THE SETTLEMENT OF

UNION PARK, HAMILTON

1900 - 1940 :

A STUDY USING

TAX ASSESSMENT RECORDS

BY

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ABSTRACT

This research paper describes a working-class suburban neighborhood for the pre-WWII period 1900-1940. The data are accumulated from tax assessment records, as these are extremely accurate and contain a large variety of information suitable for this study. The main objective is to describe the characteristics of Union Park in Hamilton, Ontario, using the years 1911, 1921 and 1931 as representative of the time period. Three areas of concern were focused on: the occupational characteristics of the inhabitants, describing the inhabitants homes based on building values, and determining characteristics of construction in the area as either owner-built or speculatively built. In general the results show that the area was predominantly working-class, the homes were very cheap in relative value and that the area was primarily owner-built for the period of study. Interesting variations were observed and possible reasons for such variations are suggested.

ACKNOWLEDGEMENTS

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Chapter 1 : Introduction

Urban historical geography is a relatively young and growing field of research. Current beliefs, concepts and ideas have only scratched the surface in determining what makes cities look the way they do and how they seem to change in such extraordinary ways. Since each city seems to exhibit several of the same as well as different characteristics, answers are often contradictory and questionable. It is this which justifies the further need for ongoing research in this field.

In order to understand today's cities and urban processes it is necessary to understand prior city design to rationalize the change that has occurred. In doing this, we may be able to predict future changes or transitions of cities with respect to either growth or decline, and as such, anticipate problems that could be corrected before they occur. At the very least, one would hope that by researching historical periods, problems that were encountered during this period will be analyzed and understood to the point where they can help future planners and citizens avoid repetition of several issues. The key issue is that relatively little research has been done of this type, especially from the late nineteenth century up to the second world war. In fact, many

critics and commentators on the subject of urban landscape have argued for the increased concentration on this area of research. Dr. R. Harris has suggested that "our knowledge of cities in this period has been limited more by prevailing modes of thinking than by the availability of relevant evidence." [Harris, 1988a]. It is for this reason that my research will be concerned with Union Park in Hamilton for the period 1900 -1940. During this period, the area was an interesting locality of the city of Hamilton, Ontario, Canada that was annexed in the year 1908. Its suburban location, compounded by its relatively close location to the industries of this rapidly expanding and economically growing city, make it a prime candidate for this type of research. The primary purpose of this research will be to determine the character of the neighborhood from an occupational standpoint, through the use of tax assessment records. Housing tenure is contributary issue as one of the indicators of the building process and will be used to help explain the occupational character of the area.

CHAPTER 2 : LITERATURE REVIEW

2.1   Introduction

There are several contradictory opinions on the process of city growth and design. Many perspectives have initiated several beliefs on the characteristics of suburban neighborhoods with no one view dominating. This paper is aimed at analyzing one particular suburban neighborhood to distinguish the characteristics. In order to do this, an understanding of the different issues involved is necessary. Concentration is on the characteristics of the inhabitants, with the homes of the inhabitants and the housing tenure acting as necessary indicators. Thus, the purpose of this chapter is to review relevant literature, focusing on these issues, as well as attitudes, models, and studies that have influenced historical geography.

2.2 City and Suburban Characteristics

In order to proceed, it is necessary to comprehend exactly where current modes of thinking exist. As already implied, several issues and concepts have been portrayed as correct, to the point where curiosity has declined with respect to urban landscape design and change. In reading

relatively current research almost all make some reference to E.W. Burgess and his ideas of the growth of the city. The ideas and concepts presented in his paper deal with the physical expansion of the city, concentrating on concentric zones defining individual areas with differing characteristics [Burgess, 1925]. For a considerable period, it seems to have been assumed that the findings concluded in this study were revolutionary and could be generally used to describe every city. In particular, his conclusion that "the main fact of expansion, namely the tendency of each inner zone to extend its area by the **invasion** of the next outer zone." [Burgess, 1925] has been refuted through other studies. For example, in his study of the city of Toronto Harris found that "Outside the core area, filtering up was as common as filtering down" [Harris, 1988a]. With this, it is not to say that Burgess was wrong, on the contrary, several of the issues arising from this paper have lead to further investigation such as Harris' that allow the change to be observed and the increase in understanding to occur. Burgess initiated the thought that "In the expansion of the city, a process of distribution takes place which shifts and sorts and relocates individuals and groups by residence and occupation" [Burgess, 1925]. It is this concept that has laid the basis for my research and similar research on urban landscape.

With the initiation of new ideas came the realization of even more contradictory opinions. That is, a few opposing interpretations exist about the occupational character or classification of residential suburbs. Most notably is the opinions of Kenneth Jackson and Robert Fishman. Both have suggested that the dominant American suburban type was that of a middle class neighborhood [Jackson (1987), Fishman (1985)]. Linteau's study of Montreal described a particular type of planned industrial, working-class suburb. Harris has contested this by suggesting that "Neither of these suburban types alone may be said to have defined the American experience." [Harris, 1988b]. This allows for the implication that more research is needed to help us discover if, in fact, there is one or more similar elements or factors in defining the character of city growth and design.

Occupational character is not the only factor influencing suburban characteristics. Once this has been determined, other questions arise. As previously suggested, a prime area of interest is the use of residence as an indicator of the characteristics of suburban individuals. Research of this type has been either of the large scale with respect to overall city tenure or on a smaller scale dealing with individual neighborhoods. Suburban areas are a notably wealthy source of information, that can be seen as continually

changing and growing. In finding out how homes were built, it will be possible to explain why a suburb could be working-class, through the methods and economic resources used. Moreover, it is a logical assumption that owner building and thus owner-occupied dwellings are most common in suburban areas [Harris, 1990]. Harris suggests that, "Available evidence and common sense suggest that self-building has almost always been most common at the fringe of the urban area, towards or beyond the jurisdictional boundary of the city." [Harris, 1990]. Thus, with Union Park falling under such guidelines, it is expected that the research will yield several conclusive elements about city design in general, and the city landscape of Hamilton prior to World War II specifically.

2.3   <u>Research Design - Similar Studies</u>

An historical geographical study of this nature has the advantage of calling on several different sources to derive conclusions; but the quality, accuracy and reliability of many of these sources remains questionable. The most reliable of the available sources is tax assessment records, which contain a broad range of information for every household in a defined area. Through this source, it is possible to perform a complete enumeration of the entire area. This

source has been extensively utilized in the past. Many analysts have chosen to follow Burgess and use qualitative methods to investigate urban landscape, while others have chosen to use other sources such as city directories, or city council minutes, all of which are valuable resources in their own right. Harris has stated that assessments possess three important advantages over other sources. They are comprehensive and available for every property in both cities and suburbs, they are available for a longer period of time, and the content is rich with respect to the character of the occupants [Harris, 1990]. However, this source is not without limitations. The information obtained does not enable the researcher to determine specifically how homes were built. For this reason, it is necessary to define certain assumptions that further enable one to conclude on owner-building issues.

Several studies have been conducted to support the use of tax assessment records. Harris' study of Toronto for the period 1901-1913 used assessment records to address several issues. Occupations were divided into ten categories defined generally as blue collar, white collar, clerical, etc. in order to determine the character of different neighborhoods in the city. His major finding was that by 1913, the outer, newer suburbs became overwhelmingly working-class in character [Harris, 1988a]. Zunz and Simon went against counterparts

like Burgess and Hoyt by using assessments and were also able
to conclude that many workers lived in the suburbs in the
early twentieth century [Zunz (1982), Simon (1978)]. This
contradicts what Burgess suggested should occur. Therefore,
by analyzing individual neighborhoods that exhibit similar
qualities to that of a working-class neighborhood it may be
more clear as to the reasons for the differences in the two
studies.

2.4   Owner-building: Home ownership vs. Speculation

Numerous studies have also been done with respect to
the influence of housing tenure on city design. The fact that
home ownership by low income inhabitants in the suburbs was
not as uncommon as might be assumed was suggested by, Ratcliff
and Saywell [Harris, 1988a], and further resolved through
research by such individuals as Harris and Simon. Simon's
research made conclusions on several issues which are
important to the outcome of my own research. This study
involved an individual suburban neighborhood in the city of
Milwaukee, designated as Ward 14. The character of the area
was determined to be mainly blue-collar when in 1905, 55% were·
defined as unskilled [Simon, 1978]. Home ownership in such
a vicinity would normally be expected to be relatively low,
but the contrary was true. In fact, "by 1940, home ownership

in the area was widespread and well above the city average."
[Simon, 1978].   Harris' study of Toronto showed similar
results in that ownership rates increased fairly consistently
away from the centre of the city, and "between 1901 and 1913,
ownership rates among {unskilled and construction trade
workers}, clearly exceeded the average increase for all
employed households" [Harris, 1988a].   Threshold values were
determined whereby it was established that speculators would
not build houses below a certain value due to the lack of
profit available.   Whitten and Adams used the value of $4000
to "suggest that most dwellings at or below this price were
`built by the owners for their own use'." [Harris, 1988b].

This concept of pre-WWII owner-building in the suburbs
has been relatively neglected in the larger context of
research on North American cities.   Simon, Bodnar and Weber
researched immigrant neighborhoods to find similar trends in
home ownership to that of Toronto and Milwaukee.   They
concluded that there were several reasons for making home
ownership on the suburban fringe so dominating in the pre-WWII
period.   They felt that "In addition to providing a sense of
status; it gave the owners greater control over their
environment, provided a form of enforced savings with a
resultant equity, and had the potential of providing a source
of income." [Bodnar, 1982].   Harris and Simon reiterate these

facts in their studies. My research on Union Park should test this argument, by determining whether the area exhibits the qualities suggested. Harris went as far as to conclude that "at the suburban fringe construction was more typically undertaken by owner-builders than by speculative, merchant builders" [Harris, 1988a].

An interesting point from these studies is the common fact that all involved immigrants. That is, it was generally concluded that in areas with high proportions of blue-collar workers and owner-building, immigrants dominated the area. Bodnar et al., concluded on their figures, that "the foreign-born, in general, had a greater propensity to buy" [Bodnar, 1982]. With reference to several periodicals of the time, Union Park was declared to be a first or second generation British immigrant neighborhood with a tendency towards home ownership [Hamilton Herald, 1923]. This will also be looked at in determining the character of this suburban neighborhood.

2.5   **Conclusion**

It is my hope that by using Union Park as an example of a specific working-class suburban neighborhood, a connection or at least a link in the chain towards a better understanding of what makes cities look and change as they do,

will be gained. Since there has been little research on the city of Hamilton for purposes of this kind, it should lend specific credence to the findings. That is, if this area does exhibit similar characteristics to other studies, it will lend to the determination of the patterns and processes observed in this period. The literature has provided several key issues and questions that my research will be focussing on, namely, the determination of Union Park as a working-class environment, and the influence of home ownership on this area. With these in mind, and assessment records providing excellent, detailed information, it is expected that the conclusions derived will be influential and supportive to presently ongoing research.

CHAPTER 3 : RESEARCH METHODOLOGY

3.1 **Source:**

For the pre-WWII period, there is a limitation on the number of available sources that provide comprehensive and reliable data through which a study of this type can be done. Tax assessment records seem best suited to achieve a desirable outcome, as they have been extensively used for this period by several researchers. Most important is the fact that they allow for a complete enumeration study to be done. They provide information annually for every individual property, within a defined area. Information that is available and was used for this research included; residents occupation, whether a home was tenant or owner-occupied, and building value of the home. Combined, the above information will help in answering such questions as; What type of people live in Union Park, What kind of homes did the people live in, and How were the homes built?. By answering these, a better understanding and a clearer picture of pre-WWII residential neighborhoods will be gained. Since tax assessment records don't state explicitly that a home was owner-built or speculatively built, an assumption about building values was derived to compensate for this limitation. It was assumed that any neighboring homes that were labelled with the exact same building value

were speculatively built. This was based on the fact that speculative builders would build many of the same valued homes in rows of greater than one. This shortcoming must be enhanced through the use of other sources that better explain this research, however, it will give a general description of the situation in Union Park.

The assessment records were located in the basement of Hamilton's city hall, where relatively easy access was granted. The years 1911, 1921, and 1931 were chosen as representative of the 1900 - 1940 period. When trying to extract the data for these years, the first problem arose. The information for these years was contained under the year 1912, 1922 and 1932 respectively, as these were the years the data became available. Since there were six students from the geography 4Z3 class at McMaster university involved in the data accumulation process, it was necessary to split the work load up evenly. As a result, it was decided that two people would work on one year, with the streets being further divided up between the two individuals. My role involved accumulation for the period 1911, as well as organizer of the entire process. One notable problem was that for the year 1911, there was relatively little data, as the majority of the lots in the area were empty and did not have homes built on them yet. In comparing with 1921 and 1931 data, the number of lots involved were considerably less.

The information exhibited a few shortcomings. Firstly, the information in the books was hand written and sometimes hard to read. As a result, occasional lots had to be omitted. Secondly, the person who accumulated the information must have relied on their own knowledge to make several of the judgments. That is, building values would imply that the person must have had some sort of educated knowledge to make such estimates. However, since some of the homes were only valued between $30 and $70, it is reasonable to conclude that the evaluator may have assumed all small shacks to be worth approximately this value and as such speculative building assumptions may be adversely affected. In other words, a minimum value for these homes may have been decided upon based on size, not design. That is, in order to lessen the work load, the assesser may have generalized for several similar homes. Occupations were classified into one of ten categories [Appendix], but determining which occupation fell under which category was sometimes easier said than done. Some data was difficult to read, as occupations were foreign to today's way of life. Such inputs as INCOME were found and classified as self employed (0 - 99) for simplicity.

The information and results of this paper although giving a strong indication for the area as a whole, will only be a general description of Union Park in many respects. Any

conclusions will have to be compared to other sources in order to be considered valid.

3.2 **Methods of Analysis:**

The source and information that was extracted was used in several different ways, but, always centred around the questions that were trying to be answered. In order to determine what type of people lived in the area, proportions of the occupants that fell within the 10 different categories were found for all three years. Trends within these categories were also graphed to visually display the change or lack of change that Union Park exhibited for this period, using the three years respectively. The second objective was approached in two ways; through an overall value comparison, and then a similar comparison, but with respect to differences among the occupational groups. It is impossible to figure out definitively, whether the area was owner-built or speculatively built, without referring to other sources of information, however, a general picture of Union Park and housing tenure was derived. This was done by assuming that any two neighboring homes with identical building values were speculatively built and therefore not unique. Once it was derived how many homes fell under each of these two categories the proportions for each of the three years was derived. An

owner-built area was defined as having both a high proportion of unique homes, as defined previously, and a large share of these homes among low valued sub groups. Building value sub-groups were established both at $200 and $500 intervals in order to establish at what end of the scale the unique homes fell. Once determined, and supported by complementary data from other sources, Union Park could be defined as either an owner-built or speculatively built area. At the very least, a concise description of the area along these lines could be established.

Using the tenure column from the assessment records, that indicated homes as either owner occupied or tenant occupied, proportions were derived. The results are graphically displayed in order to determine both the personal and housing characteristics of this suburban neighborhood. During the research it became evident that an indication of the change over time of the housing composition in the area would be desirable. This meant that a comparison of addresses in order to establish which homes were new during the respective years, was necessary. This proved impossible as the addresses in 1911 were completely different from those in 1921, and only the east-west running streets in 1921 and 1931 were the same. Since there were almost 200 lots among these streets a simple comparison of newly built homes was done to

establish any change in the area. That is, it was established which of these homes that existed in 1921 still existed in 1931, as well as indicating which homes were newly built in 1931. The building values for these homes were also compared.

CHAPTER 4 : DATA ANALYSIS AND RESULTS

4.1   **INTRODUCTION**

This chapter will focus on the results of the data analysis. The purpose of the entire project was to determine the characteristics of a working-class suburban neighborhood in pre-WWII Hamilton. This was achieved through three objectives. The initial objective was to determine that Union Park was a working-class neighborhood, the second objective was to determine the types of homes the individual lived in, concentrating on dollar values as an indicator, and the final objective was fulfilled by first discovering the amount of owned homes in the area and then by determining the proportion of unique homes. This last part was then compared to different ranges of building values to establish that the area was a speculatively or owner-built area.

4.2   **Inhabitants Characteristics**

The first research objective of this project is to answer the question `What type of people lived in Union Park?'. The immediate task of this question is to define, from an occupational standpoint, the characteristics of the individuals living in the area. Since the main idea of the

paper is to evaluate working-class suburban neighborhoods, this objective is being used to ensure that the area is a working-class neighborhood and does not vary in occupational composition. In doing so the project may proceed with the final two objectives.

According to the occupational classification system [Appendix], groups five, six and nine will be considered as included within the definition of working-class. In looking at figures 1,2,and 3, there is a clear dominance of these three groups in relation to the other seven. That is, in each year the proportion of working-class inhabitants in this neighborhood is clearly much higher than all other categories of employment. While this dominance is evident throughout the period, there is an interesting change in the composition between the three years. In 1911, group six [Unskilled Blue Collar] has the largest proportion at 38%, with group 5 [Blue Collar] ranking second at 25.3% [Table I]. By 1921 this had reversed, and by 1931 the gap that this produced had become even larger. However, there were only 79 actual records for 1911, and the relatively small numbers in the other groups will have a slight bias on the outcome. For example, group 1 [Self employed] is seen as being 8.9%, but there were only 7 inhabitants actually recorded for this category [Table I]. The years 1921 and 1931, had larger numbers and as such, this
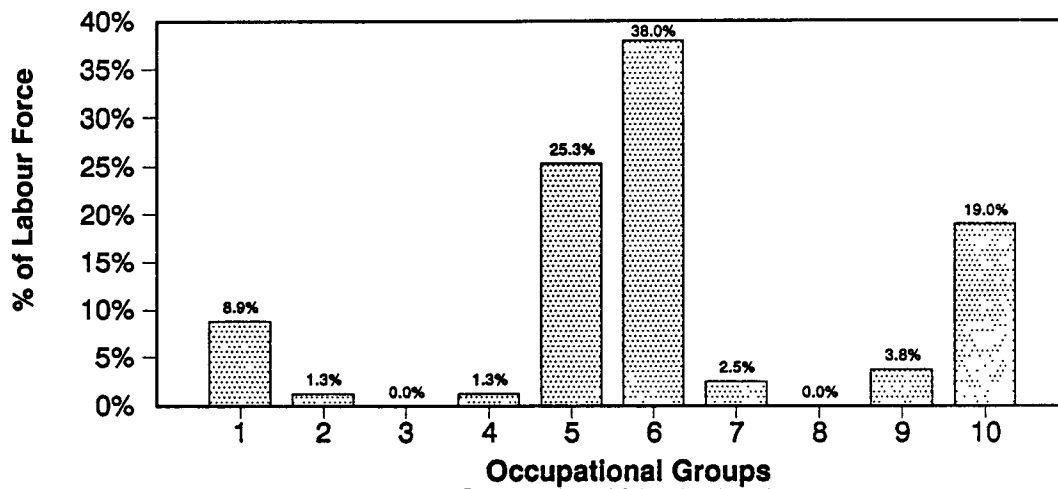
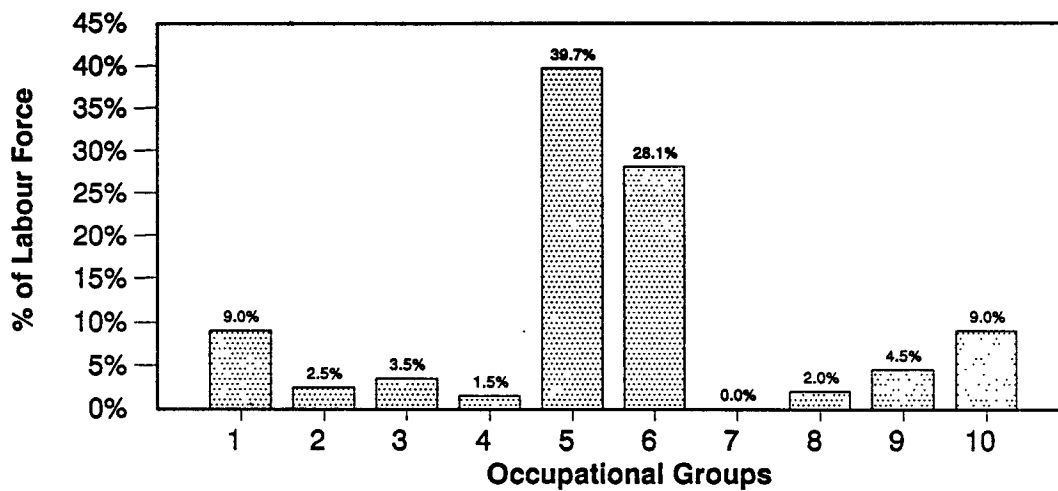Figure 1. Occupational Distribution 1911

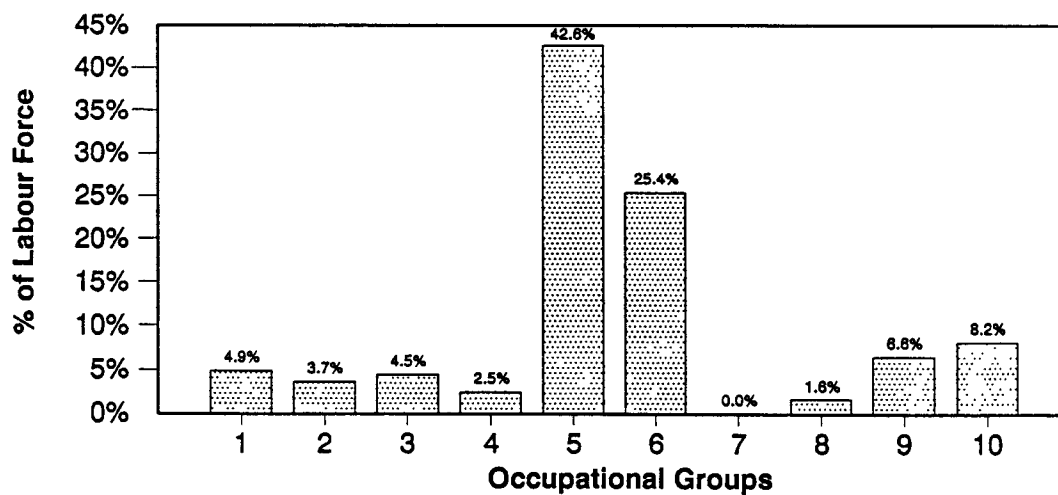Figure 2. Occupational Distribution 1921

Figure 3. Occupational Distribution 1931

category comes more into line with the rest of the groups. Also, the amount of inhabitants defined as blue collar in the building trades [group 10] exhibited a steady decline from 1911 to 1931 (Figure 5). This suggests that an influx of home builders may have occurred, in that, the opportunity to own there own home was only a possibility if self-building was viable. That is, the initial inhabitants were construction workers wanting to take advantage of their skills and build their own homes. Due to the relatively low price of land in the suburban area and the ability to self-build, Union Park may have been attractive to skilled blue collar workers.

Table I
Proportion of Inhabitants Within Each Occupational Group

Occupational Group	1911		1921		1931	
	Number	Percent	Number	Percent	Number	Percent
1	7	8.9%	18	9.0%	12	4.9%
2	1	1.3%	5	2.5%	9	3.7%
3	0	0%	7	8.5%	11	4.5%
4	1	1.3%	3	1.5%	6	2.5%
5	20	25.3	79	39.7%	104	42.6%
6	30	38.0%	56	28.1%	62	25.4%
7	2	2.5%	0	0%	0	0%
8	0	0%	4	2.0%	4	1.6%
9	3	3.8%	9	4.5%	16	6.6%
10	15	19.0%	18	9.0%	20	8.2%

In order to understand this situation better, occupational trends are visually expressed on figures 4 and 5, whereby the changes over the three periods among all ten occupational groups are expressed. The most striking feature

is the obvious dominance of the working-class groups [400-499,500-599, 900-999]. As a percentage of the labour force, these three groups are clearly larger than the others. Notably, group 4 (the 400 - 499 category) exhibits an increase over the years, while the other two show a decline. Even with this decline, there is no change in the working-class nature of the neighborhood. Self employed workers shows a significant decline, but this may be due to the relatively small numbers for the 1911 time period, as already explained. As a result, it is obvious that in fact this is a working-class neighborhood with a high proportion of unskilled blue collar workers, which seems to be gaining over time.

4.3   Housing Characteristics

Housing was analyzed in two ways. The first part looked at an overall value comparison of building values for each year. The results are visually displayed on figure 6, wherby a steady increase is evident, with a considerable jump from 1911 to 1921. Since a smaller number of inhabitants were in the area in 1911, and annexation had only taken place in 1908, a bias may exist, in that a comparison between 1911 and the other two years may be unjustified. Even with this, the main point remains that the existing homes in Union Park were very modest. The increase from 1921 to 1931 can be attributed to the trend observed in the initial objective whereby, it was
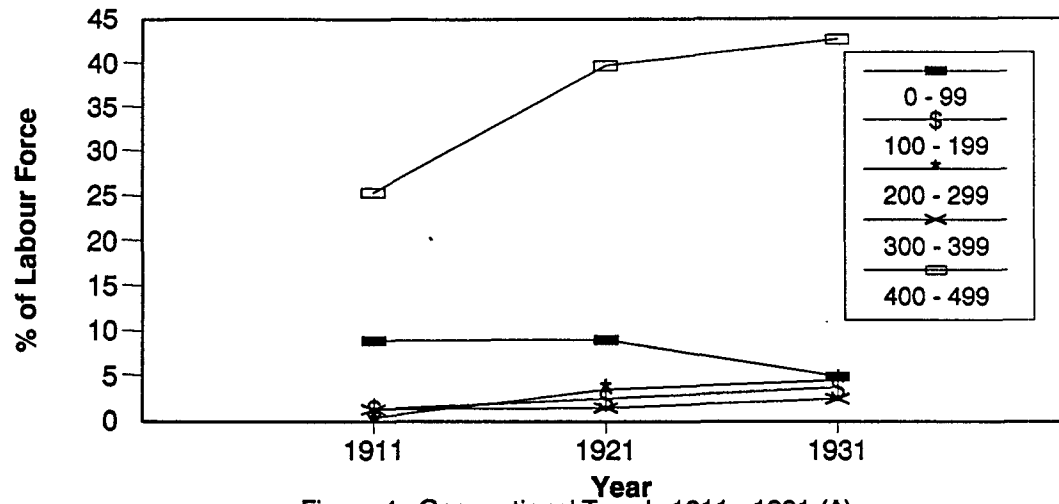
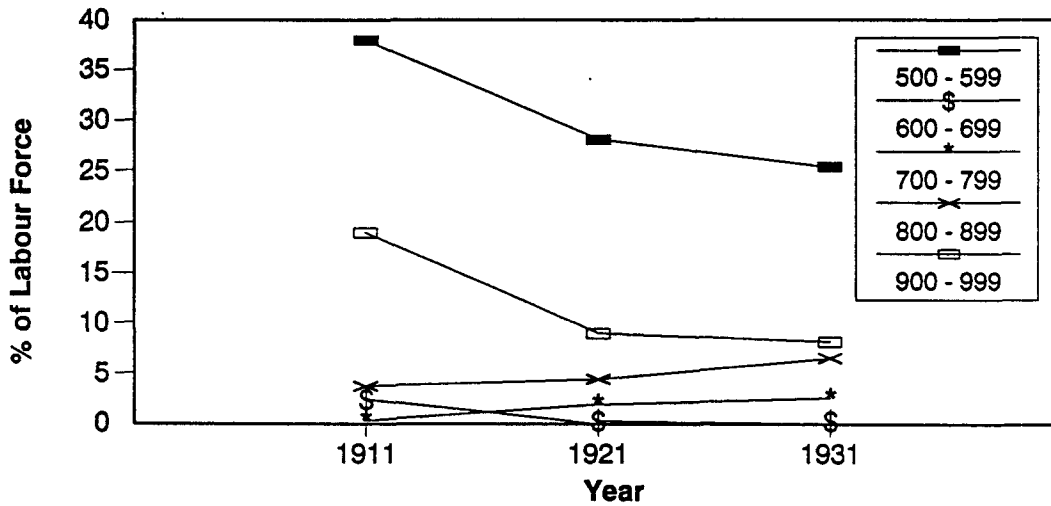Figure 4. Occupational Trends 1911 - 1931 (A)

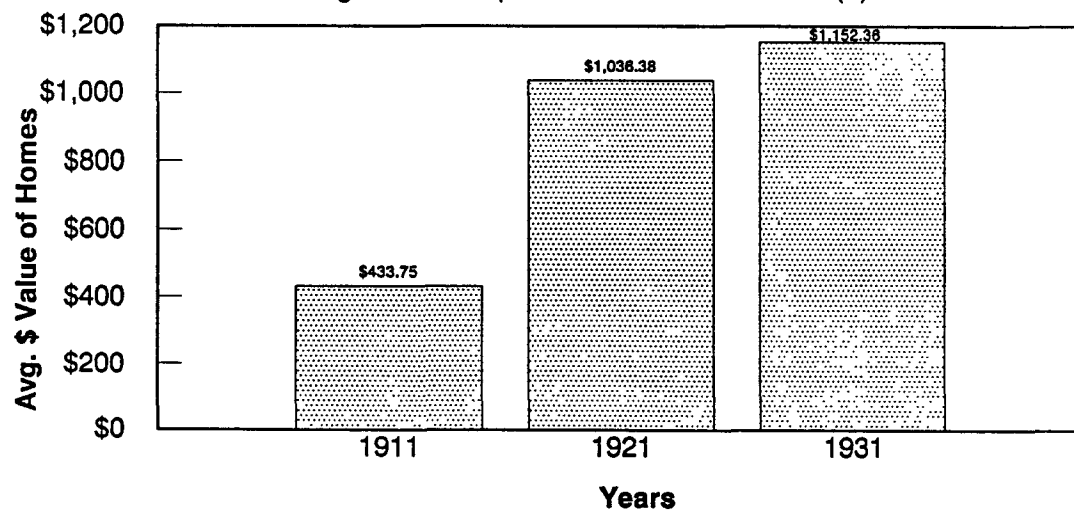Figure 5. Occupational Trends 1911 - 1931 (B)

Figure 6. Average Dollar Value of Homes Per Year

seen that unskilled blue collar workers were steadily increasing and becoming the dominant occupation in the area. Workers of this type would upgrade and improve existing homes, making their housing values much higher and more valuable.

In doing these type of calculations, a full description of the types of homes is not gained. In order to comprehend the nature of Union Park, further analysis was done in order to take into account the differences between the values of homes for each occupational class [Table II]. This gives a clearer picture for each group and compensates for the occasionally very expensive home that raised the values used and displayed in figure 6. Table II presents the actual figures for each category, and figures 7, 8, and 9 visually display these findings.

Table II
Value of Home for Each Occupational Group

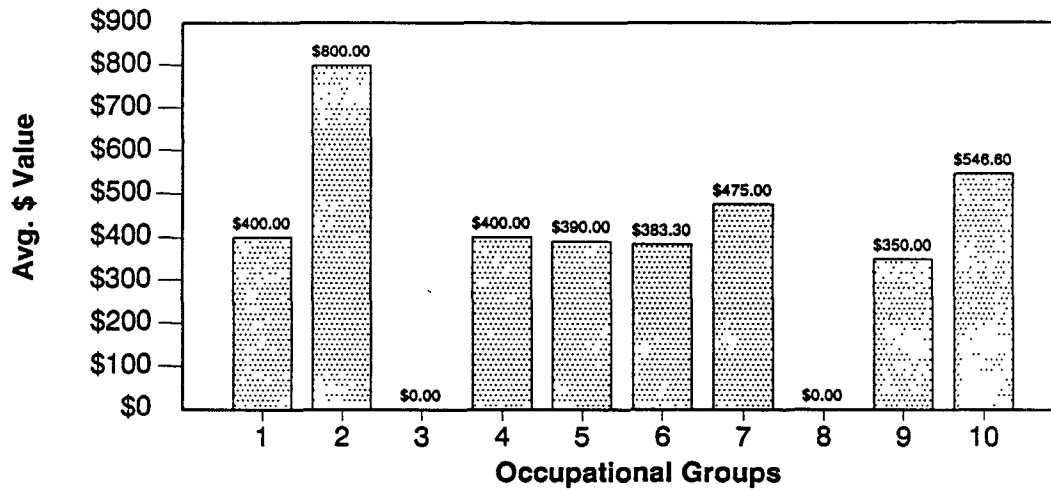| Occupational Class	No. of Homes	1911	No. of Homes	1921	No. of Homes	1931
0 - 99	7	$400.0	12	$930.83	7	$891.43
100 - 199	1	$800.0	4	$1,382.50	8	$1,186.25
200 - 299			6	$1,088.33	7	$1,175.71
300 - 399	1	$400.0	2	$1,090.00	4	$1,667.50
400 - 499	20	$390.0	74	$1,089.32	93	$1,165.05
500 - 599	30	$383.3	54	$1,016.48	53	$1,086.42
600 - 699	2	$475.0				
700 - 799			4	$937.50	4	$1,160.00
800 - 899	2	$350.0	9	$961.25	13	$1,151.54
900 - 999	15	$546.6	18	$1,042.22	18	

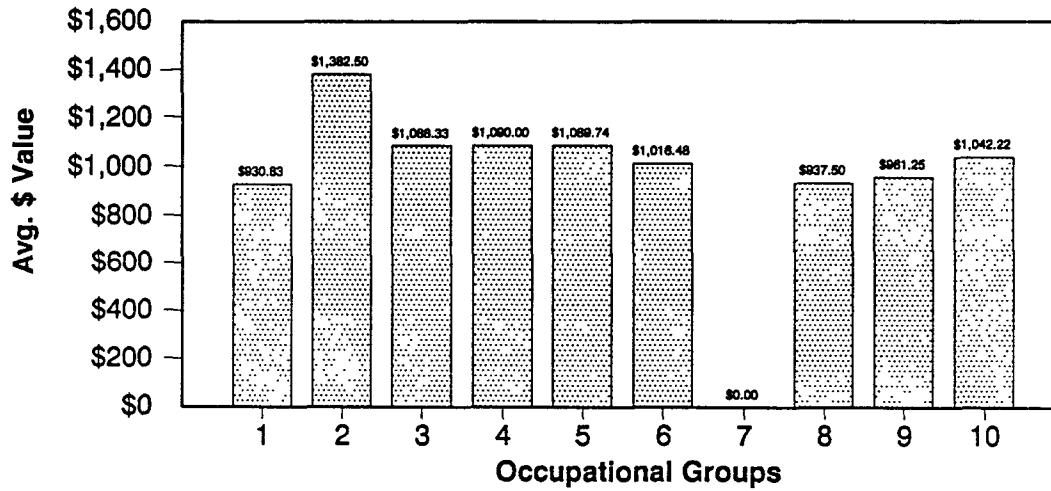Figure 7. Average $ Value of Homes By Occupation Group 1911

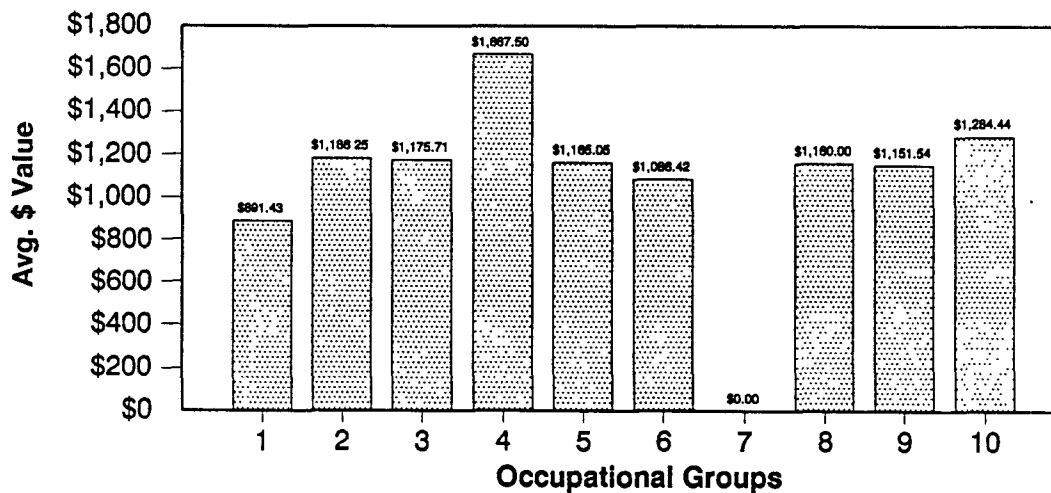Figure 8. Average $ Value of Homes By Occupation Group 1921

Figure 9. Average $ Value of Homes By Occupation Group 1931

Taking into account the fact that groups 8 and 9 are unclassifiable occupations and exhibit considerably less homes than the other categories, it is evident that the working-class groups are among the cheapest or poorest homes in the area. In 1911, the blue collar workers (both skilled and unskilled) were extremely low values. The fact that in 1911 this was a newly expanding area building trades would have had a distinct advantage in self-building and thus the relatively higher value for their homes can be accounted for. In comparison with the so-called `white collar' professions [groups 2, 3, and 4] the working-class professions are among the lowest valued homes, for both 1921 and 1931. The numbers of existing homes among the other groups make comparisons unwise. Interestingly enough, there was little difference between the unskilled blue collar and skilled blue collar workers [groups 6 and 5 respectively], where a gap based on expected income and ability for home improvements might have occurred. This may be attributed to the overwhelming desire of all working-class immigrants to own their own homes, with this desire taking precedence over all else. Furthermore, the value of homes in Union Park when broken up among the occupational groups show a definite difference between working-class and white collar workers.

4.4   Owner-Built vs. Speculatively Built

The objective is to determine whether individual homes
in Union Park were owner-built or speculatively built.   In
order to do this, a couple of assumptions were made to
interpret the tax assessment data.   The neighborhood is an
owner-built area only if there is evidence of a large
proportion of the homes being unique as well as the majority
of these homes falling among a low value spectrum.   That is,
the homes in Union Park must be one-of-a-kind as well as being
cheap in value to be classified as an owner-built area.   For
the purposes of research, one-of-a-kind was defined on the
basis of building value only in the sense that any neighboring
homes with equal values were assumed not to be unique.
Therefore, any home with a different building value than it's
neighbor directly on each side of it was defined as one-of-a-
kind.

The result of the first stage is visually displayed
on figure 10 whereby the proportions of one-of-a-kind homes
for the three study years are seen as extremely high.   Along
with these high percentages, the trend is an increasing one,
implying that the area was continually growing and changing.
To support this, a cross tabulation of homes in the area was
done.   Due to changing street addresses, the east-west running
streets in 1921 and 1931 were the only possible study group.
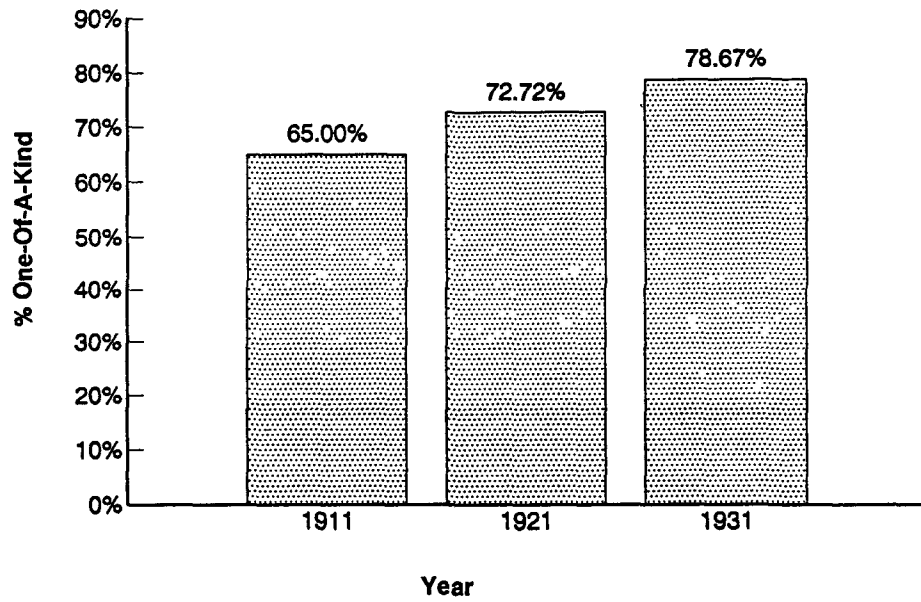
Figure 10. Proportion of Unique Homes

However, this group did contain 180 homes and showed that 120 of these homes existed in 1921 and 60 were new. Taken directly from the assessments, table III shows the amount of owners in Union Park, as opposed to renters. It is clear that the majority of inhabitants in the area are owners, however there is an unusual decline in 1931. This may be due to the advent of the depression and anticipated political conflict.

Table III
Proportion Of Rented vs. Owned Homes

	Rented	Owned
1911	37.97%	62.03%
1921	30.57%	69.43%
1931	57.89%	41.70%

Investigation of changes in the building values revealed that many of the homes did not change, however, there are signs of improvement in some dwellings, especially in the lowest value category (Chart 1). In the process of researching this data it was noticed that most of the homes did not change in value at all in the 10 year period. Reasoning for this may be that individual assessments by the municipal government probably weren't done on existing homes, only new homes in the area with respect to building values.

Recalling that an owner-built area was defined as an area with a high proportion of self-building, with this

phenomenon occurring at the low end of the value spectrum, it is necessary to determine if in fact these homes are predominantly low in value. Figures 11, 12, and 13 display the proportions over $200 intervals. Clearly, the majority of the homes lie at considerably small values. In 1911, 80% of the one-of-a-kind homes are worth less than $600 (Table IV).

Table IV
Proportion Of One-Of-A-Kind Per Housing Values Sub-Group

Value Range	1911		1921		1931	
	Number	Percent	Number	Percent	Number	Percent
$200	9	17.81%	0	0%	1	.61%
$400	16	30.77%	13	9.63%	9	5.45%
$600	18	34.62%	20	14.81%	16	9.70%
$800	4	7.69%	23	17.04%	23	13.94%
$1,000	3	5.77%	17	12.59%	19	11.52%
$1,200	1	1.92%	18	13.33%	30	18.13%
$1,400	0	0%	20	14.81%	29	17.53%
$1,600 - $2,800	1	1.92%	24	17.77%	38	23.03%
Total	52	100%	135	100%	165	100%

It is assumed that this value would be too low for a speculative builder to consider building, due to a lack of profit. Figures 12, and 13, for the years 1921 and 1931 respectively, display similar patterns, with the majority of homes lying below $1400.

Chart 1. Cross Tabulation of East-west Streets

1931

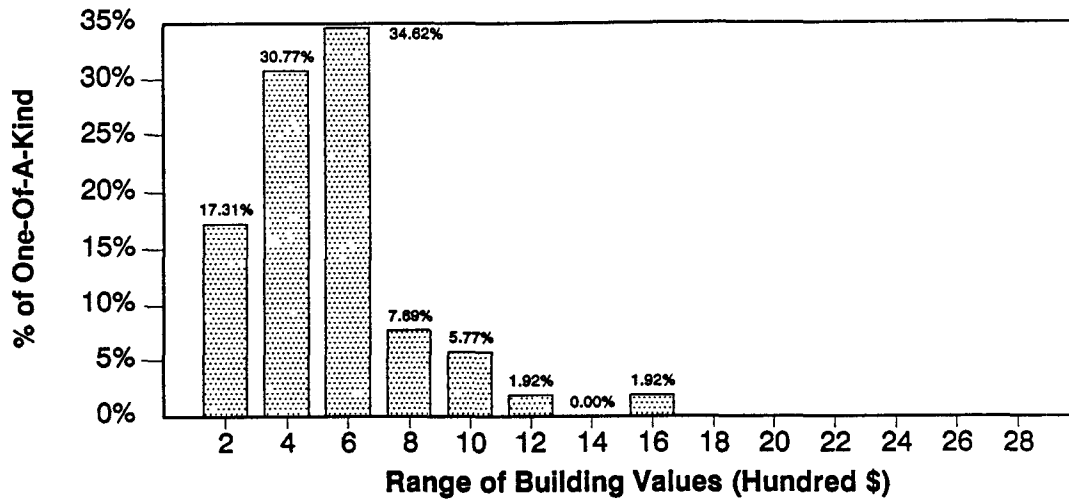| 1921	$500	$1000	$1500	$2000	$2500	$3000
$0 - $500	8	5	2	2	0	1
$500 - $1000	1	37	9	0	0	0
$1000 - $1500	0	0	32	3	0	0
$1500 - $2000	0	0	0	15	0	0
$2000 - $2500	0	0	0	0	5	0
$2500 - $3000	0	0	0	0	0	0

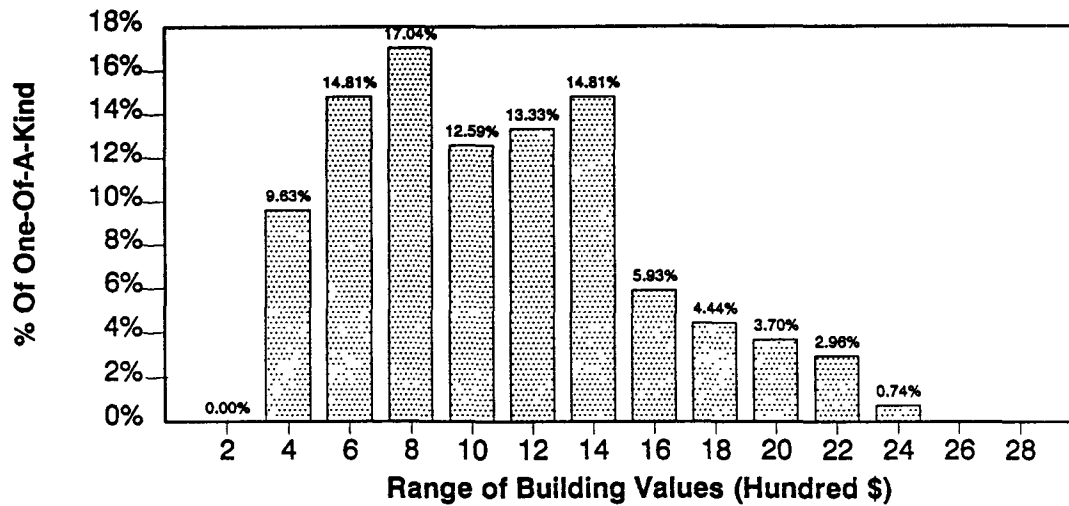Figure 11. Proportion of Homes Per Housing Value Sub-Group 1911

Figure 12. Proportion of Homes Per Housing Value Sub-Group 1921
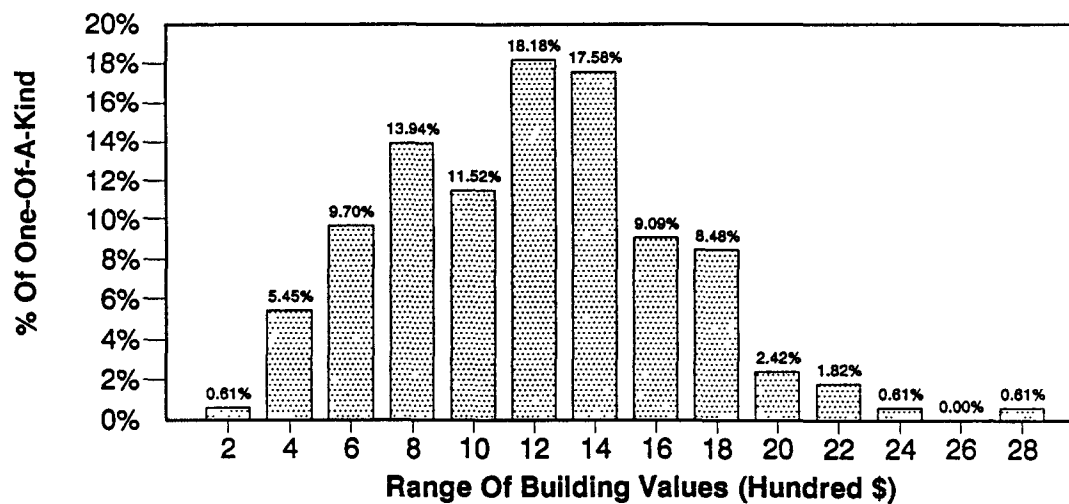

Figure 13. Proportion of Homes Per Housing Value Sub-Group 1931

Figures 14, 15, and 16 provide further supporting evidence in that similar patterns emerge at $500 intervals with respect to number of homes. That is, the bulk of the homes over all three years, fall within the lower valued housing sub-groups.

Thus, in light of this evidence, since there is an extremely high proportion of self-building occurring in the area and the majority of these homes are low in value, it can be concluded that Union Park was an owner-built and **not** a speculatively built area.
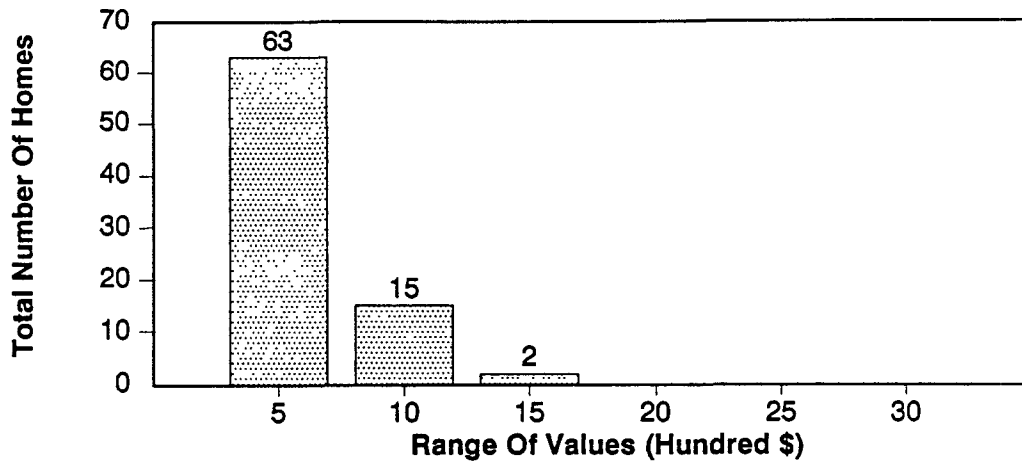
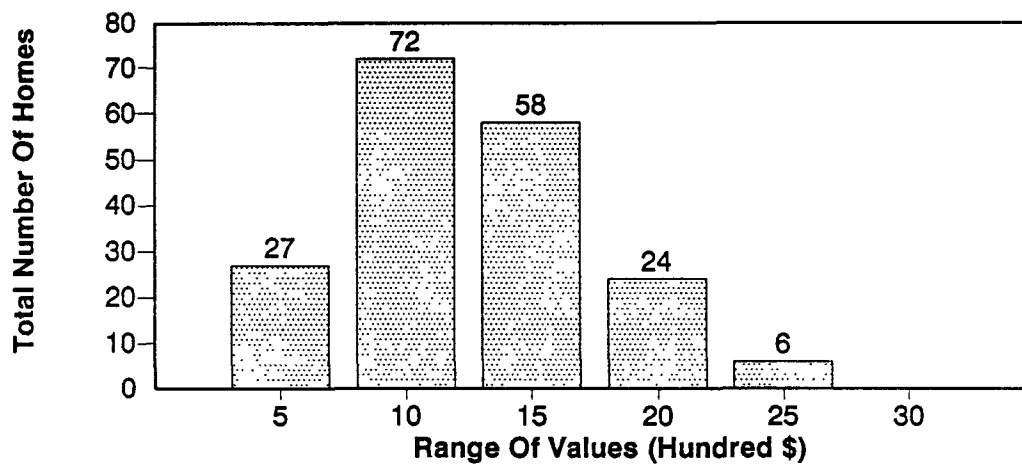Figure 14. Number of Homes Per Value Sub-Group 1911

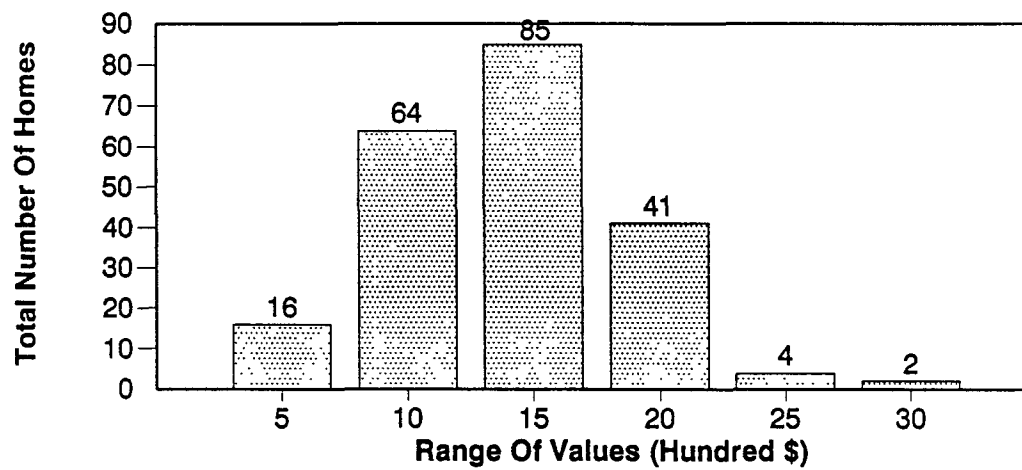Figure 15. Number of Homes Per Value Sub-Group 1921

Figure 16. Number of Homes Per Value Sub-Group 1931

CHAPTER 5 : INTERPRETATIONS AND CONCLUSIONS

5.1   **Consistency of Results**

Recalling that this investigation has discovered three things: that Union Park began as a working-class, blue collar neighborhood, it consisted of relatively low valued, cheap dwellings and it was predominantly owner-built. With this in mind, the question comes up, 'How valid are these conclusions?'. For this purpose comparison of these results has been done with other sources of information for the Union Park area.

The students in McMaster's geography 4Z3 course compiled information on Union Park using several different sources. Many provided evidence of Union Park as primarily a British immigrant neighborhood and as such assume many facets of the British character as true. In support of this assumption, a few newspaper articles of the time, indicated that the area was British in composition, and that the British were predominantly working-class, blue collar people with an extraordinarily high desire to own their own homes (Vacca & Pirrera). Oral history information accumulated by Steve Poplar and Sherie Willan further supported this through individual statements such as "everyone would help each other

build their own homes" (Willan). Further evidence revealed that the majority of the industry for the city of Hamilton was located or in the process of locating in the Union Park end of the city, allowing for the implication that easy accessibility would have made the area primarily working-class (Vacca & Pirrera). City directory data collected indicates that this is a correct assumption in that commuting patterns are relatively close to the homes of the residents in Union Park (Harris et al). Thus, the findings of the assessment data is overwhelmingly supported through the use of several other sources with respect to the occupational composition of the residents.

The tax assessment data has concluded that the types of homes that the residents of Union Park lived in were not very expensive and certainly not at high enough values to encourage speculation. According to insurance atlas research by Chris Kawalec, 79% of the homes in 1914 were 1 to 1.5 stories high, suggesting the homes were relatively small in size. This is supported by Ted Wiedener who made up a visual index of present day pictures that indicated that many of the homes still existed in similar form and as such were only one story with no basements in many cases. Also from the insurance atlases it was found that 95% of the homes were constructed out of wood and not brick. Since we can assume

wood was cheaper than brick, homes in the area must have been of relatively poor quality, supporting the conclusion that homes in the area were cheap in value.

The final area of concern is with respect to owner-building in Union Park. It has been concluded that the area was overwhelmingly an owner-built area with little speculative building during the period 1900-1940. The oral histories and newspaper articles have suggested the attitude of the people in the area had a strong desire to own and build their own homes. The most important fact revealed by these two sources is the attitude of the inhabitants in Union Park. The intention of these people was to get a start by building an initial structure and add on when they could afford to do it. Jason Gilliland's research on services in the area through the use of city council minutes suggests that services were not given to this area due to the fact that the recent owner, Barton Township, could not afford to provide the services. Also, the increase in taxes that usually follow service provision, is something that the residents of the area may not have been able to afford. Had the area been Upper-Middle class lobbying for services might have occurred, not the opposite. Lastly, Michael Cinq-Mars and Paul Guagliano found, through the use of city directories, that in 1930 65% of the homes were owner-built. Thus, the probability that

speculators were involved in Union Park during the period 1900-1940 seems extremely unlikely.

Two other students researched the same area with respect to later time periods and came up with some interesting results. Mathew Sendbuehler used assessment data for the post-WWII depression years and was able to confirm that the increase in amount of renters that occurred in 1931 continued through the following couple of decades. This suggests that the factors of the depression may have begun to take effect on the Union Park area through the 1930's, and also the advent of the war was seen as a factor in the increase as well. That is, Mat suggests that the need for housing of enlisted men combined with the depression and the need for money created the accessibility noticed in the findings of the 1931 assessment data. Interestingly, Census data for 1961-1986, recovered by Roger Ali, confirmed that the area still had a large proportion of British immigrants living in the area. He consistently determined location quotients to be 1.15, 1.15, 1.1 for the years 1961, 1971, and 1986 respectively. Also, Roger was able to conclude that after the war and more recently, the amount of people living in owner occupied homes increased to the high value it was at, before the war.

As a result of the supporting evidence of several other sources, it can be concluded that the findings presented should be considered viable. All three objectives are conclusive and the area can be defined as blue collar, with cheap homes and high levels of owner-building existing for the pre-WWII period of 1900-1940.

5.2   **Summary**

In summary, the analysis and results lead to the following conclusions. The first research objective was achieved. The neighborhood was a working-class, blue collar neighborhood, with the majority of inhabitants occupations falling under one of the three groups classified generally as blue collar in the methodology. There was one interesting trend observed. In 1911, there was a larger proportion of unskilled blue collar workers and in 1921 and 1931 this shifted to the blue collar-skilled workers dominating.

The second research objective was also achieved. Dwelling types based on building values were very low in Union Park. Average values of homes, while increasing over the study period, were considerably low. This was especially evident when compared to other sources such as insurance atlases and similar studies such as Harris' threshold value

of $1400. When broken up between the different occupation classes the fact that all homes were cheap in value was evident, with the blue collar categories being among the lowest for each of the three years.

The final objective was also achieved, in that the area was defined as overwhelmingly owner-built. The proportion of one-of-a-kind homes for the three years was extremely high. When compared by value, the majority of these homes fell at the low end of the value spectrum. As a result of our definition of an owner-built area, Union Park was defined as being an owner-built area. Furthermore, high rates of home ownership were observed, with a noticeable increase in percentage of renters.

5.3   **Final Comments**

This paper has expressed several elements of city change and growth such as occupational composition, dwelling type and housing tenure. While these are important components they are not the only factors, and should be taken as only a part of the overall topic. As this paper is showing conclusive elements through the complete enumeration of a particular area, it has to be realized that more research in this area has to be done in order to discover further elements

of city growth and their effects, as well as to continue to
understand the components examined in this study. It is my
hope that a clearer understanding of Union Park was gained and
thus of cities in general.

APPENDIX

<u>Occuapational Category System</u>

Group		Range	Category
Group	1:	0 - 99	Self employed
Group	2:	100 - 199	Economic elite
Group	3:	200 - 299	Professional
Group	4:	300 - 399	Clerical
Group	5:	400 - 499	Blue Collar
Group	6:	500 - 599	Unskilled Blue Collar
Group	7:	600 - 699	Self-employed (Builder)
Group	8:	700 - 799	Unclassified (real occupation)
Group	9:	800 - 899	Unclassified (no occupation)
Group	10:	900 - 999	Blue Collar (in building trades)

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