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# The Myth of the Promised Land: The Social Diffusion of Home Ownership in Britain and North America

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**Abstract.** North America has been viewed as a land of opportunity, where not only a high proportion of families but also families of diverse social backgrounds have been able to acquire a home. From a comparative perspective, this perception is less accurate today than it was a century ago. In the late nineteenth century the overall level of home ownership was higher in Canada and the U.S. than it was in England and Wales, but lately the gap has closed. Today, social class differences in patterns of ownership are greater in Britain, but neglected census and survey data reveal that in North America such differences have increased since the turn of the century. The reasons for the patterns of home ownership in North America compared to those in Britain are complex. National differences in urbanization, income growth, land prices, immigration, self-building, construction technology, and the availability of mortgage credit have been crucial. These factors have not, however, been adequately handled by existing theory.

**Key Words:** home ownership, social class, Britain, Canada, United States.

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“A home that one could improve, even build, on freehold land made ‘the New World’ a meaningful term”

Doucet and Weaver 1985

“[In] the New World the security and respectability insured by property ownership were considered within the reach of even the lowliest laborer”

Thernstrom 1964

WHAT makes America unique? The question has inspired many answers. Some writers have emphasized the frontier experience (Turner 1920), whereas others have noted the influence of economic liberalism (Hartz 1955; Hofstadter 1948) and the ethnic diversity of the American people (Aronowitz 1973; Sombart 1976). Most commonly, however, America has been viewed as exceptional because it has for so many decades been a land of opportunity, the place where immigrants could make good (Potter 1954; Sombart 1976).

Over the years the idea of America as the promised land has acquired the status of myth, exerting a powerful influence on immigrants and scholars alike. People have come to the continent looking for a higher standard of living and a measure of economic independence. Observing this, scholars

have stressed the prosperity of the New World in comparison with the Old. They have argued that in the nineteenth century cheap agricultural land attracted migrants and together with restricted markets helped to foster local democracy (Harris 1977; Smith 1950). The democratic influence of cheap land was felt not only in the countryside but also in the city. Immigrants, those “insecure peasants with aspirations,” wanted the stability that ownership promised (Kolko 1976, 86; cf. Bodnar, Simon, and Weber 1982, Ch.6; Hoyt 1966, 246; Kirk and Kirk 1981; Zunz 1982). Native sons and daughters, raised on American soil, took to the cities a similar desire (Bushman 1981; Fish 1979, 458). By the turn of the century, however, the concentration of industry, banking, and commerce was leaving fewer and fewer opportunities for small-scale urban enterprise. In that context, the desire to acquire wealth found expression in the home. Owning a home was something that many could afford. Wages were kept high, at first by the shortage of skilled labor relative to the abundance of land in the West and then by a growth in industrial productivity. In an urbanizing society, home own-

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ership became part of the American dream and an element in the debate over American exceptionalism.

Writers have often referred with pride to the high level of home ownership, both in Canada and in the United States. In the 1920s, for example, Dalzell (1928, 23) noted the steady increase in mortgage debt in Canada and boasted that "there is probably no part of the British Empire where it is so easy for an individual to become the nominal owner of a home." Shorn of imperial rhetoric, this observation captures the spirit of observers south of the border, a fact that helps to account for the peculiar horror with which the New York tenement system was viewed (Barrows 1983). For the nineteenth century the general case has been made by Thernstrom, who argued that "even the lowliest laborer" could reasonably expect to own a home (Thernstrom 1964, 116). Such views are not merely of historical interest. Observers of the contemporary American scene have emphasized the extent to which ownership is now both a symbol of opportunity and status (Adams 1984, 523; Agnew 1981). In one view it has become a peculiarly American rite of passage to adulthood (Perin 1977). Favorable comparisons with the Old World are still being made. In the 1970s, when mortgage rate and house price increases began to take home ownership beyond the reach of many first-time buyers, *Time* reported, "builders boast that the U.S. is the only nation in which a private house has been brought within the reach of the broad middle class" (Edel, Luria, and Sclar 1984, 4, 5). The pride, and the theme of exceptionalism, is still strong.

In fact, however, it is not clear that the North American experience with home ownership has been all that unusual. In Australia, for example, ownership rates have been slightly higher than in North America for many decades (Kemeny 1983; Williams 1984). Even in England and Wales, where real incomes are comparatively low, ownership rates have risen almost to the North American level. But a convergence in aggregate ownership levels alone does not disprove the case for exceptionalism, for the exceptionalism argument rests not only upon the idea that the level of ownership is especially high in the New World but also on the proposal that ownership there has been more widely diffused throughout the social structure. The vital question is whether social differences in ownership rates are lower in Canada and the U.S. than elsewhere. Unfortunately, this question has never been systematically addressed. Usually, writers

have contented themselves with vague generalities. Edel, for example, makes reference to the "large proportion of . . . wage earners (possibly a majority in the U.S.) [who] own their own residence" (1982, 214). Some detailed studies have been undertaken, but these have been limited in scope to a particular city or year (Bodnar, Simon, and Weber 1982; Darroch 1983; Doucet 1976; Harris, Levine, and Osborne 1981; Hershberg et al. 1974; Katz, Doucet, and Stern 1982; Zunz 1982). Long-run trends have been examined only for Canada (Harris 1986a), and the comparative question has not been broached.

In this paper we seek to fill these gaps by comparing trends in home ownership in Canada, the U.S. and England and Wales, focusing in particular upon the changing incidence of ownership across the social structure. In doing so, we synthesize published research and present some neglected census and survey data. Our underlying concern is to evaluate one element in the claim that North America has been, and continues to be, unique.

## The Meaning and Significance of Home Ownership

The importance of home ownership to the exceptionalist argument depends upon the meaning of ownership and its relation to broader social trends. The meaning of home ownership has usually been treated as self-evident: for most writers it is the unambiguous indicator of economic well-being, social mobility, and status (e.g., Halle 1984; Perin 1977; Thernstrom 1964). In their discussion of the emergence of immigrants into the lower middle class, for example, Woods and Kennedy (1969, 39, 37) observe that home ownership can "signalize achievement in the most forceful way," being "one of the surest indications that emergence is an emergence indeed." There are good reasons why such an assumption has been made. Not everyone can afford a home, and those who own have evidently crossed a threshold of economic achievement.

Today, ownership is generally regarded as being preferable to tenancy, for it entails clear economic advantages, advantages that have in large part been created by government policy. In Britain and Canada, homes are exempted from capital gains tax; in the U.S. and Britain, mortgage interest payments are deductible for tax purposes; in none of these countries is imputed rent taxed (Aaron 1972;

Dowler 1983; Harloe 1985; Kemeny 1981). Moreover, the legal rights and security of tenure of the owner are superior to those of the tenant, even in Britain where legislation has long curbed the power of the landlord. As a result, owning is widely preferred to renting. For example, in 1971 a survey carried out in Toronto found that 80 percent of all households preferred to own rather than rent; in 1983, a comparable survey found a similar proportion in Britain (Michelson 1977, 137; Building Societies Association 1983). It is, then, generally reasonable to treat the growth of home ownership as an indicator of economic well-being.

But ownership is not necessarily superior to tenancy. Historically, prior to the introduction of the income tax in the early twentieth century, the tax advantages of home ownership over tenancy were nonexistent. The investment aspects of owning a home have apparently been more important in the U.S. than in Britain, perhaps because of higher U.S. rates of residential mobility (Agnew 1981, 470–73). Within both countries, geographical shifts in investment have led to the devaluation of property in particular areas. Such shifts are perhaps most apparent in resource towns (Bradbury 1984), but central cities in depressed regions of the U.S. and Britain have also suffered in this regard (Edel, Luria, and Sclar 1984; Karn, Kemeny, and Williams 1985). Owning, then, has not always been a better deal than renting. Moreover, beyond North America and Britain, conditions have not consistently favored one tenure form over the other. In Sweden, for example, tenure, in association with housing type, has been viewed as changing with stage in the life cycle (Kemeny 1978). The economic and tax advantages of the two tenure forms are comparable, so that ownership “preferences” are relatively low. Only one-quarter of Swedish households living in cities own their own homes, and the proportions are not much different in a number of other Western European nations (Martens 1985). It would be wrong to infer from this fact that the standard of living in the Old World is lower than it is in the New. Because the meaning of ownership has differed on the two continents, it can be used as an indicator of social achievement only in countries like the U.S. Britain, and Canada, where its economic and social value has been more or less comparable. Even here, however, national differences and historical changes should not be overlooked.

Although home ownership is intrinsically important, its full significance is apparent only when it is viewed in a broader social context. Home

ownership anchors a form of suburban consumerism that Jackson (1985, 4) sees as the “fullest . . . embodiment of contemporary [American] culture.” Encouraged by land speculators, builders, lumber companies, and the manufacturers of consumer durables, the peopling of owner-occupied single-family homes on generous lots has established a consumption norm that has kept American factories busy (Aglietta 1979; Belec, Holmes, and Rutherford 1987; Ewen 1976; Harvey 1985, 202–11). As Hoyt (1966, 412) observed, home ownership has created an “almost endless demand for the products of industry.” Since the 1930s, federal governments in both Canada and the U.S. have underwritten this demand through mortgage lending and insurance. The resulting high level of consumption has also kept homemakers busy. After the turn of the century, the decline of paid domestic labor left most married women home alone with children, while innovations in domestic technology changed the nature of housework (Strasser 1982). Old work was saved by the new technology, but new work was created (Cowan 1983). In the new suburban home environment, more space had to be cleaned, children had to be ferried, and consumer durables bought and maintained. In this manner, an affluent society and a marked gender division of labor have come to be embodied in, and reproduced by, the suburban owner-occupied home.

In this context, the growth of home ownership has generally been seen as a conservative political force. Hoyt (1966, 156) put it bluntly: “Communism can never win in a nation of homeowners.” The connections between ownership and political conservatism are more complex than Hoyt admits, and probably vary not only with the economic and political context but also with social class (Agnew 1981; Pratt 1986; cf. Forrest 1983; Ginsburg 1983; Gray 1982). Most of the rather limited evidence, however, does indicate that an association between ownership and conservatism is the general rule (cf. Berger 1960). At the neighborhood level it is clear that owners typically act as militant conservatives; whether their concerns are with property values or with local schools, they resist neighborhood change by defending their turf (Cox 1982). At the national level, home-owning workers seem to be more inclined to vote for Republican or Conservative parties than are their tenant counterparts (e.g., Dunleavy 1979; Kornhauser et al. 1956, 43). Apart from Hoyt, a number of writers have couched the argument in more general terms, citing the wide diffusion of home

ownership as one of the reasons why socialism has never gained a hold on the hearts and minds of the American working class (Dean 1945; Thernstrom 1974; cf. Sombart 1920). Anthony Downs (1970, 157), for example, has noted that, in "sharp contrast with many European nations," about two-thirds of all Americans have "some stake in the privileges of private property," and he suggests that this "plays an important part in maintaining [the U.S.] economy's orientation toward free enterprise."<sup>1</sup> As effect and cause, then, home ownership is bound up with a whole way of life.

## A Theoretical Perspective

If home ownership is indeed a way of life, historical trends must be related to broader processes of social change. The generally upward trend in ownership is usually attributed to rising incomes, together with innovations in mortgage credit and transport technology. These factors have undoubtedly been significant, but because they have been treated in an ad hoc fashion, their relation to broader processes of social change is unclear. The only attempt to theorize this relation has been that of Mullins (1981). From a Marxist approach, Mullins distinguishes among three forms of capitalist development: mercantile, industrial, and corporate (cf. Gordon 1978). In mercantile societies, such as Australia and Canada prior to World War II, Mullins argues that home ownership was aided by the dispersion of employment sites and by the associated opportunities for families to become (at least partly) self-sufficient. In contrast, he proposes that in industrial societies such as the U.S. and Britain the concentration of low-wage workers in factory towns encouraged the development of rental construction. Tenancy would have been especially common where employment was insecure and where entrepreneurs developed a market for rental accommodation (cf. Dauntton 1983; Kemp 1982; Swenarton and Taylor 1985, 379). According to Mullins, it was only with the development of corporate capitalism that widespread home ownership became possible and indeed necessary as an underpinning for mass consumption.

From Mullins's point of view, the exception-*alists'* attempt to contrast America with Britain does not make much sense. He implies that the most meaningful unit of analysis would be the city, where levels of home ownership would depend upon local employment structures. It is true that home ownership rates have varied consider-

ably from place to place. Canada is probably the most extreme case. Since at least the late nineteenth century, home ownership levels have been especially low in Montreal. In 1951, for example, the ownership rate in Montreal was a meager 24 percent, more than 40 percentage points lower than it was in Toronto, the only other Canadian city of comparable size.<sup>2</sup> Substantial local differences have also existed in Britain and the U.S. Levels of home ownership in the U.S. in the late nineteenth century varied greatly from one city to another, being especially low in New York and generally higher in the west (Barrows 1983). Although the evidence is fragmentary, it seems that local variations were at least as great in Britain (Dennis 1984, 142–43). As late as 1939, home ownership levels in the major English provincial towns ranged from 14 percent in Nottingham to 69 percent in Plymouth (Swenarton and Taylor 1985, 387). On a broader scale, regional contrasts between the south and the northeast of England have remained to this day, while tenancy rates have always been unusually high in Scotland. With regional and local variations so apparent, the nation might not be a very meaningful unit of analysis.

Even if national comparisons were appropriate, the logic of Mullins's argument would suggest that the relevant contrast would be between Britain and the U.S. on the one hand and Canada on the other. Until the full emergence of corporate capitalism after World War II, the U.S. had more in common with Britain than with Canada. The former were both industrial nations before the turn of the century. In contrast, urban industrial growth came later to Canada, where the manufacturing base has always been relatively precarious (Panitch 1981; Stone 1967). For these reasons, it might seem inappropriate to lump Canada and the U.S. together under the "New World" label. Here again, the attempt to set North America apart from Britain appears misguided.

In fact, however, Mullins downplays a number of significant factors, each of which has had the effect of setting Canada and the U.S. apart from Britain. Of these, higher wages, coupled with the availability of land, wood, and simple techniques of construction, have been vital. The abundance of land made it possible for many to set up their own farms and helped to keep city wages high. Owning a home was affordable for many of even modest means. Cheap wood, coupled with the adoption of balloon frame construction, made it possible for workers to build their own homes, and many did so (Doucet and Weaver 1985, 561–



62); Zunz 1982, 170–76). Self-building in cities paralleled and emulated the settlement process on the frontier, a fact that was noted with approval by contemporaries. Byington (1910, 59) reported the case of a “delightful Englishman” who built his own home in Pittsburgh: “[T]he story of this man’s house building ‘shows much of the spirit of the old settlers.’” Thus, the rural petty bourgeois tradition reinforced the desire for urban, and then suburban, home ownership. As these influences were felt everywhere in both Canada and the U.S., one might argue that these countries should be set apart from Britain. There, by the mid-nineteenth century, cultivable land was almost fully occupied, urbanization had proceeded much further, and the small producer was already an insignificant figure (Lawton 1968; Mathias 1969). Subsequently, incomes in Britain rose more slowly than they did in the New World and so for many years did the opportunities for home ownership. The greater reliance on brick construction and on tighter building regulations made self-building a difficult and expensive venture. When one recognizes these factors that Mullins down-

plays, it is meaningful to compare the experience of Britain with that of North America.<sup>3</sup>

## National Trends in Home Ownership

In all three countries home ownership has increased over the past century. As far as we can tell from the imperfect evidence that is available, these increases have differed considerably in their timing and extent (Table 1). In the U.S. the increase has been concentrated in the postwar years. As early as 1890 almost half of all U.S. households owned their own homes, a proportion that held steady for 40 years and then dropped in the 1930s. It is only in the past 40 years that ownership rates have again increased, the rate today standing at over 65 percent. Although comparable data for Canada are available only for the period since 1921, the Canadian experience has clearly been different. Over the past 60 years Canadian rates have hovered around 60 percent, increasing only slightly in the postwar years. The contrast with England and Wales could scarcely be greater.

**Table 1.** Home Ownership Rates in Canada, the U.S., and England and Wales

	Home owners as a percentage of all households					
	Urban and rural			Urban		
	Canada	United States	England and Wales	Canada <sup>a</sup>	United States <sup>b</sup>	England and Wales <sup>c</sup>
1861	—	—	—	—	c.26	—
1871	—	—	—	—	—	—
1881	—	—	—	c.27	—	—
1891	—	48	—	c.29	c.33	—
1901	—	47	—	c.27	c.33	—
1911	—	46	—	c.45	c.35	—
1914	—	—	c.10 <sup>d</sup>	—	—	—
1921	58 <sup>e</sup>	46	—	49 <sup>e</sup>	38	—
1931	61	48	—	46	44	—
1938	—	—	c.35 <sup>d</sup>	—	—	—
1941	57	44	—	41	38	—
1947	—	—	c.27 <sup>d</sup>	—	—	—
1951	66	55	—	56	51	—
1961	66	62	43	59	59	—
1966	—	—	48	—	—	42
1971	60	63	50	54	60	45
1981	62	66	58	56	62	54

Sources: Canada (1921, 1931, 1941, 1951, 1961, 1971, 1981); Great Britain (1961, 1966; 1971, 1981); U.S. Bureau of the Census (1890, 1900, 1910, 1920, 1930, 1940a, 1950, 1960, 1970, 1980). Other sources as noted.

<sup>a</sup> For the years 1881, 1891, 1901, and 1911 Canadian estimates are based on data reported for Toronto, Hamilton, and Kingston (Ont.). See Table 2.

<sup>b</sup> The rate for 1860 is estimated from data for Philadelphia, Kingston, Buffalo, and Kingston (N.Y.). See Table 2. The figures for 1890, 1900, and 1910 are based on reported data for nonfarm areas. From 1950 statistics pertain to SMSAs. All U.S. data pertain to the previous year.

<sup>c</sup> Figures are for conurbations.

<sup>d</sup> Swenarton and Taylor (1985, 374–48).

<sup>e</sup> Household rates estimated from reported data for families.

There, the level of home ownership appears to have climbed fairly steadily since the 1910s. In 1914 the level of ownership was probably no more than 15 percent, but by 1938 it had risen to somewhere between 25 and 35 percent (Swenarton and Taylor 1985, 374–78). It may have dropped slightly in the late 1930s and early 1940s, but has risen steadily in the postwar period to over 60 percent today.

The Historical Geography of Urbanization

These national differences in the level and growth of home ownership must be understood in the context of the uneven historical geography of urbanization. Home ownership rates have always been lower in the city than in the country. In Canada in 1931, for example, the urban home ownership rate (46 percent) was only three-fifths of the rural rate (79 percent) (Harris 1986a, Table 2). One might argue that the situation of the rural farm population, for whom owning a home and a business usually amounts to the same thing, is likely to bias the latter figure. Setting this group aside, however, we still find (in Canada in 1931) a large

difference between the level of nonfarm home ownership in city (46 percent) and country (65 percent). The reasons for this have not been thoroughly examined, but among those who have considered the question there is a consensus that land costs are of prime importance: because land, and therefore housing, is more expensive in the city, home ownership is attainable for a lower proportion of the population (Abrams 1964, 25–39; Steele 1979, 125).

To some extent the effects of rising land costs in the city have been mitigated by suburbanization. First the streetcar and then the automobile have enabled families, in effect, to pay less for land by spending more (in money and time) to get to work. But transportation technology and the working day impose limits on the “suburban solution” (Walker 1981; cf. Warner 1962). After the massive suburbanization of the postwar period, the nonfarm ownership rate in Canadian urban areas in 1981 (56 percent) was still far below that in the countryside (82 percent). Urbanization has, therefore, helped to keep down the aggregate level of home ownership.

The same, of course, has been true in the U.S. and England, but the timing was different in each

Table 2. Home Ownership Rates in Selected North American Cities, 1860–1920

	Home owners as a percentage of all households <sup>k</sup>						
	Canada <sup>a</sup>			United States <sup>b</sup>			
	Toronto <sup>c</sup>	Hamilton <sup>d</sup>	Kingston <sup>e</sup>	Philadelphia	Buffalo	Poughkeepsie	Kingston
1860							
A <sup>f</sup>	—	27	—	(11)	(31) <sup>g</sup>	(31)	(24)
B <sup>h</sup>	—	26	(31)	—	—	—	—
1870	(29)	33	—	—	—	—	—
1880	(29)	(31)	37	—	—	—	—
1890	(29)	(35)	36	23	40	30	36
1900	(26) <sup>i</sup>	(33)	32	22	33	31	38
1910	47	(51)	—	27	34	30	39
1920 <sup>j</sup>	52	55	51	38	39	29	41
Percentage point increase							
1860–1900	—	6	1	11	2	0	14
1900–1920	26	22	19	15	6	–3	2

Sources: Canada (1921); U.S. Bureau of the Census (1890, 1900, 1910, 1920). Other sources as noted.

<sup>a</sup> Canadian data pertain to the following year.

<sup>b</sup> Estimates for 1860 reported in Hershberg et al. (1974, 205).

<sup>c</sup> Estimates reported by Darroch (1983, 42). Figure for 1911 reported in City of Toronto (1918, 6).

<sup>d</sup> Rates prior to 1921 reported in Doucet (1976, 91); Katz, Doucet, and Stern (1982, 133); Hershberg et al. (1974, 205); Weaver (1982, Appendix, Table 6). The estimate for 1871 reported by Katz et al. is more accurate than that in Doucet (1976). M. Doucet, pers. comm., 27 January, 1984.

<sup>e</sup> Estimates reported in Levine (1975, 54) and Harris, Levine, and Osborne (1981, 275).

<sup>f</sup> Weighted average for selected occupations.

<sup>g</sup> Estimate pertains to 1855.

<sup>h</sup> Average for all occupations.

<sup>i</sup> Estimate pertains to 1899.

<sup>j</sup> Household rates for Canada estimated from reported data on families. See Harris (1986a).

<sup>k</sup> Figures in parentheses are sample estimates.

case. From at least 1870 until 1940, the level of urbanization in Canada lagged by 10 percent—or approximately two decades—behind that of the U.S. This lag helps to explain why in the 1920s and 1930s Canada's overall ownership rate was higher than that in the U.S. In 1930, for example, when the overall rate was 13 percent higher in Canada than in the U.S., the urban rates for the two countries differed by only 2 percentage points (Table 1). Since 1940, urbanization has been much more rapid in Canada. Partly as a result, overall ownership rates have increased much more slowly. In contrast to the North American situation, the population of England and Wales was already highly urbanized (76 percent) by the turn of the century. The high level of urbanization helps to account for the low aggregate ownership rate that has been estimated for 1914. Conversely, the recent home ownership boom must be understood in relation to the fact that urbanization has, if anything, declined as some households have moved out to commuter towns and villages (Hamnett and Randolph 1983; Robert and Randolph 1983). Suburbanization and counterurbanization has in part reflected people's ownership aspirations and in the process has contributed to the recent increase in ownership levels. Altogether, then, the changing geography of settlement has had a significant and subtly different effect upon ownership trends in the three countries.

### Urban Home Ownership, Incomes, and Housing Provision

Although patterns of urbanization have affected aggregate home ownership trends, such patterns cannot account for differences among nations in the level and growth of owner occupation *within* urban areas. National comparisons of urban home ownership are, in fact, rather difficult to make. Estimating the national rate for England and Wales in the late nineteenth century is particularly hazardous. No national data are available. Making inferences from the local level to the national is fraught with difficulty because of the wide variations in ownership from one place to another. In general, ownership seems to have been lowest in the larger working-class industrial towns, where employment was insecure, where land was held under leasehold tenure, and where investors had found it profitable to develop a substantial rental stock (Aspinall 1978; Kemp 1982; Swenarton and Taylor 1985). From his own research, and using

the work of Rowntree (1910) and Harloe (1975), Daunton (1983, 198) suggests that the overall level of home ownership among the working class at the turn of the century was about 10 percent, while Swenarton and Taylor (1985, 375) have recently argued that in 1914 the rate for all classes was only a little higher.

Even if one allows for the vagueness of the English estimates, it is clear that in the New World the proportion of people who owned property in the late nineteenth century was generally higher. With a little ingenuity one can make reasonably accurate estimates of urban home ownership rates in both Canada and the U.S. for the latter decades of the nineteenth century. In the years between 1890 and 1910 the U.S. Census published data on home ownership rates but failed to distinguish between the urban and the rural nonfarm populations. In 1920, however, the Census informs us that the ownership rate among the former was about 3 percent lower than it was among the latter. If the same was true in earlier years, we may conclude that the national urban rate in the U.S. held steady at about 33 percent between 1890 and 1910. On ownership rates prior to 1890 the evidence is very thin. The experience of Philadelphia, Buffalo, Kingston (N.Y.), and Poughkeepsie, however, would suggest that urban home ownership had increased by about 7 percentage points between 1860 and 1890 (Table 2). If the situation in these cities can be generalized, the national rate in urban areas around mid-century must have been about 25 percent.

Until the first decade of the twentieth century, the Canadian rate seems to have been a little lower than the U.S. rate. Evidence from the assessment records for Toronto, Hamilton, and Kingston (Ontario) indicates that between 1881 and about 1900 the level of urban home ownership in Canada hovered around 30 percent and that this figure represented a slight increase over the level that prevailed at mid-century (Table 2). With the ownership boom of the 1900s, however, the Canadian rate temporarily moved ahead of that for the U.S. Making inferences from local data is dangerous for there can be no assurance that the places in question are typical. Despite this qualification, it seems reasonable to conclude that at the turn of the century the urban home ownership rate in the New World was between two and three times that in England and Wales, the absolute difference being about 15–20 percentage points.

In the twentieth century, urban ownership levels in all three countries have grown considerably. In



Canada and the U.S. the increase since 1900 has been about 30 percentage points, and in Britain the figure is probably closer to 50 points (Table 1). Ownership levels have grown steadily in Britain, even during the Depression, and a long-term transatlantic convergence is apparent. As late as 1971 the ownership rate in English conurbations was still 15 percentage points behind that for SMSAs in the U.S. but only 9 points behind the Canadian urban rate (Table 1). By 1981, however, the differences had been reduced to 8 points and 2 points, respectively. Moreover, in the last few years the Tory government in Britain has offered strong encouragement to council tenants to buy their homes. It is quite possible that the level of home ownership in Britain has now equaled that in Canada.

These trends in urban home ownership are the outcome of a complex combination of factors. Rising incomes, the development of mortgage credit, and the declining importance of self-building have probably been of decisive importance (Harloe 1985; Kemeny 1981; Merrett 1983; Topalov 1981). The association between income trends and home ownership has been clearest in the U.S., where the only intercensal decline in urban home ownership occurred during the Depression of the 1930s. A comparable decline also occurred in Canada. In Britain the situation during the Depression was more complex. For the unemployed and for the great majority of working-class households buying a home was impossible, but Council (public) housing was a cheap option for many (Burnett 1986, 219–49). For those with work, however, and for those in the growing middle class who were moving out to the suburbs, a decline in construction costs coupled with the rapid growth of the building society movement enabled many households to acquire homes (Boddy 1980; Swenarton and Taylor 1985, 378–86). As a result, and although precise information is not available, the overall ownership rate increased until the late 1930s. This increase appears to have been especially true in the southeast, where incomes were relatively high and unemployment rates comparatively low (Bowley 1937; Jackson 1973; Marshall 1968).

The development of credit had been important at a rather earlier date in North America. In the U.S., the growth of owner occupation in the late nineteenth and early twentieth centuries has been attributed to the activity of the savings and loans institutions (Chudacoff 1972, 124–26; Muller 1947, 11; cf. Bodfish 1931). Rooted in particular communities, these institutions promoted thrift, social

mobility, and personal independence; in the process they earned wide popular affection. Appropriately, a savings and loans manager, played by James Stewart, was made the hero of *It's a Wonderful Life* (1946). After World War II the banks, with the support of the new Federal Housing Authority, came to take the dominant role in mortgage lending (Feldman 1985; Jackson 1985). Canada benefited from the export of British capital in the first decade of the century; without this influx of capital, Canada might have seen innovations in mortgage credit at about that time (Easterbrook and Aitken 1956, 510; Harris 1987a). It may be more than a coincidence that between 1906 and 1910 house construction in Britain stagnated (Greve 1965). The importance of capital switching between the two countries, however, is as yet undetermined.

Perhaps the least understood aspect of home ownership is self-building. Almost all studies of house construction and land development have focused upon the activities of the custom or speculative builder (e.g., Dyos 1961; Warner 1962). This makes most sense in Britain where, since the mid-nineteenth century, stringent building regulations have made it difficult for people to build their own homes (cf. Muthesius 1982, 31–37). Even there, however, the breakup of landed estates in the late nineteenth century, coupled with the development of new methods of transportation, encouraged self-building, particularly in the interwar years (Hardy and Ward 1984). With land so much more readily available in North America, self-building on this continent seems to have been quite common even in cities. Most studies of suburban development make a passing reference to self-building or to its most characteristic product, the shacktown (e.g., Simon 1976, 445; Ward 1964, 448; Warner 1962, 93; Zunz 1982, 170–76). With simple methods of balloon-frame construction, many workers who would otherwise have been forced to rent built their own homes. The significance of self-building must have varied from city to city, being most important in the west and south where a warmer climate forgave primitive techniques. Even in some northern cities such as Toronto, however, self-building played a vital role in the growth of owner occupation around World War I (Harris 1987b).<sup>4</sup> It therefore helped to boost the urban ownership rate in the New World compared to that in Britain. With the growth of building regulations and planning controls, however, especially since World War II, the opportunities for self-building have generally declined. Thus,

trends in self-building, along with differences in incomes and in the development of credit institutions serving the housing market, can help to account for broad differences in the history of urban home ownership in Britain and North America.

In the nineteenth century the New World offered greater home ownership opportunities than did the Old. Today this difference scarcely exists. But of course part of the idea of American exceptionalism is that the New World has been a great leveler. Home ownership is supposed to be accessible to all types of people, no matter what their station in life. The additional proposition that needs to be evaluated, then, is that, in the New World more than in the Old, home ownership has transcended the barriers of class.

## The Social Diffusion of Urban Home Ownership

### The Nineteenth Century

In the late nineteenth century home ownership was indeed diffused quite widely throughout society in the New World. Case studies of Canadian cities have shown that in these years class differences in home ownership were quite minor (Darroch 1983; Doucet 1976; Harris, Levine, and Osborne 1981). In Kingston, Ontario, for example, among those who were in the labor force, ownership rates ranged from a low of 25 percent among clerical workers to a high of 39 percent among the skilled and semiskilled; throughout the 1880s and 1890s the latter were at least as likely to be homeowners as were managers and proprietors (Harris, Levine, and Osborne 1981). The same appears to have been true in the U.S. Here, most studies have used manuscript census data to examine the period after 1890. Zunz's findings are typical (cf. Katz, Doucet, and Stern 1982, 147). For Detroit in 1900, he found that ownership rates among four occupation groups ranged from 34.0 percent among the unskilled to 37.5 percent among "high [status] white collar" workers (Zunz 1982, 153). Scholars in the U.S. and Canada have defined occupation and/or class groupings in different ways, so that precise comparisons are impossible. But generally it is clear that in New World cities in the late nineteenth century the proportion of families in each of the major occupational and class groupings that owned their homes was roughly the same.

The reasons for the wide diffusion of home

ownership are not clear. If one assumed that people in each group aspired equally to own their own homes, then similar ownership rates would indicate equality of opportunity. But it is unlikely that aspirations were the same among all classes. Many writers have suggested, and some evidence indicates, that working people had a particularly strong desire for home ownership. On the basis of their work on Hamilton and Buffalo, for example, Katz, Doucet, and Stern (1982, 155) have observed that "dominated by insecurity, working men [in North America] sought to buy homes whenever they could." Thernstrom (1964) reached a similar conclusion about laborers in Newburyport. In contrast, although the issue has not been thoroughly examined, it appears that the aspiration to own a home was weaker among the middle and upper classes. Katz and his associates (1982, 141) suggest that, at a time when middle-class women aspired to be household managers rather than homemakers in the modern sense, employing servants was a higher priority than was owning a home. In England, too, the middle class did not seem to have placed a high value on home ownership. In his study of Cardiff in the late nineteenth and early twentieth centuries Daunton (1977, 113) observed that "so far as the well-off were concerned, home ownership was not considered socially necessary, the general attitude being that house purchase for self-occupation was merely another investment and not of any pressing importance." The same was apparently true in Northampton (Rose 1984, Ch. 4; cf. Daunton 1983, 104–5). Class similarities in ownership rates in the late nineteenth century, then, may not reflect equality of opportunity. Instead, they might be the mixed result of strong ownership aspirations and limited finances among the working class, combined with weaker aspirations among their social and economic superiors.

Even in the face of this uncertainty, one comparative point can still be made. It is clear that working people in the New World were much more likely to own their own homes than were their counterparts in most English cities. It is possible, of course, that this represented a national difference in aspirations. Daunton (1983, 198–99) has suggested that in Britain many workers would not have bought a home even if they could have afforded to do so. At a time when employment was insecure, it was essential that nothing limit a workers' mobility. Mobility must indeed have been an important consideration, but it is not apparent that it was any more so in Britain than in North

America (cf. Byington 1910, 61–62; Wright 1981, 185). The same was not true, however, of ethnicity. It seems that the desire to own property has been especially strong among immigrants. A similarly strong desire to own property has been noted of Asian immigrants to Britain and has been noted many times in North America where, as Upton Sinclair described in *The Jungle*, credulous immigrants gave unscrupulous entrepreneurs the opportunity to make a fast buck out of home finance (cf. Bodnar, Simon, and Weber 1982; Bushman 1981; Kirk and Kirk 1981). Alternatively, with assistance from family and friends, the men might build their own homes, while the women took in work or boarders to make ends meet (Modell and Hareven 1973; Zunz 1982, 152–76). Anything to acquire a home, however modest. Since immigrants made up a much higher proportion of urban workers in the New World than in Britain, working-class ownership aspirations, viewed in the aggregate, were probably stronger. But it is unlikely that such a difference can explain the wide difference between Britain and North America in working-class ownership rates. We must conclude that, for working people in the nineteenth century, the New World did indeed offer greater opportunities for the acquisition of domestic property.

### The Twentieth Century

Class differences in home ownership, once relatively small, have grown in the New World in the twentieth century. The social divergence is more apparent in Canada, where it is possible to compare the evidence of nineteenth-century case studies with that of the 1931 census and a national survey conducted in 1979 (Harris 1986a) (Table 3). In terms of home ownership, the economic elite of owners and managers pulled far ahead of all other groups between 1900 and 1931. Since then, owners and managers have maintained their lead, although recently the middle class, comprising professional and supervisory employees, have begun to follow their lead. In contrast, after increasing to a high level in 1931, ownership rates among the self-employed have subsequently increased more slowly than for any other class and in some cities have recently begun to decline (Harris 1986a). Overall, notable class differences in home ownership are apparent today, with a range of 22 percentage points extending from the working class (50 percent) to the owners and managers (72 percent).

Much the same seems to have happened in the U.S. For the U.S., data are available for nonfarm occupation groups from the 1940 and 1980 censuses and also from the Surveys of Consumer Finances in 1949, 1954, and 1959 (Table 4). Generally these data show the existence of substantial occupational differences in ownership rates. In 1940, for example, the range of 20 percentage points ran from a low of 33 percent among unskilled blue-collar workers to a high of 53 percent among proprietors and managers. Although the occupational categories used in later surveys are not precisely comparable with those used earlier, disparities seem to have increased over the following two decades. By 1959 the ownership rate among the unskilled had risen only 10 points from the 1940 level, while those for the self-employed and the managers had increased by between two and three times that amount. Since 1959 class disparities have stabilized and may have declined. U.S. data on occupational differences in tenure composition have not been published since 1940. Tabulation of the 5 percent Public Use Microdata Sample for the 1980 census, however, does yield some useful evidence. In SMSAs, ownership rates in that year ranged from a high of 75 percent among executives, administrators and managers to a low of 61 percent among service workers.<sup>5</sup> Unfortunately, these sample data lump together unskilled laborers and semiskilled operatives, making it impossible to estimate separate ownership rates for these groups. The situation in previous years indicates that the ownership level among unskilled workers was probably somewhat below 60 percent in 1980, so that the overall range might have approached 20 points, roughly the situation in 1941. Whether the emergence and continuation of these class differences in the twentieth century reflects a change in ownership aspirations among the more affluent or a growth of economic inequality or both, clearly the opportunity to own a home today is not shared equally by all.

The same is even more true in England and Wales. We do not know whether class differences in ownership rates existed in the nineteenth century, but even from the imperfect evidence that is available, it is clear that such differences did exist by the late 1930s. From a careful examination of the available evidence, Swenarton and Taylor (1985, 391) have concluded that “by the late 1930s there was a clear distinction between the level of owner occupation in the middle classes (c.55 percent) and the working class (c.19 percent).” Systematic data have been published only since the

**Table 3.** Class and Home Ownership in Canada and England and Wales

	Home owners as a percentage of all households						
	Canada			England and Wales			
	1931	1979		1966		1981	
	Urban	Urban and rural	Urban	Urban and rural	Urban	Urban and rural	Urban
Owners and managers	58	74	72	72	67	82	77
Middle class	41	67	64	59	53	75	68
Working class	38	54	50	40	35	52	44
Self-employed	56	76	64	63	57	72	68
Total	46	59	55	48	42	58	54
Range	20	22	22	32	32	30	33

Sources: Canada (1931); Harris (1986a); Great Britain (1966; 1981). Data for class groups calculated by the authors from reported data on occupations. See Note 6.

1961 census. The occupational categories employed in the published English census do not correspond exactly to those used in Canada or the U.S. In order to make direct comparisons possible, we recalculated ownership statistics, both for class categories and also for the occupational groupings used in the U.S. Survey of Consumer Expenditures.<sup>6</sup> Direct comparison of England and Wales with the U.S. is possible only for 1959/1961 (1959 for the U.S. and 1961 for Britain). In the latter year there were substantial occupational differences in nonfarm ownership rates in England and Wales (Table 4). Only 22 percent of unskilled workers owned homes whereas 68 percent of managers did so. The range, 46 percentage points, is almost 10 points higher than that for nonfarm ownership in the U.S. two years earlier. If in these years the level of, and the opportunities for, home ownership were unequal among classes in the U.S.,

they were even more so in England and Wales. Since then the inequality in Britain has widened even further. By 1981 the differences between unskilled blue-collar workers and managers had risen to over 50 percentage points. Altogether, then, in Britain more than in the U.S., the recent trend has been for specific classes to become associated with particular tenures (cf. Hamnett 1984).

Using class instead of occupational categories, we can compare England and Wales in 1981 with Canada in 1979 (Table 3). In English conurbations in 1981, home ownership rates among the four major classes ranged by 33 percentage points from 44 percent among the working class to 77 percent among owners and managers. In Canadian cities two years earlier, the relative ranking of the major classes was about the same but the range, 22 percentage points, was appreciably lower. In England and Wales class differences are reduced slightly

**Table 4.** Occupation and Nonfarm Home Ownership in the U.S. and England and Wales

	Home owners as a percentage of all households					
	United States				England and Wales <sup>a</sup>	
	1940	1949	1954	1959	1961	1981
Self-employed			59	70	57	70
Managers	53	66	76	80	68	82
Professional and						
Semi-professional	41	48	58	54	64	80
Clerical and sales	35	46	55	58	51	66
Skilled manual	45		54	63	37	56
Semi-skilled manual	33	52		54	29	42
Unskilled manual	33	40	41	43	22	31
Range	20	26	35	37	46	51

Sources: U.S. Bureau of the Census (1940b, Table 14; U.S. Board of Governors of the Federal Reserve System 1959, Table 1); Great Britain (1961; 1981). Statistics for occupational groups calculated by the authors from published data. See Note 6.

<sup>a</sup> Non-farm rates calculated by excluding farm employment from reported statistics.



when town and country are considered together. The same is not true in Canada, where the rural ownership rate is very high. Here, perhaps, we can see the continuing significance of the different settlement histories of the two continents. In general, however, the comparison of Britain with Canada reveals the same as that with Britain and the U.S.: social inequalities in home ownership are greater in Britain than they are in the New World.

### The Middle Class and the Working Class

With one exception, the rank ordering of the major classes in terms of home ownership has been much the same on both sides of the Atlantic. In all three countries ownership levels have been highest among owners and managers and lowest among unskilled workers. The exception is the relatively weak position of the North American middle class, particularly in comparison with skilled blue-collar workers. To a surprising degree, the middle class has fared better in England and Wales than it has in North America. In 1938, about half of English middle-class households owned their own homes, but in Canada the proportion was probably about 10 percentage points lower. (It had been 41 percent in 1931 and almost certainly fell during the depression.) Forty years later the gap had narrowed, but the British rate for the middle class was still 4 points higher than it was in Canada (Table 3). Much the same seems to be true of the U.S. In 1961 middle-class professionals in England and Wales led their U.S. counterparts (in 1959) by fully 10 percentage points (Table 4), a gap that had not narrowed by 1980–81. The more advantageous ownership situation of the middle class in England meant that they fared far better than did the working class. In England in 1981 the middle class led the working class by 24 percentage points; in Canada, by only 14. Indeed, in the U.S. in both 1959 and 1980, professionals had an ownership rate that was actually lower than that of skilled manual workers.

These national differences in the relative position of the middle and working classes have created different social connotations to home ownership. In Britain, the suburban semidetached home is still thought of as a middle class phenomenon (Oliver, Davis, and Bentley 1981). In America the aspiration to own a home is seen to be, if anything, more characteristic of the worker than of the middle-class professional (Dean 1951;

Hamilton 1964; cf. Halle 1984; Katz, Doucet, and Stern 1982; Thernstrom 1964).<sup>7</sup> These perceptions, it is clear, have some basis in fact. It unclear, however, whether these contrasts reflect differences of opportunity or of preference. There are no comparable data on class differences in ownership preferences in Britain and North America, and even if there were, such data would be difficult to interpret. Stated preferences reflect people's appraisal of what they can realistically expect to achieve as much as what, in some hypothetical world, they might want. An alternative way of tackling the question is to examine the preferences revealed by households' actual tenure decisions. Among households whose ability to purchase a home is the same, any class variations in home ownership may be attributed to preference. This indirect method of identifying preferences is employed in two recent Canadian studies. For both 1931 and the period between 1974 and 1982, Harris (1986b, 1987c) has shown that, when other factors (including income) are held constant, ownership rates in Canadian cities are higher among blue-collar workers than among the middle class. He infers that ownership preferences are especially strong among the working class. The evidence is not conclusive, and comparable analyses for the U.S. and Britain have not been published.<sup>8</sup> This Canadian evidence does suggest, however, that differences between Britain and North America in the relative ownership rates of the working and middle classes are in part due to class differences in the extent to which owning a home is considered a social ideal.

### Discussion

Doucet and Weaver (1985, 587) have claimed that in North America the late nineteenth century was the "golden age of housing" for the "common man." Perhaps so. Certainly, at that time the proportion of families owning homes was much higher in Canada and the U.S. than in England and Wales. Workers, in particular, stood a much better chance of acquiring a home in the New World. But the point can be overstated. After all, at that time most North American workers were tenants. Since then, the overall level of home ownership has increased on both sides of the Atlantic, but the relative advantage of the New World has declined: ownership levels are now much the same in North America and Britain. It is true that class differences are less glaring in North Amer-



ica, but they have grown since the turn of the century, are currently substantial, and in certain places might still be increasing. The immigrant experience of the nineteenth century helped to create a powerful myth, that of opportunity in the promised land. Opportunities are still there, but they no longer set North America clearly apart.

The reasons for the decline of American exceptionalism are complex. In the late nineteenth century it seems that higher incomes, abundant land, and early suburban growth, gave working families a real economic advantage in the New World. Urban immigrants placed an unusually high value on home ownership, and a different construction technology coupled with the early development of mortgage credit gave them the financial means to realize the dream of home ownership. In the twentieth century, however, these relative advantages have been eroded. Land is no longer abundant, and, except in a few cities such as Toronto, first generation immigrants now make up a low proportion of the population. In Britain the rapid growth of building societies between the wars, followed by two decades of suburbanization and modest prosperity after 1950, brought ownership within the reach of a majority of households, including much of the working class. The recent recession has prevented a significant minority of this group from being able to purchase property, but an aggressive campaign of council house sales has helped to maintain the upward trend in ownership levels. In combination, then, government policy and economic trends have helped to close the transatlantic gap.

## Questions for Research

Our study raises a number of specific questions that cannot at present be answered. It is not clear how wide the difference was between the ownership rates of the working and middle classes in Britain in the late nineteenth century. It might have been no greater than it was in North America, a possibility that casts doubt on the significance of continental differences even a century ago. More importantly, we do not know what it was that altered the actions of the economic elite and the middle classes with respect to the ownership of domestic property. Changes in the family, involving the use of new domestic technologies and a more polarized gender division of labor, seem to have been associated with an increasingly home-

centered way of life for both the middle and working classes. This changed evaluation of the home surely encouraged people to aspire to ownership, and the nature of these linkages merits closer study. Changes in tax policy and in the returns to other investments, including rental property, have also played some part. So, too, must the character of the middle class, which in the twentieth century has become more similar to the working class in terms of incomes and workplace relations (Braverman 1974). With subtle and curious differences between the middle classes in Britain and in North America middle-class ownership aspirations seem to have grown in strength over the past half century or so. But this suggestion is speculative. There is today a large and growing body of work on the housing of the working class, but the middle class and the economic elite have been less well served (but see Simpson and Lloyd 1977; Rodwin 1961). Here, then, is an important area for research.

To a greater degree than has been possible here, future research must set the issue of tenure in the overall context of changes in the housing market and in the nature of household work. Tenure is, after all, only one of the features of the dwelling. In addition, quality and location are obviously significant. All homes are not equal. Urban home ownership rates in England and Wales are now close to those in North America, but the dwellings that are owned are not the same, in size or in household equipment. If the latter were taken into account, the relative advantage of the New World would surely stand out.<sup>9</sup> Unfortunately, long-term comparative data on housing quality are sparse, and evidence will have to be accumulated locally, piece by piece. Location affects the extent to which house purchase makes financial sense. At the regional scale, housing markets in all three countries have recently shown marked variations. Property ownership in London, New York, or Toronto has recently offered far better returns than has such ownership in Birmingham, Pittsburgh, or Calgary. Analogous contrasts may sometimes be found within each metropolitan area. It appears that inner-city properties have sometimes proved to be poor investments, particularly in the United States, where suburbanization began earlier and has proceeded further than in Britain and where race has been a more important factor than it has been in Canada (Goldberg and Mercer 1985). If inner-city properties have indeed been poor investments then the nominal ownership superiority of the American working class may in fact have counted for

little. In the absence of comparative research on the issue, however, this hypothesis remains highly speculative.

The uses that are made of the home can also affect the issue. Boarding and home work have been common ways for immigrants to pay for a home in North America. Unfortunately, we do not know whether these practices have been more common in North America than in Britain or whether such a difference might help to explain the transatlantic contrast on ownership rates in the late nineteenth century. These are issues that require comparative research. The same might be said for self-building and repair work. The historical importance of sweat-equity and informal-sector work is only now coming to be fully recognized, perhaps because it is playing a significant part in the contemporary process of inner-city gentrification. Here current issues are shaping our view of the past.

The comparative historical analysis of Britain and North America shows that the growth of home ownership in specific countries cannot be explained entirely by a theory of capitalist development. It may be that, in a very general way, ownership levels are determined by the form of capitalism, whether mercantile, industrial, or corporate. Unfortunately, there is no pure test of the argument, as no country has ever been wholly dominated by one form of capitalism. In the late nineteenth century, for example, Canada relied on trade, but industry was by no means absent. More seriously, it is apparent that ownership levels may be affected by the presence of pre- or noncapitalist production relations. In nineteenth century Britain, working-class ownership levels were sometimes highest in the peripheral regions where workers had greater autonomy: homes (and land) were more readily used as a productive resource (Rose 1984). In North America cheap land, self-building, and frontier traditions of independence encouraged the early growth of urban home ownership. Moreover, not everything can be explained by the forms and modes of production. In both Canada and the U.S., immigration, with its dislocations and insecurities, has provided a particularly strong incentive for working-class households to acquire a home, complicating the matter still further. Although no theory can take account of everything, it is clear that the current theory of home ownership has only begun to grapple with the richness of history.

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## Notes

1. The same assumptions about the political effects of home ownership have underlain recent discussion in England. In the mid-1970s, for example, the Building Societies Association stated, "The point where more than half the houses in the country have become owner-occupied was a significant milestone because even a small stake in the country does affect political attitudes. The greater the proportion of owner occupiers the less likely are extreme measures to prevail" (quoted in Boddy 1980, 24). Such views have informed public policy, notably the Thatcher government's decision to sell off some of the council housing stock. The terms of the home ownership debate are similar on both sides of the Atlantic, suggesting that the social meaning of home ownership is much the same too.
2. The reasons are unclear. Lower incomes, a particular housing stock legacy and, arguably, a cultural difference in the appraisal of home ownership, seem to have played a part. For discussion see Choko (1986).
3. Pickvance (1986, 173) notes that high levels of home ownership in the U.S. in the early twentieth century seem to contradict Mullins's argument about industrial capitalism. He tries to rescue the case by suggesting that U.S. urban growth was "linked to mercantile development centered around staples production." This was true of early port growth but not of cities like Detroit and Toronto, which by the early twentieth century were predominantly industrial and yet had high levels of home ownership.
4. An economist guessed that in 1900 there were ten thousand shacks in Toronto, and seven years later a reporter for the *Toronto Globe* wrote about a "ring" of shacktowns that completely surrounded the city (Mavor 1923, 373–74; "A Day in Shacktown" 1907). It is not clear how typical Toronto was, but at this time shacks were common in other eastern and mid-western cities, even in New York. On New York see, for example, Ford (1936, 14, 117, 136, 146, 171, 176, 248, 445), Hoover and Vernon (1962, 166, 168) Kouwenhoven (1953, 258, 271, 294, 312, 392–93), and Mandelbaum (1965, 14, 15).
5. Ownership rates for other groups in 1980 were as follows: professional specialty (70 percent); technical, sales, and administrative support (67 percent); farming, forestry, and fishing (67 percent); precision production (i.e., skilled) (71 percent); operators and laborers (i.e., semiskilled and unskilled) (64 percent). The overall mean for all occupations was 67 percent. Estimates were derived from the 5 percent Public Use Microdata Sample of the 1980 U.S. census.
6. In the British census, tenure data are reported separately for 17 socioeconomic groups (SEGs): (1) employers and managers (large); (2) employers and

- managers (small); (3) self-employed professionals; (4) professional employees; (5) intermediate non-manual workers; (6) junior nonmanual workers; (7) personal service workers; (8) foremen and supervisors; (9) skilled manual workers; (10) semiskilled manual workers; (11) unskilled manual workers; (12) own account workers (nonprofessional); (13) farmers (employers and managers); (14) self-employed farmers; (15) agricultural workers; (16) members of armed forces. To make comparisons with the U.S. data on occupational categories, the English data were regrouped as follows: (1) self-employed (3, 12, 14); (2) managers (1, 2); (3) professionals and semi-professionals (4, 5, 13); (4) clerical (6); skilled manual (8, 9); (6) semiskilled manual (7, 10, 15); and (7) unskilled (11). To make comparisons possible with the Canadian evidence for classes, the reported English data on SEG's was grouped as follows: (1) owners and managers (1, 2, 13); (2) middle class (4, 5, 8); (3) working class (6, 7, 9, 10, 11, 15); and (4) self-employed (3, 12, 14). These categories are intended to correspond to the classes identified by Carchedi (1977).
7. This point depends on the assumption that home ownership does not affect class position. In fact many people believe that it does. Halle (1984) found that skilled blue-collar workers in New Jersey in the 1970s viewed home ownership as a sign of middle-class status. In Britain, Wilmott and Young (1960, 102) report that, among manual workers in a London suburb in the late 1950s, property owners were more likely (59 percent) to think of themselves as middle class than were tenants (43 percent) (percentages recalculated from reported data). See also Ineichen (1972). For theoretical discussion of this point see Saunders (1984).
  8. But for an unpublished analysis of the situation in San Francisco in 1965, see Feldman (1983).
  9. The superiority of the housing situation in the New World should not, however, be assumed. From an exhaustive comparison of Birmingham (England) with Pittsburgh between 1899 and 1913, Shergold (1982) found that among unskilled workers real incomes and housing conditions were much the same in the two cities. Only the more skilled and better paid fared better in Pittsburgh. A serious deficiency in this comparison is that Shergold does not consider the availability and costs of home ownership.
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