

A Good Investment:
Women and Property Ownership in a Mid-Twentieth Century Canadian Suburb,
Oak Bay, British Columbia 1940-1960

by

Brandy J. Patterson
B.A., Trent University, 2001

A Thesis Submitted in Partial Fulfillment of the
Requirements for the Degree of

MASTER OF ARTS

in the Department of Geography

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University of Victoria

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ABSTRACT

This thesis situates women as stakeholders in Canada's post-war suburban development in their roles as designers, builders, owners and investors. By 1949, 60 percent of properties in the Municipality of Oak Bay, a suburb of Victoria, British Columbia, were held in female ownership. Most women owned houses jointly with their husbands. Others owned houses, vacant lots, commercial buildings and investment properties solely in their name. To understand the role that women played in shaping the built landscape of this post-war Canadian suburb between 1940 and 1960, information for each female owned property, along with a 20 percent sample, was collected from the municipality's 1949 property assessment roll. Results were matched with a Geographic Information System (GIS) to illustrate the spatial characteristics of these ownership patterns and building permit records were examined. In-depth interviews were conducted with eleven women who spoke about their own or a relative's experiences as property owners.

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Acknowledgements

I gratefully acknowledge the financial support I received from the Sara Spencer Foundation through its Social Sciences Research Fellowship and the support I received through the British Columbia Heritage Trust and its Graduate University Scholarship to support this research. I would also like to acknowledge the financial support I received from the University of Victoria Graduate Teaching and Research Fellowship. The finer details of this research would not have been uncovered if it were not for the staff of the Municipality of Oak Bay who helped me locate materials, offered work space for the lengthy process of entering assessment data and helped to answer my many questions. I would also like to thank Jean Sparks, Oak Bay Archivist, for her continued assistance throughout my project. I am hugely indebted to Ole Heggen and Thiago Silva for their assistance with my maps. And to my interviewees who so openly shared their stories and experiences – thank you!

Many thanks are due to my committee members Reuben Rose-Redwood and Peter Baskerville; I am especially appreciative of the guidance and feedback Peter provided as I completed my data analysis. Very special thanks go to my supervisor Larry. Your patience and encouragement helped me through and your guidance and wisdom showed me clarity when I needed it most. Thank you for helping me get here!

Throughout this whole process, my biggest supporters were undoubtedly my friends and family. To my friends, I owe special thanks, you offered support and distractions when they were needed most. To my family, thank you for your continued encouragement and longstanding support, without you, and your faith in me, I would not have finished. Thank you!

Dedication

Each and every word of this thesis is dedicated to Bruce. Thank you for always believing in me and for sticking by me. This thesis would not have been finished without your constant love and support and endless encouragement.

Here's to everything ahead, PT!

Introduction

Step off the curb and cross over to Windsor Road, being mindful to watch for street cars. Follow Windsor one block to Transit Road. Make a right here, now you're heading south towards the ocean and you can feel the breeze from the water brush your face. The smell of the salt water is always so refreshing. Keep heading south but before you get to McNeill Avenue cross over to Currie Street, the park is to the left. Now the street seems quieter. At the end of the block make another right and you're heading south, towards the ocean again, now you're on Island Road. Once you've crossed McNeill things seem a bit different, quieter, the road isn't paved, the ocean seems closer and trees more wild. I like walking these streets, zig zagging my way down to Beach Drive every day, for a view of the bay and maybe, if it's clear, a good view of the Olympic Mountains across the strait. Moving away from here would be very difficult.

Not far from her house at 1091 St. David Street, Muriel Barnes¹ found herself walking past a small narrow lot on Island Road, a quiet street in South Oak Bay. It was 1949 and Muriel, recently widowed, knew that her present home was too large for her needs. She liked this suburban area of Oak Bay, but wanted a smaller house and longed to have a proper artist's studio for painting. The frontage of this lot seemed small, for sure, but the street was so quiet and peaceful. She wondered who owned the lot. It was long and narrow with several large trees. She continued on her walk, preoccupied, less aware of the slight shift in the spring breeze, the sun darting behind the clouds. Muriel

couldn't stop thinking about the property. She began to think about building a small house, painting in a studio, and working away at the garden that would fill the long lot.

Late that same year, Muriel Barnes moved into her newly-built bungalow on that very lot at 821 Island Road in south Oak Bay. The home was modest in size but modernist and contemporary in design, featuring plenty of natural light and a large painting studio (Figure 1.1). Muriel's property was located on a quiet street that had not yet been paved; this was very different from the busy corner where her previous house sat. Muriel had moved from Winnipeg to Oak Bay just five years earlier. She and her husband had chosen this suburb as their retirement community. They settled on purchasing a large traditional house with generously-sized rooms and cut glass windows. Their 1091 St. David Street house sat on a busy corner in south Oak Bay at Windsor Road where the street cars, and later transit buses, shuttled past frequently. The quietness of Island Road was a welcome change for Muriel.

The 821 Island Road lot was 196 feet deep by 42 feet wide. When Muriel first came upon it there was no "For Sale" sign on the empty lot. She sought out the owner who agreed to sell it, and she purchased the lot. At forty-nine years of age, twice widowed and now reacquainting herself with a love of painting (her earlier career was as a commercial artist), Muriel consulted with architect John Wade of the firm Birley, Wade & Stockdill and later worked with the builder E. J. Hunter to oversee the construction of the house, built to her own specifications (Figure 1.2). At 1,254 square feet, the home was modest in size, but it suited Muriel perfectly. The largest room was the studio which faced north and featured large windows to paint beside. The dining and living rooms



Figure 1.1: The house at 821 Island Road designed by the architectural firm Birley, Wade & Stockdill and built by E. J. Hunter to the specifications of owner Muriel Barnes c. 1968.
Source: Appraisal Card (courtesy Oak Bay Archives).

were modest by mid-century standards, but since Muriel rarely entertained she decided that the square footage saved here could be used for the studio instead. While the exterior of the house is typical of John Wade's design, Muriel consulted on the interior design which reflected her desire for a space that suited her needs and lifestyle specifically.

As a woman of property, Muriel was not alone in Oak Bay. By 1949, over 60 percent of Oak Bay's 5,333 properties were held in some form of female ownership. Many other women had taken steps to purchase their own space in this suburban community during the 1940s and 1950s. Some, like Muriel, were widows who had found themselves in a situation where they were left to manage a home on their own terms;

Source: Corporation of the Municipality of Oak Bay.

others were single women looking for a good investment or an affordable home; while still others were married women who managed their own investments separately or shared the investment and management of their home equally with their husbands.

When we think of women in Canadian suburbs during the late 1940s and 1950s, these are not the images we typically think of — women as designers, builders, owners or investors.

When imagining a mid-century Canadian suburb, it is hard not to envision a place filled to the curbs with cookie-cutter houses, well-manicured lawns, a shining car in the drive, and mother and children standing on the step waving to father as he sets off for work. This was not Oak Bay, nor is it likely that many other Canadian suburbs would have looked this way by mid-century either — this media image has somehow replaced reality and our view of history. Fuelled by our perceptions of mid-century Canadian suburbs as places which housed the perfect nuclear family, we have assumed that suburbs were homogenous in terms of the built landscape and demographics. We have failed to look beyond these picture-perfect images to acknowledge the more varied situation of these suburban spaces. This is very true of Oak Bay, where there is evidence of a much more varied and complex suburban history than we have acknowledged to date.

By 1951, the Dominion Bureau of Statistics reported that nearly 12,000 people lived in Oak Bay.² The municipality had experienced a population growth of about 30 percent since the last census in 1941. This gain was down slightly from the over 40 percent growth that surprisingly occurred between 1931 and 1941, a period of depression. At mid-century Oak Bay was already well-established as one of the most desirable places to live in British Columbia's Greater Victoria region. Situated at the eastern edge of the

City of Victoria, Oak Bay features some of the nicest ocean bays and mountain views on southern Vancouver Island. The first permanent building of a European settler dates from the 1850s when much of what is now Oak Bay was held by the Hudson's Bay Company and was used as farm land to supply agricultural goods to Fort Victoria and British Columbia. As settlers began to take up residence around Victoria, the Hudson's Bay Company began to subdivide its land. As a result, much of the land in Oak Bay was purchased and held by several wealthy and prominent land owners. This era created a landscape of sprawling estates and imposing turn of the century Victorian homes which featured stunning ocean and mountain views. Outside of Victoria's city core, this pastoral landscape became a popular tourist destination and ideal suburban retreat for more prosperous Victorians. This was fuelled by the addition of a street car line along Oak Bay Avenue in 1891. Located away from the city, Oak Bay offered clean air, tree-lined streets, and plenty of building lots, many with exceptional views. By the time Oak Bay was incorporated as a municipality in 1906, it was already well on its way to becoming the most desirable streetcar suburb in the Victoria region.

Building in Oak Bay occurred primarily during two "land booms," one prior to the First World War and the second from the late-1940s to the early-1960s, the period of interest for this thesis. However, the landscape does not solely consist of war time bungalows and 1960s ranchers. Because of its long development history, the municipality offers two distinctive streetscapes. Developed later, between the 1950s and 1970s, the northern portion of the municipality reveals more uniformity in terms of the style and era of bungalow houses. In the south, however, subdivisions reveal a longer history of development and infilling. Here there is a mix of large estate homes, 1910s

cottages, 1920s and 30s bungalows, modest early 1940s and post-war houses, as well as some 1960s ranchers and more recently, larger modern buildings which have replaced last century's smaller, more modest houses.

By 1951 nearly 4,000 dwellings existed in Oak Bay. The majority of these were detached single-family homes with an average size of six rooms, almost a whole room larger than most homes in the rest of the metropolitan area. Compared to Greater Victoria, census takers recorded that modern conveniences – including flush toilets, an indoor bath or shower, kitchen ranges and refrigerators, vacuum cleaners, telephones and even automobiles – were more common in Oak Bay homes. Rents were higher too, at an average of \$57 per month, compared to \$43 in the rest of the region. But Oak Bay residents seemed to be able to afford it. Men in Oak Bay earned a median annual income of \$2,734, the highest in the region and nearly \$475 more than the \$2,262 median annual income for male workers in Greater Victoria. Oak Bay's female workers also made more than their counterparts, earning a median annual income of \$1,363, compared to the \$1,264 regional average. With larger incomes, more dwellings were owner-occupied in Oak Bay and fewer homeowners held mortgages on their properties. Overall, Oak Bay was wealthier and more established than other Victoria-area suburbs by 1951.

One might assume that this suburban prosperity was tied to a community of families. While married couples made up a large proportion of the population of Oak Bay in 1951 (at the time, seven of every ten adults were married, while three of every ten were either single or widowed), close to one-fifth of the population was over sixty-five years of age. Nearly 50 percent of households reported no family, while householders that were families were more likely to have children over six years of age. Householders

were also more likely to have lived in the same house for at least the previous five years. Overall, Oak Bay was a predominantly white middle-class suburb filled with a variety of family and household types.

Beyond the middle-class aspirations and lives of nuclear families with a mother, father, and children, there were people outside of this description of gender roles and social class who also thought that comfortable suburbs would be desirable places to live. It was not simply male architects, builders, developers and homeowners who undertook the process of purchasing land, building a house, or buying and modifying homes. There were also women such as Muriel Barnes who undertook these sorts of endeavors to acquire their own space in the suburbs. For Muriel, owning a house was an obvious step. As a widow with money to invest and a desire to build a residence that suited her own, special needs, she joined a diverse group of women in mid-century Oak Bay who were also property owners. For these women, the circumstances and reasons surrounding property ownership were diverse and they made up a significant proportion of the municipality's property owners by 1949.

In this thesis I will outline not only Muriel's story, but the stories of other female property owners as well, in an attempt to understand the little known role that women played in shaping the built landscape of suburban Oak Bay in the mid-1900s. The goals of this thesis are twofold:

- (1) to situate the place of female owners within the context of current knowledge of mid-twentieth century suburban property patterns; and
- (2) to share the individual stories of female property owners to highlight the role that they played in shaping the suburban landscape of Oak Bay.

Using Oak Bay as a case study, the resolution of these goals builds upon a comprehensive data set of land and housing information for 1949, as well as in-depth interviews with Oak Bay women. The definitive point for examination came in the form of Oak Bay's Municipal Assessment Roll for 1949. Listing each of the Municipality's 5,333 properties, their characteristics, values and owners, the Assessment Roll provided the basic data for my research. Collecting information for each female owned property as well as a nearly 20 percent sample of all owners, I discovered that over 60 percent of properties in Oak Bay were held in some form of female ownership. Using assessment data, I matched my property information with a Geographic Information System (GIS) and used this tool to help illustrate the spatial patterns of female owned properties. Beyond assessment data, other archival materials held in Oak Bay's Municipal Hall and information found in City Directory records provided a sense of who these women were and how they came to own property. Building permit records and building plans revealed Oak Bay's built environment. In addition, I prepared a set of interview questions and advertised with posters and newspaper notices my interest in speaking with women who owned property in 1949. Twelve women responded and agreed to speak with me about their own experiences or about a close relative's experiences as a female property owner.

To tell the story of the role that female property owners had in shaping Oak Bay, the thesis is organized into the following chapters. Chapter 2 discusses the literature about women property owners in mid-twentieth century suburbs, their role in determining built suburban and domestic space, and my methodological approaches to this study. Following this, Chapter 3 offers a portrait of Oak Bay property owners at mid-century, highlighting patterns of female-owned property. Drawing on house plans and the insights

of women interviewed, Chapter 4 offers a discussion of the individual complexities and diversity that existed among Oak Bay's mid-century suburban female property owners. In Chapter 5, I offer a concluding discussion, presenting ideas and suggestions for future research and inquiry.

The act of designing, building and owning her own house was central to Muriel Barnes's aspirations as a retired widow in her fifties. At this point in her life, property ownership made sense in so many ways – financially, personally and artistically. One cannot underestimate the role that Muriel's actions, and those of other women, had in shaping the built environment of Oak Bay.

Endnotes

¹ Details regarding the life and experiences of Mary Muriel Barnes were gleaned from an interview I conducted with her daughter-in-law, V. B., in 2004.

² Figures cited in this chapter regarding the population and housing characteristics of Oak Bay in 1951 have been taken from Dominion Bureau of Statistics (1953) *Population and housing characteristics by census tract, Victoria*. Bulletin: CT-12, 27-3-1953.

2

A Framework for Analysis

While the study of women's roles in American suburban development, architecture, and domestic space is well established in the work of authors such as Dolores Hayden (1981; 1984; 2003), Margaret Marsh (1990) and Gwendolyn Wright (1980; 1981), this was not the case for Canada until 1991. In a benchmark study by Veronica Strong-Boag (1991), this important avenue of inquiry was brought to the forefront of Canadian suburban understanding. While several Canadian sociologists (Clark, 1966 and Seely *et al.*, 1956) took an active interest in researching Canadian suburbs in the 1950s and 1960s, there are few historical works that have addressed the role of gender in the development of Canadian suburban landscapes. As a result, there are many unanswered questions surrounding the role that women played in shaping Canada's suburbs. This said, the literature does provide some insights into aspects of the lives of Canadian women in mid-century suburbs. These insights helped me define gaps in our knowledge of women as suburban designers, builders, owners and investors, and influenced my research questions and informed my methodological approaches.

Women and Property Ownership in Canada

The study of women, their property rights, and the property they have held has a well-established Canadian historiography. This is especially true for the mid-to late-nineteenth century, and particularly for studies which have focussed on impacts of the various versions of Married Women's Property Acts or Laws passed by provincial

legislatures.¹ Historians have worked to uncover and acknowledge both single and married women's desire for ownership rights as well as their efforts to control personal property and real estate. Moving forward to the twentieth-century, there are fewer references to female property ownership in the Canadian historiography. Did women participate in the property markets and significant land booms of the early-1900s? Had married women forgotten the hard-won legislation which gave them rights to own property on their own account just a few decades earlier? Were women absent from the post-war rush to own houses in the suburbs? This seems unlikely.

There are a small number of studies which have outlined women's role in Canada's land and housing markets in the twentieth century. In his examination of homeownership and housing equity, Peter Baskerville (2001) identified female owners and female household heads in a national sample of the 1901 census data. This was one of the first studies to identify early-twentieth century female property owners in a national context, and is an important benchmark from which to examine women's ownership patterns in Canada over the course of the twentieth century. Exploring this avenue of inquiry further, Baskerville published a more extensive examination of women and wealth in English Canada in his most recent book, *A Silent Revolution: Gender and Wealth in English Canada 1860-1930* (2008). Here we see a well-developed trend of female property ownership over a seventy-year period in Hamilton, Ontario and Victoria, British Columbia, Baskerville's two study areas.

Women have also been identified as property owners in Canada's pre-World War I land boom. Speculative developers and great numbers of individuals were hopping on the land development train and women were no exception. In 1916, the Ministerial

Union of Lower Mainland of British Columbia published a report on the land boom which showed that women represented a significant proportion of the applicants who purchased crown land over a one-week period during the height of the boom in 1912 (as cited in McDonald, 1996). During that week alone, 464,685 acres of land were applied for and women had applications on 99,260 acres, some 21 percent of this acreage. This snap shot of a provincial pattern, and especially for a province that was still quite young in terms of the development of its property market, suggests that by 1912 Canadian women were placing value on their right to purchase land and had established a pattern of ownership even before the First World War. This suggests that women were not left out of the expanding land and property markets of Canada's developing cities and rural areas in the early years of the twentieth century.

Richard Harris and Matt Sendbuehler (1994) discovered similar patterns in the role of women as property owners and investors in their study of the development (1900 - 1945) of Union Park, a working class suburb in Hamilton, Ontario. Between 1901 and 1929, women made up one-quarter of those who purchased suburban lots on speculation, and most of these women were married. They typically paid cash (only 9 percent of the mortgages in the area were held by women) for the 24 percent of the lots they purchased in the area. Harris and Sendbuehler also discovered that women represented half of all lenders. A woman typically purchased properties directly from the developer with her own money, and then re-sold it to a blue-collar worker who paid the mortgage to the woman directly:

The majority of female lenders were using their own money, not their husband's, for sixty-one out of seventy-four were widows or had never been married. In a variety

of capacities, then, women played a large part in the processes of land speculation in Union Park. (Harris and Sendbuehler 1994, 493).

This pattern extended beyond Hamilton's blue-collar suburbs to its white-collar suburbs as well. In Westdale, a white-collar suburb with 1,700 households, there were five widowed women who, by 1931, owned at least two or more vacant lots in the development (Weaver, 1978). There were only a few more individual male owners (who were not directly involved in the real estate industry as agents or contractors) who owned as many lots. By 1951, twenty years later, the area's households had matured and 150 widows were reported living in Westdale. Though few vacant lots remained following the post World War II building boom, these women were still actively involved in the housing market, typically as landladies who owned and lived in one dwelling and owned and leased another; in 1951, over 36 percent of the rented houses in Westdale were owned by widowed women.

While studying the role of women as owners was not the focus of these studies, these twentieth-century examples are revealing in their depiction of the women who were actively engaged in the Hamilton property market. These studies also leave room for the suggestion of a wider pattern of female ownership in other Canadian suburbs. In the conclusion to his Hamilton study, John Weaver (1978) argues that Westdale's cyclic growth did not occur independently but instead reflected national residential building and development trends. This suggests that it is logical to consider women's involvement in other land and property markets across the country. Given how well established and integrated women were in the process of buying, selling and renting property in

Hamilton's suburbs over the course of the first half of the twentieth century, I would suggest that this pattern was repeated in many of Canada's growing suburbs. These Hamilton examples, as well as patterns established in British Columbia by 1912, suggest that women played at least a small role, if not a significant one, in shaping suburban property patterns in mid-century suburbs like Oak Bay.

The culture of homeownership in countries like Australia, the United States, Canada and even England was strong following World War II. From federal government programs and policies which encouraged citizens to invest in new houses and products, to manufacturers and media groups who promoted the image of the perfect family through such consumption, young couples and returning veterans were often more than happy to buy into this comfortable lifestyle. Post-World War II Canadians (especially those living in suburban areas) were more likely than ever before to own their own residences (Steele, 1993; McCann, 1999). This led to substantial suburban growth in Canada and "[d]uring the 1950s, the greatest growth rates occurred in the suburban area of the metropolitan cities by 1961, 45 percent of all urban residents lived in the suburbs" (Prentice *et al.* 1996, 337). There is a strong underlying theme in the literature linking suburban development and ownership in suburbs. Many studies have associated property and homeownership with marriage, and while some studies have made way for or found women's and wives' roles to be significant in these patterns, others have emphasized the male or husband's role as being paramount in property ownership. I will address these studies in an attempt to outline what has been uncovered about women's place in owning suburban property at mid-century.

In a discussion of women's space in Australian, British, Canadian and American suburbs, Strong-Boag *et al.* (1999) linked the concept of suburban homeownership to the mid-century phenomenon of the husband and wife's move to the suburbs to raise a traditional nuclear family. While they do not explicitly link this pattern of ownership to female property ownership, Strong-Boag *et al.* certainly suggest that women were active participants in this phenomenon. In a more detailed examination of the suburban development of one of Australia's earliest suburbs of Sydney, Deborah Chambers (1997) conducted oral history interviews to document the changes women experienced as the area developed from rural to suburban. In her analysis, Chambers linked the concept of suburbia to man's desire to own property (and takes this a step further even to suggest that the family fell under male ownership as well). However, Chambers does not explicitly determine whether the women she interviewed owned property or not. Nor does she mention whether these women indicated the type or arrangement of ownership within their households (for example, whether any of the properties were jointly owned by husbands and wives). This leaves us to wonder if any of these suburban Sydney women (or their Australian suburban counterparts) claimed ownership over property in an attempt to achieve their own "suburban dream." In interviewing Australia's earliest suburban residents, Davison and Davison (1995) suggest that some women did indeed look to purchase their own space in Australia's suburbs. They found cases of women who sought out and purchased property on their own accord. However, much of the work examining post-war homeownership in Australian suburbs identifies men as the principal property purchasers and suggests that men were often the ones to choose the property and to decide on its purchase, sometimes going against their wife's disapproval.²

This suggests that Australian women were less active participants in the move to suburban homeownership, despite the fact that the Australian government, which heavily encouraged and supported homeownership following World War II, can boast of its current status as one of several countries with the highest rates of homeownership in the world (Bourassa, 1993; Lloyd and Johnson, 2004).

Was this sentiment similar in Canada? What does the Canadian literature reveal? Richard Harris has written extensively on ownership patterns in Canada's early suburbs (1991, 1996). In *Unplanned Suburbs* (1996), Harris uses assessment records to offer a sound argument that self-built and working-class suburbs should hold prominence alongside middle-class development. In general however, his analysis of owner-builders identifies them as male and their wives as "The Builder's Mate" (1996, 208). This assumption is problematic for several reasons. First, it completely dismisses not only the work women would have done to assist in designing, building or financing a house, but it also fails to explicitly acknowledge whether there were any women listed in the Assessment Rolls for these suburbs.³ Based on the number of owners who were present in early British Columbia and Hamilton, a complete absence of women who own property following Toronto's early land and suburban development boom seems unlikely. This speaks to the larger problem in the literature on suburban homeownership where gender has rarely been used as a category of analysis. While others in Canada and the United States have written about homeownership with an emphasis on social class as an explanatory variable, such as Doucet's and Weaver's (1991) examination of Hamilton or Edel *et al.*'s (1984) examination of suburban Boston, all have largely ignored the category of gender. As a result, little empirical evidence has been garnered to determine

patterns of suburban female ownership and little is known about women's perception of ownership.

It may not be as simple as blaming researchers alone. In their discussion of Canada's Home Improvement Plan (a government program created in the 1930s to address job creation and which focussed its advertising on women in an attempt to convince them that their houses and kitchens desperately needed modernizing), Hobbs and Roach Pierson (1988) found that of the Plan's many press releases and advertisements, only one specifically addressed female homeowners. Overall, they found that "[f]or all intents and purposes, a basic characteristic of the 'credit worthy homeowner' was a male identity" (Hobbs and Roach Pierson 1988, 18). In both press releases and advertising text, women were swiftly removed from the realm of homeownership with language alone. Using *he* and *his* (italics mine) and the term "Mr Home-Owner and his wife," the Plan situated women as benefiting from the program only as dependents, not as homeowners or as labour force participants.⁴ This method of advertising homeownership as a male domain continued well into the late 1950s. Sherry McKay (2003/04) found similar advertising and promotional strategies were used in relation to self-owned apartment suites in Vancouver in an Anonymous piece written for *Western Homes and Living* in 1958. Using language such as "*he* provided it for his wife should she be left a widow" and "*he* might become a director of his apartment block company," (italics mine) male ownership was taken for granted in those looking to purchase their own apartment suite, a real estate innovation of the 1940s which was advertised as the "epitome of high modern style" (Anonymous, "What You Should Know about Self Owned Apartments," *Western Homes and Living*, June 1958, 22-26, as cited in McKay

2003/04, 36, 32). These articles provide an interesting argument and do much to unearth popular images and messages used to promote women's place in the home as wives, caretakers and consumers and men's role as husbands and primary homeowners in Canadian society during the inter-war years. They also highlight the persistence of these images through the 1950s, despite the reality that the situation in many suburbs would have been much different (Figure 2.1). The same can be said for the American experience, where men have consistently been identified in the literature and popular media as the homeowner. For example, Kenneth Jackson titled Chapter 7 of *Crabgrass Frontier* (1985) as "Affordable Homes for the Common Man." This highlights house buying and building in the media as a traditionally male activity and responsibility. The degree to which there was any truth behind these media and advertising images must be examined. This makes this study and its focus on primary documents like property ownership records, rather than perceptions and assumptions, so crucial.

The House that Jill Built: Women and Suburban Domestic Space in Canada

The suburban landscape has traditionally been seen as one that is planned, designed, built and owned by men. However, it has also been referred to as the domain — though also in some cases, prison — of women (Chambers, D. 1997; Clark, 1966; Korinek, 2000; Strong-Boag, 1991; Strong-Boag *et al.*, 1999; Seely *et al.*, 1956). This raises the question whether women may have actually held more control over suburban space than the literature reviewed above suggests. With women being on title for over 60 percent of the properties in Oak Bay at mid-century, we surely must reconsider the assumption that women were rarely active participants in the suburban landscape. Some



A dream takes shape . . .

Suddenly it happens—the actual building of your new home begins. But long before the soil is ever turned on your lot—you dream and plan! On scraps of paper—in endless discussions—you construct the long-awaited rooms . . . a breakfast nook that catches the morning sun . . . a playroom for the kids . . . a picture window overlooking the garden.

The knowledge and experience that an architect and contractor bring to your plans make your home a liveable reality—make it a better home, because these men know how to use today's building materials to best advantage.

For over sixty years, EVANS, COLEMAN & EVANS have been serving architects and contractors with British Columbia's largest and most complete line of building materials—sound materials that give your home lasting beauty and permanence.



B.C. "ELK" Brand Cement; B.P. Asphalt Shingles and Roll Roofing; B.P. Asphalt Tile Flooring; Atlas Asbestos Building Boards; Armourcoat Waterproofing Paints; Stensson Structural Specialties; Gyproc Lath, Wallboard, Rock Wool; Reinforcing Steel; Bricks, Blocks; Flue Lining, Vitrified Pipe; True-Mix Concrete; Plastering Materials; Coal; Domestic and Industrial.

HEAD OFFICE: FOOT OF COLUMBIA STREET, VANCOUVER.

BRITISH COLUMBIA'S LARGEST BUILDERS' SUPPLY HOUSE SINCE 1888

Figure 2.1. “A dream takes shape . . .” The experience Muriel Barnes had with building her house would not have played out like this Vancouver advertiser imagined it would for women at mid-century. Mr. Barnes was not there to hold the plans while Muriel pointed out where she wanted “a breakfast nook that catches the morning sun . . . a playroom for the kids . . .”. The house that Muriel built was quite different from the images advertisers portrayed at mid-century. In designing her own house, Muriel focused on her needs as a single woman in her fifties.

Source: *Western Homes and Living* (Inside Back Cover) Dec-Jan, 1950-51.

authors have bucked the long-held perception of women as victims and prisoners of the suburban landscape, identifying the initiatives of women in improving facilities for children and community safety and heralding women as active participants in the landscape (Chambers, D., 1997; Korinek, 2000; Strong-Boag, 1991).

Overall, little has been studied in terms of women's place in developing, designing, building or modifying house and home in post-war North American suburbs. There are a handful of architectural studies which have identified upper-class women as designers of their own houses (Friedman, 1998; Friedman, 2003; Martin, 2003).⁵ But there are few which have identified middle- and working-class women as engaging in the same process. In Oak Bay there are instances of women, sometimes working with architects and builders, other times working on their own, who have designed their own houses.

While Windsor-Liscombe provides an interesting glimpse into the architecturally designed, and often architect owned and built, houses that were featured in *Western Homes and Living* from 1945 to 1965, he identifies no examples of female designed or built space. This may be a function of the magazine's focus on architect (typically male)⁶ designed residences, rather than commonplace houses. This in turn suggests that few researchers have paid attention to the period's vernacular building and design patterns. Certainly, this type has seldom been portrayed in architecturally focussed magazines such as *Western Homes and Living*.⁷

Women's role in the actual building of suburban dwellings is something that has been addressed in the literature, though with little acknowledgement of its importance. As mentioned above, Richard Harris (1996) identified Toronto's early-working-class

suburbs as being primarily owner-built. But his analysis suffers from assumptions concerning men's and women's roles in house building (as with assumptions about the gender of owners). In his description of these developing suburbs, the credit for building goes first and foremost to the husbands of the working-class families who spend their spare time, above and beyond the typical sixty-hour work week, building or improving all-variety of shacks and structures in an attempt to house their families and save the expense of rent. In this pre-World War I era of building, Harris found, through interviews and examining contemporary reports, that women were often involved in building activities as well, holding lamps so their husbands could lay bricks at night or assisting with all manner of work from framing to finishing. Harris (2004) later suggests that after 1945 women were increasingly involved in this aspect of building but downplays this finding by preceding his short discussion on the "Builder's Mate" (another implied assumption of the builder, and owner, as male and not female) with a statement that clearly defined the roles of husbands and wives in a more traditional manner: "[d]uring construction, the woman's main task was to keep house" (Harris 1996, 208). I would argue that it is unlikely that cash strapped working-class husbands would have left 'mother' alone to simply wash dishes and sweep the floor, nor would many of these women have felt these tasks a priority if for example, roofing or insulation needed to be installed in preparation for Toronto's oncoming winter. Here again we see a well-illustrated example of research questions and researcher assumptions being influenced by popular images of gender roles which somehow seem to take precedence over empirical findings and reports of first-hand accounts. This speaks to the need to base a study on

primary documents such as ownership records and to conduct interviews in order to build upon the basic research findings that have already been made.

Adams and Sijpkens (1995) found that many women were involved in the renovation and improvement process in their war-time homes in Ville St-Laurent, QC. Among women interviewed, a large number were the ones who initiated, undertook or supervised this sort of renovation in their houses. These women were more likely than their husbands to be the ones who coordinated trades people and were more likely to recall details such as names and costs of jobs some forty plus years later. These women were also involved in some of the common home renovation projects that residents undertook for their identical war time bungalows, such as digging and cementing basements and adding rec rooms as well as building additions or garages and altering facades and finishes. In these cases, Adams and Sijpkens (1995) speculated and attributed this to the administrative skills that many women had developed in their positions as clerks and assistants managing tenders and work orders in Ville St-Laurent's war-time manufacturing sector. These accounts imply that women were more involved in shaping the domestic space of war-time suburbs than previously thought. Overall, Adams' and Sijpkens' research suggests that in order to understand things on a micro (household and family) level, it is important for researchers to use interviews to focus on individual experiences when examining women's role in building and modifying domestic space.

While some studies have examined women's use of domestic space at mid-century, most have focussed on the post-war era print and ad media. While I believe this to be a useful tool in helping to reveal trends in design and use of space and materials, in my opinion, this has restricted researchers to simply commenting on the way in which

designers, advertisers, and manufactures wanted middle- and working-class women to use their homes (James, 1996; Lloyd and Johnson, 2004; Windsor-Liscombe, 2003).⁸

While these studies have certainly done much to inform our understanding of the evolution of housing design and the media's portrayal of the use of domestic space, few studies have addressed how women *actually* used this space. This represents a substantial gap in understanding how mid-century suburban women designed, built, modified and used domestic space in their homes. I believe there is room for a study that studies house plans, examines building permits assigned to women, and interviews women to understand more about the use of their domestic spaces.

Methodological Approaches

Faculty and students in the Geography Department at the University of Victoria have been working with the Municipality of Oak Bay and their land use and heritage planners to develop a comprehensive housing and social inventory of the municipality. A full range of information on some 7,000 houses built in Oak Bay between the 1850s and 2006 has been collected and incorporated within a Geographical Information System (GIS), as have social surveys, for example, of people's occupations, place of work, and the household economy for the years 1925, 1934, 1949 and 1955. These represent important dates in the planning and zoning history of the municipality. The social survey for these years was collected in database form and primarily contains information collected from the Greater Victoria City Directories for each of the four years. Data regarding houses were collected from municipal building cards and permit records. For the purposes of this research project, I used the 1949 dataset, which I refer to as the

Social Database, to begin my data collection. I chose to use the GIS linked records (listed by lot) in the 1949 Social Database as a starting point so that I could add additional data (such as owner name, lot size, value, etc.) on individual owners and their property to create the Women and Property Database (which contains information on all properties owned by women in Oak Bay in 1949) and the Oak Bay Property Database (which contains information on a 20 percent sample of all properties listed in the 1949 assessment roll). Using an existing electronic database that was linked to a GIS file saved hundreds of hours of data entry and saved me from the time-consuming and tedious task of entering legal and street addresses from scratch. The other benefit of using this dataset was the fact that the data had been entered by one student researcher and cross-checked by another which helped to ensure greater accuracy.

Data Collection

The data collection method used for this project was both an extensive and intensive process. Over the course of several months, I worked in the Archives at Oak Bay Municipal Hall to collect data from the ledger book that was used to record tax and assessment information for the municipality in 1949. This historical document, entitled *Assessment & Collector's Roll: The Corporation of the District of Oak Bay, 1946-1949*, is bound by steel rods with large hard board covers, is approximately 15 centimetres thick and weighs approximately 15 kilograms. Information in the assessment records was recorded on two ledger sheets (shown as 'Page 1' and 'Page 2' in Figure 2.2). These face each other and display information on each lot and property, recorded by roll number. To ensure data collection was efficient, I unbound the large book and laid the corresponding

Figure 2.2: Representation of ledger pages in *Assessment & Collector's Roll: The Corporation of the District of Oak Bay, 1946-1949*

Page 1

Roll No.	Name of Owner	Next Lots with Same Owner	Address of Owner	Name and Address of Agreement Holders or Other Persons Requiring Notice	Tax Sale	Lot	Block	Section	Map	Measure -ment	Street
718	Gay, Elizabeth G & Jessie (1948)		Apt. 1, 1075 Moss St., Victoria 2471 Beach Dr Oak Bay			15	14	2	379	50x150	2471 Beach
719	Rapanos, Gus. Woodruff, Frederick C.		1956 Lulie St. Oak Bay 459 Kipling St. Victoria Ascot Apts. 795 Pandora Ave., Victoria			16	"	"	"	50x150	2455

Page 2

Notices Sent Date	Roll No.	Value per Acre or Front Foot	Assessment on Land Other Than Wild Land Dollars	Assessment on Improvements Dollars	Taxable Assessment Dollars	Current Taxes						Arrears and Delinquent Taxes		Interest
						General Rates ff Mills	Water Rate ___ per Ft.	Sewer Rate ___ per Ft.	Local Impro'nt. Assess'ts.	Local Impro'nt. Boulev'd:	Total Current Year	Arrears	Delinquent	
	718	8.1	460	80 4840	2880	126.72	1.00	2.50			60.00 Bal 130.22			
	719		460	NIL	460	20.24	1.00	2.50			23.74			

Page 2 con't

Percentage Additions	Amount Paid	Date Paid	Receipt No.	Arrears and Delinquent Taxes Carried to Next Roll				Remarks
				Arrears	Unpaid Percentage Additions	Delinquent	Accrued Interest at Dec. 31	
	70.22	June 30	15319	60.00	6.00			On a/c
	23.74	June 24	13851					

pages, 'Page 1' and 'Page 2', side by side and used the straight edge of a ruler or large piece of paper to indicate which roll number I was entering.

For each record I first identified the street address from the assessment roll. Then I used the search function in the processing program to search the Social Database to look for an existing record. If a record existed in the Social Database for that street address, I then entered the assessment roll information in the corresponding record. If only a legal address was listed in the assessment roll, I made a new entry for that lot. I then compared the occupant information from the original Social Database to the listed owners in the assessment records to determine whether a property was owned solely or jointly (joint ownership was always indicated by an ampersand "&" between the names of two owners (Figure 2.3 illustrates several examples in Roll Nos. 762, 763, 765, 766, 770 and 771 or by a comma "," to separate the names of more than two owners). Next I used a coding system to categorize ownership type, by distinguishing between male and female owners and between sole owners and joint owners. I also noted the listed address for the owner and coded this in relation to the listed property and differentiated between, for example, those who lived in a house on the property or those who may have lived elsewhere and rented the house to a tenant.

The Oak Bay Property Database (see Appendix 1, Oak Bay Property Database, Variables and Codes; and Appendix 2, Oak Bay Property Database - SPSS Dataset Variables and Codes for a complete listing of the database variables and codes) records a 20 percent sample of all owners for the 1949 assessment year and confirms information for 1,017 of the 5,333 properties in Oak Bay. I selected these properties by recording information for every fifth roll entry in the book (i.e., Roll No. 5, 10, 15, 20 and so on).

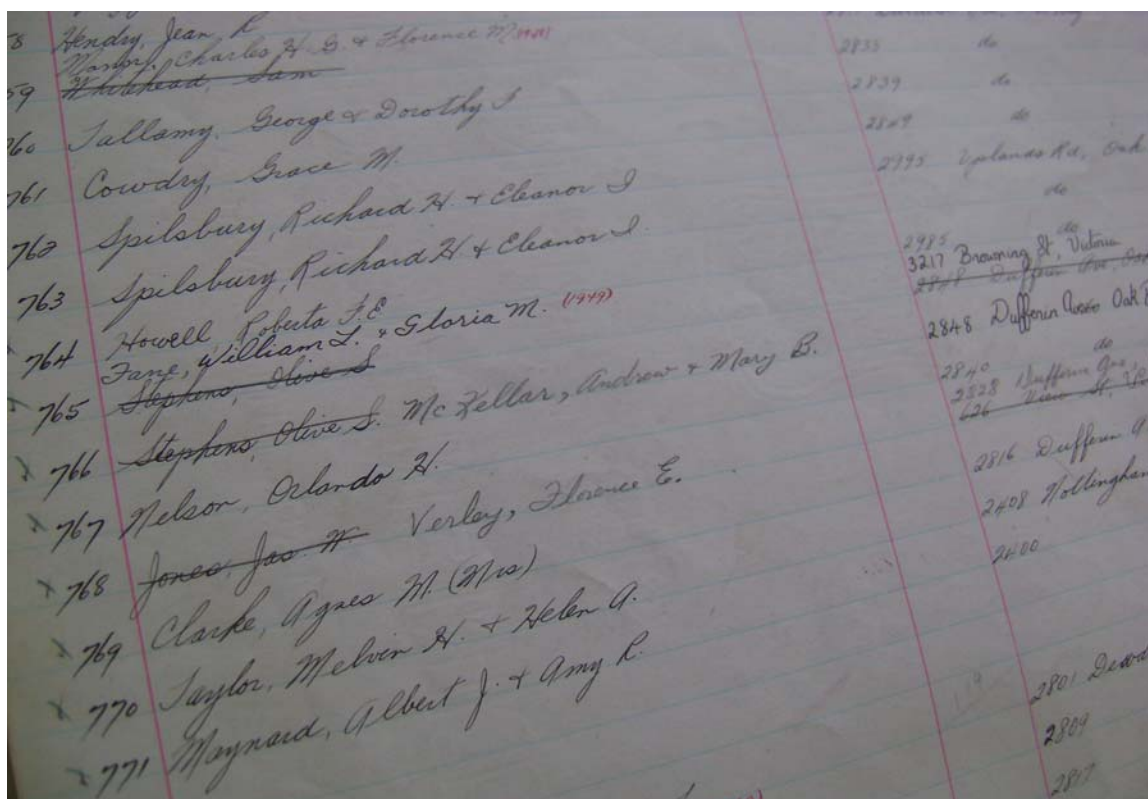


Figure 2.3. Photograph of the Assessment & Collector's Roll: The Corporation of the District of Oak Bay, 1946-1949.

Source: B. Patterson (2009).

This numerical sampling method was relatively simple and logical to follow, though it did not always yield a sample entry.⁹ In some cases, a roll listing had been scratched out and recorded elsewhere or was left blank. This meant that in the end the sample size was slightly smaller than 20 percent at 19.1 percent (Figure 2.4 shows where the lots included in the Oak Bay Property Database were located within the study area).¹⁰ As Appendix 1 outlines, information on properties owned by government, male, female, joint, corporate and institutional owners were included in this dataset.

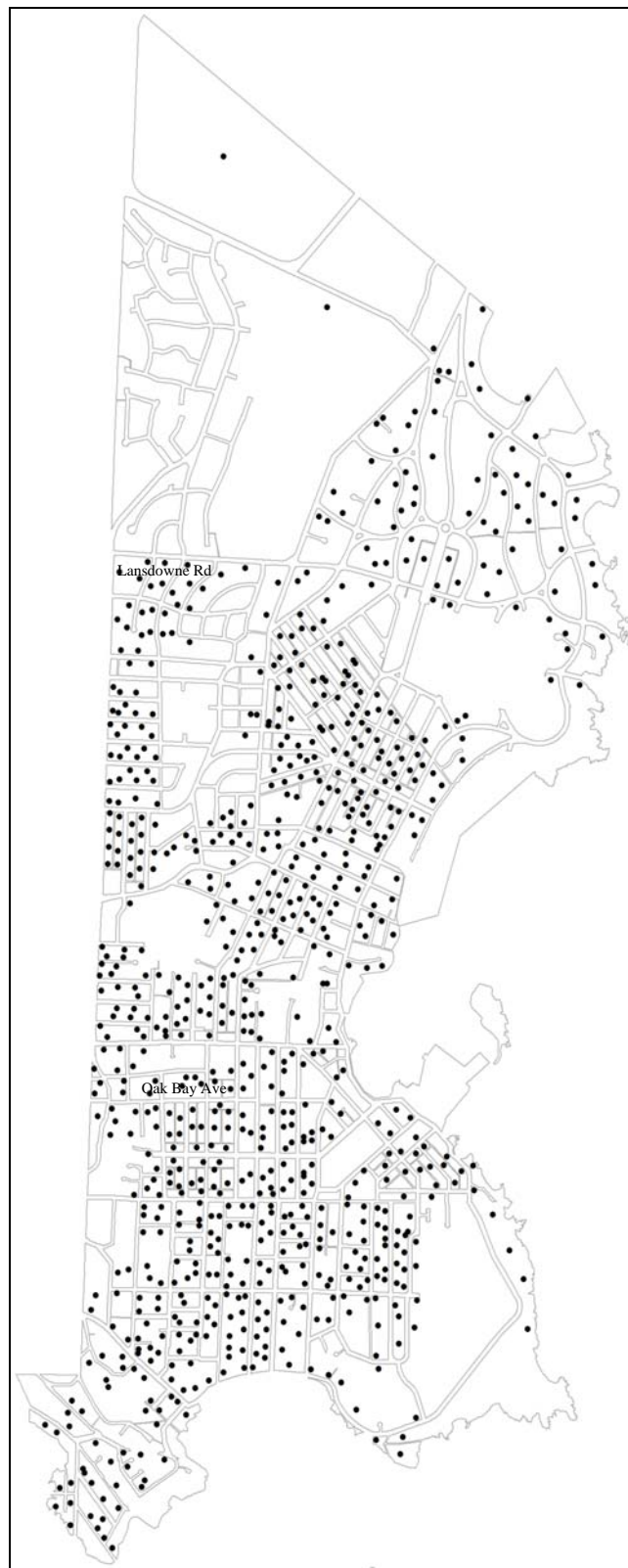


Figure 2.4. Location of lots included in the Oak Bay Property Database
Source: Oak Bay Property Database.

While entering data for the Oak Bay Property Database, I concurrently entered data into the Women and Property Database (see Appendix 3, Women and Property Database Variables and Codes; and Appendix 4, Women and Property Database – SPSS Dataset Variables and Codes for a complete listing of the database variables and codes). I used this to collect records for the 3,214 properties which had at least one woman's name on title in 1949. These lots represented 60.2 percent of Oak Bay's total 5,333 properties. To create this database I used the variables in the 1949 Social Database and then added additional variables to record specific ownership, tax and property information from the 1949 municipal assessment records. Information gathered from these records included the name of owner(s), lot number and/or street address, size of the lot owned, assessed property value, value of assessed improvements (houses or buildings on the lot), and the assessed taxes for the year. Female owners were identified by the name or title (such as Ms., Mrs., Miss)¹¹ that was listed in the 1949 municipal assessment record.

GIS Mapping

The GIS mapping resources available for Oak Bay were very useful in displaying the spatial patterns that emerged from both the Women and Property and the Oak Bay Property Databases. However, the base maps were created to represent modern street and lot layouts which meant there were several challenges in representing historical data on a modern base map. The first step in mapping results involved linking entries in both databases with the GIS files connected to the Social Database which contained GIS Lot Identifiers (Lot ID's) for any lot which had a house built on it. While most of the lots in

the Social Database were linked to a GIS Lot ID, there were some lots that were not. Also, in the Women and Property Database there were a number of lots which had not been linked to Lot ID's, so that all of the lots in the Oak Bay Property Database needed to be assigned Lot ID's. While the Municipality of Oak Bay uses its own GIS system to map lots and attributes within the municipality, there is no easy or quick way to seek out a property in their system based on its legal address. While the map or plan number given in the legal address (e.g., Lot 7 Section 69 Map 3793) from 1949 gives one a sense of where a lot would be located within the municipality, it was challenging at times to match modern legal addresses or street addresses (e.g., 1580 York Street) with legal addresses from 1949 using original paper subdivision plans and maps in combination with a modern GIS. This was especially the case with many of the lots that were empty in 1949.

Given that the main purpose of the Social Database was to collect data on houses and people, not vacant lots; and given the fact that both databases recorded a significant number of vacant lots by 1949 (174 vacant lots were recorded in the Oak Bay Property Database and 211 vacant lots were recorded in the Women and Property Database), this presented several issues. While some of the lots recorded in the databases did eventually have houses built on them and were therefore included in the Social Database and could be linked to a GIS Lot ID, other properties had never been built on, or the building was not classified as residential and no Lot ID existed to assign to them. As the situation with these lots was discovered, I referred to a municipal plan map to provide some sense of where these properties were located. Some lots appeared to have been combined with adjacent lots and were now part of a larger strata titled property. Others have since been

combined to create larger sections of park land within the municipality. Another was a large tract of land held by a corporate owner that was later developed into smaller residential lots. Others still were small, awkwardly shaped lots that apparently never were built on or developed. Other properties no longer existed in legal name, often because they were combined with an adjacent lot and were given a new legal name.

Even when it was possible to find the matching modern street addresses for some of these lots, especially those that were still empty, GIS Lot ID's had not been created for these in the Social Database because there was no residential building on the lot. To do so, Lot ID's would needed to have been created, mapped, and linked for 174 (17 percent) of the 1,017 lots in the Oak Bay Property Database and 211 (6.6 percent) of the 3,215 lots in the Women and Property Database, adding another significant and time consuming step to the process of mapping the results of this thesis. To determine whether or not this process would benefit my results and to ensure each and every lot in my databases was linked spatially to the GIS, I plotted the lots I had street addresses for on a paper map. This plotting revealed that these lots were not clustered in any particular area of Oak Bay, but rather were dispersed throughout the municipality. They were of varying sizes and were not held under one majority of ownership type. As such, I determined that these lots did not stand out as unique in terms of their characteristics or location, and only the fact that they were unable to be linked to the mapping database and GIS software set them apart from the other lots in both the Oak Bay Property Database and the Women and Property Database. I decided then, that in the interest of timeliness, I would only map the lots for which street addresses and GIS Lot ID's already existed. I removed the

un-linkable lots from the spatial analysis because I did not feel their absence would represent a significant loss of data or information when all of the other lots in both databases were mapped. While these un-linked lots were not analysed spatially, they were nonetheless analyzed statistically for other information connected to their size, value and ownership type.

*Building Permit Records*¹²

To understand Oak Bay's built environment in more detail, I examined municipal building permit records for 1939, 1949 and 1959. I chose these years to correspond with my 1949 assessment record data and to bookend the ten years before and after this date. To begin, I copied the pages which contained the records for all of the permits issued for each calendar year in 1939, 1949 and 1959. I then set up two Excel spreadsheets for each year to record both a sample for each year, as well as a complete list of permits issued to female owners in that year (as with the Women and Property Database, this included both sole female and joint female owners). I entered data from the building permit records verbatim and also added variables so that I could code or set apart contractor and owner data (see Appendix 5, Building Permit Database Variables and Codes for a complete listing of the database variables and codes for these three datasets). The purpose of collecting data from Oak Bay's building permits was to gain some insight about the types of houses that were being built by mid-century and to find out who was building them and who owned the property. As a result, I did not record specific or detailed information on plumbing, sewer or electric permits, but instead focussed my interest on the 'Purpose' column which outlined the purpose or reason the permit was being issued.

For each of the three years I created a sample dataset to record detailed information on 20 percent of the building permits issued in each year. First I began by highlighting every fifth entry in my copies of the permit record book (beginning with the fifth permit, then the tenth, fifteenth and so on). I then entered the information for each of these fifth entries into my spreadsheet. Figure 2.5 illustrates the number of permits issued in each year and shows that this method garnered a nearly 20 percent sample in 1939 and 20 percent samples in 1949 and 1959. Oak Bay is a relatively small municipality when measured by number of dwellings, population and actual area, and has a history of being highly regulated. It is unlikely much building or construction work would have taken place, on any given lot, or in any given building, without being noticed by a municipal employee, inspector or a law-abiding neighbour. Unlike some unplanned suburbs which Harris (1996) has referred to, all new buildings in Oak Bay, especially

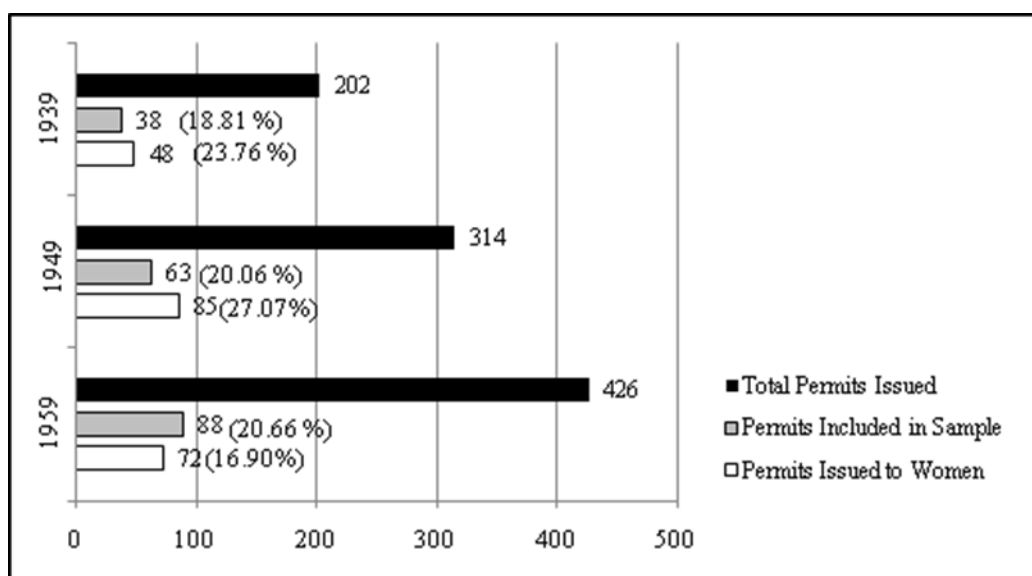


Figure 2.5. Oak Bay Building Permits Issued by Year – 1939, 1949, 1959
Source: Corporation of Oak Bay Building Permit Record (1939, 1949 & 1959).

between 1939 and 1959, would certainly have been approved and permitted before construction began. Therefore I feel that these records accurately reflect the building activity in the municipality during this time period and serve as a valuable resource when trying to understand the characteristics of Oak Bay's built environment.

Assessment Records

The practice of using assessment and taxation records as a source for historical analysis of the determinants of wealth and taxation during the eighteenth and nineteenth centuries has been well documented. Discussion about the benefits, disadvantages and reliability of these sources has been rather vigorous (Blocker, 1996; Darroch, 1983; Darroch, 1994; Sarson, 2002; Steckel, 1994; Wulf, 1997). However, there have been few studies which have addressed or analyzed the advantages and disadvantages of early to mid-twentieth century records and as such, little insight into the accuracy, accessibility and even context of these records has been shared. As a result, for this section I will consider reservations which have been raised in the literature about using assessment records from the eighteenth and nineteenth centuries and will weigh these against what little has been written about assessment records for the twentieth century. I will provide both a brief discussion of the validity of assessment records as a data source and the value of using these records to determine ownership patterns for the mid-twentieth century.

The most obvious problem that arises when using property assessment records lies in the potential for error and bias in this type of document. The severity of problems is diminished, however, when the nature of local tax collection and assessment methods is understood and the relationship between assessor and property owners is uncovered.

The role of the assessor is especially significant when examining late-nineteenth century documents because these assessments often evaluated both real and personal property. Much of the literature dealing with research that relies on assessment records focuses on early colonial and late-nineteenth century North America. In the case of this literature, the role of the assessors and their potential biases have been highlighted as significant considerations in determining both the reliability and comprehensive nature of an assessment. In my study, gender, race and class are important categories to consider because Oak Bay's properties are often perceived to have been owned by middle and upper-middle class and Caucasian males, so biases in assessment either against, or for, owners who did not fit this description are important considerations when evaluating the validity of Oak Bay's assessment data.¹³

In his 1996 study of wealth and income records in late-nineteenth century Ohio, Jack S. Blocker found that assessors typically overlooked women and African Americans in their assessment rounds. Studying late-colonial Philadelphia, Karin Wulf (1997) found that gender also impacted the value that assessors placed on property. Wulf states that local assessors considered their own individual perceptions as well as cultural meanings and values of the time when they assessed an individual's property, placing great weight on such factors as family responsibility and occupational level. Wulf (1997) suggests that an individual's health and age were also factors that the assessor considered when women were taxed. She further concludes that tax rates were consistently lower or were simply unrecorded for women in Philadelphia at this time. She suggests that this may have been a result of women's lack of access to economic resources or cultural

assumptions which placed women's responsibility to the family and men's to broader society and led assessors to shield women from taxation. As a result, Wulf argues that women were often invisible in urban tax records.

The same discovery marks Richard Harris' (1996) work on early-twentieth century Toronto. To Harris, the invisibility of women in many of the tax assessment records in Toronto and surrounding suburbs represents one of the most significant limitations of using assessment records to understand the social geography of the city. This seems to be a function of assessment law, because the assessment records Harris used were records created by assessors who typically recorded men as heads of households, recording their occupation alone, which thus left female wage-earners (unlisted wives and daughters) off the record. This practice suggests that any female property owners may have been excluded by law from the early assessment records of Toronto and surrounding municipalities.

It appears that this type of methodology was not used by Oak Bay assessors, as the assessment records did not indicate the occupation of residents or indicate the head of the household. A more accurate picture of female property owners seems to have been captured in Oak Bay's records because female owners are listed in assessment records, even when males were indicated as household heads in the city directory. This also appears to resolve the above question regarding whether assessors shielded women from taxation. Judging by the sheer volume of women listed in the records for 1949, it seems unlikely that women would have been overlooked or excluded by Oak Bay's assessors.

Class could also be an important consideration in determining accuracies in assessment data. In one study of wealth distribution in a Maryland county in the early-nineteenth century, Steven Sarson (2002) found that assessors typically assessed property below market value, suggesting, since the wealthy perhaps had more to hide, that the gap between rich and poor was larger than may have been shown through assessments.¹⁴ Beyond gender then, class could also be a consideration when determining the accuracy of assessment data. The perceived class of an assessed owner may affect the value an assessor placed on buildings or property and could lead a researcher to believe that wealth was more evenly distributed among classes than was actually the case. Another concern over misrepresentation can be seen in an example that Darroch and Soltow (1994) uncovered in their study of wealth in Victorian-era Ontario. Overall, they found that assessment records typically illustrated under reporting on the part of the assessors. This was attributed in part to assessors neglecting to assess the owners of vacant lots. This is an important consideration in this thesis, because over 17 percent of the properties I recorded in the Oak Bay Property Database represented vacant lots.

Despite the challenges of using assessment records for researching patterns of wealth and property ownership, there are certainly advantages to these records, especially for research based in the twentieth century. In his study, Baskerville (2008) linked assessment data to census data to determine the marital status of female property owners in Victoria. He found that while nominal census records provide property information, these were dramatically biased against women property owners, and against married women property owners especially. He concluded that assessment data were the best

source for determining property ownership. In his study of long-term wealth and equity patterns, Steckel (1994) matched census records with property tax records for a sample of counties and towns in Ohio and Massachusetts for the nineteenth and early-twentieth centuries. He reminds us that both census records and assessment records are sources that were originally designed for purposes other than research one hundred years later, and cautions the researcher to consider their original intention and use. Nevertheless, while Steckel specifically notes the fact that assessment practices and valuation techniques of the time (such as valuing property at less than market value) create less than perfect historical records, Steckel maintains that compared to census records, property tax lists represent the most complete records available for measuring wealth, as well as providing the most complete listing of property owners. Gordon Darroch (1983) agrees. In his study of homeownership in late-nineteenth century Toronto, he found that there were certainly flaws in assessment data, but stresses that the data are simply too valuable to ignore because they are highly accessible to the researcher and are an excellent source for measuring wealth.¹⁵ In Richard Harris' estimation, the strength in using twentieth-century assessment records lies in the fact that these assessments were taken annually and over long periods of time, and that the records contain information on each property in the city, which is difficult to duplicate from other sources. While scholars using eighteenth and nineteenth century assessments have suggested that the fact these are tax records makes them less reliable, Harris considers assessment data as a reliable source of information based on the very fact that they were prepared for tax purposes. This obviously speaks to the difference between eighteenth and nineteenth

century versus twentieth-century assessment methods, which are considered more reliable.

Interviews

Interviews with people who have lived through, and experienced, events being studied offer invaluable insights that historical documents and paper records alone cannot provide. As architectural and urban historians have discovered, speaking directly with homeowners and self-builders, and even with their children, provides information about a specific house or offers insights into patterns impossible to extract otherwise (Adams and Sijpkens, 1995; D. Chambers, 1997; Harris, 1996; Harris, 1997). For social and cultural historians, interviews are also important conversations to have with people in order to better understand individual choices and actions within the context of wider patterns (Strong-Boag, 1991; Duruz, 1994; Davison and Davison, 1995; Parr, 1999; Korinek, 2000). With these examples in mind, I interviewed women who had owned property in Oak Bay between 1940 and 1960 in order to understand their experiences on an individual level.

While there have certainly been vibrant and ongoing methodological discussions within the oral history literature about the validity and accuracy of interviewees' personal memories and interpretations of events, which I recognize, I have taken my role as researcher to mean that I record and relate events, stories and experiences. In Chapters 3 and 4, the information interviewees shared with me has been used to shed light on some of the larger issues revealed through data analyses. However, it is certainly important to recognize the merits of interview methodology as a useful tool in understanding women's

experiences and for informing urban historical and architectural research. For example, Jean Duruz (1994) makes a compelling argument for interviews as a methodology for understanding women's suburban experiences, especially in their homes. Duruz spoke with Australian women and asked them to 'revisit' their suburban homes through memory and recollection. Through these memories Duruz related the Australian suburban dream to women's individual suburban experiences. Duruz argues that the house is an important material object and important source of historical interpretation. She asserts that once meaning is added to such an object, it reveals multiple meanings and stories, not only for women as individuals but for the broader story of women's social positioning. Deborah Chambers (1997) used interviews with women in a Sydney, Australia suburb in a similar way, examining landscape change and documenting the development of the area from rural to suburban. Chambers found that interviews provided the means of understanding the diverse range of women's suburban experiences. Davison and Davison (1995) undertook the same process and conducted fifty lengthy and free-ranging interviews with older people in an eastern Melbourne, Australia suburb called 'Midville'. Through this process the Davisons were able to uncover the ways in which individual women experienced life in one Australia suburb.

Veronica Strong-Boag (1991, 1995) has also used interviews with women for similar research purposes. She solicited interviews with women who lived in Canadian and Ontario suburbs at mid-century. These interviews were central to Strong-Boag's work in understanding what factors influenced women's choices and experiences and helped to bring the diversity of women's suburban experiences to the fore in terms of

Canadian research. Strong-Boag's work has led to other studies about women's experiences during this time period, most notably by Valerie Korinek. Korinek (2000) employed a methodology similar to Strong-Boag's to examine women's impressions of *Chatelaine*, Canada's most widely read women's magazine, and women's suburban experiences at mid-century. Joy Parr's (1999) work also involved using interviews to delve into individual decisions in purchasing and acquiring domestic goods for the house in the first two decades after the Second World War.

Other scholars have used interviews to help understand house building, renovation and construction methods of the past. In their study of architectural change in war time houses in Ville St-Laurent, Quebec, Annmarie Adams and Pieter Sijpkens (1995) used interviews to find out how homeowners and their families modified stock houses to make them more permanent and more their own. The authors cite Michael Ann Williams who describes oral testimony about domestic space as "reinhabitation of the house through narrative."¹⁶ Adams and Sijpkens found interviews to be most useful in helping to understand both the general influences that encouraged people to make changes to their home and also the more specific situations and influences, factors that could never be relayed through building permits or drawings alone. Richard Harris, too, has relied on interviews to inform his findings around owner-building in early Toronto. For *Unplanned Suburbs* (1996), Harris interviewed twelve sons and daughters of owner builders and asked them questions regarding the nature of owner building in their own homes and neighbourhoods. Harris has used this methodology to understand patterns of owner building in other North American cities (Harris, 1997). With these studies in

mind, I chose to advertise my research efforts with the hope that female property owners in Oak Bay would be interested in speaking to me about their experiences as homeowners.

Upon submission and modification of the Ethics Application, a set of interview questions was approved. Through questions, I planned to ask each interviewee to ‘revisit’ their suburban home(s) as Duruz did, allowing me to concentrate on collecting memories about how domestic space was used and changed in each of the houses these women owned, while also drawing upon their experiences as female suburban property owners. I then set out to advertise my research using posters and newspaper notices. I posted notices in nursing homes and care facilities, senior’s recreational and activity centres, and on kiosks in the main shopping area in Oak Bay (Figure 2.6). The local Oak Bay newspaper took an interest in my research and wrote a story about my project. All of these efforts helped me to collect a number of names of women I might speak to. The main criteria to be met in order to conduct a full interview with a woman was that she owned, either jointly or solely, a property within the Municipality of Oak Bay between 1940 and 1960.¹⁷ I received calls and interested letters from twenty-eight people and sent a participant recruitment letter (see Appendix 6, Participant Recruitment Letter) to twenty-two of these individuals. From this group, a total of eleven women met my criteria and agreed to an interview. Three interviewees (two daughters in-law and one daughter) spoke to me about a relative’s property ownership and eight women spoke to me about their own experiences as property owners. The questions used to guide my interviews are outlined in Appendix 7, Interview Questions. Summaries of each of the



Figure 2.6.: Newspaper and poster advertising used to recruit interview participants

interviewee's stories can be found in Appendix 8, Interviewee Profiles. This method of interviewing women, collecting memories, and examining house plans and the layout of their homes proved very useful.

Veronica Strong-Boag's examination of the suburban experiences of Canadian women in the post-war era is a benchmark study. In the United States, the American suburban experience has been well studied (Jackson, 1985; Fishman, 1987; Marsh, 1990; Hayden, 1984). Strong-Boag provided a much-needed review of the Canadian suburban experience, distinguishing it from the American. While many similarities certainly exist between the two countries following World War II, this is of course an important distinction to make — Canadian suburbanization is different. As Strong-Boag asserts, middle-class WASPS were a majority in Canadian suburbs. But they were not alone: for example, war veterans, immigrants, and the working-class took up residence in Canadian

suburbs. Strong-Boag insists that regional experiences mean that even more suburban diversity existed in Canada and that “[f]acing as they did a different set of contingencies, Canadian women were not mere reflections of American suburbanites” (Strong-Boag 1991, 473). To this point, no other author had addressed the topic of women in suburbs so thoroughly, and Strong-Boag did well by offering an overview of the atmosphere and culture of the times. While lending a critical eye to contemporary sources, she also presented the experiences of suburban women by using their own words revealed through interviews.

Looking back, Strong-Boag’s paper was published almost twenty years ago. A number of studies addressing the post-war period have been published since then, and have revealed further insights. As Mona Gleason (1999) outlined in her book *Normalizing the Ideal: Psychology, Schooling, and the Family in Postwar Canada*, psychologists were in part responsible for a fiction of normalcy around Canadian society and helped to construct and promote “a particular model of the Canadian family,” one that she argues was largely unattainable and did not speak to the diversity of Canadian families who fell outside of that ideal (such as native, the working-class or immigrant families) (Gleason, 1999, 4). Overall Gleason reminds us to look beyond the popular images of the time to realize that Canada looked far more diverse following the Second World War than we have imagined. More specifically, Valerie Korinek (2000) has asserted that suburban women’s experiences in Canada were not universal. While advertisers and editors in such widely popular women’s magazines like *Chatelaine* did their best to popularize images of a well-decorated and designed middle-class family lifestyle, which did speak to many female readers, others did not buy into this marketing

or prescriptive advice. As Korinek found by examining the magazine's archived correspondence and letters to the editor, these women and their families represented the diversity of Canada at mid-century. They were wives who took on paid work to meet the family's economic needs; women who took pride in thrifty spending over lavish consumption; immigrant women and women of colour¹⁸ who saw few faces they could identify with in magazine spreads and advertisements; and women who refused to hold themselves up to unrealistic standards of housekeeping and home management.

The findings in each of these studies implore us to ask more in-depth questions about the diversity of women's experiences in Canada's post-war suburbs. By making room in our analysis for the actual voices of women through interviews, I believe we will make room for the voices of a more diverse group of women (in terms of race, class and culture). In seeking out the experiences of women who lived their lives beyond relationships to husbands and children — as single women, widows or divorced women — I believe we will uncover a broader, more complex, and more complete history of Canada's suburbs. In this thesis I explore one essential avenue of enquiry as I begin to uncover women's role in owning suburban property and by examining their lives and homes in more detail through the lens of female homeownership. I will examine women's ideas about suburban property ownership in their own words and secondly, this will represent one of the few examples of studies of mid-century suburban communities in British Columbia.

Endnotes

- ¹ See for example, Backhouse, 1991; Backhouse, 1992; Baskerville, 1993; Baskerville, 2008; Chambers, L. 1997; Darroch and Soltow, 1994; Girard and Veinholt, 1994; Clarkson, 1997 and Chambers and Weaver, 2001.
- ² Several of these studies focussed on newly developed suburban areas which were described by interviewees as no more than acres of paddocks and fields with lots surveyed and plunked on top without suitable roads or amenities such as gas, sewer, water or electricity (Duruz, 1994; Davison and Davison, 1995) which may explain the reluctance of some women to move to these under serviced suburbs.
- ³ In his article on reading fire insurance maps for evidence of owner-building in Milwaukee and Flint, Harris flatly states “Most owner builders are men” (1997, 251) and cites his own book *Unplanned Suburbs* (1996) and one of its notes where he states the absence of women owners in Toronto, to support this statement. Harris gives no weight to this statement by further suggesting why women are invisible in these records or to what degree they are missing. Harris collected cross sectional samples of assessment rolls for 1913, 1921, 1931, 1941 and 1951 across several Toronto suburbs. At no time does it appear that women existed as homeowners, which is difficult to believe. We do not see proof of the absence of female homeowners, or husband and wife joint ownerships, in Milwaukee, Flint or Toronto — assumptions seem to take precedence here and it seems that Harris has assumed men to be sole property owners in these suburbs.
- ⁴ While women were central to the Plan's marketing scheme, Hobbs and Roach Pierson (1988) concluded that they were presented as only homemakers and consumers, a function of early to mid-twentieth century North American social and advertising trends.
- ⁵ For European examples of the inter-war years see Friedman, 1998, Ch. 2 & 3; Friedman, 2003 and Martin, 2003 and for American examples of pre WWI, inter-war and post-war homes designed by architects with their female owner-builders see Friedman 1998, Ch. 1, 4, 5 & 6.
- ⁶ See Annmarie Adams and Peta Tancred (2000) *'Designing Women' Gender and the Architectural Profession* for women's presence in the architectural profession in Canada during the twentieth century.
- ⁷ In terms of more vernacular building, considerable attention has been paid to war-time housing in Canada, however my interest in this study is to examine homes that people, especially women, would have had some influence in choosing or designing. There were only a few architectural designs used for these houses so initially, occupants had little influence over their design or arrangement of space (Evenden, 1997) though many of these houses were later modified (see discussion of Adams and Sijpkens (1995) below).
- ⁸ While Lynn Spigel has not directly addressed women's use of domestic space in this same way (in her 2001 collection of essays, *Welcome to the Dreamhouse*), she does provide an interesting perspective, addressing issues around popular American media (especially television) and post-war ideals of home and family life, which is certainly worth reading.
- ⁹ In his 1991 article, “Self-Building in the Urban Housing Market,” Harris obtained a 20 percent sample from the assessment records for his data analysis by recording every fiftieth property and every seventieth property in collecting data for his 1996 book *Unplanned Suburbs*; I have employed a similar method here.
- ¹⁰ Because the lots included in the Oak Bay Property Database were chosen based on their Roll Number as it was listed in the assessment record, I was not sure how representative these lots may be spatially, however, as Figure 3.2 illustrates, it seems the sample size was indeed large enough to include a well distributed sample of lots which were located throughout Oak Bay. As Figure 3.2 shows, some patterns seem apparent between blocks and along streets. This is most certainly a function of methodology. Because every fifth property (i.e. properties labeled with Roll No. 5, 10, 15, 20 etc.) was recorded for the Oak Bay Property Database, a spatial pattern within blocks has naturally emerged among the lots which were similarly numbered in subdivision plans etc..
- ¹¹ Entering all of the necessary data from nearly two thirds of the municipality's properties was a labourious task and it was not always easy to determine the gender of an owner or to code joint

ownership type. In a number of cases, decisions were made about the gender of an owner or the joint ownership type based on an assumption about the gender implied by a person's given name.

¹² For a brief summary of the analysis of these records brief see Appendix 9, Analysis of Municipality of Oak Bay Building Permit Samples 1939, 1949 & 1959.

¹³ While gender, race and class are key elements of urban historical geography, in this study I have concentrated on gender as the main category of analysis with some focus on class.

¹⁴ As quoted in Sarson (2002) pp. 848 from Sarson (1998) *Wealth, Poverty and Labor in the Tobacco Plantation South Prince George's County, Maryland in the Early National Era* PhD Diss. Johns Hopkins University.

¹⁵ This is very important in terms of mid-twentieth century research in Canada since complete census records are only available to the public up until 1911.

¹⁶ As quoted in Adams and Sijpkes (1995, 16) referencing an unpublished paper by Michael Ann Williams (1994), "Vernacular Dwellings as Artifacts of Lives of Southern Appalachian Women," presented at a conference "Reclaiming Women's History Through Historic Preservation," Bryn Mawr College, 18 June 1994.

¹⁷ I spoke with women who owned property themselves and also with women whose deceased relatives had owned property, this was especially true of women who owned property closer to the beginning of my study period, 1940.

¹⁸ For examples of studies which have examined the question of race and ethnicity in Canada following the Second World War, see Epp et al. (2004), Iacovetta (2002) and Iacovetta and Valverde (1992).

3

Women and Property Ownership in Oak Bay

In 1952, with their third child on the way and an increasing involvement as hosts for Girl Guide and church meetings, Rod and Elsie Bowman¹ decided they needed a residence with more room. Having lived in Oak Bay for the past six years, the couple wanted to remain in the municipality and looked around at houses just north of Oak Bay Avenue and closer to the ocean near King George Terrace. But these properties “just didn’t feel right” and they wanted to stay in south Oak Bay so their children could continue to attend Monterey School. So the couple settled on a 1,279 square foot, twelve year old house on Victoria Avenue (Figure 3.1). Rod and Elsie purchased this property jointly, registering it in both their names. This stuccoed, single storey, Tudor-style



Figure 3.1. Front elevation of Rod & Elsie Bowman’s on Victoria Avenue. Interestingly, the building card for this house lists Cowper as the builder in 1940 and the plans indicate the home was built for Mrs. P. E. Cowper. *Source:* Corporation of the District of Oak Bay.

bungalow featured three bedrooms, a living and dining room, kitchen, bathroom and a full basement. Elsie's parents lived just around the corner on Hampshire Road. This dwelling served Rod and Elsie's family well as three more children came along in quick succession. As their six children grew, the couple added two bedrooms and a workroom in the basement. Rod and Elsie also ensured the main floor was suitably set-up for their service club meetings and social activities. The home was a busy gathering place. Sadly, after only ten years in this home, Rod passed away. With Rod's passing, Elsie earned her insurance agent's license, took over Rod's insurance business and became sole breadwinner for her large family and sole owner of the property.

Elsie Bowman is representative of Oak Bay women who owned property during this time period, either as a person who owned property jointly with a male co-owner, usually her husband, or as a woman who owned property solely in her own name. As Table 3.1 outlines, 37.2 percent of properties in Oak Bay were held in joint female-male partnerships (with many of these partnerships being between husband and wife).² A further 24.8 percent of properties were solely owned by a woman alone in 1949, more than the 22.2 percent of properties owned solely by a man. All told, over 60 percent of the properties in Oak Bay were held by some form of female ownership, suggesting that women were just as likely, if not more likely, than men to own property in Oak Bay by mid-century.

In this chapter, I will outline general patterns of property ownership in Oak Bay at mid-century and posit possible explanations.³ In analysing the Oak Bay Property Database for 1949, I will first present an overview of the nature of property in Oak Bay at

Table 3.1: All Sample Properties by Ownership Type, 1949

	No.		%	
Sole Ownership				
One Individual		478		47.00
Female	252		24.77	
Male	226		22.22	
Corporation, Business, Government or Institution		117		11.50
Joint Ownership				
Joint Female-Male		378		37.17
Other Joint Ownership Arrangements ⁴		36		3.54
Two or More Corporations		3		0.29
Unknown		5		0.49
Total		1,017		99.99

Source: Oak Bay Property Database.

mid-century, focussing on the size, type and value of lots and houses in the suburb. This will be followed by an examination of the gender and ownership type of property owners. I will then explicitly explore patterns of sole male and sole female property ownership in the municipality, highlighting the fact that while several differences emerge when property characteristics are examined based on gender, the overall patterns of ownership among men and women were quite similar. And, while I have established that female property ownership was not uncommon in Oak Bay by 1949, the presence of female property owners in a mid-twentieth-century suburb has not been well documented before. To help expand our understanding of this situation, I will then examine this phenomenon in more detail by focussing on the data collected in the Women and Property Database. Here I will highlight the two main ways in which women owned property in Oak Bay through sole female ownership and through joint female-male ownership as husband and wife, and discuss the characteristics of the property these two types of owners held.

An Overview: Property and Ownership in Oak Bay by the Mid-Twentieth Century

By 1949, there were 5,333 lots registered in Oak Bay and by 1951, the Census reported that there were 3,977 occupied dwellings in the municipality, the majority of which (3,430) were single family homes.⁵ As Figure 3.2 illustrates, in addition to those lots zoned single-family residential (represented on the map by R1, R2, R3 and R4 map which indicates the minimum interior square footage for dwellings within those zones), there were lots zoned for multi-family dwellings (apartment buildings), as well as a small number of lots zoned for commercial use amidst the municipality's residential areas. Overall, by mid-century Oak Bay was primarily zoned as a suburb of single family dwellings.

Front footage and lot size are significant numbers to consider in assessing the value and desirability of a property in Oak Bay. By 1949, the average lot owned by individuals measured between 50 and 60 feet in front footage, between 120 and 130 feet in depth and between 6,000 and 7,800 square feet in area (see Table 3.4). These values are averages calculated from all lots held by individuals (male, female and joint owners). Several very large government, corporate and institutional owners are excluded. When all lots were considered, and lots owned by government, institutional and corporate owners included in these calculations, lot sizes in the municipality ranged significantly. Some of the smaller lots measured just over 280 square feet, with the largest measuring over 3 million square feet. This large range in recorded lot size is partially a function of the large tracts of land that were still held in 1949 by government and corporate owners such as the Hudson's Bay Company. While the results from the Oak Bay Property

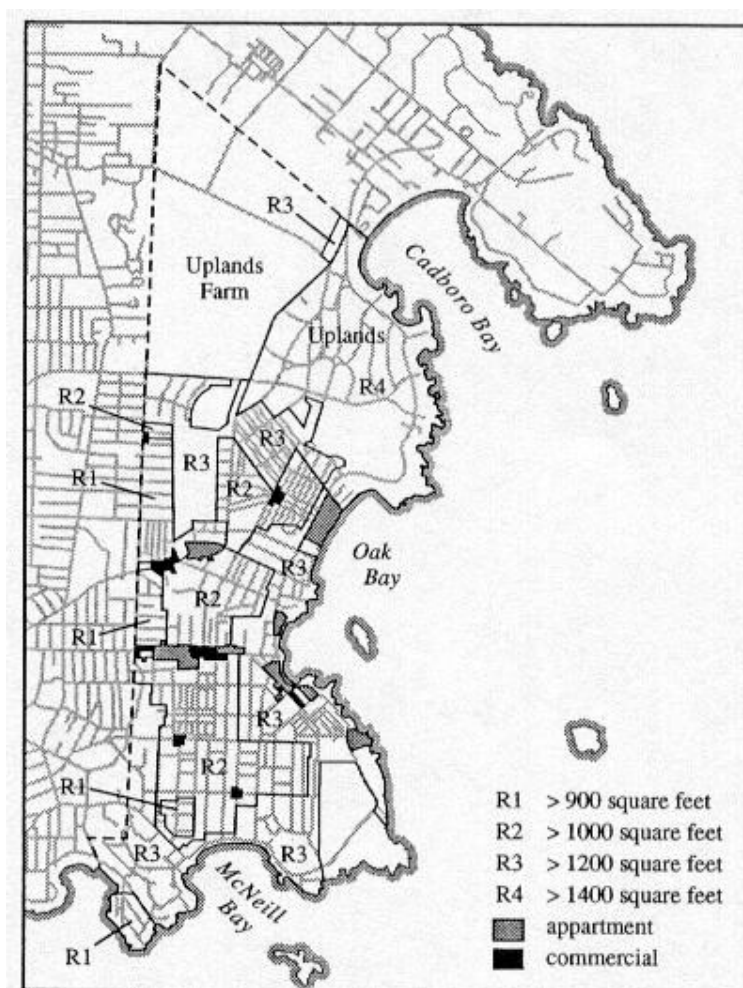


Figure 3.2. Zoning by land use type, Oak Bay, 1949.
R1, R2, R3 and R4 indicate minimum dwelling square footage.
Source: McCann (1999).

Database indicate that 11.5 percent of Oak Bay's lots were held by corporate, institutional (e.g. schools) or government owners (see Table 3.2), it is estimated that they actually owned nearly 25 percent of the municipality's land area (most of which was vacant, but also included parks and service buildings for example). By 1949, the Hudson's Bay Company alone owned more than 600 acres in north Oak Bay.⁶ It is for this reason then that I have excluded lots owned by corporate and government owners

Table 3.2: Ownership Patterns by Lot Type

	All Lots		Empty Lots		Lots with Buildings	
	No.	%	No.	%	No.	%
Individual Owners						
Joint	422	41.49	63	23.77	359	47.74
Sole Female	252	24.78	44	16.60	208	27.66
Sole Male	226	22.22	50	18.87	176	23.40
Total	900	88.50	157	59.25	743	98.80
Corporate, Government & Institutional Owners						
Government	47	4.62	43	16.23	4	0.53
Business	63	6.19	61	23.02	2	0.27
Institution	7	0.69	4	1.51	3	0.40
Total	117	11.50	108	40.75	9	1.20

Source: Oak Bay Property Database.

from some of my analyses so that patterns of individual property ownership can be more closely highlighted.

While most of Oak Bay was in single family residential land use, not all lots were built upon. By mid-century, 25.1 percent of the lots in Oak Bay were vacant with no buildings or improvements. The majority of the vacant lots in the municipality (59.3 percent) were held by individuals while corporate and government owners held 23 percent and 16.2 percent of the empty lots, respectively. Only 1.5 percent of the empty lots were held by institutional owners (see Table 3.2). Individual owners may have anticipated building family homes on these lots in the near future, though some lots may have sat vacant for a number of years as owners worked to acquire the capital and materials needed to build during the construction boom that characterized post-World War II Canada.⁷ Lots held by corporate owners no doubt were being held until the right building, resale or investment opportunities appeared.⁸ Other irregularly shaped vacant

lots were small in size and, as such, would not have lent themselves to immediate building or development opportunities.⁹ There were twice as many empty lots in north Oak Bay, where a good number had recently been opened up by the Hudson's Bay Company and the municipality in several new subdivisions, including Lansdowne Heights and Lansdowne Park. While vacant property made up one-quarter of the lots in Oak Bay by 1949, the remaining three-quarters of the lots in the municipality had houses built on them. The average taxable assessment of all lots (including empty lots and lots with buildings) owned by individual owners was \$1,937 compared to \$2,242 for lots with buildings and \$498 for vacant lots (see Table 3.3).¹⁰

As Figure 3.3 displays, 1949 represented a peak in Oak Bay's post-war building boom. In 1949 alone, 152 houses were built in Oak Bay and by the end of December, when the assessment records were authorized for the year, there were at least 104 buildings, if not more, still to be completed in the municipality.¹¹ Nearly half of the 5,170 homes that had been built in Oak Bay by 1960 were built in the twenty years following 1940, a time of significant growth for the municipality. Building permits issued in Oak Bay more than doubled from 202 in 1939 to 426 in 1959 (see Figure 2.5). Between 1939 and 1959 the average estimated cost of houses being built in Oak Bay increased significantly, doubling between each of the sample years from \$3,776 in 1939 to \$7,553 in 1949 to \$15,937 in 1959 (see Table 3.5). While the increase in the average estimated cost of building a house can likely be attributed to rising building and labour costs as well as inflation over this twenty-year period, it may also be associated with an increase in the number of rooms in each house and the trend towards building both a

Table 3.3: Value of Sample Lots and Buildings/Improvements

	Taxable Assessment				TOTVAL ¹²			
	No.	Mean	Median	Mode	No.	Mean	Median	Mode
All Owners								
All Lots	957 ¹³	\$1,878	\$1,630	\$1,890	1,017	\$3,256	\$2,860	\$70
Lots with Buildings	752	\$2,250	\$1,860	\$1,890	743	\$4,123	\$3,420	\$3,280
Empty Lots	214 ¹⁴	\$585	\$355	\$70	265	\$722	\$300	\$70
Buildings/Improvements	752	\$4,015	\$3,373	\$2,160	15			
Individual Owners								
All Lots	900	\$1,937	\$1,670	\$1,890	900	\$3,493	\$3,100	\$230
Lots with Buildings	743	\$2,242	\$1,860	\$1,890	743	\$4,126	\$3,420	\$3,280
Empty Lots	156	\$498	\$340	\$180	157	\$499	\$330	\$230
Buildings/Improvements	743	\$3,461	\$2,930	\$2,493	15			

Source: Oak Bay Property Database.

Table 3.4: Size (Sq Ft.) of Sample Lots and Buildings/Improvements

	Size (Sq Ft.)				
	No.	%	Mean	Median	Mode
All Owners					
All Lots	1,007 ¹⁶	100.00	39,026	9,375	8,432
Lots with Buildings	749	74.38	33,855	7,370	6,220
Empty Lots	258	25.62	31,009	9,372	8,209
Individual Owners					
All Lots	895	100.00	10,084	6,928	6,000
Lots with Buildings	740	82.68	10,032	6,937	6,000
Empty Lots	155	17.32	10,213	6,848	5,833
Corporate, Government & Institutional Owners					
All Lots	112	100.00	67,967	11,822	10,865
Lots with Buildings	9	8.04	57,678	7,804	6,440
Empty Lots	103	91.96	51,805	11,895	10,585

Source: Oak Bay Property Database.

dwelling and a garage rather than just a dwelling alone. The details of the housing stock in existence in 1949 cannot be captured in these three building permit samples, but in 1939 and 1949 many of the houses built in Oak Bay were of a frame and stucco or frame

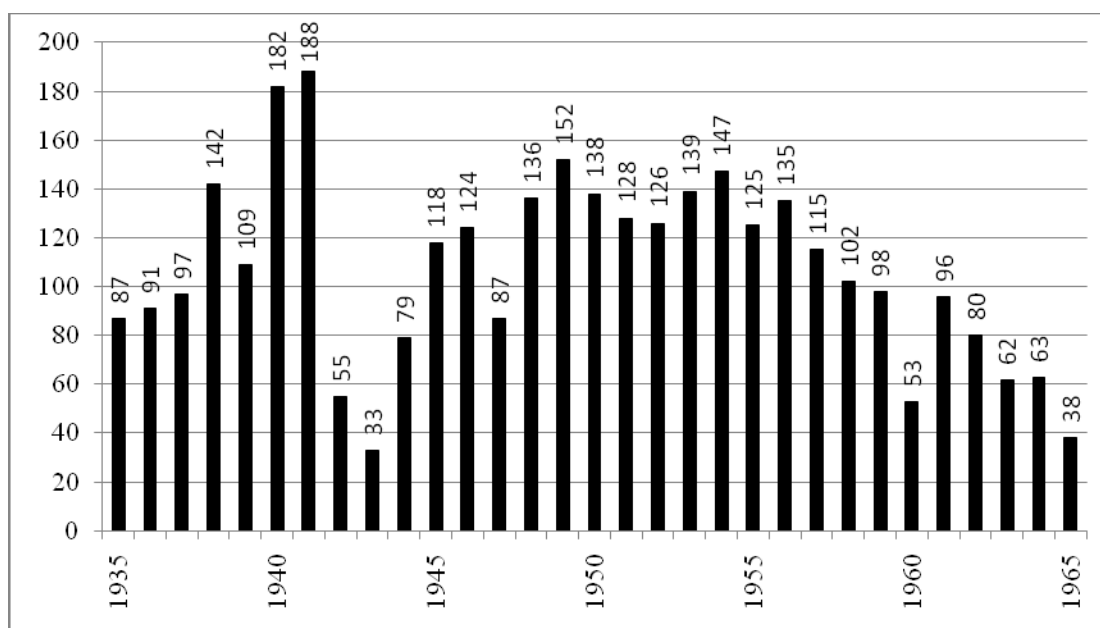


Figure 3.3. Oak Bay Houses Built by Year, 1935-1965

Source: Social Database, McCann (2006).¹⁷

and siding finish, were typically one storey in height, and commonly had between five and six rooms. We can also surmise that somewhere between 10 and 15 percent of the housing stock in Oak Bay was owner-built by a female owner (see Table 3.6) while between 20 and 30 percent of houses were owner-built by male owners. The majority of houses built in Oak Bay however were constructed by a hired contractor of unrecorded gender (see Table 3.7). From Table 3.1, most properties in Oak Bay in 1949 were owned by individuals rather than corporate, government or institutional owners. Nearly half of the lots in Oak Bay (47 percent) were held in sole individual ownership with slightly more held by sole female owners (24.7 percent) than sole male owners (22.2 percent), while just over 37 percent of lots were held jointly by female-male partnerships (Table 3.1). Figure 3.4 offers a visual depiction of property ownership patterns for lots included in the Oak Bay Property Database and illustrates that while individual owners held a

Table 3.5: Sample Housing Characteristics and Type of Building Permits Issued

	1939	1949	1959			
Houses Built	21	26	16			
Average Estimated Cost	\$3,776.19 – \$2,000 min \$8,600 max	\$7,553.39 – \$5,000 min \$16,500 max	\$15,937.50 – \$11,000 min \$30,000 max			
Average Number of Rooms	5.85	5.14	6.18			
Dwelling Materials	Frame & Stucco (57%) Frame & Siding (24%) Frame, Stucco & Siding (0%) Stucco (14%)	Frame & Stucco (69%) Frame & Siding (8%) Frame, Stucco & Siding (4%) Stucco (0%)	Frame & Stucco (62%) Frame & Siding (0%) Frame, Stucco & Siding (31%) Stucco (0%)			
Number of Storeys	1 Storey (62%) 1 ½ Storeys (33%) 2 Storeys (5%)	1 Storey (92%) 1 ½ Storeys (4%) 2 Storeys (0%)	1 Storey (94%) 1 ½ Storeys (0%) 2 Storeys (6%)			
Type of Permits Issued						
	No.	%	No.	%	No.	%
Dwelling & Garage	15	39.47	24	38.10	16	18.18
Dwelling Only	4	10.53	2	3.17	0	0.00
Duplex	2	5.26	2	3.17	2	2.27
Garage Only	3	7.89	5	7.94	8	9.09
Additions & Alterations	14	36.84	24	38.10	59	67.05
Total	38	100.00	57 ¹⁸	90.48	85 ¹⁹	96.59

Source: Corporation of Oak Bay Building Permit Record (1939, 1949 & 1959).

large percentage of the lots within the municipality, by 1949 land developers in Oak Bay still had a significant role to play in shaping the post-war landscape of this suburb.²⁰ As evidenced by the large volume of building between 1940 and 1960 and by the volume of building in 1949 alone, we can also conclude that by mid-century the land market in Oak

Table 3.6: Sample of Building Permits Issued by Type of Ownership, by Year²¹

	1939				1949				1959			
	All Permit Purposes		Dwellings Alone		All Permit Purposes		Dwellings Alone		All Permit Purposes		Dwellings Alone	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Male	23	60.52	12	57.14	33	52.38	4	13.79	56	63.63	5	31.25
Female	7	18.42	2	9.52	9	14.28	4	13.79	13	14.77	-	-
Joint Female-Male ²²	5 ²³	13.15	5	23.80	8	12.69	7	24.13	5	5.68	4	25.00
Contractor / Building Company	-	-	-	-	2	3.17	2	-	10	11.36	7	43.75
Institution	-	-	-	-	2	3.17	-	-	2	2.27	-	-
No Gender Evident	3	7.89	2	9.52	9	14.28	12	41.37	2	2.27	-	-
Total	38	99.98	21	100	63	99.97	29	100	88	99.98	16	100

Source: Corporation of Oak Bay Building Permit Record (1939, 1949 & 1959 Samples).

Table 3.7: Building Permits Issued by Type of Contractor²⁴

Contractor	1939				1949				1959			
	All Permit Purposes		Dwellings Alone		All Permit Purposes		Dwellings Alone		All Permit Purposes		Dwellings Alone	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Male Owner	11	28.94	6	28.57	22	38.59	5	18.51	33	37.93	5	31.25
Female Owner	1	2.63	1	4.76	1	1.75	-	-	1	1.14	-	-
Owner (no gender specified)	2	5.26	1	4.76	1	1.75	6	22.22	2	2.29	-	-
Husband of Female Owner	1	2.63	-	-	1	1.75	1	3.70	1	1.14	-	-
Same Surname (no gender specified)	-	-	-	-	1	1.75	-	-	1	1.14	-	-
Contractor / Builder Owner	-	-	-	-	1	1.75	-	-	7	8.04	6	37.50
Institution	-	-	-	-	1	1.75	-	-	-	-	-	-
Other Contractor	23	60.52	13	61.90	29	50.87	15	55.55	42	48.27	5	31.25
Total	38	99.98	21	100	57	99.96	27	100	87	99.95	16	100

Source: Corporation of Oak Bay Building Permit Record (1939, 1949 & 1959 Samples).

Bay had slowed and individual owners in the market were not focussed solely on buying and selling lots for profit, but were also concentrating on building and purchasing homes.

This highlights the important role that individual land and property owners played in

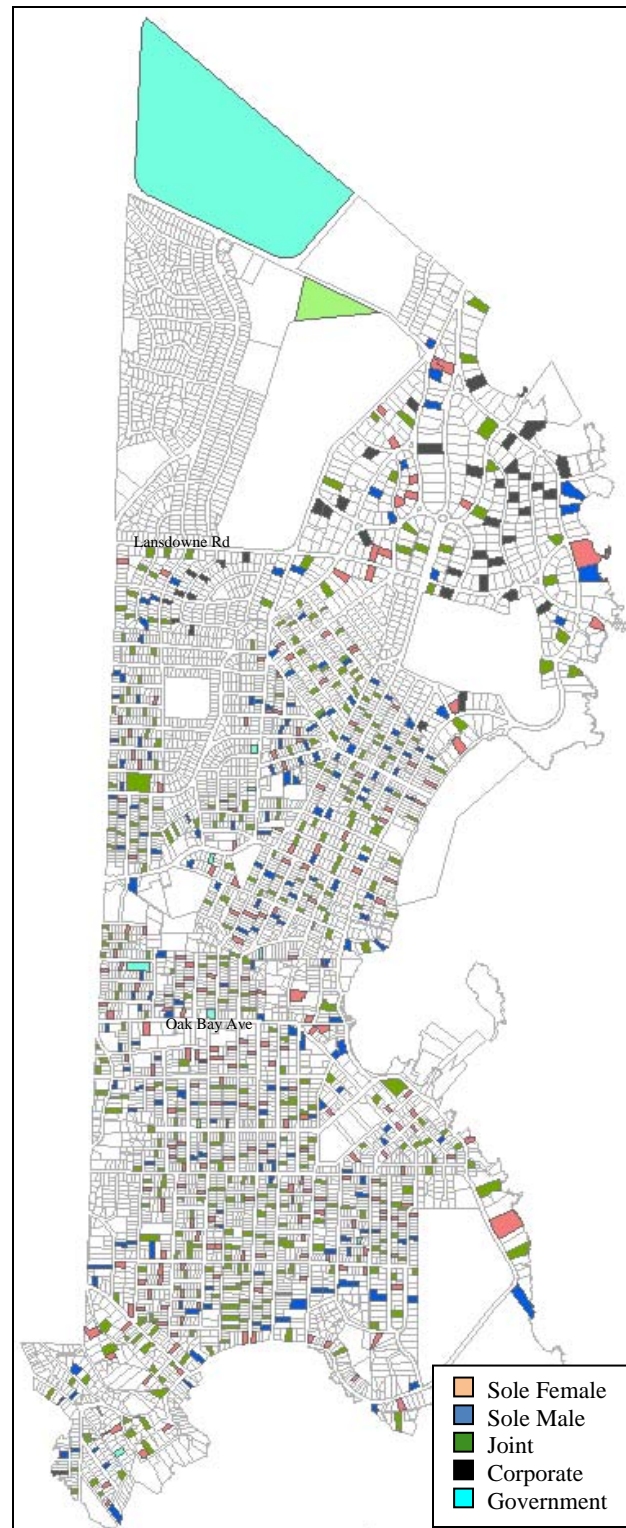


Figure 3.4. Oak Bay Property Database lots by ownership type

Source: Oak Bay Property Database.

shaping Oak Bay's post-war development.

Individual Property Ownership, Sole Male and Female Owners Compared

Our understanding of property ownership in Canadian and North American suburbs typically stems from an assumption that houses were built and purchased by men while women were simply an assumed addition to the suburban landscape in their roles as wives and mothers.²⁵ The data collected for Oak Bay in 1949 challenge this assumption. In fact, the Oak Bay Property Database reveals that women were more likely than men to own property solely in their name. By 1949 in Oak Bay women solely owned 24.8 percent of the lots in the municipality while men solely owned only 22.2 percent. These numbers highlight the fact that there is a significant gap in the understanding of female property ownership as the process applies to Canadian suburban development. Never before has a study attempted to investigate the significance of the role of women as designers, builders, owners and investors in the development of a post-war Canadian suburb.²⁶

With their participation as individual property owners in Oak Bay's suburban development firmly established, an examination of the type, size and value of property held by women in Oak Bay will help to determine if the ways women chose to invest in property differed from their male counterparts. First, it must be said that the term 'sole female owner' cannot be assumed to mean 'unmarried female owner,' just as we cannot make an assumption about a male owner's marital status based on his owning or not owning property. Women who owned property in Oak Bay could be, and were single,

married, widowed, divorced or orphaned.²⁷ As my research progressed and I examined entries in the municipal assessment records, it became apparent that female property owners could be married and own property jointly with their husband, while also solely owning another property within the municipality in their name alone.²⁸ While marital status is of interest in determining the social make-up of this suburb by 1949, it cannot be explicitly linked to the probability of ownership, especially when it comes to sole female owners. As a result, while a woman's participation in jointly owning a property with a man can (based on my research) be assumed more often than not to go hand in hand with a marital partnership, sole female ownership cannot be assumed to go hand in hand with an owner's status as a single woman.²

To examine the size, type and value of properties owned by sole female and sole male owners in Oak Bay in 1949, I initially undertook a simple calculation to compare mean size and values for lots. In this analysis, shown in Tables 3.8 and 3.9, several immediate patterns stand out. First, when all lots are considered, sole female owners owned more properties (252 versus 223) and more lots with buildings (208 versus 174) than men did. Second, men tended to own larger lots and more valuable empty lots than women did. And lastly, when the mean values of lots with buildings, as well as the Taxable Assessment and Total Value (TOTVAL) of all lots are considered, women tended to own properties that were valued higher than the same type of lots that men owned: nearly one-sixth (or 17 percent) higher than men in the case of lots with buildings. These differences in value between lots owned by men and women could be subtle (only tens of dollars) while other differences could be substantial (several hundred

dollars). To understand the subtleties of these results, I created another level of analysis and examined size and value of lots using ranges in SPSS to find out whether women and men invested in Oak Bay in different ways.²⁹

Table 3.8 showed that sole female owners tended to own larger lots with buildings than empty lots, and that the opposite was true for sole male owners who tended to own larger empty lots than lots with buildings. From Table 3.10, which considers gender differences, a higher proportion of men owned larger lots and a higher proportion of women owned mid- and smaller- sized lots. When combined with women's preference over men for lots with buildings, this raises an interesting supposition that by 1949 in Oak Bay, female owners were more interested than male owners in owning lots with buildings. While the actual numbers show that men only owned marginally more empty lots than women, the slightly higher proportion of empty lots owned by men suggests their greater interest in the future use of vacant lots. Were men more willing to invest in a vacant piece of land that would pay off in the future, while women were more comfortable investing in property with a building that would serve either as their residence or as a rental property, providing a more immediate and regular return on their investment?³⁰ This seems plausible when annual earnings for men and women are considered. According to the 1951 Census, the median annual earnings for male workers residing in Oak Bay was \$2,734, while the annual earnings of women living in Oak Bay were less than half, at \$1,363. With less income to invest, women may have favoured lots with buildings that would serve as investments and produce returns as a rental property, while men may have had the financial freedom to purchase an empty lot as a

Table 3.8: Size of Individually Owned Lots by Ownership Type, 1949 (Sq Ft.)

Lots with Buildings					
	No.	% ³¹	Mean	Median	Mode
Sole Female	208	82.54	10,122	6,841	6,000
Sole Male	174	78.02	10,148	6,850	6,000
Joint	358	85.23	9,826	7,120	6,000
Totals	740				

Empty Lots					
	No.	% ³²	Mean	Median	Mode
	44	17.46	9,152	6,420	5,500
	49	21.97	11,574	7,500	6,000
	62	14.76	9,912	6,625	6,000
	155				

All Lots					
	No. ³²	% ³³	Mean	Median	Mode
Sole Female	252	25.02	9,952	6,750	6,000
Sole Male	223	22.14	10,461	7,000	6,000
Joint	420	41.70	9,839	7,035	6,000
Totals	895	100.00			

Source: Oak Bay Property Database.

Table 3.9: Value of Individually Owned Lots by Ownership Type, 1949

Value of All Buildings ³⁴					
	No.	%	Mean	Median	Mode
Sole Female	208	27.99	\$3,268	\$2,690	\$2,280
Sole Male	176	23.69	\$3,491	\$2,980	\$2,200
Joint	359	48.31	\$3,626	\$3,120	\$3,000
Totals	743				

Value of Empty Lots					
	No.	%	Mean	Median	Mode
	44	28.02	\$387	\$320	\$270
	50	31.84	\$615	\$420	\$120
	63	40.12	\$485	\$320	\$250
	157				

Value of Lots with Buildings					
	No.	%	Mean	Median	Mode
Sole Female	208	27.99	\$724	\$440	\$260
Sole Male	176	23.69	\$619	\$455	\$320
Joint	359	48.31	\$586	\$430	\$240
Totals	743				

Taxable Assessment of All Properties					
	No.	%	Mean	Median	Mode
	252	28.15	\$1,963	\$1,510	\$1,210
	222	24.80	\$1,862	\$1,630	\$290
	421	47.03	\$1,985	\$1,770	\$190
	895	³⁵			

TOTVAL of All Properties					
	No.	%	Mean	Median	Mode
Sole Female	252	28.00	\$3,362	\$2,715	\$270
Sole Male	226	25.11	\$3,336	\$3,000	\$290
Joint	422	46.88	\$3,655	\$3,315	\$230
Totals	900				

Source: Oak Bay Property Database.

Table 3.10: Size (square feet) of Lots by Ownership Type, 1949³⁶

		Sole Female				Sole Male				Joint Female-Male			
		No.	%	% of Lot Type	% of Sample Properties	No.	%	% of Lot Type	% of Sample Properties	No.	%	% of Lot Type	% of Sample Properties
All Lots	282 - 5,720	58	23.02	6.45	5.70	39	17.26	4.34	3.83	64	15.20	7.12	6.29
	5,750 - 6,480	52	20.63	5.78	5.11	46	20.35	5.12	4.52	99	23.52	11.01	9.73
	6,500 - 7,673	57	22.62	6.34	5.60	48	21.24	5.34	4.72	76	18.05	8.45	7.47
	7,680 - 10,925	45	17.86	5.01	4.42	45	19.91	5.01	4.42	90	21.38	10.01	8.85
	11,000 - 159,229	40	15.87	4.45	3.93	48	21.24	5.34	4.72	92	21.85	10.23	9.05
	Total	252	100.00	28.03	24.78	226	100.00	25.14	22.22	421	100.00	46.83	41.40
Lots with Buildings	600 - 5,830	55	26.44	7.44	5.41	32	18.39	4.33	3.15	60	16.81	8.12	5.90
	5,831 - 6,500	35	16.83	4.74	3.44	35	20.11	4.74	3.44	77	21.57	10.42	7.57
	6,550 - 7,700	47	22.60	6.36	4.62	38	21.84	5.14	3.74	64	17.93	8.66	6.29
	7,705 - 10,890	35	16.83	4.74	3.44	33	18.97	4.47	3.24	80	22.41	10.83	7.87
	10,920 - 159,229	36	17.31	4.87	3.54	36	20.69	4.87	3.54	76	21.29	10.28	7.47
	Total	208	100.00	28.15	20.45	174	100.00	23.55	17.11	357	100.00	48.31	35.10
Empty Lots	282 - 5,300	8	18.60	5.30	0.79	10	20.41	6.62	0.98	11	18.64	7.28	1.08
	5,350 - 6,250	11	25.58	7.28	1.08	6	12.24	3.97	0.59	14	23.73	9.27	1.38
	6,300 - 7,400	12	27.91	7.95	1.18	8	16.33	5.30	0.79	11	18.64	7.28	1.08
	7,500 - 11,368	8	18.60	5.30	0.79	12	24.49	7.95	1.18	11	18.64	7.28	1.08
	12,197 - 70,567	4	9.30	2.65	0.39	13	26.53	8.61	1.28	12	20.34	7.95	1.18
	Total	43	100.00	28.48	4.23	49	100.00	32.45	4.82	59	100.00	39.07	5.80
Front Footage ³⁷	4 - 49	43	19.37	5.40	4.23	26	13.20	3.27	2.56	40	10.61	5.03	3.93
	50 - 60	135	60.81	16.96	13.27	106	53.81	13.32	10.42	221	58.62	27.76	21.73
	61 - 421	44	19.82	5.53	4.33	65	32.99	8.17	6.39	116	30.77	14.57	11.41
	Total	222	100.00	27.89	21.83	197	100.00	24.75	19.37	377	100.00	47.36	37.07

Source: Oak Bay Property Database.

Table 3.11: Value by Ownership Type, 1949 Oak Bay Property Database		Sole Female				Sole Male				Joint Female-Male			
		No.	% of Owner Type	% of Lot Type	% of Sample	No.	% of Owner Type	% of Lot Type	% of Sample	No.	% of Owner Type	% of Lot Type	% of Sample
TOTAL (900)	\$10 - \$1,040	60	23.81	6.67	5.90	48	21.24	5.33	4.72	71	16.82	7.89	6.98
	\$1,060 - \$2,670	62	24.60	6.89	6.10	48	21.24	5.33	4.72	70	16.59	7.78	6.88
	\$2,680 - \$3,450	43	17.06	4.78	4.23	44	19.47	4.89	4.33	91	21.56	10.11	8.95
	\$3,460 - \$4,630	40	15.87	4.44	3.93	38	16.81	4.22	3.74	104	24.64	11.56	10.23
	\$4,640 - \$40,920	181	18.65	5.22	4.62	48	21.24	5.33	4.72	86	20.38	9.56	8.46
	Total		100.00	28.00	24.78		100.00	25.11	22.22		100.00	46.89	41.49
Buildings	\$9 - \$1,880	56	26.92	7.54	5.51	36	20.45	4.85	3.54	55	15.32	7.40	5.41
	\$1,900 - \$2,660	47	22.60	6.33	4.62	33	18.75	4.44	3.24	68	18.94	9.15	6.69
	\$2,680 - \$3,280	42	20.19	5.65	4.13	36	20.45	4.85	3.54	70	19.50	9.42	6.88
	\$3,300 - \$4,460	24	11.54	3.23	2.36	32	18.18	4.31	3.15	95	26.46	12.79	9.34
	\$4,480 - \$30,040	39	18.75	5.25	3.83	39	22.16	5.25	3.83	71	19.78	9.56	6.98
	Total	208	100.00	27.99	20.45	176	100.00	23.69	17.31	359	100.00	48.32	35.30
Empty Lots	\$10 - \$180	9	20.45	5.73	0.88	8	16.00	5.10	0.79	12	19.05	7.64	1.18
	\$190 - \$280	9	20.45	5.73	0.88	8	16.00	5.10	0.79	16	25.40	10.19	1.57
	\$290 - \$420	11	25.00	7.01	1.08	10	20.00	6.37	0.98	9	14.29	5.73	0.88
	\$430 - \$630	9	20.45	5.73	0.88	12	24.00	7.64	1.18	11	17.46	7.01	1.08
	\$640 - \$4,160	6	13.64	3.82	0.59	12	24.00	7.64	1.18	15	23.81	9.55	1.47
	Total	44	100.00	28.03	4.33	50	100.00	31.85	4.92	63	100.00	40.13	6.19
Lots with Buildings	\$11 - \$270	43	20.77	5.80	4.23	32	18.18	4.31	3.15	72	20.06	9.70	7.08
	\$280 - \$360	42	20.29	5.66	4.13	32	18.18	4.31	3.15	69	19.22	9.30	6.78
	\$370 - \$490	39	18.84	5.26	3.83	34	19.32	4.58	3.34	74	20.61	9.97	7.28
	\$500 - \$680	42	20.29	5.66	4.13	36	20.45	4.85	3.54	78	21.73	10.51	7.67
	\$690 - \$19,800	41	19.81	5.53	4.03	42	23.86	5.66	4.13	66	18.38	8.89	6.49
	Total	207	100.00	27.90	20.35	176	100.00	23.72	17.31	359	100.00	48.38	35.30
Taxable Assessment	\$10 - \$630	56	22.22	6.65	5.51	49	22.07	5.82	4.82	15	4.08	1.78	1.47
	\$640 - \$1,430	65	25.79	7.72	6.39	43	19.37	5.11	4.23	72	19.57	8.55	7.08
	\$1,440 - \$1,880	42	16.67	4.99	4.13	41	18.47	4.87	4.03	96	26.09	11.40	9.44
	\$1,890 - \$2,520	41	16.27	4.87	4.03	41	18.47	4.87	4.03	95	25.82	11.28	9.34
	\$2,550 - \$30,360	48	19.05	5.70	4.72	48	21.62	5.70	4.72	90	24.46	10.69	8.85
	Total	252	100.00	29.93	24.78	222	100.00	26.37	21.83	368	100.00	43.71	36.18

Source: Oak Bay Property Database.

speculative investment and wait for it to pay off in the future.³⁸ This further suggests that women may then have been more willing to purchase a more valuable or higher quality lot if there was a building on it.³⁹ As Table 3.11 illustrates, the proportion of women who owned the highest valued empty lots was 13.6 percent compared to 24 percent among male owners of empty lots. On the other hand, the proportion of women who owned the highest valued lots with buildings was 19.8 percent compared to 23.8 percent among sole male owners.

In highlighting the differences in the size, type and value of the properties that women and men chose to invest in, there may have been some other factors at play. Perhaps by mid-century women's investments were less diverse than men's and so for women, choosing a lot or building of high quality or value was more important than it was for men who may have had more diverse investment portfolios. At the same time, it appears that large lot size was not as important to women as it was for men, suggesting either that the value and desirability of the lot may have been more important qualities for women to consider when choosing which lot to purchase, or that women were less able to afford larger lots. As Figure 3.5 illustrates, the properties that women owned were concentrated south of Oak Bay Avenue. Men owned more property in areas which had been recently subdivided or developed between Oak Bay Avenue and Lansdowne Road. Women owned more lots in the prestigious Uplands subdivision than men did. It seems then that women held properties in residential areas of Oak Bay that were more established by 1949. The greater proportion of women owning higher valued lots with buildings may have been a function of the fact that the lots that they did own were

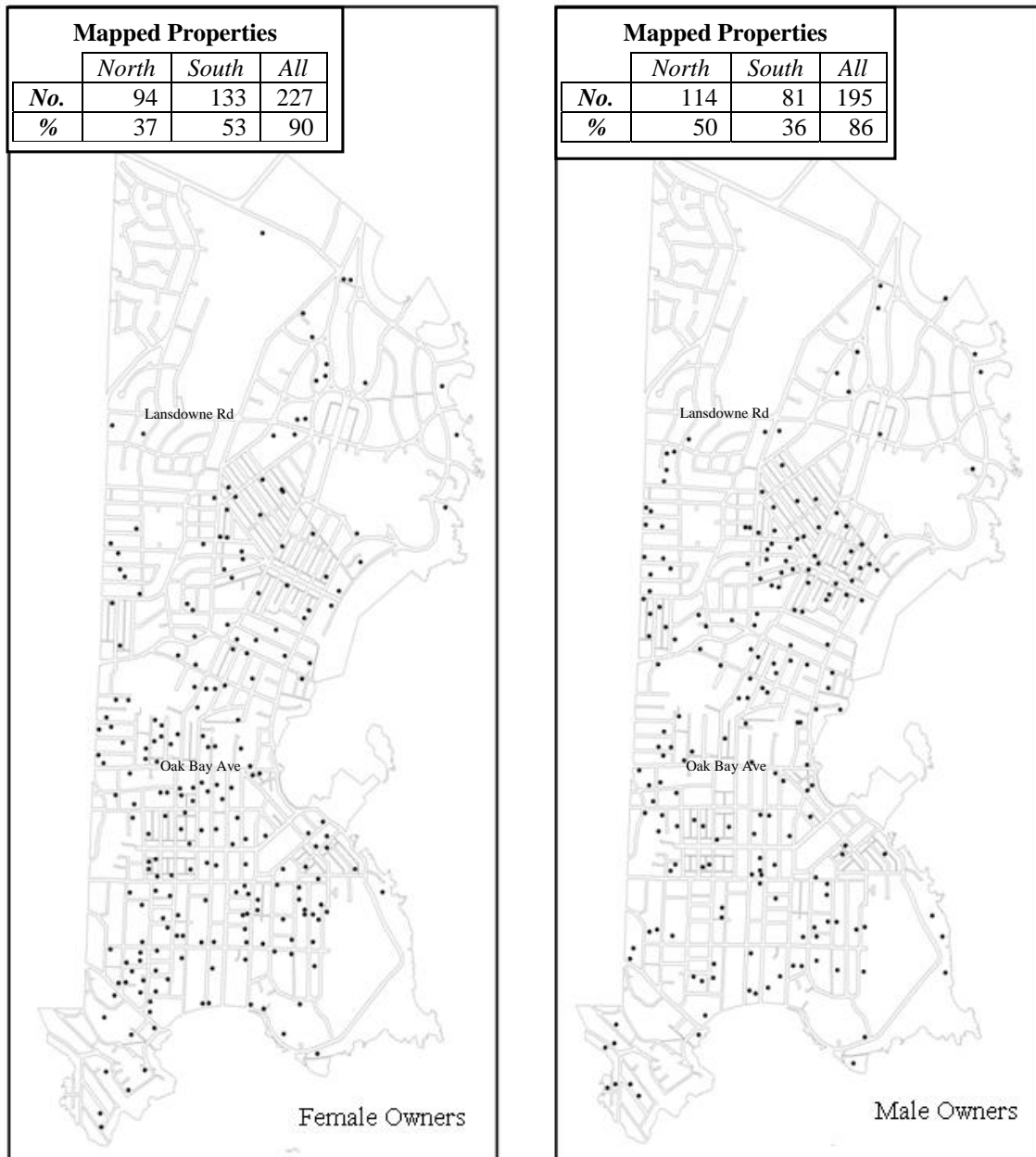


Figure 3.5. Ownership patterns of lots included in the 1949 Oak Bay Property Database⁴⁰
Source: Oak Bay Property Database.

located in more established, and perhaps more desirable, residential areas.

Other factors may also have been involved. In 1949, most women, working or

not, would have carried a significant responsibility to care for the home and if any, children as well. If investments in rental properties were in their name, women may have chosen to purchase properties which were close to where they lived, as it may have been easier to manage a property close to home. Another issue to consider is the fact that Oak Bay residents may have owned property beyond Oak Bay in Victoria or the other surrounding suburban municipalities of Saanich, Esquimalt, View Royal, Colwood or Langford. Assuming that men residing in Oak Bay were just as interested in owning property as female residents were, men may have instead chosen to invest outside of Oak Bay, which may account for the fact that sole female owners held more property in the municipality. Given that Oak Bay was well established by 1949, there may not have been as many empty lots to purchase and since men showed a preference for empty lots, this may have forced them to look beyond the municipality for investment opportunities in other Victoria area suburbs where property markets were opening up.⁴¹ Working outside of the home may have also given men more opportunity to travel to these suburbs and may have given them greater opportunities to simply be aware of properties which were available for sale outside Oak Bay. In considering the financial factors which influenced how men and women chose to invest in property, men, with their higher incomes on average in comparison to women, may have had greater opportunities to seek out speculative investments that would pay off in the long term, allowing them to purchase empty lots and even lots with buildings in other suburbs. Women, on the other hand, likely with less disposable income to invest, may have had more of a vested interest in their properties than men, which may have meant that women were less comfortable

with pursuing more diverse or risky investments. This may have led women to employ a conservative investment strategy by choosing property in Oak Bay, a well established suburb. For those women who did not reside in Oak Bay but still owned property in the municipality, the well-established nature of the suburb may have been a significant drawing card for investment. For those women who did live in Oak Bay, choosing a property close to home may have meant that they could keep a sharp eye on both their property and their tenants, a sure way to protect their investment. This may also explain women's choice to own property adjacent to their own homes.

With smaller incomes on average than men, women may also have needed a more immediate return on their investment, and so were left to look for an investment property where a house was ready to be rented. Men, on the other hand, may have been more willing to purchase an empty lot with the thought of later building a house on the property as a form of speculative investment. And since more men would have been able to use the skills acquired through paid work as carpenters, roofers, woodworkers, electricians or plumbers (or had friends who had these skills), they may have been more likely than women to consider using their own sweat equity to build a house as an investment. Women, on the other hand, may not have had the skills, resources, or time (considering family duties as well) to consider undertaking to build a house on an empty lot.⁴² Additionally, with higher incomes and specific skill sets, men may have had greater access to loans to put towards a speculative investment such as purchasing an empty lot to build on. With less income, and perhaps with limited access to these kinds of loans, women may have been left to seek out properties where a house was already on

the lot and ready to be rented out or lived in. In this way they could see a more immediate return on their investment or use the house and its income potential as a form of collateral. Men, on the other hand, with more income and possibly greater access to loans, may have been more likely to seek out empty lots with opportunities to build in the future.

The other important financial factor to consider when examining this pattern in Oak Bay is that wages for both men and women were higher among Oak Bay residents than for those living in the rest of the metropolitan area. Oak Bay also had more owner-occupied households, fewer owner-occupied households reporting a mortgage, and fewer tenant-occupied households. Those who rented in Oak Bay paid significantly higher monthly rents on average as compared to those in the metropolitan area (see Table 3.12). This financial reality suggests that patterns of ownership based on gender might have been unique to Oak Bay within the Greater Victoria region. The higher incomes among Oak Bay residents may have accounted for a higher proportion of home and property ownership in Oak Bay, most specifically among women.

Table 3.12: Household Characteristics

	Oak Bay (%)	Metropolitan Area (%)
Owner Occupied Households	81.61	69.6
Percentage of Owner Occupied Homes Reporting a Mortgage	31.17	34.59
Tenant Occupied Households	18.38	30.39
Median Rent	\$57	\$43

Source: Dominion Bureau of Statistics (1953). *Population and housing characteristics by census tract, Victoria*. Bulletin: CT-12, 27-3-1953.

To see that women's interest in owning suburban lots is just as strong, and perhaps stronger, than men's interest in property ownership, is indeed remarkable. To also observe the subtle differences in size, type, and value of lots that men and women chose to invest in suggests that gender played a role in shaping the investment decisions of these owners. This then raises more questions. In an attempt to shed light on the role gender played in helping women make decisions about land and property ownership, let us probe more deeply into the patterns of female property ownership in Oak Bay in 1949.

A Significant Role: Female Property Owners in Oak Bay

By 1949, most women in Oak Bay who entered the realm of property ownership either had done so solely or in joint partnership with a man, most often their husband. Within a few years of the Second World War, these patterns of ownership were firmly established in the Oak Bay landscape. Today, few would think back to that time of post-war suburban living and imagine women owning such a great deal of property in a suburb like Oak Bay. Certainly little was said at the time that these patterns even existed. Property records have revealed, however, that women in Oak Bay did indeed hold title over a large proportion of this suburban Victoria municipality. The Women and Property Database deepens our understanding of these patterns. By mid-century, over 60 percent of the properties in Oak Bay listed at least one female owner (see Table 3.13). Of these properties, the majority were held in joint female-male partnership, representing over 34 percent (or 1,847 lots) of the 5,333 lots in Oak Bay. This involved at least half of Oak Bay's 3,312 married couples.⁴³ A further 23 percent (or 1,239) of Oak Bay's lots were

Table 3.13: Female Property Ownership in Oak Bay, 1949

	No.		%		% of all 5,333 Oak Bay Properties	
<i>Joint Female-Male Ownership</i>		1,847		57.46		34.63
<i>Sole Ownership</i>		1,236		38.45		23.10
<i>Other Joint Ownership Arrangements</i>		131		4.07		2.43
2 or more Females	99		3.08		1.85	
2 or more Females & 1 Male	18		0.56		0.33	
1 or more Female & 2 or more Males	8		0.24		0.15	
1 Female & Corporation	5		0.15		0.09	
1 Female, 1 Male & Corporation	1		0.03		0.01	
Total		3,214		100.00		60.16

Source: Women and Property Database.

owned solely by women, which likely accounted for over 60 percent of Oak Bay's adult female population.⁴⁴ The remaining 2 percent of properties owned by women in Oak Bay were held in other forms of joint ownership involving, most commonly, two or more women (99 lots) or a combination of joint female, male and corporate ownership (32 lots). Figure 3.6 indicates the location of lots owned by women and illustrates just how pervasive these ownership patterns were throughout the entire municipality. Focussing on the two most prominent forms of ownership, discussion will now concentrate on the characteristics of the properties owned by both sole female owners and properties owned in joint female-male partnerships.

When examining the size and value of the properties that the majority of women owned in Oak Bay, some degree of comparison between the properties owned by women alone and the properties owned by joint female-male partnerships is valuable. This helps to understand whether joint ownership with a man would have offered women an

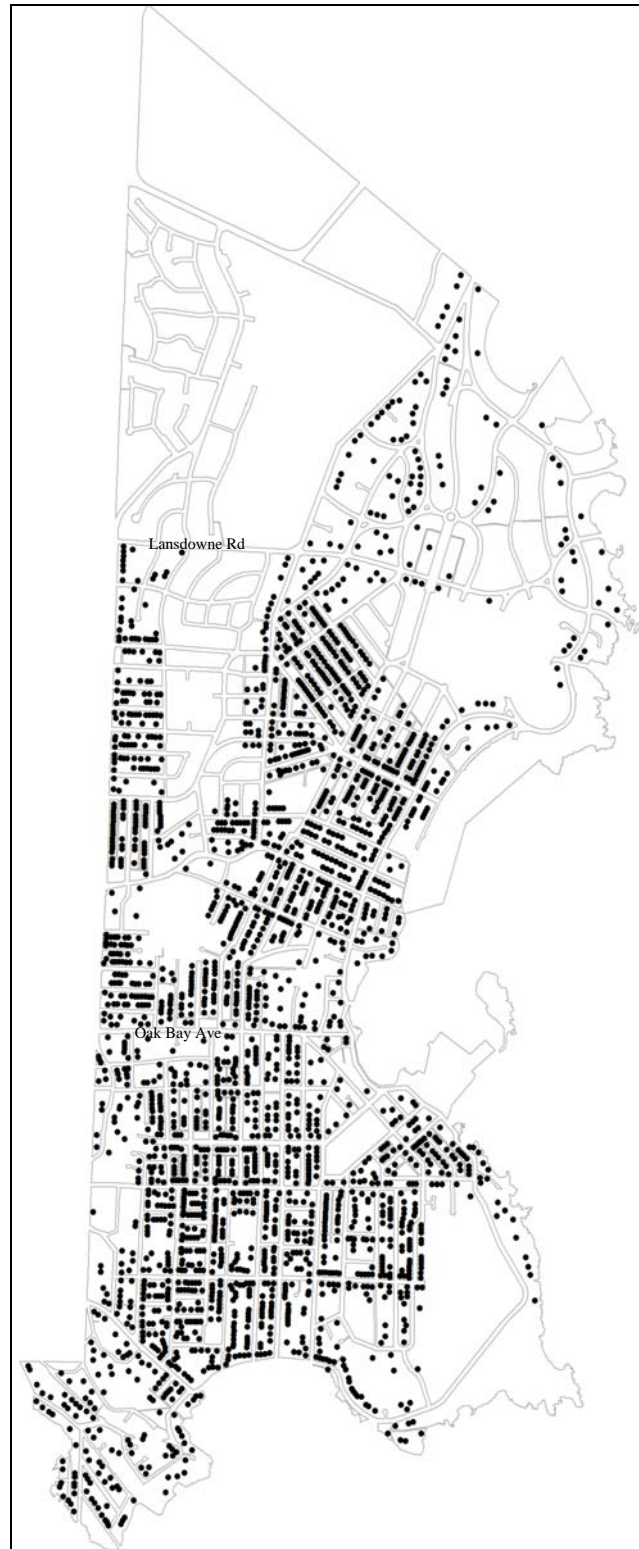


Figure 3.6. Location of Women and Property Database lots
Source: Women and Property Database.

opportunity to own larger or more valuable properties. As Table 3.14 indicates, this presumption is not valid. In fact, when all lots were considered sole female owners showed a slight preference for owning larger lots when compared to joint female-male owners. While sole female owners actually owned fewer empty lots than joint female-

Table 3.14: Size of Lots by Ownership Type, 1949 ⁴⁵

		Sole Female				Joint Female-Male			
		No.	%	% of Lot Type	% of all Female Properties	No.	%	% of Lot Type	% of all Female Properties
All Lots ⁴⁶	44 - 5,738	232	19.14	7.63	7.22	291	15.93	9.58	9.05
	5,750 - 6,432	252	20.79	8.29	7.84	448	24.52	14.74	13.94
	6,450 - 7,564	241	19.88	7.93	7.50	347	18.99	11.42	10.80
	7,585 - 10,780	234	19.31	7.70	7.28	377	20.63	12.41	11.73
	10,800 +	253	20.87	8.33	7.87	364	19.92	11.98	11.33
	Total	1,212	100.00	39.88	37.71	1,827	100.00	60.12	56.85
Lots with Buildings	600 - 5,831	213	21.26	8.24	6.63	302	19.08	11.68	9.40
	5,850 - 6,480	175	17.47	6.77	5.44	336	21.23	13.00	10.45
	6,500 - 7,550	208	20.76	8.05	6.47	306	19.33	11.84	9.52
	7,560 - 10,580	191	19.06	7.39	5.94	335	21.16	12.96	10.42
	10,585 +	215	21.46	8.32	6.69	304	19.20	11.76	9.46
	Total	1,002	100.00	38.76	31.18	1,583	100.00	61.24	49.25
Empty Lots	44 - 5,450	50	22.32	10.46	1.56	44	17.32	9.21	1.37
	5,500 - 6,240	40	17.86	8.37	1.24	56	22.05	11.72	1.74
	6,250 - 7,680	47	20.98	9.83	1.46	49	19.29	10.25	1.52
	7,700 - 11,820	45	20.09	9.41	1.40	50	19.69	10.46	1.56
	12,000 +	42	18.75	8.79	1.31	55	21.65	11.51	1.71
	Total	224	100.00	46.86	6.97	254	100.00	53.14	7.90
Front Footage ^{47 48}	0 - 9	4	0.38	0.15	0.12	1	0.06	0.04	0.03
	10 - 19	1	0.10	0.04	0.03	4	0.25	0.15	0.12
	20 - 29	14	1.34	0.52	0.44	14	0.86	0.52	0.44
	30 - 39	14	1.34	0.52	0.44	23	1.42	0.86	0.72
	40 - 49	117	11.19	4.39	3.64	163	10.06	6.11	5.07
	50 - 59	556	53.15	20.85	17.30	854	52.68	32.02	26.57
	60 - 69	168	16.06	6.30	5.23	265	16.35	9.94	8.25
	70 - 79	93	8.89	3.49	2.89	178	10.98	6.67	5.54
	80 - 89	32	3.06	1.20	1.00	49	3.02	1.84	1.52
	90 - 100	47	4.49	1.76	1.46	70	4.32	2.62	2.18
	Total	1,046	100.00	39.22	32.55	1,621	100.00	60.78	50.44

Source: Women and Property Database.

male owners, empty lots made up 18 percent of properties sole female owners held and just over 13 percent of the lots that joint female-male owners held (see Table 3.15).

These preferences seem comparable to the results from the Oak Bay Property Database (as outlined above), which indicated that sole owners, both male and female, had a higher preference for owning vacant or empty lots over joint owners.

There could be several reasons for this preference for empty lots among sole owners, and sole female owners specifically. If, as we have assumed above, most joint female-male owners were married, they may have had a family and may not have been as able, as single or unmarried owners, to invest in property alone, instead choosing to

Table 3.15: Value of Women and Property Database Lots by Ownership Type, 1949

	Value of All Buildings ⁴⁹					Value of Empty Lots				
	No.	%	Mean	Median	Mode	No.	%	Mean	Median	Mode
Joint Female-Male	1,591	86.14	\$3,432	\$3,020	\$2,920	256	13.86	\$493	\$325	\$180
Sole Female	1,008	81.55	\$3,299	\$2,800	\$3,160	228	18.44	\$461	\$350	\$190

	Value of Lots with Buildings					Taxable Assessment of All Properties ⁵⁰				
	No.	%	Mean	Median	Mode	No.	%	Mean	Median	Mode
Joint Female-Male	1,591	86.14	\$564	\$410	\$260	1,845	99.89	\$1,926	\$1,720	\$1,670
Sole Female	1,008	81.55	\$659	\$460	\$320	1,235	99.91	\$1,931	\$1,570	\$1,620

	TOTVAL ⁵¹ of All Properties				
	No.	%	Mean	Median	Mode
Joint Female-Male	1,847	100.00	\$3,511	\$3,210	\$180
Sole Female	1,235	99.91	\$3,315	\$2,790	\$190

Source: Women and Property Database.

invest their capital in a family home. As Table 3.16 outlines, sole female owners held a stronger preference (19.3 percent) for the most affordable empty lots, valued between \$10 and \$170, and the most moderately valued empty lots (23.6 percent), valued between

Table 3.16: Value of Lots by Ownership Type, 1949

		Sole Female				Joint Female-Male			
		No.	% of Owner Type	% of Lot Type	% of all Female Properties	No.	% of Owner Type	% of Lot Type	% of all Female Properties
TOTVAL (900)	\$10 - \$1,320	294	23.79	9.54	9.15	320	17.33	10.38	9.96
	\$1,330 - \$2,630	282	22.82	9.15	8.77	328	17.76	10.64	10.21
	\$2,640 - \$3,450	210	16.99	6.81	6.53	407	22.04	13.20	12.66
	\$3,460 - \$4,600	199	16.10	6.45	6.19	421	22.79	13.66	13.10
	\$4,610 - \$42,390	251	20.31	8.14	7.81	371	20.09	12.03	11.54
	Total	1,236	100.00	40.09	38.46	1,847	100.00	59.91	57.47
Buildings	\$20 - \$1,860	248	24.60	9.16	7.72	291	17.13	10.75	9.05
	\$1,880 - \$2,620	211	20.93	7.79	6.57	321	18.89	11.86	9.99
	\$2,640 - \$3,240	169	16.77	6.24	5.26	377	22.19	13.93	11.73
	\$3,260 - \$4,260	171	16.96	6.32	5.32	375	22.07	13.85	11.67
	\$4,280 - \$30,040	209	20.73	7.72	6.50	335	19.72	12.38	10.42
	Total	1,008	100.00	37.24	31.36	1,699	100.00	62.76	52.86
Empty Lots	\$10 - \$170	44	19.30	9.09	1.37	33	12.89	6.82	1.03
	\$180 - \$260	38	16.67	7.85	1.18	70	27.34	14.46	2.18
	\$270 - \$410	54	23.68	11.16	1.68	46	17.97	9.50	1.43
	\$420 - \$650	50	21.93	10.33	1.56	51	19.92	10.54	1.59
	\$660 - \$5,550	42	18.42	8.68	1.31	56	21.88	11.57	1.74
	Total	228	100.00	47.11	7.09	256	100.00	52.89	7.97
Lots with Buildings	\$30 - \$260	145	15.44	5.73	4.51	318	19.99	12.57	9.89
	\$270 - \$360	228	24.28	9.01	7.09	347	21.81	13.72	10.80
	\$370 - \$480	177	18.85	7.00	5.51	314	19.74	12.41	9.77
	\$490 - \$670	214	22.79	8.46	6.66	318	19.99	12.57	9.89
	\$680 - \$14,490	175	18.64	6.92	5.44	294	18.48	11.62	9.15
	Total	939	100.00	37.11	29.22	1591	100.00	62.89	49.50
Taxable Assessment	\$10 - \$750	283	22.90	9.19	8.81	330	17.89	10.71	10.27
	\$760 - \$1,440	270	21.84	8.76	8.40	342	18.54	11.10	10.64
	\$1,450 - \$1,880	204	16.50	6.62	6.35	412	22.33	13.37	12.82
	\$1,890 - \$2,520	220	17.80	7.14	6.85	399	21.63	12.95	12.41
	\$2,530 - \$30,360	259	20.95	8.41	8.06	362	19.62	11.75	11.26
	Total	1,236	100.00	40.12	38.46	1,845	100.00	59.88	57.41

Source: Women and Property Database.

\$270 and \$410. Joint female-male, owners, however held a decided preference (27.3 percent) for lots valued between \$180 and \$260. With perhaps less to invest, sole female owners would have preferred more affordable vacant lots. At the same time, if these sole female owners intended to build a home for themselves on these empty lots, they may have needed more time to save the funds required to break ground. Meanwhile, a couple may have had greater capacity to bring in a larger household income and may have been more able to purchase a lot with a house or to build a house on a lot more quickly with their greater combined income.⁵² Consequently, sole female owners may simply have needed more time to save funds to build a house and so their lots may have sat empty for longer periods of time, which may account for the larger proportion of empty lots they owned in Oak Bay.⁵³ These sole owners may have also been married women (as mentioned above) who jointly owned their family home with their husbands while they solely owned a vacant lot in the municipality, often adjacent to their family property. This pattern of married women owning a vacant property in addition to jointly owning their family home could also account for the higher proportion of sole female owners who held vacant lots. A vacant lot would be a relatively affordable investment, considering that these female owners would have already invested in a family home and may have had less disposable income or capital to invest in a second property with an existing house. As such, they may have planned instead to speculatively build a house to rent or sell in the future. Also, because families in Oak Bay tended to be smaller in size than those in the metropolitan area, and because by 1951 children in Oak Bay families tended to be older as well, married women in Oak Bay who did have children may have

had more opportunity for paid work outside the home and therefore more income to consider purchasing an additional investment lot. At the same time Oak Bay's population was older and by 1951 there were proportionally more women than men living in Oak Bay, compared to the rest of the metropolitan area. This could explain the higher percentage of widows who lived in Oak Bay and suggests that many of Oak Bay's residents may have been in the later stages of their life course.⁵⁴ These demographic factors may account for the higher proportion of vacant properties owned by sole female owners, especially if these women were widows.

In terms of the value of properties owned by these two types of owners, joint female-male owners proportionally owned more valuable buildings/houses on average as compared to sole female owners. While the assessment records did not list specific details such as square footage for the buildings that were assessed, homes owned by joint female-male owners may simply have been valued higher because they were larger. If most of these joint female-male owners were married couples, and most of them had children, they may have purchased homes that were larger than those owned by sole females who may simply have needed less space. Joint female-male owners may also have been more likely to live in the houses they owned and may have been more likely to invest in upgrades and improvement. Sole female owners, on the other hand, may have owned houses as investment properties rather than as primary residences, and may have been less likely to invest in upgrades or improvements to their rental properties. These may simply have been valued or assessed for less than the houses owned by joint female-male owners.

We also see that sole female owners tended to prefer higher quality or more valuable lots with buildings/houses, even if they preferred less valuable buildings. Joint female-male owners, on the other hand, seem to have been more inclined towards owning more valuable buildings/houses. Perhaps this was because their family was more established and they knew they would live in the house for some time and so they were more likely to ensure that certain characteristics, such as the size or number of rooms or the inclusion of modern amenities, would be in their family home, perhaps making it more valuable. And since these joint owners may have had more funds to purchase a well-appointed home or to invest in upgrades to make it more suitable or comfortable for their families, it would seem logical that they would prefer to put funds towards a more valuable house than a more valuable lot. On the other hand, if sole female owners were single they may have been more likely to build or buy a smaller, more modest home to fit their budget and lifestyle as a single person. It is possible this would have been a particular consideration for a woman who was younger or who had not yet been married, in the hopes that she would marry in the future and be able to sell her home and to then move into a more suitable family home with her husband. Or, in the case of a widowed or orphaned woman who had been willed a property, and may have been in the later stages of life, she may have been willing to settle into a smaller and therefore less valuable home. At the same time, for those sole female owners (including women who were married) who invested in a property to rent out, a smaller, less valuable house may have been a more reasonable and affordable investment choice in the face of limited personal finances whether they were married or single. Overall, however, when the

TOTVAL and Taxable Assessment figures are considered, joint female-male owners tended to own properties and buildings that were assessed with higher values on average as compared to sole female owners, and sole female owners tended to own more modestly assessed properties and buildings (see Table 3.16).

When examining where women lived in relation to the property that they owned, several interesting findings emerge (see Table 3.17). In the case of joint female-male owners, 77.7 percent of the properties they owned were principal residences while only 67.4 percent of the properties that sole female owners held were principal residences. While joint female-male owners considered owning an additional rental property or empty lot in Oak Bay as a good investment, sole female owners were especially convinced on this point: 32.5 percent of sole female owners held another property in addition to their primary residence, compared to 20.8 percent of joint female-male owners. Sole female owners who lived outside of Oak Bay, whether in the Greater Victoria region or beyond, were also more likely to invest in the municipality than joint female-male owners who lived outside Oak Bay.

Clearly, sole female owners were more likely than joint female-male owners to treat Oak Bay property as an investment. This may simply be a function of the particular economic situation of these owners. Perhaps widows were more likely to hold a second property as an investment after their husband had passed away. Perhaps single women treated property as a form of investment when they did not have a second income to rely on in their household. Or perhaps these sole female owners were simply more able, having greater assets, to purchase a second investment property. This may also speak to

Table 3.17: Owner Residence Patterns, Women and Property Database

Ownership Residence	Sole Female Owners				Female-Male Owners			
	No.		%		No.		%	
<i>Owners(s) Reside in Oak Bay</i>		1,098		88.83		1,707		92.52
On Listed Property	834		67.47		1,435		77.77	
Other Property in Oak Bay	264		21.35		249		13.49	
Listed Property & Other Oak Bay Property	-		-		6		0.32	
Listed Property & Greater Victoria	-		-		12		0.65	
Listed Property & Outside Region	-		-		5		0.27	
<i>Owners(s) Reside Outside Oak Bay</i>		138		11.16		138		7.40
Greater Victoria	83		6.71		100		5.42	
Outside Region, Province or Country	46		3.72		27		1.4	
Greater Victoria & Outside Greater Victoria	1		0.08		-		-	
Unknown	8		0.64		11		0.59	
Total		1,236		100		1,845		100

Source: Women and Property Database.

the pattern of women jointly owning a property with their husband and then holding a second property in their name alone. Perhaps when holding a primary residence through joint ownership with their husband, married women were then able to use their own income or assets to invest in another property. Whether this was a function of their own personal wealth or a function of tax measures which encouraged married women to hold a property under their name rather than jointly with their husband, on this we cannot speculate.

In sum, only a few differences distinguish how joint female-male owners and sole female owners have invested in property. This finding too seems remarkable. One

would expect joint ownership to provide some financial advantages. Yet there is little difference in the value of properties held by these two types of owners. This adds an additional level of complexity to the fabric of female property ownership in Oak Bay. The next step is to move beyond the statistical information I have outlined to consider other archival records and the experiences of interviewees to further our understanding of how individual circumstances led these women to own property.

Conclusion

Discovering that 60 percent of Oak Bay's properties were held in some form of female ownership by 1949 was certainly unexpected. This represents a significant and somewhat startling finding in a suburban landscape that has traditionally been seen as one that was planned, designed, built and owned by men. With women's names being on title for over half of the properties in Oak Bay at mid-century, we must reconsider the assumption that women were rarely active participants in the Canadian suburban landscape and instead try and understand the role that female property owners played in shaping the suburban built environment.

Female property ownership was all-pervasive in Oak Bay in 1949. Women were active as both joint owners and as sole owners. They owned investment property, family homes and vacant lots. They owned properties that were valued on par with their male counterparts and the statistical results presented in this chapter have given us a sense of how both male and female owners chose to participate in the property market in Oak Bay. Can we say that Oak Bay's female owners helped to create a unique or distinct landscape

in this Victoria suburb? From the street, the houses and lots that were owned by these women do not, at first glance, stand out from those owned by men or those owned by joint female-male owners. Yet beyond the gates of these properties there are hidden complexities that exist behind the front doors of these Oak Bay homes. These complexities have been recorded in the house plans of Oak Bay and in the memories of inhabitants. When these details are linked together, they help to deepen our understanding of the social geography of this mid-twentieth century suburb.

Endnotes

- ¹ Pseudonyms were given to some interviewees to respect their anonymity in compliance with the University of Victoria Human Research Ethics Committee's review and approval of this research. Those interviewees without pseudonyms did not request anonymity. These requests are indicated in Table 4.1 and in Appendix 8.
- ² Over 37 percent of the properties included in the Oak Bay Property Database were owned by joint female-male owners, which, based on my interview results, the results recorded in my Women and Property Database and the 1951 census report, I have concluded were primarily husband and wife partnerships. Among my interviewees, nine women were married. Of these nine women, seven owned their homes jointly with their husbands; five of these women were later widowed and then came to own their family homes solely in their own names. As Appendix 10 (Residence and Relationship - Sole Female Owners) illustrates, of the properties in the Women & Property Database which were female solely owned, 29 percent were held by women who lived with their husbands and owned the house solely in their name. Further to this, by 1951 the census reported that nearly seventy percent of adults in Oak Bay were married suggesting then that a good portion of the joint female-male owners in Oak Bay in 1949 would have indeed been husband and wife partnerships. Examined together, these results suggest that of the women who owned property in Oak Bay, and especially those who owned property jointly with a man, a significant number would have been married.
- ³ Chapter 4 offers further explanations for these patterns through an exploration of the lives of some of the women who owned these properties.
- ⁴ Other arrangements of joint ownership included two or more females, two or more females and one male, one or more females and two or more males, two or more males and joint partnerships between individual and corporate owners. Appendix 1, Oak Bay Property Database Variables and Codes outlines the codes used to categorize the ownership patterns found in the Assessment Roll.
- ⁵ While these properties were zoned single family residential, some of the homes on these lots housed more than one family in an additional suite, flat or apartment within the house. Three interviewees spoke of two different homes which had additional second storey suites. The 1951 Census reported 400 'Apartments and flats' in Oak Bay; this number likely only included legal apartments and suites and as such there may have been more multi-family residential units in Oak Bay than both the Census and municipal zoning maps imply.
- ⁶ For discussion of the role that the Hudson's Bay Company played in the development of Oak Bay, especially during this time period, see Gill (2005) and McCann (2006). Additionally, see Forward (1973).
- ⁷ Margaret Roxburgh recollected that it took over two years to finish constructing the house that she and her husband Doug built on King George Terrace between 1947 and 1949. Homes were built less quickly during the post-war period as supplies were often difficult to acquire and labour was a challenge to secure. For example, Margaret and Doug found it challenging to source oak hardwood for flooring, kitchen and bathroom fixtures and even "two inch common nails." The couple came to share their work crew with St. Joseph's Hospital, where Doug worked as a pathologist. The company doing the work chose their day's work based on when and where materials were available between the two sites (Margaret Roxburgh. Personal Interview. 2004). Another couple, Faye and Don Taylor worked on constructing their home in south Oak Bay on a lot that Dean acquired through the Veterans' Land Act. He worked evenings and weekends, sometimes enlisting the help of friends who were also building their homes, to build the house himself, between 1952 and 1954. The family of four was anxious to move in and did so in November of 1954 even though many of the doors for the interior rooms had not yet been hung (Faye Taylor. Personal Interview. 2004).
- ⁸ Governments, corporations and institutions owned just over ten percent of the vacant properties in Oak Bay at this time and owned less than one percent of those properties with buildings or improvements. These government, corporate and institutional owners owned larger tracts of land, some of which could

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- have been later subdivided and developed into single family residential housing or divided into larger lots to build government buildings, residential care facilities, subsidized housing or religious amenities.
- ⁹ This was the case for the seven small, irregularly shaped lots that Marion Haynes and Ernestine M. Milnes owned on the waterfront along Beach Drive between Beresford Street and Broom Road, known as Haynes Point. The properties were purchased by the municipality in 1961 and Haynes Park was created.
- ¹⁰ I use the term ‘value’ to refer to either the ‘Assessment on Land’ or ‘Assessment on Improvements (Buildings)’ (see Figure 2.1 for a representation of how these values were recorded in the assessment roll and Appendices 1 through 4 to see how these variables were recorded in my databases) which represents the actual assessed value of a property or the building(s)/improvements on a property. The term ‘taxable assessment’ refers to the pro-rated dollar value the assessor calculated on both the building(s)/improvements on the property (if applicable) and the lands comprising the property. Taxable assessment was calculated by combining both of the figures for assessment on lands and improvements, multiplied by rates (say fifty percent or sixty percent of the value) which were applied based on land use type (single family dwelling, duplexes, apartments, government, institution etc.). These rates were typically determined by the municipal clerk and council for each tax year.
- ¹¹ There were 104 unfinished buildings (nearly two percent of Oak Bay's 5,333 registered lots or twelve percent of its 3,864 housing units built by the end of 1949) recorded in the Women & Property Database and seven unfinished buildings recorded in the Oak Bay Property Database. While the year's assessment records were authorized by council in December of 1949 it is important to understand that these numbers may not reflect the actual number of buildings that sat unfinished by December 31, 1949 since assessment in Oak Bay was done throughout the calendar year and it was not always done each year. In fact, property assessments were often carried forward for several years as the municipality only had one or two assessors engaged in the process and they were not able to assess each property every year.
- ¹² Using SPSS, Total Value (or TOTVAL) was calculated in the Oak Bay Property Database by adding the values for the ASSESSED (“Assessment on land other than wild land”) and ASSESSIMP (“Assessment on improvements (buildings) in dollars”) variables together (see Appendices 2 and 4 to see how the code and variable names were used in the databases). Presumably, the ASSESTAX variable (referred to as ‘Taxable Assessment’ in Table 3.4) recorded a figure which was calculated by the municipal assessor using a formula to determine the annual taxes for each property based on the value of both land and buildings (see note 10 above). However, these figures seemed somewhat subjective as the values recorded under the ASSESTAX variable did not always reflect the combined figures recorded in the columns for ASSESSED or ASSESSIMP in any discernable pattern. And since the tax rates and formulas that the municipal assessor used for 1949 are not clear, I decided, in consultation with my committee member Peter Baskerville, to create the TOTVAL variable so that the actual values of properties and buildings could be examined in addition to the values recorded for the ASSESSED and ASSESSIMP variables to help to understand the complex ways in which property was valued in these municipal assessment records.
- ¹³ Lots with a taxable assessment recorded as 0 (zero) were removed from these calculations and as such, information was not available for all 1,017 records. This may have included records where an entry was not clear or if an entry had not been made.
- ¹⁴ Of the 265 lots without buildings in the Oak Bay Property Database, only 214 had a recorded taxable assessment.
- ¹⁵ Total Value (or TOTVAL) was not calculated for buildings alone as it was created to determine the combined the Assessed Values of both lots and buildings.
- ¹⁶ Information on ownership type or lot size was not available for all 1,017 lots in the Oak Bay Property Database.
- ¹⁷ The numbers in this figure were derived from building cards housed in the Oak Bay municipal hall. These annual totals differ slightly from the totals recorded in the District of Oak Bay Building Permit book for these years. The discrepancies are accounted for in the fact that a building card recorded date

of approved occupancy (following final building inspection and approval for sewer hook-up) or the date the house was completed, while a Building Permit recorded when the permit was issued, not when the building was completed. This figure displays information based on the year a building was completed.

¹⁸ Total was actually 63.

¹⁹ Total was actually 88.

²⁰ Lots held by The Corporation of the District of Oak Bay (shown in turquoise) were likely a result of tax defaults. Lots held by corporate owners (shown in black), concentrated in the well established neighbourhood, The Uplands for example, were primarily held by two land companies operating in this neighbourhood, Uplands Ltd. and Estates Ltd. and were sold to individual owners. The other lots held in corporate ownership to the south east of the Uplands were part of a new development south of Lansdowne Road owned by the Hudson's Bay Company, which they called Lansdowne Heights. The lots in this development were primarily sold and built on between 1945 and 1952.

²¹ The purpose of these permits included dwellings, additions and alterations or repairs.

²² Listed as "Mr. & Mrs." or as male and female co-owner with same surname.

²³ In 1939, two permits were issued to two pairs of female and male owners who had the same surname. This did not reappear in 1949 or 1959 so these instances were not singled out in their own coded category but were instead combined in this total.

²⁴ The purpose of these permits included dwellings, additions and alterations or repairs.

²⁵ See for example Annalee Gözl's reference to the Advisory Committee on Reconstruction's 1944 report, *Post-War Problems of Women: Final Report of the Sub Committee* which spoke of encouraging single women into the "normal urge towards marriage, and home, and family life" which, in their view, would "very much simplify the postwar problems of women" (as quoted in Gözl (1993, 9)).

²⁶ While Weaver's 1978 study identifies female property owners (as widows) in his examination of Westdale in Hamilton from 1931 to 1951, he does not consider gender as a level of analysis and throughout the article, his language makes it apparent that, aside from widows, he assumes all other property owners to be male.

²⁷ While the term 'spinster' was once a common word used to describe single women, I have chosen not to use the term to describe single women in this thesis. The Random House Webster's Dictionary (2001) defines spinster as "a woman still unmarried beyond the usual age of marrying" (1839) while the male equivalent of the term, 'bachelor', is defined simply as "an unmarried man" (150). Because the definition of spinster qualifies the 'usual age of marrying' I find the term to be degrading to unmarried women and irrelevant to this research. I have instead chosen to use the term 'single' which could of course apply to an adult woman who never married or one who had been divorced or widowed. I have found using the term 'widow' to be useful since it helps to describe a woman's life stage and marital status and is not defined with a qualifier that differs from the definition of 'widower'.

²⁸ By 1949, female-male joint owners (who were most typically married) held 37 percent of the lots in the municipality, a significant amount of property in Oak Bay. Interestingly, a large number of women, whether they owned their family homes solely or jointly owned an adjacent lot in their name alone; see, for example owners such as MacKenzie (Roll No. 1510 & 1511), Freeland (Roll No. 1517 & 1518) and Palmer (Roll No. 3734 & 3735). There were 264 women who owned property in Oak Bay but resided on another property within the municipality (see Table 3.17, Owner Residence Patterns, Women and Property Database).

²⁹ To complete this analysis I ran a frequency distribution for each variable. In SPSS, the frequency distribution output gives a Cumulative Percent, and so, values that fell between the ranges 0.00 - 19.99, 20.00 - 39.99, 40 - 59.99, 60.00 - 79.99 and 80.00 - 100.00 percent were used to divide the values into quintiles. I then created a syntax for each set of quintiles in each variable which assigned a value of 1 through 5 to each record based on where the value fell within the frequency range. With these quintile values assigned to each record, I then ran another frequency distribution to see how many records fell within each quintile to determine the distribution across all records. In the case of front footage quintiles were not used for but were instead divided into three frequency ranges determined by natural breaks in the frequency data.

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- ³⁰ Information linking ownership status and residence status was not collected for the Oak Bay Property Database. This information was however collected in the Women and Property Database. Some of these properties had dwellings on them and were presumably rented out while other lots sat vacant, presumably as a future investment. Chapter 4 will offer a more detailed discussion on women's ownership of residential and rental properties.
- ³¹ Percentage of all lots held by each ownership type.
- ³² Information on ownership type or lot measurements was not available for all lots.
- ³³ Percentage of all 1,017 lots included in the Oak Bay Property Database.
- ³⁴ While the majority of homes valued in the assessment roll were completed and their assessment was based on them being fully finished, there were 103 (or 3.2 percent) buildings that were indicated as unfinished at the time of assessment. In cases where the full assessment value was given for an unfinished home, the assessment values of those buildings were included in the database and were therefore included in these calculations.
- ³⁵ Taxable Assessment figures were not available for all 1,017 lots in the Oak Bay Property Database.
- ³⁶ Not all lots owned by individuals were included in this analysis as information on ownership type and lot measurements was not available for all lots.
- ³⁷ Front footage measurements were not recorded for all lots, especially in the case where acreage was reported rather than lot dimensions.
- ³⁸ Baskerville's finding in late nineteenth and early twentieth century Victoria found that women "tended to invest more of their wealth in buildings than did men" (100, 2008).
- ³⁹ Higher quality may have been determined by the location of a lot (a corner lot may have been more desirable than a lot located in the middle of a block), shape or topography of a lot (a level, more uniformly shaped lot may have been preferable over a sloping, oddly or irregularly shaped lot) or the proximity of a lot to amenities such as shops, parks, transit or water front.
- ⁴⁰ Not all properties were linked to the GIS maps.
- ⁴¹ Though there were still many empty lots in Oak Bay by 1949, as discussed above, many of them remained in the hands of the Hudson's Bay Company, Uplands Ltd., Estates Ltd. and the District of Oak Bay.
- ⁴² Based on 1951 Census reports, it seems fair to suggest that men were more likely than women to possess these skills since in 1951, 520 men who lived in Oak Bay were employed in manufacturing and mechanical, construction and labour work; conversely there were only 27 female residents in Oak Bay whose work fell into these Dominion Bureau of Statistics occupation groupings for the same year. By 1961 little had changed. There were 610 male residents in Oak Bay who were employed under the categories, 'Craftsmen, production process, and related works' and 'Labourers'. There were only 38 female residents in Oak Bay whose paid work fell under these categories.
- ⁴³ There were 6,633 married persons residing in Oak Bay according to the 1951 census. If all husbands and wives in these marriages were accounted for as residents in Oak Bay, this would approximate 3,312 married couples. There were 1,847 lots held jointly by female-male owners in Oak Bay in 1949, which would have accounted for 3,694 of the 6,633 married people or 1,847 (or 55 percent) of the 3,312 married couples who lived in Oak Bay in 1951.
- ⁴⁴ By 1951 the Census recorded 5,424 females over the age of 14 living in Oak Bay (56 percent of Oak Bay's population over 14 years of age). Compare this to the 3,214 lots owned by women in 1949 and it may have been that over sixty percent of the women who lived in Oak Bay owned property by 1949. In reality, this proportion would not have been as high, given the fact that there were a number of women who owned more than one property and a number of women who owned property in Oak Bay but did not reside there. Nonetheless, based on these figures, I would estimate that a large proportion (perhaps 50 percent) of women who lived in Oak Bay in 1949 did indeed own property.
- ⁴⁵ In total, 1,847 properties owned by joint female-male owners and 1,236 properties owned by sole female owners were included in these calculations.

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- ⁴⁶ Square footage could not be calculated for all of these lots as some measurements for these lots were listed as 'irreg' (indicating an irregularly shaped lot with no dimensions given) while other lots simply had no record of acreage or measurements listed.
- ⁴⁷ Front footage categories were divided into tenths to best display data distribution.
- ⁴⁸ Front footage measurements were not recorded for all lots, especially in the case where acreage was reported rather than foot dimensions of lots.
- ⁴⁹ Entries where '0' was recorded, were removed from these calculations.
- ⁵⁰ Taxable assessment data was not recorded for all of the 1,847 lots owned by joint female-male partnerships nor for all of the 1,236 lots owned by sole female owners.
- ⁵¹ TOTVAL figures were not available for all 1,236 lots solely owned by women.
- ⁵² Of the women I interviewed for this thesis, six women were married and jointly owned their homes with their husbands. All of these six women worked outside the home in professional occupations at one time or another in their lives, as doctors, nurses, teachers, insurance agents, bookkeepers and office workers. Five of these women had children and returned to work after their children were born. Of course, with the 1951 Census outlining higher average incomes and higher costs to rent in Oak Bay as compared to the rest of the metropolitan area, the reality may have been that many family households needed two incomes to live and own property in Oak Bay. By 1951, 20 percent of women over the age of 14 were working which increased to 25 percent of women over the age of 15 in 1961. As for married women, I have estimated that 33 percent of married women were working in 1951 and nearly 42 percent of married women in Oak Bay worked by 1961.
- ⁵³ A scarcity of materials directly after the war, as was experienced by some of the women I interviewed (see Endnote 7), meant that many owners looking to build a house were delayed in their efforts. This may have resulted in more lots in general sitting empty during this post-war period.
- ⁵⁴ In 1951, 54 percent of Oak Bay's population was female as compared to Greater Victoria where women made up 50.5 percent of the region's population. In comparison to the individual municipalities within the region, women made up only 37 percent of the population in Esquimalt (where Canada's Pacific naval base was located), 53 percent in Victoria, 49 percent in Saanich and 49 percent in Central Saanich. Of its residents, those people aged 35 years and over made up nearly 60 percent of Oak Bay's population compared to the same demographic group in the larger metropolitan area which only made up 50 percent of the population. 1951 census figures indicate that 7.3 percent of the population in the metropolitan area was widowed (both male and female), as compared to 8.4 percent of the population in Oak Bay. By 1961, the figures were slightly more disparate, with 7.1 percent of the population in the metropolitan area reporting as widowed and 8.9 percent of Oak Bay's population reporting as widowed.

4

A Good Investment: Sharing the Stories of Female Property Owners

Bounded by Windsor Road, Monterey Avenue, McNeill Avenue and St. Patrick Street, subdivision Plan 982, finalized in 1909, was one of many laid out in south Oak Bay during the early-twentieth century land boom (Figure 4.1). The first house in this two block plan was built in 1911; most buildings were constructed before 1945. By 1949 women solely or jointly owned all but six of the forty-eight properties. Of the eighteen properties that were solely owned by women in this subdivision plan in 1949, the house that Miss Mildred Barker owned stands out as a special example.

Mildred Barker had lived most of her years in neighbouring Victoria at 1306 Slater Street in a house that her father, a carpenter, most likely built.¹ Mildred studied at Victoria College in the mid-1920s and in 1931 secured a teacher's job at an Oak Bay school. For seven years, Mildred continued to work in Oak Bay and live in her family's Victoria home with her brother Ron, her sister Muriel (who was also a school teacher), and her widowed mother, Annie. By 1938, however, Mildred had purchased a lot in south Oak Bay and had applied for a building permit on Lot 15 Block CC Section 23 of Plan 982. In 1939, according to the Victoria City Directory, Mildred and her mother Annie were both living in Mildred's new home at 1058 Oliver Street. Meanwhile, Mildred's brother Ron had begun working at the Oak Bay Meat Market and had moved into 199 Beach Drive in Oak Bay, which he rented. Mildred continued to teach in Oak Bay until 1947 when she accepted a position as a correspondence instructor with the

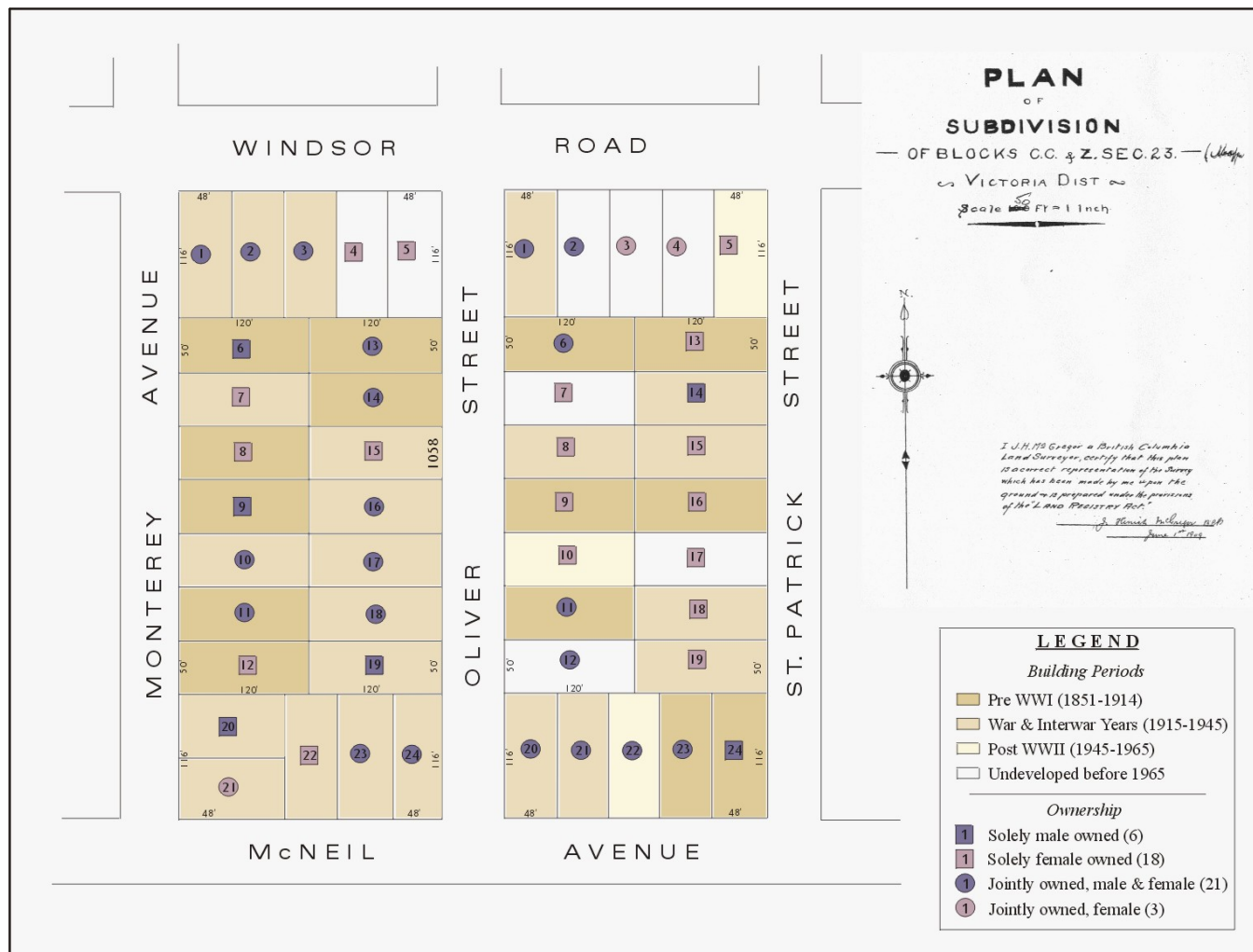


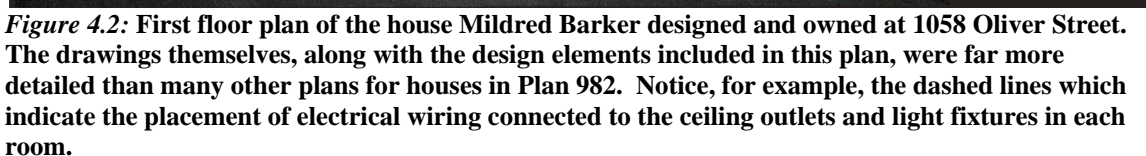
Figure 4.1: Development and ownership patterns of Plan 982 in 1949.

Source: Based on block plans, building cards and assessment records all from the Corporation of the Municipality of Oak Bay.

Government of British Columbia. She lived on Oliver Street until 1959, when she must have been well into her fifties. Mildred's mother Annie continued to live in the house until the early-1960s.

The design plans for Mildred Barker's 1938 house are somewhat unique for a house of its style (bungalow) and size (1,121 square feet). Compared to the other houses that were built in Plan 982 around the same time, Mildred was the only owner-builder to explicitly identify the design as hers (see the bottom left hand corner of Figure 4.2). Her plans are also extremely detailed. Careful consideration is obvious in the preparation of drawings. This was not the case for the other houses in the subdivision. Of plans on file, most owners simply sketched basic dimensions, identified key structural elements, and labeled rooms without providing much more detail. In Mildred's case, specific design elements were well thought out, especially in the placement of wiring for lighting and electrical outlets (see Figure 4.2), architectural and domestic features such as cupboards and closets (see Figure 4.3), and in design of a garden plan for the property (see Figure 4.4). While it is difficult to determine exactly what inspired or encouraged Mildred to create her detailed and specific plans, a number of factors may have influenced her design decisions. Certainly the fact that her mother would live with her was one. She may have also considered familiar elements from her parent's home, architectural and domestic decorating styles of the time, and certainly would have taken financing into consideration: she held a mortgage with the Mutual Life Assurance Company.

While Mildred Barker's design and construction of this house are clearly highly personalized, the sole ownership status of this property is not unique. In this chapter I will share the stories of other female owners in Oak Bay, highlighting the experiences of



Source: Corporation of the Municipality of Oak Bay.

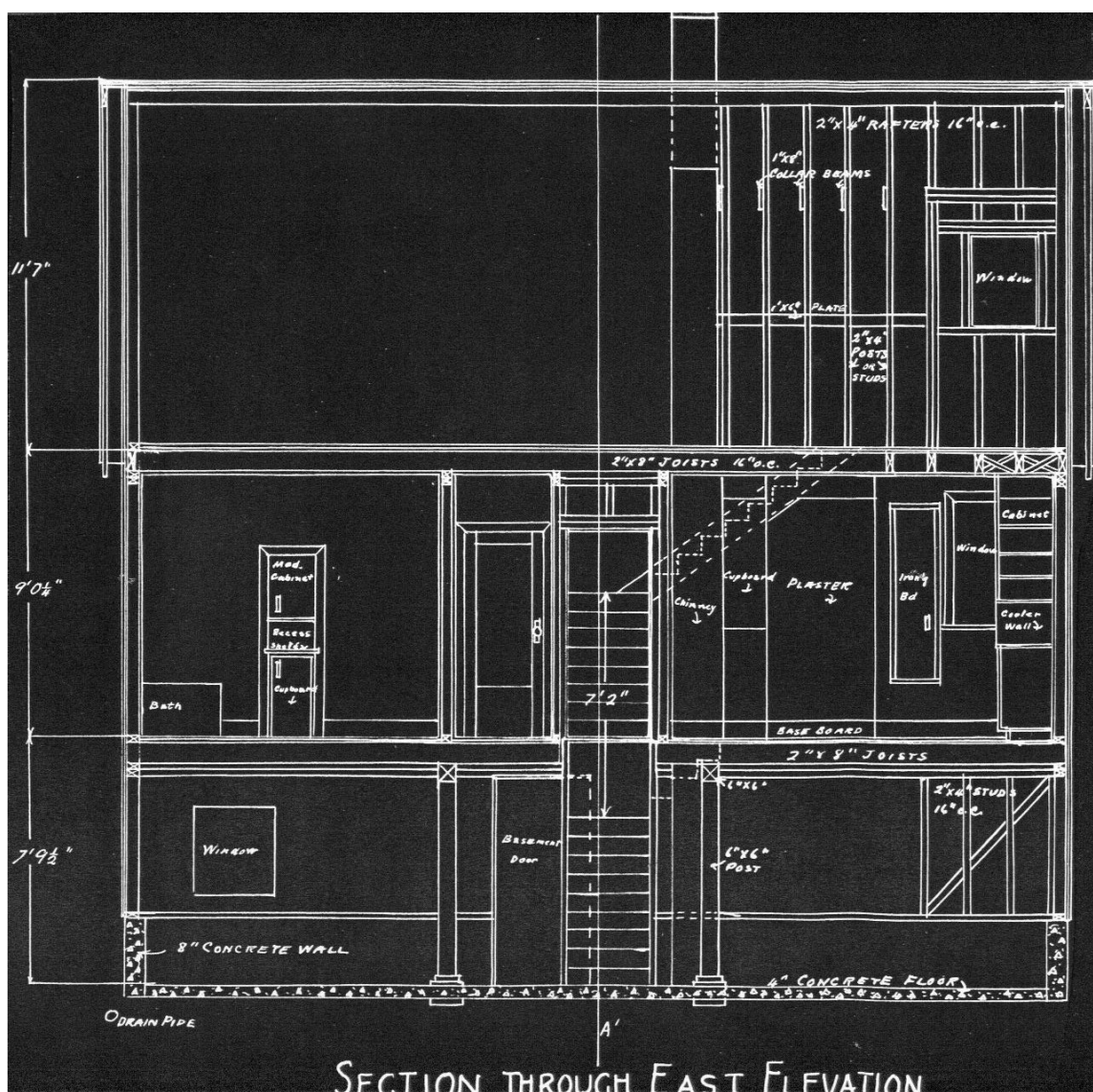


Figure 4.3: East elevation plan of the house Mildred Barker designed and owned at 1058 Oliver Street. Notice the care Mildred took to consider design details such as the inclusion of a built-in ironing board and cupboards in the kitchen and cabinetry in the bathroom.
Source: Corporation of the Municipality of Oak Bay.

women who solely owned property in their name alone and women who owned property jointly. Through individual stories and use of archival data, I will speak to some of the

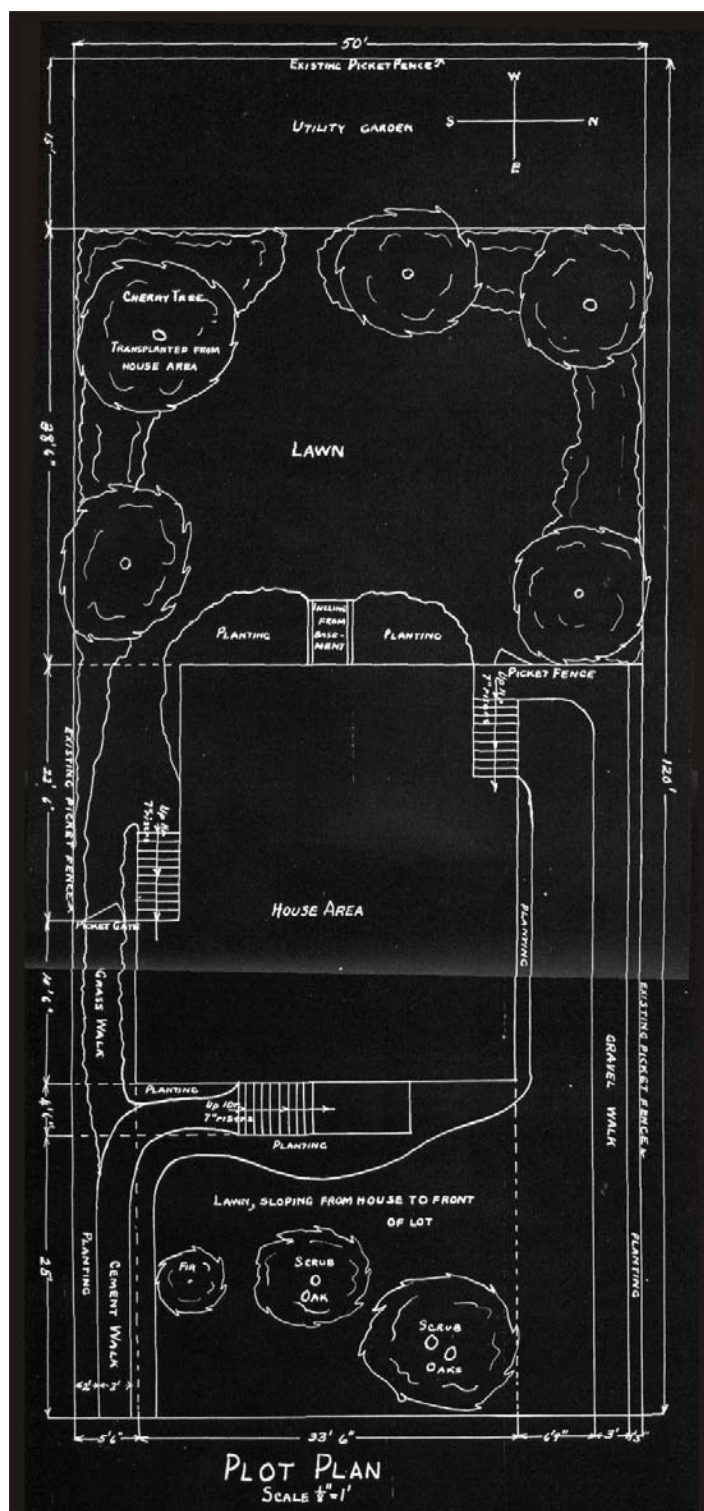


Figure 4.4: Landscape and garden plan of Mildred Barker's 1058 Oliver Street property; a special effort was made to transplant a cherry tree from the area where the house was to be built to the south-west corner of the garden.

Source: Corporation of the Municipality of Oak Bay.

complexities characterizing Oak Bay's ownership patterns at mid-century. In each section, I will first offer several individual situations and stories of my interviewees (see Table 4.1), and then place these in context, relating them to wider patterns in the municipality.

“A Good Investment”

Sole female owners were a significant proportion of Oak Bay property owners by 1949. In an attempt to more fully understand how and why women became property owners, I will first consider the stories of two different Oak Bay women who owned property solely in their names. The first is Maud, the wife of a professional who settled in Oak Bay and purchased her dream retirement home. The second is Charlotte, a single professional woman who sought out an investment property that she could also reside in.

Among my interviewees were two women, a daughter and a daughter-in-law, who shared the stories of two women who sought out property in Oak Bay in the early-1940s. These sole female owners are particularly interesting because even though they were married and never worked at jobs outside the home, they purchased homes in their name alone. Aimée Wyatt was one of these women, Maud May Gordon was the other. Maud was born in England in 1889 and came to Canada as a World War I bride after marrying Charles Blake Gordon. The new couple lived in Ottawa for a time where Maud gave birth to their first daughter Mary, who died only a few months later. The couple later moved to Penticton where Charles worked as a controller on the Kettle Valley Railway for the Canadian Pacific Railway Company. While the couple lived in Penticton, Maud gave birth to the couple's second daughter Elizabeth Maud (Betty) on July 7, 1921. As a

Table 4.1: Interviewees

Interviewee / Subject	Marital Status, Family & Occupation	Property	Ownership Type	Interviewed
Barnes, Mary Muriel (1901-1978)	Married & Widowed (unknown dates) Married (1944) & Widowed (1945) One son (b. 1924) Commercial Artist	1091 St. David Street (1945-1949)	Sole (inherited from husband)	November 4, 2004; (daughter-in-law)
		821 Island Road (1949-1960)	Sole	
Robbins, Pamela (1921-2007)	Married (1949) Two Sons (b. 1950 & 1951) Nurse	2533 Margate Avenue (1954-1966)	Joint (with husband)	September 10, 2004
Bowman, Elsie ² (b. 1919)	Married (1942) & Widowed (1962) Four sons and two daughters (b. 1944, 1946, 1949, 1952, 1953 & 1955) Bookkeeper, Insurance Agent	2245 McNeill Avenue (1946-1952)	Joint (with husband)	August 24, 2004
		Victoria Avenue (1952-Present)	Joint (with husband) Sole (after husband's death)	
Taylor, Frances (Faye) (b. 1921)	Married (1945) & Widowed (2002) Two daughters (b. 1950 & 1953) Teacher	2555 Margate Avenue (1952-1969)	Joint (with husband)	September 1, 2004
Wyatt, Mary Aimée (nee) Strickland (1882-1970)	Married (1913) Two sons (b. 1921 & 1925)	2072 Hampshire Road / 2345 Cadboro Bay Road (1939-1949)	Sole	September 23, 2004 (daughter-in-law)
Roxburgh, Margaret Ellen Weston (nee) Brown (1910-2007)	Married (1934) & Widowed (unknown) No children Nurse	291 King George Terrace (1949-2007)	Sole (after husband's death)	September 8, 2004

Interviewee / Subject	Marital Status, Family & Occupation	Property	Ownership	Interviewed
Taylor Lee, Anathalie (b. 1914)	Married (1948) & Widowed (1969) Three children (b. 1949, 1952, 1956) Radiologist	1065 Deal Street (1954-1956)	Sole	October 26, 2004
		1605 York Place (1956-1966)	Joint (with husband)	
Haines, Charlotte ² (b. 1920)	Married (1963) No children	2302, 2304, 2306 Oak Bay Avenue & 1521 Clive Drive (1959-1973)	Sole	September 17, 2004
Fleming, Tess ² (b. 1920)	Married (1945) & Widowed (2003) Three sons (b. 1947, 1952 & 1960), one daughter (b. 1956) Customs Officer, Radar Operator, Bookkeeper	1245 Hewlett Place (1955-1958)	Joint (with husband)	September 3, 2004
		1174 Monterey Avenue (1958-1965)	Joint (with husband)	
Gordon, Maud May (nee Shelly) (1889-1975)	Married (c. 1918) Two daughters (b. unknown & 1921)	545 Transit Road (1939-1949)	Sole	September 22, 2004 (daughter)

young family they spent time in Victoria over the course of several summers, largely to escape Penticton's hot weather. It was during those visits that Maud fell in love with Victoria, and especially with Oak Bay, as it reminded her of England.

In 1930, the couple returned to Charles' hometown, Montreal, where he became Auditor of Railway Passenger Receipts for the Canadian Pacific Railway Company. Several years later, preparing for Charles' retirement, the couple discussed moving to several locations. A return to the Okanagan and buying a ranch near Penticton was considered, but the couple decided on Victoria. In 1945, Maud and Charles stayed at the Empress Hotel while they searched for a house with the help of a real estate agent. Maud knew immediately that the house at 545 Transit Road was for her from the time she first set eyes on it (Figure 4.5). She was even more convinced when she saw the interior. She wrote to her daughter Betty, who was still living in Montreal: "It has a lovely gabled roof and chimney pots at each end. It's a honey."³

The house was built in 1922 and bore several additions and internal alterations by 1945. In 1933 and again in 1937 the living room was extended. In 1941 the basement was altered. The two-storey house was of wood frame construction and stucco finish. It sported a hip roof punctuated with several gabled dormers. It sat on a large lot measuring 140 feet by 85 feet. There was also a separate garage and shed on the north side of the house. As described by Maud in letters to Betty:

This house is block wood work and trim you know around windows and doors etc. and white stucco with leaded window panes on top and plain bottoms, casement of course, with an oil furnace, three bedrooms and bath upstairs, living room, dining room, sun porch or den whichever way you wanted it, a powder room off the hall,



Figure 4.5: Maud May Gordon's house at 545 Transit Road which had a hip roof punctuated with several gabled dormers (date unknown).

Source: Personal photo courtesy of B. Gordon Funke.

pretty stairway and hall and nice kitchen, a real dream of a house. Plus, taxes are low in Oak Bay too.

The house has three bedrooms with a fireplace in two and a small electric stove in the other. It is so English, with fireplaces in the bedrooms, a nice sundeck off one bedroom. The bedrooms have a sloping roof and tiny windows, quite pretty. The dining room will be a large den. It is off the living room and we shall have a table with leaves to be put in when we want to use it. It has a fireplace that's also in the living room. The living room has two other windows besides the large corner bay one that overlooks the ocean. We shall keep on the house boy, Chinese, and the gardener, also Chinese. The garden has been landscaped with the house.⁴

Maud purchased the house in her name in 1945 before she and Charles returned to Montreal for several years. When Charles retired in 1948, the couple persuaded the tenants to leave, enabling them to move to Oak Bay.

While Maud's daughter Betty recalls that the house would undoubtedly have been purchased with Charles' money, as Maud never worked or had inherited money, the property was indeed registered in Maud's name alone. Even with the insight of a family member, it is hard to know exactly why the decision was made between Maud and Charles to have the couple's retirement home listed in Maud's name alone. As the correspondence with her daughter suggests, Maud was certainly the one most interested in purchasing and making plans for the house — right down to thoughts on which furniture would suit the couple best in which room and about the benefit of low tax rates in Oak Bay. As Maud's daughter suggests, the house for its style, and Oak Bay for its resemblance to England, had captivated Maud. Maud, faced with her husband's retirement, was certainly aware of the financial cost of the house, but comfortable financial standing gave her the privilege of purchasing this ideal house.

Other women purchased property in Oak Bay as an investment. Such was the case of Charlotte Haines. Charlotte was a young professional woman living in Victoria who wanted to purchase a property that would allow her to have a place of her own and would also act as a source of income and as an investment. Charlotte was born in 1920 in Nanaimo, British Columbia. When Charlotte completed her schooling there, the family moved to Victoria where she attended Victoria College. Upon graduation, she enrolled in the Faculty of Law at the University of British Columbia in Vancouver. She graduated in 1951, one of eight female students among nearly 200 men. Working as one of four "lady

lawyers” in Victoria in the early days of her career, Charlotte continued to practice law both on her own and with others for over fifty years.

In 1959, after living with relatives for several years, and saving enough money to purchase her own property, Charlotte began to look for a building with suites. The income from the rental suites would go toward purchasing the building. Specifically, she felt that owning property was a good form of saving and acquiring equity which would offer a sense of stability. It did not take Charlotte long to find a building that fit her needs: a four-plex at the corner of Oak Bay Avenue and Clive Drive, located not far from the ocean (Figure 4.6). The building was twenty years old. It was purchased from Kenneth Boorman and the sale handled through his family’s real estate firm. Charlotte felt that the building was in good condition and that it offered a suite for her to live in while she continued to rent out three others to existing tenants. Charlotte had saved enough for a down payment, and held a mortgage with the Royal Trust Company.

The four-plex was designed by well-known architect Graham Johnston and was built in 1939 by Mr. E. J. Hunter. Each of the four suites had three levels, the first being the basement, which included laundry facilities and storage. The main floor included a living room, dining room and kitchen. The upper floor sported two bedrooms and a bathroom. One suite featured an additional dressing room and there was a fireplace in each of the suites. The two end suites also featured balconies. Of her experience as an on-site female land lady, Charlotte found that it worked well:



Figure 4.6: The four-plex located at 2302, 2304, 2306 Oak Bay Avenue and 1521 Clive Drive as it appears in 2010. One entrance is located on Clive Drive (the suite's, now enclosed, balcony is visible above the 'No Exit' sign), two face Oak Bay Avenue and the fourth is located on the east side of the building.

Source: B. Patterson, 2010.

Well I quite enjoyed it. As I say, the tenants were very easy to get along with and I think they were a little bit surprised and interested that a woman had come along to be the land lord. I guess they were used to gentlemen landlords. And so because of the uniqueness of that we seemed to get on so much the better. [laughs]
(Charlotte Haines Personal Interview, 2004)

Few changes were made to the building while Charlotte owned it, but she did enlarge and finish the four basement areas and spent considerable time maintaining and landscaping the gardens. Charlotte continued to own and manage the building after her marriage in 1963 when she and her husband moved to another house. She owned the property until 1973, when maintaining it in addition to her other professional and personal

responsibilities became too taxing. At that time, as a lawyer and having learned of the new Strata Titles Act in British Columbia, Charlotte converted the building to strata title and one by one, the four properties were sold.⁵

Sole property ownership in Charlotte's case was a deliberate decision: it was focussed on the investment potential of owning a property. She worked hard to keep the building and grounds in good condition and took pride in (and "quite enjoyed") being a land lady. She was also very business minded and was quick to ensure a good return on her investment by acting immediately on the marketing advantages of the Strata Titles Act. While the property served as Charlotte's home for a number of years, it is obvious that her main motive was to invest in property and secure an income.

In 1949 there were several other cases of women who were listed as sole owners of apartment buildings, businesses or commercial properties in Oak Bay. In the case of residential land ladies, Mrs. Annie E. Ferriday lived elsewhere in Oak Bay and owned the Oak Bay Apartments at 2013 Oak Bay Avenue (Roll No. 3578). Miss Frances M. Munday lived outside of Oak Bay and owned Mt. Baker Court Apartments at 1147 Newport (Roll No. 4001). Ethel Brisco lived in and owned the Lonsdale Apartment Hotel at 1336 Beach Drive (Roll No. 3883). There was also Mrs. Ruth E. Greenslade, who leased a property at 2151 Cadboro Bay Road to Imperial Oil as the Cranmore Service Station (Roll No. 2759). This property was just across the street and down the road from the house that she and her husband Louis W. Greenslade jointly owned at 2174 Cadboro Bay Road (Roll No. 2644).

Other women owned several properties in addition to their residences. Such was the case for Grace E. Scott who owned her home at 1062 Newport Avenue (Roll No.

2894), as well as the Newport Guest House at 1052 Newport Avenue. A 1912 Samuel Maclure designed house, she leased this property (along with the adjacent property, Lot 9 Block G Sec 23 Map 1212) to Christian I. and Emily F. V. Anderson in care of the Financial Survey Ltd. (Roll Nos. 2893 & 2892). The guest house, which is now the Oak Bay Guest House, was reportedly purchased by Grace's husband, Mr. W. Scott, in 1939. Mr. Scott was apparently living in China at the time war broke out and purchased property in Oak Bay for his wife and family to live. Grace apparently ran the guest house with the assistance of a manager (presumably an agent with Financial Survey Ltd. which was listed in the 1949 Assessment Roll). While all of these properties, including two large empty lots at 2568 and 2576 Margate Avenue (Roll Nos. 4998 & 4569), amounted to 0.372 acres and were listed in Grace's name, the present day website of the Oak Bay Guest House cites that Mr. Harry Davies of Crease & Company had full power of attorney and acted on behalf of Mr. Scott in the matters of his property while he was a prisoner of war in Asia during the war (<http://www.oakbayguesthouse.com/about.html> March 12, 2010). Nevertheless, Grace was indeed listed as the owner in the Oak Bay Assessment Records and presumably took her role as sole owner and proprietress seriously. Without other documentation, it is difficult to understand what the intricacies were in the Scott's situation: did Mr. Scott purchase all five of these properties before Grace and her children arrived in Oak Bay? Or did he purchase just one, the proceeds from which Grace then used to invest in others in Oak Bay?

“In Both our Names”

For most women in Oak Bay, and for my interviewees in particular, joint ownership was most often between husband and wife. Less than two percent of the owners recorded in the Women and Property Database held property jointly with another woman. In this section I will highlight the experiences of three women who owned property with their husbands. The first is Faye, a professional woman who jointly owned a property that her husband secured through the Veteran’s Land Act and self-built. The second is Anathalie, a doctor who owned property both solely in her name and jointly with her husband, who purchased different houses in Oak Bay as her family grew and circumstances changed. The third is Tess, a woman whose joint ownership was as much about partnership between husband and wife as it was about practicalities faced in connection with her husband’s ill health.

Born in 1921, Frances (Faye) Smith spent her early childhood growing up in the house her father had built on St. Ann Street in Oak Bay. After attending Victoria College and the Provincial Normal School, where she studied to become a teacher, Faye took a position up-Island before returning to Victoria where she held several teaching positions. At mid-century, female teachers were encouraged to ‘retire’ after they married. Indeed, Faye retired after she and her husband Donald Taylor were married in 1945.⁶ In 1950 and again in 1953, Faye gave birth to daughters while the family lived in a suite Faye’s father had built in the attic of his house. As the girls grew and became more rambunctious, it was decided that the family would move from the second-storey suite to Faye’s grandmother’s house on Cavendish Road. These living arrangements gave the couple the chance to concentrate on saving money to build their own house. As Don had

served in the army, he used the opportunity to take advantage of the Veterans Land Act and with \$450 of his own savings purchased a 48.5 by 110 foot tax lot on Margate Street from the Municipality of Oak Bay.⁷ Faye and Don were fortunate to know friends who were also building houses at the same time. While visiting a friend they came across plans for a flat-roofed design that had everything they wanted in a house. The couple sent away for the plans and Faye's father adjusted them to scale and produced the drawings himself (Figure 4.7). The couple was happy with the location of the lot:

Well, it was a nice neighbourhood, it was close to the Oak Bay Beach Hotel for one thing. And it was secluded, close to Windsor Park and the price was right.
(Faye Taylor Personal Interview, 2004)

In the do-it-yourself atmosphere that existed after the war, Don, often slinging his tools over his shoulder and hopping on a borrowed bike, worked evenings and weekends between 1949 and 1953 to build the family's house.⁸ The couple often worked with friends to assist each other with a variety of tasks:

... so there was a group of fellas that would help each other on the weekends, pouring concrete and doing all sorts of jobs, roofing and it was a do it yourself sort of a atmosphere after the war, cause nobody had anything and you had to get on somehow. So that's what we all did.
(Faye Taylor Personal Interview, 2004)

Don had a friend assist him with the electrical wiring and on several occasions, Faye assisted with projects, including going to Goldstream to choose flat, slate stones and laying them for the front walk way (Figure 4.8).

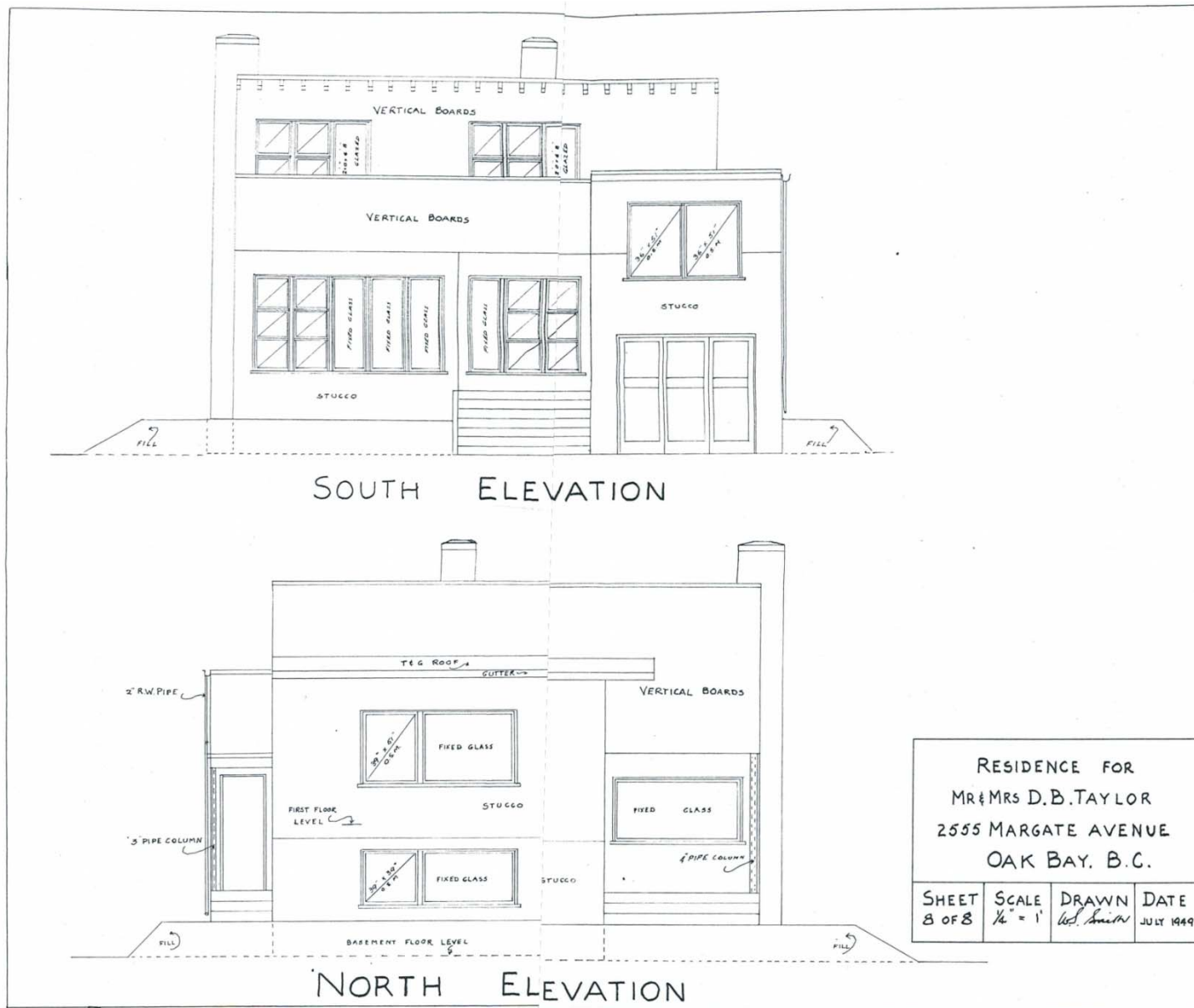


Figure 4.7: Sheet 8 of 8 of the plans that Faye's father drew for Faye and Don Taylor's house at 2555 Margate Avenue. The north elevation faces the street and represents the front facade of the modern flat-roofed house.
Source: Corporation of the District of Oak Bay.

The family moved into its house in November of 1954. Finishing touches had yet to be completed, including installing interior doors. The house featured 200 amp electrical service, insulation, and hot water and oil heat which were modern features of the 1950s. The 1,247 square foot was a split-level bungalow. The main level featured a kitchen, living room and fireplace, dining area, and a small 8 by 4 foot outdoor terrace attached to the back of the house. The front half of the second level featured the master bedroom and bathroom and the back half featured a playroom or store room above the garage (which was later converted into a room for Don's mother). The third level was



Figure 4.8: Faye and Don Taylor's 2555 Margate Avenue house. This photo was taken around 1970, about the time the couple sold their house and moved to a new one they had built on Ten Mile Point.

Source: Appraisal Card (courtesy Oak Bay Archives).

taken up by a bedroom for each girl. The interior walls were finished in a combination of plaster, mahogany plywood and wall paper. The ceilings were finished in either plaster or wallboard tiles. The exterior was finished in stucco. Knotted pine was used for the vertical board above the front door entrance. The flat roof was tarred and gravelled. The rear attached garage was left unfinished when the family first moved in. Faye and Don stayed in this home for seventeen years until they built a house at Ten Mile Point.

While Faye and Don owned both properties jointly, when interviewed, Faye was quick to emphasize that it was Don who financed the building of the house with a private loan that he worked hard to pay off quickly, and also that Don did much of the work to build the house. However in 1960, six years after the family moved into their Margate Avenue home, Faye returned to work as a substitute teacher to help the family economy. She enjoyed it so much that she returned to teaching full-time for twenty-two years. Faye contributed to the family's well-being both as a full time mother and contributor to family finances from her earnings as a teacher. As Faye said, "It was a good investment then."⁹

Anathalie Taylor Lee was born in Edmonton on August 10, 1914. While studying in Toronto to become a radiologist through her position in the Air Force, Anathalie met her future husband Douglas who happened to live in the same rooming house. They were married in 1948, within a few months of meeting each other. Anathalie soon began a job at a Toronto hospital while Douglas continued studying for his medical degree through a wartime rehabilitation grant.¹⁰ In 1954, following the completion of his schooling, Douglas was offered a position at Victoria's Royal Jubilee Hospital. With two children by this time, aged four and one, the couple sold their house in Toronto for \$12,000, bought a new car, and packed everything up for the trip to Victoria. Once in Victoria

Anathalie took on locum positions, covering for doctors across the lower Vancouver Island region.

Anathalie and Douglas first rented a house at Ten Mile Point, but the distance from town was not favourable to the nurse maid hired to look after their young children. As a result, the couple decided to move closer to the city and purchased a 1912 house located at 1065 Deal Street in south Oak Bay (Figure 4.9). Anathalie and Douglas knew of the Beach Drive area of Oak Bay because Douglas's parents had lived in this district. To purchase this house, the couple used a portion of the proceeds from the sale of their Toronto house, but primarily used Anathalie's savings since her husband, recently graduated, was just beginning to earn an income. As a result, the house was listed in Anathalie's name alone.

The 1,584 square foot house at 1065 Deal Street featured a small porch, living room with a bay window, dining room with built in mirrored side board and cupboards, a tiny den, pantry and a kitchen with a wood and coal burning stove. Upstairs there was a separate toilet and washroom and three bedrooms, one for the children, one for a housekeeper, and the master bedroom. While the couple stayed only a year-and-a-half in this house, they repainted many of the rooms and modified a portion of the kitchen and pantry to include a new electric stove. The couple's third child was born during this time and was only about six months old when Anathalie's mother noticed a "for sale" sign in front of a large property on York Place. While the family enjoyed their Deal Street residence with its ocean views and proximity to the beach, they required a larger dwelling that would accommodate the three children, Anathalie's mother who would also stay with them, as well as a room for a housekeeper or nurse maid.



Figure 4.9: The house that Drs Anathalie and Douglas Taylor Lee lived in at 1065 Deal Street was owned solely in Anathalie's name. Photo c. 1968.
Source: Appraisal Card (courtesy Oak Bay Archives).

In 1956 Anathalie and Douglas purchased the house at 1605 York Place. It was situated on a hill and spanned four large lots (Figure 4.10). The price was only \$12,000. Unfortunately, Douglas became ill around the time the couple was closing the deal to purchase the York Place property. Finding it difficult to secure financing with any of the conventional banks or mortgage companies, and with no way of retreating from purchase of York Place, the couple was lucky to hear about a mortgage program sponsored by the Anglican Synod. As Anathalie described it, securing the financing through this organization seemed effortless:



Figure 4.10: The house at 1605 York Place owned by Drs Anathalie and Douglas Taylor Lee.
Source: Oak Bay Heritage Inventory, *York Place 'Briarbrae' 1908 F.M. Rattenbury for A.T. Goward*, date unknown (courtesy of Oak Bay Archives).

... the dear retired ministers came along and all they could see were the golden hair babies and patting their heads and they were lovely and we were both doctors, "Well there would be no problem," whatever for any amount we wanted. [laughs] So we got a nice mortgage and I think in those days it was something like three percent interest. (Anathalie Taylor Lee, Personal Interview 2004)

The house on York Place had been built in 1908 and additions were made in 1929, 1934, 1935 and 1944. The large lot featured a sprawling garden with pathways and views of the ocean. Inside, the house featured a large kitchen which Anathalie decided

required extensive renovations after years of mis-use. Upstairs there had been a bedroom, washroom and separate entrance set aside for the previous owner's Chinese cook and gardener. There was also a large room for their daughter with a bay window looking over the garden. This room had an adjoining tiled bathroom and fireplace. Down the hall was a sewing room which could be used as a bedroom for the two younger children. There was also a sleeping porch, a master bedroom with a large bathroom and claw foot tub, walk in closet and laundry chute. The main floor featured a dining room with wood panelled walls painted black. French doors led to a patio with terra cotta tile. A large wood panelled den with a large fireplace was also present. While Anathalie and Douglas lived in this house, they renovated the kitchen, excavated the basement to deal with a run off problem, and replaced the ceiling in the master bedroom after it collapsed. After eleven years, the house was becoming too expensive to maintain, as was the extensive garden. The couple sold it for \$55,000. In 1967 the couple then jointly purchased a house on Weald Road, near the southern boundary of the Uplands, for \$42,000. This house was smaller but featured a large living room, den, newly updated kitchen and several fireplaces. Tragically, Douglas was killed in a car accident just two years later. The house became solely owned by Anathalie.¹¹

For the Taylor Lee's, the concept of joint and sole ownership of their family homes was fluid and the listing of a name or both names on a property title recognized the reality of the situation. For the Taylor Lee's, it was a case of placing Anathalie's name on the title when her earnings were used to purchase the residence. Alternatively, it was a case of joint-ownership when both people contributed to the purchase. This example speaks to an egalitarian partnership where gender did not preclude property

ownership, rather savings and earning power did. It is also important here, I think, to consider individual personalities and situations as well. Through Anathalie's story, we can see clearly that she had a mind for real estate and numbers. I interviewed her almost fifty years after these property purchases had been made, and she was still able to give figures for purchase and sale, and to describe each house in detail. Perhaps Anathalie's strengths in this area placed her in the role as the family's real estate expert. Past experiences in an interviewee's life must also be taken into consideration. Early on in our interview, Anathalie explained a somewhat acrimonious divorce between her parents and about her mother's belief that owning a house was very important. When her parents separated, Anathalie's mother struggled (supported by Anathalie and her siblings) to keep the family home that she had felt so important for them to have. It seems that this experience left a lasting impression on Anathalie who, though she describes having a happy marriage, never appears to have taken property ownership for granted in her marriage. This particular situation raises another possibility. Throughout my research, when I spoke to people about my topic and the concept of sole female owners, people were often quick to suggest that these women might be acting as repositories to protect property for their wealthy husbands (business men, doctors or dentists were often suggested). In the example of Anathalie and her husband, we see that this was not considered by the couple. We do not necessarily know whether this was the case for Maud Gordon, however.

There are other possibilities. The only identifiable individuals with occupations in the Assessment Roll were doctors (identified as Dr.). In a search of the Women and Property Database (names of owners were not recorded in the Oak Bay Property

Database) twenty-nine doctors were identified. Three rented their residence (two from sole female owners, one from a property jointly owned by one male and two females). Nineteen of these Oak Bay doctors owned their primary residence jointly with a woman (presumably their wives). Six lived with a woman who solely owned the residence in their name (again presumably their wives). Three doctors and their wives jointly owned an empty lot in addition to their primary residence. With this limited survey of the Women and Property Database, we get a sense that while some property may have been listed in the names of wives of more wealthy men (whether to protect investments or to keep assets for business and personal use separate), women were not consistently used as repositories to protect property for their wealthy husbands. Clearly, this is a supposition that requires further investigation.

Born in Liverpool, England in 1920, Tess Fleming moved to London at the age of sixteen to work as a customs officer. When war broke out, she was enlisted as a radar operator in the Royal Air Force. In 1944 Tess was posted to a station on England's east coast where she met her future Canadian husband, John Fleming. Following the war Tess travelled to Canada as a War Bride in July of 1946, one of many British women to marry a Canadian service man. Taking the train from Halifax to rural Saskatchewan, Tess and John were reunited there, staying briefly until September when the couple left for Victoria where John had an opportunity to assist his uncle in opening a hardware store. In time, the couple settled into their new community of Happy Valley, built a house and had three children. By this time John had left the hardware business to become an accountant, eventually taking a position with a firm in downtown Victoria.

With three young children and the arrival of Tess's widowed mother from England, Tess and John began to look for a larger home and found themselves house-hunting in Oak Bay:

. . . we had to move from the country out there and we had never even heard of Oak Bay, never, I mean, never, it was just, we just hadn't come up this way, you know. So we landed up in Oak Bay because they had bigger houses.
[laughs]
(Tess Fleming, Personal Interview 2004).

Having already sold their house in Happy Valley, the couple had to make a quick decision about which property to buy. They purchased a 1,229 square foot, two bedroom house on Hewlett Place in south Oak Bay. Conditions in this house were cozy as the three young children shared one of the two bedrooms and Tess's mother occupied a small den. Cramped for space, the family spent only two years in this house. In their search for a larger residence Tess and John had learned of a couple in their church who were retiring and wanted to sell their large house. In fact, church connections made the sale possible. Their minister, by chance a childhood friend of John's, helped to negotiate the sale of the property. A mortgage was arranged and held by a friend of the couple who were selling the house. Tess and John moved into their larger 2,892 square foot residence on Monterey Avenue in 1957. Tess shortly after gave birth to a son, so the extra room in this larger house was certainly welcome.

Built in 1911, the dwelling at 1174 Monterey Avenue (Figure 4.11) was enlarged in 1917 (the addition was designed by an architect named Coates) and again in 1939 when a bedroom and bathroom were added to the rear of the house. The two-storey Arts and Crafts style house had a stone foundation and featured oak parquet floors and

mullioned windows. On the main floor there was a living room, a dining room, and a kitchen with a large pantry. The added suite, with bedroom and bathroom, was well-placed for Tess's mother. On the second floor were four bedrooms, two of which had fireplaces, and a large bathroom. There was also a full basement which served as a play area for the children who each had their own corner where they entertained their individual interests and friends. The family made few changes to this house aside from painting the interior. The family enjoyed living in this house with its large garden. Tess and John felt it was a wonderful place for their children. The house sat on a double lot and at one time Tess inquired about building a family house on the adjoining lot so that



Figure 4.11: The house owned by Tess & John Fleming at 1174 Monterey Avenue. Photo c. 1968.
Source: Appraisal Card (courtesy Oak Bay Archives).

she could turn their existing house into a nursing home and thus could work close to home. Unfortunately, the municipality's strict zoning codes would not allow it. After living for seven years in this Monterey Avenue house, the family decided to downsize to accommodate John's declining health and to relieve themselves of the financial burdens of keeping such a large house. In 1965 the family moved to a smaller, though comfortable house, on Cranmore Road. The couple found the nineteen year-old bungalow with the help of a real estate agent. Continuing to live in Oak Bay was important for Tess and John. In this way, their children would continue to attend school in the municipality. They had "put down . . . foundations as it were" in Oak Bay (Tess Fleming Personal Interview, 2004).¹²

For Tess and John, joint ownership was certainly practical. The couple had always held joint bank accounts and property ownership because of the health problems John suffered from his service in the war. In addition, for Tess and John it seemed only natural to jointly own their property. Elsie Bowman spoke to this sentiment as well. Holding joint property ownership and joint bank accounts with her husband Rod was practical because of Rod's health problems. The couple viewed married life as a joint partnership, both contributing as equals:

Oh yes. We owned everything jointly. My mom and dad owned our home in Calgary jointly . . . they bought that house . . . in 1917. And everything we owned, we owned jointly, the car and our bank accounts, it was all joint. That's the way we did it . . . A marriage is a partnership . . . I think that was why there wasn't complete turmoil when he did die.
(Elsie Bowman, Personal Interview 2004)

Characterizing marriage as a partnership between husband and wife is a value that other married women I interviewed spoke of as well. Perhaps then, to some degree, the high proportion of jointly held female-male properties in Oak Bay can be attributed to this shift in values stemming from post-war notions of marriage as a “team” or “equal partnership.”¹³ Combining this shift in values towards marital partnerships with a growing number of working wives (Strong-Boag, 1994) and an increase in income of husband and wife households (Miron, 1993), then the prevalence of properties held jointly by husband and wife co-owners seems quite logical. In 1949 in Oak Bay there were 1,847 properties owned by joint female-male owners. In 1951 1,132 of Oak Bay’s female residents were in the workforce.

While it is true that some homeowners chose Oak Bay for its lovely lots, grand houses and a lifestyle of quiet streets and good schools, all situated well away from downtown Victoria, the reality is that many of Oak Bay’s suburban owners chose property in the municipality based on a variety of factors. These include price, character, and layout of a house, proximity to amenities and transit and sometimes because of the availability of property for purchase. Some people were most certainly buying into a perceived lifestyle, others however were simply purchasing what they could afford. Through the stories of these interviewees we have seen that while female owners often talked about their residences with warm sentiment, recalling pleasant memories spent with family and moments of pleasure in designing or decorating a space, when the time came to sell the property, these houses were, more often than not, simply treated as assets to sell for the best profit in order to move on to the next investment in life, or to the next residence. When the time came to sell, female owners were glad to see a return on their

investment. During this period, acquiring property in Oak Bay, even if in the form of vacant land, must have been considered an important form of investment for both residents and non-residents alike.

Endnotes

- ¹ Details regarding residence and occupation for the Barker family were garnered from the Victoria City Directories and educational information was retrieved from the Victoria College Craigdarroch Castle Alumni Association (2009).
- ² Pseudonyms were given to these interviewees. Those without pseudonyms did not request anonymity.
- ³ Details in this section were gleaned from a personal interview with B. G. F. (2004), personal correspondence provided by B. G. F. and the appraisal and building cards for 545 Transit Road.
- ⁴ Correspondence courtesy of B. G. F..
- ⁵ Details in this section were gleaned from a personal interview with Charlotte Haines (2004) and the building card for 2302 Oak Bay.
- ⁶ See Veronica Strong-Boag (1994, par. 7) for her discussion of the post-World War II phenomenon of women and their “two-phase work history”, working outside the home preceding their marriage or the birth of their first child and then returning to the workforce after their youngest child was school-aged. Strong-Boag argues this was a major development of the 1950s.
- ⁷ This lot likely came under the municipality’s ownership in the 1930s. A number of lots reverted to municipal ownership as a result of tax defaults during the Depression.
- ⁸ Harris (1991) first spoke to the concept of ‘self-building’ and used the term ‘owner-builder’ to describe those owners who built their own houses in Toronto’s suburbs during the 1901 to 1913 land boom. In this research, Harris created a ‘Self Built Threshold’ which he described as the “level that is defined in terms of the market value below which speculative builders will not build because profit margins are too small or non-existent. The only people who can build houses below this figure are owner-builders since they are, in effect, substituting sweat equity for wage labor” (4, 1991). Harris (1996, 2004) has also linked the owner-builder phenomenon during the post-WWII building boom to the federal programs initiated through the Veterans’ Land Act which made suburban lots available to many returning veterans.
- ⁹ Details in this section were gleaned from a personal interview with Faye Taylor (2004), the assessment and building cards and house plans for 2555 Margate Avenue.
- ¹⁰ As University of British Columbia’s Faculty of Arts Dean, S. N. F. Chant, outlined in the university’s publication, *Record of Service in the Second World War: The University of British Columbia*, rehabilitation grants were provided to many Second World War Veterans.
 “During the earliest years of the war the government of Canada prepared the plan for the rehabilitation of the men and women who served in the armed forces. By the time hostilities had ended, a programme of rehabilitation . . . was ready to be put into effect. It provided ample means for the education of qualified war veterans in Canadian universities.” (Chant 1955, 15).
- ¹¹ Details in this section were gleaned from a personal interview with Anathalie Taylor Lee (2004), the assessment and building cards for 1065 Deal Street, and the building card for 1605 York Place.
- ¹² Details in this section were gleaned from a personal interview with Tess Fleming (2004), the assessment card for 1245 Hewlett Place and the assessment and building cards for 1174 Monterey Avenue.
- ¹³ As “articulated in the highly popular 1942 Beveridge Report, [Report of the Inter-Departmental Committee on Social Insurance and Allied Services chaired by William Beveridge] the concept of “team” or “equal partnership” was to become a defining quality of postwar marital relations” (as quoted in Gözl 1993, 15). Gözl also highlights the fact that the Advisory Committee on Reconstruction’s 1944 report, *Post-War Problems of Women: Final Report of the Sub-Committee*, “advocated an ideological realignment of marital relations . . . marriage should undergo a process of democratization” (Gözl 1993, 15).

5

Summary and Conclusions

Post-World War II suburbs are often thought of as places where men daily left the family home to work in the city and where women stayed behind, assuming the role of suburban caretaker: “The suburban lifestyle was not simply a response to the rising patterns of consumption or an expanding economy. It was also a material and cultural expression of the ideology of feminine domesticity: woman as homemaker” (Chambers 1997, 87). Despite keeping house and raising children, many women experienced degrees of frustration because of their suburban lifestyle (Strong-Boag, 1991; Chambers, 1997). By the early-1960s, ‘the problem that has no name’ encouraged Betty Friedan to argue in *Feminine Mystique* that North American women should throw-off the wearisome role of suburban homemaker (Christensen, 1993). Of course, not every suburban woman shared the same experiences. While some women were comfortable as homemakers, others worked away from home to support the family economy. Even some of those who were financially comfortable found the traditional role of homemaking very difficult to accept, and instead chose to work.

The circumstances of women in Oak Bay mirrored these situations. Based on the stories of women interviewed for this research, some married women with children were not content to remain stay-at-home mothers. After raising young children, they returned to careers as varied as nurses, doctors, insurance agents, teachers or bookkeepers. For some, the role of career woman was welcome, for others it was a financial necessity tied to the experience of homeownership. Whatever the individual circumstance, the

experiences of Oak Bay women suggest that we should consider linking suburban situations or lifestyles to property ownership. Female ownership patterns are linked to socio-economic and marital status, whether as married or single women. This observation points to the obvious fact that working women played a critical role in the ownership of property in mid-twentieth century Oak Bay.

That said, there is a clear need for researchers to ask more in-depth questions about women's experiences in Canada's post-war suburbs. For this thesis, the argument was made that by analyzing primary documents such as assessment records and engaging in personal interviews, the experiences of suburban women could be revealed and possibly be shown to refute popular media images of the time. By analyzing Oak Bay's assessment records, it is clear that women's role in property ownership was well-established by 1949. Whether single, married, widowed or orphaned, women were actively investing in lots and houses. Overall, women and men acted in fairly similar ways in the property market, although there were some basic differences. For example, sole male property owners tended to own larger lots than sole female owners; and men speculated in empty lots more than women did. Women, on the other hand, preferred to invest in a developed property, not simply vacant lots. I reasoned that these results are related to economic circumstances, primarily needs related to differences in median annual earnings. I also suggested that economic circumstances were at play in explaining the differences between the types of property held by sole female owners and joint female-male owners. Data reveal that joint female-male owners owned more valuable lots and buildings than sole female owners did, while sole female owners showed a greater preference for owning higher-valued, empty lots.

Interviews provided valuable insights about the experiences of female property owners in Oak Bay. In the case of Mildred Barker as well as Muriel Barnes, architectural records and building permits illustrated the kinds of homes that some Oak Bay women were designing and building at mid-century. By highlighting the stories of women, information was gathered on how, why, and when these women came to own and design property. Whether they owned the property solely or jointly with their husband, the women who were interviewed spoke proudly of owning property and of the investment process itself. They were always pleased to report that when they sold property, their investments had increased in value. Homeownership for these women was just as much about acquiring a house and home that would suit their individual or family's needs, as it was about making a good investment.

Future Research

There are many possibilities for future research, whether for using the data collected for this thesis or investigating further ownership patterns in other locales. The most obvious jumping-off point would be to undertake a longitudinal study that considers trends in Oak Bay of female patterns of property ownership over several decades. For example, women's participation in property markets during the depression era of the 1930s and the boom years of the 1950s and 1960s could be compared. Scanning of depression-era records suggests that both men and women defaulted on paying taxes on vacant lots, and retreated from the land market. The availability of assessment and other pertinent records in Oak Bay's Municipal Archives would even facilitate a study dating back to municipal incorporation in 1906. A more comprehensive study of women and

property that delved into details about the type, size, and age of house and then compared these variables to value and location would shed depth on the ownership patterns revealed in this thesis. These methods of analysis would be particularly interesting if combined with the Social Databases for 1925, 1934, 1949 and 1955 that take into account occupational patterns. Another avenue of research could involve using GIS and spatial analysis more effectively to analyze where women and men invested in property by using subdivisions as the spatial units to discover changes through time and across space. Evidence suggests that individual subdivisions were marketed with a particular clientele in mind (McCann, 2006).

Beyond assessment data, sources such as deeds and wills could also provide insight into ownership patterns as well as class, marital status and demographic characteristics of property owners. Deeds and wills typically indicate the age and occupation of people. While these sources are typically widely available, collecting a comprehensive sample would be very time consuming. Nonetheless wills would shed light on patterns of inheritance and wealth distribution.

Having the perspective of hindsight when reviewing the transcriptions of my interviews, I now see some new opportunities for questioning not only women but also men. I could have pressed my interviewees further and really delved into the 'hows' and 'whys' of property ownership. For example, what did owning a house mean to them personally, financially, and in terms of their relationships to co-owners? Moreover, was there any importance in the way that women identified themselves as homeowners? Was it simply to fill out the permit or paper work at Municipal Hall, or were women actively making decisions regarding property ownership? Further, I could have structured my

research differently and not engaged in interviews concurrently with data entry, waiting instead until data collection and analysis were completed so that I would have detailed background information at hand to help formulate more in-depth questions. I could also have expanded my interviews to include male property owners, especially those who owned property jointly with their wives, to understand their perspective on joint-ownership. I would also have liked to connect with both men and women who owned more than one property, especially those women who owned another property as sole owner in addition to owning property jointly with their husband. Expanding my interviewee recruitment to women who lived in Oak Bay and did not own property may have been revealing as well. Who were the women who did not or could not own property? Was it a choice or simply circumstance? Did the category of ownership separate or differentiate the suburban experiences of owners from non-owners in any significant way? Were women's suburban experiences shaped by the realm of ownership, that is, did women who owned property engage in suburban, or even urban, life differently at mid-century? There may be little time left to record the voices of aging post-war property owners, male and female alike, making the need to record their narratives all the more apparent.

One can also question whether the results of this study are unique to Oak Bay, or would the results differ elsewhere in the Greater Victoria region. By 1951, the median earning of male workers in Victoria's metropolitan area was \$2,262; in Oak Bay it was \$2,734. The median earning for women in the region was \$1,264; it was \$1,363 in Oak Bay. Did the more substantial incomes of Oak Bay's residents account for a greater instance of property ownership in general and more specifically in women? A regional

approach – one that compares municipalities or some other kind of place with different geographies, stages of development and social characteristics – would probably yield data indicating spatial differences in the role of gender and property ownership. It would certainly help to place Oak Bay in clearer perspective. For example, it would be interesting to know whether the 123 properties (4 percent of the total) that women owned in Oak Bay but rented out paralleled owner-renter patterns in other Victoria-area municipalities. Typically, these municipalities had more tenant-occupied homes than Oak Bay, which raises the question of whether women were investing in this type of rental housing throughout the region.

Comparing the data from a study like this with data collected for other suburbs in Canada, the United States, or even as far away as Australia would likely reveal some cultural differences. While time is short for interviewing women who owned property directly after the Second World War, the written record of assessment and property records will remain, offering insights about the suburban ownership experience at a global scale. Using existing suburban literature as a base, comparing suburbs in Canada and Australia would almost certainly prove rewarding. Canadian and American suburban development has been compared, especially in the context of popular cultural and media influences, but little attempt has been made to consider how Canada and Australia developed as extensions of the wider British suburban experience.

Beyond the examination of female property ownership, several other areas of possible research have emerged. First, there is real value in exploring the role of small builders in shaping suburban development. Throughout my research, I repeatedly came across the names of several builders (for example, E. J. Hunter, Peter Bugslag, George

Farmer, and Dillabough and Luney) who constructed homes in Oak Bay between 1940 and 1960. While a great deal of attention has been paid to corporate suburban builders and to self-builders in Canadian suburbs (Harris, 2004; McCann, 1999 and 2006), I think that there is room to explore the role of small- and medium-sized builders and contractors and how they worked to shape Canadian suburbs after World War II. In particular, were the actions of these and indeed of all scales of builders in any way influenced by the needs and demands of women homeowners? Similarly, what was the role mortgage lenders played in helping women secure property? In Oak Bay's assessment records, there is a wealth of data regarding the mortgage(s) held on each property. Among female owners in Oak Bay in 1949, owners of 306 properties (or 9.5 percent of all properties in the Women and Property Database) held mortgages with 32 different companies, and a further group held mortgages with private individuals.¹

There is also the opportunity for engaging in a study to compare the popular ideas of home design featured in magazines and plan books to the actual houses that were built by Oak Bay's women. Interviews yielded some information about popular, contemporary house layouts and how individual owners took these into consideration when designing their own homes. A study similar to that by Mary Corbin Sies (1991) who examined the design influence of women in several upper-middle class American suburbs at the turn of the twentieth century would be invaluable.

Finally, a study that placed these local results in context with municipal, regional provincial, national and socio-political structures would be invaluable. Examining taxation and legal policy, zoning regulations and deed restrictions, municipal history (around citizen involvement) and larger economic cycles would help to place local data

and results in context and give them greater meaning.

In sum, the goals of this thesis were (1) to situate the place of female owners within the context of current knowledge of mid-twentieth century suburban property patterns; and (2) to share the individual stories of female property owners and thus highlight the role they had in shaping the suburban landscape of Oak Bay. By mid-century in Oak Bay, women were playing a significant role as property owners in the municipality. The question that is left to future researchers is to consider the significance of this fact: How does this change the way that we should think about Canadian suburban development in the twentieth century? My assertion – that we must not take male ownership for granted in future suburban studies – offers an important step by showing that women have taken on the role of designers, builders, owners and investors in shaping the suburban landscape, just as men have. Certainly, as with men or other groups (based on class, ethnicity or religion), the degree to which women owned property in suburbs across Canada, and even around the world, will be dependent on a variety of factors. I encourage researchers to find the most accurate ownership records possible. Primary assessment and ownership documents and related records are important for successfully determining the actual gender of property owners. Relying on census documents (other than older nominal census materials) and city directories yields an incomplete pattern, and has given us a false sense of reality. Relying on documents such as city directories, which were never created to serve as records of ownership, to identify the gender of an owner (and even religion, culture, ethnicity, race or class) is also not acceptable. These documents were not created to record or report this information and therefore, we cannot expect them to offer fully-accurate insights. If anything, the results of this project have

shown that a variety of documents must be used to cross reference information which may be vague in one source and less than clear in another. An example of this would be when the name of a property owner in a directory is listed, for instance, under the name of A. P. Smith. Assessment records would confirm that A. P. is in fact Alice Pauline and not Albert Paul.

To speak directly to the two questions I posed above – *To what end was this significant? How does this change the way that we think about Canadian suburban development in the twentieth century?* – I would say that certainly, in the case of Oak Bay, women's ownership of land was substantial and for the most part differed little from the patterns of male ownership. This is significant because it represents a revised way of viewing Canadian suburbs as places where women acted as designers, builders, owners, and investors. But how does this change the way we think about Canadian suburban development in the twentieth century? I believe the best way to answer this question is through the voice of women's experiences. The women interviewed did not believe that their experiences stood out from those of other post-war, suburban women. While I do not have the depth of information to corroborate this type of response, as Veronica Strong-Boag and Valerie Korinek do, I nevertheless believe that the experiences of my interviewees did not differ from the experiences of other women in Canadian suburbs. They also contradict the popular media images of the time, including images that package the post-war suburban woman as a beautifully-dressed person whose main role was to serve as wife, mother, and caretaker of the home. This persona does not agree with the actual, real life experiences of the women I interviewed, people who pitched in and actually helped to construct a house. This alone gives me reason to pause: these insights

have changed the way I think about Canadian suburban development in the twentieth century. Thus, how can we continue to accept the standard narrative of the suburban process when one aspect of that knowledge, the way in which women participated in the suburban property market, has been shown to be otherwise? The findings of this study urge us to approach our past and future research questions differently, and to approach this period in Canadian suburban history with an altered perspective, taking nothing for granted.

Endnotes

- ¹ The properties which had mortgages were determined by the indication in the Assessment Roll of other individuals, aside from the owners, who were listed to have assessment notices sent to them. This would often be indicated directly next to the owner's name and address and would be distinguished by a marking of 'c/o' to indicate that a notice was also to be sent to the mortgage holder in care of the listed address. In the case of individual or private mortgage holders, their name and address was indicated with the companies or businesses that held the mortgage. Their name was simply listed (indicating that the municipal staff had record of their addresses) and in the case of offices outside of Victoria, the city or address might also be listed.

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APPENDICES

It is all too easy to be trapped by the availability of data . . .
too many documents were written by men and described
men's worlds at the expense of understanding of the role of
women.

Deryck W. Holdsworth
Landscape and Archives as Text (1997)

Appendix 1

Oak Bay Property Database Variables and Codes¹

Database Field Name	Assessment Roll Column Header	Description	Codes Used
OBS	–	number of the record in the original database	–
ID	‘Roll No.’	roll number in assessment book	–
ADDRESS	‘Street’ OR ‘Lot’ ‘Block’ ‘Section’ & ‘Map’	street address OR legal address of the property	–
OWNER	‘Name of Owner’	type of owner derived from given name of owner	1 = government 2 = male 3 = female 4 = joint 5 = corporation/business 6 = institution 7 = unknown
JOINT	‘Name of Owner’ (indicated by ‘&’ or ‘and’)	indicates joint ownership of property	1 = yes 2 = no
JOINTYPE	‘Name of Owner’	type of joint ownership derived from given names of owners	11 = female with male 12 = 2 females 13 = 3 females 14 = parent 15 = 1 male & 2 females 16 = 1 male & 3 females 17 = 2 male & 1 female 18 = female & corporation 19 = 2 males & 2 females 20 = 2 males 21 = 1 male, 1 female & corporation 22 = 3 males 23 = male and corporation 24 = unknown
ACRES	‘Measurement’	amount of assessed land (acres or feet)	–
FEET1	‘Measurement’		–
FEET2	‘Measurement’		–
SQFEET	–	calculated square feet	–
VALUE	‘Value per Acre or Front Foot’	value per acre or front foot	–
ASSESSED	‘Assessment on Land Other Than wild Land Dollars’	assessment on land other than wild land in dollars	–
ASSESSIMP	‘Assessment on Improvements Dollars’	assessment on improvements in dollars	–

¹ 1,017 records were included as a 19.06 percent sample of all 5,333 properties listed in the *The Corporation of the District of Oak Bay Assessment and Collector’s Roll, 1949*.

Database Field Name	Assessment Roll Column Header	Description	Codes Used
NOIMP	-	indicates presence of improvements on property	0 = improvements on property 1 = no improvements on property
ASSESSTAX	'Taxable Assessment Dollars'	taxable assessment in dollars	-
ARREARS	'Arrears'	indicates arrears in payment	1 = No, 2 = Yes
DELINQ	'Delinquent'	indicates delinquency in payment	1 = No, 2 = Yes
UNFIN	'Remarks'	'unfin' listed next to a record indicates an unfinished building on the lot	1 = unfinished building

Source: *The Corporation of the District of Oak Bay Assessment and Collector's Roll, 1949* and Oak Bay Property Database.

Appendix 2

Oak Bay Property Database - SPSS Dataset Variables and Codes¹

Database Field Name	Assessment Roll Column Header	Description	Codes Used
ID	'Roll No.'	roll number in assessment book	-
ADDRESS	'Street' OR 'Lot' 'Block' 'Section' & 'Map'	street address OR legal address of the property	-
OWNER	'Name of Owner'	type of owner derived from given name of owner	1 = government 2 = male 3 = female 4 = joint 5 = corporation/business 6 = institution 7 = unknown
JOINT	'Name of Owner' (indicated by '&' or 'and')	indicates joint ownership of property	1 = yes 2 = no
JOINTYPE	'Name of Owner'	type of joint ownership derived from given names of owners	11 = female with male 12 = 2 females 13 = 3 females 14 = parent 15 = 1 male & 2 females 16 = 1 male & 3 females 17 = 2 male & 1 female 18 = female & corporation 19 = 2 males & 2 females 20 = 2 males 21 = 1 male, 1 female & corporation 22 = 3 males 23 = male and corporation 24 = unknown
ACRES	'Measurement'	amount of assessed land (acres or feet)	-
FEET1	'Measurement'	1st listed foot	-
FEET2	'Measurement'	2nd listed foot	-
SQFEET	-	calculated square feet	-
VALUE	'Value per Acre or Front Foot'	value per acre or front foot	-
ASSESSED	'Assessment on Land Other Than wild Land Dollars'	assessment on land other than wild land in dollars	-
ASSESSIMP	'Assessment on Improvements Dollars'	assessment on improvements in dollars	-

¹ 1,017 records were included as a 19.06 percent sample of all 5,333 properties listed in the *The Corporation of the District of Oak Bay Assessment and Collector's Roll, 1949*.

NOIMP	-	indicates presence of improvements on property	0 = lot with buildings or improvements 1 = lot with no buildings or improvements
ASSESSTAX	'Taxable Assessment Dollars'	taxable assessment in dollars	-
Database Field Name	Assessment Roll Column Header	Description	Codes Used
ARREARS	'Arrears'	indicates arrears in payment	1 = No, 2 = Yes
DELINQ	'Delinquent'	indicates delinquency in payment	1 = No, 2 = Yes
UNFIN	'Remarks'	'unfin' listed next to a record indicates an unfinished building on the lot	1 = unfinished building
TOTVAL	N/A	combined values of 'ASSESSED' and 'ASSESSEDIMP'	(recorded in \$'s)

Source: *The Corporation of the District of Oak Bay Assessment and Collector's Roll, 1949* and Oak Bay Property Database.

Appendix 3

Women and Property Database Variables and Codes¹

Database Field Name	Assessment Roll Column Header	Description	Codes Used
OBS	-	number of the record in the original database	-
ID	-	corresponds to LOT_ID in shape files	-
STREET	'Street'	street name	-
ADDRESS	'Street' OR 'Lot' 'Block' 'Section' & 'Map'	street address OR legal address of the property	-
LOT	if applicable 'Lot' 'Block' 'Section' & 'Map'	legal address of the property	-
SURNAME	provided in original database (from City Directory) OR 'Name of Owner'	surname of resident	-
GIVEN	provided in original database (from City Directory) OR 'Name of Owner'	given name of resident	-
OWNER	'Name of Owner'	name of owner if different from that of resident or additional owner name of joint owner (indicated by preceding '&')	-
OWNRES	'Address of Owner'	residence of owner	1 = this property 2 = other Oak Bay 3 = CRD (Capital Regional District) 4 = outside CRD 5 = unknown 6 = this property & outside CRD 7 = CRD & outside CRD 8 = this property & CRD 9 = this property & other Oak Bay
JOINT	'Name of Owner' (indicated by '&' or 'and')	indicates joint ownership of property	1 = yes; 2 = no

¹ Listing of all property owned by women in *The Corporation of the District of Oak Bay Assessment and Collector's Roll, 1949*.

Database Field Name	Assessment Roll Column Header	Description	Codes Used
JOINTYPE	'Name of Owner'	type of joint ownership derived from given names of owners	11 = female with male 12 = 2 females 13 = 3 females 15 = 1 male & 2 females 16 = 1 male & 3 females 17 = 2 male & 1 female 18 = female & corporation 19 = 2 males & 2 females 21 = 1 male, 1 female, corporation
RESCODE	'Address of Owner'	Description of female owner's relationship to other adults residing in the house as determined by comparing the 'Address of Owner' listing in the Assessment Roll and the 'Resident' listing in the Social Database (as recorded from the City Directory)	A = Resident Female Owner & Household Head B = Resident Female Owner living with Related Male Household Head C = Non-resident Female Owner; Unrelated Male Household Head Residing D = Resident Female Owner living with Unrelated Male Household Head E = Non-resident Female Owner; Unrelated Female Household Head Residing F = Resident Female Owner living with Unrelated Female Household Head G = Non-resident Female Owner; Related Male Household Head Residing H = Resident Female Owner living with Related Household Female Head I = unable to code
ACRES	'Measurement'	amount of assessed land (acres or feet)	-
VALUE	'Value per Acre or Front Foot'	value per acre or front foot	-
ASSESSED	'Assessment on Land Other Than wild Land Dollars'	assessment on land other than wild land in dollars	-
ASSESSIMP	'Assessment on Improvements Dollars'	assessment on improvements in dollars	-
ASSESSTAX	'Taxable Assessment Dollars'	taxable assessment in dollars	-
ARREARS	'Arrears'	indicates arrears in payment	1 = No, 2 = Yes
DELINQ	'Delinquent'	indicates delinquency in payment	1 = No, 2 = Yes
ROLL	'Roll No.'	roll number in assessment book	-
NOTES	-	notes from observations in the assessment roll; also includes listing of mortgage holders by individual or company name	-

Database Field Name	Assessment Roll Column Header	Description	Codes Used
OCCUP	provided in original database (from City Directory)	occupation of resident	-
WORKPLC	provided in original database (from City Directory)	name of resident's employer	-
CODE	provided in original database (from City Directory)	occupation code of resident	(see OCCUPATIONCODES.xls)
OWNSTAT	provided in original database (from City Directory)	owner or renter of building	1 = owner; 2 = renter

Source: *The Corporation of the District of Oak Bay Assessment and Collector's Roll, 1949* and **Women and Property Database.**

Appendix 4

Women and Property Database - SPSS Dataset Variables and Codes¹

Database Field Name	Assessment Roll Column Header	Description	Codes Used
OBS	–	number of the record in the original database	–
ID	–	corresponds to LOT_ID in shape files	–
STREET	‘Street’	street name	–
ADDRESS	‘Street’ OR ‘Lot’ ‘Block’ ‘Section’ & ‘Map’	street address OR legal address of the property	–
LOT	if applicable ‘Lot’ ‘Block’ ‘Section’ & ‘Map’	legal address of the property	–
SURNAME	provided in original database (from City Directory) OR ‘Name of Owner’	surname of resident	–
GIVEN	provided in original database (from City Directory) OR ‘Name of Owner’	given name of resident	–
OWNER	‘Name of Owner’	name of owner if different from that of resident or additional owner name of joint owner (indicated by preceding ‘&’)	–
OWNRES	‘Address of Owner’	residence of owner	1 = this property 2 = other Oak Bay 3 = CRD (Capital Regional District) 4 = outside CRD 5 = unknown 6 = this property & outside CRD 7 = CRD & outside CRD 8 = this property & CRD 9 = this property & other Oak Bay
JOINT	‘Name of Owner’ (indicated by ‘&’ or ‘and’)	indicates joint ownership of property	1 = yes; 2 = no

¹ Listing of all property owned by women in *The Corporation of the District of Oak Bay Assessment and Collector’s Roll, 1949*.

Database Field Name	Assessment Roll Column Header	Description	Codes Used
JOINTYPE	'Name of Owner'	type of joint ownership derived from given names of owners	11 = female with male 12 = 2 females 13 = 3 females 14 = parent 15 = 1 male & 2 females 16 = 1 male & 3 females 17 = 2 male & 1 female 18 = female & corporation 19 = 2 males & 2 females 20 = 2 males 21 = 1 male, 1 female, corporation 22 = 3 males 23 = male and corporation
RESCODE	'Address of Owner'	Description of female owner's relationship to other adults residing in the house as determined by comparing the 'Address of Owner' listing in the Assessment Roll and the 'Resident' listing in the Social Database (as recorded from the City Directory)	A = Resident Female Owner & Household Head B = Resident Female Owner living with Related Male Household Head C = Non-resident Female Owner; Unrelated Male Household Head Residing D = Resident Female Owner living with Unrelated Male Household Head E = Non-resident Female Owner; Unrelated Female Household Head Residing F = Resident Female Owner living with Unrelated Female Household Head G = Non-resident Female Owner; Related Male Household Head Residing H = Resident Female Owner living with Related Household Female Head I = unable to code
ACRES	'Measurement'	amount of assessed land (acres or feet)	-
FEET1	'Measurement'	1st listed foot	-
FEET2	'Measurement'	2nd listed foot	-
SQFEET	-	calculated square feet	-
VALUE	'Value per Acre or Front Foot'	value per acre or front foot	-
ASSESSED	'Assessment on Land Other Than wild Land Dollars'	assessment on land other than wild land in dollars	-
ASSESSIMP	'Assessment on Improvements Dollars'	assessment on improvements in dollars	-
ASSESSTAX	'Taxable Assessment Dollars'	taxable assessment in dollars	-
ARREARS	'Arrears'	indicates arrears in payment	1 = No, 2 = Yes
DELINQ	'Delinquent'	indicates delinquency in payment	1 = No, 2 = Yes
ROLL	'Roll No.'	roll number in assessment book	-

Database Field Name	Assessment Roll Column Header	Description	Codes Used
NOTES	-	notes from observations in the assessment roll; also includes listing of mortgage holders by individual or company name	-
MORTGAGE	'Remarks'	indicates mortgaged properties and mortgage holder	1 = London Life Insurance Company 2 = Mutual Life Assurance Company 3 = Manufacturers Life Insurance 4 = Other - private or individual 5 = Royal Trust Co. 6 = Confederation Life 7 = Prudential 8 = Canada Life Assurance Co. 9 = Sun Life 10 = Prudential Insurance Company of America 11 = Bank of Montreal 12 = Great West Life Assurance Co. 13 = Pacific Coast Fire Insurance Co. 14 = Canada Permanent Mortgage Corporation 15 = Manual Life Insurance Co. 16 = Yorkshire Savings & Loan 17 = Canada Trust Co. 18 = Bank of Toronto 19 = California Trust 20 = Ker & Stephenson Ltd. 21 = Gillespe, Hart & Co. 22 = Crease & Crease Co & Manual Life 23 = Toronto General Trust Co. 24 = Credit Foncier 25 = AA Meharey & Co. 26 = P. R. Brown & Son 27 = Hagar & Swayne 28 = Montreal Trust Co. 29 = Foot & Co. 30 = Brown Bros. 31 = Haldane & Campbell 32 = A E Haynes Ltd. 33 = Pemberton Holmes 34 = Financial Survey Ltd. 35 = Edwards, McNair & Russel Vancouver 36 = credit foncier 37 = Stewart Clark & Co 38 = Sidney Roofing & Paper Co. 39 = H G Dalby Co Ltd. 40 = Edwards, McNari & Russell
UNFIN	'Remarks'	'unfin' listed next to a record indicates an unfinished building on the lot	1 = unfinished building

Database Field Name	Assessment Roll Column Header	Description	Codes Used
TOTVAL	N/A	combined values of 'ASSESSED' and 'ASSESSEDIMP'	(recorded in \$'s)
OCCUP	provided in original database (from City Directory)	occupation of resident	-
WORKPLC	provided in original database (from City Directory)	name of resident's employer	-
CODE	provided in original database (from City Directory)	occupation code of resident	(see OCCUPATIONCODES.xls)
OWNSTAT	provided in original database (from City Directory)	owner or renter of building	1 = owner; 2 = renter

Source: *The Corporation of the District of Oak Bay Assessment and Collector's Roll, 1949 and Women and Property Database.*

Appendix 5

Building Permit Database Variable and Codes¹

Field Name	Description	Applicable Codes
MONTH	month permit was granted	-
DAY	day permit was granted	-
PERMIT #	permit number	-
OWNER	listed name of permit holder	-
OWN CODE	classification of owner	_ = no gender evident 09 = male 10 = female 11 = Mr. & Mrs. 12 = male & female owner same surname 14 = contractor owned
LOT	lot #	-
BLOCK	block #	-
PLAN	plan #	-
NO.	House #	-
STREET	street name	-
PURPOSE	Purpose of permit (i.e. plumbing work vs. building a dwelling)	-
NO. ROOMS	Number of rooms to be built	-
NO. STOREYS	Number of storeys to be to be built	-
EST. COST	estimated cost of building	-
MATERIAL	materials to be used	-
NO. OF BUILD.	Number of buildings to be built	-
CONTRACTOR	name of contractor	_ = no contractor indicated
CONTRACT. CODE	code for contractor in relation to owner	_ = no contractor indicated 2 = same surname as female owner but male contractor 3 = other contractor 6 = contractor owner 11 = male owner 12 = female owner 13 = owner (no gender evident) 14 = husband of female owner

Source: Corporation of Oak Bay Building Permit Record, 1939, 1949, 1959.

¹ Listing of all female permit holders and 20 percent sample of all building permits recorded for 1939, 1949 and 1959 in the Municipality of Oak Bay.

Appendix 6

Participant Recruitment Letter

Date

Participant Name

Participant Address

City, Postal Code

Dear _____:

Thank you for contacting me and sharing your interest in this project. My name is Brandy Patterson and I am writing to invite you to participate in a project I am undertaking, entitled *Women Home Ownership and Suburban Development in Mid-Twentieth Oak Bay, British Columbia*. I am a graduate student in the Department of Geography at the University of Victoria and am conducting this research as part of the requirements for a degree in Master of Arts. I am working on this project with my supervisor Dr. Larry McCann.

The purpose of this research project is:

1. to determine how many women owned land and houses in Oak Bay and where c. 1940 -1960;
2. to identify the social characteristics of the women who participated in this property market;
3. to investigate how women influenced the style and use of their homes both inside and out;
4. to understand the influences and circumstances that were associated with women owning land and property in Oak Bay; and
5. to understand what this local example might tell us about other Canadian suburbs.

Your participation in this project would first involve meeting for an interview which would last from one to two hours. This is where you will be given the opportunity to share your experiences and any of your own pertinent documents or materials related to this topic. Following the interview you will be asked to either read and approve the written report of the interview or read and approve any portion that will be used in the final publication of the project.

While I would certainly appreciate your assistance with my research, please understand that you are under no obligation to participate and that you may decide to discontinue your participation at any time. This means that all of the information you may share with me, both verbally and in any other documentation, would not be used in the project.

Thank you very much for considering this letter. If you would be interested in participating in this project, please contact me and I would be more than happy to discuss your participation and to answer any questions you may have. In the mean time, if you have any immediate questions or concerns, please feel free to contact myself or my supervisor at the information listed below.

Sincerely,

Brandy Patterson

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Appendix 7

Interview Questions

Section 1: *Tell Me About Yourself*

What is your full name?

When were you born?

Where were you born?

Do you practice a particular religion or faith?

What is your background/ethnicity?

Do you speak any other languages aside from English?

Where did you complete your schooling?

Did you work as an adult? What was your occupation?

Can you lead me through the positions that you held over your working career?
(position, employer, location, dates)

Section 2: *Tell Me About Your Family*

What were your parent's names?

Where were your parents born?

What were your parent's occupations?

Where did they work?

Can you tell me about your brothers and sisters, if any?

Do you have a partner/spouse?

Where did you meet?

Can you tell me about your partner/spouse?

Birth date?

Birth place?

Marriage date?

Divorce or date of spouse's death?

Do you have children?

Gender:

Birth Dates/Age:

Section 3: *Tell Me About Where You Lived*

Have you lived in many different places in your life?

Can you tell me about this?

General Residence Location/Addresses:

In your adult years, where did you own property?

Addresses (Oak Bay?)

Dates

Co-Owner?

Type of Property? (i.e. single family, duplex, commercial etc.)

Revisit Each Individual Property Owned in Oak Bay:

Can you describe this building/house/property?

Number of rooms and their function?

Can you draw a sketch of the layout of the house and its orientation to the street etc.?

Architectural characteristics (inside and out), gardens/landscaping, garage/outbuildings etc.

What was the age of the house when you moved in?

What made you decide to purchase / build this house? Oak Bay? Particular street address? Schools? Job opportunities? Social opportunities/networks/community? Proximity to services? Specific house/type of housing? Design elements? Scenery/Views?

Were there any characteristics of this neighbourhood which made this an attractive place for you to choose to live?

Was the home/space suitable to your needs?

Once you lived there, did you make any changes to the house? Addition? Altering layout? Changing outside appearance?

If so, why? Did you change things to fit your own needs better as your family/household changed and evolved?

Did you find you used space in the house differently after a major event or change? Birth, death, wedding, children moving, change in job/position, travel, retirement etc.

If moved: What made you decide to leave this property?

Who were your neighbours? Families? Singles? Other women?

What was the neighbourhood like when you lived there? Age/stage of families/individuals? Similar types of houses/buildings?

Was there diversity in Oak Bay? Your area or neighbourhood? i.e. were there a lot of similarities or differences between households?

Did you feel there was a difference between living in Oak Bay and in other parts of Victoria, Saanich, Esquimalt, etc.?

What was the suburban lifestyle/experience like for you? Was it easy to get to Victoria? Were services accessible?

What did you do for enjoyment/fun? (teams, socializing, service clubs, friends etc.)

Did you go to church? Where?

Where did you spend the most amount of time, aside from in your house, while you lived here?

What are some of your favourite memories when you lived in this area?

Do you remember the wars? How did that change your life at home? Or change life in Oak Bay?

Section 4: *Tell Me About Your Experiences as a Property Owner in Oak Bay*

Was it important to you that you own property? Why?

Can you describe the process of purchasing a home at that time in Oak Bay? Did you deal with a realtor? Home owner?

How did you finance your home? Was this a challenge?

Was it valuable to be a home owner in Oak Bay? Was it a good experience?

In your opinion, was there significance or importance to the fact that you, being a woman, owned property in Oak Bay?

Was it generally accepted that women owned property and had rights to control and manage it as men did?

Did you know of other women in the area/Oak Bay that owned property as well? Were they active in the market ? How many properties did they own?

Did many women own businesses in Oak Bay? What types of businesses? Was the case the same in Victoria?

Were you involved with local politics?

Did you ever have to deal with the municipality about issues regarding your home or area changes and developments?

Were women in the municipality involved in local politics or actively participate in municipal decision making? Was this different for those who owned property and those who did not?

Was it *easy* then to be involved in local politics or to be aware of municipal changes? Was this something you kept up with? Or was this more your husband's interest?

What were some of the important municipal issues to you, as a female property owner? (taxes, assessments or improvements, taxation changes, building inspections, infrastructure changes, electricity, road ways, street lighting, sewers, garbage collection etc.)

Did any municipal changes or bylaws affect you or your property directly? Any provincial legislative changes?

Do you think female property owners played an important role in Oak Bay's development and history? Please explain.

Appendix 8

Interviewee Profiles

Mary Muriel Barnes

Born in 1901 in Ontario, Muriel lived in Winnipeg and worked as a commercial artist for the T. Eaton Company. During her first marriage Muriel gave birth to a son in 1924. Not long after she was widowed. Muriel remarried a Winnipeg doctor in 1944 and the two moved to Victoria to be closer to her son and to retire to a more agreeable climate. The couple bought a lovely old home in Oak Bay at the corner of St. David Street and Windsor Road. Within the year however, Muriel again found herself widowed. Ownership of the home was transferred to her name and she continued to live there from 1945 to 1949. In 1949, Muriel decided to sell this house and build her own home and worked with architect John Wade to design it. Muriel was 48 years old when she purchased the lot at 821 Island Road which was long (196 feet deep) and narrow (42 feet wide) and was located on a quiet street in south Oak Bay. Building this home cost more than Muriel had sold her other home for and so she did hold a mortgage to finance the property. Working with architect John Wade and builder E. J. Hunter, Muriel made specifications to build a modest 1,254 square foot home which included one bedroom, bathroom, kitchen, dining room, living room and a painting studio; the home was built in just over three months. Each of the rooms, except for the studio were modest in size since Muriel designed it as a single person home and tailored it to her own lifestyle, keeping the dining and living rooms small as she did not entertain and felt they would be easier to keep clean. Muriel had found little time to pursue her own artwork when she worked as commercial artist supporting her young son in Winnipeg and used the opportunity in designing her new home to create a space specifically designed for painting. The studio was the larger of the rooms in the house and included a large north window to let in plenty of light, a wall of cupboards to store her art supplies and a built in bed and surrounding bookshelf that was tucked away in an alcove behind the door, to accommodate guests. In contrast to the more traditional home that Muriel and her husband had bought when they first came to Oak Bay, this one was tailored specifically to her lifestyle and employed a simple modern design and materials of the period including built in features and panelled walls. Muriel lived in this home until such time as she found it too large for her to take care of. In 1960 Muriel moved into the suite her son and his wife shared near Beacon Hill Park and they moved into her home on Island Road. Some of Muriel Barnes' work is held by the Art Gallery of Greater Victoria. Muriel died at the age of 77 in 1978, in Victoria.

*Elsie Bowman*¹

Elsie was born in Calgary an only child. It was in Calgary that Elsie met her husband Rod Bowman while he was stationed there for Air Force training. Rod went overseas during the Second World War, returned and the couple were married and Rod was posted to Vancouver and then Victoria where he came ahead and found them a rental cottage in Saanich in 1944. By this time the couple also had a young son and Rod was soon released from service and the couple bought a house on Wildwood Street in the City of Victoria which they bought for \$4,500 and sold for \$6,500 one year later in 1946. While they lived there, the couple appreciated the large bedrooms, and sloped roof. The couple worked to paint the house throughout, installed French doors, cemented the drive way, rebuilt the garage and installed a new furnace. The couple then purchased a two year old house at 2245 McNeill Avenue in Oak Bay for \$8,500 and continued to live there for six years, in which time another son and a daughter were born. The house featured two bedrooms on the main floor and one in the basement as well as a living room, dining room and kitchen. It also had coved ceilings, hardwood floors and featured cedar siding and a garage. The home was built by George Farmer who was a popular builder in Oak Bay at mid-century. As their children grew older and were involved with more activities however, the couple realised that they needed more space and they began to look for a larger home and sold their McNeill Avenue house for \$10,000. In 1952 they were fortunate to find another house in south Oak Bay which would allow their children to continue to attend Monterey School. The house on Victoria Avenue was purchased for \$15,000 and was still close to Elsie's parents who lived on nearby Hampshire Road. The stuccoed, Tudor-style two bedroom bungalow featured a living and dining room, kitchen and bathroom and a full basement. The couple had three more children after they moved into this home and Rod had left his work with both the Independent Order of the Foresters and the Veteran's Land Act to begin his own insurance agency. As the children grew, the couple added two bedrooms to the basement and set up the main floor rooms to allow for large gatherings and meetings for work, service clubs and social activities; theirs was a busy home. By 1960 Elsie's mother had passed away and her father had moved in with the family. Sadly, in 1962 Rod passed away. Sole possession of the family home then fell to Elsie. She got her own insurance agent's license and took over her husband's insurance business. Elsie continued to work in this career for many years to support her family. On the topic of joint ownership, it was just something that they did explains Elsie; she assumed that many families would have arranged things that way and the situation certainly made transfer of property much easier when her husband passed away. Rod's earlier career had him travelling quite a bit so Elsie was often left to look after paying bills and managing the family budget; to her, marriage was a partnership and they owned everything jointly.

¹ Pseudonyms were given to these interviewees to respect their anonymity in compliance with the University of Victoria Human Research Ethics Committee's review and approval of this research. Those interviewees without pseudonyms did not request anonymity.

*Tess Fleming*¹

Tess Fleming was born December 29, 1920 in Liverpool, England. Tess grew up in Liverpool and moved to London at the age of sixteen to work as a customs officer. When war broke out, she began as a radar operator in the Air Force and in 1944 she was posted to a station on England's east coast where she met and married her husband John Fleming. Tess then came to Canada, as a War Bride in July of 1946. The couple stayed briefly in Saskatchewan where John grew up but had moved to the Victoria area by September of that year to assist John's uncle in opening a hardware store in Victoria's Western Communities. The couple had built a house in Happy Valley and soon had three children. John eventually left the hardware business and worked for many years as an accountant. After Tess's mother had been widowed, she decided to come to Canada to live with her daughter. The move required that the family seek a larger home which there simply seemed to be more of in Oak Bay though the family had never ventured to this part of Victoria before.

The family first found a two bedroom home on Hewlett Place behind the Oak Bay United Church. The family spent three years there from 1955 to 1958 however, conditions were cozy as the three young children shared one of the two bedrooms and Tess's mother occupied the small den. In looking for a larger house the couple had heard of a property for sale through their connections at church; in fact their minister helped to negotiate the sale of the house and then a friend of the sellers helped to arrange the financing and held the mortgage on the home. The large house, built in 1912, was located at 1174 Monterey Avenue, on a very family oriented street. After being in the home for about a year, Tess became pregnant with the couples' youngest son who was born in 1960. The room of this larger home was certainly welcome. The two storey house featured lovely oak parquet floors, beautiful mullioned windows, a lounge, front room, large dining room, a kitchen with a large pantry and three fireplaces all on the main floor. The main floor also featured an additional suite which was well suited to Tess's mother. On the second floor, there were four bedrooms, two of which had fireplaces and a large bathroom. There was also a full basement which served as a play area for the children and each had their own corner where they entertained their individual interests and friends. The family loved the home and its large garden and Tess and John felt it was a wonderful place for their children. The house sat on a double lot and at one time Tess had thought she may be able to turn their large home into a nursing home and build another house on the adjoining lot so she could use her nursing experience and could stay closer to home than her other jobs had afforded her. Unfortunately the municipality's strict building codes would not allow it. After seven years of living in the Monterey Street house, the family decided to downsize because of John's health and because of the financial burden of keeping such a large home. In 1965 the family made the move to their slightly more 'cozy' home at 2232 Cranmore Road a nineteen year old house, which they found, this time with the help of a real estate agent. The home featured a ground floor den which the family used as a room for Tess's mother, a bedroom for Tess and John, a living room, dining room and kitchen. The second floor offered two bedrooms, one for their daughter and another for the two younger sons and a bathroom. The basement featured a full rec room and a

bedroom for their oldest son. With much smaller square footage than their previous home this house was much cheaper. The family made very few changes to their Monterey home aside from painting the interior but found that their Cranmore Road home required many renovations and repair jobs because of flooding and faulty plumbing fixtures. Overall, the couple had always held accounts and ownership jointly because of John's health problems related to the time he spent serving in the war. For them it seemed natural to jointly own their property. Staying in Oak Bay was also important for them as they had set down "roots" in the community. It was where their children attended school and it was where they had become heavily involved with their church. Tess worked outside the home for twenty-five years as a bookkeeper. Tess continued to live in the couple's Cranmore Road home after her husband's death in 2003.

Maud May Gordon (nee Shelly)

Maud Gordon was born in England in 1889. She was a War Bride from the First World War. Maud married Charles Blake Gordon, a Captain in the Canadian Army, after the end of the First World War around 1918. The two returned to Canada and lived in Ottawa for a time where Maud gave birth to their first daughter Mary, who died only a few months later. The couple then lived in Penticton for twelve to fourteen years where Charles worked as a controller for the Kettle Valley Railway and the Canadian Pacific Railway Company (CPR). It was in Penticton that Maud gave birth to the couple's second daughter Elizabeth Maud (Betty) on July 7, 1921. The family had spent time in Victoria over several summers while they lived in Penticton to escape the Okanagan heat. It was at that time that Maud fell in love with the city, especially Oak Bay as it reminded her of England. In 1930 the couple returned to Charles' hometown of Montreal so he could take on the position Auditor of Railway Passenger Receipts for the CPR. The couple continued to live in Montreal until Charles' retirement. Leading up to Charles' retirement the couple discussed moving to several locations and considered buying a ranch near Penticton but decided labour may be a problem so they settled upon the idea of moving to Victoria. Staying at the Empress Hotel while they searched for a house Maud and Charles used the services of a real estate agent to assist them in finding a suitable property. Maud knew the house at 545 Transit Road was for her when she first set eyes on it and fell in love with it when she saw the interior and its many lovely details; it became her favourite house. Maud purchased the home in 1945 and allowed the current tenants to continue to live there for several more years; it was not until 1948 that the family gained possession, with some persuading. While their daughter recalls that it would have undoubtedly been purchased with her father's money the home was indeed registered solely in the name of Maud. Maud and Charles stayed in this house for eight years and then moved to Vancouver to be closer to their daughter. Maud died in Victoria on November 26, 1975 and her husband Charles passed away several years later.

Charlotte Haines¹

Charlotte Haines was born on January 19, 1920 in Nanaimo, BC. When Charlotte completed her schooling in Nanaimo the family moved to Victoria and she attended Victoria College. Upon graduation, she enrolled in the Faculty of Law at the University of British Columbia in Vancouver and graduated in 1951. Working as one of four “lady lawyers” in Victoria, Charlotte worked both on her own and with other lawyers and had always practised in Victoria. In 1959, having lived with relatives for several years as an affordable option, Charlotte had saved enough money to consider purchasing a property of her own and was looking for a building with suites that would help to pay the bills. Specifically, she felt owning property of her own was a good form of saving, acquiring equity and felt it would offer a sense of stability. Once she began looking for a property, it did not take her long to find something suitable. The four-plex located at 2302, 2304, 2306 Oak Bay Ave with one suite located at 1521 Clive Drive was just nineteen years old and was located close to the ocean. It was in good shape and offered both a suite for Charlotte and three other suites as rental income. Charlotte had saved enough for a down payment and held her mortgage with the Royal Trust Company. Each suite had three levels with a basement, which included laundry facilities and storage, the main floor which included a living room, dining room and kitchen and the upper floor which included two bedrooms and a bathroom. Few changes were made to the building while Charlotte owned it but she did enlarge and finish the four basement areas. Charlotte continued to own and manage the building after her marriage in 1963 when she and her husband moved to another home. She continued to own the property until 1973 when maintaining it in addition to her other responsibilities became too much. At this time, Charlotte converted the building to strata title and sold the four properties.

Dr. Anathalie Taylor Lee

Anathalie was born in Edmonton on August 10, 1914. Anathalie had been in the Airforce and was doing her certification in radiology in Toronto when she met her husband Douglas Taylor Lee. The two were married in 1948 and started their life together in a third floor walk up in an old house in Toronto; Anathalie had begun working at Sick Children’s Hospital in Toronto and her husband was working towards finishing his medical degree. With their first child on the way, the couple thought it was important to find a house. Anathalie did the searching and viewing and the couple settled on a small wooden house on Walmsley Boulevard in Toronto and paid \$8,000 for it. The couple’s first child was born in 1949 and their second child was born in 1952. With Douglas’s schooling finished, himself specializing in radiology as well, he was looking for a position and was hired on at Royal Jubilee Hospital in Victoria. In 1954 the couple sold their Toronto home for \$12,000, bought a new car and packed everything up for the trip to Victoria. They first rented a home at Ten Mile Point but found the distance from town was not favourable to their nurse maid who was hired to assist in looking after their four year old daughter and one year old son while Anathalie worked to cover vacation time for other doctors over the lower Island. As a result, the couple decided to move closer to the

city and purchased a house at 1065 Deal Street in Oak Bay. The couple had heard of the area in Oak Bay as Douglas's parents had been living there for several years. For this purchase they had used some portion of the proceeds of the sale of their Toronto house but mostly used Anathalie's savings since her husband was just beginning to earn an income following his graduation and so the house was listed in her name. The home on Deal Street featured a small porch, living room with a bay window, dining room with built in mirrored side board and cupboards, a tiny den, pantry and kitchen with wood and coal stove. Upstairs there was a small bedroom, separate toilet and washroom and three other bedrooms, one for the children, the housekeeper's room and a master bedroom. While the couple stayed only a year and a half in this home they worked to repaint many of the rooms and modified a portion of the kitchen and pantry which included installing a newer stove. The couple's third child was also born during this time and was only about six months old when they decided a move was in order. While the family had enjoyed this home and its ocean views and proximity to the beach they required a slightly larger home that would accommodate the now three children, Anathalie's mother and would also offer a room for a housekeeper or nurse maid; Anathalie's mother was the one who found the "for sale" sign in front of a large home on York Place.

The couple purchased the home at 1605 York Place for \$12,000 which was situated on a hill and spanned four large lots. Unfortunately, Douglas became sick around the time the couple was hoping to close the deal on the home and its financing which made it seem like a terrible time to move, however they had already signed the real estate deal and were obligated to purchase the home. Finding it difficult to secure financing with any of the conventional banks or mortgage companies, the couple was lucky to hear about a mortgage program that the Anglican Synod had developed. Being a pair of doctors with young children, they were quickly approved and were set to move. The house on York Place was an old gracious building that had been built in 1898 and featured a charming sprawling garden with lovely pathways and views of the ocean. The home featured a big kitchen which required extensive renovations after years of mis-use. Upstairs there was a bedroom, washroom and separate entrance set aside for the previous owner's Chinese cook and gardener. There was also a nice large room for their daughter with a bay window with a nice view down to the garden and an adjoining tiled bathroom and fireplace. Down the hall was a sewing room which was used as a bedroom for the two younger children, a sleeping porch, master bedroom with a large bathroom and a large claw foot tub, walk in closet and laundry chute. Downstairs, featured a dining room with wood panelled walls painted black, a deck with terra cotta tile and French doors, a large wood panelled den and large fireplace. Over the course of the eleven years that the couple lived in this home they renovated the kitchen, excavated the basement to deal with a run off problem, and had to replace the ceiling in the master bedroom after it collapsed. After eleven years the older home was becoming expensive to maintain and the extensive garden was taking up much of their time and so the couple sold it for \$55,000. In 1967 the couple then purchased their final home at 3110 Weald Road, along the southern boundary of the Uplands, for \$42,000. This home was smaller but equally as lovely featuring a large living room, den, newly updated kitchen and several fireplaces. Tragically, Anathalie's husband was killed in a car accident just two years later.

Pamela Robbins

Pamela Scott was born in England in 1921 and came to Canada with her parents before her first birthday, to a farm in Manitoba. She then spent her school years in North Vancouver and moved to Victoria in 1941 to begin her training as a nurse at Royal Jubilee Hospital. Pamela met her husband Geoffrey Robbins (who was the third generation of his family to live in Oak Bay) in Victoria and the two were married in 1949; they had two sons born in 1950 and 1951. After the birth of her sons, Pamela continued to work part-time as a nurse. Initially the couple lived in a second floor suite in south Oak Bay but decided that they wanted to own their own home and on the advice of a babysitter, who lived in the area, had looked at a house on Margate Street. The couple financed the home with the help of a friend and jointly purchased the property in 1954 and lived there for twelve years. Pamela describes it as an older home with a living and dining room, the kitchen and three bedrooms, one of which they used as a den, and also a bathroom. The house was a bungalow with a full basement and was situated on one and a half lots. The adjacent property was set up in the same way and the Robbins', along with their neighbours, combined their half lots to make a full lot. Arrangements were made for a builder to buy the lot which he built a house on and later sold. The builder paid the other family cash but renovated the basement for the Robbins' instead. The basement renovation included the construction of two rooms with space for two beds, built in desks and a bathroom for their young sons. The Robbins also updated their kitchen in this house. In the mid-sixties then, following some, as Pamela described "bad advice" from a real estate agent, the couple sold their Margate Street home just before the market in south Oak Bay began to rise and decided to build a house in north Oak Bay, in the Lansdowne Park subdivision, on Henderson Road. While the family only lived in this home for three years, it was convenient at the time with its proximity to both the university for their older son and the riding academy for their younger son. The Robbins built a home on the Lower Mainland of British Columbia where they lived for a short time but shortly after returned to Victoria to make their home in an apartment where Pamela lived until her death in November, 2007.

Margaret Ellen Weston Brown Roxborough

Margaret Weston Brown was born on June 30, 1910 in Hosmer, near Fernie, British Columbia. Margaret did her schooling in Fernie and trained as a Registered Nurse in Calgary. She worked in Golden, British Columbia and then took several courses in psychiatric nursing in Ponoka, Alberta where she met her husband Doug Roxborough, a pathologist. The couple then spent four years in Rochester, Minnesota where Doug studied for his specialty in pathology at the Mayo Clinic and Margaret continued to work as a chief nurse. Following this, the couple moved to Victoria where Doug was hired as a pathologist at St. Joseph's Hospital and arrived about one year after war broke out. Doug spent the next four years overseas with a hospital unit. When they first arrived in Victoria, the couple had come across a "For Rent" sign on 261 King George Terrace, viewed the flat and ended up staying there for ten years with Margaret living there while

Doug was overseas. When Doug returned from the war, the couple looked around at a number of lots in the Victoria area including Esquimalt and the Uplands but found that they were looking for something similar to where they were already living and wanted open space and a view. They bought a nearby lot at 291 King George Terrace.

Doug and Margaret bought the lot in 1947 and the home took about two years to build as so many materials were in short supply after the war. The couple moved in to their home in 1949 though the painting and flooring had yet to be finished. In planning to build the home, the couple consulted an architect and also took Doug's musical interests and his passion of playing the organ into consideration and ensured that their living room was large enough to house both an organ and an upright piano and in time hundreds of pipes were installed under the floor boards in the living room to satisfy Doug's desire for his own pipe organ. Other features of the home included birch panelling in the living room which framed the fireplace wall, local stone on the front of the house, a designated linen closet upstairs, a dressing room off the main bedroom, a shower in the basement for clean ups after gardening and fireplaces in several rooms.

Finding labour difficult to secure as well as materials, the Roxborough's had arranged for the workmen who had a contract with the hospital to come to work on their house when materials for the hospital job were not available and vice versa. While they handpicked all of the materials and fixtures that went into their house it was very difficult to find things like quality flooring, double paned windows, tiles and also dynamite to blast at some of the bedrock as well as common two inch nails. While Margaret also worked as a nurse at St. Mary's she was involved in some of the work in the house including finishing the wood panelling, and the couple worked together to arrange much of the garden and worked on stone work together at the side of the house. Price was often a factor in making final decisions since Doug had been away overseas for the years before they built the home; the couple did finance the home with a mortgage which they worked hard to pay off within the first five years. While Margaret was not listed as an owner on the property, it is obvious that the home and its design was very much something that they undertook as a couple.

Frances (Faye) Taylor (nee Smith)

Born in Victoria in 1921, Faye spent her youth growing up in Oak Bay. Faye studied to become a teacher and worked in several Victoria area schools until she married in 1945. Faye married Donald Taylor and the couple had two daughters born in 1950 and 1953. The young family lived in the suite that had been built in the attic of Faye's parent's home in the 1940s into the early 1950s until things became a little too cramped and noisy at which time they moved into Faye's grandmother's house on Cavendish Road. These living arrangements gave the couple the chance to concentrate on saving money to build their own house. As Don had served in the army, he used the opportunity to take advantage of the Veterans Land Act and purchased a narrow lot at 2555 Margate Street from the Municipality of Oak Bay with \$450 of his savings. Many others were in the

same situation and the Taylor's were fortunate enough to be among a group of friends who were also building homes around the same time. It was at a friend's home that they actually came across the plans for their house and ended up sending away for the plans to build one of the first flat roofed houses in Oak Bay. In the do-it-yourself atmosphere that existed after the war, Don worked evenings and weekends to build the house over the course of 1952 and 1953. The same group of friends often assisted each other with a variety of tasks including pouring concrete and roofing; Don had a friend assist him with the electrical wiring for the house and on several occasions Faye assisted with projects including laying the flag stones for the front walk way. The family moved into the home in November of 1954 when many of the finishing touches had yet to be completed including the installation of the interior doors. The house featured 200 amp electrical service and insulation, both of which were seen as uncommon upgrades in the 1950s. The bungalow was a split level with the main level housing the kitchen, living and dining rooms, the second level featuring the master bedroom, bathroom and a playroom above the garage (later converted into a room for Don's mother) and the third floor allowed for the girls' bedrooms. Faye and Don stayed in this home for seventeen years until they built a home at Ten Mile Point. During this time, Faye returned to work as a substitute teacher after 1960 to help the family budget; she enjoyed it so much that she wanted to return to teaching full time and had persuaded her husband to let her do so and she continued to work for twenty-two more years. While Faye emphasizes that it was Don who financed the building of the house with a private loan that he worked hard to pay off quickly, and also that Don did much of the work to build the house, she undoubtedly contributed to the family's well being as a full time mother and then the family's financial situation with her earnings as a teacher after 1960.

Aimée Wyatt (nee Strickland)

Mary Aimée Strickland was born in England in 1882 and was educated as a concert pianist as a young woman, and spent several years training in Germany. Aimée's brother was involved in British efforts to encourage agriculture cooperatives in India and Aimée went to Lahore to supervise his housekeeping staff. Here she met her brother's best friend, Horace Wyatt and the two were married on November 13, 1913. Their first child, Laurence, born in 1921, contracted malaria when he was three years old and Horace retired from the Indian Educational Service where he was director of the teachers' college in Lahore. The child was left with friends in England, and Aimée and Horace proceeded to Stanford University in California, where Horace studied for a Ph.D. with Lewis Terman. Laurence was brought to the U.S. from England by his nanny, and the Wyatt's second child, Gerard, was born in California in 1925. Horace then went on to receive a degree in psychology and the family moved to Palo Alto, California in the San Francisco Bay area where he taught. Upon his retirement from teaching, the family came to live in Victoria in 1935 as a compromise; Aimée wanted to stay in California but Horace wanted to move back to England and the family saw Oak Bay as a "little bit of England" and a good compromise between the two locations. At this time they rented a home at 930 Foul Bay Road and stayed for three years while the boys attended school. In 1938, the

family returned to England so that Laurence could attend Oxford as his father had done. However, September of 1939 threatened war in Britain and the decision was made to return to Canada, where the boys (now Canadian citizens along with their parents) would have more time before being called to army service. Upon returning to Victoria, the family was looking to purchase a home and the decision was to be made between the Foul Bay home they had previously rented, and one of Oak Bay's oldest homes built in the 1880s, at 2072 Hampshire Road / 2345 Cadboro Bay Road. Aimée favoured the house on Hampshire Road for its large lot and opportunity for gardening which the heavily treed lot on Foul Bay Road did not offer. And so, since the home was to be purchased in her name (with permission from the trustees of her dowry) Aimée made the final decision on the sale; it was often said to be "her" house. Upon moving into the home, the Wyatt's set about to provide accommodations for each member of the family. A wing was built onto the north end of the ground floor which provided a bedroom for the younger son, a bathroom and a workshop. What may have been the dining area, off the living room, became Aimée's bedroom, while her husband's bedroom-study and bath were also on the main floor. There were another two bedrooms upstairs one of which belonged to the eldest son. The main floor of the home included a kitchen, a living room and a sun porch. Horace and Aimée Wyatt continued to live in the house into her late eighties and his early nineties, when they spent brief periods in a nursing home. On Aimée's passing, the house was left to her two sons.

Appendix 9

Analysis of Municipality of Oak Bay Building Permit Samples 1939, 1949 & 1959

The number of permits issued to women peaked in 1949 with 85 women receiving just over 27 percent of the permits in the municipality. This means that the majority of owners applying for building permits in Oak Bay between 1939 and 1959 were overwhelmingly male. Only in 1949 did the proportion of building permits issued to male owners drop below 60 percent to 52 percent (see Table 3.5).¹ Another interesting trend over the two decades is represented in the increase of local contractors and building companies who were applying for building permits to build houses in the municipality. There was also an increase in the number of permits issued to contractors and builders who owned the property that they were building on; none of these builders were indicated in the 1939 sample, however by 1959 over 11 percent of the building permits were issued to local builders who, upon completion, would have presumably sold these houses to individual owners.

The proportion of female owners who received building permits was highest in 1939 with over eighteen percent of permits being issued to female owners. The percentage of married couples who were applying for permits declined between 1939 and 1959 and dropped to just under 6 percent in 1959. This downward trend seems to parallel the upward trend in the number of contractors and building companies who held permits. In Oak Bay this may have been a result of several wider trends Richard Harris referred to

¹ This may not necessarily indicate a change in the trend, but could instead be accounted for in the fact that a larger number of owners could not be identified by gender from the permit record book in 1949 and these unidentified owners could have been male.

in *Creeping Conformity* (2004). In his examination of Canadian suburbs up until 1960, Harris cites an increasing presence of corporate builders, along with the overall decline of owner builders and do-it-yourself builders in the suburbs which he equates with the Dominion Housing Act which helped to expand the mortgage market across the country, even though financing was only available to build new houses. These factors, along with the increased purchasing power of husband and wife owners² and increased access to mortgages may have meant that by 1959 in Oak Bay, more married couples chose to purchase a new, contractor built home rather than to invest their own sweat equity into building their home. A combination of circumstances (increased income and more lending power) combined with greater accessibility to newly built homes built by contractors may have then contributed to this shift by 1959 in Oak Bay. Among individual owners, other contractors did the majority of the permitted work in Oak Bay in 1939, 1949 and 1959. However over these two decades there was a decline in the use of contractors for smaller repairs and it appeared that more owners were doing their own repair work especially (see Table 3.6). In 1939 there was a sixty/forty split between contractors and owners and this had become a more even split with half of the work being done equally by contractors and owners by both 1949 and 1959. These figures suggest that the majority of the work for building permits carried out between 1939 and 1959 in Oak Bay was done by men. An analysis of the building permits that were registered to all

² Following the end of World War II, there was a steady increase of working wives in Canada (Wilson, 1982). During the post-war period incomes in general were increasing significantly as well. Between the 1951 and 1961 Census, median annual earnings for male workers residing in Oak Bay increased 84 percent from \$2,734 to \$5,031; earnings for women in Oak Bay increased 65 percent from \$1,363 to \$2,253. While more moderate, the same increases were seen across the metropolitan area. In Greater Victoria median annual earnings for male workers increased 76 percent from \$2,262 to \$3,976; earnings for women in greater Victoria increased 59 percent from \$1,264 to \$2,013.

Characteristics for Houses Built in 1939, 1949 and 1959

		Houses Built	Estimated Costs			Average No. of Rooms	Mr.	Miss	Mrs. or Mr. & Mrs.	No Titles ³
			Average	Minimum	Maximum					
1939	Sample	21	\$3,776	\$2,000	\$8,600	5.85	12	1	3	2
	Sole Women	12	\$4,567	\$2,000	\$14,000	6.08	–	2	7	2
	Joint	12	\$3,700	\$2,400	\$8,000	5.75	–	–	3	9
1949	Sample	26	\$7,553	\$5,000	\$16,500	5.14	7	0	9	10
	Sole Women	18	\$8,561	\$5,000	\$17,000	5.05	–	3	15	–
	Joint	33	\$8,342	\$5,000	\$15,000	5.43	–	1 ⁴	32	–
1959	Sample	16	\$15,938	\$11,000	\$30,000	6.18	5	–	4	– ⁵
	Sole Women	1	\$6,000	\$6,000	\$6,000	7	–	–	1	–
	Joint	14	\$17,971	\$11,000	\$26,000	6.57	–	–	14	–

Source: Corporation of Oak Bay Building Permit Records, 1939, 1949, 1959.

of the female property owners for 1939, 1949 and 1959, indicates that only one or two women did the permitted work in their own homes each year. Men then were more likely to engage in their own home repairs and building. Women were more likely to hire an outside (male) contractor to do the job. Married women however were less inclined to hire out this work. In 1949 as 23 percent of permits were issued to women who listed their husbands as contractors for the work,⁶ only two women who listed their husbands as

³ No title (i.e. Miss, Ms. Mrs.) given, only first and last names or initials.

⁴ Permit number 6001 was issued to Misses J. & M. Roberts (Jessie C. and Mary C.) who hired contractor J. H. Quayle to build their house at 1082 Newport (Lot 12 Block G Plan 1212). The single storey, seven room house was built with frame and stucco and was estimated to cost \$12,000 to build.

⁵ There were seven houses included in the 1959 sample which were built by contractors who also owned the land.

⁶ This may be an indication of the lack of post-war materials and contractors as my interviewees noted above, or may have been a function of the DIY (Do-It Yourself) ethic that pervaded after the war as many men returned to create the homes they were dreaming of on the front lines.

contractors in 1939 (4.16 percent). Overall, the fact that women seemed to be more prominent in the building permit listings before 1950 is interesting.

In 1939 there were four dwellings in the sample that were built without a garage. By 1959 only dwellings built with garages were captured in the sample suggesting very few dwellings alone were being built in the municipality. The addition of a garage most certainly would increase the estimated cost of a build which may account for the increase in the average estimated cost. While the building permit records did not record square footage of permitted houses, it did require applicants to indicate the number of rooms to be built. Between 1939 and 1959 the average number of rooms built in new houses decreased from 5.8 rooms in 1939, to 5.1 rooms in 1949 and then increased to 6.1 rooms in 1959. In 1959 there were a large number of permits issued for fence building. This presumably corresponded with the introduction (or pending introduction) of a fence related bylaw.

Appendix 10

Residence and Relationship - Sole Female Owners¹

Database Code		Female Solely Owned		% of All Female Owned Properties ²	% of All Oak Bay Properties ³
		No.	%		
Listed Owner Lives on Property					
A	Female Owner & Household Head	433	35.03	13.47	8.11
B	Female Owner living with Related Male Household Head (presumably Husband)	360	29.13	11.20	6.75
D	Female Owner living with Unrelated Male Household Head ⁴	27	2.18	0.84	0.50
F	Female Owner living with Unrelated Female Household Head ⁵	8	0.65	0.24	0.15
H	Female Owner living with Related Female Household Head	3	0.24	0.09	0.05
Listed Owner Does Not Live on Property					
C	Non-resident Female Owner; Unrelated Male Household Head Residing	94	7.61	2.92	1.76
E	Non-resident Female Owner; Unrelated Female Household Head Residing	22	1.78	0.68	0.41
G	Non-resident Female Owner; Related Male Household Head Residing	7	0.57	0.22	0.13
I	Insufficient Information to Allow Coding	54	4.36	1.68	1.01
-	Empty Lots	228	18.45	7.09	4.27
Total		1,236	100	38.46	23.18

Source: Women and Property Database.

¹ The Social Database, which I merged with the Women and Property Database, included information on household heads for some of the homes in Oak Bay which were occupied in 1949. These names were gathered from the City Directory. Using this information I was able to make some determinations about a female owner's residence (as determined by the mailing address listed in the Assessment Record) and her relationship to anyone who may have been listed as household head and/or her marital status (as determined by the information listed in the Social Database which was recorded from the City Directory). Surnames and the assumed gender of the given names of owners and household heads were used to help determine these relationships. This residence and relationship information could only be determined for 954 of the 1,236 properties that women solely owned.

² Calculated as a percentage of all 3,214 properties listed in the Women and Property Database.

³ Calculated as a percentage of all 5,333 properties listed in the 1949 Oak Bay Assessment Record.

⁴ Possible examples of residence and relationship patterns in this category could include: a married woman living with her husband who has a different surname, an unmarried woman who is living with her unrelated male partner, or a single woman living with an unrelated male.

⁵ An unrelated female household head could be, for example, the mother of a woman who was divorced and/or widowed who still used her married name rather than her maiden name. In this kind of situation, her father may have passed away and willed the daughter the property and the mother however, may have been recorded as the household head for the purposes of the City Directory.