

The Senator, The Merchant, Two Carpenters, and a Widow: A Survey of Canadian Landlords in 1871

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Article abstract

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But, their limited resources did mean that they were unlikely to increase their participation in the housing market further. Nor was there much incentive for the major landlords in large centres — retired businessmen, gentlemen, bourgeois, and widows — to invest more: having retired, further investment required them to constrain their level of consumption and perhaps reduce their standard of living.

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Résumé

Les récentes recherches nous ont permis de mieux comprendre la progression de l'accession à la propriété au Canada depuis la fin du dix-neuvième siècle. Les chercheurs se sont toutefois moins intéressés au groupe évincé par les nouveaux propriétaires, soit les propriétaires de logements. À l'aide de données tirées du recensement manuscrit de 1871, la présente étude compare la situation des propriétaires de logements et de la location immobilière dans vingt centres urbains de tailles diverses. L'auteur veut faire ressortir les variations dans les marchés du logement, dans la concentration de la propriété des logements de location et dans l'attrait relatif des investissements résidentiels pour différentes catégories de personnes.

Dès 1871, les marchés du logement avaient déjà réagi au développement industriel et dans les principales grandes villes du Canada, les propriétaires offraient beaucoup plus de logements résidentiels que dans les petites communautés. De plus, les propriétaires de logements de ces centres urbains étaient issus de milieux sociaux différents. À Montréal et à Toronto en particulier, ils étaient plus souvent artisans et ouvriers qualifiés, plus jeunes et

rarement commerçants. La sensibilité au marché des petits propriétaires nuance l'hypothèse voulant que de tels investisseurs ne pouvaient développer le parc de logements dans les villes industrielles.

Toutefois, en raison de leurs ressources limitées, il était peu probable qu'ils s'engagent plus avant sur le marché du logement. Rien n'incitait non plus les principaux propriétaires des grands centres — hommes d'affaires à la retraite, rentiers, « bourgeois » et veufs — à investir davantage. Étant à la retraite, investir davantage aurait signifié une réduction de leur consommation et peut-être aussi de leur niveau de vie.

At his death at age sixty-two in 1879, Senator Donald McDonald of Toronto was, in his biographer's words, "a fairly wealthy man" leaving a personal estate approaching \$150,000 and various real estate holdings, including his twenty-six room house. Trained as a surveyor, he had risen to the position of assistant commissioner of the Canada Company. He left the company in 1858 to sit in the Legislative Council, and the Senate after Confederation. While in public life, he concentrated on real estate investments in Canada and the United States; with ninety-one rental properties he was Toronto's second largest landlord in 1871.¹

As impressive as the Senator's rental property holdings were, they were exceeded by Québec City merchant, John Roche, who rented out 136 dwellings and may very well have been Canada's foremost landlord. Roche, a forty year-old Catholic of Irish descent, also owned a forge producing ship and mill work in the city's western outskirts which employed eighty men and had a capital investment of \$290,000.

A far more modest landlord was Saint Hyacinthe's Eusebe Migneau. A 64 year-old carpenter, he owned one dwelling besides his house. He may have intended to sell it, or perhaps its rent would provide an income for him and his 60 year-old wife in their old age. At roughly the same stage in his life, Ambroise Pariseault, a 57 year old Montréal carpenter, had assembled more rental units through his working life than Migneau and possessed ten properties.

Becoming a landlord provided security for Margaret Smith of Brantford. When her husband John died about 1850, Smith, an Irish Anglican immigrant, was left penniless with five children. "A steady prudent industrious little woman ... [who was] much respected ... [for her] integrity and shrewdness," she obtained credit locally to stock a small supply of groceries. Through scrimping and saving, by 1871 she had expanded her small shop and had purchased a home and one house for rent. More important, she had kept her family together, educated her children, and seen them embark on adult life, one son a salesman, another a lawyer. By 1881, in her sixties, Margaret Smith had retired and lived on her savings, rental income, the board paid by one lodger, and perhaps remittances from her children.²

The Senator, the merchant, the two carpenters, and the widow really had very little in common, beyond their investments in the rental housing stock of urban Canada. Their social diversity and the variations in their investments frustrate generalizations about landlords as a group. Consequently, while historians have greatly improved our understanding of the increase in home ownership in Canada from the late nineteenth century, only a few have explored the group that owners displaced, landlords.

In his study of Toronto, Richard Dennis has wondered why landlords did not increase their investments in the early 1900s to meet the demand for shelter from a growing urban population. A good question. Like others examining the problem, Dennis has offered a typology which relates the size of holdings, financial interests, and behaviour of landlords. He concluded that large and small landlords were unresponsive to housing demand for different reasons. Investors with substantial funds at their disposal evaluated a variety of investment opportunities and shifted assets those offering the best return. For them other placements became more attractive than rental housing. Small landlords, however, sought to supplement earnings with the regular income from rental units, but tended to make decisions on the basis of personal rather than market factors. For them, a higher rate of return would not necessarily have produced greater investment.³ A bifurcation of supply then characterized the late nineteenth-century rental market, one component sensitive to rates of return, the other component generally insensitive to market changes.

The community approach which Dennis and others have adopted can effectively chart the trends in housing tenure that have occurred because of changes in the quality of housing stock, the physical landscape, financial intermediation, population, and the urban economy. Sensitive as such studies are, they offer only one perspective on market forces, and as persuasive as Dennis's hypothesis is, its broader application depends on other housing markets and landlords resembling those in Toronto. As an alternative, this study offers a survey of landlords and housing tenure in twenty urban centres of various sizes in 1871. Though static and insensitive to the processes of property accumulation or divestiture, a comparative perspective does reveal variations in housing markets, in the concentration of the ownership of rental accommodation, and in the relative attraction of housing investments for different people. From this vantage point, by 1871 housing markets had changed in response to industrial development, and landlords in Canada's major centres provided much more residential accommodation than in smaller communities. They also were drawn from different social backgrounds and were more likely in Toronto and Montreal than elsewhere to be artisans and tradesmen and less likely to be engaged in commercial enterprise. That this should have been the case qualifies Dennis's argument by suggesting a greater market sensitivity on the part of petty landlords, but more importantly by revealing that in national terms housing markets had already changed substan-

tially to meet growing demand in the biggest cities. Perhaps little more could be expected more within existing investment structures.

This study has used the 1871 manuscript census to assemble a national sample of landlords in twenty urban centres:⁴ in Québec, Montréal, Québec City, Trois Rivières, Sherbrooke, and Saint Hyacinthe; in Ontario, Toronto, London, Kingston, Brantford, Belleville, Berlin, Trenton, and Waterloo; in Nova Scotia, Halifax and Yarmouth; in New Brunswick, St. John, Fredericton, Chatham, Bathurst, and Moncton.⁵ Despite some blurred edges, these cities cover a range of urban environments. Not all were uniformly urban as enumerated and, since several were unincorporated in 1871, some included substantial farming populations. For analytical convenience they have been categorized as big cities (population over 50,000), small cities (population of 10,000 to 50,000), towns (population of 5,000 to 10,000) and villages (under 5,000), even though such labels may not conform to their municipal status.

1871 is an interesting date for a snapshot of housing markets because of the redistribution of population that was beginning. Generally in North America it was a year in the middle of a period of economic expansion and, as Kenneth Buckley concluded from his series of Montréal building permits, a peak in urban investment. Similarly in Toronto, Isobel Ganton has charted a boom in building from 1867 into the 1870s with lot subdivision peaking in 1873-4. Even with the upswing in construction, the number of houses in Toronto did not increase as rapidly the city's population.⁶ Despite these indicators of prosperity, the national population had grown slowly in the 1860s and increased modestly in the following decade as thousands of Canadians left for the United States.⁷ Buckley has explained the apparent anomaly of population stagnation and an urban investment boom as a consequence of population "movements from one set of towns and cities with declining opportunities to another with expanding opportunities."⁸

Beyond the two metropolises, urban growth differed in Ontario and Québec. Ontario's strong agricultural base promoted industrial decentralization and favoured the growth of smaller urban centres. Such was not the case in Québec, where in the 1850s and 1860s even the provincial capital grew at half the rate of Montréal.⁹ In the Maritimes, industrial development less intensive, and urban concentration did not reach Central Canadian levels. Halifax did increase in population more rapidly in the 1860s than the rest of Nova Scotia and it did pass St. John, New Brunswick, in size, but from a national perspective its experience was modest.¹⁰ By 1871 a population redistribution ought to have had a differential effect on housing markets, reducing the cost of ownership in relatively stagnating or declining places and attracting investment to rental housing in the industrializing cities. And so, one could expect the characteristics of landlords to vary from place to place. Unique characteristics of landlords in the two most rapidly growing metropolises, Montréal and Toronto, should identify those most responsive to the market for rental accommodation.

Being a landlord appealed to a surprisingly large number of people, equal to one of every ten heads of families in 1871, though not all groups were as attracted to rental investments in all urban centres. Already, quite early in Canada's urban industrial development, landlords provided a larger share of residential accommodation in the nation's largest metropolises, with the possible exception of Québec, than in smaller urban centres. The most economically dynamic among the major cities, Montréal and Toronto, stood out from the others not in attracting relatively more landlords but by having landlords who owned more properties. Yet, in Montréal and Toronto, as in Québec, those whom one might expect to have the most capital to invest in urban housing — merchants, professionals, office holders, and gentlemen — found such placements less appealing than did their counterparts in smaller places. The very economic forces that spurred housing demand in the metropolises presented, as Dennis has suggested, other investments close at hand. Conversely, at a greater distance from alternative opportunities, merchants and professionals in small cities, towns, and villages invested in the housing market even though the higher levels of owner-occupancy, and in some instances lower population growth rates, implied lower demand and lower returns on rental housing. But it is also remarkable that artisans and tradesmen, who, following Dennis, ought to have been less responsive to market signals, were relatively more prominent as landlords in the industrializing big cities. Benefiting perhaps from greater demand for their skills and more regular employment and appreciating the urgent need for housing, they invested their savings in more rental properties and at a younger age than artisans in other places. Thus, from a comparative perspective, even in 1871 housing markets revealed different market sensitivities.

In developing these observations, the analysis proceeds in three stages: first, an overview of housing and tenure; second, the concentration of rental property ownership; and last the social characteristics of landlords. The first is based upon data on the number of property owners and families from Schedules 1 and 3 of the manuscript census of 1871. The second calculates the distribution of rental property ownership from Schedule 3. The third links landlords in Schedule 3 to Schedule 1 in order to identify their name, sex, age, occupation, and ethnicity. In order to cover urban centres broadly, it was impossible to collect data on all landlords. Ten per cent random samples were taken of landlords in Montréal, Québec, and Toronto, and twenty per cent random samples from Halifax, St. John, Kingston and London. In the remaining centres, themselves a sample of smaller places, all landlords were included. In all 1930 men and women were identified.

Patterns of Housing Tenure

Home ownership generally varied inversely with the size of the urban centre. (Table 1) If rates of ownership increased in larger urban centres in the twentieth century, as Harris's findings on Toronto and Doucet and Weaver's on Hamilton indicate, then housing tenure in Canada's cities more recently has come to

resemble that in smaller places at an earlier time.¹¹ Basing interpretations of trends in housing tenure on the experiences of large cities ignores the relatively high rates in many smaller centres. Eleven of twenty places, the largest being London, had rates that exceeded 40 per cent of families. Though reasons for the association of urban size with housing tenure remain speculative here, renting was probably relatively cheaper than owning in large cities because of higher land values and more rapidly growing demand for housing. As well, since home ownership might be expected to rise with the length of residence, differences in the rates of in-migration might explain the association.

Thus, as one would expect, there were more landlords in Canada's major cities, four thousand in total in Montréal, Toronto, and Québec City, and of course more rental properties, over fourteen thousand. Québec differed from the other two cities in that renting was less common, the number of landlords as a proportion of family heads was about half that in Montréal and Toronto, and their average holdings were smaller. Whereas about 60 per cent of the dwellings owned by residents of Montréal and Toronto were for rent, only 30 per cent of the dwellings of Québec residents were rentals, though many were undoubtedly multi-family buildings.

Despite the greater presence of landlords in larger places, the propensity to invest in rental housing was ubiquitous. The number of landlords equalled about ten per cent of the number of family heads in the twenty urban centres, and it appears, was unconnected with either the size of the urban centre or the rate of home ownership in it. This is to say that, while home ownership may have generally varied inversely with the size of the urban centre, the ability or desire to become a landlord, even in a small way, did not.

The Distribution and Concentration of Rental Property Ownership

The distribution of rental property ownership revealed the ubiquitous attraction of landlord status. (Table 2) In fifteen urban centres, at least 50 per cent of the landlords owned just one rental dwelling; in all places owners of one or two units made a majority. Even in Québec, Halifax, and St. John, where two-thirds or more of families rented, petty landlords with one or two properties accounted for three quarters or more of those offering tenancies, while those with three or fewer dwellings provided between half and two thirds of rental accommodation.¹² In eight other centres, owners of three or less buildings held half of the rental dwellings, and in eight more places they accounted for between 40 and 50 per cent of rental buildings. Such a distribution attests to the general accessibility of acquiring housing for rent, at the same time that it reveals a reluctance or inability to own very many rental dwellings.

Montréal and Toronto do stand out. In both, those holding three or fewer dwellings accounted for just 30 per cent of rental properties, while those with six or more held over 50 per cent.¹³ The lesser importance of petty landlords cannot be attributed solely to population, because Québec was unlike the two other largest

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cities. Density may mute the difference among the three places somewhat, since there were more families per dwelling in Québec than in Toronto or Montréal, despite the prevalence of "plexes" in the latter city.¹⁴ More rapid growth in the 1860s and early 1870s, and consequent greater demand for accommodation, is a more likely explanation for larger rental holdings in Montréal and Toronto.¹⁵ In other words, the rental market in these two cities by 1871 already offered returns that attracted more intensive investment. Thus, the concentration in rental holdings that Dennis found distinctive in Toronto may itself have been evidence of a sensitivity to market forces.¹⁶

The discussion of the distribution of ownership does not address its concentration, the inequality of its distribution: that is, did various categories of landlords hold a share of property proportionate to their size? The Gini co-efficient provides a useful summary of the inequality of a distribution.¹⁷

Though the pattern is by no means crystal clear, a disproportionate concentration of rental property in relatively hands characterized larger places more than smaller ones. In this, Québec did resemble Montréal and Toronto: in the first city, the seven per cent of landlords held 38 per cent of dwellings; in the sec-

ond, six per cent held 32 per cent; and in the third seven per cent held 29 per cent. Among small cities, only Kingston revealed inequality comparable to the larger places, as four per cent of landlords owned nearly a quarter of all properties.

In smaller urban centres, high Gini co-efficients arise from the presence of one or two individuals with sizable holdings. There landlordism may have functioned within a narrower range of opportunity. The cost of acquiring dwellings was sufficiently low to permit relatively more petty landlords to obtain at least one unit, while the accessibility of home ownership acted as a restraint on rents. Greater concentration in ownership could occur only in relatively small housing markets if investors could earn rents that gave them rates of return comparable to other investments. Yet, to assemble larger holdings meant competition with petty landlords, which inevitably would bid up the cost of a dwelling to a level where landlords, to obtain comparable rates of return, had to charge rents so high that home ownership provided cheaper shelter.

Having offered such a proposition, Bathurst immediately appears an exception, a small urban centre with highly concentrated rental ownership. There John Ferguson, a merchant and

Table 1
Housing Statistics for Twenty Urban Centres in 1871

	Population	Families	Dwellings		Rental Units		Landlords		Home Owners	
			Occupied	Owned	Total	Mean	Total	% Families	Total	% Families
Montreal	107,255	20,786	16,134	11,744	7,527	3.6	2,116	10	3,872	19
Quebec	59,699	12,264	7,941	6,061	1,883	2.4	792	6	4,010	33
Toronto	56,092	10,671	9,787	8,126	4,951	3.8	1,275	12	3,126	29
Halifax	29,582	5,876	3,989	2,890	1,308	2.3	564	10	1,561	27
St. John (city)	28,805	5,666	3,669	2,814						
St. John (sample)	25,020	4,851	3,304	2,214	825	1.8	453	9	1,374	28
London	15,826	2,975	2,802	2,473	1,224	2.8	444	15	1,228	41
Kingston	12,407	2,450	2,229	1,719	953	3.0	320	13	747	30
Brantford	8,107	1,517	1,513	1,127	505	2.6	194	13	616	41
Trois Rivières	7,570	1,578	923	935	370	2.6	144	9	547	35
Belleville	7,305	1,398	1,326	1,157	579	3.1	185	13	573	41
Fredericton	6,006	1,125	917	782	246	1.9	129	11	521	46
Yarmouth	5,335	1,058	912	883	192	2.0	98	9	689	65
Sherbrooke	4,432	878	710	498	162	2.3	72	9	336	43
St. Hyacinthe	3,746	578	570	535	217	2.2	98	17	301	52
Chatham	3,717	644	611	483	101	2.1	49	8	381	59
Berlin	2,743	491	462	412	112	1.8	62	13	293	60
Bathurst	1,800	282	272	237	65	3.2	21	7	167	59
Trenton	1,796	349	316	264	107	3.1	35	10	156	45
Waterloo	1,594	290	248	219	37	2.0	19	7	181	62
Moncton	1,586	256	256	189	95	2.0	48	19	90	35

Source: The Census of Canada, 1870-1, vol. 1, (Ottawa: I.B. Taylor, 1873), Table 1; vol. 3 (Ottawa: I.B. Taylor, 1875), Table 20; MS Census, 1871, Schedules 1 and 3.

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Table 2
Distribution of Landlords and Rental Dwellings (in per cent)

N Units	Montreal		Quebec		Toronto		Halifax		St. John		London		Kingston	
	Owners	Units	Owners	Units	Owners	Units	Owners	Units	Owners	Units	Owners	Units	Owners	Units
1	42	12	62	26	35	9	56	24	65	35	45.8	17	43	14
2	17	10	17	14	18	10	18	16	17	19	18	13	18	12
3	14	12	7	9	14	11	8.8	11	7	12	13	14	16	11
4	6	7	4	7	9	10	5	9	4	9	8	11	5	7
5	5	7	3	6	5	7	4	9	3	9	5	9	4	6
6 to 10	10	20	5	15	12	24	5	16	3	10	7	18	10	26
11 to 20	5	19	1	7	5	17	3	14	1	6	3	16	3	13
> 20	1	13	1	16	2	12	0.2	1			0.2	2	1	11
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100
N	2,116	7,527	792	1,883	1,275	4,951	564	1,308	453	825	444	1,224	320	953
Gini	0.5117		0.4811		0.4843		0.4270		0.3603		0.4425		0.4945	

N Units	Brantford		Trois Rivières		Belleville		Fredericton		Yarmouth		Sherbrooke		St. Hyacinthe	
	Owners	Units	Owners	Units	Owners	Units	Owners	Units	Owners	Units	Owners	units	Owners	Units
1	50	19	55	21	50	16	57	30	69	35	60	27	61	28
2	23	17	17	13	20	12	24	25	12	12	14	12	17	15
3	9	11	11	13	13	12	12	19	9	14	4	6	1014	
4	4	7	8	13	4	5	1	2	5	10	6	10	4	7
5	3	5	1	3	3	6	2	6	3	8	8	18	37	
6 to 10	9	24	5	14	7	17	3	12	1	4	7	20	2	8
11 to 20	1.5	7	2	11	1	7	1	6			1	7	3	21
> 20	0.5	10	1	12	2	25			1	17				
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100
N	194	505	144	370	185	579	129	246	98	192	72	162	98	217
Gini	0.4757		0.4822		0.5482		0.3514		0.4174		0.4141		0.4359	

N Units	Cbatbam		Berlin		Batburst		Trenton		Waterloo		Moncton	
	Owners	Units	Owners	Units	Owners	Units	Owners	Units	Owners	Units	Owners	Units
1	66	32	70	38	71	23	40	13	53	27	58	29
2	16	16	19	22	14	9	23	15	26	27	17	17
3	8	12	3	5	5	5	14	14	11	16	6	9
4			3	7			14	19	5	14	13	25
5	2	5					3	5	5	16	4	11
6 to 10	4	18	3	15	5	9					2	8
11 to 20	2	17	2	13			3	14				
> 20					5	54	3	20				
Total	100	100	100	100	100	100	100	100	100	100	100	10
N	49	101	62	112	21	65	35	107	19	37	48	95
Gini	0.4536		0.3841		0.6107		0.4756		0.3409		0.3614	

Source: MS Census, 1871, Schedule 3.

saw miller, owned 35 dwellings, more than all other landlords combined. Ferguson was a partner in Ferguson, Rankin and Co., one component of the Gilmour-Pollock timber complex and his holdings were company housing for workers. The ability of wealthy entrepreneurs in single industry communities to control housing is hardly surprising, though the absence of any major landlord in Chatham may have reflected the lesser fortunes of the Cunard timber enterprise.¹⁸

Identifying the other major landlords with twenty or more properties reveals something about the backgrounds and interests of those with the greatest stake in rental markets. Toronto had twenty-five of them, more than any other place. A third were gentlemen or political office holders; if they had been in business or the professions, they now lived on investment income. Long-time owners of substantial tracts of land, like John Bugg, an English-born gentleman in his mid-sixties with 99 dwellings, and William Cawthra who since the 1840s had concentrated on real estate and owned 49 buildings, probably invested the proceeds from land sales in rental properties.¹⁹ Rents underwrote the political careers of successful entrepreneurs, like Senator McDonald and Lieut.-Gov. William P. Howland, who owned 26 dwellings. George Brown's 22 buildings made him the most prominent businessman among the landlords. Four were speculative builders: Emerson Coatsworth, a contractor who reported owning 43 dwellings, James Walsh, an Irish Catholic lumber merchant with 25; James Bowden, a builder with 21 dwellings; and W.P. Smith, a 71 year-old carpenter, owning 20. As Michael Doucet and John Weaver point out in their study of Hamilton housing, though few builders put up more than a dozen buildings a year in the late nineteenth century, the industry was geared to the production of rental units. Building this number, or perhaps more on speculation, was not difficult; marketing them was, and consequently builders probably always held some unsold rental properties.²⁰ Two Irish Catholic brothers, William Hynes, age 44, and Patrick, four years younger, each with 27 dwellings, stand out because of their occupations, moulder and mail clerk respectively. That they were among the ranks of major landlords was surprising, though their interest in rental investment, as will be seen, was shared by other skilled and white collar workers in the major cities.

Though more populous than Toronto, Montréal possessed two fewer major landlords. Foremost was 60 year-old François-Xavier Beaudry who gave no occupation to the census enumerator, perhaps because managing 96 rental dwellings and 21,520 acres of land took all his time. Two other Beaudrys, Jean-Luis, a merchant, real estate speculator, president of the Banque Jacques-Cartier and sometime mayor of Montréal, and his younger brother and partner Jean-Baptiste, each owned 25 properties.²¹ Jean-Luis's successful adversary in the 1868 mayoralty election, William Workman, a merchant-capitalist, who had invested heavily in Montréal real estate since the 1840s, reported ownership of 23 rental dwellings.²² Other Anglophone merchants accumulated substantial rental holdings: for example, Alexander Foster, a 44 year-old American, had 55; and

Duncan McDonald, a 60 year-old Scot grocer, owned 49. The Anglophone presence among large-scale landlords was significant: seven of the ten largest owners, and ten of the 23 with at least twenty properties. Five were Irish Catholics, including Michael Farmer who was the city's second biggest landlord, with 74 dwellings, and Julia McGrath, a 71 year-old widow, whose 49 tied her with the Scottish-born widow, Sarah Russell, also of Montréal, as the country's leading landlady.

If Anglophones rivaled French-Canadians for prominence as landlords in Montréal, in Québec they dominated. Unlike Toronto and Montréal, only six large-scale rental investors resided in Québec, and all were Anglophones. No one in Québec approached John Roche in extent of holdings, though Thomas Glover, a 53 year old English merchant, had 47 dwellings at rent; Frederick Simpson, a 33 year-old lawyer, owned 37; and Peter Whelan, a 42 year-old Irish Catholic teamster, held 22.

Those with the very largest holdings lived in the largest metropolises, but some in smaller places possessed investments that were, to say the least, substantial by big city standards. In Belleville, the Rev. John Green, an octogenarian Anglican clergyman, owned 79 rental houses, while Senator Billa Flint, a merchant-capitalist with diverse interests, had 35.²³ James Cumming, a Trenton merchant, owned 22 properties. George Baptist of Trois Rivières, a 63 year old lumber merchant and saw miller who was reputed to have held 2,000 miles of the best forest in the St-Maurice region, owned 45 dwellings for rent.²⁴

Though a resident of a town, Brantford's Ignatius Cockshutt, a general merchant, reported owning 49 rental dwellings and was one of the wealthiest men in Ontario. The Mercantile Agency of Dun, Wiman and Co. gave \$750,000 to \$1 million as a conservative estimate of his wealth in 1875, although it noted that he had a good deal more capital at his command since he invested funds for English friends and relatives.²⁵ Cockshutt had invested heavily in residential and commercial accommodation from the 1840s and by 1857 had 54 properties paying rent. In the wake of the depression of 1857, he liquidated much of his investment. He still had tenants in nineteen properties in 1860, but eleven houses, one store, and a warehouse stood vacant. By 1861, with two more stores vacant, he had managed to find tenants for eight of his empty houses and had even purchased another two. From then, he steadily acquired more, until he held 59 properties in 1867. The next year he had only 34, and there after the numbers fluctuated from year to year, from a high of 45 in 1877 to a low of 32 in 1879. But significantly Cockshutt had proportionately more of his wealth in rental accommodation in 1880 than he ever had before. Rental units accounted for 43 per cent of his real estate assessment in 1851 and 55 per cent in 1861 and 1871, but 73 per cent in 1880. In general, Ignatius Cockshutt played the housing market much like later investors would play the stock and bond markets. They were not permanent investments, but were bought and sold as conditions warranted. He kept alert for sales, bought what he thought might appreciate, and rented them until a purchaser could be found.

Few in the Maritimes, even in the cities, were as interested as Cockshutt in landlordism. For that matter, large scale landlords were conspicuous by their absence in the region's two major metropolises. Ferguson of Bathurst was the major Maritime land lord found in this inquiry. Second was Jeb Moody, a 44 year old Yarmouth merchant, with 32 rental dwellings.²⁶ No one in St. John, and in Halifax, only Bernard O'Neill, an Irish Catholic merchant in his mid-fifties, held twenty or more rental dwellings, and O'Neill only 22.

The apparent reluctance of Halifax and St. John merchants to own rental properties questions the source of the surplus capital in this form of the built environment. Many of the country's major landlords were merchants, as noted above. And, yet a qualification is necessary. In the towns and villages merchants did dominant the rental market, and in Québec, three of six major landlords were merchants. In Montréal, eight of 23 were merchants, but ten were gentlemen, *bourgeois*, or *rentiers*, and two were widows. In Toronto only two were in commerce, and in the small cities merchants were uncommon landlords. Instead, gentlemen, politicians, and widows were most prominent. Of course, some of the gentlemen and the husbands of widows may well have accumulated their wealth in commerce, but at the time of the census mercantile endeavour did not occupy them so exclusively as to require the label "merchant".

Why were mercantile capitalists not attracted more to investments in housing? The diversity of merchants' investment portfolios in the 1870s impressed Sager and Panting in their study of Maritime capital. Though about twenty per cent of the probated assets of Halifax's major ship owners and about a third of the assets of their St. John counterparts were in real estate (presumably including their residential and business properties and vacant land, as well as rental units), the great bulk of their wealth was in the form of cash, stocks, and bonds.²⁷ Habituated to maintaining liquidity, metropolitan merchants avoided concentrating their surplus capital in any single investment form and so were reluctant to tie up substantial assets in rental buildings. Small town and village merchants, whose enterprises had a finite ability to absorb capital, found rental investments one of the few forms in which to hold their surpluses.

The Social Characteristics of Landlords

The characteristics of the 1930 landlords identified in the manuscript census provide further insight into the source of investment in rental accommodation. Because of the way in which the sample was selected — 10 per cent of landlords in big cities, 20 per cent in small cities, and all in a sample of towns and villages — reserve must be exhibited in applying too much statistical rigour to the analysis.²⁸ Nonetheless, the data are good enough to support several observations about occupations, gender, age, and ethnicity.

Almost one of every nine landlords, 213 in total, was a woman, and women accounted for roughly nine per cent of the housing in the rental market. (Table 3) Eighty-seven per cent were widows, and 87 per cent of the widows displayed no other visible

means of support, though of course they may have had other investments. Of the 22 who did work at some occupation, 12 were small scale merchants or shopkeepers.²⁹

Women were most prominent as landlords, and owned relatively more properties, in small cities; they were least common and held the smallest share of rental housing in villages.³⁰ In secondary cities, widows may have had fewer choices in investing their inheritances, or perhaps their husbands, having accumulated wealth through their working careers, had already planned for retirement by purchasing rental dwellings.³¹ In either case, the greater participation of widows implies that rental accommodation in these places, more than in the larger metropolises, was perceived as a safe investment, suitable for those willing to accept lower returns for greater security. Such was not necessarily the case in the big cities.

Differences in the occupations and ages of male landlords in different places also suggest that rental housing had a specific appeal in the growing industrial metropolises. In the absence of any census information concerning income, occupational groupings have been taken as a very general surrogate for an individual's earning potential. Rather than re-inventing a hierarchical system of occupational classification, this study has relied upon that developed by Michael Katz in his study of Hamilton. It defines five ranks: I, merchants, professionals, political officeholders, and gentlemen; II, farmers, shopkeepers and agents, white-collar workers, civil servants, managers, and manufacturers; III, skilled artisans and tradesmen; IV, semi-skilled workers; V, unskilled workers, principally labourers. A residual sixth rank is made up of difficult to classify occupations, in this study most often those for whom occupation was left blank.³² This system assumes income differentials between manual and non-manual occupations. It also postulates that variations within these two groups are related, in the case of manual occupations, to the level of skill required and, in the case of non-manual occupations, to the size of the organization in which one worked and the degree of control exercised. Much of course escapes such a blunt system of ranking, and one might expect considerable variation within ranks and some overlap, especially between I and II and between III and IV. But occupation remains the best single economic variable available from the census.³³

Unexpectedly, landlords in big cities were found least frequently among the highest two ranks. (Table 3) Instead, membership in Rank III, that of skilled tradesmen, was associated with landlord status. The greater probability of landlords in big cities belonging to Rank III was not just a consequence of the greater likelihood of construction tradesmen there being landlords, though this was the case. All tradesmen were more likely to be landlords and as landlords to have more rental properties than tradesmen in other urban centres. And they had assembled their holdings earlier in their lives: the average age of Rank III landlords in the big cities was 44.2 years and 47.5 years elsewhere.

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Table 3
Occupational Rank of Landlords by Size of Urban Centre

Occupational Rank	Landlords		Dwellings		Average	Landlords		Dwellings		Average N%
	N	%	N	%		N	%	N	%	
A. Big Cities						B. Small Cities				
I	74	17	334	25	4.5	65	18	312	33	4.8
II	100	24	279	21	2.8	94	26	210	22	2.2
III	134	32	432	32	3.2	88	25	187	19	2.1
IV	29	7	68	5	2.3	26	7	39	4	1.5
V	16	4	34	3	2.1	12	3	15	2	1.3
VI	24	6	86	6	3.6	13	4	34	3	2.6
Women	42	10	112	8	2.7	59	17	160	17	2.7
Total	419	100	1345	100	3.2	357	100	957	100	2.7
<i>Construction:</i>										
Tradesmen	52	12	184	14	3.6	28	8	58	6	2.1
All	75	17	280	21	3.7	38	11	96	10	2.5
C. Towns						D. Villages				
I	197	26	784	42	4.0	108	27	356	40	3.3
II	190	25	422	22	2.2	113	28	273	31	2.4
III	191	26	319	17	1.7	109	27	142	16	1.3
IV	32	4	50	3	1.6	28	7	54	6	1.9
V	28	4	48	3	1.7	10	2	12	1	1.2
VI	30	4	100	5	3.3	6	1	12	1	2.0
Women	82	11	149	8	1.8	31	8	48	5	1.5
Total	750	100	1872	100	2.5	405	100	897	100	2.2
<i>Construction:</i>										
Tradesmen	67	9	98	5	1.5	37	9	49	5	1.3
All	90	12	156	8	1.7	46	11	69	8	1.5

Source: *MS Census, 1871, Schedules 1 and 3.*

Why this should be so is puzzling, and two hypotheses can be posed. The opportunities associated with big cities benefited some skilled workers, not just the butchers and bakers who fed hungry urban residents, but also those with skills, especially the metal trades, demanded in factory production. Others possessed skills displaced by factory production, and coopers, tailors, and shoemakers, for example, who might otherwise have employed their savings to support craft production turned to rental housing as a more secure income source. The numbers in trades of each sort were roughly equal.

As well, construction tradesmen, builders and contractors in Montréal, Québec, and Toronto were more likely to be land-

lords, and to own more dwellings, than their counterparts elsewhere. At times when the return from rent exceeded that from sales, it made sound economic sense to hold on to completed houses. Also, speculative building was more common in larger than smaller places, and some holdings were houses unsold and temporarily rented. As Richard Dennis has pointed out, these two explanations overlap, and some "combined the roles of builder, landlord and speculator."³⁴

In Montréal, Québec, and Toronto, landlords in Rank I held a share of properties closer in proportion to their overall representation than was the case elsewhere, while those in Rank III held properties equivalent to their representation among landlords,

again something not experienced elsewhere. More than occupation, age factors structured rental property ownership in big cities. (Table 4) But rather than a form of retirement or estate planning, rental ownership in the big cities appealed to a younger group of investors who steadily increased their average holdings through their lives. In the small cities and towns, landlords in mid-life held disproportionately large shares of rental stock, which later in life. A single cross-section does not permit analysis of the process of accumulation very effectively, though

Table 4
Age Groups of Male Landlords by Size of Urban Centre

Years of Age	Landlords		Dwellings		Average
	N	%	N	%	
A. Big Cities					
18-35	83	22	198	16	2.4
36-45	102	27	289	23	2.8
46-55	98	26	253	29	3.6
56-65	63	17	269	22	4.3
66 plus	31	8	124	10	4.0
Total	377	100	1233	100	3.3
B. Small Cities					
18-35	44	15	91	11	2.1
36-45	82	27	181	23	2.2
46-55	93	31	299	38	3.2
56-65	56	19	168	21	3.0
66 plus	23	8	58	7	2.5
Total	298	100	797	100	2.7
C. Towns					
18-35	76	14	126	17	1.7
36-45	158	28	350	27	2.2
46-55	159	28	365	28	2.3
56-65	102	18	328	25	3.2
66 plus	66	12	131	10	2.0
Total	561	100	1300	100	2.6
D. Villages					
18-35	86	18	169	13	2.0
36-45	127	26	239	19	1.9
46-55	135	28	382	30	2.8
56-65	89	19	283	22	3.2
66 plus	44	9	199	16	4.5
Total	481	100	1272	100	2.3

Source: *MS Census, 1871, Schedule 1 and 3*

two different explanations for the peak and decline can be offered. First, a process of accumulation through early life may have been followed by divestment later in life. Or, second, new opportunities for rental investments through the late 1860s and early 1870s were most attractive to men at certain mid-stages in their working lives.

The analysis so far has concentrated upon the similarities and differences in the characteristics of landlords in urban centres of different sizes. The data are generally better suited to this than to a regional analysis, since it is unclear whether the places selected accurately represent regional urban structures. And yet, the ability of these places to capture the commerce of their regions very much influenced their economies, and some differences that might be attributed to regional factors do appear. (Table 5) Strangely these factors reveal themselves in the relative disinclination of certain occupational ranks to invest in rental dwellings, rather than any greater proclivity within a region to become landlords. In Ontario, significantly fewer landlords held occupations in Rank I than elsewhere; landlords in the Maritimes were less likely to have occupations in Rank III; significantly fewer Québec landlords possessed occupations in Rank II. These observations are generally consistent with interpretations suggested already. In Ontario, those commanding the most capital were presented with a variety of investment opportunities, in commerce or manufacturing or even farm mortgages, against which rental holdings did not compare as favourably as in Québec or the Maritimes. In the Maritimes, artisanal production and early factory employment had not created a group of skilled tradesmen either as large or as wealthy as in central Canada. The relative under-representation of Rank II landlords in Québec may reflect upon the composition and prospects of the lower middle class in that province. Rank II landlords in Québec were more likely to be drawn from shop keepers and petty proprietors (53 per cent of Rank II) than in the rest of Canada (40 per cent) and less likely to be white collar employees and members of the minor professions, such as teachers and dentists (15 per cent in Québec; 20 per cent elsewhere).

Because of the sizable Anglophone minorities in Montréal, Québec City, and Sherbrooke, ethnicity also distinguished Québec landlords. (Table 6) Paul-André Linteau and Jean-Claude Robert have argued that, though a minority among financial, commercial, and industrial capitalists, French-Canadians "found their true economic footing in the land-owning sector" and as landlords exhibited clearly "capitalistic behaviour."³⁵ Their immediate knowledge and familiarity with land markets and urban conditions, however, bestowed a less exclusive advantage upon them in Montréal later in the century. French Canadians were a slightly larger group among landlords than their proportion in the total population, in the main because of the significant over-representation of skilled tradesmen.³⁶ Nevertheless, Anglo-Catholics (principally Irish) were even more over-represented. Perhaps Catholics generally were shut out of metropolitan business opportunities and instead found housing within

Table 5
Occupational Rank of Landlords by Region

Occupational Rank	Maritimes		Quebec		Ontario	
	N	%	N	%	N	%
I	150	28	157	26	147	19
II	155	28	142	23	218	28
III	115	21	175	29	234	30
IV	32	6	50	8	34	5
V	18	3	21	4	27	3
VI	78	14	66	10	116	15
Total	548	100	606	100	776	100

Source: *MS Census, 1871, Schedules 1 and 3.*

Table 6
Ethnicity of Landlords in Montréal, Québec City, and Sherbrooke

Ethnicity	Per cent of Urban Population	Landlords		Dwellings		Average
		N	%	N	%	
A. Montréal						
French-Canadians	53	120	57	461	59	3.8
Anglo-Protestants	27	37	17	109	14	2.9
Anglo-Catholics	20	55	26	206	27	3.7
Total	100	212	100	776	100	3.7
B. Québec City						
French-Canadians	69	48	61	88	52	1.8
Anglo-Protestants	12	13	16	53	32	4.1
Anglo-Catholics	19	18	23	27	16	1.5
Total	100	79	100	168	100	100
C. Sherbrooke						
French-Canadians	51	19	26	28	17	1.5
Anglo-Protestants	39	46	64	121	75	2.6
Anglo-Catholics	10	7	10	13	8	1.9
Total	100	72	100	162	100	2.3

Note: The size of ethnic populations in Québec has been estimated roughly from published census figures on religion and origins. The number of number of Anglophone Catholics was assumed to be the number of Roman Catholics minus the number of French Canadians; the number of Anglophone Protestants was assumed to be the total population minus the number of French Canadians and the number of Anglophone Catholics. The very small Jewish, non-French, and non-British minorities inflate the two Anglophone populations, but not to any great extent.

Source: *MS Census, 1871, Schedules 1 and 3.*

their own communities a more accessible investment. Such may not have been the case in Québec City and Sherbrooke, where the proportion of Anglophone landlords reporting occupations in Rank I was twice that in Montréal.³⁷ In these two Québec cities those Anglophones whom one might expect to possess the most wealth were more attracted to rental housing investments and were over-represented among landlords.³⁸

Conclusion

The Senator, the merchant, the two carpenters, and the widow do not of course represent the full range of Canadian landlords in the late nineteenth century. However, that such people were more likely to offer accommodation for rent in some Canadian urban centres than others does reveal the intensification of investment opportunities in some parts of the built environment.

Industrialization, the redistribution of population in the 1860s and 1870s, and the increasing demand for housing made landlordism in Canada's largest metropolises, especially Montréal and Toronto, something which it was not in smaller places. Housing rents there appeared sufficiently remunerative to some to justify owning more properties and to present an attractive profit-making venture for those with some savings to risk, but limited opportunities for alternate investments in commerce or finance. Though metropolitan merchant princes and captains of industry might accumulate rental properties later in life to underwrite a political career or retirement or to assure their wives' security in the event of widowhood, while fully engaged in enterprise they found no shortage of business opportunities for their profits. On the other hand, the skilled artisans and tradesmen of the big cities, either benefiting from growing demands for their goods and services or prescient enough to transfer savings from depreciating crafts, traded only on their knowledge of their city and its residents. More frequently and earlier in life than was the case elsewhere, they bought houses to rent to the more recent arrivals to the big cities. Contrary to Richard Dennis's suggestion, the petty landlords of Toronto and Montreal in 1871 had already responded to the business opportunities presented in housing market by lower rates of home ownership.

In the rest of urban Canada, landlordism held less business appeal. Perhaps in the industrializing small towns of Ontario, the most successful merchants like Brantford's Ignatius Cockshutt might judge rental houses an interesting speculation, but this resulted as much from the limited needs of their own businesses for more capital and the difficulties in placing investments at a distance before the modern corporation and publicly traded stock. Or, as in the case of John Ferguson of Bathurst and George Baptist of Trois Rivières, substantial rental holdings signified dominance of the local economy. But more generally, the prominence of widows, the older age of landlords, and their smaller average holdings suggest that rental properties attracted those wishing secure and predictable supplemental incomes.

To return in concluding to the question of the failure of landlords to respond to the demand for urban housing in the early twentieth-

eth century. In the early stages of urban industrial development landlords had indeed moved quickly into the housing market to satisfy demand for accommodation. Yet, those who were most sensitive to the market, the skilled artisans and tradesmen, also had limited resources at their command and, as studies of the working-class standard of living have demonstrated, experienced declining real wages through the first decades of the twenty century due to price inflation.³⁹ They could scarcely be expected to increase their participation in the housing market.

On the other hand, the landlords involved in the rental housing in the biggest way in large centres were those men and women who had withdrawn from other business pursuits, gentlemen, *bourgeois*, and widows. Only if their rental businesses generated surpluses for reinvestment could they increase the supply of rental housing. But presumably they had withdrawn from business affairs because they believed that management of their

assets could sustain the lifestyle which they found satisfying. What was their incentive to vigorously expand the stock of rental accommodation?

Where, then, were there resources to expand urban housing stocks? In the smaller cities, towns, and villages, relatively less surplus capital was absorbed in the housing market because of generally higher occupant ownership. People there, especially merchants and professionals, appeared interested in being landlords, but they had fewer opportunities and held fewer properties. The challenge was to place investments at a distance. Michael Doucet and John Weaver have argued that the blended mortgage, regulated and underwritten by the state, financed the will to possess a house.⁴⁰ Perhaps the mortgage-secured investment certificate issued by fiduciary corporations facilitated the will to invest in housing.

Appendix

Methods and Sources

Schedule 3 of the 1871 Census required owners of real property, including dwellings, to report the extent of their holdings. The instructions to the enumerators carefully explained that they were not to assign values to property holdings: "enumerators are not assessors." Variations in property values from one region of the country to another, it was thought, would confound any meaningful comparisons. More seriously, owners could not be trusted to offer true values for their holdings. Some might be tempted to exaggerate their worth in hopes that the census would justify an inflated price at sale or secure a larger than warranted mortgage. Others might undervalue their property to support appeals for lower municipal assessments and taxes. Enumerators, therefore, were to ask only how many units of different sorts of real estate — rural acreage, town lots, dwellings, stores, warehouses, factories, etc. — were owned.⁴¹

A disappointment for this study, *The Census of Canada, 1870–1* presented the total number of dwellings owned, but not the number of owners or any measure of the distribution of their holdings.⁴² The latter nonetheless can be compiled from the manuscript, if certain assumptions can be tolerated. First, the Census required that all real estate owned by members of a family should be entered under a single reference to the head of the family. Thus, the "doctrine of marital unity" was taken one step beyond its understanding in law: any property that a wife might own was enumerated as her husband's.⁴³

Second, the census definitions of residential and domestic units do not easily connote units of accommodation. A family was defined as any number of people, related or not, living under one roof and having "food provided together." A separate "dwelling house" was defined as any unit of residential accommodation which possessed an outside entrance and no direct or constant interior communication between other residential units. Thus, a row house of three units counted as three dwellings, while a tenement divided into three apartments might be

either three or one dwelling, depending upon the number of street entrances and opportunity for contact among the occupants.⁴⁴ Bettina Bradbury has acknowledged this identification problem in Montréal where the prevalence of multi-plex buildings and houses on the front and back of lots made it difficult to determine the incidence of families "doubling up" on accommodation.⁴⁵ This is of less concern here since the problem is one of ownership of dwellings, not the boundaries of domestic units within dwellings. Still a rental dwelling in this study may have been a multi-family unit.

Third, this study assumes that anyone owning two or more dwellings was a landlord. Of course, some may have had more than a single residence or have been in the process of selling a former domicile. Some of the owners of just one dwelling may have been tenants themselves and have rented out their single house. Schedule 3 contains no names and lists individuals by the page and line number of their enumeration in Schedule 1. Only by linking each property owner to the first schedule, a procedure judged too time-consuming for this study, would it be possible to identify boarders or hotel residents who rented out their sole dwelling. The smallest holdings of landlords, then, are underestimated, though probably not greatly.⁴⁶

Fourth, property owners were asked the extent of their holdings, but not their location. Some no doubt owned dwellings in other communities. If the conclusions of Michael Doucet and John Weaver for Hamilton — that extra-urban landlords were uncommon, only ten to twenty per cent of all — can be applied to other places, then one can assume that the overwhelming majority of dwellings reported in the 1871 census were in the urban centres in which their owners resided.⁴⁷ To approach the location question from another perspective, residents of large urban centres owned fewer dwellings than the total occupied in their cities. Montréal and Halifax owners reported holdings equalling 72 per cent of the number of occupied dwellings; in

Toronto and St. John, the figure was 83 per cent, and in London 88 per cent. If under-reporting was constant, the variation from city to city does imply extra-urban investment of about the magnitude found by Weaver and Doucet; at the same time it suggests some mobility of capital to investments in rental housing in the largest urban centres.

Fifth, property ownership probably was under-reported, either because of the fear of taxation, or through the lack of knowledge of those answering the questions. Wilson R. Abbott, a seventy-year black Torontonian, admitted to owning 27 dwellings, though his biographer discovered that he owned 42 houses in the census year.⁴⁸ The enumerator in Bathurst, New Brunswick, knew that people there were less than forthcoming, and in seventeen cases where no real estate was reported, he pencilled in "Has property".⁴⁹ A Québec City enumerator identified in the margin of Schedule 3 what must have been a common occurrence: "Told by Mrs. Brown that her husband had no property. Found out that he had [two houses and a barn]."⁵⁰ Perhaps, Mr. Brown, like many other husbands, did not share the details of family finance with his wife, and so, she could volunteer little information.

Inconsistencies in the published data also suggest under-reporting. Table 1 of *The Census of Canada, 1870-1* showed 573,713 occupied and 25,783 unoccupied dwellings in the four original provinces of the Dominion; Table 20 reported that Canadians owned only 539,512 dwellings — almost 60,000 fewer than the total occupied and unoccupied housing stock. Could the owners of so many houses have simply walked away from them? Besides under-reporting, abandonment is a possibility, as is foreign ownership. During the previous decade, immigration had failed to replace the significant numbers of Canadians emigrating to the United States, and some of those who left probably were unable to sell their houses in the depressed real estate market.

These qualifications, however, should not render the 1871 census uninteresting or more seriously flawed than other sources for the distribution of rental property ownership and the social characteristics of landlords. Its national scope, its property and personal schedules, and its single day of reckoning, 2 April 1871, commend its use. Examining landlords from the manuscript census can give only an imprecise picture of any city's housing market and the participants in it. But tolerating the above assumptions and ambiguities does permit some preliminary estimates of housing, tenure, and landlords.

The number of owners and renters, rates of ownership, the stock of rental accommodation, and the number of landlords can be estimated if one assumes that those reporting ownership of a dwelling in Manuscript Census Schedule 3 are homeowners and those owning more than one dwelling are landlords. Rates of home ownership and rental ownership are the total of these divided by the number of families enumerated in an urban centre. Though most studies of home ownership present a rate at the household level, using the number of fami-

lies as the denominator avoids the problem of household boundaries noted above. The lower rate that results still offers a useful social indicator of the distribution of different forms of housing tenure.

The holdings of corporations and individuals living in institutional settings do confuse the matter, however. From the census, corporate landlords and the extent of their rental property cannot be identified. For example, were the 65 dwellings owned by the Bishop of Montréal for rent, or did they provide shelter for all or some of those in the service of the Church? Did the Bishop engage in property development like the Seminary of St. Sulpice which owned 24 dwellings?⁵¹ The Bank of Montreal reported owning 20 dwellings and the Montreal Building Society 50 dwellings. Were these properties acquired from defaulters and rented temporarily, or did company officials consider that deeds deposited to secure loans connoted corporate ownership?⁵² Such queries cannot be answered, and so it seemed safest to exclude corporations and institutions from the ranks of landlords and the dwellings they owned from the total of rental units and homes owned, though not from the calculation of the rate of home ownership. However, even in Montréal where institutional holdings were most numerous, they accounted for only 345 dwellings or just three per cent of the dwellings owned by city residents.⁵³

Another problem was the identification of institutional residents — inmates of jails, hospital or asylum patients, brothers or sisters in religious communities, boarding students — as members of single family. The numbers are negligible in the totals and their effect in lowering the rates of home ownership is insignificant.

Even with these qualifications, several of the estimates of home ownership approximate findings in studies which have used assessment records as sources. The Toronto figure of 29 per cent is higher than Harris and Choko's estimate of 18 per cent in 1862 and 26 per cent in 1881, but equals that of Darroch for 1871.⁵⁴ The 33 per cent home ownership for Kingston falls between the 31 per cent in 1861 offered by Levine and the 37 per cent in 1881 reported by Harris, Levine and Osborne.⁵⁵ Given that Hertzog and Lewis, as well as Harris and Choko, have documented a decline in Montréal home ownership from 18 per cent in 1862 to 13.5 per cent in 1881, the census estimate of 19 per cent in 1871 is plausible and may narrow the period during which that drop occurred.⁵⁶ The figures for these three cities appear to be in the right ballpark, and so, the others may as well possess a reasonable degree of approximation.

For a number of reasons, then, it is wise to consider the figures presented in this study as estimates rather than actual numbers.

Notes

1. F. H. Armstrong, "McDonald, Donald," *Dictionary of Canadian Biography*, vol. X: 1871 to 1880 (Toronto: University of Toronto Press 1972), 459.
2. The Mercantile Agency Credit Ledgers, vol. 12 (Brant County), 90, Dun and Bradstreet Collection, Baker Library, Harvard University.

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3. Richard Dennis, "Landlords and Rented Housing in Toronto, 1885–1914," Centre for Urban and Community Studies, University of Toronto. Research Paper no. 162. (July 1987), 5, 37–8, 46–7.
4. See Appendix: Methods and Sources.
5. St. John, Canada's fifth largest city, was included with some trepidation since Schedule 3 for King's Ward is not extant. Since the census for eighty-five per cent of the city has survived, it was decided that too much might be overlooked through St. John's exclusion. The bias thus introduced is uncertain, and observations about landlords and their holdings must not, therefore, be assumed necessarily to apply to the whole city. Yarmouth, Chatham, Bathurst, and Moncton were not incorporated urban municipalities in 1871 and so were enumerated in sub-districts along with rural settlement. The most urbanized sub-districts could be identified for the New Brunswick centres. The village of Moncton was assumed to be enumerated in District 186 (Westmoreland), Sub-district f-3 (Moncton); Bathurst in District 183 (Gloucester), Sub-district b-2 (Bathurst); and Chatham in District 184 (Northumberland) Sub-district i-2 and i-3 (Chatham). Urban Yarmouth appeared through three sub-districts (District 192, Sub-district c-1 to c-3) with varying amounts of farming. The village of Waterloo, though an incorporated municipality, also was home to a number of farmers. The Québec City Enumeration District covered the southern and central outskirts, as well as the *faubourg* St. Roch, which contained some agricultural areas. See: Marc Lafrance and T. Ruddel, "Physical Expansion and Socio-Cultural Segregation in Québec City, 1765–1840," in *Shaping the Urban Landscape: Aspects of the City Building Process*, G.A. Stelter and A.F.J. Artibise, eds. (Ottawa: Carleton University Press 1982), 148–72; Louise Dechêne, "La rente du faubourg Saint Roch à Québec," *Revue d'histoire de l'Amérique française* 34 (1981): 569–96.
6. Michael Doucet and John Weaver, *Housing the North American City* (Montreal and Kingston: McGill-Queen's University Press 1991), 28; Kenneth Buckley, *Capital Formation in Canada, 1896–1930* (Toronto: McClelland and Stewart 1974), 61, 220; Isobel Ganton, "The Subdivision Process in Toronto, 1851–1883," in *Shaping the Urban Landscape: Aspects of the Canadian City-Building Process*, G.A. Stelter and A.F.J. Artibise, eds. (Ottawa: Carleton University Press 1982), 212–4.
7. Between 1861 and 1871, the population of Nova Scotia increased by 17.2 per cent, New Brunswick by 13.0 per cent, Québec by 7.2 per cent, and Ontario by 16.1 per cent. See: S.A. Saunders, *The Economic History of the Maritime Provinces* (Fredrickton: Acadiensis Press 1984), 25, 105, and Warren E. Kalbach and Wayne W. McVey, *The Demographic Bases of Canadian Society* (Toronto: McGraw-Hill 1971), 32–5.
8. Buckley, *Capital Formation in Canada*, 67.
9. John McCallum, *Unequal Beginnings: Agriculture and Economic Development in Ontario and Québec until 1870* (Toronto: University of Toronto Press 1980), 83–114.
10. *Census of Canada, 1870–1*, vol. 4 (Ottawa: I.B. Taylor, 1876), 232, 344; Eric W. Sager, with Gerald E. Panting, *Maritime Capital: The Shipping Industry in Atlantic Canada, 1820–914* (Montreal and Kingston: McGill-Queen's University Press 1990), 194–7; L.D. McCann, "Staples and the New Industrialism in the Growth of Post-Confederation Halifax," in *Shaping the Urban Landscape*, 94–6; Kris E. Inwood, "Maritime Industrialization from 1870 to 1910: A Review of the Evidence and Its Interpretation," *Acadiensis* 21 (Aut. 1991): 133–4, 140.
11. Richard Harris, "The Growth of Home Ownership in Toronto, 1899–1913," Centre for Urban and Community Studies, University of Toronto, Research Paper no. 163 (July 1987), 7 and "The Unremarked Homeownership Boom in Toronto," *Histoire sociale – Social History* 18 (1985): 433–7; Doucet and Weaver, *Housing the North American City*, 305–42.
12. The census definition of a dwelling may exaggerate the significance of petty landlordism somewhat: Québec and Halifax had among the highest number of families per dwelling, 1.54 and 1.46 respectively. In St. John the figure was 1.47 for the districts included in this study and 1.54 for the whole city. In these three cities, two rental dwellings may well have provided accommodation for roughly three families, whereas in places with lower densities, such as Toronto (1.09 families per dwelling), London (1.06 families per dwelling), and Kingston (1.10 families per dwelling), ten dwellings housed eleven families.
13. Kingston and Belleville were exceptional among smaller places.
14. Though historians of Montréal have been most sensitive to the problem of multi-family dwellings, that city did not by any means possess the highest density of occupancy. As already noted, Québec, Halifax, and St. John exceeded the 1.29 families per dwelling in Montréal. The highest density discovered in this study was 1.71 families per dwelling in Trois Rivières.
15. McCallum, *Unequal Beginning*, 99.
16. Dennis, "Landlords and Rented Housing in Toronto, 1885–1914," 46.
17. The Gini Coefficient is a measure of inequality that varies from 0, perfect equality, to 1, perfect inequality. See: Charles M. Dollar and Richard J. Jensen, *Historian's Guide to Statistics: Quantitative Analysis and Historical Research* (New York: Holt, Rinehart and Winston 1971), 122–5.
18. Graeme Wynn, *Timber Colony: A Historical Geography of Early Nineteenth Century New Brunswick* (Toronto: University of Toronto Press 1981), 108–12, 125–30.
19. John Bugg was a leading landowner in the early nineteenth-century; his son-in-law, Robert Jaffray, at the end of the century was president of the Toronto *Globe* and a prominent capitalist with substantial real estate interests. Dennis, "Landlords and Rented Housing in Toronto, 1885–1914," 34. Also, see: George de T. Glazebrook, "Cawthra, William," *Dictionary of Canadian Biography*, X: 155. This also appears to have been a strategy in Winnipeg, Manitoba, at about the same time. See, D.G. Burley, "The Keepers of the Gate: The Inequality of Property Ownership during the Winnipeg Real Estate Boom of 1881–2," *Urban History Review* 17 (Oct. 1988): 63–76.
20. Doucet and Weaver, *Housing the North American City*, 61, 75, 80.
21. Lorne Ste.-Croix, "Beaudry, Jean-Luis," *Dictionary of Canadian Biography*, vol. XII: 1881 to 1890 (Toronto: University of Toronto Press, 1982), 59–62; Ronald Rudin, *Banking en Français: The French Banks of Québec* (Toronto: University of Toronto Press 1985), 34, 63, 76. Unlike Jean-Luis Beaudry, the president of the Bank of Commerce, Senator William McMaster, owned but one dwelling other than his residence.
22. G. Tulchinsky, "Workman, William," *Dictionary of Canadian Biography*, X: 717–8.
23. Larry Turner, "Flint, Billa," *Dictionary of Canadian Biography*, vol. XII: 1891 to 1900 (Toronto: University of Toronto Press 1990), 321–3.
24. Georges Massey, "Baptist, George," *Dictionary of Canadian Biography*, X: 32–4.
25. R.G. Dun and Co., Credit Ledgers, Canada, Brant Co., vol. 13: 82F, Harvard University, Baker Library. D.G. Burley, *A Particular Condition in Life: Self-Employment and Social Mobility in Mid-Victorian Brantford, Ontario* (Montreal and Kingston: McGill-Queen's University Press 1994), 138–40, and "Cockshutt, Ignatius," *Dictionary of Canadian Biography*, vol. XIII: 1901 to 1910 (Toronto: University of Toronto Press 1994), 211–3.
26. Moody was not among the shipowners studied by Gerald Panting. Indeed, few among the Killam and Lovitt families which dominated Yarmouth shipping owned more than one or two dwellings besides their residence; Nehemiah K. Clements, connected by marriage to the Killams, reported the most, seven rental dwellings. "Cradle of Enterprise: Yarmouth, Nova Scotia, 1840–1889," in *The Enterprising Canadians: Entrepreneurs and Economic Development in Eastern Canada, 1820–1914*, L.R. Fischer and E.W. Sager, eds. (St. John's: Maritime History Group 1979), 255–71.
27. Sager and Panting, *Maritime Capital*, 147–55.
28. The observations which follow are based on exploratory and descriptive analysis: chi-square tests to reveal associations between two categorical variables, Pearson's correlation co-efficient for the associations between interval and dichotomous variables, and t-tests of the differences in the number of rental dwellings owned by two groups. Only associations and differences with a significance of less than .05 probability are reported in the text.

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29. Proportionately more of the married and single women, 5 of 26, gave occupations to the census enumerator, but the numbers were too few to permit any comfortable generalizations.
30. The Kingston figures may be inflated by the 24 properties of Margaret Morton, widow of James Morton, brewer and locomotive manufacturer. Though his biographer judged that James Morton's business career had ended in bankruptcy, his wife was left relatively secure after his death in 1864, and owned the third largest holding of Kingston rental property. M.L. Magill, "Morton, James," *Dictionary of Canadian Biography*, vol. IX: 1861 to 1870 (Toronto: University of Toronto Press 1976), 577–8.
31. A study of businessmen in Brantford, Ontario, discovered that husbands left their widows a considerable latitude in administering and settling their estates, though often they advised the purchase of rental properties after business assets had been liquidated. See: Burley, *A Particular Condition in Life*, 91–2.
32. Michael B. Katz, *The People of Hamilton, Canada West: Family and Class in a Mid-Nineteenth-Century City* (Cambridge, Mass.: Harvard University Press 1975), 343–8, and "Occupational Classification in History," *Journal of Interdisciplinary History* 3 (Summer 1972): 63–88.
33. On the reliability of occupation as a predictor of income, see: Matthew Sobek, "Work, Status, and Income: Men in the American Occupational Structure since the Late Nineteenth Century," *Social Science History* 20 (Summer 1996): 169–208.
34. Dennis, "Landlords and Rented Housing in Toronto, 1885–1914," 34.
35. Paul-André Linteau and Jean-Claude Robert, "Land Ownership and Society in Montréal: An Hypothesis," in *The Canadian City: Essays in Urban History*, G.A. Stelter and A.F.J. Artibise, eds. (Toronto: McClelland and Stewart 1977), 30, 32.
36. Forty-seven, or two thirds, of the landlords in occupational rank III in Montréal were French-Canadians. They accounted for 39 per cent of French-Canadians and 22 per cent of all who owned rental property.
37. In Montréal just 18 per cent of Anglophone landlords reported occupations in Rank I, while in Québec 36 per cent and in Sherbrooke 34 per cent did so.
38. In Sherbrooke, the development policies of the town's major property holder, the British American Land Company, may have contributed to the English domination of rental housing. With the exception of 1865, when the company sold about a quarter of its holdings, between 1857 and 1871 only very small parcels of land were placed on the market. A shortage of building lots may explain why the estimate of home ownership in Sherbrooke was lower than that in centres of comparable size, while prior settlement and familiarity with the company's business procedures and terms of purchase may have favoured Anglophones. Ronald Rudin, "Land Ownership and Urban Growth: The Experience of Two Québec Towns, 1840–1914," *Urban History Review* 8 (Oct. 1979): 31; Jean-Pierre Kestemen, "La Condition urbaine vue sous l'angle de la conjoncture économique: Sherbrooke, 1875 à 1914," *Urban History Review* 12 (June 1983): 15.
39. Michael J. Piva, *The Condition of the Working Class in Toronto — 1900–1921* (Ottawa: University of Ottawa Press 1979); Terry Copp, *The Anatomy of Poverty: The Condition of the Working Class in Montreal, 1897–1929* (Toronto: McClelland and Stewart 1974).
40. Doucet and Weaver, *Housing the North American City*, 243–304.
41. *Manual Containing "The Census Act" and the Instructions to Officers Employed in the Taking of the First Census of Canada (1871)* (Ottawa: Queen's Printer 1871), 9, 10, 14.
42. *Census of Canada, 1870–1*, vol. 3, (Ottawa: I.B. Taylor, 1875), Table 20: Immovable Property and Shipping.
43. On women's rights to real property, see: Constance Backhouse, "Married Women's Property Law in Nineteenth-Century Canada," *Law and History Review* 6 (1988): 211–57.
44. *Manual Containing "The Census Act"*, 14, 22.
45. Bettina Bradbury, *Working Families: Age, Gender, and Daily Survival in Industrializing Montréal* (Toronto: McClelland and Stewart 1993), 76–8, 271. Also see: Gilles Lauzon, "Cohabitation et déménagements en milieu ouvrier montréalais. Essai de réinterprétation à partir du cas du village Saint-Augustin (1871–1881)," *Revue d'histoire de l'Amérique française* 46 (Été 1992): 115–42; and Réjean Legault, "Architecture et forme urbaine: L'exemple du triplex à Montréal de 1870 à 1914," *Urban History Review* 18 (June 1989): 1–10.
46. The research for this paper identified 1930 landlords in twenty urban centres. Of these, only thirteen, less than one per cent, were boarders or hotel residents who owned at least two dwellings would have been identified.
47. Doucet and Weaver, *Housing the North American City*, 364–5.
48. Robin W. Winks, "Abbott, Wilson Ruffin," *Dictionary of Canadian Biography*, vol. X: 1871 to 1880 (Toronto: University of Toronto Press 1976), 3.
49. MS Census, 1871, District 183 (Gloucester), Sub-district b-2 (Bathurst), Sch. 3, pp. 11, 12, 13, 14.
50. MS Census, 1871, District 145 (Québec), Sub-district c-2 (Montcalm Ward), Sch. 3, p. 35.
51. As Brian Young's study of the Sulpicians has pointed out, the legislation enabling commutation of seigneurial tenure limited the Seminary's investment in revenue-producing real estate to £30,000. The Order took full advantage of this provision, however, and, by the 1860s and 1870 urban rents were increasingly important sources of income. In *Its Corporate Capacity: The Seminary of Montréal as a Business Institution, 1816–1876* (Montreal and Kingston: McGill-Queen's University Press 1986), 108–9, 115–20, 207.
52. On mortgage foreclosures and sales practices of building societies in Québec, see: Donald Paterson and Ronald Shearer, "Terminating Building Societies in Québec City, 1850–1864," *Business History Review* 63 (Summer 1989): 391, 406.
53. The enumeration of institutional holdings caused some difficulties. Enumerators were asked to record the number of buildings that comprised an institution and the number of dwellings, among other categories of property that it owned. Since many institutions were residential, the distinction between buildings and dwellings was apparently difficult for many to make: some tended to enter numbers only in one category and not the other. In Montréal more than elsewhere, enumerators seemed to record more dwellings than buildings.
54. Richard Harris and Marc H. Choko, "The Evolution of Housing Tenure in Montréal and Toronto since the Mid-Nineteenth Century," Centre for Urban and Community Studies, University of Toronto, Research Paper no. 166 (August 1988), 39; A. Gordon Darroch, "Early Industrialization and Inequality in Toronto, 1861–1905," *Labour/Le Travailleur* 11 (1983): 43.
55. R. Harris, G. Levine, and B.S. Osborne, "Housing Tenure and Social Classes in Kingston, Ontario, 1881–1901," *Journal of Historical Geography* 7 (1981): 275.
56. Harris and Choko, "The Evolution of Housing Tenure in Montréal and Toronto," pp. 59–60; Stephen Hertzog and Robert D. Lewis, "A City of Tenants: Homeownership in Montréal, 1847–1881," *The Canadian Geographer* 30 (1986): 318. Lewis's reassessment should also be noted: "Homeownership Reassessed for Montréal in the 1840s," *The Canadian Geographer* 34 (1990): 150–2.