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Résumé de l'article

Montréal a longtemps été perçue comme « une ville de locataires » dans un monde nord-américain de propriétaires. Cette exception a souvent été attribuée à la forte présence de Canadiens français, pauvres et peu désireux de devenir propriétaires.

Cet article fournit pour la première fois des données permettant de comparer, de manières détaillée, les types d'habitat, leur valeur, les statuts d'occupation et les profils d'emploi des Canadiens français et anglais, des immigrants originaires d'Europe du sud et de l'est, pour Montréal, Lachine, Outremont, Verdun et Westmount de 1921 à 1951.

Certes, Montréal était une ville largement dominée par des locataires logés dans les plex. Mais ces données montrent que les Canadiens français étaient proportionnellement autant propriétaires occupants que les autres groupes ethniques et que ce sont en fait les Canadiens anglais et les Européens de l'est, plus attirés par les nouveaux immeubles à appartements, qui firent baisser le pourcentage de propriétaires occupants.

Elles montrent également que l'on peut être le locataire aisé d'un appartement de grande valeur au cœur de la ville, ou un propriétaire sans grands moyens d'une maison de peu valeur en périphérie.

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Ethnicity and Home Ownership in Montreal, 1921–51

Marc H. Choko

Abstract:

Montreal has long been perceived as "a city of tenants" in a North-American world of owners. This perception has been explained by the strong presence of French Canadians who were poor and had a lower preference for home ownership.

This article provides for the first time relevant data that allows a detailed comparison of housing types, values, tenure and occupations of French Canadians, English Canadians and immigrants from Southern and Eastern Europe, and for the cities of Montreal, Lachine, Outremont, Verdun and Westmount, between 1921 and 1951.

Indeed, Montreal was largely a town of tenants living in plexes. But these data show that, in proportion, French Canadians were as much owner-occupants as other ethnic groups and that, in fact, the low rate of owner-occupancy was due more to English Canadians and Eastern Europeans who were attracted to the new apartment buildings.

These data also show that one can be a wealthy tenant living in a downtown apartment of great value, or the owner with limited means of a house of little value on the outskirts of the city.

Résumé:

Montréal a longtemps été purçue comme «une ville de locataires» dans un monde nord-américain de propriétaires. Cette exception a souvent été attribuée à la forte présence de Canadiens français, pauvres et peu désireux de devenir propriétaires.

Cet article fournit pour la première fois des données permettant de comparer, de manières détaillée, les types d'habitat, leur valeur, les statuts d'occupation et les profils d'emploi des Canadiens français et anglais, des immigrants originaires d'Europe du sud et de l'est, pour Montréal, Lachine, Outremont, Verdun et Westmount de 1921 à 1951.

Certes, Montréal était une ville largement dominée par des locataires logés dans les plex. Mais ces données montrent que les Canadiens français étaient proportionnellement autant propriétaires occupants que les autres groupes ethniques et que ce sont en fait les Canadiens anglais et les Européens de l'est, plus attirés par les nouveaux immeubles à appartements, qui firent baisser le pourcentage de propriétaires occupants.

Elles montrent également que l'on peut être le locataire aisé d'un appartement de grande valeur au coeur de la ville, ou un propriétaire sans grands moyens d'une maison de peu valeur en périphérie.

In 1921 the housing situation in Montreal was very different from that of other large North American cities. Many Montrealers were tenants, most were French Canadian, and the city consisted mainly of plexes.[1] Given these facts, few authors, past or present, have resisted the obvious conclusion that plexes were a response to the low wages earned by French-Canadian households, which is why the majority of the latter were tenants.[2] Some even added to this economic argument a cultural dimension: the penchant of French Canadians for this form of housing and tenure, as Saint-Pierre declared in the twenties.[3] More recently Harris, who demonstrated that home-ownership was more affordable in Montreal than in Toronto in 1931, could find no other explanation for the lower ratio of owners.[4] Firestone suggested that home-ownership is less important to French Canadians than it is to other ethnic groups.[5] This kind of assertion is still being made in the English-Canadian literature: "The most plausible explanation is simply that the largely francophone population of Quebec has a lower preference for ownership."[6]

When I began to look into this matter, I was surprised to find that no serious evidence existed to back up such assumptions; neither the published censuses nor municipal statistics provided the detailed data needed for the cross-tabulation of tenure and ethnicity. Indeed, some evidence pointed in other directions. Lacoste suggested that home-ownership levels were the same in French-Canadian and English-Canadian Montreal neighbourhoods;[7] the 1931 census showed that many fewer wealthy Montrealers than wealthy Torontonians were home-owners. Germain suggested that the low proportion of home-owners was due, to a large extent, to a deficiency on the supply side, not in demand, as suggested by the consumer-choice theory.[8] I argued a long time ago that since Montreal has the lowest proportion of French Canadians of any city in the province of Quebec, if one accepts the cultural line of argument, it should not have the lowest ratio of owners. Quebec City should.[9] But this is not the case. I also illustrated that the ideology of home-ownership was very present in French-Canadian society during the interwar period.[10] The only way to clarify the issue of ethnicity and home-ownership in Montreal was to build data sets on housing and their occupants from primary sources. Undertaken as part of a comparative study of Montreal and Toronto, this long, fastidious process proved to be rewarding, as some surprising results presented here will show.[11]

Data Sources and Methodology[12]

The period chosen is 1921–51, when ownership rates in Montreal were very low, especially by comparison with the situation in Toronto, the only other Canadian city of comparable size. Information was gathered that pertained both to dwelling units (type, size, and value of building) and also their inhabitants (tenure, occupation, and ethnic group). An attempt was made to cover the entire metropolitan area. The Metropolitan Board of Montreal, created in 1921, comprised fifteen municipalities, of which five—Montreal, Lachine, Outremont, Verdun, and Westmount—had more than 10,000 inhabitants each, accounting for 95.2 per cent of the total population of the metropolitan area. These municipalities represent the territory covered by this study.

The first source used was water-tax records, which contained the names of the occupants, the occupation of the "head" of household, the rent (or estimated rent when owner-occupied), and the number of units per building. The years 1921, 1931, 1941 and 1951 were covered, with dwellings sampled (1/30 to 1/50 for Montreal and 1/33 for each suburb) totalling a minimum of 5,000 cases for each year. "New units" were those that did not appear on former records when traced backwards from the 1951 sample. The second source was tax assessments, which contained the name and address of the owner and an evaluation of the lots and buildings. Lovell's directories were sometimes utilized to help distinguish small apartment buildings from plexes and to count the number of apartments in large buildings.

Ethnicity was inferred from family names. Five major categories, two for the original colonial populations and three for the main immigration sources, were defined: French Canadian, English Canadian (including Irish, Welsh, Scottish), Southern European (mainly Italians at that time), Eastern European (Poles, Germans, and Russians, most of whom were Jews), and Asian. The last category was subsequently dropped because of insufficient numbers. Some names were confusing and could be misattributed, and some immigrants may have changed their names. Over all, however, problems were very limited, especially for members of the French-Canadian group, who were easiest to identify. Whenever doubts occurred a series of eight specialized volumes were used for guidance.[13]

The census distinguished between detached single houses, rowhouses, and apartment buildings. Although such a division may be relevant for Toronto or most other Canadian cities, it is of little significance for Montreal. The massive presence of plexes calls for a different classification, one which differentiates single-family row houses from duplexes and triplexes, and apartments located in plexes from those in apartment buildings. Four categories were thus created for this study: units in single-family structures, units in plexes, units in apartment buildings, and units in rooming and boarding houses. For the two middle categories, the number of units was specified. A value was attributed to each unit, calculated from the assessment, that included both a share of land and of building. Of course, these municipal evaluations could be quite different from the real market value; nevertheless, if the comparative analysis remains mostly within municipal and time limits, these values are meaningful. To the usual distinction between owner-occupiers and tenants I added a differentiation between tenants of absentee individual or corporate landlords as opposed to tenants of resident landlords (who occupied a unit either in the building itself or in an adjacent one). Since shared ownership and condominiums were very scarce, these categories were incorporated under "owner-occupants."

A detailed categorization of eleven occupations[14] was developed. During the period surveyed, water-tax records usually indicated occupations of heads of households. There were some problems with classification: terms in French and in English were not always equivalent; some respondents may have declared their normal occupation although they were actually unemployed (a particular concern in 1931); the non-workers comprised both wealthy and poor individuals; and it was sometimes difficult to distinguish between self-employed and salaried artisans. However, there were few major problems, and data for most categories are meaningful.

Apart from four cross-sectional samples, I constructed a longitudinal sample backwards from 1951. Finally, we used the 6,090 cases for 1951 as a sample base to look at the creation of new units, their first occupants, and the succession of occupants within a given dwelling. Each unit and its occupants were traced back. If the unit did not exist in 1941, it was declared a "new unit" for 1951; if it existed in 1941, but not in 1931, it was declared a "new unit" for 1941; and so on. For each sampled year that the unit existed, we identified the ethnic group of the occupants, enabling us to discover who benefited from new units, as well as the overall "mix" of ethnic groups.

Ethnic Patterns

In 1921, French Canadians were the largest population group in Montreal, and their proportion grew very slightly throughout the period, while the proportion of English Canadians decreased. This is because the number of new Montrealers, born in Eastern or Southern Europe, increased more rapidly. The decrease in numbers of English Canadians may also be due to the fact that they left for new, smaller suburbs or other cities, and also that they had a lower birth rate.

In the suburbs there were few new immigrants in 1921. English Canadians were present in greater numbers; only in Lachine did their proportion fall in line with that in Montreal as a whole. Through the period, the numbers of English Canadians and Eastern Europeans swelled in Lachine, the fastest-growing suburb. In the working-class suburb of Verdun, as in the well-to-do suburbs of Outremont and Westmount, English-Canadian households prevailed at the beginning of the period. In these neighbourhoods, things changed over time, but in the other direction: in 1951, there were almost as many French Canadians as English Canadians in Verdun. In Outremont in 1921, English Canadians dominated, followed by French Canadians, and then by Eastern Europeans, in their highest concentration for any neighbourhood. By 1951, the latter group, mostly of Jewish origin, was by far the most common in Outremont. The number of French Canadians had increased slightly, while that of English Canadians had dropped drastically. By 1951, English Canadians maintained their majority only in Westmount, where they had started from a hegemonic position in 1921.[15]

Some additional comments should be made on the distribution of ethnic groups within the limits of the city of Montreal. It is generally accepted that St. Lawrence Boulevard, running south-north, created a dividing line through the city, with English Canadians concentrating to the west and French Canadians to the east (Figure 1). Although this is generally true, it does not provide an accurate picture. The wealthiest English Canadians took up residence in Saint-André and Saint-Georges, next to

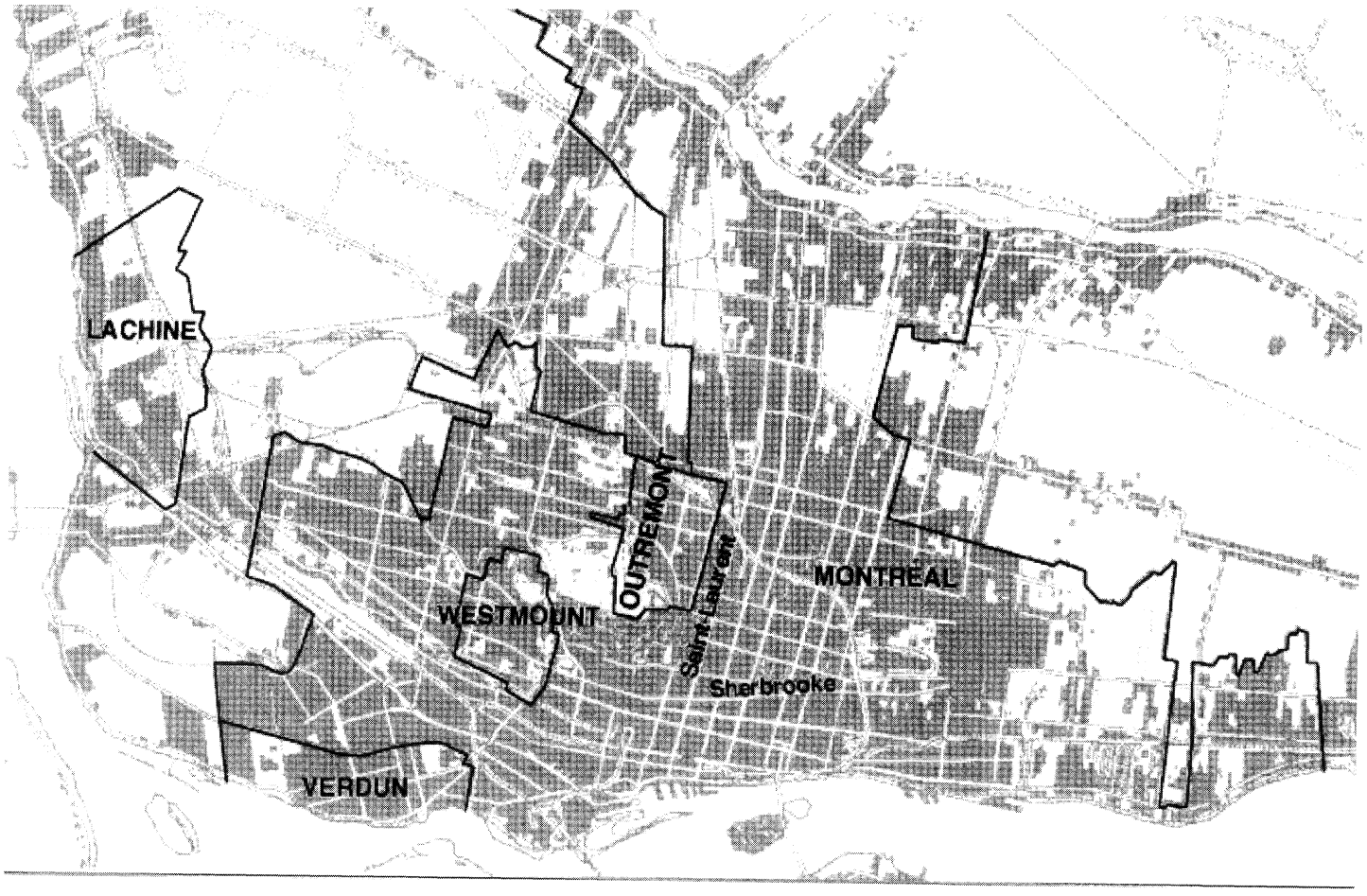

Figure 1: ***City Boundaries and Built-up Areas of Montreal, Outremont, Westmount, Verdun, and Lachine, 1954.***

Sources: ***Cartographie INRS-Urbanisation;*** **Plan directeur de Montréal, 1955**

the new business district, and on the slopes of the Mountain (but the poorest English Canadians also huddled in decaying mansions converted to cramped rooming houses in the same areas), middle-class English Canadians went to Notre-Dame-de-Grâce, far to the west, and working-class English Canadians dominated in the old Sainte-Anne and Saint-Gabriel neighbourhoods to the southwest, near the Lachine Canal and the St. Lawrence River. However, English Canadians also accounted for one third or more of the population in the new neighbourhoods of Saint-Michel, Saint-Jean, and Ahuntsic, to the north, and Rosemont and Maisonneuve, to the east, all usually presented as solid French-Canadian areas. Eastern Europeans, most of them Jewish, concentrated along the traditional St.Lawrence Boulevard settlement axis, mainly in the Saint-Louis neighbourhood. Later, they were followed by Southern Europeans, who settled farther north, in Villeray.

Ethnicity and Occupation

It is usually claimed that the vast majority of French Canadians were relegated to inferior jobs, while English Canadians took the best positions. Precise evidence, however, is scarce. Municipal-level censuses report occupational groups only by industry sector and cannot reveal anything about positions occupied and ethnic groups, while province-wide data about distribution among industrial sectors are also unhelpful. A few limited studies exist, such as Bailey for Italian and Ukrainian immigrants, Rosenberg for Jews, and Helly for the Chinese, but the best reference on this subject is Hughes, who reports data on the French and English business and industrial worlds in Montreal.[16] It was thus of some importance to shed light on this issue and provide estimates of the distribution of occupations among the four chosen ethnic groups.

Our evidence shows a much more mixed pattern than what might have been expected (Table 1). Overall, Montreal became

more "middle-class" over the thirty-year period: the number of managers, unskilled workers, and construction workers dropped, while the number of skilled and clerical workers increased. Some suburbs remained homogeneous — Westmount the richest and Verdun the poorest — while others, such as Lachine and Outremont, grew more mixed. In 1921, English Canadians were overrepresented among clerical workers and those not in the labour force; most of those with Eastern European background were managers, skilled blue-collar workers, or technicians. French Canadians were overrepresented among construction and unskilled blue-collar workers. However, quite a number of English Canadians were present in these categories, along with Eastern and Southern Europeans, most of whom were construction workers. French Canadians were also overrepresented among shopowners and made up more than half of all professionals and managers. Of course, it may be that there were differences in size between the firms owned or managed by French Canadians and those by English Canadians, and thus in the real importance of their respective jobs; Hughes and McDonald, for example, mention an imbalance in favour of larger English-Canadian companies.[17] Even so, it is clear that the association of class and ethnicity was not simple.

In the suburbs, occupational and ethnic differences were much more marked. Lachine was inhabited mainly by construction workers, most of whom were French Canadians. However, a majority of the smaller community of English Canadians who lived there were also construction workers. In Verdun, where English Canadians dominated, they were mainly skilled blue-collar workers and technicians, while French Canadians held these kinds of positions, as well as being construction and unskilled blue-collar workers. In Outremont, most French Canadians and Eastern Europeans were in the two top occupation categories. English Canadians were represented among these categories, and also comprised a high proportion of clerical workers, skilled blue-collar workers, technicians, and workers on commission. Finally, in Westmount was a high concentration of English Canadians in the two highest categories and a smaller proportion of nonworkers and workers on commission.

Over the course of the period studied, this distribution shifted. More French Canadians became skilled blue-collar workers, technicians, and, especially, clerical workers, but also unskilled blue-collar workers. The numbers of English Canadians in the top and bottom categories dropped and grew among skilled blue-collar workers and technicians. Increasing numbers of Eastern Europeans were found among the two top categories, and they shifted from unskilled to skilled blue-collar workers and technicians, although more also became construction workers. Southern Europeans became nearly equally distributed among the three lowest categories of skilled, unskilled, and construction workers.

In Lachine, there were increasing numbers of French-Canadian skilled blue-collar workers and technicians and English-Canadian professionals, along with clerical workers of both groups. The number of people in the two top categories, comprising both French and English Canadians, grew rapidly in Ver-

Table 1: Ethnic Composition of Occupation Groups, Montréal, 1921 to 1951 (%)

	French Canadians				*English Canadians*				*Eastern Europeans*				*Southern Europeans*				*All*			
	1921	*1931*	*1941*	*1951*	*1921*	*1931*	*1941*	*1951*	*1921*	*1931*	*1941*	*1951*	*1921*	*1931*	*1941*	*1951*	*1921*	*1931*	*1941*	*1951*
Managers	52.3	48.3	50.0	45.7	25.3	28.6	24.8	23.3	19.5	19.7	23.3	29.0	*	3.4	*	*	8.1	6.9	6.4	6.4
Professionals	53.9	55.2	51.3	53.2	37.8	35.8	38.5	34.9	7.3	6.6	9.3	9.7	*	2.2	*	2.1	10.0	9.7	9.1	10.2
Constr. Man./art.	48.3	73.3	70.6	52.9	37.9	*	*	*	*	*	*	*	*	*	*	*	0.7	0.6	0.4	0.4
Shop owners	75.3	70.7	68.0	66.0	14.5	13.6	10.4	9.0	7.4	12.2	14.9	19.1	*	3.2	6.7	5.5	7.7	7.3	5.7	5.5
On Commission	61.1	63.4	64.8	63.6	26.5	25.4	24.9	23.4	11.1	10.8	9.2	12.6	*	*	*	*	3.8	4.5	5.5	4.6
Clerical workers	56.2	59.1	61.7	68.3	40.9	32.9	31.0	26.0	*	5.8	5.1	5.0	*	*	*	*	6.6	6.6	7.4	9.0
Skilled workers	57.4	59.7	64.3	65.8	29.8	28.6	23.9	20.5	11.4	9.5	8.8	10.4	*	1.9	2.6	3.0	21.0	19.2	20.5	26.4
Unskilled workers	23.7	23.7	27.8	35.9	51.7	44.6	34.1	28.9	17.4	22.7	29.4	21.8	4.7	8.9	8.2	13.4	7.5	8.3	7.7	6.1
Constr. workers	79.4	84.6	86.3	82.0	12.1	8.1	7.2	6.9	3.8	3.0	2.7	5.2	*	4.3	3.8	5.8	21.0	21,0	19.8	15.2
Miscellaneous	52.4	59.3	51.6	46.5	29.3	24.7	24.2	33.9	15.9	13.6	21.1	15.0	*	*	*	*	1.9	1.7	2.0	2.7
Non workers	54.3	58.3	57.1	61.3	39.8	34.2	34.3	27.9	5.6	6.5	7.4	8.2	*	*	*	2.5	11.7	14.4	15.7	13.5
All	59.6	61.6	62.4	62.8	28.8	26.0	24.2	22.0	9.0	9.3	10.3	11.4	2.3	3.0	2.9	3.7	100.0	100.2	100.2	100.0

* Insufficient number of cases.

Source: ***Water tax records.***

dun. Among other occupation categories in this suburb, a rise in number of skilled blue-collar workers, technicians, and nonworkers took place mostly among French Canadians, while more and more English Canadians living there were clerical workers. In Outremont, Eastern Europeans, who now formed the dominant group, were increasingly occupied in the two top categories and as workers on commission. Most French Canadians were in the two top categories or were nonworkers, while the number of English Canadians, also very concentrated in the latter category, were decreasing rapidly. Finally, in Westmount, English Canadians, along with a few French Canadians and Eastern Europeans, were all distributed among the two top categories or were nonworkers.

It should be kept in mind that the territory covered in 1951 is restricted to about 86 per cent of the dwelling units in the Montreal metropolitan area. Therefore, these changes in occupational profiles could represent real structural transformations, or they could, in part, represent unequally distributed shifts of the respective groups to new, developing suburbs.

Ethnicity, Dwelling Type, and Tenure

In 1921, housing in Montreal was virtually an ocean of plexes. There were few single-family dwellings, and apartment buildings were just beginning to appear. Lachine and Verdun, the two working-class suburbs, looked almost the same as Montreal except for the total absence of apartment buildings. On the other hand, Outremont was much more mixed, with areas of plexes, others of single-family houses (detached, semi-detached, and row), and streets of apartment buildings. Westmount, the wealthiest suburb, was dominated by single-family houses of all types, with a limited number of plexes and a token number of apartment buildings.

Patterns of house type were strongly associated with variations in housing tenure. Most single-family houses were owner-occupied, although in some areas a large minority were rented (44% in Lachine, 35% in Verdun, and 25% in Montreal). Doucet and Weaver illustrate a similar phenomenon for Hamilton.[18] The vast majority of plex units and apartments were of course rented. The construction booms in Montreal in the 1920s, and then after World War Two resulted in a mix of apartment buildings, mainly around the new business district and along the northern and western axes leading to it. Plexes were built towards the periphery; still further out, especially in the post-war period, so too were single family homes. Lachine, especially, was marked by a growth of single-family houses, Outremont and Westmount saw a significant rise of apartment buildings, and Verdun retained its plex profile. After a general drop during the Depression, owner-occupancy rose in all types of units. Most single-family houses became owner-occupied, while more owners moved into their plexes.

In this context it is striking that in 1921 there was almost no association between tenure and ethnicity (Table 2). The highest ratio of home-ownership was found among Southern Europeans, and the lowest among Eastern Europeans, with little difference between the two. Each group was proportionally represented among owner-occupants. Over time, however, differences grew, with English Canadians benefitting less than other groups from the rise in owner-occupancy. Their proportion was stagnant at 17.7 per cent in 1951, compared to 20.6 per cent among French Canadians and 24.6 per cent among Eastern Europeans, while Southern Europeans ended the period with a much higher 38.6 per cent.

These trends in tenure and ethnicity resulted from complex changes within the housing stock (Table 3). French Canadians, whether as tenants or owner-occupants, were concentrated in plexes, while a much higher proportion of English Canadians were in single-family houses. In both 1921 and 1951, the proportion of French-Canadian owner-occupants in plex units was double that of English Canadians, while English Canadians, much more frequently living in single-family houses, were often tenants, and eventually roomers. The two other groups, as far as plex units are concerned, were found in similar proportions to French Canadians. What had an important impact was the increase in apartment units, which were more attractive to English Canadians and progressively, although in smaller proportions, to Eastern Europeans and French Canadians. One must also note that English Canadians opted for the largest buildings,[19] in which owner-occupancy was totally absent.

In the suburbs in 1921, wherever French Canadians were present, they were owner-occupants in a larger proportion than were English Canadians. Only in Westmount, an extremely wealthy English-Canadian municipality with a very high proportion of owner-occupants, were English Canadians owner-occupants in higher proportions than their proportion among all households. Over time, English Canadians increased their presence in the growing stock of single-family houses in Lachine, acquiring a dominant position in owner-occupancy, while their numbers dropped in Outremont and Westmount because of their greater orientation toward apartments. Eastern Europeans in Outremont and Westmount underwent a similar evolution.

Other aspects of housing

Although relatively few English-Canadians were owner-occupers, they did tend to occupy more substantial dwellings (Table 4). In Montreal in 1921, English Canadians lived in units of much higher value than all other groups, and the gap grew through the 1920s. This was associated with the fact that more of them lived in the old mansions and new apartments in the central areas and in the new "petit bourgeois" districts of the western periphery. At the other extreme, Southern Europeans occupied the lowest-value units. In 1951, English Canadians were still in the highest-value homes, along with Eastern Europeans. French Canadians and Southern Europeans lived in much lower-value units, although the gap had diminished. This is mainly because both of the latter groups were concentrated in plex units of smaller size and in lower-valued areas, while the two former groups comprised a higher proportion of occupants of the newly built, more centrally located apartment buildings.

Table 2: Owner Occupation by Ethnicity; Montréal, Lachine, Outremont, Verdun and Westmount, 1921–1951 %

		French Canadians			*English Canadians*			*Eastern Europeans*			*Southern Europeans*			*All*
		Rate of owner occupcy.	*Among all owner occup.*	*Among all occupied dwell.*	*Rate of owner occupcy.*	*Among all owner occup.*	*Among all occupied dwell.*	*Rate of owner occupcy.*	*Among all owner occup.*	*Among all occupied dwell.*	*Rate of owner occupcy.*	*Among all owner occup.*	*Among all occupied dwell.*	*Rate of owner occupcy.*
Montréal	1921	16.9	60.7	59.2	16.3	28.6	29.1	14.9	8.1	9.0	17.5	2.5	2.3	16.5
	1931	18.3	63.8	60.9	14.2	21.7	26.6	18.4	9.8	9.2	26.2	4.6	3.1	17.4
	1941	13.9	69.4	62.0	9.0	17.7	24.6	11.7	9.7	10.3	12.7	3.0	2.9	12.4
	1951	20.6	60.4	61.6	17.7	18.8	22.9	24.6	13.3	11.7	38.6	7.3	3.7	21.0
Lachine	1921	23.5	80.0	63.0	*	*	28.4	*	*	*	*	*	*	18.5
	1931	24.6	76.2	56.5	*	*	39.1	*	*	*	*	*	*	18.3
	1941	23.0	50.0	57.4	28.9	32.4	29.5	*	*	11.6	*	*	*	27.9
	1951	34.6	43.7	53.7	50.7	43.7	36.6	*	*	5.9	*	*	*	42.4
Outremont	1921	48.2	41.9	29.0	21.7	32.3	49.5	*	*	19.4	*	*	*	33.3
	1931	47.2	46.3	28.5	20.7	33.3	46.8	24.4	20.4	24.2	*	*	*	29.0
	1941	45.7	62.8	33.5	17.4	23.5	33.0	*	*	33.0	*	*	*	24.9
	1951	45.3	47.2	32.8	*	*	22.7	32.0	43.1	42.4	*	*	*	31.4
Verdun	1921	19.8	48.3	37.0	12.8	51.7	60.9	*	*	*	*	*	*	15.1
	1931	17.2	52.8	38.4	8.7	39.6	56.9	*	*	3.3	*	*	*	12.5
	1941	15.9	52.7	37.5	8.5	43.6	58.4	*	*	3.1	*	*	*	11.3
	1951	15.7	42.9	44.2	14.7	42.9	49.3	*	*	4.0	*	*	2.5	16.4
Westmount	1921	*	*	*	54.5	89.7	86.8	*	*	7.8	0.0	*	0.0	52.7
	1931	57.9	12.6	10.4	47.2	78.2	78.7	*	*	10.9	0.0	*	0.0	47.5
	1941	*	*	7.6	43.1	81.0	82.7	*	*	9.7	0.0	*	0.0	43.8
	1951	46.9	15.5	16.7	52.9	74.2	70.8	43.5	10.3	12.0	*	*	0.0	50.5

* Insufficient number of cases.
Note: Figures vary slightly from Table 1, as «occupation» was not known for all dwellings.

Source: ***Water tax records.***

In the two working-class suburbs of Lachine and Verdun, the situation in 1921 was slightly to the advantage of French Canadians. But in both cases, especially in Lachine, the situation was reversed by 1951. This is because more English Canadians moved into the newly built single-family houses, mostly as owner-occupants. On the other hand, Outremont remained the area where wealthier French Canadians occupied the highest-value units. Through time, with the growth in the stock of apartments and plexes, the gap shrank. However, the dominant groups in Westmount, English Canadians and Eastern Europeans, with units of unequaled values, retained the upper hand.

If new housing generally means an improvement in the housing stock, those who occupy new homes are likely to raise their living conditions. During the 1920s in Montreal, it was primarily English Canadians who took advantage of new units; later on, Southern and Eastern Europeans did so. As for French Canadians, although their presence in the new stock increased, a greater proportion always remained in existing units.

As mentioned above, ethnic groups actually mingled more across Montreal neighbourhoods than is usually supposed. It must also be noted that this is true for most buildings and, over time, for almost half of all units (47.4%), in which inhabitants of different ethnic groups followed one another. In Lachine and Verdun, a greater proportion of new housing was occupied by English Canadians, whereas in Outremont French Canadians occupied the new units en masse. In Westmount, the omnipresence of English Canadians was, of course, reflected in the occupancy of new units, although, in relative proportions, Eastern Europeans benefited more.

Table 3: Dwelling Type by Ethnicity; Montréal, Lachine, Outremont, Verdun and Westmount, 1921–1951 %

		French Canadians			*English Canadians*			*Eastern Europeans*			*Southern Europeans*			*All* [a]		
		Single Family	*Plexes*	*Apart.*	*Single Family*	*Plexes*	*Apart.*	*Single Family*	*Plexes*	*Apart.*	*Single Family*	*Plexes*	*Apart.*	*Single Family*	*Plexes*	*Apart.*
Montréal	1921	7.2	90.7	1.6	13.3	76.9	7.9	5.8	90.4	3.5	14.6	83.5	*	9.0	86.5	3.8
	1931	5.7	91.3	2.4	12.1	70.0	17.0	6.9	85.1	7.3	*	*	*	7.9	84.8	6.9
	1941	5.1	89.4	4.4	8.7	66.6	23.8	4.4	77.1	17.6	8.5	88.7	*	6.0	82.5	10.4
	1951	6.7	81.0	9.0	12.5	54.3	31.4	4.9	65.1	28.8	11.1	77.9	8.8	8.0	72.8	16.4
Lachine	1921	*	94.1	*	*	82.6	*	*	*	*	*	*	*	11.1	87.7	*
	1931	18.5	81.5	*	26.7	73.3	*	*	*	*	*	*	*	21,7	78.3	*
	1941	18.9	81.1	*	31.6	65.8	*	*	*	*	*	*	*	24.8	74.4	*
	1951	22.7	75.5	*	45.3	48.0	*	*	*	*	*	*	*	31.2	65.4	*
Outremont	1921	40.7	40.7	*	*	67.4	*	*	*	*	*	*	*	25.8	53.8	13.8
	1931	47.2	28.3	24.5	17.2	49.4	33.3	*	48.9	42.2	*	*	*	23.7	43.6	18.3
	1941	47.1	34.3	18.6	17.4	47.8	34.8	*	47.8	46.4	*	*	*	23.9	43.1	18.7
	1951	41.3	34.7	24.0	*	59.6	26.9	12.4	50.5	37.1	*	*	*	21.8	47.2	17.8
Verdun	1921	*	94.4	*	11.1	88.0	*	*	*	*	*	*	*	8.9	90.6	*
	1931	*	96.9	*	*	95.9	*	*	*	*	*	*	*	2.4	95.8	*
	1941	*	97.3	*	4.2	95.1	*	*	93.3	*	*	*	*	3.5	95.9	*
	1951	*	95.5	*	7.7	91.0	*	*	83.3	*	*	86.7	*	5.3	92.6	*
Westmount	1921	*	*	*	64.3	27.7	*	*	*	*	*	*	*	62.0	28.7	16.2
	1931	52.6	*	*	55.6	22.9	21.5	50.0	*	*	*	*	*	54.6	22.4	25.0
	1941	*	*	*	50.5	28.8	20.9	61.1	*	*	*	*	*	52.3	27.0	27.4
	1951	62.5	*	*	53.7	24.3	22.1	65.2	*	*	*	*	*	56.8	20.8	25.8

* Insufficient number of cases.

a. Total does not equal 100% as rooming houses were omitted in this table (see text for comments).

Source: ***Water tax records.***

Myths and Reality

Home-ownership — or, rather, owner-occupancy — did not really became an issue in North America until the early twentieth century. Before then, only a minority had the means to own their house, while many who could have afforded to acquire their own home chose not to do so. Ownership of a residence was a lucrative investment, and this was probably true in Montreal. There, population and business activity grew at a record pace from 1871 to 1911. All that working class migrants or immigrants needed was housing that could respond to fluctuations in employment and family constraints. Plexes became the dominant solution. They were the highest density type of housing that could offer a semblance of private residency to low income households. They were adapted to the size of capital active in the residential construction industry, and were an obvious way of dividing up the sorts of wealthier terraced housing with which builders were familiar. Montreal, the French metropolis in North America, became a city of tenants. The image that lasted through time became a self-fulfilling prophecy.

If Montreal was a city of tenants, it was not populated by poor French-Canadian who were uninterested in home-ownership. As many French Canadians as other ethnic groups were owner-occupants. Indeed, it was English Canadians and Eastern Europeans, turning increasingly to the newly available apartment buildings, that caused the decline in the relative proportion of owner-occupants. If it is true that French Canadians, mostly in plexes, and Southern Europeans lived in lower-valued units, they did so more and more as owner-occupants. When English Canadians owned, it was usually a single-family house.

It must also be noted that the apartment units rented by English Canadians and Eastern Europeans in large, newly built buildings were more highly valued than the units owned by French Canadians and Southern Europeans, mainly located in plexes. This certainly had something to do with the emergence in Montreal of a new kind of citizen, the "urbanite," who valued above all a central location and a new way of living; urbanites had been in evidence for some time in the largest cities in Europe and the United States. It should be stressed that among

Table 4: Average dwelling unit value (in dollars) by ethnicity; Montréal, Lachine, Outremont, Verdun and Westmount, 1921 to 1951

		French Canadians	*English Canadians*	*Eastern Europeans*	*Southern Europeans*
Montréal	1921	2 371	3 431	2 551	2 088
	1931	2 382	4 066	2 985	1 971
	1941	2 139	3 353	2 640	2 162
	1951	2 911	4 191	4 017	3 014
Lachine	1921	2 141	2 121	*	*
	1931 [a]	1 948	3 063	*	*
	1941	2 210	3 099	2 198	*
	1951	2 862	4 021	2 463	*
Outremont	1921	8 352	4 224	5 069	*
	1931	7 623	4 495	4 365	*
	1941	5 737	3 742	3 472	*
	1951	6 516	4 893	5 063	*
Verdun	1921	2 063	1 869	*	*
	1931	2 419	2 221	2 664	*
	1941	2 027	2 135	2 449	*
	1951	2 088	2 374	2 583	2 420
Westmount	1921	*	8 580	9 648	*
	1931	9 147	10 266	7 816	*
	1941	14 343	8 634	9 403	*
	1951	7 587	9 374	12 709	*

* Insufficient number of cases.
a. Evaluation in Lachine does not include land in 1931.

Source: ***Water tax records.***

new immigrants, Eastern Europeans, mostly Jews, originally from large industrial cities or smaller villages, where they had rented, turned in large proportion toward apartment units, while Southern Europeans, mostly Italians from the poorest rural areas, made all possible efforts to acquire homes.[20]

The high levels of owner-occupancy among French Canadians, especially in peripheral Montreal neighbourhoods and in Outremont, show very clearly that for this group home-ownership was a matter of opportunity as well as of accessibility. Whenever they could (by any possible means), many French Canadians, and even more Southern Europeans, became home-owners. Purchasing a plex unit allowed them to spend less on their own dwelling as well as to begin a patrimonial process of accumulation that would eventually help them or their children acquire a single-family house farther away, in the burgeoning suburbs.

To approach the broader issue of explaining home-ownership differences among ethnic groups, one can refer in part to the long-lasting debates in the North American literature that compares housing for blacks, whites, and immigrants. In a recent article, Long and Candill show "that blacks in the United States own a disproportionately low share of aggregate housing wealth... Blacks are less likely than whites to own their houses... Black-owned houses have lower market values".[21] The main arguments developed relate to economic factors—mainly lower permanent income levels—and, to a lesser extent, to discrimination in access to finance and specific neighbourhoods. The dominant trend, however, is toward cultural explanations, as revealed in a review of issues concerning immigrant housing by Ray and Moore. Quoting Cooper, Ray and Moore stress the dominant pioneer spirit attached to the process of becoming an owner: "The frontier image of the man clearing the land and building a cabin for himself and his family is not far behind us".[22]

Ray and Moore's central hypothesis is that immigrants "internalize norms and values about ownership" established in their country of adoption.[23] Balakrishnan and Wu list, among other factors, "higher home ownership based on the need of ethnic minorities to... facilitate greater acceptance in the parent society." In attempting to explain very different home-ownership ratios for the various immigrant groups in contemporary Canadian cities, Balakrishnan and Wu state that "ethnic groups further away from the charter groups of English and French are more likely to own their home than those who are culturally close".[24] They also stress contradictory influential factors that may raise or lower the ratios: visible minorities may suffer discrimination,[25] but their drive for self-esteem and acceptance overcomes it. As well, the larger the size of the group, the greater the positive influence. But the authors reveal the limitations of their argument when they fail to discuss a well-known and -documented phenomenon that would be a notable exception to their theory: the Portuguese community in downtown Montréal among whom owner-occupation is the norm.[26] And how would their theory explain the differences shown in this paper between Eastern and Southern Europeans, mostly Jews and Italians, respectively? The first group would be larger but more discriminated against; the second group smaller but farther away from the dominant French-Canadian culture. As well, what about the impact of the "high solidarity" attributed (on what evidence?) to the Jews, or the "politics of Quebec".[27] Our data, which show exactly the same trends for English Canadians, call into question the factual basis of such fantasies.

Doucet and Weaver posit that English "individualism" and the collective memory of the feudalism that limited the materialization of this individualism in housing in England are at the root of "the will to possess" so strongly expressed among North American immigrants of English background.[28] This hypothesis seems highly questionable not only in the light of the Montreal data, but also in the view of larger philosophical ideas such as those expressed in Attali.[29] Nevertheless, it opens another avenue to comprehension of high home-ownership ratios among immigrants. As soon as they can, immigrants tend to

use their new local context to adapt their pre-immigration skills and behaviours to their new home. The "stories" told by those who preceded them and the networks they find upon arrival (family, friends, others from the same village, and so on) tend to attract households to specific locations, provide them with information, and sometimes lend a hand through loans, working parties, and so on. The simple fact of coming from a family that owned a home raises the probability that relatives will own.[30]

Another cultural aspect that has been neglected and that may influence home-ownership ratios is what standard of living one was used to and is ready to accept (and for how long). Higher rates of ownership of lower-valued homes in the periphery often meant more difficult living conditions: a longer distance to work, higher transportation costs, more precarious premises — "shaky palaces" — with fewer services, self-built, and so on, as the Italian community in Griffintown, and French Canadians in Cartierville in the postwar period, are good examples of this in the Montreal area.[31]

To be provocative, one could say that given the Montreal context of the 1920s, rising wages could mean a decline in home-ownership for some, as modern, better located, fully-serviced dwellings were offered in new apartment buildings, while it could increase among some who were less wealthy but willing to own their house farther away and accept poorer conditions. Whatever the case, the heavy impact of the existing stock of plexes kept the amplitude of changes low for all Montrealers for a long time. What would be of prime interest is to know how and why such a specific type of housing could be "imposed" on the mass of all ethnic groups for such a long period, an exception among the large Canadian and U.S. cities.[32]

Notes

1. Plexes are small apartment buildings (two or three floors and two to six units) with outside staircases. Each unit has an individual entrance and a different address.
2. See T. Copp. *The Anatomy of Poverty: The Condition of the Working Class in Montreal, 1897–1929.* Toronto: McClelland and Stewart, 1974; D. Hanna. *The Layered City: A Revolution in Housing in Mid-Nineteenth Century Montreal.* Shared Spaces no 6. Montreal: McGill University, Department of Geography, 1986; S. Hertzog and R.D. Lewis. "A City of Tenants: Home-Ownership and Social Class in Montreal, 1847–1881. *The Canadian Geographer,* 30 (1986): 316–323; A. Saint-Pierre. *La petite propriété urbaine.* Semaines sociales du Canada, 1924.
3. A. Saint-Pierre. *Op. cit.*
4. R. Harris. "Working Class Home Ownership and Housing Affordability across Canada in 1931". *Histoire sociale/Social History,* 37 (1986): 121–138.
5. O.J. Firestone. *Residential Real Estate in Canada.* Toronto: University of Toronto Press, 1951.
6. M. Steele. *The Demand for Housing in Canada.* Statistics Canada, Cat.99-763 E, 1979. See also T.R. Balakrishnan and Theng Wu. "Home Ownership Patterns and Ethnicity in Selected Canadian Cities." *Canadian Journal of Sociology,* 17, no.4 (1992): 389–403.
7. N. Lacoste. *Les caractéristiques sociales de la population du grand Montréal. Étude de sociologie urbaine.* Montréal: Université de Montréal, Faculté de sciences sociales, économiques et politiques, 1958.
8. D. Germain. *La détermination du besoin de logements (le cas particulier de Montréal).* Montréal: École des hautes études commerciales, 1967, p.94.
9. M.H. Choko. *The Characteristics of Housing Tenure in Montreal.* Research Paper no.164. Toronto: University of Toronto, Centre for Urban and Community Studies, 1987.
10. M.H. Choko. *Une cité-jardin à Montréal.* Montréal: Méridien, 1988.
11. The research was undertaken jointly with Richard Harris. I would like to acknowledge gratefully the financial support of the Social Sciences and Humanities Research Council of Canada and to thank Michèle Picard, my long-time assistant, who gathered most of the data.
12. For more detailed information, see M.H. Choko and R. Harris. *L'évolution du mode d'occupation des logements à Montréal et à Toronto depuis le milieu du XIXe siècle.* Études et documents no.61. Montréal: INRS-Urbanisation, 1989; M.H. Choko and R. Harris. *La propriété résidentielle à Montréal et à Toronto de 1921 à 1951. Deux villes, deux mondes.* Études et documents no.65. Montréal: INRS-Urbanisation, 1992.
13. See Choko and Harris (1992) page 70 for the specialized bibliography upon the classification of ethnic groups.
14. With my co-researcher in Toronto I built an eleven-category occupation grid that we felt corresponded best to the class divisions of the period studied and that could still allow for some comparisons with other cities or times: Firm owners and senior management (referred to as "managers"); junior and middle management and professionals ("professionals"); construction managers and artisans; shopowners; workers on commission; clerical workers; skilled and semi-skilled blue-collar workers, technicians, and nurses ("skilled workers"); unskilled blue-collar workers and service personnel ("unskilled workers"); construction workers; miscellaneous; widows, retired, rentiers not in the labor force ("nonworkers").
15. There is some inconsistency between our data and those reported by the census, since the former pertain to households while the latter are for the population. Household size varied by ethnic group, being greatest for French Canadians.
16. C.M. Bailey. "The Social Structure of the Italian and Ukrainian Immigrants in Montreal, 1935–1937". Master's thesis, McGill University, Department of sociology, 1939; L. Rosenberg. *Canada's Jews: A Social and Economic Study of the Jews in Canada.* Montreal: Canadian Jewish Congress, Bureau of Social and Economic Research, 1939; D. Helly. *Les Chinois à Montréal, 1877–1951.* Quebec City: Institut québécois de recherche sur la culture, 1987; E.C. Hughes. *Rencontre de deux mondes. La crise d'industrialisation du Canada français.* Montréal: Éditions Lucien Parizeau, 1944.
17. E.C. Hughes and M.L. McDonald. "French and English in the Economic Structure of Montreal". *Canadian Journal of Economics and Political Science,* 7 (1941), p.499.
18. M. Doucet and J. Weaver. *Housing the North American City.* Montreal and Kingston: McGill-Queen's University Press, 1991.
19. M.H. Choko. "Le `boom' des immeubles d'appartements à Montréal de 1921 à 1951". *Urban History Review/Revue d'histoire urbaine,* XXIII(1994):3-18, has shown that English Canadians were in a higher ratio than others in apartment buildings, in Montreal as well as Outremont and Westmount.
20. B.Ramirez, *The Italians of Montreal. From Sojourning to Settlement, 1900-1921.* Montréal: Editions du courant, 1980.
21. J.E. Long and S.B. Caudill. "Racial Differences in Home-ownership and Housing Wealth, 1970–1986". *Economic Inquiry,* 30, no.1 (1992), p.99.
22. B. Ray and E. Moore. "Access to Homeownership among Immigrant Groups in Canada." *The Canadian Review of Sociology and Anthropology,* 28, no.1 (1991), p.3 quoting C. Cooper. "The House as Symbol of the Self", H.M. Proshansky, W.H. Itelson and L.G. Rivlin (eds), *Environmental Psychology: People and Their Physical Settings* (2nd ed.). New York: Holt, Rinehart and Winston.
23. Idem, p.4.

24. T.R. Balakrishnan and Theng Wu. *Op. cit.* (1992), p.392.

25. S.M. Bianchi, R. Farley, and D. Spain. "Racial Inequalities in Housing: An Examination of Recent Trends". *Demography*, 19, no.1 (1982): 37–51.

26. R. Krohn and H. Duff. *The Other Housing Economy: Self-Renewal in Central Montreal Neighborhood.* 1971. Unpublished; F. Dansereau. "Immigration et émergence de modèles d'habiter différenciés". Presentation to ACSALF Congress, 12 May 1988.

27. T.R. Balakrishnan and Theng Wu. *Op. cit.* (1992), pp.396 and 398.

28. J. Doucet and J. Weaver. *Op. cit.* (1991).

29. In his philosophical essay on ownership, J. Attali. *Au propre et au figuré. Une histoire de la propriété.* Paris: Fayard, 1988, pp.12-13, claims that "to have and to be are nearly always merged," that "what property hides is the fear of death." Ownership is one way "to be, to last, to delay death." In ancient Greece and Rome, the dead were buried in the house under the "foyer" (the fireplace — in French, the word also means "home"); they protected the house and its grounds, thus closely associating sacred matters with the family house and property. Therefore, mustn't "the will to possess" certainly extend beyond the English? It is interesting to note that for France, C. Bonvalet. "Transformation de l'habitat: évolution de la structure des ménages en France". Paper presented to the 5th International Research Conference on Housing, Montreal, July 7–10, 1992, has another explanation: "Late urbanization in France means that the rural world is still very present in people's minds and that attachment to the bedrock through property constitutes, without a doubt, a heritage of our rural society." It may be that the French memory of rurality and English expressions of individualism to counter past feudalism do play a part in the desire of these groups to own. It certainly cannot explain why one group owns more or less than another.

30. P. Culturello and F. Godard. *Familles mobilisées. Accession à la propriété du logement et notion d'effort des ménages.* Plan-Construction, 1982; M.H. Choko and F. Dansereau. *Restauration résidentielle et copropriété au centre-ville de Montréal.* Études et documents no.53. Montréal: INRS-Urbanisation, 1987.

31. M. Edel, E.D. Sklar, and D. Luria. *Shaky Palaces Home-Ownership and Social Mobility in Boston's Suburbanization.* New York: Columbia University Press, 1984; R. Harris. "A Working-Class Suburb for Immigrants, Toronto, 1909–1913". *The Geographical Review*, 81, no.3 (1991): 318–332; M.H. Choko. "Investment of Family Home? Housing Ownership in Paris at the Turn of the Twentieth Century". *Journal of Urban History*, 23(1997):531-568.

32. M.H. Choko and R. Harris. "The Local Culture of Property: A Comparative History of Housing Tenure in Montreal and Toronto". *Annals of the Association of American Geographers*, 80 (1990), p.90 and M.H.Choko. "Mythes et réalités de la propriété d'occupation à Montréal". In Paul Cuturello (ed.), *Regards sur le logement. Une étrange marchandise,* Paris: L'Harmattan, 1992, p.37, indicated a hypothesis: given the context of industrial installations and the territory controlled by the city, the by-laws, and the needed density—because of land cost and distance to work, especially prior to the development of commuter trains—the available building materials and their cost, the size of builders and investors, the plex was the closest high-density model resembling individual housing that could be built at that time. But research remains to be done on this subject.