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Volume 43, numéro 1, fall 2014

URI : <https://id.erudit.org/iderudit/1030804ar>

DOI : <https://doi.org/10.7202/1030804ar>

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Éditeur(s)

Urban History Review / Revue d'histoire urbaine

ISSN

0703-0428 (imprimé)

1918-5138 (numérique)

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Citer cet article

Lombardo, N. (2014). White-Collar Workers and Neighbourhood Change: Jarvis Street in Toronto, 1880–1920. *Urban History Review / Revue d'histoire urbaine*, 43(1), 5–19. <https://doi.org/10.7202/1030804ar>

Résumé de l'article

En 1880, Jarvis Street, juste à l'est du quartier des affaires de Toronto, était le quartier résidentiel de l'élite de la ville, accueillant plusieurs Torontois notables comme les familles Massey et Gooderham. En 1920, on y trouvait un nouveau groupe de jeunes cols blancs indépendants. Ces changements à caractère social, démographique et professionnel ont été accompagnés par des changements physiques à la forme construite de la rue Jarvis. Les résidences familiales de l'élite du XIX^e siècle ont été converties en pensions et en maisons de chambres, ou démolies et remplacées par quelques-uns des premiers immeubles d'habitation de la ville. Ces changements ont été motivés par le développement du capitalisme corporatif à Toronto et la croissance concomitante des cols blancs, ainsi que par les modifications à la forme urbaine associées à la croissance de la ville vers l'extérieur. Cet article examine la relation entre le changement au niveau du quartier et les changements socio-économiques survenus dans le paysage urbain en Amérique du Nord à l'époque. Il le fait en utilisant des données historiques variées, dont les registres d'impôts de la ville de Toronto, les annuaires de ville, ainsi que des articles de journaux contemporains. Cette étude de cas des changements sociétaux et au niveau du genre, du travail et de la forme physique de la rue Jarvis démontre la façon dont les processus socio-économiques plus larges s'inscrivent à l'échelle du quartier. Ce faisant, elle démontre l'importance de comprendre l'évolution des quartiers comme matérialisation locale des processus sociaux, économiques et démographiques.

White-Collar Workers and Neighbourhood Change: Jarvis Street in Toronto, 1880–1920

Nicholas Lombardo

In 1880, Jarvis Street, just east of Toronto's central business district, was the city's premier residential district, home to notable Torontonians such as the Masseys and the Gooderhams. By 1920, the street would host a new group of young, unattached, white-collar workers. Changes to the social, demographic, and occupational character of Jarvis Street were accompanied by physical changes to its built form. The family estates of the nineteenth-century elite were converted into boarding and rooming houses, or torn down and replaced by some of the city's first apartment buildings. These changes were driven by the growth of corporate capitalism in Toronto and the attendant growth of white-collar workers, as well as changes to urban form associated with the growth of the city outwards. This article examines the relationship between neighbourhood change and larger socio-economic changes occurring across the North American urban landscape at the time. It does so by using a variety of historical data, including City of Toronto tax assessments, city directories, as well as contemporary newspaper accounts. This case study of Jarvis Street's social, gender, occupational, and physical changes shows the way that larger socio-economic processes are written at the scale of the neighbourhood. In doing so, it demonstrates the importance of understanding neighbourhood change as local materialization of larger social, economic, and demographic processes.

En 1880, Jarvis Street, juste à l'est du quartier des affaires de Toronto, était le quartier résidentiel de l'élite de la ville, accueillant plusieurs Torontois notables comme les familles Massey et Gooderham. En 1920, on y trouvait un nouveau groupe de jeunes cols blancs indépendants. Ces changements à caractère social, démographique et professionnel ont été accompagnés par des changements physiques à la forme construite de la rue Jarvis. Les résidences familiales de l'élite du XIX^e siècle ont été converties en pensions et en maisons de chambres, ou démolies et remplacées par quelques-uns des premiers immeubles d'habitation de la ville. Ces changements ont été motivés par le développement du capitalisme corporatif à Toronto et la croissance concomitante des cols blancs, ainsi que par les modifications à la forme urbaine associées à la croissance de la ville vers l'extérieur. Cet article examine la relation entre le changement au niveau du quartier et les changements socio-économiques survenus dans le paysage urbain en

Amérique du Nord à l'époque. Il le fait en utilisant des données historiques variées, dont les registres d'impôts de la ville de Toronto, les annuaires de ville, ainsi que des articles de journaux contemporains. Cette étude de cas des changements sociétaux et au niveau du genre, du travail et de la forme physique de la rue Jarvis démontre la façon dont les processus socio-économiques plus larges s'inscrivent à l'échelle du quartier. Ce faisant, elle démontre l'importance de comprendre l'évolution des quartiers comme matérialisation locale des processus sociaux, économiques et démographiques.

Introduction

The process of neighbourhood transformation in North American cities has long been a subject of enquiry in urban history, and the concepts of changing ethnic composition in immigrant neighbourhoods or gentrification in older areas are good examples of the topic's breadth. Jarvis Street, in Toronto's downtown core, presents an ideal case study of the multi-faceted processes that constitute neighbourhood change. A neighbourhood can be loosely constructed as the collection of practices, from class and social status, land use, built-form to family composition, which function within a space at a localized scale. Neighbourhood change is larger than the sum of its parts. It is the result of particular changes occurring in relation to one another as well as to larger external forces. The way in which the practices that make up class and social status, land use, built-form, family composition and tenancy are transformed manifest themselves jointly as neighbourhood change. While these components are each individually related to changes wrought by capitalism, they are also all intrinsically related to one another, on Jarvis Street.

This article seeks to understand Jarvis Street's transformation from elite area to boarding- and rooming-house district by asking, what was the relationship between the large-scale economic and social shifts occurring in North American cities between 1880 and 1920, and those small-scale changes to class composition, family status, and land use on Jarvis Street? From the beginning of the 1880s, changes to the employment structure of urban North America led to a de-skilling and massive proliferation of white-collar jobs. At the same time, Toronto's central



Figure 1: Jarvis Street, south from Carlton. Source: City of Toronto Archives, 1885–95, item 12, fonds 1478.

business district (CBD) expanded in all directions as corporate headquarters and related services drove the construction of purpose-built office buildings. Jarvis Street, on the eastern edge of the CBD, at the same time, saw a demographic shift. As the elites who inhabited the street's stately single-family homes died, their children, seeking increasingly homogeneous residential spaces, began to abandon the street for outlying districts. The large, single-family homes that the elites left behind could be subdivided or redeveloped easily and made profitable because they were close to the CBD. The buildings made attractive homes to the young, single, and newly urbanized corporate workers who flocked to Toronto. I argue that the rise of corporate capitalism, the attendant explosion of white-collar labour, and changing urban spatial residential patterns coincided with demographic changes to transform Jarvis Street from an elite, residential enclave to a rooming-, boarding-, and apartment-house row populated by young Anglo-Celtic workers.

By the 1880s, Jarvis Street had earned a reputation as the premier address in Toronto. Home to much of the city's business elite, the stately homes of those such as the Massey family, owners of Massey-Harris agricultural machinery factories, and

the Gooderhams, the largest producers of spirits in Canada, lined Toronto's "superb avenue one mile and quarter long."¹ Jarvis Street's reputation in the 1880s was related to a class and social composition that was reflected in the elite streetscape. Real estate advertisements for the subdivision of lots on Jarvis Street proclaimed, "The property needs no description to the citizens of Toronto,"² while a notice in the *Globe* called Jarvis "the most fashionable residential street in Toronto."³ Walking north from Queen Street East at the time, a pedestrian would have encountered some of the first paved sidewalks in the city, abutting iron gates outside of elite estates (see figure 1). As one approached Bloor Street East on the street's northern end, the built landscape grew grander in scale and social status. This residential streetscape was interspersed with the institutions supporting elite society. Churches, such as Jarvis Street Baptist, schools, such as Jarvis Collegiate, landscaped parks, like Allan Gardens and the Jarvis Street Lacrosse grounds, catered to the social needs of Toronto's nineteenth-century upper class.

The street composed a neighbourhood in and of itself, where residents were linked by their high social and class status. Throughout the 1880s and into the 1890s the most frequently

occurring occupation on the street was that of merchant—representing everyone from small dry-goods retailers to the largest grain wholesalers in Ontario. The street's barristers, another frequently occurring occupation, included judges at Osgoode Hall, as well as a member of Parliament and Queen's counsel. By 1920, however, the street had lost its social lustre to become a significant centre of boarding houses, residential hotels, and some of Toronto's earliest purpose-built apartment buildings. The same walk up Jarvis taken in 1920 would take one past rows of mansions converted into boarding and rooming houses, hotels, and apartment buildings, as well as institutional and office buildings near Bloor Street East in the place of the former elite residences. Moreover, these new residents were now drawn from the ranks of the new white-collar and agent occupations. What had once been a street dominated by elite families was now overwhelmingly the home of young, unattached, white, Anglo-Celtic individuals at the beginnings of their careers and of a lower social status.

The changes to the street, while mediated by the local ethnic and social particularities of Toronto, reflected larger-scale changes occurring throughout North American cities. Alterations to housing practices and family status on the street were strongly associated with changing capital and labour practices that produced a new white-collar, non-elite, corporate workforce on Jarvis Street. More so than other previously elite residential districts near Toronto's CBD, Jarvis Street had become a strip for the reproduction of white-collar labour in the city. The street's change over the period under study was a result of its built environment, as well as particular demographic and social changes of its earlier residents. In this sense then, Jarvis's peculiarity in its noticeable class and social status changeover by 1920 gives an insight into the ways in which low-level spatial, social, and physical characteristics determine the way larger changes to urban and economic structures are written onto neighbourhoods.

The empirical evidence for this article comes in large part from the City of Toronto property tax assessment rolls from the years 1884, 1893, 1911, and 1920. These years were chosen to include a roughly forty-year period and to correspond to published maps in Goad's *Fire Insurance Atlases*. The assessment rolls give reliable information on the heads of households for each residential unit, including apartments and in some cases lodgers or boarders. As well, property owners were also listed, allowing for an analysis of owner-occupancy and landlord patterns. The large sample size for the assessment rolls, which were taken in full, ranged from a low of 208 in 1884 to 448 in 1920. While these are valuable sources, they have a number of disadvantages. Most seriously for my purposes, the assessments give only the marital status of female householders, rather than age and occupation for many of the years. This skews the occupational data to those jobs dominated by men in the nineteenth and early twentieth centuries. As well, the assessments tend to omit boarders and lodgers. To make up for this bias towards home-owning men, *Might's City Directories* for

the same years were used. The directories have been shown to be a useful tool in finding information on occupation and place of employment for members of households, rather than just household heads.⁴ Finally, the censuses of Canada for 1881, 1891, and 1911 were consulted, using a systematic sampling of every fifth person listed on Jarvis Street, to create sample sizes that ranged from 300 to 500 over the three years consulted. These diverse sources provide solid empirical evidence as to the social and class transformations of Jarvis Street.

Corporate Capitalism and the New White-Collar, Non-Elite Labour

The ascendancy of corporate capitalism in the late 1800s sparked important changes throughout North America. Corporate capitalism is characterized by the massive centralization and concentration of capital, both within individual enterprises and spatially in the city. The ascendancy of the corporation in this era is associated with enterprises that were larger than ever before, dealing with vast flows of capital, huge workforces, and operation areas that were spatially dispersed. The size and complexity of the corporation sparked administrative and organizational innovations, most importantly, new vertically and horizontally integrated supply, distribution, and marketing chains.⁵ In turn, this new arrangement of capital has been seen as being related to the creation of a category of de-skilled corporate labour involved in the bureaucratic and managerial tasks of these firms. In the corporation, the entrepreneurial divisions operated almost as stand-alone companies and required their own office staff.⁶ As the need for management grew along with the increasing size and complexity of the hierarchical corporate structure, so did the number of clerical⁷ jobs that were closely related to managerial functions, as well as those jobs that were of low-skill and highly routinized.⁸ The rise of the corporation was associated not only with a change in the number of these jobs, but importantly, with the nature of them as well. This proletarianization of clerical work varied throughout individual contexts and was not an entirely conclusive change from the previous era. By 1920, though, office jobs that had once been the purview of the middle class had been de-skilled and degraded considerably.

The rationalization of clerical and office work radically transformed the way tasks were performed in the office by the early 1900s.⁹ Prior to this time, small offices with fewer than five employees typically dominated, featuring clerks working as cashier, bookkeeper, and accountant all in one.¹⁰ The enlargement of clerical staffs under corporate capitalism was accompanied by many office tasks that were monotonous and routine, so that by the 1900s, the traditional roles of a Victorian clerk could have been fragmented into a number of separate professions. Indeed, by the early 1900s, new occupations such as telephone operators, bookkeepers, and cashiers began to appear much more frequently in official enumerations. The routinization of what was once a skilled profession led to the reduction of skilled work to abstract labour.¹¹ While the city's wealth increased with the influx of capital associated with the rise of corporations in Toronto,

Jarvis Street's relationship to that capital changed considerably, in ways that can be seen to reflect both its own position and that of the changing urban structure of Toronto.¹²

The proliferation of employment in the modern corporate office and an overall decrease in the necessary skill sets to turn most tasks into abstract labour had significant class and social implications. By the end of the Victorian era, the status of the clerk had changed as the job category expanded. While office labour had always been present in some form or another on Jarvis Street, these large-scale changes as well as the numerical proliferation of residents employed in those professions on the street by the 1900s represented a change in the street's social and class character. In 1920, Jarvis Street's twenty clerks made up just over 6 per cent of all occupations listed for the street in assessments—followed by the second most frequently occurring occupation, boarding- and rooming-house keepers.¹³ In 1893 by contrast, merchants were the most common, and with thirty of them living on Jarvis Street they significantly outnumbered the eleven clerks at the time.¹⁴

These clerks' growing presence on Jarvis Street indicated its position as burgeoning home to the city's new corporate labour force. As their share of the street grew, white-collar labourers increased in absolute numbers as well, to more than three times that of the 1880s to thirty-four in 1920 (see table 1). More than this, however, was the fact that white-collar labour, at 11 per cent of all occupations, was more than the city's average of over 8 per cent for the same time period. At the same time, agents, those who lived on commission, made up 14 per cent of all occupations in 1920, almost triple their share for the city as a whole in 1921.¹⁵ While the total number of occupations in the agent and white-collar working-class categories increased in Toronto from the 1880s to the 1920s, Jarvis Street reflected this increase more so than the rest of the city.¹⁶ These changes to the street's occupational structure lead to an understanding of the tight relationship between neighbourhood change on Jarvis Street and Toronto's changing economy.

Toronto and Emergent Corporate Capitalism

Until the 1880s, Toronto was a centre for regional trade, transportation, and finance. Much of this work was centred in the area bounded by Jarvis Street on the east, Yonge Street to the west, Front Street to the south, and King Street East to the north, encompassing a wholesaling and warehousing area, as well as mixed warehouse and office district.¹⁷ Many of Jarvis Street's residents in the late 1880s either owned businesses in this area or were employed there, such as Robert Beatty, of 166 Jarvis Street, whose brokerage office was located at 61 King Street East, or James Boustead of number 190, whose real-estate company was located at 12 Adelaide Street East. That many of Jarvis Street's residents were employed in this area hints at the links between the city's dominant economic activities and the street's occupations in the 1880s. Even as elite occupations continued to be present in the assessment rolls, their share of Jarvis Street's total occupations was slipping. The number of

owner-rentier occupations remained about the same, dropping slightly throughout the study period, a function of older residents remaining in their houses as the street changed around them (see table 1).¹⁸ Their ever-decreasing share of the street was at the foundation of the change that Jarvis Street experienced.

Between 1884 and 1920 the number of people in white- and blue-collar occupations on Jarvis had risen by 58 per cent to 113. At the same time, the number of those engaged in agent occupations rose fivefold, as reflected in the growth of the number of "travellers" and "agents" listed on Jarvis Street.¹⁹ Residents like John Birchard, a travelling salesman selling radiators for the Montreal-based Warren King Ltd. Company, or Howard Ingram, a salesman for the Republic Motor Truck Company, were part of this growth in commission-based jobs.²⁰ Jarvis Street residents' occupations in the 1920s hint at a departure from the previous era, demonstrating the close relationship between large-scale economic transformations and the small-scale changes that Jarvis Street experienced.

Economic Change and Shifting Spatial Patterns in Toronto

From 1871 to 1891 the number of manufacturing enterprises in Toronto quadrupled, while the manufacturing workforce increased sevenfold.²¹ At the same time, the city's financial industry flourished, controlling an increasing flow of capital each year. Between 1895 and 1918 the value of the city's banks' clearings had increased almost 600 per cent to more than three billion dollars.²² This economic boom was accompanied by one in population as well. Between 1884 and 1920 the number of residents on Jarvis Street enumerated by the assessment rolls had increased by 115 per cent. As Canada's economy expanded with westward settlement, Toronto's economy grew with the increasing location of headquarters within the city's CBD, as did the number of people whose labour supported such enterprises.²³

While Toronto had always been a commercial centre, the growth in size of its firms after 1880 was unprecedented. By 1918, huge corporations had come to dominate a city whose economic engine had previously been driven by small-scale, local enterprises.²⁴ The rise of the corporation and the new regime of corporate capitalism was visibly manifested in the city's westward-shifting office geography on King Street between Yonge and Bay. The 1890s gave Toronto its first purpose-built office buildings of more than six stories.²⁵ The construction of new office towers, such as the seven-storey Temple Building on Bay Street, demonstrated this continued shift away from the previous era's CBD nexus around King Street East and Jarvis Street.²⁶ The new office towers and corporations housed in them attracted an increasing number of supportive services such as financial and law firms, as well as a burgeoning retail strip, which extended northward on Yonge. The changing geography of retail and office clusters in Toronto's CBD shifted the centre of employment as well.

Along with the growth in white-collar or office work occupations came one in the middle class. To serve the needs of the

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Table 1: Top five occupations on Jarvis Street by group, per year

		1884		1893		1910		1920	
	Occupation	<i>n</i>	Occupation	<i>n</i>	Occupation	<i>n</i>	Occupation	<i>n</i>	
Owner-rentier	Manager	11	Merchant	30	Merchant	23	Manager	15	
	Merchant	8	Gentleman	16	Manager	9	Merchant	14	
	Manufacturer	1	Manufacturer	15	Manufacturer	3	Manufacturer	8	
	Pensioner	1	Manager	7	Circulation manager	1	President	3	
				Bank manager	1				
	<i>N</i>	21	<i>N</i>	71	<i>N</i>	36	<i>N</i>	40	
	% of occupations	13	% of occupations	29	% of occupations	20	% of occupations	13	
Middle-class / operators	Barrister	13	Barrister	18	Doctor	6	Rooming-house operator	19	
	Doctor	7	Doctor	6	Dentist	5	Doctor	9	
	Lawyer	4	Banker	5	Inspector	5	Druggist	8	
	Teacher	4	Minister	5	Barrister	4	Tailor	6	
	Druggist	3	Bookkeeper	4	Accountant	3	Teacher	5	
		<i>N</i>	69	<i>N</i>	87	<i>N</i>	71	<i>N</i>	117
	% of occupations	42	% of occupations	35	% of occupations	39%	% of occupations	37	
Blue-collar labour	Gelder	4	Coachman	5	Builder	5	Labourer	7	
	Carpenter	3	Printer	4	Painter	4	Carpenter	6	
	Plumber	3	Shoe cutter	4	Chauffeur	3	Machinist	6	
	Builder	2	Gardener	3	Machinist	2	Painter	6	
	Caretaker	2	Barber	2	Barber	1	Caretaker	4	
		<i>N</i>	57	<i>N</i>	46	<i>N</i>	40	<i>N</i>	79
	% of occupations	35	% of occupations	18	% of occupations	22	% of occupations	25	
White-collar labour	Clerk	8	Clerk	11	Clerk	5	Clerk	20	
	Mail clerk	1	Cashier	1	Eaton's clerk	1	Nurse	4	
			Mail clerk	1	Stereotypier	1	Telegrapher	4	
			Post office worker	1			Civic employee	2	
			Stationer	1			Mail order clerk	1	
	<i>N</i>	9	<i>N</i>	17	<i>N</i>	7	<i>N</i>	34	
	% of occupations	5	% of occupations	7	% of occupations	4	% of occupations	11	
Agent	Agent	2	Traveller	9	Traveller	8	Salesman	13	
	Broker	1	Agent	8	Insurance agent	4	Traveller	9	
	Dealer	1	Broker	3	Broker	4	Manufacturer's agent	6	
	Estate agent	1	Stock Commission	1	Agent	4	Broker	5	
	Insurance agent	1	Salesman	1	Salesman	3	Agent	3	
		<i>N</i>	9	<i>N</i>	28	<i>N</i>	30	<i>N</i>	45
		% of occupations	5	% of occupations	11	% of occupations	16	% of occupations	14
	Total residents	208	Total residents	298	Total residents	318	Total residents	448	
	No occupation available	43	No occupation available	49	No occupation available	134	No occupation available	133	

Sources: City of Toronto Assessment Rolls, 1884–1920

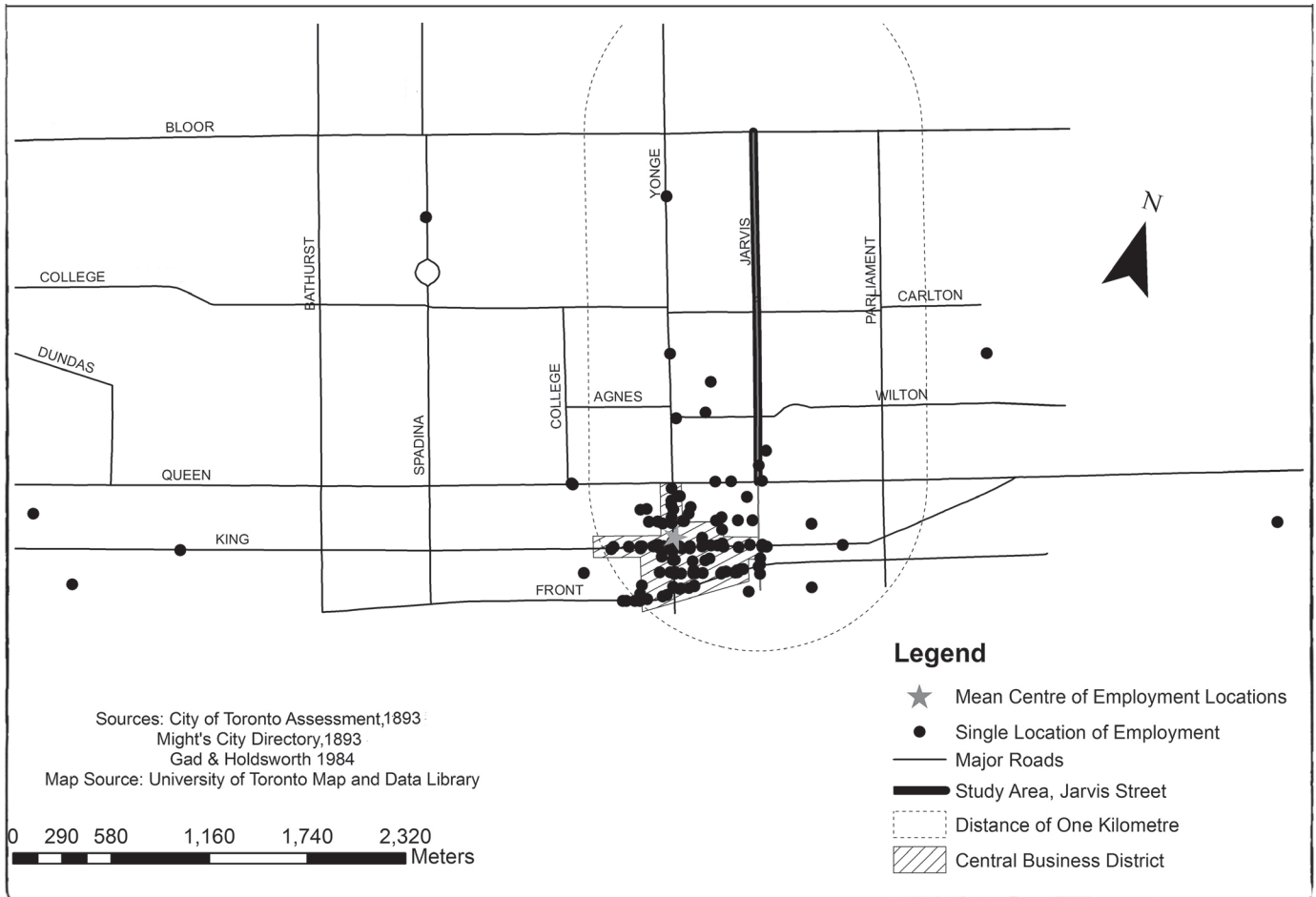


Figure 2: Location of employment of Jarvis Street residents, 1893.

corporate economy, the number of barristers, accountants, and other related jobs increased as well. The expansion of these office jobs could be seen by looking at the residents of the King Edward Apartments located at 190–2 Jarvis Street, who worked as accountants, agents, auctioneers, bookkeepers, brokers, newspaper circulation managers, and insurance agents.²⁷ The apartments' residents mirrored the increasing size of the corporate workforce and hinted at the social differentiation between purpose-built apartments at the time and converted housing. Using place-of-work addresses for Jarvis Street residents contained in *Might's Directories*, a definite pattern of employment that leads to an understanding of Jarvis's functional linkages to the corporate and retail sectors emerges. In 1893 (figure 2), the centre of the residents' employment cluster is located almost directly at the intersection of Yonge and King Streets. In 1910, it had moved slightly north and west to Queen Street West (figure 3), and by 1921 (figure 4) had moved north of Queen on Yonge. Jarvis Street residents such as Gus Baker, of number 190–2, a clerk at the Robert Simpson Company on the corner of Queen and Yonge Streets, worked at the centre of this growing and shifting CBD.

The relationship between Jarvis Street residents and the employment district of the CBD was further enhanced by their proximity to one another. As the city's economy diversified and office construction expanded throughout the downtown core, one of the largest non-manufacturing employment districts remained within two kilometres of Jarvis Street. In 1893, 91 per cent of Jarvis Street's residents lived within one kilometre of their place of work (figure 2). As offices expanded west and north in the core, so did Jarvis Street's jobs. By 1910, 76 per cent of residents worked less than a kilometre away from home, while almost 90 per cent worked within two kilometres (figure 3). The slightly increased distances were a function of the changing location of offices. As the number of office workers increased on Jarvis Street, they more often worked in the offices that had begun to spring up further west in the core along University Avenue.²⁸

Civil servants working at City Hall or Queen's Park, like Stanley Meeking, a clerk at the Provincial Ministry of Lands, Forests, and Mines,²⁹ demonstrated the shifting geographies of employment within the core. By 1921, the number of people working less than

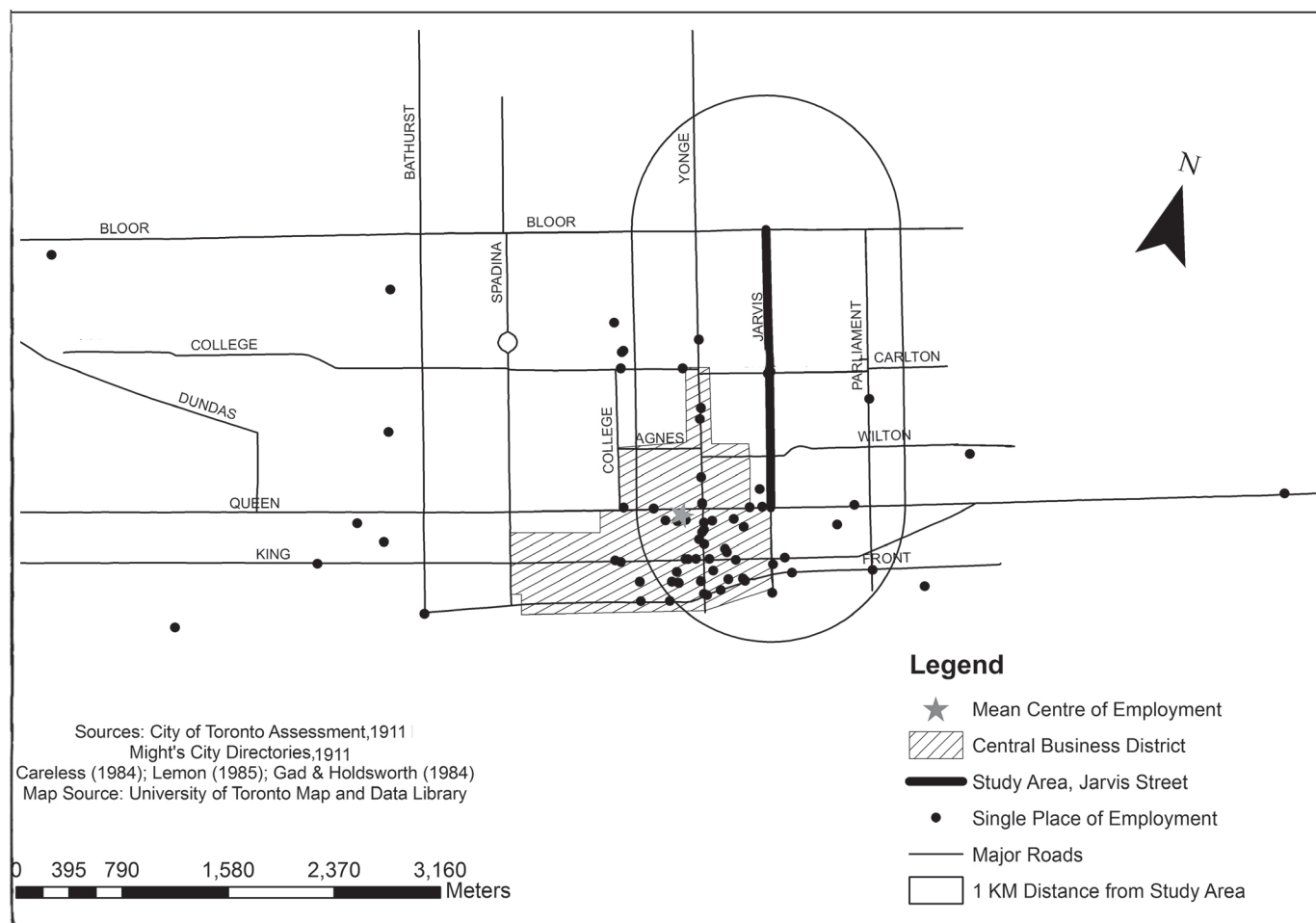


Figure 3: Location of employment of Jarvis Street residents, 1910.

two kilometres from their homes fell only slightly, to more than 85 per cent (figure 4). Commutes for Jarvis Street's residents were still walkable and much shorter than for those in the city as a whole. White-collar workers on Jarvis were drawn there for a host of reasons, of which proximity to employment was surely one. However, the street differed from other nearby streets in large part as the result of spatial differentiation occurring at the same time. For the large number of working-class clerical workers, Jarvis Street was thus a doubly advantageous place to live. As the industrializing city had expanded and become increasingly differentiated in class and function, the lower-priced housing that Jarvis Street offered by the turn of the century allowed workers to forgo the cost of a streetcar fare. These processes produced a relatively new form of housing in boarding and rooming houses that catered to those of lower incomes.

Shifting Geographies of Class and Land Use

The development of a corporate economy in Toronto was related to a growing spatial differentiation in class and function. As capital was centralized and concentrated both within the corporation

and the corporate city, a related functional segregation occurred as well. The pre-industrial city was made up of mixed blocks that held businesses and residences and saw little class differentiation. Following large-scale industrialization these land-use patterns gave way to specialized districts. Segregation based on class or type of economic activity dominated, such as the increasing specialization of Toronto's CBD into single-use office or retail areas by the turn of the twentieth century.³⁰ The pre-industrial city was small in scale and spatially mixed in class and social status. In Toronto, as in most pre-industrial cities, class separation was manifested in a pattern of micro-segregation. Main north-south streets such as Jarvis were home to the wealthy, while side streets housed working-class residents.³¹ No neighbourhood could be considered truly homogeneous, and Jarvis Street's proximity to other areas before 1880 exemplified this characteristic. While the street itself housed the city's elites, its lower portion south of Queen Street was surrounded by factories, markets, fishing docks, and other industrial land uses. A few blocks to its east around Parliament Street sat Cabbagetown, one of the city's most notorious working-class

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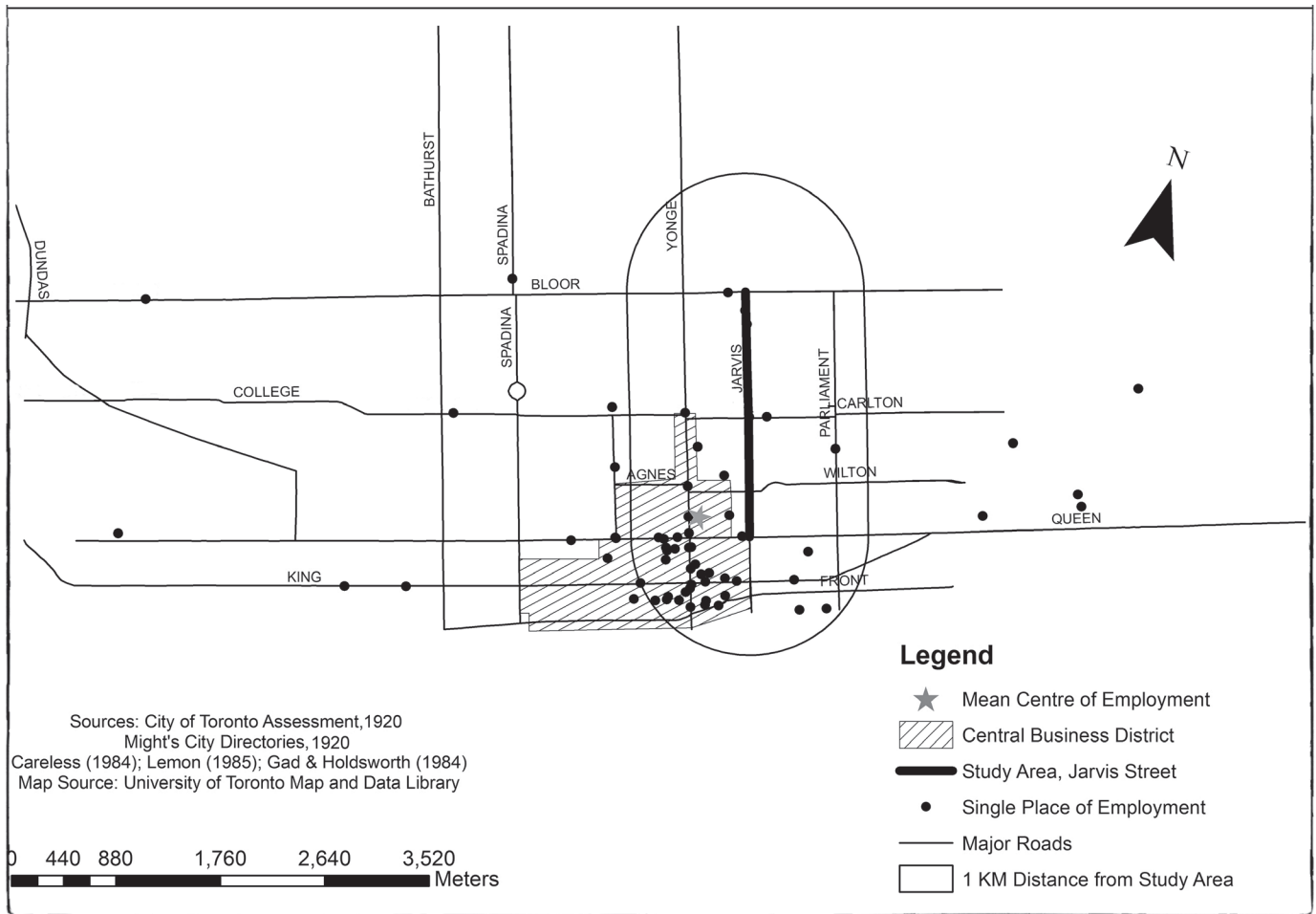


Figure 4: Location of employment of Jarvis Street residents, 1920.

areas. Class segregation prior to the 1880s could be measured by short blocks, rather than kilometres. New development practices by the end of the nineteenth century would cement the rationalization of space along functional and class lines.

Changing geographies of the old city were related to its physical expansion outward. The growth of the city's transportation network and increasing capital aimed at real-estate development encouraged the subdivision of land at the urban fringe.³² New developments began to spring up in natural-amenity-rich settings on Toronto's outskirts, such as Rosedale, which would soon supplant Jarvis Street as an elite address. By the 1880s large estates had grown along Rosedale's planned, labyrinthine streets nestled on the edge of the picturesque Rosedale ravine. These new residential neighbourhoods were homogeneous upper and upper middle class and were physically separated from working-class residents like never before. The 1900s saw Toronto, like most North American cities, experience a massive building boom. The addition of neighbourhoods on the urban fringe, such as the Annex, North Toronto, Rosedale, and Forest Hill added to the increasing social differentiation of the city.

The drain of wealthy residents from Jarvis Street beginning in 1880 hints at the attraction of homogeneous suburban areas. Jarvis Street, which had since its initial construction been home to Toronto's elite families, housed them for only two or three generations. Demographic transitions then worked alongside urban spatial changes to transform Jarvis Street, so that by 1910, the children of the founding families of the street were more likely to be found in Rosedale than on their parents' estates. In 1911, several members of the Gooderham clan could be found in that neighbourhood.³³ The 1910 assessment rolls show the outward movement of former owner-occupants. The O'Hallorans, headed by Michael O'Halloran, had lived at 122 and 124 Jarvis Street since before the 1880s, but the 1910 assessment found them living in the upper-middle-class community of the Beaches in Toronto's east end. The fact that this movement was done as a social group can be seen by looking at the case of the Kyle and McCallum families. Until 1910, the neighbouring families were the owner-occupants of 160–2 and 164–6 Jarvis Street. After 1911, both families had moved to a wealthy apartment building at 619 Avenue Road, in posh North Toronto. Though the opening up

of land on the urban fringe and new transit lines to the suburbs were important enticements to moving, this shift was also related to important changes in the urban land market.³⁴ Engineering and transportation technologies, such as bridges over the Don Valley, made areas like North Toronto or Rosedale increasingly attractive to wealthy homeowners. At the same time, the process of industrialization and the massive inputs of capital associated with it into Toronto led to rapidly increasing land values in the urban core. Land adjacent to the CBD began to fetch higher prices than ever before, rapidly increasing along with office and commercial development.

The increasingly differentiated spatial composition of the city on the basis of function, the rising price of urban land, and the encroachment of higher value uses such as offices or retail were important factors in the transformation of Jarvis Street. Areas adjacent to the CBD became prohibitively expensive for single-family houses as land prices skyrocketed. As elite families decreased in size and housework staff became harder to obtain, the costs of maintaining such large single-family homes became unbearable. The twentieth century ushered in an era of speculative or investment ownership in the city. The Ward, a mostly Jewish, Italian, and to some extent Chinese immigrant neighbourhood to the west of the CBD, experienced extreme speculation. Properties were held until values were high enough to sell, being used for rental accommodation. Marked disinvestment occurred, creating a slum in the area.³⁵ While land values rose all around the CBD, areas not threatened by immediate commercial development experienced fewer such speculative transactions. Jarvis Street, on the east side of a westward-expanding CBD, was one such area. Properties there were held onto by families for multiple generations, and at no time did rapid handovers of ownership take place. The street saw virtually no commercial redevelopments through this period. Land prices increased at a much lower rate than in other areas, yet were still too high for single-family use. Properties were increasingly converted to income-generating usages.

Jarvis Street was located at the nexus of two phenomena: increasing segregation by class and rising urban property values. The street experienced somewhat of a decline in social status as the next generation of Toronto's wealthiest chose to locate in other areas of the city. As an area close to the CBD, it commanded high prices yet was out of the northwestern path of commercial redevelopment. Owners on streets like Jarvis, peripheral to the CBD but outside its growth path, found that they could turn a quick profit with the creation of multi-unit residential buildings. Estimates of historical returns on small buildings with fewer than fourteen units range between 10 per cent and 30 per cent in just the first few years of operation.³⁶ Indeed, throughout the industrial era, apartment buildings were considered one of the preferred urban real estate investments in Canada.³⁷ By 1920 the assessment rolls had listed thirty-four residential buildings with more than one separate household or apartment within, almost double the number for 1893. Of those, seven were made up of more than ten separate households, showing

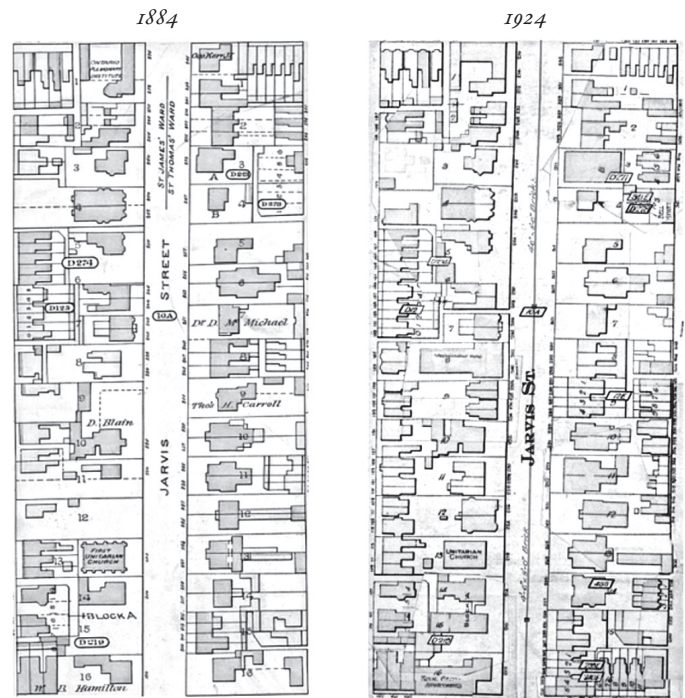


Figure 5: Goad's Fire Insurance Atlas, Jarvis Street between Dundas Street and Gerrard Street East.

Note the intensification of the built landscape along the western side of the street. Of particular interest is the construction of the Royal Cecil Apartments (bottom left) on the site of the former home of W. B. Hamilton. Conversion of existing homes can be seen in the three separate row houses at 243–9 in 1884, which in 1924 have been converted into a single structure, with a new address of 283–7.

the large scale of these new multi-unit residences. These new units comprised single-family homes converted into apartments or boarding houses and those purpose built for those uses. The building at 321 Jarvis Street, for instance, was a single-family dwelling housing one person in 1893, but by 1920, a new purpose-built apartment stood in its place, housing fifty residents.³⁸ Indeed, a look at the fire insurance maps from these dates shows the changes clearly, as building footprints increase along with the growth in population (see figure 5). High rents and an expanding market as urbanization increased rapidly at the turn of the century encouraged the growth of large boarding and rooming houses, residential hotels, and apartments across North America. From Jarvis Street to Midtown Manhattan to San Francisco's Tenderloin district, boarding and rooming areas became a common feature of the North American city.³⁹ The process through which Jarvis Street was converted to such a district is best demonstrated by a single example.

The houses at what were numbered 240 and 242 Jarvis Street in 1920 provide a glimpse into the creation of a boarding house or residential hotel. In 1884 these were two separate, semi-detached houses, each home to under ten people. By 1910,

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the houses had been bought by two separate owners and held twelve and seven people respectively. By 1920, Westminster Realty Company, Ltd., had bought both. The new owners demolished the two houses and constructed the Westminster Hotel, which held one hundred residents. The presence of a corporation as a real estate owner points to the relatively new relationship between Jarvis Street and the nascent mortgage and insurance sectors in Toronto.⁴⁰ This transformation was evidenced further by the sudden appearance in the 1910 assessment rolls of owner-groups, real estate companies, corporations, and trust and savings companies such as the syndicate headed by Giles Ransom, who owned the King Edward Apartments with more than fifty residents, which had replaced a series of row houses. Shifts to Jarvis Street's social composition and urban society at large changed the face of boarding, and the street, forever.

Prior to the 1880s, lodging was a common practice throughout North America. Experienced largely within the family household, it had been considered a practice well suited for young people at the start of their family life cycles who required low-cost accommodation outside of their own family home. The relationship between lodger and host was considered mutually beneficial, with lodgers taking the place of adult children who had left and providing hosts with a form of financial security.⁴¹ Lodging operated within the household economy. For many homeowners in the nineteenth century, lodging was a necessary aspect of the financial realities of keeping home. A house represented the ultimate in financial security and provided a source of equity and future income in the absence of formal retirement plans. For many, taking in lodgers was an important economic strategy to increase the ability to own a house.⁴² By the end of the nineteenth century, however, lodging and boarding became increasingly commodified and experienced outside of the family home, as it was on Jarvis Street.

The influx of people into urban areas for work that accompanied economic growth in Toronto had created the impetus for a new form of urban life. While family lodging remained strong in the city, reaching its peak in 1915, overall the relationship between lodgers and host had changed considerably.⁴³ Lodging became a commodity. The rise of apartments, rooming houses, and boarding houses in both size and number throughout North America is endemic of this new relationship. On Jarvis Street, the new relationships between workers and their place of employment was strongly intertwined with the rise of purpose-built boarding houses. As the new organizational paradigms of modern industry became standard in North America, worker alienation became commonplace. The increased physical distance between work and home and the loss of the practice of boarding near where one worked demonstrated the way in which early twentieth-century workers differed from their predecessors. Urban living now meant a greater degree of anonymity and social freedom than ever before. In parallel was the rise of boarding outside the realm of the family. A large, new market developed that encouraged the increasing size and scale of

institutionalized boarding and rooming houses, apartments, and residential hotels in places such as Jarvis Street.

While there were differences between the general group of lodging, boarding, and rooming houses, and the cluster of hotels and apartments, much is obscured in the usage of the terms in academic and contemporary literature. Generally, lodging houses provided no services on premises, while boarding houses provided food and some light housework done by the landlord or servants.⁴⁴ The terms *boarding* or *lodging houses* were and are typically used to denote the most notorious forms of shared accommodation, such as the overcrowded immigrant boarding house. The concepts of the hotel or apartment house, clearly differentiated in modern terminology, and the boundaries between the two were very permeable. Even hotels, which at the time did function as resting places for travellers, were more often than not home to a large permanent population. The lines between different types of multi-unit residential buildings, in Toronto, were so blurred that they can all be taken as a single entity, differentiated in the class and ethnic characteristics of their occupants. The business of the residential hotel and other multi-unit residences was a large component of Toronto's central city housing.

The number of multi-unit residences grew significantly in Toronto at the end of the nineteenth century. In 1898, C. S. Clark found that the city's hotels had many overnight guests but that "the permanent boarders of these establishments are also very profitable."⁴⁵ Hotel advertisements proliferated in Toronto's newspapers throughout the 1900s. They offered both the "American plan," which included a room and three meals, as well as the "European plan," which covered only the cost of the room.⁴⁶ Even within the same institution, the level and type of service differed considerably. The fuzzy boundaries that separated hotels, boarding houses, and lodging houses in the industrial North American city also included apartment houses. In the early 1900s, the notion of the apartment building as a collection of autonomous living spaces had not yet surfaced. Shared kitchens and washrooms could be found in many an apartment house. Apartments had only recently evolved from hotels, and the first apartment buildings in North America, in Boston and New York City, were built as residential hotels.⁴⁷ The interchangeability of categories that such residential institutions enjoyed could be seen in their advertisements in newspapers. For instance, the Inglewood building at 510 Jarvis Street advertised its "Beautiful rooms in Exclusive Pension, excellent table," under the "Board," "Hotel," and "Apartment" listings in the *Globe's* classified section in 1911.⁴⁸ Whatever they were called, these institutions were a crucial component in neighbourhood change occurring on Jarvis Street.

Jarvis Street's single-family homes were too large and too expensive for the young, working-class residents who flocked to the street after the 1880s. The large houses of Toronto's early industrial elite were converted into rooming houses and hotels, or torn down and replaced with purpose-built apartments or lodging houses. Neighbourhood change on Jarvis Street

was led by the conversion to accommodate the new practice of institutionalized multi-unit living situations. Indeed, these conversions led the way for the purpose-built institutions and were championed by some in the city as an agreeable means to relieve housing shortages, particularly after the First World War. As an editorial in the *Globe* stated, "Some relief may be found by affording wider scope for the conversion of houses . . . into small apartments, particularly those mansions of the wealthy which they have deserted for homes in new districts."⁴⁹ By 1899, Toronto had its first purpose-built apartment house, and Jarvis Street was home to a nascent chain of these institutions, made up mostly of converted mansions.⁵⁰ However, as the notoriety of tenements and other types of shared living in places such as New York grew, Toronto shied away from the construction of more of these buildings, banning them outright in many neighbourhoods.⁵¹ As home ownership in Toronto grew in the early 1900s, it was encouraged by officials who claimed that "the ideal condition would be that every family, large or small, had its own home separate and distinct, with plenty of fresh air, light and room for a garden."⁵²

Jarvis Street's declining rate of home ownership flew in the face of both civic leaders' best efforts and the city's overall trends. While large parts of Toronto seemed to be pursuing the dream of single-family home ownership, Jarvis Street experienced the opposite phenomenon. While the rate of owner-occupancy in Toronto as a whole increased over the period,⁵³ it decreased on Jarvis Street.⁵⁴ In 1884 there were eighty-eight owner-occupied homes on street, at a rate of 39 per cent. In 1920 the number had grown by only nine people, and the rate had decreased to 21 per cent. At the same time, the number of residents on the street who were not owner-occupants increased from 120 to 370, more than 80 per cent of all residents in 1920.⁵⁵ The rise of new residential institutions on Jarvis Street was closely related to changes to the street's demographics, which had made it the home of the mostly young and unattached.

Independence and the Modern Urban Lifestyle

By the 1920s Jarvis Street's new residents differed from their predecessors not just in their class or occupational backgrounds but in their age and family status as well. While the street had been one of families in their homes in the 1880s, this pattern changed considerably over the intervening decades. The decline in families on the street can be seen in the massive decrease in the percentage of children there. In 1881, according to the census, 30 per cent of Jarvis Street's residents were under the age of fifteen. By 1891 this had declined to roughly 17 per cent, and in 1911 had dropped to only 9 per cent. Compared to the rest of the city, Jarvis Street was again atypical. The percentage of the city's population under the age of fifteen in 1881 was only three percentage points higher than on Jarvis Street. By 1911, Jarvis Street's proportion was a full fourteen percentage points lower than the city's.⁵⁶ At the same time, the young adult population, those between the ages of fifteen and twenty-nine, was increasing, and in 1911 they made up almost 45 per cent of all residents. Young adults thus

comprised a full 20 per cent more of Jarvis Street's residents than the next-largest age group, those between thirty and forty-four.⁵⁷ More than any other, it was this age group within which was most likely to be found the clerks and sales people who made up the new class of white-collar and agent labour. Jarvis Street in the early 1900s was dominated by unattached young people, including a large number of women.

The gender composition of Jarvis Street changed significantly from the 1880s onward. In 1884, female heads of households accounted for only 13 per cent of the street's total. By 1920, they accounted for 32 per cent. More significantly though, their marital status had changed as well, demonstrating the street's character as a home of the unattached. The female heads of households in 1884 were almost 80 per cent made up of widows, while the percentage of widows as female heads of households in 1920 was thirty percentage points lower. The rise in number of single women on the street was significantly related to female labour in the new corporate workplace and the new low-skill, white-collar jobs. Women as a percentage of the clerical labour force in Canada grew by 166 per cent between 1891 and 1921.⁵⁸ Women were sought by employers in large part because they were able to pay them 46 per cent less on average than male counterparts in Canadian workplaces of the 1920s.⁵⁹ These working women represented a real change in urban society.⁶⁰ For the first time, large numbers of young women were living outside the family sphere, working corporate jobs across North America's cities. Mostly white, and in the case of Toronto, Canadian, American, or British born, these women were a significant factor in Jarvis Street's neighbourhood change.⁶¹

On Jarvis Street, women such as Margaret Coumeau and Ida Barry, who lived in the King Edwards Apartments at 190–2 Jarvis Street, as well as Margaret McDonald, of number 436, typified this new group of young, unattached women. According to the census, Margaret McDonald, of Scottish descent, and Ida Barry, an Irish-Canadian, were both born in Ontario.⁶² Moreover, all three women clerked at Eaton's Department Store on the corner of Queen and Yonge Streets. Effie Mitchell, of number 308, worked within the same corporate-retail bureaucracy, as a telephone operator.⁶³ These women, white, Canadian born, and unattached, represented much broader changes in the labour market and were actors within a new form of often contentious urban lifestyles. The introduction of so many strangers, young people of both sexes, into the same residential establishments in places such as Jarvis Street represented a danger to the social norms of the time. As Peel has shown in places such as Boston, the lack of supervision and the free mingling of both sexes, as well as the anonymity of living among strangers, worried reformers who railed against the so-called lodger evil.⁶⁴ Nowhere was this truer than in Toronto.

Clark provides an insight into how the lodging house was viewed by Toronto society at the turn of the century. For many of the city's leaders, these institutions were represented by the crowded immigrant boarding houses of the Ward, and were

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seen in the worst light: "They are planned to afford the greatest accommodation in point of number with the least in point of comfort. The places are infested with vermin, and the rooms are small, dark and dirty . . . And among those who are obliged to take refuge in these holes are doubtless those who have seen better days. Besides runaway boys, drunken mechanics and broken down mankind generally."⁶⁵

The sentiments of reformers and journalists like Clark were echoed by civic leaders. The growth of these institutions along Jarvis Street and other downtown neighbourhoods to house young single men and women was viewed as a distinctly negative phenomenon by those in power: "In the section bounded roughly by Bloor, Parliament, Bathurst and the waterfront there are literally thousands of rooming houses . . . from the small private dwelling . . . to the large old-fashioned residences with ten, twelve or fourteen rooms. Very many of these are crowded to capacity with young men and women, who may be said to herd together . . . All are compelled to use the same accommodation. . . . I am convinced, and am not alone in the conviction, that rooming houses are the curse of a big city. The temptations toward immorality to which those living under such conditions subjected are, I believe, a source of great danger."⁶⁶

However much these civic and social leaders railed against boarding and rooming in districts like Jarvis Street, their numbers continued to increase. The dangers warned of in buildings and neighbourhoods with so many young, unattached men and women, and the "immoral" situations therein were part of what made living there such an attractive alternative to boarding within the family home for many residents.

The impersonal nature of modern boarding was attractive to the new white-collar workers of Toronto's corporate economy. The mass rural-to-urban migration stream that flowed into Toronto at the turn of the century was composed of the children of Ontario farmers without any land to inherit, young single women, and other groups attracted to the growing labour opportunities of Toronto.⁶⁷ The greater social freedom that such anonymous living arrangements allowed was a key component in Jarvis Street's attractiveness to residents. For them, living on their own for the first time in cities across North America, these institutions satisfied their desire for increased independence from supervision.⁶⁸ In his social survey of Toronto in 1898, Clark explains why the establishments on Jarvis Street, with their anonymity and independence, were preferable to lodging in family homes. Horror stories about hawkish supervision of tenants, eavesdropping, and judgemental comments from hosts all dogged the young person striking out on her or his own for the first time. These boarding institutions also provided necessary services to the new corps of white-collar workers in the context of an increasingly commodified household service industry.

With the expansion of the service industry at the turn of the century, many of the essential services that had taken place within the household sphere, such as laundry, cooking, and washing, were commodified in places such as laundries and restaurants.

Indeed young men and women who were unfamiliar with daily household tasks would have found many of these services available, for a fee, within their new residences. Advertisements for institutions on Jarvis Street appearing in the *Globe's* classified section during the 1900s invariably touted the availability of meals on premises. The Tenyke, of 163 Jarvis Street, for instance, touted itself as "quiet, centrally located, with all the comforts of home good cooking."⁶⁹ These advertisements were a direct appeal to men and women who could have chosen to board or lodge within family homes but chose to live in these institutions. Places like the Tenyke or the Inglewood were an alternative to boarding in a family home outside the urban core, which provided for all the service needs once provided exclusively within the home. Their strong linkages to the offices that employed this new labour, as well as their physical proximity to it, increased Jarvis Street's appeal.

Along with their advertisements for meals, many of Jarvis Street's institutions also heralded their central location, such as the Avonmore, which was a "Private hotel—Centrally Located Jarvis and Gerrard Streets."⁷⁰ Jarvis Street was centrally located, not just within walking distance to Toronto's largest employment centre, but also its largest entertainment centre as well. From theatres, to dance halls, to restaurants, "Toronto the Good" provided ample opportunity for entertainment and leisure at the turn of the century. According to *Might's Directory* for 1920, Jarvis Street was within one kilometre of 145 restaurants and twenty-seven theatres (see figure 6). Jarvis Street's attractions for young people were understood by civic leaders, even if they were reviled by social reformers. The institutions on Jarvis Street, with their anonymity and moral dangers, existed elsewhere in the city as well. In nearby Cabbagetown and the Ward lodging houses were common. While the city discouraged this type of urban space in those areas, Jarvis Street's development and change was given tacit approval.

Though an 1873 by-law had given the city the power to control building types in neighbourhoods, Jarvis Street was routinely given exemptions.⁷¹ As a result, the street was unusual in Toronto, not just for the number of its multi-unit residences but also for the lack of debate over the street's development.⁷² As other areas of the city enacted strict zoning measures, such as the upper-middle-class Annex neighbourhood, north of downtown, Jarvis Street's property owners were routinely granted building permits for extra storeys, extensions, and even construction of apartments and hotels.⁷³ Jarvis Street's uniqueness among other boarding and lodging areas was in large part a result of its ethnic composition. At a time when fears over boarding, lodging, and new urban lifestyles in general were intimately tied to the influx of Southern and Eastern European immigrants to Toronto, Jarvis Street was home to an entirely different group. The Ward, with its largely immigrant population, was viewed as a constant menace by city leaders and the media. As in the case of Ida Barry or Margaret McDonald, almost all of Jarvis Street's residents were white. Most were born in Canada, Britain, or the United States, so Jarvis Street

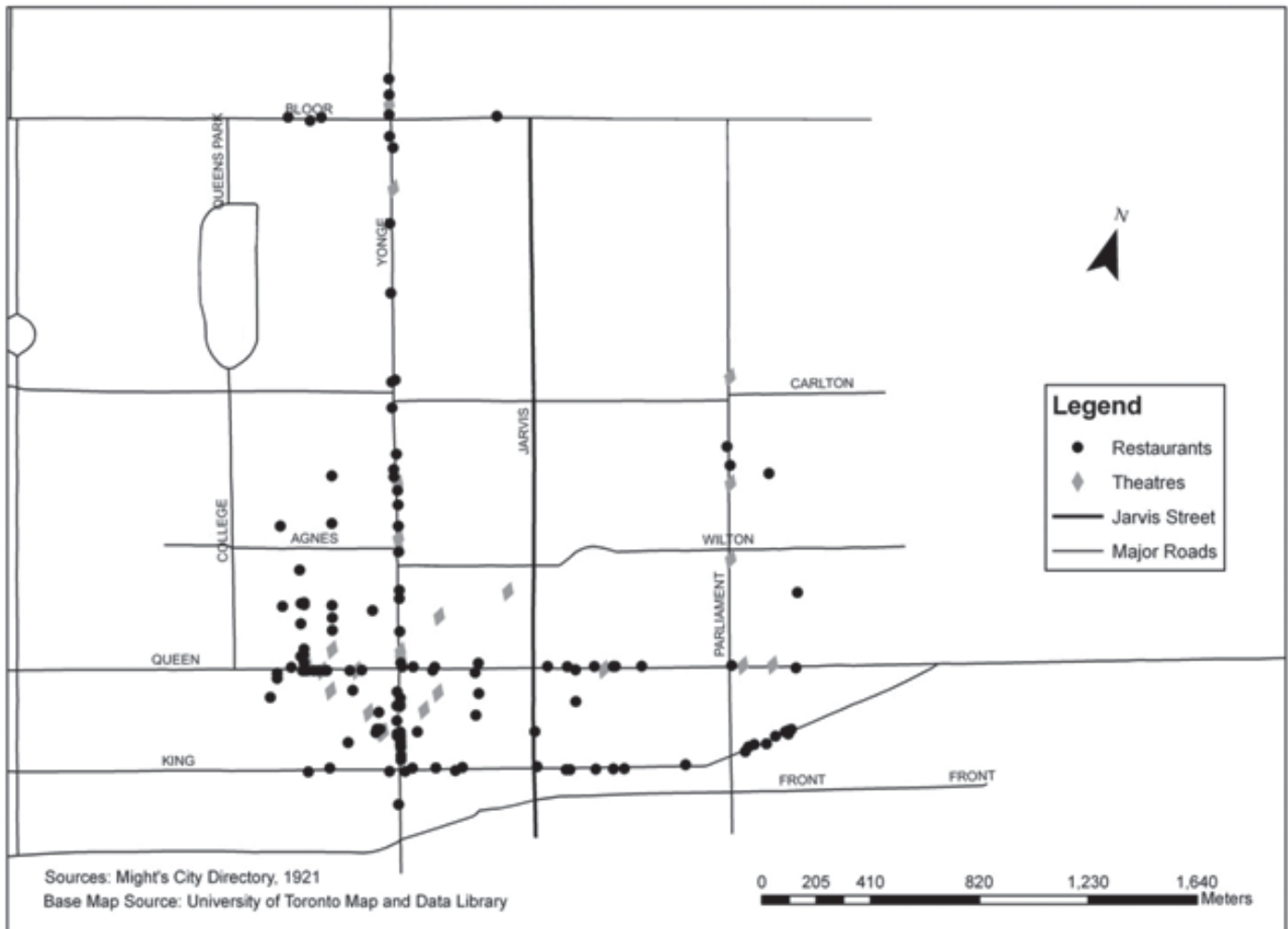


Figure 6: Theatres and restaurants 1 kilometre from Jarvis Street, 1920.

represented a mainly Anglo-Celtic boarding area, whose inhabitants' racial and ethnic characteristics made them non-other and therefore non-threatening. Approval for the street's role as rooming and boarding house was tacitly granted by an official who wrote, "I am convinced there will always be a 'hub' population, a very large proportion of which is to-day living under adverse conditions in rooming houses, and I believe that their conditions would be vast improved by the erection of properly planned apartment houses, and the conversions of large rooming houses into apartments."⁷⁴

The implicit approval by civic leaders of boarding and lodging houses for newly arrived young workers was followed by pragmatic steps by social reformers to provide a wholesome alternative to mixed-sex accommodations.

By 1910, out of patronizing concern for the single women of Jarvis Street, the Methodist Church got into the boarding house game: "Within a year probably a roomy red building on Jarvis

Street is to be vacated and . . . turned to the much needed use of the girl wage-earner, to assist in the vexed 'boarding house' problem,"⁷⁵ and the Victor Home for young women, which housed more than thirty residents in 1920, was the result. This attention paid to Jarvis Street and its residents was the exception rather than the rule. Searches through the *Globe* and a number of City of Toronto reports turned up no more than cursory mentions of the street's converted boarding houses, hotels, and apartments. While Cabbagetown to the east, and the Ward to the west, received plenty of attention from reformers and media, the area's ethnic and largely white-collar identity allowed Jarvis Street's residents to live in a manner previously unheard of in Toronto.

Conclusion

Jarvis Street changed considerably from 1880 to 1920. Its transformation consisted of a shift from Toronto's most elite space to a boarding and lodging area housing a predominately

white-collar, corporate labour population. The street's change hints at the way larger processes of employment and class structure operated with local forms of political control and land development to produce neighbourhood change. While much of the work on neighbourhoods and the industrial city has focused on the issues surrounding increasing urban land values, the emergence of a geography of increased spatial differentiation, the effect of employment change, and the larger economic context has been, in many ways, missing. The massive growth of lower-skilled, white-collar employment profoundly influenced the way in which other processes of spatial and functional changes manifested themselves at the local scale. The clerks and salespeople, travellers and accountants who were the products of corporate capitalism's rise in the North American city inhabited these formerly elite spaces on Jarvis Street in part because their very existence was part of the large process of change.

To take each of the practices, such as housing, labour, or lifestyle—which constitute neighbourhood change—individually is to miss the larger context of these practices. The growth of the corporation in Toronto created a new category of workers who inhabited a novel social space within the city. At an even larger scale, these changes were related to macro-economic processes occurring in Canada and North America at large at the time. As the Canadian West was opened up and Toronto's role as a command and control centre for the hinterland economy ensured that massive capital from profits in mining and forestry would flow into the city, it transformed nearly every aspect of urban life. Jarvis Street is one of many particular outcomes of the combination of disparate processes related to the growth of corporate capitalism, urban, spatial, and demographic change moderated by local particularities. While many areas in Toronto experienced rapid and massive neighbourhood change in the same time period, Jarvis Street was unique in several ways. Its mainly white, Anglo-Celtic residents, the majority of them involved in white-collar employment, were differentiated from other boarding areas in places like Cabbagetown or the Ward as a result of the social status associated with corporate labour and ethnicity.

Using Jarvis Street as a case study of the North American city from the 1880s to the 1920s extends the linkages that we can draw between neighbourhood change and broader economic processes. Jarvis's particularity as one of the most high-profile elite spaces shows the process of neighbourhood change in a way that is less subtle, but no less commonplace, than what was occurring elsewhere. By examining the ways that housing, labour, and lifestyle practices changed during the era of corporate capitalism and their relations to one another, a picture of neighbourhood change begins to emerge. Jarvis Street shows how the transformation of local spaces is situated within the nexus of class, societal, housing, and economic changes. By understanding how the neighbourhood functions, it is possible to understand how it changes, by examining the economic and corresponding social frameworks that structure how practices are manifested at the local, urban, and regional levels.

Acknowledgements

I would like to extend thanks for the helpful comments on this paper from Robert Lewis, for whose course this research was first conducted. I would also like to thank Alan Gordan and the two anonymous referees for their very comprehensive feedback on this article.

Notes

- 1 "Carnival," *Globe*, 21 June 1890.
- 2 "Plan for Subdivision of the Jarvis Street Lacrosse Grounds," 1900, item 17, file 6, series 343, fonds 79, City of Toronto Archives (hereafter CTA).
- 3 "Auction," *Globe*, 7 July 1886.
- 4 See Richard Harris and Ben Moffat, "How Reliable Is the Modern City Directory," *Canadian Geographer* 30 (1986): 154–8.
- 5 Alfred Chandler, *Scale and Scope: The Dynamics of Industrial Capitalism* (Cambridge, MA: Belknap, 1990).
- 6 Harry Braverman, *Labour and Monopoly Capital* (New York: Monthly Review, 1974).
- 7 In this article "clerical jobs" is used to refer to all those white-collar, de-skilled jobs typically classified under the heading of office work. This includes not just clerks, but also typists, stenographers, secretaries, and others. See Graham Lowe, *Women in the Administrative Revolution* (Toronto: University of Toronto Press, 1987), for a detailed look at the types of labour performed by Canadian office workers in corporate employment around the turn of the century.
- 8 Braverman, *Labour and Monopoly Capital*, 256.
- 9 See Lowe, *Women in the Administrative Revolution*.
- 10 See Gregory Anderson, *Victorian Clerks* (Manchester: Manchester University Press, 1976).
- 11 See Braverman, *Labour and Monopoly Capital*, 121, for a thorough examination of the degradation of skills within clerical work beginning in the late nineteenth century.
- 12 In order to analyze the distinctions emerging from research of primary materials, occupations have been divided into four separate groups derived roughly from the same classification as Richard Harris does in *Unplanned Suburbs: Toronto's American Tragedy* (Baltimore: Johns Hopkins University Press, 1996). These groups are (1) owners/rentiers, those with control of capital, (2) middle class/operators—those who utilize knowledge skill sets and operate with these skills, (3) less-skilled labour, including both white collar and blue collar, or those typically at the whim of capital, and finally (4) agents, those with little to no control of capital and reliant on commissions and unsteady earnings. Even with high commissions, the nature of the job was less permanent and therefore more transient than other types considered here.
- 13 "Assessment Rolls, Toronto, Wards 2 and 3," 1920, files 1111–22, series 612, fonds 200, CTA.
- 14 "Assessment Rolls, Toronto, Wards 2 and 3," 1893, files 463–7, series 612, fonds 200, CTA.
- 15 "Assessment Rolls," 1920; and Harris, *Unplanned Suburbs*, 295.
- 16 Lowe, *Women in the Administrative Revolution*, 48.
- 17 See Gunter Gad and Deryk Holdsworth, "Building for City, Region, and Nation," in *Forging a Consensus*, ed. Victor Russel, 272–319 (Toronto: University of Toronto Press, 1984), for a thorough discussion of the development of Toronto's central business district.
- 18 This can be seen quite clearly by tracing names for each year under study in the *Might's City Directory*.

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- 19 "Assessment Rolls, Toronto, St. James', and St. Thomas' Wards," 1884, files 342 and 349, series 612, fonds 200, CTA; and "Assessment Rolls," 1920.
- 20 *Might's Toronto City Directory* (Toronto: Might's Directories, 1921).
- 21 James Careless, *Toronto to 1918* (Toronto: James Lorimer, 1990), 109.
- 22 *Ibid.*, 203.
- 23 See Michael J. Piva, *The Condition of the Working Class in Toronto: 1900–1921* (Ottawa: University of Ottawa Press, 1979), for an in-depth study of industrial labour and lifestyle during this period.
- 24 Lowe, *Women in the Administrative Revolution*, 27.
- 25 See Gad and Holdsworth, "Building for City, Region, and Nation," 272–319.
- 26 *Ibid.*, 291.
- 27 "Assessment Rolls, Toronto, Wards 2 and 3," 1911, files 793–7, series 612, fonds 200, CTA.
- 28 James Lemon, *Toronto since 1918: An Illustrated History* (Toronto: James Lorimer, 1985), 38–40.
- 29 *Might's Toronto City Directory* (Toronto: Might's Directories, 1911).
- 30 Gad and Holdsworth, "Building for City, Region, and Nation," 285.
- 31 James Lemon, "Toronto among North American Cities," in *Forging a Consensus* (Toronto: University of Toronto Press), 329.
- 32 See Peter Goheen, *Victorian Toronto, 1850–1900: Patterns and Process of Growth* (Chicago: University of Chicago Press, 1970), for an expansive study of Toronto's spatial and population growth through the early industrial period.
- 33 *Might's*, 1911.
- 34 For a more detailed understanding of the link between residential mobility and these larger urban changes, see Michael J. Doucet, *Nineteenth-Century Residential Mobility: Some Preliminary Comments* (Toronto: York University Press, 1972).
- 35 Richard Dennis, "Private Landlords and Redevelopment: The Ward in Toronto, 1890–1920," *Urban History Review* 24 (1995): 27–8.
- 36 Gwendolyn Wright, *Building the Dream* (Cambridge, MA: MIT Press, 1981), 138.
- 37 See Michael Doucet and John Weaver, *Housing the North American City* (Montreal and Kingston: McGill-Queen's University Press, 1991), for an in-depth understanding of residential rental economies in Canadian cities during this period.
- 38 "Assessment Rolls," 1893; and "Assessment Rolls," 1920.
- 39 See Paul Groth, *Living Downtown: The History of Residential Hotels in the United States* (Berkeley: University of California Press, 1994), for a detailed look at the rise of centre-city boarding, lodging, and residential hotels.
- 40 Careless, *Toronto to 1918*, 149–56; and Doucet and Weaver, *Housing the North American City*, 77–126.
- 41 See John Modell and Tamara Hareven, "Urbanization and the Malleable Household: An Examination of Boarding and Lodging in American Families," *Journal of Marriage and the Family* 35 (1973): 467–79, for one of the most in-depth examinations of lodging and the family economy.
- 42 Richard Harris, "The End Justified the Means: Boarding and Rooming in a City of Homes," *Journal of Social History* 26 (1992): 331–58.
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