

Housing in Canadian Cities: An Agenda and Review of Sources

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Résumé de l'article

Les historiens n'ont pas reconnu l'importance du logement dans le Canada moderne. Nous ne disposons d'aucun concept global susceptible d'alimenter les connaissances sur le sujet. Au niveau de la dynamique consommation-production, quatre facteurs principaux devraient être considérés : la ségrégation domiciliaire, le mode d'occupation, le coût et les conditions de logement. Ces facteurs deviennent particulièrement significatifs si on les considère comme une part essentielle de l'expérience des groupes sociaux, plus spécifiquement définis en termes de classe, d'ethnie et de sexe. Pour décrire les variations sociales de la consommation du logement, les sources généralement les plus utiles demeurent les recensements, les annuaires et les rôles d'évaluation. Les recensements de 1871, 1941 et surtout de 1931 constituent des sources riches, mais négligées, de renseignements sur le logement, les annuaires, pour leur part, se révèlent plus fiables qu'on ne le croit généralement. Ces sources pourront servir à mettre en évidence les changements survenus dans les modes de consommation du logement au cours de la première moitié du XX^e siècle, période particulièrement négligée par les chercheurs.



Historical scholars have not recognized the importance of housing in modern Canada. (Photograph by Peter Tittenberger).

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Richard Harris

Résumé/Abstract

Les historiens n'ont pas reconnu l'importance du logement dans le Canada moderne. Nous ne disposons d'aucun concept global susceptible d'alimenter les connaissances sur le sujet. Au niveau de la dynamique consommation-production, quatre facteurs principaux devraient être considérés: la ségrégation domiciliaire, le mode d'occupation, le coût et les conditions de logement. Ces facteurs deviennent particulièrement significatifs si on les considère comme une part essentielle de l'expérience des groupes sociaux, plus spécifiquement définis en termes de classe, d'ethnie et de sexe. Pour décrire les variations sociales de la consommation du logement, les sources généralement les plus utiles demeurent les recensements, les annuaires et les rôles d'évaluation. Les recensements de 1871, 1941 et surtout de 1931 constituent des sources riches, mais négligées, de renseignements sur le logement, les annuaires, pour leur part, se révèlent plus fiables qu'on ne le croit généralement. Ces sources pourront servir à mettre en évidence les changements survenus dans les modes de consommation du logement au cours de la première moitié du XXe siècle, période particulièrement négligée par les chercheurs.

Historical scholars have not recognized the importance of housing in modern Canada. There is no overall conception of what needs to be known on the subject. In terms of the consumption as opposed to the production of housing, residential segregation, tenure, housing costs and conditions are the four major aspects to be considered. Their full significance can be understood only when viewed as part of the experience of social groups, particularly those defined in terms of class, ethnicity and gender. In describing social variations in housing consumption the most generally useful sources are the Census, City Directories and Assessments. The Censuses for 1871, 1941 and especially 1931 are rich but neglected sources of information on housing, while City Directories are more reliable than many think. These sources could illuminate changes in housing consumption in the first half of the twentieth century, a period of marked scholarly neglect.

... housing remains a neglected subject.

Gilbert Stelter²

... the student of housing will be hard pressed to discover historical research [on the subject] since it exists only in a variety of scattered materials and unpublished theses.

Alan Artibise and Paul-André Linteau³

Historical scholars have not recognized the importance of housing in modern Canada. The subject finds little or no place, for example, in most geographies or histories of the country, or indeed in more narrowly focussed surveys of the

working class and the family.⁴ This is surely remarkable. The production of housing is the source of both profit and employment for one of the nation's largest industries; as an item of consumption, shelter is the major expense of most households; the home is itself at least a secondary workplace for most men and women. Especially when owned, it is a source of financial and emotional security, and one of the most significant symbols of personal achievement and status. Unfortunately, if these facts are known to Canadian scholars they have typically been overlooked.

Of course there are exceptions. Some valuable work has been done on the production of housing, including land development, construction and financing; rather more attention has been given to housing consumption, including

residential segregation, housing costs, tenure and conditions; rather less to the ways in which the home has been used as a workplace for domestic labour and cottage industry. Most research has been narrowly focussed, considering a particular local setting over a limited period of time. To be sure, some attempts have been made to provide a larger perspective. In *The Geography of Housing*, for example, Larry Bourne offers a broad introduction to the subject.⁵ His purpose, however, is to explain concepts rather than to summarise evidence. The most complete (if dated) compendium is Firestone's *Residential Real Estate in Canada*.⁶ But in important respects even this is incomplete. For example, Firestone neglects to consider the ways that housing consumption varies from one social group to another and the consequences of such variation for social and political life. In short, there is no synthetic review of what is known, and no agenda that identifies what needs to be known, about housing in Canada.

The main purpose of this paper is to fill one part of this gap by focussing upon the topic of housing consumption. The selection of this particular aspect of the subject reflects the interests and knowledge of the author. It is not meant to imply that the production of housing, or its use as a workplace, are in any way lesser matters. Indeed, it is hoped that it encourages others to attempt comparable reviews, and to put forward complementary agenda. Nor should this procedure be taken to suggest that the various aspects of housing are best studied in isolation. To the contrary, they are so closely bound up with one another that they usually cannot be understood apart.⁷ An example might best make the point. Since at least the late nineteenth century the level of tenancy in Montreal has been higher than in any other Canadian city. The reasons would appear to be complex.⁸ Lower incomes and, debatably, a weaker desire for home ownership, appear to have played a part. So, too, have the "plexes," the legacy of affordable multi-family rental stock. Here, more than in other Canadian cities, a barter economy appears to have developed: nominal rents have been kept low by being (partially) commuted to labour.⁹ In Montreal, then, the existence of a particular form of housing consumption can be fully understood only in the context of the production of a distinctive housing stock, and the continued existence of an "alternative" domestic economy. Although the specifics vary from place to place, the same type of complexity is apparent everywhere. For that reason, this review and agenda should be considered as only one faltering step towards a more general synthesis.

An agenda is a fine thing, but unhelpful without some indication as to how the questions that it raises may be answered. A wide range of sources relating to housing consumption are available to Canadian scholars. Many are well known but others have been neglected. The second purpose of this paper, then, is to examine those sources which have been, and that are likely to prove, most generally useful in addressing the questions defined in the research agenda. This review is also selective. It deals only with those sources that

are available for all, or at least the majority of, Canadian cities. Most places have been the subject of local housing or social surveys. In recent years, for example, a research project at the Institut National de la Recherche Scientifique (INRS) has developed a data base on the housing and social characteristics of new residential areas in Montréal and Québec City.¹⁰ Such data are often invaluable to the urban biographer or regional specialist. The INRS project, for example, has thrown a good deal of light upon the housing situation in two Quebec cities. They do not readily allow for urban or regional comparisons, however, and are not treated here. Among the sources that are, those which allow us to compare the situation in one year with that in another have been given particular weight. It is often just as important to know how rapidly, and in what direction, the housing situation is changing as it is to know its character at a single point in time. The emphasis, then, is upon sources that allow us to trace historical changes in housing consumption across the country.

A Research Agenda

As an item of consumption, housing is important in many ways.¹¹ As something which is usually bought or rented in order to be used, housing may be said to have both an exchange value and a use value.¹² Viewed in terms of exchange, housing has a price, the level of which is a matter of great concern to all Canadians. Today Canadian households pay, on the average, about one quarter of their income for shelter.¹³ Movements in house prices or rents, which are today traced (imperfectly) by the Consumer Price Index, play a large part in determining the overall standard of living. If shelter prices rise faster than incomes, as they have done in some recent years, households can be forced to scrimp on other necessities. Alternatively, they can reduce their housing consumption, but this might push them into overcrowded or substandard accommodation. Either way, both physical and mental health may be threatened.¹⁴

Many people are accustomed to thinking that the greatest housing problems are faced by tenants. After all, to afford the downpayment on a home, the household must be above the level of destitution. Even when the incomes, expenses and living conditions of owners and tenants are the same, however, the latter find themselves at a disadvantage. In Canada, ownership confers economic advantages, including greater security of tenure and, in recent years, some valuable tax breaks, although the transaction costs of selling a home do make owners less geographically mobile.¹⁵ Socially and politically, too, owners and tenants seem to differ. The suggestion has often been made that, taking account of differences in age, income and family situation, owners are more conservative on national political issues. For example, noting that most Canadians aspire to homeownership, and that today a majority live in owner-occupied homes, Bothwell, Drummond and English observe that "it is not surprising

that few Canadians [in the post-war years] were ablaze with resentment of social injustice, or that political ferment should be a rarity."¹⁶ At the local scale, too, owners and tenants often differ. Here, because they have a greater financial and emotional stake in their neighbourhood of residence, the owners are likely to be quite militant conservatives.¹⁷ Generalisations of this sort are hazardous, however, because so much depends upon the historical context.¹⁸

The same may be said of segregation, whether of classes or of ethnic groups.¹⁹ Often, in Canadian cities the segregation of a group has given it social coherence, helping to provide a potential base for political mobilisation. Perhaps even more commonly, segregation has kept different groups ignorant of one another, thereby reducing people's consciousness of inequality and undercutting any impetus for social and political reform. The relative importance of these different effects is historically contingent but apparently both are of continuing importance. In looking at housing consumption, then, costs, conditions, tenure and relative location are the most important aspects to be considered.

The full significance of these aspects of housing can be understood only when viewed as part of the experience of particular social groups. There is, of course, no end to disagreement about how such groups should be defined, or about which are the most important. Some have argued that, since the rise of capitalism in the nineteenth century, the most fundamental social division in Canadian society has been that of class, conceived in terms of people's ownership and control of the means of production.²⁰ Others have defined class in different ways and some have accorded ethnicity and gender at least equal importance. But there is wide agreement that these are three of the most important bases of social division, each having effects upon social and political behaviour.²¹ Scholars have only begun to show how the housing situation of social groups, defined in such terms, has differed in Canadian cities. In this regard we know most about class. This is especially true in Quebec, where both anglophone and francophone writers have long recognized the importance of class differences in housing consumption.²² Even so, there are major gaps in our knowledge, especially for the early decades of this century.²³ Much less is known about ethnicity and gender.²⁴ Even from the little that we do know, however, it seems that housing situation is an important influence on the behaviour of particular social groups, while group differences in housing consumption may help account for the saliency of housing issues on the social and political scene.

An example may best illustrate the point. In Kingston, Ontario in the late nineteenth century most working class families were tenants, and this appears to have been a major factor in the willingness of this group to support the socialist and Single Tax causes. At the same time, however, tenancy was common among the middle class as well, a fact which helped to make the issue of landlordism far more politically

important than it might otherwise have been.²⁵ For such reasons, the changing extent to which social groups have differed in terms of their housing situation are key issues for historical-geographical research.²⁶

The Sources of Evidence

With this agenda in mind, the ideal source would contain information at frequent intervals about the cost, quality, tenure and location of the housing units occupied by individuals whose social characteristics are also identified. The importance of having information for specific individuals is widely recognized. Aggregate data pertaining to areas of the city, however small, can easily mislead us into making false inferences about people's situation. When half of the residents in a particular neighbourhood are Jewish and half are lawyers we might be quite wrong to infer that most (or any) of the Jews are lawyers. Geographers refer to this as the "ecological fallacy." In some respects it can even be misleading to treat the household or family as a unit. In the past, scholars have often referred, for example, to the "working class family" when only the occupation of the male household head has been known, or considered. But of course the character of that family depends just as much upon the wife's work, whether she is confined to the home or herself takes paid employment. To pick an admittedly unusual case, it would be very misleading to designate a family as working class because the man was a blue collar worker if the wife was a doctor. The same point may be made with respect to ethnic identity. In general, then, it is desirable to have information for specific individuals: the situation of households, families and neighbourhoods can then be reconstructed from that datum.

General Sources

No source, of course, meets all of the requirements, and many fall far short. The three most generally useful sources are the Census, assessment records and city directories. Each is quite well known but, in the case of the census and directories, less effectively used than they might have been.

The Canadian Census has published housing data since 1921. Especially for the period since World War II, this information is well known and has been widely used by social scientists interested in housing and social segregation. It requires no further comment.²⁷ For earlier years, however, a number of the most valuable features of the Census are less well known and deserve emphasis. In many respects the 1931 Census of housing is the best to date. Some housing data were published in that year and no other. Used in conjunction with a special monograph that reported a number of crosstabulations unavailable in the Census itself,²⁸ they can be used to provide very detailed information about housing tenure, costs and conditions for specific occupational or class groups in specific cities. These data have hardly been tapped,

even by specialists interested in the period.²⁹ In a wide-ranging historical study of the housing situation in Montreal, Choko makes only a cursory reference to the 1931 Census data, although they could be used to throw a good deal of light on the issue at hand. The same might be said of Friesen's discussion of Prairie cities in the interwar years.³⁰

If the 1931 Census is the most useful, that which was conducted a decade later also has one valuable and neglected feature. It is widely believed that small-area housing data has been available only since 1951, making the study of neighbourhoods impossible prior to that date. In fact, experimental housing atlases were published for thirteen cities in 1941.³¹ These comprise choropleth maps displaying information on such matters as crowding, the incidence of low rents and the proportion of dwellings that are owner-occupied, for areas at approximately the tract scale (the term itself was not used). The quality of these maps is not high, and the tabular information from which they were drawn seems not to be available. Nevertheless, they could be used to provide a general picture of the social geography of these cities, and also quite a detailed picture of the social character of specific neighbourhoods. Taylor has used the atlases in the latter fashion, as a rough way of determining the social bases of support of "charismatic" local politicians during the Depression, while Belec is employing them to provide a picture of the types of neighbourhoods into which DHA financing was directed in the late thirties.³² These studies, however, only hint at the potential of this source.

Better information may be obtained from recent Censuses, but only at a price. Subject to the requirements of confidentiality, researchers can request special crosstabulations of tenure, house price, rent, and housing conditions against gender, occupation/class or ethnicity at virtually any chosen scale. The researcher's ingenuity, and budget, are the major constraints here. Unfortunately there is no cheap alternative. Statistics Canada has made available on tape a Public Use Sample from both the 1971 and 1981 Censuses. Some Canadian universities own these tapes and the latter are as cheap to use as the cost of a single run on a mainframe computer. Unfortunately, because the way the user tapes were prepared, many of the more interesting crosstabulations between the characteristics of the population and those of the housing stock cannot be performed, limiting the value of these files.

Housing data were not published in the Canadian Census until 1921, but were collected in some earlier years. The manuscript Census for 1871 reveals that information on domestic property ownership was gathered for all households.³³ The 1921 Census hints that tenure information was also collected in 1911, although, because of the hundred year rule, we may have to wait another twenty-five years to verify that suggestion. Nevertheless, and at least for 1871, the manuscript Census may be used as a source of information about levels of homeownership, about tenure differences

between class and ethnic groups, and between men and women, at any scale down to the individual. Bellavance and Gronoff have used it to describe patterns of social segregation in Montreal.³⁴ Abstracting this Census information is a laborious task although, as a by-product of a recent project directed by Ornstein and Darroch at York University, estimates for most urban centres in southern Ontario might more readily be obtained.³⁵ In sum, then, the Canadian Census has more to offer the student of housing than many suppose.

But of course it has its limitations. The most serious of these is that it is available at only five or ten year intervals. Moreover, constant revisions to the definition of occupational and ethnic groups, along with some of the housing variables, makes it difficult to trace historical trends. To some extent these limitations can be overcome by using the city directories or assessment records. Both of the latter are available annually for most Canadian cities although, because of fire or neglect, there are sometimes gaps.³⁶ Both, then, may be used to trace short run change. Both may also be used to provide information on specific occupational and ethnic groups over long periods of time. In this regard, however, and in a number of others too, these sources differ and should be treated separately.

The city directories are the less accurate but more consistent of the two. Since at least the late nineteenth century, they have contained information about the name, occupation, and tenure position of household heads living at specified street addresses.³⁷ With less consistency, employer's names are also reported. These data relate to individual households and can readily be aggregated, or disaggregated, to any chosen scale, from the city down to the dwelling. Moreover, because directories are usually indexed alphabetically according to both family and street name, it is easy to use them to provide information on housing tenure and social segregation at a variety of scales.³⁸ With these features it is curious that, in Canada at any rate, they have not been used very much. Shaw has argued that in Canada the nineteenth century directories have not been given the attention they deserve.³⁹ For the twentieth century they have been even more neglected. This is probably because many believe the directories to be unreliable. There are grounds for concern. Compiled for business purposes, directories probably underrepresent those who move often, including tenants and the poor, in comparison with longer-term residents. Given the rather slipshod way in which directories have often been compiled, questions should also be raised about the accuracy of the information that they do contain. The extent of such bias and inaccuracy has never been fully established. Those who have examined the directories most closely, however, have concluded that such limitations are less serious than is commonly supposed.⁴⁰ Used with care, the directory has been, and is still, an invaluable source of information about occupational and class differences in homeownership, segregation and residential mobility at the local scale.

The same is not true of the assessments. For the nineteenth century, assessment rolls are a very rich source of data. Depending upon the city, they contained data on the name, occupation, gender, tenure, religion, and age of the residents of all dwelling units. The value of the dwelling, and of personal possessions above a certain value, was also included. In several respects, then, they are to be preferred to the directories. They contain a wider range of information which relates, moreover, to individuals as well as households. They are almost certainly more comprehensive in their coverage. For such reasons, it is not surprising that they have been quite widely used and their merits generally recognized.⁴¹ The Hamilton History Project relied heavily on assessment data, and its findings are a good indication of the range of issues that can be addressed with this source.⁴² Recent work, however, has indicated that in some respects the value, and certainly the accuracy, of the assessments might have been overstated.⁴³ Moreover, they are relatively inconvenient to use. They are not indexed, and, again depending upon the city, rarely include information on street address. If they are more revealing and probably more reliable than the directories, then, their use involves more work.

In the twentieth century, the usefulness of the assessments for housing research has declined. Today they contain information on name, tenure, location and property value, but rarely occupation. They are still not indexed, although are often computerised, making sampling easier. In general, and except when property value data are also needed, the city directories are likely to prove a more convenient source of local information on tenure, segregation and occupation.

Recent Surveys

In recent years a number of large data files based on sample surveys have offered useful information about housing. Perhaps the most valuable of these, because it has been published every two years since 1972, is the Household Income, Facilities and Equipment (HIFE) file compiled and distributed by Statistics Canada. Actually a composite of household and labour force surveys, some HIFE tabulations are published but the most useful data are the household files available on computer tape.⁴⁴ The latter contain information about the gender, income, occupation, and age of individual household members. Housing units are characterised in terms of tenure, housing type and size, while household facilities are described in great detail. The sample size has generally increased with each survey, rising to 35,595 in 1982. With files of this size it is possible to examine patterns of housing consumption in each province, and within each province for rural and urban areas, in considerable detail. There are of course limitations. The tapes that are sold do not allow for the identification of particular cities but, at least for Toronto, Montreal and Vancouver, Statistics Canada is willing to entertain special requests, for a price. Information on housing costs was collected only in 1974.

Occupational data are reported only for the aggregate groupings used by the census. Moreover, the groups used have changed. In 1972, the HIFE survey modelled itself after the 1961 Census; thereafter the 1971 Census classification was adopted. In this respect, then, comparison of the 1972 data with that for subsequent years is impossible. Some researchers have used this source to document differences in the housing situation of groups defined in terms of gender, class and demographic characteristics, mainly at the national level.⁴⁵ A great deal of its potential, however, has not yet been realized.

Apart from the HIFE files, Statistics Canada also publishes a Survey of Family Expenditures that contains useful data on incomes and housing costs. The FAMEX file is considerably smaller than HIFE containing, for example, only 9,356 "spending units" in 1978.⁴⁶ For this reason it cannot be used to provide reliable estimates for small geographical areas. Moreover, it does not contain information about occupation. It is especially useful for those interested in housing costs and affordability, and it is generally in this connection that it has been used.⁴⁷

Complementary to the HIFE and FAMEX files are those based on the Canadian Quality of Life survey. This was conducted in 1977, 1979 and 1981 by the Institute for Behavioural (now Social) Research at York University.⁴⁸ Although not intended primarily as surveys of housing, the three resulting data files do contain much useful household data on tenure and housing costs. Households can be identified in terms of the gender, occupation and class of the head. In addition, the survey gathered a variety of attitudinal information. For the first time this allows us to trace recent changes in the association between the housing situation of particular social groups and their social and political attitudes. With the exception of some work by Pratt, such associations have hardly been examined.⁴⁹ The Quality of Life surveys are rather limited in size, comprising about three thousand households in each year. For this reason they will not sustain the kind of detailed analysis possible with HIFE. However, because they contain detailed data about class position, as well as attitudinal information unavailable elsewhere, they have a unique value.

These by no means exhaust the possibilities. Several surveys have been conducted in one year only, giving us a detailed but unfortunately static picture. The most noteworthy of these is the Survey of Housing Units (SHU) carried out by the Central Mortgage and Housing Corporation (CMHC) in 1974.⁵⁰ Like HIFE and FAMEX, SHU contains a wide range of data on the incomes, tenure situation and housing costs of individuals. Being large, it provides a reliable snapshot of the housing situation in specific cities. Indeed, CMHC has published eighty crosstabulations of household and housing characteristics for twenty-three urban areas. Unfortunately, like FAMEX, the survey did not gather data on occupation.

Other sources yield information about trends in incomes, or housing costs, but not both, leaving to the researcher's ingenuity the task of connecting the two. Data on incomes are available from a variety of sources, notably the Census and the Department of Labour, back to the nineteenth century. House price information may be gleaned from different places. Throughout the period covered in this review, newspapers are a valuable source, and one that could be exploited more than it has.⁵¹ In the early decades of the century the Department of Labour collected price data for the full range of items normally purchased by working people, and published the results in the *Labour Gazette*. These data include rents, but not property values. More recently average house price information has been published annually by CMHC and in TEELA surveys, while data for specific properties can, with effort, be found in the records of the Multiple Listings Service.⁵²

Except for very recent years, it is possible to link the data on prices to those on incomes only for groups of families or households. This is an important task, and the results can throw light on geographical variations and historical trends in the standard of living.⁵³ There are, however, inherent difficulties in making inferences from grouped data, a discussion of which lies beyond the scope of the present survey.

Discussion

Given the ready availability of useful sources of data, there is no excuse for the neglect that housing research has suffered. The Census, City Directories and Assessment records are mines of information, but up to now some of the richer veins of ore have lain largely untapped.

This is especially true for the first half of this century. We know most about Canadian housing consumption in two, widely separated, periods, the mid- and late- nineteenth century and the recent past. For the earlier period assessment records, and to a lesser extent city directories and the manuscript Census, have been used to provide a detailed picture of the housing situation in specific cities. In the past couple of decades the Census, combined with large national surveys, have been used to provide a broad picture of housing consumption across Canada. There are many things that we do not know about housing in each period. The most important of these are changes in patterns of housing affordability and the overall housing situation of immigrants and women. Some of these gaps are likely to be filled. At the time of writing, the Canada Mortgage and Housing Corporation has expressed interest in sponsoring a review of "Housing Progress in Canada" from 1945 to the present. If and when the results of this project are published, they should go a considerable way towards meeting the need for a survey of what is known about housing consumption in the post-war years.

In contrast, we know little about housing conditions in the first half of this century. In part this is because the period

has been unfashionable, but in part it reflects the relative paucity of sources. In these years, the assessments lose much of their value, the manuscript census is unavailable, and large national housing surveys have not yet begun. This is why the sources that do exist, notably the Department of Labour surveys, City Directories and the 1931 and 1941 Censuses, take on a particular significance. Those wishing to make a contribution to our understanding of housing in Canada would be well advised to discover what such sources can tell us about these neglected years.

NOTES

1. I would like to thank Alan Artibise and Larry Bourne for their comments on an earlier draft.
2. Gilbert A. Stelter, "Urban History," in *A Reader's Guide to Canadian History 2: Confederation to the Present*, ed. J.L. Granatstein and P. Stevens (Toronto: University of Toronto Press, 1982), 96-113.
3. Alan F.J. Artibise and Paul-André Linteau, *The Evolution of Urban Canada: An Analysis of Approaches and Interpretations, Report No. 4* (Winnipeg: The Institute for Urban Studies, University of Winnipeg, 1984).
4. Housing is scarcely mentioned, for example, by D.F. Putnam and D.P. Kerr, in *A Regional Geography of Canada* (Toronto: J.M. Dent, 1956); by Arthur R.M. Lower in *Colony to Nation: A History of Canada* (Toronto: Longmans, Green, 1946); by Kenneth McNaught in *The Pelican History of Canada* (Harmondsworth: Penguin, 1969); in Edgar McInnis' *Canada: A Political & Social History*, 4th ed. (Toronto: Holt, Rinehart and Winston, 1982); or by J.L. Granatstein, Irving Abella, David Bercuson, R. Craig Brown and H. Blair Neatby in *Twentieth Century Canada* (Toronto: McGraw-Hill, 1983). J. Lewis Robinson, in *Concepts and Themes in the Regional Geography of Canada* (Vancouver: Talonbooks, 1983), and Desmond Morton, in *A Short History of Canada* (Edmonton: Hurtig, 1984), mention the subject in passing. Among historians of the nation, only Robert Bothwell, Ian Drummond and John English, in *Canada since 1945. Power, Politics and Provincialism* (Toronto: University of Toronto Press, 1981) have treated housing as a significant aspect of Canadian life (See, for example, 99-101). In recent years some provincial and local histories have begun to redress this neglect. The most notable of the former are Gerald Friesen's *The Canadian Prairies* (Toronto: University of Toronto Press, 1984); see especially chapter 12 and *Quebec. A History 1867-1929* (Toronto: Lorimer, 1983), by Paul-André Linteau, René Durocher and Jean-Claude Robert. For local histories that give attention to housing see John Weaver's *Hamilton: An Illustrated History* (Toronto: Lorimer, 1982) and James Lemon's *Toronto Since 1918: An Illustrated History* (Toronto: Lorimer, 1985). Geographers of particular regions have sometimes given greater weight to housing. See, for example, Maurice Yeates, *Main Street: Windsor to Quebec City* (Toronto: Macmillan, 1975), chapter 4, 114-145. Systematic treatments of the Canadian working class or of families have yet to acknowledge the significance of the subject. See, for example, Desmond Morton with Terry Copp, *Working People: An Illustrated History of Canadian Labour* (Ottawa: Deneau and Greenberg, 1980), Bryan Palmer's *Working Class Experience: The Rise and Reconstitution of Canadian Labour, 1800-1980* (Toronto: Butterworths, 1983), and the collection of essays edited by Joy Parr, *Childhood and Family in Canadian History* (Toronto: McClelland and Stewart, 1982).
5. Larry S. Bourne, *The Geography of Housing* (London: Arnold, 1981).
6. O.J. Firestone, *Residential Real Estate in Canada* (Toronto: University of Toronto Press, 1953). See also Michael Dennis and Susan Fish, *Programs in Search of a Policy* (Toronto: Hakkert, 1972) and John T. Saywell, *Housing Canadians: Essays in the History of Residential Construction in Canada*, Research Paper No. 24 (Ottawa:

- Economic Council of Canada). Michael Goldberg, *The Housing Problem. A Real Crisis?* (Vancouver: University of British Columbia Press, 1983).
7. The case has been forcefully made by Michael Ball in *Housing Policy and Economic Power, The Political Economy of Owner-Occupation* (New York: Methuen, 1983). Ball argues, correctly I believe, that more attention should be given to housing production.
 8. For discussion see Firestone, *Residential Real Estate*, 165-166; Saywell, *Housing Canadians*, 51; Terry Copp, *The Anatomy of Poverty: The Condition of the Working Class in Montreal, 1897-1929* (Toronto: McClelland and Stewart, 1974), 84; D. Germain, *La Détermination du besoin de logements* (Le cas particulière de Montréal) (Montréal: Institut d'économie appliqué, École des Hautes Études Commerciales, 1967), 32.
 9. R.G. Krohn, B. Flemming and M. Manzer, *The Other Economy. The Internal Logic of Local Rental Housing* (Montreal: Peter Martin Associates, 1977).
 10. Francine Dansereau et Gérard Fortin, *Les NER de Montréal et de Québec: traits généraux de l'univers et de l'échantillon*, Études et documents no 15 (Montreal: INRS-Urbanisation).
 11. See Bourne, *Geography of Housing* and John S. Adams, "The Meaning of Housing in America," *Annals of the Association of American Geographers*, 74 (1984): 515-526.
 12. The meaning and significance of this distinction is discussed at greater length by Michael Berry in *Marxist Approaches to the Housing Question*, Research Memorandum 69 (Birmingham: Centre for Urban and Regional Studies, University of Birmingham, England). A more accessible, but less satisfactory, treatment may be found in Keith Bassett and John R. Short, *Housing and Residential Structure. Alternative Approaches* (London: Routledge and Kegan Paul, 1980), Part III. See also Michael Katz, Michael Doucet and Michael Stern, *The Social Organisation of Early Industrial Capitalism* (Cambridge: Harvard University Press, 1982), chapter 4.
 13. For detailed treatments of the question of affordability see John Miron, *Housing Affordability and Willingness to Pay*, Research Paper No. 154 (Toronto: Centre for Urban and Community Studies, University of Toronto); Jacques Godbout et Serge Blais, *L'accessibilité financière au logement neuf* (Montreal: INRS-Urbanisation, 1983).
 14. The point has often been made about the past. See, for example, Copp, *The Anatomy of Poverty*, 70-105; Michael J. Piva, *The Condition of the Working Class in Toronto - 1900-1921* (Ottawa: University of Ottawa Press), 113-142; Mark Choko, *Crises de logement à Montréal (1860-1939)* (Montréal: Albert Saint Martin, 1980). Recent housing price inflation has again raised the health question. See, for example, City of Toronto Department of Public Health, "Public Health Implications of the Affordable Housing Crisis" (Toronto, mimeo, October 1984). A notable study of price trends prior to the publication of the CPI is Edward Chambers' "A New Measure of the Rental Cost of Housing in Toronto, 1890-1914," *Histoire sociale/Social History XVII* (1984): 165-174.
 15. The considerable economic advantages of ownership have been documented by R. Dowler, *Housing-related Tax Expenditures: An Overview and Evaluation*, Major Report No. 22 (Toronto: Centre for Urban and Community Studies, University of Toronto).
 16. Bothwell, Drummond and English, *Canada since 1945*, 100. No study of the effects of homeownership on political attitudes has been published in Canada, but for unpublished work see Geraldine Pratt, "Housing Tenure and Political Values in Urban Canada" (Paper presented to the Annual Meetings of the Association of American Geographers, Detroit, 1985).
 17. The general point has been made by Kevin R. Cox "Housing Tenure and Neighborhood Activism," *Urban Affairs Quarterly* 18 (1982): 107-129. A Canadian study, containing illustrations of the local political significance of economic differences between owners and tenants, is Richard Harris, "The New Left in Urban Politics," *Queen's Quarterly* (forthcoming).
 18. See, for example, Katz, Doucet and Stern, *The Social Organisation . . .*, chapter 4; Pratt, "Housing Tenure." For a review of the historical evidence on home ownership see Richard Harris, *Class and Housing Tenure in Modern Canada*, Research Paper No. 153 (Toronto: Centre for Urban and Community Studies, University of Toronto). A revised version of the latter will appear in the *International Journal of Urban and Regional Research*.
 19. For a case study which illustrates these points see Richard Harris, "A Political Chameleon. Class segregation in Kingston, Ontario, 1961-1976," *Annals of the Association of American Geographers* 74,3 (1984): 454-476. For more general discussion of the political significance of class segregation in Canada see Richard Harris, "Segregation and Class Formation in Canadian Cities: A Critical Review," *The Canadian Geographer XXVIII,2*: 186-196; on ethnic segregation see Patrick McGahan, *Urban Sociology in Canada* (Scarborough, Ont.: Butterworths, 1982), 212-221 and Gordon Darroch, "Urban Ethnicity in Canada: Personal Assimilation and Political Communities," *Canadian Review of Sociology and Anthropology* 18, 1 (1981): 93-100. The classic study of social segregation in a Canadian city is still Peter G. Goheen's, *Victorian Toronto, 1850-1900. Pattern and Process of Growth*, Research Paper No. 127 (Chicago: University of Chicago Department of Geography, 1970).
 20. H.C. Pentland, *Labour and Capital in Canada, 1650-1860* (Toronto: Lorimer, 1981); L.A. Johnson, "The Development of Class in Canada in the Twentieth Century," in *Capitalism and the National Question in Canada* (Toronto: University of Toronto Press, 1972).
 21. For reviews see Dennis Forcsc, *The Canadian Class Structure* (Toronto: McGraw-Hill Ryerson, 1975); and Alfred A. Hunter, *Class Tells: On Social Inequality in Canada* (Toronto: Butterworths, 1982).
 22. For general studies see Geneviève Turcotte, *Différentiation sociale et accessibilité à l'espace neuf*, Études et documents no 18 (Montreal: INRS-Urbanisation, 1980); Godbout et Blais, *L'accessibilité financière*. For work dealing specifically with the working class see Herbert Ames, *The City Below the Hill* (Montreal, 1897); Copp, *The Anatomy of Poverty*; Choko, *Crises de logement*; Atelier d'Histoire Hochelaga- Maisonneuve, *L'histoire du logement ouvrier à Hochelaga- Maisonneuve* (Montreal: Atelier, 1980); A. Melamed, "Working Class Housing in Montreal," in *Montreal Geographical Essays*, Working Papers No. 1, ed. D.B. Frost (Montreal: Department of Geography, Concordia University, 1981), 158-183.
 23. See the reviews by Richard Harris, "Class and Housing Tenure in Modern Canada" and "Segregation and Class Formation in Canadian Cities."
 24. The neglect of gender is noted, but only partially rectified, by Janet McClain and Cassie Doyle in *Women and Housing* (Ottawa: Canadian Council on Social Development, 1983). Ethnic segregation has received some attention. See, for example, A.G. Darroch and W.G. Marston, "The Social Class Basis of Ethnic Residential Segregation: The Canadian Case," *American Journal of Sociology* 77 (1972-3): 491-510; and W.G. Marston, "Social Class Segregation within Ethnic Groups in Toronto," *Canadian Review of Sociology and Anthropology* 6 (1969): 65-79. Otherwise, little work on ethnic differences in housing consumption has been carried out. An early work was B.M. Stewart, "The Housing of Our Immigrant Workers," *Papers and Proceedings, Canadian Political Science Association* (1913): 98-111. A pioneering study of ethnicity and homeownership is Linda M. Hayward, "Ethnicity and Homeownership in Metropolitan Toronto" (M.A. Thesis, University of Waterloo, 1980).
 25. Harris, Levine and Osborne, "Housing Tenure and Social Classes in Kingston, 1881-1901," *Journal of Historical Geography* 7,3 (1981): 271-289. Compare with the argument developed by David Englander in *Landlord and Tenant in Urban Britain 1838-1914* (Oxford: Clarendon, 1983).
 26. These research priorities differ from those of the Canada Mortgage and Housing Corporation (CMHC), the major funding agency for housing research. In terms of housing consumption (as opposed to production and finance) CMHC has been mainly concerned with the contemporary demographic and economic, rather than the historical and social, aspects of housing.

27. For example, most studies of segregation in the post-war period have relied on tract-scale census data. Housing data from the 1971 Census was mapped and published in the three volumes edited by Michael Ray et al., *Canadian Urban Trends* (Toronto: Copp Clark, 1977). Enumeration area data are also available for 1961 but are less convenient to use. A crude analysis of ethnic segregation prior to 1951 is possible by using reported data for electoral districts. See, for example, Louis Rosenberg, *A Study of the Changes in the Geographical Distribution of the Jewish Population in the Metropolitan Area of Toronto, 1851-1951*, Jewish Community Series No. 2 (Montreal: Bureau of Social and Economic Research, Canadian Jewish Congress, Montreal, June 1954). I am indebted to Warren Kalbach for drawing my attention to this point.
28. H. Greenway, *Housing in Canada* (Ottawa: Dominion Bureau of Statistics, 1941).
29. For exceptions see Richard Harris, "Class and Housing Tenure in Modern Canada," and "Working Class Homeownership and Housing Affordability across Canada in 1931," *Histoire sociale/Social History* (forthcoming, 1986).
30. Choko, *Crises du logement*; Friesen, *The Canadian Prairies*, chapter 12.
31. Census of Canada, *1941 Housing Atlas*, Bulletins 13 to 25 (Ottawa: Ministry of Trade and Commerce). The thirteen cities were Halifax, St. John, Quebec, Montreal, Ottawa, Toronto, Hamilton, London, Windsor, Winnipeg, Edmonton, Vancouver and Victoria. I would like to thank John Belec for drawing these atlases to my attention.
32. John H. Taylor, "Mayors à la Mancha: An Aspect of Depression Leadership in Canadian Cities," *Urban History Review* IX (February 1981): 3-14 (footnote 8); John Belec, personal communication.
33. I am indebted to Gordon Darroch for drawing this to my attention.
34. Marcel Bellavance avec Jean-Daniel Gronoff, "Les structures de l'espace Montréalais à l'époque de la Confédération" *Cahiers de Géographie du Québec* 24 (1980): 363-384.
35. Gordon Darroch, personal communication.
36. See, for example, the difficulties faced by Doucet in Hamilton and Galois in Vancouver because some assessment records were missing. Michael Doucet, "Working Class Housing in a Small Nineteenth Century Canadian City: Hamilton, Ontario, 1852-1881," in *Essays in Working Class History*, ed. Greg Kealey and Peter Warrian (Toronto: McClelland and Stewart, 1976), footnote 21; R.M. Galois, "Social Structure in Space: The Making of Vancouver, 1886-1901" (Ph.D. dissertation, Department of Geography, Simon Fraser University, 1979).
37. For more detailed descriptions of the directories see Richard Harris and Ben Moffatt, "How Reliable is the Modern City Directory?," *The Canadian Geographer* (forthcoming); Gareth Shaw, "Nineteenth Century Directories as Sources in Canadian Social History," *Archivaria* 14 (Summer 1982): 107-22.
38. For an example of the use of the directories in this way see Harris, "A Political Chameleon."
39. Shaw, "Nineteenth." The major studies of housing in nineteenth century Canadian cities rely mainly on the assessments. Even Katz and his associates used directories only to verify data and to provide locational information. See Michael Katz, *The People of Hamilton, Canada West* (Cambridge: Harvard University Press, 1975), 18.
40. See, for example, S. Goldstein, "City Directories as Sources of Migration Data," *American Journal of Sociology* 59 (1954): 169-176; Harris and Moffatt, "How Reliable . . ."; Peter Knights, *The Plain People of Boston, 1930-1860* (New York: Oxford University Press, 1971), Appendix A; Stefan Thernstrom, *The Other Bostonians* (Cambridge, Mass.: Harvard University Press, 1973), Appendix A.
41. See Goheen, *Victorian Toronto*; Katz, *The People of Hamilton, Canada West*; Katz, Doucet and Stern, *The Social Organisation of Early Industrial Capitalism*; Harris, Levine and Osborne, "Housing Tenure and Social Classes."
42. Katz, *The People of Hamilton*; Katz, Doucet and Stern, *The Social Organisation*.
43. Gregory J. Levine, "Criticizing the Assessment: Views of the Property Evaluation Process in Montreal 1870-1920 and their Implications for Historical Geography," *The Canadian Geographer* XXVIII, 3 (1984): 276-284.
44. Statistics Canada, Household Income, Facilities and Equipment (machine readable data file). Ottawa: Consumer Income and Expenditure Division (producer and distributor), various years.
45. See, for example, John Miron, *The Rise of the One-Person Household: The Ontario Experience, 1951 to 1976*, Research Paper No. 116 (Toronto: Centre for Urban and Community Studies, University of Toronto, 1980); J. McClain and C. Doyle, *Women and Housing*; Richard Harris, "Class Differences in Urban Homeownership: An Explanation of Recent Canadian Trends" (Unpublished paper, Department of Geography, Scarborough College, University of Toronto).
46. Statistics Canada, Survey of Family Expenditures (machine readable data file). Ottawa: Consumer Income and Expenditure Division (producer and distributor).
47. See, for example, John Miron, "Housing Affordability and Willingness to Pay."
48. T. Atkinson, B. Blishen, M. Ornstein and H.M. Ornstein, *Social Change in Canada. National Cross-Sectional Survey, 3 Phases (Downsview, Ont: Institute for Behavioural Research, York University)*. I am indebted to Gerry Pratt for drawing this source to my attention.
49. See Pratt, "Housing Tenure and Political Values."
50. Central Mortgage and Housing Corporation, *Survey of Housing Expenditures* (machine readable data file). Ottawa: Central Mortgage and Housing Corporation. CMHC has also published selected crosstabulations for major cities.
51. Chambers, "A New Measure."
52. Central Mortgage and Housing Corporation, *Canadian Housing Statistics*. Ottawa: CMHC (Annual); for a discussion of TEELA surveys and MLS data see Philip Morrison, *Data Sources on Residential Change and the Housing Market*, Major Report No. 10 (Toronto: Centre for Urban and Community Studies, University of Toronto).
53. See for example Piva, *The Condition of the Working Class in Toronto — 1900-1921*; and "Urban Working Class Incomes and Real Incomes in 1921: A Comparative Analysis," *Histoire sociale/Social History* XVI (May 1983): 143-165.