LANDLORDS AND RENTED HOUSING
IN TORONTO, 1885-1914

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ABSTRACT

Housing research in Canadian urban history has tended to focus on individual home ownership in urban development, associating it with increasing affluence and satisfaction, while the historical importance of the rental sector and of the role of landlords has been largely neglected.

This paper attempts to discover who landlords were and how they responded to the changing demand for housing in the late 19th and early 20th century. The research compares the situation in Britain with that of Toronto, where rates of owner-occupation were higher. It uses contemporary data and other sources to examine patterns of construction, financing and ownership, occupational structures of owners and tenants as well as landlord profiles and activity in three study areas of Toronto during the period 1885-1914.

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LANDLORDS AND RENTED HOUSING IN TORONTO, 1885-1914

Researchers in Canadian urban history have recently devoted considerable energy to reconstructing processes of residential development - subdivision, the provision of services, attempts by builders and developers to set the social tone of distinctive neighbourhoods. They have also focused on the growth of individual home ownership, usually associating it with increasing affluence and satisfaction. It is assumed that owner-occupation was a universal goal and, in this context, the kind of dramatic decline in ownership rates that occurred in Montreal in the second half of the 19th century, especially among lower-income groups, is necessarily interpreted as indicating a reduction in the quality of life under a low-wage, low-skill version of industrial capitalism. This wholly positive interpretation of home ownership is disturbing for its narrowness of vision and ahistorical perspective: the promotion of owner-occupation may always have been attractive to governments anxious to maintain social stability and keen to encourage self-help as a means of avoiding expensive welfare programs but for individual households it has more obvious benefits now than in the past. In Britain, high rates of inflation and substantial subsidies - through the granting of tax relief on mortgage interest payments and government sales at discount prices, of land to private builders and of public housing, mainly but not exclusively to sitting tenants - have accelerated a shift from renting to ownership, and the dearth of affordable rented accommodation has obliged many to become home owners who might have preferred to rent. In Canada, financial incentives favouring owner-occupation are less evident and renting from private landlords has remained more common; but there is now an acute shortage of housing to rent in Toronto and the Ontario government has modified rent review legislation in an effort to stimulate the building of rental accommodation. By contrast, in the 19th century private renting was the almost universal housing tenure in Britain and ownership had few financial attractions. In Canada, owner-occupation was more common, and was certainly advocated by middle-class reformers and politicians, but many
householders moved into and out of home ownership apparently oblivious of its supposed financial and moral benefits.

The eminent pioneer town planner, Thomas Adams, noted in observing a declining rate of home ownership in Toronto after World War I: "There is a great deal to be said for encouraging citizens to own their own homes, but is there not another side to the question...? After all, it is the condition of the home and its efficiency as a focus for the needs of family life; the level of prosperity of its occupiers and its contribution to the social contentment of the worker that really count. It is not a mere question of ownership or tenancy."

Yet recent researchers, along with some politicians, do appear to regard owner-occupation as the panacea for every housing problem.

Not surprisingly, therefore, the focus on ownership has been matched by a neglect of the rental sector. Landlords are almost totally unresearched; tenants figure a little more prominently, but usually only as the residue of occupiers who were not owners. Even in studies of Montreal, where the predominance of rented accommodation has obliged researchers to pay more attention to landlords, the focus has been on explanations of the unusually low level of home ownership; for example, emphasizing the limits placed on owner-occupation by the construction of duplexes and small apartment blocks where each building had only one owner.

But the characteristics of landlords and the nature of landlordism have remained unresearched.

One obvious reason for this neglect lies in the lack of readily accessible data sources. Home owners are easily identified by comparing "owner" and "occupier" columns in assessment rolls and, for all occupiers, whether owners or tenants, the rolls provide a range of supporting information. In Toronto they recorded age and occupation in the case of male occupiers, religion and household size irrespective of the sex of the occupier. But absentee owners were identified only by their name and, inconsistently, their address. Further detective work is required to track them down at their own personal entries in assessment rolls or directories. If the objective is to ascertain the full extent of a landlord's
holdings throughout a city, there is rarely any alternative to searching the entire roll for additional entries of the landlord's name. Nor are personal papers, outlining landlords' day-to-day activities, often to be found.8

Yet landlords and landlord-tenant relationships deserve our attention for several reasons:

1 Despite the fact that home ownership rates in Canadian cities were much higher than in Britain, and appear to have been increasing (at least in Ontario) in the early years of this century, there were still many more tenants, boarders and lodgers than owner-occupiers. The majority experience, which surely merits some research, was one of renting from a private landlord.

2 Contemporary urban studies have featured a strong current of managerialist research, focusing on the decision-making roles of critical gatekeepers, such as real estate agents, building society managers and local government officials.9 While the crudest forms of managerialism were rightly criticized for simply describing what was happening and attributing much more independence to managers than they really possessed, a more circumspect approach, recognizing the structural context within which gatekeepers operate, offers a valuable empirical framework for studies of contemporary housing systems.10 In a society in which most people rented, we would expect critical gatekeepers to include landlords, their agents and rent collectors, selecting and evicting tenants deemed appropriate to different grades and localities of housing, proffering information on housing vacancies, modifying the relationship between supply and demand through their reaction to changing economic circumstances (e.g. whether they followed demand by regularly raising and lowering rents, or preferred to hold rents constant regardless of the vacancy rate), and so helping to shape the social geography of the city.

3 Studying the growth of home ownership, stressing only its positive attractions, is incomplete without a consideration of the concomitant decline in renting and landlordism. It implies that owner-occupation grew simply because individuals who had always wanted to be owners could at
last afford it, and that builders (and the market in secondhand homes) automatically reacted to this new form of demand. But why should builders switch from their traditional customers - landlords; why should lending agencies prefer lending to individual home owners; and why should landlords reduce their activities, particularly at times of buoyant demand and potentially enhanced profits? In recent decades private renting has declined in significance, steadily and continuously in Britain, more intermittently in Canada, as landlords have reacted negatively to rent control measures designed to improve their tenants' security (e.g. by selling on vacant possession, or to sitting tenants; by converting rented apartments to condominiums), and have favoured other outlets for their capital (e.g. on the stock market, particularly with the privatization of public monopolies, or by investing in commercial property), and as subsidies and tax incentives have made owner-occupation feasible for lower income groups.

But in turn-of-the-century Ontario there was no direct government intervention either penalizing housing landlords or favouring owner-occupiers. It was frequently argued that land speculators were treated too generously by the assessment process compared to those who improved land by erecting buildings. There were repeated requests for tax exemptions for improvements beneath some threshold value, and the "single tax movement" was active in many cities. But in Toronto the only suggestion that absentee housing landlords should be treated differently from resident owners was a proposal from the Assessment Commissioner that owner-occupiers of dwellings assessed for less than $10,000 should be exempt to the extent of $1,000. He was subsequently asked for a statistical analysis of the effect on the overall tax rate of a more modest reform - exempting owner-occupied dwellings assessed for less than $3,000 to the extent of $700. Nothing came of the proposal, but it is evident from the fact that wealthy home owners stood to lose out that the movement was less anti-landlord than pro-working-class.

Nor was landlordism declining in profitability. On the contrary, rents were rising more rapidly than wages, building costs and the costs of
credit, and demand for housing was such that vacancy rates were low.\textsuperscript{13} An over-enthusiastic reaction to the boom of the late 1880s had left builders cautious of repeating the process as the economy recovered towards the end of the century. So while it was obviously not in landlords' interests to flood the market with new houses to rent, which would only increase vacancy rates and depress rents, we would expect some modest expansion in the size of the rental sector. Instead it appears that working-class households reacted to the shortage and high price of housing by making more strenuous efforts to become home owners, even if to do so they were obliged to acquire land in remote localities and to build homes which, for at least the first few years of occupancy, were little more than shacks.\textsuperscript{14} Usually, home ownership is more expensive than renting in the short term, because mortgage payments exceed rents, but cheaper in the long term, because rents are more likely to rise with inflation, and because the owner eventually acquires a potential capital gain on repayment of the mortgage. But for some households in early 20th century Toronto, ownership was \textit{immediately} cheaper than renting. Moreover, other historical advantages of renting - ease of mobility, allowing the tenant to keep up with fashion, follow his or her work, or adjust housing costs to changing economic and family circumstances - were nullified at a time when moderately priced vacancies were hard to find.

All this makes it even harder to understand landlords' apparent reluctance to increase their investments in rented housing in Toronto during the early 1900s, unless their primary business interests were in activities other than letting houses, or unless they were financially so unsophisticated or uninterested as to be ignorant of their own interests. In these circumstances it is even more vital that we discover who landlords were and attempt to reconstruct their frame of reference and response to the changing demand for housing, during both the depression of the 1890s and the subsequent boom.
Evidence from Britain

In Britain the overwhelming dominance of private renting in cities before World War I - it is estimated that fewer than 10 per cent of dwellings were owner-occupied, that percentage being least in large cities and in their inner areas\textsuperscript{15} - has prompted several researchers to examine the scale of landlordism and the occupational characteristics of housing landlords.\textsuperscript{16} It is evident that there were few full-time, professional landlords. In Cardiff in 1884, for example, 84 per cent of landlords owned no more than five houses to rent; only 5 per cent owned 11 or more rented dwellings, and the mean holding was 3.8 dwellings per landlord.\textsuperscript{17} In Huddersfield, a West Yorkshire textiles town with a population of about 30,000 in mid-century, 90 per cent of owners possessed no more than six houses.\textsuperscript{18} However, this figure includes owner-occupiers and should be reduced by a few percentage points to allow for home owners who owned nothing but their own home. Although most landlords owned only a few dwellings, it was still possible for a large proportion of the housing stock to be concentrated in only a few hands. In Cardiff the largest 5 per cent of landlords owned 33 per cent of tenanted houses. In Huddersfield the 5 per cent of owners with at least 10 houses each owned more than a quarter of the total stock.

In more recent research Daunton has classified owners according to the value rather than the quantity of dwellings in their possession.\textsuperscript{19} He found that ownership was largest in scale in the inner city of Birmingham, the biggest city in his sample of six English industrial centres. In Birmingham in 1896 mean rateable value per landlord was £73, equivalent to half a dozen working-class cottages, or three or four more substantial houses; and 1.3 per cent of landlords owned property with a total rateable value greater than £500, equivalent to 16 per cent of all house property in the city. In smaller cities in the north of England most landlords owned dwellings with total values of less than £25, typically a pair of back-to-back or adjacent cottages or two "Tyneside flats" (a small-scale 19th century version of a North American duplex). The top five landlords in a city generally owned only 3-6 per cent of all rental property.
Ratebooks, which provide the raw material for Daunton’s calculations, contain very little information apart from the names of owner and occupier and the rateable value of each dwelling. To discover even the occupations or places of residence of owners, names in ratebooks must be linked to manuscript censuses, currently available only up to 1881, or city directories, which were much more selective in their coverage than Canadian counterparts. Indeed, the inclusion of a name in a British directory is itself evidence of at least petty bourgeois status. Skilled artisans would be listed only if they were self-employed and needed to advertise their trade. Daunton found that in Birmingham property professionals - estate agents, auctioneers and builders - were prominent owners, often holding whole blocks of property. Likewise in Cardiff, of the six landlords possessing more than 50 houses each, three were builders. Otherwise, and elsewhere, owners were drawn from the petty bourgeoisie, including small manufacturers, shopkeepers and publicans, the professions, including solicitors and accountants, and from the ranks of spinsters and widows, whose only income might be weekly house rents.

While owners who were often of the same social status as their tenants may not have had much in hand with which to maintain or improve their property, they do not conform to the stereotype of the exploitative rentier or absentee slum landlord. But there is some evidence of a trend towards larger-scale and more impersonal ownership. For example, in Oldham, a Lancashire cotton town, by 1906 three property companies each owned more than 100 houses. And there is also evidence that the management of property was increasingly in the hands of professional agents (see further, below.)

Extending Analysis to Canadian Cities

The most comparable Canadian study is Harris, Levine and Osborne's investigation of late 19th century Kingston, a town of only 15,000 inhabitants in the early 1880s and typically British in its low rate of population growth. Most landlords were again very small in scale: in 1891 the majority of tenants in Kingston rented from either resident
owners or absentee landlords who owned fewer than 10 housing units. But one effect of Kingston's sluggish growth and stagnant economy was that owners of commercial property, likely to be wealthier than traditional housing landlords and more profit-oriented in managing their investments, began to move into the housing rental business during the 1880s. Between 1881 and 1901 the proportion of households living in dwellings owned by absentee landlords increased from 50 to 61 per cent, and the proportion of absentee-owned properties held by large landlords (with more than 10 units) increased from 21 to 32 per cent. Even so, in a small town even large landlords were pretty small. In 1881 only seven owned as many as 20 occupied units each. Many of the largest landlords were described in the assessment rolls by the uninformative designation, "gentleman"; others were merchants or members of the professions. It was also possible to distinguish between landlords renting mainly to middle-class tenants and others who concentrated on working-class property; and between landlords for whom house property comprised the lion's share of their total tax assessment, and others with large amounts of non-residential assessed property.24

In most of the towns reviewed so far, several of the largest owners were professionally involved in the property market, as builders, estate agents or solicitors. But in places which were not growing particularly quickly, where speculation in urban fringe land would have been modest in scale and profitability, and where the vast majority of dwellings, even the majority of new dwellings, were rented, there was no potential conflict between their different business interests. In Toronto, however, the situation was more complex; there was a very active speculative land market, especially in the late 1880s and again in the 1900s, and most new suburban housing appears to have been intended for owner-occupation. Builder-landlords had to decide whether to build for themselves, or for sale, en masse (e.g. a whole row or cul-de-sac of dwellings) to one landlord, or to individual home buyers. Landlords with capital could choose between continuing to invest in property for letting, lending money on private mortgages, investing in a savings and loan society, or speculating in undeveloped land, again either as individuals or corporately. Although
they could continue to make good profits out of renting they were likely to neglect this side of their activities if any of these other forms of business was more profitable, or more secure in offering a similar return.

These comments are themselves highly speculative, but they indicate the extent of our present ignorance, and particularly the need to examine links between the development process and the management of the already-built environment. Ideally, we need to reconstruct the shifting economics of the property market from the records of individual builders-landlords-speculators. In the absence of such material we can at least use the assessment rolls to reconstruct what landlords owned at any particular time, inferring change by comparing their holdings at different dates and, in a few cases, examining that process of change more directly using records of property transactions deposited in registry offices.25

Only a small proportion of landlords, albeit an influential group, will prove to have had such diverse financial interests. But for the majority of small landlords too, we are ignorant of how their activities impinged on the emerging social geography of class-based residential differentiation.26 To what extent were landlords' activities restricted to particular neighbourhoods and particular types of housing? Can we identify locally resident "neighbourhood landlords," who participated in other aspects of community life, as employers, shopkeepers, publicans or local councillors?

Agents and Associations

Two other issues merit attention, although they receive only cursory treatment in this paper: the role of intermediaries between landlords and tenants - agents, bailiffs, rent collectors - and the nature of social relations between them, particularly any links between class conflict in the workplace and at home.27 British studies have indicated the increasing importance of management by agents towards the end of the 19th century. In Birmingham in 1896, nearly 8 per cent of privately rented housing was controlled by only 10 agents, including Grimley & Son, recorded as managing 5,000 small houses as early as 1884.28 In Glasgow, too, the
management of tenements was handled by professional "factors," several of whom were responsible for more than 1,000 homes. A contemporary social survey of West Ham, an industrial suburb in east London, found that in 1905 13 agents between them managed over 5,000 dwellings, roughly one-eighth of all the cottage property in the area. Many agents also owned properties in their own right and, of course, also traded in property, buying and selling houses on behalf of client-landlords, and also dealing in owner-occupied homes. Daunton provides a review of their activities through advertisements in the Land and House Property Yearbook and the Estates Gazette.

Similar advertisements appeared in Toronto city directories. For example, Gundlack & Co., real estate brokers, 795-7 Queen Street East (east of the River Don), advertised "houses and stores to rent," "money to loan," "houses for sale in all parts of the city; small payment down, balance to suit" and "lots for sale," not only on nearby streets in east Toronto but also on "all the principal streets and avenues in the City." William McBean ("established 1870") combined the activities of real estate agent, financial agent and builder: "I offer exceptional facilities to the public desirous of purchasing either houses or lots..." By 1885 McBean had built about 200 houses, for himself and others, but his real estate business was "almost entirely confined to his own property"; only occasionally did he act for other owners. Other Toronto agents started in business as housebuilders but eventually abandoned construction. John Poucher had built about 60 houses for himself over a 12-year period, but "retired from the building business about a year ago, now (1885) devotes all his attention to the real estate business." More obviously catering for landlords was the "Landlords' Protective and Guarantee Co." which cautiously announced in the 1889 directory: "modes of work open to owners' inspection; security and secrecy absolute. Send for circular." Perhaps indicative of the changing climate, the somewhat sinister title was dropped in 1890, when the manager, F.W. Wellinger, described himself simply as "real estate agent."

One recent Canadian study, examining the records of a Hamilton
estate agency, points to the diversity of their business, but also the continuity and conservatism in their activities and methods, from the 1860s until at least World War I.\textsuperscript{34} The services offered by Moore and Davis included "selling property, composing advertising copy, posting for-sale and for-rent signs on property, letting buildings and houses and collecting rents, arranging mortgage money, preparing property valuations, recommending and then supervising repairs to property in their care, and conducting other property management duties such as the payment of taxes and water rates."\textsuperscript{35} Doucet and Weaver describe the extent of the firm's business by examining the number and type of mortgages they handled and - of most relevance to this paper - the number and outcome of eviction notices. But they do not (presumably cannot?) tell us how many properties were managed, including the ones where there was no need to communicate with the tenants, or for how many landlords Moore and Davis acted.

While the extent of agents' activities never approached that of a monopoly of local property, it is clear that the management of house property was more concentrated than its ownership and, perhaps, better informed of different financial options than if it had remained entirely in the hands of small-scale owners. But establishing the precise extent of agents' control would require a major research project. In the Toronto assessment rolls, the name and address of an agent is sometimes substituted for the address of the owner, but it is uncertain whether all agent-managed properties were enumerated thus. In 1900, for example, agents or executors were listed for about 10 per cent of dwellings. Some agents can be identified as full-time real estate agents; for example, F.J. Smith, "estate and financial agent," managed properties for several owners including at least one institutional landlord, the Excelsior Life Insurance Co., while R. and T. Jenkins, "accountants and estate agents," not only managed other landlords' property but also owned houses themselves. Other agents were lawyers, presumably advising on a whole range of family business, especially where the owner was a widow or an estate was held in trust; yet others were tradesmen, often grocers, or - for want of any other information - must be assumed to have been simply respected friends of
the family. The offices of many of the leading agents were concentrated in just a couple of downtown blocks, where insurance companies and savings and loan companies also had their premises.\textsuperscript{36}

While it would be impracticable to enumerate all the part-time agents and brokers who ever managed house property, we can easily identify the major agents, from both trade listings in directories and classified newspaper advertisements of houses for sale or to let. Throughout the period of this study a handful of agents published lengthy lists of houses and land in the \textit{Toronto Evening Telegram}. Almost all property for sale, and most houses advertised for letting in the \textit{Telegram}, were handled by agents, but of course we do not know what proportion of vacancies were ever advertised in the press. First impressions suggest that middle-class houses to let were overrepresented (e.g. homes in the Annex and the suburban west end) relative to working-class dwellings in Cabbagetown, for which there were comparatively few advertisements. "Apartments to let," which in the late 19th century usually meant two or three rooms in somebody else's house, were nearly always advertised with a private address to contact.\textsuperscript{37}

In Britain agents were prominent in the establishment of property owners' associations, circulating blacklists of undesirable tenants, negotiating with local government over tax rates, and lobbying to create a climate of public and parliamentary opinion more sympathetic to landlords, all in the face of increasing pressure from newly enfranchised tenants for more control over landlords' powers of eviction and distraint.\textsuperscript{38} That agents should be more active than small landlords is understandable: property was their full-time business. Housing landlords who were also landowners or employers had divided loyalties. In contrast, and especially in Scottish cities, where landlords' powers were more oppressive, tenants' groups staged rent strikes and lobbied for changes in conditions of tenure as well as for rent control.\textsuperscript{39} This combative but impersonal relationship between landlord and tenant was probably more characteristic of Scotland than of England. In Scottish cities, factors managed unsafe, ill-serviced and overcrowded blocks of tenements, let at high rents on yearly terms
which made it difficult for tenants to move during the course of a year; in England dwellings were let on weekly terms which suited tenants more than landlords, less resort was made to the law, and landlord-tenant relations were more personal.\textsuperscript{40} It seems probable that Toronto, with monthly lets but an absence of tenements, was more like English than Scottish cities.

The adoption of monthly lets may reflect the roots of many Toronto landlords in \textit{rural} Britain, where monthly terms were more common, but it is not clear why they subsequently failed to adopt longer or shorter terms, as in Scottish and English cities. Although lettings were advertised in terms of monthly rates, we do not know whether rents were always collected monthly, or tenancies terminated with a month's notice. It seems likely, especially in the case of middle-class houses, that agreements were made annually. For example, in October 1918, the \textit{Star Weekly}, while continuing to quote monthly rents, noted an intensification in the housing shortage because many tenancies always expired in September and landlords were choosing to sell rather than relet their properties.\textsuperscript{41}

Tenants in Toronto were not known for their militancy. Mayor Howland told the Royal Commission on the Relations of Labor and Capital (published 1889, but evidence submitted in 1887) that:

\begin{quote}
.. you don't know how helpless they (the tenants) are. Houses just now are scarce and a man is given a very short time to complain. I have never had a complaint since I have been in the city and yet I know hundreds of houses that should be complained of. Here, say, is a house at a rental of six dollars a month; it is not suitable but the tenants cannot afford to pay more and if they complain they either get the rent advanced or they are turned out. They are not in a position to complain.

Q. - The people are afraid of their landlords? A. - Well, they are not in a position to complain; they will tell them that if they don't want it they had better go.

Q. How could a landlord turn them out? A. - Well, they are only monthly tenants.\textsuperscript{42}
\end{quote}
But Charles Pearson, a real estate agent, put a different point of view:

Q. - How long can a man defy his landlord? A. - I have seen it done for twelve or fifteen months. You cannot go into the house, and the tenant turns the key and is monarch. Legal proceedings must be taken.

Yet if landlords held their property leasehold, a situation which the 1910 assessment rolls show to have been quite common in the East End of Toronto, and failed to pay the ground rent, it was the tenant's goods which could be distrained. 43

Whatever the tensions on the surface, we still need to question whether conflict in the realm of housing consumption was ultimately attributable to conflict in the workplace, as Harvey has persistently argued. 44 Also following from Harvey's recent essays, we should consider the connections between class and community action, as residential differentiation created homogeneous neighbourhoods of tenants with similar interests with respect to both employment and housing.

Toronto 1880-1914

Some reference has already been made to the cyclical but, in total, spectacular growth of Toronto in this period. The population of the city increased from 86,415 in 1881 to 181,216 in 1891, partly as a result of suburban annexations but primarily because of in-migration. Between 1891 and 1901, under depressed economic conditions, growth was modest, but between 1901 and 1911 population again almost doubled, from 208,000 to 377,000. 45 During the 1880s large areas around Toronto were subdivided and provided with basic services. Speculation was rife. But when the boom ended, many paved suburban streets, although supplied with water mains, sewers and street lighting, still lacked any houses. 46 In the 1890s the land market stagnated and each year the city assessment officer reported a reduction in assessed values of suburban land. The annual number and value of building permits, admittedly an imperfect index since many builders never applied for them, also declined during the 1890s, sustained only by a few spectacular downtown building schemes, such as
the construction of a new City Hall and a multi-storey Simpsons department store.47

Concern about increasing rents had been expressed anecdotally in the evidence of witnesses to the Royal Commission. Charles Pearson thought that rents had increased 30-40 per cent in 10 years in working-class areas, while a succession of artisans testified to the effect that rents had "gone up like a balloon."48 The commissioners submitted two reports: one emphasized the need to extend working-class owner-occupation, the other hinted at the need for rent control.49 The issue re-emerged in the next boom in the early 1900s. Rent indices calculated at the time by James Mavor showed that working-class rents had increased 95 per cent between 1897 and 1906, while the cost of living had otherwise risen by less than 30 per cent.50 Recently, Chambers has calculated that rents increased by 70 per cent between 1900 and 1905, and had more than doubled by 1913. Meanwhile, wage rates just about kept pace with the overall cost of living, both rising by about 50 per cent. But unskilled workers became worse off while skilled workers saw a slight increase in their real wages.51 These massive rent increases may not have been typical of more informally managed properties: Mavor's statistics derive from samples of houses managed by J.W.G. Whitney and H.H. Williams, two prominent real estate agents, and Chambers' data from "houses for rent" advertisements in the Toronto Telegram. But combined with much smaller increases in interest rates and building costs, they indicate the continuing profitability of rental housing.52

To the Bureau of Municipal Research this profitability derived ultimately from the tax system, which undertaxed land held on speculation and overtaxed those who erected small houses.53 In theory, taxes were levied at the same mill rate on:

a) land value;

b) value of buildings and improvements;

c) income (including investment income), beyond a certain minimum - e.g. in 1906 householders were exempt on the first $1000, non-householders on the first $600;
d) personal property.

In practice, liability on (c) and (d) were easily concealed, so that R.J. Fleming noted in his inaugural address as Mayor (January 1896) that:

The burden of taxation has been placed upon real estate to such an extent that few people desire to have anything to do with it, while personal property and income, or, in other words, the wealth of the individuals, has been allowed to go practically untaxed.\(^5\)

In 1905 assessment of personal property was replaced by business assessment which made no attempt to measure the actual value of a business but was really an additional property tax, applying a differential multiplier to the assessed value of premises according to the class of business. For example, retailers were taxed on 25 per cent of the assessed value of their premises, but banks at 75 per cent and distillers at 150 per cent.\(^5\) So the linkage of taxation to property values was actually reinforced by the revision.

Overall, it was argued that the system discouraged all forms of construction: land remained undeveloped and gained in value while house rents increased and overcrowding intensified in inner areas. The Toronto World claimed in 1914 that "There is no doubt whatever that the freedom of taxation of vacant land in comparison with the assessment on all improvements causes the capitalist to button up his pocket and leave the building to be done or to be charged to the man who absolutely needs house room."\(^5\) The Bureau proposed a Land Surtax, to be levied on values which were not the result of improvements made by the owner, e.g. where assessed values were increased without any change in the physical condition of the property, or where property was sold for more than its assessed value.\(^5\)

A decade earlier, in 1906, the Globe had linked an expose of inner-city slums with a table listing the owners and extent of vacant land within walking distance of the city centre. "It is the knowledge that this land is lying idle, the owner simply waiting till it increases in value through the development and improvement going on around it, that leads to the query
as to why it should not pay a greater tax than is now levied upon it." There followed a list of vacant lots, totalling 1,421 feet of street frontage, sufficient for 90-100 houses, all in the same part of the east end (a block bounded by Berkeley, Gerrard, River and Queen streets).  

Proposals to exempt low-value houses from taxation, so that they would be assessed for land value only, in the same way as undeveloped but subdivided, speculatively held land, had been passed by substantial majorities in the City Council in 1889 and in referenda of all electors in 1905 and 1912.  

But in practice the only changes worked to the benefit of land speculators: during the 1890s depression assessed values of suburban lots were steadily reduced, and in 1895 the provincial legislature passed an act allowing all vacant land held in plots of at least two acres to be assessed as farmland. The consequence, as outlined in an open letter from Toronto's annoyed and frustrated mayor, Waring Kennedy, was that:

While persons of means holding two acres and upwards can have their lands assessed as farm, garden or nursery lands, subject to such percentage as the assessor may think proper to put upon them, the laboring man who has purchased off the same block of land from the wealthy man holding the block, a twenty-foot lot, will be assessed thereon at the full value thereof for such land; and the small householder, the laboring man, constituting a large bulk of the City's population, will thus be made to carry the speculator's land until he can dispose of it upon a rising market, and make his money out of it.  

While suburban values and taxes decreased, assessed values in central areas increased, reflecting the demand for land stimulated by the construction of department stores and the "perfection of the trolley car lines" which concentrated commercial activity downtown. Inevitably, house rents increased in these central areas. Thus the profitability of rental housing was a consequence of the diversion of capital into land. Landlords judged that their best course of action was to invest in land; had they invested more in rented housing, speculation would not have been stimulated so vigorously, the rise in values - and subsequently in house rents - would have been less, and housing for rent would have been less profitable.  

While we know that one consequence of high rents was for
workingmen to build their own homes in suburban Toronto, we do not know what was happening to existing housing within the continuous built-up area. In British cities secondhand housing often moved from owner-occupancy into renting: owner-occupiers moved to new suburbs but retained ownership of their old homes which they let to new arrivals to the city or to lower-income households. So filtering, invasion and succession were associated with a transfer of property between tenures. On the other hand, we may envisage a simultaneous process of sitting tenants acquiring the freehold of their residences, especially as mortgages became easier to obtain. The implication is that even if the overall tenure composition of an area remained the same, there may have been great upheaval at the level of individual households and dwellings.

Case Studies

Three areas of working-class Toronto were selected for detailed investigation (Figure 1), intended to reflect different kinds of housing environment and different kinds of working-class population:

1 Part of The Ward, the district immediately north of City Hall, which functioned as a reception area for non-British immigrants, particularly Italians and East European Jews, and which attracted condemnation in an important inquiry in 1911 by Toronto's Medical Health Officer, Charles Hastings, and again in a Bureau of Municipal Research report, What is The Ward' going to do with Toronto?, issued in 1918. Yet the area's reputation predated the mass immigration of the 1880s and 1900s. In 1884 it was reported that: "Elizabeth Street is of unsavoury appearance and repute. Teraulay... is little better in either respect. Centre Street is another slum, the three forming the Alsatia and St. Giles of Toronto." Within the Ward two north-south streets, Elizabeth and Teraulay, and the connecting portions of east-west streets and alleys, from Agnes Street in the south to Gerrard Street in the north, were selected for intensive study, an area comprising just over 400 dwelling units (Figure 2).

The Ward was the nearest that Toronto came to a European-type
FIGURE 1: LOCATION OF STUDY AREAS: A. The Ward
B. Cabbagetown
C. Sussex-Ulster

Base map reproduced from J.M.S. Careless, Toronto to 1918 (Toronto: Lorimer, 1984) with the permission of the publisher.

5" = approx. 1 mile
FIGURE 2: THE WARD
showing (left) the limits of the study area and (right) sanitary conditions in 1916.

Reproduced from Bureau of Municipal Research:
What is 'The Ward' Going to do with Toronto? (Toronto, 1918)
FIGURE 3: CABBAGETOWN 1890
showing the limits of the study area; reproduced from Good’s
Insurance Atlas of the City of Toronto, 1890
1’ = approx. 250’
FIGURE 4: SUSSEX-ULSTER 1890
showing the limits of the study area; reproduced from Good’s
Insurance Atlas of the City of Toronto, 1890
1” = approx. 250’
slum, although both reports stressed that it was not unique in the city. Hastings investigated six insanitary districts, including parts of Cabbagetown in the East End, and areas of inner west Toronto, on either side of Bathurst Street. But the Ward had much the highest population density, the most unfit and insanitary houses, the majority of the small number of tenement houses (comprising at least three separate dwelling units in the same structure) and the highest proportion of households taking in lodgers. According to contemporary surveys, owner-occupation was rare in the Ward. The Bureau of Municipal Research found only 19 per cent of dwellings and stores owner-occupied in 1909, a figure which had declined to 15 per cent by 1916. Moreover, the total number of occupied buildings decreased as residences and owner-occupied shops were replaced by warehouses, hospital buildings, lock-up shops and offices. What remained was certainly improving in quality: the number of brick buildings increased between 1909 and 1916 as rough-cast and frame structures were demolished. But few of the new buildings were intended as residences and, as land values rocketed, so landlords neglected maintenance in the hope that they would soon be able to demolish houses and sell the land for commercial development.

Hastings saw no future for housing in such central districts, where assessed land values of $100-150,000 per acre compared with only $1-2,000 per acre in outlying districts. These values understated the market value of the land, but probably exaggerated the difference between centre and suburbs, for the Bureau found that "unimproved" (i.e. vacant) land sold for roughly double its assessed value while "improved" land fetched between one-third and one-half more than its assessed value. Hastings was implacably opposed to the "scourge" of the tenement house, holding up New York as an awful warning to Torontonians, and even waged war on the apartment house, which "really belongs to the same class as the tenement." Consequently, his illustrations of overcrowding focused on boarding houses, especially where he believed residents could afford to pay more rent for a proper home:

In a house inhabited by Italians, 35 people occupied 12 rooms. At the time of inspection this house, which was rented from the owner for
$28, brought into the tenant an income of $90 per month, $3 a month being paid by each one of the thirty men. These men were getting from $1.75 to $2, and even $3 per day.\textsuperscript{68}

While Hastings laid much of the blame for the area's apparent squalor at the feet of its occupants, he also recognized the role of landlords. One house, unfit for habitation, and provided with an overflowing privy-pit, rented for $10 per month, collected by one of the best known real estate firms in Toronto. More exorbitant rents were blamed on "the foreign element ... that is, those of them who have been a few years in the country and have acquired property in these districts. High rents mean overcrowding, and overcrowding is one of the worst evils in the Housing Problem."\textsuperscript{69}

The press also blamed landlords for intensifying overcrowding in the Ward. The \textit{Globe's} example of "one man ... said to have an income of about $170 a month from an eleven-roomed house and basement" sounds exaggerated in the light of house inspections reported by James Mavor, who found average rents of $18 for two-storey roughcast dwellings. But Mavor did record one three-storey brick dwelling, outside the Ward, on King Street, which accommodated 38 inmates in 11 bedrooms, and for which the rent was $80; once allowance is made for subletting, it is probable that the occupants were between them paying well over $100 per month.\textsuperscript{70}

Contemporary advertisements indicate rents in 1899 as low as $4.50 (for a four-room cottage on Foster Place), rising to $10-11 for 6-7 room dwellings and, exceptionally, $75 for 18 rooms on Elm Street. By April 1909 the cheapest four-roomed houses were $8-9 and 6-7 room dwellings cost up to $20.\textsuperscript{71}

More credibly, the \textit{Globe} claimed that landlords discriminated against children, causing prospective tenants to conceal their existence. Consequently, landlords could plead ignorance of the real extent of overcrowding in their property. The \textit{Globe} also asserted that landlords increased rents when tenants made improvements at their own expense, knowing that they had no redress and nowhere else to go.\textsuperscript{72}
Between 1890 and 1910 the occupational structure of householders in the Ward changed dramatically. White-collar workers (e.g. clerks, agents) decreased from 7 to 3 per cent of all householders, skilled manual workers from one-third to one-fifth, and the proportion of female-headed households fell from one-sixth to one-twelfth. But the proportion of tradesmen and semi-skilled workers (especially Jewish and Italian junk dealers, restaurateurs, bakers and tailors) increased from less than one-quarter to more than half of all heads. 73

2 Part of Cabbagetown, Toronto’s working-class East End, close to the Don Valley, known first for its poor drainage, frequent flooding and fevers, and later for its unsavoury industries: gas works, tanneries, breweries and distilleries. The area’s inhabitants were predominantly British and often Irish, Catholic south of Queen Street and Protestant to the north. The streets selected for study (Sumach, from Queen to Gerrard, and short segments of cross streets between Sumach and River Streets) lay in the mainly, but not exclusively, Protestant part (Figure 3). Careless has outlined the development process in Cabbagetown:

...mostly it was minor speculators who opened streets in Cabbagetown and erected lines of utilitarian frame houses, largely covered over with roughcast plaster. Numbers of these structures were later bricked or received a share of showy Victorian gingerbread in fretwork and cast-iron, as did more solid brick edifices like local hotels, schools and churches. Overall, however, the Cabbagetown streetscape took characteristic form as plain rows of narrow, gabled residences up to seventeen feet wide, one, or more usually, two storeys high and with attics above; perhaps as well displaying a front bay window or an added new wing; but thinly built, lacking central heating, and boasting privies out behind. 74

Cabbagetown’s local historian, Rust D’Eye, suggests that:

In some rare cases a house would have been built by the owner, who would first buy the lot, then, when he could afford it, build a house with three or four rooms, and then later would build on to the front or rear of the house ... Most houses were, however, erected by the professional builders. 75

Others have disagreed over the question of tenure. While all are agreed that by the 1930s only about one-fifth of Cabbagetowners were home
owners. Kelly implies that owner-occupation had been more common in the neighbourhood’s early days, and Careless, recording substantial increases in the real and personal property assessments for the area during the 1880s, suggests that "though it was unquestionably an area of small, lower-priced houses, these were being improved, while home ownership was growing." 76

To J.J. Franklin, Superintendent of the Toronto Street Railway, Cabbagetown was a respectable locality with cheap housing, ideal for his company’s employees. He told the Royal Commission of several: "one of our timekeepers who is living in a very nice house on Oak Street ... who is paying $7.50 or $8." Another was living on George Street: "He has a clean, nice house, sufficient for himself and his wife and family, and I do not think he is paying over $7 a month," while on Maple Street, a lane off Oak Street, where the dwellings were: "rough-cast houses, neat, perfectly good, comfortably built ... only heated by a cook stove, but very warm and nice," the rent was again said to be no more than $7 per month. 77

By 1911 conditions had evidently deteriorated. Two five-roomed cottages, each let at $11, had recently been converted to four units, each including one room with no natural light, and now let for a total of $42. "I can rent most any condition," reported the landlord. 78

Rents in Cabbagetown were particularly sensitive to changing economic conditions. Houses advertised in the Telegram in April 1889 ranged from $10 for six rooms on Oak Street, to $18 for new nine-roomed houses on Sumach Street. Ten years later, following the depression of the 1890s, most dwellings were offered at single-figure rents, but by 1909 even a four-roomed cottage on Blevins Place cost $12. Small houses on Taylor Street, let at $5-7 in 1899, were now offered at $13.

Yet the general impression is that there were fewer impersonal, absentee landlords than in the Ward. More typical were J.V. McAree’s family, who ran their own store and gained rent income by letting other, nearby shops and cottages. 79 Memories of the community atmosphere that once characterised the area are stressed. Prior to World War I,
Cabbagetown was "a working-class community, of honest, simple people, who worked hard and tried to keep their houses clean; it was not a slum." Even during the Depression, when "many absentee landlords took in disreputable single roomers, and allowed their houses to become run down," the neighbourhood's communal spirit encouraged residents to stay locally, relying on credit provided by local shopkeepers, and rallying round to resist the bailiff when one of their number was being evicted for failure to pay rent.

This image of a poor but respectable neighbourhood is reinforced by the occupational profile of householders. Roughly one in seven were "labourers," another fifth were semi-skilled, including large numbers of street railway employees, but 30-40 per cent followed skilled trades, e.g. printers, machinists, tinsmiths. In contrast to the Ward, Cabbagetown's occupational structure remained virtually unchanged between 1890 and 1910.

3 Part of Sussex-Ulster, a neighbourhood lying north-west of the city centre (and immediately west of the University), between Spadina Avenue and Bathurst Street, and north of College Street (Figure 4); an area where skilled artisans and clerks might expect to build or buy their own modest brick-fronted house, but one which also contained the whole range of status groups from unskilled labourers to accountants and barristers. In 1890 a quarter of householders were engaged in the building industry; by 1910, only one-eighth. Other skilled manual workers comprised a constant fifth of occupiers. Clerks, salesmen and members of the professions accounted for another quarter, with a shift over time towards more "gentlemen," those whose occupation was "none," and more female-headed households. Evidently, the population aged with the locality. Families which moved into new houses in the 1880s and 1890s were still present 20 years later, but with retired or widowed heads.

There are few references in the published literature to streets included in the study area - Lippincott, Borden and Ulster - but their character can be gauged from incidental references to neighbouring streets (and, unlike the areas selected in the Ward and Cabbagetown, most
of the 19th century dwellings are still standing).

Richard Dennis, a prominent builder, told the Royal Commission in 1887 of houses on nearby Major Street, to let at $16 per month. New houses in districts like Sussex-Ulster had water-closets and a gas supply, although of the latter, Charles Pearson noted, "Tenants often do not use it. It is put in in case they want to sell." Both Pearson and an earlier witness, Dr. William Oldright, professor of hygiene at the University of Toronto, commented on the poor quality of plumbing: "The trouble is not with the plumbers so much as with the persons who want to have the work done as cheaply as possible and who are putting up houses as cheaply as possible." 

Nonetheless, house prices were rising as well as rents. Pearson noted that good houses in suburban districts, where land might be assessed at about $75 per foot of frontage, would be valued more highly than the land; but in mechanics' areas, a 25 foot lot at $50 per foot would be worth more than the house erected thereon, often valued at no more than $500.

Even in Sussex-Ulster most residents were not owner-occupiers. According to an unpublished study by Campbell, which included Ulster Street as part of its sample, an initial rate of home ownership of 41 per cent in 1885 quickly declined to fluctuate between 18 and 24 per cent between 1890 and 1910. This pattern is reflected in newspaper advertisements for houses on Borden, Lippincott and Ulster streets. In April 1889, advertisements were restricted to houses for sale - at prices from $1,200 for six-roomed brick-fronts to $4,000 for 10-roomed solid brick. Only one advertisement mentioned letting, placed by Charles Dinnick, the builder responsible for developing much of the higher-status east side of Borden Street, who offered his new houses "for rent or sale," but at unspecified prices. Ten years later there were still some cheap brick-fronts for sale, plus some "cottages" on offer at $500 or less, and aimed at builders more interested in the land than in what currently stood on it; but there were also numerous houses to let, several already furnished and some available only for the summer months, at rents ranging from $10
again more houses for sale, but fewer bargains: the cheapest rentals were $16 for six rooms and, apart from a pair of roughcast four-roomed houses on Ulster Street ($1,600 the pair), sale prices ranged from $1,650 up to $6,000.

For each study area, information was extracted on all properties from the assessments for 1890, 1900 and 1910 (made in the spring/summer of 1889, 1899 and 1909), making it possible to compare tenure patterns at each date, to establish the scale of each landlord’s activities within each area, and to trace changes over time in the occupancy, ownership and value of each property. For 1890, property owners have also been traced in city directories to establish their current address and occupation. The assessment rolls were then checked at those addresses to confirm the occupations and establish other characteristics of the individuals in question - their household size, age, religious affiliation and, most critically, the tenure and value of their homes. Finally, the assessment rolls for the entire city have been searched to establish whether owners also held real estate, including vacant lots and non-residential property, in other parts of the city.  

There are, inevitably, occasional problems of identification, both in linking names in assessment rolls and directories, and where several owners shared the same name and the assessor had failed to record their address. I have made links cautiously, so that the tables describing the scale of landlords' holdings probably underestimate the degree of concentration of property ownership.

The principal deficiency of assessment data, assuming it to be generally accurate in what it contains, is its neglect of lodgers, boarders and multi-occupancy. The impression left by some commentators is that this omission was unimportant. The second report of the Royal Commission on the Relations of Labor and Capital concluded that "it is becoming the rule in Canada for each family to be in possession of a house exclusively used and occupied by its own members." Those "few instances" where the number of families in a house was deemed "excessive" were apparently excusable, being found "among the very poorest of our
population, and not in the ranks of the industrious workers."\textsuperscript{89} Yet, according to the Annual Reports of the Ontario Bureau of Industry, only 5-10 per cent of Toronto workers were owner-occupiers in the late 1880s, about 45 per cent were tenants and an equal number were boarders.\textsuperscript{90} Even if these figures included youths living with parents, they still indicate that substantial numbers of families were denied their own home during the boom of the 1880s. Hastings' 1911 survey, covering 4,696 houses, found 2137 occupied by at least two families and 406 with lodgers. \textsuperscript{91} More sensationally, the Toronto World reported that "People around Toronto are crazy for houses. They are living doubled up, trebled up, four families under a roof."\textsuperscript{92}

Newspaper advertisements indicate that rooms were to let and board and lodging on offer in every part of the city, not only in poorer areas. Most working-class families depended on a supplementary income, either from working children or from boarders or lodgers. While many boarders were listed in city directories, we cannot estimate their total number in the early 1900s. Their absence from assessment records - where they appear occasionally but inconsistently, either as "statute labour" or in rare entries where two families were recorded at the same address - serves to emphasize that rates of home ownership calculated from assessments measure the proportion of dwellings that were owner-occupied, certainly several percentage points higher than the proportion of households who owned their homes. The difference will have been greatest in the Ward, less but still significant in the other two study areas.

**Building Construction**

Using the Building Permits issued for each area, it is possible to gain some idea of the progress and type of development.\textsuperscript{93} It was originally hoped to used the permits to establish whether the owners of properties recorded in assessment rolls had themselves been responsible for building. Hence, the search terminates in mid-1909, at the time the 1910 roll was being compiled. Unfortunately, although permits were introduced in 1879, the earliest to survive date from 1882 and it appears that they were
1879, the earliest to survive date from 1882 and it appears that they were either not required or not obtained by most builders outside the city centre, at least until 1890. No permits were issued for Ulster, Borden and Lippincott streets prior to 1888, and then only for high-value, all-brick dwellings being erected by Charles Dinnick, who was the most established but by no means the only builder putting up houses there in the late 1880s. In Cabbagetown no permits were issued before 1890. And even in the streets selected in the Ward, apart from one permit in 1882, none was issued until 1888.

But from 1890 onwards, despite the fact that each area was by then substantially complete, the three samples display remarkably similar patterns. In the Ward and Sussex-Ulster, new building peaked in 1890 and 1907; in Cabbagetown in 1891 and between 1901 and 1906. In each area large numbers of low-cost additions and alterations - especially the underpinning of dwellings, construction of brick cellars, and erection of verandahs - were made from 1906 onwards. New houses in Cabbagetown were nearly all rough-cast with brick fronts, mostly two-storey, but with several one-and-a-half storey or "one-storey + mansard"; almost half of permits for new houses were for pairs of semi-detached houses, but there were four applications for rows, each of seven attached dwellings, and 11 applications for single dwellings, mostly towards the end of the period when few larger sites remained vacant. In Sussex-Ulster all the applications were for two- or two-and-a-half storey brick-built dwellings, yet even today there are several one- or one-and-a-half storey dwellings, and large numbers of rough-cast, brick-front houses in the area, for which permits were clearly not issued. In the Ward there were a few early applications for two-storey rough-cast buildings, but later permits were all for two- or three-storey brick structures, many including stores at street level. Apart from one large scheme (estimated to cost $75,000) in 1907, for a three-storey apartment block with shops at ground level, there was little new residential building in the Ward after 1891, but a considerable amount of non-residential construction after 1905: 59 separate permits included schemes for factories, warehouses, stores and storefronts, a theatre and a synagogue.
The overall pattern is summarized in Table 1. Clearly, the quality and estimated cost of new construction substantially exceeded what already existed in each area. Even Cabbagetown's modest estimate of $1200 per new dwelling compares with large numbers of cottages valued in the assessment rolls at less than $500. Table 2 shows the assessed value of dwellings in each area in 1890. Cabbagetown contained much cheaper property than Sussex-Ulster, as was the case for new construction, but dwellings in the Ward were assessed at even lower values, with a modal class of $200-299 and a median of less than $400. In Cabbagetown the median assessed value was between $400 and $499, in Sussex-Ulster between $500 and $599.

In each area, owner-occupied dwellings were assessed at higher values than rental units. But the difference was least in Cabbagetown where 20 per cent of individual home owners occupied dwellings with assessed values of less than $300. The prize was taken by a teamster whose property was valued at $630 for the land, but only $40 for the dwelling. Even outside of the more obvious shacktowns, therefore, there were many owner-occupiers whose exalted tenure did not indicate much of a quality of life.

In the city as a whole, 73 per cent of dwellings valued at no more than $700 were occupied by tenants in 1904, as were 62 per cent of mid-priced houses, but only 40 per cent of those valued at $4,000 or more. A further survey, nine years later, found that 58 per cent of dwellings valued at less than $3,000 were tenanted; but the trend towards low-value owner-occupation was concentrated in suburban wards. In the three central wards in which the study areas were located, 69 per cent of cheaper dwellings were still tenanted.

The three areas selected for study differed in their occupational and ethnic structures, in the kinds of physical and social change to which they were subject, and in the value and quality of their residential buildings, as reflected in assessed values, estimated costs of new construction and rents and sale prices. It remains to consider whether they also differed with respect to tenure patterns and in the scale and type of landlordism with
<table>
<thead>
<tr>
<th>No. of permits issued for:</th>
<th>Cabbagetown</th>
<th>Sussex-Ulster</th>
<th>The Ward</th>
</tr>
</thead>
<tbody>
<tr>
<td>New dwellings</td>
<td>38</td>
<td>21</td>
<td>15*</td>
</tr>
<tr>
<td>Addns/alterns. to dwellings</td>
<td>39</td>
<td>50</td>
<td>53</td>
</tr>
<tr>
<td>Non-residential schemes</td>
<td>10</td>
<td>10</td>
<td>68</td>
</tr>
<tr>
<td>Total no. of new dwellings</td>
<td>93</td>
<td>57</td>
<td>32*</td>
</tr>
<tr>
<td>No. of new dwellings/permit</td>
<td>2.4</td>
<td>2.7</td>
<td>2.1</td>
</tr>
<tr>
<td>Total expenditure on:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New dwellings</td>
<td>$112450</td>
<td>$142150</td>
<td>$78500*</td>
</tr>
<tr>
<td>Addns/alterns. to dwellings</td>
<td>10130</td>
<td>12655</td>
<td>17130</td>
</tr>
<tr>
<td>Non-residential schemes</td>
<td>6630</td>
<td>2740</td>
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</tr>
<tr>
<td>Expenditure/Permit:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New dwellings</td>
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<td>6769</td>
<td>5233</td>
</tr>
<tr>
<td>Addns/alterns. to dwellings</td>
<td>260</td>
<td>253</td>
<td>323</td>
</tr>
<tr>
<td>Non-residential schemes</td>
<td>663</td>
<td>274</td>
<td>2207</td>
</tr>
<tr>
<td>Estimated Cost/New Dwelling</td>
<td>1209</td>
<td>2494</td>
<td>2453</td>
</tr>
</tbody>
</table>

*excludes one scheme, estimated to cost $75,000 for a three-storey building comprising street-level shops and an unspecified number of apartments.

The figures above also exclude three permits for removal of dwellings:
- from Spadina Avenue to Lippincott Street
- from Front Street East to Sumach Street
- from an unspecified site to Sumach Street
TABLE 2: NUMBER OF DWELLINGS IN EACH AREA, BY ASSESSED BUILDING VALUE, 1890

<table>
<thead>
<tr>
<th>Value Range</th>
<th>Cabbagetown</th>
<th>Sussex-Ulster</th>
<th>The Ward</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rented</td>
<td>Owner-Occd</td>
<td>Rented</td>
</tr>
<tr>
<td>$0 - 199</td>
<td>5.7% 8.9%</td>
<td>6.8% 5.3%</td>
<td>15.8% 6.3%</td>
</tr>
<tr>
<td>200 - 299</td>
<td>8.5% 10.7%</td>
<td>8.6% 9.7%</td>
<td>24.5% 10.9%</td>
</tr>
<tr>
<td>300 - 399</td>
<td>19.9% 12.5%</td>
<td>9.9% 12.3%</td>
<td>15.8% 21.9%</td>
</tr>
<tr>
<td>400 - 499</td>
<td>20.6% 10.7%</td>
<td>13.5% 14.9%</td>
<td>10.4% 7.8%</td>
</tr>
<tr>
<td>500 - 599</td>
<td>20.3% 17.9%</td>
<td>18.9% 13.2%</td>
<td>6.0% 10.9%</td>
</tr>
<tr>
<td>600 - 799</td>
<td>11.7% 17.9%</td>
<td>13.1% 11.4%</td>
<td>15.0% 20.3%</td>
</tr>
<tr>
<td>800 - 999</td>
<td>4.3% 10.7%</td>
<td>14.4% 7.9%</td>
<td>7.1% 7.8%</td>
</tr>
<tr>
<td>1000 - 1199</td>
<td>8.5% 8.9%</td>
<td>5.9% 6.1%</td>
<td>1.1% -</td>
</tr>
<tr>
<td>1200 - 1999</td>
<td>0.4% 1.8%</td>
<td>6.8% 8.8%</td>
<td>4.1% 11.0%</td>
</tr>
<tr>
<td>2000+</td>
<td>- -</td>
<td>2.3% 10.5%</td>
<td>0.3% 3.1%</td>
</tr>
<tr>
<td>No. of dwellings</td>
<td>281</td>
<td>56</td>
<td>222</td>
</tr>
</tbody>
</table>

TABLE 3: HOUSING TENURE IN TORONTO, 1890-1910

% dwellings occupied by their owners:

<table>
<thead>
<tr>
<th></th>
<th>1890</th>
<th>1900</th>
<th>1910</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cabbagetown</td>
<td>19</td>
<td>15</td>
<td>21</td>
</tr>
<tr>
<td>The Ward</td>
<td>15</td>
<td>13</td>
<td>16</td>
</tr>
<tr>
<td>Sussex-Ulster</td>
<td>36</td>
<td>27</td>
<td>39</td>
</tr>
<tr>
<td>Total sample</td>
<td>22</td>
<td>18</td>
<td>24</td>
</tr>
</tbody>
</table>
TABLE 4: HOME OWNERSHIP BY OCCUPATIONAL GROUP IN THREE TORONTO DISTRICTS, 1890-1910

<table>
<thead>
<tr>
<th></th>
<th>1890</th>
<th>1900</th>
<th>1910</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional &amp;</td>
<td>50</td>
<td>48</td>
<td>47</td>
</tr>
<tr>
<td>major proprietors</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White collar</td>
<td>19</td>
<td>17</td>
<td>26</td>
</tr>
<tr>
<td>Tradesmen</td>
<td>21</td>
<td>21</td>
<td>25</td>
</tr>
<tr>
<td>Skilled workers</td>
<td>22</td>
<td>17</td>
<td>21</td>
</tr>
<tr>
<td>Semi-skilled</td>
<td>18</td>
<td>13</td>
<td>19</td>
</tr>
<tr>
<td>Labourers</td>
<td>13</td>
<td>8</td>
<td>13</td>
</tr>
</tbody>
</table>

Selected occupations:
- Carpenters: 28, 21, 26
- Bricklayers: 42, 57, 27
- Other building trades: 22, 16, 26
- Other skilled workers: 17, 14, 18

TABLE 5: HOME OWNERSHIP BY AGE IN THREE TORONTO DISTRICTS, 1890-1910

% occupiers who are home owners by age:

<table>
<thead>
<tr>
<th>Age</th>
<th>1890</th>
<th>Age</th>
<th>1900</th>
<th>Age</th>
<th>1910</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>20-29</td>
<td></td>
<td>30-39</td>
<td></td>
</tr>
<tr>
<td>20-29</td>
<td>9.7</td>
<td>20-29</td>
<td>4.4</td>
<td>30-39</td>
<td>13.1</td>
</tr>
<tr>
<td>30-39</td>
<td>17.7</td>
<td>30-39</td>
<td>12.2</td>
<td>40-49</td>
<td>31.3</td>
</tr>
<tr>
<td>40-49</td>
<td>31.1</td>
<td>40-49</td>
<td>22.3</td>
<td>50-59</td>
<td>34.5</td>
</tr>
<tr>
<td>50-59</td>
<td>33.3</td>
<td>50-59</td>
<td>22.9</td>
<td>60-69</td>
<td>42.3</td>
</tr>
<tr>
<td>60-69</td>
<td>35.8</td>
<td>60-69</td>
<td>35.6</td>
<td>70+</td>
<td>42.9</td>
</tr>
<tr>
<td>70+</td>
<td>37.5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female heads</td>
<td>27.4</td>
<td>19.4</td>
<td>35.9</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## TABLE 6: PATTERNS OF TENURE

<table>
<thead>
<tr>
<th></th>
<th>Cabbagetown</th>
<th>Sussex-Ulster</th>
<th>The Ward</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1890</td>
<td>1910</td>
<td>1890</td>
</tr>
<tr>
<td><strong>Occupied Dwellings:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Owner-occ. (n) (%)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1890</td>
<td>56 (19.1)</td>
<td>92 (21.3)</td>
<td>114 (35.8)</td>
</tr>
<tr>
<td>Rented (n) (%)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1890</td>
<td>237 (80.9)</td>
<td>339 (78.7)</td>
<td>204 (64.2)</td>
</tr>
<tr>
<td><strong>No. of Vacant Dwellings:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>36</td>
<td>15</td>
<td>19</td>
</tr>
<tr>
<td><strong>No. of Unfinished Dws:</strong></td>
<td>31</td>
<td>-</td>
<td>25</td>
</tr>
<tr>
<td><strong>Total no. of dwellings</strong></td>
<td>360</td>
<td>446</td>
<td>362</td>
</tr>
<tr>
<td><strong>Rented Dws./Landlord</strong></td>
<td>4.83</td>
<td>3.25</td>
<td>2.30</td>
</tr>
<tr>
<td>% Rented Dws. owned by landlords who owned N dwellings in the same study:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>N = 1</td>
<td>5</td>
<td>14</td>
<td>22</td>
</tr>
<tr>
<td>2</td>
<td>12</td>
<td>10</td>
<td>15</td>
</tr>
<tr>
<td>3</td>
<td>7</td>
<td>10</td>
<td>15</td>
</tr>
<tr>
<td>4</td>
<td>7</td>
<td>6</td>
<td>13</td>
</tr>
<tr>
<td>5-6</td>
<td>17</td>
<td>20</td>
<td>16</td>
</tr>
<tr>
<td>7-9</td>
<td>5</td>
<td>15</td>
<td>7</td>
</tr>
<tr>
<td>10-14</td>
<td>19</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>15-19</td>
<td>10</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>20+</td>
<td>19</td>
<td>16</td>
<td>-</td>
</tr>
<tr>
<td>% Landlords who were not owner-occupiers:</td>
<td>29</td>
<td>27</td>
<td>20</td>
</tr>
<tr>
<td>% Landlords who were locally resident owner-occupiers:</td>
<td>40</td>
<td>32</td>
<td>28</td>
</tr>
</tbody>
</table>
which they were associated.

**Patterns of Ownership**

Summary statistics on ownership are presented in Table 3. None of the three areas was in the zone of new suburban building where owner-occupancy might be expected to dominate, but neither was there an absence of residential development in these areas, as the figures for total numbers of dwellings and the previous section on building permits indicate. Yet neither Cabbagetown nor the Ward played much part in the home ownership boom of the early 1900s, barely recovering the ground lost in the preceding slump. In Sussex-Ulster, the ownership rate fell by a quarter during the depression, but by 1910 had increased several percentage points beyond its 1890 level. Even here, however, it seems unlikely that all new dwellings were destined for owner-occupation.

Variations in the ownership rates of different occupational groups were most pronounced in the Ward, where almost no labourers owned their homes, compared to one in five tradesmen and half of major proprietors and professional people. In Sussex-Ulster the range in ownership rates was much smaller: by 1910, a quarter of labourers, more than a third of skilled manual workers and nearly half of female household heads were owner-occupiers. In Cabbagetown, shopkeepers and business proprietors were much more likely to own their homes than manual workers, but there were negligible differences between skilled and unskilled workers. Two conclusions suggest themselves: that "labourers" in the Ward were not the same kinds of people as "labourers" in a district like Sussex-Ulster; and, more generally, that occupational titles in the assessment rolls are poor indicators of income or status.

In aggregate, home ownership rates among labourers and female heads declined sharply during the 1890s. White-collar householders and women were the principal beneficiaries of the subsequent boom (Table 4). But these trends may also reflect a constant relationship between age and tenure. In each year there was a strong correlation between age and home
ownership, with the range in ownership rates of young and old greatest in
the depression year of 1900 (Table 5). By 1910 many female household
heads were widows who had assumed sole ownership of homes previously
classified under the occupations of their husbands. Also by 1910, the
ownership rate among householders in their twenties was more than
twice what it had been in 1900, and this may help to explain the growth in
ownership among clerks, who formed the nucleus of white-collar workers
and who were usually relatively young.

Of greater interest here is the pattern of ownership of rented
housing. In Sussex-Ulster there were 248 dwellings that were not owner­
occupied, including those that were vacant or still under construction at
the time of the 1890 assessment, owned by 108 different owners: an
average of 2.3 dwellings per landlord (Table 6). In Cabbagetown ownership
was more concentrated: 4.8 dwellings per landlord in 1890, while in the
Ward landlords averaged 2.9 dwellings each. Of course, these aggregate
figures reflect a situation in which most landlords owned only one or two
units, but a handful possessed much larger numbers. In Cabbagetown, one
absentee landlord, Adam Armstrong, whose own new house on St. George
Street was valued at $12,000, owned one whole street of over 30 cottages,
each assessed at $400, plus parts of two others. Likewise, in Sussex­
Ulster, much of the classier east side of Borden Street was still owned by
its builder, Charles Dinnick. Other landlords in Cabbagetown owned whole
streets: Joseph Lovatt, a tailor, owned all of Lovatt Place, a cul-de-sac of
small cottages behind his own house; while the Whiteside family,
comprising a teacher, post office clerk and flour and feed merchant-cum­
part-time tax collector, owned half of Whiteside Place and lived only a
block away. The other half was owned by William Hamblin, a local builder
who, like Lovatt, had his own house on Sumach Street close to the cottages
he owned. Hamblin was evidently intimate with the Whitesides, since one
of the family, Margaret Whiteside, a widow, lived as a boarder in Hamblin's
household.

In Sussex-Ulster there were no back streets or yards in single
ownership, but there were several craftsmen, usually resident locally and
often engaged in the building trade, who owned - and continued to own - as many as nine or 10 houses on the same street. James Howard, carpenter, owned 10 out of 13 adjacent houses on Borden Street (the other three were all owned by the same absentee). By 1910 Howard had moved to Markham Street (only three blocks farther west), but retained ownership of exactly the same 10 houses. Robert Liddell, boilermaker, living at 155 Lippincott, owned six other houses on the same side of the street in 1890; by 1910, when he was still living in the same house, he had extended his empire to 15 houses, while his son owned another three. Several of these dwellings were now described as "in the rear," reflecting a classic process of small-scale building whereby cheap one-storey frame cottages would be erected first; later, these shacks would be moved to the back of the lot and more solid brick houses would be erected in front. But it was unusual for the old dwellings to be demolished.

There were several other small builder/craftsmen landlords in each area, but one other type that deserves mention is the widow-landlord. Frances Boulton, a clergyman's widow, lived close to the city centre with others of her family. She owned nine cottages on the corner of Borden and Ulster Streets; even the best of these dwellings were rough-cast houses valued at $400 each. The property was managed by an agent. By 1910 it had been inherited by Martha J. Boulton, herself a widow, who lived in the suburbs of west Toronto in one of only two other dwellings that Frances had owned in 1890.

All these examples suggest an absence of change or initiative among an aging group of small landlords. There was apparently much less change among landlords in Cabbagetown and Sussex-Ulster than in the Ward, which became substantially Jewish in both landlords and tenants by 1910. Yet in neither year were there landlords with very extensive property holdings within the Ward.

In each district some landlords were not themselves owner-occupiers. There were proportionally more "tenant landlords" in the two suburban districts, perhaps reflecting the age of landlords and the ease of buying into a recently developed or still developing area. Certainly, an
examination of individual cases suggests that suburban "tenant landlords" were often single, still living in their parents' house or lodging with another family. If they were young and single they would not have expected to occupy a whole house, even if they could have afforded it. And economically it made more sense to pay a few dollars per month for their own board and lodging while collecting a rent of $10-20 on the property they owned. There were several cases of owners who let their house in 1890 but had moved in as an owner-occupier by 1900 or 1910, perhaps reflecting their own progression through the life cycle, moving to (their own) house when they married or began to raise a family.

There were also some landlords who lived outside Toronto, about whom almost nothing is known, although in a few cases there was evidence that they had once lived in the house they now let (e.g. where they were still entered as occupier in the 1889 directory). At the other extreme, about 40 per cent of Cabbagetown landlords themselves lived within the Cabbagetown study area, even more if the boundaries of the neighbourhood were extended to the rest of Cabbagetown. In the Ward only about 30 per cent of landlords were locally resident.

The question which arises next is whether locally important landlords - like Lovatt and the Whitesides in Cabbagetown, or Howard and Liddell in Sussex-Ulster - also owned houses (or other property) elsewhere in Toronto. The answer is generally that they did not. But there were other landlords whose holdings within any one of the study areas were very small, but whose total holdings in the city were much more impressive.

George and Robert Harris, carpenters from Lippincott Street, owned six houses there but another eight in the Ward; William Taylor, identified in the assessment rolls as a grocer, but also - according to the 1889 directory - a real estate broker, owned four houses on Lippincott, seven other houses scattered around the city in ones and twos (including one in the Ward adjacent to the Harris' houses), and two vacant lots sufficient for four or five more, while Robert Taylor (his son?) owned six houses on Ulster Street, two on Bathurst Street, and was in the process of building a row of nine dwellings on Harbord Street.
This kind of activity was still small-scale and geographically localized compared to the operations of landlords who were included in the sample by virtue of modest holdings in Cabbagetown or the Ward. Richard West owned 87 houses apart from his own $5,000+ house on Adelaide Street West. He was listed as "contractor," with postyards (for building materials) in various locations in west Toronto. But he also owned 71 vacant lots in western suburbs and 20 acres of land on Indian Road (near High Park). West was not alone in holding far more land than he could expect to use in his own building work, but he was the most obvious example in the sample of an individual who combined the roles of builder, landlord and speculator.

Thomas Bryce, builder and lumber merchant, in partnership with his brother, Alexander, lived in Parkdale but operated from offices and a lumberyard, both downtown. He owned or part-owned 77 houses and 24 vacant lots, together with a disused skating rink (ripe for redevelopment?), an ammonia factory and a pitch factory. One of his sisters, Elizabeth, was married to H.H. Williams, one of the leading real estate agents in the city.96

Builder-landlords were divided between those who built to sell, usually building solid houses for the middle classes, like Frank Phillips whose 34 houses included 10 still under construction and nine vacant, and who also owned 40 vacant lots and those who retained ownership, like John Plenderleith, a carpenter-builder from Chestnut Street in the Ward, whose 36 houses included all the dwellings in half a dozen rows, and whose only vacant lots were adjacent to the houses he was currently building.

Many real estate agents held surprisingly little property in their own right. For example, Robert Prittie owned only 20 houses, a mixture of inner-city slums, perhaps intended for redevelopment, and substantial suburban houses, occupied by agents and clerks. But Prittie also owned 40 vacant lots, altogether 4,150 feet of frontage, sufficient for at least 150 suburban houses. Of course, many individual speculators owned much more vacant land, as did a handful of property companies (see below), but
agents like Prittie are important because they embody the links between
different aspects of the property market, confirming that few landlords of
substance had only their interests as housing landlords to consider.

Robert Jaffray, "gentleman," owned equally few houses outright.
Mostly he appears in the assessment rolls as co-owner or estate executor,
and he qualified for the sample by virtue of a single rear cottage on
Elizabeth Street. He did, however, own an office block and several shops
downtown. He does not appear as the owner of any vacant lots. But his
real involvement in the Toronto property market was enormous. As well as
being president of the Globe Jaffray was a director (later president) of the
Imperial Bank of Canada, vice-president of the Land Security Company
(capital $3,000,000) and president of the Toronto Real Estate Investment
Company (capital $2,000,000), two of the largest property companies in
the city, including in their portfolio offices and warehouses on the
lakefront, rows of downtown shops and hundreds of vacant suburban lots.
He was active in Liberal/Reform politics, though never as an elected
representative, and was eventually appointed to the Senate. Among his
many other business interests he held directorships of several railway and
coal mining companies, the Toronto General Trusts Corporation, Canadian
General Electric Co., life assurance companies, the Central Canada Loan
and Savings Co. and the Montreal Investment and Freehold Co. His wife's
father, John Bugg, had been one of the leading landowners in Toronto
earlier in the century. Jaffray was also the principal witness from Toronto
in favour of the 1895 legislation treating two-acre lots as farmland for
purposes of assessment. 97

Lastly in this portrait gallery of prominent owners, mention must be
made of landlords who apparently had primary business interests which
had nothing to do with housing. They were few in number, but the most
prominent was Jacob Singer, variously described as pawnbroker, jeweller
or watchmaker. Singer owned a few substantial houses on Beverley Street
and some very cheap back houses behind his Queen Street shop, but
mostly rows of working-class houses east of the city centre (and well away
from the principal areas of Jewish residence. He was not primarily an
"ethnic landlord" catering for his own minority group). He also owned 28 fifty-foot lots in the north-west of the city. During the following 20 years Singer remained active in the property market, acquiring more property and redeveloping several sites. Between May 1906 and September 1909 he applied for 22 building permits, for projects ranging from $50 verandahs to a $30,000 apartment block and a $15,000 row of three-storey shops and dwellings. At his death in 1911, the Globe noted that, "It was said recently that he was the owner of one thousand houses." A biographical entry concerned with two of his sons, both barristers, more soberly reflected that:

As the city grew, Jacob Singer realized how great were its advantages as a residential centre, and he turned his interests to the business of real estate. He had a keen knowledge of real estate values and at his death...he was the holder of many large and valuable pieces of property. One of Singer's barrister-sons married into New York jewry, the other into Montreal, a sure sign that the family had left behind its roots in a Queen Street pawnbroker's.

Table 7 lists the 15 largest landlords included in the sample. Ten of them had primary business interests - as indicated by occupational descriptions in assessment rolls or directories - associated with property development. They included the three largest landlords, all builders. The 13 largest all owned vacant lots. In a few cases, these were of trivial dimensions, but several housing landlords owned substantial amounts of vacant land. More than half of the assessed land value attributed to West, Phillips, Prittie and Levack was accounted for by vacant lots.

But a second indication of speculative ownership is the ratio of assessed land value to building value. All the major builders apart from West owned dwellings that were in aggregate valued more highly than the land on which they stood (ratios less than 1.00). In contrast, Jaffray, Langley, Singer and Powell all owned buildings that had low values relative to the land on which they had been erected; either they owned shacks, one-storey cottages or dilapidated buildings standing on relatively large or central plots, with the potential for future redevelopment; or they owned dwellings over or behind main-street shops, e.g. on Queen Street, where
the land was assessed at exceptionally high values.

Most of these large landlords were owner-occupiers of their own homes; only one (Lovatt) lived within the boundaries of one of the three study areas (on Sumach Street), but several others lived close to most of the houses they owned. The obvious exceptions were the cluster of wealthy owners living on St. George, Beverley and other middle-class streets west of the city centre.

Adding together data from all three areas, the picture emerges of large numbers of small landlords and a handful of large operators, whose influence far outweighed their number, and most of whom had interests in other aspects of the property market which they probably found more lucrative than collecting rents on working-class houses. I suspect (though it remains to be demonstrated from a future analysis of the 1910 rolls for the entire city) that it was their decision to limit their involvement in house-ownership that facilitated the growth of owner-occupation (and that it was their investment in loan societies that provided the mortgages for new homebuyers). Whatever the much larger number of small-builder-landlords or local tradesman decided to do was irrelevant to the major long-term trend.

Overall, in 1890, 55 per cent of landlords owned only 15.5 per cent of dwellings while the top 7.5 per cent owned more than 41 per cent of rented houses. (Table 8). This is a greater degree of concentration than Daunton found in his exhaustive analysis of Cardiff in 1884, the nearest equivalent published study, although because of the way the Toronto sample was constructed, my figures slightly exaggerate the role of large landlords. If additional study areas were selected, large numbers of small landlords would be added to the sample, but some of the same large landlords would reappear. However, the bias should not be exaggerated: only four landlords, none of them among the largest, owned property in more than one of the three study areas. And the sample understates the concentration of ownership insofar as there were almost no company or institutional landlords operating in any of the three areas in 1890. In the city as a whole not only vacant land but also large numbers of suburban
houses were owned by property companies like those presided over by Robert Jaffray. For example, the Scottish Ontario and Manitoba Land Company announced in its advertisements that:

The Company holds for Sale and at moderate prices and on very easy and favorable terms of payment, some substantially built, Solid Brick Residences with modern improvements, in Rosedale, Buchanan Street and other good localities in Toronto, also attractively situated Building Lots in Rosedale and St. George Street and choice lots on Euclid Avenue and other streets...¹⁰⁰

Houses for sale would not necessarily be kept vacant. During a period of falling demand, it seems likely that tenants would be accommodated if they presented themselves. Thus Charles Dinnick advertised his Borden Street houses "for sale or rent."¹⁰¹

**Varieties of Landlordism**

Overall, I would tentatively suggest a typology of landlords which takes into account their size and other business interests but, by implication, also classifies them according to their likely behaviour:

1  "Accidental" landlords, e.g. owners who inherited another home, or single people who inherited but did not yet need their own home.

2  "Satisficing" landlords, interested in a safe, steady income, but financially unsophisticated, not buying and selling as market conditions fluctuated, but making the best of changing conditions. This group included widows and working-class owners, letting to tenants whose occupational status was much the same as their own. Most owned only one or two dwellings, but they might have up to a dozen units, built or acquired over decades.

3  Builders, including (i) those who built to sell, mainly for the middle classes, and retained ownership of only a handful of houses at any time, (ii) those who built for a working-class market and who planned to retain and manage the houses they had built, and (iii) those who combined building with land speculation, acquiring land banks from which they might
occasionally sell land to smaller builders. Building has always been a notoriously risky business, with a high probability of eventual bankruptcy. So we may envisage many builders forced to sell houses in order to raise cash quickly, and a gradual reduction in builders' involvement in house ownership as this old school of small-scale builder-landlords gradually gave way to builder-speculators who built for sale.

4 Local tradesmen and employers, some of whom were important neighbourhood figures. Like the satisficers they were probably insensitive to market conditions and retained ownership over a long period of time.

5 Industrialists and philanthropists whose interests were not primarily in the profitability of their houses as houses. The former treated housing as part of the process of industrial production: their profits came from having a stable, contented and productive workforce. The latter probably stressed the need to make a modest (5 per cent) profit, but were equally concerned with social goals.

6 Large-scale "professional" landlords, including estate agents, financiers and tradesmen or lawyers whose real interests lay in property. These people (and companies) were interested in all aspects of property - the acquisition, subdivision and resale of suburban lots, the commercial redevelopment of downtown areas, the financing of mortgages, and the ownership and management of housing. They are the nearest we can find to a "landlord class."

We can easily classify landlords according to their primary occupations (as listed in assessment rolls or directories) (Table 9). In 1890, one-fifth of landlords in each study area were drawn from the professions or business (including builders, lumber merchants, manufacturers, real estate agents, brokers and gentlemen). Between them they owned almost half of the rented housing stock, averaging 13 houses each. Yet they constituted fewer than 3 per cent of household heads resident in the three study areas. This group included most of the landlords listed by name in Table 7, but there were also many much smaller landlords whose property interests really were secondary to their
TABLE 7: LEADING LANDLORDS IN TORONTO, 1890

Major landlords included in the sample, ranked by number of houses owned

<table>
<thead>
<tr>
<th>Houses</th>
<th>Vacant land</th>
<th>Compl. Ho. Ratio L:B</th>
<th>Total Ass'd Value Land</th>
<th>Bldgs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>H*</td>
<td>U**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Richard West, contractor</td>
<td>85</td>
<td>2</td>
<td>3627+</td>
<td>1.05</td>
</tr>
<tr>
<td>Thomas Bryce, bldr/lumber mercht.</td>
<td>77</td>
<td>-</td>
<td>965</td>
<td>0.67</td>
</tr>
<tr>
<td>Adam Armstrong, builder</td>
<td>63</td>
<td>20</td>
<td>99</td>
<td>0.48</td>
</tr>
<tr>
<td>Jacob Singer, jeweller</td>
<td>47</td>
<td>-</td>
<td>1400</td>
<td>1.63</td>
</tr>
<tr>
<td>Charles Powell, manager, Temp. Col. Soc.</td>
<td>43</td>
<td>-</td>
<td>44</td>
<td>1.99</td>
</tr>
<tr>
<td>John Plenderleith, builder</td>
<td>36</td>
<td>-</td>
<td>125</td>
<td>0.79</td>
</tr>
<tr>
<td>Charles Dinnick, builder</td>
<td>32</td>
<td>14</td>
<td>215</td>
<td>0.63</td>
</tr>
<tr>
<td>Frank Phillips, builder</td>
<td>24</td>
<td>10</td>
<td>1219</td>
<td>0.67</td>
</tr>
<tr>
<td>Robert Prittie, estate agent</td>
<td>20</td>
<td>-</td>
<td>4150</td>
<td>0.69</td>
</tr>
<tr>
<td>Robert Jaffray, land co. president</td>
<td>20</td>
<td>-</td>
<td>-</td>
<td>2.51</td>
</tr>
<tr>
<td>William Levack, wholesale butcher</td>
<td>20</td>
<td>-</td>
<td>528</td>
<td>0.94</td>
</tr>
<tr>
<td>Thomas Lee, hotel keeper</td>
<td>20</td>
<td>-</td>
<td>216</td>
<td>1.03</td>
</tr>
<tr>
<td>Henry Langley, architect</td>
<td>19</td>
<td>-</td>
<td>-</td>
<td>2.20</td>
</tr>
<tr>
<td>Wm. H. Gibbs, Jr., broker</td>
<td>19</td>
<td>-</td>
<td>383</td>
<td>1.82</td>
</tr>
<tr>
<td>Joseph Lovatt, tailor</td>
<td>19</td>
<td>-</td>
<td>-</td>
<td>0.73</td>
</tr>
</tbody>
</table>

NOTES:
All values in dollars
*number of houses, including vacant dwellings, and including shops with residential accommodation, even if not currently occupied as residences
**number of unfinished houses
Vacant land measured in feet of street frontage
West also owned 20 acres of enclosed land in West Toronto
Ratio L:B denotes the ratio of assessed land value to assessed building value for completed houses only
Total Assessed Values include the value of vacant land but not the value of non-residential land and buildings (e.g. factories, offices)
Owner-occupied residential and business property is not included above
TABLE 8: LANDLORDS IN TORONTO, 1890

(1) % tenanted houses owned by landlords owning:

<table>
<thead>
<tr>
<th></th>
<th>1-5 units</th>
<th>6-10 units</th>
<th>11+ units</th>
<th>Houses per L'lord</th>
</tr>
</thead>
<tbody>
<tr>
<td>Landlords with property in:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cabbagetown</td>
<td>15</td>
<td>18</td>
<td>67</td>
<td>8.9</td>
</tr>
<tr>
<td>The Ward</td>
<td>24</td>
<td>27</td>
<td>50</td>
<td>6.2</td>
</tr>
<tr>
<td>Sussex-Ulster</td>
<td>45</td>
<td>22</td>
<td>32</td>
<td>3.9</td>
</tr>
<tr>
<td>Total sample</td>
<td>27</td>
<td>22</td>
<td>51</td>
<td>5.9</td>
</tr>
<tr>
<td>Cardiff 1884:</td>
<td>45</td>
<td>21</td>
<td>33</td>
<td>3.8</td>
</tr>
</tbody>
</table>

(2) % landlords owning:

<table>
<thead>
<tr>
<th></th>
<th>1-5 units</th>
<th>6-10 units</th>
<th>11+ units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Landlords with property in:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cabbagetown</td>
<td>59</td>
<td>21</td>
<td>20</td>
</tr>
<tr>
<td>The Ward</td>
<td>63</td>
<td>22</td>
<td>15</td>
</tr>
<tr>
<td>Sussex-Ulster</td>
<td>81</td>
<td>12</td>
<td>7</td>
</tr>
<tr>
<td>Total sample</td>
<td>70</td>
<td>18</td>
<td>12</td>
</tr>
<tr>
<td>Cardiff 1884:</td>
<td>84</td>
<td>11</td>
<td>5</td>
</tr>
</tbody>
</table>

Cardiff figures from M.J. Daunton, "House-ownership from rate books," *Urban History Yearbook* (1976), pp. 21-7
TABLE 9: RENTAL HOUSE OWNERSHIP BY OCCUPATIONAL GROUP, TORONTO, 1890

<table>
<thead>
<tr>
<th>Selected Occupational Groups</th>
<th>% occupiers in the three areas</th>
<th>% landlords owning dws in the three study areas</th>
<th>% houses owned by landlords in each occupational group</th>
<th>no. of houses per landlord</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prof. &amp; major proprietors</td>
<td>3</td>
<td>21</td>
<td>47</td>
<td>13.0</td>
</tr>
<tr>
<td>White-collar employees</td>
<td>8</td>
<td>8</td>
<td>5</td>
<td>4.0</td>
</tr>
<tr>
<td>Tradesmen</td>
<td>9</td>
<td>13</td>
<td>15</td>
<td>6.5</td>
</tr>
<tr>
<td>Skilled Workers</td>
<td>38</td>
<td>24</td>
<td>13</td>
<td>3.1</td>
</tr>
<tr>
<td>Public employees¹</td>
<td>3</td>
<td>3</td>
<td>1</td>
<td>3.0</td>
</tr>
<tr>
<td>Semi-skilled workers²</td>
<td>14</td>
<td>6</td>
<td>4</td>
<td>3.3</td>
</tr>
<tr>
<td>Labourers</td>
<td>11</td>
<td>3</td>
<td>2</td>
<td>3.9</td>
</tr>
<tr>
<td>Widows and spinsters³</td>
<td>10</td>
<td>13</td>
<td>7</td>
<td>3.3</td>
</tr>
</tbody>
</table>

Selected occupations

<table>
<thead>
<tr>
<th></th>
<th>% occupiers in the three areas</th>
<th>% landlords owning dws in the three study areas</th>
<th>% houses owned by landlords in each occupational group</th>
<th>no. of houses per landlord</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real estate agent</td>
<td>0.4</td>
<td>4</td>
<td>4</td>
<td>6.6</td>
</tr>
<tr>
<td>Builder/contractor</td>
<td>0.6</td>
<td>5</td>
<td>25</td>
<td>28.1</td>
</tr>
<tr>
<td>Carpenter</td>
<td>8</td>
<td>8</td>
<td>5</td>
<td>4.0</td>
</tr>
<tr>
<td>Bricklayer</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>3.0</td>
</tr>
<tr>
<td>Other building trades</td>
<td>6</td>
<td>4</td>
<td>2</td>
<td>2.9</td>
</tr>
</tbody>
</table>

NOTES: ¹Includes policemen, city firemen, city inspectors, but not higher grades, e.g. assessors and medical officers, who are counted as "professional”

²Includes transportation workers, caretakers, posters and industrial occupations requiring little training.

³Married women were assigned to their spouses' occupational groups.
### TABLE 10: CHANGES IN OWNERSHIP AND OCCUPANCY, SUSSEX-ULSTER, 1890-1900

<table>
<thead>
<tr>
<th>Situation in 1900</th>
<th>Situation in 1890</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner-occ. (same occupier)</td>
<td>45</td>
</tr>
<tr>
<td>Owner-occ. (new occupier)</td>
<td>11</td>
</tr>
<tr>
<td>Tenanted (same owner, same occupier)</td>
<td>-</td>
</tr>
<tr>
<td>Tenanted (same owner, new occupier)</td>
<td>20</td>
</tr>
<tr>
<td>Tenanted (new owner, new occupier)</td>
<td>36</td>
</tr>
<tr>
<td>Vacant or no record</td>
<td>-</td>
</tr>
</tbody>
</table>

Total dwellings: 112, 206, 20, 26, 31, 395

### TABLE 11: HOUSING STATISTICS FROM THE ASSESSMENT COMMISSIONER'S ANNUAL REPORTS

<table>
<thead>
<tr>
<th>Year</th>
<th>Total stock (000 units)</th>
<th>Vacancies (%)</th>
<th>Unfinished (%)</th>
<th>New (%)</th>
<th>Property transfers (%)</th>
<th>Owner-occupation (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1905</td>
<td>42</td>
<td>2.2</td>
<td>2.6</td>
<td>3.8</td>
<td>16.6</td>
<td>40.7</td>
</tr>
<tr>
<td>1906</td>
<td>45</td>
<td>2.3</td>
<td>2.7</td>
<td>5.0</td>
<td>18.8</td>
<td>42.0</td>
</tr>
<tr>
<td>1907</td>
<td>48</td>
<td>2.6</td>
<td>2.8</td>
<td>6.6</td>
<td>17.8</td>
<td>44.2</td>
</tr>
<tr>
<td>1908</td>
<td>51</td>
<td>3.4</td>
<td>1.7</td>
<td>5.0</td>
<td>13.6</td>
<td>44.9</td>
</tr>
<tr>
<td>1909*</td>
<td>58</td>
<td>4.5</td>
<td>1.8</td>
<td>3.5</td>
<td>19.1</td>
<td>46.8</td>
</tr>
<tr>
<td>1910*</td>
<td>64</td>
<td>4.4</td>
<td>2.2</td>
<td>5.0</td>
<td>24.4</td>
<td>47.6</td>
</tr>
<tr>
<td>1911</td>
<td>68</td>
<td>3.6</td>
<td>2.2</td>
<td>4.9</td>
<td>26.2</td>
<td>47.1</td>
</tr>
<tr>
<td>1912</td>
<td>73</td>
<td>3.2</td>
<td>2.1</td>
<td>5.8</td>
<td>32.4</td>
<td>46.4</td>
</tr>
<tr>
<td>1913*</td>
<td>80</td>
<td>3.6</td>
<td>2.1</td>
<td>5.1</td>
<td>29.3</td>
<td>48.0</td>
</tr>
<tr>
<td>1914</td>
<td>82</td>
<td>4.4</td>
<td>1.8</td>
<td>5.1</td>
<td>20.6</td>
<td>48.2</td>
</tr>
<tr>
<td>1915</td>
<td>85</td>
<td>6.3</td>
<td>0.8</td>
<td>3.9</td>
<td>11.3</td>
<td>49.7</td>
</tr>
</tbody>
</table>

* city enlarged by annexation during the year.

Dates refer to the year of publication of the report (published each year in December and based on statistics collected for the following year's assessment; e.g. figures for 1912 are based on the assessment dated 1913)
manufacturing or professional activities.

Tradesmen (including shopkeepers, dealers and hotel keepers) comprised another eighth of landlords, owning 6.5 houses each, and again more prominent as owners than as occupiers. Skilled workers, especially those in the building industry, made up a quarter of all landlords, but owned only 3.1 houses each, cumulatively about one-eighth of the rented stock. This scale of ownership resembled that of female landlords. While neither group owned much property, there were proportionally more female landlords than female occupiers. By comparison, all kinds of manual workers, but especially labourers, were significantly underrepresented among the ranks of landlords.

Occupation is clearly an inadequate substitute for attitude or behaviour and considerable further research will be necessary to confirm or deny the utility of my proposed typology. In particular, we need to know much more about the economics of landlordism, and whether different landlords expected similar kinds of return from their investments. In the meantime, three disconnected fragments are offered as clues to understanding the behaviour of landlords:

1. Some first impressions of change in the structure of landlordism between 1890 and 1910;

2. A first attempt to examine change over time in the ownership and occupancy of particular properties;

3. Some indirect evidence on the profitability of landlordism for different types of landlord.

Structural Change 1890-1910

In two study areas the average holding per landlord declined between 1890 and 1910 (from 2.3 to 1.8 dwellings per landlord in Sussex-Ulster; from 4.8 to 3.2 in Cabbagetown). In the Ward almost no overall change occurred (2.9 in 1890, 2.8 in 1910). As Table 6 indicates
there was a substantial increase in the proportion of rented housing owned by landlords with only one dwelling. Of course, the same landlords may also have owned property elsewhere in the city - evidence on this awaits a full search of assessment rolls for the entire city, similar to that already undertaken for 1890.

The apparent fragmentation of ownership could reflect the results of inheritance, as the original owners of whole blocks divided their estates among several children. Often, these new owners would no longer be living locally. For example, Joseph Lovatt's houses were owned in 1910 by three landlords, a son and two couples, probably married daughters and their husbands, all resident outside of Cabbagetown. Fragmentation of ownership could also reflect attempts to manipulate the franchise, increasing the number of persons eligible to vote by recording them as property owners. In each of these cases it is more critical whether the property continued to be managed as a single block, but unfortunately the listing of agents is not sufficient to indicate this. Absentee ownership also increased as builder-owners moved on to new sites, often only a few blocks away, but retained ownership of the property they had previously occupied and let. Many builders moved house frequently, probably as a consequence of their own precarious finances, occupying one of their own new houses until they had found sufficient tenants or buyers to finance the purchase of further vacant lots.

At the other extreme, there was also an increase in ownership by institutions, including loan societies, insurance companies and, in Cabbagetown, the Hospital Trust, which owned substantial areas around the old Toronto General Hospital site, at the north end of Cabbagetown. Whether ownership had actually changed, or whether it was simply that the 1910 assessment was more complete, it appears that there were large numbers of leaseholders owning houses in Cabbagetown in 1910. In most cases the freeholder was the Hospital Trust and the leaseholders were prominent local tradesmen and builders, like William Hamblin. So we see the beginnings of a chain of owners and tenants which offered the perfect environment for the development of a slum: a ground landlord leased the
site to a local builder who put up modest houses which he sold leasehold to a housing landlord who let them out to tenants who in turn sub-let part of their house or took in lodgers to help pay the rent. Nobody would feel inclined to maintain the property or make improvements which might be of greater benefit to others in the chain.

**Sussex-Ulster, 1890-1900**

At the micro-scale, landlord and tenant turnover may be represented in matrix form. For example, as the level of owner-occupation in Sussex-Ulster declined between 1890 and 1900, almost half of all dwellings changed owners (Table 10). Of 338 completed houses in 1890, 155 had new owners in 1900, 174 had the same owner or were owned by the widow of the previous owner, and 9 had been demolished. Of houses that had been owner-occupied, half were now let, including 20 where the erstwhile owner-occupier retained ownership. Of houses that were newly owner-occupied in 1900, about half were newly constructed, but the remainder had previously been tenanted, including a few that had been acquired by sitting tenants. Among the occupiers 40 per cent of owners were still at the same address after 10 years, but very few tenants had remained, none at all where dwellings had changed owners, except for sitting tenants who had become their own landlords. This is not surprising in a modern context, when few dwellings are sold with sitting tenants in residence; but in the 19th century, sitting tenants were regarded as proof of the profitability of investment property.

The figures quoted above suggest a high degree of upheaval in what, on the surface, appeared a stable community, yet they underestimate turnover to the extent that many properties will have changed owners and occupiers more than once between 1890 and 1900. In the following 10 years, when the property market became more active, it is likely that higher turnover rates were registered. Figures for the City indicate that between 15 and 25 per cent of property changed hands annually between 1905 and 1910, with the rate rising even higher after 1910 (Table 11).
What is clear is that during the depression of the 1890s by no means all new dwellings were owner-occupied; and that numerous secondhand dwellings were moving from owner-occupation to rental. Evidently, small investors, who dominated property ownership in Sussex-Ulster, were happy to increase their investments at a time when rents were static but purchase prices and interest rates were low. In the following decade, rents and therefore the potential rate of return on mortgage-free properties increased, but so - albeit to a lesser extent - did house prices and interest rates. New investments by small landlords became more difficult to achieve, but most large landlords found other aspects of the property business more profitable. Even this is speculative, however, given the evidence of the City's housing statistics, that several thousand new dwellings were being added to the stock annually, surely not all of them self-built suburban shacks, and that the vacancy rate was also rising (Table 11). The housing shortage noted by so many contemporary observers was not an absolute shortage, but a deficiency of low-rent single-family accommodation; there were plenty of high-rent empties, on which rents had to be reduced to attract tenants. Not only was there a lack of new low-rent accommodation, but also an increasing transfer of units from rental to owner-occupation. Mavor noted that of 43 houses managed by J.W.G. Whitney throughout the period, 1896-1907, three were sold in 1907, two to a new absentee landlord and one to a sitting tenant, and another five were sold to tenants in 1910; of 32 houses managed by H.H. Williams, 26 had been sold by 1910, mostly to tenants.\textsuperscript{104} Certainly these figures imply the declining profitability of rental housing, at least relative to other investments.

**Rates of Return**

Some newspaper advertisements were directed at prospective landlords. In April 1889, one agent offered a terrace of seven houses on Metcalf Street, in the east end, which, he claimed, assuming a mortgage at 6 per cent, would pay 15 per cent per annum. Another featured 10 houses, "never vacant since their erection, will pay 16 per cent net." More
modest claims included H.H. Williams' assurance that a block of 13 Cabbaagetown houses "will pay better than 10 per cent, fact not fiction." But where was the purchaser of Metcalf Street houses to borrow at 6 per cent when J.B. Boustead was offering for sale mortgages bearing interest at 7-10 per cent? And when loan and savings companies were promising investors half-yearly dividends at 6 per cent.\textsuperscript{105}

There were fewer listings directed at absentee landlords in 1899 and 1909, and those there were avoided mention of a specific rate of return. $900 for two Cabbaagetown cottages let at $10 per month, indicates both the cheapness of rents in 1899 ($5 per cottage), and the modesty of the return, once outgoings had been met. Despite this, the sale was being promoted as a "chance for a thrifty mechanic." In 1909, a $1,000 investment, described as "snap of snaps," was said to yield $156 per annum; while five East End houses on the market for $5,950, were let at $63 per month. Once allowance had been made for repairs, taxes, water rates, losses due to empties, collection costs and mortgage interest, the net return would have been well below the 7-10 per cent claimed possible by agents in 1889.

Where did prospective landlords obtain their finance? Although building societies and saving and loan societies were established in large numbers, most seemed to be lending money for the purchase of land, or to builders, rather than to landlords. Among builder-landlords listed in Table 7, Thomas Bryce borrowed from the Freehold Loan and Savings Co. - witness the company's extant letter books containing a series of ever more threatening letters demanding payment of his arrears of interests!\textsuperscript{106} In 1884, the company effected new loans worth 37 per cent of the value of property being purchased.\textsuperscript{107} Evidently, many borrowers would have required second mortgages, presumably at higher interest rates.

Much of the mortgage market was private, if not informal. The mortgage register of Wm. C. Crowther, who granted private mortgages to individuals but also lent considerable sums to Ontario local authorities, indicated the short-term nature of most loans.\textsuperscript{108} In the 1880s and 1890s, Crowther offered mortgages with terms of 3-5 years, at interest rates that
declined from 7.5-8 per cent around 1880 to 4.5 per cent by 1902, usually with the principal repaid in full at the end of the term. Most mortgages were for the purchase of land in quite large lots - not until 1909 is the property to be purchased in Toronto associated with a street address rather than a lot number - and few ran for precisely one term: some were discharged early, others renewed or sold to other financiers.

During the 1900s rates increased to 6 per cent and repayment mortgages were introduced: each six-monthly payment included both interest and $25-50 of the principal (on loans of $1,100-2,200). This level of repayment must have reduced many landlords' immediate profits to negligible levels. Fortunately, detailed information is available on the finances of several working-class households, interviewed by James Mavor's research assistants in 1907-8 as part of a survey of family budgets. Three families in his sample proved to have investment income from ownership of cottages in Cabbagetown, and two provided sufficiently detailed accounts for the profitability of their investments to be estimated. The first owned three small houses valued at $6,700, and with an outstanding mortgage of $3,168. These figures sit uncomfortably alongside values in the assessment rolls of $663 for the land and $750 for the three houses. In 1906 they yielded a net income of $240, declining to $224 in 1907, equivalent to only 3.3 per cent on the valuation (but 15.8 per cent on assessed values). Gross income ($631) was nearly three times net income, but was eroded by property and water taxes ($100) and mortgage interest ($307, i.e. an interest rate of nearly 10 per cent, assuming no repayment of principal). Such a modest profit might be thought unlikely to attract new investors, with even bigger loans to service, or to satisfy large-scale investors. Moreover, it is worth noting that the gross income of $631 implies a monthly rental of more than $17.50 per house, a very high rent by Cabbagetown standards. Yet, even this small net return constituted a substantial supplement to the head of household's income as a brass finisher, estimated to be $650-700 annually.

A second, related, family owned eight houses let at more modest rents, yielding an annual income of $870, of which $168 went on taxes
and water. But they also had a mortgage for $2,800 which, assuming the same interest rate as in the first example, would have cost $272 per annum, leaving a net income of $430. The total value of the eight houses was about $6-7,000, indicating a much better rate of return than on the better-class property owned by their relatives. The household head's income as a foreman carpenter (about $870 per annum) was greater than his brother-in-law's, but the share of total income contributed by the net profits from property (33 per cent) was also greater.

The part played by house property in the estates of local business people is also indicated in wills published in the Toronto press. Isaac Wardell, a furniture remover, who featured in the 1890 sample as the owner of three small houses on Elizabeth Street and five other dwellings, west of the city centre, died in April 1909. Atypically, Wardell was the owner of a public hall valued at $18,000 (36 per cent of the total value of his estate), but he also left six houses, all on good middle-class streets, valued at $19,759 (39 per cent), and mortgages to the value of $2,522. Irrespective of Wardell Hall, therefore, his wealth was primarily in real estate, with a modest amount of capital tied up in other people's real estate.

Newspapers also provide other short-cuts to more intensive research into building permits or land titles. The Telegram published frequent lists of recently granted permits and property transactions. By 1909 the latter not only listed names of vendors and purchasers, addresses of properties being sold, and the registered purchase prices, but also the values of land and buildings entered in assessment rolls. Unfortunately, there is no guarantee that newspaper lists of building permits, property deals or wills were comprehensive. From their irregular appearance (two or three columns one week, none the next), it seems likely that property transfers would be squeezed out if there was a surfeit of more dramatic news. Nonetheless, there is certainly scope for more systematic use of all these sources than has so far been attempted.
Conclusions

Given my own background, I have chosen to compare the market in Toronto with that in Britain, rather than, as is currently fashionable, to examine parallels and contrasts with the United States. In any case, most Toronto landlords were of British stock and would have employed or adapted practices with which they had been familiar in Britain.

Rates of owner-occupation were much higher in Toronto than in comparable British cities, reflecting a variety of differences between cities in the two countries: easier and cheaper acquisition, and a superabundance of freehold land in Toronto; cheaper building materials and a simpler building technology, requiring less skill, and making it more feasible for a Toronto building worker to erect his own house than for his British equivalent to do so; a relative freedom from building regulations, and a more innovative or adventurous workforce. On the other hand, financial institutions supporting house purchase were more advanced in Britain.

Yet when our attention is restricted to the rental market, ownership appears to have been more concentrated than in British cities. While this may in part reflect different definitions and sampling techniques, it was clearly the case that there were several large-scale housing landlords in late 19th century Toronto, most - whatever their ostensible "occupation" - engaged full-time in a variety of aspects of the real estate industry. They may not have matched modern development companies in the vertical integration of land acquisition, subdivision, construction and subsequent sale or management on particular sites, but they did undertake all these roles at different times and places. In understanding the relative decline of renting in the early 20th century we need to know much more about the business strategies of this quite small and - through marriage as well as financial partnerships - interrelated group of large landlords.

Below them in scale was a host of neighbourhood landlords, owning anything from one house (the other half of a semi-detached pair, or a frame cottage in the rear of their own home) up to a whole street, apparently
more stable in their patterns of ownership, and for whom - whatever the precise rate of return - house rents provided a useful supplement to the uncertain income of the head of household. For large landlords the greatest profits derived from speculation and capital gains - the difference between purchase price and sale price. For small landlords, the value of property lay in its regular income from rents. Periodically, they might be obliged to sell property to help settle debts, or they might use an unexpected inheritance or windfall to finance the purchase of additional dwellings; but their transactions would be tied to changes in their own circumstances, not to changes in the market. Landlordism in 1900 was like shareholding in the 1980s: small investors look forward to regular dividends to finance the purchase of consumer durables, holidays and home improvements that their normal income does not permit; lacking professional skill and advice they are sure to act too late if they try to "play the market." Large investors are more likely to switch investments as market conditions change.

Several lines of continuing research should be evident:

1. Reconstructing the structure of ownership in 1900 and 1910 to set alongside the cross-section for 1890 presented here;

2. Examining change over time by tracing the fate of individual properties, through newspaper advertisements and property titles as well as assessment records;

3. Researching the lives of particular landlords and agents (institutions as well as individuals), through biographical entries, obituaries and personal papers or company records (if any can be found).

Finally, what were the implications of property ownership? In terms of class and ethnic relations, how did "housing classes" fit into the overall social structure of turn-of-the-century Toronto? Was property ownership the means to upward social mobility? And in the field of social geography, how effective were landlords and agents in channeling different groups into distinctive social areas or in regulating their mobility?
NOTES


4 On Britain, see for example National Federation of Housing Associations, Inquiry into British Housing, London, 1985 (2 volumes). On Toronto, see City of Toronto Neighbourhoods Committee Report No. 22, Living Room II: A City housing policy review, 1986.

5 T. Adams, "Home-owning Interferes with Labor's Mobility - how many homes?" Star Weekly, 19 October 1918.


7 For an outline of the contents of Toronto assessment records, see J. Lemon and J. Simmons, A Guide to Data on Nineteenth Century Toronto, University of Toronto Department of Geography, 1977. See also the Appendix to this paper.


9 For a review of work in the 1970s see K. Bassett and J. Short, Housing and Residential


12 TCA, Minutes of Council, Appendix C, Assessment Commissioner's Report, 31 December 1912; Appendix A, Board of Control Report No. 2, 6 February 1914.


14 Toronto News, 9 May 1907; Toronto Sunday World, 27 December 1908.

15 See statistics cited in R. Dennis, English Industrial Cities of the Nineteenth Century, Cambridge: Cambridge University Press, 1984, pp. 142-4; M. Swenarton and S. Taylor, "The Scale and Nature of Owner-occupation in Britain between the Wars," Economic History Review 38, 1985, pp. 373-92; M.J. Daunton, House and Home in the Victorian City: working-class housing 1850-1914, London: Edward Arnold, 1983, esp. pp. 195-200. Daunton gives slightly higher percentages, but his figures are based on the percentage of rateable value that was owner-occupied, rather than the percentage of dwellings, and it is likely that owner-occupation was more common among high-rated properties.


20 G. Shaw, "Directories as Sources in Urban History: a review of British and Canadian material," *Urban History Yearbook* 1984, pp. 36-44.


23 Harris et al., *op.cit.*


33 Illustrations are from 1889 and 1890 editions of Toronto City Directories published by R.L. Polk.

34 Doucet and Weaver, *op.cit.*


37 These impressions are based on a survey of all issues of the Evening Telegram for April 1889, 1899 and 1909.


41 "Easier to Buy a House than Rent," Star Weekly. 19 October 1918.


43 RCRLC, Ontario evidence, p. 257.

44 D. Harvey, op. cit.

45 Population figures are from J.M.S. Careless, Toronto to 1918: an illustrated history, Toronto: Lorimer, 1984.


48 RCRLC, Ontario evidence, pp. 254-5, p. 60.


50 Toronto Weekly Sun, 10 April 1907; Financial Post, 15 February 1908.


53 Bureau of Municipal Research (BMR), What is "the Ward" Going To Do with Toronto?
Toronto, 1918; BMR, Brief to Special Committee on Assessment, Feb. 1916.

54 TCA, Minutes of Council, Appendix C, No. 1 (Mayor's Inaugural Address), 20 Jan. 1896.


56 Toronto World 12 March 1914, quoted in BMR Bulletin No. 2. "Do you care how the other fellow is housed?" 13 March 1914.


58 "Forced to Live with Crime and City Lands are Vacant," Toronto Globe, 21 Dec. 1906.


60 TCA, Minutes of Council, Appendix C, No. 11 (Mayor's Message), 16 April 1895.

61 TCA, Minutes of Council, Appendix C, No. 26 (Assessment Commissioner's Report), 1 October 1895.


64 C.P. Mulvany, Toronto: past and present, Toronto: Caiger, 1884, p. 44.

65 TCA, Report of the MHO, op. cit., p. 32.

66 BMR, Brief to Special Committee on Assessment, Feb. 1916, p. 4.


69 Ibid., p. 20.

70 Globe, 21 Dec. 1906; see also "Evolution of the Slum," News, 29 Nov. 1906. For Mayor's house survey, see James Mavor Papers, University of Toronto MS Coll. 119, Box 70, ARe 18.
Here, and in subsequent sections, illustrations are from *Evening Telegram* 1889, 1899, 1909.


Occupational structure, here and in subsequent case studies, derived from occupiers' occupations recorded in assessments rolls for 1890, 1900 and 1910. For my reservations on the accuracy of these data, see the Appendix to this paper.


RCRLC, Ontario evidence, pp. 332-4.


Rust-D'Eye, *op. cit.*, p. 119.


RCRLC, Ontario evidence, p. 123.


Assessment rolls for the period 1834-1915 are available in the Toronto City Archives. Directories were consulted in the Robarts Library, University of Toronto, and in the City Archives.

For a critical evaluation of assessment data, see G.J. Levine, "Criticizing the

89 RCRLC, Second Report.


91 TCA, Report of the MHO, op. cit.

92 Toronto World, 12 March 1914, quoted in BMR Bulletin No. 2, "Do you care how the other fellow is housed?" 13 March 1914.

93 Building permits are preserved in the City Archives. They record the name of each applicant (owner) and, less comprehensively, the names of builders and architects. They also note the nature of the proposed building (or alteration), the materials to be used, and the estimated cost of construction. From 1882 to 1890 they are unindexed and incomplete; from 1891 to 1904 there is an index by street; from 1905 onwards there are both street and owner indexes.


95 TCA, Appendix A, 6 Feb. 1914, pp. 142-3.


97 The principal source of information on Jaffray is the microfilm of newspaper biographical cuttings in Metro Toronto Library. Other useful biographies included The Toronto Board of Trade: A souvenir...with biographical sketches of the principal members thereof, Sabiston, Montreal & Toronto, 1893, p. 164; Commemorative biographical record..., J.H. Beers, Toronto, 1907, pp. 11-12.

98 Globe, 14 Nov. 1911.


100 Toronto City Directory, 1890 edition.

101 e.g. Evening Telegram, 6 April 1889.


104 James Mavor Papers, University of Toronto, MS Coll. 119, Box 70, file ARe.


106 Freehold Loan & Savings Co., Toronto: letterbooks, 1880; Archives of Ontario, call no. MU-682.

107 See note 105, above


109 James Mavor Papers, University of Toronto, MS Coll 119, Box 70, "Family Budgets."

110 *Evening Telegram*, 11 May 1909.
APPENDIX

**Toronto Assessment Rolls**

Toronto assessment rolls indicate housing tenure in two ways:

i) using the notation F,H, and T to distinguish between freeholders (owner-occupiers), householders (resident tenants) and tenants (non-resident tenants of shops and business premises); during the study period, the distinction between H and T was dropped, all kinds of tenant being designated T, but an additional column was introduced, distinguishing outright owners (O) from leasehold owners (L);

ii) by entering the names of owners and occupiers.

But there are many instances where the occupier, usually an adult male, is recorded as tenant even though the owner was listed in the assessment roll as "at" the same address or, from an entry in the city directory, was known to have been resident there. For business reasons many houses were legally owned by the wives or children of self-employed men; and for the purpose of enlarging the franchise, a landlord who owned several houses might substitute the names of other family members as owners of some of his properties.

In the present study, any dwelling for which there was evidence that the owner was an occupant was regarded as owner-occupied, even if he or she was not recorded in the assessment as *the* occupier. Consequently, ownership rates should be treated as provisional and as *minima*: as the study proceeds, as more evidence of family relationships is uncovered, it is likely that more owners whose address is currently unknown will prove to have occupied the dwellings they owned.

Comparing assessments for successive years, there are some cases where it seems to have been quite arbitrary whether husband, wife, or both jointly, were recorded as owners. For the purpose of calculating the *scale*
of landlordism, husbands' and wives' holdings have been aggregated: but the holdings of co-resident children have been treated separately although, in practice, it is probable that they were managed in common with their property.

Information on the ages and occupations of many occupiers is far from satisfactory, e.g. railway workers are often listed by the initials of their company - GTR (Grand Trunk Railway), TSR (Toronto Street Railway), etc. - with no indication of their occupation within the organization. From limited comparisons with directories, it appears that some "labourers" were actually in skilled work, e.g. as carpenters. And comparing assessment rolls for successive years, and checking assessment and manuscript census for 1891, revealed frequent anomalies with respect to ages.

None of this was unexpected - occupation and age data were of no particular value to assessors and one wonders why they bothered to record them at all. For want of anything better, they have to be treated at face value, but interpreted with caution: differences of a few percentage points may not be significant, whatever their statistical significance.