

# *From Land Assembly to Social Maturity. The Suburban Life of Westdale (Hamilton), Ontario, 1911-1951\**

by John C. WEAVER\*\*

With insights drawn from American and British scholarship, Canadian historians and historical geographers have been participating in what has become an international study of cities.<sup>1</sup> In Canada, as elsewhere, writing has tended to focus on the mid-nineteenth century, testing hypotheses relating to a shift from the pre-industrial pedestrian city to the industrial city with mass transit.<sup>2</sup> The decades from 1840 to 1880, therefore, emerge as a critical era for urban and social history. After the nineteenth-century watershed, there remain significant issues concerning "the city building process"<sup>3</sup> and major growth periods with waves of immigration between 1905 and 1913, 1925 and 1930, and again after World War II. Certain of the themes to be developed in twentieth-century urban history represent a continuation of earlier processes, but others indicate divergence. One matter of fundamental interest to all who study the city, one where twentieth-century urban history has an opportunity to advance several distinct trends, concerns the dwelling place. In Canada, planned suburbs with racial and social segregation, the evolution of the real estate agent, changes in land development and the building trades, and an expanding

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<sup>1</sup> See for example Peter GOHEEN, *Victorian Toronto, 1850 to 1900* (Chicago: University of Chicago, 1970) particularly Chapters 1 and 2. Another indicator of international exchange is found in a review of literature on housing in the second footnote of Michael J. DOUCET, "Working Class Housing in a Small Nineteenth Century Canadian City. Hamilton, Ontario 1852-1881," *Essays in Canadian Working Class History*, ed. Gregory S. Kealy and Peter Warrian (Toronto: McClelland and Stewart, 1976). Michael KATZ, *The People of Hamilton, Canada West: Family and Class in a Mid-Nineteenth-Century City* (Cambridge: Harvard University Press, 1975) is the most striking attempt to place Canadian social history into an international context.

<sup>2</sup> Though Gideon SJOBERG's *The Pre-industry City, Past and Present* (New York: The Free Press, 1960) stimulated a considerable volume of case studies, the concept of a clear shift has been discredited. See for example, Tamara K. HAREVEN, "The Historical Study of the Family in Urban Society," *Journal of Urban History*, I (May 1975): 259-65; Herbert GUTMAN, "Work, Culture and Society in Industrializing America, 1815-1919," *American Historical Review*, LXXVII (June 1973): 531-87.

<sup>3</sup> For an excellent introduction to the concept of "the city-building process," see Roy LUBOVE, "The Urbanization Process: An Approach to Historical Research," *Journal of the American Institute of Planners*, XXXIII (Jan. 1967): 33-39.

government role were initiated in the first half of the twentieth century. A national study of these concerns rests beyond the scope of the current article; rather it is reasonable to adopt an approach recommended by Michael Katz. "Only through analyzing the expression of the general through the particular," Katz reminds us, "can we construct subtle and satisfactory explanations of social development."<sup>4</sup>

Westdale, the Hamilton community selected as a Canadian measure of twentieth-century urban trends, sheltered more than 1,700 households when completed. As a private enterprise, commercialism governed Westdale's construction, but like the best planned North American suburbs of the era — the exclusive Country Club District of Kansas City or Vancouver's Shaughnessy Heights — it balanced aesthetic and environmental concerns with financial ones. This made it different from the many commuter suburbs, but its history still progressed in step with national urban circumstances. Developers, builders, and residents shared experiences with counterparts across Canada and the United States. The developers and builders of Westdale worked from a body of knowledge and from traditional practices that were by no means limited to their locale. The pitfalls and business practices of development and contracting were not unique to Westdale. The owners and tenants of the suburb sorted themselves out spatially in ways that conformed with attitudes and economic conditions that were continental in scope.

#### THE DEVELOPERS

"Someone has said there is only one crop of land, but there is an endless crop of natives and every baby on the face of the earth makes every foot of land more valuable."<sup>5</sup> This article of faith, used by Westdale's developer, has been promoted by "the property industry," past and present. Critics of land developers, on the other hand, have maintained for generations that scarcity is a product of speculators controlling supply. Yet, scarcity forms only one dimension of land value.<sup>6</sup> According to a solid body of historical research, particularly in the United Kingdom, successful land developers have affected land value by creative activity.<sup>7</sup> Discerning patterns of urban growth, both spatial and temporal, they have attempted to interpret and influenced public taste. Developers have performed as instruments for drawing together political and legal acumen, capital-raising facilities, planning talents and the building trades. Value judgements about land developers, therefore, must be carefully constructed

<sup>4</sup> KATZ, p. 316.

<sup>5</sup> Hamilton Public Library, Special Collections, F. Kent HAMILTON, *Beauty Spots in Westdale* (c. 1928), p. 7.

<sup>6</sup> N. H. LITHWICK and Gilles PAQUET, "The Economics of Urban Land Use," in *Urban Studies: A Canadian Perspective*, ed. Lithwick and Paquet (Toronto: Methuen, 1968).

<sup>7</sup> I am indebted to Jean-Claude Robert of La Groupe de Recherche sur la société montréalaise au 19<sup>e</sup> siècle for calling my attention to a pioneering study of land developers, Maurice HALBWACH, *Les expropriations et le prix des terrains à Paris, 1860-1900* (Paris, 1909). Canadian studies of land development include the following: Jean-Claude ROBERT,

to permit areas of ambiguity. Westdale, for example, was a well-conceived community with a fine array of amenities. It also encompassed racial discrimination and "clever" tactics on the part of the developer. Nonetheless, it is difficult to indict the developer without condemning the prejudices and business practices of an era.

At the turn of the century, the thrust to Hamilton's expansion was being channelled by topography. By 1910, the escarpment to the south, Burlington Bay on the north, and a wide ravine in the west had turned land development eastward.<sup>8</sup> East-end surveys soon stood at considerable distance from downtown Hamilton. For that reason the level plateau which stood on the far side of the western ravine caught the eye of Toronto contractor, J. J. McKittrick, who, in 1911, began to promote a 100-acre plot, "Hamilton Gardens."<sup>9</sup> His venture lacked urban services and he did not have the resources to secure them. Therefore, McKittrick became associated with local partners whose careers had been meshed with the development of Hamilton. Legal talent came from Sir John Gibson, former Lieutenant-Governor of Ontario. Gibson and other members of the McKittrick syndicate were connected with Hamilton's pioneer utility firm, Cataract Power and Light and with the Hamilton Street Railway. The Southam family, publishers of the *Spectator*, acquired a major interest. Soon the new group had expanded the original 100 acres to 800 and successfully negotiated an agreement whereby in January 1914 Hamilton annexed the survey.<sup>10</sup> The agreement set down conditions among which was one that forced the syndicate to construct and maintain a bridge. In return, the pre-annexation rural assessments were frozen from 1914 to 1919. Even with entrepreneurial talent and annexation, the endeavour proved unpromising. The 1913-15 recession and the war economy retarded property sales.

The cash flow anticipated by McKittrick Properties dried up for eight years during which time its tax cushion expired and had to be renegotiated for a period extending to 1926. This provided some relief although a further commitment entered into during the balmy days before

"Un seigneur entrepreneur, Barthélemy Joliette, et la fondation du village d'industrie (Joliette), 1822-1850," *Revue d'histoire de l'Amérique française*, XXVI (déc. 1972): 375-95; Paul-André LINTEAU et Jean-Claude ROBERT, "Propriété foncière et société à Montréal: Une hypothèse," *Revue d'histoire de l'Amérique française*, XXVIII (juin 1974): 45-65; Peter SPURR, *Land and Urban Development: A Preliminary Study* (Toronto: James Lorimer, 1976). On the British historiographic trend see Richard SHANNON, "The Genius of the Suburbs," *Times Literary Supplement*, 31 Dec. 1976, p. 1626.

<sup>8</sup> The clearest indication is established by studying a map prepared by the Ramsay-Thomas Realty Company in 1913. The map presents newly registered and proposed surveys and provides a radius measure indicating distances from the city core. A brief account of the east-end expansion is found in Charles M. JOHNSTON, *The Head of the Lake: A History of Wentworth County* (Hamilton, 1967), pp. 246-48 and Appendix E, "City Growth from the Year of Incorporation to 1914."

<sup>9</sup> Hamilton Public Library, Reference Room, Hamilton Collection, Scrapbook on Real Estate, "Action Requested to Promote Old Suburbs," undated clippings.

<sup>10</sup> "Copy of Agreement among McKittrick Properties, the City of Hamilton and Ancaster Township presented to the Ontario Railway and Municipal Board, 26 January 1914," *Hamilton City Council Minutes*, 1914.

the war returned to plague the syndicate. To secure a key parcel of 100 acres belonging to the Hamilton Cemetery Board, McKittrick Properties purchased another site, traded in for the desired land and included \$40,000 compensation. Financial stringency forced the company to default on a compensation instalment. Eventually, the Board agreed to a settlement, but not before a political move by the syndicate was turned back by the Hamilton electorate. A "McKittrick man" ran for Mayor in 1916 and, despite the backing of the *Spectator*, he was defeated.<sup>11</sup> The early years of the syndicate suggest that even a powerful alliance among the civic elite could experience fiscal and political embarrassment.<sup>12</sup>

Facing difficulties, the developers sought fresh management. One of the investors, John Moodie, president of Eagle Knitwear of Hamilton, invited his son-in-law, F. Kent Hamilton, to guide the company. A Winnipeg lawyer, Hamilton had learned a great deal about the planning and promotion of a suburb from his western experience. Upon his arrival in 1918, Hamilton established a sales staff that grew to eight in good times; he also designed the publicity campaigns for the next seven years. Hamilton commissioned New York landscape architect Robert Anderson Pope to prepare a street plan.<sup>13</sup> Pope was one of many urban planners to have been influenced by German civic concepts. As early as 1910, he had recommended German-style urban decentralization, urging a shift away from urban systems which concentrated lines of transportation on the core city. Pope argued that this led to overcrowding and high residential land costs. New suburbs, more or less self-contained, promised a remedy.<sup>14</sup> When Pope designed Westdale, his plan included a central shopping district.

Kent Hamilton had a full understanding of the housing issues which had concerned North American reformers between 1900 and 1920, having read articles and attended lectures on most of the era's remedies for the housing crisis. In 1919 Hamilton was aware of English garden cities, limited dividend housing companies, tax incentives for builders and homebuyers, company housing, and even the wartime housing constructed by the United States government.<sup>15</sup> For a while, Hamilton considered supporting public housing. For example, he supported the creation of a Hamilton Town Planning Commission, apparently recognizing that studies by such a public body would necessarily benefit McKittrick Properties whose land was the last major tract near the central city and susceptible

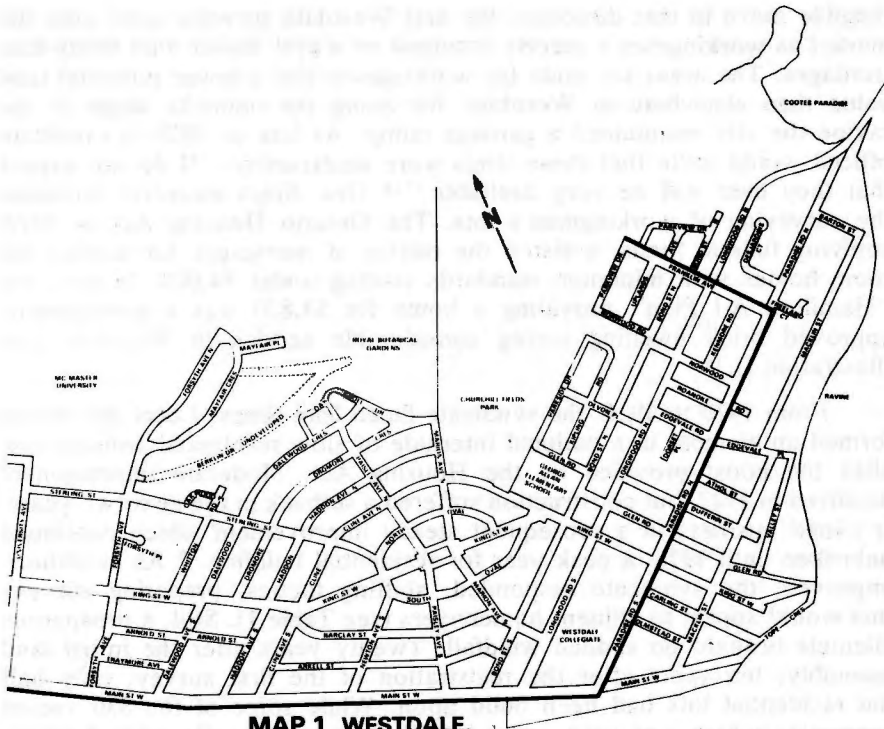
<sup>11</sup> Hamilton *Spectator*, Dec. and Jan. 1916.

<sup>12</sup> This is somewhat in conflict with the impression of the Winnipeg business community as analyzed by Alan ARTIBISE, *Winnipeg, A Social History of Urban Growth, 1874-1914* (Montreal: McGill-Queen's University Press, 1975).

<sup>13</sup> F. Kent Hamilton Papers, William Lyon SOMERVILLE, Robert Anderson POPE and Desmond McDONOUGH, *Report of Survey and Recommendations, McKittrick Properties* (1 Feb. 1919); Somerville to Hamilton, n.d.

<sup>14</sup> Mel SCOTT, *American City Planning Since 1890* (Berkeley: University of California Press, 1971), pp. 96-99.

<sup>15</sup> F. Kent Hamilton Papers, SOMERVILLE *et al.*, *Report on Survey and Recommendations, passim*. Also see Scrapbook 1 for various clippings kept by Hamilton on housing questions.



MAP 1 WESTDALE,  
1931

to an experiment in public housing. In the economic uncertainty of 1919, a sale, even to a public housing corporation, was to be welcomed. There was one further reason why Hamilton supported action on the housing problem. He had been advised that

...failure to take care of the returned soldiers, not only from the stand point of housing, but also from the stand point of opportunity for earning a decent livelihood, may result in a social uprising that in the end would be far more expensive to the city of Hamilton than a theoretical excess cost of providing adequate housing.<sup>16</sup>

The turbulence of 1919 frightened some civic leaders into repression but it moved others toward expedient consideration of reform. However, with the return of social stability, public housing proved a will-o-the-wisp. Indicative of a more conservative approach was a week-long Better Homes Exhibit in the Hamilton Armouries sponsored by Kent Hamilton and the newly-created Hamilton Real Estate Board. Their aim was "to educate the average renter into the method and means of ownership."<sup>17</sup> As a

<sup>16</sup> SOMERVILLE *et al.*, *Report of Survey and Recommendations*, p. 16. For similar fears as an impetus to housing reform, see John C. WAVER, "Reconstruction of the Richmond District in Halifax: A Canadian Episode in Public Housing and Town Planning, 1918-1921," *Plan Canada* (March 1976): 36-47.

<sup>17</sup> Hamilton Real Estate Board, Kent Hamilton Scrapbooks, Scrapbook 2, p. 11, clipping dated June 1922.

tangible move in that direction, the first Westdale surveys came onto the market as workingmen's parcels arranged on a grid layout with thirty-foot frontages. The areas set aside for workingmen had a lower potential land value than elsewhere in Westdale, for along the opposite slope of the ravine the city maintained a garbage dump. As late as 1928, a syndicate official would write that these lands were unattractive: "I do not expect that they ever will be very desirable."<sup>18</sup> One direct incentive hastened the surveying of workingmen's lots. The Ontario Housing Act of 1919, applying federal funds, assisted the raising of mortgages for modest six room homes with minimum standards costing under \$4,000. In fact, the "Hamilton A-1 Plan" providing a home for \$3,850 was a government-approved brick dwelling seeing considerable service in Westdale (see Illustration D).<sup>19</sup>

From 1920 to 1926, the syndicate faced lean times. Local conditions formed an element in a national interlude of slow residential construction after the boost provided by the Housing Act. Moderate improvement occurred in 1922, but construction suffered a setback in the next two years. It joined business in a subsequent steady improvement which continued unbroken until 1928, a peak year for residential building.<sup>20</sup> As conditions improved, the syndicate responded, shifting tactics, preparing surveys that would appeal to affluent homebuyers (see Table 1). Still, a prosperous clientele brought no sudden windfall. Twenty years after the initial land assembly, ten years after the registration of the first survey, only half the residential lots had been build upon. While some of the 830 vacant properties which appeared on the 1931 assessment rolls were held by contractors, the property developers retained 570. Free bus trips for inspection tours, gold certificates buried on a few lots, the opening of a model home, a contest to name Westdale, and the barnstorming of Jack V. Elliott in his *Canuck* aeroplane could not stir sufficient interest. McKittrick Properties went into bankruptcy.

With the prospect of the tax assessment freeze being lifted in 1926 and the suburban bridge, which the syndicate financed, now serving a major highway, the developers requested an amended agreement with the city. In fact, there were serious cash flow problems while fixed annual charges had to be met. To meet expenses, the syndicate turned to an expedient. Since land had been mortgaged to finance the initial assembly, some additional collateral had to be discovered. The company borrowed against contractor's agreements-to-purchase and loans came from the major shareholders. As contractors repaid the company, the loans were retired.<sup>21</sup> The sticky cash flow became a critical worry, for with time

<sup>18</sup> I am indebted to Mr. St. Clair Balfour and his Secretary, Mrs. M. Shano, for providing copies of Southam correspondence relating to Westdale. Southam Papers, J. P. Mills, Secretary, Westdale Properties to F. I. Ker, 19 Nov. 1928.

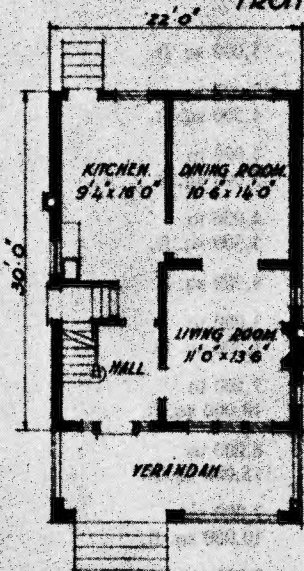
<sup>19</sup> BUREAU OF MUNICIPAL AFFAIRS, *Report re Housing for 1919* (Ontario Sessional Papers, 1920).

<sup>20</sup> CANADA DOMINION BUREAU OF STATISTICS, *Census Monograph No. 8 Housing in Canada (A Study Based on the Census of 1931 and Supplementary Data)*, p. 104.

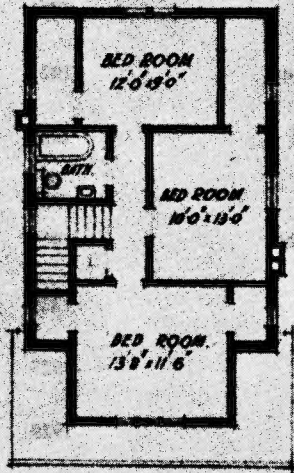
<sup>21</sup> Supreme Court of Ontario, in *Bankruptcy, Re: McKittrick Properties*, Affidavit of Frank Ernest Roberts, 19 March 1928, p. 6.



FRONT ELEVATION.

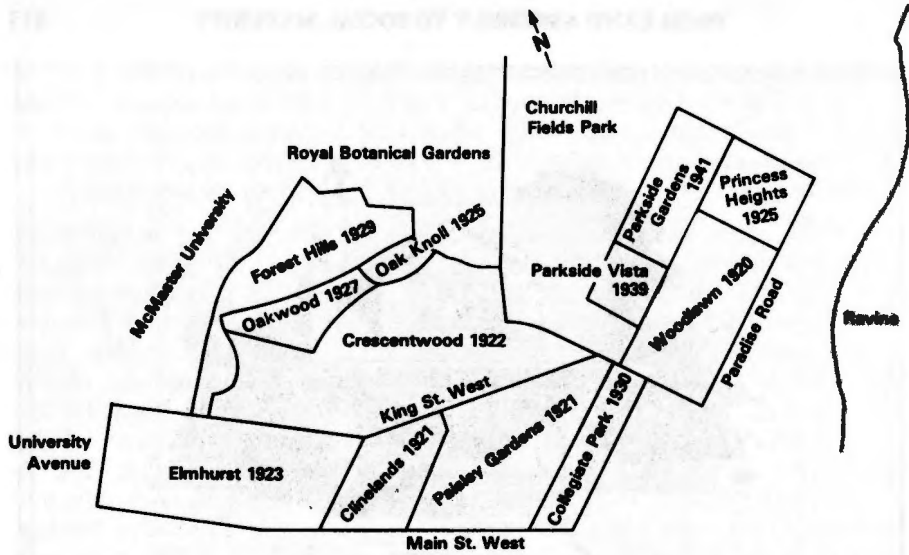


FIRST FLOOR PLAN.



SECOND FLOOR PLAN.





MAP 2 WESTDALE'S COMPONENT SURVEYS & DATES OF REGISTRATION (see Table 1)

Table 1: WESTDALE'S COMPONENT SURVEYS, 1920-1941

<i>Plan Name</i>	<i>Registration Date</i>	<i>Approximate Area of Lot</i>	<i>Minimum Building Values</i>
Woodlawn	1920	3,000 sq. ft.	\$2,500
Clinelands	1921	3,000 to 4,500 sq. ft.	\$3,000
Paisley Gardens	1921	4,000 to 5,000 sq. ft.	\$3,000
Crescentwood	1921	4,000 to 5,500 sq. ft.	\$3,000
Elmhurst	1923	4,500 sq. ft.	\$3,000
Princess Heights	1925	3,000 to 3,500 sq. ft.	none
Oak Knoll	1925	7,500 to 10,000 sq. ft.	\$7,000
Oak Wood	1927	6,000 to 15,000 sq. ft.	\$8,000
Forest Hills	1929	7,000 to 10,000 sq. ft.	\$8,000
Collegiate Park	1930	3,000 to 3,300 sq. ft.	\$3,000
Parkside Vista	1939	3,000 to 3,200 sq. ft.	\$2,500
Parkside Gardens	1941	3,300 to 3,600 sq. ft.	\$2,500

Sources: Survey Maps and Sample Property Instruments, Wentworth County Courthouse.



running out on the assessment freeze, the Corporation of the City of Hamilton and the Ontario Municipal Board refused once again to amend the 1913 agreement. Caught in a pinch that required dramatic proof to the city that relief was required, the Board of Directors met in June 1926, refused to pay a minor bill, and precipitated bankruptcy proceedings.<sup>22</sup>

Two major unsecured creditors were affected by the bankruptcy: those shareholders who had loaned funds against the agreements-to-purchase, and the city which was owed \$200,000 in taxes arrears and service charges.<sup>23</sup> As real as the financial crisis was, certain features suggest that this bankruptcy had tactical dimensions. Shareholders paid to the full all creditors, except the city.<sup>24</sup> It soon dawned on the Mayor and Board of Control that their obduracy had drastic implications. Future tax revenue, the city's credit rating, and Hamilton's reputation as the "Ambitious City" were jeopardized. The episode had a familiar ring. A major private endeavour had become so closely identified with commitments to expansion that a government hard-line was precluded despite the hard-nosed posturing to convince voters that City Hall was not "soft on" developers. The Public Trustee appointed by syndicate shareholders expressed the situation well enough. "The city asked us to come, as a matter of fact, because they were worried about the situation... I told them that there was now no money to pay taxes... and out of that arose the suggestion that they might take some of our land for parks, to clear up those arrears of taxes."<sup>25</sup> The city subsequently took 377 acres of ravine land for park purposes and erased the tax debt. That the rugged land was unsuited for development while a park bolstered land values made the agreement a rewarding one for the developer.<sup>26</sup> With the debt lifted and the Ontario Municipal Board approving a relaxed agreement that released the developers from maintenance of the bridge, a newly chartered company composed of shareholders in the old syndicate sprang to life and bought out McKittrick Properties. Except for the sacrificed park land and a legal bill of \$7,573, the manoeuvre had cost nothing but it had succeeded in forcing the better terms which the syndicate had sought for five years.<sup>27</sup>

Just as the new company took shape, it fell heir to a boon secured by the old syndicate. Commencing late in 1921, Kent Hamilton had begun courting McMaster University which had been considering a move from its Bloor Street location in Toronto.<sup>28</sup> After lengthy negotiations and

<sup>22</sup> S.C.O., in *Bankruptcy, Re: McKittrick Properties*, Petition of Charles Delamere Magee, 29 June 1926.

<sup>23</sup> S.C.O., in *Bankruptcy, Re: McKittrick Properties*, Report of the Official Receiver, 28 July 1926.

<sup>24</sup> S.C.O., in *the Matter of the Bankruptcy of McKittrick Properties*, Debtor, filed 6 July 1926.

<sup>25</sup> S.C.O., Depositions of Frank E. Roberts, taken before John Bruce, Special Examiner, 25 Oct. 1927.

<sup>26</sup> Hamilton Public Library, Special Collections, Scrapbooks, West-End and Westdale Scrapbook (1926-28), *passim*.

<sup>27</sup> Memorandum on Board of Directors' Meeting, Westdale Properties, 1 Nov. 1928.

<sup>28</sup> Charles M. JOHNSTON, *McMaster University*, Vol. 1, *The Toronto Years* (Toronto: University of Toronto Press, 1970), pp. 204-36.

generous contributory pledges to McMaster from J.R. Moodie, William Southam, G.H. Levy, and Sir John Gibson — all members of the original and new land companies — McMaster located in Westdale.<sup>29</sup> Immediately, property in two of Westdale's surveys was "expected to be more attractive than anything at present on the market as a result of the McMaster University location."<sup>30</sup> The developers also calculated that the University would carry the burden of expense for a major water main, that it would purchase electricity from their power company, and that it would lure "a colony of Professors".<sup>31</sup> For all of the apparent ingenuity and sinister cunning, the syndicate was neither a cohesive nor an instant success. Kent Hamilton sued for payment of commissions owing during the bankruptcy; the Southams found certain legal charges of their syndicate partners, Gibson and Levy, far too high; as for professors, most were too impecunious to buy Westdale land.<sup>32</sup> The Depression ruined whatever expectations had been raised by the new agreement and the enticing of McMaster. Only in the building boom after World War II did vacant fields disappear.

#### THE BUILDERS

The creation of Westdale preceded the era of totally integrated property development. In a sense, Westdale emerged at a mid-point in the evolution of the "property industry". It had the benefit of sophisticated town planning but, unlike recent packaged suburbs, construction was not a branch of the developers' activities. Given this absence of corporate integration, Westdale's completion drew upon an array of traditional crafts and specialists whose relationships tended, for all their diversity, to be intimate and coordinated. Mortgage brokers, contractors and sub-contractors worked separately, but their ability to deviate from the developer's vision of the community was constrained.

By the early twentieth century it was assumed in real estate circles that unregulated growth, non-conforming buildings (gas stations, ten-

<sup>29</sup> Baptist Archives, McMaster University, Removal to Hamilton/Hamilton Chamber of Commerce File, F. Kent Hamilton to F. P. Healey, Secretary Chamber of Commerce, 3 Oct. 1921; W. W. McMaster to Chancellor A. L. McCremmon, 21 Feb. 1922. For the contributions, see New McMaster File, W. J. Westaway to Chancellor H. P. Whidden, 13 June 1928. Altogether, those associated with Westdale Properties had pledged \$171,000.

<sup>30</sup> Southam Papers, J. P. Mills, Secretary, Westdale Properties to F. I. Ker, *Hamilton Spectator*, 19 Nov. 1928.

<sup>31</sup> Baptist Archives, New McMaster File, W. J. Westaway to Chancellor H. P. Whidden, Re: Agreement with Westdale Properties, 30 Oct. and 6 Dec. 1928. The power issue was discussed in Westaway to Whidden 13 June 1928. Westaway destroyed his copy "as I do not want it to appear in our correspondence". The housing of Professors was raised in Westaway to Whidden, 12 Oct. 1929. Westaway to Whidden, 7 Apr. 1930.

<sup>32</sup> Kent Hamilton's litigation appears in S.C.O., in *Bankruptcy, In the Matter of the Estate of McKittrick's Limited and In the Matter of the Claim of F. Kent Hamilton*, copy of Depositions of F. Kent Hamilton, 29 Sept. 1927 and 11 Oct. 1927. The conflict among syndicate members is cited in Southam Papers, Memorandum on Board of Directors' Meeting, Westdale Properties, 1 Nov. 1928. The state of the professors' purchasing power is contained in Baptist Archives, New McMaster File, Westaway to Whidden, 7 Apr. 1930.

ements, corner stores), and certain ethnic groups offended middle-class home buyers. No longer were building lots sold by auction, a system which minimized the developer's control. Conformity was now deemed important; its implementation with so many individual actors led to the evolution of the real estate agent and to the appearance of planning and restrictive covenants. The latter had wide application in Hamilton. Those enforced in the industrial east-end specified a minimum building value and brick construction,<sup>33</sup> but Westdale's covenants went further and contained two categories: structural and ethnic. The first defined the minimum dwelling value and the building materials. Each of the component surveys in Westdale had a specific set of standards (see Table 1). In more exclusive areas, the developer retained the right to approve "the location, plan and specifications, exterior elevation and type of construction." As for the second feature, this was a typical clause: "None of the lands described... shall be used, occupied by or let or sold to Negroes, Asiatics, Bulgarians, Austrians, Russians, Serbs, Rumanians, Turks, Armenians, whether British subjects or not, or foreign-born Italians, Greeks or Jews."<sup>34</sup> Developers' brochures emphasized that Westdale was "restricted."<sup>35</sup> Regulation in the early years was enforced. A real estate agent warned a contractor not to sell to an interested Italian green grocer: "Tom, we don't want people like that in here."<sup>36</sup>

Builders, dependent upon credit and a sound reputation with developers, lacked the security to risk breaking covenants. Relying on quick sales, they dared not risk architectural innovations. Most of Westdale's builders operated as family combinations without design facilities. They depended upon standard blueprints of demonstrated popularity. This meant that, for all of Westdale's distinctive planning, the bulk of its housing stock resembled much of contemporary Hamilton. The appearance of large custom-built homes in the 1940s altered styles somewhat, for even smaller homes constructed in these years attempted to incorporate imitations of expensive flourishes: diamond-shaped window panes, stonework, bay windows, and wood and stucco finishing on the second storey.

The builders themselves were a mixed group. For many men anxious to improve themselves, an opportune route out of the labour pool was to become a small-scale builder. Like street peddling or the corner store, contracting provided a few urban labourers with access to an independent occupational ladder. A few, such as the Hamilton-based builder Michael Pigott, carried success beyond their original locality. Some insight into

<sup>33</sup> Anna CHIOTA, "Somerset Park, 1910-1960: A Quantitative Study of an Industrial Suburb," McMaster University, 1977 (Mimeographed). Michael Doucet found few covenants between 1847 and 1881 and those examined pertained to building materials. See Michael DOUCET, "Building the Victorian City: The Process of Land Development in Hamilton, Ontario, 1847-1881" (Ph.D. Dissertation, University of Toronto, 1977). Doucet also provides an excellent discussion of the land auction system.

<sup>34</sup> Wentworth County Courthouse, Land Registry Office, property instrument 327114 (Hamilton) is cited, but its racial clause was standard throughout Westdale.

<sup>35</sup> *Beauty Sports in Westdale* (c. 1928), p. 22.

<sup>36</sup> Interview with contractor Thomas Casey, 24 Sept. 1976.

the hustle and flexibility of builders is provided by merely considering the fragments of information conveyed in city directories, advertisements, and assessment rolls. One family, the Theakers, demonstrated a few characteristics of the approximately thirty builders involved in Westdale.<sup>37</sup> The men worked on homes in the east-end and Westdale, using the same plans. Gladys kept the books and worked for a mortgage broker. The family lived within walking distance of Westdale. Occasionally, such family-builders formed transitory partnerships, for the building trades were fluid in their association. J. Vickers and his son held twenty Westdale lots in 1931, but the father also retained several with plasterer Fred Beldham in the east-end. These were small father and son operations, but certain family-builders were virtual dynasties. The Mills family had participated in home construction and property development since the mid-nineteenth century.<sup>38</sup> The Armstrongs had depth and experience, having constructed by 1930 some 600 dwellings in Hamilton, and with William C. Armstrong as realty and financial agent and William D. Armstrong heading the architectural department, they were the most ambitious domestic contractors in the city.<sup>39</sup> Thomas "Carpenter" Jutter and his son Charles were builders, but Jutter senior, Mayor of Hamilton and later a Member of the Ontario Legislature, was a significant local politician. The father, in his role as Mayor, cut the opening ribbon on a Westdale economy home in 1924; the son was erecting dwellings in Westdale as late as 1948.<sup>40</sup> Whatever their scale of operation, the builders had a local commitment. They depended on local reputation for credit and buyers. They were not working for the large suburban builders with an impersonal corporate name that one finds today. Building techniques have advanced since the 1920s, but there was something of value in having contractors mindful of their community's esteem. One builder, Thomas Casey, could identify the homes that he had constructed fifty years later. Having done so, he proceeded to rhapsodize about the quality and distinctive character of his brickwork.

There was no typical builder in Westdale, but the operations of Thomas Casey, who constructed seventy homes between 1920 and 1932, and between 1945 and 1955, suggest in greater detail the practices used by those with few assets save work and ambition. Raised in Ireland in County Cork, Casey had laboured in Liverpool before emigrating to Canada in 1914. Between 1914 and 1920, he found employment on Toronto construction projects, on a Caledonia, Ontario, farm, and in Hamilton

<sup>37</sup> The information on builders was generated from the 1931 assessment file, the City Directories, real estate advertisements between 1920 and 1930, and interviews with a contractor of the era, Thomas Casey. Now 97, Casey had excellent recall and his memory of purchases was cross-checked with the land registry office and found accurate. Although Victorian London was hardly comparable to Hamilton in the 1920s, the latter's family contractors and credit system seems remarkably similar to that outlined in H.S. Dyos and D.A. Reeder, "Slums and Suburbs," in *The Victorian City*, ed. H.S. Dyos and Michael Wolff, vol. I (London: Routledge and Kegan Paul, 1973), pp. 378-79.

<sup>38</sup> *Hamilton Spectator*, 15 July 1926.

<sup>39</sup> *Hamilton Spectator*, real estate section, 30 Apr. 1926.

<sup>40</sup> Kent Hamilton Scrapbooks, Scrapbook 2, *Spectator*, 17 Nov. 1924.

and later Pittsburg steel mills. During the winter and spring of 1919 he built a worker's cottage near Dominion Foundries and Steel, hewing out a basement with pick and shovel. Casey thus illustrated the truth that any man with the ambition and the rudimentary tools could style himself as a contractor. He continued to construct small dwellings in the slow growth of the 1920s, but by his peak year, 1930, Casey employed eight carpenters and was working on fifteen substantial homes in Westdale. Like the land developers who increased the size of their lots in the prosperous late 1920s, builders began to fashion homes for the swelling numbers of middle-class purchasers (see Table 1). Reduced to one house a year from 1933 to 1939, Casey left Westdale for Burlington, which had adopted a Depression policy of inducements to attract builders.<sup>41</sup> He returned to Westdale in the mid-1940s when the Central Mortgage and Housing Corporation Act (effective 1 January 1945) once more stimulated construction.

Casey's transient career and his lack of apprenticeship in the building trades present an occasional view of labour history, but it is his building practices which merit attention. Casey normally selected a parcel of adjacent lots in a survey and signed an agreement to purchase. He could not afford clear title. He then put in a number of basements simultaneously and started to erect the frame for one dwelling. Other work he subcontracted to "the seven trades": masons, lathers, plasterers, electricians, plumbers, roofers, and tinmiths. By staggering construction along a row of basements, Casey provided an even sequence of work. More importantly, the stages in home construction were paced by his line of credit.

The half-dozen major office buildings in downtown Hamilton housed a large and yet almost invisible capital market. Banks and trust companies provided building loans, but at least thirty non-institutional mortgage brokers advertised in real estate columns during the 1920s. In some instances, barristers functioned as brokers, handling estate funds or working for clients interested in sound investments. During the 1920s mortgage interest varied from 6 to 6 ½ percent. Casey preferred borrowing through these barristers. Institutional lenders demanded quarterly instalment payments which included principal as well as interest, but private lenders accepted payments of interest and a lump sum for principal when a house was sold. For the builder, loans came in "three draws". When the roof went on, the lender's agent drove out to inspect the dwelling. If he approved, Casey could make his initial draught. When the white finishing plaster dried, he was entitled to a second. With interior trim and fixtures in place, he could make a final draught. Each draught helped to finance subcontracting work on adjacent houses. The chain effect meant that while Casey sensed a declining demand in 1930 and 1931, he

<sup>41</sup> Interview with Hughes Cleaver, former M. P. and developer cited in Stephen WHITE, "The Business Community in Burlington's Development, 1920-1939," McMaster University, 1977 (Mimeographed).

could not trim back on building activities. Having signed agreements to purchase lots along one side of a block and having put in basements, he could only continue and hope for the best. He was locked into the completion of what he had begun in a year of incredible optimism, a fact which helps to explain the general over-building in Westdale in 1930 and 1931. What was true for Westdale may well have applied elsewhere, for the national collapse in residential construction did not arrive until 1932.<sup>42</sup> As for Casey, he had to let several of his completed homes. In addition, he exchanged one of the new dwellings for a cheaper east-end dwelling, believing that in hard times it would sell more readily.

Several major property owners had no interest in construction, but instead held lots for future capital gain. In 1931, the largest investor, with twenty-two lots, was a doctor whose brother managed the real estate branch of National Trust and held office as President of the Hamilton Real Estate Board in 1930. The degree of speculation and the background of participants is difficult to establish, in part because of a complex set of "straw companies". Kent Hamilton is a case in point. Besides his connection with McKittrick Properties, he managed several companies which dealt in property: Blackstone Realty Securities Limited and Gorban Land Company Limited. Hamilton and similar property entrepreneurs placed some of their activities (at a remove) in order to limit personal liability, but the numerous corporate labels imply additional motives. They at least suggest the involvement of different combinations of shadow investors and the desire for anonymity.

In many instances, those who dealt in Westdale real estate had assorted interests across the city and engaged in other facets of the housing industry. Kent Hamilton, for example, also functioned as a mortgage broker. Forty Investors, the largest owner of Westdale commercial property was managed by W.C. Thompson, real estate agent and mortgage broker. His other operations included Forty Associates, Hamilton Home Builders Limited, Hamilton Improvement Company, Traders Realty, and Thompson and Thompson Realty. Less diverse agents understandably located their offices close to complimentary services. Realtor Norman Ellis owned three Westdale lots in 1931, and to arrange financing for builders or prospective home owners he had only to go next door to the Hamilton Finance Corporation. Realtor J.W. Hamilton, who held three lots in 1931, sold building lots to contractors. At the same time, he served as secretary of a major wholesale lumber company with offices on the same office-tower floor as his real estate agency. These and a host of comparable connections helped to guarantee Westdale's disciplined development. The realty agents and investors who owned lots were not likely to sell to contractors who might introduce structural or ethnic non-conformity for fear of depressing the value of remaining properties. Moreover, it appears that speculation had few amateurs. Those who

<sup>42</sup> CANADA, CENTRAL MORTGAGE AND HOUSING CORPORATION, *Housing in Canada, A Factual Summary*, vol. I (Oct. 1946), p. 27.

owned several lots were involved in real estate or the building industry (see Table 3).

Just as Westdale's development preceded the era of integrated development and yet represented a progression from the relatively modest land assembling of the nineteenth century, the financial arrangements illustrate a transition. The home buyer could pay interest in two or four payments annually, repaying the principal at the end of an agreed interval. However, in the mid 1920s, what "Carpenter" Jutter billed as a "modern technique" came into use. After a down payment of \$500, the purchaser would pay \$42 a month, a blending of principal and interest.

### THE COMMUNITY, 1931<sup>43</sup>

Instalment plans notwithstanding, the Westdale of 1931 stood incomplete, frozen midway in its settlement by the economic depression. Of 1,734 lots, 48 percent lay vacant, while 46 percent had dwellings with residents and 6 percent had buildings under construction or were unoccupied. There were many signs of the community's raw state. Children raised in Westdale during the 1930s and the war years would recall the opportunities for play in vacant fields and hollows. For several years Anglicans held services in the basement of their unfinished church. Altogether, some 760 families resided in the incomplete suburb, 556 (72 percent) as owner-occupants, and 205 (28 percent) as tenants either in rented homes, over commercial establishments or in the five apartment buildings. The ratio of homeowners to tenant households was quite different from the whole city where 52 percent of households rented, one of many indicators of Westdale's situation as a distinct community within the larger urban setting.

Table 2: URBAN CANADA, HAMILTON AND WESTDALE, HOMEOWNERS AND TENANTS, 1931 AND 1951

	1931			1951	
	Owners %	Tenants %		Owners %	Tenants %
Westdale	72 (556)	28 (217)	Westdale	82.5 (1,408)	17.5 (301)
Hamilton	48 (17,876)	52 (19,341)	Hamilton	65.8 (36,090)	34.2 (19,250)
Urban Canada (Cities of over 30,000)	37.6 (226,136)	62.4 (375,445)	Urban Canada (Cities of over 100,000)	46.1 (390,930)	53.9 (457,710)

Source: Westdale file and Census of Canada

<sup>43</sup> Unless otherwise stated, data for this section was derived from the Assessment rolls using S.P.S.S. A COBOL programme was used to sort and list names of occupants and owners alphabetically. This proved useful in establishing the names of owners of more than one property and in linking "persisters" from the 1931 to 1951 files. Subjective observations were collected from a number of interviews, including the following: Philip Barrs, Diane Turner, Sheila Scott, Thomas Casey, Mrs. F. Kent Hamilton, and Gordon Hamilton.

Table 3: BUILDERS AND SPECULATORS: OWNERS OF TWO OR MORE VACANT LOTS, 1931.

<i>No. of Lots</i>	<i>Owners' Occupation</i>	<i>Comments and Names Mentioned in Text</i>
1. 132	Manufacturer	Associated with McKittrick Syndicate
2. 25	Doctor	Brother was President of Real Estate Board
3. 18	Contractor	
4. 16	Contractor	Thomas Casey
5. 15	Contractor	Bryers and Son
6. 12	Contractor	Budd and Son
7. 11	Contractor	Vickers
8. 10	Contractor	
9. 10	Contractor	
10. 10	Real Estate Agent	
11.	Widow	
12. 7	Real Estate Agent	
13. 7	Contractor	
14. 6	Contractor	Theaker Family
15. 6	Contractor	Jutten and Son
16. 4	Contractor	Armstrong Family
17. 3	Contractor	
18. 3	Confectionary	
19.	Manufacturer	
20. 3	Real Estate Agent	Norman Ellis
21. 3	Contractor	
22. 3	Contractor	
23. 3	Contractor	
24. 3	Widow	
25. 3	Contractor	
26. 3	Real Estate Agent	J.W. Hamilton
27. 3	Radio Repairman	
28. 2	Contractor	Most of the owners of two lots appear to have been planning to build homes on a double lot or to build on one and sell the other
29. 2	Locomotive Engineer	
30. 2	Manufacturer	
31. 2	Railway Superintendant	
32. 2	Vice President of Manufacturing Company	
33. 2	Widow	
34. 2	Real Estate Agent	
35. 2	Widow	
36. 2	Merchant	
37. 2	Office Clerk	
38. 2	Widow	
39. 2	Manufacturer	

Source: Westdale files using a COBOL 6 SORT/MERGE Programme.



Settled to a large extent between 1925 and 1930, the Westdale of 1931 had a relatively young population, a reflection of the affluent 1920s and the developer's advertising which lauded the suburb as a proper nesting ground. Completion of an elementary school in 1927 and Westdale Collegiate in 1930, touted as the finest institution in the region, reinforced its attraction. With the arrival of McMaster University, a child could progress from kindergarten through university within a mile's radius. The suburb was overwhelmingly Protestant with 95 percent of the households affiliated with Protestant churches (see Table 4). Only thirty-three Roman Catholic and five Jewish families resided in Westdale. Restrictive covenants account for part of this resounding Protestant character, but nothing prohibited native-born Catholics or Jews from moving to the suburb. Some further considerations discouraged non-Protestants and attracted Protestants. The developers only encouraged Protestant churches to locate in Westdale. Syndicate partner John Moodie figured prominently in Hamilton's very influential Presbyterian community: "he was... behind a movement to build a nice Presbyterian church in Westdale".<sup>44</sup> The campaign to attract McMaster University, a Baptist institution, fitted the Protestant design. Possibly it was coincidental that the winner of the contest to name the suburb was an esteemed Anglican canon, but the *Spectator* made good use of the canon's name and his praise for Westdale's sylvan splendor.<sup>45</sup> It seems plausible to consider these events along with covenants and advertising as signals that Westdale provided an escape from what was regarded as a mounting alien presence elsewhere in the city. The period of heaviest construction, 1925 to 1930, coincided with what would be peak years for eastern and southern European arrivals in Hamilton until after 1945. Hence, in the decision to reside in Westdale, more than simple proximity to work or attractive situation was involved. Conventional nativist and sectarian biases of the 1920s were combined with that powerful determinant of middle-class behaviour: parental desire to secure decent education and "the right" neighbourhood influences. Catering to this combination of aspirations and prejudices, the developer added to the land value. Ironically, Westdale Collegiate, designed as part of the suburb's self-contained image, became an instrument of contact between its children and those from quite different backgrounds. Built in advance of the completed community, the collegiate attracted pupils from Hamilton's working-class north end as well as rural Ancaster.<sup>46</sup>

Religious distinction was a consideration in measuring the contrast between Westdale and the city. A common and simple statistical device, the index of dissimilarity yields a rough measure of that contrast. If the index number was 0, then religious affiliations would have been distributed in an identical fashion both in Westdale and the city of Hamilton. If the

<sup>44</sup> Baptist Archives, New McMaster File, W. J. Westaway to Chancellor H. P. Whidden, 10 Oct. 1930.

<sup>45</sup> Hamilton Real Estate Board, Kent Hamilton Scrapbooks, Scrapbook 2, clippings from *Spectator*, Apr. 1923.

<sup>46</sup> Interview with Diane Turner, a former resident raised in Westdale, 20 Nov. 1976.

Table 4: RELIGIOUS AFFILIATION OF HAMILTON AND WESTDALE RESIDENTS, 1931 AND 1951

Denomination	1931		1951	
	Hamilton	Westdale	Hamilton	Westdale
United Church	20.6	35.4	23.2	35.5
Anglican	29.4	25.6	25.1	21.9
Presbyterian	17.1	18.7	12.4	11.7
Baptist	5.2	6.9	5.1	7.4
Lutheran	1.2	1.1	1.8	0.8
Salvation Army	0.7	0.3	0.5	0.4
Roman Catholic	18.5	4.5	23.0	7.6
Jewish	1.7	0.7	1.5	8.3
Other or Unspecified	5.6	6.8	7.4	6.5
	100.0	100.0	100.0	100.0

1931 Index of dissimilarity = .193

1951 Index of dissimilarity = .211

Sources: The percentages for Hamilton were based on Census returns which included all individuals; percentages for Westdale were based on the affiliation of household heads.

index number was 1, then the two areas would have been completely distinct in terms of religious affiliation. With the large areas and numerous households involved, a high score close to 1 was unlikely.<sup>47</sup> Even so, the index score of .193 seems low, but it does indicate segregation. Nonetheless, comparable studies of urban segregation treat such a score as marginal.<sup>48</sup> Indeed, another variable in Westdale had a more impressive score. Occupation ranked on a scale devised by Bernard Blishen<sup>49</sup> or classified by economic function (vertical and horizontal classification respectively) showed a contrast between Westdale and Hamilton with index of dissimilarity scores of .383 and .365 (see Tables 5 and 6). Professionals on the vertical scale accounted for 40.1 percent of Westdale's household heads while only 14.1 percent of Hamilton's male labour force had a corresponding rank. Aside from rank, the employment characteristics expressed in terms of economic sectors reveal other vivid distinctions. If Hamilton was a lunch bucket city, Westdale was a white-collar suburb.

<sup>47</sup> To calculate an index of dissimilarity, the percentages of every category of a variable within a designated area (for example Westdale) are prepared. The process is repeated for another area (Hamilton). The result is a two column frequency distribution expressed in percentages (see Table 4). The difference in percentages in each row is noted and the sum taken of the positive differences is the index of dissimilarity. For more information see Charles M. DOLLAR and Richard J. JENSEN, *Historians' Guide to Statistics: Quantitative Analysis and Historical Research* (New York: Holt, Rinehart and Winston, 1971), p. 125; Sam B. WARNER, Jr., *The Private City: Philadelphia in Three Periods of its Growth* (Philadelphia: University of Pennsylvania Press, 1968), pp. 13-14.

<sup>48</sup> Kenneth L. KUSMER, *A Ghetto Takes Shape: Black Cleveland, 1870-1930* (Urbana: University of Illinois Press, 1976), pp. 44-46.

<sup>49</sup> Bernard R. BLISHEN, "The Construction and Use of an Occupational Class Scale," *Canadian Journal of Economics and Political Science*, XXIV (Nov. 1958). Given the valid criticisms against occupation as a surrogate for status, occupations were also coded for horizontal classification. See KATZ, *The People of Hamilton, Canada West*, pp. 51-52.

Manufacturing and construction provided jobs for 57.1 percent of Hamilton's male work force. In Westdale, only 25.3 percent of household heads were so employed, while 57.0 percent worked in trade and commerce, finance, and as clerks and professionals (see Table 6). As a further measure of Westdale's social character, comparison can be made with a contemporary land development near Hamilton's industrial district. Completed in the early 1920s, Somerset Park had a 10 percent professional component in 1931; 90 percent of household heads were skilled or unskilled labourers, most working in the metal and electrical industries (see Table 7).

Table 5: VERTICAL CLASSIFICATION OF OCCUPATION IN WESTDALE AND HAMILTON, 1931 and 1951

Rank	1931		1951	
	Hamilton	Westdale	Hamilton	Westdale
Elite professions	1.6	4.5	1.6	5.1
Professions and management	12.5	35.6	15.3	48.3
White-collar — semi-skilled	2.0	13.6	3.5	8.1
Blue-collar — foreman level	8.2	8.9	6.8	7.2
Skilled labour	33.1	26.4	39.8	24.9
Semi-skilled	17.0	9.1	18.2	4.7
Unskilled	25.6	1.9	14.8	1.7
	100.0	100.0	100.0	100.0

1931 Index of dissimilarity between Westdale and Hamilton = .383

1951 Index of dissimilarity = .429

Sources: The percentages for Hamilton were based on census returns for all employed males; percentages for Westdale were based on occupation of household heads. Since census data did not combine work force distribution with numbers of widows, widowers and pensioners, the later cases were excluded from the Westdale computation.

Despite Westdale's contrasts with Hamilton proper, it displayed internal variety within its Protestant boundaries. There were identifiable physical and social regions. We have noted how in the year immediately after 1918, the first portions of Westdale to be developed were working-class surveys: Woodlawn and Elmhurst. In addition to a site bordered by a garbage dump, the main survey (Woodlawn) was near the City Isolation Hospital and a brickyard. As Kent Hamilton expressed it: "that brickyard... was like a boil on the thumb so far as our property was concerned".<sup>50</sup> House assessments in the area ranged from \$1,900 to \$2,500 in 1931 when the mean for the whole Westdale suburb was roughly \$2,700.

The separate spatial and structural features of the workingmen's areas were matched by social distinctions (see Table 8). Typical occupations

<sup>50</sup> S.C.O., in *Bankruptcy*, Depositions of F. Kent Hamilton, p. 11.

Table 6: HORIZONTAL CLASSIFICATION OF EMPLOYMENT IN HAMILTON AND WESTDALE, 1931 and 1951

	1931		1951	
	Hamilton	Westdale	Hamilton	Westdale
Agriculture, forestry and mining	1.4	0.8	0.6	0.1
Manufacturing	47.4	19.9	46.8	20.4
Utilities	2.1	1.0	3.0	0.7
Construction	9.7	5.4	8.7	3.3
Transportation/Communication	11.2	10.2	8.4	5.5
Trade/Commerce	11.3	17.9	6.2	33.5
Finance	1.6	12.0	1.4	6.5
Clerical	5.2	10.1	8.8	8.0
Professional Service	4.8	17.2	6.4	18.0
Personal Service	3.8	2.9	6.9	2.0
Public Service	1.2	2.3	2.4	1.9
Recreational Service	0.3	0.3	0.4	0.1
	100.0	100.0	100.0	100.0

Index of dissimilarity 1931 = .365

Index of dissimilarity 1951 = .376

Source: See the published census of Canada, 1931 and 1951 for the lists of occupations appearing under the classification headings.

Table 7: VERTICAL CLASSIFICATION OF OCCUPATION IN WESTDALE AND THE WORKINGMAN'S NEIGHBOURHOOD OF SOMERSET PARK, 1931 and 1951

	1931		1951	
	Westdale	Somerset	Westdale	Somerset
Elite professional Professionals and management	4.2	0.8	4.2	0.0
White-collar — semi-skilled	33.2	6.3	39.8	5.3
Blue-collar — foreman level	12.7	3.1	6.7	4.1
Skilled labour	8.3	8.7	6.3	4.1
Semi-skilled	24.7	44.2	20.7	33.0
Unskilled	8.5	17.3	3.9	14.9
Widowed, widowers, retired	1.8	10.2	1.4	26.4
	6.6	9.4	17.0	12.2
	100.0	100.0	100.0	100.0

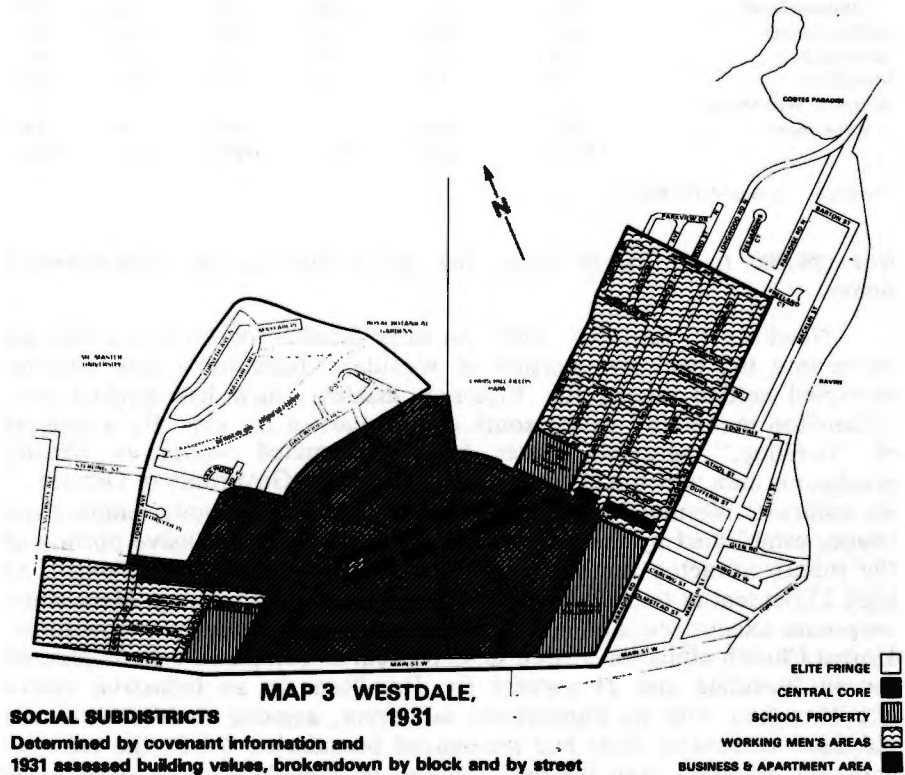
1931 Index of dissimilarity = .399

1951 Index of dissimilarity = .434

Source: Westdale files and Anna Chiota, "Somerset Part, 1910-1960: A Quantitative Study of an Industrial Suburb" McMaster University, 1977 (Mimeographed).

of household heads included railway firemen and brakemen, mechanics, machinists, moulders, truck drivers, printers, bookkeepers, office clerks, and sales and shipping clerks. Though the United Church had the largest following of any denomination in Westdale, in the workingmen's sections the Church of England prevailed. This fact, along with occupational traits, gave these areas a social profile similar to the city. It is also worth noting that the daily routines of these families remained detached from

the more affluent. Located on a grid at the eastern extremity of Westdale, the workingmen's homes were positioned so that residents did not have occasion to travel through abruptly different social areas to shop, reach places of employment, or attend school. Major thoroughfares, like King and Main, as well as important feeder streets, like Longwood and Stirling, spanned Westdale but did not erode patterns of segregation supported by the location of parks, business districts, and school property (see Map 3).



The most isolated and exclusive surveys — Oak Knoll, Oakwood and Forest Hills — clung to a narrow, ravine-indented fringe at the western extremity. Deep lots fronted on secluded curving avenues. Several humble avenues were elevated to crescent status as they entered the district. High minimum building values were written into the covenants, many of which inserted specifications for building materials and established broad architectural guidelines. Therefore, like the eastern sector, this neighbourhood evolved an architectural style but with a pronounced difference. Interpretations of English manors, stone as well as stucco and wood, dominated with some sharp variety provided by several examples of the austere international style. A tasteful variety here contrasted with what would become cheap eclecticism a half mile to the east in the workingmen's district. Building assessments reflected the difference, extending

Table 8: VERTICAL CLASSIFICATION OF OCCUPATION IN WESTDALE SUBDISTRICTS, 1931 and 1951

	<i>Working-class Area</i>		<i>Central Core</i>		<i>Elite Fringe</i>	
	1931	1951	1931	1951	1931	1951
Elite professions	2.4	1.9	4.2	4.8	5.8	7.0
Professions and management	17.5	30.9	19.0	36.6	54.6	56.7
White-collar — semi-skilled	5.4	6.9	16.9	8.4	14.4	16.5
Blue-collar — foreman level	10.2	8.3	12.0	5.0	7.9	4.9
Skilled labour	41.7	28.9	29.0	18.4	9.4	8.4
Semi-skilled	11.4	5.2	7.0	5.5	4.3	0.7
Unskilled	3.0	1.7	4.2	2.0	0.0	0.0
Widows, widowers, pensioners	8.4	16.2	7.7	19.3	3.6	5.8
	100.0	100.0	100.0	100.0	100.0	100.0

Source: Assessment rolls.

from \$4,000 to \$5,700 or more than twice that for the workingmen's homes.

Needless to say, the "old" wealthy families of Hamilton did not move into the exclusive portion of Westdale. Hamilton's elite avenues remained settled among the Victorian estates which had backed onto "Hamilton mountain" in the south central part of the city. By a process of "in-filling," spacious homes were constructed within an already prestigious area which had housed two Lieutenant-Governors of Ontario.<sup>51</sup> By contrast, Westdale's unfinished appearance and distinctly middle-class image, established by the developers, meant that the exclusive portion of the suburb attracted not old money, but affluent young professionals. At least 55 percent of household heads had a professional ranking. Merchants, corporate executives, and senior educators were frequently encountered. United Church affiliation soared to 45 percent as compared with 35 percent for all Westdale and 21 percent for Hamilton. In an industrial centre like Hamilton with its immigrants, labourers, aspiring middle class and old elite, notions of class had recognized boundaries. While the old elite generally shunned even the best sections of Westdale, these same areas must have seemed quite remote to residents of the working-class east-end of Hamilton. What they saw was inaccessibility and the affluence of the elite fringe. One experience, though not conclusive, is suggestive of an outsider's sense of the turf, religion and class which, as an impressionable youth, seemed to threaten his life's goal. At high school he had been considered presumptuous for wishing to become a teacher. It was pointed out that he had attended neither Westdale Collegiate nor Westdale United Church. The images of neighbourhood, although they are not perfect assessments of society, have a crude accuracy. Wealthy and poor had carved out, by their feelings and actions, a position for Westdale's exclusive area in a hierarchy of Hamilton neighbourhoods.

<sup>51</sup> Terry NAYLOR, "Ravenscliffe: A Hamilton Elite Distric," McMaster University, 1978 (Mimeographed).

The central blocks of Westdale were made up of surveys with moderate covenant restrictions on building values and unpretentious survey names: Crescentwood, Clinelands, and Paisley Gardens. The streets here did not consist of a simple grid pattern like the workingmen's areas, but neither were they protected from the noise and commotion of through traffic like the elite fringe. Geographically and figuratively, the centre was truly mid-way. Contractors responded most frequently to the developer's characterization of the property by constructing the 2 1/2 storey "square-plan" homes which had proven popular across Hamilton. Slight variations in the style of brick, porch, and window details did little to break the monotony or, as some preferred, the continuity. The centre evolved as something of a compromise between the simplicity apparent in workingmen's portions and the elegance arrayed along the fringe, though it inclined toward the former and included a number of the "Hamilton A-1 Plan" houses (see Illustration 2). Since Westdale builders responded to the prosperity of 1925-29 with frantic construction of middle-class dwellings, this central portion had a number of blocks completed by 1931. After the 1930s it continued to have more architectural cohesion than any other neighbourhood in the development. For example, while Casey built the whole side of one block, his rival, Vickers, built a row behind him using similar materials, blueprints, and embellishments.

Occupational ranking paralleled the compromise structural features by indicating a middle-class mix of blue and white collar. Households headed by professionals accounted for 23 percent of the total. In the skilled-labour tier, the portion was 29 percent (see Table 8). The heart of Westdale housed white collar professionals such as accountants, clergymen, teachers, retail managers, and commercial travellers. It also sheltered manufacturing foremen, railway conductors, station employees, and assorted clerks.

What of the tenants? Some 205 of the Westdale households rented. Approximately fifty resided in five apartment buildings;<sup>52</sup> these had been provided for in Pope's plan and, so as not to jar homeowner tastes, they were located within the business district. A dozen families rented apartments above commercial establishments. The bulk of Westdale's tenants were scattered throughout the suburb, to some extent reflecting the contractors' overbuilding in the early months of the Depression. Four to five years younger than homeowners and with comparatively small families, the heads of tenant households actually had a slightly higher occupational ranking than homeowners. Generally, Westdale's tenants appear to have been upwardly mobile, small, young families who took advantage of the abundant good rental accommodations. Dividing tenants into apartment dwellers and tenants renting homes does not alter this impression of upwardly mobile residents. What did separate those who rented homes from those who rented apartments was their stage in the life

<sup>52</sup> The apartment dwelling made its most dramatic showing in Hamilton in 1924 when 48 were constructed. Kevin BRAYBROOK, "The First Apartment Dwellers in the City of Hamilton: A Social Profile," McMaster University, 1977 (Mimeographed).

cycle. As is shown in Table 9, the residents of apartments were considerably younger and had far smaller households than home tenants. Young couples and singles, quite naturally, could accept the limited space and lack of yard inherent in an apartment situation.

Table 9: OCCUPATIONAL RANK, AGE AND HOUSEHOLD SIZE: HOMEOWNERS, HOME TENANTS, APARTMENT DWELLERS, 1931

	<i>Rank by % of Household Heads</i>			
	<i>All Households</i> (761)	<i>Home-owners</i> (556)	<i>Home-tenants</i> (143)	<i>Apartment Dwellers</i> (62)
(Total cases)				
Elite professions	4.2	4.2	2.8	4.9
Professions and management	33.2	29.1	41.8	36.1
White-collar — semi-skilled	12.7	12.7	14.9	14.8
Blue-collar — foreman level	8.3	9.2	5.7	8.2
Skilled labour	24.7	27.3	20.6	18.0
Semi-skilled	8.5	8.3	7.8	8.2
Unskilled	1.8	2.0	1.4	1.6
Widows, widowers, pensioners	6.6	7.2	5.0	8.2
	100.0	100.0	100.0	100.0
	<i>Age in Years of Household Head</i>			
Mean	40.0	41.0	38.4	31.8
Median	38.7	40.0	37.3	29.8
Mode	32.0	42.0	37.0	28.0
	<i>Household Size by Number</i>			
Mean	3.6	3.7	3.7	2.4
Median	3.4	3.5	3.6	2.2
Mode	3.0	3.0	3.0	2.0

Family and household in Westdale were virtually the same. As a middle-class suburb with certain social attitudes, the practice of taking in boarders appears to have been shunned. What American researchers have observed for the end of the nineteenth century seems applicable in Westdale: "family boarding had lost... its middle class respectability".<sup>53</sup> Assessment rolls and city directories, despite their limitations as accurate sources for such details, indicate very little boarding and "doubling up" of families. The same sources, however, do indicate that nearly 10 percent of Somerset Park's homes contained two families in 1931. The added income or economy, therefore, do not appear to have been important considerations in Westdale. The records revealed only half a dozen households which contained either in-laws or boarders. A few households headed by a bachelor or spinster included a relative or friend. Though

<sup>53</sup> For a survey of the boarding phenomenon see John MODELL and Tamara K. HAREVAN, "Urbanization and the Malleable Household: An Examination of Boarding and Lodging in American Families," in *Family and Kin in Urban Communities, 1700-1930*, ed. Tamara K. Harevan (New York: New Viewpoint, 1977): 164-83; DOMINION BUREAU OF STATISTICS, *Census Monograph No. 7, The Canadian Family (A Study Based on the Census of 1931 and Supplementary Data)*, pp. 71-72; CHIOTA, "Somerset Park," Table 24, p. 26.



the records did not list or describe all of household arrangements in suitable detail, it is reasonable to conclude that in household composition, as in occupation and religion, Westdale's deviation from homogeneity and middle-class standards registered in small degrees, if at all.

#### THE COMMUNITY, 1951

By definition, suburbs stand apart from the city, but eventually lines of distinction fade with land-use transformations and the overlapping of new surveys. However, twenty years after its first period of growth, Westdale retained a separate character. The Chedoke ravine and the McKittrick bridge had preserved the suburb against assimilation by preventing the extension of Hamilton's grid street system. The unique street layout of Westdale itself countered fusion with the new post-war suburbs around Westdale. All the same, the community was not quite what it had been. Age, occupational composition, and denominational features had altered, revealing new social forces at work in Hamilton and across Canada.

The national housing boom that swept Westdale into its second period of construction, eliminating the vacant tracts, came partly through government-stimulated activity. Efforts to encourage residential building began with the Dominion Housing Act of 1935. When revised as the National Housing Act of 1938, fewer than 5,000 new units across Canada had benefited from the federal loans. War curtailed operations, but not the involvement of Ottawa in shelter matters. A Wartime Housing Corporation created by Order in Council concentrated on the provision of temporary quarters for immigrants coming into the areas of war industry activity. The affected urban land was not of prime suburban quality. In Hamilton, the areas were scattered. The site nearest to Westdale was over one mile away. In the planning for post-war reconstruction, a revised National Housing Act of 1944 prepared the way for accelerated suburban lending. Frequently reorganized and expanded, the programme joined post-war prosperity in providing a sustained house-building effort that produced 500,000 dwelling units across Canada from the beginning of 1945 to the end of 1951. Abstract books in the Land Registry Office indicate considerable movement in Westdale real estate from 1945 to 1951. During 1951, NHA loans were approved for 800 housing units in Hamilton.<sup>54</sup> Their presence in Westdale was reflected in the fact that many mortgages were held by some of the thirty government-approved institutional lenders and "His Majesty the King, by Minister of Finance". By 1951, home ownership in the nation, Hamilton, and Westdale had risen substantially above 1931 levels (see Table 2). The incomplete Westdale of depression and wartime rapidly filled with NHA homeowners.

<sup>54</sup> CANADA, CENTRAL MORTGAGE AND HOUSING CORPORATION, *Housing in Canada, A Factual Summary*, Vol. 6 (Fourth quarter, 1951), p. 11; CANADA, CENTRAL MORTGAGE AND HOUSING CORPORATION, *Annual Report to Minister for Resources and Development for the Year 1951*, p. 51.

The 1931 households had had relatively young heads, but in 1951 the average age of household heads tended to be ten years above that of 1931. The initial families had aged and new homeowners had been delayed in their entry into the housing market by depression as well as by the dislocations of life and the construction shortages caused by war. Most striking as a measure of maturation, households headed by pensioners, widowers, and widows increased from 6.6 percent to 16.3 percent. The major component consisted of widows of whom there were 150 or 8.5 percent of household heads. These widows were not impoverished. Of 196 houses rented in Westdale, 72 (36.7 percent) were owned by widows. Seventeen widows owned two dwellings each, living in one while letting the other. Elizabeth Groh illustrated the condition. During the 1920s, her carpenter husband had built and let Westdale homes. In 1951, his widow let two dwellings while residing in a third. Not all of the property-owning widows had been Westdale residents like Mrs. Groh. Twenty appear not to have been former Westdale residents. Some might have purchased homes for rental income and future capital gains. Several appear to have been holding titles to homes in which married sons resided. Widowhood, being more apparent on older streets, was not evenly distributed across the community. Along one of these early streets, South Oval, 24 out of 66 homes were owned by widows.

Unfortunately, cross-sectional analysis prevents a full understanding of widowhood, so it is difficult to estimate how many Westdale wives were widowed between 1931 and 1951. It was probably greater than the 150 found residing there in 1951 since some might have moved away. On the other hand, few widows had moved into Westdale. By tracing through City Directories, it was established that all but 14 of the 150 had resided there before the death of their husbands. With an average age of 59.6, it is unlikely that resident widows had lost husbands in the war. Other explanations must be sought for a 5 to 1 ratio of widows to widowers. The answer seems to be the fact that for our time period, across Ontario, male deaths outnumbered female deaths in all age cohorts from birth to 70. The greatest differential appeared in the 50 to 59 age cohort. Significantly, the ratio of male to female heart disease victims in the age group 40 to 59 was 3 to 1.<sup>55</sup> Given the age composition of Westdale household heads in 1931, and of widows in 1951, it seems plausible that the suburb had had a number of male heart-attack victims throughout the 1940s and early 1950s.

In comparison with 1931, there had been a slight upward trend in the occupational ranking of Westdale's household heads by 1951 (see Table 5). Very little of this can be attributed to the occupational gains of the older residents. Of the 556 homeowners in 1931, 190 or 34 percent could be located at the same address in 1951. Many had retired. Of the remaining

<sup>55</sup> ONTARIO DEPARTMENT OF HEALTH, *Annual Reports*. See "Chief Causes of Death by Age and Sex" for 1948, 1949, 1950, 1951. This observation is supported by Robert D. RUTHERFORD, *The Changing Sex Differential in Mortality* (Westport, Connecticut: Greenwood Press, 1975).

143 still in the labour force, it can be said that as a group they had realized a few advances in occupational rank with some rising from skilled labour into management (see Table 10). More essential to the higher occupational tone of Westdale were 900 new households. Most were beneficiaries of wartime prosperity and the government housing measures. The largest single increase in occupation involved retail merchants. Though there were 33 in 1931, there were nearly 100 more in 1951. As Westdale's occupational profile was enhanced, the measure of its dissimilarity with the city and with the east-end workingman's survey, Somerset Park, broadened moderately (see Tables 5 and 7).

Table 10: OCCUPATIONAL RANKING OF EMPLOYED HOUSEHOLD HEADS WHO "PERSISTED" FOR TWENTY YEARS\*

	<i>Persisters in 1931</i>	<i>Persisters in 1951</i>
Elite professions	6.3	6.3
Professions and management	28.7	41.2
White-collar — semi-skilled	9.0	9.1
Blue-collar, foreman level	7.6	9.1
Skilled labour	34.6	24.5
Semi-skilled	10.2	6.3
Unskilled	3.6	3.5
	100.0	100.0

\* The address, religion, name and age provided a sure linkage. In no case did the age cited in 1931 vary by more than two years from the twenty year differential anticipated in 1951.

The newcomers who effected the shift in occupational distributions also altered denominational traits (see Table 4). A Jewish migration into Westdale had begun in 1944, the year in which Ontario passed its Racial Discrimination Act. Although it required considerable litigation by the Canadian Jewish Congress and civil liberties activists, the racial ingredients in restrictive covenants were finally eliminated by 1951.<sup>56</sup> Interestingly, the Jewish population in Westdale concentrated on four of the suburb's thirty streets. Indeed, along one block of Bond Street, sixteen of thirty household heads were Jewish retailers. All four streets had been under-developed prior to the mid-1940s. As lots here had come onto the market, there had been a convergence of events: the challenge to covenants, a housing boom, and the fact that the Jewish community, newly affluent, began to move to the west-end seeking middle-class amenities.<sup>57</sup> Along with United Church adherents, Jews were now over-represented in Westdale when compared with their proportion of the city-wide population. Roman Catholics alone remained under-represented (see Table 4) and churchless.

<sup>56</sup> Alan Burnside HARVEY, ed., *The Ontario Reports, Cases Determined in the Supreme Court of Ontario, 1945* (Toronto: Carswell, 1945), pp. 778-80; *Canada Law Reports: The Supreme and Exchequer Courts of Canada, Part I* (Ottawa: King's Printer, 1951), pp. 64-80.

<sup>57</sup> Louis GREENSPAN, "The Governance of the Jewish Community of Hamilton," (Paper prepared for the Center for Jewish Community Studies, 1974), p. 6.

Westdale's completion as a prime and distinctive development was fully realized by 1951, but as a large district whose formative planning in the 1920s had allowed for workers dwellings, it retained elements of the social mix present in 1931. Overall, however, the proportion of professionals and managers rose while the proportion of skilled and semi-skilled labourers declined. The greatest shifts appeared in the central core and workingmen's surveys where Westdale's image of convenience and prestige dispelled the compunctions of the 1920s about raw and unattractive lots in such surveys as Woodlawn and Princess Heights. Measured against the new suburbs laid out in Stoney Creek, Hamilton mountain, and on land to the west of Westdale, the district had appeal.

In contrast to rising status among homeowners, rental accommodations now housed a population with a lower occupational profile than in 1931. This condition most likely reflected the quite different prospects faced by young families in 1931 and 1951. In the depressed housing market of 1930 and 1931, a few young upwardly-mobile families had found abundant rental bargains until financial circumstances brightened. Their 1951 counterparts seeking shelter had the advantages of economic boom and government incentives for home ownership, points conveyed in the rise of city-wide ownership from 48 percent (1931) to 65 percent (1951). The average age of 1951 tenants was still lower than that of home-owning neighbours. However, while small young families continued to rent apartments and homes in Westdale, a group composed of the retired and the widowed accounted for one tenant in five. The ratio was somewhat higher among apartment dwellers (see Table 11). In sum, the social attributes of Westdale in 1951 had come to reflect not only the developers' activities of the 1920s, but now they also bore the impression of aging and the significant domestic ramifications of the war.

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This cross-sectional analysis of a community has spanned two decades, over depression, recovery, and boom. Conclusions drawn from this admittedly limited process suggest a number of hypotheses pertaining to city-building and to urban society in the twentieth century. Land value was a complex function of natural settings, provisions of services, and entrepreneurial activity. These gave tone to the property and that enhanced its value. To create a scarce commodity was not a policy on the part of the developers as demand remained below expectations for nearly thirty years. The creation of a suburban community was neither smooth nor sudden. It required forty years as well as a variety of individual skills and government aid. Moreover, Westdale's history testifies to the importance of examining local events in the light of national and, at times, international forces.<sup>58</sup> The planning and promotional

<sup>58</sup> Gilbert A. STELTER, "Sense of Time and Place: The Historian's Approach to Canada's Urban Past," *The Canadian City: Essays in Urban History*, ed. Stelter and Alan F. J. Artibise (Toronto: McClelland and Stewart, 1977), p. 435.

Table 11: OCCUPATIONAL RANK, AGE AND HOUSEHOLD SIZE: HOMEOWNERS, HOME TENANTS, APARTMENT DWELLERS, 1951

	<i>All Households</i> (1,709)	<i>Homeowners</i> (1,408)	<i>Home Tenants</i> (196)	<i>Apartment Dwellers</i> (105)
(Total case)				
Elite professions	4.2	4.5	2.6	3.8
Professions and management	39.8	41.6	34.3	26.6
White-collar — semi-skilled	6.7	7.0	6.2	4.8
Blue-collar — Foreman level	6.3	6.3	5.1	7.6
Skilled labour	20.7	19.3	25.1	30.5
Semi-skilled	3.9	3.6	6.7	1.9
Unskilled	1.4	1.4	1.5	1.9
Widows, widowers, pensioners	17.0	16.3	18.5	22.9
	100.0	100.0	100.0	100.0
	<i>Age in Years of Household Head</i>			
Mean	50.4	51.4	45.1	47.5
Median	50.4	51.3	42.0	44.4
Mode	52.0	52.0	33.0	40.0
	<i>Household Size by Number</i>			
Mean	3.3	3.4	3.2	2.4
Median	3.2	3.2	3.0	2.2
Mode	2.0	2.0	2.0	2.0

tactics of developers drew on concepts that were not strictly local. Builders followed practices in construction, sub-contracting, and credit that had wide North American appreciation.<sup>59</sup> The local building cycles in Westdale had no independent significance. They coincided precisely with national trends in residential construction. In another important matter, racial discrimination, the Westdale or Hamilton experience did not differ from the North American norm.

Peter Goheen has observed that "the element of residential choice which was introduced into the city with the... street railway apparently served to rationalize the distribution of families within the city".<sup>60</sup> Westdale supports the generalization. The McKittrick bridge and a streetcar line — at one time operated by some of the same businessmen who had taken up an interest in the land syndicate — made possible this essentially middle-class suburb. And yet, while Westdale demonstrated the "rationalize[d] distribution of families within the city," it embraced a measure of diversity and experienced some modest social transformations. The developers of Westdale originally had attempted to build exclusiveness into their community, but they also had to accede to market forces, government inducements, and legal decisions. The dynamic tension produced when a protestant, middle-class design was challenged eventually generated a community where managers and truck drivers, Christians and Jews,

<sup>59</sup> Sam Bass WARNER, Jr., *Streetcar Suburbs, The Process of Growth in Boston, 1870-1900* (Cambridge: Howard University Press and the M.I.T. Press, 1969), pp. 117-52.

<sup>60</sup> GOHEEN, *Victorian Toronto, 1850 to 1900*, p. 200.

resided. Admittedly, they did not dwell in close proximity. Over time, the suburb had matured, progressing from a raw incomplete community with young families and a degree of ethnic isolation into a tree-shaded area familiar with aging and some religious diversity. However unique it might have been in its scale and physical layout, Westdale was so much a part of broad economic and social events that it can serve as one point of departure for comprehending the mundane processes shaping the contemporary Canadian city. Aside from what it demonstrates about the complexity of making a suburb, Westdale offers some reflections on North American social change. More mature than their 1931 counterparts, the post-war newcomers were to reside in a finished suburb during prosperous years. Thus Westdale became a place where people could aspire to an affluence almost within reach. As well as greater economic security, the arrival of Jews heralded national shifts in which the urban middle class of Canada would become different in outlook and background from its depression counterpart.

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