

# A Commentary on Property and Inequality: Housing Dynamics in Nineteenth-Century Cities

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## Commentary

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## DESCRIPTION

The central argument of this article is that towns and cities function in such a way that they not only are the locus of social and economic inequalities they themselves perpetuate them. As Adam Smith claimed in the Wealth of Nations (1776) 'Civil government is in reality instituted for the defence of the rich against the poor, or for those who have some property against those who have none at all.' Social and political tensions within cities have often been presented in spatial terms as between slums and suburbs. In this article, however, Rodger goes much further to consider the power and authority of property-based interests and how these differed between landlord and tenant, superior and vassal, owner and occupier, and those with interests in moveable and heritable property. He also shows how the power of property varied between men and women, by marital status, and by the resident or absentee status of landlords. These themes are explored through a study of the entire housing stock of 34,000 homes in a single city (Edinburgh) and is based on the annual rental valuation of every residential property in 1861. Rental valuations provide the historical bedrock for an analysis of property ownership and management which together illuminate the internal political economy of the city. This was because, firstly, in terms of the economy, housing constituted almost a fifth of gross domestic fixed capital formation in 1860; secondly, because an annual rental of £10 assumed political significance as a voting qualification (for males); thirdly, rents, land values and capital gains (betterment) dominated the national political agenda for several decades before 1914; fourthly, social reformers pointed to a clear correlation between housing standards, rents, and physical deterioration, with implications for national defence.

During World War I the book-jacket for *The Home I Want* proclaimed ‘You cannot expect to get an A1 population out of C3 homes’, and a century later the European Conference on Sustainable Cities concluded ‘Housing conditions and environmental problems do not affect the poor and the wealthy equally.’ Nowhere in Britain was this housing inequality more acute than in urban Scotland where the Census in 1911 revealed that 48 per cent of Scots lived in one-or two-roomed properties with severe physical and mental consequences; in England the figure was 7 per cent. Scots paid disproportionately for low amenity accommodation which ultimately contributed to rent strikes and civil unrest. Scots of all social classes experienced a distinctive urban morphology. A single entrance to one Edinburgh tenement block in Gowanloch’s Land in the Old Town was shared by 179 cohabittees. Personal interactions were inevitable. Such pluralities of space incorporated shared responsibilities and rights-negotiated rotas for stair cleaning, the wash-house, and drying ‘green.’ Proximity lubricated gossip and social interaction; it produced an awareness of the personal circumstances of co-habittees not simply in the celebratory life stages-births, deaths and marriages-but in terms of daily personal concerns shared on the common stair. Proximity stoked an awareness of inequalities and perceptions of injustice, whether imagined or real. The verticality of tenement dwelling contrasted with the essentially horizontal grids of terraced housing in English and Welsh towns and cities and, as Melling noted, ‘the history of any important centre is epitomised in the study of its property market. The Economic History Review article illustrates how the affordability index-a composite of earnings and ability to pay-captures the prevailing occupational and socio-spatial inequalities in the city (Tables 1 and 2).

**Table 1.** Rental hierarchies: An index of affordability<sup>a</sup>.

Occupant	Number individuals	Average Rent (£)	Standardised rental index <sup>b</sup>	Standard deviation	Coefficient of variation
Hawker	102	3.53	21.2	1.68	0.48
Labourer	1,372	3.58	21.5	1.58	0.44
Carter	210	4.45	26.7	2.22	0.5
Policeman	136	5.16	31	2.81	0.54
Porter	390	5.4	32.4	3.01	0.56
Shoemaker	787	5.95	35.7	4.39	0.74
Mason	445	6.26	37.6	4.1	0.65
Tailor	704	7.76	46.6	8.85	1.14
Cabinetmaker	368	8.22	49.3	6.29	0.77
Printer	361	9.88	59.3	12.81	1.31
Clerk	365	14.93	89.6	8.99	0.6
baker	315	15.68	94.1	20.92	1.35
spirit dealer	203	16.52	99.1	8.98	0.55
All occupations	17,230	16.67	100	25.78	1.55
Grocer	277	19.45	116.7	14.24	0.73
Teacher	123	36.82	220.9	42.26	1.15
Clergyman	126	54.92	329.5	29.25	0.53
Accountant	96	56.71	340.2	34.78	0.61
Doctor MD	122	75.17	450.9	34.05	0.45
Lawyer WS	230	84.97	509.7	32.3	0.38

**Note:** (a) See Appendix 1 in the original article. From a list of 900 occupations this is a selection of those with 30 or more male occupants’ description of their trade or profession. Though there were over 6,800 women who were identified by the Assessor as the ‘occupier’ fewer than 10% declared an occupation. (b) Standardised rental index relates the average rent (col.2) for each occupation to the overall average rent for all occupations (£16.67) as an index value.

The extensive data makes for a rich analysis. This is simplified in several tables, figures, and charts. One of the most telling is entitled Rental Hierarchies: An Index of Affordability. This summarises the average rent paid occupations (£16.67) by over 17,000 individuals in 900 distinct and presents this as a hierarchy and the extent of variability in rents within the occupational grouping. There is also a street-by-street profile of 279 streets and their average rentals to illustrate the extent and depth of spatial inequality within the city. A further level of ownership inequality is explored by gender, and this reveals the extent of female ownership, with slightly higher rented properties in the owner occupier category, and lower rentals as landlords than their male counterparts. See Owners and Landlords: Tenure, Gender and Housing 1860 (below) <sup>[1-6]</sup>.

**Table 2.** Owners and landlords: Tenure, gender and housing 1860.

Owners and landlords	Number of dwellings		Rental assessment		Mean rent	Standard deviation
	N	%	£	%	£	
Tenure	1	2	3	4	5	6
All dwellings	26,499	100	441,442	100	16.67	25.78
Female <sup>a</sup>	7,679	29	1,29,224	29.3	16.83	26.61
Male	18,820	71	3,12,218	70.7	16.6	25.43
Tenure: Owner occupiers	3,467	13.1	160,000	36.2	46.19	40.82
Female	1,187	34.2	49,328	30.8	41.56	38.31
Male	2,280	65.8	1,10,672	69.2	48.6	41.88
Tenure: Rented landlords	23,032	86.9	281,442	63.8	12.22	19.05
Female	6,492	28.2	79,896	28.4	12.31	20.91
Male	16,540	71.8	2,01,542	71.6	12.19	18.27

**Note:** (a) The 29% of all residential properties privately owned by women was made up as follows: married and widowed (61%); unmarried (30%); jointly between 2 or more women (5%) and jointly with a man (5%).

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