

Occupational Structure, Assessed Wealth and Homeowning during Toronto's Early Industrialization, 1861-1899*

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Assessment data for Toronto are examined for the years 1861, 1871, 1881, 1891 and 1899, primarily to consider inequality among occupational groups. The limits of assessment data are reviewed. There was a slight decline in overall inequality over the period, due mainly to a tendency towards equalization of the market value of accommodation. The occupational composition of the assessed population changed very little, and only commercial groups held disproportionate shares of assessed wealth throughout. Labourers experienced sharply rising assessments of their accommodation to 1891 and a deflation of values in the next decade. Only a minority of taxpayers ever owned homes, but the differences among occupational groups were small. Manual groups had very little assessed property beyond their residences, though non-manual groups always did. Interpretation of the trends involves consideration of the effect of inflation on assessments. Increasing assessment may reflect deteriorating living conditions.

L'auteur analyse ici les rôles d'évaluation de Toronto pour les années 1861, 1871, 1881, 1891 et 1899. Il s'intéresse avant tout à l'inégalité entre les groupes socio-professionnels et fait aussi état des limites de ce genre de sources. Il observe un léger déclin de l'inégalité tout au long de la période, déclin qu'il attribue principalement à une tendance au nivellement de la valeur marchande des logements. La composition socio-professionnelle de la population évaluée a très peu changé au fil des ans et seul le groupe des marchands détenait une part de la valeur des propriétés retenues ici qui fut largement supérieure à ses effectifs. La valeur des logements aux mains des travailleurs a augmenté de façon sensible jusqu'en 1891, mais elle a diminué au cours de la décennie suivante. Seule une minorité d'ouvriers avait accédé à la propriété, mais les différences entre groupes socio-professionnels étaient peu prononcées. En dehors de leurs résidences, les travailleurs manuels avaient très peu de biens taxables, ce qui n'était pas le cas des autres groupes sociaux. Dans l'analyse des tendances, il faut tenir compte des effets de l'inflation sur la valeur des propriétés évaluées : l'accroissement de celle-ci peut en effet être le reflet d'une détérioration des conditions de vie.

The social consequences of Toronto's industrial transformation after mid-century have become increasingly well understood through recent work.¹ A common theme of this work, as in urban history in general, is the

* The analysis presented here was partially supported by a grant from the Ministry of Labour. I thank Susan Gelman for assisting with data collection, John Tibert and Bill Bruce of the Institute for Behavioural Research at York University for assistance on preparing data files, Charlene Gilmour and Maureen Pereira for typing the manuscript.

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1. Peter GOHEEN, *Victorian Toronto, 1850 to 1900: Pattern and Process of Growth* (Chicago: University of Chicago Press, 1970); Gregory S. KEALEY, "The Honest Workingman and Workers' Control: The Experience of Toronto Skilled Workers, 1860-1892", *Labour/Le Travailleur*, 1 (1976): 32-67, and *Toronto Workers Respond to Industrial Capitalism:*

question of inequality.² Nonetheless, we do not yet have a clear profile of the basic patterns of inequality in wealth and in living conditions during the city's industrial revolution. I propose to investigate changes in the occupational distributions of assessed wealth in the city from 1861 to the end of the century. To do so I will address several questions. What were the basic changes in the occupational division of labour of the assessed population? What portions of wealth and well-being did various groups command? In particular, what were the variations among occupational groups in homeownership? Which groups benefited and which lost out in the transition?

Answers to such straightforward questions are an essential part of the analytical foundation for a more complete urban history. Assessment data are the most accessible source for examining patterns of property and wealthholding, and samples for the years 1861, 1871, 1881, 1891 and 1899 have been used for this study. Assessment data are of course badly flawed and incomplete, as others have indicated³ and as I will discuss below, but they are simply too valuable to be ignored since they provide unique snapshots of a critical phase of the city's early years of industrialization. The limits of the data and the interpretation are discussed in more detail elsewhere.⁴ In this study I modify an earlier occupational classification scheme and discuss its limitations.⁵

A number of expectations can be set out to orient the analysis. They are framed as general questions rather than as derivations from a more systematic theoretical position, though they do have theoretic interest. The most general expectation is that change in the occupational division of wealth in this period reflected increasing class division between those who controlled productive property, large numbers of urban lots or who benefited from the windfall profits of technological changes, and those who relied

1867-1892 (Toronto: University of Toronto Press, 1980); Wayne ROBERTS, "Artisans, Aristocrats and Handymen: Politics and Unionism among Toronto Skilled Building Trades Workers, 1896-1914", *Labour/Le Travailleur*, 1 (1976): 92-121, and "Toronto Metal Workers and the Second Industrial Revolution, 1889-1914", *Labour/Le Travailleur*, 6 (Autumn 1980): 49-72; Michael J. PIVA, *The Condition of the Working Class in Toronto—1900-1921* (Ottawa: University of Ottawa Press, 1979).

2. Stephan THERNSTROM and Richard SENNETT, eds, *Nineteenth-Century Cities: Essays in the New Urban History* (New Haven: Yale University Press, 1969); Gilbert A. STELTER and Alan J. ARTIBISE, eds, *The Canadian City: Essays in Urban History* (Toronto: McClelland and Stewart, 1977). I do not treat class relations as equivalent to patterns of inequality, though they are related. In this paper I focus on the patterns of inequality.

3. GOHEEN, *Victorian Toronto*; Michael J. DOUCET, "Working Class Housing in a Small Nineteenth-Century Canadian City: Hamilton, Ontario, 1852-1881", in *Essays in Canadian Working Class History*, eds: Gregory S. KEALEY and Peter WARRIAN (Toronto: McClelland and Stewart, 1976), pp. 83-105; Peter R. KNIGHTS, *The Plain People of Boston, 1830-1860: A Study in City Growth* (New York: Oxford University Press, 1971), chap. 5; Daniel D. LURIA, "Wealth, Capital and Power: The Social Meaning of Homeownership", *Journal of Interdisciplinary History*, 7 (Autumn 1976): 261-82.

4. A. Gordon DARROCH, "Early Industrialization and Inequality in Toronto, 1861-1899", *Labour/Le Travailleur*, 11 (Spring 1983): 31-61.

5. A. Gordon DARROCH and Michael D. ORNSTEIN, "Ethnicity and Occupational Structure in Canada in 1871: The Vertical Mosaic in Historical Perspective", *Canadian Historical Review*, LXI (September 1980): 305-33.

solely on their wage labour. Even in the absence of systematic evidence on the distribution of wealth or well-being for the city, much historical comment supports the notion that, as the century progressed, enlarging class divisions meant increasing disparities in living conditions.⁶

And yet, in whatever form class division was recast and, perhaps, simplified in the course of early industrialization, it surely did not entail any simple pattern of change in the relative well-being of various occupational groups. For example, we can expect that traditional artisans declined in number and in their command of the community's stock of wealth, but that others such as metalworkers and printers, retained much control of their work and of their wages.⁷ Many of Toronto's mechanics or skilled workers in general are thought to have enjoyed high wages and to have been able to own their homes throughout the latter part of the century.⁸

Then too, the expansion of an urban, commercial economy likely brings with it increased economic status and income for professional and other white-collar workers, including clerks. From the 1870s Toronto was a divided city: increasing numbers of industries, employing large numbers of workers, co-existed beside many small shops and enterprises.⁹ As the numbers of very large industries grew, so too, presumably, did the relative economic circumstances of white-collar workers improve.¹⁰ Further, one would expect the numbers and economic circumstances of day labourers to have been transformed as they were drawn into an industrializing economy.

In the following analysis, assessment data are brought to bear on these questions. Specifically, the paths of several major occupational groups are traced with respect to the assessed values of their accommodations and their property. The broad trends in inequality in assessed values are considered as background to the analysis of occupational patterns, and patterns of homeownership among occupational groups are a particular focus.

6. See J.M.S. CARELESS, "Some Aspects of Urbanization in Nineteenth-Century Ontario", in *Aspects of Nineteenth-century Ontario: Essays Presented to James J. Talman*, eds: F.H. ARMSTRONG et al. (Toronto: University of Toronto Press, 1974), pp. 65-79; KEALEY, *Toronto Workers*, chap. 10; Gene Howard HOMEL, "'Fading Beams of the Nineteenth Century': Radicalism and Early Socialism in Canada's 1890's", *Labour/Le Travailleur*, 5 (Spring 1980): 7-32.

7. KEALEY, *Toronto Workers*, esp. chaps 5 and 6; Wayne ROBERTS, "Toronto Metal Workers", pp. 49-72.

8. Leo JOHNSON, "The Political Economy of Ontario Women in the Nineteenth Century", in *Women at Work: Ontario, 1850-1930*, eds: Janice ACTON, Penny GOLDSMITH and Bonnie SHEPARD (Toronto: Canadian Women's Educational Press, 1974). There is evidence that skilled workers, especially in the metal industries, made important contributions to the technical advances of the industries, and some, no doubt, took advantage of their ability to start their own enterprises. See ROBERTS, "Toronto Metal Workers", pp. 52-53. I am not concerned with individual mobility here.

9. KEALEY, *Toronto Workers*, pp. 24-25.

10. GOHEEN, *Victorian Toronto*, p. 131.

I — ASSESSMENT DATA AND OCCUPATIONAL CLASSIFICATION

Samples of about 400 households were randomly selected from the assessment rolls for each decade from 1861 to 1891 and for 1899. The years were chosen to provide a sufficient series for analysis of changes over this important period. They also allow the assessment data to be related to the census summary reports of those years. Samples of around 400 households are just large enough to examine the main occupational patterns of wealth-holding.

The nineteenth-century assessment rolls gathered information on real and personal property and taxable income for parties enumerated on every separate parcel of land.¹¹ The assessment included households, business establishments and vacant lots. The rolls also contain a variety of other items of information of which the most useful to this study are the occupation of the assessed party, residence tenure (freehold, household, tenant),¹² and age. Unfortunately, assessors did not always record everything regularly; among the variables of interest here, however, only age is often missing from the records. The samples were restricted to information on households; business establishments and vacant lots were *not* sampled.

The limits of assessment data for estimating actual wealth-holding or its concentration are severe; they are more serious than most studies using such data tend to convey, although all those employing such data do acknowledge limitations.¹³ Several forms of underenumeration might be assumed from patterns in the data and from documentary sources, as the analysis will reveal. But the main limitations stem from the extraordinary variety of exemptions permitted throughout the period. Very important

11. The relevant Assessment Acts are, for 1861, CANADA, LAWS, STATUTES, ETC., *Statutes of Canada*, 13 and 14 Vic., ch. 67, and, for subsequent years, ONTARIO (PROVINCE), LAWS, STATUTES, ETC., *Statutes of the Province of Ontario*, 32 Vic., ch. 36, and various amendments thereafter. *The Minutes of the Proceedings of the Council of the Corporation of the City of Toronto* (hereafter *Minutes*) contain useful commentaries on the exemptions and changes in the assessment. The *Minutes* are published. See for example *Minutes* (Toronto: Daily Leader Printing Establishment, 1872). The samples are randomly selected from the numbered parties on the rolls, but in proportion to the distribution of parties by ward.

12. Freehold status is legally "unconditional" ownership; household tenure meant occupancy and, usually, responsibility for a family on the premises. Owners were to be recorded separately on the rolls when they were not the taxable party: there was an important provision that the assessment could be paid by either owner or occupants; taxes paid by occupants (householders) could be recovered from rents, according to the Assessment Acts. I consider the implications of this in Part IV above. I occasionally use the original terms, freeholders and householders, to be equivalent to owners and renters. The latter must be distinguished from single boarders and tenants. Householders were the heads of families. Single tenants were very common in nineteenth-century cities, but are a quite separate group from the assessed populations which are examined here. Except in 1899, tenants were distinguished from householders and were not subject to tax. See the *Statutes* cited in n. 11 for all years.

13. Examples of relatively brief comments are GOHEEN, *Victorian Toronto*, pp. 93-94; DOUCET, "Working Class Housing", p. 87; KNIGHTS, *The Plain People*, pp. 80-82; LURIA, "Wealth, Capital and Power", p. 262; and Michael KATZ, *The People of Hamilton, Canada West* (Cambridge, Mass.: Harvard University Press, 1975), chap. 2, esp. p. 53. Each skirts a discussion of significant limitations.

exemptions applied to capital in stocks and inventories, and income earners below certain levels were excluded in every year. Government, church and educational properties were excluded from assessment, as were all bank, railway and out-of-province stocks. Also exempted was all other personal property valued at less than \$100 and annual incomes under some specified level (\$400 in 1861 and 1871; \$400 if total income was less than \$1,000 in 1881; \$700 in 1891 and 1899). Minor household effects, clothes and books were excluded and there was a variety of other specific exemptions.¹⁴ For the forty-year period under study, one cannot even guess what portions of total wealth escaped assessment, especially in the latter years when the city was rapidly growing in population and in industrial production. Although assessment data have been used to estimate the concentration of actual wealth, the range and types of exemptions seem to make sound estimates impossible.

One indication of the significance of the exemptions is found in a special report of the assessment committee of the city in 1872.¹⁵ The committee was instructed to conduct a special audit of city accounts because of charges of irregularities in the previous year.¹⁶ As one aspect of its work, the committee used government reports on stocks, net revenue and other assets to estimate the unassessed wealth of local banks, insurance companies and of building and loan societies, since these were the most explicitly exempted firms.¹⁷ For example, since no other information was available, the committee hypothetically assessed Toronto-based banks as having personal property equivalent to the amount of their capital stock; local insurance companies were hypothetically assessed the value of their net revenue capitalized at 17 percent. For companies based outside the city, the committee estimated the worth of their Toronto business by using various criteria: the variety of bank property was assessed as one-third of total capital stock, whereas insurance companies were assessed at one-half of known net revenue capitalized at 17 percent.

The validity of these procedures is open to question, but the results do represent an unusual, systematic, contemporary estimate. The original 1872 assessment had a total value of \$32.5 million. The special audit indicated that \$3.9 million had been exempted by statute, presumably representing the exemptions of church, government and educational property. A further \$20.2 million was calculated as the exemption of nine banks, seven building and loan societies, twenty-one insurance companies based in Toronto and an unstated number of provincial insurance companies with

14. Other exemptions of importance were all rental and other real estate income (except interest on mortgages), property in vessels and inventories of several kinds, and the assets of incorporated companies up to 1880. In 1880 a statutory amendment allowed assessors to assess incorporated companies directly against the company rather than as the property of individuals. See *Minutes*, 1881, Appendix, item 133, p. 510. In 1886, however, the statute was again amended so that stocks in incorporated companies were exempt if owners had any other personal property subject to assessment. *Statutes of Ontario*, 49 Vic., ch. 38, item 17(a).

15. *Minutes*, 1872, Appendix, items 154, 155 and 157.

16. *Minutes*, 1872, Appendix, item 154, p. 327.

17. *Minutes*, 1872, Appendix, item 155, p. 330.

agencies in the city.¹⁸ By comparison, the total exemptions for personal income and for property under \$100 amounted to about \$11.5 million. Finally, the committee estimated an additional million dollars in various inventories was free from tax. In sum, then, fully \$36.6 million was estimated as having been excused from assessment in that year, several million dollars more than the actual assessment.¹⁹

However crude the estimates of exemptions may be, they do indicate the extent to which business property in particular is not represented in assessment data. At the same time, households of low or modest means are in the rolls with no assessment at all, as a result of the relatively high income and personal property cutoff levels. An even larger number are assessed for the value of residence alone. The 1872 special report shows that of a total of over 19,000 separate assessments, about 7,700, or 41 percent, were assessments for residences only, whether the parties were owners or renters. As a result, in that year, 75.1 percent of the total actual assessment came from real estate assessments, 20.7 percent from personal property assessment, and only 4.2 percent from income.

There is a danger then in using assessment data without qualification to speak of distributions of wealth. In fact distributions of assessed values largely reflect the estimated values of the separate living quarters of families, since renting householders and owner-occupiers, but not single boarders or tenants, were assessed parties. In addition, the total assessment reflects the values of tangible and probably readily visible personal property and of relatively substantial incomes, but not of major capital holdings. In the following analysis, real property values and other assessed values are considered both jointly and separately. It would seem, therefore, that assessment evidence is best understood as a means of approximating the relative standards of accommodation and daily living of families, rather than as estimates of the amount of the wealth they hold. In this analysis the differences between occupational groups in these relative standards of living are the primary concern.

Any classification of occupational titles is problematic, especially for historical analysis. There has been much discussion of the limits of occupational classification schemes for the last century. The problems are most serious if one is attempting to make inferences about individual "mobility" or status rankings, though a recent statistical assessment of the differences among schemes suggests fears of misrepresentation of the past may be exaggerated.²⁰ In this case a quite general classification developed in

18. *Minutes*, 1872, Appendix, Special Report, pp. 28-29.

19. Calculated from *ibid.*, p. 31; all of the following computations are from p. 24 of the Special Report.

20. See, for example, Michael B. KATZ, "Occupational Classification in History", *Journal of Interdisciplinary History*, 3 (Summer 1972): 63-88; Gérard BOUCHARD, Christian POUYEZ et Raymond ROY, "Le classement des professions par secteurs d'activité: aperçu critique et présentation d'une nouvelle grille", *L'Actualité économique*, 55 (October-December 1979): 586-605. The statistical assessment is Robert M. HAUSER, "Occupational Status in the 19th and 20th Centuries" (Paper presented at the Social Science History Association Meeting, Nashville, Tennessee, October 1981).

conjunction with another study of nineteenth-century Canada is used to compare shifts in the social division of labour over time.²¹ The categories are given in the accompanying tables, but several points are worth noting. The industrial classification is a straightforward attempt to divide the working population into main sectors of the economy; the occupational classification is specifically a typology of positions in the division of labour. The two are related, but refer to different features of the organization of the economy. The occupational classification, however, is not an attempt to assign status or prestige rankings. Nor can it be a definitive attempt to draw class distinctions, in so far as these require a detailed knowledge of property and the labour process. But the occupational distinctions can be made with class criteria in mind, as well as considering apparent skill differentials. For example, occupational titles indicative of control of commercial or productive property such as dealers, merchants or manufacturers, are grouped together and distinguished from the artisans and skilled mechanics; those titled "labourers" are set apart from other unskilled and semi-skilled occupations. Shifts in these distributions of the assessed population are themselves of interest, although I mainly concentrate on the relative "shares" and distributions of assessed value which accrue to occupational groups.

Finally, two caveats are required for the interpretation of the data. First, one must keep in mind that large numbers of the city's labour force simply do not appear in the assessment rolls. The many adult boarders in the city were legally not subject to assessment.²² Whether this excluded boarding or lodging families is not entirely clear but I assume they were. An estimate of those excluded can, in fact, be made. The census of 1871 indicates that there were some 20,500 members of the labour force—those with specified occupations.²³ The 1872 special report on assessment indicated there were 19,360 assessments. Of these, however, 3,885 were assessments of vacant lots. Another 2,203 were assessments for statute

21. The scheme used here is discussed in DARROCH and ORNSTEIN, "Ethnicity". I thank my colleague, Mike Ornstein, for his major contribution to the discussion and development of the scheme. In this study six industrial sectors were sufficient. They are building (carpenters, bricklayers, architects), manufacturing of all kinds (printers, tailors, moulders, shoemakers, distillers), transportation (cabmen, carters, teamsters, warehousemen), commodity dealing (dealers, agents, grocers, merchants), business, government and professional service (clerks, policemen, doctors, barristers, accountants), and "other", including those not in the labour force (gentlemen, ladies, widows, students). The occupational classification distinguishes all merchants, manufacturers and other clearly property-owning or controlling occupations (dealers, distillers, publishers, innkeepers, agents), professionals (barristers, ministers, architects), other white-collar workers (clerks, salesmen), artisans and skilled labourers (piano-makers, printers, carpenters, shoemakers, bolt-cutters, stonemasons, tailors, forgers, plumbers, moulders), semi-skilled and unskilled labourers (cabmen, barbers, railway workers, shippers), "labourers" as a specific title alone, and "others" (including those not in the labour force).

22. See n. 12. A feature of all detailed studies of nineteenth-century communities, using nominal data, is the extent of adult boarding and lodging. The best known work is John MODEL and Tamara K. HAREVEN, "Urbanization and the Malleable Household: An Examination of Boarding and Lodging in American Families", *Journal of Marriage and the Family*, 35 (August 1973): 467-79.

23. CANADA, DEPARTMENT OF AGRICULTURE, *Census of Canada, 1871*, vol. 2, Table 13, p. 273.

labour in lieu of taxable income or property, and 269 were reported as unassessed.²⁴ If the approximately 2,500 individuals assessed as statute labour or unassessed were all heads of households without taxable income or residence, then there were still some 5,000 to 6,000 members of the 1872 labour force of, say 21,000, who are not recorded; most are probably second or third members of families in the labour force.

Unfortunately, the occupational distribution of these missing labour force members cannot be determined; the analysis to follow shows only the relation of the occupations of heads of households to their assessed values. The implications may be put in a different, but related context; the most systematic estimates we now have indicate that fully 50 percent of the *male* labour force of a nineteenth-century city like Toronto was virtually propertyless, that is, had no real or personal estate over, say \$100, though this figure refers to actual holdings, not to assessments of the value of holdings or living quarters.²⁵

The second caveat is that the following analysis is based on samples and hence the several cross-sections of nineteenth-century Toronto could include the same people only by chance; the random samples represent the distribution of assessed wealth and occupational composition, not groups which can be linked over time.²⁶ I had no intention of tracing individual occupational or wealth mobility and the samples make it impossible. However, it is relevant and possible to ask whether specific occupational groups altered their relative position in the distributions of the assessed value of residence, personal property and income.

II — LABOUR FORCE AND ASSESSMENT DISTRIBUTIONS

Table 1 presents measures of inequality in assessed values over the last part of the nineteenth century in Toronto. The total assessment is a variable taken directly from the assessment rolls. The variable is rather different in 1861 from that of subsequent years since the detailed assessment practices altered considerably after Confederation, though the main principles applied throughout.²⁷ For comparisons of overall distributions the differences in procedure are not important.

24. Appendix to the *Minutes*, 1872, Special Report, p. 24.

25. Lee SOLTOW, *Men and Wealth in the United States, 1850-1870* (New Haven: Yale University Press, 1975), pp. 35-36.

26. Even if one were studying the entire assessed population of the city, an extremely small and select population of 1861 would still have resided in the city at the end of the century. Decadal rates of population turnover were very high for all occupational groups, although those who stayed in the city over one decade were more likely to continue to stay and property-owners tended to have higher rates of persistence than non-owners. There are many studies documenting these tendencies. See KATZ, *People of Hamilton*, chap. 3.

27. In 1861, the assessment included total annual value of real and personal property or income. The value of real property was estimated as "real rack rent". The value of personal property was to be estimated as "yearly" value; these were approximated as 6 percent of the annual interest on the estimated total personal property. In each other decade, the total annual value included the actual, estimated value of real and personal property and income subject to tax. See the *Statutes* cited in n. 11 above.

Table 1
 Quintile Shares of Total Assessed Value and
 Gini Indexes of Inequality, Toronto, 1861-1899

Quintile and Gini Index	1861	1871	1881	1891	1899
	% of Total Assessment	% of Total Assessment	% of Total Assessment	% of Total Assessment	% of Total Assessment
Lowest 20 percent	1.6	0.0	1.3	0.0	1.9
Second	4.6	4.7	5.4	6.9	6.4
Third	8.5	7.8	8.7	10.5	11.9
Fourth	17.4	15.0	14.1	17.2	16.6
Highest 20 percent	67.9	72.9	70.5	65.4	63.2
Gini	.656	.690	.661	.624	.598
N	401	399	406	407	408

Source: Public Archives of Ontario, microfilm of assessment rolls for Toronto, 1861, 1871, 1881, 1891, and 1899 (reels GS 6144 to 6299).

The table shows the percentage of the total assessment that was held by each quintile of the assessed households. A conventional measure of the overall distributions of wealth and income, the Gini index, is also given for each year.²⁸ Both of the measures reveal the considerable inequality among the assessed households. In every year the top 20 percent of households had at least 65 percent of all the assessed value of residences, income and personal property; the top 40 percent of the assessed households commanded over 80 percent of the property and income subject to assessment. In other words, we can be quite sure that throughout the entire period fully 50 percent of the households had very low incomes, no personal property to speak of and resided in quarters whose value, and presumably whose quality, were minimal.

The table also suggests that there was a detectable trend in inequality over the forty years. The differences are not great, but they are consistently toward less inequality after 1871. The Gini indexes, as measures of the overall distributions, show the pattern clearly: the maximum Gini (.69) appears in 1871 and declines progressively to less than .60 at the turn of the century.²⁹ But if the overall structure of inequality was deep and only

28. The Gini index is a measure of relative concentration—usually of wealth or income. Commonly it is defined with reference to the Lorenz curve, as the ratio of the area between a curve plotting actual inequality and a curve of perfect equality to the whole area below the line of perfect equality. Algebraically, it is one measure of variance, i.e., of dispersion among the cases relative to the mean value. Among many discussions of the index, see Paul D. ALLISON, "Measures of Inequality", *American Sociological Review*, 43 (December 1978): 865-79; and James P. WHITTENBURG and Randall G. PENBERTON, "Measuring Inequality: A Fortran Program for the Gini Index, Schutz Coefficient, and Lorenz Curve", *Historical Methods Newsletter*, 10 (Spring 1977): 77-84.

29. These are lower values than have been reported in some other studies of nineteenth-century urban areas. SOLTOW, *Men and Wealth*, p. 235, gets indexes of around .90 for a number of American cities. The difference is largely due to the fact, noted above, that assessment data exclude many who are in the labour force. One cannot directly test for the statistical significance of differences in the Gini index, but a more general test is sufficient here. Differences in the proportions of wealth held by the top 20 percent are significant at .05

slowly eroding, there were truly massive changes in the organization of labour and of production during this time. What effect did industrialization have on the occupational structure of those subject to tax and on the living conditions of different groups in the labour force?

Table 2 provides information on several aspects of this question. For each decade it gives the percentage composition of the taxable labour force, in terms of the industrial classification and in terms of occupational positions. First, consider simply the shifts in the industrial composition of the city. According to recent analysis by Kealey,³⁰ the decade 1861-71 was the formative one for the industrialization of the city. In the former year, the city was still mainly commercial and artisanal; by 1871, he argues, the concentration of industrial capital and the concentration of labour in industrial workplaces were evident, if uneven, developments. From 1871 to the turn of the century these trends increased demonstrably. Thus, one would expect to find a marked shift in the composition of the labour force out of simple commodity-dealing and simple labouring into manufacturing, transportation and building. However, the assessed population of the city showed no such trends. In fact, commodity-dealing is extremely stable throughout, varying from 17 to 19 percent of the sample population. Manufacturing, on the other hand, appears to decline some 5 or 6 percent in the decade 1861-71, and then recovers to about a quarter of the labour force in the last two decades of the century. It is possible that industrialization reduced the actual number of manufacturers in the early years of the concentration of capital, while later in the century industrial expansion increased both the numbers of manufacturers and the average size of the establishments. The relatively small number of cases in the categories makes it risky to draw firm conclusions from such minor variations.

The transport and the building sectors in this "functional" classification together never account for much more than 20 percent or less than 15 percent of the taxpayers. Those whose occupation was given simply as "labourer" are included in the "other, primary and domestic service" category. This is a matter of convenience and sample size, though it is appropriate not to attempt to slot the general category in with other much more specific occupational titles.³¹ A comparison of the industrial and occupational classifications in the table shows that in every year the "labourers" make up about half of all those classified as "other". The general "other" category is the largest category in 1861 for this reason and the second largest category in each other year until 1899.

(1 tailed test) for the following five of the inter-decadal comparisons, and support the contention of reduced inequality in assessed value: 1861 < 1871, 1871 > 1891, 1871 > 1899, 1881 > 1891, 1881 > 1899.

30. KEALEY, *Toronto Workers*, chap. 2.

31. The industrial classification used in the "five cities study" of 1860-61 census data uses a joint category of manufacturing and labouring, although in other respects it parallels the categories used here. Such census tabulations include many labourers and other workers who are not in assessment data. The samples here include women assessed in Toronto, mostly in the "other" category as widows and "ladies" who were heads of households. See Theodore HERSHBERG et al., "Occupation and Ethnicity in Five Nineteenth-Century Cities: A Collaborative Inquiry", *Historical Methods Newsletter*, 7 (June 1974): 174-216.

Table 2 Distributions of Assessed Population by Industrial Sector and Occupational Group, Toronto, 1861-1899

Industrial Sector and Occupational Group	1861		1871		1881		1891		1899	
	N	% of Taxpayers	N	% of Taxpayers	N	% of Taxpayers	N	% of Taxpayers	N	% of Taxpayers
Industry:										
Building	38	12.3	40	11.6	37	10.1	53	15.3	43	13.6
Manufacturing	74	23.9	63	18.3	96	26.1	88	25.4	78	24.7
Transportation	21	6.8	14	4.1	24	6.5	24	6.9	31	9.8
Commodity dealing	52	16.8	65	18.9	69	18.8	62	17.9	60	19.0
Business, government professional service	40	13.0	82	23.8	54	14.7	56	16.1	57	18.0
Other, primary and domestic service	84	27.2	80	23.3	88	23.8	64	18.4	47	14.9
Total	309	100.0	344	100.0	368	100.0	347	100.0	316	100.0
Occupation:										
Merchant, manufacturer	55	18.0	67	19.5	74	20.2	72	20.8	69	22.0
Professional	21	6.9	43	12.5	46	12.5	49	14.1	39	12.4
Other white-collar	23	7.5	43	12.5	21	5.7	25	7.2	29	9.2
Artisan, skilled labour	103	33.7	94	27.3	124	33.8	117	33.7	98	31.2
Semi-skilled or unskilled	25	8.2	20	5.8	38	10.4	41	11.8	43	13.7
"Labourer"	42	13.7	39	11.3	36	9.8	33	9.5	22	7.0
Other, farm, service	37	12.0	38	11.1	28	7.6	10	2.9	14	4.5
Total	306	100.0	344	100.0	367	100.0	347	100.0	314	100.0

Source: See Table 1.

Notes: "Other" includes a few domestic and primary workers with unclassifiable cases ("gentlemen", "ladies", "students"). The totals for industry and occupation differ slightly in 1861, 1881 and 1899 because in a few cases an occupational title could be assigned to an industrial sector, but occupational position was ambiguous (e.g., "Railway").

The remainder of this omnibus category consists mainly of those outside the labour force such as “gentlemen”, “ladies”, “widows” and a very few farmers and servants who were assessed for city property. Those in simple labouring, and the “others”, decline over time as a proportion of the assessed population. This is one consequence of industrialization that seems to be unmistakable.

The lower portion of the table shows shifts in the occupational composition of the assessed population. Industrial capitalism’s widening effect on all forms of production could be expected to increase the city’s professional and white-collar occupations, to expand the semi-skilled and unskilled occupations—the mechanics and factory labour—and to reduce the proportions in artisanal occupations and in sheer labouring. The effects of industrialization on merchants and manufacturing is more ambiguous in that the category may include both wholly commercial pursuits, small-scale, pre-industrial producers and major manufacturing enterprises. Again, the most salient feature of the inter-decadal comparisons is simply the very modest change in labour-force distributions in the whole era. There is some confirmation of expectations with respect to the initial decline and then minor decadal increases in the proportions of semi-skilled and unskilled labour and comparable declines in both the proportions in labouring and in the residual, “other” occupations (assessed parties who were mostly outside the labour force). The semi-skilled and unskilled made up just 6 percent of the assessed population in 1871 and more than double that at the turn of the century, 14 percent. Labourers made up 14 percent of the taxpayers in 1861 and steadily declined to just half that proportion by 1899. This could be due as much to a change in the use of the term from mid-century to the end of the period as a change in unskilled work.³²

On the other hand, the professional occupations appear to expand initially from less than 7 percent in 1861 to over 12 percent in 1871, but then simply to sustain their share of taxpayers over the last thirty years of the century. And there is no trend discernible in the other white-collar occupations, a category overwhelmingly made up of clerks. This is somewhat surprising given conventional views of the expansions of this “modern” sector in the course of industrialization. More surprising, perhaps, is the almost complete stability of the artisanal share of the assessed population. They make up 34 percent of the total in 1861 and again in 1881 and 1891. Only in 1871 does the proportion seem to fall below 30 percent and then just barely. Given the relatively small samples and the play of random error these small variations do not warrant close interpretation.

The stability of the distribution of artisanal occupations conforms to the recent observations of some historians regarding their persistence even in the course of rapid industrialization. As Wayne Roberts notes, “An artisanally-inclined workforce survived in the turn-of-the-century metal industry, wedged in the contradictory requirements of the first industrial revolution.”³³

32. A reviewer drew my attention to this important change.

33. Wayne ROBERTS, “Toronto Metal Workers”, p. 49, citing Raphael SAMUEL, “Workshop of the World: Steam Power and Hand Technology in Mid-Victorian Britain”, *History Workshop*, 3 (Spring 1977): 5, 7, 60.

Finally, the merchant and manufacturing occupations are also very stable as a proportion of the assessed population of the city. There is a very slight tendency for the proportion to increase every decade, from 18 percent to 22 percent. The category includes both the *petit-bourgeois* group, that is the dealers, agents, grocers and other merchants, as well as emerging industrial manufacturers. The actual occupational titles reported by assessors, however, provide no indication of substantial changes in the composition of the combined group. There is some reason to think that the underenumeration of big capital, in particular the acknowledged difficulty of tracing and assessing owners of incorporated firms, may contribute to the seeming stability.³⁴

Detailed occupational counts for the city are readily available in the censuses of 1861, 1871 and 1881, although not for later years in the same form. I have reclassified the detailed occupations by the same procedures used for the assessment data. I give them below for comparison. Comparisons with Table 2 of the text are instructive. First, there are relatively slight changes in the distributions of the census tabulations, as in the assessment data. There are a few differences in trends between the samples and the census data, but none is conspicuous. The samples clearly over-represent the merchants, manufacturers and dealers as a proportion of the total, and under-represent the "other" category—for the census this includes servants and farmers. Otherwise differences are less than 5 percent for any category. Given that the sample is of property-owners or householders, the differences make sense.

Table 3 Distribution of Census Occupational Groups,
Reclassified, Toronto, 1861-1881

Occupational Group	1861 %	1871 %	1881 %
Merchant, manufacturer	11.8	11.9	12.5
Professional	6.1	8.6	7.9
Other white-collar	6.3	8.6	9.8
Artisan, skilled labour	29.8	31.9	35.5
Semi-skilled or unskilled	9.4	11.3	10.8
"Labourer"	14.1	10.6	7.9
Other, farm, service	22.0	16.4	15.0
Total	99.5	99.3	99.4

Sources: CANADA, *Census of the Canadas, 1861*, vol. 1, Table 8, pp. 558-75; *Census of Canada, 1870-71*, vol. 2, Table XIII, pp. 262-73; *Census of Canada, 1880-81*, vol. 2, Table XIV, pp. 292-303.

34. Two issues arise. The apparent stability could be partially an artifact of procedures that slot very different occupational titles into a few general categories. My review of actual titles does not confirm the problem. The stability might simply result from an enumeration of occupational titles that does not reflect important changes in the content and organization of the work process. This is a general problem in the analysis of occupational lists, but is especially troublesome for historical work where information on actual work processes is not usually available. See Harry BRAVERMAN, *Labor and Monopoly Capital* (New York: Monthly Review Press, 1974), esp. chap. 10.

In sum, though occupational titles alone may mask important changes in the work process, and the samples are quite small, both still should provide a means of detecting major structural changes. The evidence here indicates surprisingly little change in the industrial and occupational division of labour in the city; it appears that most people worked in positions with very familiar names, even though they were caught up in the city's first industrial revolution. The limited, comparable census occupational data also show no dramatic trends.

What about the relative shares of property values and income that accrued to these rather stable industrial and occupational groups? Table 4 shows their percentage shares of the total assessed values. In the industrial classification only one group stands out, the commodity-dealing sector. This sector has between about 30 and 40 percent of the total assessed value of property and income throughout the period. The business, government and professional services and the manufacturing sectors have the next largest shares, with their relative standing dependent on the year in question. Taken together they have the same or somewhat greater portion of the assessed property and income as the dealing sector. There are no distinct trends in these patterns throughout the period.

Table 4 also gives a simple ratio of the share of assessment to the proportion of taxpayers from each industrial sector. Only the commodity-dealing and the broad "service" sector can be said to have had greater than proportional shares of property and income in this sense. In each year these two have ratios exceeding unity, while only in 1861 and 1891 does one other sector have a greater share of assessable value than share of the labour force. Again there is no clear trend overall. The dealing sector has more than two times its "share" of property values and income in 1871 and 1881 and nearly that much in 1899; the sector's assessment is always more than one-and-a-half times its proportion of the labour force.

Clearly, over the entire forty years of rapid industrialization the commercial sector had the dominant share of the best residential property and of taxable personal property and income: time and industrialization no doubt changed the faces of the city's merchants, agents, dealers and shopkeepers, but they did not alter the sector's command of the most valuable residential and personal property.

Table 4 also provides the same comparisons for specific occupational groups. In this case, however, some important trends are revealed. First, two groups were assessed for 60 to 70 percent of the value of residential and personal property and income: the distinctly bourgeois occupations of merchant, manufacturer and dealer, and the artisans and skilled workers. As expected, the former held the bulk of this property and income, about 40 percent in all years except the last, where they appear to have increased their hold of the city's assessable wealth to over 50 percent of the total. In contrast the large and persistent group of artisans and skilled workers seems to have lost precipitously its hold of the share of property and income worth assessing that it had at the outset of industrialization. In 1861 it was assessed for about 28 percent of the total; by 1871 the value fell to less than 18 percent of the city total and never recovered.

Table 4 **Distribution of Assessed Value and Ratio of Value to Assessed Population**
by Industrial Sector and Occupational Group, Toronto, 1861-1899

Industrial Sector and Occupational Group	1861			1871			1881			1891			1899		
	N	% of Total Assessment	Ratio	N	% of Total Assessment	Ratio	N	% of Total Assessment	Ratio	N	% of Total Assessment	Ratio	N	% of Total Assessment	Ratio
Industry :															
Building	38	9.0	0.73	40	6.9	0.60	37	5.5	0.55	53	9.3	0.61	43	5.8	0.43
Manufacturing	74	22.8	0.95	63	13.3	0.73	96	16.2	0.62	88	15.1	0.60	78	24.4	0.99
Transportation	21	9.1	1.34	14	1.7	0.42	24	3.6	0.55	24	3.4	0.49	31	4.8	0.49
Commodity dealing	52	27.8	1.66	65	40.1	2.12	69	37.7	2.01	62	29.0	1.62	60	36.7	1.93
Business, government professional service	40	17.7	1.36	82	26.0	1.09	54	16.2	1.10	56	22.5	1.40	57	18.8	1.04
Other, primary and domestic service	84	13.6	0.50	80	12.0	0.52	88	20.8	0.88	64	20.7	1.13	47	9.5	0.64
Total	309	100.0		344	100.0		368	100.0		347	100.0		316	100.0	
Occupation :															
Merchant, manufacturer	55	39.1	2.17	67	43.3	2.22	74	42.0	2.08	72	36.5	1.76	69	52.3	2.38
Professional	21	11.6	1.68	43	20.3	1.62	46	13.8	1.10	49	23.6	1.67	39	11.8	0.95
Other white-collar	23	3.7	0.49	43	4.0	0.32	21	3.3	0.58	25	2.8	0.39	29	6.5	0.71
Artisan, skilled labour	103	27.7	0.82	94	18.2	0.66	124	17.8	0.53	117	17.5	0.52	98	17.3	0.56
Semi-skilled or unskilled	25	4.7	0.57	20	2.5	0.43	38	8.2	0.79	41	9.2	0.78	43	6.2	0.45
“Labourer”	42	4.8	0.35	39	3.5	0.31	36	4.1	0.42	33	7.6	0.80	22	2.3	0.33
Other, farm, service	37	8.4	0.69	38	8.2	0.74	28	10.8	1.43	10	2.8	0.93	14	3.6	0.82
Total	306	100.0		344	100.0		367	100.0		347	100.0		314	100.0	

Source: See Table 1.

Notes: See Table 2 for the distribution of the taxpayers. The ratio is the percentage of assessment divided by the percentage of the taxpayers in the group.

A comparison of the ratios of the proportion of total assessment to the proportion of taxpayers underscores the trends. In all years except 1891 the bourgeois occupations have more than twice their "share" of the value of property and income; in 1891 they have just less than that ratio. The artisans' relative decline in assessment and presumably in relative living conditions is obvious; in 1861 their share of assessed property and income is about 80 percent of their proportion among taxpayers, but it falls to less than 70 percent in 1871 and then to just a little over half their representation in the assessed population from 1881 to the end of the century. It should be recalled that this decline in relative economic standing in the city takes place while the representation of the artisans and skilled workers in the assessed population is almost stable.

In contrast, both the semi-skilled and unskilled workers and the ordinary labourers seldom had more than half the value of assessed property compared to their percentage in the assessed population. However, in 1891 both groups had closer to a proportional share of assessed value of residential property and income. This happens to be a peak year in the very rapid inflation of the values of housing in the city and the increased assessment paid by the working-class population likely resulted from the uneven effects of the real estate market. The question is considered below.

III — OCCUPATIONAL DIFFERENCES IN THE VALUE OF PROPERTY AND INCOME

Two other, related questions remain. First, there is the question of the actual average values of the occupational groups and their trends during industrialization. Did the gap between the well-off and the poorest sectors of the labour force widen or diminish? Second, there is the important question of the similarity of circumstances within each of the occupational groups. The extent to which those with common locations in the occupational structure also share common living conditions touches the questions of class and class formation. For simplicity, I refer only to occupational, not industrial, groups in this analysis.

Table 5 shows the means and standard deviations of total assessments for the occupational groups for each decade. The 1861 values were calculated on a different basis by the assessors from that used in the other years, as the note to the table explains. Differences between groups for that year can nevertheless be compared. The groups rank much as one might predict. The bourgeois and professional heads of households stand at the top, followed by the artisans, those out of the labour force, the semi-skilled, other white-collar workers and, finally, the labourers. The ranks remain more or less similar in 1871 and 1881, except that the artisans and skilled workers fall progressively from third to fourth to sixth rank in the period. In 1891 the original order of relative, average standing is completely altered among the three manual working groups and for the "other" white-collar workers.

Table 5 Means and Standard Deviations of Assessed Value
by Occupational Group, Toronto, 1861-1899

Occupational Group	1861			1871			1881			1891			1899		
	N	\bar{X} \$	SD \$	N	\bar{X} \$	SD \$	N	\bar{X} \$	SD \$	N	\bar{X} \$	SD \$	N	\bar{X} \$	SD \$
Merchant, manufacturer	55	244*	321	67	3,730	7,774	74	4,134	7,750	72	4,356	7,338	69	4,877	6,957
Professional	21	189	225	43	2,731	4,293	46	2,179	2,999	49	4,144	7,482	39	1,949	2,476
Other white-collar	23	56	61	43	543	774	21	1,156	1,118	25	974	1,400	29	1,439	1,378
Artisan, skilled labour	103	92	205	94	1,120	1,817	124	1,044	1,161	117	1,284	1,204	98	1,134	901
Semi-skilled or unskilled "Labourer"	25	65	63	20	707	606	38	1,577	3,328	41	1,936	2,904	43	927	626
Other, farm, service	42	39	15	39	521	300	36	836	576	33	1,977	5,443	22	664	329
Total	37	78	83	38	1,245	1,395	28	2,824	8,460	10	2,328	1,628	14	1,721	1,165
F Value	306	112	204	344	1,679	4,066	367	1,986	4,514	347	2,476	5,005	314	2,051	3,468
Eta ²			6.68**			4.18**			4.43**			4.47**			10.26**
			0.118			0.087			0.069			0.073			0.168

Source: See Table 1.

* Assessed values in 1861 were defined as "yearly" value of personal property in cities and towns and estimated as 6 percent of actual value, plus "rack rent" or 6 percent of real property values. All values are rounded to the closest dollar.

** Significant at $p < .001$.

Consider the mean values for the assessed population as a whole from 1871, when the figures are calculated in the same fashion. These figures are not adjusted for changes in prices; they show the actual shifts in assessment in terms of current dollar values.³⁵ Assessed values climbed sharply, on average, from 1871 to 1891, then fell off by the turn of the century. A deep recession had set in by 1891, but the years just before it had been years of rapid inflation in the land and housing markets: property values were reported to have soared in those years.³⁶

Only one group, the merchants, manufacturers and dealers, had their standards of living, as reflected by assessed wealth, climb in absolute terms throughout the whole period. In contrast, the assessed holdings of professionals and those not in the labour force seem particularly unstable, falling especially after 1891. However, the averages for these two groups are always well above the averages for the three manual labouring groups, that is, the skilled, semi-skilled and unskilled and "labouring" populations. The value of assessable property and income was least predictable for the "other" white collar workers. These were largely clerks, for the most part young and presumably in positions from which they expected to be "upwardly mobile". Their living quarters probably reflect their relative youth and mobility expectations.

It is striking, however, that the average assessment of the semi-skilled and labouring heads of households rose quite considerably between 1871 and 1891. The latter had an average assessment of their place of residence, personal property and income in 1891 that was nearly four times the assessed value twenty years before. Moreover, the assessment of labourers in the sample had risen remarkably: in 1891 they exceeded not only the semi-skilled in average assessed values, but exceeded the large artisanal and skilled group. In fact, the latter had fallen to the second lowest rank by 1891; they exceeded only the small and specialized group of non-professional white collar workers. The trends again raise the question of the differential effects of inflated land and housing values—and of rentals—in the decade 1881-91. In the last decade of the century, the average assessed value of the living quarters and personal property of labourers and semi-skilled workers had fallen dramatically to nearly the absolute levels of thirty years earlier. Artisanal and skilled workers managed somehow to forestall such a decline.

35. Calculating constant dollar values would be helpful. However, there is no Ontario price series which can be adopted for the purpose. Dubnoff has recently provided estimates of "poverty lines" for families from 1860 to 1910 for the United States. These are complicated estimates, subject to much error and show the difficulty faced in constructing adequate nineteenth-century series. Steven DUBNOFF, "A Method for Estimating the Economic Welfare of American Families of any Composition: 1860-1909", *Historical Methods*, 13 (Summer 1980): 171-80.

36. Christopher ARMSTRONG and H. V. NELLES, *The Revenge of the Methodist Bicycle Company: Sunday Streetcars and Municipal Reform in Toronto, 1888-1897* (Toronto: Martin Associates, 1977). In 1891 the assessment commissioner reported to City Council that the previous four years had seen an unprecedented rise in land values in the city. *Minutes*, 1890, p. 1964, Appendix, item 324. Also see the notes in Greg KEALEY, *Working Class Toronto at the Turn of the Century* (Toronto: New Hogtown Press, 1972).

There are particular trends in the data worth underscoring. Consider the differential between the merchants, manufacturers and dealers and the "labouring" population. In 1861, the former had over six times the average assessed value of the latter; the differential rose to over seven times in 1871, then declined quickly to less than five times in 1881 and to just over twice in 1891.

In the last decade of the century, however, the differences increase very substantially to about the level of 1871. A similar trend appears in fact if one considers the average assessed value for all the non-manual groups compared to the three manual groups. Those out of the labour force but assessed for property or income are included in the non-manual category. One is tempted, therefore, to conclude that inequality among occupational groups was at its height in 1871, early in industrialization, declined with industrial expansion but then increased as the city entered the twentieth century.

But one must still be cautious: much of the assessment was based on the "value" of occupied quarters for renters as well as owners, and the values were subject to market fluctuations and the vagaries of inflation. The question of the pattern in occupational differentials, especially for the decade 1881-91, needs to be considered further. First, however, there is the question of whether the occupational differences themselves are significant.

Since these are samples, Table 5 also gives the results of a one-way analysis of variance for each year, reported in terms of the F ratio and the η^2 statistic. The latter is a measure of the proportion of variation in total assessed value that can be attributed to the differences among occupational groups. The table shows that in each year the occupational differences are very unlikely to have been the result of chance. The η^2 measures suggest that the greatest variation in assessed wealth—about 17 percent—is explained by occupation in 1899, and the least—about 7 percent—in 1881.

There remains the question of the upward shift in assessment values, especially for the manual occupational groups in the decade 1880-90, and the subsequent decline after 1891. Two general points are relevant. First, the social and economic organization of the city changed dramatically between 1880 and 1890. Census data show that total employment in the city rose a bare 3,300 people between 1871 and 1881, from 9,400 to about 12,700. But in the next decade employment doubled to about 24,480. Total city population also rose rapidly from 86,400 to over 144,000 in the ten years and the value of recorded industrial production from less than \$20 million to over \$42 million. There may be some differences in the definitions of industries that are involved here, but the very widespread transformation of the city cannot be discounted on these terms.³⁷

37. CANADA, DEPARTMENT OF AGRICULTURE, *Census of Canada, 1880-81*, III: 503, and 1890-91, III: 385; for industrial statistics and for population, *Census of Canada, 1880-81*, I: 73, and *Census of Canada, 1890-91*, I: 16.

Commenting on the change, in a pioneering analysis of assessment data, Goheen notes:

the whole fabric of the laboring life in Toronto was undergoing tremendous changes between 1880 and 1890. . . . The factor analysis suggests that these consequences include the destruction of the old correlations and contexts by which the significance of occupation was identified within the city. By 1890 such was the disorganization of these contexts that it was impossible virtually to relate occupation to any other element of the physical or human landscape.³⁸

The orderly relationship between property values and occupation had been as disrupted as any other aspect of city life.

Second, in this context of rapid change, land values had escalated hugely, as noted earlier. In the four years between 1887 and 1890 assessments on land soared; they increased by \$10 million in 1887 and by more in each successive year, until in 1891 they increased over \$21 million. Moreover, although nearly every property assessment had been revised upward, the increases were very uneven across localities of the city. There were grave difficulties in keeping assessment of the wards more or less equalized as the assessors intended.³⁹

By the mid-1890s the depression had taken its toll. Land values depreciated quickly by 1894 and then levelled off. The depreciation of values was as uneven as the inflation had been. In 1894 the assessment commissioner stated in his report to the city:

While in many localities land has shown no marked change in value, in other sections considerable depreciation has been felt and we have made such reductions as appeared fair under the circumstances. . . . It may be that there are persons who would sell for less than our valuation of their properties, but it is questionable if, under existing conditions, this should be taken as evidence of value as it is well known that there are those who are willing to part with their properties for amounts less than their actual value, being unable to hold, with a view to future profit.⁴⁰

The assessment was not only made difficult and disorderly by the tides of inflation and deflation, but was now admittedly arbitrary.

Thus the labouring population of the city, and especially the unskilled, had seen the assessed values of their residences escalated enormously and then as rapidly depreciated in about fifteen years. There are no data that show precisely why the assessment of labourers in particular and of manual workers in general rose relative to other groups by 1891. But in an economy in which land and property values are widely inflated, the differences between areas and individual owners or renters were sure to become exaggerated. Hence, as the standard deviations for occupational groups reveal, the variation in the assessment of labourers exceeded that of any but the two most privileged groups in 1891 and the mean value of the group is pulled upward by the spread among these families.⁴¹ By the

38. GOHEEN, *Victorian Toronto*, p. 182.

39. *Minutes*, 1890, 2, 1964, Appendix, item 324.

40. *Minutes*, 1894, p. 537, Appendix "C", item 32.

41. The standard deviation and the variance of distributions can be taken as measures of inequality: they represent the "gap" or average distance between richest and poorest

turn of the century both the variation within the group and the mean had shrunk to previous levels.

In general, average differences between groups may be a distraction from important variations within the groups. The standard deviations of assessed values given in Table 5 provide a ready measure of the internal homogeneity of condition. They show, first, that there were great differences in the value of residential and other property among members of every occupational group. In general, the greatest variation was among those in the wealthiest groups: values vary between \$7,000 and \$8,000 for the merchants and manufacturers. However, two other aspects of the data are also interesting. For those in bourgeois occupations, the "gap", expressed by the standard deviation, declines after 1871, while the mean assessment rose substantially. There was a distinct increase in the similarity of assessed values among the city's merchants, manufacturers and dealers. The result must be qualified again by the fact that so much of the accumulating industrial wealth of the city was in fact excluded from assessment.

A similar trend appears in regard to the artisans and skilled workers: the differential among them compared to their mean assessment is actually greatest in 1861 and declines to the end of the century. By comparison, the assessed values of property and income of the labouring population were more homogeneous throughout the era, although in 1891 inflation of assessments also increased the actual inequality among labourers. The inequality among semi-skilled workers was more akin to that of labourers than to other groups in three of the years, but in both 1881 and 1891 it rose considerably, as both the standard deviation of assessed value and a comparison of the standard deviation to the mean assessment of the groups shows.

To the extent that such data bear on the variation in living conditions among families, there is an indication that, in the latter half of the last century, Toronto's bourgeois and artisanal and skilled workers may have experienced increasing similarity within their respective groups but at very disparate levels in the structure of wealth and well-being. Other manual workers apparently experienced much more variable conditions; rising land and real estate values, in the decade 1881-91 especially, seem to have greatly widened the gap among them in the values of their residences.

IV — REAL ESTATE VALUES AND HOMEOWNERSHIP

As implied above, assessment values can be proxies for the values of living quarters alone, at least for members of the manual labouring groups. The assessment data actually permit a closer look at the question of who owned homes in the nineteenth century. The question of homeownership

segments, in this case, occupational groups. Another measure of relative inequality is the coefficient of variation which is simply the standard deviation divided by the mean. Of course, these measures could be applied to the whole assessed population. Overall inequality tends to exceed the inequality within the occupational groups in every year.

Table 6 Residence Tenure by Occupational Group, Toronto, 1861-1899

Occupational Group	1861			1871				1881				1891				1899		
	% of Tenure Types			% of Tenure Types				% of Tenure Types				% of Tenure Types				% of Tenure Types		
	F	H	O	F	H	T	O	F	H	T	O	F	H	T	O	F	H	O
Merchant, manufacturer	6	46	47	25	24	30	21	19	55	8	18	31	47	10	11	20	71	9
Professional	10	24	65	16	33	26	24	20	22	4	54	35	45	8	12	28	44	28
Other white-collar	0	22	78	9	19	9	63	19	29	0	52	12	36	0	52	14	55	31
Artisans, skilled labour	15	49	35	26	27	27	19	19	60	5	16	21	65	2	12	24	72	4
Semi-skilled or unskilled	20	44	36	25	50	10	15	24	47	5	24	15	68	2	15	16	82	3
"Labourers"	5	67	27	18	44	36	1	33	64	3	0	24	70	0	6	5	90	4
Other, farm, service	11	41	47	26	42	8	24	36	54	4	5	30	60	0	10	14	79	7
Total	10	45	45	22	31	23	24	22	51	5	22	24	57	4	15	20	68	12

Source: See Table 1.

Notes: Tenure types: F=freehold; H=household (family rental); O=other (not reported); T=tenant. See the text for changes in 1899. Percentages are rounded, and are summed from left to right for each year. The N's are identical to Table 5.

is a vital one for urban history. Recent explorations have indicated that acquiring a home was viewed as a basic source of security and as a means of attaining work and status in the city.⁴² But there is also the important issue of occupational and class differences in homeownership, which can be addressed in this paper.

Table 6 reports the residence tenure of the assessed households by occupational groups. Unfortunately, a large proportion of the assessed parties did not have this information recorded. In the table they are given as "other".⁴³ The table shows that "tenants" were assessed only infrequently, with the one anomaly of 1871, when about 23 percent of assessed parties were tenants. This is curious since the assessment instructions indicated that legal householders or freeholders were entirely responsible for assessments; lodgers were not subject to taxation.⁴⁴ I have not located a change in the statutes to account for the 1871 anomaly and leave the tenancy question aside. I take "freehold tenure" to mean owner-occupancy and "household tenure" to mean rental of a dwelling by the head of a household.

First, consider the evidence for owner-occupancy. The proportion of owners for the assessed population as a whole is given at the bottom of Table 6. It varies from a low of only 10 percent in the immediate pre-industrial year, 1861, to a high of 24 percent in 1891. Just over one-fifth of the city's assessed families held title to their places of residence throughout the industrializing period.⁴⁵ This proportion is a bit less than that reported by other authors for Ontario cities, as well as for a number of other places, in the last century.⁴⁶

If the extent of owner-occupancy is more or less comparable to other cities and towns, two aspects of the data are more surprising. First, the differences among occupational groups in any year are modest and, second, the proportion of owner-occupants varies considerably for each group from

42. Michael KATZ, Michael J. DOUCET and Mark J. STERN, *The Social Organization of Early Industrial Capitalism* (Cambridge, Mass.: Harvard University Press, 1982), pp. 131-57; Richard BUSHMAN, "Family Security in the Transition from Farm to City, 1750-1850", *Journal of Family History*, 6 (Fall 1981): 238-56.

43. The residence status of the labouring population was most often recorded, as if assessors were particularly concerned or willing to establish whether labourers were owners or renters.

44. *Municipal Manual*, 1866, p. 127, Appendix, item 166, n. C.

45. Of course, legal ownership of a home may have entailed mortgage debt.

46. DOUCET, "Working Class Housing"; Harvey J. GRAFF, *The Literacy Myth: Literacy and Social Structure in the Nineteenth-Century City* (New York: Academic Press, 1979), pp. 94-101; HERSHBERG et al., "Occupation and Ethnicity", p. 192; KATZ, *People of Hamilton*, pp. 80-92; KATZ, DOUCET and STERN, *Social Organization*, p. 133. Owner occupancy is about 6 percent greater for the entire assessed population in each year than for those whose occupations are recorded in Table 6. Possibly retired persons or widows, giving no occupation, account for the greater proportions. The lowest proportion of homeownership I am aware of, just 11 percent, is reported for Philadelphia in 1860. Perhaps owning a home was less likely in large cities. The speculation accords with Toronto's lower rates among Ontario cities studied to date; HERSHBERG et al., "Occupation and Ethnicity", Table 10, p. 205.

one decade to another.⁴⁷ For example, in 1891 merchants, manufacturers and dealers were most likely to live in homes they owned; about 30 percent did so. They were least likely to be owner-occupiers in 1861, with only 6 percent in this category. But over 30 percent of labourers, too, were owner-occupiers in one decade, 1881, while just 5 percent managed this status in 1861 and in 1899.⁴⁸

Finally, there is not much of a discernible, overall trend in owner-occupancy over the period, except somewhat greater proportions after 1871. Scrutinizing the table closely does suggest that the semi-skilled and "labouring" groups fared best in homeownership in the middle of the period. Yet, the most obvious result is that no specific occupational group established itself in non-rental accommodation.

In the case of rental accommodation of families, the trends are not the direct converse of the ownership patterns, due to the differential rates of tenancy and of missing data by decade and by occupation. However, the evidence suggests that most often half or more than half of all manual workers, artisans, semi-skilled workers or labourers, were renters of family dwellings. Rather fewer of the non-manual families appear as householders. In this context, it can be noted that the proportion of missing records decreases significantly over time, but it is the proportion of householders, not of freeholders, that is increased noticeably. Although the proportion of householders tends to increase for both manual and non-manual occupations, the trend is clearest for the three manual groups: whereas 27 percent of artisans, 50 percent of the semi-skilled and 44 percent of labouring families were assessed as householders in 1871, these rates had risen at the turn of the century to 72, 81 and 91 percent. There is no doubt the great majority of all groups rented their dwellings; whether the increasing proportion of householders among all manual workers reflects a real trend or merely better record-keeping by assessors cannot be decided.

Recent studies of the nineteenth-century city have placed a considerable emphasis on homeownership, arguing that it was a deeply held aspiration, especially among migrants from rural areas, immigrants and, perhaps, among the labouring population in general. The interpretation further emphasizes the role of homeownership in the adaptation of families to the exigencies of the city. A home could be a vital resource in familial and friendship networks that provided the only security in times of

47. Information is most often missing for "other" white-collar workers. As indicated, these were most often clerks. DOUCET, "Working Class Housing", p. 93, reports that clerks in nineteenth-century Hamilton often resided above their places of work. This may also account for missing information in Toronto. Some assessed parties owned more than one residential property as well as vacant lots and businesses. Samples of the residences do not permit the tabulations. DOUCET and DAVEY, "The Social Geography of a Commercial City, ca. 1853", in KATZ, *People of Hamilton*, Appendix 1, endnote 31, p. 371, indicate that 7.2 percent of the population owned 49.4 percent of Hamilton's houses in 1852. See also KATZ, DOUCET and STERN, *Social Organization*, p. 133.

48. The use of the term "labourer" may have been changing quickly and affect the 1899 figure. See n. 33.

crisis and in old age.⁴⁹ In this context, some studies have pointed to a direct relationship between class and the likelihood of owner-occupancy.⁵⁰ Those in commercial and professional occupations tend to have greater rates of homeownership, though the relation is attenuated, apparently, by the play of other factors, especially ethnicity, race, immigrant status, age and family size.⁵¹

The data for Toronto do not challenge this view, but complicate it. If urban freehold tenure was widely sought after, it was not very commonly attained. At most about a third of the heads of households in any occupational group were recorded as owner-occupants in the forty-year period. These rates might be moderated by missing data, but taking missing data into account still would not dramatically alter the conclusion. One wonders, especially, why comparatively few of the propertied and privileged families failed to reside in a home they owned.⁵² Moreover, there was a trend towards increased householding, that is, rental status, among manual workers, but they still are not dramatically different in this regard from the merchant and manufacturing group at the turn of the century.

One author has offered an alternative view on the implications of homeownership in the nineteenth-century city. Daniel Luria argues that there were important disadvantages to homeownership: it tied earnings to a single investment, it limited mobility in a highly unpredictable economy and it subjected families to the vicissitudes of an uncontrollable real estate market.⁵³ In Thernstrom's pioneering study of Newburyport, Massachusetts, the single-mindedness with which Irish Catholic labourers purchased homes resulted in denying their children educational, and probably occupational, opportunities by harnessing all the family's energies to one goal.⁵⁴

Luria's argument should at least give pause in thinking that homeownership was a rational and secure investment for families of all classes. Although he takes a limited view of immediate economic costs and benefits and underestimates the social value of homeownership in the support networks of family, friends and neighbours, his argument does fit with one other well-known fact about nineteenth-century urban life: the exceedingly

49. Stephan THERNSTROM, *Poverty and Progress: Social Mobility in a Nineteenth-Century City* (Cambridge, Mass.: Harvard University Press, 1964), chap. 5; BUSHMAN, "Family Security".

50. DOUCET, "Working Class Housing", pp. 90-91; HERSHBERG et al., "Occupation and Ethnicity", p. 204; KATZ, *People of Hamilton*, pp. 80-81.

51. HERSHBERG et al., "Occupation and Ethnicity", p. 204; KATZ, *People of Hamilton*, pp. 81-91; KATZ, DOUCET and STERN, *Social Organization*, pp. 133-34.

52. KATZ, DOUCET and STERN speculate that the differences between the use-value, especially the security, which a home represented for workingmen's families, and the exchange-value, which a comparable investment in stocks or in business represented for the propertied, might account for the tendency for many propertied families to rent accommodation. *Social Organization*, pp. 135-36.

53. LURIA, "Wealth, Capital and Power", pp. 268-69. Luria's samples are not clearly described. They appear suspect in representing known occupational groups or urban populations. His general argument is nonetheless provocative.

54. THERNSTROM, *Poverty and Progress*, pp. 156-57.

high rates of turnover of the population in every decade and, indeed, in every year. Moreover, migrants were not only young, single individuals; many migrants moved with their families. Finally, some studies have indicated that homeownership is correlated with stable residence in the city.⁵⁵ In all, it seems quite probable that owning a home was first of all an outcome of the decision and the capability to stay and make one's way in the community. The relatively high rates of turnover of professional and bourgeois families make their low rates of owner-occupancy more understandable. The common turnover of families, as well as single individuals, may well account for the relative similarity of rates of owner-occupancy among occupational groups and for the variability over time for any given group.

Luria has also argued that a trend toward decreasing inequality in the Boston area in the last century can be wholly accounted for by the spread in homeownership among working class families. Moreover, he points out, real estate holdings for the purpose of residence are unlike other forms of property: they do not confer social power in the way capital does.⁵⁶ The data for Toronto allow an examination of the difference between assessed wealth accounted for by real estate assessment and by other capital and income. It is again of significance that real estate assessments included the value of rented premises. The comparison is made in Table 7. It shows first the differences between the mean total assessed wealth of occupational groups and the mean value of assessed real estate

Table 7 Real Property Relative to Total Assessment by Occupation, Toronto, 1871-1899 (Difference in Means and Percentage)

Occupational Group	1871		1881		1891		1899	
	$\Delta \bar{X}$	%	$\Delta \bar{X}$	%	$\Delta \bar{X}$	%	$\Delta \bar{X}$	%
Merchant, manufacturer	1,437	62	723	83	1,070	75	287	94
Professional	753	72	422	81	701	83	274	86
Other white-collar	93	83	72	94	147	85	128	91
Artisan, skilled labour	10	99	79	93	-66	105	0	100
Semi-skilled or unskilled	45	94	0	100	87	96	0	100
"Labourers"	26	95	45	95	0	100	0	100
Other, farm, service	-14	101	-20	101	300	87	14	96
Total	392	77	232	88	328	87	110	95

Source: See Table 1.

Notes: N's and mean total assessed value by occupational group are given in Table 5. $\Delta \bar{X}$ is obtained by subtracting the mean assessed value of real estate from the values in Table 5. Thus \$1,437 for merchants and manufacturers is \$3,730, the mean total assessment for the occupational group as given in Table 5, less \$2,293, the assessment on real property, or 62 percent of the total assessment. Negative values and percentages greater than 100 reflect assessment error.

55. KATZ, *People of Hamilton*, pp. 131-32. His data for 1851 and 1861 in Hamilton show patterns of homeownership by occupation that vary widely between decades, as do the Toronto samples; see pp. 81-83 and Table 2.10.

56. LURIA, "Wealth, Capital and Power", p. 267.

from 1871 to 1899. The 1861 assessment did not give consistent returns for real estate alone. Second, the table shows the percentage of the total assessment represented by that on real property.

Two aspects of the data are of particular interest. As expected, in each year of the thirty-year period, the merchants, manufacturers and dealers and the professionals have personal property and income that exceeds the assessed values of their residences.⁵⁷ It is more surprising to find that the other white-collar group, the clerks, also had assessable income or property holdings in addition to the value of their residence in every year. The result is the most obvious class-related differential to be found in the assessment data. In any decade the manual groups separately or together had only the slightest margin of property or income above the value of their living quarters.⁵⁸ There is the further evidence that in 1899, when the overwhelming tendency to rent dwellings is clearest for the manual groups, their average non-residential holdings or income were literally eliminated.

The second interesting aspect of the results is that for non-manual groups the average value of non-residential property also appears to have dissipated as the century closed. Given the immense growth in commercial activity and industrial production in the latter part of the century, this result seems most unlikely. The credibility of the data is also strained by the further fact that for the non-manual groups the value of residential real property tends to be a greater proportion of all wealth at the end of the period than at the beginning.

Gitelman observed a similar pattern in his analysis of assessment data for nineteenth-century Waltham, Massachusetts. He offers a sensible account that also fits the Toronto data. Since in both cities there were obvious changes in assessment procedures, the patterns may reveal increasingly widespread under- and non-reporting.⁵⁹ Of course, if those with the greatest assets found it easy to hide aspects of their estate when taxation was at issue, one can hardly believe that those with fewest assets did not share the same temptation. As Gitelman observes, both those with fewest and those with most assets were likely to have evaded taxes.⁶⁰

57. There are three anomalous cases where the real estate assessment for a group exceeded the total assessment in the same year. The differences are small, but betray problems of assessment data: they arise simply because assessors recorded real estate values greater than the totals in the individual cases I can trace, for which I have no explanation.

58. In 1881 the average non-real-estate holdings of the artisan-skilled worker group are just greater than the average for the other white-collar workers, but this is the only exception in the table.

59. Howard M. GITELMAN, *Workingmen of Waltham: Mobility in American Urban Industrial Development, 1850-1890* (Baltimore: John Hopkins Press, 1974), p. 81. He also suggests that a difference in the relative values might result from valuation of real estate at inflated market prices and of personal estate items at purchase prices. This is possible, though not obvious for Toronto, since in 1891, at the height of real estate inflation, personal estate was still 15-25 percent of total estate for the non-manual groups, and fell for each of them by 1899.

60. *Ibid.*

Assessment procedures in Toronto, as elsewhere, depended heavily on simple declarations of personal holdings and, hence, on good faith. It is also possible that evasion was not more important than simply moving investments into the plethora of exempted forms of property referred to above. Since the legal exemptions changed rather little over the latter half of the century, it would be very surprising if those with rapidly accumulating assets did not take advantage of the loopholes.

All things considered, it seems most likely that the trends observed here indicate that real estate was just much more readily assessed in comparison to the valuation of other holdings, and that significant capital investment was not so often hidden from taxation as exempted.⁶¹ This would suggest that the occupational differentials revealed here understate actual differentials in total holdings by an increasing amount in each successive decade, but this is mere speculation.

There is a further implication of the observed distributions. The nature of assessment data led me to suggest that variations in values reflect more of the differences in daily living conditions among families than of wealth or capital. Surely the most significant item in the daily standards of living in the nineteenth-century city was the quality of accommodation, and real estate values of residences make up the dominant portion of the assessment in every decade. However, it was also emphasized that assessments of housing reflected rapidly rising market values of land and of dwellings; the height of the inflationary trend was about 1891. A rapid appreciation of the market value of homes may well have been desired by all owners, but would not carry with it any particular change in conditions of accommodation or of life, except as families may have cashed in on the property and moved to cheaper places. More important is the tendency to misinterpret inflated market values as real changes in wealth or condition. The increased assessments for labourers and semi-skilled workers between 1871 and 1891 cannot be taken to represent directly real changes in living standards or relative living standards.

There is an additional complication. Only a minority of the population ever owned their own homes. Increased assessments for "householders" may have meant increased rents without commensurate improvements in the dwelling itself, to say nothing of the effects on other aspects of living standards of families.⁶² At the extreme one might be tempted to conclude that for the many renters who were assessed only for real property, increased assessment actually meant deteriorating conditions. In any case, assessment data alone are insufficient to unravel the story. Only a broader assault on several types of evidence, quantitative and documentary, can solve the puzzle. In the meantime the most direct interpretation possible of the data is offered here, although the complications pointed out will stand as a reminder of the limits of the data.

61. *Minutes*, 1896, Appendix "A", p. 44. Those responsible for assessment made a point of the difficulty of assessing and collecting taxes on personal property.

62. See, for example, the evidence given by Mayor Howland to the Royal Commission on the Relations of Labor and Capital in Canada, 1889, cited in *The Workingman in the Nineteenth Century*, ed.: Michael S. Cross (Toronto: Oxford, 1974), pp. 151-53.

V — CONCLUSION

The period from 1860 to the turn of the century was an era of rapid and extensive industrialization in the city of Toronto. Trends in assessment data reveal several major aspects of the process and its differential effects on occupational groups. The nature and the limits of assessment data lead to an interpretation of them as more nearly representing variations in everyday conditions of living, rather than representing differences in wealth *per se*.

First, a general decline in inequality of real and personal property values is evident over the entire period. Given the nature of the assessments and of the samples, this decline largely represents a diminution of the differences in the market value of accommodations. Second, the labour force data given on assessment rolls indicate surprisingly little shift in the industrial or occupational composition of the assessed population of the city from decade to decade; there is a clear decline in the proportions engaged in simple "labouring", but rather little change in the proportions in artisanal and skilled work, despite the great expansion of industrial output and the concentration of labour. Third, it is clear that only the commercial sector, and more specifically, the merchant, manufacturing and dealing occupations, consistently held much greater shares of assessed wealth than their share of the taxpayers. The share of the artisanal and skilled group markedly declined in the early years of industrialization, relative to their quite stable portion of the assessed labour force; the share was never recovered. In terms of actual assessed value, only the bourgeois occupational group experienced consistent increases throughout. The economic conditions of other occupational groups were much more variable: semi-skilled workers and simple labourers apparently witnessed rising assessments of their accommodations to 1891 and then saw them fall dramatically in real terms by the end of the century, while the assessments of artisans and skilled workers were much more stable.

It is of interest that the general trend in these data closely corresponds to recent speculations by Kealey and Palmer regarding trends in the conditions of labour. Examining aggregate data for Ontario as a whole, they suggest that the social cost of labour remained high throughout the late nineteenth century; in fact, they indicate that the decade 1881-91 was one of very substantial increases in average yearly wages, with a subsequent rapid decline in real wages in the last decade of the century.⁶³ The correspondence of evidence is intriguing, though their aggregate data, and the

63. Gregory S. KEALEY and Bryan D. PALMER, "The Bonds of Unity: The Knights of Labor in Ontario, 1880-1900", *Histoire Sociale—Social History*, XIV (November 1981): 377-78. They also make reference (p. 376) to a general decline in commodity prices that took place in Canada and other Atlantic community countries between 1870 and 1900 (p. 376). See also Gordon W. BERTRAM, "Historical Statistics on Growth and Structure of Manufacturing in Canada, 1870-1957", in CANADIAN POLITICAL SCIENCE ASSOCIATION, *Conferences on Statistics, 1962 & 1963*, eds: J. HENRIPIN and A. ASIMAKOPOULOS (Toronto: University of Toronto Press, 1964), pp. 93-146, esp. pp. 129, 133. Commodity and housing or land prices, apparently, were not in step.

assessment data I report, can only serve to give a preliminary indication of the social implications of these trends.

The data also indicate that the differences in assessed value of property between occupational groups tended to decrease between 1871 and 1891, as industrialization expanded, but that this form of inequality increased again by the turn of the century. Additionally, there is evidence that two occupational strata, the commercial and manufacturing group and the artisanal group, experienced increasing similarity in assessments over the whole forty years; in contrast, differences among semi-skilled workers and among labourers tended to widen, especially between 1871 and 1891.

Using assessment data to consider the extent of homeownership in the city showed Toronto to be more or less comparable to other nineteenth-century cities; about 20 percent of the assessed parties were owner-occupiers in any decade. However, the differences between occupational groups were more moderate than expected and there were wide variations in rates of owner-occupancy between decades for any given group. There was some evidence that renting accommodation became more common for all manual workers toward the end of the century; certainly this was true for labourers. The generally low rates of owner-occupancy and the high inter-decadal variability among occupational groups are tentatively attributed to the high rates of population turnover that mark all nineteenth-century cities.⁶⁴

Finally, comparing total and real estate assessments revealed a distinct difference in the conditions of manual and non-manual groups: manual groups tended to have comparatively few holdings other than a residence. There is also evidence that the limited non-residential holdings of manual groups were virtually eliminated in the last decade of the century.

Some patterns of the data raise questions about the extent of evasion and underenumeration. Moreover, a more complex interpretation of the data takes into account the effects of inflation on land and housing values; assessment data may misrepresent the situation of those who rented, since increasing assessment values might actually reflect deteriorating conditions. The issue is entered as a cautionary note in the absence of other, systematic documentation.

64. Aging and life-cycle transitions alone tend to confer increased chances for property acquisition. These are documented clearly in Soltow's detailed work. See, for example, SOLTOW, *Men and Wealth*, chap. 2. I examined the question with the limited assessment data on age. There is a minor trend toward increased homeownership among older age groups in each decade. It was quite uncommon for assessed parties under age 30 to be homeowners, with one exception: in the unusual year 1891 nearly 20 percent of the 25-29 year olds were owner-occupiers and about 35 percent of the 30-44 year olds. A closer examination of age trends indicated that there is very little direct effect of age on assessed value in Toronto in these years. The regression of total assessment on age, in either linear or parabolic forms, accounts, at most, for 4 percent of the variation in assessment values in any decade. The number of cases that could be included in the analysis varies from 261 to 295 of the total samples, and hence they may be too selective to reflect actual relationships, though the selectivity would have to be quite extreme to mask any strong relations. In a two-way analysis of variance using age as a categorical variable (five-year cohorts plus all those under 25 and all over 55) with occupational groups, the age effects were never significant, although occupation was in each year; there were no interaction effects.