THE GROWTH OF HOME OWNERSHIP IN TORONTO, 1899-1913

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ABSTRACT

It is generally thought that in Toronto stagnant real incomes kept home ownership rates down during the first decade of this century. In fact, assessment data show that between 1899 and 1913 the local proportion of owner-occupied dwellings rose by about 20 percentage points. Among the middle class, changes in the domestic division of labour were associated with an increase in ownership aspirations, while smaller and cheaper homes were becoming acceptable. Among workers, a housing shortage and rapid rent increases forced families to acquire a home at any cost. Many followed the factories, building shacks at the suburban fringe.

The experience of Toronto challenges the assumption, common among geographers and historians, that prior to World War I suburban home ownership was overwhelmingly a middle class phenomenon. It also shows that homes must be viewed as places of domestic production as well as of consumption.

ACKNOWLEDGEMENTS

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THE GROWTH OF HOME OWNERSHIP IN TORONTO, 1899-1913

It is a peculiar fact ... that where a movement is taking place to the suburbs, which ought to relieve the congestion of population, we find ... that the people who are moving to the suburbs are not from the congested districts, but from the well-to-do districts.

*Clifford Sifton, Chairman, Conservation Commission of Canada, Address to the Sixth National Conference on City Planning, Toronto, May 25-27, 1914.*

I doubt if there is another city in Canada or on this continent... where more people of all classes own their own homes or ... where there is less of actual poverty.

*H.P. Dwight, President of the Great North-Western Telegraph Company and member of the Executive of the Associated Charities, Letter to Goldwin Smith, Toronto, 14 July 1905.*

[In terms of housing] the city was an anomaly that has to be explained by urban historians.

*Donald Davis, 1978, page 95.*

**INTRODUCTION**

Toronto has rarely grown as rapidly as it did in the 15 years that led up to the First World War. Its population increased by almost 140 per cent, from 193,000 in 1899 to 470,000 in 1914 (Lemon and Simmons, 1977, Table 1). The city kept pace with suburban development by
annexing large areas of land, so the area included within the city limits expanded by 83 per cent between 1902 and 1914 (Luymes, 1986).

Toronto was a booming place in a nation that itself was claiming "first mortgage on the twentieth century" (Graham, 1909; cf. Weaver, 1977).

How all these new people were housed was a matter of some consequence. Housing was a major element in the standard of living, in the infrastructure of the city and in local politics during this, a major period of reform (Rutherford, 1977; Weaver, 1979). At the time, the housing situation in Toronto attracted a good deal of attention from reformers, and it has subsequently been examined by several urban historians. Among both groups the consensus has been that these years were marked by a continuing, indeed growing, housing crisis. Real incomes were stagnant (Chambers, 1987; Piva, 1979). The streetcar network grew very little, inhibiting the opening of cheaper suburban land to the working class commuter (Armstrong and Nelles, 1986; Davis, 1978; Doucet, 1977; Harris, Gaby and Cousins, 1915). Residential densities increased as families crowded into existing dwellings. Sanitary conditions were poor, particularly within part of "The Ward", occasioning a major civic enquiry in 1911 (Bator, 1972; City of Toronto, 1911; Kealey, 1973). Local industrialists, concerned about the paucity of cheap accommodation for working men and women, initiated several proposals for subsidized housing. Eventually, a limited dividend Toronto Housing Company was formed which built over 300 rental units in the city's east end (Hurl, 1984; Spragge, 1974, 1979).

Taken together, these facts make up a bleak picture, and observers have assumed that during these years Toronto's home ownership rate barely held steady (Chambers, 1984: 167; Piva, 1979: 125; Saywell, 1975: 40-1). This seems to be a reasonable assumption. Urban (as opposed to rural) home ownership is usually a sign of at least modest prosperity. Typically, it depends upon decent incomes, good transportation and cheap land, and since Toronto was not particularly blessed in any of these respects it should have fared no better than the average. In most other North American cities home ownership levels changed very little during these years. In U.S. cities as a whole between
1900 and 1910 the ownership rate rose by a quite modest 2 percentage points (Harris and Hamnett, 1987). The slow growth of home ownership makes sense if, as is widely believed, suburbanization, with its associated high rates of owner-occupation, was confined largely to the middle class. Following the work of Burgess (1925) and Warner (1962) historical researchers have agreed that around the turn of the century only the middle class could afford to commute to work from suburban, owner-occupied homes (Jackson, 1985, 137; Tarr, 1972; Walker, 1981). The developing housing crisis in Toronto, then, fits quite neatly into the more general consensus about North American cities. Everything suggests that during Toronto's pre-war boom home ownership did not increase.

Everything, that is, except the evidence on home ownership. Recent research by Darroch suggests that in 1899 barely 26 per cent of all households in the city owned their own home (Darroch, 1983a; 1983b). The equivalent figure for 1913, however, as reported by the Toronto Housing Commission (1918), was a full 48 per cent. A comparison of these figures suggests the existence of a major home ownership boom. Unfortunately, although both Darroch and the Housing Commission used assessment data, their figures are not exactly comparable. Darroch's estimate was based on a sample of 406 households and is subject to estimation error, while the Housing Commission (presumably) used data for every household. To see whether a boom really occurred, and to establish its precise social and geographic dimensions, I drew large samples of residential properties from the assessment records for 1899 and 1913. The results, confirming the existence of a boom, are reported in the first half of this paper.

The ownership boom must somehow be reconciled with what has seemed, hitherto, to be a most inauspicious local context, and the second half of the paper sketches a new interpretation of the housing situation in Toronto in the years leading up to the First World War. Although a number of details cannot yet be filled in, the outline seems clear. Standards of living, and in particular of housing, were not as bad as they have been made to seem. The geography of the city facilitated the growth of home
ownership, although not always in the way that existing urban theory would suggest. These conclusions have implications not only for our understanding of the economy, society and politics of Toronto in this period but also, in so far as Toronto was exemplary, of other North American cities. Touching lightly on the local issues, in the concluding section I speculate freely about what implications the analysis of Toronto's home ownership boom might have for the conventional model of housing and suburban development in the North American city.

THE DIMENSIONS OF THE OWNERSHIP BOOM

The years between 1899 and 1913 bracket a period of large scale immigration and especially rapid population growth in Toronto. Except for a lull in the middle, they were also years of great activity in the real estate market, rising almost to a frenzy in 1910 and 1912. They were years, then, of great fluidity and therefore of potential change in terms of people's access to housing.

The Overall Trend

After the turn of the century the dominant concerns of housing reformers in Toronto were high rents and the worsening conditions downtown, especially in "The Ward" (City of Toronto, 1911; cf. Bator, 1973; Spragge, 1974; Weaver, 1979: 43-44). Close observers, however, also noted a trend towards home ownership in the suburbs, apparent among both the working and the middle classes. Among workers, the local correspondent for the Labour Gazette noted in 1904 that there was a "marked tendency ... towards the purchase of house property in place of renting dwellings". If anything the same was even more true among the middle class. A contributor to Construction, a trade magazine for builders and architects, observed that "in Toronto, as in many other Canadian cities, there appears to be a popular tendency towards the favouring of home building" (Sociological and Economic, 1907). He deplored the fact on the grounds that many middle income families, or single individuals, were
unable to find suitable rental accommodation. So few apartments were being built that the columnist for the *Globe's* women's section took it upon herself to advise house owners how to split up former middle class residences into units more appropriate for the single businesswoman. Upstairs, since the new woman would be doing her own housework, the housemaid's pantry could be made into a bathroom while the back stairs would become a kitchen (Rearranging Rooms, 1910). The necessity for such conversions, and the fact that a case had to be made for constructing apartment buildings, are signs that rental accommodation was becoming scarce.

But such signs are only indicative. To establish what was actually happening to the tenure composition of the city in these years two large samples were taken at random from the city assessment records for 1899 (n=911) and 1913 (n=1200). They confirm the existence of a major ownership boom. Between 1899 and 1913 the ownership rate increased from 28 per cent to 44 per cent (Table 1). These figures are broadly comparable with those provided, respectively, by Darroch and the city assessor. The estimate for 1899 is two percentage points higher than Darroch's, while the figure for 1913 is four percentage points lower than the assessor's figure. The latter discrepancy is rather high for an estimation error but no other explanation is apparent. Accordingly, the assessor's figure must be preferred. Altogether, the existence of a major home ownership boom - amounting to about 20 points in 14 years - cannot be questioned.

The overall increase in home ownership between 1899 and 1913 was concentrated in the first decade, and indeed the first few years, of the century. This is clearly indicated by the figures reported annually by the assessor from 1905 (Table 1). The level of ownership increased by about 13 points between 1899 and 1905, and by a further 7 points between 1905 and 1910. Between 1910 and 1914 the rate held steady. Being concentrated in barely 11 years, then, the boom seems to have been quite spectacular, amounting to a steady increase of almost two percentage points a year.
In fact the boom was a little more modest than these numbers might suggest. The assessment data allow us to estimate the proportion of dwellings that were owner-occupied. Over the period in question, however, there was considerable pressure on the housing stock. Many families were doubling up and the proportion of owner-occupied dwellings that also contained tenants or boarders was increasing. In 1898 only 18.9 per cent of the people listed in the Toronto City Directory were boarders or roomers, but by 1912 this proportion had almost doubled to 36.5 per cent. In this context, the available data for dwellings overestimates the growth in families that owned their own home. Unfortunately, there is no means of estimating precisely how many families shared their home, nor the rate at which their number was increasing.

Assessment data for the city also overestimate the growth in home ownership because the city was expanding in part through annexation (Luymes, 1986). The ownership rate in the annexed suburbs was almost certainly above that in the city, and to that extent annexation would have boosted the city's ownership rate. Fortunately, although it is not possible to be precise, the approximate impact of annexation on ownership levels can quite readily be ascertained. Over the period between 1899 and 1913 annexation accounted for about 14 per cent of the total increase in the city's population (Table 1). If everyone in the annexed suburbs had been living in owner-occupied homes, annexation could have boosted the city's ownership rate by about 6 percentage points. In fact its impact was certainly much less than that. Over half (54 per cent) of all the people in the annexed suburbs were brought into the city in 1909. In that year, much of West Toronto became Ward 7, while remaining sections were tacked on to Wards 5 and 6 (Fig. 1). In the same year the ownership rate increased by two points. This increase was only about half a percentage point more than the secular trend. It seems unlikely, then, that annexation accounted for much more than half of the percentage point increase in this year, and a maximum of two points over the decade as a whole. Taking into account annexations and the growth of home-sharing, we are left with an increase in family ownership levels of something under 18 points in 11 years.
<table>
<thead>
<tr>
<th>Owners as a percent of all occupied housing units</th>
<th>Population</th>
<th>Population increase</th>
<th>Annexed population</th>
<th>Annexed pop. as % of pop. increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>1891</td>
<td>29&lt;sup&gt;a&lt;/sup&gt;</td>
<td>170,651</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1899</td>
<td>26&lt;sup&gt;a&lt;/sup&gt;(28)&lt;sup&gt;b&lt;/sup&gt;</td>
<td>186,517</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1904</td>
<td>-</td>
<td>226,635</td>
<td>-</td>
<td>0</td>
</tr>
<tr>
<td>1905</td>
<td>41</td>
<td>238,642</td>
<td>12,007</td>
<td>146</td>
</tr>
<tr>
<td>1906</td>
<td>42</td>
<td>253,720</td>
<td>15,078</td>
<td>?</td>
</tr>
<tr>
<td>1907</td>
<td>44</td>
<td>272,600</td>
<td>18,880</td>
<td>0</td>
</tr>
<tr>
<td>1908</td>
<td>45</td>
<td>287,201</td>
<td>14,601</td>
<td>6,717</td>
</tr>
<tr>
<td>1909</td>
<td>47</td>
<td>311,354</td>
<td>24,153</td>
<td>19,745</td>
</tr>
<tr>
<td>1910</td>
<td>48</td>
<td>341,991</td>
<td>30,637</td>
<td>2,767</td>
</tr>
<tr>
<td>1911</td>
<td>47</td>
<td>374,667</td>
<td>32,676</td>
<td>0</td>
</tr>
<tr>
<td>1912</td>
<td>46</td>
<td>410,366</td>
<td>35,369</td>
<td>7,165+</td>
</tr>
<tr>
<td>1913</td>
<td>48&lt;sup&gt;b&lt;/sup&gt; (44)&lt;sup&gt;b&lt;/sup&gt;</td>
<td>445,575</td>
<td>35,539</td>
<td>0</td>
</tr>
<tr>
<td>1914</td>
<td>48</td>
<td>470,144</td>
<td>24,569</td>
<td>?</td>
</tr>
<tr>
<td>1899-1913</td>
<td></td>
<td>259,058</td>
<td>36,540+</td>
<td>14+</td>
</tr>
</tbody>
</table>

NOTES:


b. Author's estimates based on samples from the assessment rolls: n=911 (1899), n=1200 (1913).

SOURCES: Toronto. Annual Reports of the Assessment Commissioner for the City of Toronto, 1906-1915; Luymes, 1986, Tables 1,2; Lemon and Simmons, 1971, Table 1 (from assessments).
TABLE 2: CITY AND SUBURBAN HOME OWNERSHIP RATES, TORONTO, 1899 AND 1913

Owners-occupied dwellings as a percent of all occupied housing units

<table>
<thead>
<tr>
<th></th>
<th>All households</th>
<th>Working class households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1899</td>
<td>1913</td>
</tr>
<tr>
<td>City districts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>in Ward 2&lt;sup&gt;a&lt;/sup&gt;</td>
<td>10</td>
<td>18</td>
</tr>
<tr>
<td>in Ward 3&lt;sup&gt;b&lt;/sup&gt;</td>
<td>12</td>
<td>17</td>
</tr>
<tr>
<td>in Ward 4&lt;sup&gt;c&lt;/sup&gt;</td>
<td>26</td>
<td>23</td>
</tr>
<tr>
<td>Suburban districts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ward 1</td>
<td>36</td>
<td>50</td>
</tr>
<tr>
<td>in Wards 2,3, and 4</td>
<td>31</td>
<td>52</td>
</tr>
<tr>
<td>Ward 5</td>
<td>36</td>
<td>46</td>
</tr>
<tr>
<td>Ward 6</td>
<td>32</td>
<td>58</td>
</tr>
<tr>
<td>Ward 7</td>
<td>-</td>
<td>46</td>
</tr>
<tr>
<td>City and suburb</td>
<td>28</td>
<td>44</td>
</tr>
</tbody>
</table>

NOTES:

a. That part of the ward located south of Gerrard (1899: division 1; 1913: divisions 1 and 2).
b. That part of the ward located south of Wellesley (1899: division 1; 1913: divisions 1 through 6).
c. That part of the ward located south of Bloor (1899 and 1913: divisions 1 and 2).

SOURCE: Author's estimates based on samples from the City of Toronto assessment rolls, 1900 and 1914.
<table>
<thead>
<tr>
<th>Social Class</th>
<th>1899</th>
<th>1913</th>
<th>Increase 1899-1913</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>n=</td>
<td>%</td>
</tr>
<tr>
<td>Owners and self-employed</td>
<td>46</td>
<td>109</td>
<td>54</td>
</tr>
<tr>
<td>Middle class</td>
<td>32</td>
<td>106</td>
<td>51</td>
</tr>
<tr>
<td>Clerical</td>
<td>32</td>
<td>103</td>
<td>50</td>
</tr>
<tr>
<td>Skilled manual</td>
<td>25</td>
<td>364</td>
<td>40</td>
</tr>
<tr>
<td>Unskilled manual</td>
<td>16</td>
<td>128</td>
<td>33</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>30</td>
<td>101</td>
<td>41</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>28</td>
<td>911</td>
<td>44</td>
</tr>
</tbody>
</table>

**SOURCE:** Author's estimates based on samples from the City of Toronto assessment rolls for 1900 and 1914.
FIGURE 1: WARDS AND ANNEXED AREAS IN TORONTO, 1899-1914

KEY:
- City limits in 1899
- Ward boundaries in 1914
- The 'Inner' city (see text)
- Areas annexed between 1899 and 1914
- Heavy industry

LAKE ONTARIO

FIGURE 1: WARDS AND ANNEXED AREAS IN TORONTO, 1899-1914
The Inner City and the Suburban Fringe

The ownership boom depended overwhelmingly upon new construction at the suburban fringe rather than upon the net transfer of existing inner city housing stock from tenancy to owner-occupation. It is not easy to distinguish fringe areas from the already urbanized core. Assessment data were recorded separately for each of the city's wards, six in 1899 and seven by 1913. Ward boundaries extended from the northern boundary of the city down to the lake (Fig. 1). Thus, although some of the wards were wholly suburban in character others, notably Wards 2, 3 and 4, extended from the developing fringe down to the commercial and industrial core. Fortunately, the wards were in turn broken up into divisions. By distinguishing between "city" divisions which were substantially developed in 1899, and "suburban" divisions which were largely undeveloped, and by counting the latter with wholly "suburban" wards, it is possible to make a rough estimate of the contribution of new construction to the ownership boom (Table 2). In 1899, ownership was twice as common in the suburbs (34 per cent) as in the city (17 per cent), where land was more expensive. Moreover, in the next 14 years ownership levels increased much more rapidly in the suburban districts (+17 percentage points) than in the inner city (+3 points). This is precisely what we might expect. The inner districts were mostly developed, and a growth in home ownership could occur only through infill and the conversion of rental to owner-occupied stock. In the suburbs, the growth of home ownership proceeded apace along with a steady construction boom. To produce an overall change of 17 percentage points in the suburban ownership rate, however, about two thirds of all new construction in these districts, possibly more, must have been for owner-occupation. Most of the people who were moving to the suburbs were acquiring their own home.

The conventional interpretation of suburban growth in this period would suggest that the ownership boom must have been a middle class phenomenon. It is generally said that families had to be quite prosperous
to be able to afford to buy homes in fringe locations (Burgess, 1925; Jackson, 1986; Tarr, 1972). But this was evidently not true in Toronto. The city assessments reveal that almost all groups, including labourers, shared in the ownership boom. The assessments contain occupational data which, when aggregated, make it possible to estimate ownership rates for six broad social class categories (Table 3). The evidence indicates that middle class professionals (+19 points), along with clerical workers (+18 points) did fare slightly better than average. But so, too, did unskilled labourers (+17 points) while the bulk of blue collar workers (+15 points) did only a little worse. The difference between the experience of blue collar workers as a whole and that of the middle class was altogether minor. The only group among whom ownership rose by much less than the average were the economic elite of owners and managers. In 1899 and 1913 they had the highest ownership rates of any, but the amount of increase (+8 points) was by far the lowest. The net effect of the ownership boom, then, was to reduce the social range in ownership rates from 30 points to 21.

The convergence in ownership rates was especially apparent in the suburbs. Within the inner city, working class home ownership increased by only three points over the period in question (Table 2). It remained substantially below that of other classes in this area. In the suburbs, however, it rose by fully 20 points, so that by 1913 almost half of all working class dwellings in suburban Toronto were owner-occupied. This was almost exactly the same as the rate for all suburban residents. The most striking changes occurred in the north-west of the city in Ward 6, which included the area known as Earlscourt. Here, the level of working class home ownership rose by 28 points in 14 years, to more than 50 per cent on the eve of the First World War.

THE CAUSES

The existence of very large numbers of working class families living in their own homes on the urban fringe is wholly at odds with what Clifford Sifton was saying about Canadian suburbs in 1915. Indeed, it does not fit
most accounts of the North American city at that time. Something was happening in places like Earls court which conventional accounts have not captured. It was primarily a working class phenomenon. This suggests that in order to understand Toronto's home ownership boom it is necessary to examine separately the experiences of the middle and working classes.

The Economic Elite and the Middle Class

In a general way the growth of home ownership among Toronto's economic elite and middle class is understandable. The elite were already quite likely to own their own homes, and their gains after the turn of the century were comparatively modest. Such gains can quite readily be explained by the growing prosperity of the city, and in particular of its businesses, coupled with developments in transportation. By the end of the first decade some of the more affluent businessmen, such as the land developer Wilfrid Dinnick, were using automobiles to get to work. Indeed some of Dinnick's first advertisements for Lawrence Park, a new subdivision of owner-occupied homes in North Toronto (annexed in 1912), were directed explicitly at the car owner (Bordessa, 1980: 72).

The middle class did not have the same range of transportation options, and was more constrained by the streetcar network. Even so, although it is hard to be sure, it does seem that middle class households were better off in 1913 than they had been in 1899. The city was booming. Manufacturing and office growth created opportunities for a wide range of professional and lower managerial occupations. A few more middle class women were entering the workforce and the birth rate was continuing a slow, but steady, fall (Lowe, 1980). All of this would have tended to create more disposable income.

If incomes were probably rising, changes in the organization of the middle class household and in its tastes for housing helped to keep down the cost of home ownership. It is now generally recognized that in the United States the turn of the century saw a significant shift in the way that
middle class households were organized. The decline in domestic service meant that the middle class housewife had to perform an increasing amount of domestic labour herself (Katzman, 1978). To some extent her tasks were made easier by the development of new domestic technology, including electric stoves, vacuum cleaners and fridges, and by her increasing reliance on store-bought food and clothes (Strasser, 1982). A new awareness of the relationship between cleanliness and health, however, raised popular standards of home maintenance, so that the net effect may not have been to reduce the amount of work done (cf. Cowan, 1981). A new emphasis was placed upon efficiency and economy in the design of homes and, especially, kitchens. The small, well-designed home - what Gwendolyn Wright calls the "minimal house" - replaced the rambling, ostentatious dwelling as the middle class ideal (Wright, 1980; cf. Clark, 1986). Even with its new equipment, the minimal house could be cheaper than its predecessor, while families also saved money by not hiring servants. In this manner, home ownership came within reach of more families, and at an earlier stage in their life cycle.

Although no-one has yet pieced the story together, fragmentary evidence suggests that much the same was true in Canada. It is well known that the "servant girl problem" was forcing many middle class women to do their own housework. According to Barber (1980) doing one's own work had become socially acceptable by the first decade of the 20th century, at least in the larger cities. In Toronto, noting the difficulty of obtaining "household help," the Housing Commission of 1918 observed that "many householders ... are moving into smaller dwellings" (City of Toronto, 1918: 6).

Electric light for domestic purposes had been introduced in Toronto in the 1890s and by the beginning of the century appliances such as vacuums were coming into use in middle class homes (Stephenson and McNaught, 1940: 120, 122). As in the U.S., and in contrast to Britain, new appliances and closed stoves made Canadian homes comparatively easy to run (Russell, 1984). In one respect, however, Toronto did not follow the American example: in the U.S. the California bungalow came to be viewed
as the truest embodiment of the new dwelling ideal (DeLuce, 1912; King, 1984; Lancaster, 1985), and boosters in Canada picked up the idea. Charles Byers, in a series of articles for Macleans, endorsed its practicality and comfort (eg. Byers, 1912). In cities like Vancouver, where land was relatively plentiful, it became quite common (Holdsworth, 1986).

Bungalows were too wasteful of space, however, for Toronto. Here, smaller homes meant smaller versions of already quite narrow two and three-storey dwellings.

Building permit data for the City of Toronto hint at the local trend toward smaller homes. I have tabulated data from every permit issued for a complete dwelling in 1899, 1900 and 1913, amalgamating the data for the two earlier years when the total number of dwellings was quite small. Perhaps the most striking piece of evidence from the building permits is that, in 1899/1900 as in 1913, one- (or one-and-a-half) storey buildings, those which would normally be described as bungalows, accounted for a negligible proportion of new construction (Table 4). Equally striking, however, is the shift away from three-storey buildings to two. In the earlier years 64 per cent of all new homes were three storeys in height, while two-storey homes made up all but one per cent of the balance. By 1913 these proportions had been almost exactly reversed. There was also a major shift away from detached to semi-detached dwellings. Since the latter would typically be smaller, a trend towards more modest homes is clearly indicated.

Unfortunately the building permits overstate the trend toward smaller homes. In the earlier years building permit data give us a biased picture of new home construction since permits were required only for those dwellings that were built within the city's "fire limits". Since a disproportionate number of the unregulated suburban houses were modest, the permits for 1899 and 1900 are biased against smaller homes. In 1904 a consolidated housing by-law (#4408) tightened the regulation on house building and extended the "brick limits" to the city boundary. From that date it is likely that the building permits indicate quite accurately the amount and quality of new construction within the city. The data from
1899/1900 and 1913, therefore, are not exactly comparable. The shift to smaller houses, although probably significant, was undoubtedly less dramatic than the permit data might suggest.

On balance, smaller meant cheaper. In 1899/1900 the most common type of house being built in Toronto, accounting for 37 per cent of all permits, was the three-storey brick detached. On the average, builders estimated that it would cost $3,254 to build (Table 5). It was the quintessential middle class home. By 1913, a three-storey home of the kind being built on middle class streets such as Brunswick, was more likely to be semi-detached. Its estimated cost, on the average, was $2,148. It would be wrong to infer that housing costs among the middle class actually fell. The home of 1913 would have contained more costly fittings and appliances, the costs of which might not have been recorded on the building permit. Land costs were certainly higher. But it does seem that the Toronto middle class was choosing to live in relatively small, inexpensive dwellings so that they would be able to purchase, rather than having to rent.

Aside from the question of incomes and costs, the new emphasis on domesticity, rather than upon social display, seems to have encouraged the middle class to place a higher priority on owning, rather than merely renting. The evidence for such a change in priorities is circumstantial, but indicative. Increasingly the middle class woman was coming to be defined by her ability to run the home in an efficient manner (Roberts, 1979). Efficiency depended not only upon having the right technology and working in a well-designed environment but also upon having control over the workplace. And full control came only with owning your own home. By the turn of the century ownership had become a high priority. In 1904 Maclean Helliwell, a regular columnist for the Canadian Magazine, noted the typical sequence of events in an up-and-coming middle class household. After marriage, Helliwell suggested, the household would move into rental accommodation. "Ordinarily, at the outset, with a view to saving money toward one day possessing a home of her own, the wife dispenses with a servant, often drudging away the first years..." (Helliwell, 1904:
TABLE 4: TYPES OF HOUSES BUILT IN TORONTO, 1899/1900 AND 1913

Per cent distribution

<table>
<thead>
<tr>
<th></th>
<th>1899/1900 (n=406)</th>
<th>1913 (n=962)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Number of storeys</strong>&lt;sup&gt;a&lt;/sup&gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>2</td>
<td>35</td>
<td>62</td>
</tr>
<tr>
<td>3</td>
<td>64</td>
<td>36</td>
</tr>
<tr>
<td><strong>House type</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Detached</td>
<td>58</td>
<td>30</td>
</tr>
<tr>
<td>Attached and row</td>
<td>41</td>
<td>70</td>
</tr>
<tr>
<td><strong>Type of construction</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brick</td>
<td>80</td>
<td>83</td>
</tr>
<tr>
<td>Frame and rough cast</td>
<td>20</td>
<td>17</td>
</tr>
<tr>
<td><strong>Typical combinations</strong>&lt;sup&gt;a&lt;/sup&gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3-storey, detached, brick</td>
<td>37</td>
<td>15</td>
</tr>
<tr>
<td>3-storey, semi-det., brick</td>
<td>24</td>
<td>19</td>
</tr>
<tr>
<td>2-storey, semi-det., brick</td>
<td>10</td>
<td>41</td>
</tr>
</tbody>
</table>

NOTES:

a. Where dwellings were recorded as consisting of one, two or three-and-a-half storeys, they are classified as one, two and three storeys, respectively.

SOURCE: City of Toronto Building Permits, 1899, 1900 and 1913.
TABLE 5: HOUSING COSTS AND REAL WAGES IN TORONTO, 1900-1913

<table>
<thead>
<tr>
<th></th>
<th>1899/1900</th>
<th></th>
<th>1913</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
<td>Index</td>
<td>$</td>
<td>Index</td>
</tr>
<tr>
<td>3-storey detached</td>
<td>3254</td>
<td>100</td>
<td>4149</td>
<td>127</td>
</tr>
<tr>
<td>2-storey detached</td>
<td>1692</td>
<td>100</td>
<td>2148</td>
<td>127</td>
</tr>
<tr>
<td>3-storey semi-detached</td>
<td>2185</td>
<td>100</td>
<td>2371</td>
<td>109</td>
</tr>
<tr>
<td></td>
<td>1900</td>
<td>1905</td>
<td>1913</td>
<td></td>
</tr>
<tr>
<td></td>
<td>100</td>
<td>115</td>
<td>192</td>
<td></td>
</tr>
<tr>
<td>Six-rooms, no conveniences(^b)</td>
<td>100</td>
<td>113</td>
<td>186</td>
<td></td>
</tr>
<tr>
<td>Six-rooms and conveniences(^b)</td>
<td>100</td>
<td>125</td>
<td>167</td>
<td></td>
</tr>
<tr>
<td>Dwellings with conveniences(^b)</td>
<td>100</td>
<td>171</td>
<td>224</td>
<td></td>
</tr>
<tr>
<td>All six-room dwellings(^c)</td>
<td>100</td>
<td>125</td>
<td>155</td>
<td></td>
</tr>
<tr>
<td>Skilled workers</td>
<td>100</td>
<td>114</td>
<td>137</td>
<td></td>
</tr>
<tr>
<td>Unskilled workers</td>
<td>100</td>
<td>92</td>
<td>91</td>
<td></td>
</tr>
<tr>
<td>Skilled workers</td>
<td>100</td>
<td>99</td>
<td>103</td>
<td></td>
</tr>
</tbody>
</table>

NOTES:

a. Estimated by the author from City of Toronto Building Permits. Data for 1899/1900 are combined averages for the two years.


c. Chambers, 1984, page 170, from the Toronto Telegram

469). Later, having acquired a home and greater social obligations, a maid may be engaged. By the early 20th century the order of priorities was clear: a servant or even two would be nice, but a home was vital.

The Working Class: I: Speculative Building

If the growth of home ownership among the middle class can be explained an almost exactly comparable trend among the working class seems to be inexplicable. Rapid population growth after the turn of the century put an enormous pressure on the housing stock. In his reports for the Labour Gazette, Phillips Thompson noted the severe shortage of cheaper accommodation and an associated escalation of rents. The situation seems to have been worst in the winter of 1904/5 but the house famine lasted until, and indeed beyond, the outbreak of war in 1914. From an examination of asking prices for rental accommodation listed in the Telegram, Chambers has found that the average rent on a six-room dwelling increased by no less than 124 per cent between 1900 and 1913 (Table 5). Rents accounted for about 20 per cent of living expenses in a working class household, and it was largely the rapid inflation of rents which held down real incomes among Toronto’s working class. From a painstaking survey of wages and living expenses, Chambers concludes that real incomes among skilled workers actually fell after the turn of the century, and that even by 1913 they were very little higher than in 1900 (Table 5). Among unskilled workers the general trend in real wages was downwards. Using 1900 as the base year, Chambers estimates a real wage index value of only 91 for unskilled workers in 1913. These findings confirm earlier work by Piva (1979). In economic terms these do not seem to have been good years for Toronto’s working class.

The housing shortage seems to have been exacerbated by the policies of the Toronto Street Railway Company. Until the turn of the century the TSR had kept pace with, and even anticipated, suburban development (Goheen, 1970: 209). Despite the repeated complaints of the City of Toronto, however, they subsequently became much more cautious (Davis, 1978; Doucet, 1977). There were a number of reasons for this change.
The recession of the nineties, which had left many suburban homes vacant, put a damper on speculative suburban investment of all kinds (Armstrong and Nelles, 1986). In its eagerness to secure short-term profits the company chose to cut back on major capital expenditures. Perhaps most important of all, and unlike the situation in many other cities, the directors of the street railway company were not involved in the suburban real estate market, so they had no selfish interest in extending the area of service (Armstrong and Nelles, 1986: 104-5). The effect was to inhibit the physical expansion of the city. Speculative builders, some of whom had lost money in the housing glut of the nineties, were reluctant to build homes in inaccessible areas on the fringe of the city. When relations between the city and the TSR deteriorated steadily after 1900, the builders' initial caution was justified and reinforced. As speculative building in the suburbs was inhibited, the pressure on inner city rents, and by extension upon workers wages, grew and grew. In this context, the possibilities for working class home ownership looked grim. That, at any rate, is the conventional view.

To understand how it was that, in fact, working class home ownership rose considerably in these years it is necessary to reconsider the issue of real incomes and also the changing geography of employment. Both Piva and Chambers estimate real income on the basis of wage data for individuals. But most wage earners lived in families and what was critical for their ownership prospects was the trend in family income. The increasing numbers of boarders and roomers in the city provided a supplementary income to host families with room to spare. In addition, in the first decade of the century the proportion of women in the labour force was increasing, and as a result family incomes almost certainly rose more than wages. The point should not be overstated, however, since the increase in the female participation rate, at 2 percentage points, was quite modest (Roberts, c1976: 10). Moreover, where the spouse did take in boarders or go out to work the domestic economy would typically suffer. Altogether, the ownership prospects for families might have been improving only a little more rapidly than the wage data for individuals would suggest.
Of greater significance was the growing discrepancy between the costs of owning and renting. In estimating real incomes both Piva and Chambers use available data on rents and assume that house prices moved in tandem. There are good reasons to believe that this assumption is incorrect. Chambers (1984: 170, 173) provides evidence which indicates that between 1900 and 1905 rents increased by 70 per cent but that construction costs increased by less than 16 per cent. The building permit data on estimated construction costs tell the same story. The typical, speculatively built working class dwelling in the 1900s became the two-storey attached home. It accounted for two-fifths of all house building permits in 1913, up from 10 per cent in 1899/1900. In those years the average cost of building this type of dwelling increased from $1,692 to $2,148 (Table 5). This represents an increase of only 27 per cent, far lower than the inflation in rents. It is probable that the total cost of such a home rose more rapidly than this, since land prices were going up very quickly. Even so, the difference between the trends in rents and house prices were apparently considerable.

One of the consequences was that owners had to pay a lower proportion of their income on housing. In 1906 James Mavor, an economist at the University of Toronto, carried out a small survey of expenditure patterns among a non-random sample of working class families. Among his respondents, tenants had to spend 22 per cent of their income on rent, but owners spent only 16 per cent.10 Housing was more affordable, and in absolute terms may even have been cheaper, for the owner as opposed to the tenant. If this was so, both Piva and Chambers have overestimated the burden of housing costs for a large minority of working class households. Real incomes may indeed have been higher than they suggest. Moreover, if rents were rising more rapidly than house prices, tenants would have had a very strong incentive to acquire a home. Everything might have been sacrificed to that end. In this connection it is noteworthy that the years between 1899 and 1905, which saw the most rapid increase in rents, were those when home ownership grew by leaps and bounds. Altogether, in terms of incentives and incomes, especially among skilled workers, the prospects for a growth in working class home
ownership were not at all bad.

The geography of employment also played an important part. Most accounts of the North American city at this time assume that manufacturing employment was concentrated in the central city. It is in this context that the cost and availability of streetcars is assumed to have been critical for the growth of working class residency, and home ownership, at the suburban fringe. But in Toronto, even by 1901, most manufacturing employment was located outside of the central area (Piva, 1979; Beeby, 1984). A clear majority of jobs in the metal and wood fabricating industries, as well as in the printing trades, were to the west of the city, some within city boundaries, some in the West Toronto Junction area that was annexed in 1909 (Garland, 1978; Thomas, 1973), and some in Swansea and New Toronto (Mimico), small "satellite cities" still further west. East Toronto contained a majority of the jobs in food processing. Brickworks provided suburban jobs on both the east and west sides of town. Only the clothing industry, employing a mainly female labour force, was (heavily) concentrated downtown (Beeby, 1984). To some extent, then, the prior suburbanization of manufacturing made it possible, and indeed most desirable, for workers to move to the suburbs. There the land was cheap and work was close by.

Speculative builders, however, were very slow to respond to the potential demand for suburban working class homes. The greatest concentration of suburban industry was in the north-west sector of the city, especially in the West Toronto Junction. In this district by the mid-1900s companies such as Dominion Carriage, Queen City Milling, the Canada and Gurney Foundries, Heintzman pianos, Canada Cycle and Motor and Dodge Manufacturing together employed several thousand workers. Builders were constructing homes in this area, but only of the "better class". Many workers - perhaps the majority - were forced to commute by streetcar to West Toronto from the city itself (House Scarcity at Junction, 1907). Manufacturers were finding it difficult to obtain workers. In some cases they determined to build houses to attract and keep reliable labour, and in the 1910s a group of manufacturers led by Frank Beer
formed the Toronto Housing Company (Hurl, 1984; Spragge, 1974, 1979). The changing geography of employment was certainly encouraging a suburban movement of Toronto's working class but builders, concerned about street railway access and preoccupied with more profitable segments of the market, were not helping the process along.

The Working Class: II: Self-Building

In this context, and given that rapid growth was producing very crowded conditions in the downtown core, the alternative was for workers to build their own homes. The family of an illiterate Irish labourer that Mavor surveyed in 1906 had been "driven outside the city limits by high rents" and had built itself a 12' by 30', two-room shack at a very small expenditure of money on land". It is probable that the family was living in the Junction, since the man had got work at the Canada Foundry. If so the experience was very typical. As the News observed about the Junction area in 1907, "Men of family who come here must either buy from a speculative builder or erect their own houses. And the amount of speculative building that is going on is infinitesimal" (House Scarcity at Junction, 1907). The following year, the title of an illustrated article in the Toronto Sunday World made the point as plain as could be: "High Rents in Toronto Force Many to Build Their Own Homes on City Outskirts" (High Rents, 1908). It is impossible to say what proportion of homes in this period were owner-built. Self-building beyond the city limits did not require a permit, and has left no written record. Within Toronto permits were nominally required for most new homes but the requirement seems not to have been uniformly enforced. Indeed, it was widely ignored. Permit applications for areas at the edge of the city are rare, even where Goad's insurance atlas reveals that an area was substantially built upon during the period in question. It is clear, then, that building permits cannot provide us with even the roughest indication of the prevalence of self-building.

Although they have often been overlooked by historians, shacktowns were treated by many contemporaries as a notable feature of the city.
Within the Junction alone in 1907, the News reckoned that there were "hundreds" of self-built homes (House Scarcity at Junction, 1907). James Mavor who, more than any contemporary, could claim to have investigated the question of housing and living standards in Toronto, recalls in his autobiography that in the city as a whole workingmen put up about 10,000 "wooden shacks" in 1901 and 1902 (Mavor 1923, 374). This is hard to credit, since the population of the city only increased by about 15,000 in these two years. But it is clear that self-building played a very major role in Toronto's housing "market" throughout the period in question.

Even more than speculative construction, self-building was a suburban phenomenon. Indeed, writing in the Globe, R.R. Cooke (1907) noted that shacktowns ringed the entire city, from Swansea in the west to Woodbine race track in the east (Fig. 2). It does seem, however, that the greatest concentration was in the north-west sector, focussing upon the area known as Earlscourt, around Dufferin and St. Clair. The Labour Gazette noted in 1905 that owner-built frame homes of "unsubstantial character" were "especially" common in "the north-west suburbs." It was the prevalence of self-building in this district that explains why it experienced the greatest increase in working class home ownership of any area in the city. It also explains how it was that even people such as Mavor's labourer was able to acquire a home.

Shacks were increasingly concentrated in the suburbs for two reasons. From 1904, when fire destroyed many frame buildings in Toronto's core, a new, consolidated building by-law imposed higher standards on all types of home construction, while more extensive "brick limits" ensured that very inexpensive homes could no longer be built in the inner city. The new regulations aroused opposition from some quarters, and a correspondent to the Telegram in 1905 complained that they were making it increasingly difficult for both speculative and self-builders to construct cheap homes (Why Houses Come High, 1905). It probably had the effect of pushing the latter even further out to the far fringe. The second, more positive, attraction of the suburbs was cheap, subdivided and mortgageable land. Most people who built their own home were doing so
TABLE 6: THE CHARACTER OF SELECTED NEWLY DEVELOPED STREETS, TORONTO, 1913

<table>
<thead>
<tr>
<th></th>
<th>Shacktowns</th>
<th>Suburban working class</th>
<th>Suburban middle class</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Auburn (n=58)</td>
<td>Ashdale (n=154)</td>
<td>Clinton (n=229)</td>
</tr>
<tr>
<td>Rate of home ownership (%)</td>
<td>67</td>
<td>65</td>
<td>57</td>
</tr>
<tr>
<td>Average building assessment ($)</td>
<td>376</td>
<td>394</td>
<td>1256</td>
</tr>
<tr>
<td>Class composition (%)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Owners/self emp.</td>
<td>5</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Middle class</td>
<td>0</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td>Clerical</td>
<td>2</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td>Skilled workers</td>
<td>64</td>
<td>62</td>
<td>57</td>
</tr>
<tr>
<td>Unsk. workers</td>
<td>18</td>
<td>27</td>
<td>7</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>5</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

SOURCE: City of Toronto Assessments Rolls, 1914.
FIGURE 2: SUBURBAN DEVELOPMENT IN TORONTO, 1900-1915
more out of necessity than by choice. Many were recent immigrants and did not have the savings to buy more expensive land closer to the centre. They could afford only the cheapest suburban lot.

To build on even the cheapest of land many self-builders needed credit, both for materials and even for the land itself. A decade earlier they might have had difficulty in securing mortgages on a small parcel of fringe land. During the boom years of the early 20th century, however, land speculation and subdivision was rife. The amount of British direct investment in Canadian land more than trebled between 1900 and 1914 (Paterson, 1976: Appendix A). The rate of increase was especially dramatic in cities: the share of direct investment being channelled into urban areas rose from 0.7 per cent of the total in 1900 to 12 per cent in 1914. Although most of the investment, urban and rural, went into developing the west, eastern cities, including Toronto, gained their share (Paterson, 1976: 68). The significance of cheap and readily available credit should not be underestimated. By the mid-1910s Wilfrid Dinnick, in his capacity as President of the Dovercourt Land, Building and Savings Company, estimated that about 5,000 families were in debt to his company for suburban land on which they had built their own home.\(^{17}\) Dovercourt Savings was the largest land developer in Toronto by this period, but it did not have a monopoly. Toronto's shacktowns were being built as much by British capital as by British immigrants.

The building process was described by many contemporaries, including Dinnick, Mavor and Cooke.\(^{18}\) A modest parcel of suburban land at $5 a foot would be acquired for $10 down and as little as $5 a month. A one-room shack, amounting to little more than a large kitchen, would be run up, often at the back of the lot. The expectation was that things would improve. As the family saved money, extra lumber would be bought and rooms added. In time, if the family prospered, a new frame or even brick home might be built on the front of the lot and the old dwelling torn down, rented or turned into a storage shed. To a considerable extent, the process depended upon self-help. As the home was being built and extended, the whole family would pitch in during the evenings and on
weekends. The family's income was also eked out by produce from the garden, so that working in and around the home became a significant means of supplementing the wage income (cf. Benson, 1983; Rose, 1984). Of course, unpaid home labour was vital to every working class household at that time, as budget studies in other North American cities recognized (May, 1984; cf. Bradbury, 1984). But it was especially important in households that owned, and built, their own home. It was a way of making wealth as well as a strategy for mere survival. 19

In some cases, as in rural areas, the building process became a communal affair. Friends and neighbours would come round to help during a Saturday afternoon "bee" (City of Homes on the Outskirts, 1907). In this manner self-building became part of a larger, collective process of community building. The Earlscourt district gained a particular reputation in this regard, largely as a result of the leadership of the local Methodist minister, Peter Bryce. Here, mothers' groups, a food co-op and daycare centre supplemented more informal co-operation in the construction of homes and room additions (Clarke, 1917: 183-5; Lewis, 1920: chapters 10 and 11).

Self-building could take a variety of forms. Mavor seems to have used the term "shack" in a rather general sense to refer to any self-built home. But so many different types of people were involved that others found it necessary to make finer distinctions. Cooke, for example, distinguished quite carefully between labourers' shacks and the "creditable frame houses ... with good foundations" that were being put up by "street-car employees and clerks in department stores" in suburbs like Deer Park, Moore Park, Wychwood, Davisville and Swansea (Cooke, 1907). Some of the latter may have been mail order homes of the type pioneered in the 1900s by the Aladdin Company and soon taken up by Sears and Montgomery Ward (Gowans, 1986: 35-67; cf. Doucet and Weaver, 1985). But even shacks were not the lowest of the low. In the summers of 1904 and 1905 many "new-comers and others" were living in old railway-cars and street-cars, sheds, tents and the like. 20 It is not clear what they did in winter. One way or another, then, people of many different kinds were acquiring a
home by making one.

Although various in quality, the self-built homes were, in the early years and on the average, extremely modest in character. Photographs included with newspaper accounts, in Lewis' portrait of Earlscourt in 1920 and in Peter Bryce's history of the Earlscourt parish in 1915, confirm that the one-or two-room dwelling was common (Bryce, 1915; Cooke, 1907; High Rents, 1908; Lewis, 1920). Even today, modest bungalows are still common in this area, some appearing to date from the period in question. Some sense of the distinctive character of the suburban shacktowns in general may be derived from the assessments. To compare dwellings in the shacktowns with those in other districts that were being developed in the 1900s, three pairs of street segments were selected for closer examination. The first pair, Auburn and Ashdale, were located in districts which newspaper accounts had identified as shacktowns; the second pair, Clinton and Riverdale, were situated in more conventional working class suburbs closer to the downtown; the third pair, Brunswick and Hogarth, were mainly middle class streets in close proximity to Clinton and Riverdale (Fig 2). The first street in each pair was located in the north-west sector of the city, the second to the east. All were substantially developed between 1899 and 1913.

The assessment data indicate that the types of housing in the shacktown districts were extremely modest in character. Brunswick Avenue represented homes that fell close to the upper end of the market for speculative housing in Toronto in the early 20th century. Over half of all families on the street were headed by men who were self-employed, or in professional and managerial occupations. Most homes on this street were detached or semi-detached three-storey structures which, on the average, were assessed for almost $3,000 (Table 6). In social terms Hogarth, located in a mainly working class area, was more mixed and its homes on the average were worth a little less. Riverdale and Clinton were developed with two-storey attached homes with average assessed values of $1,503 and $1,256 respectively. These working class streets were as far removed from the shacktowns, however, as they were from those of the
middle class. They contained a fair sprinkling of middle class families and three-storey homes. In contrast, Ashdale and Auburn were overwhelmingly working class, while the average assessed value of homes on both streets was less than $400. Some households occupied dwellings that were assessed for as little as $75. It would be dangerous to make too much of the precise dollar values that were recorded in the assessments. This source might have been biased, with modest structures being under-assessed (Levine, 1984). Low assessed values in the shacktown areas might also have reflected the lack of services (cf. Moore, 1983). But the general picture is clear. Shacktowns were common and provided a type of minimal accommodation that was accessible to virtually any employed family that was willing and able to work hard.

CONCLUDING DISCUSSION

In the first decade of this century Toronto saw an unprecedented home ownership boom. All classes were involved, including the immigrant labourer, but the same factors were not at work for each group. Among the economic elite ownership had always been quite high and new transportation developments, including the automobile, were to allow settlement further and further from the downtown. Before 1914, such settlement was mainly concentrated in the northern sector of the city. Among the growing and relatively prosperous middle class, housing was probably becoming more affordable. Tastes were changing, so that smaller, simpler, less expensive homes became not only acceptable but even preferable as servants grew scarcer and more expensive. Since the streetcar system was expanding very slowly, many professionals settled for homes located quite close to the centre, and sometimes in areas that were quite mixed in occupational terms, Ulster-Lippincott being a case in point (Dennis, 1987).

The elite and middle classes, however, comprised only a minority of the city. Because of sheer numbers the most significant changes were those which affected the working class. Workers’ incomes were rising more slowly than rents, but perhaps more rapidly than house prices.
Home ownership was becoming a little more affordable at a time when rents became prohibitive. One of the main reasons was that the suburbanization of industry was making it possible for many workers to move out to the suburbs where land - and therefore housing - was comparatively cheap. Because the street-car network had virtually stopped growing, however, speculative builders were extremely reluctant to put up cheap workers' homes. As population growth put more and more pressure on a crowded inner city stock, very large numbers of working class families decided that they would have to build their own homes. This was made possible by the absence, or lax enforcement, of building regulations so that even the cheapest type of structure could be erected. The result was an especially rapid growth of home ownership in working class shacktowns at the suburban fringe.

It is not possible to be dogmatic on the issue, but in a general way the relative importance of these factors seems to be clear. In the context of the modern Third World city, Turner (1969) has argued that a major condition for growth of suburban shacktowns is extremely rapid urban growth. This, combined with the stagnation of the street railway network, does seem to have been decisive in Toronto. Manufacturing had been moving along rail lines towards the suburbs since the 1880s. As a result, by the turn of the century some suburban areas had taken on a working class character, as several of Goheen's trend surface maps indicate (eg. Goheen, 1970: 211 and Fig. 49). But industry had not yet occasioned a major shift in the location of the working class. It was only when population growth after the turn of the century overwhelmed the existing housing stock, and when the TSR stopped expanding, that shacktowns emerged and hundreds - perhaps thousands - of impoverished families found themselves at the suburban fringe. In this context Rutherford (1977: 388, fn.44) may be right in saying that "the suburban movement ... did not solve the problem of congestion within the poor districts" of Toronto. This, after all, was a tall order. But it would be wrong to conclude with Sifton that suburbanites were wholly, or even predominantly, middle class. Suburbanization played a major, and largely unappreciated, role in relieving the housing crisis of Toronto's inner city.
It may be that the particular combination of circumstances at work in Toronto was unique. Other Canadian cities, notably Winnipeg and Vancouver, were growing very rapidly in these years, as indeed many U.S. cities had grown in the late 19th century. But the reluctance of the TSR to service the suburbs seems to have been unusual even in the context of other Canadian cities, where transit companies generally pursued a more conservative policy than in the United States (Armstrong and Nelles, 1986; cf. Harris et al., 1915). Certainly, the ownership boom that Toronto experienced set it apart from most U.S. cities, while its ethnic homogeneity also set it apart from other cities of comparable size. The wave of British immigration to Toronto before the First World War reinforced the existing character of the city. For that reason, middle class WASPs in Toronto might have been more willing to remain close to the inner city than their counterparts in other centres, where racial and ethnic tensions promoted the suburban trend. For these reasons, then, it may seem that Toronto was *sui generis*.

But the point can be overstated. Other Ontario cities, including Hamilton and Kingston, saw substantial ownership booms in the first decade of the century (Harris, 1986). Out west, levels of home ownership were already quite high and were almost certainly rising. Self-building, at any rate, seems to have been common. Indeed Holdsworth (1986: 22) views the suburban self-built home as a quintessentially Vancouver phenomenon: "what was only a dream in such older cities [as Toronto] seemed a reality in the "fresh" new city on the Pacific." In fact neither Vancouver nor Toronto was unique. Self-building seems to have been common and most Canadian cities had their shacktown fringes (Bloomfield, 1981; Bridle, 1909; Saywell, 1975: 98-149; cf. Dalzell, 1926, 1928).

The points of similarity extend south of the border. In the U.S., some of the more rapidly growing centres such as Omaha did experience an ownership boom (Chudacoff, 1972). Although "no-one knew much about them," working class shantytowns were apparently quite common in this period (Handlin, 1979: 366; cf. Barnett, 1978; Doucet and Weaver, 1986:
The suburbanization of manufacturing, upon which self-building in working class suburbs often depended, also seems to have been far more common than many have supposed. In his survey of industrial suburbs, Taylor (1915) was able to find significant examples in major cities from across the United States (cf. Greenberg, 1980). Indeed, by the twenties it was the norm. In the same year that Burgess published his model of urban growth, Douglass (1925: 95) noted that, "besides the very poor industrial suburbs ... many purely residential suburbs exist on exceedingly unsatisfactory economic planes." He added (p.96) that "nearly every great city since the war shows a similar phenomenon. There has been veritable suburban hegira of the very poor in an effort to escape high rents." It may be, then, that unusually rapid population growth had simply put Toronto, along with western cities such as Vancouver, in the vanguard of a continental trend. It was not so much typical as exemplary.

If Toronto was exemplary, then we need to rethink a number of our assumptions about the late industrial and early corporate city. Burgess' assumption that manufacturing was concentrated downtown and that it was growing by osmosis into adjacent districts seems to have been so far from the truth as to be unhelpful. Partly as a result, the assumption that late 19th and early 20th century suburbs were middle class must also be questioned. This is so even for cities where employment was still concentrated downtown. Where the absence of restriction made it possible, self-building at the suburban fringe allowed low income families to have their cake and eat it too: they might bear the cost of transportation and yet still be able to acquire a home. Of course in smaller cities, where workers could get to work on foot, ownership was even more viable.

Above all, an analysis of Toronto's home ownership boom shows how important the domestic economy has been to the process of home building and suburban growth. In Toronto, incomes, transit costs, rents and house prices were vital elements in determining access to home ownership, but there were others. The changing organization of the middle class
household, and the opportunities for self-help within the working class family and community, made an appreciable difference. Moreover, in this context, domestic property was not only a repository of wealth but also a place of work where income and wealth could be created. Home ownership was an independent variable in the complex equations which determined the standard of living and the changing social geography of the city. The same has been true in more recent years, as sweat equity has leveraged middle class households into increasingly expensive inner city homes. The home and the domestic economy which it contains continue to play a vital role in shaping the city.
NOTES

1. Labour Gazette V.5, 461.

2. All references to the assessments in this paper are to the year when the data were collected. In fact, the data gathered in 1899 and 1913 are actually recorded in the assessment books for 1900 and 1914.

3. These percentages are based on samples of 1000 individuals from the City Directories for 1899 and 1913. Boarders and roomers include people who lodged in boarding houses and hotels as well as in private homes, but not employed children and relations who contributed to family income.

4. This procedure will tend to underestimate the importance of new construction to the growth of home ownership since infill housing, much of it for owner-occupancy, was being built within what I have labelled the "inner city." For evidence and discussion of this point see Dennis (1987).

5. "Two thirds" is a not wholly arbitrary estimate. In sampled streets developed between 1899 and 1913, levels of home ownership ranged between 57 and 81 per cent (Table 6).

6. The data in Table 3 are based on a different system of occupational classification than that employed by Darroch (1983b). As a result, Darroch's estimates of occupational differences in home ownership differ from those reported here. The most striking difference is that between the ownership rate reported by Darroch (1983b:402) for merchants and manufacturers (20 percent) and the rate reported in Table 3 for owners, managers and the self-employed (46 per cent). Some of this difference may be accounted for by differences in the treatment of builders and contractors. Darroch apparently counts these as skilled workers while I have included them among the self-employed. Since builders were more likely than most to own their own home (exactly half were owner-occupiers in 1899), they tend to inflate the ownership level for any category in which they are included. Apart from inconsistencies in classification, however, some curious differences are apparent between the present figures for home ownership and some of those reported by Darroch. By far the most noteworthy case concerns labourers, among whom Darroch finds an extraordinarily low ownership rate of 5 per cent, while the present sample estimate for unskilled workers is 16 per cent. Unskilled workers are largely composed of labourers. As a result, the difference between the two estimates must be attributed mainly to sample error. Since the present sample is more than twice as large as Darroch's, the data reported in Table 3 are likely to be the more accurate.

7. To some extent the growth of home ownership among the economic elite and the middle class after the turn of the century compensated for the depression of the nineties. Darroch (1983b: 402) estimates that among both groups ownership rates dropped by about 10 percentage points between 1890 and 1899. Too much should not be made of this, however, since these estimates are subject to appreciable sampling error.
The building permits record the estimated, not the actual, cost of construction. It is probable that estimates were on the conservative side, but there is no reason to believe that they became more (or less) conservative over time. They should therefore give us a reasonable sense of the increase in construction costs for specified types of dwellings between 1899/1900 and 1913.

In the fall of 1904 and throughout 1905 the Labour Gazette's correspondent regularly noted that there was a very severe shortage of "the class of dwellings occupied by mechanics", especially in the Junction. Labour Gazette (1904) V, 1:2; V, 4:377; V, 5: 437; V, 6:583; V, 7:689; (1905) V, 8:873; V, 9, 921; VI, 2,148; VI, 4:388; VI, 5:498.

James Mavor Papers, Rare Book Archives, University of Toronto. Box 75: Research Made by Professor Mavor's Students into Living Conditions and the Cost of Living in Toronto, ca. 1897-1906. "Statistics on Food, 1906". The Labour Gazette's Toronto correspondent estimated that "as a rule the working class here pay one-fourth of their earnings in rent." Labour Gazette (1904) V, 4:377.

Commuting data for the first decade of the century are not available. A transportation survey of 1915 found that, within the city as a whole, most commuters lived in the suburbs and worked downtown (Harris, Gaby and Cousins, 1915:76-7). The West Toronto Junction generated more commuters than it received, but the disproportion was less than for any other area of the city. The authors of the study also suggested that many workers living in the Junction were able to walk to work (Ibid, 80).

In the spring of 1906 the Labour Gazette recorded that J.H. Drummer had decided to build "between 50 and 100 houses in the West end of [Toronto Junction]. The Gunn Bros' Abattoir will put up 30 workingmen's houses near its works." Labour Gazette (1906) VI, 9:9 81. In the same district the Haney-Miller Company was planning to build homes for its workers along the CPR tracks. Ibid. (1905) VI, 5:479. The lack of accommodation for working people affected single women as much as married men, and concerned the downtown manufacturer of garments almost as much as the suburban maker of carriages or metal goods. Beer himself was in the whitewear business and, among other activities, put forward a proposal to secure his labour force by building a boarding house for single women (Build Boarding House, 1910).


But see Glazebrook (1971:204) and Middleton (1923:402).

Mavor might have meant that in 1901/2 there were a total of 10,000 shacks, but this is not what he actually says.

Labour Gazette (1905) VI, 5,498.

Dinnick Papers, Archives of Ontario. Undated ms. (Handwritten comments). I would like to thank Ross Patterson for drawing my attention to the Dinnick Papers.

Ibid.; Cooke (1907); Mavor (1923:374). See also Bryce (1915); City of Homes on the Outskirts (1907); Dovercourt Land, Building and Savings Company (c.1910); Lewis (1920, Chapter 9); Middleton (1923:402).
This begs the question as to what happened to the shack-dwellers once they had built an initial home. Since many were close to the margin of survival some might have been unable to maintain payments on their land mortgages and have been forced into default. This does seem to have occurred in some cases. (Ross Patterson, pers. comm., February 1987). Most contemporaries, however, emphasized the extent to which the self-builders were able to improve upon the initial dwelling as savings, and time, permitted (eg. Bryce, 1915; Lewis, 1920). I am currently examining the evolution of a shacktown neighbourhood to determine what happened to its homes and residents after the First World War.

Labour Gazette (1904) V,6:583; see also (1904) V,5:437; (1905) VI,2:148; VI,4:388; VI,5:498.

The particular street segments in question were: Ashdale (Applegrove to the Grand Trunk Railroad); Auburn (Dufferin to Greenlaw); Brunswick and Clinton (Bloor to Dupont); Hogarth and Riverdale (Carlaw to Broadview).
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