

Wartime Housing and Boarding

A Case Study of the Catharine Street North Area of Hamilton, Ontario

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Résumé de l'article

Cette étude du logement en pension pendant la Deuxième guerre mondiale, basée sur de nouveaux documents de première importance, révèle que des arrangements pour le logement en pension sont nécessaires dans les régions industrielles urbaines surpeuplées. Le nom, la profession et la situation de famille des pensionnaires figuraient sur les rôles d'évaluation de la ville de Hamilton, entre les années 1939 et 1951. En se basant sur des études de logement de l'époque, et sur de plus récentes analyses de l'hébergement et du logement en pension au cours des années industrielles, il est possible d'établir une corrélation entre la présence de pensionnaires dans un quartier précis de Hamilton et la pénurie de logements, la composition des familles et la production en temps de guerre, à l'échelle nationale.

Wartime Housing and Boarding:

A Case Study of the Catharine Street North Area of Hamilton, Ontario

Jennifer Dunkerson

Abstract

In this study of boarding during World War II, new primary source material is used to reveal a tendency for necessary boarding arrangements in overcrowded, industrial, urban areas. The names, occupations and marital status of boarders were included in the tax assessment rolls for the city of Hamilton in the years spanning 1939 to 1951. Based on contemporary housing studies and more recent analyses of housing and boarding in our industrial past, a correlation may be found between the existence of boarders in a specific area of Hamilton and the nationwide trends of housing shortage, family formation, and wartime production.

Résumé

Cette étude du logement en pension pendant la Deuxième guerre mondiale, basée sur de nouveaux documents de première importance, révèle que des arrangements pour le logement en pension sont nécessaires dans les régions industrielles urbaines surpeuplées. Le nom, la profession et la situation de famille des pensionnaires figuraient sur les rôles d'évaluation de la ville de Hamilton, entre les années 1939 et 1951. En se basant sur des études de logement de l'époque, et sur de plus récentes analyses de l'hébergement et du logement en pension au cours des années industrielles, il est possible d'établir une corrélation entre la présence de pensionnaires dans un quartier précis de Hamilton et la pénurie de logements, la composition des familles et la production en temps de guerre, à l'échelle nationale.

Undoubtedly one of the more significant events of Canadian urban growth was the outbreak of World War II. In six years, the war brought about monumental changes in urbanization and industrialization. The effects of a wartime economy were reflected in housing and living arrangements in the burgeoning cities. More specifically, the inability of housing construction and conversion to keep up with the demand in the cities is evidenced by the alleged widespread recourse to boarding and lodging. This paper attempts to analyze the existence of boarding in Canada during World War II, with particular reference to an area of the city of Hamilton, Ontario as a case in point. Fully aware of the tendency for some individuals and families to board voluntarily, this study suggests a greater incidence of unintentional or necessary boarding among those who dwelled in the Catharine Street 'neighbourhood.'

Boarding, or lodging,¹ was not a product of industrialization. Studies show that in the late 19th and early 20th centuries boarding was a business for most families offering rooms and a "social institution" to fulfil the needs of migrants. John Modell and Tamara K. Hareven in their study on boarding in America, claim that the 19th century family was "accommodating and flexible" as it had been for a long time and that lodging was easily incorporated into the family institution on the basis of "economic and service exchange."² Similarly, Robert F. Harney in his study of immigration and boarding in Canada, emphasizes that while kinship and community ties were important in establishing a lodge-family arrangement, the economic practicality of the situation was the most important thing for both parties.³ Whether as a function of family "accommodation and flexibility" or as a business enterprise, boarding was

considered accommodation for the young, single, male migrant.

Modell and Hareven argue that boarding was a North American 'phenomenon' based on internal migration, not foreign immigration.⁴ Their conclusions reveal that the host family provided an environment for reorientation into a new culture.⁵ The authors contend that boarding was determined by the life cycle: lodgers were primarily single, working in the downtown core of a city, and in between living with their parents and establishing their own households. Those who took in lodgers were generally established householders in their 40s with security of tenure in their dwellings, and had an extra room vacated by the absence of a young adult who had migrated elsewhere in his search for independence. This pattern of exchange has been called "social equalization" and places the role of boarding for the migrant into the realm of acculturation.⁶ Many of these migrants were also recent immigrants and Harney's study emphasizes the function of lodging as an institution of ethnic orientation and acculturation into North American society.⁷

In this pattern of exchange the social benefits were gained through economic means. It is understood by Modell and Hareven, and by Harney, that families took in lodgers mainly for the economic benefit. While for some this gain would be in addition to the family's employment income, for the labouring classes boarding could provide a stable income in potential times of unemployment, wage cuts, or sickness. Keeping boarders also allowed widows and single women in middle age to maintain a household on their own and avoid dependence on a family member.⁸ However, the economic needs of a family or individual taking in

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boarders depended on external factors involving national trends.

Industrialization and accompanying urbanization increased the preponderance of boarding in 19th-century cities but also changed the nature of boarding by the turn of the century. The rise of the institution eliminated the traditional need for families to take in the poor and homeless.⁹ Social reformers, products of middle-class industrial affluence, took away the respectability of boarding by developing the notion of the "lodger evil." Based on moral indignation, the lodger evil was considered a result of overcrowding in the home which threatened the stability of the family as an institution.¹⁰ This uproar reflected the insurgence of rural migrants and immigrants into the cities who outnumbered the middle class as boarders. Middle class lodging had been voluntary but the lower classes became so numerous in the cities that housing supply could not keep up and necessitated the use of boarding for accommodation.¹¹ Associated with the slave-like conditions of rural work camps, city boarding was linked to "exploitation," "violent crimes," and "tenement conditions."¹² Few people saw it as the result of tremendous population growth and the lack of available housing.

Out of this background, a relationship between industrialization and boarding can be established. With the rise of industrialization causing urbanization, lodging increased through the influx of rural and foreign workers. It is generally known that industrialization progressed at a faster pace than society could adapt to its effects. Therefore, urban populations grew faster than housing construction or conversion, creating the need for sharing accommodation and boarding increased as a result. But the assertions of the social reformers and others stigma-

tized boarding as an undesirable form of accommodation. Most migrants into the cities undertook boarding arrangements with the intention of forming their own households once they found 'prosperity' in the urban environment. The dramatic decline in boarding described by Modell and Hareven, during the 1920s and 1930s suggests the temporary nature of boarding as few of the migrants of the first decade of the century were still boarders by the second. Evidence for this trend is found in the fact that urban housing supply began to exceed demand in the economic boom of the 1920s.¹³ Therefore, housing supply kept pace with household formation and the parallel decline in boarding decreases the evidence for boarding as a chosen accommodation over other alternatives.

During the 1930s boarding may have become the only alternative for many who suffered the effects of the depression, but employment, migration and immigration were brought to a virtual standstill, while family formation developed at its lowest annual rates ever. O. J. Firestone in his comprehensive housing study of 1951, examines the housing situation of this period in relation to family formation and sheds light on a reason for the backlog of housing experienced during the Second World War. From his data, Firestone concludes that while housing construction declined during the 1930s, it still exceeded the rate of family formation.¹⁴ Firestone goes on to explain that the housing shortages experienced during, and especially after, the war were the result of wartime effects and not the depressed state of the 1930s.¹⁵ Therefore, Canada entered the war with a depressed economy, no housing shortage and a low rate of boarding. It came out of the war with a burgeoning economy, a serious housing shortage, and a high rate of boarding.

The federal Advisory Committee on Reconstruction outlines the situation well in its "Housing and Community Planning Report" (*Curtis Report*) of 1944. The focus is on the effect of migration from the rural areas to the cities and large towns as a result of wartime employment. Increases in population are most dramatic in the 12 metropolitan areas listed in Table 1. Taking into account that it took most cities two years after the outbreak of war to feel the effects of the industrial boom, the Report uses the date 1942 in order to show the most dramatic increases experienced.¹⁶ For the 12 metropolitan areas altogether, the number of industrial workers (representing firms of 15 or more employees) rose from 521,000 in September 1939 to 827,000 in June 1942, an increase of about 60 percent. For Canada as a whole there were 1,183,000 employees in September 1939, but 1,729,000 by June of 1942, an increase of 46 percent.¹⁷ The Ministry of Labour reported in 1943 that in Canada as a whole 820,000 men and 216,000 women, or a total of 1,036,000 workers were engaged in work directly related to the war effort.¹⁸

Therefore the 300,000 people who moved to the cities between 1939 and 1946 were mostly industrial workers and their families. Accommodation for these families put a great strain on resources. The problem intensified when the government forced restrictions on residential construction to reserve materials and labour for wartime needs.¹⁹ As a result, and despite the normal pre-war need of 30,000 new dwellings each year across the major Canadian cities, 24,000 units were built in 1941, 18,000 in 1942, and only 15,000 in 1943. Therefore, from 1941 to 1945 the housing need reached 135,000 dwellings but only 90,000 were expected to be built. The 45,000 dwelling shortage did not include the shortage

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Table 1:
Increase in Employment of Salaried and Wage Workers, Metropolitan Areas
September 1, 1939 – June 1, 1942

Metropolitan Areas	Number of Employees		Increase	
	Sept. 1, 1939	June 1, 1942	Number	Percent
Halifax	8,003	16,719	8,716	108.9
Saint John	6,412	11,441	5,029	78.4
Quebec	15,695	31,722	15,757	98.7
Montreal	169,693	253,538	83,845	49.4
Ottawa	18,662	27,563	8,901	47.7
Toronto	147,717	231,355	83,638	56.6
Hamilton	31,796	54,446	22,650	71.2
London	12,004	15,528	3,524	29.4
Windsor	16,888	37,338	20,450	121.1
Vancouver	42,451	76,605	34,154	80.5
Victoria	42,451	76,605	34,154	80.5
Combined 12 Metro'n Areas	521,338	826,909	305,574	58.6

Source: House of Commons Subcommittee on Housing and Community Planning of the Advisory Committee on Reconstruction, *Curtis Report*

as a result of abnormal population growth.²⁰

The approach to overcrowding was based on the preconceived expectation that a family would necessarily require its own separate dwelling. Moreover, the problem was intensified by the high rate of family formation during the war. The housing need became centred on the family.²¹ Net family formation is defined as the number of new families formed minus the number of families dissolved.²² Firestone has traced the rate of net family formation from the 1920s through the 1940s. His conclusions reveal a relatively high rate during the prosperity of the 1920s but a marked decline during the 1930s depression. The correlation between family formation

(usually marriage) and economic conditions affecting income, is obvious. This relationship is illustrated as well in the tremendous growth of family formation in the 1940s suggesting more prosperous times. Firestone cites 1946 as a peak year due to the mass demobilization of servicemen after the war. Many returned with war brides and children and many returned to wives and girlfriends and "settled down."²³

Accommodation for these new families became a problem in government housing policy. The restrictions on residential building construction during the war, reduced the amount of privately financed construction and left the alleviation of overcrowding primarily in government hands. In 1942 private finances built less

than 40 percent of urban housing, whereas the previous year the level was over 75 percent.²⁴ The government's program Wartime Housing Limited built about 46 percent of housing in 1942 but these units were considered temporary emergency housing for areas of severe overcrowding due to wartime conditions. In 1943, the Housing Conversion Plan was designed to authorize government leasing of properties which would be converted for multi-family use and then sublet.²⁵ Despite these attempts, housing needs remained high according to the imbalance between the number of families and available dwelling units. As a result, the government encouraged the practice of boarding as an alternative, albeit temporary, during the war.

The city of Hamilton provides an excellent setting for a study on boarding and lodging because of its industrial base. Particular vulnerable to fluctuations in heavy industry production, like steel, Hamilton's economy thrived during war periods when industry operated at full capacity. As with most of the other major Canadian cities, overcrowding was also a product of wartime. However, Hamilton experienced a particularly high rate of population growth between 1940 and 1946 and rental accommodation quickly became scarce. Boarding appears to have been a necessary alternative.

The great rural to urban shift of population during the 1940s transformed the city of Hamilton into a bustling centre of war activity. Between September 1939 and June 1942, the population of industrial employees increased over 71 percent (see Table 1), while the national average, across twelve major cities, was 59 percent. Similarly, annual population growth, while at 0.8 percent from 1939-40, was 3.9 percent in the short period from 1941 to 1942. This level also

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exceeded the national average (across 27 cities) which was 2.7 percent.²⁶

Faced with the dramatic increase, Hamilton suffered a housing crisis similar to what the whole country was experiencing. The Depression halted residential construction and allowed for a build up of deteriorating structures which the city and its people could not afford to maintain. With the onslaught of World War II and the restrictions put on construction, housing supply fell far behind demand and substandard dwellings remained unimproved or replaced. Reports in 1940 and 1941 claimed that Hamilton had reached its full capacity in housing but people kept swarming to the city.²⁷ The federal government's program, Wartime Housing Limited recognized Hamilton as an area of urgent need and it set up 1700 units in the city. Any other aid was scarce and by January 1945 the local government was appealing to city residents to take in boarders.²⁸

For many residents in the area of Catharine Street North, boarding had become a way of life earlier in the 1940s. The examination of boarding in this area focuses on research collected in Ward 5, within the boundaries of Strachan Street to the south, Burlington Street to the north, Wellington Street to the west, and James Street to the east, dissected in the middle by Catharine Street running north to south (see map). With the downtown core directly to the south and harbourfront industries flanking it to the north and northeast, this area displayed characteristics associated with boarding by earlier descriptions. The residents were mainly of the working class and were therefore the source of industrial labour. Modell and Hareven's conclusions regarding occupational 'clustering' which drew all those of like income and occupation together,²⁹ suggests that many boarders

drawn into the city for industrial work would likely have found accommodation in this area. In addition, based on the premise of supplementary income for those who took in boarders, the lower class residents in this area would likely have taken in more boarders than many other, higher income areas. Generally therefore, the Catharine Street area demonstrates an overwhelming tendency for boarding to have been a necessary, rather than an intentional, form of accommodation during the war.

This conclusion is determined by what was found in the assessment rolls. A unique feature of the format of these tax-related books, is the inclusion of a column which lists any members of a particular household, besides the owner or tenant (where applicable), who are provincial voters. For each of these persons their full name, occupation, and marital status is given. What the researcher can derive, in addition, is the fact that each name represents an adult over eighteen and denotes Canadian citizenship. This information is vital to a study of this kind because of the high incidence of internal migration to the cities during the war. The presence of these migrants is recorded because they are citizens unlike foreign immigrants who have no right to the franchise.

While the number of foreign, immigrant boarders is difficult to determine, there was a higher rate of migrant labour into the cities during the war making it necessary to focus on the latter group. Information was gathered for the years 1939, 1944 and 1951 and included such details as the owner or tenant's age, occupation, marital status and the total number residing in each dwelling, in addition to the information regarding the 'extra' adult residents. For purposes of denoting possible boarding situations,

the following statistics are based solely on those residents, listed as 'extra', whose surnames were different from the designated owner/tenant for each dwelling. A different surname does not necessarily indicate a lack of family relationship but does suggest a degree of removal from nuclear family dependency.

Based on wartime trends, the expected rise in population for this area is shown in Table 2.³⁰ With a population of 4887 in 1939, 238 or 4.87 percent were lodgers. By 1944 the population reached 5156 with 9.7 percent boarders. In 1951, the population dropped slightly to 4943 but the number of boarders remained fairly high at 8.4 percent. Similarly, the percentage of dwellings which took in boarders reached 24.4 percent in 1944 from 13.9 percent in 1939. However, the number of lodgers per dwelling increased only slightly from an average of 1.4 to 1.7, suggesting that overcrowding may not have been a widespread problem during the war because more residents opened up their homes. Research revealed only three dwellings containing over ten unrelated residents, indicating possible 'boarding house' situations. As a result, the average household was 5.4 in 1944, an increase of only 0.65 from 1939.

The clearest indication of a change in the nature of boarding during the war is found in the breakdown of sex composition and marital status as shown in Table 3. While the number of male boarders exceeded female boarders over the decade, there appears to have been little differentiation in the tendency for boarding between the sexes. Instead, the difference lies in marital status. The number of bachelor or male boarders remained little changed over the decade but was always higher than the single or female number by at least 7.5 percent of all

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Table 2:
Population and Residences for the Catharine Street North Area 1939 – 1951

	1939		1944		1951	
	No.	%	No.	%	No.	%
Total Population	4887	–	5156	–	4943	–
Total # of Boarders	238	4.87	501	9.7	417	8.4
Total Dwellings	1190	–	1190	–	1190	–
# of Boarding Dwellings	166	13.9	291	24.4	252	21.0
Average # of Boarders Per Dwelling	1.4		1.7		1.65	

Table 3:
Sex Composition and Marital Status of Boarders 1939 – 1951

	1939		1944		1951	
	#	% of total	#	% of total	#	% of total
Male Boarders	121	50.8	261	52.0	222	53.2
Female Boarders	117	49.2	240	48.0	195	46.8
Married	110	46.2	293	58.5	208	49.8
Single (Female)	33	13.9	46	9.2	43	10.3
Bachelor (Male)	51	21.4	108	21.5	96	23.0
Widow	28	11.8	40	8.0	50	12.0
Widowers	16	6.7	14	2.8	20	4.8

boarders. During wartime this gap widened to 12.3 percent. At the same time, the proportion of married boarders jumped from 46.2 percent of all boarders in 1939 to 58.5 percent in 1944 seemingly absorbing a number of the female boarding population.

The increase in marriage follows national trends induced by wartime activity. Marriage had been delayed during the 1930s due to poor economic times, but the war provided hope in the opportunity for employment and family formation became popular. Jobs, however, were available in the cities and the conse-

quent rate of migration to the urban areas, as we have seen, put serious pressure on the provision of housing. Much of this pressure came from the standard expectations that family formation necessitated separate living accommodation. Therefore, the increase in married boarders reflects the shortage of housing during the war and suggests that many of these boarders would have lived in separate dwellings had they been available.

The sense of emergency in providing accommodation is also reflected in the characteristics of households which accepted boarders (see Table 4.) It has

already been mentioned that the average number of boarders per household engaged in lodging reached only 1.7 in 1944. The fact that most households took in only one or two lodgers suggests that the practice was not a 'business' enterprise and boarding houses were few in number. Furthermore, the number of heads of households who rented practically equalled those who owned their dwellings. This detracts from the previous findings of prewar conditions where the middle-aged homeowner was the most likely to take in boarders. Middle age appeared to remain a common characteristic for heads of households for 62

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percent were between the ages of 40 and 70 and 33 percent between the ages of 20 and 40. A low five percent were over 70. But this trend may have more to do with the tendency for most middle-aged household heads to be homeowners or tenants by virtue of their stage in life than to do with surrogate family relationships.

Another trend which remained relatively unchanged was the degree of 'occupational clustering' (see Tables 5 and 6). Lodgers and those who took in lodgers were generally within the same income level and most were engaged in blue-collar labour. The tendency for boarders to be employed in war-related jobs reflects the reason why they were there. Similarly, the occupations of the 'keepers of boarders' were more permanent and often more advanced in status. For example, out of 257 employed boarders in 1944, 56 were directly employed in war-active occupations; soldiers, RCN (Royal Canadian Navy), RCAF (Royal Canadian Air Force), etc. Only 12 of household heads in boarding situations were involved directly in the war. As well, there were more boarders involved in common labouring (85) next to their household heads (71). By 1951, the boarders' employment appears more permanent while remaining highly industrial, especially in the area of steel production.

As it was estimated in the *Curtis Report*, about one-half or two-thirds of the industrial war-workers who migrated into the cities during the war would remain in the cities at the war's end.³¹ With a serious housing shortage and restrictive government policy regarding construction, there is little wonder that the rate of boarding in the Catharine Street area remained relatively high in 1951. A decline was underway regarding the

Table 4:
Characteristics of Boarding Households and Heads of Households 1939 – 1951

	1939	1944	1951
Renters	–	143	–
Owners	–	148	–
Average Boarding Household Size	4.75	5.4	4.9
Married Heads of Households – male & female	121	218	187
Single (female)	3	10	6
Bachelor (male)	3	10	12
Widow	27	39	34
Widower	11	15	13

Table 5:
Occupations of Boarders (Male and Female) 1939 – 1951

	1939	1944	1951
Soldier	–	20	–
Navy	–	4	–
Army	–	9	–
RCAF	–	8	–
CASF	–	3	–
RCNVR	–	3	–
War Worker	–	8	–
Munitions Worker	–	17	–
Labourer	40	85	67
Operator	3	10	8
Mechanic	2	9	8
Steel Worker	1	8	17
Machinist	1	8	2
Gentleman	10	6	16
Textile Worker	3	3	3
Welder	1	3	4
Clerk	4	7	4
Salesman	3	–	1
Other (3 or less)	55	53	51
Total	123	257	181

Table 6:
Occupations of Heads of Boarding
Households (Males Only Given) 1944

	1944
Soldier	4
CASF	5
RCAF	1
Munitions Worker	2
Labourer	71
Steel Worker	15
Machinist	13
Mechanic	7
Operator	7
Molder	6
Carpenter	5
Textile Worker	4
Gentleman	4
Other (3 or less)	144
Total	238

number of married boarders suggesting the beginnings of available, separate accommodation. As well, the number of boarding residence began to decline indicating further the temporary measures of wartime. Interestingly enough the number of male boarders increased, especially bachelors and widowers, and female boarders, while decreasing overall, increased slightly in the categories for 'single' and 'widow'. The reversion (albeit slow) to non-family or individual boarding after the war supports the pre-war characteristics of boarding and reinforces the wartime trends.

John Miron in his postwar housing study concludes that the rise of the family living alone was a postwar "phenomenon."³² The increasing affluence as a result of the wartime economy allowed people to gain control over their living arrangements. Miron explains that the overriding preference, for

the family and for the non-family (or individual), was to become household heads. It was found that the desire to obtain one's own dwelling was the main objective, not necessarily in order to live alone.³³ Shared accommodation continued to exist therefore, but was an element of choice rather than necessity.

Choice, however, was based on many factors including what alternatives were available. Miron summarizes the conditions of choice as questions of income, preferences, and prices of alternatives.³⁴ For some, shared accommodation was preferable because of shared costs and therefore a more efficient use of income. For others privacy was crucial and for still others, the added income of a lodger's fees would greatly augment income. While incomes were rising and preferences were developed, alternatives did not present themselves on any large scale until at least the mid-1950s.

The prosperity of wartime continued in the postwar period but housing supply took a considerable time to adjust to the accelerated growth in urban population. Coming out from under the restrictions of war conditions, the federal government was in a better condition to address the housing crisis. In response to reports like the *Curtis Report* of 1944, the government began to play a direct role in housing by establishing the Central Mortgage and Housing Corporation in 1945.³⁵ In 1946 Wartime Housing Limited was virtually replaced by the CMHC but the provision of low income accommodation remained a priority until at least 1949. Low-income housing was slow in developing despite the demand which stemmed from the desire for separate accommodation.³⁶ Its gradual implementation, however, through the 1950s and 1960s marked an increasing decline in boarding arrangements.

In addition to public housing programs, Miron cites other developments which assisted the availability and desire for separate accommodation.³⁷ Marriage and household formation continued at a high rate through to the 1960s. Rising incomes allowed more people to live alone. Young individuals and the elderly could rely on assistance in keeping house. Subsidies and in-home services kept seniors independent and technological innovation as a result of industrial progress increased the development of time-saving devices to make household chores easier. As well, home-building technology was based on standard techniques and building codes which improved the quality of construction. Finally, the 1950s became the 'baby boom' period and the increase in family size increased the desire for better quality living and privacy, usually in the form of homeownership.

The nature of boarding, therefore, was related to the fluctuations in the industrial economy. In marked contrast to the depression of the 1930s, the war years of the 1940s accelerated production and growth with such rapidity, that societal readjustment could not keep pace. Housing shortages enforces shared accommodation among urban populations. The increasing number of families in boarding situations defies the previous association of lodging with the single, young and mobile individual. Government solutions to the housing crisis after the war were based on the number of families without homes of their own. Equating families with separate dwellings reflected a general desire families had, upon formation, for control over their own living arrangements as households. That this tendency was perceived by the government and used in its attempts at alleviating the problem, reinforced the equation among the urban populace. Therefore, the area

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of Catharine Street North represents national trends which suggest that wartime boarding was predominantly provisional accommodation.

Notes

1. The terms 'boarding' and 'lodging' may be used interchangeably because each describes the same practice.
2. John Modell and Tamara K. Hareven, "Urbanization and the Malleable Household: An Examination of Boarding and Lodging in American Families," *Journal of Marriage and the Family* Vol. 35 (August 1973), p. 467.
3. Robert Harney, "Boarding and Belonging," *Urban History Review* (October 1978), p. 11.
4. Modell and Hareven, p. 471.
5. *Ibid.*, p. 475.
6. *Ibid.*, pp. 474-475.
7. Harney, p. 37.
8. Modell and Hareven, p. 474.
9. *Ibid.*, p. 477.
10. *Ibid.*, p. 468.
11. Harney, p. 17.
12. *Ibid.*, pp. 16-17.
13. Modell and Hareven, p. 476.
14. O. J. Firestone, *Residential Real Estate in Canada* (Toronto: University of Toronto Press, 1951), pp. 201-202.
15. *Ibid.*, p. 202.
16. House of Commons Subcommittee on Housing and Community Planning of the Advisory Committee on Reconstruction, *Curtis Report* (Ottawa: Edmond Cloutier, 1944), p. 133.
17. *Ibid.*, p. 132.
18. *Ibid.*
19. *Ibid.*
20. *Ibid.*, p. 140.
21. Firestone, p. 203.
22. *Ibid.*, p. 199.
23. *Ibid.*, p. 200.
24. *Curtis Report*, p. 135.
25. *Ibid.*, p. 136.
26. *Curtis Report*, p. 134.
27. John C. Weaver, *Hamilton: An Illustrated History* (Toronto: James Lorimer & Co. and National Museum of Man, 1982), p. 145.
28. *Ibid.*
29. Modell and Hareven, p. 473.
30. All statistics for the study area are gathered from the tax assessment rolls of the city of Hamilton for the years 1940, 1945, and 1952 – noting that tax assessment is based on the previous year's data.
31. *Curtis Report*, p. 135.
32. John R. Miron, *Housing in Postwar Canada* (Kingston and Montreal: McGill-Queen's University Press, 1988), p. 89.
33. *Ibid.*, p. 147.
34. *Ibid.*, p. 123.
35. Albert Rose, *Canadian Housing Policies (1935-1980)* (Toronto: Butterworth & Co., 1980), pp. 28-29.
36. *Ibid.*, pp. 29-30.
37. Miron, pp. 272-276.