

A CITY OF TENANTS: HOMEOWNERSHIP AND SOCIAL CLASS IN MONTREAL, 1847–1881

Over the years 1847 to 1881, as Montreal industrialized, the rate of homeownership declined from 31.6 per cent to 14.7 per cent. From a selection of occupations representative of social classes, it is shown that the large working class was dispossessed, while homeownership increased among the bourgeoisie. Distinctive occupational profiles are reported for homeowners, absentee owners, and resident owners of duplexes and their tenants.

Au cours de la période d'industrialisation des années 1847 à 1881, Montréal est devenue une ville de locataires. Le pourcentage de propriétaires-occupants a chuté de 31,6 pour cent à 14,7 pour cent. À partir d'un échantillon des occupations qui caractérisent chaque classe sociale, on découvre que chez les ouvriers le taux a fortement diminué, alors que dans la bourgeoisie il a augmenté. On trace le profil socio-professionnel de plusieurs catégories de propriétaires et de locataires, en distinguant le propriétaire-occupant du non-occupant, l'habitat unifamilial du duplex.

In his study of Hamilton, Katz (1975, 78) asserts that 'the quality of a society may be measured implicitly by the number of people within it who can own the house in which they live.' By this measure, as will be demonstrated, the quality of life was declining in nineteenth-century Montreal. The purpose of this paper is to fill some of the gaps in our knowledge of housing in a period when the mercantile city was being transformed to an industrial one. What is missing among the rare studies of housing conditions in Montreal (Choko 1980; Copp 1974; Hanna 1986; Linteau 1981) are the basic facts concerning homeownership rates by class and over space.

This paper will establish the general outline of Mont-

real's levels of homeownership in the period from 1847 to 1881. This period was critical with regard to changes in the city's homeownership levels and the geographical meaning of housing. Changes in the spatial and class character of ownership rates are discussed, and homeownership is considered in relation to rents, redevelopment, and the duplex. An examination of the rent structure provides verification of the changing class character of homeownership levels. The association of housing tenure with the redevelopment of streets enables us to grasp some of the basic changes taking place. The duplex is of great significance because it was a common form of housing of the working class and has been neglected in the literature.

Although the paper is primarily descriptive, it points to elements in the demographic, industrial, and financial structure of Montreal that contribute to the sharp decline in homeownership. The first important stage of industrialization occurred in the 1850s (Linteau, Durocher, and Robert 1983, 210), lending credence to the idea that industrial capital played a decisive role in the reorganization of the city.

Sampling and Sources

To determine homeownership, our prime data source is the city of Montreal's tax rolls. Montreal was one of the few cities in North America where tenants were directly assessed for the 'water tax'; thus its tax assessment rolls include all household heads, whether owner or tenant. They list the name, address, occupation, and annual rent of every household head in the city, as well as the owner of each property. City enumerators went from door to door in early summer each year. For owner-occupied dwellings, the enumerators estimated a rental value on the basis of the space occupied.¹

The households were then grouped into what Hanna

and Olson (1983) have called street segments. Streets were subdivided at intersections to produce, for example, 415 segments in 1881. The segments contain at least thirty households each and are reasonably homogeneous. By using such fine-grained units it is possible to gain an intimate geographical picture of homeownership and social class differentials.

In order to relate ownership to social class, we are faced with the problem of identifying social classes. Many studies of nineteenth-century cities have found occupation a reasonably good surrogate for social class (Harris, Levine, and Osborne 1981). As Thernstrom (1968, 84) puts it, 'Occupation may only be one variable in a comprehensive theory of class, but it is the variable which includes more, which sets more limits on the other variables than any other criterion of status.'

Occupation is not, to be sure, the ideal datum. It is not a perfect surrogate for class analysis, since it is often impossible from occupational title alone to establish the class position of the individual. Moreover, occupational categorization is static (Harris, Levine, and Osborne 1981), while many occupations were undergoing changes so severe as to modify their class position. There are, however, many common occupations for which we can reasonably identify most of their members with a specific social class. Employing social class in a study of homeownership allows statements concerning the position of groups defined by their relation to the means of production. Instead of focusing on individual occupations at the expense of broader trends taking place in this period, we can gain a glimpse into inequalities in the housing market with reference to people's control over their livelihood.

In this paper, three classes have been identified: bourgeoisie, petty bourgeoisie, and working class.² It was necessary to divide the working class into a number of sub-groups. The first division is between manual (blue-collar) and non-manual (white-collar). Within the ranks of manual workers one can distinguish varying degrees of skill: skilled, semi-skilled, and unskilled.

For the measurement of homeownership, an occupational scale was constructed that relates to social classes. It is composed of the 22 occupations shown in Table 1. The 22 job titles cover 45 per cent of household heads in the period, and the overall homeownership rate generated by the set of sample occupations matches that produced by all household heads in the city. Because other studies (Harris, Levine, and Osborne 1981, 284–6; Katz 1975, 81; Warner 1962, 129) have shown that people involved in the building trades display higher levels of owner-occupancy than others in the same so-

Table 1
Homeownership by Occupation and Social Class

| Social class and occupation | Homeowners (percentage) | | |
|--------------------------------|-------------------------|------|------|
| | 1847 | 1861 | 1881 |
| <i>Bourgeoisie</i> | 17.7 | 28.0 | 37.5 |
| Merchant | 15.1 | 24.1 | 35.3 |
| Builder* | 61.5 | 55.1 | 58.9 |
| Contractor* | 40.0 | 53.6 | 48.6 |
| <i>Petty bourgeoisie</i> | 33.3 | 29.0 | 29.1 |
| Advocate | 34.5 | 35.3 | 36.5 |
| Notary* | 47.4 | 43.8 | 43.6 |
| Doctor | 25.5 | 26.9 | 28.0 |
| Grocer | 30.9 | 20.7 | 24.9 |
| <i>Working class</i> | 32.0 | 14.8 | 7.8 |
| White-collar | 15.5 | 11.0 | 10.3 |
| Bookkeeper | 0.0 | 12.2 | 10.3 |
| Clerk | 16.8 | 10.6 | 10.3 |
| Blue-collar | 33.3 | 15.3 | 7.3 |
| Skilled | 50.9 | 27.1 | 13.3 |
| Cooper | 56.1 | 21.8 | 11.2 |
| Joiner* | 51.0 | 33.9 | 16.8 |
| Printer | 15.4 | 7.3 | 7.5 |
| Mason* | 53.9 | 28.5 | 10.4 |
| Metal workert | 41.7 | 19.2 | 8.2 |
| Carpenter* | 61.2 | 27.6 | 16.4 |
| Machinist | — | 14.3 | 9.4 |
| Foreman | — | — | 15.3 |
| Semi-skilled | 24.8 | 16.4 | 8.1 |
| Shoemaker | 20.6 | 13.6 | 6.9 |
| Stonemason* | 43.1 | 27.7 | 16.9 |
| Tanner | 30.8 | 25.0 | 7.1 |
| Unskilled | 18.8 | 7.2 | 3.6 |
| Labourer | 16.9 | 6.2 | 3.1 |
| Painter* | 32.1 | 18.1 | 8.6 |

SOURCE: City of Montreal tax rolls

*Occupations in the construction sector

†Metal workers include brassfinishers, ironfounders, coppersmiths, and tinsmiths.

cial class, eight occupations from the building trades are included so that occupation can be split into two parallel scales.

Where we are dealing with small populations, such as sample blocks, and cannot apply this scale, the set of household heads must be sorted in a different way. Thus, in the block-by-block studies on redevelopment and the duplex, the scheme established by Katz (1972) is used. Modified for Hamilton from a study of five other North American cities, it was designed for pre-industrial nineteenth-century cities, and its divisions are based on differences in remuneration and status, not on position in the relations of production. It produces, nevertheless,

aggregates that are roughly comparable and consistent with the social-class scheme.

The Decline of Homeownership, 1847–81

Between 1847 and 1881 the overall homeownership rate fell from 31.6 per cent to 14.7 per cent of households. From street to street the rates ranged from nil to 100 per cent, but high levels of homeownership characterized the peripheral sections, especially the recently settled parts of Saint-Jacques and Sainte-Marie, where the working class lived (Figure 1). Low rates prevailed in the centre, where the wealthy and the skilled artisan lived. The contrast between centre and periphery was strong in 1847, despite the definite social arrangement. By 1881 the pattern was more complex, but homeownership was, more than ever, a suburban phenomenon. Wards with high ownership were either the suburbs of the élite, like Saint-Antoine, or distant suburbs with a low population density, like Saint-Henri, or both, like Westmount. Elsewhere homeownership was very low.

The striking change was the reversal by social class. As Table 1 shows, in 1847 owner occupancy was lowest among the bourgeoisie (18 per cent) and highest among the petty bourgeoisie (33 per cent) and the working class (32 per cent). The boom years of the 1850s were critical with regard to class differentials. By 1861 the bourgeoisie (28 per cent) and the petty bourgeoisie (29 per cent) were more likely to own their homes than the working class (15 per cent). For all segments of the working class, homeownership had fallen markedly. These trends continued to 1881. Skilled workers maintained the highest rate among the working class, and workers in the construction trades maintained higher ownership rates than others. Access to homeownership was facilitated by employment in the construction sector.

The period under study was one of rapid industrialization (Bradbury 1984; Hamelin and Roby 1971; Harvey 1978; Lewis 1985; Tulchinsky 1977). A number of writers have pointed to the widening physical distance between social classes with the advent of industrial capitalism in North America (Goheen 1970; Gordon 1978; Walker 1978; Warner 1962). This was already happening in Montreal in the 1850s (Lewis 1985). The development of water power at the Lachine canal in the late 1840s produced a rush of new industries and a large influx of workers. As workers swarmed into newly developed working-class suburbs to be near the factories located there, the greater densities raised land values,

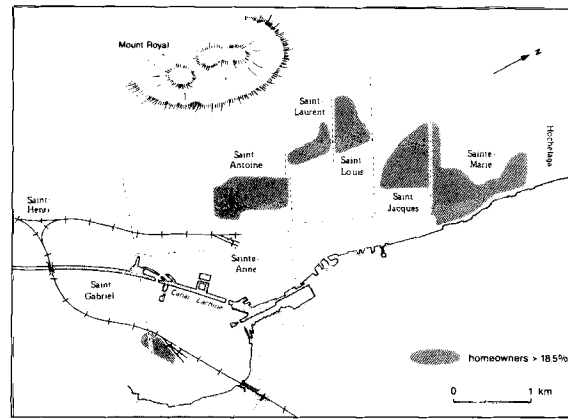


Figure 1
Wards and suburbs of Montreal, showing districts of higher-than-average homeownership in 1861

and higher land values were an obstacle to homeownership.

The bourgeoisie and the petty bourgeoisie, in contrast, were moving to the more spacious parts of Saint-Antoine and Saint-Jacques. In Old Montreal, the traditional home of the wealthy in the mercantile era, residential uses were being displaced by commercial ones. In 1847 the bourgeoisie was concentrated in Old Montreal, an area of high land values and mixed land uses. Half the city's merchants (54 per cent) lived there, close to their businesses, suppliers, and customers. But a merchant living outside Old Montreal was four times as likely to be a homeowner. A similar relationship was found for other occupations that were concentrated downtown, such as printers and grocers. In the following years, as the bourgeoisie and the petty bourgeoisie suburbanized, their levels of homeownership increased.

Owner occupation must be seen as a function of both class position and position in space. Ownership was related to distance from the city centre and ever more confined to the relatively well-off northern and western parts of the city at higher elevations. The eastern suburbs showed the largest decline in homeownership, as they became the focus of working-class suburbanization. Even in the pre-industrial city of 1847, competition of commercial activities forced up central-city land values. Industrialization accentuated this pattern, and the dynamic of rising land values had a powerful effect on homeownership. Montreal by 1881 had become a city of tenants.

Rent and Homeownership: An Annual Sample

The interpretation of homeownership trends by class is confirmed by analysis of rental valuations. Rents provide an indication of purchasing power. Hanna and Olson (1983) categorize street segments on the basis of their median rent values. In 1861 owner occupation was high at both ends of the scale. In high-rent streets the upper class owned their homes. In low-rent streets as many as a third of working-class residents could also afford to own their homes. By 1881, however, homeownership was lowest among households residing on low-rent streets and rose with increasing median rent.

To observe what happened in the gaps between our sample years, the rates of owner occupation in a sample of seven streets were calculated for each year from 1847 to 1881. The sample is stratified by rent levels. Streets were chosen at each of seven different rent levels, based on median rents of 1881. They were selected from various wards, from the inner city and suburbs. Calculating three-year moving averages minimizes the problem of random fluctuations due to assessment by different enumerators. The time series allows changes in homeownership to be related to the two residential building booms, which peaked about 1863 and 1872.

The 1860s seem to have been a critical period of divergence in rates of homeownership among the different rent levels. Between 1860 and 1866, in streets already built by 1847, tenure changes occurred. Ownership declined in streets assessed at the five lowest rent levels but increased markedly in streets of high rents (over \$300 a year).

Development and Redevelopment

Between 1850 and 1870 the net housing stock of Montreal doubled while the population tripled (Hanna 1986). The population was accommodated by new construction on the periphery, redevelopment of housing after major fires, and the crowding of existing buildings and rear courts. While we cannot from these data evaluate the crowding, we can specify the relation of housing tenure to processes of development and redevelopment.

In newly built suburban streets (segments built between 1847 and 1861), homeownership was high in 1861. The new streets contained a larger proportion of bourgeois residents than older streets, a smaller percentage of petty bourgeois, and about the same proportion of working-class occupants. Twenty years later, the rate of homeownership on newly built streets (built in the

interval) was 15.4 per cent, little higher than the city average (14.7 per cent). This reflects the dual character of suburbanization. New housing was being developed for both a bourgeoisie and a working class, but not in the same suburbs.

The redevelopment of burnt districts provides a unique example of urban renewal in the 1850s. The city lost at least 1,500 units in the fires of 1850–2, as well as hundreds more from the redevelopment of the old walled city into a new business district (Hanna 1986). The burnt areas were promptly rebuilt by private owners. They were so extensive that the option for owner occupation or tenancy would have had an influence on the general level of homeownership in the city.

Homeownership rates, for 17 street segments destroyed by fire between 1850 and 1852, were compared with rates on adjoining segments untouched by the fires. Before the fires, the two sets were closely matched in terms of occupational profiles and rents. After redevelopment, owner-occupation was lower. The fires seem to have had a depressing effect on homeownership levels in Montreal, and the dominant redevelopment strategy was for rental accommodation.

By classifying all male household heads in the 17 street segments into the Katz groups, we find that the redeveloped segments were resettled by occupants of slightly higher status.³ More than half (59 per cent) of the redeveloped segments were characterized by higher median rents. The housing may have been more expensive merely because it was new. Severe shortages of dwellings due to the fires doubtless pushed up the price of housing in the area.

Homeownership and the Duplex Habitat

Both new and old habitats of Montreal were primarily duplex housing. We turn, therefore, to the important and neglected case of the duplex. In New York and Chicago in this period, tenements were built to six storeys, but the typical Montreal dwelling was still a five-room flat in a row of duplexes (Ames 1972, 43; Copp 1974, 190; Saywell 1975, 14). In working-class neighbourhoods practically everybody lived in a duplex. Who were the owners? Did the owners live in their houses? Did they rent to members of the same social class? The literature on ownership deals with only two groups of owners: absentee owners with tenants, and resident owners in single-family dwellings without tenants. For Montreal we must distinguish a third group,

Table 2
Occupational Status Profiles of Owners and Tenants, 1881

| | Percentage in each status group | | | | | Widow | No. of house- holds | French names (%) |
|--------------------|---------------------------------|----|-----|----|-----|-------|---------------------------|------------------------|
| | High | | | | Low | | | |
| | i* | ii | iii | iv | v | vi | | |
| <i>All owners</i> | 22 | 32 | 28 | 6 | 2 | 11 | 251 | 49 |
| Single-family | | | | | | | | |
| Absentee | 29 | 26 | 21 | 2 | 2 | 21 | 58 | 36 |
| Resident | 22 | 32 | 27 | 6 | 1 | 12 | 82 | 40 |
| Duplex | | | | | | | | |
| Absentee | 28 | 37 | 20 | 5 | 7 | 3 | 60 | 56 |
| Resident | 6 | 31 | 45 | 10 | 0 | 8 | 51 | 70 |
| <i>All tenants</i> | | | | | | | | |
| Single-family | 11 | 34 | 27 | 10 | 8 | 11 | 124 | |
| Duplex | | | | | | | | |
| Absentee owner | 5 | 36 | 31 | 8 | 10 | 11 | 331 | |
| Resident owner | 2 | 18 | 41 | 8 | 23 | 9 | 159 | |

*Roman numerals identify status groups as reported by Katz (1975). Rows add to 100 per cent subject to error of rounding to nearest per cent.

duplex owners, who lived in one unit and rented out the other.

In order to look at the social relations of owners and tenants, we supplemented the sample of 7 street segments with 12 more that contain a large proportion of duplexes. We have therefore a sample of 19 streets in 1881 with a total of 251 different owners and 629 identifiable tenant households.⁴ The owners are classified as resident or absentee and according to whether their property is a single-family or a duplex. Table 2 gives the occupational profiles of the four groups of owners, according to the Katz scale. There is little difference between absentee and resident owners of single-family dwellings. In each case half are in the top two social groups, and a substantial number are widows. There is a strong contrast, however, between absentee and resident owners of duplexes. The absentees are concentrated in the upper two occupational groups, while the resident owners are concentrated in skilled working-class occupations (45 per cent in category iii).

The findings suggest that there are different strategies for owning. To the absentee landlord, the house is solely an exchange value. To the owner-occupier of a single-family dwelling, the home represents both a use-value and a future exchange-value. But to the resident owner of a duplex, the home is both a use-value and a current exchange-value. The skilled worker, who owns and

lives in a duplex, is able to own because the tenant's rent contributes to the mortgage. The high proportion of widows among owners of single-family homes suggests yet another strategy of ownership for family security.

The development and rental of houses in Montreal were part of a neighbourhood economy. Well over half (57.9 per cent) of absentee owners lived on the same street or within a half-mile of their property. This applied to both single-family and duplex, at all rent levels. Even so-called absentee owners were investors who used an intimate knowledge of the area to guide their investment decisions.

Many owners also knew how to build a house. Although the building sector comprised only 8.1 per cent of the city's work-force in 1881, it accounted for 20 per cent of the owners in the sample. Men in the building trades were prominent, constituting one in every three resident duplex owners. For them housing was important as a use-value. With less money to invest, they would expend their own labour in building the house.

Duplex ownership was more widespread among French Canadians than other groups. French Canadians were the majority of owners in 1881. They were concentrated overwhelmingly in low-rent streets. The holdings of English Canadians, in contrast, were focused in high-rent areas. French Canadians were apparently smaller investors, owning property of lower value. It is as own-

ers of duplex housing that they dominated. Two-thirds of the resident-owned duplex properties were concentrated on low-rent streets (less than \$60 a year).

Table 2 shows also the occupational profile of the several tenant groups, classified according to the type of unit and the type of landlord. As we might expect, tenants in single-family housing were of higher status than tenants in duplex housing. Tenants with live-in owners were more often working-class and paid lower rents than tenants in absentee-owned units. When occupations of each landlord and tenant were paired, the pattern was for owners to have a higher occupational standing than their tenants.⁵ But there was a smaller gap between resident landlords and their tenants. In the resident-owned duplex, the rental value of the unit occupied by owners was generally superior to that of their tenants. In other words, resident owners kept the biggest or best of the two units – usually the more desirable upstairs unit – for themselves. Had resident owners seen the duplex primarily as exchange-value they would have been inclined to rent out the better unit.

The Peculiarity of Montreal

The plunge of homeownership rates between 1847 and 1881 represented a decisive change in Montreal social relations. This is set in context by looking backward a generation and forward into the twentieth century. For 1825, Linteau and Robert (1977) have estimated owner-occupancy in Montreal at 31 per cent, about the same level as we estimate for 1847. In his work on the industrial suburb of Maisonneuve, Linteau (1981) reports homeownership at 10 per cent in 1911–12, very similar to our estimate (14.7 per cent) for 1881. Low rates continued. For 1941 Saywell (1975) found a rate of 11.5 per cent city-wide. Only since 1971 has the rate moved strongly upward.

The homeownership rate in Montreal was much lower than that in other North American cities. It was declining in Montreal while in other cities it was on the rise. The only such low rate we have found was for Birmingham, Alabama, at 10 per cent in 1870 (Worthman 1971). Among 28 American cities in 1890 (Barrows 1983), only New York had a figure lower than Montreal. In almost every US city, homeownership increased between 1890 and 1930. The trend was similar in many Canadian cities. For 1881, homeownership is reported for Toronto at 33 per cent, for Hamilton 31 per cent, and for Kingston 37 per cent, all higher than Montreal (Harris, Levine, and Osborne 1981).

Only a few studies comment on the differentials of class or status. For turn-of-the-century York, England, Rowntree (1902) found a rate of 6 per cent among the working class. For the small industrial town of Newburyport, Massachusetts, Thernstrom (1968) concluded that homeownership was 'rare' among unskilled labourers, about 9 per cent. Katz (1975, 77) found that between 1851 and 1861 in Hamilton, Ontario 'the proportion of home owners among poor and middle ranking groups dropped notably, but among the wealthy, home ownership actually increased.' This is precisely what occurred in Montreal. In Kingston, rates at the top of the social ladder appear to have been much the same as Montreal, but at the bottom, among the working class, they were higher (Harris, Levine, and Osborne 1981). It is the depressed levels of working-class owner occupancy that caused such a low overall rate in Montreal.

Why was the homeowner rate so low among the working class in Montreal, relative to other cities? The causes appear to lie in the interaction of a population structure and the structure of the Montreal economy. A larger average size of family may have prohibited workers from being able to afford homes. The demographic structure and the limited productivity of agriculture meant that the French-Canadian '*revanche des berceaux*' ensured a supply of cheap labour and migration to the city. Montreal's industrial development was founded on low-wage, labour-intensive industries (Altman 1984; Linteau, Durocher, and Robert 1983; Minville 1943). Studies of Montreal's economy show that deskilling, overproduction, job competition, and wage reductions accompanied the growth of industry (Bernier 1973; Bonville 1975; Bradbury 1984; Burgess 1977), while industrial centres like Pittsburgh, with its steel industry and relatively high wages, were characterized by high and rising rates of working-class ownership.

A factor still unexplained was the weakness of institutionalized mortgage lending in Montreal. Canadian chartered banks were forbidden by the 1833 Bank Act to get involved in mortgage lending, and insurance companies were not yet a source of funds. In other cities at this time, building societies were important suppliers of home finance to both the bourgeoisie and the working class. In Montreal, however, they were remarkably weak, and builders operated on a small scale and at a small margin, with high financial risks (Hanna 1986).

In other North American cities undergoing rapid industrialization, working-class homeownership was increasing. In Montreal the reverse occurred. The combination of low-wage industry, family structure, and re-

stricted availability of housing finance transformed Montreal's working class into a class of tenants.

Summary

Homeownership in Montreal decreased severely over a generation 1847–81. The working class was hardest hit, particularly its unskilled segment. For the bourgeoisie, however, homeownership increased, and for the petty bourgeoisie the rate remained high and fairly constant. Spatially, there was a sorting out of streets and areas by social class. Neighbourhoods were becoming more homogeneous with respect to rental values, levels of homeownership, and occupational profiles. Areas of high owner occupation began to correspond to areas of high rental values. Homeownership was a feature of the periphery, associated with low densities. Density and distance from the city centre mediated the effects of class on homeownership. Not all suburbs displayed high rates of owner occupation, for there were two processes of suburbanization under way, a bourgeois residential thrust and a suburbanization of industry, which brought its working-class labour force with it.

At all levels ownership was higher among people involved in the construction sector, but class differentials emerged there, too. Homeownership fell among the working class in the building trades. Significant differences existed among the owners of various types of housing, among their tenants, and between owners and their tenants. We interpret them as class differences, although they are inferred from differentials of occupation, rent, space, and environment. Resident duplex-owners were of a lower occupational status than others and were often men in the construction trades. The peculiarities of duplex ownership may have produced a distinct set of political interests among duplex-owners.

Factors such as culture, age, life cycle stage, and family size merit further research. In terms of the political implications of homeownership, the issue still outstanding is social mobility (Katz 1975; Rose 1984; Saunders 1978; Thernstrom 1968). Did the accumulation of real wealth enable homeowners to improve their class position? How did ownership affect the class mobility of owners' children? It might provide duplex-owners with the revenue to send their children to school, or alternatively the effort to purchase a house might mean putting children to work earlier. How quickly did working-class owners become clear of mortgage debt?

Our analysis is restricted to providing an empirical foundation on which social and political research can be soundly based. We have demonstrated the in-

creasingly unequal class access to homeownership in Montreal in the course of the nineteenth century and, as Katz would argue, the decreasing quality of life. Changes in social relations and geography were signalled by Montreal's transformation to a 'city of tenants.'

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Notes

- 1 For an analysis of the consistency and dependability of the data see Hertzog (1984). In short, the data provide a conservative statement of the decline of homeownership, and they effectively reveal consistent patterns and trends.
- 2 For a description of these classes see Harris, Levine, and Osborne (1981, 273), Hertzog (1984), and Lewis (1985).
- 3 A chi-square test yields an observed value much greater than the critical value at the 0.05 significance level. The same type of test confirmed the significance of the differences of homeownership rates between old and new streets in 1861.
- 4 There are some difficulties in adapting the standard definitions of absentee and resident landlords. Where individuals owned a row of four or five adjacent buildings and lived next door, we considered them resident owners. The owners also included three institutions (e.g. building societies) and a half-dozen estates of deceased. Of the tenants, 15 were in unclassifiable trades, and, thus, only 614 were considered.
- 5 A landlord who had five different household heads as tenants appeared in five pairs.

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