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Article abstract

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Working-Class Standards of Living in Late-Victorian Urban Ontario: A Review of the Miscellaneous Evidence on the Quality of Material Life

DAVID GAGAN AND ROSEMARY GAGAN

Résumé

Owing to the lack of long series of data pertaining to wages and retail prices, the analysis of standards of living in late-Victorian Ontario presents unusually difficult problems for the social historian. Following the model adopted by the participants in the earlier British standard-of-living debate, this study attempts to mitigate those difficulties, to some extent, by examining a wide range of miscellaneous sociological and economic evidence generated by government agencies, usually for other purposes. A review of the data pertaining to employment, wages, savings, consumption, the accumulation of real wealth, public health and social pathology in urban Ontario between 1875 and 1900 suggests that the 1880s was a decade of rising expectations in terms of employment, consumption, savings and the distribution of wealth following the social and economic upheaval associated with the depression of the late 1870s. However, the evidence also suggests that the marginal gains made in working-class standards of living in the 1880s were largely compromised in the 1890s as the environmental effects of industrialization and urbanization began to be experienced in full measure.

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En l'absence de séries complètes de statistiques sur les salaires et les prix de vente au détail, l'analyse du mode de vie à la fin du XIX^e^ siècle en Ontario pose de sérieuses difficultés aux spécialistes de l'histoire sociale. En suivant le modèle adopté par les participants à un débat précédent sur le mode de vie en Angleterre, cette étude tente, jusqu'à un certain point, de pallier ces difficultés en examinant une vaste gamme de données socio-économiques obtenues généralement à d'autres fins, par les organismes gouvernementaux. Un examen des données sur l'emploi, les salaires, l'épargne, la consommation, l'enrichissement, la santé publique et l'état pathologique de la société urbaine en Ontario de 1875 à 1900, permet de croire que la décennie 1880 en fut une d'espoirs croissants en termes d'emploi, de consommation, d'épargne et de distribution de la richesse, suite aux bouleversements sociaux et économiques provoqués par la crise économique de la fin des années 1870. Les renseignements laissent cependant croire que l'amélioration du mode de vie de la classe ouvrière obtenue dans les années 1880 fut largement remise en question dans les années 1890, tandis que celle-ci subissait de plein fouet les conséquences environnementales de l'industrialisation et de l'urbanisation.

We wish to acknowledge the research grant support provided for this project by the Social Sciences and Humanities Research Council of Canada.

In spite of two decades of intensive research into the social history of late-Victorian Ontario, the standard of living associated with the growth of industrialization and urbanization is still an intriguing *lacuna* of our historical understanding. Among other reasons for this continuing gap in our knowledge, the most critical problem is the absence of reliable long series of data about wages and prices from which to construct indices of real wages for the last third of the nineteenth century. Without them, it is unlikely that the work of Michael Piva, E.J. Chambers, Eleanor Bartlett, or Gordon Bertram and Michael Percy on the period between 1900 and 1920 can be extended backward.[1] Yet it is precisely the period between 1870 and 1900 that holds the key to resolving a much larger question because the weight of current opinion, essentially based on post-1900 evidence, is that the standard of living of Canadian workers failed to improve as the result of industrialization and may even have declined dramatically.[2] What we need to know is whether the essentially static quality of life after 1900, and the chronic underemployment[3] that sustained it, represented the continuation, or the reversal, of a historical trend.

Some help for this research problem exists in the armamentaria of the "optimistic" and "pessimistic" sides of the prolonged debate over the nineteenth-century British standard of living. Encouraged principally by E. J. Hobsbawn,[4] both sides made effective use, in the absence of measures of retail prices and household incomes, of a broad array of miscellaneous "sociological" and economic evidence derived from the data routinely generated by government departments, social service agencies, and private employers. This paper seeks to extend the analysis of Canadian — specifically Ontario — standards of living backwards into the late-nineteenth century by similarly assessing the weight of the available miscellaneous evidence on a wide variety of subjects. Drawn largely from the sessional papers of the House of Commons of Canada and the Ontario provincial legislature, this evidence has severe limitations. Much of it is discontinuous. It was collected for purposes other than the concerns of this paper and frequently had to be "massaged" to yield relevant information. We also know that some of it is notoriously unreliable.[5]

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1. See Michael Piva, *The Condition of the Working Class in Toronto, 1900-1921* (Ottawa, 1979); E. J. Chambers, "New Evidence on the Living Standards of Toronto Blue Collar Workers in the Pre-1914 Era," *Histoire sociale/Social History* 17(November 1986): 285-314; Eleanor Bartlett, "Real Wages and the Standard of Living in Vancouver, 1901-1929," *B. C. Studies* 51(Autumn 1981): 3-61; Gordon Bertram and Michael Percy, "Real Wage Trends in Canada, 1900-1920: Some Provisional Estimates," *Canadian Journal of Economics* 12(1979): 299-312.
2. Sylvia Ostry and H. D. Woods, *Labour Policy and Labour Economics in Canada* (Toronto, 1962).
3. Bartlett, 59.
4. E. J. Hobsbawm, "The British Standard of Living, 1770-1850," *Economic History Review* 10(1957): 46-61. The various aspects of the British debate are conveniently brought together in Arthur J. Taylor, ed., *The Standard of Living in Britain in the Industrial Revolution* (London, 1975).
5. See George Emery, "Ontario's Civil Registration of Vital Statistics, 1869-1926: The Evolution of an Administrative System," *Canadian Historical Review* 64(December 1983): 468-93.

Considered in its broadest perspective, the miscellaneous evidence seems, nevertheless, to offer a surprisingly coherent picture of the quality of working-class life in late-Victorian urban Ontario. Put simply, in the 1880s working-class living standards in Ontario appear to have improved in terms of wages, consumption, savings, and the accumulation of wealth. But both the ability to improve and relative degrees of improvement were dependent on the unpredictable availability of work which tended to dampen and limit expectations relative to the potential rewards from full employment. As a result, most working-class families lived at or just slightly above the level of subsistence. At its worst, this system produced a permanently marginalized population of underemployed workers, the threat of heightened social disorder, and disimprovement in the people's health as the leading indicators of the tenuousness of social progress. These more pessimistic signals seem to grow stronger in the 1890s, anticipating the trends that have already been documented for the early-twentieth century.

THE NATURE OF EMPLOYMENT

There has not been, so far, a systematic study of the nature of employment in nineteenth-century Ontario although both rates of pay and the duration of employment are central to the question of relative standards of living. In their book *The Social Organization of Early Industrial Capitalism* Katz, Doucet, and Stern argue that the "situation of the working class in the late nineteenth century was ... characterized by contradictions .... [W]ithin industries sharp differences in income [reflecting both differential rates of pay and variations in the availability of work] separated working people from each other and created 'limited ladders' that they could aspire to climb...."[6] A reworking of some of the data collected by the Ontario Bureau of Industries between 1884 and 1889 for a major report published in 1890 illustrates, and also serves to refine our perceptions of some of the features of, this system. Tables 1 and 2 use this evidence[7] in conjunction with the scheme of occupational categories devised for Victorian England by Charles Booth[8] to examine the relationship between actual income derived from actual employment and potential income from full employment, relative to contemporary assessments of the "cost of living."[9]

For the purposes of making the calculations in Table 1, "full" employment is defined as 277 days annually based on a 5½ day week with no work on Christmas,

6. Michael Katz, Michael Doucet, and Mark J. Stern, *The Social Organization of Early Industrial Capitalism* (Cambridge, Mass., 1982), 38.
7. Ontario. Legislature, *Sessional Papers*[OSP], "Report of the Bureau of Industries for the year 1889," No. 80 (1890), Table 11.
8. W. A. Armstrong, "The Use of Information About Occupation," in *Nineteenth Century Society: Essays in the Use of Quantitative Methods for the Study of Social Data*, ed. E. A. Wrigley (Cambridge, 1972), 296-310.
9. The Bureau of Industries *Report* cited above calculated the average cost of living experienced by male workers over the age of sixteen with between two and four dependents as $412 annually. This is 13 per cent higher than the average calculated by the social reformer F. S. Spence in 1896. See F. S. Spence, *The Facts of the Case* (Toronto, 1896), 60 as cited in Graeme Decarie, "Something Old, Something New ...: Aspects of Prohibitionism in Ontario in the 1890s," in *Oliver Mowat's Ontario*, ed. Donald Swainson (Toronto, 1972), 159.

Table 1
Analysis of Employment Patterns
Ontario, 1889

BOOTH CATEGORIES	AVERAGE NUMBER OF DAYS WORK PER YEAR	AVERAGE ANNUAL WAGES ($)	EQUIVALENT WAGE FROM FULL EMPLOYMENT ($)	AVERAGE ANNUAL WAGE AS PROPORTION OF WAGE FROM FULL EMPLOYMENT	INDEX OF ACTUAL ANNUAL WAGES RELATIVE TO COST OF LIVING (= 100)	INDEX OF POTENTIAL WAGES FROM FULL (277 DAYS) EMPLOYMENT RELATIVE TO COST OF LIVING (= 100)	RELATIVE CONTRIBUTION (NUMBER OF DAYS) OF OVERTIME (+) AND SHORT-TIME (–) TO DIFFERENCE BETWEEN ACTUAL INCOME AND EXPECTED INCOME FROM FULL EMPLOYMENT
Coal/Gas Workers	335	504	416	1.212	125	103	+ 58
Beverage Workers	311	506	451	1.121	126	112	+ 34
Railway Employees	308	511	460	1.110	127	114	+ 31
Warehouses and Docks	304	417	380	1.097	103	94	+ 27
Chemical Workers	303	464	424	1.094	115	105	+ 26
Paper Manufacturing	301	420	387	1.085	104	96	+ 24
Industrial Services	299	665	616	1.079	165	153	+ 22
Baking	297	461	430	1.072	114	107	+ 20
Food Preparation	292	431	409	1.054	107	101	+ 15
Carriage and Harness	290	347	331	1.048	86	82	+ 13
Woollen Manufacturing	288	456	439	1.038	113	109	+ 11
Local Administration	285	375	364	1.027	93	90	+ 8
Furs/Leather Processing	283	425	416	1.022	105	103	+ 6
Flax/Hemp/Matting	283	401	392	1.022	100	97	+ 6
Unspecified	278	401	400	1.002	100	99	+ 1
Copper/Tin/Lead Processing	278	483	481	1.004	120	119	+ 1
Salesmen/Travellers	277	663	663	1.000	165	165	0
Horse Handling	276	410	411	.998	102	102	– 1
Printing	276	486	488	.996	121	121	– 1
Hair/Bristle Processing	275	466	469	.994	116	116	– 2
Food Processing	270	421	432	.975	104	107	– 7
Instrument Making	268	424	438	.968	105	109	– 9
Furniture Making	267	405	420	.964	100	104	– 10
Outdoor Domestic Service	262	328	347	.945	81	86	– 15
Iron and Steel Workers	261	418	444	.941	104	110	– 16
Machinery Manufacturing	261	417	443	.941	103	110	– 16
Tool Making	258	555	596	.931	138	148	– 19
Dress/Apparel	258	436	468	.931	108	116	– 19
Tobacco Processing	258	453	486	.932	112	121	– 19
Road Transportation	256	398	431	.923	99	107	– 21
Cotton Manufacturing Operative	255	306	332	.921	76	82	– 22
Shipbuilding	248	613	685	.894	152	170	– 29
Woodworkers	247	375	421	.891	93	104	– 30
Building Industry	230	453	546	.829	112	135	– 47
Quarrying	219	429	543	.790	106	135	– 58
Glass/Earthenware	156	487	865	.563	121	215	– 121

Source: Ontario. Legislature, *Sessional Papers*, "Bureau of Industries Reports," 1884-90

Table 2
Comparative Ranking of Workers
By Time Employed, Actual Income and Potential Earnings
Ontario, 1889

BOOTH CATEGORIES	RANK ORDER			
	DAYS WORKED ANNUALLY	PROPORTION OF DAYS WORKED REQUIRED TO MEET COST OF LIVING	INCOME	
			ACTUAL	POTENTIAL
Coal/Gas Workers	1	7	7	25
Beverage Workers	2	6	6	14
Railway Employees	3	5	5	13
Warehouses and Docks	4	27	26	32
Chemical Workers	5	11	12	22
Paper Manufacturing	6	22	23	31
Industrial Services	7	2	1	4
Baking	8	13	13	21
Food Preparation	9	18	18	28
Carriage and Harness	10	34	34	36
Woollen Manufacturing	11	14	14	17
Local Administration	12	33	33	33
Furs/Leather Processing	13	21	20	26
Flax/Hemp/Matting	14	29	29	30
Unspecified	15	30	30	29
Copper/Tin/Lead Processing	16	10	10	10
Salesmen/Travellers	17	1	2	3
Horse Handling	18	26	27	27
Printing	19	9	9	8
Hair/Bristle Processing	20	12	11	11
Food Processing	21	23	22	19
Instrument Making	22	20	21	18
Furniture Making	23	28	28	24
Outdoor Domestic Service	24	35	35	34
Iron and Steel Workers	25	25	25	15
Machinery Manufacturing	26	24	24	16
Tool Making	27	4	4	5
Dress/Apparel	28	17	17	12
Tobacco Processing	29	16	15	9
Road Transportation	30	31	31	20
Cotton Manufacturing Operative	31	36	36	35
Shipbuilding	32	3	3	2
Woodworkers	33	32	32	23
Building Industry	34	15	16	6
Quarrying	35	19	19	7
Glass/Earthenware	36	8	8	1

Source: Canada. Parliament, House of Commons, *Sessional Papers*, "Annual Report of the Department of Agriculture," Immigration Agent, Hamilton, Reports on Wages, 1881-91, and Ontario. Legislature, *Sessional Papers*, "Bureau of Industries Report," 1889.

Boxing and New Year's days or Good Friday, or during a week of normal factory downtime annually. This is six weeks more, for example, than the ten months that millhands in nearby Troy, New York equated with full employment;[10] but it represents just a week more than the average annual number of days worked as reported by workers surveyed by the Ontario Bureau of Industries in the mid-1880s. What is immediately apparent from Table 1, in any event, is that, for nearly half (17/36) of the occupational groups, actual average annual wages exceeded the average income that workers could expect from full employment. More important, four-fifths of them earned average annual incomes which were equal to or greater than the average cost of living reported by working men. Further inquiry (Table 2) reveals, however, that both actual and potential standards of living relative to the cost of living can be attributed almost exclusively to the availability of employment (numbers of days "over" time or number of days "short") and that an ordinal scale of actual income from employment has almost nothing to do with potential income from the hourly or daily wage scales attached to specific skills. Thus, glassblowers ranked first in terms of potential earning power, but only eighth in terms of actual income relative to the cost of living. Conversely, coal shovellers and gas fitters ranked seventh in terms of actual income because they worked 335 days a year, but only twenty-fifth in terms of the relative value attached to their work. For some workers — harness makers, firemen (local administration), outdoor domestic servants, and operatives in the "sweated" trades, for example — neither full employment nor overtime produced incomes equal to the cost of living. For some others — warehousemen, paper manufacturing operatives, and mat makers — overtime was essential to meeting the cost of living. For a very few — accountants (industrial services), salesmen, shipwrights, and fabric designers — the combination of high hourly wages and ample work produced incomes that were significantly above average ($450) on any scale. But for roughly half (45 per cent) of the workers surveyed, underemployment represented the difference between an average and a considerably higher than (group) average standard of living relative to their estimated costs of living. Put in Daniel Walkowitz's terms, employment incomes on either scale permitted about 20 per cent of these families to live only in primary poverty, 40 per cent in "secondary poverty" at the level of subsistence, and 40 per cent in comparative security, although the occupations clustered in each category change in relation to actual and putative income from employment.[11] Another way to read columns 2 and 3 of Table 1 is to group occupations which fall into the same income categories on either scale. About 60 per cent produced subsistence-level incomes under any circumstances, 10 per cent incomes consistent with primary poverty, and about 30 per cent in the range of relative comfort.

These observations seem to reinforce Katz's perception that demand for labour was a more important factor, in the first instance, than rates of pay in determining incomes, and that overemployed but relatively unskilled workers might attain higher standards of living than highly skilled but chronically underemployed workers. The obvious conclusion is that this was a system that rendered wage differentials related to skills relatively meaningless. Given the trend of skill margins in the 1880s, this conclusion is all the more significant.

10. Daniel J. Walkowitz, *Worker City, Company Town: Iron and Cotton-Worker Protest in Troy and Cohoes, New York, 1855-1884* (Urbana, 1976), 106.
11. Ibid., 103.

Although broadly based long series of hourly wage rates are not widely available for nineteenth-century Ontario, immigration agents in the principal cities submitted annual reports on local wage rates throughout the 1880s. Those from Hamilton are complete, and they have been used to construct Table 3 employing the data on the thirty-five male occupations that are common to all of the returns.[12] Our normal expectation should be that, as industrialization advanced, hourly or daily wage differentials — "skill margins" — between more and less skilled workers should have decreased under the influence of the factory system and new technology which enhanced productivity at the expense of wages.[13] As Table 3 illustrates, however, for Hamilton, a rapidly industrializing city,[14] the index numbers fall dramatically between 1881 and 1887 and remain essentially static for the rest of the decade when the trend turns downward again.[15]

Table 3
Index Numbers of Wage Differentials
Between Most and Least Skilled Workers,
Hamilton, Ontario, 1881-91
(1885 = 100)

Year	When 100 = Hamilton Differential	When 100 = Ontario-wide Differential
1881	117	109
1882	111	104
1883	103	97
1884	103	97
1885	100	100
1886	100	94
1887	95	89
1888	98	92
1889	98	92
1890	98	92
1891	92	86

Source: Canada. Parliament, House of Commons, *Sessional Papers*, "Annual Report of the Department of Agriculture," Immigration Agent, Hamilton, Reports on Wages, 1881-91, and Ontario. Legislature, *Sessional Papers* "Bureau of Industries Report," 1889.

12. Canada. Parliament, House of Commons, *Sessional Papers* [CSP], Department of Agriculture, Immigration Agent's Reports, Hamilton, 1881-91.
13. See Peter R. Shergold, *Working-Class Life: The "American Standard" in Comparative Perspective, 1899-1913* (Pittsburgh, 1982), 43.
14. John C. Weaver, *Hamilton, An Illustrated History* (Toronto, 1982), Chapter 3.
15. The year 1885 was selected as the base (index = 100) because it was the earliest year for which a skill margin could be calculated from Bureau of Industries data, for a geographically broader sample of Ontario workers to use as a benchmark.

In effect, throughout the 1880s, skilled workers theoretically continued to reap the benefits of hourly wage differentials that increased as the decade wore on, but they lost the advantage of their skill margins (as Tables 1 and 2 demonstrated) through underemployment. In short, this is further confirmation that in late-Victorian Ontario, full employment or its surrogate — family employment equivalent to full employment for the head of household — was the essential determinant of standards of living for working-class families. Since we know that the business cycle in late-Victorian Canada was characterized by regular expansions and contractions occurring at, roughly, twenty-four month intervals and that the periods 1873-80 and 1892-95 were actually years of deep economic depression,[16] it seems unlikely that total employment and adequate annual incomes, at their best, varied significantly for the better from the pattern described in Table 1, and were frequently less accessible.

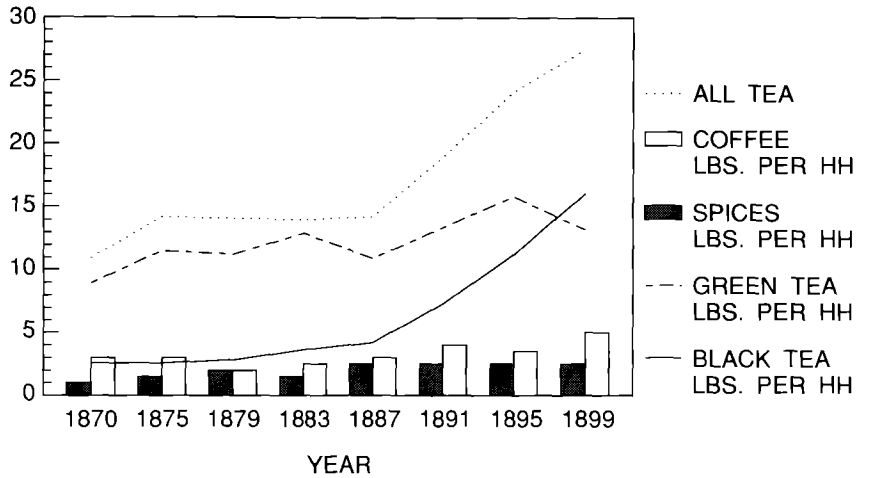
CONSUMPTION

If the late-Victorian Canadian economy was distinguished by underemployment and periodic depression, what was the quality of the material life that this employment environment sustained? Patterns of consumption provide some evidence about standards of living. In his analysis of the rising standard of living in England between 1800 and 1850, for example, R. M. Hartwell paid particular attention to the consumption of imported goods such as rice, sugar, and tea as a sensitive indicator of change.[17] Unfortunately, only a handful of the goods imported into Canada in the late-nineteenth century can be classified according to destination, and even fewer were tracked in any consistent fashion from year to year by the civil service. Figure 1 traces Ontario patterns of consumption of four of these commodities: coffee, spices, green tea, and black tea.[18] Consumption of coffee per household was no higher (about three pounds annually) in 1895 than it was in 1870. It was not until the end of the century that coffee consumption increased dramatically. On the other hand, the rate of usage of imported spices tripled between 1870 and 1900, although most of the increase occurred before 1885. The rate of consumption of coffee and spices suggests, in short, that the last two decades of the nineteenth century was not a period of noteworthy change in working-class eating habits induced by the wider availability of more exotic foods and beverages. A recent history of American food describes working-class diets in this era as the product of soaring consumption, induced by falling prices, but lacking (indeed declining in) nutritional value because they were steadfastly rooted in meat, sweets, and potatoes.[19]

The consumption of tea, the workingman's drink, seems to support this view. As Figure 1 suggests, beginning about 1885 the amount of tea imported into Ontario doubled over the following ten years. The increase appears to be attributable not merely to an

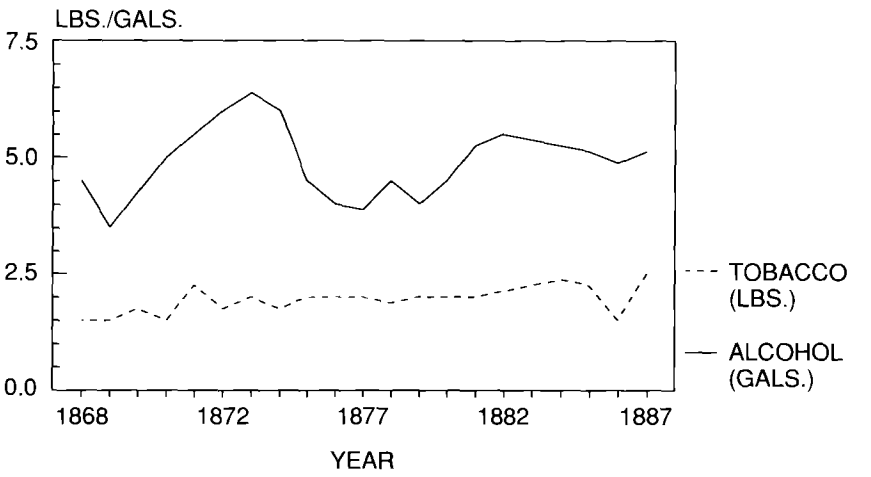
16. Derek A. White, *Business Cycles in Canada*. Economic Council of Canada, Staff Study No. 17 (Ottawa, 1967), 43 and 237.
17. R. M. Hartwell, "The Rising Standard of Living in England, 1800- 1850," *Economic History Review* 13(1960): 397-416.
18. Annual data were derived from CSP, "Report of the Secretary of State ...," Tables of the Trade and Navigation of the Dominion of Canada, 1870-1900.
19. Harvey Levenstein, *Revolution at the Table: The Transformation of the American Diet* (New York, 1988), 23-25.

Figure 1
Imports into Ontario of Coffee, Black Tea, Green Tea and Spices (lbs. per Household), 1870-1900



Source: Canada. Parliament, House of Commons, *Sessional Papers* [CSP], "Annual Report of the Secretary of State for Canada," (title varies), Tables of Trade and Navigation, 1870-90

Figure 2
Per Capita Consumption of Alcohol and Tobacco, Ontario 1868-1887



Source: CSP, "Annual Report of the Department of Inland Revenue," 1888

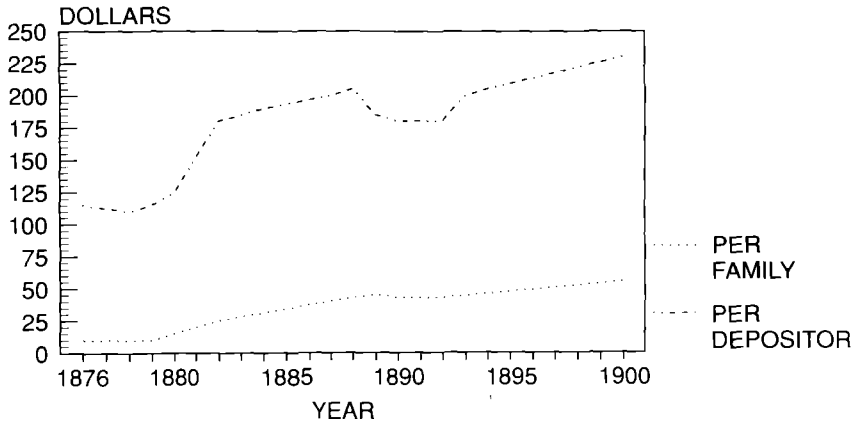
upsurge in consumption, but also to increased demand for the more expensive black teas of India and Ceylon in preference to the cheaper and inferior green teas of China and Japan. Here we have evidence not only of greater consumption but also of consumption induced by falling prices. In 1901, Eaton's black teas averaged forty-two cents per pound (compared to an average of thirty-one cents a pound for green tea and thirty-four cents for coffee), about half the price of tea in the 1870s.[20] Is this, together with the flatter curves for spices and coffee, evidence of a rising standard of living after 1885? Hobsbawm thought that because patterns of tea, and to a lesser extent tobacco, consumption in Britain failed to fluctuate with economic cycles, tea import statistics in particular probably were not a reliable indicator of standards of living.[21] On the other hand, the consumption of alcohol in nineteenth-century England seems to have increased during periods of real wage gains due either to increased wages or falling prices.[22] Figure 2 provides evidence on this account for Ontario between 1868 and 1887.[23] Here, per capita consumption of alcohol clearly follows the business cycle, at least in broad outline, and suggests once again that the 1880s represented a period of rising expectations, or falling prices (see Figure 5), consistent with the behaviour of the tea index. To this may be added Graeme Decarie's observation that if Ontarians generally were drinking less alcohol as the century came to a close, the urban working-classes were drinking more, especially beer.[24] Together, beer and tea seem to be an appropriate liquid measurement of the relative well-being of working-class families.

SAVINGS

Further evidence about living standards can be found in the records of savings deposits entrusted to the Post Office Savings Bank in Ontario in the last quarter of the nineteenth century. The bank was created to "encourage the habit of savings among the working classes by providing a place where they can deposit their surplus earnings at a fair rate of interest and with absolute security...."[25] The minimum deposit was one dollar and balances could not exceed one thousand dollars. The interest rate was generally half a per cent less than that offered by the private banks, and the government acknowledged that the Post Office Bank was not the first target of surplus income. "It must be borne in mind that the labouring and artizan [sic] classes in Canada have opportunities not generally enjoyed by the same classes in older countries ... and that [it] is an ambition with the working man ... to ... own at least the house he lives in.... That portion of the thrifty [British] working man's wages, which ... he might place in a savings bank ... the same man in Canada would likely devote to periodical payments in the purchase of a house."[26] Nevertheless, between 1876 and 1890 the number of depositors in Ontario

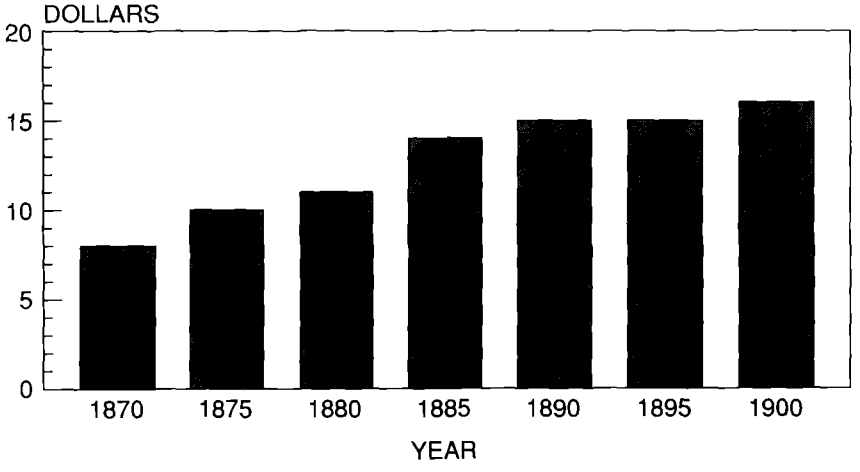
20. *The 1901 Editions of the T. Eaton Co. Limited Catalogues* (rep. Toronto, 1970), 178-80; Levenstein, 32.
21. Hobsbawm, "The British Standard of Living," 57.
22. A. E. Dingle, "Drink and Working-Class Living Standards in Britain, 1870-1914," *Economic History Review* 25(1972): 619.
23. CSP (1888), No. 16, "Report, Returns and Statistics of the Inland Revenues of the Dominion of Canada for the Fiscal Year Ended 30th June 1887."
24. Decarie, 157-58.
25. *Canadian Statistical Record* (Ottawa, 1887), 351.
26. CSP (1875), No. 2, "Report of the Postmaster General for the Year 1874," 15.

Figure 3
Average Value Year-End Balances per Depositor and Per Family Post Office Savings Banks, Ontario, 1876-1900



Source: CSP, "Annual Report of the Postmaster-General," (title varies), 1876-1900; and *Canadian Statistical Record*, 1886-1900

Figure 4
Average Value ($) Postal Money Orders Purchased Per Household, Ontario, 1870-1900



Source: CSP, "Annual Report of the Postmaster-General," (title varies), 1876-1900; and *Canadian Statistical Record*, 1886-1900

rose from about twenty thousand to more than eighty thousand and, as Figure 3 indicates, the year-end value of savings on deposit calculated per depositor or averaged across family units increased significantly throughout the 1880s.[27] More people saving larger sums of money again suggests greater affluence, an observation which seems to be corroborated by the average annual value of postal money order purchases by household during the same period (Figure 4).[28] Stephan Thernstrom has noted that savings deposits, like home ownership, are an important indicator of the potential for social mobility and that the most affluent 30 per cent of late-nineteenth-century Boston's working class families had personal property assets roughly equivalent to their annual incomes.[29] It seems likely that falling prices and more or less stable incomes could have made it possible for a similar proportion of Ontario's labouring families to have acquired comparable assets in the 1880s and 1890s.

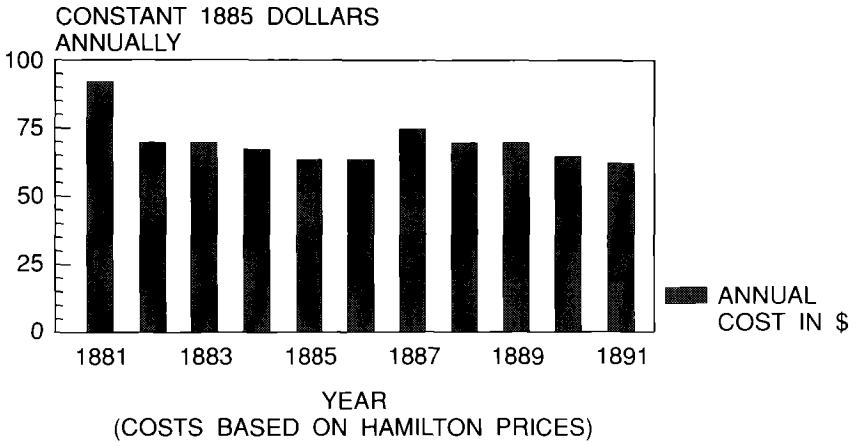
PRICES

Some evidence has already been presented to suggest that this relatively greater affluence or ability to save was unlikely to have resulted from higher wages, although it could have been the consequence of more widespread employment opportunities and, consequently, higher family incomes if one assumes that an increasing number of dependents routinely worked. It is also possible, however, that these "improving" circumstances were the product of generally falling prices consistent with the behaviour of tea, coffee, and sugar.

The following is a reconstruction of some first-hand evidence bearing on the question of prices related to actual consumer habits. Alexander Murray was a builder and carpenter who, with his wife and three children, lived in Woodstock in 1881. The Murrays appear to have purchased all of their dietary staples from Baynton's grocery store. In a typical month between October 1881 and April 1882 the Murrays would have purchased the following: tea (1 lb.), bread (8½ large loaves), sugar (14 lbs.), butter (9½ lbs.), flour (25 lbs.), meat (pork or beef, 25 lbs.), potatoes (1 bushel), cheese (1 lb.), soap (three bars), and tobacco (three plugs).[30] Their purchases conform to Levenstein's description of American workers as "committed carnivores" with a sweet tooth. As it happens, these are the items whose prices were tracked annually by local immigration agents for the information of intending immigrants. The nearest centre to Woodstock for which detailed annual reports of prices exist is Hamilton. Using Hamilton goods and produce prices[31] for the items and quantities regularly purchased by Sandy Murray's family, we can approximate the cost of this "shopping basket" annually for

27. Calculated from CSP, "Annual Reports of Postmasters-General," 1876-1900 and *Canadian Statistical Record*, 1886-1900.
28. Ibid.
29. Stephan Thernstrom, *The Other Bostonians: Poverty and Progress in the American Metropolis, 1880-1970* (Cambridge, Mass., 1973), 98.
30. Ontario. Archives, Account Books, 1881-1882, Baynton's Store, Woodstock, Ontario. Information on Sandy Murray was gleaned from the microfilmed manuscript census of Canada, Woodstock, Ontario, 1881.
31. CSP, "Department of Agriculture Annual Reports," (title varies), Immigration Agent, Hamilton, 1881-91.

Figure 5
"Sandy Murray's Shopping Basket" A Projection of the Annual Costs of the Actual Food Consumption (Selected Items) of a Family of Five, Ontario 1881-1891



Source: Ontario. Archives, Account Books, Baynton's Store, Woodstock, 1881-1882; CSP, "Annual Report of the Department of Agriculture," (title varies), Immigration Agents' Annual Reports, Hamilton, 1881-91

the period 1881-91, as in Figure 5. The trend of prices (using constant 1885 dollars)[32] is certainly downward, with the lowest prices associated with the recurring "troughs" in the business cycle. The two commodities that contributed most to the overall decline in the costs of this "shopping basket" were both imports, tea and sugar, followed by potatoes, cheese, and butter. Assuming that bread, potatoes, butter, meat, sugar, and tea supplemented by fresh vegetables in season (and lashings of pie and cake) constituted the staple diet of most working-class families, in Hamilton at least four of the seven items cost significantly less in 1891 than they had at any time in the previous decade.

Based on the miscellaneous evidence pertaining to consumption, prices, and the availability of surplus income to save or (as in the example of money orders) spend, it seems that, cyclical unemployment and price spreads notwithstanding, the last two decades of the nineteenth century constituted a period when the material standard of living of Ontario's working-class families was arguably improving, in any event certainly not deteriorating in the long term. Table 4 provides an illustration of this conclusion, and

32. Constant dollars, when used in this paper, have been calculated employing the GNP Price Deflator Index constructed by M. C. Urquhart in "New Estimates of Gross National Product, Canada, 1870-1926: Some Implications for Canadian Development," *Long-Term Factors in American Economic Growth*, eds. Stanley L. Engerman and Robert E. Gallman, National Bureau of Economic Research Studies in Income and Wealth, Vol. 51 (Chicago, 1986), 30-31.

in fact seems to support the impressionistic evidence provided by various witnesses before the Royal Commission on the Relations of Labour and Capital (1889). They believed that, while many sectors of the labour force had been relegated to short time during the 1880s, incomes had generally improved, at least in the early years of the decade, and prices had declined. Consequently, working-class standards of living at best had improved, however fitfully, at worst had remained fairly constant after rising appreciably following the depressed circumstances of the late 1870s.[33]

Table 4
Indexes of Average Annual Wages and Relative Cost of Basic Shopping Basket, Hamilton, 1881-89

Year	Index Number for Average Annual Income (Constant 1885 Dollars)	Per Cent of Income Required to Purchase Shopping Basket (Using Constant Dollars)
1881	97.6	24
1882	90.2	20
1883	91.7	19
1884	101.0	17
1885	100.0	16
1886	100.0	16
1887	97.5	19
1888	104.0	17
1889	100.1	18
1890	102.0	15
1891	111.2	13

Sources: Ontario, Canada. Parliament, House of Commons, *Sessional Papers*, "Annual Report of the Department of Agriculture," (title varies), Immigration Agent, Hamilton, Reports on Wages and Prices, 1881-91.

Table 4 employs average daily wages reported[34] annually for thirty-five different occupations in Hamilton, multiplied by the average number of days worked annually in 1889 (see Table 2) and converted to index numbers using 1885 as the base year (see Table 3) and constant 1885 dollars. On the strength of Table 4 it would seem that working men in Ontario understood their recent economic history reasonably well. Average annual wages generally improved between 1882 and 1884, remained fairly constant until 1887 and then briefly improved again before, presumably, succumbing to the effects of the depression of the mid-1890s. Meanwhile, the proportion of income spent on food (and therefore, perhaps on other components of the cost of living) was no higher at the end of the period than at the beginning. Whether or not this translated into a rising

33. Greg Kealey, ed., *Canada Investigates Industrialism* (Toronto, 1973), 30, 71, and 149.
34. CSP, "Department of Agriculture Annual Reports," (title varies), Immigration Agent, Hamilton, 1881-91.

standard of living is debatable, however, since all hope of improvement essentially was tied to the availability of employment which, as we have seen, tended to keep average annual incomes clustered around a minimum income that seems correlated with a socially defined minimum standard of living. Within this context, however, it seems reasonable to conclude that the 1880s, and possibly even the 1890s, were decades of potential material improvement for the fully employed, and for the majority of working-class families a period of relative socio-economic security above the level of mere subsistence.[35]

DISTRIBUTION OF WEALTH

What we should like to know, ultimately, is whether or not working-class families benefitted in tangible ways from the wealth generated by industrialization, and to what extent. One of the best indicators of social improvement and social mobility, as the Post Office Savings Bank acknowledged and as subsequent economic historians have agreed, is home ownership.[36] Unfortunately, Ontario's municipalities were not required to report these data to the provincial government. They did selectively report, however, the number of ratepayers and the annual total assessed value of real and personal property and income. Figure 6 uses the most consistent run of these data[37] to construct indexes describing the growth of assessed wealth and its distribution among urban ratepayers between 1886 and 1895.

It is important to note that the number of urban (city, town, and village) ratepayers increased during this period at the same rate (30 per cent) as urban population growth. There is no evidence of a disproportionate expansion or contraction of the rateable population. Total assessed value, however, increased by approximately 54 per cent in current dollars and nearly 70 per cent in constant (1889) dollars. Per capita assessed wealth increased in value about 25 per cent. Among ratepayers themselves, average assessed value (in constant dollars) increased 28 per cent, largely in two brief stages, between 1889 and 1891, and from 1893 to 1895, each preceded and followed by longer periods characterized by very little discernable change.

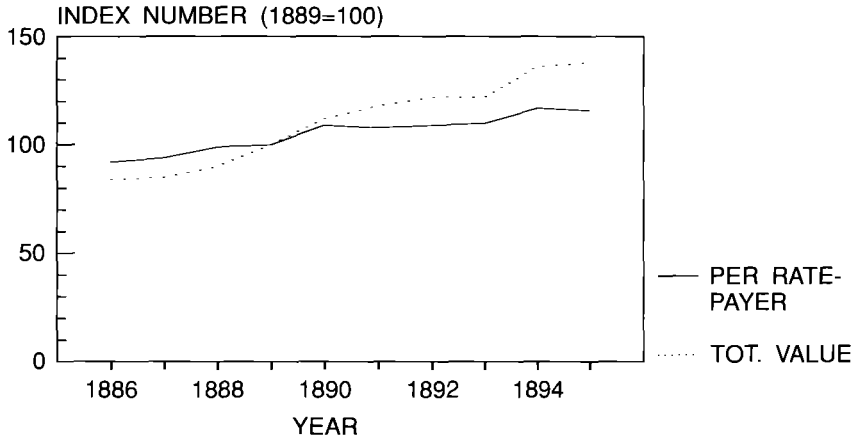
The disproportionate growth in total assessed value relative to both the increase in the number of urban ratepayers and in their average assessed wealth suggests increasing

35. Using total household expenditures and expenditures on food as reported by a sample of working-class families drawn from the 1888-89 Ontario Bureau of Industries survey, the economic historian Trevor J. O. Dick has constructed time series of total expenditures (in current dollars) and food shares (in per cent) for the period 1870-1914. The food share series indicates that the years 1880-84 and 1887-94 represented periods when urban working-class families' expenditures on food declined as a proportion of total expenditures. Indeed, Dick argues that the downward trend in the food share series became permanent after 1896. Dick does not comment, however, on the sources of this downward trend. See Trevor J. O. Dick, "Consumer Behavior in the Nineteenth Century and Ontario Workers, 1885-1889," *Journal of Economic History* 46 (June 1986): 477-88, esp. 487.

36. Thernstrom, 97; Lee Soltow, *Men and Wealth in the United States, 1850-1870* (New Haven, 1975), 28-29 and 43-44.

37. OSP, No. 36 (1896) "Report of the Bureau of Industries for the Year 1895," Report on Assessment and Taxation, 1886-95.

Figure 6
Index Numbers for Total Assessed Value and Avg. Assessed Value Per Ratepayer, Urban Ontario, 1886-1895 (Constant 1889 Dollars)



Source: Ontario. Legislature, *Sessional Papers* (1896), No. 36, "Bureau of Industries, Report on Assessment and Taxation, 1886-95."

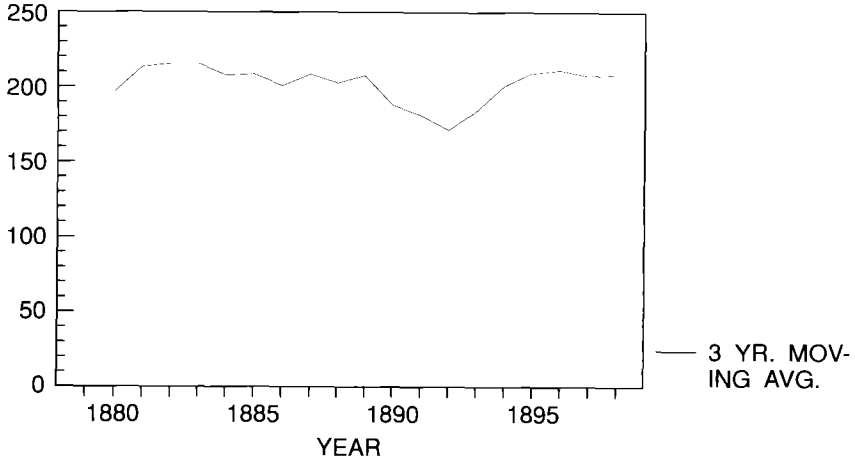
inequality in the distribution of assessed wealth. More and more of it must have become concentrated in fewer hands, otherwise average values per ratepayer would have paced more closely the growth of total assessed wealth. The behaviour of the index numbers in Figure 6 expresses this trend graphically. The base year, 1889, is the point at which both the Bureau of Industries and witnesses for the Royal Commission on the Relations of Capital and Labour thought working-class standards of living had reached a historical plateau of a sort. It seems reasonably clear that from the mid-1880s until about 1891 the growth of average assessed wealth did keep pace with the growth of total assessed value. Thereafter, however, the index numbers for average assessed wealth per ratepayer level off at a faster rate and for a longer time than the index numbers for total assessed wealth. Following a spurt of growth in the wake of the depression of the mid-1890s, the two indexes seem headed, again, in opposite directions. At the very least, individual improvement took place at a much slower rate, with less predictability, and within a much narrower range of values than total assessed wealth. Nevertheless, on balance, from the mid-1880s to the mid-1890s average wealth-holding *among wealth-holders* demonstrably increased.[38]

38. Gordon Darroch arrives at the same conclusion based on a microanalysis of assessed wealth in Toronto in the period 1861-99. See A. Gordon Darroch, "Occupational Structure, Assessed Wealth and Homeowning During Toronto's Early Industrialization, 1861-1899," *Histoire sociale/Social History* 16 (November 1983): 381-410.

INDICATORS OF SOCIAL STRESS

All of the foregoing evidence has assessed standards of living from the perspective of material well-being as measured by the relative ability to earn, spend, and save money, or at least translate it into tangible wealth. A necessary counterpart of this documentation is whatever evidence there is of a transformation in social behaviour and attitudes, or in individual expectations, consistent with a change for better or worse in the quality of material life. For example, infant mortality rates are particularly sensitive to changes in domestic environments. Improved housing, sanitation, food preparation, and maternal care and education enhance an infant's chances of survival; disregard for health and sanitation leads to increased infant mortality. Figure 7 suggests that, in spite of unpredictable annual swings, the trend of urban infant mortality rates was generally downward from the mid-1880s until the mid-1890s when the pattern was reversed and rates as high as they had ever been since 1880 once again prevailed.[39] There is ample evidence[40] that these patterns reflected a widespread and visible crisis in public health in Ontario from the 1870s until World War I. A brief review of the history of typhoid fever in Ontario's major urban centres, as illustrated in Figure 8, suggests something of the magnitude of

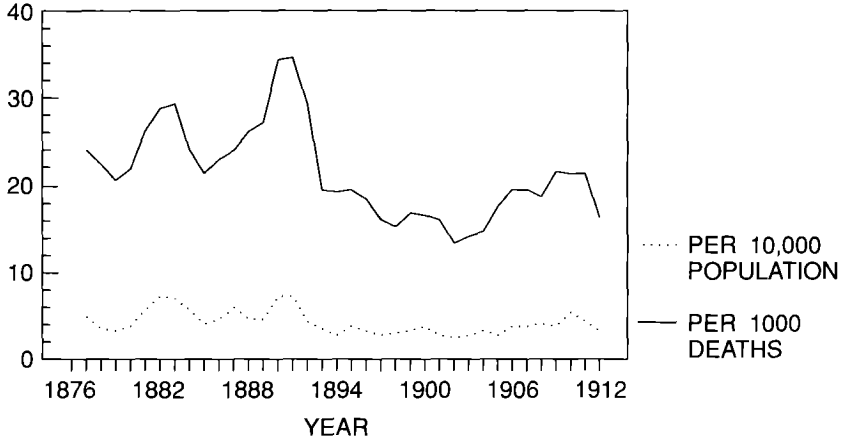
Figure 7
Ratio of Infant Deaths (Under 1 Year) Per 1000 Live Births, Principal Towns and Cities, Ontario, 1879-1900



Source: Ontario. Legislature, *Sessional Papers*, "Annual Report of the Registrar General," (title varies), 1879-1900

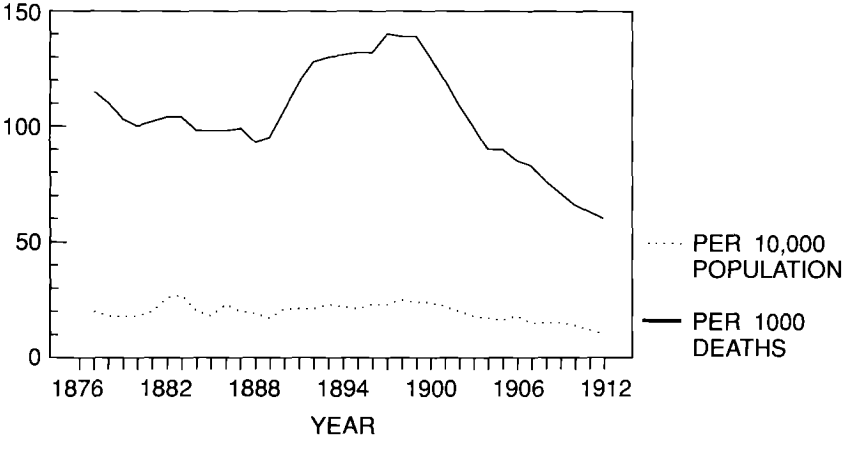
39. OSP, "Report Relating to the Registration of Births, Marriages and Deaths ..." (title varies by year), 1879-1900.
40. See Rosemary Gagan, "Mortality Patterns and Public Health in Hamilton, Canada, 1900-14," *Urban History Review* 17 (February 1989): 161-76.

Figure 8
Deaths Per 1000 Deaths and Per 10,000 Population from Typhoid Fever, Five Largest Cities, Ontario, 1876-1912, Three Year Moving Averages



Source: Ontario. Legislature, *Sessional Papers*, "Annual Report of the Registrar General," (title varies), 1879-1913.

Figure 9
Deaths From Tuberculosis Per 1000 Deaths and Per 10,000 Population, Five Largest Ontario Cities, 1876-1912, Three Year Moving Averages



Source: Ontario. Legislature, *Sessional Papers*, "Annual Report of the Registrar General," (title varies), 1876-1913.

the problem. During the 1880s there was a virtual epidemic of typhoid fever in urban Ontario resulting in mortality rates as high as any recorded for comparable industrializing American cities in the same time period.[41] Moreover, while the next decade represented a clear improvement over its predecessor, average annual mortality rates from typhoid remained constant at a level (around thirty per one hundred thousand population) consistent with widespread civic indifference to the causes and effects of, and remedies for, this water-borne plague.

It is the incidence of respiratory tuberculosis, however, which offers the most striking support (see Figure 9), at least from the perspective of individual well-being, for a pessimistic evaluation of the drift of working-class standards of living in late-Victorian Ontario. The mortality rate from respiratory tuberculosis in Ontario's five largest cities in 1877, about twenty per ten thousand of population, was comparable to the rate recorded for England and Wales at the same time. But whereas British mortality rates from tuberculosis steadily declined for the next twenty years, there was no similar improvement in urban Ontario. Worse, the 1890s witnessed a spectacular increase in the proportion of all deaths in urban Ontario specifically attributable to tuberculosis. At the end of the century, 14 per cent of all deaths occurring in urban Ontario could be attributed to tuberculosis compared to fewer than 10 per cent a decade earlier. In all, between 1876 and 1899, nearly fourteen thousand deaths from tuberculosis were recorded in Ontario's major urban centres alone, a number roughly equivalent to Canadian army casualties in France in April 1917, or to 4 per cent of the living population in Ontario's five major cities in 1899. British historians have variously attributed the late-nineteenth-century decline in mortality from TB to improved working-class diets (McKeown, Record, and Turner) or to legislative intervention and civic action to improve working and living conditions.[42] The evidence from urban Ontario suggests that before 1900, at least, neither factor was of any significance where, arguably, overcrowded living quarters and badly ventilated factories exposed already physically unfit workers to the hazards of droplet-disseminated infection. That this situation worsened in the 1890s seems to be powerful evidence of a disimprovement in working-class standards of living as the twentieth century drew nearer.

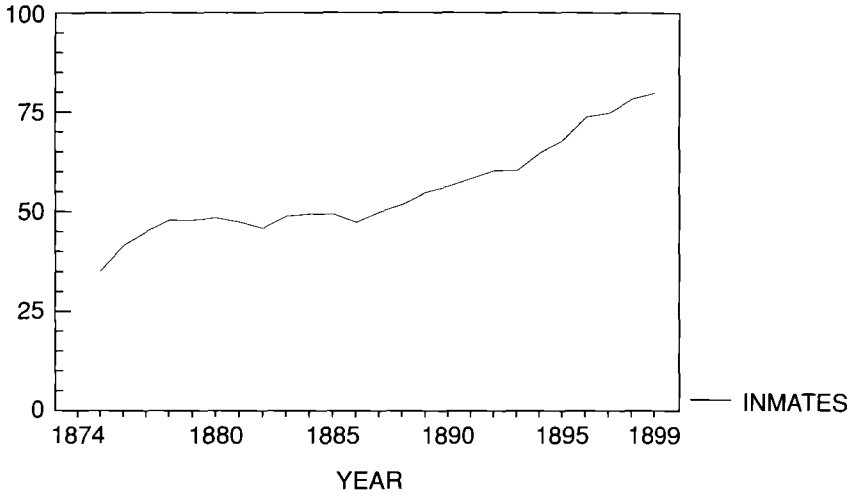
The ability of families to care for aged or infirm relatives in a demonstrably aging society,[43] or to remain self-reliant in the face of temporary hardship, is another measure of the distance that families had moved from a merely marginal existence. Figure 10

41. Comparative data are presented in Gretchen A. Condran and Eileeen Crimmons-Gardner, "Public Health Measures and Mortality in U. S. Cities in the Late Nineteenth Century," *Human Ecology* 6:1 (1978): 33; and in Clayton R. Koppes and William P. Morris, "Ethnicity, Class, and Mortality in the Industrial City: A Case Study of Typhoid Fever in Pittsburgh, 1890-1910," *Journal of Urban History* 11 (May 1985): 239-79.

42. Thomas McKeown, R. G. Record, and R. D. Turner, "An Interpretation of the Decline of Mortality in England and Wales during the Twentieth Century," *Population Studies* 29:3 (1975): 391-421, esp. 411-12; and Simon Szreter, "The Importance of Social Intervention in Britain's Mortality Decline c. 1850-1914: A Reinterpretation of the Role of Public Health," *Social History of Medicine* 1:1 (1988): 1-38, esp. 13-17.

43. David Radcliffe, "Growing Old in Ontario: A Gray Area," in *New Directions For the Study of Ontario's Past*, eds. David Gagan and Rosemary Gagan (Hamilton, 1988), 181.

Figure 10
Number of Inmates of Houses of Refuge per 10,000 Urban Population, Province of Ontario, 1874-1900, Three Year Moving Averages

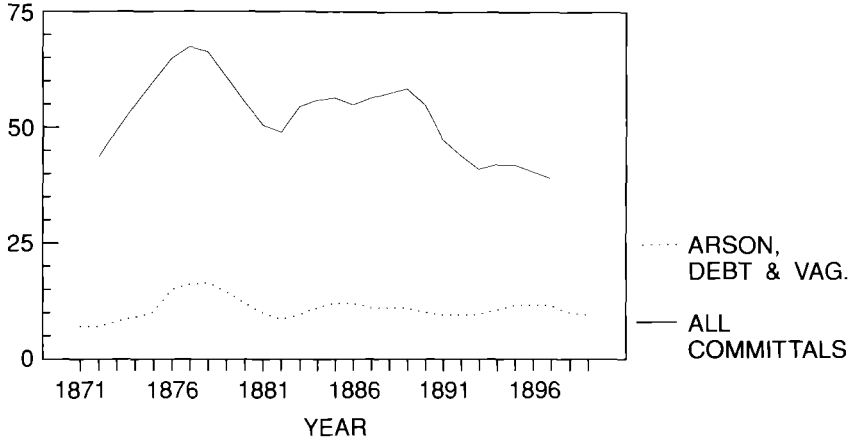


Source: R. B. Splane, *Social Welfare in Ontario, 1791-1893*, 85.

describes the growing demand, after 1885, for admission to the province's private and public houses of refuge. This pattern of admissions was driven, at least to some extent, by "the tendency of pauperism to centralize" — the relocation of indigents from rural counties to urban areas.[44] James Pitsula has argued convincingly, however, that large numbers of these indigents were in fact "tramps" and vagrants who had dropped out of an unrewarding world of work and whose growing presence in places like Toronto in the last two decades of the century was the source of near-hysterical reactions by the middle classes.[45] Whatever their source, the numbers involved, about eight per thousand of urban population at the end of the century, are not trivial assuming that they represent the visible tip of a significantly larger social iceberg, and that their appearance, in strength, after 1885 is a reflection of the state of industrial society in Ontario. Moreover, Figure 10 does not illustrate that the exponential growth of the number of indigents seeking care after 1885 was accompanied by an increase of nearly 20 per cent in the average number of days of care they required annually.[46] More people seeking public assistance for longer periods of time suggests higher levels of both individual and familial social stress.

44. R. B. Splane, *Social Welfare in Ontario, 1791-1893: A Study of Public Welfare Administration* (Toronto, 1965), 81.
45. James Pitsula, "The Treatment of Tramps in Late Nineteenth-Century Toronto," *Historical Papers/Communications historiques* (1980), 116-32, esp. Table 1, 129.
46. Calculated from data presented by Splane, 85.

Figure 11
All Gaol Committals and Committals for Arson, Debt, and Vagrancy Per 10,000 Population, Three-Year Moving Averages, Ontario, 1871-1898



Source: Ontario. Legislature, *Sessional Papers*, Inspector of Prisons and Charities, "Annual Reports on Common Gaols and Reformatories," 1871-98.

Finally, Figure 11 illustrates patterns of gaol committals generally, and for specific unlawful activities, throughout the whole period. It would be prudent not to read too much into these data given the well-known discrepancies that exist between levels of criminal activity and rates of apprehension and conviction.[47] Similarly, patterns may reflect both the relative intensity of policing from time to time and the public's inconsistent intolerance of some forms of social pathology, such as prostitution or drunkenness. Nevertheless, testing, with reference to late-Victorian Ontario, the general thesis that industrialization and urbanization led to an increase in crime is an important aspect of any discussion of standards of living.[48] The relative degrees of social stability generated by rising and falling economic expectations ought to be translated into shifting patterns of proscribed behaviour.

The data[49] presented in Figure 11 clearly tie fluctuations in criminal activity or, as the case may be, in the relative intensity of law enforcement to apprehend social disorder, to the business cycle. The problem was evidently less severe in the 1880s than in the

47. For a comment on the reliability of aggregate criminal statistics, see Howard Zehr, "The Modernization of Crime in Germany and France, 1830-1913," *Journal of Social History* 8 (June 1975): 118-20.
48. Ibid., 117.
49. OSP, "Annual Reports of the Inspector of Prisons and Charities, on Common Gaols, Prisons and Reformatories," (title varies by year), 1871-98.

1870s, and by the end of the century a significant downturn in gaol committals for all crimes had occurred. Nevertheless, in view of the fact that the level of convictions associated with the early 1870s was not approximated again for any length of time until the mid-1890s, it seems reasonable to conclude that, over all, the period between 1876 and 1890 was characterized either by a sustained upsurge in unlawful behaviour or by public fear of an increasingly disordered world requiring greater regulation. Within this context, committals for vagrancy, arson, and debt — all socio-economic crimes — followed a more or less similar pattern except that they did not tail off in the late 1890s. Since this pattern is driven largely by committals for vagrancy, it suggests that vagrancy as the result of underemployment or as a protest against the conditions of work was, as Pitsula has argued, endemic throughout the entire period. It is impossible to know how frequently this obviously much larger tramping army of vagrants was unmade and reconstituted by events; but the existence of a permanently marginalized substratum of Victorian Ontarian society, considerably augmented from time to time by temporary victims of particular economic circumstances, evidently was an enduring feature of that society. Eric Monkkonen, for example, found that a comparable population of perpetual pauper/criminals existed in Columbus, Ohio in the 1870s and 1880s and that the existence of this "dangerous class" could be traced directly to the effects of urbanization and industrialization on the working poor, especially young males, for whom the gaol and the poorhouse were alternate seasonal addresses.[50]

. . . . . .

This paper has examined the miscellaneous "sociological" evidence bearing on the problem of working-class standards of living in late-Victorian Ontario. We acknowledge that the discrete data employed in this analysis leave much to be desired in terms of the explanatory power of individual data sets, just as the reference points we have chosen as benchmarks — evidence generated by British and American scholars — do not always adequately account for variations that set the Ontario experience apart, historically, from other societies. Nevertheless, in the aggregate and broadly interpreted, our evidence describes a familiar Victorian landscape. It describes a society in which the availability of work was a more important determinant of standards of living than wage scales which remained stable for the most highly skilled workers but declined for the unskilled or deskilled. Within this context working-class families, through their members' combined diligence, appear to have been able to accumulate modest savings, to have enjoyed an increase in the purchasing power of their collective wages relative to the basic cost of living and even to have acquired tangible wealth in the form of rateable real or personal property. More generally, they appear to have weathered recurring economic recessions without irretrievably losing ground gained during intervening periods of prosperity driven largely by falling prices.

Against this modestly optimistic evidence, however, must be set fairly clear-cut indications that in such important matters as morbidity and mortality, levels of demand for public welfare, patterns of socially deviant behaviour, and the increasing margin-

50. Eric Monkkonen, *Crime and Poverty in a Nineteenth-Century City: The 'Dangerous Class' of Columbus, Ohio, 1860-1885* (Ann Arbor, Mich., 1977), 217-19.

alization of unskilled workers (which led in turn to the creation of a sizeable permanent population of tramps, vagrants, and indigents), there was no significant improvement in the last quarter of the nineteenth century. More precisely, the 1880s seems to have been a decade of hope wedged between two decades of declining expectations.

This was an era characterized by considerable potential for the improvement of individual well-being in a society with a nevertheless persistent and highly visible strain of social pathology rooted in workers' inability to transcend the narrowly defined limits of work, wages, and the cost of daily bread. There is no evidence that social intervention was, as yet, a mitigating influence in a demonstrably improvable environment. In the long run, the rhythms of industrial capitalism, not individual needs, habits, or aspirations, defined the struggle for survival that determined the quality of late-Victorian working-class life.