NOTE DE RECHERCHE / RESEARCH NOTE

Going Together Like a Horse and Carriage: Rentier Marriages and Property Accumulation in Montréal, 1825–1903

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This assessment of the social origins of Montréal's rentier families in 1903 proposes a methodology for identifying and selecting rentier families based on common surnames, demonstrates the social and historical coherence of the selected families over time, and reflects on the importance of family for urban history. The majority of Montréal's rentier families in 1903 were of popular class origins; they were not primarily the descendants of mercantile, seigneurial, or industrial wealth. Their social ascension to controlling a third of all rents accruing to people in this overwhelmingly tenant city was the product of strategies of accumulation that operated over generations. Marriage was a crucial building block of these fortunes.

Cette analyse des origines sociales des familles rentières de Montréal en 1903 propose une méthodologie pour identifier et sélectionner des familles rentières à partir de noms de famille communs, démontre leur cohérence sociale et historique au fil du temps et réfléchit sur l'importance de la famille pour l'histoire urbaine. La majorité des familles rentières de Montréal en 1903 étaient d'origine populaire ; elles n'étaient pas essentiellement issues de la richesse mercantile, seigneuriale ou industrielle. Leur ascension sociale, qui leur a permis de contrôler le tiers des loyers perçus par les habitants de cette ville très majoritairement locataire, a été le fruit de stratégies d'accumulation mises en œuvre sur plusieurs générations. Le mariage constituait un élément de base crucial de ces fortunes.

THE PRE-EMINENT TOWN of nineteenth-century British North America, Montréal has long enjoyed pride of place in Canadian economic history. However, neither property relations nor rentier capital have been the subject of any sustained examination. Perhaps this is because of the inherently private nature of rentier

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capital. It is best considered a family affair, one whose strategies developed over generations. This relative neglect of such an important economic and social relationship is nonetheless surprising, for Montréal had the highest rate of tenancy of any city in North America.

Not only were an overwhelming majority of households tenants, so too were most proprietors. By the turn of the century, real estate had become the city's favoured form of private investment and the majority of proprietors of residential properties did not own where they lived.[1] In 1904, to stimulate further this speculation in real estate, Montréal City Council published a list of who owned Montréal based on the 1903 tax roll. It was the only time this was ever done; understandably, as it ran to 1,342 pages.[2]

This publication provided evaluations of all land and most buildings in the city, as well as an assessment of the rental value of almost all built properties. Owner-occupied buildings were assessed a rental value even if no rent was paid. It was organized by ward and then by street, with contiguous city lots owned by the same person, firm, or institution often being treated as a single property or being treated across several adjacent entries. Thus the 32,148 published entries represented 29,985 distinct properties with a total of 49,843 civic numbers or addresses being provided for the 21,581 built properties. Vacant lots were not assigned addresses.

For women, property was that rare type of investment where they could exercise real control over their assets,[3] in sharp contrast to investing in bank or railway stocks. In Montréal, women took full advantage of this potentially empowering investment opportunity. They owned a quarter of the rental units in the city. City Council took special care in identifying them, providing both their married and maiden names, as well as their civil status. This careful positioning of female property owners within extended families is our first suggestion of the importance of familial strategies to the operation of this market in real estate.

Who is a Rentier?

In 1903, the city was owned by 11,366 people (81.8% by value) and 283 companies (13.8%), 205 institutions (3.5%), and eight governmental bodies (0.9%). In a city with a population of 267,730 in 1901, property ownership was the privilege of a distinct minority. Simply owning your own home was a relative rarity. Linking the 1901 census to this information from the 1903 roll has revealed that fewer than 1 in 50 households were single-home owners. The census recorded 51,137 households. In 1903, 855 proprietors owned only the home where they had resided according to the 1901 census. A further 548 proprietors owned a single duplex or triplex where they occupied a flat in 1901. These latter homeowners constituted only a

1 Robert C. H. Sweeny, *Residential landlord/tenant relations in 1901* (Montréal: MAP, 2021). Available from our website: www.mun.ca/mapm.

2 Montreal City Council, *Valuation and Assessment Roll of Immoveables of the City of Montreal, 1903–04* (Montréal: Perrault Printing Company, 1904).

3 Robert C. H. Sweeny, "Gender, discrimination and housing in turn-of-the-century Montréal. What mapping the census returns of immigrants can tell us." *Frontiers in Digital Humanities*, vol. 3, no. 8 (September 2016), pp. 1–18.

sixth of the 3,101 small-scale landlords and landladies who owned 1,778 duplexes, 671 triplexes and 652 larger multiplexes on a single property.

Small-scale property ownership predominated, with a median rental value of $380, which was close to the average adult male wage in 1901.[4] Fully 89% of owners were assessed at less than $1,000 a year in rental income. The importance of a limited number of individual proprietors results in a lopsided pyramid in the distribution of rental income. More importantly, however, this pyramid is almost literally inverted when one examines rental income by the 3,694 different surnames that made up the non-corporate part of the roll. One in 16 surnames (the bottom three rows of Table 1) account for almost half (47%) of the rental income assessed as accruing to individuals and a third (32%) of all rental income in the city.

Table 1. Assessed Rental Income Accruing to Persons or Estates.

11,560 individuals					3,694 surnames			
Income in $	**Number**	**% of people**	**Rent**	**% of rent**	**Number**	**% of names**	**Rent**	**% of rent**
<1,000	9,641	89.01	3,130,921	38.49	2,188	59.25	878,148	10.79
<1,500	780	7.34	930,351	11.44	360	9.75	440,404	5.41
<2,000	375	3.53	645,607	7.94	196	5.31	342,862	4.21
<3,000	358	3.36	861,919	10.59	294	7.96	715,634	8.79
<5,000	227	2.13	864,141	10.62	262	7.09	1001,103	12.30
<7,500	96	0.90	574,017	7.06	158	4.28	953,412	11.71
<10,000	31	0.29	261,407	3.21	79	2.14	680,299	8.36
<20,000	38	0.35	500,767	6.16	102	2.76	1,408,156	17.30
>20,000	14	0.13	365,611	4.49	55	1.49	1,725,718	21.20

Source: Robert C. H. Sweeny, *Residential landlord/tenant relations in 1901* (Montréal: MAP, 2021).

Clearly surnames mattered, but there is a very substantial difference between surnames and families. I can establish that people shared a surname; I cannot, on the basis of this tax roll, establish that they were necessarily related to others with the same surname. Clearly, in many cases, they would not all be related, and it is possible that certain surnames were retained that include several different family clusters.

I kept these difficulties in mind when establishing my selection criteria of which people I would consider to be rentiers. First, a surname had to include both men and women as proprietors.[5] Second, I excluded surnames where property holdings

4 Eric W. Sager, "Inequality, Earnings and the Canadian Working Class in 1901," in Eric W. Sager and Peter Baskerville, eds., *Household Counts: Canadian Households and Families in 1901* (Toronto: University of Toronto Press, 2007), p. 343.

5 Once selected, the roll was searched for any women who had married into these families and their properties were added to those of their husband's family. This recognizes the patrilocal and patriarchal nature of turn-of-the-century Montréal, but it also reflects the fact over a third of the women on the roll appear as widows. The property-owning status of many of these women would have resulted from the death of their husbands.

were heavily concentrated in the hands of a single individual.[6] Third, a quarter of the people with a particular surname had to have an assessed rental income of at least double the median income in rents, or $760. Finally, I required a clear majority of the proprietors to be landlords.

I consider this last criterion to be particularly important, because at the heart of rentier capital is the tension between landlord and tenant. If a majority of family members did not experience this relationship, one might well question how decisive it would have been in either their collective behaviour or their perception of themselves as a family.

I applied these four criteria to all surnames assessed at $7,500 or more in rental income. This is an arbitrary cut-off. Undoubtedly, a number of rentier families in the city were assessed at less than this total amount. One final implication of my selection method merits mention: since only built properties were assessed a rental income, ownership of vacant land did not affect selection.

Of the 236 surnames assessed at more than $7,500 in rental income, only 134 met my criteria. This speaks to the substantive nature of my selection process. Intriguingly, not a single surname was excluded for lack of a female proprietor.[7] Taken as a whole, the selected surnames easily surpassed my criteria. These 1,954 proprietors averaged almost four times the median rental income, while fully two-thirds were landlords or landladies. Collectively, they accounted for a third of rents accruing to individuals or estates in the city.

What Were the Rentiers' Social Characteristics?

The 5,141 properties owned by rentiers and the 1,695 owned by rentières were located throughout the city. Only in the heavily industrialized corridors along the Lachine Canal in the west and running north from the river between Papineau and Delorimier in the east were they absent. The two wards south of the Lachine Canal were the only ones showing a gendered distribution; both had a marked absence of rentières. Here, in St. Gabriel, one of the city's poorest wards, local landlords predominated in a manner unmatched elsewhere in the city. While in the adjacent Pointe-Saint-Charles, with its massive Grand Trunk Railway yards, there were a disproportionate number of smaller landlords coming from the skilled trades.

Not surprisingly, for a phenomenon so widely spread, these surnames had a long historical presence among property-owning Montrealers. The majority went back at least four generations. Indeed, the continuity might have been even greater, as three of the four selected surnames "missing" from the city's 1880 property roll had, in 1903, the bulk of their properties in suburban areas that were only recently merged into Montréal.

The mere presence of a surname as a proprietor in a tax roll might appear to mean relatively little, were it not for the exceptional nature of proprietorship throughout the period under review. In 1825, in a town with 4,455 households, there

6 If a single living proprietor received more than half the rents for that surname, it was excluded, unless the other owners sharing that surname owned enough to meet my cut-off of $7,500.

7 Fifty-two surnames were dominated by a single living proprietor. Thirty-four failed to have at least a quarter with rents above double the median. Fourteen had fewer than half who were landlords or landladies.

were only 1,380 owners of real property, and one in seven bore the surnames of rentiers in 1903. Probably only 15 of the 69 surnames present in 1825 were drawing very substantial revenues from property investment, calculated as at least five times the median household income, but a further 10 received in rent the equivalent of the median household income in the city; the remainder, in this overwhelmingly tenant town, were still in a relatively privileged position.[8]

Table 2. Historical Presence of Selected Surnames as Proprietors in the City.

Year & city's population	Selected & total number of surnames	Number with this surname	Number of properties	Number of assessed units	Value of all properties	Rental income
1903: 285,000	134/3694	1,954	6,836	9,771	27,801,533	2,093,643
1881: 141,000	130/2125	819	1,845	4,957	11,460,922	673,356
1848: 45,000	105/1606	383	994	1,384	n.a.	149,780
1825: 22,000	69/934	130	306	n.a.	585,733	n.a.

Source: Montréal, l'avenir du passé, *Adam 1825* (St John's: MAP, 2018). Montréal, l'avenir du passé, *Cane 1846* (St John's: MAP, 2018). Montréal, l'avenir du passé, *The Built Environment of Montréal in 1880* (St John's: MAP, 2018). Robert C. H. Sweeny, *Residential landlord/tenant relations in 1901* (Montréal: MAP, 2021).

This preliminary assessment based on the publication was confirmed by the very first sociological survey of the city, carried out by the pioneering social statistician Jacques Viger in the late 1820s. For Viger, rentiers were a well-established social presence in Montréal.[9] He ranked rentiers and rentières as the largest single category among those wealthy enough to serve on city council. These 54 rentiers and 27 rentières accounted for more than twice the value of properties held by the 48 eligible members of the mercantile community.

My selected surnames, however, did not figure prominently among these wealthy property owners identified by Viger. Only 13 of the 69 selected surnames present in 1825 had proprietors wealthy enough to serve on the town council. Totalling 34 of the 222 people eligible to serve, Viger classified them as 13 rentiers and 2 rentières, 7 producers, 6 merchants, 3 active in petty commerce and one each in agriculture, the professions, or church and state.

The occupational titles proprietors gave themselves in 1848 provide a better idea of the social processes at work. Skilled occupations predominated, with a quarter in the construction trades. One in 10 came from the mercantile community, but the liberal professions number a mere eight people. This limited occupational information suggests that most selected surnames were still at mid-century not yet members of any elite group.

8 Only three surnames in 1825 (Bastien, Walker, and Pelletier) possessed a single property evaluated at the lowest, and most common, rate of £6, representing £100 in value.

9 Archives du Séminaire de Québec, Fonds Viger-Verreau, boite 66, laisse 9, *Liste des personnes éligibles comme Échevins de la Cité de Montréal, 1825*.

Table 3. Distribution of the 218 Occupation Titles Given by Individual Property Owners in 1848 by 85 of the 105 Retained Surnames.

Advocate	2	Cooper	4	Painter	5
Architect	1	Doctor	3	Physician	2
Auctioneer	1	Druggist	1	Pilot	1
Baker	2	Farmer	2	Retail merchant	1
Blacksmith	5	Flour inspector	1	Saddler	2
Brewer	2	Gardener	3	Sawyer	1
Bricklayer	1	Gentlemen	40	Seamstress	1
Brickmaker	1	Grocer	8	Servant	1
Butcher	8	Hotel keeper	1	Shoemaker	8
Cabinetmaker	2	Huckster	1	Silversmith	1
Carpenter	14	Innkeeper	1	Stone cutter	8
Carter	10	Joiner	22	Tailor	5
Clerk	2	Judge	1	Tin roofer	1
Clerk of the Peace	1	Labourer	9	Tinsmith	2
Clockmaker	1	Mason	6	Trader	8
Coach painter	1	Merchant	13	Turner	1
Collector	1	Merchant tailor	3	Waiter	1
Confectioner	1	Milkman	1	Wheelwright	1
Contractor	2	Notary	1	Wood dealer	3

Sources: Montréal, l'avenir du passé, *Cane 1846*, (St John's: MAP, 2018). Robert C. H. Sweeny, *Residential landlord/tenant relations in 1901* (Montréal: MAP, 2021).

To be sure, the most popular self-designation among these proprietors is that of gentlemen, and well might it be, for half of these 40 gentlemen sported surnames that appropriated more than $1,000 in rental income. In other cases, it appears to be more a wish than a reality. However, as the grocers Torrance, Tiffin, and Malo show, in an expanding city, upward social mobility for property-owning tradesmen was a real possibility. So few achieved it, however, because it often took generations of careful planning to consolidate an initial presence. This slow process of accumulation helps explain both the remarkable continuity of certain families and many of the apparently rapid rises in fortune between 1880 and 1903, which can now be seen to have been generations in the making. Success depended on long-term familial strategies.

What Were the Rentiers' Strategies?

The creation of estates was a key familial strategy. These judicial fictions kept the holdings of a deceased family member, very often the patriarch, "alive" as a legal person and thus permitted familial custodianship of significant family resources across generations. Seventy-three of the retained surnames in 1903 included an estate: representing the holdings of 115 rentiers and 18 rentières. They generated almost half a million dollars in rents for distribution within their families.

While estates did have executors, who were generally male, these executors reported to family councils on their management of the estate. Family councils were legally mandated bodies where both male and female heirs had their say. Here, the maternalist discourse so dear to both English and French Canadian nationalist ideologues worked to justify one of the few areas where women were allowed to exercise agency and management rights over capital resources.

The Masson family provides a particular revealing example.[10] Joseph Masson, a potash dealer and junior partner in the modestly sized export firm of Robertson & Masson, began investing in land in the early 1820s. Joseph died in 1847, leaving an estate that included 28 city properties worth $11,478.[11] By 1903, his estate had grown to 61 city properties worth $599,690, while the estate of Sophie Raymond, his wife, issue of a rentier family from the 1820s, owned 12 properties worth $88,250. Three of their offspring also survived into 1903 as estates with nine properties worth $73,050. By 1903, these five estates generated $46,340 annually in rents to be shared by the family.

Figure 1. A Dual Wedding Linking the Redpath and Mills Families.
Source: Image courtesy of www.canadianmysteries.ca/sites/redpath

10 Thierry Nootens, "Je crains fort que mon pauvre Henri ne fasse pas grand chose…: les héritiers 'manqués' et les querelles de la succession Masson, 1850-1930," *Revue d'histoire de l'Amérique française*, vol. 59, no. 3 (Hiver 2006), pp. 223–257.

11 Masson, along with Louis-Joseph Papineau, was one of the few urban landlords who owned, toward the end of his career, a rural seigneury. Indeed, his great-great-grandson subtitled his laudatory biography "le dernier seigneur de Terrebonne." Surprisingly, there were relatively few seigneurial families among the selected surnames, despite the importance of the compensation they received in the mid-1850s for their loss of feudal privilege in the commutation to *franc alleu*.

As the example of the Masson family might suggest, trusts worked in tandem with judiciously chosen marriages. The double wedding in the 1880s between the grandchildren of John Redpath and John E. Mills (see Figure 1), both prominent rentiers from the 1840s, was no doubt more ostentatious than most. Nonetheless, 27 of my surnames had at least three intermarriages with other rentier families, while among the 52 members of the Roi family there were no fewer than nine marriages with rentier surnames.

For the 134 families selected, the roll identifies the marriage partner of 392 men from 114 families and of 454 women from 129 families. Thus, we can examine the choice of marriage partner for 846 people. Almost one rentier in four and one rentière in five for whom we know their marriage partner, a total of 191 people, chose to marry another person with a rentier surname. Revealingly, the 91 surnames with large portfolios that were excluded, because they failed to meet my criteria, were conspicuous by their relative absence: only 14 rentiers and 12 rentières married someone with one of those surnames. Furthermore, as one can see in Table 4, this remarkable level of social reproduction, involving 62 of the 134 surnames, was most in evidence among those with the highest levels of rental income. The gendered pattern of these intermarriages is instructive: men from the wealthiest families were more likely to intermarry, while among those of more modest family fortunes it was the women who were more likely to intermarry. Thus, gender appears to distinguish social reproduction from social promotion. Nonetheless, in half a dozen surnames, with five or more intermarriages, this strategy appears to have gone past social reproduction into dynastic planning.

Table 4. Marriage Patterns by Rental Income.

Number of families and rental income	Number of rentiers marrying rentières	Number of rentières marrying rentiers	Rentiers marrying non-rentières	Rentières marrying non-rentiers
38 families with over $20,000	51	38	100	130
25 families with over $15,000	17	20	62	76
32 families with over $10,000	14	23	81	83
38 families with over $7,500	14	14	53	70

Source: Robert C. H. Sweeny, *Residential landlord/tenant relations in 1901* (Montréal: MAP, 2021).

This quite extraordinary level of social reproduction was in part the product of social pressures to marry well, enforced through restrictions on sociability and on freedom of movement. These restrictions would have been greater for rentières than for rentiers. But the overall symmetry in the distribution hides a fundamental difference: all of the men in Table 4 were married to property-owning women.

Indeed, it is only because their wives owned property that we know to whom these rentiers were married. Wives of rentiers contributed significantly to their husband's family fortunes, whether they came with rentier surnames or not. Rents brought to the family by these wives totalled $193,800 in 1903, more than a tenth of the entire rental income for those particular surnames. This was not at all the case for the rentières.

Although 9 out of 10 rentières were married, only a fifth of them married property-owning men. For property-owning women as a whole, it was one in six. This paucity of property-owning husbands is significant, for it highlights the familial nature of property ownership. Women owned as much property as they did largely because they came from property-owning families. Treating these as familial, rather than an individual's, properties has implications for how we understand the default marriage regime in Quebec of community of property. The Civil Code accorded complete control of all of the couple's property to the husband, and this clearly constituted a pillar of patriarchy.[12] These husband's freedom of action, however, would have been circumscribed by the accumulation strategies of the wife's extended family. Thus, for the vast majority of rentières, as for property-owning women more broadly, their status as a property owner brought them a degree of autonomy, if not independence. Certainly, many would have had more than a room of their own.

Conclusion

The study of urban elites in Canada has long privileged the boosterism of city fathers and the acumen of real estate promoters. Individual, entrepreneurial, males making the city prior to the Great War is an image that conforms with the dominant liberalism of the age. No doubt this was how many of these influential men would have thought of themselves and their kind. Introducing families into this mix necessarily challenges this flattering ideological construct in two ways. First, it greatly expands the time span under consideration from years to generations. This is all the more important with rentier capital for it does not aim for speculative short-term capital gains; secure, long-term returns on investment are its preferred modus operandi. Second, families are always gendered, so by starting with them we are much more likely to have a less sexist historical analysis. Even after 15 years researching property in Montréal, a proper understanding of the interplay of gender, class, property, and national identity still escapes me, but I am convinced that placing property in the multi-generational, gendered framework of the family is our best way forward. Analysis of surnames opens a window onto this milieu.

Control of real property was already highly concentrated by the 1820s, and much of it was in the hands of rentier capital. As this note has demonstrated, new pools of rentier capital continued to develop over the course of the nineteenth century. They came largely from the popular classes. Their social promotion was achieved through judicious investments, to be sure, but they were buttressed by estate planning, family councils, and conscious control of the marriage market.

12 Thierry Nootens, *Genre, Patrimoine, et Droit Civil: Les femmes mariées de la bourgeoisie québécoise en procès, 1900–1930* (Montréal and Kingston: McGill-Queen's University Press, 2018).

Over generations, these families succeeded where many failed. Their success came at a social cost. The rental income these families appropriated constituted a not insignificant part of one of the major constraints affecting both life and death for the city's overwhelmingly working-class tenant majority.

No similar analysis has been done for the twentieth century. However, it is highly likely that these processes of accumulation continued unabated until the postwar suburban boom and in the older parts of the city perhaps as late as the 1970s, when the first waves of gentrification created new forms of ownership of tenements in the city: first co-proprietorship and then condominiums. As this research note suggests, however, the resultant dramatic transformation in the relative value of urban property may well have had more to do with changing gender relations than new forms of property ownership.