canada, but it was certainly not true in Montreal.

At its peak (in 1847) home ownership among the "working population" reached only 32%, declining precipitously in only a generation to a mere 7.9%. In the same period owner occupation among the petty bourgeoisie hardly decreased at all, and among the bourgeoisie it doubled. Increasingly, tenancy was the sole form of housing tenure left open to the 80% (Ames, p. 102) of Montreal households that comprised the working class.

Working class home ownership in Montreal was far lower than it was in virtually all other North American cities. This is a conservative statement since, as I noted in Chapter Two, the data tends to overestimate house ownership among the working class. It declined as the deskilling, overproduction, job competition, and wage reductions associated with industrialization progressed.

American cities too experienced a rapid industrialization in the late 19th century (sometimes more advanced than in Montreal) and yet in these cities ownership was generally increasing. I have attempted in Chapter Five to explain inferior rates of owner occupation here with reference to the comparative absence of institutionalized sources of mortgage finance, and to a structural emphasis in the city's economy on labour-intensive, low wage industries.

But this explanation is still incomplete, as other factors combine with class and economic position to influence levels of home ownership. Thus distance from the city centre and density



of settlement were found to mediate the effects of class on home ownership in this study. Other factors are appropriately the subject of further research.

One example of such a factor could be culture. In the introduction I noted how a study of home ownership is important as the decision to buy a home is one of the areas where class and culture ~~interact~~ interact. Other authors, most notably Stephen Thernstrom, have also briefly discussed the relationship between owner occupation and cultural or ethnic values. Thernstrom, for instance, found that immigrant Irish workers in Newburyport were more likely than most workers to own their own homes, as they brought with them the perception, rooted in their experience in rural Ireland, of land ownership as security (1968, p. 147):

A second important avenue for future research might be the relationship between house ownership and age. Katz found in Hamilton that related to the life cycle, home ownership increased with age, peaked at middle age, and declined in the twilight years. "In general, as people married in their late twenties, established households and had children, they increasingly bought their own homes. As they aged, their economic position often worsened and they sold their homes, perhaps to obtain money with which to live in their old age" (1975, p.83). If this were also the case in Montreal, it would be necessary to consider the age structure of various occupations to obtain a more precise understanding of the effects of class on home ownership. We do, however, find widows an important category of home owners.

Another possibility for further study is the relationship between family size and home ownership. In Hamilton, Katz reported that "Men with large numbers of children...were more likely to own their own home" than others (ibid.). He found that among the 30-39 year old group, 71% of men with no children rented, while only 60% of those with three or four children did.

Particularly interesting is the manner in which family size may have moderated the effects of class on house ownership. For example, among the poor in 1851 Katz notes that 90% of families without children rented, versus 82% of those with three children and 72% of those with five or more (ibid.). A similar relationship was discovered among the middle and upper classes. "In short" Katz concludes, "a man's age and the size of his family acted independently of his occupation and wealth to affect his decision to rent or to buy the house in which he lived" (ibid., p. 87).

For a discussion of the political implications of home ownership, perhaps the most relevant topic for future research is the relationship between owner occupation and social mobility. Did the potential of house ownership for the accumulation of real wealth, as Saunders argues, enable home owners to improve their class position? Luria and Engels, as was noted in the second chapter, believe that it did not. They assert that if anything, home ownership only chained workers down to a particular location, which in turn reduced their power of resistance to wage cutting or poor working conditions, as they were no longer as free to move elsewhere. The mortgage debt

associated with house ownership was also said to force workers to accept job discipline and eschew labour militancy in order to maintain the steady income necessary to pay off the mortgage.

The problem with these arguments is that they have not been proven empirically. Even Luria's study of the Boston housing market is insufficient, as it deals with an extremely limited period of time (20 years). More thorough empirical research into social mobility in 19th century New England seems to contradict his results. Thernstrom found that working class property owners in both Boston and Newburyport were more likely to display some occupational mobility than their non-owning counterparts, though this mobility was usually quite limited (1968, p. 148).

I have argued elsewhere (Hertzog, 1983) that although home ownership may offer increased chances for social status, I do not believe it necessarily alters an individual's objectively defined class position (i.e., his position in the relations of production). The immigrant janitor who saves his money carefully to buy a home probably remains a janitor following the purchase of the property. And what of the worker who is able to quit his former job and open his own small business as a result of the revenue from his ownership of housing (such as a duplex owner)? His objective class position has been changed, as he is now a self-employed owner of his own means of production, a petty capitalist. However, this may not have been due to his ownership of housing. Rather, his property ownership may have reflected what was a more privileged occupational position to begin with.

What I consider more likely is that home ownership may affect the class mobility of the owner's children. It may provide the duplex owner with the added revenue he needs to send his children to better schools or to university, where they can be trained for jobs that will improve their class position. To verify this hypothesis, it would be necessary to observe the succession of life cycle events involved, and to know more about the rates at which owners became clear of mortgage debt.

A few authors have commented on the subject of home ownership and intergenerational mobility. What they have concluded, though, is that instead of increasing the possibility of this type of mobility, the purchase of a house often meant sacrificing future career opportunities for one's children. In Newburyport, Thernstrom discovered that

The earning capacity of manual labourers may have been so limited that accumulation of property was normally accomplished by sending the children to work at the earliest possible age and utilizing the additional income to purchase a small home. Investment in "human capital"--in formal education, lengthy low-paid apprenticeships, or other forms of assistance that would yield career benefits for the children in the future--would thus be sacrificed for the security and respectability of home ownership (1973, p. 99).

In Boston, however, this was not the case. "Working class fathers who accumulated property in Boston did not do so at the expense of their children, as had been the case in Newburyport...the ownership of a modest working class dwelling simply made no difference either way" (*ibid.*, p. 101).

In saying that home ownership does not alter one's objectively defined class position, I am not arguing that it could not make a significant material difference in people's

living conditions, or that it was not important. On the contrary, Saunders noted how it often meant a significant potential for the accumulation of wealth not available to non-owners, which in Montreal was probably especially true of duplex owners. The janitor making \$2 a week may have been in the same objectively defined class position as one making \$10 as a result of his additional revenue from ownership of housing, but there is bound to be a tremendous difference in the degree of comfort at which the two were living.

But the political implications of home ownership go beyond its potential for generating extra revenue. Harvey and other structuralists note how it functions to incorporate people into the dominant (bourgeois) ideology by giving them a political (as the right to vote and hold office was based on land ownership), economic (a steady income to repay the mortgage meant accepting job stability and rejecting labour militancy), and ideological (as land values depend on the stability of the social relations upon which the property market is based) "stake" in the capitalist system. At the same time, Rose and others have explained how home ownership was used by various skilled artisans to maintain control over their means of production and to resist the extension of capitalist social relations, while other workers used it to gain access to status and revenue denied them by the deskilling and wage reductions associated with the advance of industrial capitalism.

Clearly, just how important home ownership was to various classes in particular places and times, and the precise nature

of the "stake" it implied in the capitalist system, is debateable. This study constitutes a very partial examination of owner occupation in 19th-century Montreal. Although home ownership can be seen to be directly related to class position, the precise effect of class on house ownership is mediated by a number of intervening variables. Due to limitations of time and space in a study of this nature, I have been content merely to speculate on the role of these variables and to suggest some possible avenues for future research. For the same reasons I have refrained from exploring the implications of my findings for political struggles in late 19th-century Montreal. Rather, my analysis has primarily been an attempt to provide the empirical foundation upon which future political research must be based. It has identified differential class levels of home ownership in late 19th-century Montreal, demonstrated a progressively more unequal class access to this form of tenure, and has illustrated socioeconomic distinctions between different types of home owners.

Such research into land tenure embraces one of the most fundamental of geographical concepts, that of the relationship between people and the land in an urban society. To understand the manner in which property ownership may have been employed as a strategy to "get ahead" in this society, and the precise meaning of the political, economic, and ideological "stake" property ownership gave to various classes or groups within the social structure, is a step toward comprehending the very nature of our urban world.

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