

Landlords and tenants in London, 1550–1700

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ABSTRACT: Historians have largely ignored the tens of thousands of landlords, and hundreds of thousands of tenants in early modern London. Society was not organized to readily reveal their relation and magnitudes, so the issue must be approached from a variety of directions. Modern stereotypes of both were well formulated by that period, despite the intricacy in and frequent dual role of landlord and tenant played by the same persons. Property holdings were dispersed among a variety landlords, so tenants faced no stranglehold over dwellings, while landlords in the main used rental holdings to supplement their basic incomes.

Introduction

Urban landlords and tenants, and their joint interaction with the stock of housing, have gone largely unexplored for early modern England, attention having been focused on landed estates and farm tenancies. Here we will show their inter-relations in rapidly growing London, and attempt rough approximations of some of the magnitudes involved. The framework would apply to any urban area, and in different eras, and with similar magnitudes of impacts on a local economy.¹

The landlord/tenant aspect of urban society was important. While freehold occupants looked to their own resources to secure shelter, tenant occupants looked to landlords to bear the higher costs of holding a fuller set of property rights making housing more affordable for tenants. Perhaps three-quarters of London households were tenant occupants. Landlords numbered in the tens of thousands, providing one of life's necessities to literally hundreds of thousands of London tenants. At the macro-scale, these proportions were rough indications of the considerably

* I am indebted to readers of an earlier version, and to helpful critiques on this one from two anonymous reviewers. Remaining errors are mine.

¹ Even discussions of modern times deal little with landlords and tenants. For the rare yet highly important practical theorizing about them, partly in an historical context (Edinburgh, 1875–1975), see D. McCrone and B. Elliott, *Property and Power in a City: The Sociological Significance of Landlordism* (Basingstoke, 1989), esp. 1–21 and 32–41. See also J. Allen and L. McDowell, *Landlords and Property: Social Relations in the Private Rented Sector* (Cambridge, 1989), 45–8.

unequal distribution of economic, political and legal *power* in London.² At the micro-scale landlords and tenants struck an 'accord' (sometimes with lingering disputations) over the distribution of resources connected to the bargain. It was not the brief but multiple transactions of most market exchanges, rather, landlord and tenant were continuously linked during the lease period over a single entity; and it pertained to a socio-economic good (one's home) with various and sometimes strong cultural and psychological connotations besides economic and legal ones.³ Another sign of societal importance: these often-uneasy unions were about as numerous, and sometimes as long-lasting, as society's other basic, sometimes troubled, long-term unions – marriage.

We begin by summarizing the landlord/tenant relationship and why data on it is difficult to obtain for early modern London. Second, we briefly present the context in which these relations existed in the seventeenth century. Third, we look at the particulars of the landlord/tenant *business* as an institution for providing the great bulk of housing in London. Fourth, we then describe the stereotyped actors whose familiarity even today too quickly obscures other considerations in the relationship. Fifth, we turn to the composition of landlord types, showing how much each controlled of the total rental market. Finally, however, the claim of landlord/tenant pervasiveness, while highly plausible, is supportable only indirectly. Just a rough magnitude of their proportions is possible, but nevertheless showing a decided economic impact on the urban economy. Most people are tenants at some time in their life, and understand its circumstance. Fewer people are ever landlords, so here their perspective is emphasized, though both are important.

Overview and research hindrances

Urban landlords were pervasive in all of London's areas. They were also pervasive among all classes, even those who had not the social contacts, class standing or legal rights to engage in other kinds of investments. Landlordism was often important for women as a means of earning a livelihood. Successfully managing one or more rental units required no apprenticeship or formal training, nor licence from officials. So also, members of all socio-economic classes and both genders embraced the role of tenant. Finally, with so many tenants, there were large annual cash flows of rent. These were major factors in London's local economy, and perhaps more constant over the centuries than the ebb and flow of other urban industries like cloth-weaving and trading.

² W.C. Baer, 'Stuart London's standard of living: re-examining the Settlement of Tithes 1638 for rents, income, and poverty', *Economic History Review*, 6 (2010), 612–37; Elizabeth Blackmar, *Manhattan for Rent, 1785–1850* (Ithaca, NY, 1989), 2.

³ Allen and McDowell, *Landlords and Property*, 45–8; McCrone and Elliott, *Property and Power in a City*.

Nevertheless, for all this importance, the relationship is largely unremarked upon in diaries and other personal accounts of day-to-day living, perhaps one of a number of reasons for urban historians' scant attention. Another reason is definitional. Who was to be counted as landlords, and who as tenants? Some people were simultaneously both, rendering even seemingly simple quantitative descriptions problematic. One could be both a tenant to a freeholder or to a prime tenant, and be landlord to a sub- or under-tenant. English common law allowed great elaboration of physical, spatial, and temporal rights and obligations between landlord and tenant. The process created a plethora of middlemen who might be holders of different kinds of estates in land, and its improvements, with fine-grain gradations in degrees of control between them.⁴

Landlords and tenants collectively are also difficult to investigate because they were widely dispersed through society in all classes, and not formally organized. Landlords, for instance, had no equivalent to the Company of Innholders to champion, regulate and discipline their practices of letting housing services, perhaps because housing quality varied enormously between units and was difficult to regulate. Nor were landlords licensed in the way that alehouse keepers were, though other basic necessities were regulated, and shortages of affordable housing were a periodic official complaint.⁵ Indeed, landlords escaped specific royal condemnation and punishment though they were part of the system that provided new housing contrary to royal building proclamations.⁶

We are also hindered by the lack of a London deed or title registry until the eighteenth century. In the absence of such a registry, claims of property holdings were often indeterminate until settled in court. Freeholders and leaseholders frequently concealed their sometimes-fraudulent dealings in mortgages, leases and other property encumbrances. A register would have thwarted such behaviour by requiring a public record of legal property dealings (and aiding historical searches on chains of title).⁷

⁴ G. Meriton, *Land-lords Law: A Treatise Very Fit for the Perusal both of Land-lord and Tenants* (London, 1697); D. Keene, 'Landlords, the property market and urban development in medieval England', in F.-E. Eliassen and G.A. Ersland (eds.), *Power, Profit and Urban Land* (Aldershot, 1996), 93–119, at 98–100; D. Keene, 'A new study of London before the great fire', *Urban History Yearbook* (1984), 11–21, at 17; P.E. Jones (ed.), *The Fire Court: Calendar to the Judgments and Decrees of the Court of Judicature Appointed to Determine Differences between Landlords and Tenants as to Rebuilding after the Great Fire*, 2 vols. (London, 1966–70), vol. I, v–vi. See also V. Harding, 'Space, property, and propriety in urban England', *Journal of Interdisciplinary History*, 32 (2002), 549–69.

⁵ [By the Privy Council, for Regulation of the City of Westminster] Wyllyam Cecill, Knight, High Stewarde of the Citie . . . 12 March, 156[4], Short Title Catalogue (STC) 16704.9; *Acts of the Privy Council*, 1598, 435–6; *A Decree of Starre-Chamber Concerning Inmates and Divided Tenements in London or Three miles about* (14 Feb. 1637), STC 7756.

⁶ P.L. Hughes and J.F. Larkin (eds.), *Tudor Royal Proclamations*, 3 vols. (New Haven, 1964–69); J.F. Larkin and P.L. Hughes (eds.), *Stuart Royal Proclamations*, vol. I (Oxford, 1973); J.F. Larkin (ed.), *Stuart Royal Proclamations*, vol. II (Oxford, 1983).

⁷ W.C. Baer, 'The institution of residential investment in seventeenth-century London', *Business History Review*, 76 (2000), 515–51, at 535–7; D.J. Hayton, *Registered Land* (London,

A final difficulty in researching the relationship of landlord, tenant and the property at issue, is the usual divide in housing matters. Society's official surveys and historians' research typically emphasize either the characteristics of *people* who occupy houses (censuses and social historians), or the characteristics of the *housing* they occupy (housing surveys and architectural and social historians). Few surveys or censuses reveal much about the nature or suitability of the *relationship* between landlord, tenant and the property.⁸ Size of the unit vis-à-vis size of the household is one obvious concern, i.e. overcrowding is hard on the occupants, and hard on the dwellings. Rent paid vis-à-vis income earned is another, i.e. affordability in light of the costs of other necessities that might strain household budgets, jeopardizing the tenant's long-term ability to pay. Finally, though hidden from public censuses and surveys, is the personal relationship between landlord and tenant, i.e. is one or the other picky, quarrelsome and quick to go to law, becoming a constant source of aggravation?⁹

The London context and its relationship to landlords and tenants

London grew from about 200,000 people in 1600 to some 575,000 by 1700. This growth was not from high net birth rates by already settled families slowly acquiring a modicum of resources to be passed on to their children. Instead, growth was due to in-migration of largely young, unskilled (hence poor) workers and would-be apprentices.¹⁰ This skewed age/income/wealth characteristic of in-migrants intensified London's existing *inequality* in resources. Builders and landlords responded primarily with lower-cost and lower-quality units – for rent.

Lease agreements for rental units were between two or more individuals facing different circumstances, and pertained to a unique space for a specified but often non-standardized duration. This combination made leases one-off products. Nevertheless, landlords saw their leases as sources of income or capital, and tenants saw them as both a means of securing space, and as an investment for potential profit. For instance, an advertisement in a London flyer for 13 March 1693, announced: 'A

1973), 8–10; F. Sheppard, V. Belcher and P. Cottrell, 'The Middlesex and Yorkshire deed registries and the study of building fluctuations', *London Journal*, 5 (1974), 176–217, at 176. See also McCrone and Elliott, *Property and Power in a City*, 45.

⁸ See McCrone and Elliott, *Property and Power in a City*, for an exception.

⁹ For invoking law courts, see W. Leybourn, *The City and Country Purchaser and Builder in Two Books, by S. P. Gent., the Second Edition Much Enlarged* (London, 1680), 10–11. See also, Meriton, *Land-lords Law*, and C. Brooks, 'Professions, ideology and the middling sort in the late sixteenth and early seventeenth century', in J. Barry and C. Brooks (eds.), *The Middling Sort of People* (New York, 1994), 113–40, at 131.

¹⁰ E.A. Wrigley, 'A simple model of London's importance in changing English society and economy 1650–1750', in P. Abrams and E.A. Wrigley (eds.), *Towns in Societies: Essays in Economic History and Historical Sociology* (Cambridge, 1978), 215–43, at 215–18.

lease of about 24 years to come, of two houses for 40 £. a year, built about ten years since [to be sold] . . . or exchanged for a convenient house in the country within 5 miles of London.¹¹ Leases and sub-leases and their tenancies could be assigned and reassigned, as Philip Jones put it, 'perhaps unto the sixth hand'.¹² Tables to calculate the value of leases based on their remaining years, and different rates of return, were published to assist these transactions. This liquidity of lease agreements became further enticement to create such arrangements while lowering housing costs, a London specialty that Adam Smith remarked upon almost a century later.¹³

Even with leases tailored to site and circumstance, they could not wholly solve London's housing problem, because of the great numbers of households with low incomes. I have found no advocacy for direct *rent controls*, though other necessities, such as price and composition, were regulated at the time. Perhaps the task was thought too difficult to police. In response to the shortage, sometimes as many as 20 per cent of all households 'doubled up' (two households living in one unit) or otherwise crowded into space at higher densities than was thought normal until the doubled household could afford a separate unit of its own. Other tenants might live in a divided house (one converted to several tenements) or be lodgers, or the roommate of another tenant, or even be assigned as roommates by a landlord squeezing in multiple poor tenants in the same space. Proclamations beginning in the 1560s also prohibited taking in 'inmates'. Still, over the next century, the stigma of lodgers abated. Continued high costs of housing made lodgers attractive to some occupants as a means to help defray housing costs. Spence reported over 8,000 lodger households by the 1690s. In the main, these were single persons, but 38 per cent had two or more persons.¹⁴

In London's centre, population growth induced higher land prices so new buildings were squeezed onto existing parcels, or built with more

¹¹ *City Mercury* ('Published [Gratis] Every Monday for the Promoting of Trade'), 13 Mar. 1693. Other advertisements pertained to a large piece of enclosed ground near the church in upper Shadwell with sheds and 'very fit for a carpenters yard'; and at Bromley near Bow a new large brick house with garden, stable and coach house was to be let (no rent amount suggested in either case).

¹² Jones (ed.), *Fire Court*, vol. I, v.

¹³ D. Keene, 'The property market in English towns A. D. 1100–1600', in J.-C. M. Vigueur (ed.), *D'une ville à l'autre: structures matérielles et organisation de l'espace dans les villes européennes (XIIIe–XVIe siècle)* (Rome, 1989), 201–26; A. Smith, *An Inquiry into the Nature and Causes of the Wealth of Nations* (New York, 1937), Chapter X, Part I, 117–18. For an early version of such tables, see T. Clay, *Briefe, Easie, and Necessary Tables for the Valuation of Leases, Annuties and Purchases, either in Present or Reversion . . .* [London] 1622, STC 2nd edn 5372.

¹⁴ P.E. Jones and A.V. Judges, 'London population in the late seventeenth century', *Economic History Review*, 6 (1935), 45–63, at 53; W.C. Baer, 'Housing for the lesser sort in Stuart London: findings from certificates and returns of divided houses', *London Journal*, 33, 1 (2008), 61–88; C. Spence, *London in the 1690s: A Social Atlas* (London, 2000), 92–4, 101–2; [By the Privy Council, for regulation of the City of Westminster]; Hughes and Larkin (eds.), *Tudor Royal Proclamations*; Larkin and Hughes (eds.), *Stuart Royal Proclamations*, vol. I; Larkin (ed.), *Stuart Royal Proclamations*, vol. II.

storeys to offset rising land costs, while some older buildings were carved up into lower-rent tenements. Most new construction, however, occurred on London's periphery, where lower land costs made the construction of lower-cost rentals affordable to the swelling ranks of the mechanic class and other poor households. The eastern London suburbs were primarily occupied by lower-income groups; the western suburbs nearer the Court by a mixture of high- middle- and low-income groups. Research for later centuries suggests that this early pattern of variable development in the different suburbs was as much due to the social cachet of the western portion of London for courtiers, aristocracy and the emerging professional class, causing lower land prices in the eastern suburbs for the mechanic classes, as it was to underlying landholding patterns; as much due to market demand and the income distribution of households looking for dwellings, as it was due to the idiosyncrasy of freeholders in how they developed their land. In both areas, low-income occupants rented, while even middle- and high-income/wealth groups tended to lease in the West End, out of custom and preference, or because few freeholds were offered.¹⁵

The landlord/tenant business as a socio-economic institution

That landlords sought profit is so obvious that we tend to forget their service side of the equation: landlords provided one of life's basic necessities – dwelling space (and ground landlords provided a location for new dwelling space).¹⁶ To meet the growing demand from population growth, builders constructed ever more housing either to rent directly to tenants themselves, or to sell to investor landlords who then rented them out at a more affordable rent than their capital cost. The rent stream or the capitalized value from rentals could be borrowed against for household emergencies or other investments. Property appreciation was also possible as rents gradually rose over the seventeenth century. Despite comparatively low rates of return, rental units were a fairly *secure* investment: they were durable, especially the land, though the structure could suffer from fire, wind, rain (which subjected them to 'soke in and rot' and a short life if not attended to), wear and tear, growing obsolescence and even collapse.¹⁷

¹⁵ D. Keene, 'Growth, modernization and control: the transformation of London's landscape, c. 1500–1760', in P. Clark and R. Gillespie (eds.), *Two Capitals: London and Dublin 1500–1840* (Oxford, 2001), 7–37; D. Cannadine, *Lords and Landlords: The Aristocracy and the Towns 1774–1967* (Leicester, 1980), 391–401.

¹⁶ Baer, 'Institution of residential estate development', 547; P. Earle, *The Making of the English Middle Class* (Berkeley, 1989), 148, 153–7.

¹⁷ Baer, 'Stuart London's standard of living'; Keene, 'Landlords', 93–119; Baer, 'Institution of residential investment', 519–20; Keene, 'The property market', 201–26; T.F. Reddaway, *Rebuilding of London after the Great Fire* (London, 1951), 74–6; and D. Keene, *Survey of Medieval Winchester* (Oxford, 1985), 230; Keene, 'Landlords', 107 Figure 6.3.

Londoners tended to select a level of quality in dwellings that consumed some 15–20 per cent of their income (excluding maintenance, repair and upkeep costs for which tenants were also usually responsible, and excluding tithes and heating costs).¹⁸ Many of the middling sort kept their housing costs to a minimum despite their higher station, preferring to sink residual cash into their business.¹⁹ Most households had too little wealth, income and credit to afford the capital cost of the quality of dwelling they thought suitable. Even at only, say, 10–12 ‘years purchase’ – 10–12 times annual rent (though multiples up to 16 or more were used for high-quality properties) – the freehold of a dwelling at the quality the household desired was usually unaffordable even if available. Phillippes thought the value of a 100-year lease was some two or three years purchase less (around 15–20 per cent) than the freehold due to residual value in the land, and the salvage value in building materials – both denied to a leaseholder.²⁰

Lease durations varied enormously to fit landlords’ and tenants’ needs and circumstances. Some were daily, weekly or monthly. These were usually aimed at poor tenants with highly irregular incomes. Such tenants might be charged a premium because landlords anticipated having frequently to extend credit when a rent payment was missed, and enduring considerable wear and tear on the premises from high tenant turnover. These situations required on-site managers to screen tenants, collect rents and make repairs. Alternatively, the lease duration might be annually, or for a term of years, if there was some mutual confidence that lessees had the ability and economic resources to continue this commitment. Here, landlord inspection of the premises would be less frequent, because tenants were responsible for repairs. On a year or more lease, tenants customarily paid only *quarterly*. Presumably, this practice reflected a society with expectations of less regular income than today’s bi-weekly or monthly rent payment requires. Longer-term leases were frequent, with 21 years or ‘three lives’ a popular lease duration, but so were 31 and 40 years, even longer.²¹

The stereotype negatives of both landlords and tenants

There is often conflict between the naturally different interests and expectations of landlord and tenant, seemingly casting them in adversarial

¹⁸ Baer, ‘Stuart London’s standard of living’; Baer, ‘Institution of residential investment’, 541–3; J. Boulton, *Neighbourhood and Society* (Cambridge, 1987), 85; H. Phillippes, *The Purchasers Pattern* (London, 1654), 10–12.

¹⁹ Earle, *Making of the English Middle Class*, 120–3.

²⁰ W.C. Baer, ‘Housing the poor and mechanic class in seventeenth-century London’, *London Journal*, 25 (2000), 13–39; H. Phillippes, *The Purchasers Pattern*, 3rd edn (London, 1656), 20.

²¹ Landlords prefer timely cash flows, it becoming clear sooner, with less money at stake, when a tenant is in arrears. For later periods, see McCrone and Elliott, *Property and Power in a City*, 25–32, but the circumstances and principles must have been the same in early modern times. Of some 479 cases before the Fire Court after London’s great fire, while 32% had lease durations of 21 years, about 50% were for a longer period. Baer, ‘Institution of residential investment’, 538.

roles. The stereotypes are of overreaching landlords *and* evasive, hard-to-find and slow-to-pay tenants. The more accurate term is not adversarial but symbiotic roles, where the aim and purpose of each sometimes (not always) helps the other, the duality of both antagonism and mutual advantage one finds in all market transactions.

In the nineteenth and twentieth centuries this conflict took on class perceptions; tenants were often thought to be socially and economically inferior to freeholders, though legislation then mandated landlord 'duties' and tenant 'rights' as partial correctives. However, in seventeenth-century London, the fluid mixture of who was landlord, who tenant in the economic ferment of a rapidly growing metropolis had not yet generated the class conflict in urban settings that later centuries experienced.²² Class hierarchy and one's station in life (one's estate) seemed to have been more taken for granted in the seventeenth century. Less (if any) stigma seems to have attached to being only a leaseholder rather than freeholder. Indeed, Hugo Grotius, Thomas Hobbes and John Locke, among others, were only then casting new rationales for property grounded in *natural rights*. Their views on property (and leading to status) would not become influential until the following centuries.²³ Still, conflicts shaped the stereotypes.

The landlord stereotype

Landlords are usually depicted in all centuries as grasping, ruthless, oppressive and *urban* landlords in particular as exploitive of their tenants by renting deplorable shelter space at excessive rents. Certainly, the oppressive urban landlord was a popular characterization in the sixteenth and seventeenth centuries. In 1564, Elizabeth I's privy council had complained of great numbers of people 'swarming in every room' in London, while greedy landlords squeezed them into 'chambers, shops, cellars and leantos', charging rents they could not afford if they sought only honest labour.²⁴ Elizabeth's privy council's follow-up enforcement may have further slowed additions to supply. The Merchant Taylor's Company complained in 1587 of 'the great number of freemen of this mystery who are destitute of housing', suggesting an extreme housing shortage.²⁵

This predicament was vividly demonstrated that same year by John Howse's disparaging depiction of inner London's landlords – those of the alleys. '[O]ne great faulte is in the miserable covetousness of the Landlords of the Alleys in London who ar not only careless in receaving of Tenaunts

²² J. Barry, 'Introduction', in Barry and Brooks (eds.), *The Middling Sort of People*, 1–27, at 9.

²³ R. Schlatter, *Private Property: The History of an Idea* (New York, 1973), 124–50; and McCrone and Elliot, *Property and Power in a City*, 1–25, 35–41, 160–88. See also C.H. McIlwain, *The Growth of Political Thought in the West* (New York, 1932).

²⁴ [By the Privy Council, for Regulation of the City of Westminster].

²⁵ *Acts of Privy Council, 1586–87*, 310, 356; Merchant Taylors in S. Rappaport, *Worlds within Worlds: Structures of Life in Sixteenth-Century London* (Cambridge, 1989), 65.

in their fylthie houses, but also gredely exacting and raysing of great rents vpon the poore, with other harde condicions, which are not tolerable in a Christian common wealthe.²⁶ Landlord covetousness itself, and especially over housing whose quality was ‘too bad and too beastly for dogs to lie in’, was especially true of victualler landlords, Howse said.²⁷

The Landlords in many places are victuallers, and when a poor man commeth to them to entreat to be their tenant, they, sitting in their majestie in a chair in the chimney corner, calls the poor man to them saying: sirra, would you be our Tenant? Yea, forsooth, saith the poor man. We must have our rent weekly paid us, say they. Ye shall forsooth, saith the poor man. You must fetch your bread, beer, butter and cheese, wood and coals of us. Yea, forsooth masters, with many a crooked curtsey. What pot have you? say they. A Tankard or a stone pot. No, say the Landlords, you must have a quart Pewter pot [left with the landlord as security]. I will provide one, saith the poor man.²⁸

Official, well-meaning building prohibitions nevertheless intensified the shortage, aiding landlords in extracting such terms.

The tenant stereotype

A common complaint of landlords is the costs and aggravations they endure from tenants in providing housing services, while tenants are sometimes careless – even irresponsible – in their care of the property. Ann Cowper-Coles put it as follows: ‘[P]roperty management in the seventeenth century was not an easy matter. Rent arrears, underlettings and subdivision of properties without the landlord’s knowledge [were ever present]. Redress through the courts was difficult since the legal process was tortuous and expensive.’²⁹ Reliable tenants who paid on time were hard to find, and collection efforts were expensive, drawn out and time consuming. There were hazards of wind, water, fire and other rapid depreciation of the housing asset; and vacancies lowered one’s income, while attracting vandals who stole windows and doors. A vacant house’s value was also lowered by a year’s purchase. Packing in tenants to off-set their low incomes was to the dwelling’s detriment from wear and tear, yet was sometimes the only way to keep it occupied in a less-tight housing market than London’s. The poor rate and hearth tax paid by landlords were additional costs; and there was the requirement for constant monitoring of the property if it were to yield an adequate return. Perhaps this was the reason that comparatively few merchants put much of their non-trade

²⁶ J. Howes’ second ‘Famyliar and frendly discourse dialogue wyse’, 1587, in R.H. Tawney and E. Power (eds.), *Tudor Economic Documents*, 3 vols. (London, 1924), vol. I, 421–43, at 427.

²⁷ Howes’ second ‘Famyliar and frendly discourse’, 427–8.

²⁸ *Ibid.*, 427.

²⁹ A. Cowper-Coles, ‘“A placed much clogged and pestered with carts”: Hartshorne Lane and Angel Court, c. 1614 – c. 1720’, *London Topographical Record*, 149 (1995), 152.

assets either in London freeholds or leaseholds. Peter Earle found that only about 25 per cent of the 'middling sort' owned property, and that it constituted only about 21 per cent of their wealth, though it comprised a considerable variety of properties, some not in London.³⁰

Roles, attitudes, and types of landlords and tenants

There were four basic attitudes toward being a landlord. A few urban landlords psychologically needed the role besides the income, acquiring socio-psychic benefits borrowed from England's pastoral setting by believing that having their rental units nearby conferred on them the status associated with the owners of landed estates.³¹ The second kind of landlord were those who put up with the annoyances of leasing out and rent collection for the prospect of economic gain either as a part-time or full-time occupation. Third were those, mainly institutions, who sought a lower but more sure long-term economic gain by paying *others* to bear the day-to-day annoyances of being landlords. Here was an early version of *rentiers*. These 'others' that the nascent *rentiers* paid were the fourth or intermediate landlords, often called 'prime' landlords. The ultimate landlord, the 'absentee' or 'grand' landlords rented to a 'prime lessee' and 'prime landlord' – men or women who in turn acted as a day-to-day landlord, charging a higher rent of tenants than he or she paid to the freeholder, pocketing the difference, and sometimes living there rent-free.³² The *Returns of Divided Houses in the City of London 1637* provide some examples of prime tenants in Clink Liberty south of the Thames, the only locale where this extra detail in the *Returns* was presented. The Company of Cordwainers of London owned '10 poor tenements' in Clink Liberty and collected the rents themselves.³³ Most institutional owners, however, looked to prime tenants, usually located on the premises or nearby to manage the day-to-day affairs of rental property. For instance, the Company of Tallowchandlers owned '4 poor tenements' there that they leased to Elizabeth Harris of the Liberty who received the rents. The churchwardens of St Mildred's parish in London owned 20 tenements that they let to several inhabitants of the Liberty who collected the rent. The Clink Liberty parish owned '20 poor tenements' in one part of the Liberty

³⁰ R. Grassby, *The English Gentleman in Trade* (Oxford, 1994), 90–3; D.W. Jones, 'London merchants and the crisis of the late 1690s', in P. Clark and P. Slack (eds.), *Crisis and Order in English Towns 1500–1700* (London, 1972), 311–55, at 336–7; Earle, *Making of the English Middle Class*, 152–3, and Appendix B, 405–8; Keene, 'Landlords', 104–5; Phillipps, *The Purchasers Pattern*, 3rd edn, 42–3; S. Primatt, *The City and Country Purchaser & Builder* (London, 1669), 34. See also L. Stone, *Family and Fortune* (Oxford, 1973), 92–114, and L. Stone, *The Crisis of the Aristocracy, 1558–1641* (Oxford, 1965), 357–63.

³¹ Boulton, *Neighbourhood and Society*, 202; Spence, *London in the 1690s*, 103–6.

³² Keene, 'Landlords', 97–9, 109.

³³ T.C. Dale (ed.), 'Returns of divided houses in City of London 1637' (1 Jun. 1937), typescript (microfilm, the Church of Jesus Christ Latter Day Saints, Dec. 1965), 191–203, 204–14, 215–23.

leased to a William Dodson of Westminster, and five in another leased to a rent collector from their parish.

Institutions were not the sole kind of freeholder in Clink Liberty. The *Returns of Divided Houses* also showed knights, ladies, lawyers, gentlemen, merchants and manufacturers from, besides London and Westminster, also Middlesex and Surrey, Essex and even as far away as Cambridge, Oxfordshire, Kent and Cumberland. Peter Earle showed a similar pattern for larger London in his sample of real estate holdings.³⁴ Presumably, as absentee landlords, many of these freeholders also used prime tenants or, if possessed of a considerable number of properties, used the emerging, semi-professionalized 'rent-gatherers', often bailiffs or stewards, who were forerunners of the modern urban rent agent or factor. Sometimes scrivners, who drew up leases, also managed properties.³⁵

Tenants were present in every social class, so their types basically differed only in the longevity of their lease. A day-to-day or week-to-week tenant would have a different view of his or her 'property' in the lease than did one leasing for 21 or more years, and responsible for repairs. Nevertheless, despite the advent of advice-giving pattern books, the economic rationalities behind landlord and tenant roles were still being explored.³⁶

Proportions of landlord types and their holdings in central London

There are many ways to classify landlord types: modern censuses sometimes allow sorting them by age, gender, marital status, legal status, income or wealth; or by the housing type held (a house vs. a tenement). Lacking such data we will use other bases, such as social class, legal type and number of holdings.³⁷ We have detailed data for two specific locales, and a little data for London more generally. The first is the 362-acre portion of high density, central London that burned in the great fire of 1666 giving rise to the Fire Court cases over rebuilding. Only 603 cases had sufficient detail to be used here, though pertaining to 1,027 housing units, yielding an average annual rent of £24.8 (commentators at the time had surprisingly accurately estimated £25). Since about 13,200 houses burned in the great fire, we have a 7.7 per cent sample, but it was not randomly collected. There was self-selection in who appeared before the court. Some, like guardians for minors, had to appear; others, like institutions and trustees,

³⁴ Earle, *Making of the English Middle Class*, 405–8 Appendix B.

³⁵ S. Monteage, *Debtor and Creditor Made Easy: Or a Short Instruction for the Attaining the Right Use of Accompts, after the Best Method Used by Merchants. The Fourth Edition, Corrected and Amended to which is Added Instructions of Rent-Gatherers Accompts* (London, 1708); Earle, *Making of the English Middle Class*, 48–9.

³⁶ Baer, 'Institution of residential investment'.

³⁷ Allen and McDowell, *Landlords and Property*, 49–58.

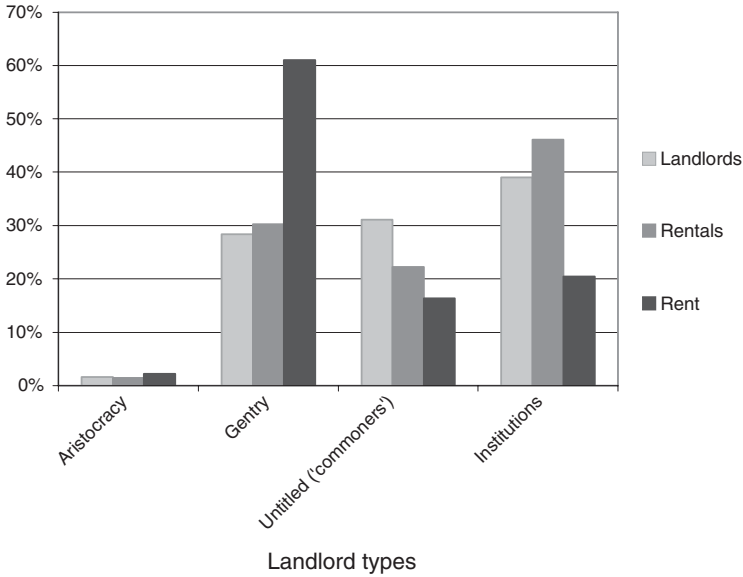


Figure 1: Proportions of landlord types, rentals held and rent income received in the burned area of inner London 1666

Source: Jones, *Fire Court*.

only occasionally appeared. Institutions are under-represented, because they tended to offer generous terms to rebuild, thereby avoiding a suit.³⁸

What proportions of different landlord types had leased in this burned area, what proportions of the rentals did each lease out and what was the proportion of rent received by each landlord type? Philip Jones tells us: 'the Corporation of London had 300 tenancies affected by the Fire, [yet] barely a dozen of their lessees petitioned the Court for relief'.³⁹ Lacking similar estimates on underlying property holdings for other large-scale holders in the burned area, we are dependent upon the proportions that appeared before the court. Accordingly, for that reason, and considering that the Fire Court cases we possess were not strictly uniform in the details provided, Figure 1 is only *indicative* of what might have been the underlying reality. The figure shows the major landlord types, and the left columns for each type shows their proportions of all landlords (we do not know which landlords were long-term leaseholders and which were freeholders). The second (or middle) column for each type shows the proportions of all units

³⁸ S. Porter, *The Great Fire of London* (Stroud, 1996), 70; my analysis of cases in Jones, *Fire Court*, both volumes.

³⁹ Jones, *Fire Court*, vol. II, iii.

in the usable cases, while the third (darkest) right-hand column shows proportions of *all* rents received.

The aristocracy, at least as appearing before the Fire Court, were, in effect, non-‘players’ in the inner London real estate market by any of the three measures. The gentry were well represented, had a goodly number of rentals and received much the highest proportion (60 per cent) of total rent. The ordinary, untitled ‘commoners’ were fairly numerous among landlords, but tended to hold proportionately fewer rentals, and decidedly less expensive ones. Finally, despite their known under-representation (but not known by how much) in the Fire Court cases, institutions still accounted for 39 per cent of all owners. Had they been proportionately represented, their percentage would have been still higher, the other percentages definitely less.

Again, the data in Figure 1 is only *indicative*, but they suggest that holdings were not the almost exclusive province of companies and other institutions, but rather were somewhat dispersed among different types of freeholders and landlords. Finally, these findings are restricted to the older, denser, central London, an area considerably different from the larger metropolis, with newer housing than the core, and much of it suburban.

Proportions of landlord types and their holdings in St Margaret Westminster

Our other source is for a specific London locale in the 1690s, based on tax assessors’ information from the four shillings in the pound aid for 1693–94. It is virtually a 100 per cent sample of all kinds of property, residential, commercial and industrial. We also use Craig Spence’s social atlas largely based on this assessor and other tax information. The data are thought to be ‘a fairly reliable presentation of the situation in 1694’.⁴⁰ Only in St Margaret Westminster parish did the assessors record both the occupants and their landlord, but that parish appears to be somewhat of a microcosm for the London metropolis, both of them consisting of older housing at the core, with a younger, expanding periphery.⁴¹ Table 1, synopsized from Spence, provides some comparable numbers for different

⁴⁰ D. Keene and P. Earle, *Metropolitan London in the 1690s: Four Shillings in the Pound Aid 1693/4 for the City of London, the City of Westminster and Metropolitan Middlesex*, dataset ESRC (grant no. R000232527), Centre for Metropolitan History, London 1991–92; and Spence, *London in the 1690s*; D. Keene, ‘A guide to the dataset four shillings in the pound aid 1693/4 for the city of London, the city of Westminster, and metropolitan Middlesex’, in Keene and Earle, *Metropolitan London in the 1690s*, 5, 6 and 7.

⁴¹ M.J. Power, ‘East and west in early-modern London’, in E.E. Ives, R.J. Knecht, and J.J. Scarisbrick (eds.), *Wealth and Power in Tudor England* (London, 1978), 167–85; J.F. Merritt, *The Social World of Early Modern Westminster: Abbey, Court and Community, 1525–1640* (Manchester, 2005); Spence, *London in the 1690s*, see, e.g., 46, 50, 55–6, 69, 71, 123, 160–1; R. Malcolm Smuts, ‘The court and its neighborhood: royal policy and urban growth in the early Stuart West End’, *Journal of British Studies*, 30 (1991), 117–49, at 117–18.

Table 1: Comparison of areas in London metropolis 1693–94 for similarity to the metropolitan whole where metropolitan population was at least 550,000 and St Margaret Westminster about 24,500

AREA	Population (%)	Total rent) value (%)	Rent distribution (pounds/year)			
			Range	Mean	Mode	Median
City w/in walls	19	32	.5–440	25	20	19
City w/out walls	16	14	.5–300	14	6	10
West End	20	29	1–500	23	20	17
Northern parishes	7	6	.5–342	14	10	9.5
Eastern parishes	9	5	1–300	9	5	6.5
Eastern riverside parishes	20	6	.25–150	7	3	6
St Margaret Westminster	4	4	1–200	12	6	10
Metropolitan Middlesex	5	5	.5–600	17	3	9
Metropolitan whole	100	100	.5–600	17	6	10

Source: Spence, *London in the 1690s*, 65 Table 4.1, and 68 Table 4.2.

London areas better to judge the correctness of this claim.⁴² In Table 1 we see that for rent, the three measures of central tendency for the parish and for the metropolitan area track rather closely. Admittedly, these do not necessarily lead to similar proportions of landlord types and their holdings, but some of the necessary ingredients for a similarity exist. The pattern of landlord holdings for St Margaret Westminster might not have been greatly *dis*-similar to the metropolitan area.

Figure 2 shows both the St Margaret Westminster data and a second data set, explained shortly.⁴³ In St Margaret, 48 per cent (284) of the landlords had only one holding, and together with those possessing only two or three rentals, accounted for 77 per cent of *all* landlords, suggesting considerable dispersion of properties. Might this pattern hold true for other parts of London? We can compare it with another data set pertaining to a much wider proportion of London, but for a period about 60 years earlier. This second source is the *Certificates* prepared by justices of the peace listing ‘offenders’ of Charles I’s royal building proclamations in the 1630s (found in the *State Papers Domestic*, now in the National Archives).

⁴² Spence, *London in the 1690s*, 68 Table 4.2, and 69 Figure 4.3.

⁴³ Keene and Earle, *Metropolitan London in the 1690s* (computer file). Some data ambiguity required interpretation and judgment. I am solely responsible for any errors.

- St Margaret Westminster landlords (N = 591) and their holdings of 1,933 predominantly residential spaces, i.e. houses, tenements, chambers, rooms and other quarters like sheds used for shelter.
- 'Offenders' (N = 566) and their holdings of 1,846 structures, mostly houses and tenements, but also sheds, stables and others.

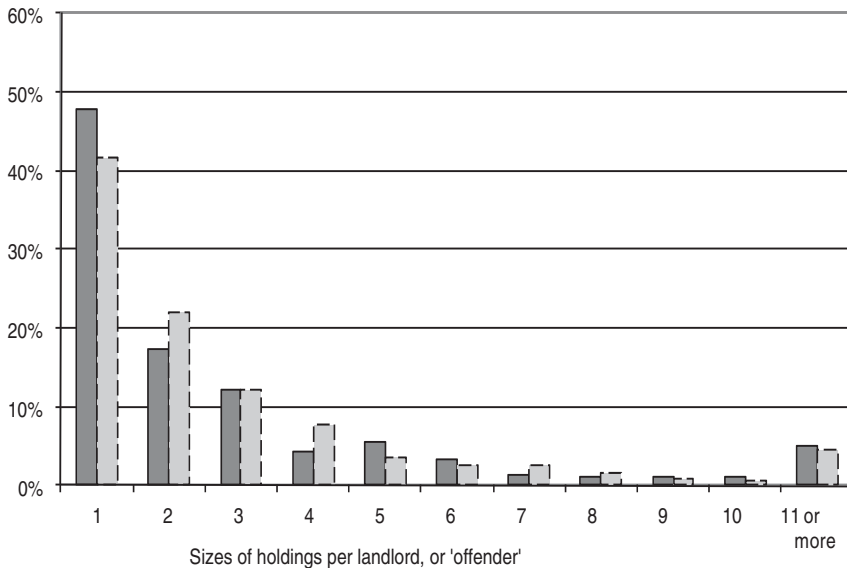


Figure 2: Proportions of landlords' sizes of holdings in St Margaret Westminster 1693–94, and among 'offenders' of royal building proclamations throughout London 1635–38

Sources: Keene and Earle, *Metropolitan London in the 1690s* (computer file); SP16/305/87 (23 Dec. 1635); SP16/345/92 (30 Jan. 1637); SP16/355/348 (10 May 1637); SP16/370/80 (23 Oct. 1637) and SP/16/408/139 [late 1638].

These *Certificates* comprised: (1) lists of 'offending' structures built contrary to royal proclamation if on a new foundation, or built without a licence; and (2) lists of compounders – those who were to pay a fine for these offences. Such 'offences' occurred all around London and its Liberties, as well as in parts of the suburbs, including more types of properties than just residential. For this analysis, names from five certificates submitted between 1635 and late 1638, after being adjusted for name overlap and double-counting, revealed about 650 different holders of property, and in

566 instances the structures they were responsible for.⁴⁴ Some of the listings were of freeholders who intended to remain as landlords, others were heirs, still others were only temporary freeholders and lessees, hoping to sell to investors, either for their own occupation or, in the majority of cases, for leasing to still others. Unfortunately, the *Certificates* are not exhaustive of *all* the properties (some not offending) that those persons might also have held. The data are only roughly indicative of what might be the more general underlying pattern of sizes of holdings, taken from a variety of areas in the London metropolis. Since they are not on as 'solid' a footing as St Margaret Westminster assessor's data, they are shown in Figure 2 in a lighter shade with dashed lines to indicate their more indicative than definitive nature. Nevertheless, as Figure 2 shows, the two proportionate frequencies track remarkably closely. Average holdings for both the 1693–94 tax data and for the *Certificates* was slightly more than three units. Their 60-year time difference does not appear serious because three holdings is close to the average reported by Keene for English towns in the Middle Ages, and by Poole for England in the nineteenth century.⁴⁵ It would seem that the average holdings among landlords in England showed a relatively invariant pattern over the years, and for different urban places (indeed, relatively invariant over the centuries).

Landlord dispersion, however, does not reveal the entire picture. Who did tenants face when seeking accommodations? Figure 3 depicts this information. Tenants were about as likely to rent from small, 'amateur' landlords (36 per cent of the market) who managed the units in their spare time as from intermediate proto-professional landlords holding between four and ten units (32 per cent of all units), or as likely to rent from large 'professional' landlords (32 per cent) who through personal experience and through rent gatherers acquired skills at assessing the value of prospective properties, as well as the 'trustworthiness' of prospective tenants, all in a concerted effort to maximize revenues. (*Certificate* data are too inexact to duplicate this analysis.)

Clearly, some people specialized in holding and renting out property. For example, in St Margaret Westminster, Thomas Perry owned 42 rental units, Madam Delahey held 39, John Rossington held 36, Sir James Smith 32 and Edmund Wiseman owned 28.⁴⁶ For the *Certificates*, the largest set of properties held was 55, owned by Mr [Robert?] Giffard, but they comprised 50 stables and only 5 tenements. The partners, William Wheeler and Michael Gisby, held 44 houses in Stepney, Spittlesfield, while Lord Maynard and Ralfe Gerrard jointly held 37 tenements and one shed

⁴⁴ State Papers (SP) (Charles I) 16/305/87, 16/345/92, 16/355/348, 16/370/80 and 16/408/139.

⁴⁵ Keene, 'Property market in English towns', 212, 220, 223; C.G. Pooley, 'Patterns on the ground: urban form, residential structure and the social construction of space', in M. J. Daunton (ed.), *The Cambridge Urban History of Britain*, vol. III (Cambridge, 2000), 429–65, at 444–5.

⁴⁶ Spence, *London in the 1690s*, 103–6.



Figure 3: Approximate distribution of St Margaret Westminster tenants among different 'sizes' of landlords

Source: Keene and Earle, *Metropolitan London in the 1690s* (computer file).

in Westminster. These large-scale holders were important in the rental market, helping to encourage a more professional view about real estate investment as the century progressed.⁴⁷

The data for St Margaret Westminster further revealed that some 64 women were landlords, 11 per cent of all holders there; 20 per cent of these were widows. (Spence's London atlas provides more detail.) The *Certificates* showed a similar number – just slightly less than 10 per cent of holders were women. The low percentage was not just for reasons of primogeniture; in matters of inheritance women were more apt to be left moveables, while men more often were left real property; and still other legal matters and customs pertained. Just as in St Margaret, some women listed in the *Certificates* were large-scale holders: Jane Richardson owned 31 houses in Wapping, and Elizabeth Menerell owned 11 houses along Helmut Court in Savoy Parish.⁴⁸

Since rent values varied considerably, ultimately it is total rent received, not numbers of units held that counts for landlord investors. St Margaret data showed an average rent in the parish of only £12 per annum, but there were often investor trade-offs between holding one or two higher than average rent units, versus holding three lower rent units. But when

⁴⁷ Baer, 'Institution of residential investment'. But see McCrone and Elliott, *Property and Power in a City*, 126–59, for a more nuanced view in modern times, some of which may have applied in the seventeenth century.

⁴⁸ Spence, *London in the 1690s*, 104 Table 4.11; A.L. Erickson, *Women and Property in Early Modern England* (London, 1993); SP 16/408/139 (late 1638).

holdings were four or more investors seemed to add another factor to their strategy. 'Professional' landlords with many holdings might spread risk among multiple units rather than concentrating in a few relatively high cost units due to the possibility that empty units would markedly reduce income.

Concern over empty rentals must have loomed larger by the 1690s than previously. During most of our period, London had grown rapidly amidst royal efforts to suppress new building, with vacancy rates perhaps hovering around 3 per cent or less. These are quite low by modern standards, though rates differed by neighbourhood and areas of the metropolis.⁴⁹ Much higher vacancy rates occurred by the 1690s. Population growth slowed, even paused, builders overshooting the mark, leaving comparatively high vacancies. The St Margaret Westminster data for different areas and neighbourhoods showed rates ranging from 6.1 to 12.9 per cent of the units, and vacancies in other parts of the metropolis (usually the poorer parts) as high as 13 per cent.⁵⁰

Finally, how did St Margaret's compare with inner London in types of landlords, proportionate numbers of units held and of rents received? We cannot be sure how careful the assessors were in making titular distinctions (especially as they got their information second hand, from the occupants), and we do not know which landlords were long-term lease holders, and which were freeholders, but the same kind of calculations for St Margaret Westminster as for inner London are charted in Figure 4.⁵¹ Here we see that unlike inner London, untitled individuals were much the most plentiful type of landlord – some 93 per cent, followed by the gentry (5 per cent), then by the aristocracy (1 per cent). On the other hand and similar to the pattern for inner London, given in general their probable higher incomes and wealth, the gentry had disproportionately more holdings than their numbers would suggest, and disproportionately even higher incomes from the rents. The aristocracy, a virtual 'non-player' in inner London, was by contrast in St Margaret Westminster somewhat more plentiful as a proportion of landlords, while exhibiting the same pattern as the gentry: disproportionate numbers of units held, and rent received – to an even higher degree than the gentry. Surprisingly, much the lowest proportion of landlords in St Margaret parish was institutions. This is only partly explained by our data source with specific exemptions from assessment of colleges, hospitals and 'charities for the widows and orphans of poor clergymen'.⁵² Westminster real estate had a lesser attraction to institutions,

⁴⁹ Power, 'East and west in early-modern London', 181 Table 3, showed 4.9% vacancy in the east end, 1.6% in the West End, and 1.2% in St Margaret Westminster in 1664.

⁵⁰ Spence, *London in the 1690s*, 63 Figure 4.1, 57–60, esp. 59 Figure 3.9.

⁵¹ Keene and Earle, *Metropolitan London in the 1690s* (computer file), 8.

⁵² Keene, 'A guide to the dataset', 5; Jones, 'London merchants and the crisis of the late 1690s', 336. See Keene, 'Landlords', 103–5.

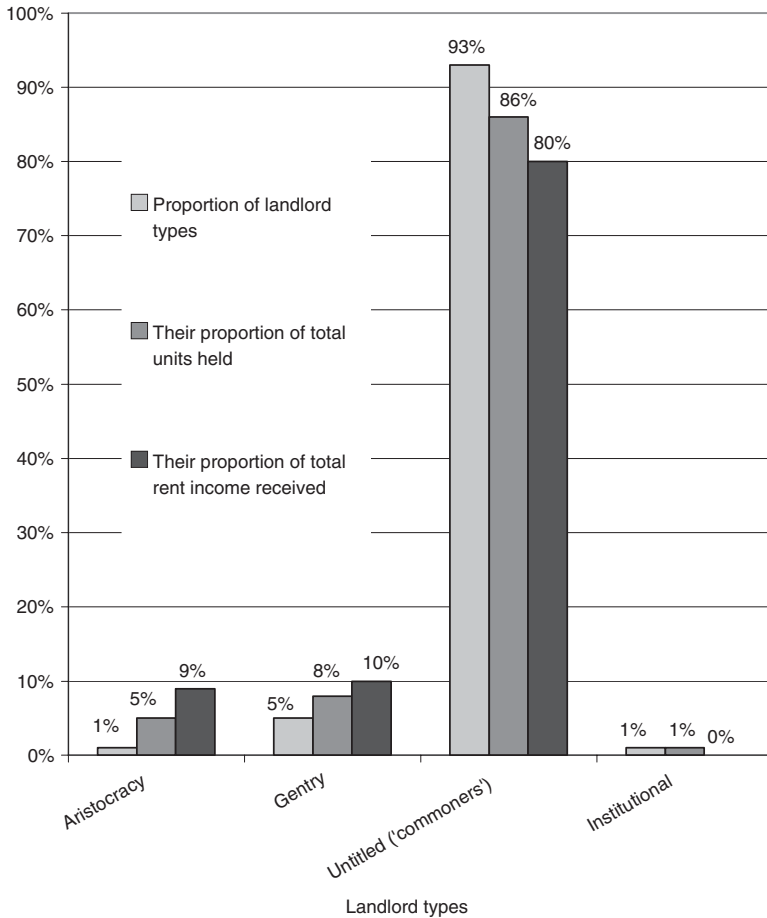


Figure 4: Proportions of landlord types, rentals held and rent income received in St Margaret Westminster 1693–94
Source: Keene and Earle, *Metropolitan London in the 1690s* (computer file).

a reason for suspecting that they had a less dominant role throughout those parts of London which were more suburban than the inner core that had burned (though institutions were definitely evident in Clink Liberty). In the absence of better data these proportions are rough surrogate magnitudes for the larger metropolis.

Proportion of households who were tenants, and their importance to the London economy

Surprisingly, given their ubiquity, we can only roughly approximate the numbers of tenants and landlords in seventeenth-century London,

and their impact on the urban economy. What follows merely *sketches* magnitudes to support our claim at the outset of landlord/tenant importance to urban areas. Since the numbers of people living in London in the 1690s was over half a million, and London was a high-cost area, even the following quite conservative estimates are large absolute amounts.

We will use 575,000 as the population estimate though estimates vary.⁵³ Average household size is even more indeterminate, especially because it depends on how one treats doubled-up households (hard to estimate) and lodgers (who were required to be enumerated in the 1693–94 Aids). These sizes also varied by London area. For the City of London and its Liberties (an area within and immediately outside the walls) Spence estimated the household size of principal household and lodgers to be 3.71 persons, and inside the walls to be 5.12 persons, for a combined 4.60 weighted average (probably somewhat high if we were to include the usually smaller households of the more distant suburbs) but to be conservative, we will use 4.60. These estimates suggest that there were perhaps some 125,000 households in all, with a number of them doubled up in the same dwelling unit.

What proportion of these rented? Good data for England in the eighteenth and nineteenth centuries show high proportions of renter households – from 77 to 86 per cent of all households, even higher.⁵⁴ The proportion is more difficult to establish for earlier periods in England. Elizabeth Rutledge estimated for early fourteenth-century Norwich, England's second largest city, that at least 75 per cent of households were renters.⁵⁵ Keene has shown a similar tendency in other English towns at that earlier time. Jeremy Boulton reported that the proportion of renters in seventeenth-century Southwark was very high; yet Craig Spence has suggested the *possibility* of much lower percentages in light of data in the only two assessing districts that recorded landlords besides occupants. Nevertheless, he did not urge that conclusion, and it is doubtful.⁵⁶ It is unlikely that the assessors diligently enquired after all landlords because the information was not required. Moreover, his lower percentage of tenant households, if applied to all London, suggests an unlikely ebb and flow in proportions of freeholder and leaseholder occupants over time.⁵⁷ I would posit that generally the direction of flow over the centuries was from a few freeholder occupants to many of them. It would be part of the

⁵³ Spence, *London in the 1690s*, 65 Table 4.1; V. Harding, 'Population of London 1550–1700: review of the published evidence', *London Journal*, 15 (1990), 111–28, at 112 Table 1, Col. 7.

⁵⁴ R. Rodger, *Housing in Urban Britain 1780–1914* (Cambridge, 1995), 10; Pooley, 'Patterns on the ground', 444–5; L. Davidoff and C. Hall, *Family Fortunes: Men and Women of the English Middle Class, 1780–1850* (Chicago, 1987), 357.

⁵⁵ E. Rutledge, 'Landlords and tenants: housing and the rented property market in early fourteenth-century Norwich', *Urban History*, 22 (1995), 7–24, at 7, 10.

⁵⁶ Boulton, *Neighbourhood and Society*, 86–7; Spence, *London in the 1690s*, 103.

⁵⁷ I am grateful to anonymous reviewers for this point.

change in England's distribution of resources: from extreme inequality in the seventeenth century (and earlier) to greater equality during the twentieth century, and where today only some 30 per cent of all British dwellings are renter-occupied.⁵⁸ Accordingly, if there was at least 75 per cent tenant occupancy by the eighteenth and nineteenth centuries, it is highly likely that there was at least that proportion earlier. If so, then (conservatively) some three-quarters of the households, or 93,750, were tenant households in the 1690s. We have earlier shown that the average number of rental holdings of landlords was three, so London had some 31,250 landlords (a number of these may also themselves have been tenants).

What economic impact would this situation have on London's economy?

Spence reported that mean rent for the London area was £17 7s 3d in the 1690s. Rounding down to £17 nevertheless yields *gross* rental flows of £1,593,750 annually (though we do not have the data to calculate the lesser amount of *net* income).

Conclusion

Landlord/tenant relations – troubled or calm – were pervasive in urban society, important for providing one of life's necessities, and important for the magnitude of urban capital costs and income flows involved. Given population increase, London's growth in housing was a *continuously* important factor in the local economy. The landlord 'industry' grew with London's growth, and was constantly important for housing the additional people and families coming to London whose circumstance forced them to rent. The fluid mixture of who was landlord, who tenant in the economic ferment of a rapidly growing London seems not to have generated the class conflict and discontent that later centuries experienced. Landlord/tenant relations of the times seem to have been individual rather than class based. So also, the common practice of paying rent quarterly instead of monthly must have attenuated potential aggravations that in later centuries might be re-visited bi-weekly or monthly by the rent gatherer throughout the year.

The working class and gentry were the predominant holders of rental property. The quarterly rent cash flows were directly received by landlords widely distributed throughout society, not acquired with a time-lagged 'trickle down' flow from a few. Being a landlord was a part-time occupation for most, a means of supplementing their income and a method of building wealth, especially if income from the householder's (and spouse's)

⁵⁸ Baer, 'Stuart London's standard of living'. Once freehold gets widely distributed, even wealthy persons or institutions cannot always overcome the inevitable freeholder holdouts in assembling land. State powers of compulsory purchase are required.

primary jobs only allowed households to 'break even' with the expense of living.

Similar urban landlord/tenant behaviour as reported for London would be found in England's other towns and cities. The exact percentage of all households who were tenant occupants would depend on the degree of wealth and income inequality among the populace, and on the degree of large versus small freeholds in the particular urban areas, but in all cases would be high.