

**Women and Property: A study of women as owners, lessors and lessees of plots
of land in England during the nineteenth century as revealed by the land
surveys carried out by the railway, canal and turnpike companies**

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Women and Property: A study of women as owners, lessors and lessees of plots of land in England during the nineteenth century as revealed by the land surveys carried out by the railway, canal and turnpike companies

I confirm that the work presented here is my own work, except where otherwise indicated.

Janet Penelope Casson

Dated

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Concise Abstract

This study investigates the ownership and leasing of plots of land by women in four regions of England throughout the nineteenth century including Oxfordshire and surrounding counties (agricultural); West Yorkshire (industrial); London (the metropolis); and Durham (mining).

Innovative research was linked to standard econometric analysis utilising a new source of information about land, namely the books of reference produced by the railway companies. These books had unique advantages, particularly as legal documents scrutinised by Parliament and the public. Information was compiled about 23,966 plots including their uses and details of ownership, leasing and occupation; with a minimum sample of 400 plots per region, per decade. The women were recorded when identified in the documents as owners, lessors or lessees.

The study compares the uses of plots with a woman owner or lessee with plots owned by men or institutions. The influence of parish characteristics and the roles of common law and equity on women's plot ownership are considered, especially the effects of the Married Women's Property Acts of 1870 and 1882.

On average women owned 12.4 per cent of the sampled plots and leased 3.8 per cent, with regional variations. Plot usage and location were important at regional and parish level with women adapting their ownership to local economic conditions. Differences were found between the uses of women-owned plots and those owned by men and institutions. The greatest percentage of women-owned plots everywhere were owned or leased by women with no male or institutional co-owners.

There was a multi-regional, long-term time trend towards a greater involvement of women in plot ownership during the century, with a spike in women's ownership in Yorkshire and London during the Railway Mania.

The Married Women's Property Act of 1870 reduced women's ownership of plots in every region except London, whereas the 1882 Married Women's Property Act had mixed effects across the regions.

Overall, the research challenges the view that legal and social constraints confined women's ownership of land to wealthy widows and spinsters and shows that ownership was far more widespread than has been supposed.

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Abstract

The economic history of the nineteenth century has usually been considered from the perspective of the male businessmen and entrepreneurs of the period. More recently the economic role of women during the century has also been assessed. Women's financial assets have been investigated using sources such as company records, wills, or private documents; and their business acumen has been researched using trade directories, fire insurance records, shipping directories and registers. The legal position of women, particularly, married women, changed during the century in response to legislation and the impact of such changes on the economic input of women has also been the subject of investigation.

Land was a major asset held by many people during the nineteenth century but little attention has been paid to the ownership and usage of land in general, and by women in particular, during this period. No one has attempted a national overview of land ownership and usage, or one which encompassed the whole of the nineteenth century. There was no central registration of land ownership at that time and the situation with regard to women and landownership was complicated by the legal situation regarding married women and coverture.

Rubinstein used the 1873 Return of Owners of Land and John Bateman's subsequent reassessments to study land ownership, but concentrated on the wealthiest male owners and limited his study of women landowners to an appendix in which only the richest were considered. Localised studies have also been carried out; for example, Seeliger investigated women's landownership in Hampshire and Lane researched Leicestershire women landowners. On a national level however little detailed information has been obtained, especially about small landowners, many of whom were probably women, and this means that there is therefore an incomplete picture of women's economic assets.

Many studies of women are based on searching out women to study. This method can introduce a selection bias in that the women identified may be wealthy or able to deal in stocks and shares – something which increasingly occurred after 1870 when less risky investments were being issued and the legal changes of the Married Women's Property Act enabled more women to own shares; also the women may be more entrepreneurial or successful in business and thus appear in related records, or they may have left a legacy of letters or diaries.¹ This thesis is fundamentally different. Firstly it uses a new source of information about plots of land, namely the

¹ Janette Rutterford, David R. Green, Josephine Maltby, and Alastair Owens, 'Who comprised the nation of shareholders? Gender and investment in Great Britain, c. 1870-1933', *Economic History Review*, 64, 1 (2011), pp.157-187, p.157

books of reference and accompanying maps produced by the railway and canal companies as they developed the transport infrastructure of the nineteenth century. Secondly it compiles a multi-regional, century-long sample of information about plots of land, including their uses and details of their ownership, leasing and occupation, with a minimum sample of 400 plots per region being obtained for every decade of the century. Thirdly women, who are from all social groups, are simply recorded as and when they are identified in the documents as owners, lessors or lessees.

The thesis focuses on four geographically diverse regions of England: Oxfordshire and surrounding counties, which represent an agricultural region; West Yorkshire, representing an industrial region; London, the metropolis; and Durham, a mining region. The study is therefore reasonably representative of the country as a whole, and can therefore be utilised to answer a number of important questions about women's control of land in the nineteenth century.

The thesis presents a comparative analysis of land ownership and leasing by women based on the details of the owners, lessees, occupiers and usages of 23,966 plots of land adjacent to proposed railway or canal schemes. Such material has not been comprehensively deployed or analysed by previous researchers to investigate the ownership of land in general and by women in particular. The books of reference are legal documents scrutinised by Parliament and the public and the information therein was collected by surveyors and solicitors and arranged by parish, township and even chapelry level. Listed in these books are all the plots of land deemed to be affected by the proposed scheme. For every plot details are given about the usages of the land or buildings plus the names of the owners, lessees and occupiers. This unique source has a number of advantages – it is country wide, covers the whole of the nineteenth century, includes very small plots e.g. a privy and a hen house, includes people from all social groups (unlike the 1873 Return of Owners of Land) and is highly reliable because of Parliamentary and public scrutiny.

The thesis compares the uses of plots of land that have a woman listed as an owner with plots owned by men or institutions, the latter referred to collectively as 'non-women'. The constraints imposed by common law and the modifications allowed by equity law on women's ownership of land at the beginning of the nineteenth century are discussed. Particular attention is paid as to how these affected the real and perceived ownership of land by married women. Consideration is paid to the development of the legal system during the latter part of the nineteenth century and the ways in which that affected women's ownership of land, with particular emphasis on the effects of the Married Women's Property Acts of 1870 and 1882. The influence of parish characteristics, such as population density, on women's ownership of land is also investigated.

Descriptive statistical analysis revealed that on average women were involved in the ownership of 12.4 per cent of plots and the leasing of 3.8 per cent. There was considerable regional variation in women's involvement in both ownership and leasing. Women were involved in the ownership of 14.7 per cent of plots in Oxfordshire, around 12 per cent in Yorkshire and Durham, and 8.9 per cent in London. Women's involvement in leasing ranged from 10.2 per cent of plots in

London to 1.4 per cent in Yorkshire, with Durham women being involved in leasing 4.3 per cent of plots and Oxfordshire women 2.1 per cent.

The pattern of women's plot ownership varied according to the use of the plot and also revealed regional variations. In Oxfordshire, women favoured houses, cottages and retail plots. In Yorkshire ownership of retail plots was popular, in Durham houses were preferred and in London it was cottages. Oxfordshire women also specialised in industrial plots and Durham women in railways. The pattern of women's leasing of plots differed from that of ownership and also varied according to the use and the region. Oxfordshire and London women specialised in leasing retail plots whereas Durham women specialised in mining and quarrying plots along with the associated railways.

For each decade in every region a ten per cent sample of plots owned by the non-women was recorded. Chi-squared tests showed that the uses of the women-owned plots were significantly different, at the one per cent level, when compared to the uses of plots owned by non-women. When compared with the uses of plots owned by institutional owners the difference was very marked, but it was less so when compared to the uses of plots with male owners. This study therefore reveals a difference between personal and institutional land ownership that has hitherto gone unnoticed.

Women owners were disaggregated into different subgroups according to their involvement with others in sharing the ownership of plots. This exercise revealed significant regional differences between the different subgroups. Over 50 per cent of the women-owned plots in Oxfordshire and London were owned by women with no male or institutional co-owners; but in Yorkshire and Durham such women owned less than 40 per cent of all the women-owned plots. However, in Yorkshire and Durham a greater percentage of plots were owned by women with a specified husband, or men who had the same surname. A clear contrast between the ownership pattern in northern and southern England is revealed. In the two northern regions, Yorkshire and Durham, there was family-based ownership that specifically included women; whereas in the southern regions of Oxfordshire and London there was a more individualistic and solitary ownership by women.

In order to further interpret the findings a number of hypotheses were developed from the wider literature. These are firstly that women had a propensity to own plots of land with a specific usage; secondly that they favoured plots in semi-rural areas; thirdly that they were risk averse, owning land for income and not for speculation; and lastly that their ownership of land was affected by legal changes.

Underlying these hypotheses are certain key assumptions. Women and non-women compete to own a plot of land. Within the land market there will be transaction costs, but over time there is a tendency towards equilibrium. In a market equilibrium plots will be owned by those who value them most highly. Women are concerned about the usage of a plot and its location. Other things being equal, women will own land that has the characteristics they prefer because they are prepared to pay more for a given plot with those characteristics. Preferences for certain characteristics of a plot may vary over time and the literature implies that the legal and social position of women within the family and wider society may have influenced their preferences

for land. Changes in preference could result both from specific legislation and long-run social trends.

The hypotheses, which also relate to women's leasing, have been tested using a single logit regression model, estimated using SPSS. The binary dependent variable was whether ownership of a plot involved a woman (=1) or not (=0). There were four groups of independent variables: plot usage, parish characteristics, time variables and interactive variables. The parish characteristics included population density and the average number of occupants per house, as well as indicators of the urban or rural nature of the parish. The inclusion of parish characteristics made it possible to test hypotheses about the kinds of location favoured by women for residence and the ownership or leasing of plots. The parish variables were based on the 1841 Census which immediately preceded the Railway Mania, when many of the schemes used in the study were first proposed. That census report also contained demographic information about individual parishes and townships not included in subsequent census reports. Using parish information from a specific year avoided confusion between effects caused by spatial variation and effects caused by temporal variation. The results for each region were estimated separately because of regional heterogeneity. Because of the large number of observations, statistically significant coefficients have been obtained even though the proportion of the variation explained is modest.

The results of the regression analysis showed how the probability of a woman being involved in the ownership of a plot varied with respect to each of the independent variables when controlling for the effects of the other independent variables. The location of plots was found to be important not only at the regional level but also at the local parish level, especially with regard to ownership. The overall conclusion was that women's ownership of plots was concentrated in areas of relative gentility, with good local amenities but no problems with overcrowding or large family groups. Women lessees revealed broadly similar preferences. The regional patterns relating to women's involvement in the ownership of plots of land suggest that women adapted their ownership to local economic conditions rather than everywhere favouring plots of land with the same usage.

The regressions also revealed that the time trend was significantly positive for both women's ownership and leasing of plots, indicating a multi-regional, long-term trend towards the greater involvement of women in the control of land during the nineteenth century. During the Railway Mania of 1843-46 there was a spike in plot ownership by women from Yorkshire and London, suggesting that women in those regions may have been less risk averse than suggested in the literature and were possibly speculating in land which could increase in value if purchased by railway companies.

The Married Women's Property Act of 1870 reduced women's ownership of plots in every region except London, where it had a positive impact. However the 1882 Married Women's Property Act had mixed effects across the four regions. It had a negative impact on women's ownership in Oxfordshire and London; a positive impact on women's ownership in Yorkshire and no significant impact in Durham. On balance however the impact of both Acts seems to have been to reduce women's ownership of land. These results add interesting nuances, which are discussed in the

thesis, to other studies, such as those of Combs, on the effects of Married Women's Property Acts.²

Overall, the research highlights the importance of women owners of land in the nineteenth century. It revises the view that legal and social constraints confined women's ownership of land to wealthy widows and spinsters and shows that ownership was far more widespread than has been supposed.

² Mary Beth Combs, 'Wives and household wealth: The impact of the 1870 British Married Women's Property Act on wealth-holding and share of household resources, *Continuity and Change*, 19, 1 (2004), pp. 141-163, pp. 146-47.

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Introduction

The history of the nineteenth century, a period of great industrial and social change, has often been studied from the perspective of male entrepreneurial businessmen. Historians have investigated how businessmen's real assets such as land and their financial assets such as cash, bonds, and shares, were mobilised to fund economic expansion.

Recently the role of women in nineteenth century economic development has been investigated. Often such research has concentrated on their legal situation or on their financial assets; these being topics for which information was most readily available via company records, wills etc. Women's business acumen has also been investigated using trade directories, fire insurance records, and shipping directories and registers.

Many such investigations undertake the study of a sample of women. Women are identified and their ownership of certain assets, usually financial, is established. Additional information is then collected to obtain a fuller picture of the women concerned. Often such a study does not attempt to identify how many such women there were in the population as a whole.

In some cases a selection bias has been introduced. Women who were represented in the probate records, death duty or succession duty registers were often the wealthiest, so the whole economic spectrum of women was not sampled, since poorer women were excluded. Some business women may have appeared widely in business literature because they were entrepreneurial and produced a volume of

documents whereas others who ran small local businesses may have left no such legacy for a modern researcher to find. Other women may have been selected because they headed a household or left letters or diaries.

Considering its importance to the social and economic history of the nineteenth century, there has been remarkably little research into the ownership of land altogether because of the difficulties from the lack of any land registries, and land being excluded from many probate documents and wills. Therefore, despite its importance to gender history, there has been little research into women's ownership of land. It cannot be assumed that a female head of household or a business woman owned the premises in which they lived or from which they traded. Certainly no one has attempted a national overview, or one which encompassed the whole century. There was no central registration of land ownership during this period. Furthermore the situation with regard to women's landownership was complicated by legal issues regarding married women and coverture; indeed, it is often assumed that it was not until the Married Women's Property Act of 1870 that married women were able to exercise control over land and other property.

Nineteenth-century research into land ownership, based on information supplied by the landowners, was regarded by many contemporaries as inaccurate. In a book about Suffolk published circa 1855 John Glyde tried to establish in detail who owned the land in one Poor Law Union of 39 parishes and 57899 acres. Glyde found that only 2365 acres were owned by women, of which only two owned more than 200 acres and the others much smaller amounts.¹ In 1871 the Earl of Derby publicly

¹ John Glyde Jn., *Suffolk in the Nineteenth Century: Physical, Social, Moral, Religion and Industrial*, (London, Simpkin, Marshall and Co., circa 1855), pp. 327-29.

criticised the latest statistics about the ownership of land, which were based on the 1861 Census. Derby considered the information to be misleading because the designated landowners had been self selected. In addition he believed it to be inaccurate because half of the reported landowners were women!² In an attempt to clarify the situation the 1873 Return of Owners of Land was carried out for Parliament by the Local Government Board.³

More recently, Rubinstein used the 1873 Return of Owners of Land and John Bateman's subsequent reassessments to study land ownership. However, he concentrated on the wealthiest male owners and limited his study of women landowners to an appendix in which only the wealthiest were considered.⁴ Collins and Havinden studied the long term ownership of manors in Berkshire and Oxfordshire, specifically estates in excess of 2000 acres, and found only two women owners, both peeresses.⁵ Berg investigated real property ownership in eighteenth century Birmingham and Sheffield, while Seeliger studied women's landownership in Hampshire.⁶ Therefore, apart from Rubinstein, little information has been obtained about landholding at a national level. Real property in the United States has recently been investigated by McDevitt. The study of Virginia real-estate deeds from

² Sir T.H. Sanderson and E.S. Roscoe, (eds.), *Speeches and Addresses of Edward Henry XVth Earl of Derby K.G.* (London, Longmans, Green and Co, 1894), p. 140.

³ Great Britain, Local Government Board, *England and Wales (Exclusive of the Metropolis): Return of Owners of Land, 1873*, 2 Vols. (Eyre and Spottiswoode for HMSO, London, 1875). See Chapter 1, section 1.1 pp. 8-10 for more details.

⁴ John Bateman, *The Great Landowners of Great Britain and Ireland*, with an introduction by David Spring, (Leicester, Leicester University Press, 1971, reprinted by the Humanities Press, New York); W. D. Rubinstein, *Men of Property: The Very Wealthy in Britain since the Industrial Revolution*, (The Social Affairs Unit, London, rev. 2nd ed. 2006).

⁵ Ted Collins and Michael Havinden, 'Long Term Trends in Landownership, 1500-1914: Berkshire and Oxfordshire', *Oxonensia*, LXX (2005), pp. 27- 49, p. 36- 37.

⁶ Maxine Berg, 'Women's Property and the Industrial Revolution', *Journal of Interdisciplinary History*, Vol. 24, No. 2. (Autumn 1993), pp. 233-250; Sylvia Seeliger, 'Hampshire Women as Landowners: Common Law Mediated by Manorial Custom', *Rural History*, 7, 1 (1996), pp. 1-14.

1780-1860, plus probate records, showed that women's dealings in the real property market increased over time.⁷

The present study is fundamentally different from most others which have investigated the role of women in the economic development of the nineteenth century. Firstly it focuses specifically on the ownership of land. Secondly it uses, in a new way, a highly detailed data source about the ownership of land, its usage and leasing, which spans the entire century and has not been subject to detailed analysis by previous researchers, namely the books of reference and accompanying maps deposited by the railway and canal companies with Parliament and the county Clerks of the Peace. These were legal documents scrutinised by Parliament and the public and the information therein was collected by surveyors and solicitors and arranged by parish, township and even chapelry level. Listed in the books of reference are all the plots, or pieces of land, deemed to be affected by the proposed scheme. For every plot there was a list of the buildings and usages of land, plus the names of the owners, lessees and occupiers. This unique primary source has a number of advantages – it is country wide, covers the whole of the nineteenth century, includes people from all social groups (unlike the 1873 Return of Owners of Land) and includes very small plots, (e.g. a hen house), plus it is highly reliable because of its Parliamentary and public scrutiny. The disadvantage of this source, and why it is rarely used, is that the documents are cumbersome to handle and it is very laborious to extract the relevant extensive data. Also the documents need to be consulted in their respective regional record offices where other local materials are available to

⁷ Catherine McDervitt, 'Women, Real Estate, and Wealth in a Southern US County, 1780-1860', *Feminist Economics*, 16, 2 (April 2010), pp. 47-71.

provide context for the interpretation of the information.⁸ Using this source, a representative database on the ownership and usage of plots of land from across the whole nineteenth century was compiled. Women were identified as owners, lessors or lessees of plots of land as and when they appeared in the books of reference.

The study concentrates on the analysis of 23,966 plots of land from four geographically diverse regions of England: Oxfordshire, which represent an agricultural region; West Yorkshire representing an industrial region; London the metropolis; and Durham a mining region. Each region also includes parts of several surrounding counties. In view of this extensive coverage the study can be used to provide estimates of nationwide ownership and leasing by women and may therefore be regarded as the first attempt at a nationwide historical study that includes all types of plots.

The study was designed to investigate landownership by women. Various empirical quantitative techniques, including multivariate logit regression, are used to analyse the distribution of landownership by women. Such analysis has not often been applied to either women's studies, or to land studies. The statistical analysis is supplemented with qualitative case study material. Because it is organised by region and by time period it can account for regional differences, specifically between London and the provinces; between agricultural, urban and industrial regions and between northern and southern England; and it can track changes over time.

Using the data it was possible to ask the following research questions:-

⁸ Duplicate copies of each set of documents are in the Parliamentary Archives but consultation there is difficult and local material is unavailable.

To what extent did the pattern of land ownership and the usage of land differ between women landowners and their non-women counterparts, namely men and institutional owners?

To what extent were women involved in the ownership and leasing of land?

Were women involved in owning or leasing plots with specific uses, and if so, in which uses did women tend to specialise?

Did women's involvement, as owners and lessees of plots, vary across regions?

Did women's involvement, as owners and lessees of plots, vary over time?

To what extent did parish characteristics, such as population density, affect the propensity for women to own or lease plots? Were women attracted to owning plots in certain areas e.g. urban parishes rather than rural parishes, parishes with high or low immigration, and so on?

To what extent was the ownership and leasing of plots affected by whether the women involved were sole owners or joint owners, married, single or widowed, and so on?

Did the legal changes brought about by the Married Women's Property Acts of 1870 and 1882 influence women's ownership and leasing of plots? Did the Acts encourage land ownership by women, or discourage it by improving the protection of women's money and financial assets rather than their plots? Did the two Acts reinforce each other or did they neutralise each other instead?

What factors influenced the balance between ownership and leasing? Did women tend to own plots to lease out for others to use, or lease plots from others to use themselves?

Using multivariate logit regression it was possible to examine each of these issues whilst controlling for all other factors. This ensured that each aspect of women's involvement in landed property was correctly attributed to the specific factors that affect it and not to factors that affected other aspects of women's involvement instead.

By investigating the relationship between women and other family members in ownership and leasing, new light is shed on the way women influenced household property portfolios and the economic power they executed through their control of land. By investigating the influences of the first and second Married Women's Property Acts the study adds to the debate about the responses of women to the dramatic changes in their legal position which occurred in the late nineteenth century.

Chapter 1

The legal position with regard to land and to women in the nineteenth century

The ownership of land was complex and, for reasons to be addressed, women were rarely large-scale landowners. Married women's ownership of land was additionally affected by the complex legal situation as we shall see.

1.1. Land registration and the identification of land owners

There was no effective register of land ownership in the nineteenth century. A Commission for Real Property was set up in 1829 and Acts were passed in 1862 and 1875 in an attempt to register a definitive person as the absolute owner of a piece of land, but they were unsuccessful because registration was voluntary.¹ By 1897, compulsory land registration existed for the County of London, but still absolute title could not be established for the majority of English land. For conveyancing purposes, title was inferred from the lack of any other claims in the records of transactions over the previous 60 years. Purchase of land was therefore complex and expensive and its ownership by a few wealthy families was reinforced.²

As the century progressed more people demanded a fairer share of the finite stock of land and social and political pressure began to challenge the concentration of landownership with wealth, and the general belief that only about 30,000 individuals owned land in England. To investigate this, Local Government Boards in 1873 were instructed to identify by name and address the owners of land of one acre or more in

¹ John Habakkuk, *Marriage, Debt and the Estates System: English Landownership 1650-1950*, (Oxford, Clarendon Press, 1994), p. 644.

² Avner Offer, *Property and Politics, 1870-1914: Landownership, Law, Ideology and Urban Development in England*, (Cambridge University Press, Cambridge, 1981), pp. 68, 23.

every parish in Great Britain and Ireland, excluding London, and to give details of the total acreage owned and its rental value. Owners of land of less than one acre were identified but not individually recorded.³ The information, published in 1874 as the *Return of Owners of Land, 1873*, revealed that there were almost 973,000 landowners, of whom 270,000 owned more than one acre.⁴ The 'Return' was organised by county and listed the landowner, their town of residence, the acreage owned and its value, but not the specific location of the land. Women owners were listed in the 'Return' and some were identified as 'Mrs' or 'Miss' but it was impossible to tell if they, or any other listed owner, were owning land as sole owners or with others. There were issues with the data since the basic parish information related to the occupier, not the owner, so there was no guarantee that the ownership details were correct. Determining 'ownership' was problematic because of the wide range of land tenure and people owning 99 year leases were classified as owners. The spelling of names and multiple counting of people who owned land in several counties were also issues. A man called John Bateman corrected many of the errors by directly contacting the major landowners of 3000 acres and upwards and published his 'The Acre-Ocracy of England' in 1876.⁵ His work was regarded as more accurate and useful than the original survey and later editions were further refined, but the final 1883 version still excluded London.⁶ Bateman's effort was put into refining the identification of the owners of large acreages and recent re-analysis of the data from the nineteenth- century surveys has also concentrated on the relationship between landownership and wealth rather than discovering more about

³ Peter H Lindert, 'Who Owned Victorian England? : The Debate over Landed Wealth and Inequality', *Agricultural History*, Vol. 61, No. 4 Fall 1987, pp. 25-51, p. 28.

⁴ *Return of Owners of Land, 1873*, (1875).

⁵ John Bateman, *The Acre-Ocracy of England*, (London, Basil Montagu Pickering, 1876).

⁶ Bateman, (1971, rep.).

the thousands of ordinary people who owned a few acres in their local parish.⁷ Identifying landowners during the nineteenth century was therefore problematic.

1.2. Assets and the law

Land is one asset in which a person can invest their wealth. It is a physical asset, like durable household goods and business plant and equipment and it was considered the most important before the Industrial Revolution.⁸ Physical assets are one of the two main types of economic asset, along with financial assets. Financial assets are cash, bonds and consols (which give a fixed rate of interest), shares (which give dividend payments and can be sold for cash), credit extended to others and precious metals and gems (often held as an alternative “universally acceptable currency”). Ownership of some of these assets can be investigated.

During the late eighteenth and early nineteenth centuries the range of assets increased dramatically.⁹ The Industrial Revolution itself led to an increase in the amount and value of both business plant and equipment and household durable goods. Simultaneously the development of banking, the formation of joint stock companies, and the expansion of the national debt increased the availability and range of financial assets, some of which were secured against land as the mortgage market developed. Other financial assets were secured against profits from industrial infrastructure, especially the developing railway system, both in Britain and abroad.

⁷ Lindert, (1987), pp. 25-51; W. D. Rubinstein, *Elites and the Wealthy in Modern British History: Essays in Social and Economic History*, (Harvester Press, Sussex, 1987); W. D. Rubinstein, ‘Businessmen into landowners: the question revisited’ in Negley Harte and Ronald Quinault (eds.), *Land and Society in Britain, 1700-1914*, (Manchester University Press, Manchester, 1996), pp. 90-118; Rubinstein, (2nd. rev. ed. 2006).

⁸ J. H. Baker, *An Introduction to English Legal History*, (Butterworths, London, 1971), pp. 120-22.

⁹ Baker, (1971), pp. 120-22.

1.2.1. The asset of land and the common law relating to it

In nineteenth-century England there were four distinct types of nationally applicable law – common law, equity, canon law and admiralty law, but only the first two affected land. Common law was the pre-eminent legal system concerned with establishing very strict rights and wrongs; it was ancient, covered the whole country, incorporated statutes such as Magna Carta, and had developed as successive generations of judges set precedents through the cases brought before them. Gradually the Chancery developed equity to augment and mitigate common law and bring about a less dogmatic and more tolerant justice.¹⁰

Common law divided property into two main categories, real property and personal property, and two additional intermediate categories, chattels real and chattels incorporeal.¹¹ Land is a *res* or material property which can always be recovered by a legal action, and so it is ‘real’ property. Under common law there were two main types of real property: freehold land and copyhold land. Personal property comprised objects, other than land, which were capable of being physically possessed. Leases for life were legally classed as chattels because they were not subject to tenure like real property, but were referred to as ‘chattels real’ to distinguish them from movable chattels.¹² Two categories of property are especially relevant to a study of land ownership: real property and chattels real. The common law relating to chattels real was a mixture of real and personal law and will be discussed later.

¹⁰ Charles Arnold-Baker, *The Companion to British History*, (Longman Press, Tunbridge Wells, 1996), p. 340. Manorial or customary law administered by local manorial courts still existed in the nineteenth century in a reduced form and was not finally abolished, along with copyhold as a form of tenure, until the early twentieth century.

¹¹ Chattels incorporeal were non physical and referred to claims which could be made by one person against another and could therefore be converted to a monetary payment. Lee Holcombe, *Wives and Property, Reform of the Married Women's Property Law in Nineteenth-Century England*, (Toronto University Press, Toronto, 1983), pp. 19-20.

¹² Baker, (1971), pp. 120-2.

The common law, relating to the ownership of land, was complex and based upon ancient practices which, although not strictly applicable in the nineteenth century, still affected the role of land as an asset in the developing market of the time. The ownership of freehold land related back to the tenorial system instigated by William I. Baker, in his study of English legal history, states that “every piece of land is geographically a parcel of the realm” and after the Norman Conquest the monarch became the definitive owner of all the land in the kingdom. William I allocated some land to the barons - but only as his tenants - and they had to swear an oath of loyalty to him, be prepared to fight for him and provide knights for his service.¹³ Copyhold land was registered with the manorial court and was a form of rental which could be assigned to a number of lives. Such land, sufficient to support a tenant, was originally scattered throughout the manor and subject to physical labour and other obligations due to the manorial lord.¹⁴

1.3. Landownership

At the beginning of the century a small cohort of wealthy, though not necessarily aristocratic, families owned large landed estates as their traditional source of wealth.¹⁵ Within those families the land was usually linked to male ownership, since it had been initially granted via the tenorial or manorial systems. For freehold land, this pattern had been reinforced by the aristocratic practice of male primogeniture and strict settlement with additional provision for jointure and provision for other

¹³ Baker, (1971), pp. 120-22.

¹⁴ Arnold-Baker, (1996), pp. 776-77.

¹⁵ Rubinstein, (1987), pp. 51-2; F. M. L. Thompson, *English Landed Society in the Nineteenth Century*, (Routledge and Kegan Paul, London, 1963), pp. 13- 4.

children of a marriage.¹⁶ In her study of aristocratic inheritance Spring states that such families had several incentives to avoid female inheritance via the common law rights of daughters because such inheritance risked the division of the estate, the separation of the estate from the title (leaving the male title holder with no land to support his status) and a change in name associated with the estate.¹⁷ Spring reinterpreted the work of Lawrence and Jeanne Stone on the inheritance of children in the period 1540-1880.¹⁸ Under common law land went to daughters if there was no son to inherit, but under strict settlement land went to the nearest eligible male relative. Spring showed that the application of strict settlement had decreased female inheritance of land to less than one third of that which would have been expected if the common law rules of inheritance had been applied.¹⁹

The other major group of English landowners were the institutional bodies like the Crown, the Church of England, Oxford and Cambridge Colleges, the City of London, and charities like Donnington Hospital. In the 1870s over sixty per cent of income for charities came from land rentals and even in 1882 institutions owned almost 6 per cent of the agricultural land in England, although it was usually leased out.²⁰

1.3.1. Women and landownership

Because of the historical obligations associated with landownership, primogeniture and strict settlement, very few women owned large estates during the nineteenth

¹⁶ Offer, (1981), pp. 24-5; Janette Rutterford and Josephine Maltby, “‘The widow, the clergyman and the reckless’: women investors in England, 1830-1914”, *Feminist Economics*, 12:1 (January 2006), pp. 111-138, p.121.

¹⁷ Eileen Spring, *Law, Land and Family: Aristocratic Inheritance in England 1300-1800*, (University of North Carolina Press, Chapel Hill, 1993), p. 35.

¹⁸ Lawrence Stone and Jeanne C. Fawtier Stone, *An Open Elite? England 1540-1880*, (Clarendon Press, Oxford, 1984), Table 3.8.

¹⁹ Spring, (1993), pp. 13-5.

²⁰ Offer, (1981), pp. 93-5.

century and those who did were usually wealthy spinsters or widows. Two such women landowners from the early century were the heiresses Frances Anne Vane Tempest, who owned land and collieries in Durham, and Anne Lister, who inherited Shibden Hall, Halifax in 1826 with its mining and quarrying interests.²¹ Even in the 1880s only two women were listed as owning in excess of 2000 acres in Oxfordshire and of Rubinstein's eleven women wealth-holders only nine held their wealth during the nineteenth century.²² Some middle-class women were owners of smaller amounts of land, but many of these were widows who had acquired land via their husband's will and then only until a male child reached maturity.²³ Less is known about women from the subsistence class who owned small acreages, but they can be found. In nineteenth-century Suffolk four per cent of landowners were women, most of who owned only a few acres; and in Hampshire, an examination of women's landholding in all parishes surveyed under the Tithe Commutation Act of 1836 revealed that predominantly women owned up to 20 per cent of land.²⁴

1.4. The legal situation with regard to women owning land and chattels real

The common law, as mentioned previously, had four categories of property and in the nineteenth century unmarried women, who had attained the age of majority (twenty one years), and widows, had the same rights over all categories as men, with the exception of not having the right to vote.²⁵ However married women were subject to different aspects of common law with regard to both real and personal property, so their legal situation was radically different.

²¹ Habakkuk, (1994), p.223; Jill Liddington, 'Anne Lister of Shibden Hall, Halifax (1791-1840): Her Diaries and the Historians', *History Workshop Journal*, 35, Spring 1993, pp. 45-77, pp. 45, 66.

²² Collins and Havinden, (2005), p. 37; Rubinstein, (2006), pp. 251-6.

²³ Leonore Davidoff and Catherine Hall, *Family Fortunes: Men and Women of the English Middle Class 1780-1850*, (Routledge, Abingdon, rev. ed. 2002), p. 276.

²⁴ Glyde, (1855), pp. 327-9; Seeliger, (1996), pp. 1-2, 8-12.

²⁵ Holcombe, (1983), p. 4.

The common law principle of coverture had the greatest impact on the property rights of married women. Coverture related to the medieval concept of marriage being one of the church sacraments and the belief that by becoming ‘two persons but one flesh’ the husband automatically became the dominant partner with full authority over the woman and her property. As a result, the wife ceased to be a legal entity. In addition, since the ownership of real property theoretically demanded obligations which a woman was perceived as being unable to fulfil, the common law transferred those obligations to a woman’s husband granting him various rights in return. As a result, the situation at the beginning of the century was that a married woman could own real property but she lost independent control of the management, and the use of any rents or profits associated with it. As a safeguard, an expensive legal procedure called ‘levying a fine’ had been instigated in the Middle Ages to prevent a husband selling his wife’s land unless she gave her consent when independently interviewed in court. In 1833 the Fines and Recoveries Act modified the procedure so that land could be sold via a deed, but the wife still had to give her consent formally and alone. Under common law if a married couple had shares in real property along with others they only got one share between them because of being legally regarded as one person. A husband and wife could however own real property jointly if it had been conveyed to both of them; i.e. tenancy by entireties, but any such land could only be sold jointly under the Fines and Recoveries Act.²⁶

In 1833 Parliament passed the Dower Act to simplify conveyancing. Dower had been introduced in the Middle Ages to redress the situation of a woman’s loss of control of her real property on marriage. It ensured that on widowhood she received

²⁶ Holcombe, (1983), pp. 19-24.

a life interest in one third of her husband's freehold property, even after it had passed to his heirs. The system had been modified over the centuries and by the nineteenth century was rarely applied, but its existence made it an encumbrance to the sale of land.²⁷ Although the passing of the Dower Act, resolved one problem, it consolidated the situation whereby control of a woman's property was legally allocated to her husband upon marriage.²⁸

Chattels real, or leasehold land, was important since it included the majority of houses in London and in the rapidly developing industrial towns. The common laws relating to chattels real were a mixture of those applied to real and personal property. If a married woman owned this type of property then her husband had the right to use any profits and income during his lifetime but could not include such property in a will and, if he died intestate, then that property reverted to her; but, under personal property laws, a husband could sell such property and it became his property on the death of his wife unless she had made a will (which she could only do with his permission) and bequeathed it elsewhere.²⁹

In reality there had been modifications to the situation with regard to legal treatment for some women. Erickson found that at least 10 per cent of ordinary sixteenth century women made marriage settlements to protect their property.³⁰ Phillips cites an early eighteenth century example of the law in regard to sisters who purchased or leased property; if one sister subsequently married she continued 'sole possessed'

²⁷ Holcombe, (1983), pp. 21-2.

²⁸ Leonore Davidoff and Catherine Hall, "'The hidden investment': women and the enterprise", in Pamela Sharpe (ed.), *Women's Work: The English Experience 1650-1914*, (Arnold, London, 1998), pp. 239-93, p. 243.

²⁹ Holcombe, (1983), p. 24.

³⁰ Amy Louise Erickson, *Women and Property in Early Modern England*, (Routledge, Abingdon, 1993), p. 150.

and her title was protected against her husband's executors if he predeceased her.³¹ Under common law the courts would not allow a wife to testify for or against her spouse, but by the late eighteenth century the small claims courts recognised and accepted evidence given by married women acting as their husbands' agents.³² However, the prevalence of common law was always the default position, leaving married women with no legal status or rights to property. Kenny, writing in 1879, stated that:

‘The English law of conjugal property would have been found intolerable ...had it not been that the upper and middle classes upon whom its reform depended habitually evaded its rigour by contracting themselves out of it.’³³

1.4.1. Circumventing the common law

The dissatisfaction with common law had begun by the thirteenth century and the chancery court, which evolved to redress the situation and disperse equity, was fully developed by the eighteenth century. Many families had a strong incentive to circumvent the common law which came into effect upon the marriage of a daughter and they utilised equity to keep their land and money within the family, to the benefit of the daughter and her children, and the exclusion of the son-in-law.³⁴ If the daughter was marrying the eldest son of another wealthy family then a strict settlement was usually arranged which entailed the land to the bridegroom and his

³¹ Nicola Phillips, *Women in Business 1700-1850*, (Boydell Press, Woodbridge, 2006), p. 32.

³² Small claims courts were set up to facilitate debt collection and they recognised a situation in which a woman would be acting as her husband's agent if she purchased necessities like food or coal for the marital home. If debts were incurred as a result of such purchases, the supplier technically had to sue the husband but the courts accepted evidence given directly by the wife, pragmatically realising that she would probably know more about the situation, but this would not be allowed by the common law courts. Margot Finn, 'Women, Consumption and Coverture in England, c. 1760-1860', *The Historical Journal*, 39, 3 (Sep. 1996), pp. 703-22, pp. 714-5.

³³ Courtney Stanhope Kenny, *The History of the Law of England as to the Effects of Marriage on Property and on the Wife's Legal Capacity*, (Reeves and Turner, London, 1879), p. 15.

³⁴ Susan Staves, *Married Women's Separate Property in England 1660-1833*, (Harvard University Press, Cambridge, Massachusetts, 1990), p. 133. This was especially relevant if the daughter died and her widower remarried and fathered further children.

male children so that it could not be sold, and fixed his income. It also made arrangements for a jointure, a form of pension to replace dower, for his wife if she was widowed and specified the monthly or yearly allowance and made financial arrangements for daughters and younger sons.³⁵ For daughters who married younger sons of aristocratic families a general marriage settlement was agreed.

The legal complexity of a marriage settlement, whether or not linked to strict settlement, made it prohibitively expensive for all but the wealthiest families and Macfarlane even equated the English marriage to a joint stock company with the marriage settlement analogous to company articles.³⁶ Some families felt that such a settlement did not give sufficient independence for their married daughters, and less affluent families also wished to provide some financial protection for their daughters.³⁷ By the seventeenth century the Court of Chancery had sanctioned a scheme which allowed the creation of separate property for a woman's 'sole and separate use', via a form of contract which was valid in equity, although not in common law, and this enabled a woman to own property independently of her husband during the marriage.³⁸ Basically a person could settle property (in the form of real property, personal property or chattels real) on a married woman and, by creating a trust with a trustee to manage it; the property would be protected from the constraints of common law. Such a trust could be established before marriage, so a father could set up one for his daughter, or man could set up one for his fiancée. A husband could even set up one for his wife; although he could not do so under

³⁵ Staves, (1990), p. 60.

³⁶ Alan Macfarlane, *Marriage and Love in England: Modes of Reproduction 1300-1840*, (Basil Blackwell, Oxford, 1986), p. 281.

³⁷ Holcombe, (1983), pp. 39-42; Joan Perkin, *Victorian Women*, (John Murray, London, 1993), pp. 66-7.

³⁸ Baker, (1971), pp. 258-9.

common law because once married they were regarded as one person. The wording of the trust was crucial, since it determined what the married woman could do with her separate property. A legal 'restraint on anticipation' protected her from being forced to sell the property to benefit her husband or have his debts charged against it, but it also prevented her from selling it or raising a mortgage against the capital, so she just received the interest.³⁹

By the late eighteenth century women in Birmingham were setting up trusts to transmit property and in nineteenth-century Birmingham daughters often received their share of a bequest via a trust, thus receiving a regular income, but not access to the capital.⁴⁰ Middle-class Leeds businessmen also set up trusts, some of which had clauses specifically blocking them from being controlled by a future husband. The average value of the estates involved was £ 3411.⁴¹

The trustees in such situations were usually male relatives who, under the conditions of a trust, were supposed to consult the beneficiary about her requirements. However, evidence suggests that such consultation did not always occur and middle-class families with businesses often arranged the trust so that the woman's capital could be used for the family business, possibly against her personal requirements.⁴² Trusts were popular with farming families who were often reluctant to go to

³⁹ Holcombe, (1983), pp. 39- 42; Joan Perkin, *Women and Marriage in Nineteenth-Century England*, (Routledge, London, 1989), p. 72.

⁴⁰ Berg, (1993), p. 239; Davidoff and Hall, (rev. ed. 2002), p. 209.

⁴¹ R. J. Morris, 'Reading the Will: Cash Economy Capitalists and Urban Peasants in the 1830s' in Alan Kidd and David Nicholls (eds.), *The Making of the British Middle Class?: Studies of Regional and Cultural Diversity since the Eighteenth Century*, (Sutton Publishing, Stroud, 1998), pp.113-129, p. 121; R. J. Morris, *Men, Women and Property in England, 1780-1870: A Social and Economic History amongst the Leeds Middle Classes*, (Cambridge University Press, Cambridge, 2005), p. 113.

⁴² Davidoff and Hall, (1998), pp. 244-5; Davidoff and Hall, (rev. ed. 2002), p. 209

outsiders to raise capital and instead used the capital, invested in a trust for a woman family member, to improve the family farm or purchase extra land.⁴³

Even with the safeguard of a trust there could be issues with the control of the capital and how much influence could be executed by the woman for whom the trust had been established; nevertheless the provision of a trust was legally available and by 1850 it was believed that 10 per cent of all married women had some form of equity settlement.⁴⁴ In 1863 a 'Banker's Daughter' wrote that "no prudent woman should marry without this provision".⁴⁵

The issues between the two 'opposing' systems of common law and equity were investigated by a Parliamentary committee in the late 1860s. In 1873 the Judicature Act was passed by Parliament which declared that the rules of equity would prevail if common law and equity came into conflict.⁴⁶

1.4.2. Common law and control

The common law not only dictated the ownership of property within a marriage but it also directed that a husband was in control of all the legal decisions relating to the marriage and that the wife had complete deference to her husband's decisions, even assuming that she was consulted about them. This was famously confirmed by Sir William Blackstone in his "Commentaries" where he says –

⁴³ Leonore Davidoff, *Worlds Between: Historical Perspectives on Gender and Class*, (Routledge, New York, 1995), p.195

⁴⁴ Holcombe, (1983), p. 46.

⁴⁵ Banker's Daughter, *A Guide to the Unprotected in everyday matters relating to property and income*, (Macmillan, London, 1863), p. 96.

⁴⁶ Ben Griffin, 'Class, Gender, and Liberalism in Parliament, 1868-1882: The Case of the Married Women's Property Acts', *The Historical Journal*, 46, 1 (2003), pp. 59-87, p. 75.

‘By marriage, husband and wife are one person in law: i.e. the very being or legal existence of the woman is suspended during the marriage, or at least incorporated and consolidated into that of the husband under whose wing, protection and cover she performs everything’.⁴⁷

However legal niceties could not overrule human nature: Erickson argues that ‘it is unlikely that wives stopped thinking of certain property as theirs simply for the duration of the marriage’.⁴⁸ Certainly, in the late eighteenth century it was considered that although women in England were accorded a low legal status when compared to women elsewhere, in practice they were more confident, independent and in control than their contemporaries in the rest of Europe.⁴⁹ This was reiterated by Justice Blackburn in the 1870s when he told a grand jury that although the law regarded a wife as under the control of her husband and everything as his property, in point of fact that might not actually be the case.⁵⁰ The novelist Charles Dickens reflected this in *Oliver Twist* when Mr Bundle is told that the law supposes his wife acted under his direction and in a heartfelt manner he replies ‘if the law supposes that...the law is an ass...an idiot...the law’s a bachelor’.⁵¹ But whatever the realities of control within a marriage, the common law of coverture, unless modified by equity, prevailed for a large part of the nineteenth century.

1.5. Married Women’s Property Acts

The rapid industrial, economic and financial changes of the nineteenth century, coupled with increased education and demand for equal rights for men of all classes

⁴⁷ William Blackstone, *Commentaries on the Laws of England, in Four Books, 15th Edition with the Last Corrections of the Author and with Notes and Additions by Edward Christian*, (A. Strahan, London, 1809), p. 441, note 15.

⁴⁸ Erickson, (1993), p. 150.

⁴⁹ Macfarlane, (1986), p. 289.

⁵⁰ Perkin, (1993), p. 76.

⁵¹ Charles Dickens, *Oliver Twist*, (Gallery Press, London, 1987), p. 307.

and for women, exposed the inequality of the mixture of common law and equity. A change in social attitudes about religion and relationships within a marriage gradually undermined the 1840s middle-class ideal of domestic paternity where the home was the refuge for the husband from the stresses of work and his needs were paramount and enforced by his authority.⁵² The harshness of the common law as applied to married women was highlighted and a demand for legal reform was triggered.⁵³

An unsuccessful reform campaign had been waged by women in the 1850s but in 1868 a Married Women's Property Bill was introduced and became an Act in August 1870. It aimed to give married women identical property rights to unmarried women, or at least the same rights that other women received via a marriage settlement.⁵⁴

The 1870 Married Women's Property Act concentrated on allowing married women to keep any money earned by themselves as separate property free from the control of their husbands. The Act allowed a woman to keep capital as separate property, together with the interest earned from its investment, if the capital was invested in a narrow range of approved schemes, including government annuities, public stocks, joint-stock companies, building societies and savings banks. This 1870 Act was not concerned with real property in the form of land. The only mention of land was the clause which specified that if a married woman was an heiress to an intestate who

⁵² John Tosh, *A Man's Place: Masculinity and the Middle-Class Home in Victorian England*, (Yale University Press, London, 1999), pp. 30-1, 145-46.

⁵³ Martin J. Weiner, *Men of Blood: Violence, Manliness and Criminal Justice in Victorian England*, (Cambridge University Press, Cambridge, 2004), pp. 29-30.

⁵⁴ Erna Reiss, *Rights and Duties of Englishwomen: A Study in Law and Public Opinion*, (Sherratt and Hughes, Manchester, 1934), p. 133.

had owned freehold or copyhold land, then she was entitled to the rents and profits for her own separate use.⁵⁵ Many MPs did not appreciate that the inability of the Act to deal with married women's issues relating to the ownership of real property disadvantaged women with landed wealth. Such MPs believed that women's rights were protected because the Act had not interfered with the law of settlements. These MPs denied that there might be an issue with oppressive male domination amongst their own class and believed that wealthy women would still be protected because their property could be placed in trusts. Amendments were made after the Act was subject to judicial scrutiny and major flaws discovered, but no reform occurred until 1882.⁵⁶

The legislators of the 1870 were helping working-class wives retain their earnings rather than assisting richer wives towards equality. The Parliamentary debates about the Married Woman's Property Act revealed the concerns which made the legislators unwilling to allow their own women protection via Parliamentary Act. Firstly, they were concerned about domestic harmony if both marriage partners had joint authority.⁵⁷ Secondly they feared the loss of their ability as trustees to raise credit against a wife's separate property.⁵⁸ Finally they were concerned that if a married woman had free control over any real property that she owned, she might sell the land and thus deprive her husband of the associated rents and profits. One amendment to the Married Women's Property Bill of 1869, proposed by R.P. Amphlett, required the husband's consent to be formally obtained if his wife wished

⁵⁵ Holcombe, (1983), pp. 177, 244.

⁵⁶ Griffin, (2003), pp. 59-87.

⁵⁷ Griffin, (2003), p. 64.

⁵⁸ R. J. Morris, 'Men, Women, and Property: The Reform of the Married Women's Property Act 1870' in F. M. L. Thompson, (ed.), *Landowners, Capitalists and Entrepreneurs: Essays for Sir John Habakkuk*, (Clarendon Press, Oxford, 1994), pp. 171-191, p. 188.

to sell her freehold or copyhold estates. H. C. Raikes also proposed an 1870 Bill in which every husband was appointed trustee for his wife's property and then paid her an annual income, at his discretion.⁵⁹

The 1882 Married Women's Property Act finally gave married women the same property rights as unmarried women and allowed wives to have all forms of real and personal property as their 'separate property', effectively giving every wife a marriage settlement without a trustee. It also overcame the disparity between common law and equity by prioritising equity, as required by the Judicature Act of 1873. The Act did not, however, interfere with settlements already in operation or with the ability to set up trusts in the future.⁶⁰

1.6. Conclusion

Although real property was a major asset for many families in the nineteenth century little research has been undertaken into its ownership. The lack of a land register is a major obstacle to a nation-wide study, though less so to local studies which will be discussed in the following chapter. An additional obstacle relates to the ownership of real estate by married women. As a result of common law such ownership can be opaque and masked by the husband's name even if land was owned by the wife and the marriage partnership was such that she did in fact make her own decisions. The use of trusts further complicates landownership by married women since many were private arrangements within the family circle. These issues have deterred scholars from researching landownership in general and that by women in particular.

⁵⁹ Griffin, (2003), p. 78.

⁶⁰ Holcombe, (1983), pp. 201-2, 247-52.

This study redresses the balance. It provides information about the ownership of land by a wide cross section of landowners: wealthy and less wealthy, institutional, male and female. The study can also address how land fitted into the female asset portfolio and whether the Married Women's Property Acts of 1870 and 1882 changed the patterns of landownership by women.

Chapter Two

A review of the research relating to women's ownership of assets

2.1. Introduction

In the nineteenth century the vagaries of inheritance and death affected women's ownership of property as in previous centuries.¹ The evolution of women's ownership of property in the nineteenth century was primarily driven by two factors. One was the legal changes affecting the status of women (see Chapter One). The other was the availability of an increased range of financial assets. During the century therefore entrepreneurial women had the opportunity to respond to the changes and adjust their portfolios to substitute newly available assets for those that they had traditionally held.

Section two provides an overview of various assets and considers why women came to prefer some over others. Were they, for example, restricted to a limited range of assets or did they acquire and manage a mixture of assets and modify them in response to legal changes and life cycle requirements? An assessment is then made of the advantages and disadvantages of the sources used in the research carried out into the ownership of different assets. Section three discusses sources relating to the administration of assets after death. Section four compares sources used to research business assets and section five those used to research investors in early joint stock companies and banks. Section six considers the sources concerned with real property and section seven summarises the discussion.

¹ Stone and Stone (1984), pp. 166-83.

2.2. Overview of nineteenth-century assets

Researchers have concentrated on a selection of comparatively plentiful and accessible sources of information in order to study the types of assets available to nineteenth-century wealth holders, particularly females. The following review assesses the research undertaken using each source to establish what has been revealed about the types of women and the assets held. Particular attention will be focused on which groups of women, e.g. spinsters, widows, married women, business women, investors or wealthy aristocratic land owners have been included and which excluded as a result of the source utilised.

Economic assets, whether physical or financial, need to provide liquidity, return, and diversification for their owners and should be complimentary with other inputs. In this thesis it is theorised that women possessed distinct preferences for certain assets. Bank deposits were short-term investments, convenient, but with comparatively low interest rates. Loans were longer term investments. They could be private arrangements between individuals, secured against specified assets which acted as collateral. Alternatively public loans could be made via the purchase of financial assets issued by corporate bodies such as the British government, town councils, and canal or railway companies. Such assets were often secured on the earnings of the corporate body, whether it was the profits of a railway company, or the town rates or government taxes. The owners of such public assets were afforded some liquidity because they could be sold quickly through organised financial markets.

Nineteenth-century people had to provide themselves with an income as the Poor Law system; the last resort safety net created because of the failure of private charity after the Reformation and the closure of religious houses, was primitive, harsh and provided little help for those unable to support themselves. Such income could be provided by working or from investments. The landed gentry could raise income from their estates via farming, mineral extraction, rents (farm and commercial), or loans raised against the land. The working class had to continue working, or, when too old or infirm to work, live with family members or go into the workhouse. For members of the professions and the developing middle class the situation was more complex. They did not own landed estates and therefore had to acquire assets which would provide an income for themselves and their dependents during their working careers, and, which would then support them when they were no longer working. In particular, the social expectations of some of this group meant that unmarried females with genteel aspirations but little money were restricted to working as governesses, companions, teachers or possibly dressmakers if they were not to be shunned by their peers.² Such positions were poorly paid and the women needed to save out of their meagre wages in order to accumulate investments that would generate an income to enable them to retire with some measure of gentility. New research has shown however that other females became businesswomen and acquired sufficient assets to provide for themselves and their dependents whilst remaining respectable members of the middle class.³

² Christine Wiskin, 'Industry, investment and consumption: urban women in the Midlands' in Jon Stobart and Neil Raven, *Towns, regions and industries: Urban and industrial change in the Midlands 1700-1840*, (Manchester University Press, Manchester, 2005), pp. 62-79, p. 68.

³ Jennifer Aston, *Female Business Owners in England, 1849 – 1901*, (Birmingham University, PhD, 2012), pp. 226-30.

Mortgage lending was an important form of investment in rural areas, especially early in the century.⁴ Mortgages were arranged between the individuals concerned or with the help of a local lawyer, but as the century progressed mortgage lending was gradually superseded by the purchase of policies issued by life insurance companies.⁵ Many urban businessmen held mortgages on local agricultural estates as part of a diversified investment portfolio, but later moved their investments into railway shares.⁶

Many people bought urban property and lived on the rents as housing was regarded as a popular, reliable and safe investment that was easily supervised by the owner. Many houses were built speculatively by small builders and bought to let by people described in an 1834 government inquiry as ‘retired tradesmen, widows and people of small property’. The town of Blackburn had 3365 owners of property in 1895 with the largest single owner having only 1.1% of all the rented property in the town.⁷ In towns like London, where access to freehold was restricted, investors leased land and built dwellings to provide rental income whilst the freeholder retained the assets of the land and ground rent. In 1863 a ‘Banker’s Daughter’ reminded her intended female readers that they had to calculate the interest that would have been made on the capital if invested, the repair costs, land tax, insurance, rent collection, and revenue lost if the property was not let, against the gross rent received before they could decide if their investment was profitable.⁸

⁴ Sarah Hudson, ‘*Attitudes to Investment Risk amongst West-Midland Canal and Railway Company Investors, 1760-1850*’, University of Warwick, PhD thesis October 2001, p. 76.

⁵ P. L. Cottrell, *Industrial Finance 1830-1914: The finance and organization of English manufacturing industry*, (Methuen, London, 1980), pp. 6, 253.

⁶ Morris, (2005), pp. 176-77.

⁷ Roderick Floud, *The People and the British Economy 1830-1914*, (Oxford University Press, Oxford, 1997), pp. 65-6.

⁸ Banker’s Daughter, (1863), p. 90

Alternatively, the owners of freehold land could build industrial 'units' which were then rented out for use as businesses premises.

Analysis using the quarter sessions order books and treasurers' accounts from forty four counties from 1650-1830 revealed that loaning money for the erection of public buildings was an attractive investment for women, such as the seven widows and spinsters who provided loans for a Lancashire prison, and obtained returns of about five per cent.⁹

Many professional and middle-class males invested in a life insurance policy whilst they were working so that after their death their dependents received an income on which to live. Clark has suggested that married women were unlikely to insure themselves because of legal and economic constraints but found evidence of unmarried independent women utilising life insurance to benefit other family members or as a form of collateral for short-term loans.¹⁰

Consols (consolidated annuities) were popular government securities which gave a fixed rate of income - usually about three per cent of the nominal value. They were regarded as risk free and could be easily liquidated, although a seller might not realise the full value of the original investment if many people wanted to sell simultaneously.

Extending credit by providing a loan generated income but was risky. Money could be invested in a company by the purchase of a debenture which provided a fixed

⁹ Christopher Chalklin, *English Counties and Public Building: 1650-1830*, (Hambledon Press, London, 1998), p. 65.

¹⁰ Geoffrey Clark, *Betting on Lives: The Culture of Life Insurance in England, 1695-1775*, (Manchester University Press, Manchester, 1999), pp. 184-85.

interest paid six monthly; the repayment of principal when the investment period ended; and, the knowledge that the debenture holder was regarded as a general creditor if the company become bankrupt. A 'Banker's Daughter' writing in 1863 regarded the debentures of the leading railway and canal companies as 'convenient investments for persons of small means' because the capital was considered to be reasonably safe and there was an additional advantage in that the interest on debentures was paid before that on other shares.¹¹

Shareholder dividends came from the profit remaining after a company had met its obligations to its debenture holders and other creditors. Dividends therefore fluctuated according to a company's trading performance so that shareholders were exposed to greater risks than debenture holders. Various types of shares were available. The 'Banker's Daughter' recommended guaranteed shares as a fairly safe investment because they were guaranteed by an additional company which had to pay the fixed dividend if the issuing company was unable to do so. Such shares could also give an increased pay-out if conditions were good.¹² Preference shares were an alternative which gave a dividend payable before those on ordinary shares. The highest risk applied to ordinary company shares because their dividends were paid only once obligations to other shareholders had been met. Many shareholders opted to invest in the companies developing the canal and railway infrastructure or the utility companies bringing water, sewage and gas supplies to the rapidly developing urban areas, one such shareholder was Trollope's fictional 'Mrs Ray' whose gas company shares were considered a more reliable investment than her

¹¹ Banker's Daughter, (1863), pp. 10-12.

¹² Banker's Daughter, (1863), p. 12.

cottages.¹³ Some people invested in private family-run companies, which possibly reduced the risks associated with share ownership but may have restricted the liquidity and prevented the owner seeking a better investment elsewhere.

An assessment will be made of the surviving source materials which can help to chart the evolution of portfolios and differences by gender. Source material which can be used to provide information relating to the physical asset of land will be reviewed as will source material which can be used to provide information relating to the financial assets such as consols, bonds, debentures, and shares, and other categories of assets such as housing for rent.

2.3. Patterns of portfolios: the evidence from wills, and probate inventories and other sources relating to the administration of assets after death

Probate is the system for property transfer at death. Before 1858 it was administered by the established church *via* archdeacon's and consistory courts. After 1858 a civil Court of Probate was responsible. Real property, i.e. freehold or copyhold land and buildings, was disposed of through a last will. Personal property, i.e. movable goods, credits and leasehold property was disposed of *via* a testament. During the century this became standardised as a joint will and testament. The testator and witnesses signed the document and the executors were named. They were responsible for an account of the estate (though detailed inventories ceased by the 1750s), paid debts and presented expenses and then allocated the residue according to the will. A grant of administration was made if there was no will, or it was invalid, or the executors refused to act.

¹³ Anthony Trollope, *Rachael Ray*, (Oxford University Press, Oxford, rep. 1992, 1st pub. 1863), p. 277.

Wills and probate material are frequently used sources, being relatively plentiful and accessible, but they have disadvantages. Firstly, few people made wills. In his study of Stockport from 1800 to 1857, Owens found only 5 per cent of deceased adults left wills whilst a further 2.5 per cent, with sufficient property, died intestate.¹⁴ Secondly, married women were underrepresented since they were unable to make a will without permission of their husbands until the 1882 Married Woman's Property Act; although men, spinsters and widows over the age of twenty-one were eligible. Additionally, as Rubinstein suggests, a widow's assets could be overrepresented because of the inclusion of assets inherited from her husband as well as those she had generated herself.¹⁵ Thirdly, information about real property was often excluded from wills, either because it had previously been disposed of for tax reasons, or because it was part of a settlement. Fourthly, real estate was excluded from probate inventories, which could result in a significant underestimation of the assets of the land-owning aristocracy, the gentry and farmers, and of the middle-class industrial property owning manufacturers and merchants.¹⁶ Although technically the 'sworn value' of probate estates did not include land and buildings, all leasehold property and any freehold property due to be sold as a result of a will was included in the 'sworn valuation.'¹⁷ Fifthly, it was difficult to assess a person's 'credit-rating' since debts owed to the deceased at death were included in the probate inventory but not

¹⁴ Alastair Owens, 'Property, gender and the life course: inheritance and family welfare provision in early nineteenth-century England', *Social History*, Vol. 26, No.3 (October 2001), pp. 299-317, p. 302.

¹⁵ Rubinstein, (2nd. rev. ed. 2006), pp. 319-20, p.38 note 43 cites other reasons for the exclusion of women from the main study.

¹⁶ Paul Carter and Kate Thompson, *Sources for Local Historians*, (Phillimore, Chichester, 2005), p.116; John Seed, 'From 'middling sort' to middle class in late eighteenth- and early nineteenth-century England', in M. L. Bush (ed.), *Social Orders and Social Classes in Europe since 1500: Studies in Social Stratification*, (Longman, London, 1992), pp.114-135, p.122.

¹⁷ Morris, (1998), see pp.114-16 for a discussion about the problems of 'sworn value'.

debts owed by the deceased.¹⁸ Sixthly, probate sources suffer from a death bias since the documents are often written when a person is old or ill and not economically active. Finally there is a twofold geographical bias. If the person had moved on leaving business their wealth was assigned to the seaside or spa town of retirement rather than the industrial city of its generation.¹⁹ Also the default Court for probate, if an estate contained Bank of England funds, was the Prerogative Court of Canterbury, based in London.²⁰ However, these sources are a reasonably homogeneous collection of documents designed to give retrospective information about a person's assets at death and they have been widely used by historians, albeit with reservations.

The death duty registers of 1796-1903 were formed to enable tax collection on all bequests other than to a spouse. After 1858 all estates valued over £20 were included, but since tax was usually uncollected from estates under £1500 their details are often incomplete. The advantage of the registers as a source is that they reveal what actually happened to a person's estate and what it was worth, whereas a will is a record of intentions.²¹

2.3.1. Studies using wills and related source materials

An analysis of female will making in the late eighteenth century industrial towns of Birmingham and Sheffield revealed that Birmingham women left 22.8 per cent of the total (2618) Birmingham wills and Sheffield women 18.1 per cent of the total (1818) Sheffield wills. Berg states that elsewhere women left only 10 per cent of

¹⁸ John S. Moore, 'Probate Inventories – Problems and Prospects' in P. Riden, (ed.), *Probate Records and the Local Community* (Alan Sutton, Gloucester, 1985), pp.12-28, p. 12.

¹⁹ Seed, (1992), p.122.

²⁰ Rubinstein, (2nd. rev. ed. 2006), p.20.

²¹ Carter and Thompson, (2005), pp. 176-77.

total wills. In further analysis of smaller randomly selected subsamples Berg found that 46.8 per cent of the female testators of both towns (namely 66 of 141 from Birmingham and 74 of 158 from Sheffield), including wives, owned real property. It was also noted that the transfer of property was non gender-specific, with men from both towns leaving land and workshops to wives and daughters. Women from these towns were making decisions about their wealth and circumventing the constraints of common law to achieve their aims.²² Such behaviour would have been noted by their daughters who were economically active in the following century and may have influenced their management of business and financial affairs. Indeed, a more recent study of 100 nineteenth-century businesswomen's wills from Birmingham and Leeds has revealed that an average of eighty-five per cent of the women in both towns referred to real estate in their last will and testament.²³

By contrast, another study of 622 wills from Birmingham and Essex for the period 1780 to 1855 revealed the increasing use by the middle class of trusts to provide an income for dependent females. About one third of the wills provided a trust to support the widow. Daughters, such as those from one Birmingham family, received an income from a male-run trust fund whilst the sons inherited land. Even if a trust was not established some husbands would dictate, from beyond the grave, how assets should be managed; one Birmingham husband in 1840 organising his will so that he directed the distribution of the family's real estate even after the death of his widow. About 15 per cent of upper middle-class husbands allowed their widows the

²² Berg, (1993), pp. 235, 242.

²³ Aston, (2012), p.198.

freedom to manage their inheritance but lower middle-class businessmen often only allowed their widows to manage the business until any children grew up.²⁴

A study of 500 wills from the industrial town of Stockport revealed that 21 per cent were made by women, of whom 55 per cent owned and bequeathed real property.²⁵

It is suggested that property ownership by middle-class females depended on their status and stage of lifecycle. As daughters, they often inherited on equal terms with their brothers, but as widows their inheritance was curtailed by the future requirements of their children. This possibly forced widows into generating disposable income by other means.²⁶

An analysis of Bank of England Will Registers from 1810-40 revealed that women were taking advantage of the developing market in financial assets, because the percentage of women investors had risen from 35 per cent to 42 per cent and their invested wealth had increased from 23 per cent to 32 per cent. A third of the national debt was openly financed by women, mainly spinsters or widows, but it is also suggested that funds from married women's trusts were also being invested, albeit by male trustees. These investments were attractive to women because they were state guaranteed, easily maintained, and there was plenty of public information about them.²⁷

²⁴ Davidoff and Hall, (rev. ed. 2002), pp. 210-11, 276, 462.

²⁵ The period was 1800-57. Alastair Owens, 'Property, will making and estate disposal in an industrial town, 1800-1857' in Jon Stobart and Alastair Owens (eds.), *Urban Fortunes: Property and Inheritance in the Town 1700-1900*, (Ashgate, Aldershot, 2000), pp.79-107, p. 85; Alastair Owens, 'Making Some Provision for the Contingencies to which their Sex is Particularly Liable: Women and Investment in Early Nineteenth-century England' in Robert Beachy, Beatrice Craig and Alastair Owens, *Women in Business and Finance in Nineteenth-century Europe*, (Berg, Oxford, 2006), pp. 20-35, pp. 23-4.

²⁶ Owens, (2001), pp. 313, 317.

²⁷ Owens, (2006), pp. 28-9.

A study of 141 early nineteenth-century women's wills from two Leicestershire towns revealed that 23.7 per cent of the women from Ashby de la Zouch (14 of 59) and 38 per cent of those from Hinckley (35 of 82) left real property which was often bequeathed to women. Widows and spinsters from both towns purchased real estate, mainly cottages and tenements, to provide rental income. Hinckley women invested in housing for local workers but Ashby women bought land in neighbouring counties as access to local real estate was restricted. The wills also showed women generating income from more risky ventures, though they spread their financial risks widely within their environment. Ashby women were involved in money-lending and loans to local turnpike and canal trusts, while Hinckley women invested in the ownership of hosiery frames which they rented out.²⁸

Probate records also revealed information about women and property. Even in the eighteenth century 10 per cent of yeomen or labourers wives had some form of marital property settlement, although they usually provided for widowhood rather than a separate estate.²⁹ Legacy decisions made in the eighteenth century could have had consequences in the nineteenth century and it is doubtful if the basic incentive for women to accumulate property diminished over time.

A study of the sworn value of probate estates and wills of 362 middle-class parishioners of Leeds in the 1830s revealed that 27 per cent were women, of whom 66 per cent made wills.³⁰ The study revealed that parents gendered their bequests. After first providing for their widows, the men provided equally for sons and

²⁸ Penelope Lane, 'Women, Property and Inheritance: Wealth Creation and Income Generation in Small English Towns, 1750-1835' in Jon Stobart and Alastair Owens (eds.), *Urban Fortunes: Property and Inheritance in the Town 1700-1900*, (Ashgate, Aldershot, 2000), pp. 172-194, p. 176, 177, 186-89, 191, 194.

²⁹ Erickson, (1993), p.150.

³⁰ Morris, (1998), pp. 114, 117, 121-24, 128-29.

daughters. Daughters however received their bequests via income from a trust fund, supported by the purchase of government stock, mortgages or joint stock company shares, but sons were given the cash outright at maturity. To this effect executors were usually instructed to turn the estate into cash. Widows also disbursed their estate equally between their children, but females with no family links dispersed their assets more widely, though neither group established trusts.

Probate valuations from wills and Probate Act Books of 1800-58 were used to study the assets of self-supporting single and widowed London women whose estates were valued from £2000 to £10,000.³¹ The exclusion of freehold property from the probate sources was not considered to be a problem for the study for two reasons; firstly most London housing was leasehold, and therefore its value was included in probate, and secondly landownership was perceived to be linked to wealth and the wealth of the women being studied was thought to preclude their ownership of freehold London land.³² Of the bequests made by the women about 29 per cent consisted of consols and bank deposits, 2 per cent shares, 15 per cent leasehold property, 5 per cent real estate with the rest being cash. The widespread availability of advice from the London financial centres probably explained the range of assets held by the women.³³ For the women who held real estate it represented an important part of their portfolio, but in general London women held less real estate compared to women elsewhere in the country.³⁴ Bank of England will registers provided further information about these women, revealing that almost 90 per cent of female

³¹ David R. Green, 'Independent women, wealth and wills in nineteenth-century London', in Jon Stobart, and Alastair Owens, (eds.), *Urban Fortunes: Property and Inheritance in the Town 1700-1900* (Ashgate, Aldershot, 2000), pp. 196-222, p.197.

³² Green, (2000), pp. 197-98.

³³ Green, (2000), p. 210.

³⁴ As found by Berg, Davidoff and Hall, Owens, and Lane, and discussed in 2.3.1, pp. 34-9. Green, (2000), p. 213.

investors in government securities lived in south east England. In 1810 over 60 per cent of women's investments were linked to London addresses but by 1840 this proportion had halved, whilst that from women investors in the surrounding counties had correspondingly increased.³⁵ It is also suggested that by 1840 40 per cent of government stock was held by women.³⁶ There is evidence therefore of a regional slant to women's ownership of government securities and indications of a regional disparity in women's ownership of real estate.

2.3.2. Studies using probate and income tax records and other sources

The assets of very wealthy men have been investigated using a combination of probate records, income tax data, the Parliamentary 'Return of Owners of Land' and its revisions made by John Bateman in his 'Great Landowners of Great Britain and Ireland'.³⁷ Information about wealthy women that was collected from newspaper obituaries revealed one millionaire and eight half-millionaires who seemed to have land as part of their portfolio and who lived during the nineteenth century.³⁸

Income tax data are subject to several problems: only aggregate tables are available; income tax was not levied upon the total income of an individual; and was not collected from 1816-41.³⁹ It has also been suggested that it is unclear exactly what

³⁵ David R. Green and Alastair Owens, 'Gentlewomanly Capitalism? Spinsters, widows, and wealth holding in England and Wales, c. 1800 – 1860' *Economic History Review*, LVI, 3 (2003), pp. 510-536, for information about Bank of England will registers see p.532. Bank of England investors were expected to appear in person to collect dividends which partly explains the domination of southern investors.

³⁶ Janette Rutterford and Josephine Maltby, "'The widow, the clergyman and the reckless': women investors in England, 1830-1914', *Feminist Economics*, 12:1 (January 2006), pp. 111-138, p. 122.

³⁷ See also Chapter 1, section 1.1, pp.8-10 and section 2.6, p. 54 and section 2.6.3, p.59 in this chapter. Rubinstein, (2nd. rev. ed. 2006), pp. 18-19.

³⁸ Rubinstein, 2006, pp. 319-25.

³⁹ Rubinstein, 2006, pp. 24-7.

the income tax records are assessing and that the tax was commonly evaded from 1842.⁴⁰

2.3.3. Studies using Death Duty, Succession Duty, and Estate Duty Registers

The Death Duty, Succession Duty, and Estate Duty Registers are part of an interlocking set of sources which run from 1796-1903. They can be used to investigate a person's real and personal property when it becomes subject to inheritance tax on their death. The numerous problems associated with the complexity of these sources have been thoroughly discussed elsewhere.⁴¹ Since the registers record the actual disposal of assets, and provide information about intestate estates, they have an advantage over wills. Until 1881, the registers included all estates worth more than £20, though subsequently the threshold was increased to £100.⁴²

These sources, plus the census, have been used to study the holdings of real and personal property and the household consumption of a small, selective sample of sixty two lower middle-class female shopkeepers from Leeds, Liverpool and London. Thirty of the women were married before the 1870 Married Women's Property Act and thirty two after the Act and their incomes ranged from £200-£400 per year.⁴³ The study found that the ownership of personal property differed between the two groups. For the women married before 1870, it constituted 43 per cent of their portfolios, whereas for those married after 1870 the proportion rose to 75 per

⁴⁰ Seed, (1992), p. 123.

⁴¹ David R. Green, Alastair Owens, Josephine Maltby, and Janette Rutterford, 'Lives in the balance? Gender, age and assets in late-nineteenth-century England and Wales', *Continuity and Change*, Vol. 24, (2) (2009), pp. 307-335, p. 315.

⁴² Mary Beth Combs, 'Cui Bono? The 1870 British Married Women's Property Act, Bargaining Power, and the Distribution of Resources Within Marriage', *Feminist Economics*, 12, 1-2 (January – April 2006), pp. 51-83, p. 76.

⁴³ Combs, (2004), pp. 146-47; Combs, (2006), p. 55.

cent. Women, it is suggested, had responded to the 1870 Act by switching from owning real property, such as land, into owing personal property such as government annuities. Such a switch was financially detrimental at that period since the rate of return on land was greater than that on annuities. However the 1870 Act had given married women secure ownership and control over their personal property and it is suggested that these new benefits outweighed other factors.⁴⁴

The same source material was used to identify the wealth-holding of a group of men and women who died between 1870 and 1902. A comparison of wealth by gender was made, and changes in its distribution over time were also investigated. People were shown to invest more in shares and securities compared to other kinds of investments as they became older. Older men favoured shares whereas older women held about the same amounts of shares and securities. The researchers concluded that with very limited pension options, and growing proportions of old people, the dividends paid on shares were a vital source of income in old age.⁴⁵

2.4. Patterns of portfolios: evidence from business and related sources

The sources for this present study include information about real property used as business premises. It is therefore important to have an understanding of other sources of information about business assets owned by women and what they reveal about the women concerned.

Fire insurance company documents give information about the valuation of real property and details of its use and ownership. However relatively few people took

⁴⁴ Combs, (2006), p.69.

⁴⁵ Green et al., (2009), pp. 329-30.

out fire insurance and records only survive for a few nineteenth-century companies.

Trade directories were available for London, the major cities and provincial towns at the beginning of the century and gradually became available for other areas of the country. They provide corroborative information and reveal businesses which were not recorded in other sources. There are five major issues connected with their use: the accuracy of the information; the geographical area covered by the directory, which did not always relate to parish or town boundaries; the inconsistency in the classification of businesses and occupations, which in some directories only included the self employed; the duplication of entries, and finally the difficulty of identifying the exact site of a businesses when there were no street numbers.⁴⁶

Trade cards were an important means of advertising for businessmen and women. They can provide information about the nature of a business, its proprietor, its location, the prices of goods supplied and type of customer it wished to attract.

2.4.1. Studies using business sources and related sources

The insurance policies of the Sun Fire Office, plus directories and census data, were used to identify female lodging-house keepers, mainly from London. A five per cent sample of policies held by men was also consulted for comparison. Many of the women were lower middle-class heads of households of whom fifty per cent were identified as spinsters. Utilizing the economic resources of their dwelling enabled

⁴⁶ Gareth Shaw and David Foster, 'Local History and the use of directory material: a review', in Shaw, Gareth (ed.), *Directing the Past: Directories and the Local Historian*, (British Association for Local History, 2003), pp. 20-47, p. 21.

the women to make a living and importantly, maintain respectability.⁴⁷

Trade cards were used to identify London businesswomen who did not insure their business property, or did so with companies whose records no longer exist. The study revealed that women were owners and operators of a wide range of retail businesses, although the textile and grocery trades predominated. It also suggested that the trade cards were produced in a manner to attract genteel female customers.⁴⁸

The Sun Fire documents and advertisements placed by businesswomen in a London daily newspaper were sources used to provide an overview of businesswomen from 1700 to 1850. Women were found to be well integrated into the business community and ways were often found to help them and modify the patriarchal constraints of marriage and common law.⁴⁹ For many businesswomen, property ownership, whether for personal or business reasons, provided a visible measure of credit worthiness. Over 50 per cent of the insured properties of London businesswomen were private dwellings and many shopkeepers, especially from the catering trades, invested in rental property.⁵⁰ Official city records often contain little information about businesswomen so it is essential to use a wide range of sources to investigate their activities. This was highlighted when a collection of personal papers provided

⁴⁷ Alison Claire Parkinson, *'Marry – stitch – die or do worse'? : female self-employment and small business proprietorship in London c.1740-1880*, Oxford University D Phil thesis, 2002, p.64; Alison C. Kay, 'A Little Enterprise of Her Own: Lodging-House Keeping and the Accommodation Business in Nineteenth Century London', *The London Journal* 28, 2 2003, pp. 41-53, pp.45-8.

⁴⁸ Alison C. Kay, 'Retailing, Respectability and the Independent Woman in Nineteenth-century London', in Robert Beachy, Beatrice Craig and Alastair Owens, *Women Business and Finance in Nineteenth-century Europe*, (Berg, Oxford, 2006), pp. 152-166, p. 152.

⁴⁹ Phillips, (2006), pp. 17-18, 26, 160-63, 257-58.

⁵⁰ Nicola Pullin, *'Business is Just Life': The Practice, Prescription and Legal Position of Women in Business, 1700-1850*, PhD thesis, Royal Holloway, University of London, 2001, pp. 172-73

information for a comparative study of several Durham businesswomen for whom no evidence existed within the official city records.⁵¹

Local trade directories provided information about lower middle-class businesswomen in Manchester, Sheffield and Leeds during the late eighteenth and early nineteenth centuries. Local newspapers, court records, diaries and private correspondence provided additional information. The public sources revealed how the businesswomen operated within the constraints of common law and the changing expectations of their role in society. The personal papers indicated how they operated independently of male family members. The businesswomen played an important role in the commercialisation of their towns and some married women, working within and between the established legal framework, conducted business ‘independently of their husbands’.⁵²

Another very recent study using trade directories, advertisements and probate documents, investigated the roles of 30,000 female business owners in central Birmingham and Leeds in the period 1849-1901. The study found some women moving away from the more ‘feminine’ trades and trading as brass founders, plumbers, printers and book binders, coal dealers, and butchers. Women were also running manufacturing businesses making items such as cloth caps, boots and shoes, and gas fittings. These women managed their businesses publicly whilst maintaining middle-class respectability and conducted their businesses in a similar manner to their middle-class male contemporaries.⁵³

⁵¹ Phillips, (2006), p.257.

⁵² Hannah Barker, *The Business of Women: Female Enterprise and Urban Development in Northern England 1760-1830*, (Oxford University Press, Oxford, 2006), pp. 2-3, 9-10, 135-37, 167-73.

⁵³ Aston, (2012), pp. 32, 82-5, 113, 118, 121, 227-30.

Directories and the census were used in an investigation of women's occupations. An 1829 Derbyshire directory revealed that five per cent of the listed tenant farmers were women and the 1841 census recorded that seven per cent of farmers and graziers in Britain were women.⁵⁴

Pigot's Directory, along with wills, probate inventories, and other records, was used for a study of the businesses of urban women in the Midlands. Some of the women continued to trade in manufacturing and industry after the death of a male owner, thus providing employment for themselves and others – as personified in literature by Dorcas Lane who inherited and continued to run a smithy. Some women, possibly responding to changes in society which pressurised them into a more genteel lifestyle, set up businesses in education, making clothes or other 'feminine' trades. Other Midlands women earned a more discrete income through renting out property or investing in local transport improvements, with 17 per cent of those investing in local canals and railways being women. The semi-fictional Dorcas "...had shares in railways and the local Canal Company, which was daring for a woman in her position..."⁵⁵

The rare survival of fragmentary business records for three businesswomen from the late eighteenth and early nineteenth century indicated that they operated on the same basis as that of businessmen, dealing with bankers and handling the collection of

⁵⁴ Joyce Burnette, *Gender, Work and Wages in Industrial Revolution Britain*, (Oxford University Press, Oxford, 2008), p.51.

⁵⁵ Wiskin, (2005), pp. 62-79; Flora Thompson, *Lark Rise to Candleford*, (Penguin, Harmondsworth, 1975, reprint), pp. 362, 365.

loans and debts. Thus, according to Wiskin, business skills, not gender, determined the success or failure of a woman-led business.⁵⁶

2.5. Patterns in portfolios: evidence from shares and other investments in companies including canal and railway companies and banks

Several sources are available to investigate assets invested in companies. The procedures used to set up a railway company provide an example of how shares in a new business could be acquired. Personal investors applied for shares, paid a deposit and received a scrip certificate which entitled them to a certain number of shares when the company was incorporated. To insure sufficient start-up capital the investors were contractually bound to pay for their shares in instalments as funding became necessary and, under Parliamentary standing orders, the company was obliged to ensure that they could do so. The scrip certificates were returned and exchanged for numbered, sealed share certificates after the company was incorporated. Even before a company was incorporated speculation was possible since some people paid the deposit and then sold on their letter of allotment to make a capital gain. Others, unable to meet the financial demands when asked but finding it impossible to sell the shares, had to liquidate other assets to fulfil their legal requirements. The women who bought such shares were not risk averse since these were risky investments, particularly before 1838 when, as a safeguard against outrageous schemes, a prospective company had to place a 10 per cent deposit with the Bank of England before a Bill was introduced.⁵⁷

⁵⁶ Christine Wiskin, 'Businesswomen and Financial Management: Three Eighteenth-Century Case Studies', *Accounting, Business & Financial History*, Vol.16, No. 2 (July 2006), pp. 143-161, pp. 143, 151-53, 159.

⁵⁷ M. C. Reed, *Investment in Railways in Britain, 1820-1844: A Study in the Development of the Capital Market*, (Oxford University Press, Oxford, 1975), pp. 76-9, 83-4, 91-2.

Subscription contracts give details of gender, place of residence and an indication of socio-economic group of the investor. Contemporary writers believed that during the Railway Mania the contracts sometimes included speculators or fictitious characters but this should not detract from their careful use.⁵⁸ Debenture lists give details about the providers of long term loan capital, but only a few such lists remain.⁵⁹ Shareholder lists are frequently used sources because of their survival rate and reasonable reliability.

Other sources include transfer books, which list the sales and purchases of company stock, and the stock ledgers, which list everyone who owned shares during the period covered by the ledger.⁶⁰ The Parliamentary 'Returns' were complementary sources made six monthly by all companies to the Registrar of Joint Stock Companies, listing shareholders and providing audited accounts.⁶¹

2.5.1. Studies using canal and railway company assets

Investment in canal companies was analysed by Ward using the earliest available list of shareholders. Ward dismissed female investors as 'widows and spinsters' although he noted that 'an occasional milliner appears'. When 75 per cent of such investors were found to be town dwellers their wealth was dismissed as being 'derived from the activities of others'. Women accounted for 12 per cent of the invested capital, along with clergy. In several canal companies women held over 10 per cent of the total shares. In the Worcestershire and Birmingham canal, women

⁵⁸ S. A. Broadbridge, 'The Early Capital Market: The Lancashire and Yorkshire Railway', *The Economic History Review*, New Series, Vol. 8, No.2 (1955), pp. 200-12, pp. 201, 208.

⁵⁹ Reed, (1975), p. 253.

⁶⁰ Ann M. Carlos and Larry Neal, 'Women investors in early capital markets, 1720-1725', *Financial History Review*, 11, 2 (2004), pp. 197-224, pp. 208-9.

⁶¹ Cottrell, (1980), p. 44.

were the fourth largest group with 15 per cent of the shares and in the Thames and Severn Canal they were the second most important group of subscribers with 17 per cent of the shares.⁶² Ward appears not to have appreciated the important evidence his study revealed about women being prepared to take considerable financial risks by involvement both in a new type of transport system and a newly developing financial market with few inbuilt safeguards.

The subscription contracts of many railway companies listed several women.⁶³ Some women invested in multiple railway companies, and although many preferred local companies some invested in more distant ones.⁶⁴ In the Great North of England Railway companies the shareholder lists for 1836-1845 revealed that women increased their holdings from 9 to 13 per cent. By comparison, the debenture holder lists from 1840 revealed women lending 22 per cent of the capital with an average loan of £1500, suggesting that women preferred the safety of debenture income to the risks of equity income. Some women were listed in their own name but described as 'wife of...'; such shares were analysed as belonging to the women, although until the Married Women's Property Acts they technically belonged to the husband.⁶⁵

One study using company share registers applied measures of relative risk developed for the modern stock market to analyse a sample of 6000 investors in canal and railway companies in the West Midlands. The risks associated with construction -

⁶² J. R. Ward, *The Finance of Canal Building in Eighteenth-century England*, (Oxford University Press, Oxford, 1974), pp. 18-9, 22-3, 31, 38, 47, 64-5.

⁶³ Such as West Yorkshire landowner Lady Ailesbury, who with her husband signed for £13,500 of railway subscription shares during 1846. J.T. Ward, 'West Riding Landowners and the Railways', *Journal of Transport History*, 4, (1960), pp. 242-251, p. 246; S. A. Broadbridge, 'The Sources of Railway Share Capital' in M.C. Reed, (ed.) *Railways in the Victorian Economy: Studies in Finance and Economic Growth*, (David and Charles, Newton Abbot, 1969), pp.184-211, pp. 205-7; Reed, (1975), pp. 124-25.

⁶⁴ Reed, (1975), pp. 124-25, 209.

⁶⁵ Reed, (1975), pp. 109, 190, 204, 253-59.

failure to complete or cost overruns, and during operation - technical problems and litigation, were evaluated. Intriguingly women exhibited a propensity to invest in high-risk canal companies during the construction phase but invested in higher yielding low-risk canal companies at the operating stage.⁶⁶ An additional study of joint stock bank investors showed that women held substantial low-risk government securities and that their investment portfolios contained more shares than the equivalent portfolios of male investors. It is suggested that in economically difficult times many women, unlike businessmen, did not have to liquidate their assets to provide business funds but could retain their shares until the market recovered.⁶⁷ So, while some women were cautious, others were prepared to 'risk a flutter' with their capital. That the risks involved in applying for shares in a newly developing transport companies were accepted by many women reflects the accepted role of gambling in the late eighteenth and early nineteenth-century society. Some women were active investors such as Johanna Cock, a broker and dealer in Bank stock, and some married women were believed to have used their jewels as collateral in order to 'play the stock market' - albeit more discretely.⁶⁸

2.5.2. Studies using other company assets

Even when the financial markets were emerging in the early eighteenth century women were aware of the risks of dealing with different shares. The transfer books of the Royal African Company revealed that although women collectively made

⁶⁶ Hudson, (2001), pp. 1, 8, 14-5, 24-6, 97-8, 103, 247.

⁶⁷ Hudson, (2001), pp. 19, 55-8, 247.

⁶⁸ Clark, (1999), p. 40; Carlos and Neal, (2004), p. 205; Rutterford and Maltby, (2006), p. 127.

capital gains they nevertheless bought more of the less risky Bank of England stock.⁶⁹

The social and geographical composition of shareholders was evaluated from the Parliamentary returns and the summaries of capital sent to the Registrar by companies in the years 1860 and 1885. Most shareholders invested in local companies based within 10 miles. Genteel women accounted for less than 3 per cent of the subscribed capital in both years, compared to over 16 per cent for gentlemen.⁷⁰

Shareholder lists, municipal records and newspapers were sources for a study of north-western gas companies and revealed a more complex scenario. Genteel women owned 4.4 cent of the shares of companies formed between 1818 and 1822 and seven per cent of shares of those formed between 1836 and 1860. By 1879 shareholders were receiving a return of up to 10 per cent and women were the largest group at 32.8 per cent. The shareholder distribution for the earliest companies suggests that potential female shareholders may have been excluded by competition for shares from urban businessmen who, requiring gas lighting for their businesses, invested at the earliest opportunity. It would seem that subsequently some of these early male investors sold their shares, possibly to raise money for business expansion, and that these were bought by women.⁷¹

After the 1870 Married Women's Property Act shares owned by a married woman were regarded as her separate property provided that she had purchased them with

⁶⁹ Ann M. Carlos, Karen Maguire and Larry Neal, 'Financial Acumen, Women Spectators, and the Royal African Company during the South Sea Bubble', *Accounting, Business & Financial History*, Vol. 16, No. 2 (July 2006), pp. 219-243, pp.221, 223, 239.

⁷⁰ Cottrell, (1980), pp. 80-103, Tables 4.6 and 4.7.

⁷¹ John E. Wilson, *Lighting the Town: A Study of Management in the North West Gas Industry 1805-1880*, (Paul Chapman Publishing Ltd, London, 1991), pp. 87, 104-5, 114-15, 124, 151.

her own money, and this was further refined in the 1882 Married Women's Property Act.⁷² A study using shareholder registers of several limited companies incorporated after the 1870 Act investigated the types of shares and debentures held by women and whether or not these were affected by their marital status. Women from all social classes and areas invested in ordinary shares, thus linking their investment returns to a company's performance, although some preferred the less risky debentures and preference shares. Trustee Savings Banks were preferred by women of low income and social status because of their relative security. Some spinsters and widows held large amounts of shares. Wives were also found to hold many shares, particularly in family-run companies, but they may have been subject to family pressure with regard to voting or the use of divided income.⁷³

A complex study used subscription lists, share registers, company charters and related documents to investigate women's role as investors in joint stock companies up to 1844. It revealed that women's involvement declined from 10 per cent in the 1790s to 4-5 per cent by the 1800s and then increased to 20 per cent from the 1840s. This was mainly because of the Railway Mania, but also because shares were available in smaller denominations and the financial press provided more information. Women typically invested only half the amount that men invested. It was unclear if women made independent investment decisions especially where they were part of a large family group of investors.⁷⁴

⁷² Married Women's Property Act, 1870 (33 and 24 Vict., c 93), clause 4; Married Women's Property Act 1882 (45 and 46 Vict., c. 75), clause 8, in Holcombe, (1983), pp. 244, 248.

⁷³ Josephine Maltby and Janette Rutterford, "She Possessed Her Own Fortune": Women Investors from the Late Nineteenth Century to the Early Twentieth Century', *Business History*, 48, 2 (2006), pp. 220-253, pp. 222-28, 244-46.

⁷⁴ Mark Freeman, Robin Pearson and James Taylor, "A Doe in the City": Women Shareholders in Eighteenth – and Early Nineteenth-Century Britain', *Accounting, Business and Financial History*, Vol. 16, No. 2 (July 2006), pp. 265-291, pp. 271-72, 287-88; and see pp. 265-69 re the exclusion of cases where men and women were joint owners of stock.

By the 1840s concerns were being raised about the risks to the vulnerable, especially women, who were investing in joint stock companies for the high returns. Such women, it was believed, having little judgement or understanding as to what was involved, suffered from their own inability or the actions of unscrupulous bankers. Specialist publications, such as '*A Treatise on Investments*' and '*A Guide to the Unprotected*' enabled women to make informed decisions about investments.⁷⁵ That some women preferred an investment risk to paid employment seems not to have been considered, even though the opportunities for employment were limited, especially for middle class women, and employment itself was risky with the chances of being fired, harassed or laid-off when old or infirm. Even in 1870, the legislators of the Married Women's Property Act sought to protect women from investment risks by banning them from owning partly-paid shares and some companies barred married women from owning ordinary shares in their own names.⁷⁶

2.5.3. Studies using bank assets

Using eighteenth century Bank of England transfer books and stock ledgers the activities of a group of pioneering women investors revealed that they made money on their deals, whereas men lost money. After the 1720 crash such women were important in re-establishing the London financial markets as their proportion of shares increased along with their invested capital. Most of these women were spinsters or widows, but there were 35 wives who circumvented the legal restrictions

⁷⁵ Robert Arthur Ward, *A Treatise on Investments: being a popular exposition on the Advantages and Disadvantages of each kind of Investment and of its liability to depreciation and loss.* (Effingham Wilson & Simpkin, Marshall and Co., London, 2nd ed., 1852); *Banker's Daughter*, (1863).

⁷⁶ Rutterford and Maltby, (2006), pp. 122-23.

on married women and sold shares and 12 wives who bought shares.⁷⁷ The eighteenth century ledgers of Hoare's Bank plus the correspondence of five spinsters and a widow revealed that the bank helped the women who lived outside London to trade in shares and actually bought some stock for them. They also showed that the women's investment decisions were based on personal links between them and financial advice from their bankers.⁷⁸

Deeds of Settlement and share registers revealed that the early joint-stock banks were aware of the legal complexities surrounding women's investments. Early women investors included traders and manufacturers who possibly benefited from good access to business credit. One bank refused subscriptions from wives and, where they were accepted as shareholders the ledgers recorded the fact, even attaching a marriage certificate to one ledger.⁷⁹ Similar sources were used for a study of Liverpool banks from 1836 to 1866. Many women, particularly spinsters, had speculated in local bank shares, and the subsequent collapse of several of these banks who had over extended themselves to support the expansion of Liverpool trade impacted heavily on them.⁸⁰ That the risks of such investments were widely appreciated is shown by the inclusion of a similar situation befalling Miss Matty, a

⁷⁷ Carlos and Neal, (2004), pp. 198, 211.

⁷⁸ Anne Laurence, 'Women Investors, 'That Nasty South Sea Affair' and the Rage to Speculate in Early-Eighteenth Century England,' *Accounting, Business & Financial History*, Vol. 16, No. 2 (July 2006), pp. 245-264, pp.245-46, 261; Anne Laurence, 'The emergence of a private clientele for banks in the early eighteenth century: Hoare's Bank and some women customers', *The Economic History Review*, Vol. 61, No. 3 (August 2008), pp. 565-586, pp. 582-83.

⁷⁹ Lucy Newton and Philip L. Cottrell, 'Female Investors in the First English and Welsh Joint-Stock Banks', *Accounting, Business & Financial History*, Vol.16, No.2 (July 2006), pp. 315-340, p. 325.

⁸⁰ B. L. Anderson and Philip L. Cottrell, 'Another Victorian Capital Market: A Study of Banking and Bank Investors on Merseyside', *The Economic History Review*, New Series, Vol. 28, No. 4 (Nov. 1975), pp. 598-615, pp. 608-9, 611, 613-15.

character in Elizabeth Gaskell novel 'Cranford' published in the 1850s.⁸¹ A geographically dispersed source of bank share registers and transfer books ranging from 1830-1904 revealed that spinsters and widows were involved as shareholders in the earliest banks but identifiable wives appeared only from the 1880s.⁸²

2.6. Patterns in portfolios: Sources which give information about land

In the nineteenth century there was no central land register, but information about land ownership was recorded in a variety of legal documents which have been used by researchers. The 1873 government survey known as 'The Return of Owners of Land' also provides a limited snapshot of land ownership along with John Bateman's modified and updated revisions.⁸³

Title deeds are legal documents, often written in technical Latin, which record the transfer of property between people. They provide information about the vendors, purchasers, details of the land, buildings, associated rights, the price paid, plus a plan. Deeds identify a property as freehold, leasehold or copyhold and record whether it was mortgaged or formed part of a marriage settlement; they may also contain details of previous transactions.⁸⁴ Record Offices often catalogue deeds and provide indexes to the places and people mentioned, but many deeds are in private ownership or dispersed amongst universities, solicitor's offices or building societies etc.⁸⁵ Deeds are subject to transfer bias. Plenty are generated by land that has been

⁸¹ Elizabeth Gaskell, *Cranford*, (Bloomsbury, London, rep. 2007), p. 155.

⁸² John D. Turner, 'Wider share ownership?: investors in English and Welsh Bank shares in the nineteenth century', *The Economic History Review*, Vol. 62, No. S1 (2009), pp. 167-192, pp. 177-81, 187.

⁸³ Details of these sources are discussed in Chapter 1, section 1.1, pp. 8-10.

⁸⁴ David Hey, *The Oxford Companion to Local and Family History*, (Oxford University Press, Oxford, 1996), p. 127; N. W. Alcock, *Old Title Deeds: A guide for local and family historians*, (Phillimore, Chichester, 1986), p. 1.

⁸⁵ Alcock, (1986), p. 21.

frequently transferred, increasing the chances that some survived but fewer are generated by land which is rarely transferred, so that fewer survive. Deeds have been used to trace parish, town or village development, such as in Blewbury, Oxfordshire and by family historians, but not to research into the ownership of land by women or land ownership over a wide geographical region.⁸⁶

The feet of fines are documents which existed from 1086-1834 and originally recorded legal agreements about land ownership. Later they just recorded land transfers, but since this was not compulsory not all land ownership is recorded.⁸⁷ Despite being indexed, transcribed and published, their use for a widespread study of land ownership in the nineteenth century is very limited. A wide range of manorial records exist, including the court rolls which often contain details of landholding; these are a useful source, even for the nineteenth century, when manorial influence had declined.

Rate books, listing the amounts charged for the various rates levied by parishes, boroughs or district councils also list the owners, occupiers and addresses of all real property in an area.⁸⁸ Since the occupiers rather than the owners paid the rates some historians are wary about the ownership details. Many different groups collected rates, and so surviving books are dispersed between different collections and repositories and complete sets are rare. Rate books plus other parish documents have

⁸⁶ Peter Northeast, *This Venerable Village: Blewbury* (Blewbury Historical Group, Blewbury, 5th ed., 2007), p. 47.

⁸⁷ Carter and Thompson, (2005), pp. 11-2.

⁸⁸ Carter and Thompson, (2005), p. 31.

been used to study parochial history, such as that of Bampton, but have not been systematically used to study landownership.⁸⁹

Land tax assessments name the owners and occupiers of land in each parish and indicate their wealth. Set up for tax allocation, but later used to establish voting rights, copies were sent to the county quarter sessions and vast numbers survive.⁹⁰

The assessments have been used to investigate the effects of Parliamentary enclosure on small owner occupiers, but such studies have revealed shortcomings which are the subject of controversy.⁹¹ There are three main problems: the property is rarely identified; listed 'owners' are often long term lessees and copyholders not owners of the freehold; and the tax was first collected from the large landowners and once the full amount had been raised others were not charged, so smaller landowners are underrepresented in the lists. These sources are therefore not suitable for a wide-ranging study of landownership across all economic groups.

The awards and maps associated with Parliamentary enclosure provide information about the position, acreage, owners and tenants of new allotments. They are often used with other sources in single parish studies as in a study of Elmdon village.⁹²

Enclosure sources have limited value in any study of landownership over the whole

⁸⁹ David Eastwood, 'The republic in the village: parish and poor at Bampton, 1780-1834', *Journal of Rural and Local Studies*, Vol. 12, No. 1 (1992), pp.18-26.

⁹⁰ Hey, (1996), pp. 272-4; Dennis Mills, 'Introduction, The Land Tax', in Jeremy Gibson, Mervyn Medlycott and Dennis Mills, *Land and Window Tax Assessments*, (Federation of Family History Societies, Birmingham, 1993), pp. 4-12.

⁹¹ For examples of research undertaken and the issues involved see G. E. Mingay, *Enclosure and the Small Farmer in the Age of the Industrial Revolution*, (Macmillan, 1968); J. V. Beckett, 'The disappearance of the cottager and the squatter from the English countryside: the Hammonds revisited,' in B. A. Holderness and Michael Turner (eds.), *Land, Labour and Agriculture, 1700-1920*, (Hambledon Press, London, 1991), pp. 49-68 ; Donald E. Ginter, 'Measuring the decline of the small landowner', in B. A. Holderness and Michael Turner (eds.), *Land, Labour and Agriculture, 1700-1920*, (Hambledon Press, London, 1991), pp. 27-48; J. M. Martin, 'The Small Landowner and Parliamentary Enclosure in Warwickshire', *The Economic History Review*, New Series, Vol. 32, No. 3 (Aug. 1979), pp. 328-343.

⁹² Jean Robin, *Elmdon, Continuity and change in a north-west Essex village 1861-1964*, (Cambridge University Press, Cambridge, 1980), pp. 43-65.

nineteenth century and across a wide geographical area, but can be useful for cross checking land ownership details against other sources of a similar date. Using them for a study of women's landownership is problematic since any land inherited by a wife was, according to Hollowell, listed as a second allotment in her husband's name.⁹³

Tithes were payments in kind for the upkeep of the established church. In 1836 the Tithe Commutation Act converted all tithes to money, and established a process that was not completed until 1883, but provided two important sources about landownership: tithe maps and apportionments.⁹⁴ The maps vary in quality, but the apportionments are more homogeneous: they were printed forms completed locally, with a description of each piece of land, its buildings and acreage and the names of the owners and occupiers.⁹⁵ Not all land had been subject to tithe payments, and parishes that had already converted to cash payments or had awarded land at enclosure do not appear in tithe sources, so their usage in widespread land ownership studies is limited. The apportionments are a valuable snapshot of landownership at a particular time, useful for checking other sources, and can be used to produce a comprehensive picture of landownership at a local level, as in the village of Ashwell in 1840.⁹⁶

Books of reference, which were produced to give information about the ownership of land which would have to be purchased by a canal or railway company, are an important source of information about landownership and have hitherto not been

⁹³ Steven Hollowell, *Enclosure Records for Historians*, (Phillimore, Chichester, 2000), p. 108.

⁹⁴ Roger J.P. Kain and Hugh C. Price, *Tithe Surveys for Historians*, (Phillimore, Chichester, 2000), p.29.

⁹⁵ Hey, (1996), p. 440; Carter and Thompson, (2005), p. 23.

⁹⁶ B. J. Davey, *Ashwell 1830-1914: The decline of a village community*, (Leicester University Press, Leicester, 1980), pp. 11-15.

exploited. The use of these books as sources by other researchers is discussed below. Their use in this study as a source of information about patterns of landownership and usage is discussed in the following chapter.

2.6.1. Research using manorial and tithe records

Using Hampshire manorial and tithe documents from 1650 to 1900 Seeliger investigated landownership by women from the ‘peasant’ or ‘subsistence classes’. Her study revealed that the manorial courts, by their use of customary law rather than common law, acknowledged the rights of married women landowners, and that this continued into the nineteenth century, since it maintained stability within the parish for both owner and tenant. In the 1840s some parishes had one female owner-occupier, while others had a female freeholder who rented out land to tenants, mostly male. Elsewhere females were major tenants, although not major landowners, and in general women held less than twenty per cent of the total holdings of a parish. In areas of Hampshire, where the land was more fertile, most women held about an acre, suggesting the stereotypical ‘widow, her cottage, her plot, and the cow.’⁹⁷

2.6.2. Research using the books of reference for canal and railway projects

These sources have rarely been used. Canal books of reference were used to check information about yeoman farmer shareholders in canal companies.⁹⁸ Railway books of reference have been used to determine if directors and shareholders of some early Lancashire railways were also major landowners along the prospective routes.⁹⁹

⁹⁷ Seeliger, (1996), pp. 1, 5, 7-12.

⁹⁸ Ward, (1974), pp. 21-2.

⁹⁹ Gary Shea, and Alex Trew, ‘Dynamic financial coalition and economic growth in the UK’, *The Economic History Society, Annual Conference, Abstracts*, Exeter (April 2007), pp. 239-240.

2.6.3. Research using the Parliamentary ‘Return of Owners of Land’ and Bateman’s ‘Great Landowners’.

These sources were used by Rubinstein, as noted earlier.¹⁰⁰ They were also used, along with Victoria County Histories and The Dictionary of National Biography, to study the ownership of Berkshire and Oxfordshire manors greater than 2000 acres, over the period 1550 -1914. The greatest turnover of estates occurred in the sixteenth century but between 1800 and 1850 there was a restricted land market and great stability. It was suggested that easy access to London was the most important factor driving the development of the regional land market, and during the nineteenth century this was determined by access to a railway. Other factors related to the type of lifestyle required and amount of time a purchaser expected to spend at an estate. Only two women, both peeresses, were found to be landowners.¹⁰¹

2.7. Conclusions and implications for the current research

This review has revealed that research into the ownership of real property in the nineteenth century is rare. Studies undertaken by Collins and Havinden, Shea and Trew, and Rubinstein have concentrated on land ownership by very wealthy men, with only tangential references to female landowners. Berg, Davidoff and Hall, Owens, and Lane all found evidence of middle income women inheriting and purchasing freehold real property for housing or business purposes and also showed them purchasing real estate as an investment to provide rental income. Seeliger researched landholding by women from one of the lowest socio-economic groups.

¹⁰⁰ See section 2.3.2, p. 39.

¹⁰¹ Collins and Havinden, (2005), pp. 36-7.

Green and others revealed information about women's acquisition of leasehold property in London.

Most of these studies have been restricted to comparatively small geographical regions and short periods of time within the nineteenth century. The current study investigates the ownership of real property by women from several different geographical regions and across every decade of the nineteenth century. Oxfordshire, one of the regions studied, is an agricultural county and the inclusion of the mining region of County Durham and the industrial area of West Yorkshire will make it possible to see if patterns of women's ownership, as found in Oxfordshire, are to be seen in these less agricultural regions. In contrast to the work of Rubinstein and Collins and Havinden, this study uses primary source material which gives details of the ownership of very small plots of land by people from a wide socio-economic background. London was included in this study in response to the work of Green, Owens and others. The sources used for this study contain information about freehold property and about ownership by married women, which are two topics on which existing literature sheds relatively little light.

Earlier researchers have found evidence of the entrepreneurial ability of women to acquire and manage a mixed portfolio of assets and to adapt the composition of the portfolio in response to life cycle needs and legal changes. Indeed, Combs has suggested that her sample of married women made a conscious decision to acquire greater control over income when they changed their investments in response to the legal changes effected by the 1870 Married Women's Property Act. This current study can be used to explore this suggestion. By collecting data on landownership

from the beginning of the nineteenth century through to 1899 it is possible to establish a pattern of women's ownership of land prior to 1870, the date of the first Married Women's Property Act, and see if any changes in this pattern occurred after 1870. In a similar manner the impact of the 1882 Married Women's Property Act, can also be investigated: a task not attempted by Combs.

There is a general debate as to whether or not entrepreneurial flair and attitudes to risk are determined by gender, that is biology, or by culture, or by the prevailing economic situation.¹⁰² Some of the surveyed research constitutes an implicit critique of the position that attitudes to risk are determined by gender. Under a wide variety of cultural and economic conditions spanning a hundred years, women demonstrated a willingness to hold risky investments. Such women demonstrated astuteness in nascent and turbulent markets and their behaviour would have been familiar to, and in turn affected early nineteenth-century women, some of whom were possibly their granddaughters. Such risky ventures included speculation during the South Sea Bubble; the purchase of shares at the inception of the early canal and railway companies; and, purchase of shares in the early joint stock banks. Of course there were also women who preferred to be more cautious and to hold their assets in government consols. This study adds to the debate by investigating the impact of the Railway Mania period on women's ownership of land.

The majority of the research on women's ownership of property has focused on assets other than real estate. There are several reasons why this is so. One reason is the nineteenth-century explosion in governmental data collection which generated

¹⁰² S. Cromie and J. Haynes, 'Towards a Typology of Female Entrepreneurs', *The Sociological Review*, 36, (1) (1988), pp. 99-107.

many of the documents used as sources by the researchers. Information was collected about assets held by individuals or companies, often for taxation purposes. Such sources are relatively homogeneous and often extensive, covering several years. They are also comparatively accessible. Conversely, with no registration of the ownership of land during the nineteenth century, it is very difficult to get details of who owned land unless there was a “public” event such as an enclosure or tithe award or compulsory purchase for a canal or railway. The legal situation with regard to women, and especially the status of married women together with the wide range of other legal changes that occurred during the nineteenth century, further complicate any investigation into female-held assets.

This study augments the information obtained from research into financial assets and furthers the development of a more comprehensive view of women’s asset holding in general. Economic considerations suggest that factors that affect the holding of one type of asset such as a bond, should also affect the holding of another type of asset such as land, though probably in a different way. Such factors, including income, family size and position in the life cycle, should therefore impact on the holding of land. However the relative prices of assets should have opposing effects where the assets are considered to be substitutable by investors. The different incomes available from different assets are also an important factor. Overall, a better knowledge of women’s ownership of land will also lead to a fuller understanding of their role in the investment markets.

Since the sources surveyed in this study contain information on the use of the land it will be possible to discover more about the business premises owned or leased by

women. Furthermore, since the sources cover large amounts of agricultural land, this study will also provide information on the landownership and leasing patterns of women engaged in agriculture.

Chapter 3

The Sources

3.1. Introduction

This chapter will explain the procedures for promoting a railway and the information contained in the books of reference. It will discuss the advantages of using the books of reference and their associated plans as new sources for investigating ownership of plots of land and consider the accuracy of the information they contain.

3.2. The procedures for promoting a railway and its implications for the accuracy of the ownership information in the books of reference

The building of a railway was very complex since, to control the subsequent operation of the railway and safeguard the subscribers' capital investments, it was essential to purchase the freehold of the land over which the railway was to pass. The railway companies therefore had to use compulsory purchase powers obtainable via a private Act of Parliament. The procedures to obtain an Act were based on a set of standing orders initially developed in the eighteenth century by a Parliamentary committee in response to the enclosure of land and the building of canals and turnpike roads.¹ As a result of pressure on the private Bill system, particularly from

¹ Philip. Riden, (compiler), *Catalogue of Plans of Proposed Canals, Turnpike Roads, Railways and Other Public Works deposited with the Clerks of the Peace for Northamptonshire, the County Borough of Northampton and the Stoke of Peterborough, 1792-1960, in the Northamptonshire Record Office*, (Northamptonshire Record Office, 2000), p. 5; Frederick Clifford, *A History of Private Bill Legislation*, (Butterworths, London, 1887), Vol. I, p.17; Vol. II, pp. 34 and 45; J. Bateman, *The General Turnpike Road Acts, with notes, forms and an index*, (Stevens and Sons, London, 3rd ed. 1836), pp. 363-68 re private Bill procedures for a turnpike road and pp. 60-1 re purchasing land from owners; Shelia Lambert, *Bills and Acts: Legislative Procedure in Eighteenth-Century England*, (Cambridge University Press, Cambridge, 1971), pp. 84-109 explains the development of the Private Bill procedure as applied to roads through to canals.

railway development, the orders were modified by select committees of Parliament sitting in 1836, 1837, 1844 and 1847- 48. Several Acts of Parliament were also passed in the 1840s to clarify the supervision of government over private railway Bills, namely the Railway Act of 1844; the Clause Consolidation Acts of 1845 and a Railway Commissioners Act of 1846.²

A potential railway company had to find and survey a route, establish lists of supporters, collect subscriptions, estimate potential revenue and publish a prospectus, and then appoint a Parliamentary agent to draw up a Parliamentary Bill. A local MP then asked Parliament for permission to introduce the Bill to the House of Commons. If permission was given the Bill would be examined by a Committee on Standing Orders consisting of Members of Parliament appointed by the Speaker.³ Such scrutiny was essential to ensure that details of the Bill had been correctly publicised and that all relevant Standing Orders had been complied with.⁴

The schedule in Parliament was strict and railway companies had to carry out all the legal procedures and assemble all the evidence needed by the Committee on Standing Orders by the 30th November of the year preceding the application to Parliament. This meant that surveying the route could only be done in the two months between harvest and the end of November which was a very tight schedule.⁵ Documents for the 1836 railway between Oxford and the Great Western railway,

² O. Cyprian Williams, *The Historical Development of Private Bill Procedure and Standing Orders in the House of Commons*, 2 vols., (His Majesty's Stationary Office, London, 1948,1949), Vol. I, pp. 66-8.

³ Jack Simmons and Gordon Biddle (eds.), *The Oxford Companion to British Railway History from 1603 to the 1990s*, (Oxford University Press, Oxford, 1997), pp. 400-1.

⁴ Williams, (1949), Vol. II, p. 25.

⁵ See Civil Engineer, *Personal Recollections of the English Engineers, and of the Introduction of the Railway System into the United Kingdom*, (London, Hodder and Stoughton, 1868), pp. 12-13 for a description of surveying in farmland, and pp. 33-4 for surveying through an urban area - Mornington Crescent, London.

with a branch to Abingdon, were only just delivered in time, being signed for at 11.30 pm on the 30th November!⁶

By 1836-7 the system was well developed and there were procedures to ensure publicity of the scheme and accuracy of information.⁷ The potential railway had to be clearly publicised in the national and local press and documents relating to it had to be deposited with clerks of the peace for the county councils and town clerks; these were: - a copy of the Bill, plans which included land on either side of the railway, sections, a book of reference and a copy of the notice published in the *London Gazette* and local newspapers. The book of reference had to include the names of owners or reputed owners, lessees or reputed lessees, and occupiers of all lands and houses affected plus descriptions of the lands and buildings. A solicitor should have compiled the book of reference but sometimes it was done by the surveyor. There were potential problems. Opponents could persuade lessees and occupiers to give incorrect information which could later be challenged and sometimes the usage of the land was modified after the survey by the addition of a building, as in Hessle, West Yorkshire in 1835 where the entry for one plot was recorded as a 'field' but written alongside in brackets was '(with a farmhouse and buildings lately erected therein)'.⁸

⁶ Clerks endorsed the Plans etc with the time and date of acceptance, see Civil Engineer (1868), pp. 64-9 for a description of getting the plans deposited in time. Railway from Oxford to join the intended GWR and branch line to Abingdon, 1836, PD2/4. In 1837 the date for receiving documents was changed to 1st March in the year preceding application but it was inconvenient and reverted to 30th November in 1842. This was the only significant change to the railway promotion procedures, Gordon Biddle, *The Railway Surveyors: The Story of Railway Property Management 1800-1990*, (Ian Allan, London, 1990), p. 41.

⁷ Riden (2000), contains an excellent summary of the evolution of the deposited plan and Williams (1948, 1949), provides a very comprehensive account of the development of Parliamentary Standing Orders.

⁸ Biddle (1990), p.48 and Hull and Leeds Junction Railway, Hull to Selby, 1835/6: QE20/1/1835/6.

Importantly, provision had to be made for people to view the documents and make copies or extracts for a fee of 1s per inspection and sixpence per hundred words copied (S.O.10, 11, 27 and 57).⁹ A private Bill was particularly vulnerable at this stage and could be rejected if opponents could prove that it contained inaccuracies or that the standing orders had not been followed correctly.¹⁰

The Committee functioned like a court with counsel and witnesses. Ten days before a Bill was considered by the Committee on Bills a further copy of the plans etc had to be deposited with the clerk of every parish along the route to ensure local people knew of the situation and had another opportunity to raise objections ((S.O.36).¹¹ If a Bill passed the Standing Orders Committee it went on to its first and second readings in the House; alternatively the Bill could be rejected or amendments inserted.¹² This occurred in the printed book of reference for the Ewelme Railway in 1882 where a plot in the parish of Cuxham, Oxfordshire, owned by the Warden and Fellows of Merton College, and occupied by Robert Palmer was recorded as a ‘field and stream’ but the word ‘pit’ had been inserted in ink after ‘field’.¹³

The Private Bill Office of the House of Commons had to be supplied with the items already mentioned plus an estimate of the cost of construction, a list of subscribers,

⁹ Whitby and Pickering Railway Act, 8+9 Vict.cap.2vii, 30th June 1845, Clause XII. In rural areas a strip of land 100 yards either side of the rail track was included but in urban areas this was reduced to 10 yards either side. Sections were drawn to a scale of three inches to a mile. After the 1880s an index map, made from Ordnance Survey 1: 63,360 sheets, was included with the line marked in red ink. Williams (1949), II, pp. 25-6, 39-41, 73. The numbers of the relevant standing orders from the 1836/7 list are given in brackets.

¹⁰ Simmons and Biddle, (1997), p. 401.

¹¹ Simmons and Biddle, (1997), p. 401; Williams, (1949), II, p. 49.

¹² In the book of reference for a railway that was not included in the study, Sheffield, Ashton-under-Lyne and Manchester Railway of 1836, QE20/1/1836/10, there were two plots in the parish of Penistone, township of Thurlstone, which were omitted from the schedule to the Act and on 26th April 1839 two Justices of the Peace had to write and sign a document to say that the plots had been omitted from the Act and that it had been a mistake and unintentional error; this document was sewn into the book.

¹³ Ewelme Railway, 1881, PD2/115.

and a list of the owners, reputed owners, lessees or reputed lessees, and occupiers of all lands and houses affected, all of whom had been consulted in writing. They had to be identified as consenting, dissenting or neuter with respect to the application (S.O.13).¹⁴ Cobb states that the Lists of Consents were deposited in Lords before the third Lords reading unless application had been made to those people whilst the Bill was in the Commons.¹⁵

If a Bill passed its third reading in the Commons it went through a similar procedure in the House of Lords. If it was accepted it received the Royal Assent and became law. The process took a minimum of one year but longer if there was a rejection at any stage because the Bill could not be reintroduced until the next session of Parliament.¹⁶

There is also evidence, from contemporary sources such as ‘Instructions for the Preparation of the Book of Reference’, about the importance of obtaining accurate information.¹⁷ ‘Instructions’ explains about sending a printed note to an occupier asking them to be at home the next day to be accompanied by the surveyor over the property in their occupation when details of the owners and any lessees would be requested. The draft book of reference then included information about whether or not an occupier had been seen and details about who had provided information if not the occupier. The ‘Instructions’ also advised about how to list married women with

¹⁴ Williams, (1949), ii, p. 29.

¹⁵ H. S. Cobb, ‘Sources for Economic History amongst the Parliamentary Records in the House of Lords Record Office’, *The Economic History Review*, New Series, 19, 1 (1966), pp. 154-174, p. 163.

¹⁶ Simmons and Biddle, (1997), p.401; There were also many financial procedures which had to be fulfilled and these are discussed in the Chapter 2 sections 2.2, 2.5, 2.5.1., pp. 27-32, and pp.46-9, when women’s attitudes to financial risk are considered.

¹⁷ Railway, ‘*Railway: Instruction for the Preparation of the Book of Reference*’. (John Johnson Collection, Bodleian Library, not dated). A photograph of part of this document is included in the Appendix on p.346.

trusts namely as “*A.B and M., his wife and their trustees, C.D. and E.F* ” which reflects awareness of the legal issues with regard to married women and real estate and the need to ensure such a situation was correctly reported. It was also noted that the names and residences of the lord of the manor and the surveyors of the highways should be included. Finally it was also stressed that:

‘...in case of error, Parliament will not be satisfied unless evidence be given that every exertion had been used to ensure accuracy; and for this purpose the statement of the occupier can alone be depended on. If he is hostile and refuses information, that fact should be stated ...and a neighbouring occupier should be resorted to. The name, address, and occupation of party, other than occupier giving information, should be carefully noted down.’¹⁸

3.3. Information contained in the books of reference and deposited plans

The railway deposited plans and books of reference cover the whole nineteenth century although they are less numerous at the beginning and end of the period.¹⁹ Photographs of two books of reference and a deposited plan are to be found in the Appendix on pages 341-42. The books contain full details of all occupiers plus owners and lessees (actual or reputed) of plots of land passed through or adjacent to the route of a proposed railway, together with detailed information about the use of each plot of land at the time that the railway was being promoted. The coverage was 100 yards (91.4m) on either side of the midpoint of a line in a rural site and 10 yards (9.14m) of an urban line. If any part of a plot of land came within that coverage then it was included in the documents but no information was given about the size of any individual plot. The plot information was arranged by parish as it appeared in order along the route. Sometimes a line went along a parish boundary so a block of

¹⁸ ‘*Railway*’: (n. d.), pp. 1-4.

¹⁹ Pre 1830 railway schemes refer to horse-drawn wagon ways.

information was given for the parish on one side of the line and then the information given about the land on the other side of the line from the other parish. The canal and road books contain the same information. If the information about manorial ownership was missing from a book then the Victorian County Histories and various Kelly's and Pigot's Directories were consulted.

The plans were always consulted; they helped to clarify the parish lists and they were especially important for some of the early schemes where the book of reference gave very little information about the uses of the plots, just stating 'land' with occasional references to a wood or orchard. Some early books did not specify roads, but these were clearly identified using the plans, which also provided clues to other aspects of plot use such as drawings of trees.²⁰ Such interpretation of land use from plans could be regarded as a potential concern; to address this, the plot uses were reported in general terms as 'unspecified field', water, 'unspecified building', etc.

3.4. Use of canal and road documents

As already discussed the legal procedures for roads, canals and railways were similar.²¹ Canal schemes were used for the early nineteenth century in areas where railway schemes were unavailable and one turnpike road scheme was used for County Durham.²² The Durham records revealed that there was little new

²⁰ This applied particularly to the 1802 North London Canal (MR/UP/6H) and the Intended Turnpike road from Durham to Newland Fell, Northumberland, 1809, (QRUp5) where fields were unspecified but other uses such as pasture ground, woods and specific houses were identified. Roads were unspecified in the canal book but could be determined from the map.

²¹ See section 3.2, pp. 64-9, and footnote 1, p. 64.

²² 1809 Turnpike road, (QRUp5) ; Information about this road was given in a booklet of agricultural surveys carried out in 1810 and reproduced by D. R. Brenchley and C. Shrimpton, *Travel in the Turnpike Age*, University of Newcastle upon Tyne, Department of Education, Archive Teaching Units, General Ed. J. C. Tyson, (University of Newcastle upon Tyne, Newcastle upon Tyne, 1968).

infrastructure development at the beginning of the century, possibly because the investment funds and workers were committed to the Napoleonic Wars, so there were no railway or canal schemes and only a small turnpike road alteration. The Northumberland Record Office had details of two turnpike roads, one of which linked to County Durham and that was used in the study. By including these sources the study achieved the target of 400 plots per decade, except for the 1810s in London (only 338 plots) and the 1800s everywhere.

Other maps, such as tithe maps and estate maps, could have been used to check information, but they were very rarely available for the same time period, although a few were consulted in Durham where they provided limited additional information about landowners in a few parishes. Other records such as the land tax assessments²³, directories, Census returns, and the 1873 'Return of Owners of Land' were also consulted.²⁴

3.5. The advantages of books of reference as sources of land ownership

These books of reference are a new source for the study of landownership and, according to the staff at several record offices are rarely consulted. They have been used in a limited manner by Ward, Shea and Trew, but not for the study of landownership by women.²⁵

²³ There are issues with using these as a source including the routine omission of many smallholders. For a review of the issues and information about further articles see Hey (ed.), (1996), pp. 273-4 and Chapter 2, section 2.6, pp. 54-8 and footnote 88, p.55.

²⁴ Barbara English, 'Probate Valuations and the Death Duty Registers', *Bulletin of the Institute of Historical Research*, LVII, 135 (1984), pp. 80-91. This article discusses the use of the 'Return of Owners of Land' (1874-6), and the problems caused by the omission of woodlands and land held in London plus the accuracy of individual returns.

²⁵ Ward, (1974), pp. 21-3; Shea and Trew, (2007), pp. 239-40.

Because of the nature of railway development during the century the books provide countrywide coverage encompassing both rural and urban environments. The amount of land for which information was provided was good, especially in rural areas where the total width of land was 200 yards.²⁶ The names of people and institutions associated with each plot were given in full, enabling women to be identified.²⁷ Multiple claims to ownership or leasing were stated and various types of trustees were identified including those for wills, marriage settlements, lunatics and charities. According to Lindert most information about nineteenth century land holdings just links individual plots to occupiers but these sources also link the plots to owners and lessees.²⁸ Wall comments that most sources about land ownership are parish-based but landownership itself often goes across several parishes.²⁹ These sources clearly link the plots to their parish of origin, but also enable information from adjacent parishes to be linked, e.g. revealing that five women of the Tudor family owned land in the adjacent parishes of Sibford and Hook Norton in Oxfordshire in 1864.³⁰

Some books included very small plots, such the hen-cote in Halifax or the privy in Leeds.³¹ By including details of such small properties the books extended the information about ownership, leasing and occupancy through the complete social hierarchy, from the owner of a single privy through to the major landowner of the majority of plots in a parish.

²⁶ See information in section 3.3, pp. 69-70.

²⁷ See the discussion in Chapter 4 section 4.8.4, pp. 91-2 about the different groups of women that can be identified.

²⁸ Lindert, (1987), pp. 25-51, p. 36.

²⁹ Richard Wall, 'Real property, marriage and children: the evidence from four pre-industrial communities', in Richard M. Smith, (ed.) *Land, Kinship and Life-cycle*, (Cambridge University Press, Cambridge, 1984), pp. 443-80, p. 447.

³⁰ Blockley and Banbury Railway, 1863/4, ORO, PD2/90.

³¹ Great Northern Railway (Halifax High Level and North and South Junction Railway), 1886: QE20/1/1886/2; Leeds and York Railway, 1845: QE20/1/1845/51, Parish of Leeds, Township of Hunslet.

The books cover the whole century and therefore provided information about landownership both before and after the 1873 'Return'.³² Additionally, books from the 1870s include plots smaller than an acre, which would not have been individually recorded in the 'Return', and would also have been excluded from Bateman's upgrades of the 'Return'.³³

Another advantage of the books is that the way in which the information was recorded enabled investigations to be carried out into patterns of ownership by women and non-women and by different categories of women. Ownership patterns could also be tracked over time, in response to legal changes or across different regions of England, both rural and urban, all of which is fully discussed in Chapter 4.

The books included information about leasing. This was important for London, where a small number of families owned most of the freehold land.³⁴ In several of the developing industrial towns, such as Leeds and Wakefield, housing development was promoted by building clubs, the precursors of the building societies, which enabled members of the middle classes, including women, to invest in building houses or cottages to let. In some high status urban areas such as St John's, Wakefield, only leasehold property was available, even though the occupiers included aldermen (another reason for including leasing in the study).³⁵ Even in the rural areas, institutions like the Church of England, Oxford and Cambridge Colleges and charities like Donnington Hospital owned large swathes of land which was

³² 'Return of Owners of Land, 1873', (1875).

³³ Bateman, (1971).

³⁴ Green, (2000), p. 198.

³⁵ Richard Dennis, *English Industrial Cities of the Nineteenth Century: A Social Geography*, (Cambridge University Press, Cambridge, 1984), pp. 170, 175, 180.

usually leased out, with the institution collecting the rent and the lessee utilizing the land to make a living. In some instances people who owned land in a parish also leased adjacent land in the same parish, presumably to achieve economy of scale in the operation of a farm or estate.³⁶

Information obtained from wills is subject to ‘death bias’ because wills are often written when a person is no longer economically active and has disposed of property. This problem is avoided by the use of the books, which provide an unbiased record of land ownership, since compulsory purchase applied to people of all ages and stages of economic activity. The books provide information about freehold real estate whereas Probate Act Books do not, because only leasehold property was included for probate valuation. Green has suggested that this was not a problem in London, where most of the land was leasehold, but, with their coverage of both freehold and leasehold lands, the books of reference have a major advantage over probate books.³⁷

Sources such as wills are drawn up by testators with a variety of motives, some of which relate to avoidance of taxes and control of inheritance. Such motives can lead to the quantity or value of assets such as land being understated or overstated or generally mis-represented. The books of reference were not compiled by individuals with motives of this kind, and are therefore likely to be free of many of the biases in other sources arising from the motives of those who were instrumental in compiling them.

³⁶ In Sutton Courtney in 1836 a Jane Hoare was both owning and leasing plots. The railway from Oxford to join intended GWR and branch railway to Abingdon, 1836, ORO, PD2/4.

³⁷ Green, (2000), p. 198.

3.6. The selection of a scheme to include in the study

Certain procedures were carried out at each record office to standardise the way in which schemes were selected for use in the study. Firstly the index or catalogue was consulted to establish the availability of deposited plans and confirmation sought that all the plans had an accompanying book of reference. For early or late decades there were often few schemes available from which to select as noted earlier.³⁸ For other decades, especially the 1840s, there were often several potential options, and so schemes from these decades were selected to give representative geographical coverage within each region. The smallest decadal pool of documents was consulted first and so on up to the decade with the most options. Not all the sampled schemes were eventually built, and whether a scheme was actually built or not does not affect the reliability of the information, but the inclusion of un-built schemes achieved greater geographical coverage.

For each potential scheme an initial inspection was carried out of all the material available to check that it was complete and usable.³⁹ The state of a book of reference was checked to see if it was legible, contained detailed information about land usage and was manageable e.g. some books of reference were rolled up and sewn onto the plans and occasionally it was impossible to read information because it was obscured by the stitching. If one scheme could provide the minimum of 400 plots, it was used but if this was impossible then several schemes were used. Only the discussed criteria determined which schemes were selected; there was no attempt to check a book of reference for the presence of women owners.

³⁸ See section 3.3, pp. 69-70.

³⁹ In several of the record offices little was known about the books of reference and one book was missing a complete section.

Once selection had occurred then information from individual schemes was recorded. The use of every plot in the whole scheme was always recorded first, in the same order as in the book, and clearly linked to the relevant parish. Simultaneously, the plots with women owners or lessees were identified. The additional details of these plots were subsequently noted. The ten percent non-woman sample plots were then identified and their additional information recorded. This systematic method provided a cross check to ensure all women owners and lessees had been identified.

3.7. The selection of the geographical regions

The study was carried out across four geographical regions of England; Oxfordshire, West Yorkshire, County Durham and London.⁴⁰ Oxfordshire was selected because it was mainly an agricultural area. Some Oxfordshire data had previously been subject to simple analysis.⁴¹ For this study however, the time period was extended, additional data was collected, a new data base was established, and the analysis was more complex, although some of the same schemes were used.⁴²

West Yorkshire was selected because it had a large textile industry based around Leeds, Bradford, Halifax, Huddersfield and Wakefield, it had a large coal reserves and an accompanying iron industry based in the south, and also had links to the coast

⁴⁰ See Chapter 4, section 4.5, pp. 80-2; Chapter 10, pp. 322-35. The cotton manufacturing region of Lancashire was considered, and the available material assessed, but it was not in a useable condition since several books of reference had missing pages which would have disrupted the continuity of the parish information.

⁴¹ Janet Casson, *A study of women landowners and lessees in the nineteenth century and an analysis of the usage of their landholdings as revealed by the books of reference produced by the railway companies*, MSc, Oxford University, 2007.

⁴² The results of the previous study were useful in providing reassurance as the early results of this study were obtained and developed.

and docks via Goole. It experienced rapid urbanisation in the nineteenth century but still had a viable agricultural economy with arable farming in the east and mixed or dairy farming elsewhere.⁴³ A recent study by Barker had investigated female enterprise in the region and this study links with that theme.⁴⁴ County Durham was selected because it was a coal mining area and the records were in excellent condition because of its importance to railway development, being the site of some of the earliest railways.⁴⁵

London was chosen because it was the metropolis and many of the studies of women's financial assets, like those of Green and Owens, were linked to London women.⁴⁶ London schemes were chosen that went into the central area and radiated out in all directions into the surrounding counties.

A full list of all the sources used in the study is given in the Appendix (pp. 346-57) along with maps indicating the regions covered and the routes of the various schemes.

⁴³ Arthur Raistrick, *West Riding of Yorkshire*, (Hodder and Stoughton, London, 1970), pp. 20-1

⁴⁴ Barker, (2006).

⁴⁵ Leslie James, *A Chronology of the Construction of Britain's Railways: 1778-1855*, (Ian Allan, London, 1983), p. 15.

⁴⁶ Green and Owens, (2003), pp. 510-36.

Chapter Four

Methodology and Techniques

4.1. The comparative method

This study of women and property in the nineteenth century uses new evidence, asks a number of factual and interpretive questions, and considers several hypotheses. The study uses a comparative method, with the main comparison being between two groups, women and non-women (men and institutions), as owners and lessees of plots of land listed in the books of reference from a specified region of England.¹

4.2. The asset of land

Landowners have a range of requirements of their land including residence and/or employment; a rentable asset to provide a steady long-term income; a speculative asset which increases in value; a security on which a mortgage can be raised and possibly a transferable asset for the next generation. These requirements will change with the circumstances of the owner. This study seeks to find out what characteristics of plots of land are especially important to women. Land is valued by people at what could be regarded as a threshold value, namely the price which it would realise if sold. If a women valued a plot of land, for whatever reason, as being worth more to her than the threshold value she would not sell it and conversely, if she did not value it as highly then, according to the model, she will divest herself of it by sale. At any point in time, women will own or lease plots that they value above their market price and transaction costs, and the books of reference provide a snapshot of this situation.

¹ The chapter will refer to ownership but the information also applies to the study of women lessees. For a definition of institutions see Table 4.3 pp. 115-18.

4.3. Studies of women

Some studies find some women in the source material, establish what they own, find some background information about them and try to relate what they own to the sort of person they are.²

My study focuses on land, a particular type of proprietary asset that may be owned by women. The study collects a random sample of plots of land and establishes ownership of the plots. It identifies whether women are involved in ownership and if so whether they are acting on their own or jointly with others. The study then compares the characteristics of the plots owned by women with the plots that are not owned by women. The study is organised by region and by time period in order to account for regional differences and tracks changes over time. This approach is rare in historical studies because of the lack of a relatively centralised data source on the ownership of individual plots of land and the laborious and cumbersome nature of the original documents.

4.4. The factual and interpretive questions

The literature review suggested factual and interpretive questions to investigate including:-

How much land, in the form of plots, was owned by women?

What kind plots were involved and did women's propensity to own plots depend on the use of the plot?

² See Chapter 2 for literature review.

Did women's ownership of plots vary locally? Was it affected by the characteristics of the parish in which the plot was situated? ³

Did the pattern of women's plot ownership change over time and, in particular, did it change as a result of the legal changes caused by the Married Women's Property Acts of 1870 and 1882?

Was the pattern of women's ownership affected by the period of speculation which occurred during the Railway Mania of 1843-6?

These questions were developed into further interpretive research questions:-

Did women reveal a preference for investing in particular types of plot or particular kinds of locality?

Did the Married Women's Property Acts encourage ownership of plots of land by giving women greater protection of their property rights in general, or discourage it by promoting substitution out of land into financial assets?

Were there nuances in the effects, if any, which could be attributed to each Act? For example, did the ownership of land by married women increase faster than ownership by widows and spinsters following the Married Women's Property Acts? Could changes in women's landownership be related to wider social and economic trends?

4.5. Scope of the study

Data was collected systematically from every decade enabling a comparison to be made of the involvement in landownership of the various groups over the whole century, and also at several key dates namely; 1843-6, the Railway Mania; 1870 the first Married Women's Property Act; and 1882, the second Married Women's

³ Linkage to parish characteristics is discussed in section 4.6, pp. 82- 3 and section 4.8.5.2, pp. 94-7.

Property Act. Thus, from this widely scattered evidence, both the analysis of time trends, and of deviation from such trends at key periods, was possible.

The study enables comparisons to be made about the behaviour of women and non-women landowners from different regions and to establish if regional factors affected women's ownership of plots.⁴ Each of the four regional chapters adopts a similar structure to facilitate comparison; these comparisons are summarised and discussed in detail in Chapter 9. Each chapter focuses on those issues that are most relevant to the region concerned; although the same statistical procedure was followed for each region, only the key results for any given region are tabulated in the text.

Information was collected for 23,966 plots. A minimum of 942 different women were involved as owners or lessees of 3861 plots.⁵ Many of the women were owners of very small plots which were not recorded by the 'Return of Owners of Land' or predated it.⁶ The information about the plots is expressed in a qualitative form in the books of reference and this had to be converted to a quantifiable format and entered on a database in order to be analysed statistically. Quantifying the source material loses the richness of the raw data i.e. the quirky plot usages, unusual ownership patterns and names like Lady Page Turner, but some of this could be retained via detailed case studies.⁷

⁴ See Chapter 3, sections 3.6 and 3.7, pp. 75-7 re the selection of regions and schemes.

⁵ This is a conservative number as only one woman was counted per 'women involved plot' and many plots had several women owners or lessees.

⁶ *'Return of Owners of Land, 1873'*, (1875).

⁷ Lady Page Turner owned plots in the Kent parishes of Lee, Eltham and Crayford, in 1825: arable fields, a farmhouse, orchard, market garden and chalk pit. QS6/8/118 (1825).

Plot data is the highest level of disaggregation that can possibly be expected for a study of landownership, but few have attempted to use it.⁸ Glyde disaggregated to the level of a Poor Law Union, and Collins and Havinden and Seeliger to the manorial level but none collected information about land usage.⁹

4.6. Assessing and sampling the source data about plots and parishes from the books of reference

The basic unit of analysis was an individual plot of land as listed in the book of reference.¹⁰ The uses of each of the 23,966 plots were copied from the books of reference. Additionally, the names of all owners, lessees and occupiers were recorded for the 3861 plots where a woman was involved in ownership or leasing and for the 2010 plots in the random 10% sample of the non-women plots.¹¹

In the books of reference plots were listed under their administrative unit and the name of each unit was recorded in sequence as it appeared. The parish was specified, and sometimes the township or chapelry too. Occasionally extra parochial areas or a complex mixture of parishes or townships were given. For simplicity this study has referred to all administrative units as parishes.

The handwritten information copied from each book of reference had to be quantified so each plot was given a unique number, in addition to its original number in the book

⁸ Alcock's study of individual houses and even rooms in Stoneleigh is due to exceptional circumstances. N. W. Alcock, *People at Home: Living in a Warwickshire Village, 1500-1800*, (Phillimore, Chichester, 1993).

⁹ Glyde, (c. 1855), pp. 327-29; Collins and Havinden, (2005); Seeliger, (1996).

¹⁰ See Chapter 3, sections 3.3, pp. 69 -70 and 3.5, pp. 71-4 for details of how plots were specified in books of reference.

¹¹ See sections 4.8.2, pp. 86-7 and 4.8.4, pp. 91-2, and 4.8.5, p. 93 for quantification of uses, parish data and ownership.

of reference, and entered onto a Statistical Package for Social Sciences (SPSS) database in sequence as listed. Each parish was also allocated a sequential number as it appeared in the book of reference, and if it appeared more than once in a book then it was allocated a new sequential number on each subsequent appearance.

Thus every plot was uniquely listed with its parish as it appeared in the book of reference. However, when parish data from a scheme was analysed, then all the data on a specific parish in that scheme was pooled.

4.7. The topics being investigated

The books of reference are a particularly useful source for investigating four issues that have appeared in the literature but have proved difficult to resolve given the limitations of other sources. The first concerns the types of property that women owned and in particular whether women had a propensity to own plots with specific usages e.g. housing, retail and agricultural. The second concerns the localities in which women invested. The books of reference identify the parishes in which women held plots and thereby make it possible to investigate the characteristics of areas in which women invested most heavily in property. In particular it is possible to investigate whether women were attracted to cities, towns, suburbs or rural areas. It is also possible to shed additional light on two further key issues highlighted in the literature review namely were women risk averse, owning land for income not speculation, and was women's ownership of land affected by the legal changes that occurred in the nineteenth century.

To analyse these different issues within a consistent framework it is useful to consider the role of women within the market for plots of land. It could be suggested that women prefer plots with certain characteristics and these increase the maximum amount that women are willing to pay for a given plot. Given that the stock of plots in each location is fixed it is possible to consider women and non-women as competing to own particular plots. If competition prevails an equilibrium price may emerge and in this equilibrium, other things being equal, women will own plots which have the characteristics they prefer, namely the use of the plot and its location.¹² The preferences for certain characteristics may vary over time. The legal and social position of women both within the family and wider society may have influenced their preference for land. Specific legislation and long-run social trends could therefore have caused preference changes.

This study can only investigate plots of land and the probability of a plot to be owned by a woman; it cannot investigate the probability of a woman to own a plot as there is insufficient information about the general population of women. The study can say that x per cent of the plots with a retail use have a woman owner and that y per cent of the plots with an agricultural land use are owned by women. The study can also identify if a high proportion of women plot owners own retail plots compared to non-women owners. If the study finds that a high percentage of plots with retail use are owned by women then it can be said that women ‘valued’ that type of plot use but it cannot be assumed that women have acquired those plots when they had another use e.g. arable land, and then changed the usage of the plot to retail.

¹² It is accepted that the land market has significant transaction costs and adjustments are sluggish but nevertheless there is a long-run tendency to equilibrium. It is also accepted that some land owned by women (and by men) will have been inherited but it is not possible to determine which plots have been inherited and which purchased. For the purposes of this study all plots are considered to be available on an open market.

4.8. The model

The model considers women's involvement in the ownership of plots during the whole of the nineteenth century and across four regions of England with each region being analysed separately. It is an equilibrium model based on the market for plots which assumes that the two main categories of owner, women and non-women (men and institutions), compete for plots on an equal basis.

4.8.1. Data analysis

A person, irrespective of gender, could own plots either independently or jointly with women, men, institutions or in any combination. Initial analysis was confined to the issue of whether or not women were involved in the ownership of a plot. Later analysis considered shared ownership and the role of time and parish characteristics, including manorial ownership, on women's ownership of plots.

The data were analysed in three stages: descriptive statistics, multiple regression, to establish the impact of various factors on the ownership of the plots, and additional analysis to refine the interpretation of some of the results obtained from the second stage. All the data was entered into a SPSS database and analysed using SPSS.

4.8.2. Descriptive statistics

Initially plot uses were cross-tabulated against ownership. This revealed such low values for some plot uses that they were subsequently added to the miscellaneous variable which acted as the control in the regression analyses. Means and standard

deviations were calculated for all the key parish variables. Because of the binary nature of the plot use variables and the time-dependent dummy variables for the Railway Mania and the Married Women Property Acts, their means and standard deviation can be inferred from the cross-tabulations and were not included.¹³

Pearson correlations or Cramer's V were computed between the key variables as appropriate.¹⁴ Where a binary variable was run against another binary variable Cramer's V was used and reported. Cramer's V is a measure of strength of association varying between 0-1. The direction of the association was then imputed from the cross tabulation on which it was based, as the dummies implicitly have order. Where a continuous variable was run against another continuous variable the Pearson bivariate coefficients were computed and reported. Pearson coefficients measure the strength of the relationship between two variables on a scale from minus one to plus one. A positive correlation links high values of one variable with high values of the other, while a negative correlation associates high values of one variable with low values of the other. The higher the absolute value of the coefficient the stronger the relationship between the two variables. The level of statistical significance was indicated by the bracketed number under each coefficient. A low probability value corresponds to a high level of significance. The investigation of Pearson's correlations and Cramer's V can provide warnings about possible multicollinearity in regressions and although there were a few high correlations, none were so high as to indicate a serious

¹³ For a binary variable the value is either '0' or '1'. The average value of a binary variable is the number of observations classified as '1' divided by the total number of observations. The standard deviation is the square root of the variance and the variance is the sum of the squares of the observed values divided by the number of observations, less the square of the mean. Since the square of 1 is 1 and the square of 0 is 0 the sum of the squares is simply equal to the number of observations which equal 1. Hence all the statistics depend simply on the number of observations that equal 1.

¹⁴ For a complete list and description of all variables and their acronyms see Table 4.3, pp. 115-18.

multicollinearity problem. In order to highlight the most important correlations discussion was confined to the twenty or so with coefficients over + 0.4 or below - 0.4.

4.8.3. The regression analysis

Most quantitative analysis in history is based on econometrics (an analysis system developed in the 1960s). For many studies, the relationship between two variables - the explained or dependent y variable, and the explanatory or independent x variable can be studied using a simple ordinary least squares linear regression model (OLS) which plots y against x and explains the effect of x on y (all other things being equal). For this analysis however logit regression was preferred because the dependent variables are binary.

In the regression the propensity of a woman to own a plot was expressed as a probability that increased in a non-linear manner with respect to the factors involved, each of which was measured by one of the variables discussed above. This non-linearity was initially expressed using an S-shaped logit function with backward iteration of variables that were insignificant at the 10 per cent level. The probability responds to the additive impact of each of the variables as measured by the regression coefficients. In some cases, however, the impact of two variables may not be additive; thus the impact may be large if both variables have high values, but not if one is very high and the other fairly low. Such effects can be captured using interaction variables, of which urban differentiation was the most important. Logit regression however does not always converge when there are large blocks of independent dummy variables and

in some instances a final solution was not achieved.¹⁵ Therefore to achieve maximum analysis of the study data OLS backward regressions were also run and these did go through to completion. The logit regression was always run first. The results reported in the thesis are from regressions that completed. A full record was kept of all the statistical analysis and all the regressions run, and all the results, including those of the logit regressions which did not complete, have been filed.

The non-linearity involved in logit regression means that the measures of statistical significance used in OLS regression are not appropriate but alternative measures of significance were computed and reported as are several measures of overall goodness of fit, such as pseudo R-Squares.¹⁶

A regression analysis was carried out to establish the impact of various factors on the ownership of the plots. All the hypotheses developed from the literature can be tested using a regression of the general form.

$$z_{hj} = a_h + \sum_i b_{hi}x_{hij} + e_{hj} \quad (i = 1, \dots, N)$$

$$y_{hj} = f(z_{hj})$$

where:

y_{hj} is the indicator that the j^{th} plot of land in region h has a women owner. It is the dependent, explained or endogenous variable, so called because it is correlated with the random or error term.

¹⁵ Mark Casson 'Logit Regression: a working paper' (Reading University, Reading, 2010).

¹⁶ Discussed in section 4.8.6, pp. 99-104.

z is a latent variable used in logit estimation, as described below.

x is the independent, explanatory, exogenous variable. All such variables that apply to a plot are exogenous since they are unlinked to the random variable and explanatory since they help to explain the endogenous variable. The basic equation was later expanded to accommodate a number of independent variables (i) such as plot usage, parish characteristics, time, and interaction characteristics. Some of these variables were binary and other continuous.

a_h is a constant or the estimated value of the dependent variable in the case where all the independent variables have a zero value. In this study it is a regional constant; the base level of women's ownership of plots due to specific regional factors not included in the model.

b_{hi} is the individual regression coefficient on the i^{th} independent variable in the h^{th} region i.e. a measure of the impact of that variable on the dependent variable. In a regression results table the significance of this coefficient is usually given beneath in brackets.

x_{hij} is the value of the i^{th} independent variable applied to the j^{th} plot in the h^{th} region

e_{hj} is the random factor (error term) influencing the j^{th} plot in the h^{th} region. This variable includes all the unobservable factors that affect the dependent variable.¹⁷

¹⁷ Jeffrey M, Wooldridge, *Introductory Econometrics: A Modern Approach*, (Thomson South Western, ISE 3rd ed., 2006), p. 862.

The function (f) varies according to whether the regression is estimated using the logit method or by OLS. Under logit

$$y_{hj} = 1 \text{ if } z_{hj} > 0 \\ = 0 \text{ otherwise}$$

whilst under OLS

$$y_{hj} = z_{hj}$$

The difference between logit and OLS is that logit uses a threshold approach in which plot characteristics and other variables create a tipping point where non-women owners are replaced by women owners, whereas OLS assumes a continuous linear relationship between the various characteristics and women's ownership. The logit approach has a stronger basis in the economic theory of competitive markets as it captures the idea that a woman becomes the owner of a plot when her valuation of the plot exceeds the highest price that a non-woman is prepared to offer. This highest price represents an economic interpretation of the latent variable z in the equation above. Unlike OLS coefficients, logit coefficients cannot be directly interpreted as measuring marginal effects. Another limitation of logit is a practical one. While OLS estimates can be derived through linear operations on the data set logit involves non-linearities which mean that the estimation process sometimes fails to converge. In this thesis, logit is the first choice estimation method but OLS is used as a backup when it fails to converge. The non-convergence of logit is liable to occur in studies of this kind because of the large number of dummy variables used.

4.8.4. Dependent variables¹⁸

The initial dependent variable was binary dummy variable which took the value of '1' if a woman was involved at all in the ownership of a plot and '0' otherwise.

The information in the books of reference made it possible to divide the women owners into a number of subgroups e.g. independent, with other women, with men, with institutions, in conjunction with a trust or in any combination. The same woman could appear in different subgroups. Later analysis, including separate regressions, was therefore carried out on the range of dependent variables based on different aspects of shared ownership. Distinguishing separate categories makes it possible to examine whether different categories of women owned or leased different types of plot, lived in different parishes, or responded differently to the Married Women's Property Acts. The analysis of the different subgroups of women was only run against the total women involved sample and not the complete database. Only subgroups with 50 or more plots were subject to regression analysis. The number of plot use variables was curtailed because of the low number of plots in some categories and the excluded variables became the control. The independent urban variables were dropped from the subgroup analysis because their inclusion in a trial revealed their impact as insignificant with all subgroups and because the equation lacked degrees of freedom.

The binary dependent variables linked to subgroups of women ownership are given below and in each case they were entered on the data base as '1' correct and '0' as otherwise.¹⁹ Each of the eight listed variables refers to ownership of a plot by a

¹⁸ For a complete list, description and acronyms see Table 4.3 pp. 115-18.

¹⁹ Similar subgroups were established for subgroups of women lessees see Table 4.3 pp. 115-18.

woman or women:- involved in ownership, involved with a trust, paired with specified husband, paired with specified husband plus others, paired with man of same name who cannot be specifically identified as husband , specifically identified as ‘Mrs’, specifically identified as ‘widow’, only woman involved.²⁰ Women involved in ownership with men who were not identified as husbands or who shared the same surname, or women involved in ownership only with institutions, are not in special subgroups but are included in the overall women ownership group. Many Durham women ownership subgroups were small and the impact of this is discussed below.²¹

The trusts subgroup included specified marriage trusts, wills where women were named as trustees, trusts involving individual women and trusts where a women and a trust were mentioned in the ownership record but the exact situation was unclear.²² Marriage settlements were also included since a woman had to be involved as the recipient of the settlement even if not specifically named.²³

Since the names of owners were recorded for the plots sampled in the ten per cent sample of non-woman ownership it was possible to divide this sample into two subgroups: men involved in ownership and institution involved in ownership.²⁴

²⁰ The use of ‘Mrs’ was sometime honorific e.g. housekeepers and cooks, or in the early nineteenth century, older unmarried women. ‘Mrs’ did not necessarily mean that the woman was or had been married and no assumption of marital status is made in this study.

²¹ The logit regressions did not complete even with a reduced set of plot uses plus the four time variables. Cross tabulations revealed that some independent variables had no plots from the ‘trust’ and ‘Mrs’ subgroups. Linear regressions completed, so there was no multicollinearity issue. To enable Durham samples to be included in women subgroups comparative study the decision was made to run those regressions, for all regions, with a reduced set of variables: housing, agricultural buildings, domestic land, water, date, Railway Mania, first and second Married Women’s Property Acts, population density, population per house, population below 20 years and percentage immigration.

²² In a few situations where trustees were mentioned but no additional information was supplied the trustees have been defined as institutional owners.

²³ As in 1895 in St Thomas and St Aldate parishes Oxford where the trustees of the marriage settlement of the Duke of Marlborough owned plots, PD2/127 (1895).

²⁴ See Table 4.3, pp. 115-18.

4.8.5. Independent variables²⁵

There were four main groups of independent variables; plot usage, parish characteristics, time and interactive. A manorial ownership variable was included in an analysis of a subgroup of plots. Each variable represents a potential causal factor suggested by theory or previous research.²⁶

4.8.5.1. Plot use variables

The first group of independent variables were 17 major and eight subsidiary categories of plot use. The major categories were as follows: - all types of housing, retail, agricultural buildings, all kinds of agricultural land, wood, domestic land, waste land and/or common, water, roads, utilities, mining, quarrying, railway, canal, public building, industrial and miscellaneous. Miscellaneous plots included building land, houses being constructed, and York city walls. Privies, outbuildings and yards were also miscellaneous if listed as individual plots and this varied across sampled schemes.

The housing use variable was subdivided into house, cottage, tenement, and court if these were specified, and the number of stand alone dwellings on the plot was also recorded.²⁷ Agricultural land was also subdivided into arable, meadow and pasture if specified. The uses of a plot were comprehensively recorded using as many of the categories as needed.

²⁵ For a complete list, description and acronyms see Table 4.3 p. 115-18.

²⁶ To allow for an overall regression, regional identity of plots was specified, with Oxfordshire as the default. Geographical factors are included to some extent with other variables, so additional information revealed by the regression analysis will be considered with respect to geographical regional factors e.g. mines in Durham.

²⁷ A cottage would be recorded both as general housing and cottage.

The data about plots is disaggregated because it does not involved large units of land which have been artificially constructed by ‘weighing’ information about smaller units of land.

4.8.5.2. Parish variables

Parish characteristics were included to investigate whether women revealed a preference for investing in particular kinds of locality. These variables were continuous and included population density (average number of people per acre); population per house (average number of people per house); population in the parish aged below twenty years (percentage), people in this category will be referred to as ‘young people’ but will include both children and young adults; immigration into the county (percentage); and female population (percentage). All the parish variables had to be independently calculated by hand and are now available both as an independent data source, and one incorporated into the database along with the plot data.²⁸

The information to calculate the parish variables was obtained from the Abstract of the Answers and Returns, Enumeration Abstract of 1843.²⁹ That Abstract was based on the 1841 Census which immediately preceded the Railway Mania when many of the schemes used in the study were first proposed, and it contained demographic information about individual parishes and townships not included in subsequent census reports. The use of parish information from a specific year avoids confusion

²⁸ Calculation procedures are available if requested.

²⁹ Parliamentary Papers, 1843 (496), Abstract of the Answers and Returns made pursuant to Acts 3 & 4 Vic. c 99 and 4 Vic. c 7, intituled respectively “An Act for taking an Account of the Population of Great Britain” and “An Act to amend the Acts of the last Session for taking An Account of the Population” Enumeration Abstract, MDCCCXLI Part 1, England and Wales.

between effects caused by spatial variation with any caused by temporal variation. Where a 'mixed' administrative unit was given in the source, the information from the 1843 report was amalgamated to give composite figures that represent that 'mixed' unit. The calculated parish variables were used for the plot data analysis and also, in a slightly modified format, for the regional comparisons. Thus a linkage has been established between the books of reference sourcing the plot data and census information sourcing the parish characteristics.

To measure the urbanisation of a parish, an urban area was defined as one with a population in excess of 15,000. In most of England such an area was a town. However the urbanisation variables were primarily indicators of the location as a fashionable place in which to live and of amenities such as access to retail, legal, banking, and cultural facilities rather than a pure measure of population density. A central urban plot was designated '1' if it was within 1 mile of the centre of a town with more than 15000 inhabitants and '0' otherwise. A peripheral urban plot was '1' if it was more than 1 mile but less than 5 miles from the centre of a town with more than 15000 inhabitants and '0' otherwise; the default situation was that of a rural area. Areas which were highly populated but lacked cultural amenities were not included as hubs for the urbanisation variables. This affected London where there were parishes, especially in the East End, with a very high population but limited cultural amenities. For comparability with the rest of England therefore, the centre of the City of London, based on St. Paul's Cathedral, was designated the 'cultural centre' and the 1 mile and 5 mile radius for urban central and urban peripheral were measured from that point

with the modification that if a parish is listed in the 'Phillimore Atlas' as being in the City of London or county of London then it was allocated to urban central.³⁰

In many parishes in the nineteenth century land was owned by a small number of proprietors and this could affect the ability of outsiders to purchase plots. Although there are indications in the books of reference that plot ownership in some parishes was restricted to a few people it was impossible to determine if these were 'closed' parishes as defined by Mills and others.³¹ It was possible however to conduct a limited investigation into manorial ownership. It was regarded as an additional parish variable but information was not available for every plot so analysis of its impact was only carried out on a subset of plots per region, the manorial ownership of which could be established at the time of the scheme. Thus a linkage was established between the plot data and manorial ownership, the latter sourced partly from the books of reference but also from a wide variety of other sources.³²

Investigations were carried out to ascertain if manorial ownership had any effect on women's involvement in the ownership and leasing of plots especially if the manorial owner was female. The 'Lord' of the manor was often the dominant landowner and thus if the manorial 'Lord' was female then not only might she dominate the ownership of plots but she might also express same sex altruism by allowing other

³⁰ Cecil R. Humphery-Smith, (ed.), *The Phillimore Atlas and Index of Parish Registers*, (Phillimore, Chichester, 2003 (3rd ed.)).

³¹ See Lane (2000) p. 188; See also Dennis R. Mills, *Lord and Peasant in Nineteenth Century Britain*, (Croom Helm, London, 1980) and Sarah Banks, 'Nineteenth-Century Scandal or Twentieth-Century Model? A New Look at 'Open' and 'Close' Parishes, *The Economic History Review*, New Series, Vol. 41, No. 1 (Feb., 1988), pp. 51-73, for a full discussion of this issue.

³² The manorial system was declining but the books of reference often gave manorial ownership. If not, the relevant Victoria County Histories were consulted along with local directories and histories, but sometimes it could not be established. Stephen Friar, *The Local History Companion*, (Sutton Publishing, Stroud, rep. 2002), pp. 258-59.

women to own or lease a higher proportion of plots than would a male manorial owner.

4.8.5.3. *Time variables*

The year of the scheme was included to illustrate long term time trends.³³ A Railway Mania dummy variable was designed to identify if there was a spike in the ownership of plots by women during the period 1843-6. It is defined as '1' if scheme was 1843-1846 and '0' otherwise. It should identify if the 'Railway Mania' of 1845 encouraged women to speculate in real property or sell out to those people who did speculate in such property.

Two other dummy variables, linked to the Married Women's Property Acts of 1870 and 1882, have been included to allow for step changes in the propensity for women to own plots arising from their differing legal position resulting from the two Acts. The variable for the first Act was 0 for 1870 or earlier and 1 for 1871 or later. The second Act variable was 0 for 1882 or earlier and 1 for 1883 or later. These variables were *not* to investigate any dramatic change in the plot owning behaviour of women at the time of the Acts but *were* to investigate sustained change throughout the period following the two Acts; hence the first Act variable notes any change, and captures the behaviour of all women from 1871 onwards, including women who married from 1871, and those already married by then. The variable therefore makes allowance for the inevitable lag in the response to the legislation. A similar argument applies to the variable for the second Act. An extra advantage is that the study picks up nuances in women's involvement in ownership of plots for the time period 1871-1882 which is

³³ The time variable was entered as a date ranging from 1800 to 1899, which produced a very wide range for the constant in the regression analysis. The constant range would have been narrower if the date range had been entered as 0-99.

between the first Act and the second Act and in which only the first Act dummy variable will be 1. It thus provides 12 years of information on the sole effects of the first Act. The period after 1882 (when both the first Act and second Act dummy variables are 1) captures the effects of both the Acts thus including lag effects of the 1870 Act through to 1899 and the 1882 Act to 1899.

Everyone investigating the effects of the Married Women's Property Acts on various issues has problems in specifically attributing the Acts to a temporal pattern. The statistical analyses in this study revealed changes in women's involvement in plot ownership occurring both at the time of the first Act of 1870 and the second Act of 1882 but it was not possible to provide a causal link between the changes and the Acts i.e. between the temporal correlation and the causation. Such a direct link might exist in the diaries or letters of women or solicitor's documents but it would be extremely difficult to find and outside the scope of this present study.

4.8.5.4 Interaction variables

As indicated earlier, provision was made in the regression for interaction variables.³⁴ A cumulative railway variable was included because later railway schemes often cut across railway plots from earlier railways. This was a continuous variable, defined as the miles of railway line laid by the date of the scheme from which the plot was taken. A separate database was established for this variable using information from various sources and it was then incorporated into the main SPSS database along with the plot

³⁴ See section 4.8.3, pp. 87-90 and section 4.8.5, p. 93.

data.³⁵ Thus a linkage has been forged between the plot data and the increase in the mileage of railway lines during the century.

The urbanisation differential effect variable was specifically for plots with a housing use, and was '1' if the plot was in a central or peripheral urban location and '0' otherwise. It was to account for the high levels of housing in urban areas.

If necessary, additional analysis was carried out to refine the interpretation of regression analysis results.

4.8.6. Other statistical issues

The study compares the impact of plot usage on women's ownership across four regions with the regional databases, and relationships analysed separately because of regional heterogeneity. For each reported pair of regressions the first included all the variables and the second is the 'reduced' regression in which only the significant variables which have survived to the end of the elimination process appear. Those significant variables are discussed with respect to the coefficients that appear in the reduced regression.³⁶ The results of the regression analysis showed how the probability of a woman being involved in the ownership of a plot varied with respect

³⁵ Sources included B. R. Mitchell and Phyllis Deane, *Abstract of British Historical Statistics*, (Cambridge University Press, Cambridge, 1962), p.225; Parliamentary Papers, 1852, (21), Accounts and Papers, Railways, 1852, XLVIII, Comparative Summary of Traffic upon Railways of England and Wales, Scotland and Ireland, pp 393; Parliamentary Papers, Reports from Commissioners (20), Railways; Woods and Forests: Local Acts (Preliminary Inquiries), Session 31 January-12 August 1854, Vol. XXXVII, 1854, p. VI; Parliamentary Papers, 1900, LXXVI, Accounts and Papers: Railway: Returns for England and Wales, Scotland and Ireland for the Year 1899, pp. iv-v. The earliest railways in this study were isolated local lines so the Parliamentary statistics are adequate, even though the first railway listed is 1825 and the early horse-drawn tramways were only added to the statistics when they were upgraded to normal railway status.

³⁶ The three levels of significance were 'very high' at one per cent or less, 'high' at five per cent or less and 'moderate' at ten per cent or less.

to each of the independent variables when controlling for the effects of the other independent variables. Because of the large number of observations statistically significant coefficients were obtained even though the proportion of the variation explained was modest.³⁷

The estimated coefficient on a dummy variable for plot usage measures the impact on the probability of women's ownership relative to that for a control use and because the control use is identified by the use or uses for which no dummy is entered it was important for the interpretation of coefficients in a comparative exercise that the regressions for all regions use the same control group. A natural choice for the control group was the miscellaneous variable, but to this was added other categories which needed to be withdrawn for statistical reasons because they had less than ten uses (mine, quarrying, canal, public buildings). To facilitate the regional comparisons all the main regressions were rerun using agricultural land rather than miscellaneous as the control. This was to test the robustness of the comparisons given that the composition of the miscellaneous variable varied slightly between regions. Agricultural land was chosen as a substitute because it represented one of the largest uses of plots in all four regions. Whilst changing the control obviously changed the coefficient values in the full regression the impacts on the final reduced regression were invariably small. The only substantial difference was that where agricultural land carried a positive and significant coefficient in the original regression, miscellaneous and the low plot uses, which had previously been significant, became

³⁷ In a logit regression the chi-squared statistic, χ^2 , is used as a criterion of goodness of fit of the overall regression and is given with its significance (Sig.) in tables reporting a logit regression. In an OLS regression the R^2 , the F statistic (F) and the F significance (F sig.) are reported. The F statistic measures the overall significance of the regression and its significance is given in brackets beneath. The greater the significance of the F statistic, for given degrees of freedom, the lower the probability that the entire regression could be explained by random fluctuations when none of the explanatory variables has any impact on the dependent variable. The R^2 is discussed in section 4.8.6, pp. 99-104.

significantly negative. However, the signs and significance of the other variables remained unchanged. Since the interpretation of the results was unaffected it was determined unnecessary to change the regressions for the purposes of the comparative study.

The degrees of freedom are not listed in the regression tables but can be calculated by counting the number of estimated variables and the constant and subtracting the result from the number of observations. The number of degrees of freedom will have an influence on the distribution and the degrees of freedom in the residuals influence the standard errors of the coefficient estimates. The residuals are the unexplained discrepancies between the actual observations of the dependent variable and the values of the dependent variable predicted by the regression analysis.³⁸

The R-Squared (R^2) in a multiple regression is the proportion of the total sample variation in the dependent variable (y) that is explained by the independent variables. It is generated in an OLS regression and is often referred to as a 'goodness of fit measure'. In a multiple regression there is also an 'Adjusted R-Squared' ($\text{Adj.}R^2$) which is an additional 'goodness of fit' measure. It penalises additional explanatory variables by using degrees of freedom adjustments in estimating the error variance (effectively it is a constraint on the researcher adding too many, possibly spurious, variables into a regression in order to obtain a good result). When analysing data with a logit regression an equivalent statistic to R-squared does not exist. The model estimates from a logit regression are maximum likelihood estimates arrived at through an iterative process. They are not calculated to minimise variance, so the OLS 'goodness of fit' does not apply. However, several 'goodness of fit' pseudo R-Squares

³⁸ Wooldridge, (2006), pp. 33, 106-7, 758-59.

have been developed. They are on a similar scale of zero to one, though some never achieve one and although higher values indicate a better model fit they cannot be interpreted as an OLS R-squared and different pseudo R-squares can have different values. The Cox and Snell R-squared (CSR^2) has a maximum value that is not one and the Nagelkerke R-squared (NR^2) adjusts the Cox and Snell R-squared so that the possible range extends to one.³⁹

The SPSS logit regression analysis has a percent correctly predicted feature, defined by Wooldridge as the percentage of times the prediction of zero or one coincides with the actual prediction. It can be used as a goodness of fit measure but it can also be misleading, and this has implications for its use in this study with respect to the predictions of zero women's ownership in the plot data regressions. This is discussed below and fully by Tunali and Wooldridge.⁴⁰

Clustering or spatial autocorrelation can occur in parishes because once one building has been erected then the likelihood increases for a similar one to be built nearby. This is almost certainly what happened in two 1853 parishes where there were clusters of cottages. In Aylesbury they were owned by Ann Perrin who was almost certainly using them to provide rental income since she was not an owner-occupier. In

³⁹ IBM SPSS Statistics, pseudo r2 Cox and Snell, <http://publib.boulder.ibm.com/infocenter/spssstst/> accessed 17/05/12.

⁴⁰ Insan Tunali, 'A General Structure for Models of Double-Selection and an Application to a Joint Migration/Earnings Process with Remigration', *Research in Labor Economics*, Vol. 8. part B, 1986, Ronald G. Ehrenberg, (ed.), pp. 235-83; Wooldridge,(2006), pp. 589, 867. The SPSS default cut off prediction probability of 0.5 is unsuitable for analysing regressions on the plot data, where the probability of a positive binary value is about 0.1. Oxfordshire women owner plot data regressions were re run with different cut off probabilities and results were identical except for the predictions. In such circumstances Wooldridge recommends retaining the 0.5 threshold and this was done. The 0.5 default cut off is not a problem in the parish data regression analysis because about 50 per cent of parishes have female owners or lessees. The logit predictions are not reported but have been filed.

Little Kimble there were two women owners, Jane Bray and Elizabeth Redhead both of whom were trustees of wills and neither of whom was an occupier.⁴¹

Care is needed in relating inferences from cross tabulations with those from multiple regression analysis. The findings of simple cross tabulations cannot *fully* explain the complex factors involved in women's ownership of plots and are potentially misleading because they do not allow for the fact that much of the variation in women's plot ownership may be due to characteristics other than the one being examined.

On the whole, the results obtained from the correlations should be the same as both the cross tabulation tables and the calculation made to assess the propensity of women to specialise in owning plots with a particular usage in a specific region.⁴² Generally, if a use had a higher proportion of women owners than do all the plots in the region then one would expect the coefficient between women's ownership and the plot use, to be positive and vice versa.

Multiple regression analysis was carried out because of potential interaction between the factors which determine women's ownership of plots and it is important to impute effects to the correct characteristics. If the characteristics did not interact then the regression results would coincide with the cross tabulations results and the regressions would have been superfluous.⁴³ Evidence from the correlations and the regression

⁴¹ PD 2/70 (1853).

⁴² This is a calculation made of the ratio of the percentage of plots with that usage that were owned by women to the percentage of all plots owned by women in that region.

⁴³ Multiple regression focuses on variation in the dependent variable. To estimate a coefficient on a specific characteristic the regression subtracts, from the variation in the dependent variable, all the variation in it that could be attributed to the set of all the remaining variables, and then, after the subtraction, considers the relationship between the dependent variable and the characteristic

results show that interactions did occur and so inferences drawn from the cross tabulations are potentially misleading and must be compared with those of the regression analysis.⁴⁴ The discussion of the results will not draw attention to all the minor discrepancies between cross tabulations and regressions but will investigate the reasons where the impact of a variable on women's propensity caused a sign change.

4.9. The separate parish study⁴⁵

A separate 'parish study' was also undertaken. The circumstances that caused a particular plot to be owned by a woman at a certain time might be highly specific e.g. inheritance, and could also apply to several adjacent plots if owned by the same women as noted earlier.⁴⁶ Such circumstances might be considered random rather than systematic. It was therefore prudent to see whether the main results of the study could be replicated at a higher level of aggregation than the plot, namely the parish, where any random effects might cancel each other out. To ensure this, only parishes with more than ten plots were included. For each of these parishes women's propensity for parish landownership was established via a new dependent variable 'percentage of plots with women involved in ownership' (PWOW).⁴⁷ Uses were excluded because it was not possible to identify an average plot use for a parish because of heterogeneity. The key to the interpretation of the results was how far, for any given region of the

concerned. If all the remaining variables had no correlation with the characteristic under investigation then the subtraction would not affect the regression results, but if one or more of the remaining variables happened to be correlated with both the dependent variable and the characteristic under investigation then the results of the regression will be different as a result of considering the other variables.

⁴⁴ Specific examples are available if requested.

⁴⁵ For a complete list, description and acronyms see Table 4.3 pp. 115-18.

⁴⁶ See section 4.8.6, pp. 99-104.

⁴⁷ Calculated by dividing the total number of plots in which women were involved in ownership in a specified parish by the total number of recorded plots for that parish and multiplying by 100. Percentage of women involved in leasing and percentage of women involved in both ownership and leasing were similarly calculated.

country, the impacts of the parish characteristics and time variables inferred from the parish regressions agreed with those from the plot regressions.

Two new dependent binary variables were also established for each of these parishes. One indicated if there was any plot ownership by women in that parish (AWIO). The second indicated if a parish had ten per cent or more of plots with female owners (TWOW). The original independent time variables were retained. All parishes were also allocated to one of three sets depending on the number of plots they contained namely: - one to nine, 10 to 24 or 25 or more.

New parish data bases were established for each region and three backward regressions were run with data from the 10-24 and 25 plus plots sets. The dependent variable in the first regression was the 'percentage of plots with women involved in ownership', in the second it was 'any woman involved in ownership', and in the third case it was 'ten per cent or more of plots with women involved in ownership'. The first regression tested whether the amount of plots owned by women in a parish was affected by any time or parish characteristics. The second regression tested if women avoided parishes with certain characteristics and the third tested if women strongly preferred parishes with certain characteristics; both were logit regressions because the impact of the variables on women's propensity to own property was not assumed to be linear.

4.10. The role of female residency study

Although the location of the plot is clearly specified, the address of the owner is not given in the books of reference. The residences of owners were not investigated for all

plots but there is evidence in a number of cases that owners resided outside the parish and even the region, so the inclusion of this ‘role of female residence’ study enabled a general comparison to be made between female involvement in ownership and residence.⁴⁸

This study compared the propensity of women to reside in parish with the propensity of women to own plots in a parish and the results were reported in Table 10 in the regional chapters.⁴⁹ The dependent variable was the percentage of females in the population of a parish, obtained from the census, and the explanatory variables were the parish characteristics. If any of the parish or time variables that were shown to affect women’s propensity to own plots were also revealed to affect their propensity to reside in a parish then it was possible that ownership of plots was partly due to local female residents investing in property in the parish. If, on the contrary, women invested in plots in areas other than where they lived, then parish characteristics affecting their residence should not affect plot ownership at the local level. However, it is possible that certain characteristics made some parishes attractive places for women to reside and they then became property owners.

The parish database for this study was reduced to the core parishes by eliminating any duplicates which appeared in more than one decade. Manorial ownership was not included because it changed over the century.

⁴⁸ Residence in a parish was only established from the books of reference if an owner was also listed as an occupier of a dwelling in the parish. Lane (2000), p. 188, found that women would buy investment property in parishes where they did not reside.

⁴⁹ See pp. 139, 175, 208, and 242.

4.11. Manorial ownership study

Regional manorial ownership was investigated at the both the plot and parish level. All the plot data for which manorial ownership was established was subjected to a two-tailed correlation. A regression analysis was then carried out on all the plot data for which manorial ownership was know where the dependent variable was woman involved in ownership and the extra parish explanatory variable was ‘female involved in manorial ownership’.

A general investigation with regard to manorial ownership and women’s involvement in plot ownership for specified parishes was undertaken. Initially the investigation was restricted to two sets of parishes, one with 10 or more plots and the other with 25 or more plots. Those two sets of parishes were then divided on the basis of manorial ownership information. This produced an additional two sets of parishes for which manorial ownership was known. Four parish subsets had therefore been created. Each subset was analysed to find the frequency of the percentage of parishes with women as plot owners, the frequency of the percentage of parishes with women as plot lessees, and the frequency of the percentage of parishes with women plot owners who leased to women. The latter was included to see if female manorial ownership increased same sex preference, which might indicate same sex altruism, although since leasing was a commercial transaction the gender of the lessee should be irrelevant.

The regression analysis for the ‘parishes and women’ study was carried out on data from those parishes for which manorial ownership was established and the parishes were again divided into two sets, those with 10 or more plots, and those with 25 or

more plots. Three regression analyses were carried out on each parish set. In the first regression the dependent variable was the percentage of plots with women owners (PWOW). In the second it was the percentage of plots with women lessees (PWOL). In the third it was the percentage of plots with women owners leasing to women (PWWL). Each of these regressions also involved three additional binary parish variables linked to manorial ownership: only females involved, females and others involved and institutions involved, as shown in Table 4.1.

Table 4.1: To show the relationship between the pattern of manorial ownership and the three additional binary explanatory variables linked to manorial ownership			
Pattern of manorial ownership	Variables linked to manorial ownership		
	Only females (OFMO)	Females and others (FOTH)	Institutions involved (IIMO)
Females only	yes	no	no
Females + men	no	yes	no
Females + men + institutions	no	yes	yes
Men only	no	no	no
Men + institutions	no	no	yes
Institutions only	no	no	yes

4.12. The ten per cent non-women sample analysis

For each scheme, a ten per cent sample of non-women plots had been selected by randomly taking one of a set of identical discs numbered 0-9 from an opaque bag to identify the first plot. The non-women plots were then counted from the beginning of the book of reference to find that plot. Full details were recorded for that and every subsequent tenth non-woman plot throughout the entire book.⁵⁰ Two chi-squared analyses were carried out for each region. According to Feinstein and Thomas, chi-

⁵⁰ Occasionally a non-woman plot had no recorded owner (it was usually a road) but it was retained in the sample. If it was a public or turnpike road it was allocated to a non-specified institutional owner. It was possible to get less than a ten per cent sample if sampling began at the 9th plot and only nine non-women plots remained at the end.

square test measures the difference between the observed frequencies and ones that would have been expected to occur if there were no relationship between the variables.⁵¹ In the first analysis, to determine whether there was a statistical difference between the uses of plots owned by women and those owned by the whole non-women sample, the observed variables were the percentage plot usage frequencies of the women owned plots and the expected variables were the percentage plot usage frequencies of the non-women sample.⁵² In the second analysis, to determine whether there was a statistical difference between the uses of women owned plots and those owned by men in the non-women sample, the observed variable was the same but the expected variable was the percentage plot usage frequencies from the male owned plots of the non-women sample. In each analysis the null hypothesis was that the percentage frequencies of the uses of the women owned plots were the same as those from the non-women sample.⁵³

The intention had been to include an analysis of institutionally owned plots at the regional level but the numbers of plots and their specific uses were too small to make this viable. However, composite samples were also computed and subjected to chi-squared analysis and it was then possible to include an institutional plot sample.⁵⁴

The plot usage categories used in chi-squares had to be mutually exclusive so the general housing plots had to be reclassified as ‘any housing not included in the house and cottage sets’ and the general agricultural land plots had to be reclassified as ‘any

⁵¹ Charles H. Feinstein and Mark Thomas, *Making History Count: A Primer in Quantitative Methods for Historians*, (Cambridge University Press, Cambridge, 2002), pp. 204-10.

⁵² Plot uses were not included in the analysis if they did not feature in the ‘men involved in ownership’ sample.

⁵³ See Chapter 9, Tables 9.8, 9.9, 9.10, and 9.11, pp. 284-88.

⁵⁴ See Chapter 9, Table 9.12 p. 290.

agricultural land not included in the pasture, arable or meadow categories'. This analysis is summarised in Table 4.2.

Table 4.2: Summary of the chi-square analysis on the plot usage data	
Frequencies	
observed	expected
Uses of women owned plots (%)	1) Uses of the ten per cent non-women owned plot sample (%) 2) Uses of the male owned plots of the ten per cent non-women owned sample (%) 3) Uses of the institutionally owned plots of the ten per cent non-women owned sample (%)
The null (H^0) hypothesis was that the percentage frequencies of the uses of the women owned plots were the same as those from the non-women sample. The other (H^1) hypothesis was that the percentage frequencies of the uses of the women owned plots were different to those from options (1), or (2), or (3) of the non-women sample.	

4.13. Additional research considerations

4.13.1. Potential bias

There is a popular belief, common at the time and still widespread today, that very few women owned land during the nineteenth century.⁵⁵ Therefore if, as a result of this research, women's involvement in the ownership of plots is found to be higher than expected it could be argued by some that the sampling of schemes and plots was potentially biased in favour of women. Previous discussion about the sampling of the available source material should help to allay any concerns about potential sampling bias and the following discussion should disperse any remaining concerns.⁵⁶

⁵⁵ See Darby's disbelief about the claims of women landowners in the 1861 Census and Rubinstein's paucity of wealthy women landowners, Sanderson and Roscoe, (eds.), (1894), p. 140; Rubinstein, (2006), pp. 319-25.

⁵⁶ See section 4.2, p. 78 and Chapter 3, section 3.2, pp. 64-9.

It has also been suggested that women were ineffective at defending their economic interests and therefore railway promoters selected routes through women owned property rather than male owned plots because they anticipated fewer objections or expected to pay lower compensation.⁵⁷ Some women however, were very aware of their interests and either objected to a scheme in principle or attempted to obtain greater compensation. Two women, a Mrs Atherton and a Miss Byron, were among those who petitioned against the first inter urban railway, between Liverpool and Manchester and in Birmingham, the estates of a Miss Colmore were successfully defended from intrusion by the railway.⁵⁸ Disputes about compensation could be fierce and in Liverpool in the 1860s a Mrs Fairclough tried to obtain greater compensation for her side street properties on the basis that if some of their walls were demolished they could be linked as extensions to more valuable property on the main street.⁵⁹

Undoubtedly potential sources of bias, against certain owners and plot uses, do exist in the samples, but to understand which were potentially serious it is necessary to consider the nature of the choices facing the engineers who laid out the route since that dictated the plots that appeared in the analysis.⁶⁰ Fundamentally the route had to

⁵⁷ Conversations with Peter Anderson and Gary Shea, Economic History Society Conference, Warwick, 2009.

⁵⁸ House of Commons: Proceedings of the Committee of the House of Commons on the Liverpool and Manchester Railroad Bill, Sessions, 1825. pp. 360-486; John R., Kellett, *The Impact of Railways on Victorian Cities*, (Routledge & Kegan Paul, London, 1969), pp. 128-29.

⁵⁹ Kellett, (1969), pp. 185-86.

⁶⁰ The discussion will be confined to railways since they were the majority of the samples but similar issues applied to the canals, and to a lesser extent to the one road scheme sampled.

be reasonably straight and level so deviating around individual plots was virtually impossible.⁶¹

Engineers were under instructions to avoid the most expensive land if possible but they were also obliged to build central city termini and provide convenient stations for market towns so they could not entirely avoid expensive urban land especially in London where complex property ownership affected the building of termini. The site for Charing Cross, in the heart of the West End, was owned by the Church which supported the scheme but the land purchase was very expensive, at triple the estimate, because of the density of buildings. The Duke of Westminster owned the site of Victoria so it was potentially very expensive but with his support and the utilisation of a redundant canal costs were slightly reduced. Supportive livery companies owned the freehold of the slum properties on which St Pancras was built so it was acquired at a reasonable cost and the residents re-housed.⁶² In industrial areas the railway companies would build on low value marsh land, or near gas works, workhouses or lunatic asylums, which usually had institutional owners.

There were some well publicised cases where landed gentry did succeed in opposing a railway route but most of these were in the 1830s. By the mid 1840s however it was becoming apparent that towns that were bypassed by the railway were suffering economically and the proceedings of Parliamentary Select Committees show that in general the interests of wealthy landowner were given little weight against popular demand for railways from business interests in the towns. In practice most gentry

⁶¹ Isambard K., Brunel, *Letterbooks (1843)*, (University of Bristol Special Collections, DM 1306) Brunel explains how railway promoters should site railways taking into account issues such as gradient, potential traffic from towns, links to other transport hubs and requirements of local business.

⁶² Kellett, (1969), pp. 249, 258, 273 - 76.

opponents were happy to be “paid off” and the railway companies had to balance out the economic costs of accommodating their requests.⁶³ Small landowners had little impact and their houses were sacrificed to progress as vividly described by Henrietta Cresswell, although they could sometimes cause delays by moving the pegs which marked out the line!⁶⁴ More specialised opposition occurred between major landowners in relation to the development of railways in areas like County Durham, where the economy of private coal lines was threatened by the development of another line but an accommodation was usually reached albeit after a long delay.⁶⁵

Attempts were made to avoid certain types of land e.g. when confronted by large country estates with houses and pleasure gardens the railway surveyors did their best to avoid the house and gardens, as advised by George and Robert Stephenson in 1831, but did not attempt to avoid the whole estate. Most such plots were male owned; a few had female owners but rarely institutional ones. Sometimes the railway was put into a cutting or tunnel if it spoilt the view.⁶⁶

Churches, owned by institutions, were usually avoided (though not the graveyards). Also avoided were large industrial buildings because of expensive compensation, and direct access over mines because of the risk of subsidence; such property usually, though not exclusively, had male or institutional owners.

⁶³ Frank A. Sharman, ‘The influence of landowners on route selection’, in Mike Chrimes, (ed.), *The Civil Engineering of Canals and Railways before 1850, Studies in the History of Civil Engineering*, Vol. 7, (Joyce Brown, gen. ed.), (Ashgate, Aldershot, 1997), pp. 239-44; J.V. Beckett, *The Aristocracy in England 1660-1914*, (Basil Blackwell, Oxford, 1986), pp. 243-4. However, individual owners could not delay a scheme authorised by Parliament see Kellett (1969), pp. 434-36.

⁶⁴ Henrietta Cresswell, *Winchmore Hill: Memories of a lost village, illustrated with leaves from The Doctor’s Sketch Book*, 2nd ed. 1912 (Southgate Civic Trust, London, Nov. 1982), pp. 110-15.

⁶⁵ David Spring, ‘English Landowners and Nineteenth-Century Industrialism’, in J.T. Ward and R.G. Wilson (eds.), *Land and Industry: The Landed Estate and the Industrial Revolution*, (David and Charles, Newton Abbot, 1971), pp. 16-62, pp. 25-6.

⁶⁶ Sharman, (1997), pp. 241-42.

In summary, there is no evidence to support a direct gender bias but there is a possible indirect bias insofar as women are underrepresented in powerful institutions; ownership of large manufactories and on average less wealthy than males of the landowning class, but if so it is certainly very small. Also, women owners may have been underrepresented in urban areas if railways avoided residential land and instead purchased the lower value institutionally owned land.

4.13.2. The general role of speculators

It is possible that some plots included in this study had been acquired by speculators shortly before the survey. Anecdotal evidence suggests that solicitors acting for railway promoters may have purchased plots using insider knowledge, certainly some became very rich as a result of working for the railway companies but whether they purchased plots is impossible to prove.⁶⁷ Speculation in plots was almost certainly driven by a desire to sell the land to the railway company or to sell it on to another speculator. It is highly unlikely that people who wished to reside near a railway or open a business there would have bought plots mentioned in the Books of Reference, as it would be subject to compulsory purchase by the railway company, unless they valued a nearby station facility.

The women's risk aversion hypothesis suggests that women would avoid speculative investments in land and would therefore be more likely to be sellers of land to speculators rather than purchasers of such land. Furthermore the exclusion of women from the professions means that they would lack insider knowledge gained in a

⁶⁷ Habakkuk, (1994), p. 546.

professional capacity. Taken together these arguments suggest that any speculation in land was a male-dominated activity but the results of the Railway Mania variable in the regression analysis will give more information.⁶⁸

In summary therefore the statistical methodology outlined above is, as Pat Hudson has intimated, to support hypotheses based on good evidence about the variables and indicate the strengths or otherwise of any relationships, although statistics of themselves can not prove a ‘causal relationship’ between variables.⁶⁹

4.14. Variables

All the dependent and independent variables are listed alphabetically with their acronyms in Table 4.3 with a full explanation of their meanings.

Table 4.3: Alphabetical list of acronyms for plot uses, parish, ownership and lessee characteristics and other variables, plus acronyms for the separate parish study	
Acronym	Meaning and examples from plots
AGBL	agricultural buildings :- barn, cart shed, hen cote, piggery, slaughter house, stables,
AGLD	agricultural land general :- arable, common field, field, grass, market garden, meadow, nursery ground, open field, pasture, potato ground
AGLD*	general agricultural land for chi-squares, excluding any defined as arable, meadow, pasture
ARAB	arable specified
AWIL	any woman involved in leasing in specified parish in a specific scheme in a specific decade
AWIO	any woman involved in ownership in specified parish in a specific scheme in a specific decade
CANL	canal specified
CORT	court specified- a composite name for dwellings round a space off a main thoroughfare

⁶⁸ See Chapter 10, section 10.1, pp. 329 and 332.

⁶⁹ Pat Hudson, *History by Numbers: An introduction to quantitative approaches*, (Arnold, London, 2000), p. 10.

COTT	cottage specified
CRWD	cumulative railway development i.e. the miles of railway line laid by the year of the scheme from which plot taken
DATE	date of the railway, canal or turnpike road scheme from which the plot is taken
DOML	domestic land :- allotment, garden, greenhouse, orchard, paddock, park, physic garden, greenhouse, pleasure garden, orchard, shed, shrubbery,
DURH	Durham, includes North Riding of Yorkshire and Northumberland
FIMO	female involved in manorial ownership on own or with others
FMWA	First Married Women's Property Act. Plot identified as pre 1870 or 1871 and onwards
FOTH	females and others involved in manorial ownership
HSEG	general housing :-cottage, farm house, homestead, house, lodge, manor house, mansion, tenement, toll house
HSEG*	general housing for chi-squares excluding any defined as house or cottage
HOUS	house specified :-farm house, homestead, house, lodge, manor house, mansion, toll house
IIMO	institutions involved in manorial ownership
INDS	industrial :-airshafts, brewery, brickworks, carpenter's, cattle market, chimney stack, cider house, coal yard, counting house, drying kiln, forge, joiners, harbour, lime kiln, malt house, mill- corn/water pottery, powder magazine, printers, rope walk, sawpit, stone yard, warehouse, weighing house, wharf, wheelwright, workshop,
INSI	institutions involved in ownership of plot, including charities, Oxford colleges, companies e.g. canal, estate, railway; mayor and corporation, aldermen and burgesses, surveyors of highways, turnpike trusts, trustees (if no other information)
LOND	London includes Essex, Hertfordshire, Kent, Middlesex and Surrey
MEAD	meadow specified
MENI	men involved in ownership of plot
MINE	mining, coal or metal
MIQU	combination variable for mining , coal or metal and quarrying – applies to Durham study
MISC	miscellaneous independent units:-archway, building land, city walls (York), croft, enclosure, garth/ yard, ground - cricket/drying/football/recreation/running, hovel, Hyde Park, hydraulic ram, island/eyot, Park, Knightsbridge barracks, kitchen, land unspecified, privies, proposed railway site, shuttle, theatre (being constructed), wash house/ kitchen
NLPH	number of lessees when general housing is a use
NOPH	number of occupiers when general housing is a use
NSAD	number of stand alone dwellings on the plot
NSWL	number of sole women lessees of plot i.e. unpaired with men or institutional lessees
NSWO	number of sole women owners of plot i.e. unpaired with men or institutional owners
OFMO	only female manorial owners

OWIL	only women involved in leasing
OWIO	only women involved in ownership
OXON	Oxfordshire (the default region) also includes the counties of Berkshire, Buckinghamshire, Gloucestershire, Northamptonshire, Warwickshire and Worcestershire
PAST	pasture
PBTW	percentage of population in parish/township below twenty years age – young people (including both children and young adults)
PFEM	percentage of females within parish/township
PIMM	percentage of immigrants, people not born in the county, in the parish/township
POPD	population density of parish or township i.e. average number of people per acre
PPHS	population per house in parish or township i.e. average number of people per house
PUBD	public buildings :- alms/poor houses, burial ground, chapel, church, hotel, police station, public baths, school,
PWOL	percentage of plots with women involved in leasing in a specific parish in a specific scheme in a specific decade
PWOW	percentage of plots with women involved in ownership in a specific parish in a specific scheme in a specific decade
PWWL	percentage of plots with women involved in both ownership and leasing in a specific parish in a specific scheme in a specific decade
QURY	quarry :- gravel pit, quarry
RAIL	railway :- tramway, wagon way
RETA	retail :- bake house, beer house, brew house, photographic studio, public house, riding school, shop, studio, surgery, tea gardens,
RMAN	Railway Mania scheme 1843-1846
ROAD	roads :-bridge, landing stage, mews, passage, paths –bridle & foot, roads – occupational, turnpike, private,
SMWA	second Married Women's Property Act. Plot identified as pre 1882 or 1883 or later
TENE	tenement specified
TWOL	ten per cent or more women involved in leasing in a specified parish in a specific scheme in a specific decade
TWOW	ten per cent or more women involved in ownership in a specified parish in a specific scheme in a specific decade
UCEN	urban central, plot within 1 mile of the centre of a town of 15,000 inhabitants, modified for London parishes (see p.10).
UDIF	urban differentiation, plot has a general housing use and is either urban central or peripheral
UPER	urban peripheral, plot over 1mile but less than 5 miles from the centre of a town 15,000 inhabitants, modified for London parishes (see p.10)
UTIL	utilities :- gas, gasometer, retort house, sewers, telegraph posts & wires, water
WAST	waste :- waste specified, common, common balk, cow common, fell, heath, moorland, upland
WATR	water :- culvert, ditch, drain, foreshore, fountain, marsh, mill

	dam/pond, pond, pump, reservoir, sea, septic tank, stream, river, water closet, watercress beds, weir, well,
WIDO	women owners of plot specified as 'widow'
WLHP	women lessees paired with husbands and others
WLHU	women lessees paired with specified husbands
WLMR	women lessees of plot identified as 'Mrs'
WLMS	women lessees of plot with men of same name but not identified as husbands
WLTR	women lessees and trust specified
WLWI	women lessees of plot specified as 'widow'
WMRS	women owners of plot specifically identified as 'Mrs'
WOHP	women owners of plot paired with husbands and others
WOHU	women owners of plot paired with specified husbands
WOLE	women lessees of plot
WOMS	women owners of plot with men of same name but not identified as husbands
WOOD	wood :- coppice, copse, osier/willow bed, plantation, underwood, wood
WOOW	woman/women involved in ownership of plot on own or with others
WOTR	women involved as owners of a plot and trusts are specified
YORK	Yorkshire includes East and West Ridings
extras	
UNID	Unique identification number for plot
ORIG	Original plot number
PARN	Parish number -- in order as appear in book of reference -- continue in sequence if same parish appears again
TENP	Part of 10% sample of non-women

Chapter 5

The ownership and leasing of plots of land by women in Oxfordshire and surrounding counties

5.1. Introduction

This chapter examines the ownership and leasing of more than 7,000 plots from a region centred on the nineteenth century county of Oxfordshire and 82 of its parishes but extended to included a further 100 parishes from the adjacent counties of Berkshire, Buckinghamshire, Gloucestershire, Northampton, Warwickshire, and Worcestershire so as to provide as wide a range of plot samples as possible. The plot information was sourced from 11 railway and three canal books of reference deposited in the Oxfordshire Record Office and was supplemented with information from other publications as described in Chapter 3. Over the century some parishes appeared more than once in sampled schemes so the total number of parishes was 224 but Oxfordshire always provided the majority of parishes (see Table 5.1).

Table 5.1: Parishes from Oxfordshire and surrounding counties listed by county and number of appearances during the century						
County	Number of parishes	Number of appearances				
		1	2	3	4	Total
Berkshire	12	9	3	0	0	15
Buckinghamshire	24	22	2	0	0	26
Gloucestershire	44	29	11	4	0	63
Northamptonshire	3	3	0	0	0	3
Oxfordshire	82	68	13	1	0	97
Warwick	11	10	1	0	0	12
Worcestershire	6	4	2	0	0	8
Total	182	145	64	15	0	224

The methodology and analysis for this and the following chapters follows that described in Chapter 4.

5.2. Descriptive statistics

5.2.1. Cross-tabulations

A cross-tabulation of ownership and leasing against plot use and time variables is given in Table 5.2. A total of 7299 plots were analysed, of which 14.7 per cent had a woman owner and 2.1 per cent had a woman lessee.

Table 5.2: Cross tabulation of Oxfordshire plot uses against women's involvement as owners of the plots and women's involvement as lessees of the plots						
Plot use characteristics and additional variables	Number of plots	Percentage of plots	Number of plots with women owners	Percentage of plots in given use owned by women	Number of plots with women lessees	Percentage of plots in given use leased by women
all	7299	100.0	1071	14.7	155	2.1
HSEG	842	11.5	172	20.4	32	3.8
HOUS	548	7.5	104	19.0	28	5.1
COTT	286	3.9	65	22.7	2	0.7
TENE	1	0.01	1	100.0	0	0.0
CORT	7	0.1	2	28.6	2	28.6
RETA	58	0.8	17	29.3	3	5.2
AGBL	311	4.3	51	16.4	8	2.6
AGLD	4250	58.2	529	12.4	59	1.4
ARAB	1066	14.6	133	12.5	38	3.6
MEAD	436	6.0	47	10.8	1	0.2
PAST	550	7.5	70	12.7	8	1.5
WOOD	222	3.0	24	10.8	0	0.0
DOML	1396	19.1	332	23.8	72	5.2
WAST	79	1.1	15	19.0	0	0.0
WATR	859	11.8	107	12.5	11	1.3
ROAD	1582	21.7	175	11.1	21	1.3
UTIL	33	0.5	1	3.0	0	0.0
MINE	0	0.0	0	0.0	0	0.0
QURY	42	0.6	6	14.3	1	2.4
RAIL	42	0.6	1	2.4	0	0.0
CANL	3	0.04	0	0.0	0	0.0
PUBD	6	0.08	2	33.3	0	0.0
INDS	118	1.6	23	19.5	0	0.0
MISC	82	1.1	18	22.0	3	3.7
RMAN	1738	23.8	295	17.0	61	3.5
FMWA Pre 1870	5345	73.2	815	15.2	131	2.5
FMWA Post 1870	1954	26.8	256	13.1	24	1.2
SMWA Pre 1882	6494	89.0	988	15.2	139	2.1
SMWA Post 1882	805	11.0	83	10.3	16	2.0

The greatest plot usage, at 58.2 per cent was for agricultural land of which 14.6 per cent was specified as arable land. This reflected the contemporaneous agricultural nature of the region. Women owned about 12 per cent of both the general agricultural land and the arable plots. Despite the high percentage of agricultural land, only 4.3 per cent of plots contained agricultural buildings and women owned 16.4 per cent of those. Road usage plots at 21.7 per cent included not only parish, urban and turnpike roads that were owned by institutions, but also the occupational roads, bridle paths and footpaths often associated with agricultural plots, and this possibly explains the 11.1 per cent of road plots with women owners.

Domestic land, which included gardens and orchards, was the third highest plot use at 19.1 per cent, with women owning 23.8 per cent of such plots. Only 11.5 per cent of plots contained general housing stock but women owned 20.4 per cent of such plots. Further analysis revealed that cottages were specified in 3.9 per cent of plots, and houses in 7.5 per cent. However, the percentage of women-owned plots with cottages was higher at 22.7 per cent than the percentage of women-owned plots with houses at 19.0 per cent. This may reflect the scenario of the archetypal widow eking out an existence in a small cottage but could also reflect a situation in which some women own several cottages which they appear to have rented out.¹ Seven courts were

¹ Such as Sarah Hughes who owned three cottage plots in Charlton Kings, Gloucestershire in 1845 or Ann Perrin who owned six cottage plots in Aylesbury, Bucks in 1853. PD 2/40 (1845); PD 2/70 (1853). In Sutton Courtney, Berks in 1836 a Jane Hoare owned a plot containing six cottages none of which she occupied. She also leased several plots of arable land and rough pasture from a Robert Hopkins, which she occupied, so it is possible she was farmer diversifying to obtain additional rental income or that the cottages were for her labourers. PD 2/5 (1836).

recorded - all in Cheltenham in 1845.² A single plot contained six tenements together with gardens, orchard, barn and stabling.³

Some usages, only found in a small percentage of plots, had a high percentage of women owners. Retail use was 0.8 per cent but women owned 29.3 per cent of such plots. Waste usage was cited in 1.1 per cent of plots and quarries in 0.6 per cent but the percentage of women owned plots within these categories was 19.0 and 14.3 per cent respectively. Women also owned a third of the plots containing public buildings, including a school in High Wycombe and a chapel in Cheltenham, although the percentage of such plots was only 0.08 per cent.⁴

Women leased fewer plots than they owned. They leased 3.8 per cent of general housing but whereas 5.1 per cent of the plots specified as houses had women lessees, only 0.7 per cent of the specified cottages did. Women leased a high percentage of courts, but this was accounted for entirely by two courts in Cheltenham in 1845.⁵ Women also leased over five per cent of the plots with domestic land and retail uses. Leasing gave a woman the opportunity to use any accrued capital for stock rather than premises, e.g. by renting domestic land such as an allotment or orchard to keep hens or bees in order to sell eggs or honey.⁶ However leases could also have been passed

² PD 2/40 (1845).

³ In Sutton Courtney in 1836 it was owned by William Garlick and his unnamed wife. PD2/4 (1836).

⁴ In 1853 the infant school, playground and outbuildings were owned by "some or one of" Hannah Carter and Mary Elizabeth Carter and their trustees, or Lord Carrington, PD 2/70 (1853). The chapel was owned in 1845 by William Hawkes and Mary Ann Clapham, PD 2/40 (1845).

⁵ The courts were owned by the President and Scholars of Corpus Christi College Oxford; one was leased by Hannah Snelus and the other by Ann Givinnel with two men. PD 2/40 (1845).

⁶ Most women were unable to obtain business capital from banks so using a small amount of start up capital for stock rather than premises was economically sound.

on by inheritance, with many leases (and copyholds) being for a fixed term of lives (often three) or set number of years.⁷

Of the total plots 23.8 per cent were sampled from the Railway Mania period, 1843 - 1846. Women owned 17 per cent of such plots and leased 3.5 per cent so their involvement in plot ownership was above average at that time. There was a reduction in the percentage of plots owned by women after both Married Women's Property Acts, from 15.2 per cent to 13.1 per cent after the first Act and from 15.2 per cent to 10.3 per cent after the second Act but most of the reduction occurred after the second Act. In leasing the main fall in women's involvement occurred after 1870.

5.2.2. Means and standard deviations

The means and standard deviations of key parish variables are reported in Table 5.3. The mean for population density was only 1.41 people per acre but the standard deviation was high at 2.59, reflecting the predominately rural nature of the region, except for the large towns of Oxford and Cheltenham. The mean population per house was 4.9 and showed little variation.⁸ The mean population of young people was high at 46.85 with a moderate spread of 3.37.⁹

⁷ Hey, (1996), p.276.

⁸ Anne Laurence has suggested in conversation that ideally an estimate of household size for a pre-census period should have been included along with more demographic material for all the regions and this will be undertaken in further development of the study.

⁹ Young people include children and young adults, see Chapter 4, section 4.8.5.2 pp. 94-7 and Table 4.3, pp. 115-18.

Table 5.3: Descriptive statistics, means and standard deviations of key parish and time variables			
Variable	No. of plots	Mean	Standard deviation
POPD	7299	1.41	2.59
PPHS	7299	4.95	0.55
PBTW	7299	46.85	3.37
PIMM	7299	16.78	10.17
PFEM	7299	51.08	3.63
UCEN	7299	0.13	0.33
UPER	7299	0.17	0.37
UDIF	7299	0.08	0.27
FIMO	7176	0.27	0.45
DATE	7299	1852.10	22.32

The mean for the variable indicating immigration into a parish was relatively high at 16.78, with a wide spread indicated by the standard deviation of 10.168; this reflected the fact that some parishes had little or no immigration whereas others had experienced an influx of immigrants.

The mean of 0.27 for the binary variable ‘female involved in manorial ownership’ is high. This is because the sampled schemes, from every decade except the 1800s and the 1890s, contained over 1800 plots from 27 parishes with female manorial owners.

5.2.3. Correlations

Table 5.4 reports either zero order Pearson correlation coefficients or Cramer’s V, as appropriate, between all the key variables.¹⁰ The results are reassuring; despite a few high correlations, none are so high as to indicate a serious multicollinearity problem.

¹⁰ This applies to all subsequent tables reporting correlations.

Table 5.4: Correlation Two Tailed Table for Oxfordshire (part 1)									
	WOOW	WOLE	HSEG	RETA	AGBL	AGLD	WOOD	DOML	WAST
WOOW									
WOLE	-.037 (.002)								
HSEG	.059 (.000)	.042 (.000)							
RETA	.037 (.002)	.019 (.106)	.103 (.000)						
AGBL	.010 (.380)	.007 (.575)	.005 (.700)	.004 (.730)					
AGLD	-.074 (.000)	-.060 (.000)	-.419 (.000)	-.103 (.000)	-.134 (.000)				
WOOD	-.019 (.099)	-.026 (.026)	-.059 (.000)	-.007 (.558)	-.026 (.029)	-.143 (.000)			
DOML	.125 (.000)	.102 (.000)	.366 (.000)	.015 (.190)	-.015 (.211)	-.525 (.000)	-.068 (.000)		
WAST	.013 (.276)	-.015 (.188)	-.029 (.012)	-.009 (.424)	-.016 (.185)	-.118 (.000)	-.011 (.356)	-.037 (.001)	
WATR	-.023 (.051)	-.021 (.068)	-.119 (.000)	-.028 (.017)	.028 (.016)	.081 (.000)	.069 (.000)	-.095 (.000)	-.005 (.649)
ROAD	-.054 (.000)	-.029 (.013)	-.132 (.000)	-.036 (.002)	-.027 (.021)	-.132 (.000)	-.068 (.000)	-.100 (.000)	-.016 (.160)
UTIL	-.022 (.058)	-.010 (.396)	-.024 (.038)	-.006 (.606)	-.014 (.225)	-.067 (.000)	-.012 (.308)	-.028 (.018)	.013 (.278)
QURY	.000 (.943)	.001 (.908)	-.027 (.019)	-.007 (.561)	-.016 (.170)	.017 (.154)	-.013 (.250)	-.032 (.006)	.010 (.415)
RAIL	-.026 (.024)	-.011 (.338)	-.027 (.019)	-.007 (.561)	-.016 (.170)	-.090 (.000)	-.013 (.250)	-.032 (.006)	-.008 (.497)
INDS	.017 (.136)	-.019 (.107)	.059 (.000)	.062 (.000)	.027 (.022)	-.134 (.000)	-.023 (.052)	-.010 (.400)	-.013 (.252)
MISC	.022 (.061)	.011 (.332)	-.038 (.001)	-.010 (.415)	-.022 (.055)	-.123 (.000)	-.019 (.107)	-.045 (.000)	-.011 (.341)
POPD	.088 (.000)	.092 (.000)	.480 (.000)	.155 (.000)	.027 (.023)	-.382 (.000)	-.064 (.000)	.193 (.000)	-.035 (.003)
PPHS	.012 (.286)	.029 (.012)	.163 (.000)	.065 (.000)	-.002 (.876)	-.127 (.000)	-.008 (.513)	.024 (.037)	-.008 (.496)
PBTW	-.053 (.000)	-.074 (.000)	-.249 (.000)	-.096 (.000)	-.008 (.485)	.219 (.000)	.030 (.009)	-.089 (.000)	.030 (.010)
PIMM	.126 (.000)	.056 (.000)	.328 (.000)	.109 (.000)	.003 (.825)	-.291 (.000)	-.024 (.042)	.161 (.000)	.066 (.000)
PFEM	.113 (.000)	.048 (.000)	.281 (.000)	.088 (.000)	-.002 (.856)	-.264 (.000)	-.052 (.000)	.186 (.000)	-.027 (.020)
UCEN	.071 (.000)	.087 (.000)	.495 (.000)	.142 (.000)	.022 (.062)	-.382 (.000)	-.063 (.000)	.205 (.000)	-.036 (.002)
UPER	.000 (.978)	-.009 (.417)	-.010 (.392)	-.015 (.199)	.024 (.037)	-.074 (.000)	.069 (.000)	.120 (.000)	.000 (.974)
RMAN	.036 (.002)	.054 (.000)	.223 (.000)	.077 (.000)	.030 (.010)	-.201 (.000)	-.002 (.890)	.002 (.856)	-.009 (.455)
FMWA	-.027 (.022)	-.038 (.001)	.011 (.338)	-.033 (.005)	.058 (.000)	-.053 (.000)	.021 (.075)	.080 (.000)	-.018 (.116)
SMWA	-.043 (.000)	-.003 (.777)	.033 (.005)	-.017 (.153)	-.011 (.327)	-.005 (.664)	-.011 (.329)	.045 (.000)	-.020 (.089)
CRWD	-.007 (.575)	.022 (.059)	.000 (.997)	-.032 (.007)	.062 (.000)	-.095 (.000)	.048 (.000)	.127 (.000)	-.047 (.000)
UDIF	.062 (.000)	.055 (.000)	.810 (.000)	.116 (.000)	-.042 (.000)	-.343 (.000)	-.049 (.000)	.275 (.000)	-.021 (.072)

Table 5.4 Correlation Two Tailed Table (part 2)									
	WATR	ROAD	UTIL	QURY	RAIL	INDS	MISC	POPD	PPHS
ROAD	.067 (.000)								
UTIL	-.012 (.308)	.074 (.000)							
QURY	.000 (.978)	-.009 (.430)	-.005 (.661)						
RAIL	.000 (.978)	.004 (.736)	.265 (.000)	-.006 (.621)					
INDS	-.016 (.159)	-.031 (.009)	-.009 (.461)	-.010 (.405)	.033 (.004)				
MISC	-.031 (.008)	-.040 (.001)	-.007 (.539)	-.008 (.489)	-.008 (.489)	-.003 (.774)			
POPD	-.078 (.000)	-.055 (.000)	.028 (.017)	-.028 (.016)	.013 (.270)	.127 (.000)	.108 (.000)		
PPHS	-.011 (.352)	.020 (.094)	.022 (.059)	.014 (.224)	.033 (.005)	.043 (.000)	.042 (.000)	.358 (.000)	
PBTW	.060 (.000)	.014 (.244)	.006 (.605)	.008 (.496)	.003 (.807)	-.082 (.000)	-.060 (.000)	-.483 (.000)	.019 (.112)
PIMM	.044 (.000)	-.030 (.012)	.015 (.193)	-.027 (.020)	.042 (.000)	.102 (.000)	.076 (.000)	.623 (.000)	.334 (.000)
PFEM	-.067 (.000)	-.058 (.000)	-.007 (.550)	-.014 (.239)	.005 (.700)	.074 (.000)	.053 (.000)	.548 (.000)	.214 (.000)
UCEN	-.086 (.000)	-.044 (.000)	.017 (.137)	-.029 (.013)	.004 (.746)	.111 (.000)	.104 (.000)	.903 (.000)	.325 (.000)
UPER	.010 (.408)	.096 (.000)	-.014 (.246)	.005 (.668)	-.014 (.217)	-.037 (.002)	.012 (.311)	-.077 (.000)	.038 (.001)
RMAN	-.153 (.000)	-.040 (.001)	-.038 (.001)	-.013 (.276)	-.038 (.001)	.048 (.000)	.047 (.000)	.398 (.000)	.152 (.000)
FMWA	.102 (.000)	.130 (.000)	.084 (.000)	.048 (.000)	.060 (.000)	.001 (.931)	-.003 (.811)	-.042 (.000)	.079 (.000)
SMWA	.006 (.621)	.077 (.000)	.041 (.000)	.019 (.096)	.019 (.096)	-.028 (.018)	.000 (.988)	.042 (.000)	.235 (.000)
CRWD	.228 (.000)	.210 (.000)	.088 (.000)	.039 (.001)	.079 (.000)	.006 (.583)	.006 (.585)	-.054 (.000)	.096 (.000)
UDIF	-.103 (.000)	-.095 (.000)	-.020 (.090)	-.022 (.055)	-.022 (.055)	.038 (.001)	-.022 (.062)	.549 (.000)	.231 (.000)

Table 5.4: Correlation Two Tailed Table (part 3)									
	PBTW	PIMM	PFEM	UCEN	UPER	RMAN	FMWA	SMWA	CRWD
PIMM	-.506 (.000)								
PFEM	-.314 (.000)	.448 (.000)							
UCEN	-.488 (.000)	.589 (.000)	.507 (.000)						
UPER	.092 (.000)	-.088 (.000)	.069 (.000)	-.170 (.000)					
RMAN	-.164 (.000)	.226 (.000)	.259 (.000)	.405 (.000)	.013 (.279)				
FMWA	.122 (.000)	-.100 (.000)	-.139 (.000)	.035 (.003)	.061 (.000)	-.338 (.000)			
SMWA	.103 (.000)	-.056 (.000)	-.170 (.000)	.158 (.000)	-.019 (.096)	-.197 (.000)	.582 (.000)		
CRWD	.131 (.000)	-.053 (.000)	-.156 (.000)	.009 (.467)	.015 (.207)	-.390 (.000)	.866 (.000)	.634 (.000)	
UDIF	-.283 (.000)	.369 (.000)	.345 (.000)	.579 (.000)	.044 (.000)	.270 (.000)	.012 (.299)	.073 (.000)	-.014 (.225)

The table contains a large amount of information and it is impractical to discuss each coefficient separately so the discussion is confined to correlation coefficients over + 0.4 or below – 0.4.

Some of the stronger correlations are obvious, given the nature of the variables concerned. Examples include the correlations between parish population density and urban centrality, and between housing and urban differentiation. The significant correlation of 0.623 between percentage of immigration into a parish and population density is predictable, as is the correlation of 0.579 between urban differentiation and urban centrality. The existence of such correlations provides reassurance that the data is consistent and robust.

Some of the high correlations between the time-dependent variables simply reflect their common upward trend. Cumulative railway mileage trends upwards and the dummy variables for the Married Women's Property Acts also rise over time as the dummy value increases from zero to '1' at the time of each the Act. However the correlation of 0.405 between Railway Mania and urban centrality could be explained by the push into the centre of Cheltenham of the 1845 railway scheme.

Nineteenth century immigrants were typically young adults from the countryside seeking casual labour or factory work as agricultural work declined. This is reflected in three highly significant correlations: between percentage immigration into a parish and population below twenty (-0.506); between population below twenty and parish population density (-0.483); and between urban centrality and population below twenty (-0.488). All are indicative of a situation where the birth rate of families in

rural agricultural areas was high and the young people from such areas migrated into the towns and congregated in the central urban areas.

The highly significant correlation of 0.448 between the percentage of immigration and the percentage of females in the population is probably reflects the well known practice of sending young girls into towns as domestic servants. Likewise the highly significant correlation of 0.507 between urban centrality and percentage of females in the population is probably a consequence of the movement of young women and working age girls to towns. Such migration may also partly explain the correlation of 0.548 between the percentage of females in the population and parish population density, and the correlation of 0.589 between urban centrality and percentage immigration - although the latter could also be due to immigrants moving into older central urban areas as richer people moved out to developing suburbs.

5.3. Estimating the model¹¹

Unless otherwise stated all the impacts discussed in this and the following chapters are statistically significant at the ten per cent level, although most of the quoted impacts are actually significant at the five percent or one per cent levels. The results of the regression analysis are reported in the following tables. Separate logit regressions were run for women owners and women lessees and only the results of the first and final regressions of each type are reported in Table 5.5.

¹¹ See Chapter 4, sections 4.8.3, 4.8.4 and 4.8.5 pp. 87-99 for details of the model and statistical abbreviations.

Table 5.5: The propensity of Oxfordshire women to be involved in the ownership or leasing of plots, analysed according to plot use, parish characteristics and time				
Explanatory plot use, parish, and time variables	Dependent variables			
	Women Owners		Women Lessees	
	Full	Reduced	Full	Reduced
WOOW			-.024 (.000)	-.024 (.000)
HSEG	-.356 (.048)	-.178 (.097)	-.030 (.000)	-.019 (.002)
RETA	.526 (.080)	.542 (.068)	.011 (.574)	
AGBL	.137 (.407)		.005 (.533)	
AGLD	.069 (.511)		.001 (.812)	
WOOD	-.268 (.250)		-.017 (.105)	-.018 (.064)
DOML	.642 (.000)	.605 (.000)	.038 (.000)	.036 (.000)
WAST	.755 (.013)	.700 (.017)	-.011 (.514)	
WATR	-.319 (.008)	-.323 (.006)	-.005 (.391)	
ROAD	-.335 (.001)	-.357 (.000)	-.010 (.029)	-.011 (.014)
UTIL	-1.246 (.226)		-.011 (.681)	
RAIL	-1.923 (.060)	-2.125 (.037)	-.015 (.523)	
INDS	.104 (.674)		-.033 (.015)	-.034 (.012)
POPD	.060 (.078)		.003 (.056)	.004 (.000)
PPHS	-.231 (.008)	-.200 (.012)	.004 (.221)	
PBTW	.031 (.023)	.029 (.019)	-.002 (.001)	-.002 (.002)
PIMM	.039 (.000)	.039 (.000)	.000 (.171)	
UCEN	-.445 (.136)		.003 (.825)	
UPER	-.010 (.925)		-.005 (.340)	
UDIF	.285 (.180)		.016 (.156)	
DATE	.012 (.000)	.012 (.000)	.001 (.001)	.000 (.000)

RMAN	-.001 (.991)		.004 (.447)	
FMWA	-.257 (.060)	-.263 (.037)	-.029 (.000)	-.030 (.000)
SMWA	-.602 (.000)	-.645 (.000)	-.005 (.518)	
Constant	-24.388 (.000)	-24.356 (.000)	-.856 (.002)	-.779 (.001)
No. observations	7299	7299	7299	7299
R ²			.027	.026
Adj. R ²			.024	.025
F			8.510	19.455
F sig.			.000	.000
χ^2	264.317	253.987		
Sig.	.000	.000		
CSR ²	.036	.034		
NR ²	.063	.060		

5.3.1. *Women's involvement in plot ownership*

Three plot use variables were significant at the one per cent level; domestic land with a positive effect on women's plot ownership, and water and road usage with a negative effect. Four other plot uses had a significant impact on women's plot ownership; retail and waste uses had a positive effect and housing and railway a negative effect.

The percentage of immigration into the parish, and percentage of population below twenty years of age were the only parish characteristics with positive effect on women's plot ownership. The effect of an increase in the number of people per house, however, was to reduce the probability of women's ownership.

The probability of a woman owning plots increased during the century but was significantly reduced after 1870, the dated of the first Married Women's Property Act, and even more significantly after 1882, the date of the second Married Woman's

Property Act. Thus while Combs may have been correct in her assertion that the shopkeeper wives she studied moved away from the ownership of land after the 1870 Act, a much bigger impact on women's ownership of plots was caused by the 1882 Act - a situation that Combs did not discuss in relation to her sample of women.¹²

5.3.2. *Women's involvement as plot lessees*

Domestic land was the only plot use variable which had a positive effect on women's involvement in leasing plots. Housing, road, industrial and wood uses all had a negative effect on women's leasing.

Two parish characteristics had an impact on the probability of a woman leasing plots. Such a probability increased when the population density of a parish was high but was reduced if a parish had a large percentage of young people.

The probability of a woman leasing a plot increased during the century and although there was a negative impact in 1870 there was no discernable impact in 1882.

The coefficient on women owners was negative indicating that women owners were less likely than male or intuitional owners to lease a plot to a female. Therefore, although there were examples of same sex preference, as in the parish of Bradenham, Bucks in 1853, it appears that for the majority of women owners leasing was just a commercial transaction.¹³

¹² Combs, (2004), p. 142; Combs, (2006), pp. 61, 67, 74.

¹³ Arable fields, owned by a group of people including Anna Maria Hearle, the manorial owner in Bradenham, were leased and occupied by Emily Sawyer who appeared to be farming the land herself in 1853. PD 2/70 (1853).

5.3.3. Differences between women's involvement in the ownership of plots compared to leasing.

Retail and waste uses had a positive impact on women's propensity for ownership but no obvious effect on their propensity to lease plots. Conversely water and rail usage had a negative effect on women's plot ownership but no effect on leasing. Industrial and wood uses had no impact on women's ownership but a negative effect on their willingness to lease.

5.4. The parish study¹⁴

5.4.1. The effects of parish and time variables on women's ownership of plots

Regressions were run at the parish level to investigate the impact of variations between parishes on women's ownership of plots. In particular, do the impacts of parish and time variables inferred from these parish regressions agree with those from the plot regressions? Table 5.6 gives results for parishes with more than ten plots and Table 5.7 for parishes with more than 25 plots

¹⁴ See Chapter 4, section 4.9, pp. 104-5 and Table 4.3 pp. 115-18. The number, 10 or 25, listed with the dependent variable refers to the number of plots in the parish.

Table 5.6: The propensity of women to own plots at parish level analysed by time and parish characteristics for Oxfordshire parishes with 10 or more plots.						
Explanatory time and parish variables	Dependent variables					
	PWOW 10		AWIO 10		TWOW 10	
	Full	Reduced	Full	Reduced	Full	Reduced
DATE	.047 (.695)		.011 (.332)	.016 (.054)	-.002 (.874)	
RMAN	-6.572 (.312)		-.016 (.794)		.272 (.658)	
FMWA	-2.986 (.666)		.658 (.355)		.772 (.233)	
SMWA	-6.275 (.401)		-2.248 (.005)	-1.724 (.015)	-1.421 (.068)	-.997 (.074)
POPD	2.397 (.171)	2.364 (.042)	.675 (.113)	.728 (.049)	.704 (.040)	.689 (.026)
PPHS	-2.256 (.488)		-.760 (.005)	-.817 (.029)	-.352 (.325)	
PBTW	-.561 (.367)		.032 (.594)		.027 (.652)	
PIMM	.070 (.699)		.002 (.918)		.005 (.785)	
UCEN	1.157 (.937)		19.874 (.999)		.235 (.895)	
UPER	-3.907 (.479)		-.434 (.427)		-.300 (.582)	
Constant	-32.834 (.880)	13.681 (.000)	-17.752 (.384)	-26.286 (.098)	2.931 (.885)	-.541 (.013)
No. observations	154	154	154	154	154	154
R ²	.068	.027				
Adj. R ²	.003	.021				
F	1.046	4.211				
F sig.	.409	.042				
χ^2			30.351	25.696	20.141	16.183
Sig.			.001	.000	.028	.000
CSR ²			.179	.154	.123	.100
NR ²			.240	206	.165	.134

Table 5.7: The propensity for women to own plots at parish level analysed by time and parish characteristics for Oxfordshire parishes with 25 or more plots.						
Explanatory time and parish variables	Dependent variables					
	PWOW 25		AWIO 25		TWOW 25	
	Full	Reduced	Full	Reduced	Full	Reduced
DATE	.085 (.568)		.017 (.453)		-.005 (.836)	
RMAN	-.636 (.896)		.011 (.988)		.524 (.482)	
FMWA	-.760 (.896)		.276 (.769)		.882 (.318)	
SMWA	-6.441 (.339)		-1.873 (.103)		-1.263 (.263)	
POPD	1.433 (.293)	1.290 (.136)	1.479 (.091)	1.106 (.129)	.875 (.112)	.671 (.081)
PPHS	-2.069 (.515)		-.428 (.420)		.086 (.860)	
PBTW	.684 (.210)		.102 (.229)		.143 (.096)	.135 (.084)
PIMM	.072 (.653)		-.005 (.842)		.001 (.982)	
UCEN	1.678 (.874)		19.340 (.999)		.139 (.946)	
UPER	-.629 (.884)		-.897 (.197)		-.696 (.325)	
Constant	-169.958 (.537)	10.846 (.000)	-33.499 (.415)	.106 (.762)	.458 (.991)	-7.078 (.060)
No. observations	83	83	83	83	83	83
R ²	.068	.027				
Adj. R ²	-.061	.015				
F	.529	2.272				
F sig.	.864	.136				
χ^2			16.846	6.779	14.538	11.109
Sig.			.078	.009	.150	.004
CSR ²			.184	.078	.161	.125
NR ²			.253	.108	.215	.168
PWOW final regression left only the constant at 11.912 (.000) so step 10 reported.						

Only one parish variable, population density, had a positive impact on the propensity for women's ownership of plots and that applied to both sets of parishes. However the significance of its impact was reduced in the larger parishes. The results for the

second regression, which tested if women “avoided” parishes with certain characteristics, indicated that women owners were less likely to own plots in parishes with a high population per house; but this result was not sufficiently robust to apply to the larger parishes with 25 or more plots.

Two time variables were significant, in the parishes with any woman-owned plots: date and 1882, the date of the second Married Women’s Property Act. The regression results for those parishes revealed that there was a reduction in propensity for women’s plot ownership after 1882, but, notwithstanding that, women’s plot ownership increased over the century. Comb’s work on women shopkeepers suggested that it was the first Married Women’s Property Act that affected the distribution of her women’s property but in this study it had no significance in these parishes with any women-owned plots.¹⁵ None of these results were however sufficiently robust to be significant in the parishes with 25 or more plots.

The results for regressions on the parishes with ten per cent or more women-owned plots confirmed both the positive impact of population density and reduced involvement by women in plot ownership after 1882. Again, this result was insufficiently robust to affect ownership in the larger parishes. However, in those larger parishes the proportion of population younger than twenty had a positive impact on women’s plot ownership.

¹⁵ Combs (2004), p.148.

5.4.2. The effects of parish and time characteristics on women's leasing of plots

The analogous results concerning women's leasing of plots are reported in Tables 5.8 and 5.9.¹⁶

Table 5.8: The propensity for women to lease plots at parish level analysed by time and parish characteristics for Oxfordshire parishes with more than 10 plots						
Explanatory time and parish variables	Dependent variables					
	PWOL 10		AWIL 10		TWOL 10	
	Full	Reduced	Full	Reduced	Full	Reduced
DATE	.050 (.061)	.049 (.044)	.022 (.287)		.053 (.091)	.047 (.075)
RMAN	1.475 (.312)		1.232 (.125)	1.438 (.046)	.643 (.522)	
FMWA	-2.941 (.060)	-3.213 (.027)	-.655 (.530)		-20.357 (.998)	-3.232 (.037)
SMWA	-.928 (.580)		-1.331 (.328)		16.870 (.998)	
POPD	.060 (.879)		.121 (.520)		.136 (.620)	
PPHS	.674 (.357)		-.586 (.447)		.059 (.947)	
PBTW	-.289 (.040)	-.215 (.084)	-.159 (.117)	-.159 (.077)	-.187 (.198)	
PIMM	-.058 (.158)		-.011 (.758)		-.046 (.341)	
UCEN	1.748 (.594)		2.324 (.196)	1.948 (.036)	1.110 (.655)	
UPER	-.397 (.748)		.946 (.188)		-.418 (.732)	
Constant	-79.765 (.104)	-78.061 (.076)	-33.211 (.388)	4.980 (.230)	-91.345 (.113)	-88.403 (.068)
No. observations	154	154	154	154	154	154
R ²	.078	.047				
Adj. R ²	.013	.028				
F	1.205	2.466				
F sig.	.293	.064				
χ^2			17.650	12.261	10.944	5.469
Sig.			.061	.007	.362	.065
CSR ²			.108	.077	.069	.035
NR ²			.216	.153	.205	.104

¹⁶ The dependent variables are the leasing version of those discussed in Chapter 4, section 4.9, pp. 104-5 and Table 4.3, pp. 115-18 and the number, 10 or 25, listed with the dependent variable refers to the number of plots in the parish.

Table 5.9: The propensity of women to lease plots at parish level analysed by time and parish characteristics for Oxfordshire parishes with 25 and over plots						
Explanatory time and parish variables	Dependent variables					
	PWOL 25		AWIL 25		TWOL 25	
	Full	Reduced	Full	Reduced	Full	Reduced
DATE	-.003 (.948)		-.038 (.222)		.010 (.818)	
RMAN	2.505 (.152)	2.830 (.068)	1.235 (.167)		.879 (.418)	
FMWA	-1.023 (.622)		1.043 (.432)		-19.093 (.998)	
SMWA	1.265 (.596)		.506 (.733)		18.483 (.998)	
POPD	.391 (.420)		.316 (.164)	.333 (.018)	.256 (.325)	.211 (.168)
PPHS	-.181 (.872)		-.993 (.309)		-.347 (.756)	
PBTW	-.136 (.483)		-.137 (.256)		-.048 (.771)	
PIMM	-.048 (.403)		-.011 (.777)		-.040 (.525)	
UCEN	.110 (.977)		1.073 (.571)		.413 (.864)	
UPER	-.306 (.842)		.859 (.281)		-.334 (.804)	
Constant	15.666 (.873)	1.254 (.034)	78.868 (.176)	-1.864 (.000)	-17.239 (.835)	-2.803 (.000)
No. observations	83	83	83	83	83	83
R ²	.079	.040				
Adj. R ²	-.049	.029				
F	.618	3.414				
F sig.	.794	.068				
χ^2			14.219	6.261	6.367	1.523
Sig.			.163	.012	.784	.217
CSR ²			.157	.073	.074	.018
NR ²			.258	.119	.182	.045
TWOL final regression left only the constant at 2.552 (.000) so step 10 reported.						

The percentage of population below twenty years was the only parish variable that affected the percentage of plots leased by women, but its negative impact was only

felt in the smaller parishes. In the smaller parishes women's leasing of plots increased throughout the century, despite a negative impact in 1870. In the larger parishes only the Railway Mania variable had an impact on women's plot leasing, by increasing it.

The second regression tested if women avoided parishes with certain characteristics. The results for the parishes with fewer plots indicated that women lessees were less likely to lease property in parishes with lots of people younger than twenty, although they were more likely to lease in urban central parishes. None of the parish characteristics caused women to avoid leasing in the larger parishes but women revealed a preference for leasing in parishes with a high population density. In smaller parishes there was an increase in the propensity for women to lease plots during the Railway Mania

The regression results from the parishes where ten per cent or more plots were leased by women indicated that those lessees favoured parishes with a high population density, but this only applied to parishes with more than 25 plots, and the result was only significant at the ten per cent level. The propensity for women to lease plots in the smaller parishes increased over the century but with a decline after 1870. Overall, the results suggest that parish characteristics, especially population density, had a greater effect on ownership than leasing.

5.5. The role of female residency on the ownership of plots¹⁷

Using census data on the percentage of women in a parish population this section examines whether the parish characteristics previously identified as promoting

¹⁷ See Chapter 4, section 4.10, pp. 105-6.

women's ownership or leasing of plots are also conducive to women's residence in the parish. Table 5.10 presents the regression results for the 182 core Oxfordshire parishes.¹⁸ They show that population density was the only characteristic to influence women's residence in a parish and that it had a positive effect. This suggests that women owners and lessees were not only attracted to parishes with a high population as absentee owners and lessees, but also as residents.

Table 5.10: An OLS backward regression of the percentage of females in a parish against other parish characteristics for the 182 core Oxfordshire parishes		
Parish characteristics	Full	Reduced
POPD	.468 (.067)	.465 (.019)
PPHS	.624 (.232)	
PBTW	-.127 (.129)	
PIMM	-7.987 ^{E-5} (.998)	.
UCEN	-.158 (.943)	
UPER	-.469 (.639)	
Constant	52.694 (.000)	49.752 (.000)
No. observations	181	181
R ²	.050	.030
Adj. R ²	.018	.025
F	1.550	5.619
F sig.	.165	.019

5.6. Subgroups of women owners¹⁹

The information in the books of reference enabled the women owners to be subdivided into different groups. The percentage of plots owned by women is

¹⁸ See Table 5.1, p. 119 for core parishes.

¹⁹ See Chapter 4, section 4.8.4, pp. 91-2.

disaggregated by subgroups in Table 5.11. Plot uses are shown in successive rows and different ownership subgroups are shown in the columns.

As already established,²⁰ women in general were involved in the ownership of 14.7 per cent of the plots sampled. Women sole owners were the largest subgroup with 8.5 per cent of plots. Women and trusts were the specified owners of 2.2 per cent of the plots. Plots owned by a woman with a specified husband accounted for 1.2 per cent of plots and for 1.1 per cent of plots the husband and wife were listed as owners along with others. In 1.7 per cent of the plots at least one woman shared a surname with a male owner but there was no indication of marriage. Women referred to as ‘Mrs’ owned 1.3 per cent of plots and those referred to as ‘widow’ owned 0.3 per cent of plots.

The ‘only women involved in ownership’ subgroup owned 12.5 per cent of all the general housing and approximately the same proportion of houses and cottages. They owned 22.4 per cent of retail plots, 16.4 per cent of the domestic land, 11 per cent of the industrial plots but only 6.7 per cent of agricultural plots. 11.7 per cent of the plots owned during the period 1843-46 were owned by women alone as were 9.8 per cent of the plots before 1870 and 4.1 per cent of the plots sampled after 1882.

The ownership of plots by the women and trusts subgroup increased after both 1870 and 1882. The group owned 2.6 per cent of the housing stock but specialised in cottages rather than houses. They owned 6.8 per cent of the industrial plots and were the only group involved in the ownership of public buildings.

²⁰ See Table 5.2 p. 120. WOOW mean 0.15, standard deviation 0.354.

The group of women with men of the same name also owned more cottages than houses. They owned 1.8 per cent of the plots during the Railway Mania and more plots after 1870, 2.7 per cent compared to 1.3 per cent; but their plot ownership decreased dramatically after 1882 to only 0.2 per cent. The group, along with women and trusts, owned 7.1 per cent of the quarry plots.

Women with husbands and women with husbands and others owned about one per cent of all plots. Both groups owned less than one per cent of general housing but owned comparatively more houses than cottages. These groups owned few plots during 1843-46 but their ownership of plots increased after both 1870 and 1882.

The 'Mrs' group owned 1.3 per cent of all plots. They owned houses but not cottages, and 1.7 per cent of the industrial plots. Their share of plots increased after both 1870 and 1882 but not during the Railway Mania years.

The widows owned only 0.3 per cent and their level of ownership remained stable with no overall increase after either 1870 or 1882. They owned 6.3 per cent of the plots with waste usage because of the situation in Chalgrove, Oxon in 1828.²¹

²¹ Two women, Mary Blount and – King, defined as widows owned five plots defined as waste/cow common in 1828, PD5/7 (1828).

Table 5.11: Ownership of plots in Oxfordshire by subgroups of women owners expressed as a percentage of all plots, by plot characteristics								
Explanatory plot use and time variables	Oxon plot numbers	Percentage of plots in specified category owned by identified women's ownership subgroup						
	All	WOTR	WOHU	WOHP	WOMS	WMRS	WIDO	OWIO
all	7299	2.2	1.2	1.1	1.7	1.3	0.3	8.5
HSEG	842	2.6	0.7	0.5	2.0	1.3	0.0	12.5
HOUS	548	0.9	0.7	0.4	1.8	2.0	0.0	12.8
COTT	286	5.2	0.3	0.3	2.4	0.0	0.0	12.2
TENE	1	100.0	100.0	100.0	0.0	0.0	0.0	0.0
CORT	7	0.0	0.0	0.0	0.0	0.0	0.0	14.5
RETA	58	1.7	1.7	1.7	0.0	0.0	0.0	22.4
AGBL	311	5.5	3.9	3.9	1.9	0.6	0.0	6.8
AGLD	4250	1.9	1.2	1.1	1.7	1.5	0.4	6.7
ARAB	1066	0.8	0.8	0.5	1.8	0.8	0.0	7.1
MEAD	436	0.0	0.9	0.9	0.9	4.6	0.9	7.1
PAST	550	2.0	1.1	1.1	1.6	2.0	0.0	7.6
WOOD	222	2.3	1.4	1.4	2.3	0.0	0.0	4.5
DOML	1396	3.2	1.3	1.1	2.1	1.3	0.1	16.4
WAST	79	0.0	0.0	0.0	0.0	0.0	6.3	12.7
WATR	859	3.7	2.6	2.6	3.3	1.5	0.0	3.3
ROAD	1582	2.1	0.8	0.8	1.8	0.8	0.1	3.0
UTIL	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0
QURY	42	7.1	2.4	2.4	7.1	0.0	0.0	4.8
RAIL	42	2.3	0.0	0.0	2.3	0.0	0.0	0.0
PUBD	6	16.7	0.0	0.0	0.0	0.0	0.0	0.0
INDS	118	6.8	0.8	1.8	0.8	1.7	0.0	11.0
MISC	82	3.7	2.4	2.4	2.4	6.1	0.0	9.8
RMAN	1738	0.1	0.2	0.0	1.8	0.0	0.0	11.7
FMWA Pre 1870	5342	1.5	0.9	0.9	1.3	1.2	0.4	9.8
FMWA Post 1870	1954	4.1	1.9	1.8	2.7	1.5	0.0	5.0
SMWA Pre 1882	6494	2.1	1.0	0.9	1.9	1.0	0.4	9.0
SMWA Post 1882	805	3.1	3.0	3.0	0.2	3.3	0.0	4.1
Number of plots owned		162	88	83	123	92	23	619
Means of all subgroup plots		.02	.01	.01	.02	.01	.00	.08
Standard deviations of all subgroup plots		.147	.109	.106	.129	.112	.056	.279

Table 5.12 reports the proportion of all women-owned plots that are owned by each subgroup. Information is provided for all such plots and for each category of plot use.

The table shows that sole women owned almost 60 per cent of the women owned plots. This group owned the greatest percentage of plots for all uses except quarry, rail, public buildings and tenements. The group owned 63.9 per cent of the women owned plots before 1870 and still owned over 39 per cent after 1882. It is theoretically possible that some of the women listed in the books of reference could have been married and owning property which they controlled via a private legal arrangement or through an understanding with a husband who was not mentioned in the books of reference.

Women with trusts owned 15.1 per cent of all the plots; specifically owning 50.0 per cent of the quarry plots, 34.8 per cent of the industrial plots and all the railway plots. Their ownership of plots increased after both 1870 and 1882, as did that of three other groups - women owners with husbands, women owners with husbands and others, and the 'Mrs' group.

Women with men of the same name owned 50.0 per cent of the quarry plots and all the railway plots. Their ownership of plots increased after 1870 but decreased sharply after 1882.

Table 5.12: Ownership of plots in Oxfordshire by subgroups of women owners expressed as a percentage of all plots owned by women, by plot characteristic								
Explanatory plot use and time variables	WOOW Oxon plots (%)	Percentage of all Oxfordshire women owned plots by women owner subgroup						
		WOTR	WOHU	WOHP	WOMS	WMRS	WIDO	OWIO
all	14.7	15.1	8.2	7.8	11.5	8.6	2.1	57.8
HSEG	20.4	12.8	3.5	2.3	9.9	6.4	0.0	61.0
HOUS	19.0	4.8	3.8	1.9	9.6	10.6	0.0	67.3
COTT	22.7	23.1	1.5	1.5	10.8	0.0	0.0	53.8
TENE	100.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0
CORT	28.6	0.0	0.0	0.0	0.0	0.0	0.0	50.0
RETA	29.3	5.9	5.9	5.9	0.0	0.0	0.0	76.4
AGBL	16.4	33.3	23.5	23.5	11.8	3.9	0.0	47.1
AGLD	12.4	15.5	9.6	9.1	13.4	12.3	2.8	53.9
ARAB	12.5	6.0	6.0	3.8	14.3	6.8	0.0	57.1
MEAD	10.8	0.0	8.5	8.5	8.5	42.6	8.5	66.0
PAST	12.7	15.7	8.6	8.6	12.9	15.7	0.0	60.0
WOOD	10.8	20.8	12.5	12.5	20.8	0.0	0.0	41.7
DOML	23.8	13.3	5.4	4.8	8.7	5.4	0.6	69.0
WAST	19.0	0.0	0.0	0.0	0.0	0.0	33.3	66.6
WATR	12.5	29.9	20.6	20.6	26.1	12.1	0.0	26.2
ROAD	11.1	18.9	7.4	7.4	16.0	6.9	0.6	26.9
UTIL	3.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
QURY	14.3	50.0	16.7	16.7	50.0	0.0	0.0	33.3
RAIL	2.4	100.0	0.0	0.0	100.0	0.0	0.0	0.0
PUBD	33.3	50.0	0.0	0.0	0.0	0.0	0.0	0.0
INDS	19.5	34.8	4.3	4.3	4.3	8.7	0.0	56.5
MISC	22.0	16.7	11.1	11.1	11.1	27.8	0.0	44.4
RMAN	17.0	0.7	1.0	0.0	10.5	0.0	0.0	69.2
FMWA Pre1870	15.2	10.1	6.1	5.8	8.6	7.6	2.8	63.9
FMWA Post1870	13.1	31.3	14.8	14.1	20.7	11.7	0.0	38.3
SMWA Pre 1882	15.2	13.9	6.5	6.0	12.2	6.6	2.8	59.3
SMWA Post 1882	10.3	30.1	28.9	28.9	2.4	32.5	0.0	39.8
The women owners of utility plots (UTIL) were part of the main sample but did not fit the criteria for inclusion in any of the subgroups. See Chapter 4, section 4.8.4, pp. 91-2.								

5.6.1. Regression results for the women ownership subgroups²²

Regression analysis was carried out on the plot data for the larger subgroups of women and the results reported in Table 5.13. The regressions were run against a reduced set of plot variables because of the small numbers in some subsets but the essential parish and time variables were retained.²³ Disaggregation reveals very different patterns for the different categories of owner.

The ‘only’ women subgroup showed a propensity to own domestic land but most of the other subgroups had a negative propensity to own such plots. Two subgroups: women with trusts and the ‘Mrs’ subgroup, had a propensity to own housing plots, but women with husbands plus others showed a negative propensity to own such plots.

One parish characteristic, population per house, had a negative effect on the propensity of women in all the subgroups to own plots. This effect was significant for general women, those with trusts, those with husbands plus others, those with men of the same name and those designated as ‘Mrs’. For the ‘only’ women and those with husbands the effect was insignificant and did not survive into the final regression. Four groups: women and trusts, women and husbands and /or others, and women with men of the same name, showed a propensity to own plots in parishes with a high population density. However the ‘only’ women group had a negative propensity to own plots in such parishes. A high level of immigration into a parish encouraged the ‘Mrs’ group, women with husbands, and women with husbands plus others to own

²² Correlations between the women owner subgroups and plot, parish and time variables only revealed correlations coefficients of + 0.4 or – 0.4 between the various ownership subgroups and are therefore not included in this text.

²³ See Table 5.5, and section 5.3, pp. 128-31 for discussion of the general women ownership data against the full range of variables.

plots. Parishes with a high population of young people encouraged plot ownership by women with trusts although they discouraged it from women titled 'Mrs'.

The 'only' women and 'Mrs' subgroups revealed a negative propensity to own plots over time but all the other subgroups revealed a positive trend. During the years of the Railway Mania the 'only' women had a propensity to own plots but women with trusts, women with husbands, and women with husbands plus others, all showed a negative propensity to own plots at this time. The same three subgroups also owned fewer plots after 1870. Three subgroups, 'only' women, women with husbands plus others, and the 'Mrs' group, all revealed a positive propensity to own plots after 1882. However, women with trusts and women with men of the same name showed a negative propensity to own plots after 1882.

With regard to the time variables it is particularly instructive to compare the results for the subgroups with smaller numbers of plots with those of the dominant group, where women owned plots on their own. The dominant group, who owned over 60 per cent of women-owned plots, exhibited a negative time trend and a significant positive effect after the 1882 Act, with the 1870 Act being insignificant. By contrast the other subgroups, (apart from the 'Mrs' subgroup), exhibit a very significant positive time trend which is reversed by the 1870 Act in most cases. The impact of the 1882 Act is more ambiguous. These results suggest that the rising trend in overall women's ownership is to some degree accounted for by increased partnerships between women and other owners rather than by any trend by women to move from partnerships to owning plots on their own.

Table 5.13: Regression analysis for Oxfordshire data on women ownership subgroups								
Explanatory plot use, parish, and time variables	Dependent variables							
	Women ownership subgroups							
	WOOW		WOTR		WOHU		WOHP	
	F	R	F	R	F	R	F	R
HSEG	-.148 (.187)		.745 (.024)	.734 (.026)	-.499 (.312)		-.066 (.008)	-.067 (.007)
AGBL	.143 (.373)		.583 (.143)		.733 (.104)		.105 (.004)	.107 (.004)
DOML	.648 (.000)	.625 (.000)	-.854 (.001)	-.829 (.001)	-.670 (.038)	-.837 (.005)	-.037 (.047)	-.034 (.062)
WATR	-.293 (.014)	-.290 (.014)	-.017 (.950)		.545 (.085)	.527 (.090)	.080 (.003)	.081 (.003)
POPD	.026 (.175)		.350 (.000)	.374 (.000)	.188 (.002)	.091 (.000)	.015 (.000)	.013 (.001)
PPHS	-.233 (.006)	-.208 (.008)	-.948 (.001)	-.858 (.001)	-.376 (.216)		-.044 (.017)	-.041 (.024)
PBTW	.036 (.007)	.031 (.012)	.127 (.019)	.108 (.020)	-.032 (.544)		.003 (.347)	
PIMM	.037 (.000)	.038 (.000)	.017 (.334)		.038 (.036)	.043 (.001)	.004 (.003)	.003 (.003)
DATE	.008 (.008)	.008 (.005)	.096 (.000)	.097 (.000)	.031 (.007)	.031 (.002)	.002 (.006)	.002 (.005)
RMAN	-.034 (.725)		-4.297 (.000)	-4.276 (.000)	-3.324 (.000)	-3.721 (.000)	-.127 (.000)	-.123 (.000)
FMWA	-.227 (.083)	-.223 (.075)	-1.438 (.000)	-1.426 (.000)	-.980 (.023)	-.986 (.021)	-.086 (.005)	-.084 (.005)
SMWA	-.578 (.000)	-.579 (.000)	-3.114 (.000)	-3.106 (.000)	.245 (.635)		.144 (.000)	.148 (.000)
Constant	-17.648 (.001)	-18.156 (.001)	-181.851 (.000)	-181.338 (.000)	-57.699 (.007)	-61.252 (.001)	-3.566 (.007)	-3.447 (.008)
No. observations	7299	7299	1071	1071	1071	1071	1071	1071
R ²							.139	.138
Adj. R ²							.129	.129
F							14.176	15.386
F sig.							.000	.000
χ^2	223.874	220.218	265.351	262.107	115.887	110.249		
Sig.	.000	.000	.000	.000	.000	.000		
CSR ²	.030	.030	.219	.217	.103	.098		
NR ²	.053	.053	.383	.379	.237	.226		

	Dependent variables							
Explanatory plot use, parish, and time variables	Women ownership subgroups							
	WOMS		WMRS		OWIO			
	F	R	F	R	F	R		
HSEG	-.092 (.795)		.069 (.003)	.068 (.002)	-.170 (.427)			
AGBL	-.012 (.979)		-.026 (.443)		.002 (.994)			
DOML	-.458 (.071)	-.540 (.027)	.000 (.960)		.845 (.000)	.853 (.000)		
WATR	1.079 (.000)	1.010 (.000)	.081 (.001)	.086 (.001)	-.910 (.000)	-.892 (.000)		
POPD	.207 (.001)	.249 (.000)	-.024 (.000)	-.027 (.000)	-.066 (.069)	-.078 (.003)		
PPHS	-1.550 (.000)	-1.536 (.000)	-.087 (.000)	-.091 (.000)	-.270 (.101)			
PBTW	-.058 (.240)		-.011 (.001)	-.012 (.000)	.007 (.808)			
PIMM	-.011 (.572)		.004 (.000)	.004 (.000)	.008 (.464)			
DATE	.034 (.010)	.030 (.013)	-.008 (.000)	-.008 (.000)	-.032 (.000)	-.034 (.000)		
RMAN	.527 (.111)		-.032 (.125)		.674 (.001)	.612 (.001)		
FMWA	.705 (.076)	.657 (.082)	.140 (.000)	.150 (.000)	-.014 (.958)			
SMWA	-3.616 (.000)	-3.833 (.000)	.598 (.000)	.608 (.000)	1.222 (.000)	1.118 (.001)		
Constant	-54.504 (.023)	-50.575 (.022)	14.985 (.000)	15.146 (.000)	60.849 (.000)	62.286 (.000)		
No. observations	1071	1071	1071	1071	1071	1071		
R ²			.306	.304				
Adj. R ²			.298	.298				
F			38.862	51.497				
F sig.			.000	.000				
χ^2	121.072	117.516			157.727	153.778		
Sig.	.000	.000			.000	.000		
CSR ²	.107	.104			.137	.134		
NR ²	.210	.204			.184	.180		

5.7. Subgroups of women lessees

Women lessees were subdivided into similar groups to the women owners. The plot ownership pattern for these subgroups and their relationship to specified plot characteristics is revealed in Table 5.14.

Overall women were involved in the leasing of 2.1 per cent of the sampled plots.²⁴

Women sole lessees were the largest subgroup at 1.5 per cent of plots but each of the other groups leased less than one per cent of the plots.

Members of the ‘only’ women group generally leased a greater percentage of plots in any use compared to the other groups of women lessees; but they were not involved in leasing retail plots, although members of the other subgroups were. They leased the greatest percentage of general housing stock, at 3.3 per cent, and were the only subgroup which leased more houses (4.7 per cent) than cottages (0.3 per cent).

Table 5.14: Leasing of plots in Oxfordshire by subgroups of women lessee expressed as a percentage of all plots, by plot characteristics								
Explanatory plot use and time variables	Regional plot numbers	Percentage of plots in specified category leased by identified women’s leasing subgroup						
	All	WLTR	WLHU	WLHP	WLMS	WLMR	WLWI	OWIL
all	7299	0.3	0.3	0.1	0.2	0.2	0.0	1.5
HSEG	842	0.2	0.0	0.0	0.2	0.0	0.0	3.3
HOUS	548	0.2	0.0	0.0	0.2	0.0	0.0	4.7
COTT	286	0.3	0.0	0.0	0.3	0.0	0.0	0.3
RETA	58	3.4	1.7	1.7	3.4	1.7	0.0	0.0
AGBL	311	1.0	1.0	0.3	0.6	0.3	0.0	0.6
AGLD	4250	0.4	0.3	0.1	0.2	0.2	0.0	0.8
ARAB	1066	0.9	0.9	0.3	0.7	0.4	0.0	2.0
MEAD	436	0.0	0.0	0.0	0.0	0.0	0.0	0.2
PAST	550	0.4	0.7	0.4	0.0	0.4	0.0	0.7
WOOD	222	0.0	0.0	0.0	0.0	0.0	0.0	0.0
DOML	1396	0.6	0.1	0.1	0.5	0.1	0.0	4.4
WAST	79	0.0	0.0	0.0	0.0	0.0	0.0	0.0
WATR	859	0.2	0.3	0.2	0.0	0.2	0.0	0.7
ROAD	1582	0.4	0.1	0.6	0.4	0.1	0.0	0.8
UTIL	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0
QURY	42	0.0	0.0	0.0	0.0	0.0	0.0	2.4
RAIL	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0

²⁴ See Table 5.2 p.120 . WOLE mean 0.02, standard deviation 0.144.

PUBD	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0
INDS	118	0.0	0.0	0.0	0.0	0.0	0.0	0.0
MISC	82	0.0	0.0	0.0	0.0	0.0	0.0	1.2
RMAN	1738	0.0	0.8	0.0	0.0	0.0	0.0	2.4
FMWA Pre 1870	5345	0.3	0.3	0.1	0.3	0.1	0.0	1.7
FMWA Post 1870	1954	0.3	0.3	0.3	0.0	0.3	0.0	0.9
SMWA Pre 1882	6494	0.3	0.3	0.1	0.1	0.3	0.0	1.5
SMWA Post 1882	805	0.6	0.3	0.6	0.0	0.6	0.0	1.4
No. plots leased	23	22	8	16	11	0	109	
Means of all subgroup plots	.00	.00	.00	.00	.00	-	.01	
Standard deviations of all subgroup plots	.056	.055	.033	.047	.039	-	.121	

The results of a comparison of the leasing patterns of the various subgroups of women lessees against the general involvement of women in the leasing of plots in the region are reported in Table 5.15.

Sole women leased over 70 per cent of the plots and were responsible for the leasing of 87.5 per cent of the housing stock and 92.9 per cent of the houses and 50.0 per cent of the cottages. They leased all the quarry plots, 55.9 per cent of agricultural land, and 84.5 per cent of domestic land. The group leased 67.2 per cent of the women leased plots during the Railway Mania.

Women and trusts leased 14.8 per cent of the plots including the majority of the retail plots (66.7 per cent). They leased only 6.3 per cent of the general housing and less than four per cent of the houses but 50.0 per cent of the cottages which suggests that they were leasing cottages for the rental income. This subgroup leased no plots during the Railway Mania but leased a greater percentage of plots after both 1870 and 1882.

Table 5.15: Leasing of plots in Oxfordshire by subgroups of women lessee expressed as a percentage of all plots leased by women, by plot characteristic								
Explanatory plot use and time variables	Regional WOLE plots (%)	Plots in specified category leased by the specific subgroup (%)						
		WLTR	WLHU	WLHP	WLMS	WLMR	WLWI	OWIL
all	2.1	14.8	14.2	5.2	10.3	7.1	0.0	70.3
HSEG	3.8	6.3	0.0	0.0	6.3	0.0	0.0	87.5
HOUS	5.1	3.6	0.0	0.0	3.6	0.0	0.0	92.9
COTT	0.7	50.0	0.0	0.0	50.0	0.0	0.0	50.0
RETA	5.2	66.7	33.3	33.3	66.7	33.3	0.0	0.0
AGBL	2.6	37.5	37.5	12.5	25.0	12.5	0.0	25.0
AGLD	1.4	25.4	23.7	8.5	16.9	13.6	0.0	55.9
ARAB	3.6	26.3	26.3	7.9	18.4	10.5	0.0	55.3
MEAD	0.2	0.0	0.0	0.0	0.0	0.0	0.0	100.0
PAST	1.5	25.0	50.0	25.0	0.0	25.0	0.0	50.0
WOOD	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
DOML	5.2	11.1	2.8	2.8	9.7	2.8	0.0	84.5
WAST	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
WATR	1.3	18.2	27.3	18.2	0.0	18.2	0.0	54.5
ROAD	1.3	28.6	4.5	0.0	28.6	4.5	0.0	57.1
UTIL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
QURY	2.4	0.0	0.0	0.0	0.0	0.0	0.0	100.0
RAIL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
PUBD	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
INDS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
MISC	3.7	0.0	0.0	0.0	0.0	0.0	0.0	33.3
RMAN	3.5	0.0	23.0	0.0	0.0	0.0	0.0	67.2
FMWA Pre 1870	2.5	13.7	13.0	2.3	12.2	4.6	0.0	70.2
FMWA Post 1870	1.2	20.8	20.8	20.8	0.0	20.8	0.0	70.8
SMWA Pre 1882	2.1	12.9	12.2	2.2	11.5	4.3	0.0	70.5
SMWA Post 1882	2.0	31.3	4.8	31.3	0.0	31.3	0.0	68.8

Women with husbands leased 14.2 per cent of the plots including 33.3 per cent of the retail plots and 23 per cent of the plots during the Railway Mania. As a group they leased more plots after 1870 but fewer after 1882.

Women with men of the same name leased 10.3 per cent of the plots including 66.7 per cent of the retail plots. Their level of leasing remained fairly stable between 1870 to 1882 but they leased no plots after 1882.

Ownership and leasing by women subgroups revealed different patterns. Several plot uses did not have recorded lessees and of those which did there was not the spread throughout the leasing subgroups that occurred with the ownership subgroups. The domination of ownership and leasing by sole women reflected the demography of the century in that women outlived men by a few years. Social changes then caused a gradual rise in the age at which marriage occurred but concurrently fewer of the people of marriageable age actually married. By 1851 the census revealed that unmarried women outnumbered unmarried men. It was these never-married so called “surplus women” who had to support themselves.²⁵

*5.7.1. Regression results for the women lessee subgroups*²⁶

Only one lessee subgroup had sufficient plots to support regression analysis, the sole women subgroup, and the results are reported in Table 5.16 along with the regression analysis for the full sample of women involved in leasing.²⁷ The ‘only’ women subgroup revealed a positive propensity to lease plots of domestic land but a negative propensity to lease agricultural buildings or water plots. The parish variables of population per house and population below twenty both had a negative effect on the

²⁵ See Anne Laurence, Josephine Maltby and Janette Rutterford, (eds.), *Women and Their Money: Essays on Women and Finance 1700-1950*, (Routledge, Abingdon, 2009), pp.13-19, for a full discussion on this.

²⁶ Correlations between the women lessee subgroups and plot, parish and time variables only revealed correlations coefficients of + 0.4 or – 0.4 between the various leasing subgroups and are therefore not included in this text.

²⁷ See Table 5.5, and section 5.3.2, pp. 129-31 for discussion of the general women leasing data against the full range of variables.

leasing of plots by this subgroup. The ‘only’ women leased fewer plots as the century progressed, especially during the Railway Mania but nevertheless they leased more plots after 1870 and again after 1882 though the latter was less statistically significant.

Table 5.16: Full and reduced regression results on plot data for Oxfordshire women lessee subgroups				
Explanatory plot use, parish, and time variables	Dependent variables			
	Women lessee subgroups			
	WOLE		OWIL	
	Full	Reduced	Full	Reduced
HSEG	-.406 (.086)		.435 (.562)	
AGBL	.252 (.502)		-2.470 (.032)	-2.209 (.044)
DOML	1.198 (.000)	1.110 (.000)	2.249 (.001)	1.687 (.001)
WATR	-.219 (.517)		-1.535 (.087)	-1.496 (.075)
POPD	.105 (.015)	.118 (.001)	.311 (.300)	
PPHS	.180 (.416)		-3.362 (.006)	-2.302 (.011)
PBTW	-.118 (.000)	-.112 (.001)	-.757 (.004)	-.595 (.000)
PIMM	-.027 (.039)	-.026 (.030)	-.113 (.103)	
DATE	.027 (.004)	.029 (.000)	-.175 (.008)	-.186 (.000)
RMAN	.154 (.511)		-2.117 (.005)	-1.600 (.010)
FMWA	-1.880 (.000)	-1.757 (.000)	5.611 (.019)	5.933 (.000)
SMWA	.423 (.390)		3.001 (.235)	4.016 (.027)
Constant	-48.506 (.004)	-51.977 (.000)	377.465 (.003)	382.404 (.000)
No. observations	7299	7299	155	155
χ^2	131.965	125.812	52.983	49.540
Sig.	.000	.000	.000	.000
CSR ²	.018	.017	.290	.274
NR ²	.096	.092	.410	.387

5.8. Manorial ownership and the investigation into its influence on women's ownership and leasing of plots²⁸

5.8.1. Correlations

Including the variable for female involvement in manorial ownership reduced the number of plots available for analysis from 7299 to 6625. The results, reported in Table 5.17, revealed only population density and urban centrality as greater than + 0.4 or – 0.4. However there were also very significant correlations with women owners, women lessees, housing and retail. All these correlations probably relate to the presence of female manorial owners in four Gloucestershire parishes in 1845 which contained the majority of the housing and retail plots. These were the central urban parishes of Alstone and Cheltenham with over 600 plots, and the neighbouring peripheral urban parishes of Charlton Kings and Dowdeswell with over 200 plots.²⁹

Table 5.17: Correlations on Oxfordshire plot data for which information about manorial ownership is known							
	WOOW	WOLE	HSEG	RETA	AGBL	AGLD	WOOD
FIMO	.133 (.000)	.019 (.129)	.244 (.000)	.078 (.000)	-.019 (.128)	-.130 (.000)	-.043 (.001)
	DOML	WAST	WATR	ROAD	UTIL	QURY	RAIL
FIMO	.032 (.008)	.058 (.000)	-.099 (.000)	-.089 (.000)	-.030 (.016)	-.021 (.093)	-.043 (.000)
	INDS	MISC	POPD	PPHS	PBTW	PIMM	PFEM
FIMO	.042 (.001)	.031 (.010)	.442 (.000)	.120 (.000)	-.194 (.000)	.204 (.000)	.389 (.000)
	UCEN	UPER	RMAN	FMWA	SMWA	CRWD	UDIF
FIMO	.485 (.000)	-.054 (.000)	.315 (.000)	-.250 (.000)	-.176 (.000)	-.332 (.000)	.311 (.000)

²⁸ See Chapter 4, section 4.11, pp.107-8.

²⁹ For Cheltenham and Alstone, Mary Gardner and James Agg Gardner were manorial owners. For Charlton Kings it was Dame Jane Eliza Prinn, and for Dowdeswell it was Hester Rogers. PD 2/40 (1845).

5.8.2. *The effect of female manorial ownership on the propensity of women to own, or lease, plots.*

Regression analysis was carried out on the plot data for which manorial ownership was established and the results are given in Table 5.18.³⁰ Female involvement in manorial ownership had a statistically very significant positive effect on the propensity of women to own plots. This reflected the high number of parishes with female manorial owners in this region and also the ownership by those women of several plots within ‘their’ parishes. Female manorial ownership had a negative impact on the propensity of women to lease plots but it was only significant at the eight per cent level.

Table 5.18: Regression analysis results for all Oxfordshire plots for which manorial ownership is established				
Explanatory plot use, parish, and time variables	Dependent variables			
	WOOW		WOLE	
	Full	Reduced	Full	Reduced
WOOW			-.021 (.000)	-.021 (.000)
HSEG	-.307 (.096)	-.321 (.076)	-.030 (.002)	-.020 (.003)
RETA	.634 (.038)	.626 (.038)	-.004 (.850)	
AGBL	-.094 (.617)		.004 (.615)	
AGLD	.039 (.726)		2.426E ⁻⁵ (.996)	
WOOD	-.254 (.294)		-.017 (.108)	-.017 (.086)
DOML	.696 (.000)	.694 (.000)	.037 (.000)	.036 (.000)
WAST	.568 (.071)		-.010 (.539)	
WATR	-.379 (.004)	-.365 (.004)	-.007 (.221)	
ROAD	-.305 (.003)	-.298 (.002)	-.008 (.085)	-.008 (.082)
UTIL	-1.205 (.247)		-.003 (.902)	

³⁰ See Table 5.5, pp. 129-30 for regression results for women owners and lessees from the total plot data.

RAIL	-1.827 (.076)	-1.996 (.051)	-.013 (.609)	
INDS	.098 (.703)		-.031 (.024)	-.031 (.020)
POPD	.158 (.000)	.158 (.000)	-.002 (.437)	
PPHS	-.113 (.267)		.006 (.135)	
PBTW	.004 (.805)		-.002 (.001)	-.002 (.005)
PIMM	.046 (.000)	.043 (.000)	.000 (.123)	
UCEN	-2.657 (.000)	-2.620 (.000)	.044 (.046)	.035 (.000)
UPER	-.264 (.027)	-.275 (.011)	-.006 (.278)	
UDIF	.406 (.068)	.410 (.063)	.015 (.198)	
DATE	.017 (.000)	.013 (.000)	.000 (.004)	.000 (.012)
RMAN	.110 (.349)		.003 (.551)	
FMWA	-.160 (.271)		-.034 (.000)	-.034 (.000)
SMWA	-1.033 (.000)	-1.058 (.000)	-.016 (.083)	
FIMO	1.048 (.000)	1.059 (.000)	-.009 (.054)	-.008 (.079)
Constant	-33.228 (.000)	-26.244 (.000)	-.759 (.012)	-.535 (.035)
No. observations	6625	6625	6625	6625
R ²			.028	.027
Adj. R ²			.025	.025
F			7.719	16.417
F sig.			.000	.000
χ^2	378.189	367.837		
Sig.	.000	.000		
CSR ²	.055	.054		
NR ²	.098	.095		

The robustness of these results was examined using the study based on parish level data discussed in Chapter 4 and the results confirmed the findings summarised above.³¹

³¹ Chapter 4 section 4.9, pp. 104-5. The results are available if requested.

Chapter 6

The ownership and leasing of plots of land by women in Yorkshire

6.1. Introduction

This chapter examines the ownership and leasing of over 7,000 plots from a region encompassing 116 parishes from the East and West Ridings of Yorkshire. The plot information was sourced from the books of reference for 12 railway schemes and one canal scheme, all of which were deposited in the West Yorkshire Record Office. It was supplemented with information from other publications as described in Chapter 3. Over the century some parishes appeared more than once in sampled schemes so the total number of parishes was 137, as shown in Table 6.1.

Table 6.1: Yorkshire parishes listed by county and number of appearances during the century					
County	Number of parishes	No. appearances			
		1	2	3	Total
East Yorks.	40	40	0	0	40
West Yorks.	76	58	15	3	97
Total	116	98	30	9	137

6.2. Descriptive statistics

6.2.1. Cross-tabulations

A cross-tabulation of women's ownership and leasing against plot use and time variables is presented in Table 6.2. A total of 7539 plots were analysed, of which 12.4 per cent had a woman owner and 1.4 per cent had a woman lessee.

Table 6.2: Cross tabulation of Yorkshire plot uses against women's involvement as owners of the plots and women's involvement as lessees of the plots						
Plot use characteristics and additional variables	Number of plots	Percentage of plots	Number of plots with women owners	Percentage of plots in given use owned by women	Number of plots with women lessees	Percentage of plots in given use leased by women
all	7539	100.0	932	12.4	102	1.4
HSEG	1735	23.0	219	12.6	56	3.2
HOUS	1328	17.6	156	11.7	53	3.9
COTT	355	4.7	48	13.5	3	0.8
TENE	59	0.8	15	25.4	0	0.0
CORT	0	0.0	0	0.0	0	0.0
RETA	112	1.5	17	15.2	0	0.0
AGBL	342	4.5	62	18.1	11	3.2
AGLD	3785	50.2	505	13.3	25	0.7
ARAB	455	6.0	57	12.5	3	0.7
MEAD	2	0.03	0	0.0	0	0.0
PAST	186	2.5	9	4.8	0	0.0
WOOD	116	1.5	11	9.5	3	2.6
DOML	863	11.4	101	11.7	11	1.3
WAST	54	0.7	6	11.1	0	0.0
WATR	614	8.2	88	14.3	6	1.0
ROAD	963	12.8	110	11.4	12	1.2
UTIL	23	0.3	1	4.3	0	0.0
MINE	9	0.1	0	0.0	0	0.0
QURY	24	0.3	1	4.2	0	0.0
RAIL	59	0.8	3	5.1	0	0.0
CANL	14	0.2	0	0.0	0	0.0
PUBD	11	0.1	0	0.0	0	0.0
INDS	173	2.3	20	11.6	3	1.7
MISC	225	3.0	15	6.7	3	1.3
RMAN	1477	19.6	262	17.7	6	0.4
FMWA Pre 1870	6183	82.0	833	13.5	62	1.0
FMWA Post 1870	1356	18.0	99	7.3	40	2.9
SMWA Pre 1882	6618	87.8	847	12.8	62	0.9
SMWA Post 1882	921	12.2	85	9.2	40	4.3

The biggest use of land, at 50.2 per cent of plots, was agricultural, with 6.0 per cent being specified as arable land. Women were involved in the ownership of 13.3 per cent of the general agricultural plots and 12.5 per cent of the arable ones. Only 4.5 per cent of plots contained agricultural buildings, but of those, 18.1 per cent had women owners.

Domestic land accounted for 11.4 per cent of total plot usage with women owning 11.7 per cent of such plots. Women owned a similar percentage of road plots, 11.4 per cent, but these would have been privately owned occupational roads not parish or turnpike roads.

Twenty three per cent of the plots contained housing, 12.6 per cent of which were women owned. Houses were found in 17.6 per cent of plots, cottages in 4.7 per cent, and tenements in 0.8 per cent. Women owned a higher percentage of cottages than houses, 13.5 per cent compared to 11.7 per cent. Women owned 25.4 per cent of the tenements, all of which were from three 1835 parishes; Holy Trinity in Kingston upon Hull (near the Humber Dock), Hessle, and Selby.¹ Some of the Hull tenements were individual units with a garden whilst others were houses that had been subdivided into as many as six tenements. The women-owned Hull tenements had single occupants.² In Selby, there were 13 female owned, single occupancy tenements.³ This highlights the differentiating types of housing stock in Yorkshire, and although none of these women owners appear to have subdivided property it was obviously done by others to generate more income, especially in the dock area.

Only a small percentage, 1.5 per cent, of plots had a retail use but women owned 15.2 per cent of such plots. Industrial usage was found in 2.3 per cent of the plots of which 11.6 per cent had a woman owner. Waste, quarries, mines, utilities, railways, canals

¹ QE20/1/1835/6.

² The owners of one tenement plot were Thomas English and Ann his wife, who owned several additional plots containing houses, shops, and warehouses all leased to William Grayburn. The owners of the other plot, containing three tenements, were listed as “*George Liddell under contract for the purchase of Jane Headley, Robert Newbold and Elizabeth Headley, trustees under the will of the late James Headley*”. QE20/1/1835/6.

³ The owners were Mary Dunhill and William Dunhill. QE20/1/1835/6.

and public buildings plots each comprised less than 1.0 per cent of the total but women owned 11.1 per cent of the waste plots.

The percentage of plots leased by women was small at 1.4 per cent but women leased 3.2 per cent of general housing including 3.9 per cent of houses and 0.8 per cent of the cottages, but no retail plots.

Women owned 17.7 per cent of plots sampled during the Railway Mania of 1843 - 1846, which was a greater proportion than they owned overall. Over the same period they leased only 0.4 per cent of plots. Before the 1870 Married Women's Property Act women owned 13.5 per cent of the sampled plots but after 1870 their share dropped to 7.3 per cent. Similarly, women owned 12.8 per cent of the plots sampled before the 1882 Act but afterwards this reduced to 9.2 per cent. These figures reflect an overall fall in the involvement of women in the ownership of plots between 1870 and 1882 but the largest decline in ownership occurred after 1870. Before 1870 women leased 1.0 per cent of the sample plots and post 1870 they leased 2.9 per cent. Before 1882 women leased 0.9 per cent of the plots but afterwards they leased 4.3 per cent of the plots. Women therefore increased their share of leased plots after both 1870 and 1882 but with the larger involvement after 1882. These results will be discussed further in Chapter 9.

6.2.2. Means and standard deviations

The means and standard deviations of the key variables are given in Table 6.3. The mean for population density was 6.94 people per acre, but the standard deviation was very high at 10.54 which indicated a large variation in population density across the

sampled region. This occurred because the region contained the expanding urban areas of Bradford, Dewsbury, Halifax, Huddersfield, Kingston-upon-Hull, Leeds, and Wakefield as well as their more sparsely populated rural surroundings. The mean population per house was 5.00 with a standard deviation of 0.42 indicating little disparity in the numbers of people dwelling in housing stock across the area. The mean population aged below twenty was very high at 46.63 and showed a moderate spread at 3.23 which possibly reflected the large number of rapidly evolving urban areas in the sample. The mean for the variable indicating immigration into a parish was relatively high at 7.66 with a wide spread, indicated by the standard deviation of 5.10; this indicates the variable nature of immigration into the various urban and rural parishes from which the plots were drawn. The mean of 0.26 for the binary variable ‘female involved in manorial ownership’ is high but reflects the situation in two parishes; Barwick in Elmet in 1845 and Halifax in 1864.⁴

Table 6.3: Descriptive statistics, means and standard deviations of key parish and time variables			
Variable	No. of plots	Mean	Standard deviation
POPD	7539	6.94	10.54
PPHS	7539	5.00	0.42
PBTW	7539	46.63	3.23
PIMM	7539	7.66	5.10
PFEM	7539	50.72	2.51
UCEN	7539	0.30	0.46
UPER	7539	0.22	0.41
UDIF	7539	0.18	0.38
FIMO	3706	0.26	0.44
DATE	7539	1848.24	23.20

⁴ Barwick in Elmet had more than 170 plots and two female manorial owners, Mary Isabella Gascoigne and Elizabeth Gascoigne. QE20/1/1845/51. Halifax had 775 plots and a Clara Clarke Thornhill was included in the list of manorial owners. QE20/1/1864/9.

6.2.3. Correlations

Correlations were run on the full set of 7539 plots and the coefficients between all the key variables reported in Table 6.4, but discussion is confined to correlation coefficients over + 0.4 or - 0.4.⁵

Some of the stronger correlations reflected the nature of the variables concerned but provided reassurance that the data was plausible and robust e.g. the correlations between parish population density and urban centrality at 0.776; between population density and percentage of immigration into a parish at 0.729, and between percentage of immigration and urban centrality at 0.548. The immigration variable represented the flow of people into a parish, population density the stock of people in a parish and urban centrality the physicality of that stock so the correlation showed that immigrants were attracted to areas of high population density. The correlation also reflected the movement of people from the countryside into the towns as agricultural work declined; and the fact that immigrants tended to occupy older housing in the centre of towns which became available as more affluent people moved to the cleaner developing suburbs. Another correlation, that between utilities and railway at 0.548, was partly explained by the fact that telegraph lines, which were designated as a utility in this study, were usually associated with railway lines. However, the relationship between housing and agricultural land at -0.545 reflected the differentiation between parishes in which there was more housing than agricultural land and vice versa.

⁵ The high correlations between the time-dependent variables simply reflect their common upward trend. See Chapter 5, section 5.2.3 pp. 124-28.

Table 6. 4 - Correlation Two Tailed Table for Yorkshire (part 1)										
	WOOW	WOLE	HSEG	RETA	AGBL	AGLD	WOOD	DOML	WAST	WATR
WOOW										
WOLE	.029 (.011)									
HSEG	.004 (.708)	.089 (.000)								
RETA	.011 (.362)	-.014 (.212)	.105 (.000)							
AGBL	.038 (.001)	.035 (.002)	-.036 (.002)	.000 (.971)						
AGLD	.030 (.009)	-.060 (.000)	-.545 (.000)	-.123 (.000)	-.117 (.000)					
WOOD	-.011 (.342)	.013 (.247)	-.068 (.000)	-.015 (.183)	-.017 (.142)	-.098 (.000)				
DOML	-.007 (.532)	-.002 (.832)	.205 (.000)	-.013 (.253)	.008 (.503)	-.350 (.000)	-.045 (.000)			
WAST	-.003 (.779)	-.010 (.388)	-.043 (.000)	-.010 (.365)	.004 (.718)	-.076 (.000)	-.011 (.357)	-.021 (.073)		
WATR	.018 (.122)	-.010 (.400)	-.104 (.000)	-.029 (.013)	-.011 (.326)	.002 (.884)	.042 (.000)	-.039 (.001)	-.002 (.843)	
ROAD	-.011 (.343)	-.004 (.759)	-.122 (.000)	-.040 (.000)	-.032 (.006)	-.180 (.000)	-.012 (.285)	-.091 (.000)	.019 (.093)	.059 (.000)
UTIL	-.013 (.242)	-.006 (.574)	-.030 (.009)	-.007 (.555)	-.012 (.295)	-.056 (.000)	-.007 (.548)	-.012 (.284)	-.005 (.683)	-.016 (.153)
QURY	-.014 (.222)	-.007 (.566)	-.031 (.007)	-.007 (.547)	-.001 (.931)	-.028 (.013)	.050 (.000)	-.013 (.262)	.023 (.045)	.000 (.973)
RAIL	-.020 (.088)	-.010 (.367)	-.049 (.000)	-.011 (.344)	-.019 (.093)	-.077 (.000)	-.011 (.335)	-.027 (.018)	-.008 (.513)	-.015 (.180)
CANL	-.016 (.160)	-.005 (.661)	-.024 (.041)	-.005 (.646)	-.009 (.414)	-.043 (.000)	-.005 (.640)	-.016 (.178)	-.004 (.750)	-.013 (.265)
PUBL	-.014 (.213)	-.004 (.698)	.004 (.737)	.024 (.037)	.008 (.468)	-.038 (.001)	-.005 (.678)	-.003 (.806)	-.003 (.778)	.001 (.909)
INDS	-.004 (.746)	.005 (.661)	-.061 (.000)	-.019 (.102)	-.008 (.495)	-.136 (.000)	-.019 (.096)	-.030 (.009)	-.003 (.827)	.003 (.798)
MISC	-.030 (.008)	.000 (.979)	-.096 (.000)	-.022 (.061)	-.034 (.003)	-.170 (.000)	-.022 (.057)	-.058 (.000)	-.015 (.196)	-.041 (.000)
POPD	.030 (.008)	-.007 (.533)	.297 (.000)	.051 (.000)	.045 (.000)	-.414 (.000)	-.031 (.008)	.255 (.000)	-.016 (.175)	.020 (.084)
PPHS	-.037 (.001)	.003 (.785)	-.052 (.000)	.005 (.690)	.018 (.114)	-.011 (.351)	.031 (.007)	.038 (.001)	-.012 (.302)	.027 (.021)
PBTW	-.049 (.000)	.059 (.000)	-.011 (.329)	.029 (.011)	-.043 (.000)	.091 (.000)	-.034 (.003)	-.083 (.000)	.056 (.000)	-.059 (.000)
PIMM	.032 (.005)	.054 (.000)	.284 (.000)	.062 (.000)	.035 (.002)	-.408 (.000)	-.031 (.008)	.208 (.000)	-.031 (.007)	-.001 (.904)
PFEM	.059 (.000)	-.028 (.014)	.180 (.000)	.038 (.001)	.082 (.000)	-.274 (.000)	-.005 (.638)	.158 (.000)	-.021 (.074)	-.016 (.176)
UCEN	.014 (.226)	.043 (.000)	.259 (.000)	.077 (.000)	.105 (.000)	-.400 (.000)	-.011 (.321)	.234 (.000)	-.021 (.063)	.004 (.751)
UPER	.030 (.010)	.065 (.000)	.064 (.000)	.017 (.146)	-.008 (.475)	-.021 (.067)	-.051 (.000)	-.066 (.000)	.072 (.000)	-.013 (.252)
RMAN	.081 (.000)	-.040 (.000)	-.021 (.074)	-.008 (.480)	.066 (.000)	.020 (.087)	.069 (.000)	.049 (.000)	.018 (.128)	.099 (.000)
FMWA	-.072 (.000)	.065 (.000)	.178 (.000)	.037 (.001)	-.014 (.220)	-.170 (.000)	-.039 (.001)	-.047 (.000)	.001 (.919)	.010 (.407)
SMWA	-.036 (.002)	.097 (.000)	.296 (.000)	.065 (.000)	.018 (.119)	-.281 (.000)	-.047 (.000)	-.008 (.478)	-.003 (.803)	-.081 (.000)
CRWD	-.044 (.000)	.128 (.000)	.247 (.000)	.063 (.000)	.041 (.000)	-.307 (.000)	-.014 (.224)	.011 (.332)	.005 (.637)	.032 (.005)
UDIF	.008 (.509)	.111 (.000)	.850 (.000)	.121 (.000)	-.045 (.000)	-.466 (.000)	-.058 (.000)	.163 (.000)	-.035 (.002)	-.076 (.000)

Table 6.4: Correlation Two Tailed Table (part 2)										
	ROAD	UTIL	QURY	RAIL	CANL	PUBL	INDS	MISC	POPD	PPHS
UTIL	-.021 (.066)									
QURY	.014 (.263)	-.003 (.786)								
RAIL	-.007 (.548)	.568 (.000)	-.005 (.663)							
CANL	.030 (.010)	-.002 (.836)	-.002 (.832)	-.004 (.739)						
PUBL	-.004 (.714)	-.002 (.854)	-.002 (.851)	-.003 (.768)	-.002 (.886)					
INDS	-.024 (.036)	-.008 (.462)	.007 (.540)	.006 (.573)	-.007 (.566)	-.006 (.611)				
MISC	-.062 (.000)	-.010 (.400)	-.010 (.390)	-.016 (.176)	-.008 (.511)	-.007 (.561)	-.027 (.020)			
POPD	.043 (.000)	-.009 (.448)	.008 (.465)	-.021 (.073)	.012 (.309)	.036 (.002)	.149 (.000)	.103 (.000)		
PPHS	.049 (.000)	.011 (.349)	-.010 (.373)	-.003 (.776)	.016 (.171)	-.001 (.921)	.026 (.023)	-.039 (.001)	.066 (.000)	
PBTW	-.040 (.001)	.034 (.003)	.007 (.539)	.027 (.018)	.003 (.785)	-.018 (.116)	-.063 (.000)	-.009 (.428)	-.328 (.000)	-.078 (.000)
PIMM	.029 (.012)	.004 (.704)	-.011 (.318)	-.008 (.504)	.008 (.514)	.033 (.004)	.128 (.000)	.103 (.000)	.729 (.000)	.187 (.000)
PFEM	.025 (.029)	-.022 (.051)	.008 (.482)	-.006 (.611)	-.015 (.198)	.011 (.319)	.083 (.000)	.075 (.000)	.452 (.000)	-.232 (.000)
UCEN	.084 (.000)	.006 (.621)	-.001 (.924)	-.012 (.287)	.012 (.296)	.028 (.015)	.118 (.000)	.099 (.000)	.776 (.000)	.161 (.000)
UPER	.003 (.814)	.011 (.330)	.004 (.725)	.029 (.012)	-.008 (.484)	-.012 (.300)	-.028 (.015)	.008 (.470)	-.160 (.000)	-.273 (.000)
RMAN	.111 (.001)	-.027 (.018)	.008 (.504)	.002 (.885)	-.014 (.240)	-.010 (.380)	-.015 (.182)	-.049 (.000)	-.072 (.000)	-.172 (.000)
FMWA	-.014 (.235)	.068 (.000)	-.026 (.022)	.037 (.001)	.012 (.302)	-.009 (.442)	-.039 (.001)	.060 (.000)	-.005 (.653)	-.063 (.000)
SMWA	-.024 (.038)	.031 (.008)	-.021 (.067)	.013 (.265)	-.007 (.562)	-.004 (.751)	-.027 (.017)	.099 (.000)	.105 (.000)	-.077 (.000)
CRWD	.087 (.000)	.076 (.000)	-.008 (.514)	.061 (.000)	.027 (.019)	.002 (.881)	-.005 (.668)	.094 (.000)	.170 (.000)	.022 (.055)
UDIF	-.084 (.000)	-.026 (.025)	-.026 (.022)	-.041 (.000)	-.020 (.082)	-.009 (.450)	-.057 (.000)	-.082 (.000)	.378 (.000)	-.011 (.353)

Table 6.4: Correlation Two Tailed Table (part 3)										
	PBTW	PIMM	PFEM	UCEN	UPER	RMAN	FMWA	SMWA	CRWD	UDIF
PIMM	-.484 (.000)									
PFEM	-.433 (.000)	.409 (.000)								
UCEN	-.264 (.000)	.548 (.000)	.463 (.000)							
UPER	.322 (.000)	-.086 (.000)	-.128 (.000)	-.348 (.000)						
RMAN	-.097 (.000)	-.176 (.000)	.108 (.000)	-.111 (.000)	.152 (.000)					
FMWA	.126 (.000)	.094 (.000)	-.113 (.000)	.010 (.380)	.168 (.000)	-.231 (.000)				
SMWA	.070 (.000)	.243 (.000)	-.007 (.545)	.127 (.000)	.290 (.000)	-.184 (.000)	.797 (.000)			
CRWD	.102 (.000)	.207 (.000)	.060 (.000)	.332 (.000)	.128 (.000)	-.248 (.000)	.817 (.000)	.693 (.000)		
UDIF	-.017 (.130)	.337 (.000)	.167 (.000)	.363 (.000)	.136 (.000)	-.022 (.051)	.252 (.000)	.377 (.000)	.366 (.000)	

The negative correlation between population below twenty and percentage immigration was significant at -0.484. A similar correlation existed between population below twenty and percentage of females in the population at -0.433. In the nineteenth century large families with young children were common in rural areas and there was little immigration into such areas. The correlations suggest that females were leaving such areas, possibly to get work, and were attracted to parishes where family sizes were smaller.

The positive correlation between percentage of females in the population and urban centrality was highly significant at 0.463, as was the correlation of 0.409 between the percentage of immigration and the percentage of females in the population. Both these correlations could reflected the movement of working age girls and young women to the regional towns to work as mill workers or to exploit other economic opportunities and choosing a residential area which already contained a high female population. This might also explain the correlation of 0.452 between parish population density and the percentage of females in the population.

Other strong correlations related to agricultural land; with negative correlations between agricultural land and parish population density at -0.414, between agricultural land and the percentage of immigration at -0.408, and between agricultural land and urban centrality at -0.400, all of which confirmed that agricultural land plots were unlikely to be in a densely populated central urban parishes.

6.3. Estimating the model⁶

Regression analysis was carried out and the results reported in Table 6.5.

6.3.1. *Women's involvement in plot ownership*

There was a strong probability of a women being involved in the ownership of a plot if it was agricultural land or an agricultural building. Women also had a propensity to own housing plots.

The percentage of immigration into a parish had a positive effect on the probability of a woman owning a plot within that parish, whereas overcrowded housing or a central urban environment reduced such a probability.

The probability of a woman owning a plot increased during the century with a spike during the years of the Railway Mania. Women's involvement in plot ownership however was significantly reduced after 1870, the date of the first Married Woman's Property Act, but women became more involved in the ownership of plots after 1882, the date of the second Married Woman's Property Act. These results confirm Combs's findings in that her women shopkeepers also moved away from the ownership of land after the 1870 Act. However, the return by women in this sample to the ownership of plots of land after 1882 complicates the situation and presents a scenario that Combs did not discuss.⁷

⁶ Discussed impacts are statistically significant at the ten per cent level and many are significant at the five or one percent levels.

⁷ Combs, (2004), p. 142- 63; Combs, (2006), pp. 61, 67, 74.

Table 6.5: The propensity of Yorkshire women to be involved in the ownership or leasing of plots, analysed according to plot use, parish characteristics, and time				
Explanatory plot use, parish and time variables	Dependent variables			
	Women Owners		Women Lessees	
	Full	Reduced	Full	Reduced
WOOW			.010 (.016)	.010 (.011)
HSEG	.279 (.142)	.241 (.023)	.004 (.578)	
RETA	.323 (.239)		-.037 (.001)	-.037 (.001)
AGBL	.464 (.003)	.495 (.001)	.018 (.005)	.018 (.005)
AGLD	.467 (.000)	.514 (.000)	.003 (.409)	
WOOD	-.201 (.544)		.022 (.050)	.020 (.055)
DOML	-.090 (.479)		-.004 (.451)	
WAST	.116 (.796)		-.011 (.479)	
WATR	.150 (.237)		.001 (.875)	
ROAD	-.127 (.290)		-.003 (.565)	
UTIL	.114 (.922)		-.011 (.694)	
RAIL	-.784 (.243)		-.017 (.355)	
INDS	-.033 (.895)		.012 (.174)	
POPD	.006 (.406)		-.002 (.000)	-.002 (.000)
PPHS	-.335 (.002)	-.397 (.000)	-.006 (.067)	-.007 (.052)
PBTW	-.015 (.289)		.003 (.000)	.003 (.000)
PIMM	.030 (.020)	.043 (.000)	.003 (.000)	.003 (.000)
UCEN	-.183 (.255)	-.179 (.000)	.018 (.003)	.018 (.001)
UPER	.139 (.215)		.007 (.085)	.008 (.037)
UDIF	-.101 (.613)		.022 (.003)	.025 (.000)
DATE	.014 (.000)	.014 (.000)	.001 (.000)	.001 (.000)
RMAN	.304 (.001)	.339 (.000)	-.012 (.002)	-.012 (.001)
FMWA	-1.914 (.000)	-1.921 (.000)	-.042 (.000)	-.035 (.000)
SMWA	.801 (.011)	.817 (.007)	.008 (.279)	
Constant	-26.344 (.000)	-26.561 (.000)	-1.654 (.000)	-1.569 (.000)
No. observations	7539	7539	7539	7539
R ²			.046	.045

Adj. R ²			.043	.044
F			15.243	25.514
F sig.			.000	.000
χ^2	176.945	167.503		
Sig.	.000	.000		
CSR ²	.023	.022		
NR ²	.044	.042		

6.3.2. *Women's involvement as plot lessees*

The probability of a woman leasing property increased over the century but with a decrease during the Railway Mania. After 1870 the probability of a woman being a lessee declined, but there was no discernable statistical effect after 1882. Women had a propensity to lease agricultural building plots but not retail ones.

The probability of a woman leasing plots was reduced when the population density of a parish was high and when houses were overcrowded. However, there was a propensity for women to lease plots in urban central parishes, and to a lesser extent in urban peripheral parishes, and in parishes with a young population, or high immigration.

The regression result for women owners against women lessees was positive and significant at the one per cent level so same sex altruism existed with women owners leasing to women.

6.3.3. Differences between women's involvement in the ownership of plots compared to leasing

Women owners and lessees had a propensity for plots with agricultural buildings but had no common propensity for plots with other uses. Both owners and lessees favoured parishes with high immigration and rejected parishes with overcrowded houses, but owners rejected the central urban parishes favoured by lessees. Both ownership and leasing increased over time and after 1870, but responded differently during the Railway Mania.

6.4. The parish study

6.4.1. The effects of parish and time variables on women's ownership of plots

The results of the regressions for parishes with more than ten plots are given in Table 6.6, and for parishes with more than 25 plots, in Table 6.7.

The regression results from the parishes with ten or more plots revealed that women had a positive propensity own plots in peripheral urban parishes. Women avoided plot ownership in parishes with lots of young people, and this was confirmed by the results of the 'any women involved in ownership' regression, which tested if women avoided parishes with certain characteristics. Those results also indicated that fewer women were involved in ownership during 1843-46. The third regression tested if women strongly preferred parishes with certain characteristics and the results suggested that women owners had a propensity to own plots in parishes with a high population density. These results were broadly confirmed by those from the parishes with 25 or

more plots, especially the positive propensity for women's plot ownership in peripheral urban parishes.

Table 6.6: The propensity of women to own plots at parish level analysed by time and parish characteristics for Yorkshire parishes with 10 or more plots.						
Explanatory parish and time variables	Dependent Variables					
	PWOW 10		AWIO 10		TWOW 10	
	Full	Reduced	Full	Reduced	Full	Reduced
DATE	.048 (.706)		.010 (.673)		.015 (.437)	
RMAN	.005 (.999)		-1.049 (.140)	-.984 (.089)	-.675 (.271)	
FMWA	-7.226 (.396)		.153 (.917)		-1.932 (.196)	
SMWA	1.322 (.881)		-.400 (.817)		1.542 (.316)	
POPD	.072 (.827)		.286 (.195)	.414 (.047)	.053 (.335)	.067 (.080)
PPHS	-2.295 (.359)		-.253 (.522)		-.391 (.356)	
PBTW	-.639 (.163)	-.765 (.045)	-.191 (.021)	-.221 (.002)	-.097 (.184)	
PIMM	-.040 (.919)		.086 (.274)		-.019 (.765)	
UCEN	3.474 (.581)		.351 (.796)		.223 (.814)	
UPER	7.020 (.061)	7.751 (.018)	.372 (.570)		.588 (.303)	
Constant	-38.026 (.873)	44.289 (.013)	-7.313 (.862)	10.813 (.001)	-21.741 (.547)	-.637 (.003)
No. observations	110	110	110	110	110	110
R ²	.095	.065				
Adj. R ²	.004	.047				
F	1.043	3.708				
F sig.	.414	.028				
χ^2			23.841	21.302	10.602	3.844
Sig.			.008	.000	.389	.050
CSR ²			.195	.176	.092	.034
NR ²			.268	.242	.125	.047

Table 6.7: The propensity for women to own plots at parish level analysed by time and parish characteristics for Yorkshire parishes with 25 or more plots.						
Explanatory time and parish variables	Dependent variables					
	PWOW 25		AWIO 25		TWOW 25	
	Full	Reduced	Full	Reduced	Full	Reduced
DATE	.001 (.996)		.017 (.569)		.015 (.514)	
RMAN	.377 (.937)		-1.565 (.072)	-1.512 (.036)	-.768 (.217)	
FMWA	-4.263 (.688)		.221 (.910)		-1.643 (.319)	
SMWA	1.153 (.914)		19.058 (.999)		1.524 (.381)	
POPD	-.014 (.973)		.446 (.192)	.386 (.078)	.037 (.531)	.064 (.086)
PPHS	-3.032 (.426)		-.875 (.167)	-1.035 (.089)	-.214 (.703)	
PBTW	-.556 (.353)		-.252 (.024)	-.251 (.007)	-.094 (.288)	
PIMM	-.085 (.892)		.020 (.861)		-.018 (.848)	
UCEN	6.234 (.430)		-1.524 (.475)		.609 (.577)	
UPER	10.152 (.031)	9.202 (.018)	.523 (.547)		1.133 (.089)	.930 (.086)
Constant	48.793 (.874)	9.103 (.000)	-14.853 (.792)	17.904 (.002)	-23.109 (.593)	-.780 (.008)
No. observations	80	80	80	80	80	80
R ²	.127	.070				
Adj. R ²	.000	.058				
F	1.002	5.877				
F sig.	.451	.018				
χ^2			23.087	19.807	11.080	6.371
Sig.			.010	.001	.351	.041
CSR ²			.251	.219	.129	.077
NR ²			.359	.314	.174	.103

6.4.2. The effects of parish and time characteristics on women's leasing of plots

The results of regressions run to investigate the propensity for women to be involved in the leasing of plots are given in Tables 6.8 and 6.9.

Table 6.8: The propensity for women to lease plots at parish level analysed by time and parish characteristics for Yorkshire parishes with more than 10 plots						
Explanatory time and parish variables	Dependent variables					
	PWOL 10		AWIL 10		TWOL 10	
	Full	Reduced	Full	Reduced	Full	Reduced
DATE	.074 (.004)	.067 (.004)	.112 (.008)	.121 (.001)	.004 (.016)	.003 (.018)
RMAN	-1.579 (.042)	-1.332 (.064)	-.691 (.471)		-.084 (.072)	-.075 (.081)
FMWA	-4.172 (.013)	-3.860 (.012)	-22.955 (.999)	-4.637 (.006)	-.207 (.039)	-.185 (.044)
SMWA	2.190 (.202)	2.855 (.070)	18.532 (.999)		.136 (.185)	.166 (.078)
POPD	-.048 (.450)		.025 (.706)		-.004 (.351)	
PPHS	-.517 (.286)		-1.326 (.307)		-.030 (.303)	
PBTW	.038 (.670)		-.012 (.923)		.004 (.507)	
PIMM	.009 (.910)		.061 (.600)		.001 (.771)	
UCEN	1.301 (.286)		.689 (.618)		.071 (.332)	
UPER	.429 (.551)		.609 (.598)		.011 (.791)	
Constant	-133.196 (.005)	-121.194 (.004)	-201.695 (.007)	-227.836 (.001)	-6.656 (.018)	-5.879 (.018)
No. observations	110	110	110	110	110	110
R ²	.158	.132			.132	.108
Adj. R ²	.073	.098			.044	.074
F	1.860	3.976			1.504	3.174
F sig.	.060	.005			.149	.017
χ^2			22.681	16.469		
Sig.			.012	.000		
CSR ²			.186	.139		
NR ²			.390	.291		

The results for all three regressions for the parishes with ten or more plots indicated that women's involvement in plot leasing increased throughout the century but was unaffected by parish characteristics. There was however a decline in leasing during the Railway Mania, and after 1870, although there was a slight resurgence after 1882.

Table 6.9: The propensity of women to lease plots at parish level analysed by time and parish characteristics for Yorkshire parishes with 25 and over plots						
Explanatory time and parish variables	Dependent variables					
	PWOL 25		AWIL 25		TWOL 25	
	Full	Reduced	Full	Reduced	Full	Reduced
DATE	.078 (.001)	.070 (.000)	.104 (.029)	.133 (.014)	.004 (.021)	
RMAN	-.952 (.142)		.103 (.923)		-.050 (.283)	
FMWA	-3.890 (.008)	-3.592 (.005)	-22.296 (.999)	-5.288 (.014)	-.189 (.069)	
SMWA	2.087 (.149)	2.939 (.033)	18.278 (.999)		.136 (.192)	.237 (.003)
POPD	-.106 (.054)	-.073 (.082)	-.013 (.863)		-.007 (.086)	
PPHS	-.070 (.809)		-.130 (.926)		-.012 (.738)	
PBTW	.182 (.026)	.226 (.004)	.076 (.629)		.012 (.045)	
PIMM	.200 (.020)	.221 (.007)	.191 (.267)	.148 (.090)	.012 (.053)	
UCEN	1.306 (.219)		.647 (.663)		.073 (.343)	
UPER	.898 (.152)		1.065 (.409)		.032 (.473)	
Constant	-151.312 (.000)	-140.376 (.000)	-197.768 (.020)	-247.504 (.003)	-7.475 (.014)	.013 (.444)
No. observations	80	80	80	80	80	80
R ²	.384	.342			.265	.109
Adj. R ²	.295	.288			.158	.098
F	4.308	6.316			2.488	9.573
F sig.	.000	.000			.013	.003
χ^2			21.977	19.559		
Sig.			.015	.000		
CSR ²			.240	.217		
NR ²			.454	.410		

For the larger parishes, women's propensity to lease plots was shown to be affected by parish characteristics as well as time. In general women's propensity to lease plots still increased over time, with the decline after 1870 counterbalanced by a slight increase after 1882. The percentage of women lessees was greater in parishes with

high levels of immigration and a young population, but lower in parishes with a high population density. High levels of immigration into a parish increased the propensity for women lessees in parishes which had any woman involved in leasing but had no significant impact in the larger parishes where ten per cent or more of the plots were leased by women. In fact none of the parish characteristics affected women's propensity to lease plots in such parishes, and there was no overall increase in leasing over the century although the results reconfirmed that women leased more plots after 1882.

6.5. The role of female residency on the ownership of plots

The propensity of women to reside in a parish was compared with their propensity to own plots in the same parish and the results given in Table 6.10.

Table 6.10: An OLS backward regression of the percentage of females in a parish against other parish characteristics for the 116 core Yorkshire parishes		
Parish characteristics	Full	Reduced
POPD	-.006 (.921)	
PPHS	-1.614 (.001)	-1.441 (.002)
PBTW	-.158 (.027)	-.204 (.001)
PIMM	.088 (.196)	
UCEN	2.618 (.023)	2.904 (.001)
UPER	1.024 (.145)	1.141 (.098)
Constant	64.395 (.000)	66.092 (.000)
No. observations	116	116
R ²	.244	.232
Adj. R ²	.203	.204
F	5.877	8.375
F sig.	.000	.000

The results indicated that the percentage of females in the Yorkshire parishes was positively linked to the parish being up to five miles from a town of 15,000 inhabitants. However female residency was significantly reduced if the parish had overcrowded houses or a high percentage of young people.

The parish study results reported in Tables 6.6, 6.7, 6.8, and 6.9 ⁸ revealed that the urban centrality of a parish had no effect on women's propensity to own or lease plots in the parish. The urban peripherality of a parish did however have a positive effect on women's ownership of plots. So a link has been established between the propensity of women to both own plots and reside in a peripheral urban parish.

6.6. Subgroups of women owners

The plot ownership pattern for the women ownership subgroups and their relationship to specified plot characteristics is revealed in Table 6.11.

Overall women were involved in the ownership of 12.4 per cent of the plots.⁹ Women alone owned 4.9 per cent of the plots. Women with men of the same name owned 3.9 per cent of the plots but women with husbands and/or others owned less than 3 per cent. Women with trusts owned only 1.3 per cent of plots and the other subgroups less than 1 per cent each.

⁸ See pp. 171-74.

⁹ See Table 6.2 p.159. WOOW mean 0.12, Standard deviation 0.329.

The results revealed that the ‘only’ women subgroup owned 5.9 per cent of the housing but 9.6 per cent of cottages compared to 5.1 per cent of houses. They owned over five per cent of retail plots and agricultural land and 3.4 per cent of the railway plots. They owned 3.2 per cent of plots during the Railway Mania and a smaller percentage of plots after 1870 than before, although they regained this share of the total plots after 1882.

The subgroup ‘women and men of the same name’ owned 3.7 per cent of the housing with a greater percentage of houses than cottages but they owned 23.7 per cent of the tenements. They owned 5.5 per cent of the plots during the Railway Mania but a lower percentage of plots after both 1870 and 1882.

Only the women and trusts subgroup increased its percentage of plot ownership after both 1870 and 1882 but it only owned 0.3 per cent of plots during the Railway Mania.

Table 6.11: Ownership of plots in Yorkshire by subgroups of women owner expressed as a percentage of all plots, by plot characteristics								
Explanatory Plot use and time variables	Yorks. plot numbers	Percentage of plots in specified category owned by identified women’s ownership group						
	All	WOTR	WOHU	WOHP	WOMS	WMRS	WIDO	OWIO
all	7539	1.3	2.7	2.1	3.9	0.9	0.1	4.9
HSEG	1735	1.3	1.2	0.6	3.7	0.2	0.3	5.9
HOUS	1328	1.7	1.1	0.5	3.1	0.2	0.0	5.1
COTT	355	0.0	1.7	1.4	2.5	0.0	1.4	9.6
TENE	59	1.7	1.7	0.0	23.7	0.0	0.0	0.0
RETA	112	0.9	0.9	0.0	3.6	0.0	0.0	5.4
AGBL	342	1.8	7.0	6.4	9.9	0.6	0.0	2.6
AGLD	3785	1.1	3.1	2.4	3.5	1.6	0.1	5.6
ARAB	455	0.7	3.3	3.3	2.9	1.1	0.0	0.4
PAST	186	0.0	0.0	0.0	0.5	2.2	0.0	2.2
WOOD	116	0.9	3.4	3.4	4.3	0.9	0.0	3.4

DOML	863	1.4	1.3	0.9	2.7	0.6	0.0	4.1
WAST	54	0.0	5.6	5.6	7.4	0.0	0.0	1.9
WATR	614	1.1	4.1	4.1	6.7	1.0	0.0	1.3
ROAD	963	1.7	3.8	3.8	5.6	0.2	0.0	1.2
UTIL	23	0.0	0.0	0.0	0.0	0.0	0.0	4.3
QURY	24	0.0	4.2	4.2	4.2	0.0	0.0	0.0
RAIL	59	0.0	0.0	0.0	0.0	0.0	0.0	3.4
CANL	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0
PUBD	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0
INDS	173	2.3	6.9	3.5	4.6	1.2	0.0	2.3
MISC	225	0.4	0.9	0.9	1.3	0.0	0.4	3.1
RMAN	1477	0.3	3.9	3.4	5.5	0.0	0.0	3.2
FMWA Pre 1870	6183	1.2	3.2	2.5	4.4	1.0	0.2	5.1
FMWA Post 1870	1356	2.1	0.0	0.0	1.5	0.6	0.0	3.9
SMWA Pre 1882	6618	1.1	3.0	2.4	4.2	1.1	0.2	4.9
SMWA Post 1882	921	3.0	0.0	0.0	1.8	0.0	0.0	5.1
Number of plots owned		100	200	157	294	69	11	367
Means of all subgroup plots		.01	.03	.02	.04	.01	.00	.05
Standard deviations all subgroup plots		.114	.161	.143	.194	.096	.038	.216

When the pattern of plot ownership was considered in relation to just the woman owned plots then further patterns were revealed as shown in Table 6.12. Sole women owned all the utility plots, 66.7 per cent of the railways, and 70.8 per cent of the cottages, though only 43.6 per cent of houses. Quarry plots were only owned by the three main subgroups of women linked with men and these groups also owned the largest proportion of industrial plots. Women with men of the same name owned 93.3 per cent of the tenements and 82.4 per cent of the retail plots. Women styled ‘Mrs’ owned over 40 per cent of the pasture plots.

Table 6.12: Ownership of plots in Yorkshire by subgroups of women owners expressed as a percentage of all plots owned by women, by plot characteristic								
Explanatory plot use and time variables	WOOW Yorks. plots (%)	Percentage of all Yorkshire women owned plots by women owner subgroup						
		WOTR	WOHU	WOHP	WOMS	WMRS	WIDO	OWIO
all	12.4	10.7	21.5	16.8	31.5	7.4	1.2	39.4
HSEG	12.6	10.5	9.6	5.0	29.2	1.4	2.3	46.6
HOUS	11.7	14.1	9.0	3.8	26.3	1.9	0.0	43.6
COTT	13.5	0.0	12.5	10.4	18.8	0.0	10.4	70.8
TENE	25.4	6.7	6.7	0.0	93.3	0.0	0.0	0.0
RETA	15.2	5.9	5.9	0.0	82.4	0.0	0.0	35.5
AGBL	18.1	9.7	38.7	35.5	54.8	3.2	0.0	14.5
AGLD	13.3	8.1	23.0	17.8	26.1	11.9	1.0	43.4
ARAB	12.5	5.2	26.3	26.3	22.8	8.8	0.0	3.5
PAST	4.8	0.0	0.0	0.0	11.1	44.4	0.0	44.4
WOOD	9.5	9.1	36.4	36.4	45.5	9.1	0.0	36.4
DOML	11.7	11.9	10.9	7.9	22.8	5.0	0.0	34.7
WAST	11.1	0.0	50.0	50.0	66.7	0.0	0.0	16.7
WATR	14.3	8.0	28.4	28.4	46.6	6.8	0.0	9.1
ROAD	11.4	14.5	33.6	33.6	49.1	1.8	0.0	10.9
UTIL	4.3	0.0	0.0	0.0	0.0	0.0	0.0	100.0
QURY	4.2	0.0	100.0	100.0	100.0	0.0	0.0	0.0
RAIL	5.7	0.0	0.0	0.0	0.0	0.0	0.0	66.7
PUBD	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
INDS	11.6	20.0	60.0	30.0	40.0	10.0	0.0	20.0
MISC	6.7	6.7	13.3	13.3	20.0	0.0	6.7	47.7
RMAN	17.7	1.5	22.1	19.1	30.9	0.0	0.0	17.9
FMWA Pre1870	13.5	8.6	24.0	18.8	32.8	7.4	1.3	37.9
FMWA Post1870	7.3	28.3	0.0	0.0	21.2	8.1	0.0	53.5
SMWA Pre 1882	12.8	8.5	23.6	18.5	32.7	8.3	1.3	38.0
SMWA Post 1882	9.2	32.9	0.0	0.0	20.0	0.0	0.0	55.3

6.6.1. Regression results for the women ownership subgroups¹⁰

The regression results for the women ownership subgroups are reported in Table 6.13. Housing usage reduced the propensity for plot ownership by women and trusts, women with husbands, and women with husbands and others, but increased it for sole women. Domestic land usage reduced the likelihood of ownership by women and husbands, with or without others, and women with men of the same name.

If a parish had a high population density or high population per house then it was less attractive to women on their own but more attractive to women with trusts or women in one of the subgroups with men. A parish with a high percentage of young people attracted women landowners from the women with men of the same name group but discouraged those with trusts or titled 'Mrs'. A high level of immigration into a parish discouraged women with husbands and/or others, and women titled 'Mrs' but encouraged plot ownership by women with men of the same name or sole women.

Sole women, those called 'Mrs' or those with trusts had a reduced propensity to own plots as the century progressed, and especially during the years of the Railway Mania. Sole women and the 'Mrs' group then increased their propensity to own plots after 1870. However the three women plus men groups all had a reduced propensity to own plots after 1870. After 1882 the propensity for women to own plots in the women and trusts group was increased, but for the women with men of the same name, and the 'Mrs' group there was a decline in ownership.

¹⁰ Correlations between the women owner subgroups and plot, parish and time variables only revealed correlation coefficients of + 0.4 or – 0.4 between the various ownership subgroups and are therefore not included in this text.

Table 6.13: Regression analysis for Yorkshire data on women ownership subgroups								
Explanatory plot use, parish and time variables	Dependent variables							
	Women ownership subgroups							
	WOOW		WOTR		WOHU		WOHP	
	F	R	F	R	F	R	F	R
HSEG	.009 (.925)		-.601 (.108)	-.665 (.057)	-.120 (.000)	-.116 (.000)	-.134 (.000)	-.128 (.000)
AGBL	.342 (.021)	.339 (.021)	-.297 (.603)		.056 (.265)		.066 (.136)	
DOML	-.228 (.054)	-.252 (.030)	-.460 (.314)		-.115 (.007)	-.113 (.008)	-.073 (.053)	-.076 (.043)
WATR	.135 (.282)		.253 (.650)		-.067 (.124)		-.022 (.563)	
POPD	-.005 (.366)		.026 (.136)	.019 (.046)	.006 (.004)	.006 (.001)	.005 (.006)	.006 (.000)
PPHS	-.385 (.000)	-.373 (.000)	.408 (.229)		-.012 (.760)		-.038 (.270)	
PBTW	-.010 (.430)		-.630 (.000)	-.652 (.000)	.000 (.911)		.001 (.836)	
PIMM	.030 (.017)	.027 (.000)	-.006 (.905)		-.009 (.095)	-.009 (.019)	-.010 (.026)	-.013 (.000)
DATE	.009 (.001)	.009 (.001)	-.039 (.006)	-.039 (.004)	.011 (.000)	.011 (.000)	.012 (.000)	.012 (.000)
RMAN	.350 (.000)	.375 (.000)	-1.595 (.018)	-1.833 (.004)	-.068 (.033)	-.071 (.024)	-.062 (.028)	-.058 (.035)
FMWA	-1.724 (.000)	-1.689 (.000)	-15.540 (.999)		-.691 (.000)	-.709 (.000)	-.709 (.000)	-.710 (.000)
SMWA	.797 (.009)	.767 (.011)	21.982 (.998)	6.431 (.000)	-.036 (.755)		-.022 (.830)	
Constant	-17.107 (.001)	-17.162 (.000)	95.877 (.000)	98.502 (.000)	-19.448 (.000)	-19.235 (.000)	-21.813 (.000)	-21.804 (.000)
No. observations	7539	7539	932	932	932	932	932	932
R ²					.195	.191	.247	.244
Adj. R ²					.184	.185	.237	.238
F					18.494	31.155	25.138	42.596
F sig.					.000	.000	.000	.000
χ^2	139.125	136.257	255.028	252.089				
Sig.	.000	.000	.000	.000				
CSR ²	.018	.018	.239	.237				
NR ²	.035	.034	.484	.480				

Explanatory plot use, parish and time variables	Dependent variables							
	Women ownership subgroups							
	WOMS		WMRS		OWIO			
	F	R	F	R	F	R		
HSEG	-.295 (.180)		.005 (.826)		.862 (.000)	.882 (.000)		
AGBL	.643 (.051)	.681 (.033)	.011 (.717)		-.767 (.062)	-.765 (.063)		
DOML	-1.010 (.001)	-1.122 (.000)	-.021 (.444)		.313 (.251)			
WATR	.073 (.796)		.041 (.131)		-1.188 (.004)	-1.212 (.003)		
POPD	.054 (.000)	.051 (.000)	.002 (.187)		-.080 (.000)	-.085 (.000)		
PPHS	-.082 (.801)		.179 (.000)	.170 (.000)	-.751 (.002)	-.802 (.001)		
PBTW	.287 (.000)	.281 (.000)	-.018 (.000)	-.016 (.000)	-.048 (.155)			
PIMM	.076 (.049)	.082 (.011)	-.010 (.002)	-.007 (.000)	.064 (.049)	.092 (.001)		
DATE	.044 (.000)	.043 (.000)	-.006 (.000)	-.006 (.000)	-.045 (.000)	-.043 (.000)		
RMAN	-.217 (.299)		-.046 (.022)	-.042 (.028)	-1.391 (.000)	-1.344 (.000)		
FMWA	-1.436 (.035)	-1.243 (.061)	.721 (.000)	.714 (.000)	1.615 (.015)	1.602 (.000)		
SMWA	-1.993 (.008)	-2.218 (.002)	-.396 (.000)	-.428 (.000)	.318 (.630)			
Constant	-95.086 (.000)	-93.286 (.000)	11.643 (.000)	10.910 (.000)	88.909 (.000)	83.551 (.000)		
No. observations	932	932	932	932	932	932		
R ²			.225	.221				
Adj. R ²			.215	.215				
F			22.200	37.408				
F sig.			.000	.000				
χ^2	246.711	243.212			295.980	292.378		
Sig.	.000	.000			.000	.000		
CSR ²	.233	.230			.272	.269		
NR ²	.326	.322			.368	.365		

6.7. Subgroups of women lessees

Women lessees were divided into similar subgroups to the women owners. The plot leasing pattern for these subgroups and their relationship to specified plot characteristics is revealed in Table 6.14. Overall women were involved in the leasing

of 1.4 per cent of plots.¹¹ Sole women were the largest and most active subgroup, but only leased 1.0 per cent of the plots. They leased domestic land and industrial plots and a higher percentage of houses compared to cottages. They were the only subgroup to lease plots from the Railway Mania period, and their leasing of plots increased after both 1870 and 1882.

Table 6.14: Leasing of plots in Yorkshire by subgroups of women lessee expressed as a percentage of all plots, by plot characteristic								
Explanatory plot use and time variables	Regional plot numbers	Percentage of plots in specified category leased by identified women's leasing subgroup						
	All	WLTR	WLHU	WLHP	WLMS	WLMR	WLWI	OWIL
all	7539	0.0	0.2	0.2	0.2	0.1	0.1	1.0
HSEG	1735	0.0	0.2	0.2	0.1	0.1	0.1	2.9
HOUS	1328	0.0	0.3	0.3	0.2	0.2	0.2	3.5
COTT	355	0.0	0.0	0.0	0.0	0.0	0.0	0.8
RETA	112	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AGBL	342	0.0	0.9	0.9	1.2	0.6	0.6	1.2
AGLD	3785	0.0	0.2	0.2	0.2	0.1	0.1	0.3
ARAB	455	0.0	0.0	0.0	0.0	0.0	0.0	0.7
MEAD	2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
PAST	186	0.0	0.0	0.0	0.0	0.0	0.0	0.0
WOOD	116	0.0	1.7	1.7	0.9	0.9	0.9	0.9
DOML	863	0.0	0.0	0.0	0.0	0.0	0.0	1.2
WAST	54	0.0	0.0	0.0	0.0	0.0	0.0	0.0
WATR	614	0.0	0.0	0.0	1.0	0.0	0.0	0.0
ROAD	963	0.0	0.0	0.0	0.1	0.0	0.0	1.1
UTIL	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0
QURY	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0
RAIL	59	0.0	0.0	0.0	0.0	0.0	0.0	0.0
PUBD	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0
INDS	173	0.0	0.0	0.0	0.0	0.0	0.0	1.7
MISC	225	0.0	0.0	0.0	0.0	0.0	0.0	1.3
RMAN	1477	0.0	0.0	0.0	0.0	0.0	0.0	0.4
FMWA Pre 1870	6183	0.0	0.2	0.2	0.2	0.1	0.1	0.6
FMWA Post 1870	1356	0.0	0.0	0.0	0.0	0.0	0.0	2.9

¹¹ See Table 6.2 p.159. WOLE, mean 0.01, standard deviation 0.116.

SMWA Pre 1882	6618	0.0	0.2	0.2	0.2	0.1	0.1	0.6
SMWA Post 1882	921	0.0	0.0	0.0	0.0	0.0	0.0	4.3
No plots leased		0	12	12	13	6	6	78
Means of all subgroup plots		.00	.00	.00	.00	.00	.00	.01
Standard deviations all subgroup plots		.000	.040	.040	.041	.028	.028	.101

The plot leasing of the various lessee subgroups, expressed as a percentage of all the women leased plots in the region, are reported in Table 6.15. The results showed that the ‘only’ women subgroup were overwhelming responsible for the leasing of housing, arable, domestic land, roads and industrial plots. All the viable subgroups leased plots with agricultural buildings, agricultural land and woods.

Table 6.15: Leasing of plots in Yorkshire by subgroups of women lessee expressed as a percentage of all plots leased by women, by plot characteristic								
Explanatory plot use and time variables	Regional WOLE plots (%)	Plots in specified category leased by the specific subgroup (%)						
		WLTR	WLHU	WLHP	WLMS	WLMR	WLWI	OWIL
all	1.4	0.0	11.8	11.8	12.7	5.9	5.9	76.5
HSEG	3.2	0.0	7.1	7.1	3.6	3.6	3.6	89.3
HOUS	3.9	0.0	7.6	7.6	3.8	3.8	3.8	88.7
COTT	0.8	0.0	0.0	0.0	0.0	0.0	0.0	100.0
RETA	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AGBL	3.2	0.0	27.3	27.3	36.4	18.2	18.2	36.4
AGLD	0.7	0.0	24.0	24.0	32.0	12.0	12.0	44.0
ARAB	0.7	0.0	0.0	0.0	0.0	0.0	0.0	100.0
MEAD	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
PAST	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
WOOD	2.6	0.0	66.6	66.6	33.3	33.3	33.3	33.3
DOML	1.3	0.0	0.0	0.0	0.0	0.0	0.0	90.9
WAST	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
WATR	1.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0
ROAD	1.2	0.0	0.0	0.0	8.3	0.0	0.0	91.7
UTIL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
QURY	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

RAIL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
PUBD	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
INDS	1.7	0.0	0.0	0.0	0.0	0.0	0.0	100.0
MISC	1.3	0.0	0.0	0.0	0.0	0.0	0.0	100.0
RMAN	0.4	0.0	0.0	0.0	0.0	0.0	0.0	100.0
FMWA Pre 1870	1.0	0.0	19.4	19.4	21.0	9.7	9.7	61.3
FMWA Post 1870	2.9	0.0	0.0	0.0	0.0	0.0	0.0	100.0
SMWA Pre 1882	0.9	0.0	19.4	19.4	21.0	9.7	9.7	61.3
SMWA Post 1882	4.3	0.0	0.0	0.0	0.0	0.0	0.0	100.0

6.7.1. Regression results for the women lessee subgroups¹²

The regression results for women lessees in general reported in Table 6.16 confirmed those of the fuller regression reported in Table 6.5.¹³ The regressions for the only women subgroup revealed that they had a propensity to avoid plots with an agricultural or water usage. Such women leased in parishes with low levels of immigration but a high population density, including lots of young people in overcrowded houses. The propensity of this subgroup to lease plots decreased overall throughout the century but increased during the years 1843-46 and after 1882.

¹² Correlations between the women lessee subgroups and plot, parish and time variables only revealed correlations coefficients of + 0.4 or – 0.4 between the various lessee subgroups and are therefore not included in this text.

¹³ See pp.168-69.

Table 6.16: Full and reduced regression results for plot data for Yorkshire women lessee subgroups				
Explanatory plot use, parish, and time variables	Dependent variables			
	Women lessee subgroups			
	WOLE		OWIL	
	Full	Reduced	Full	Reduced
HSEG	.904 (.000)	.901 (.000)	-.053 (.304)	
AGBL	.923 (.008)	.932 (.007)	-.249 (.000)	-.248 (.000)
DOML	-.351 (.303)		-.017 (.817)	
WATR	.010 (.982)		-.875 (.000)	-.839 (.000)
POPD	-.108 (.000)	-.100 (.000)	.036 (.004)	.034 (.006)
PPHS	-.669 (.348)		2.202 (.000)	2.132 (.000)
PBTW	.143 (.007)	.147 (.004)	.108 (.000)	.104 (.000)
PIMM	.158 (.006)	.152 (.001)	-.112 (.000)	-.109 (.000)
DATE	.133 (.000)	.129 (.000)	-.041 (.000)	-.040 (.000)
RMAN	-.087 (.879)		.231 (.040)	.244 (.027)
FMWA	-20.422 (.991)	-5.080 (.000)	Did not run	
SMWA	14.838 (.994)		3.314 (.000)	3.223 (.000)
Constant	-255.462 (.000)	-251.490 (.000)	61.151 (.000)	60.393 (.000)
No. observations	7539	7539	102	102
R ²			.807	.804
Adj. R ²			.783	.785
F			34.457	41.970
F sig.			.000	.000
χ^2	265.696	261.300		
Sig.	.000	.000		
CSR ²	.035	.034		
NR ²	.259	.255		

6.8. Manorial ownership and the investigation into its influence on women's ownership and leasing of plots

6.8.1. Correlations

Manorial information was only available for 3706 or 49.2 per cent of the total plots for Yorkshire so analysis into the effects of this variable was carried out separately and the results of the two tailed correlations given in Table 6.19. The largest correlation was with population density at 0.384 followed by urban centrality at 0.340. This was the result of two female manorial owners in the urban parishes of Leeds, in 1829, and Halifax in 1864.¹⁴

Table 6.17 - Correlations on Yorkshire plot data for which information about manorial ownership is known							
	WOOW	WOLE	HSEG	RETA	AGBL	AGLD	WOOD
FIMO	.121 (.000)	-.073 (.000)	.071 (.000)	.011 (.500)	.020 (.214)	-.098 (.000)	.023 (.167)
	DOML	WAST	WATR	ROAD	UTIL	QURY	RAIL
FIMO	.084 (.000)	-.042 (.011)	-.015 (.366)	.024 (.152)	-.015 (.359)	-.009 (.587)	.008 (.606)
	INDS	MISC	POPD	PPHS	PBTW	PIMM	PFEM
FIMO	.043 (.009)	.038 (.021)	.384 (.000)	.077 (.000)	-.233 (.000)	.082 (.000)	.318 (.000)
	UCEN	UPER	RMAN	FMWA	SMWA	CRWD	UDIF
FIMO	.340 (.000)	-.306 (.000)	-.106 (.000)	-.320 (.000)	-.249 (.000)	-.031 (.062)	.014 (.393)

¹⁴ In Leeds it was The Dowager Marchioness of Hertford; QE/20/1/1829/1. In Halifax it was Clara Clarke -Thornhill; QE20/1/1864/9.

6.8.2. *The effect of female manorial ownership on the propensity of women to own, or lease, plots.*

As reported in Table 6.18, the effect of manorial ownership, and especially female manorial ownership, had a statistically significant positive impact on the propensity of women to own plots within a parish but a statistically significant negative impact on the propensity of women to lease plots.

Table 6.18: Regression analysis results for all Yorkshire plots for which manorial ownership is established				
Explanatory plot use, parish and time variables	Dependent variables			
	WOOW		WOLE	
	Full	Reduced	Full	Reduced
WOOW			.010 (.167)	
HSEG	-.549 (.146)		.029 (.130)	.037 (.000)
RETA	.718 (.027)	.738 (.023)	-.048 (.026)	-.048 (.024)
AGBL	.562 (.002)	.633 (.000)	.025 (.023)	.024 (.025)
AGLD	.335 (.020)	.427 (.001)	.002 (.810)	
WOOD	-.296 (.458)		.025 (.164)	
DOML	-.263 (.114)	-.257 (.105)	-.021 (.014)	-.023 (.003)
WAST	.334 (.468)		-.013 (.576)	
WATR	.369 (.014)	.358 (.016)	-.002 (.793)	
ROAD	-.201 (.142)		-.007 (.299)	
UTIL	-.020 (.986)		-.023 (.598)	
RAIL	-.688 (.316)		-.019 (.506)	
INDS	-.771 (.079)	-.726 (.097)	.003 (.850)	
POPD	-.027 (.029)		-.005 (.000)	-.005 (.000)
PPHS	-1.088 (.000)	-1.179 (.000)	-.007 (.490)	
PBTW	.170 (.000)	.148 (.000)	.007 (.000)	.007 (.000)
PIMM	.040 (.161)		.007 (.000)	.006 (.000)
UCEN	1.693 (.000)	1.403 (.000)	.040 (.001)	.050 (.000)

UPER	.243 (.231)		-.006 (.523)	
UDIF	.775 (.041)	.337 (.014)	.010 (.593)	
DATE	.002 (.744)		.001 (.000)	.001 (.000)
RMAN	1.457 (.000)	1.314 (.000)	-.013 (.127)	
FMWA	-.109 (.824)		-.068 (.000)	-.066 (.000)
SMWA	.772 (.108)	1.063 (.000)	-.015 (.398)	
FIMO	1.297 (.000)	1.142 (.000)	-.023 (.002)	-.020 (.004)
Constant	-11.235 (.418)	-4.947 (.002)	-2.629 (.000)	-2.668 (.000)
No. observations	3706	3706	3706	3706
R ²			.071	.068
Adj. R ²			.064	.065
F			11.208	24.364
F sig.			.000	.000
χ^2	247.659	235.468		
Sig.	.000	.000		
CSR ²	.065	.062		
NR ²	.116	.111		

The results of the investigation into manorial ownership in the parishes are not reported and were inconclusive for several reasons.¹⁵ Firstly, the proportion of parishes with information about manorial ownership was relatively low at 43 per cent. Secondly there were very few parishes in which women's ownership of plots was relatively high i.e. exceeded 40 per cent. Also, an urban manor would have different characteristics from a rural one, especially later in the century, and the relationship between manorial owner and tenants would be more anonymous.

¹⁵ They are available if requested.

Chapter 7

The ownership and leasing of plots of land by women in County Durham and surrounding counties

7.1. Introduction

This chapter examines the ownership and leasing of 4861 plots of land from a region centred on Durham and 96 of its parishes but including a further six parishes from Northumberland and the North Riding of Yorkshire. The plot information was sourced from eleven railway books of reference deposited in the Durham Record Office, and one book of reference for a turnpike road, deposited in the Northumberland Record Office. Additional information was obtained from other publications as described in Chapter 3. Over the century some parishes appeared more than once in sampled schemes so the total number of parishes was 127 (see Table 7.1).

Table 7.1: Parishes from Durham and the surrounding counties listed by county and number of appearances during the century					
County	Number of parishes	No. appearances			
		1	2	3	Total
Durham	96	75	17	4	121
North Riding of Yorkshire	4	4	0	0	4
Northumberland	2	2	0	0	2
Total	102	81	34	12	127

7.2. Descriptive statistics

7.2.1. Cross-tabulations

A cross-tabulation of women's ownership and leasing of 4861 individual plots against plot use and time variables is given in Table 7.2.

The majority of regional plots, 62.5 per cent, were agricultural land; 14.3 per cent were roads and 11.7 per cent were domestic land. 5.8 per cent of plots contained housing, with a greater percentage of houses than of cottages. The railways were promoted as essential for the speedy distribution of coal to the rapidly expanding markets but they avoided going over the actual mines because of danger of collapse and because the colliery owners wished the mines to remain in full production; so, even though this was a mining region, mining and quarrying comprised less than one per cent of plots. Waste areas at the edges of a mine complex were however used as sites for railways. Ten per cent of plots were sampled during the Railway Mania. 68.8 per cent of plots were sampled before 1870 and 78.1 per cent before 1882.

Women were involved in the ownership of 12.0 per cent of plots. They owned 14.4 per cent of housing, owning 18.0 per cent of houses but only 1.9 per cent of cottages. They owned 16.3 per cent of domestic land and about 11 per cent of agricultural land and buildings. They owned between 13 to 16 per cent of waste, railways and industrial plots but only 7-8 per cent of mines and quarries and no retail plots. They owned 18 per cent of the plots sampled during 1843-46 and a greater percentage of plots after both 1870 and 1882, 12.7 per cent compared to 11.7 per cent, and 14.9 per cent compared to 11.2 per cent, respectively.

Table 7. 2: Cross tabulation of Durham plot uses against women's involvement as owners of the plots and women's involvement as lessees of the plots						
Plot use characteristics and additional variables	Number of plots	Percentage of plots	Number of plots with women owners	Percentage of plots in given use owned by women	Number of plots with women lessees	Percentage of plots in given use leased by women
all	4861	100.0	584	12.0	210	4.3
HSEG	284	5.8	41	14.4	6	2.1
HOUS	222	4.6	40	18.0	1	0.5
COTT	52	1.1	1	1.9	5	9.6
TENE	13	0.3	0	0.0	0	0.0
CORT	0	0.0	0	0.0	0	0.0
RETA	24	0.5	0	0.0	1	4.2
AGBL	301	6.2	34	11.3	2	0.7
AGLD	3037	62.5	338	11.1	70	2.3
ARAB	290	6.0	66	22.8	18	6.2
MEAD	16	0.3	1	6.3	0	0.0
PAST	167	3.4	30	18.0	8	4.8
WOOD	240	4.9	29	12.1	1	0.4
DOML	569	11.7	93	16.3	107	18.8
WAST	64	1.3	10	15.6	17	26.6
WATR	469	9.7	65	13.9	22	4.7
ROAD	695	14.3	77	11.1	15	2.2
UTIL	32	0.7	2	6.3	0	0.0
MINE	14	0.3	1	7.1	6	42.9
QURY	12	0.3	1	8.3	0	0.0
RAIL	86	1.8	12	14.0	6	7.0
CANL	1	0.0	0	0.0	0	0.0
PUBD	14	0.3	0	0.0	0	0.0
INDS	53	1.1	7	13.2	4	7.6
MISC	57	1.2	4	7.0	0	0.0
RMAN	485	10.0	88	18.1	0	0.0
FMWA Pre 1870	3345	68.8	392	11.7	51	1.5
FMWA Post 1870	1516	31.2	192	12.7	159	10.5
SMWA Pre 1882	3797	78.1	426	11.2	73	1.9
SMWA Post 1882	1064	21.9	158	14.9	137	12.9

Women were involved in the leasing of 4.3 per cent of the plots. They leased 2.1 per cent of general housing leasing more cottages (9.6 per cent) than houses (0.5 per cent). Women leased 18.8 per cent of domestic land, 7 per cent of rail and industrial plots, 2.3 per cent of agricultural land but only 0.7 per cent of agricultural buildings.

None of the plots sampled during the Railway Mania had women lessees, but women increased their percentage of leased plots after both 1870 and 1882.

The high percentage of mining plots with a female lessee, 42.9 per cent, was because the Birtley Iron Company and the owners of Pelton Colliery both leased mines in the parish of Chester-le-Street in 1885. The Birtley owners included Sir Henry John Selwyn-Ibbetson and Dame Eden his wife, and the Pelton Colliery owners included a Gertrude Coleman.¹

Women were owners and lessees of plots with a wide variety of uses and their involvement with plots increased after both 1870 and 1882. They leased cottages whereas they bought houses. They were not really involved with retail plots and according to Winstanley there were several reasons why this might apply to women in the north-east.² Firstly the main industries were male dominated with few opportunities for females to work, and this was coupled with a strong masculine ideology of providing for the family which discouraged women from taking paid employment. Secondly the housing stock was not appropriate for the establishment of a small shop since in the towns it was predominantly larger dwellings which had been subdivided and in the colliery areas it was tiny tied cottages. Finally, retail units were specifically built when new housing was provided in the industrial towns.

¹ Dame Eden lived from 1819-99 and Sir Henry was her third and last husband. He became Baron Rookwood in 1892. QDP/384/2 (1885)

² Michael Winstanley, 'Women in the grocery trade in Britain, 1851-1911: a regional analysis', in Edward Royle, (ed.), *Issues of Regional Identity in honour of John Marshall*, (Manchester, Manchester University Press, 1988), pp. 154 - 83, pp. 177-78.

7.2.2. Means and standard deviations

The means and standard deviations of key parish variables are given in Table 7.3. The population density, with a mean of 0.74 and standard deviation of 1.87, was low, as were the figures for urban centrality, peripherality, and differentiation. This revealed the very rural nature of Durham, the least populated of the four regions studied. The means for the number of people per house, at 5.13, and percentage of young people in the area, at 47 per cent, were similar to those found in Oxfordshire and Yorkshire. Immigration into the area was about 20 per cent with a ten percent spread, which was higher than in Oxfordshire and Yorkshire and perhaps reflected the recruitment for mining jobs. Female involvement in manorial ownership was very low.

Table 7.3: Descriptive statistics, mean and standard deviations of key parish and time variables			
Variable	No. of plots	Mean	Standard deviation
POPD	4861	0.74	1.87
PPHS	4861	5.13	0.77
PBTW	4861	46.98	4.78
PIMM	4861	20.02	10.45
PFEM	4861	49.56	2.56
UCEN	4861	0.05	0.23
UPER	4861	0.10	0.30
UDIF	4861	0.02	0.14
FIMO	2316	0.03	0.16
DATE	4861	1850.69	26.97

7.2.3. Correlations

The correlations are reported in Table 7.4. Because Durham was a mining region a new plot usage variable amalgamating mining/quarrying plots (MIQU) was

introduced.³ The strongest correlations reflected the links between plot uses, for example the correlation between the new mining/quarrying variable with its individual components, mining and quarrying. Other high correlations, between parish characteristics, and between time-dependent variables, just reflected the nature of the variables concerned.

Table 7.4 - Correlation Two Tailed Table for Durham (part 1)										
	WOOW	WOLE	HSEG	RETA	AGBL	AGLD	WOOD	DOML	WAST	WATR
WOOW										
WOLE	-.075 (.000)									
HSEG	.019 (.196)	-.027 (.059)								
RETA	-.026 (.070)	.000 (.970)	.158 (.000)							
AGBL	-.006 (.692)	-.046 (.001)	.020 (.170)	.031 (.033)						
AGLD	-.035 (.014)	-.128 (.000)	-.314 (.000)	-.085 (.000)	-.194 (.000)					
WOOD	.000 (.973)	-.044 (.002)	-.053 (.000)	-.016 (.263)	-.051 (.000)	-.231 (.000)				
DOML	.048 (.001)	.259 (.000)	.144 (.000)	.002 (.903)	-.032 (.024)	-.447 (.000)	-.083 (.000)			
WAST	.013 (.371)	.126 (.000)	-.029 (.045)	-.008 (.571)	-.022 (.122)	-.138 (.000)	-.010 (.501)	-.036 (.011)		
WATR	.019 (.196)	.006 (.678)	-.078 (.000)	-.023 (.109)	-.049 (.001)	-.039 (.007)	.054 (.000)	-.108 (.000)	.017 (.229)	
ROAD	-.012 (.413)	-.043 (.002)	-.097 (.000)	-.029 (.045)	-.078 (.000)	-.123 (.000)	-.004 (.804)	-.130 (.000)	-.021 (.136)	.044 (.002)
UTIL	-.014 (.314)	-.017 (.228)	-.020 (.157)	-.006 (.689)	-.021 (.145)	-.084 (.000)	-.019 (.196)	-.030 (.039)	-.009 (.512)	.094 (.000)
MINE	-.008 (.575)	.102 (.000)	-.013 (.351)	-.004 (.792)	-.014 (.336)	-.053 (.000)	-.012 (.393)	-.020 (.173)	.196 (.000)	.034 (.016)
QURY	-.006 (.695)	-.011 (.461)	-.012 (.388)	-.004 (.807)	.004 (.758)	-.013 (.372)	.046 (.001)	-.005 (.716)	.031 (.033)	.026 (.071)
RAIL	.008 (.577)	.018 (.222)	-.033 (.020)	-.009 (.510)	-.034 (.016)	-.154 (.000)	-.031 (.033)	-.049 (.001)	.094 (.000)	.004 (.796)
PUBL	-.020 (.166)	-.011 (.426)	.003 (.835)	-.004 (.792)	-.014 (.336)	-.014 (.334)	-.012 (.393)	.088 (.000)	-.006 (.665)	-.018 (.221)
INDS	.004 (.788)	.017 (.245)	.041 (.004)	.021 (.146)	.006 (.681)	-.119 (.000)	-.024 (.095)	.005 (.732)	.040 (.005)	.006 (.678)
MISC	-.017 (.243)	-.023 (.107)	-.027 (.059)	-.008 (.593)	-.028 (.051)	-.137 (.000)	-.025 (.084)	-.034 (.019)	-.013 (.380)	-.036 (.013)
POPD	-.041 (.005)	.003 (.825)	.064 (.000)	.057 (.000)	-.008 (.568)	-.113 (.000)	-.058 (.000)	.063 (.000)	.080 (.000)	-.020 (.169)
PPHS	-.050 (.000)	-.065 (.000)	.002 (.884)	.038 (.008)	.050 (.001)	-.020 (.161)	.036 (.013)	.005 (.745)	-.007 (.649)	-.054 (.000)
PBTW	-.002 (.876)	-.032 (.026)	-.090 (.000)	-.005 (.740)	.036 (.011)	.104 (.000)	.029 (.044)	-.064 (.000)	-.079 (.000)	.012 (.421)
PIMM	.004 (.763)	.030 (.034)	.115 (.000)	.053 (.000)	.045 (.002)	-.146 (.000)	-.100 (.000)	.033 (.023)	.023 (.110)	-.018 (.219)

³ It was hoped that the combined mining/quarrying usage would generate sufficient plots to be included in the regressions so that the role of mining/quarrying could be investigated.

PFEM	.031 (.032)	-.011 (.458)	.090 (.000)	.019 (.181)	-.036 (.012)	-.061 (.000)	-.018 (.211)	.082 (.000)	.034 (.018)	-.013 (.354)
UCEN	.018 (.212)	-.051 (.000)	.123 (.000)	.087 (.000)	-.027 (.055)	-.089 (.000)	-.050 (.000)	-.011 (.455)	.028 (.049)	-.017 (.249)
UPER	-.071 (.000)	.072 (.000)	.038 (.008)	-.023 (.104)	-.053 (.000)	-.050 (.000)	-.063 (.000)	.006 (.661)	.083 (.000)	-.019 (.181)
RMAN	.063 (.000)	-.071 (.000)	-.039 (.006)	-.023 (.102)	-.009 (.547)	.106 (.000)	.032 (.026)	-.187 (.000)	-.020 (.155)	-.016 (.271)
FMWA	.013 (.347)	.204 (.000)	.175 (.000)	.002 (.121)	.092 (.000)	-.398 (.000)	-.024 (.090)	.376 (.000)	.051 (.000)	.136 (.000)
SMWA	.046 (.001)	.223 (.000)	.210 (.000)	.034 (.019)	-.010 (.482)	-.271 (.000)	.013 (.381)	.237 (.000)	.083 (.000)	.137 (.000)
CRWD	.102 (.000)	.181 (.000)	.190 (.000)	.019 (.193)	.081 (.000)	-.465 (.000)	.018 (.211)	.351 (.000)	.079 (.000)	.185 (.000)
UDIF	-.028 (.053)	-.014 (.315)	.535 (.000)	.120 (.000)	-.010 (.473)	-.172 (.000)	-.013 (.028)	.077 (.000)	-.016 (.266)	-.045 (.002)
MIQU	-.010 (.497)	.068 (.000)	-.018 (.203)	-.005 (.719)	-.007 (.619)	-.048 (.001)	.022 (.119)	-.018 (.211)	.165 (.000)	.043 (.003)

Table 7.4: Correlation Two Tailed Table (part 2)										
	ROAD	UTIL	MINE	QURY	RAIL	PUBD	INDS	MISC	POPD	PPHS
UTIL	.098 (.000)									
MINE	.011 (.445)	-.004 (.760)								
QURY	.051 (.000)	-.004 (.778)	-.003 (.852)							
RAIL	-.028 (.050)	.143 (.000)	.197 (.000)	-.007 (.642)						
PUBL	.022 (.127)	-.004 (.760)	-.003 (.840)	-.003 (.852)	-.007 (.615)					
INDS	-.037 (.009)	-.009 (.551)	-.006 (.694)	-.005 (.716)	.031 (.031)	-.006 (.694)				
MISC	-.039 (.006)	-.009 (.537)	-.006 (.683)	-.005 (.706)	-.015 (.308)	-.006 (.683)	-.011 (.425)			
POPD	-.003 (.860)	-.021 (.146)	.000 (.989)	-.012 (.416)	.061 (.000)	-.014 (.341)	.066 (.000)	.015 (.304)		
PPHS	-.004 (.805)	.023 (.102)	-.058 (.000)	-.004 (.781)	-.011 (.427)	-.011 (.458)	.010 (.504)	.007 (.624)	.267 (.000)	
PBTW	.025 (.081)	-.004 (.755)	-.013 (.369)	.031 (.030)	-.034 (.019)	-.042 (.004)	-.084 (.000)	-.023 (.116)	-.013 (.355)	.215 (.000)
PIMM	.004 (.788)	.002 (.873)	.018 (.204)	-.025 (.087)	.060 (.000)	.033 (.021)	.034 (.019)	.049 (.001)	.255 (.000)	-.129 (.000)
PFEM	-.051 (.000)	-.013 (.356)	-.002 (.888)	.017 (.244)	.011 (.462)	.010 (.467)	.027 (.057)	-.017 (.248)	.185 (.000)	.103 (.000)
UCEN	.004 (.808)	-.019 (.175)	.038 (.008)	-.012 (.407)	.044 (.002)	-.013 (.370)	.045 (.002)	.033 (.021)	.427 (.000)	-.209 (.000)
UPER	-.019 (.192)	-.027 (.061)	.021 (.146)	-.016 (.252)	.092 (.000)	-.018 (.215)	.065 (.000)	-.004 (.783)	.319 (.000)	.039 (.007)
RMAN	-.048 (.001)	-.027 (.059)	-.018 (.212)	-.017 (.248)	-.034 (.017)	-.018 (.212)	-.002 (.894)	-.036 (.011)	-.105 (.000)	-.150 (.000)
FMWA	.064 (.000)	.121 (.000)	.047 (.001)	.047 (.001)	.068 (.000)	-.011 (.430)	.062 (.000)	.067 (.000)	-.114 (.000)	.001 (.949)
SMWA	.094 (.000)	.111 (.000)	.064 (.000)	.044 (.002)	.069 (.000)	.000 (.967)	.045 (.002)	.035 (.015)	-.082 (.000)	.006 (.681)
CRWD	.105 (.000)	.113 (.000)	.056 (.000)	.059 (.000)	.100 (.000)	.033 (.020)	.051 (.000)	.061 (.000)	-.040 (.006)	-.075 (.000)
UDIF	-.052 (.000)	-.011 (.433)	-.007 (.605)	-.007 (.632)	-.019 (.196)	-.007 (.605)	.044 (.002)	-.015 (.294)	.170 (.000)	-.048 (.001)
MIQU	.043 (.003)	-.006 (.647)	.733 (.000)	.678 (.000)	.140 (.000)	-.004 (.784)	-.008 (.592)	-.008 (.578)	-.008 (.587)	-.045 (.002)

Table 7.4: Correlation Two Tailed Table (part. 3)										
	PBTW	PIMM	PFEM	UCEN	UPER	RMAN	FMWA	SMWA	CRWD	UDIF
PIMM	-.171 (.000)									
PFEM	-.224 (.000)	-.088 (.0000)								
UCEN	.069 (.000)	.296 (.000)	.021 (.146)							
UPER	-.330 (.000)	.228 (.000)	.227 (.000)	-.079 (.000)						
RMAN	-.039 (.006)	-.196 (.000)	.159 (.000)	-.080 (.000)	-.110 (.000)					
FMWA	-.081 (.000)	-.008 (.585)	-.033 (.022)	-.141 (.000)	-.066 (.000)	-.224 (.000)				
SMWA	-.044 (.002)	-.060 (.000)	-.025 (.079)	-.105 (.000)	.000 (.986)	-.176 (.000)	.786 (.000)			
CRWD	-.084 (.000)	.056 (.000)	-.007 (.619)	-.071 (.000)	-.025 (.086)	-.232 (.000)	.877 (.000)	.762 (.000)		
UDIF	-.174 (.000)	.120 (.000)	.079 (.000)	.302 (.000)	.163 (.000)	-.046 (.001)	.009 (.550)	.041 (.005)	.022 (.121)	
MIQU	.012 (.416)	-.003 (.816)	-.013 (.371)	.020 (.166)	.004 (.773)	-.024 (.089)	.066 (.000)	.077 (.000)	.081 (.000)	-.010 (.480)

7.3. Estimating the model ⁴

7.3.1. Women's involvement in plot ownership

The results reported in Table 7.5 revealed that Durham women had a propensity to own domestic land but not to own retail plots or roads.⁵ Women had apparently avoided owning plots in urban peripheral parishes or in those with a high population density per acre. There was a decline in the propensity for women to own plots after 1870 but overall a propensity for women to increase plot ownership as the century progressed. There was no specifically discernable response to ownership of plots by women after 1882.

⁴ Discussed impacts are statistically significant at the ten per cent level and many are significant at the five or one percent levels.

⁵ See section 7.2.1 pp. 192-94.

7.3.2. Women's involvement as plot lessees

Durham women had a propensity to lease plots of domestic or waste land or those with mining/quarrying usage.⁶ They were unlikely to lease agricultural land or buildings, woods, roads or housing plots. Women leased plots in urban peripheral parishes and parishes with lots of young people, and those with high levels of immigration. Women revealed an adverse propensity to lease in central urban parishes or those where houses were overcrowded. Women's leasing of plots increased over time, with an additional increase after 1882. Women had a reduced propensity to lease from women owners so there was no discernable same sex altruism.

7.3.3. Differences between women's involvement in the ownership of plots compared to leasing.

Women owned and leased domestic land and avoided road plots. Owners avoided urban peripheral parishes but they were favoured by lessees. Women's ownership and leasing of plots increased over time, but ownership of plots declined after 1870 whereas leasing increased after 1882.

⁶ See the discussion in section 7.2.1, pp. 192-94.

Table 7.5: The propensity of Durham women to be involved in the ownership or leasing of plots analysed according to plot use, parish characteristics and time.				
Explanatory plot use, parish, and time variables	Dependent variables			
	Women Owners		Women Lessees	
	Full	Reduced	Full	Reduced
WOOW			-.055 (.000)	-.056 (.000)
HSEG	.025 (.326)		-.100 (.000)	-.092 (.000)
RETA	-.128 (.054)	-.131 (.044)	.030 (.449)	
AGBL	-.002 (.912)		-.035 (.004)	-.033 (.005)
AGLD	.014 (.329)		-.021 (.016)	-.020 (.015)
WOOD	-.022 (.350)		-.036 (.009)	-.036 (.009)
DOML	.056 (.003)	.046 (.003)	.137 (.000)	.140 (.000)
WAST	.045 (.290)		.181 (.000)	.182 (.000)
WATR	.003 (.873)		.000 (.924)	
ROAD	-.020 (.157)	-.027 (.045)	-.027 (.001)	-.026 (.002)
UTIL	-.072 (.217)		-.070 (.043)	-.073 (.032)
RAIL	.028 (.443)		-.017 (.437)	
INDS	.036 (.426)		.006 (.834)	
MIQU	-.084 (.192)		.105 (.006)	.101 (.007)
POPD	-.009 (.008)	-.008 (.001)	.003 (.177)	
PPHS	.002 (.789)		-.026 (.000)	-.023 (.000)
PBTW	-.001 (.207)		.002 (.006)	.002 (.008)
PIMM	.000 (.600)		.001 (.009)	.001 (.004)
UCEN	.012 (.657)		-.063 (.000)	-.047 (.000)
UPER	-.103 (.000)	-.096 (.000)	.032 (.005)	.038 (.000)
UDIF	-.075 (.082)		.023 (.364)	

DATE	.004 (.000)	.004 (.000)	.000 (.005)	.000 (.000)
RMAN	.009 (.597)		-.008 (.450)	
FMWA	-.235 (.000)	-.225 (.000)	.002 (.866)	
SMWA	.025 (.202)		.116 (.000)	.117 (.000)
Constant	-7.834 (.000)	-8.055 (.000)	1.190 (.003)	1.170 (.000)
No. observations	4861	4861	4861	4861
R ²	.052	.049	.147	.147
Adj. R ²	.047	.048	.143	.144
F	11.021	35.637	33.412	48.906
F sig.	.000	.000	.000	.000

7.4. The parish study

7.4.1. The effects of parish and time variables on women's ownership of plots

The results of the regressions for ownership in parishes with more than ten plots are given in Table 7.6 and for parishes with more than 25 plots in Table 7.7. The results indicated that in general the percentage of women involved in ownership increased over time, but that there was a decrease after 1870. The percentage of women owners declined in urban peripheral parishes but this result was not sufficiently robust to apply to the larger parishes with more than twenty five plots. The results of the other two regressions for small and large parishes indicated that Durham women were indifferent to the characteristics of parishes in which they owned property, even if they were peripheral urban parishes. Time however retained its positive impact on women's plot ownership.

Table 7.6: The propensity of women to own plots at parish level analysed by time and parish characteristics for Durham parishes with 10 or more plots.						
Explanatory time and parish variables	Dependent Variables					
	PWOW 10		AWIO 10		TWOW 10	
	Full	Reduced	Full	Reduced	Full	Reduced
DATE	.336 (.011)	.350 (.003)	.022 (.154)	.015 (.084)	.042 (.013)	.023 (.020)
RMAN	5.748 (.340)		.400 (.557)		.188 (.793)	
FMWA	-11.252 (.276)	-15.974 (.043)	-.093 (.937)		-1.436 (.236)	
SMWA	-5.026 (.645)		-.559 (.656)		-.282 (.830)	
POPD	-.421 (.552)		-.025 (.801)		.018 (.882)	
PPHS	.963 (.671)		-.112 (.671)		-.098 (.735)	
PBTW	.056 (.896)		.050 (.344)		.033 (.594)	
PIMM	.004 (.982)		.018 (.347)		.041 (.071)	
UCEN	-1.712 (.870)		-.248 (.839)		-1.538 (.320)	
UPER	-9.591 (.162)	-11.481 (.060)	1.156 (.209)		-2.058 (.092)	
Constant	-614.367 (.012)	-631.566 (.003)	-42.142 (.133)	-28.819 (.080)	-80.046 (.011)	-43.053 (.017)
No. observations	98	98	98	98	98	98
R ²	.128	.107				
Adj. R ²	.028	.078				
F	1.278	3.737				
F sig.	.255	.014				
χ^2			8.732	3.055	14.947	5.614
Sig.			.558	.080	.134	.018
CSR ²			.085	.031	.141	.056
NR ²			.115	.042	.206	.081

Table 7.7: The propensity for women to own plots at parish level analysed by time and parish characteristics for Durham parishes with 25 or more plots.						
Explanatory time and parish variables	Dependent variables					
	PWOW 25		AWIO 25		TWOW 25	
	Full	Reduced	Full	Reduced	Full	Reduced
DATE	.478 (.007)	.415 (.006)	.020 (.298)	.009 (.364)	.042 (.038)	.018 (.099)
RMAN	-4.650 (.552)		.166 (.849)		-.404 (.655)	
FMWA	-28.623 (.041)	-23.228 (.018)	-.271 (.861)		-2.429 (.134)	
SMWA	-.361 (.979)		-.855 (.575)		.237 (.883)	
POPD	-1.557 (.507)		.150 (.580)		.205 (.502)	
PPHS	.761 (.785)		-.274 (.399)		-.291 (.374)	
PBTW	-.634 (.305)		.014 (.845)		-.031 (.711)	
PIMM	-.013 (.954)		.005 (.842)		.039 (.163)	
UCEN	.065 (.996)		-.185 (.912)		-2.132 (.210)	
UPER	-10.255 (.332)		-1.185 (.317)		-2.312 (.187)	
Constant	-835.503 (.010)	-749.130 (.006)	-35.809 (.314)	-17.090 (.366)	-76.096 (.045)	-33.888 (.092)
No. observations	62	62	62	62	62	62
R ²	.182	.124				
Adj. R ²	.021	.095				
F	1.131	4.187				
F sig.	.358	.020				
χ^2			4.323	.837	10.704	2.794
Sig.			.932	.360	.381	.095
CSR ²			.067	.013	.159	.044
NR ²			.090	.018	.222	.062
AWIO final regression left only the constant at .065 (.800) so step 10 reported.						

7.4.2. The effects of parish and time characteristics on women's leasing of plots

The results of the regression analysis of women's leasing are given in Tables 7.8 and 7.9. The results of all the regressions revealed that women lessees had a propensity to increase their leasing of plots after 1870 and that this propensity was sufficiently robust to affect women's leasing of plots in the larger parishes as well as the smaller ones.

The results also revealed that women lessees had a propensity to lease plots in peripheral urban parishes. The second regression tested if women avoided parishes with certain characteristics but confirmed the propensity for leasing in peripheral urban parishes. However the propensity was insufficiently robust to have an impact on leasing in the larger parishes. The second regression had revealed a negative impact on the propensity to lease plots after 1882 but it was insufficiently robust to survive into the regression for the larger parishes. These results suggested that, like women owners in the area, Durham women lessees were indifferent to characteristics of parishes in which they leased property.

Table 7.8: The propensity for women to lease plots at parish level analysed by time and parish characteristics for Durham parishes with more than 10 plots						
Explanatory time and parish variables	Dependent variables					
	PWOL 10		AWIL 10		TWOL 10	
	Full	Reduced	Full	Reduced	Full	Reduced
DATE	.043 (.582)		-.001 (.621)		.007 (.834)	
RMAN	-2.708 (.451)		-.107 (.342)		-18.406 (.999)	
FMWA	9.439 (.127)	6.273 (.049)	.521 (.008)	.515 (.001)	2.699 (.155)	1.804 (.031)
SMWA	-9.800 (.135)		-.351 (.089)	-.375 (.051)	-2.552 (.162)	
POPD	-.052 (.902)		.000 (.988)		.008 (.982)	
PPHS	-1.168 (.389)		-.023 (.588)		-.351 (.522)	
PBTW	-.014 (.956)		-.007 (.409)		-.034 (.736)	
PIMM	-.045 (.658)		.000 (.896)		-.031 (.543)	
UCEN	-.912 (.884)		-.076 (.698)		-17.987 (.999)	
UPER	10.481 (.012)	10.638 (.003)	.169 (.189)	.201 (.073)	1.705 (.221)	
Constant	-69.156 (.629)	1.155 (.339)	2.765 (.540)	.085 (.028)	-11.804 (.844)	-3.008 (.000)
No. observations	98	98	98	98	98	98
R ²	.153	.118	.164	.135		
Adj. R ²	.055	.100	.067	.107		
F	1.569	6.380	1.702	4.872		
F sig.	.129	.003	.093	.003		
χ^2					10.705	4.130
Sig.					.381	.042
CSR ²					.103	.041
NR ²					.257	.103

Table 7.9: The propensity of women to lease plots at parish level analysed by time and parish characteristics for Durham parishes with 25 and over plots						
Explanatory time and parish variables	Dependent variables					
	PWOL 25		AWIL 25		TWOL 25	
	Full	Reduced	Full	Reduced	Full	Reduced
DATE	-.047 (.551)		-.018 (.599)		-.077 (.462)	
RMAN	-.436 (.904)		-18.827 (.999)		-15.996 (.999)	
FMWA	15.661 (.016)	6.536 (.021)	2.055 (.334)	1.238 (.133)	7.160 (.253)	1.695 (.111)
SMWA	-8.994 (.153)		-.228 (.896)		-.751 (.749)	
POPD	.406 (.707)		.071 (.841)		.366 (.534)	
PPHS	-2.57 (.842)		.030 (.954)		.072 (.938)	
PBTW	-.022 (.938)		-.057 (.572)		.068 (.657)	
PIMM	-.054 (.613)		.003 (.939)		-.027 (.659)	
UCEN	.226 (.972)		-19.061 (.999)		-17.425 (.999)	
UPER	4.916 (.314)		.973 (.520)		2.238 (.476)	
Constant	89.975 (.538)	1.327 (.257)	32.920 (.597)	-2.219 (.000)	132.815 (.476)	-3.199 (.000)
No. observations	62	62	62	62	62	62
R ²	.168	.086				
Adj. R ²	.005	.071				
F	1.031	5.630				
F sig.	.431	.021				
χ^2			6.944	-2.076	6.227	2.357
Sig.			.731	.150	.796	.125
CSR ²			.106	.033	.096	.037
NR ²			.197	.061	.251	.098
AWIO final regression left only the constant at -1.910 (.000) so step 10 reported. TWOW final regression left only the constant at -2.676 (.000) so step 10 reported.						

7.5. The role of female residency on the ownership of plots

The propensity of women to reside in a parish was analysed against parish characteristics and the results given in Table 7.10. The results indicated that the percentage of females residing in a parish was negatively related to the percentage of immigration into the parish. In addition, though this was less statistically robust, there was a propensity for females to reside in an urban peripheral parish.

Women therefore preferred to reside in a parish where there was little inward migration from strangers, but women's propensity to own plots at parish level was not affected by immigration. Women were inclined to live in urban peripheral parishes but overall they were statistically unlikely to own plots in such parishes, although this reluctance seems to have been modified for larger parishes with more than 25 plots.⁷ So there is an indication of a disparity between parishes where women resided and those where they owned plots.

Although women preferred to avoid residing in parishes with high inward migration they nevertheless revealed a propensity to lease plots in parishes with such inward migration, though this tendency was not shown in the results for the 10 and 25 plot parishes.⁸ However, it would appear that there was a closer relationship between residency of women in urban peripheral parishes and their inclination to lease plots in such parishes. So it would seem that the women who were landowners were different to those who were lessees, although there was some overlap.

⁷ See Tables 7.5, 7.6, 7.7, pp. 200-3

⁸ See Tables 7.5, 7.8 7.9, pp. 200-2, 205-6.

Table 7.10: OLS backward regression of the percentage of females in a parish against other parish characteristics for the 102 core Durham parishes		
Parish characteristics	Full	Reduced
POPD	.105 (.635)	
PPHS	.178 (.788)	
PBTW	-.048 (.689)	
PIMM	-.160 (.002)	-.146 (.004)
UCEN	2.793 (.385)	
UPER	3.421 (.105)	3.542 (.076)
Constant	52.845 (.000)	51.463 (.000)
No. observations	102	102
R ²	.119	.097
Adj. R ²	.063	.079
F	2.131	5.307
F sig.	.057	.006

7.6. Subgroups of women owners

The percentage of plots owned by women is disaggregated by subgroups in Table 7.11. Women were involved in the ownership of 12 per cent of the Durham plots and the ‘only’ women subgroup owned 4.7 per cent of the total plots.⁹ Women and husbands, and women and men of the same name each owned fewer than three per cent of plots. Women and trusts, and women with husbands and others, each owned less than two per cent of plots, and women specified as ‘Mrs’ owned less than one per cent.

⁹ See Table 7.2, p. 193. WOOW mean 0.12, standard deviation 0.325

The various women subgroups owned less than ten per cent of plots in any specified category with the exception of pasture, where the 'only' women subgroup owned 10.8 per cent of the plots; and arable land, where women with men of the same name owned 13.4 per cent of the plots. Women of all subgroups owned a smaller percentage of plots after 1870 with the exception of the subgroups of women with trusts and women with men of the same name. After 1882 the situation modified; the women and trust subgroup owed a higher percentage of plots, as did the only women subgroup, but all the others owned a lower percentage of plots. All the subgroups owned plots during the period of the Railway Mania with the only women subgroup owning 9.9 per cent of the plots.

Table 7.11: Ownership of plots in Durham by subgroups of women owners expressed as a percentage of all plots, by plot characteristics							
Explanatory plot use and time variables	Durham plot numbers	Percentage of plots in specified category owned by identified women's ownership subgroup					
	All	WOTR	WOHU	WOHP	WOMS	WMRS	OWIO
all	4861	1.6	2.9	1.3	2.8	0.8	4.7
HSEG	284	1.1	1.8	0.7	1.1	0.0	7.7
HOUS	222	1.4	2.3	0.9	1.4	0.0	9.5
COTT	52	0.0	0.0	0.0	0.0	0.0	1.9
RETA	24	0.0	0.0	0.0	0.0	0.0	0.0
AGBL	301	0.0	2.0	0.7	2.3	0.0	7.3
AGLD	3037	2.1	2.8	1.4	2.6	1.3	5.2
ARAB	290	6.6	7.6	7.6	13.4	0.3	5.2
MEAD	16	0.0	6.3	6.3	6.3	0.0	0.0
PAST	167	3.6	3.6	3.6	6.6	0.0	10.8
WOOD	240	0.4	4.2	2.1	2.5	0.0	5.0
DOML	569	0.2	1.2	0.5	4.6	0.0	4.0
WAST	64	0.0	7.8	0.0	0.0	0.0	1.6
WATR	469	1.9	4.9	1.3	4.9	0.2	2.3
ROAD	695	1.0	3.6	1.2	3.3	0.6	2.0
UTIL	32	0.0	0.0	0.0	6.3	0.0	0.0
MINE	14	0.0	0.0	0.0	0.0	0.0	7.1
QURY	12	0.0	8.3	0.0	0.0	0.0	0.0
RAIL	86	0.0	7.0	0.0	1.2	0.0	3.5
PUBD	14	0.0	0.0	0.0	0.0	0.0	0.0
INDS	53	0.0	1.9	0.0	1.9	0.0	7.5
MISC	57	0.0	1.8	1.8	0.0	3.5	5.3
RMAN	485	2.7	5.6	5.6	8.2	0.2	9.9
FMWA Pre 1870	3345	1.5	4.0	1.6	2.5	1.2	5.1
FMWA Post 1870	1516	1.7	0.6	0.6	3.5	0.1	4.0
SMWA Pre 1882	3797	1.9	3.7	1.7	2.4	1.0	4.5
SMWA Post 1882	1064	0.5	0.0	0.0	4.1	0.0	5.6
Number plots owned		76	142	63	136	40	230
Means all subgroup plots		.02	.03	.01	.03	.01	.05
Standard deviations of all subgroup plots		.124	.168	.113	.165	.090	.212

Table 7.12: Ownership of plots in Durham by subgroups of women owners expressed as a percentage of all plots owned by women, by plot characteristic							
Explanatory plot use and time variables	WOOW Durham Plots (%)	Percentage of all Durham women owned plots by women owner subgroup					
		WOTR	WOHU	WOHP	WOMS	WMRS	OWIO
all	12.0	13.0	24.3	10.8	23.3	6.8	39.4
HSEG	14.4	6.4	12.2	4.9	7.3	0.0	53.7
HOUS	18.0	7.5	12.2	5.0	7.5	0.0	52.5
COTT	1.9	0.0	0.0	0.0	0.0	0.0	100.0
RETA	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AGBL	11.3	0.0	17.6	5.9	20.6	0.0	64.7
AGLD	11.1	19.2	25.1	12.4	23.7	11.2	46.7
ARAB	22.8	28.8	33.3	33.3	59.1	1.5	22.7
MEAD	6.3	0.0	100.0	100.0	100.0	0.0	0.0
PAST	18.0	20.0	20.0	20.0	36.7	0.0	60.0
WOOD	12.1	3.4	34.5	17.2	20.7	0.0	41.4
DOML	16.3	1.1	7.5	3.2	28.0	0.0	24.7
WAST	15.6	0.0	50.0	0.0	0.0	0.0	10.0
WATR	13.9	13.8	35.4	9.2	35.4	1.5	16.9
ROAD	11.1	9.1	32.5	10.4	29.9	5.2	18.2
UTIL	6.3	0.0	0.0	0.0	100.0	0.0	0.0
MINE	7.1	0.0	0.0	0.0	0.0	0.0	100.0
QURY	8.3	0.0	100.0	0.0	0.0	0.0	0.0
RAIL	14.0	0.0	50.0	0.0	8.3	0.0	25.0
PUBD	0.0	0.0	0.0	0.0	0.0	0.0	0.0
INDS	13.2	0.0	14.3	0.0	14.3	0.0	57.1
MISC	7.0	0.0	25.0	25.0	0.0	50.0	75.0
RMAN	18.1	14.8	30.7	30.7	45.5	1.1	54.5
FMWA Pre1870	11.7	12.8	33.9	13.8	21.2	9.9	43.1
FMWA Post1870	12.7	13.5	4.7	4.7	27.6	0.5	31.8
SMWA Pre 1882	11.2	16.7	33.3	14.8	21.6	9.4	39.9
SMWA Post 1882	14.9	3.2	0.0	0.0	27.8	0.0	38.0

Table 7.12 reports the proportion of all women-owned plots that were owned by each subgroup. The ‘only’ women were the largest subgroup owning 39.4 per cent of the total women owned plots. Women with husbands and women with men of the same name not specified as husband, each owned over 20 per cent of the women owned

plots, which was double that of the women with husbands plus others subgroup. Women with trusts, and women in the 'Mrs' subgroup owned 13.0 and 6.8 per cent respectively.

The only women subgroup owned the largest percentage of housing and houses and all the cottages. They owned the largest percentage of agricultural land and agricultural buildings and the majority of the pasture, but none of the meadows and less arable land than most of the other subgroups. This subgroup owned all the mines, and over 50 per cent of the industrial plots, but none of the quarry plots, which were owned exclusively by the women and husbands subgroup. The women and husbands subgroup owned 50 per cent of the railway plots but 25 per cent were owned by the only women subgroup. All the subgroups owned roads, water and agricultural land including arable plots and all owned plots during the period 1843-46, with the only women subgroup owning 54.5 per cent of the plots at that period.

*Regression results for the women ownership subgroups*¹⁰

Regression analysis was carried out on the plot data for the larger subgroups of women and the results reported in Table 7.13. Disaggregation reveals very different patterns for the different categories of owner.

The only women subgroup had a propensity to own plots with housing or agricultural building usage and a similar propensity to avoid plots with a domestic land or water usage. The women with men of the same name had a propensity to avoid housing

¹⁰ Correlations between the women owner subgroups and plot, parish and time variables only revealed correlations coefficients of + 0.4 or – 0.4 between the various ownership subgroups and are therefore not included in this text.

plots. Some of the subgroups had a negative propensity to own plots with various uses, but the statistical significance was relatively low.

The only women subgroup had a propensity to own plots in parishes with a high population density and many young people; however the subgroups of women with husbands, and women with men of the same name, avoided the ownership of plots in such parishes. The parish characteristics of immigration and population per house had opposite impacts on the ownership of plots for two subgroups: for women with men of the same name, parishes with high levels of immigration and a high average number of people per house were a positive attraction; whereas for women with husbands such parishes were to be avoided.

Women with husbands and others were less likely to own plots in parishes with overcrowded houses and many young people, whereas women with trusts seem to have favoured plot ownership in such parishes.

The propensity of all the women subgroups to own plots was affected by time. The only women and the women and trusts subgroups owned fewer plots as the century progressed but the other subgroups owned more. All the subgroups, except for women and trusts and women and husbands, had a propensity to own plots during the Railway Mania period. The impacts of the two Married Women's Property Act were different. The 1870 Act had a positive impact on the propensity to own plots for the trust group and a negative impact on the women and husbands, and the women with men of the same name subgroups. The second Act of 1882 had a positive impact on

the propensity of only women to own plots but a negative impact on plot ownership of women and trusts, and women with husbands and /or others.

Table 7. 13: Regression analysis for Durham data on women ownership subgroups						
Explanatory plot use, parish and time variables	Dependent variables					
	Women ownership subgroups					
	WOOW		WOTR		WOHU	
	F	R	F	R	F	R
HSEG	-.029 (.875)		.049 (.329)		-.003 (.960)	
AGBL	-.045 (.816)		-.094 (.069)	-.097 (.059)	-.119 (.020)	-.124 (.015)
DOML	.514 (.000)	.494 (.000)	-.036 (.400)		.065 (.142)	
WATR	-.019 (.901)		.037 (.357)		-.023 (.553)	
POPD	-.194 (.000)	-.183 (.000)	-.028 (.002)	-.024 (.006)	-.026 (.005)	-.024 (.008)
PPHS	.037 (.518)		.066 (.000)	.060 (.000)	-.161 (.000)	-.160 (.000)
PBTW	.007 (.500)		.022 (.000)	.021 (.000)	-.018 (.000)	-.020 (.000)
PIMM	.003 (.496)		.001 (.341)		-.009 (.000)	-.009 (.000)
DATE	.041 (.000)	.042 (.000)	-.004 (.000)	-.004 (.000)	.015 (.000)	.015 (.000)
RMAN	.314 (.026)	.280 (.039)	-.042 (.261)		-.042 (.253)	
FMWA	-2.062 (.000)	-1.928 (.000)	.609 (.000)	.619 (.000)	-.521 (.000)	-.514 (.000)
SMWA	.199 (.347)		-.580 (.000)	-.591 (.000)	-.447 (.000)	-.408 (.000)
Constant	-78.406 (.000)	-78.848 (.000)	6.149 (.000)	6.090 (.000)	-24.982 (.000)	-24.761 (.000)
No. observations	4861	4861	584	584	584	584
R ²			.282	.275	.571	.568
Adj. R ²			.266	.267	.562	.562
F			18.647	31.269	63.342	94.426
F sig.			.000	.000	.000	.000
χ^2	214.974	212.803				
Sig.	.000	.000				
CSR ²	.043	.043				
NR ²	.083	.082				

Explanatory plot use, parish and time variables	Dependent variables					
	Women ownership subgroups					
	WOHP		WOMS		OWIO	
	F	R	F	R	F	R
HSEG	.007 (.887)		-2.725 (.000)	-2.740 (.000)	1.303 (.002)	1.290 (.002)
AGBL	-.083 (.089)	-.088 (.070)	.128 (.821)		1.205 (.004)	1.224 (.003)
DOML	-.025 (.539)		-.137 (.782)		-1.740 (.000)	-1.675 (.000)
WATR	-.071 (.059)	-.066 (.073)	.717 (.066)	.720 (.057)	-.862 (.029)	-.861 (.030)
POPD	-.003 (.749)		-2.628 (.000)	-2.585 (.000)	.354 (.000)	.373 (.000)
PPHS	-.025 (.058)	-.021 (.077)	1.624 (.000)	1.561 (.000)	.071 (.581)	
PBTW	-.027 (.000)	-.027 (.000)	-.220 (.000)	-.208 (.000)	.050 (.089)	.052 (.077)
PIMM	-.001 (.319)		.164 (.000)	.164 (.000)	.011 (.375)	
DATE	.003 (.000)	.004 (.000)	.097 (.000)	.105 (.000)	-.080 (.000)	-.082 (.000)
RMAN	.281 (.000)	.289 (.000)	4.417 (.000)	4.426 (.000)	.739 (.016)	.654 (.021)
FMWA	.045 (.410)		-1.772 (.019)	-1.738 (.021)	-.387 (.717)	
SMWA	-.222 (.000)	-.199 (.000)	.484 (.496)		4.481 (.000)	4.087 (.000)
Constant	-4.843 (.003)	-5.354 (.000)	-183.677 (.000)	-198.525 (.000)	144.675 (.000)	147.277 (.000)
No. observations	584	584	584	584	584	584
R ²	.245	.241				
Adj. R ²	.229	.232				
F	15.432	26.146				
F sig.	.000	.000				
χ^2			252.581	252.065	211.403	210.324
Sig.			.000	.000	.000	.000
CSR ²			.351	.351	.304	.302
NR ²			.530	.529	.411	.410

7.7. Subgroups of women lessees

Women on their own were the largest subgroup leasing 1.2 per cent of plots whilst four of the other subgroups each leased less than one per cent.¹¹ Widows and women with men of the same name were not represented in the sample. Overall women had been involved in the leasing of 4.3 per cent of plots but, from Table 7.14, it can be

¹¹ WOLE mean 0.04, standard deviation 0.203

seen that none of the subgroups were involved in the leasing of more than five per cent of plots in any one usage, with the exception of mining plots of which 21.4 per cent were leased by the women and husbands and women with husbands and others subgroups.¹²

All the lessee subgroups, with the exception of the 'Mrs' subgroup, leased a larger percentage of plots after 1870 than before. The two subgroups that included husbands leased a greater percentage of plots after 1882 but the 'Mrs' and only women subgroups leased a smaller percentage of plots after that date.

The results of a comparison of the leasing patterns of the various subgroups of women lessees against the general involvement of women in the leasing of plots in Durham are reported in Table 7.15. The only women subgroup leased 27.6 per cent of all the plots leased by women and over 70 per cent of the agricultural land, and arable plots and all the plots containing woods. This subgroup leased 72.5 per cent of the women-leased plots before 1870, but after then, leased plots were more widely distributed among the women lessee subgroups and the only women subgroup had only 13.2 per cent of the total. Similarly the subgroup leased 79.5 per cent of the women-leased plots before 1882 but none of the plots sample after 1882.

The two subgroups of women with husbands leased only 12.4 per cent of the overall women leased plots but nevertheless they leased 75 per cent of the industrial plots, 66.7 per cent of the railway plots, 50.0 per cent of the mine and pasture plots, and 40.0 percent of the cottages.

¹² See section 7.2.1, pp. 192-94.

Table 7.14: Leasing of plots in Durham by subgroups of women lessee expressed as a percentage of all plots, by plot characteristic								
Explanatory plot use and time variables	Regional plot numbers	Percentage of plots in specified category leased by identified women's leasing subgroup						
	All	WLTR	WLHU	WLHP	WLMS	WLMR	WLWI	OWIL
all	4861	0.0	0.5	0.5	0.0	0.3	0.0	1.2
HSEG	284	0.0	0.7	0.7	0.0	0.0	0.0	0.4
HOUS	222	0.0	0.0	0.0	0.0	0.0	0.0	0.5
COTT	52	0.0	3.8	3.8	0.0	0.0	0.0	0.0
RETA	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AGBL	301	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AGLD	3037	0.0	0.2	0.2	0.0	0.5	0.0	1.6
ARAB	290	0.0	1.0	1.0	0.0	0.7	0.0	4.8
PAST	167	0.0	2.4	2.4	0.0	0.6	0.0	2.4
WOOD	240	0.0	0.0	0.0	0.0	0.0	0.0	0.4
DOML	569	0.0	2.3	2.3	0.0	0.0	0.0	0.2
WAST	64	0.0	4.7	4.7	0.0	0.0	0.0	1.6
WATR	469	0.2	0.6	0.6	0.0	0.9	0.0	2.8
ROAD	695	0.0	0.3	0.3	0.0	0.6	0.0	1.2
UTIL	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0
MINE	14	0.0	21.4	21.4	0.0	0.0	0.0	0.0
RAIL	86	0.0	4.7	4.7	0.0	0.0	0.0	0.0
PUBD	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0
INDS	53	0.0	5.7	5.7	0.0	0.0	0.0	1.9
MISC	57	0.0	0.0	0.0	0.0	0.0	0.0	0.0
RMAN	485	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FMWA Pre 1870	3345	0.0	0.0	0.0	0.0	0.4	0.0	1.1
FMWA Post 1870	1516	0.1	1.7	1.7	0.0	0.2	0.0	1.4
SMWA Pre 1882	3797	0.0	0.0	0.0	0.0	0.4	0.0	1.5
SMWA Post 1882	1064	0.0	2.4	2.4	0.0	0.0	0.0	0.0
No plots leased		1	26	26	0	15	0	58
Means of all subgroup plots		.00	.01	.01	.00	.00	.00	.01
Standard deviations of all subgroup plots		.014	.073	.073	.000	.055	.000	.109

Table 7.15: Leasing of plots in Durham by subgroups of women lessee expressed as a percentage of all plots leased by women, by plot characteristic								
Explanatory plot use and time variables	Regional WOLE plots (%)	Plots in specified category leased by the specific subgroup (%)						
		WLTR	WLHU	WLHP	WLMS	WLMR	WLWI	OWIL
all	4.3	0.5	12.4	12.4	0.0	7.1	0.0	27.6
HSEG	2.1	0.0	33.3	33.3	0.0	0.0	0.0	16.7
HOUS	0.5	0.0	0.0	0.0	0.0	0.0	0.0	100.0
COTT	9.6	0.0	40.0	40.0	0.0	0.0	0.0	0.0
RETA	4.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AGBL	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AGLD	2.3	0.0	10.0	10.0	0.0	21.4	0.0	70.0
ARAB	6.2	0.0	16.7	16.7	0.0	11.1	0.0	77.8
PAST	4.8	0.0	50.0	50.0	0.0	12.5	0.0	50.0
WOOD	0.4	0.0	0.0	0.0	0.0	0.0	0.0	100.0
DOML	18.8	0.0	12.1	12.1	0.0	0.0	0.0	0.9
WAST	26.6	0.0	17.6	17.6	0.0	0.0	0.0	5.9
WATR	4.7	4.5	13.6	13.6	0.0	18.2	0.0	59.1
ROAD	2.2	0.0	13.3	13.3	0.0	26.7	0.0	53.3
UTIL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
MINE	42.9	0.0	50.0	50.0	0.0	0.0	0.0	0.0
RAIL	7.0	0.0	66.7	66.7	0.0	0.0	0.0	0.0
PUBD	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
INDS	7.6	0.0	75.0	75.0	0.0	0.0	0.0	25.0
MISC	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
RMAN	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FMWA Pre 1870	15.3	0.0	0.0	0.0	0.0	23.5	0.0	72.5
FMWA Post 1870	10.5	0.6	16.4	16.4	0.0	1.9	0.0	13.2
SMWA Pre 1882	1.9	1.4	0.0	0.0	0.0	20.5	0.0	79.5
SMWA Post 1882	12.9	0.0	19.0	19.0	0.0	0.0	0.0	0.0

7.7.1. Regression results for the women lessee subgroups ¹³

The results of a regression analysis carried out on the main lessee group and the women alone subgroup are reported in Table 7.16. The only women subgroup did not exhibit a propensity to lease plots with any specific usage but did show a propensity to lease plots in parishes with over crowded houses, a high population density, or low inward immigration. Plot leasing by this subgroup showed a propensity to decrease over the course of the century, tempered by an increase after 1870, though that was curtailed after 1882.

Table 7.16: Full and reduced regression results on plot data for Durham women lessee subgroups				
Explanatory plot use, parish, and time variables	Dependent variables			
	Women lessee subgroups			
	WOLE		OWIL	
	Full	Reduced	Full	Reduced
HSEG	-.089 (.000)	-.089 (.000)	.013 (.864)	
AGBL	-.023 (.048)	-.022 (.052)	-.129 (.347)	
DOML	.148 (.000)	.152 (.000)	-.005 (.888)	
WATR	.000 (.975)		-.001 (.981)	
POPD	.003 (.075)		.172 (.000)	.177 (.000)
PPHS	-.021 (.000)	-.017 (.000)	.222 (.016)	.253 (.003)
PBTW	2.433 ^{E-5} (.968)		.005 (.111)	
PIMM	.001 (.011)	.001 (.000)	-.013 (.005)	-.014 (.002)
DATE	.000 (.000)	.000 (.000)	-.005 (.012)	-.005 (.004)

¹³ Correlations between the women lessee subgroups and plot, parish and time variables only revealed correlations coefficients of + 0.4 or – 0.4 between the various leasing subgroups and are therefore not included in this text

RMAN	-.010 (.338)		Constant	
FMWA	.013 (.315)		.583 (.000)	.585 (.000)
SMWA	.119 (.000)	.125 (.000)	-1.047 (.000)	-1.039 (.000)
Constant	1.494 (.000)	1.263 (.000)	8.340 (.021)	9.253 (.007)
No. observations	4861	4861	210	210
R ²	.115	.114	.835	.832
Adj. R ²	.113	.113	.826	.827
F	52.515	89.274	91.124	167.793
F sig.	.000	.000	.000	.000

7.8. Manorial ownership and the investigation into its influence on women's ownership and leasing of plots

7.8.1. Correlations

Including the variable for female involvement in manorial ownership reduced the number of plots available for analysis from 4861 to 2316 plots, or 47.6 per cent. The results, reported in Table 7.17, revealed that the highest correlation was between women owners and manorial ownership. This relates to one parish, Brancepeth in 1864, where Viscountess Boyne and her husband, were the Lady and Lord of the manor of Brandon and Byshottles and owned 90.5 per cent of the plots from that parish.¹⁴

¹⁴ Emma Maria Viscountess Boyne succeeded to her family estates around Brancepeth in Durham in 1850 on the death of her brother. In 1866 her husband was created a peer and adopted the title of Baron of Brancepeth. She died in 1870.

Table 7.17 - Correlations on Durham plot data for which information about manorial ownership is known							
	WOOW	WOLE	HSEG	RETA	AGBL	AGLD	WOOD
FIMO	.357 (.000)	-.042 (.043)	-.033 (.112)	-.009 (.682)	-.037 (.078)	-.033 (.112)	.078 (.000)
	DOML	WAST	WATR	ROAD	UTIL	MINE	QURY
FIMO	-.045 (.009)	.025 (.235)	.040 (.057)	.072 (.001)	-.014 (.502)	-.010 (.636)	.027 (.193)
	RAIL	PUBD	INDS	MISC	POPD	PPHS	PBTW
FIMO	-.026 (.205)	-.010 (.615)	-.010 (.615)	-.013 (.546)	-.054 (.009)	.057 (.006)	-.210 (.000)
	PIMM	PFEM	UCEN	UPER	RMAN	FMWA	SMWA
FIMO	-.206 (.000)	.032 (.123)	-.018 (.382)	-.058 (.006)	-.046 (.027)	-.129 (.000)	-.113 (.000)
	CRWD	UDIF	MIQU				
FIMO	.054 (.009)	-.010 (.636)	.014 (.494)				

7.8.2. *The effect of female manorial ownership on the propensity of women to own, or lease, plots.*

Regression analysis was carried out on the plot data for which manorial ownership was established and the results reported in Table 7.18.

Table 7.18: Regression analysis results for all Durham plots for which manorial ownership is established				
Explanatory plot use, parish and time variables	Dependent variables			
	WOOW		WOLE	
	Full	Reduced	Full	Reduced
WOOW			-.090 (.000)	-.091 (.000)
HSEG	.146 (.000)	.141 (.000)	-.160 (.000)	-.146 (.000)
RETA	-.213 (.116)		.071 (.364)	
AGBL	-.031 (.357)		-.064 (.001)	-.063 (.000)
AGLD	-.005 (.806)		-.082 (.000)	-.080 (.000)

WOOD	-.025 (.430)		-.077 (.000)	-.073 (.000)
DOML	-.036 (.207)		.236 (.000)	.234 (.000)
WAST	-.059 (.335)		.314 (.000)	.307 (.000)
WATR	-.045 (.036)	-.038 (.071)	-.030 (.018)	-.030 (.015)
ROAD	-.049 (.013)	-.039 (.032)	-.056 (.000)	-.056 (.000)
UTIL	.000 (.995)		-.052 (.285)	
RAIL	-.066 (.178)		-.021 (.454)	
INDS	.058 (.602)		.260 (.000)	.255 (.000)
MIQU	-.034 (.667)		.114 (.012)	.111 (.013)
POPD	.014 (.024)	.014 (.006)	-.006 (.097)	
PPHS	.013 (.367)		.000 (.956)	
PBTW	-.006 (.005)	-.006 (.001)	-.003 (.012)	-.003 (.005)
PIMM	.001 (.395)		.002 (.000)	.002 (.000)
UCEN	-.147 (.037)	-.122 (.068)	-.089 (.029)	-.098 (.009)
UPER	-.061 (.034)	-.053 (.058)	-.046 (.006)	-.059 (.000)
UDIF	-.281 (.025)	-.263 (.035)	.115 (.113)	
DATE	.000 (.607)		-.002 (.000)	-.002 (.000)
RMAN	.068 (.026)	.072 (.010)	-.002 (.889)	
FMWA	-.006 (.878)		-.112 (.000)	-.104 (.000)
SMWA	.068 (.051)	.063 (.000)	.329 (.000)	.331 (.000)
FIMO	.787 (.000)	.788 (.000)	.108 (.000)	.116 (.000)
Constant	-.235 (.834)	.393 (.000)	-3.819 (.000)	4.176 (.000)
No. observations	2316	2316	2316	2316
R ²	.155	.151	.371	.369
Adj. R ²	.146	.147	.364	.364
F	16.839	37.331	51.956	70.671
F sig.	.000	.000	.000	.000

Female involvement in manorial ownership had a positive effect on the propensity of women to own plots. However the analysis revealed an anomaly, in that female

involvement in manorial ownership was shown to increase the propensity for women's plot leasing, but there were no women lessees in the only parish with a female manorial owner, 1864 Brancepeth. A possible explanation as to why the linear regression gave a positive coefficient on the explanatory variable 'female involved in manorial ownership' when there were no women lessees is given below.¹⁵

¹⁵ Linear regression (OLS) predicted, on the basis of all the other variables, excluding female involvement in manorial ownership (FIMO), that leasing by women of the plots in the specified parish would be negative. That meant that the imputed impact of FIMO would be positive because that would raise the predicted level of women's leasing to the actual level of women's leasing, which was zero (since there were no women lessees in the parish). A plausible explanation for the negative prediction lay in the usages of the plots in the parish, mainly wood, (a type of plot which was rarely leased). Therefore if there was a strong negative correlation between woodland and leasing, but a not so negative correlation between FIMO and leasing, it could appear that FIMO had a positive effect on leasing even though no leasing occurred. Logit regression however could never predict, on the basis of non-FIMO variables, that leasing might be negative and therefore, when confronted by zero leasing, associated a negative coefficient with leasing. From Table 7.18, it can be seen that the OLS FIMO coefficient was 0.116 (.000), however, the logit regression which did not converge and is not reported, gave a FIMO coefficient of -8.671 (.998) and from Table 7.17 the correlation for FIMO against WOLE was -.042 (.043).

Chapter 8

The ownership and leasing of plots of land by women in London and surrounding counties

8.1. Introduction

This chapter examines the ownership and leasing of more than 4000 plots from a region centred on the City and County of London which, in the 1843 Enumeration Abstract, were included in the county of Middlesex. Parishes from the surrounding counties of Essex, Hertfordshire, Kent, and Surrey were also included. The information about plots was sourced from 14 railway and two canal books of reference, deposited in the record offices of Buckinghamshire, Essex, Suffolk and Surrey and the London Metropolitan Archive. There was a core of 67 individual parishes but over the century some parishes appeared more than once in the sampled schemes so the total of parishes was 81 (see Table 8.1).

Table 8.1: Parishes from London and surrounding counties listed by county and number of appearances during the century						
County	Number of parishes	Number of appearances				
		1	2	3	4	Total
Essex	11	9	2	0	0	13
Hertfordshire	2	2	0	0	0	2
Kent	8	8	0	0	0	8
Middlesex (including the City and County of London)	29	22	4	2	1	40
Surrey	17	16	1	0	0	18
Total	67	57	14	6	4	81

8.2. Descriptive statistics

8.2.1. Cross-tabulation

A cross-tabulation of ownership and leasing against plot use and time variables is given in Table 8.2. A total of 4267 plots were analysed, of which 8.9 per cent had a female owner and 10.2 per cent had a female lessee. The high level of leasing in London resulted from the high proportion of plots owned by the great, mainly male-controlled, estates which only allowed 99-year building leases.¹

Table 8.2: Cross tabulation of London plot uses against women's involvement as owners of the plots and women's involvement as lessees of the plots						
Plot use characteristics and additional variables	Number of plots	Percentage of plots	Number of plots with women owners	Percentage of plots in given use owned by women	Number of plots with women lessees	Percentage of plots in given use leased by women
all	4267	100.0	381	8.9	434	10.2
HSEG	1789	41.9	171	9.6	332	18.6
HOUS	1657	38.8	146	8.8	322	19.4
COTT	130	3.0	25	19.2	10	7.7
TENE	2	0.05	0	0.0	0	0.0
CORT	0	0.0	0	0.0	0	0.0
RETA	218	5.1	25	11.5	39	17.9
AGBL	256	6.0	38	14.8	44	17.2
AGLD	1206	28.3	103	8.5	13	1.1
ARAB	220	5.2	19	8.6	0	0.0
MEAD	175	4.1	14	8.0	0	0.0
PAST	195	4.6	30	15.4	1	0.5
WOOD	45	1.1	3	6.7	2	4.4
DOML	1070	25.1	75	7.0	172	16.1
WAST	31	0.7	0	0.0	0	0.0
WATR	277	6.5	23	8.3	3	1.1
ROAD	525	12.3	27	5.1	27	5.1
UTIL	76	1.8	9	11.8	3	3.9
MINE	0	0.0	0	0.0	0	0.0
QURY	4	0.09	1	25.0	0	0.0

¹ Donald J. Olson, *The Growth of Victorian London*, (B.T. Batsford, London, 1976), p. 127.

RAIL	39	0.9	2	5.1	0	0.0
CANL	3	0.07	0	0.0	0	0.0
PUBD	24	0.6	6	25.0	4	16.7
INDS	156	3.7	10	6.4	15	9.6
MISC	135	3.2	12	8.9	7	5.2
RMAN	426	10.0	48	11.3	25	5.9
FMWA Pre 1870	3009	70.5	266	8.8	174	5.8
FMWA Post 1870	1258	29.5	115	9.1	260	20.7
SMWA Pre 1882	3776	88.5	367	9.7	287	7.6
SMWA Post 1882	491	11.5	14	2.9	147	29.9

The greatest plot usage, at 41.9 per cent, was for general housing. Of those plots, 38.8 per cent were specified as houses and 3.0 per cent as cottages which reflects the urban nature of central London and its environs during the nineteenth century. Women owned 9.6 per cent of the general housing stock and leased 18.6 per cent, again reflecting the inability to obtain freehold land in much of London. Women owned 8.8 per cent of the houses and 19.2 per cent of the cottages but conversely leased 7.7 per cent of cottages and 19.4 per cent of houses.

The second greatest plot usage, at 28.3 per cent, was for agricultural land of which women owned 8.5 per cent but leased only 1.1 per cent. This reflects the fact that for much of the nineteenth century many of the villages which surrounded the urban core of London were rural in nature. Women owned 7.0 per cent of the 25.1 per cent of domestic land plots and leased 16.1 per cent. Although only 5.1 per cent of plots had a retail use women owned 11.5 per cent and leased 17.9 per cent. Only 3.7 per cent of plots had an industrial use but of those women owned 6.4 per cent and the leased 9.6

per cent. Interestingly women owned a quarter of the plots containing public buildings and leased 16.7 per cent of the plots with such usage.²

Ten per cent of plots were sampled during the Railway Mania of 1843 -1846. Of those, 11.3 per cent were owned by women, a higher percentage than overall, possibly indicating female involvement in land speculation. 5.9 per cent of the 'mania' plots were leased by women, a lower percentage than overall.

Before 1870 women owned 8.8 per cent of the sampled plots and afterwards they owned 9.1 per cent. Before 1882 women owned 9.7 per cent of the plots but afterwards they owned only 2.9 per cent. This shows a dramatic reduction in ownership by women after the 1882 which might be attributable to the effects of the 1882 Married Women's Property Act. However women's involvement as lessees increased substantially after both 1870 and 1882.³

8.2.2. Means and standard deviations

The means and standard deviations of all the key parish variables are reported in Table 8.3. The mean and standard deviation for population density, 41.04 and 58.230 respectively, reflect the high density of population in the parishes of the city and county of London compared to the lower density of population in some of the parishes in the surrounding counties such as the remote Essex parishes.⁴

² See section 8.6 and footnotes 10 and 11, p. 243 - 46.

³ This will be further discussed in Chapter 9, sections 9.5.1 and 9.5.2, pp. 293-94, and section 9.6, pp. 295-99 and section 9.11.1, pp. 318.

⁴ MR/UP/33 (1811)

The mean for population per house was 6.9 with the standard deviation of 1.65. The mean for population aged below twenty was high at 41.496 and showed a moderate spread at 3.55.

Parish immigration was high at 39.586 with a wide spread indicated by the standard deviation of 9.559 which reflected the fact that London; being the metropolis was a magnet for people seeking work from all over England and even Europe, and many central parishes had inward immigration.

Table 8.3: Descriptive statistics, mean and standard deviations of key parish and time variables			
Variable	No. of plots	Mean	Standard deviation
POPD	4267	41.04	58.230
PPHS	4267	6.91	1.649
PBTW	4267	41.50	3.550
PIMM	4267	39.59	9.559
PFEM	4267	54.05	3.954
UCEN	4267	.01	.091
UPER	4267	.76	.428
UDIF	4267	.39	.489
FIMO	1909	.02	.128
DATE	4267	1849.81	26.746

8.2.3. Correlations

The correlation coefficients between all the key variables are reported in Table 8.4.

Table 8. 4: Correlation Two Tailed Table for London (part 1)									
	WOOW	WOLE	HSEG	RETA	AGBL	AGLD	WOOD	DOML	WAST
WOOW									
WOLE	.014 (.351)								
HSEG	.019 (.221)	.236 (.000)							
RETA	.021 (.177)	.059 (.000)	.176 (.000)						
AGBL	.052 (.001)	.059 (.000)	-.087 (.000)	-.018 (.232)					
AGLD	-.009 (.577)	-.189 (.000)	-.519 (.000)	-.143 (.000)	-.104 (.000)				
WOOD	-.008 (.593)	-.020 (.201)	-.088 (.000)	-.024 (.118)	-.007 (.659)	.022 (.154)			
DOML	-.039 (.011)	.113 (.000)	.323 (.000)	-.095 (.000)	-.073 (.000)	-.345 (.000)	-.054 (.000)		
WAST	-.027 (.080)	-.029 (.060)	-.073 (.000)	-.020 (.195)	-.022 (.158)	-.041 (.007)	-.009 (.564)	-.049 (.001)	
WATR	-.006 (.706)	-.079 (.000)	-.207 (.000)	-.061 (.000)	.027 (.083)	.088 (.000)	.019 (.206)	-.104 (.000)	-.011 (.459)
ROAD	-.050 (.001)	-.062 (.000)	-.192 (.000)	.001 (.970)	-.035 (.024)	-.145 (.000)	-.018 (.247)	-.134 (.000)	-.007 (.655)
UTIL	.014 (.369)	-.028 (.070)	-.114 (.000)	-.031 (.041)	-.034 (.026)	-.085 (.000)	-.014 (.364)	-.078 (.000)	.012 (.452)
RAIL	-.013 (.403)	-.032 (.035)	-.082 (.000)	-.022 (.146)	-.024 (.113)	-.060 (.000)	.038 (.012)	-.050 (.001)	-.008 (.592)
PUBD	.042 (.006)	.016 (.291)	-.045 (.003)	-.003 (.834)	.021 (.179)	-.026 (.085)	-.008 (.612)	.014 (.349)	-.006 (.674)
INDS	-.017 (.261)	-.004 (.815)	-.049 (.001)	.034 (.025)	.019 (.211)	-.114 (.000)	-.008 (.607)	-.064 (.000)	-.017 (.276)
MISC	.000 (.987)	-.030 (.051)	-.135 (.000)	-.042 (.006)	-.046 (.003)	-.113 (.000)	-.019 (.223)	-.083 (.000)	-.015 (.313)
POPD	.078 (.000)	.101 (.000)	.345 (.000)	.102 (.000)	.005 (.745)	-.345 (.000)	-.065 (.000)	-.176 (.000)	-.055 (.000)
PPHS	-.008 (.594)	.281 (.000)	.405 (.000)	.191 (.000)	.124 (.000)	-.446 (.000)	-.075 (.000)	-.044 (.004)	-.061 (.000)
PBTW	.022 (.154)	-.235 (.000)	-.260 (.000)	-.177 (.000)	-.131 (.000)	.367 (.000)	.036 (.019)	-.037 (.016)	.031 (.040)
PIMM	-.017 (.253)	.087 (.000)	.115 (.000)	.082 (.000)	.098 (.000)	-.284 (.000)	.039 (.011)	.181 (.000)	-.014 (.376)
PFEM	-.028 (.066)	.117 (.000)	.118 (.000)	.065 (.000)	.031 (.040)	-.100 (.000)	-.034 (.026)	.115 (.000)	-.047 (.002)
UCEN	.016 (.295)	-.023 (.141)	-.026 (.084)	.048 (.002)	-.013 (.414)	-.029 (.054)	-.010 (.543)	-.053 (.000)	-.008 (.606)
UPER	-.039 (.011)	.153 (.000)	.349 (.000)	.108 (.000)	.050 (.001)	-.450 (.000)	-.081 (.000)	.165 (.000)	-.029 (.056)
RMAN	.027 (.074)	-.047 (.002)	-.205 (.000)	-.070 (.000)	.071 (.000)	.103 (.000)	.149 (.000)	-.020 (.202)	.137 (.000)
FMWA	.005 (.753)	.225 (.000)	.187 (.000)	.179 (.000)	.062 (.000)	-.325 (.000)	-.052 (.001)	.018 (.229)	-.037 (.015)
SMWA	-.077 (.000)	.236 (.000)	.183 (.000)	.130 (.000)	-.011 (.485)	-.226 (.000)	-.037 (.015)	.169 (.000)	-.031 (.044)
CRWD	-.040 (.010)	.276 (.000)	.319 (.000)	.208 (.000)	.100 (.000)	-.490 (.000)	-.055 (.000)	.150 (.000)	-.041 (.008)
UDIF	-.017 (.272)	.249 (.000)	.947 (.000)	.188 (.000)	-.086 (.000)	-.500 (.000)	-.083 (.000)	.295 (.000)	-.069 (.000)

Table 8.4 Correlation Two Tailed Table (part 2)									
	WATR	ROAD	UTIL	RAIL	PUBD	INDS	MISC	POPD	PPHS
ROAD	.087 (.000)								
UTIL	.008 (.617)	.268 (.000)							
RAIL	.015 (.338)	.039 (.011)	.322 (.000)						
PUBD	-.020 (.196)	-.009 (.553)	-.010 (.508)	-.007 (.637)					
INDS	-.036 (.018)	-.012 (.428)	-.007 (.631)	.021 (.177)	-.015 (.339)				
MISC	-.042 (.006)	-.068 (.000)	-.024 (.112)	-.017 (.257)	-.014 (.375)	-.035 (.021)			
POPD	-.136 (.000)	-.041 (.007)	.030 (.046)	-.005 (.761)	-.015 (.321)	.046 (.003)	.037 (.016)		
PPHS	-.175 (.000)	-.016 (.287)	.061 (.000)	-.047 (.002)	.041 (.007)	.071 (.000)	.030 (.048)	.590 (.000)	
PBTW	.146 (.000)	-.030 (.049)	-.075 (.000)	.042 (.007)	-.054 (.000)	-.072 (.000)	-.014 (.364)	-.257 (.000)	-.744 (.000)
PIMM	.098 (.000)	.097 (.000)	.081 (.000)	.049 (.001)	.023 (.138)	.037 (.016)	.039 (.011)	-.149 (.000)	.169 (.000)
PFEM	-.115 (.000)	.002 (.890)	.004 (.811)	-.028 (.070)	.024 (.121)	.012 (.452)	-.039 (.011)	-.040 (.009)	.223 (.000)
UCEN	-.004 (.819)	.075 (.000)	-.012 (.417)	-.009 (.563)	-.007 (.651)	.023 (.133)	-.017 (.276)	.138 (.000)	-.025 (.099)
UPER	-.030 (.053)	.036 (.020)	.076 (.000)	.037 (.016)	.028 (.071)	.063 (.000)	.067 (.000)	.335 (.000)	.436 (.000)
RMAN	.195 (.000)	.025 (.100)	-.045 (.003)	-.016 (.310)	-.015 (.341)	-.048 (.002)	-.051 (.001)	-.228 (.000)	-.249 (.000)
FMWA	.034 (.026)	.154 (.000)	.208 (.000)	.116 (.000)	.020 (.189)	.088 (.000)	.036 (.019)	.179 (.000)	.455 (.000)
SMWA	-.083 (.000)	.147 (.000)	-.010 (.527)	.050 (.001)	-.017 (.259)	.012 (.436)	-.036 (.019)	.088 (.000)	.220 (.000)
CRWD	.036 (.018)	.163 (.000)	.158 (.000)	.110 (.000)	.004 (.793)	.092 (.000)	.069 (.000)	.138 (.000)	.545 (.000)
UDIF	-.195 (.000)	-.176 (.000)	-.109 (.000)	-.077 (.000)	-.041 (.007)	-.045 (.004)	-.126 (.000)	.380 (.000)	.440 (.000)

Table 8.4 Correlation Two Tailed Table (part 3)									
	PBTW	PIMM	PFEM	UCEN	UPER	RMAN	FMWA	SMWA	CRWD
PIMM	-.502 (.000)								
PFEM	-.206 (.000)	.198 (.000)							
UCEN	-.155 (.000)	.074 (.000)	.024 (.110)						
UPER	-.278 (.000)	.214 (.000)	.172 (.000)	-.164 (.000)					
RMAN	.121 (.000)	.127 (.000)	-.311 (.000)	-.031 (.045)	-.233 (.000)				
FMWA	-.501 (.000)	.303 (.000)	.180 (.000)	.115 (.000)	.327 (.000)	-.215 (.000)			
SMWA	-.298 (.000)	-.119 (.000)	.209 (.000)	.216 (.000)	.150 (.000)	-.120 (.000)	.558 (.000)		
CRWD	-.536 (.000)	.421 (.000)	.228 (.000)	.098 (.000)	.482 (.000)	-.238 (.000)	.841 (.000)	.565 (.000)	
UDIF	-.287 (.000)	.131 (.000)	.135 (.000)	-.022 (.153)	.439 (.000)	-.209 (.000)	.221 (.000)	.204 (.000)	.371 (.000)

The discussion is confined to correlation coefficients over + 0.4 or below - 0.4. The correlation between housing and urban differentiation is obvious but the correlations between cumulative railway development and both Married Women's Property Acts arose because 1870 and 1882 were periods of suburban railway development. The negative correlations of - 0.502 between immigration into a parish and population aged below twenty, and of - 0.744 between population below twenty and population per house, could be due to the migration into London of older successful entrepreneurial artisans. There was some evidence for same sex altruism since the correlation results between women owners and women lessees were positive at 0.014 (0.351).

8.3. Estimating the model

The results of regression analyses into the effects of various variables on the ownership and leasing of plots by women are reported in Table 8.5.

Table 8.5: The propensity of London women to be involved in the ownership or leasing of plots, analysed according to plot use, parish characteristics and time				
Explanatory plot use, parish and time variables	Dependent variables			
	Women Owners		Women Lessees	
	Full	Reduced	Full	Reduced
WOOW			.034 (.027)	.036 (.020)
HSEG	.187 (.000)	.183 (.000)	-.018 (.543)	
RETA	.035 (.085)	.038 (.058)	-.032 (.117)	
AGBL	.055 (.004)	.056 (.003)	.041 (.035)	.045 (.015)
AGLD	.004 (.792)		-.009 (.567)	
WOOD	-.037 (.392)		.013 (.754)	

DOML	-.009 (.467)		.019 (.144)	.023 (.040)
WAST	-.111 (.033)	-.105 (.040)	-.041 (.435)	
WATR	-.033 (.087)	-.031 (.094)	-.023 (.232)	
ROAD	-.043 (.004)	-.040 (.004)	-.057 (.000)	-.055 (.000)
UTIL	.032 (.390)		-.017 (.642)	
RAIL	-.085 (.080)		-.066 (.180)	
INDS	-.040 (.087)	-.041 (.076)	-.021 (.381)	
POPD	.001 (.000)	.001 (.000)	.000 (.000)	.000 (.000)
PPHS	-.026 (.000)	-.022 (.000)	.042 (.000)	.042 (.000)
PBTW	-.002 (.480)		.001 (.691)	
PIMM	.000 (.396)		.000 (.173)	- .001 (.046)
UCEN	-.008 (.876)		-.107 (.047)	-.098 (.051)
UPER	-.023 (.087)	-.027 (.036)	-.013 (.353)	
UDIF	-.203 (.000)	-.201 (.000)	.094 (.002)	.078 (.000)
DATE	.001 (.001)	.001 (.003)	.001 (.103)	.001 (.020)
RMAN	.033 (.045)	.031 (.054)	.041 (.012)	.039 (.010)
FMWA	.043 (.010)	.049 (.002)	.020 (.222)	
SMWA	-.118 (.000)	-.117 (.000)	.143 (.000)	.151 (.000)
Constant	-1.792 (.004)	-1.470 (.008)	-1.291 (.039)	-1.322 (.005)
No. observations	4267	4267	4267	4267
R ²	.047	.045	.146	.145
Adj. R ²	.042	.042	.142	.142
F	9.055	13.501	30.331	59.958
F sig.	.000	.000	.000	.000

8.3.1. Women's involvement in plot ownership

The probability of a woman owning a plot was high if it had a housing usage or was an agricultural building.⁵ There was a reduced propensity for a woman to own a road, and the majority of London roads had institutional owners. Women also revealed a moderate propensity to own retail plots. Women had a high propensity to own plots in a parish with a high population density but a negative propensity to own plots in a parish with a high population per house.⁶ The results showed that the probability of a woman owning property increased during the century with a spike during the years of the Railway Mania, though this was only significant at the five per cent level. Women's ownership of plots increased after 1870 but was reduced after 1882. These findings differ from those of Combs. However her sample was smaller and, since she did not disaggregate her data by region, it is not possible to specify how her London women responded to the 1870 Act.⁷ Women owners expressed same sex altruism and leased to other females but this was only significant at the two per cent level.

8.3.2. Women's involvement as plot lessees

Women's involvement in leasing increased during the century with a spike during the Railway Mania and an increase after 1882. Women leased domestic land and agricultural buildings and preferred parishes with a high population density and several people per house but avoided central urban parishes or ones with high levels of immigration.

⁵ In London these were mainly sheds and stables.

⁶ The Beta for both POPD and PIMM are zero because many of the central London parishes have a very high population density and a high proportion of immigration and when the figures are adjusted to 3 significant figures they become zero.

⁷ Combs, (2004), pp. 142; Combs, (2006), pp. 61 and 67.

8.3.3. Differences between women's involvement in the ownership of plots compared to leasing.

Women owners and lessees favoured agricultural building plots but whereas owners also favoured housing and retail plots, lessees preferred domestic land plots. Both owners and lessees were attracted to parishes with a high population density. Owners however avoided parishes with a high number of people per house but parishes with such characteristics were attractive to women lessees. Both ownership and leasing increased over the century and during the Railway Mania but owners and lessees responded differently after 1870 and 1882.

8.4. The parish study

8.4.1. The effects of parish and time variables on women's ownership of plots

Regressions were run to investigate the effect of parish and time characteristics on the propensity of women to be involved in the ownership or leasing of plots in a parish. Table 8.6 shows the results for parishes with more than ten plots and Table 8.7 for parishes with more than 25 plots.

Table 8.6: The propensity of women to own plots at parish level analysed by time and parish characteristics for London parishes with 10 or more plots.						
Explanatory time and parish variables	Dependent variables					
	PWOW 10		AWIO 10		TWOW 10	
	Full	Reduced	Full	Reduced	Full	Reduced
DATE	.155 (.121)	.222 (.009)	.077 (.008)	.077 (.001)	.022 (.319)	
RMAN	2.589 (.625)		-.605 (.675)		.619 (.584)	
FMWA	-10.980 (.138)	-12.603 (.039)	-5.517 (.016)	-4.849 (.005)	-2.369 (.152)	
SMWA	-1.507 (.828)		-.114 (.950)		.471 (.781)	
POPD	.074 (.020)	.073 (.007)	.015 (.067)	.017 (.027)	.018 (.027)	.017 (.012)
PPHS	-3.294 (.077)	-2.591 (.043)	-1.065 (.044)	-.963 (.010)	-.243 (.583)	-.463 (.099)
PBTW	-.518 (.462)		.045 (.807)		.094 (.605)	
PIMM	.110 (.532)		.034 (.413)		.106 (.031)	.101 (.006)
UCEN	13.957 (.285)		19.955 (1.000)		19.729 (1.000)	
UPER	-.002 (.999)		.735 (.383)		-.266 (.741)	
Constant	-237.737 (.189)	-382.887 (.012)	-137.944 (.010)	-133.789 (.001)	-47.531 (.241)	-2.004 (.259)
No. observations	63	63	63	63	63	63
R ²	.264	.191				
Adj. R ²	.123	.136				
F	1.867	3.433				
F sig.	.072	.014				
χ^2			23.437	20.712	22.063	16.861
Sig.			.009	.000	.015	.001
CSR ²			.311	.280	.295	.235
NR ²			.420	.379	.402	.319

Table 8.7: The propensity for women to own plots at parish level analysed by time and parish characteristics for London parishes with 25 or more plots.						
Explanatory time and parish variables	Dependent variables					
	PWOW 25		AWIO 25		TWOW 25	
	Full	Reduced	Full	Reduced	Full	Reduced
DATE	.213 (.114)		.153 (.015)	.138 (.017)	.063 (.084)	.077 (.010)
RMAN	-.028 (.997)		15.847 (.999)		.196 (.908)	
FMWA	-9.208 (.291)		-5.866 (.708)	-9.108 (.029)	-3.267 (.107)	-4.129 (.024)
SMWA	-3.751 (.647)		-4.607 (.769)		-.686 (.733)	
POPD	.095 (.036)	.075 (.046)	.012 (.468)		.024 (.082)	.014 (.156)
PPHS	-4.607 (.064)	-2.686 (.056)	-1.885 (.090)		-.521 (.387)	-.610 (.113)
PBTW	-.472 (.617)		.581 (.117)	.601 (.018)	.073 (.781)	
PIMM	.072 (.757)		.023 (.710)		.100 (.184)	
UCEN	const.		const.		const.	
UPER	-1.146 (.788)		1.232 (.365)		-1.625 (.205)	
Constant	-336.819 (.158)	23.332 (.007)	-292.742 (.014)	-276.064 (.015)	-118.965 (.060)	-137.762 (.011)
No. observations	37	37	37	37	37	37
R ²	.287	.132				
Adj. R ²	.049	.081				
F	1.250	2.590				
F sig.	.332	.090				
χ^2			26.228	21.132	15.576	11.676
Sig.			.002	.000	.076	.020
CSR ²			.508	.435	.344	.271
NR ²			.709	.607	.473	.372

The propensity for women to own plots at a parish level increased over time. However there was a decrease in the propensity for such ownership after 1870 and, although this result was less significant in parishes of 25 or more plots, it provides an interesting nuance to the results from the plot data regressions shown in Table 8.5 and requires further investigation. (It is discussed further in Chapter 9, section 9.6, pp. 295-99).

The results for the second regression, which tested if women avoided parishes with certain characteristics, revealed that a high population per house had a negative impact on women's propensity to own plots in parishes of all sizes. But there was an indication that in the larger parishes in which any women was involved in ownership a high percentage of young people was an attractive feature, although this parish characteristic had not influenced women's ownership of plots in general (see Table 8.5). The results of the third regression, which tested if women strongly preferred parishes with certain characteristics, indicated that women prefer parishes with a high population density but avoided those with a high population per house.

8.4.2. The effects of parish and time characteristics on women's leasing of plots

The results of regressions run to investigate the effects of time and parish characteristics on the propensity for women to be involved in the leasing of plots at the parish level are shown in Tables 8.8 and 8.9.

Table 8.8: The propensity for women to lease plots at parish level analysed by time and parish characteristics for London parishes with more than 10 plots						
Explanatory time and parish variables	Dependent variables					
	PWOL 10		AWIL 10		TWOL 10	
	Full	Reduced	Full	Reduced	Full	Reduced
DATE	.142 (.011)	.106 (.021)	.132 (.015)	.149 (.002)	.004 (.041)	
RMAN	-.563 (.846)		.223 (.864)		-.103 (.361)	
FMWA	-11.189 (.007)	-9.222 (.012)	-6.185 (.025)	-6.428 (.006)	-.267 (.089)	
SMWA	15.708 (.000)	14.764 (.000)	.010 (.995)		.400 (.009)	.367 (.001)
POPD	-.044 (.011)	-.035 (.025)	.001 (.911)		-3.946 ^{E-5} (.952)	
PPHS	4.137 (.000)	3.749 (.000)	1.004 (.133)	.491 (.108)	.157 (.000)	.148 (.000)
PBTW	.221 (.565)		.244 (.339)		.006 (.663)	
PIMM	-.086 (.369)		.090 (.192)		-.004 (.304)	
UCEN	1.839 (.796)		22.950 (1.000)		-.366 (.186)	-.428 (.079)
UPER	1.873 (.321)		-.278 (.816)		.007 (.921)	
Constant	-288.681 (.005)	-212.989 (.011)	-263.239 (.010)	-278.134 (.002)	-8.964 (.021)	-.837 (.000)
No. observations	63	63	63	63	63	63
R ²	.588	.560			.598	.551
Adj. R ²	.509	.522			.520	.528
F	7.415	14.535			7.729	24.093
F sig.	.000	.000			.000	.000
χ^2			37.671	33.790		
Sig.			.000	.000		
CSR ²			.450	.415		
NR ²			.645	.595		

Table 8.9: The propensity of women to lease plots at parish level analysed by time and parish characteristics for London parishes with 25 and over plots						
Explanatory time and parish variables	Dependent variables					
	PWOL 25		AWIL 25		TWOL 25	
	Full	Reduced	Full	Reduced	Full	Reduced
DATE	.185 (.017)	.159 (.009)	1.123 (.097)	1.430 (.087)	.004 (.051)	
RMAN	-.127 (.974)		15.798 (.999)		-.083 (.615)	
FMWA	-11.769 (.020)	-10.795 (.015)	-57.712 (.126)	-77.893 (.088)	-.248 (.222)	
SMWA	19.325 (.000)	19.058 (.000)	-1.106 (.886)		.387 (.049)	.377 (.014)
POPD	-.028 (.253)		-.042 (.605)	-.073 (.243)	.001 (.521)	
PPHS	3.088 (.028)	2.024 (.007)	10.669 (.229)	9.987 (.139)	.131 (.025)	.140 (.000)
PBTW	.328 (.533)		3.939 (.244)	3.338 (.156)	.007 (.738)	
PIMM	-.075 (.565)		1.129 (.252)	.944 (.134)	-.004 (.473)	
UCEN	const.		const.		const.	
UPER	.455 (.848)		-8.711 (.584)		-.015 (.883)	
Constant	-364.349 (.009)	-299.176 (.007)	-2.331 ^{E3} (.100)	-2.858 ^{E3} (.086)	-9.091 (.103)	-.774 (.000)
No. observations	37	37	37	37	37	37
R ²	.693	.666			.639	.573
Adj. R ²	.591	.624			.518	.547
F	6.771	15.961			5.302	22.771
F sig.	.000	.000			.000	.000
χ^2			44.623	43.934		
Sig.			.000	.000		
CSR ²			.701	.695		
NR ²			.954	.946		

The first regression tested whether the amount of plots leased by women in a parish was affected by any time or parish characteristics. The results revealed that women had a positive propensity to lease plots in a parish with a high population per house and these results were sufficiently robust to apply to the larger parishes. A high

population density in a parish appeared to discourage women's leasing of plots. The results of the first regression revealed that women's propensity to lease plots in a parish increased over the century but with a dip after 1870 and an increase after 1882, and these findings applied to both the smaller and larger parishes. The second regression tested if women avoided parishes with certain characteristics and indicated that high population density discouraged women lessees in some parishes. The third regression tested if women strongly preferred parishes with certain characteristics; and the results suggested that leasing increased after 1882 and that women preferred to lease plots in parishes with a high population per house, perhaps because they were renting rooms or using lodging houses.

8.5. The role of female residency on the ownership of plots

A study was carried out to compare the propensity of women to reside in a parish with the propensity of women to own plots in the same parish and the results given in Table 8.10.

Table 8.10: OLS backward regression: percentage of females in a parish against other parish characteristics for the 67 core London parishes		
Parish Characteristics	Full	Reduced
POPD	-.005 (.640)	
PPHS	-.283 (.535)	
PBTW	-.067 (.599)	
PIMM	.083 (.076)	.101 (.007)
UCEN	1.618 (.463)	
UPER	1.389 (.265)	
Constant	53.659 (.000)	49.086 (.000)
No. observations	67	67
R ²	.132	.105
Adj. R ²	.045	.091
F	1.520	7.637
F sig.	.187	.007

The results revealed that the percentage of females in a parish was positively related to the percentage of immigration into that parish. Such immigration was shown to be statistically important in parishes with ten or more plots where ten per cent of the plots had women owners; but its impact was insufficiently robust to have an impact in larger parishes (see Table 8.6). Therefore, the parish characteristic which encouraged female residency in a parish was not one which influenced the propensity for women to be involved in the ownership, or leasing, of plots in the parish.

8.6. Subgroups of women owners ⁸

As previously established, women were involved in the ownership of 8.9 per cent of plots and the leasing of 10.2 per cent of plots.⁹ The percentage of plots owned by women is disaggregated by subgroups in Table 8.11 and the results revealed that the ‘only’ women subgroup was the largest at 4.9 per cent. This subgroup owned 4.5 per cent of the total housing but 18.5 per cent of cottages. They also owned over seven per cent of agricultural buildings and land but 13.3 per cent of pasture; 8.3 per cent of the public buildings and 4.6 per cent of retail plots.¹⁰ Six per cent of the plots sampled before 1870 and 1.2 per cent of those sampled after 1882 were also owned by this subgroup. Women specified as ‘Mrs’ were the next largest subgroup at 2.2 per cent, and owned 2.9 per cent of housing but 13.8 per cent of cottages.

Women with trusts owned 1.8 per cent of all plots, though no cottages, and owned considerably more plots after 1870, 5.8 per cent compared to 0.2 per cent. They were the only subgroup to be heavily involved in ownership of utility plots and also owned 12.5 per cent of the public buildings.

Women with men of the same name owned only 1.5 per cent of the plots but 12.5 per cent of public buildings.¹¹ This subgroup also owned 4.1 per cent of the retail plots,

⁸ WOOW mean 0.09, standard deviation 0.285.

⁹ Table 8.2, pp. 226-27.

¹⁰ The public buildings were in the parish of St Marylebone, Middlesex, in 1871 where a Sarah Leadbitter owned one plot which included schoolrooms called the Shoe Blacks Home, and another plot which contained a public institution called the Christian Union Almshouses, MR/UP/003 (1871).

¹¹ The public buildings owned by the women and trusts and women with men of the same name subgroups were three plots in the parish of St Marylebone, Middlesex in 1871. Each plot contained ‘stables, coach houses and school over’. All the plots were owned by Sophia Harper, John Hooper Harper, and George Bird all of whom were trustees under the will of James Ward Harper, deceased. There were five lessees for each plot, three men and two women. Two of the men, Bodman and Aylett and the two women, Eliza Mitchell and Emily Ayckbourn, were

which might reflect family businesses. The ownership of 5.9 per cent of agricultural buildings with negligible ownership of agricultural land probably reflects the fact that in London such buildings were usually sheds and stables. Women with husbands or husbands and others were very small subgroups which owned small amounts of housing, agricultural land and related plots.

Table 8.11: Ownership of plots in London by subgroups of women owners expressed as a percentage of all plots, by plot characteristic								
Explanatory plot use and time variables	London plot numbers	Percentage of plots in specified category owned by identified women's ownership subgroup						
		All	WOTR	WOHU	WOHP	WOMS	WMRS	WIDO
all	4267	1.8	0.2	0.2	1.5	2.2	0.0	4.9
HSEG	1789	2.4	0.2	0.2	1.9	2.9	0.0	4.5
HOUS	1657	1.0	0.2	0.2	2.1	2.1	0.0	3.4
COTT	130	0.0	0.0	0.0	0.8	13.8	0.0	18.5
RETA	218	2.3	0.0	0.0	4.1	1.3	0.0	4.6
AGBL	256	1.6	0.0	0.0	5.9	3.5	0.0	7.4
AGLD	1206	0.6	0.2	0.2	0.5	1.7	0.1	7.0
ARAB	220	0.0	0.0	0.0	0.5	2.3	0.0	8.2
MEAD	175	0.0	0.0	0.0	0.0	5.1	0.6	8.0
PAST	195	0.5	0.0	0.0	1.5	1.5	0.0	13.3
WOOD	45	2.2	0.0	0.0	0.0	0.0	0.0	4.4
DOML	1070	1.5	0.4	0.4	1.5	2.0	0.0	3.1
WAST	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0
WATR	277	2.9	0.7	0.7	1.1	1.4	0.0	2.2
ROAD	525	2.9	0.2	0.2	1.3	0.4	0.0	1.0
UTIL	76	10.5	0.0	0.0	2.6	0.0	0.0	0.0
RAIL	39	5.1	0.0	0.0	0.0	0.0	0.0	0.0
PUBD	24	12.5	0.0	0.0	12.5	0.0	0.0	8.3
INDS	156	0.6	0.0	0.0	0.6	0.6	0.0	3.2
MISC	135	3.7	0.0	0.0	2.2	3.0	0.0	3.7
RMAN	426	0.5	0.0	0.0	0.0	2.1	0.0	6.8
FMWA Pre 1870	3009	0.2	0.0	0.0	1.3	2.9	0.0	6.0
FMWA Post 1870	1258	5.8	0.6	0.6	2.1	0.6	0.0	2.4
SMWA Pre 1882	3776	1.9	0.2	0.2	1.6	2.5	0.0	5.4
SMWA	491	1.6	0.0	0.0	0.4	0.2	0.0	1.2

involved in the leasing of each plot. The two women were listed as the occupiers of each plot along with the additional male lessee. MR/UP/003 (1871).

Post 1882								
Number plots owned	78	7	7	64	95	1	210	
Means all subgroup plots	.02	.00	.00	.01	.02	.00	.05	
Standard deviations all subgroup plots	.134	.040	.040	.122	.148	.015	.216	

Table 8.12: Ownership of plots in London by subgroups of women owners expressed as a percentage of all plots owned by women, by plot characteristic								
Explanatory plot use and time variables	WOOW London plots (%)	Percentage of all London plots women owned plots by women owner subgroup						
		WOTR	WOHU	WOHP	WOMS	WMRS	WIDO	OWIO
all	8.9	20.5	1.8	1.8	16.8	24.9	0.3	55.1
HSEG	9.6	25.1	2.3	2.3	20.5	30.4	0.0	46.8
HOUS	8.8	29.5	2.7	2.7	23.3	24.0	0.0	38.4
COTT	19.2	0.0	0.0	0.0	4.0	68.0	0.0	96.0
RETA	11.5	20.0	0.0	0.0	36.0	12.0	0.0	40.0
AGBL	14.8	10.5	0.0	0.0	39.5	23.7	0.0	50.0
AGLD	8.5	6.8	1.9	1.9	5.8	19.4	1.0	81.6
ARAB	8.6	0.0	0.0	0.0	5.2	26.3	0.0	94.7
MEAD	8.0	0.0	0.0	0.0	0.0	64.3	7.1	100.0
PAST	15.4	3.3	0.0	0.0	10.0	10.0	0.0	86.7
WOOD	6.7	33.3	0.0	0.0	0.0	0.0	0.0	66.7
DOML	7.0	21.3	5.3	5.3	21.3	28.0	0.0	44.0
WAST	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
WATR	8.3	34.8	8.7	8.7	13.0	17.4	0.0	26.1
ROAD	5.1	55.6	3.7	3.7	25.9	7.4	0.0	18.5
UTIL	11.8	88.9	0.0	0.0	22.2	0.0	0.0	0.0
RAIL	5.1	100.0	0.0	0.0	0.0	0.0	0.0	0.0
PUBD	25.0	50.0	0.0	0.0	50.0	0.0	0.0	33.3
INDS	6.4	20.0	0.0	0.0	20.0	20.0	0.0	50.0
MISC	8.9	41.7	0.0	0.0	25.0	33.3	0.0	41.7
RMAN	11.3	4.2	0.0	0.0	0.0	18.8	0.0	60.4
FMWA Pre 1870	8.8	1.9	0.0	0.0	14.3	32.7	0.4	67.7
FMWA Post 1870	9.1	63.5	6.1	6.1	22.6	7.0	0.0	26.1
SMWA Pre 1882	9.7	19.1	1.9	1.9	16.9	25.6	0.3	55.6
SMWA Post 1882	2.9	57.1	0.0	0.0	14.3	7.1	0.0	42.9

Table 8.12 reports the proportion of all women-owned plots that are owned by each subgroup. The table revealed that ‘only’ women were the largest subgroup with 55.1 per cent of the women owned plots. They owned the majority of the housing plots, houses and cottages; the majority of the agricultural and related plots, 40 per cent of the retail plots and 50 per cent of industrial plots. They owned 67.7 per cent of women owned plots before 1870 and still owned over 42 per cent after 1882. However they did not own any of the plots containing utilities or public buildings. This group would have been composed of single women and widows and as such would have the same legal rights to property ownership as men for all of the nineteenth century. However some of the women in this group could be married women owning property in trusts (which were not declared in the book of reference); or via a private understanding with their husband; or, after 1882, in their own right.

Women specified as ‘Mrs’ owned almost a quarter of the women owned plots; 68 per cent of the cottages and 32.7 per cent of the plots sampled before 1870. Women and trusts owned 20.5 per cent of the plots, no cottages but 29.5 per cent of the houses. They also owned all the railway plots and the largest percentage of utilities, public buildings and water plots. Women owning with men of the same name owned 16.8 per cent of the women owned plots including 50.0 per cent of the plots containing public buildings and 36.0 per cent of the retail plots. Women in the remaining three subgroups owned less than two per cent of the total women owned plots.

8.6.1. Regression results for the women ownership subgroups¹²

The regression results reported in Table 8.13 revealed that the women and trust subgroup had a propensity to own housing plots in parishes with a high percentage of immigration, lots of young people and, to a lesser extent, overcrowded houses. Their propensity for plot ownership increased after 1870.

The women in ownership with men of the same name subgroup had a high propensity for plot ownership in parishes with low population density, but lots of people per house. Plot ownership by this subgroup increased during the century especially after 1882, although there were reductions in ownership during 1843-46 and after 1870.

The ‘Mrs’ subgroup revealed a propensity to own domestic and agricultural building plots in crowded parishes populated by young people, but their share of plot ownership decreased over the century.

The ‘only’ women subgroup exhibited a general propensity to reduce plot ownership over the century, but reversed this trend three times, firstly during the period 1843-46, then after 1870, and again after 1882. The subgroup had a propensity to own plots in parishes with a low population density, little immigration and few young people but such plots were unlikely to contain housing.

¹² Correlations between the women owner subgroups and plot, parish and time variables only revealed correlations coefficients of + 0.4 or – 0.4 between the various ownership subgroups and are therefore not included in this text.

Table 8.13 Regression analysis on London data on women ownership subgroups										
Explanatory plot use, parish and time variables	Dependent variables									
	Women ownership subgroups									
	WOOW		WOTR		WOMS		WMRS		OWIO	
	F	R	F	R	F	R	F	R	F	R
HSEG	.222 (.121)		1.959 (.004)	1.367 (.006)	-.046 (.198)		.400 (.265)		-.878 (.020)	-.939 (.007)
AGBL	.686 (.001)	.668 (.001)	.725 (.395)		.006 (.907)		1.089 (.030)	.880 (.053)	.182 (.697)	
DOML	-.175 (.260)		-.713 (.340)		-.048 (.212)	-.063 (.091)	1.189 (.001)	1.266 (.000)	.388 (.337)	
WATR	-.354 (.149)	-.435 (.068)	.475 (.615)		.061 (.351)		.326 (.636)		-1.551 (.029)	-1.628 (.019)
POPD	.008 (.000)	.008 (.000)	-.007 (.637)		-.002 (.000)	-.002 (.000)	.007 (.011)	.008 (.000)	-.006 (.045)	-.005 (.030)
PPHS	-.396 (.000)	-.279 (.000)	.513 (.247)	.700 (.019)	.127 (.000)	.130 (.000)	.080 (.676)		.130 (.552)	
PBTW	-.063 (.046)		.656 (.000)	.698 (.000)	-.002 (.773)		.288 (.000)	.205 (.000)	-.132 (.159)	-.183 (.004)
PIMM	-.013 (.140)		.215 (.001)	.235 (.000)	-.002 (.383)		.035 (.099)		-.101 (.001)	-.108 (.000)
DATE	.010 (.041)	.007 (.067)	-.075 (.238)		.012 (.000)	.011 (.000)	-.034 (.022)	-.032 (.000)	-.146 (.000)	-.137 (.000)
RMAN	.412 (.027)	.397 (.029)	1.310 (.420)		-.256 (.000)	-.238 (.000)	-.736 (.153)		.972 (.055)	.947 (.056)
FMWA	.508 (.015)	.590 (.002)	8.925 (.011)	5.185 (.000)	-.546 (.000)	-.539 (.000)	-.447 (.530)		3.116 (.000)	2.866 (.000)
SMWA	-2.038 (.000)	-1.886 (.000)	.389 (.851)		.183 (.057)	.167 (.057)	.128 (.915)		3.596 (.000)	3.126 (.000)
Constant	-14.621 (.066)	-13.340 (.046)	91.719 (.429)	-48.783 (.000)	-22.408 (.000)	-21.668 (.000)	47.488 (.074)	48.646 (.001)	279.027 (.000)	265.426 (.000)
No. observations	4267	4267	381	381	381	381	381	381	381	381
R ²					.484	.479				
Adj. R ²					.468	.469				
F					28.819	49.042				
F sig.					.000	.000				
χ^2	121.616	114.676	246.327	241.958			95.915	89.793	210.192	208.832
Sig.	.000	.000	.000	.000			.000	.000	.000	.000
CSR ²	.028	.027	.476	.470			.223	.210	.424	.422
NR ²	.062	.059	.747	.738			.330	.311	.567	.565

8.7. Subgroups of women lessees¹³

The plot ownership patterns for the women lessee subgroups and their relationship to specified plot characteristics is revealed in Table 8.14. Women on their own comprised the largest subgroup at 3.5 per cent with women and trusts and those

¹³ WOLW mean 0.10, standard deviation 0.302

specified as ‘Mrs’ having 1.5 and 1.1 per cent of the plots respectively. The other subgroups leased less than one per cent of the plots.

The ‘only women’ subgroup leased over five per cent of housing, domestic land and agricultural building plots but specifically houses not cottages and very little agricultural land. They leased the most retail, industrial and public building plots and increased their leasing during 1843-46 and again after both 1870 and 1882.¹⁴

The women with trusts concentrated on housing plots and leased 3.2 per cent, specifically houses; they also leased 2.3 per cent of the retail plots. None of this subgroup leased plots during 1843-46 but did dramatically increase leasing after both 1870 and 1882.

Table 8. 14: Leasing of plots in London by subgroups of women lessees expressed as a percentage of all plots, by plot characteristics.								
Explanatory plot use and time variables	Regional plot numbers	Percentage of plots in specified category leased by identified women’s leasing subgroup						
	All	WLTR	WLHU	WLHP	WLMS	WLMR	WLWI	OWIL
all	4267	1.5	0.2	0.2	0.6	1.1	0.0	3.5
HSEG	1789	3.2	0.4	0.4	1.0	1.5	0.0	5.7
HOUS	1657	3.4	0.4	0.4	1.1	1.6	0.0	6.2
COTT	130	0.0	0.0	0.0	0.0	0.0	0.0	0.0
RETA	218	2.3	1.4	1.4	0.0	1.4	0.0	5.0
AGBL	256	0.4	0.0	0.0	0.0	3.1	0.0	5.1
AGLD	1206	0.0	0.0	0.0	0.1	0.7	0.0	1.0
ARAB	220	0.0	0.0	0.0	0.0	0.0	0.0	0.0
MEAD	175	0.0	0.0	0.0	0.0	0.0	0.0	0.0
PAST	195	0.0	0.0	0.0	0.5	0.0	0.0	0.0
WOOD	45	0.0	0.0	0.0	2.2	2.2	0.0	2.2

¹⁴ The public building was a plot from the parish of Tottenham, Middlesex in 1845 which was listed as a ‘charity school, dwelling house, garden and convenience’, it was owned by a Mr Robert Howard and leased and occupied by an Eliza Hogg. Q/RUM/2/43 (1845).

DOML	1070	2.1	0.2	0.3	1.6	2.0	0.0	5.2
WAST	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0
WATR	277	0.0	0.0	0.0	0.0	0.7	0.0	1.1
ROAD	525	0.6	0.6	0.6	0.6	0.4	0.0	0.4
UTIL	76	0.0	0.0	0.0	1.3	0.0	0.0	0.0
RAIL	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0
PUBD	24	0.0	0.0	0.0	0.0	0.0	0.0	4.2
INDS	156	0.0	0.0	0.0	1.3	0.0	0.0	1.9
MISC	135	0.0	0.0	0.0	0.0	0.0	0.0	0.7
RMAN	426	0.0	0.0	0.0	0.0	4.9	0.0	5.6
FMWA Pre 1870	3009	0.1	0.0	0.0	0.2	1.5	0.0	2.5
FMWA Post 1870	1258	4.7	0.6	0.6	1.6	0.3	0.0	5.8
SMWA Pre 1882	3776	0.2	0.0	0.0	0.2	1.3	0.0	2.8
SMWA Post 1882	491	11.0	1.4	1.6	3.3	0.0	0.0	8.8
No. plots leased	63	7	8	25	49	0	148	
Means all subgroup plots	.01	.00	.00	.01	.01	.00	.03	
Standard deviations all subgroup plots	.121	.040	.043	.076	.107	.000	.183	

Women specified as ‘Mrs’ leased 1.1 per cent of the plots concentrating on houses, retail and agricultural buildings. 4.9 per cent of this subgroup leased plots during 1843-46 but overall their involvement decreased over time with dips after both 1870 and 1882. Of the three other subgroups those that included husbands leased a greater percentage of retail plots compared to housing. None of these subgroups leased plots during the Railway Mania but all leased more plots after both 1870 and 1882.

Table 8.15: Leasing of plots in London by subgroups of women lessee expressed as a percentage of all plots leased by women, by plot characteristic.								
Explanatory plot use and time variables	Regional WOLE plots (%)	Plots in specified category leased by the specific subgroup (%)						
		WLTR	WLHU	WLHP	WLMS	WLMR	WLWI	OWIL
all	10.2	14.5	1.6	1.8	5.8	11.3	0.0	34.1
HSEG	18.6	17.2	2.1	2.1	5.4	7.8	0.0	30.7
HOUS	19.4	17.7	2.2	2.2	5.6	8.1	0.0	31.7
COTT	7.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0
RETA	17.9	12.8	7.7	7.7	0.0	7.7	0.0	28.2
AGBL	17.2	2.3	0.0	0.0	0.0	18.2	0.0	29.5
AGLD	1.1	0.0	0.0	0.0	7.7	61.5	0.0	92.3
ARAB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
MEAD	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
PAST	0.5	0.0	0.0	0.0	100.0	0.0	0.0	0.0
WOOD	4.4	0.0	0.0	0.0	50.0	50.0	0.0	50.0
DOML	16.1	70.9	1.2	1.7	9.9	12.2	0.0	32.6
WAST	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
WATR	1.1	0.0	0.0	0.0	0.0	66.7	0.0	100.0
ROAD	5.1	11.1	11.1	11.1	11.1	7.4	0.0	7.4
UTIL	3.9	0.0	0.0	0.0	33.3	0.0	0.0	0.0
RAIL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
PUBD	16.7	0.0	0.0	0.0	0.0	0.0	0.0	25.0
INDS	9.6	0.0	0.0	0.0	13.3	0.0	0.0	20.0
MISC	5.2	0.0	0.0	0.0	0.0	0.0	0.0	14.3
RMAN	5.9	0.0	0.0	0.0	0.0	84.0	0.0	96.0
FMWA Pre 1870	5.8	2.3	0.0	0.0	2.9	25.9	0.0	43.1
FMWA Post 1870	20.7	22.7	2.7	3.1	7.7	1.5	0.0	28.1
SMWA Pre 1882	7.6	3.1	0.0	0.0	3.1	17.1	0.0	36.6
SMWA Post 1882	29.9	36.7	4.8	5.4	10.9	0.0	0.0	29.3

The results revealed in Table 8.15 showed that over 30 per cent of the women leased plots were leased by women with no male or institutional co-lessees. These sole women leased over 90 per cent of the agricultural land, but only 29 per cent of the agricultural buildings. They leased over 30 per cent of the housing and domestic land and over 20 per cent of the retail, public buildings and industrial plots. They, along

with the subgroups women and men of the same name, and women specified as ‘Mrs’, leased 50 per cent of the woods. During the period 1843-46 they leased 96 per cent of women leased plots but leased fewer plots after both 1870 and 1882. The results therefore highlight the overall economic importance of only women as lessees of plots as well as owners.

Women and trusts leased 14.5 per cent of women leased plots concentrating on domestic land (70.9 per cent) and housing (17.2 per cent). They leased more plots after both 1870 and 1882 but none of those sampled between 1843-46. Women specified as ‘Mrs’ leased 11.3 per cent of plots and concentrated on agricultural land and buildings, woods and water. They leased over 80 per cent of plots during 1843-46 but their involvement declined after both 1870 and 1882. Women lessees in the three specific subgroups with men leased fewer plots than the other subgroups but their percentage of plots increased after 1870 and 1882.

8.7.1. Regression results for the women leasing subgroups

Regression results of the two subgroups of women lessees which had more than 50 plots are given in Table 8.16.

Table 8.16 Full and reduced regression results on plot data for London lessee subgroups						
Explanatory plot use, parish and time variables	Dependent variables					
	women lessee subgroups					
	WOLE		WLTR		OWIL	
	Full	Reduced	Full	Reduced	Full	Reduced
HSEG	.940 (.000)	.931 (.000)	.105 (.844)		-.215 (.510)	
AGBL	.658 (.001)	.662 (.001)	-1.484 (.210)	-1.586 (.152)	-.334 (.466)	
DOML	.477 (.000)	.565 (.000)	-1.684 (.001)	-1.602 (.001)	.047 (.877)	
WATR	-1.422 (.018)	-1.495 (.012)	-1.821 (1.000)		17.801 (.999)	
POPD	-.002 (.210)		-.051 (.329)	-.035 (.231)	.002 (.783)	
PPHS	.573 (.000)	.476 (.000)	1.654 (.487)	.908 (.250)	.479 (.360)	.168 (.087)
PBTW	.098 (.094)	.081 (.021)	.315 (.715)		.237 (.374)	
PIMM	.007 (.655)		.301 (.259)	.145 (.103)	.051 (.361)	
DATE	.034 (.000)	.038 (.000)	.010 (.907)		-.094 (.001)	-.106 (.000)
RMAN	1.231 (.000)	1.311 (.000)	-18.411 (.998)		3.262 (.004)	3.072 (.004)
FMWA	-.251 (.261)		.294 (.877)		1.235 (.069)	1.075 (.012)
SMWA	.322 (.130)		3.165 (.075)	3.368 (.000)	2.180 (.001)	2.354 (.000)
Constant	-75.181 (.000)	-80.025 (.000)	-58.771 (.728)	-14.993 (.078)	159.096 (.001)	194.466 (.000)
No. observations	4267	4267	434	434	434	434
χ^2	606.414	600.040	119.174	116.235	89.232	86.267
Sig.	.000	.000	.000	.000	.000	.000
CSR ²	.132	.131	.240	.235	.186	.180
NR ²	.275	.272	.426	.417	.257	.249

The main regression results for women lessees were discussed earlier.¹⁵ The propensity for women with trusts to lease plots increased after 1882. Members of this subgroup avoided leasing domestic land and agricultural buildings. They avoided parishes with a high population density but were attracted to parishes with immigration and high numbers of people per house, but the statistical significance of the impact of the parish characteristics was low.

The impact of plot usage on the propensity for only women to lease plots was insignificant. Only women did however reveal a positive tendency to lease plots in parishes with a high number of people per house. Overall, the propensity for this subgroup to lease plots decreased over time, but this was offset by three spikes, one in the period 1843-46, one after 1870 and another after 1882. These spikes possibly indicate speculation at the time of railway development and a reassessment of portfolios after legal changes and the development of different investment assets, even though the Married Women's Property Acts did not directly impact on this group of women.

8.8. Manorial ownership and the investigation into its influence on women's ownership and leasing of plots

It was only possible to obtain information about manorial ownership for 1909 or 44.7 per cent of the plots sampled and only a few of the plots were actually from parishes with female manorial owners.¹⁶

¹⁵ See Table 8.5, pp. 232-23.

¹⁶ In Islington in 1811 part of the lordship of the manor was settled (in 1804) on Mary Carleton, wife of William Tufnell and part on Henry Tufnell. MR/UP/33 (1811). In 1825 in St Mary Magdalen, Bermondsey, Surrey the manorial owners were Abel Ram and Eleanor Ram. QS6/8/118 (1825).

8.8.1. Correlations

The correlation results, reported in Table 8.17, reveal none with a magnitude of + 0.4 or – 0.4. However, population density, and population per house did have a significance positive correlation with female involvement in manorial ownership which could be related to the high population density and population per house of the Islington and Bermondsey parishes.

Table 8.17 - Correlations on London plot data for which information about manorial ownership is known							
	WOOW	WOLE	HSEG	RETA	AGBL	AGLD	WOOD
FIMO 1909	-.038 (.097)	-.036 (.119)	.014 (.551)	-.021 (.355)	-.030 (.185)	.063 (.006)	.013 (.562)
	DOML	WAST	WATR	ROAD	UTIL	RAIL	PUBD
FIMO 1909	-.075 (.001)	-.016 (.471)	-.049 (.033)	-.044 (.057)	-.017 (.464)	-.015 (.520)	-.008 (.729)
	INDS	MISC	POPD	PPHS	PBTW	PIMM	PFEM
FIMO 1909	.000 (.991)	-.025 (.273)	.233 (.000)	.101 (.000)	.014 (.535)	.000 (.988)	-.003 (.909)
	UCEN	UPER	RMAN	FMWA	SMWA	CRWD	UDIF
FIMO 1909	-.005 (.821)	.085 (.000)	-.070 (.002)	-.079 (.001)	-.050 (.029)	.022 (.338)	-.113 (.000)

8.8.2. The effect of female manorial ownership on the propensity of women to own, or lease, plots.

The results for the regression analyses were carried out on the data and are reported in Table 8.18. Female involvement in manorial ownership had a positive but statistically insignificant effect on the propensity of women to own plots. It had a negative, statistically insignificant impact on women's leasing of plots.

Table 8.18 : Regression analysis results for all London plots for which manorial ownership is established				
Explanatory plot use, parish and time variables	Dependent variables			
	WOOW		WOLE	
	Full	Reduced	Full	Reduced
WOOW			.035 (.080)	.037 (.056)
HSEG	-.015 (.712)		.012 (.734)	
RETA	.017 (.669)		-.065 (.065)	-.062 (.075)
AGBL	.024 (.404)		-.029 (.249)	
AGLD	-.010 (.566)		-.003 (.826)	
WOOD	-.028 (.546)		-.005 (.908)	
DOML	-.014 (.468)		.055 (.001)	.061 (.000)
WAST	-.143 (.004)	-.134 (.005)	-.032 (.473)	
WATR	-.034 (.089)	-.038 (.048)	-.018 (.320)	
ROAD	-.041 (.032)	-.037 (.033)	-.044 (.009)	-.037 (.017)
UTIL	.164 (.004)	.169 (.002)	.120 (.015)	.135 (.005)
RAIL	-.156 (.011)	-.155 (.011)	-.102 (.059)	-.092 (.083)
INDS	-.019 (.594)		-.061 (.051)	-.052 (.083)
POPD	-.004 (.000)	-.003 (.000)	.000 (.555)	
PPHS	.008 (.748)		-.003 (.892)	
PBTW	-.012 (.005)	-.011 (.000)	.001 (.762)	
PIMM	.000 (.647)		7.047E-5 (.932)	
UCEN	.018 (.904)		.008 (.953)	
UPER	.003 (.884)		-.009 (.598)	
UDIF	.017 (.682)		.020 (.587)	.040 (.006)
DATE	.003 (.000)	.002 (.000)	4.434E-5 (.948)	

RMAN	-.045 (.118)		.060 (.016)	.047 (.000)
FMWA	-.065 (.269)		.029 (.577)	
SMWA	-.264 (.000)	-.238 (.000)	.289 (.000)	.302 (.000)
FIMO	.044 (.399)		-.014 (.758)	
Constant	-4.661 (.001)	-2.989 (.000)	-.114 (.928)	-.003 (.708)
No. observations	1908	1908	1908	1908
R ²	.078	.075	.216	.214
Adj. R ²	.066	.071	.205	.210
F	6.641	17.162	20.727	51.603
F sig.	.000	.000	.000	.000

These results were further examined using the study based on parish level data discussed in Chapter 4 and it was confirmed that female manorial ownership had no statistically significant impact on the propensity of women to own or lease plots in parishes with ten or more plots or those with 25 or more plots.

Chapter 9

Detailed Regional Analysis and Comparisons

In this chapter the results of the individual regional analyses of the ownership and leasing of plots by women will be compared and contrasted. For each of the composite tables in this chapter reference has been made back to the original tables in the regional chapters.

9.1. Comparison of the plot usages from the four regions: To what extent did certain types of plot usage attract women?

9.1.1 Plots uses for all plots

This section compares the extent to which women were involved in owning and leasing plots in the four regions. It identifies the regions in which the highest and lowest levels of ownership and leasing were found and considers what factors might possibly account for these differences. The analysis is disaggregated according to the different plot uses. Evidence is presented to show that some plot uses were associated with high levels of female involvement in ownership and leasing and others with low levels and that these patterns varied between the regions.

To elucidate the regional context, background information on the plot uses in each region is presented in Table 9.1. There are two columns for each region; the first records the proportion of all plots in that region which have a given use, and the second reports the propensity of a woman in that region to own a plot with that use, as

measured by the percentage of all plots in that region with that use in which a woman owner was involved. The information in columns 1, 3, 5, and 7 of the table shows that over 50 per cent of the plots in Oxfordshire, Yorkshire and Durham were used as agricultural land whereas in London only 28 per cent of plots had such a use.

In London, unsurprisingly, over 40 per cent of plots contained housing. In Yorkshire 23 per cent of plots contained housing, which reflected the mixed environment of the region with its rural vales and developing urban areas such as Bradford, Dewsbury, Halifax, Huddersfield, Kingston upon Hull, Leeds, Sheffield and Wakefield, all of which were included in the study. Oxfordshire had 11.5 per cent of housing plots and Durham less than six per cent. The Oxfordshire region was mainly rural with only two towns, Oxford and Cheltenham having populations in excess of 15,000. In the Durham region only Gateshead, Sunderland and Wearmouth had large populations and only three of the sampled railway schemes included those towns. For each of the four regions the majority of housing plots contained houses rather than cottages.

London had the greatest percentage of plots used as domestic land, (25.1 per cent), followed by Oxfordshire (19 per cent) and the other regions (about 11 per cent each). London also had the greatest percentage of industrial plots at 3.7 per cent followed by Yorkshire, Oxfordshire, and then Durham at 1.1 per cent. The greatest percentage of retail plots were also found in London, at 5.1 per cent, followed by Yorkshire, with Oxfordshire and Durham each having less than one per cent of such plots.

9.1.2. Propensities for women to own plots: analysed by plot use

This section compares the propensity of women across the regions to own plots of specific usage. Table 9.1 shows that the proportion of all plots owned by women was highest in Oxfordshire, 14.7 per cent and lowest in London, 8.9 per cent, and around 12 per cent in both Yorkshire and Durham.

Table 9.1: To what extent do certain types of plot usage attract women more than men or institutions as owners? Cross tabulation of women's involvement in plot ownership and plot use across all four regions								
	Oxfordshire		Yorkshire		Durham		London	
Explanatory Variables: plot uses	Plots (%)	Plots in given use with women owners (%)	Plots (%)	Plots in given use with women owners (%)	Plots (%)	Plots in given use with women owners (%)	Plots (%)	Plots in given use with women owners (%)
	100.0	14.7	100.0	12.4	100.0	12.0	100.0	8.9
HSEG	11.5	20.4	23.0	12.6	5.8	14.4	41.9	9.6
HOUS	7.5	19.0	17.6	11.7	4.6	18.0	38.8	8.8
COTT	3.9	22.7	4.7	13.5	1.1	1.9	3.0	19.2
RETA	0.8	29.3	1.5	15.2	0.5	0.0	5.1	11.5
AGBL	4.3	16.4	4.5	18.1	6.2	11.3	6.0	14.8
AGLD	58.2	12.4	50.2	13.3	62.5	11.1	28.3	8.5
WOOD	3.0	10.8	1.5	9.5	4.9	12.1	1.1	6.7
DOML	19.1	23.8	11.4	11.7	11.7	16.3	25.1	7.0
WAST	1.1	19.0	0.7	11.1	1.3	15.6	0.7	0.0
WATR	11.8	12.5	8.2	14.3	9.7	13.9	6.5	8.3
ROAD	21.7	11.1	12.8	11.4	14.3	11.1	12.3	5.1
UTIL	0.5	3.0	0.3	4.3	0.7	6.3	1.8	11.8
RAIL	0.6	2.4	0.8	5.1	1.8	14.0	0.9	5.1
INDS	1.6	19.5	2.3	11.6	1.1	13.2	3.7	6.4
MIQU	0.6	14.3	0.5	3.0	0.5	7.7	0.1	25.0
Cross tabulation results for a region apply across all parishes irrespective of their individual characteristics and across all years covered by the study. Based on Table 2 in Chapters 5 - 8.								

Oxfordshire women had the greatest propensity to own plots with general housing, houses, cottages, and domestic land (20.4, 19.0, 22.7, and 23.8 per cent respectively).

Oxfordshire women owned houses, both as owner-occupiers and for renting. In the parish of St Clement, Oxford in 1887 several women were involved in the ownership

of houses they were not occupying.¹ A similar situation was found in Gloucestershire in the parish of Cheltenham in 1845 and the parish of Leckhampton in 1872.² Similarly women owned cottages which they rented out in the Gloucestershire parish of Charlton Kings in 1845 and in the Buckinghamshire parishes of Aylesbury, Little Kimble, and Great Kimble in 1853.³ Many of these dwellings had surrounding domestic land which was also owned by the same women. Durham women had a similar propensity to own houses as Oxfordshire women and also acted as both owner-occupiers and owner lessors of houses in parishes such as Chester le Street in 1885, Stanhope in 1891, and Stranton in 1893.⁴ Many of those houses had adjoining domestic land, but overall Durham women owned less domestic land than Oxfordshire women and also exhibited a much lower propensity to own cottages.

Both Oxfordshire and Durham had a low proportion of retail plots, but in Oxfordshire 29 per cent were women-owned whereas in Durham none were.⁵ In London 5.1 per cent of plots involved retailing and in Yorkshire it was 1.5 per cent, but in both regions women's ownership was moderate at 11.5 per cent and 15.2 per cent respectively.

¹ They were a Mrs Lambourne, a Mrs Carter and a Mrs Wootten who between them owned ten houses for rent, PD2/120, (1887).

² Ann Barnes owned four houses in Cheltenham, one of which she occupied and the others she let. PD 2/40. (1845). In Leckhampton Jane Westoby and Ann Short owned houses to let. PD2/110, (1872).

³ For Gloucestershire see Chapter 5, section 5.2.1, pp.120-23. In Buckinghamshire these included Ann Perrin who owned six cottages in Aylesbury; Louise Gandy, who had two cottages in Great Kimble; and Elizabeth Redhead and Jane Bray who had six and two cottages respectively in Little Kimble. PD 2/70. (1883).

⁴ In 1885 the owners of Pelton Colliery, including Gertrude Coleman, owned 10 houses for rent. QDP/384/2. (1885). In 1891 Sarah Hill, Mary Ebdy, Sarah Maddison and Sarah Hewitson each owned two houses for rent. QDP/405/2 (1891). In 1892 Mary Ann Matthews owned five houses for rent. QDP/408/2 (1892).

⁵ See Chapter 7, section 7.2.1, pp.192-94.

The women of Oxfordshire, Yorkshire and Durham had a modest propensity, between 11-13 per cent, to own agricultural land plots. In London there were fewer such plots and the women showed little propensity, at 8.5 per cent, to own those that were available.

Both Yorkshire and Oxfordshire had less than five per cent agricultural building plots but the women of these two regions owned the highest percentages of such plots at 18.1 and 16.4 per cent respectively. Durham had the greatest availability of such plots, at 6.2 per cent, but its women had the lowest propensity to own such buildings, at 11.3 per cent. In London six per cent of plots were agricultural buildings, and 14.8 per cent of such plots were women-owned, possibly because such buildings were mainly stabling for horses.

Women in Oxfordshire and Durham had a relatively high propensity, 19.0 and 15.6 per cent respectively, to own waste plots but London women owned none despite their availability. In Oxfordshire in 1828 there were six waste plots in Chalgrove and a further five in Haddenham, Buckinghamshire, all of which were women-owned.⁶ In Durham in 1864, five of the 14 waste plots that were in the parishes of Jarrow and Brancepeth had women involved as owners; namely Dame Sarah Caroline, wife of Sir William Charles James, baronet; and Viscountess and Viscount Boyne. The 1885 railway supplied a further 32 waste plots, 16 of which, from the parish of Chester-le-Street, were associated with the Pelton Colliery and Gertrude Coleman.⁷

⁶ In Chalgrove they were in the open field and cow common and were owned by Mary Blount, widow, Lady of the Manor. In Haddenham they were in the open field and belonged to Sophia Elizabeth Wykeham, spinster, Lady of the Manor. Under the manorial system waste land was owned by the manorial lord. PD5/7 (1828).

⁷ QDP/277/2 (1864); QDP/384/2 (1885).

Women in every region owned water and road plots. In the three rural regions many roads were private occupation roads and many of the water plots were ponds and streams.

Durham women had the greatest propensity to own railway plots (mainly private colliery lines) and Oxfordshire women had the least. Some women-owned Durham plots were in the 1864 parish of Jarrow where the plot owners were Dame Sarah Caroline and her husband, whilst others were in Chester-le-Street in 1885 where the West Durham and Tyne Railway crossed several colliery wagon ways owned by Lady Anne Blunt.⁸

The propensity to own industrial plots was highest amongst Oxfordshire women and lowest amongst London women. Several of the women-owned Oxfordshire industrial plots, such as warehouses, workshops, and timber yards, were in Cheltenham. In 1845 there were owner-occupiers such as Elizabeth Spencer with a malt house, and in 1872, there was Eliza Middleton and her trustees who owned, but leased out, a brick and tile yard with engine and tramways.⁹ In 1853 High Wycombe, Hannah and Mary Elizabeth Carter and their trustees owned six plots including warehouses, an engine house, a timber yard and saw pit.¹⁰ In 1863 in Whichford, Mrs Fanny Wilkes, her husband John and their trustees owned a water corn mill.¹¹ The propensity to own utility plots was greatest in London, particularly in Stratford in 1881 where they contained gas, water and sewerage pipes.¹²

⁸ QDP/277/2 (1864); QDP/384/2 (1885).

⁹ PD 2/40 (1845); PD2/110 (1872).

¹⁰ PD 2/70 (1853)

¹¹ PD 2/90 (1863/4)

¹² Q/RUM2/294 (1881)

9.1.3. Specialisation of ownership by plot use

The previous discussion indicated that the propensity for women to become involved in plot ownership varied significantly with the plot use, with some uses being attractive to women and others less attractive. Viewed from the perspective of the nineteenth-century women, the variation in propensity for ownership was a result of the women specialising in owning plots with certain uses rather than others.

In order to clarify the extent to which women in a given region specialised in owning certain types of plot an index of specialisation was constructed. This index is the ratio of the propensity of women to own a plot in a given use (i.e. the proportion of all plots with that use that were owned by women) to the average propensity of women to own any plot (i.e. the proportion of all plots owned by women whatever their use). Separate indices were calculated for each region and are shown in Table 9.2 below. An index of 1.0 indicates no specialisation, above 1.0 indicates specialisation and below 1.0 indicates avoidance of the plot use.

Table 9.2: Specialisation by women in the ownership of plots according to plot use				
Explanatory variables: plot uses	Region			
	Oxfordshire	Yorkshire	Durham	London
	Specialisation indices			
HSEG	1.4	1.0	1.2	1.1
HOUS	1.3	0.9	1.5	1.0
COTT	1.5	1.1	0.2	2.2
RETA	2.0	1.2	0.0	1.3
AGBL	1.1	1.5	0.9	1.7
AGLD	0.8	1.1	0.9	0.9
WOOD	0.7	0.8	1.0	0.8
DOML	1.6	0.9	1.4	0.8
WAST	1.3	0.9	1.3	0.0
WATR	0.9	1.1	1.2	0.9
ROAD	0.8	0.9	0.9	0.6
UTIL	0.2	0.3	0.5	1.3
RAIL	0.2	0.4	1.2	0.6
INDS	1.3	0.9	1.1	0.7
MIQU	1.0	0.2	0.6	2.8

In general there was a modest propensity to specialise in housing across all regions except Yorkshire (indices 1.1-1.4), and to avoid roads (indices 0.6-0.9), and woods (indices 0.6-1.0). Women specialised in cottages, retail and agricultural buildings, except in Durham (indices 0.2, 0.0, and 0.9 respectively).

Oxfordshire women specialised in owning general housing stock, cottages, and houses (1.4, 1.5, and 1.3 respectively), Durham women in owning houses (1.5) and London women in owning cottages (2.2). Oxfordshire and Durham women also specialised in owning domestic land (1.6 and 1.4 respectively).

Oxfordshire women specialised greatly in the ownership of retail plots (2.0). London and Yorkshire women showed a modest specialisation in such plots (1.3 and 1.2 respectively). Thirteen of the 17 Oxfordshire retail plots were in Cheltenham in 1845 and included unspecified shops and a bake house. Two women were owner-occupiers

engaged in trade; Maria White who owned a house, shop and brewery and Mary Hill who owned a shop, house and passage.¹³

London and Yorkshire women specialised in owning agricultural buildings but no women specialised in owning agricultural land. Oxfordshire and Durham women specialised in the ownership of waste plots and Durham women in the ownership of water plots. Durham women's ownership of water plots occurred in every decade from the 1840s, but in 1864 there were 24 plots in the parishes of Jarrow and Brancepeth and in the 1890s there were 14 plots in the parishes of Stanhope, Stranton and Hart.¹⁴ Oxfordshire women also showed some specialisation in the ownership of industrial plots.¹⁵

There were two strong regional specific specialisations; one was the ownership of utilities by London women and the other the ownership of railways by women in Durham.¹⁶

9.1.4. Propensities for women to lease plots: analysed by plot use

Table 9.3 compares the patterns of leasing across the regions. The importance of each use within the regional sample is reported in columns 1, 3, 5, and 7 and the proportion of relevant plots leased by women is reported in columns 2, 4, 6, and 8. Women leased fewer plots than they owned. London women had the greatest propensity to lease plots, at 10.2 per cent, almost certainly because of the lack of freehold property, which was owned by large estates, and because women were attracted to London for

¹³ PD 2/40 (1845)

¹⁴ QDP/277/2 (1864); QDP/405/2 (1891); QDP/408/2 (1892).

¹⁵ See section 9.1.2, pp. 261-64.

¹⁶ See section 9.1.2, pp. 261-64.

its employment and cultural opportunities.¹⁷ Elsewhere women leased less than five per cent of plots.

London women showed the greatest propensity to lease housing plots, and Durham women the least. In London, Oxfordshire and Yorkshire there was a propensity to lease houses, but in Durham, women leased cottages instead. London, Durham, and Oxfordshire women also had a propensity to lease domestic land.¹⁸ London women also had the greatest propensity to lease retail plots whereas Yorkshire women leased none.

There was a low propensity to lease agricultural land in all regions, although Durham women leased the most. London women had the greatest propensity for agricultural buildings, probably for stabling, whereas Durham women had the lowest propensity for such plots. London and Yorkshire women had a strong propensity to lease woodland but this was negligible for women elsewhere.

Only Durham women leased waste plots, railways, mines and quarries and water plots. The water plots were ponds and streams from the 1873 parishes of Greatham and Stranton leased by Dorothy Lamb and Eleanor Parkin. The waste plots, railways and mines were leased in 1885 in Chester-le-Street by the Pelton Colliery, and in Whickham by the Birtley Iron Company whose owners included Dame Eden Selwyn-Ibbetson.¹⁹

¹⁷ Chapter 8 section 8.2.1, pp. 226-28.

¹⁸ In Chester-le-Street Durham many garden plots were leased by Gertrude Coleman and Pelton Colliery. QDP/384/2 (1885)

¹⁹ QDP/313/2 (1873); QDP/384/2 (1885).

London women revealed the greatest propensity for leasing industrial plots, followed by Durham women, whereas Oxfordshire women leased none. Only London women leased utility plots and also showed the highest propensity to lease roads.

Table 9.3: To what extent do certain types of plot usage attract women lessees more than men or institutions? Cross tabulation of women's involvement in plot leasing and plot use across all four regions								
Region	Oxfordshire		Yorkshire		Durham		London	
Explanatory Variables: Plot uses	Plots (%)	Plots in given use with women lessees (%)	Plots (%)	Plots in given use with women lessees (%)	Plots (%)	Plots in given use with women lessees (%)	Plots (%)	Plots in given use with women lessees (%)
	100.0	2.1	100.0	1.4	100.0	4.3	100.0	10.2
HSEG	11.5	3.8	23.0	3.2	5.8	2.1	41.9	18.6
HOUS	7.5	5.1	17.6	3.9	4.6	0.5	38.8	19.4
COTT	3.9	0.7	4.7	0.8	1.1	9.6	3.0	7.7
RETA	0.8	5.2	1.5	0.0	0.5	4.2	5.1	17.9
AGBL	4.3	2.6	4.5	3.2	6.2	0.7	6.0	17.2
AGLD	58.2	1.4	50.2	0.7	62.5	2.3	28.3	1.1
WOOD	3.0	0.0	1.5	2.6	4.9	0.4	1.1	4.4
DOML	19.1	5.2	11.4	1.3	11.7	18.8	25.1	16.1
WAST	1.1	0.0	0.7	0.0	1.3	26.6	0.7	0.0
WATR	11.8	1.3	8.2	1.0	9.7	4.7	6.5	1.1
ROAD	21.7	1.3	12.8	1.2	14.3	2.2	12.3	5.1
UTIL	0.5	0.0	0.3	0.0	0.7	0.0	1.8	3.9
RAIL	0.6	0.0	0.8	0.0	1.8	7.0	0.9	0.0
INDS	1.6	0.0	2.3	1.7	1.1	7.6	3.7	9.6
MIQU	0.6	2.4	0.5	0.0	0.5	23.1	0.1	0.0
Cross tabulation results for a region apply across all parishes irrespective of their individual characteristics and across all years covered by the study. Based on Table 2 in Chapters 5 - 8.								

9.1.5. Specialisation of leasing by plot use

In order to clarify the extent to which women in a given region specialised in leasing certain types of plot an index of specialisation was constructed analogous to that for ownership. The index is the ratio of the propensity of women to lease a plot in a given use to the average propensity of women to lease any plot. Separate indices were calculated for each region and are shown in Table 9.4.

Table 9.4: Specialisation by women in the leasing of plots according to plot use				
Explanatory variables: plot uses	Region			
	Oxfordshire	Yorkshire	Durham	London
HSEG	1.8	2.3	0.5	1.8
HOUS	2.4	2.8	0.1	1.9
COTT	0.3	0.6	2.2	0.8
RETA	2.5	0.0	1.0	1.8
AGBL	1.2	2.3	0.2	1.7
AGLD	0.7	0.5	0.5	0.1
WOOD	0.0	1.9	0.1	0.4
DOML	2.5	0.9	4.4	1.6
WAST	0.0	0.0	6.2	0.0
WATR	0.6	0.7	1.1	0.1
ROAD	0.6	0.9	0.5	0.5
UTIL	0.0	0.0	0.0	0.4
RAIL	0.0	0.0	1.6	0.0
INDS	0.0	1.2	1.8	0.9
MIQU	1.1	0.0	5.4	0.0

Women from all regions avoided leasing agricultural land, roads and utilities. Durham women were exceptional in that they specialised in leasing cottages, railways, and waste, even though women elsewhere avoided these uses. Conversely Durham women avoided leasing general housing, houses and agricultural buildings although women elsewhere specialised in such plots.

Durham women specialised in the leasing of domestic land as, to a lesser extent, did Oxfordshire and London women, but not Yorkshire women. However, Yorkshire women specialised in leasing woods and, along with London and Oxfordshire women, also specialised in leasing agricultural buildings. Durham women specialised in leasing mining and railway plots and, along with Yorkshire women, specialised in industrial plots.

Oxfordshire women and, to a lesser extent, London women specialised in leasing retail plots. Durham women were indifferent to such plots and none of the sampled Yorkshire retail plots had women lessees.

9.1.6. Relationship between ownership and leasing: What are the factors that influenced women to lease rather than own plots?

A comparison was made of the ratio between women lessees and women owners in each region to assess whether women regarded the ownership of plots as more important than leasing, or vice versa. A regional index was calculated by dividing the total number of plots in a region which had women lessees by the total number of plots in a region which had women owners. The exercise was then repeated by disaggregating according to the uses of plots. The results are given in Table 9.5.

There are issues with ratio analysis where small numbers are involved. In particular, a small number for the denominator, women involved in ownership, can cause a large ratio. The discussion will therefore focus on ratios where large numbers of plots were involved, and in particular where absolute levels of ownership were high. These mainly occurred in London, and so discussion will focus mainly on whether London was different from the other regions in respect of particular uses. For simplicity, the ratio of women lessees to women owners will be referred to as the ‘leasing factor’.

Table 9.5 shows that the average overall leasing factor across all regions was 30.4 per cent. The first ratio in each column reports the leasing factor for all plots and the

remaining ratios disaggregate the leasing factor by plot use. For the women in Oxfordshire and Yorkshire, where leasing factors were lower than the overall leasing factor, at 14.5 and 10.9 per cent respectively, ownership of plots was relatively more important than leasing.²⁰ Conversely, for Durham women the leasing factor of 36.0 per cent was just above the average so leasing was more important than ownership. London however was very different; for the leasing factor for its women was 113.9 per cent, so leasing was absolutely, as well as relatively, important for London women.

If ownership of plots of land represented investment in an asset, whilst leasing involved acquiring control for purposes of use, then these results suggest that women in Durham and London were more interested in the uses of the plots than were women in Oxfordshire and Yorkshire. An alternative explanation is that women in London and Durham were constrained in their access to land ownership because of the concentration of land in the hands of large institutional or aristocratic owners. These views are different but not conflicting. In London a large amount of land was owned by a few such estates²¹ and in Durham large tracts of land were owned by the Bishop of Durham, the Dean and Chapter of Durham, the North Eastern Railway Company, a mining company (James Joicey and Co.), and several male-owned estates, such as those owned by the Marquis of Londonderry.

To analyse whether women regarded the ownership of plots with a particular use as more important than leasing plots with that use, or vice versa; women's ownership

²⁰ It is possible that in Oxford city, where a large amount of freehold land was owned by the colleges, the leasing factor would be higher, and this could be the subject of further investigation.

²¹ Olson, (1976), p. 127.

and leasing of plots by usage was investigated for each of the four regions, and for the multi-regional sample, and the results are given in Table 9.5.

For the multi-regional sample general housing, houses, retail plots and domestic land revealed the highest leasing factors, in excess of 60 per cent. Women were unlikely to lease woods, agricultural land, water, roads, and cottages, all of which had leasing factors below 20 per cent; their involvement in plots with these uses was mainly as owners. The leasing factor of 54.8 per cent for waste plots was probably due to Durham women's specialisation in both owning and leasing such plots, as discussed earlier. The very high leasing factor for mining/quarrying was due to regional-specific issues in Durham which will be discussed later.

Table 9.5: Comparative regional analysis of the uses of plots by women owners and women lessees										
Region	Oxfordshire		Yorkshire		Durham		London		All	
Women’s involvement	WOOW	WOLE	WOOW	WOLE	WOOW	WOLE	WOOW	WOLE	WOOW	WOLE
Total plots	1071	155	932	102	584	210	381	434	2968	901
	Ratios of women leased plots to women owned plots in specified region, (%)									
All	14.5		10.9		36.0		113.9		30.4	
Explanatory variables: plot uses										
HSEG	18.6		25.6		14.6		194.2		70.6	
HOUS	26.9		34.0		2.5		221.0		90.6	
COTT	3.1		6.3		500.0		40.0		16.5	
RETA	17.6		0.0		0.0		156.0		72.9	
AGBL	15.7		17.7		5.9		115.8		35.1	
AGLD	11.2		5.0		20.7		12.6		11.3	
WOOD	0.0		27.3		3.4		66.7		9.0	
DOML	21.7		10.9		115.1		229.3		60.2	
WAST	0.0		0.0		170.0		0.0		54.8	
WATR	10.3		6.8		33.8		13.0		14.8	
ROAD	12.0		10.9		19.5		100.0		19.3	
UTIL	0.0		0.0		0.0		33.3		23.1	
RAIL	0.0		0.0		50.0		0.0		33.3	
INDS	0.0		15.0		57.1		150.0		36.7	
MIQU	16.7		0.0		300.0		0.0		142.9	
Based on Table 2 in Chapters 5 - 8.										

9.2. Real estate portfolios of a representative land holder, a representative woman plot owner, a representative woman lessee, and a representative woman property holder²²

The analysis of plot use has, until now, been based on women's propensity to own or lease plots, as measured by the ratio of the number of plots owned or leased by women to the total number of plots in that use. As noted in the introduction to this thesis, however, most previous work on women's ownership of land has been based on a study of women rather than plots, which means that the evidence is generated by analysing a woman's portfolio of assets. It is therefore useful to present the information in this thesis in a comparable way. This can be done using portfolio weights, in which the number of plots in a given use owned or leased by women is divided, not by the total number of plots in that use, but by the total number of plots in any use owned or leased by women. In effect, this procedure constructs a representative female property-owner whose property portfolio represents the average portfolio for all the women involved in the study. A representative female can be defined either regionally or multi-regionally (by aggregating all four regions) and as a women owner, a women lessee, or a women property holder (by aggregating ownership and leasing). Portfolio weights at the multiregional level are presented in Table 9.6 and at the regional level in Table 9.7. The first column in Table 9.6 refers to the portfolio of the representative land owner and was constructed from information about all the plots irrespective of ownership. It has been included to be used as a basic comparator. Each of the other columns refers to a different type of representative

²² The use of the term portfolio in the context of this study does not imply any knowledge of other land holdings other than of the sampled plots.

female and each row, as before, refers to a specific plot use. Because some plots had multiple uses, the weights, when expressed in percentage terms, will sum to more than one hundred, the excess being greater the more plots with multiple uses are owned or leased by the representative concerned.

Table 9.6:- Portfolios of representative multi-regional property holders, by plot usage				
	Portfolio weights (expressed as a percentage) for a representative			
	Land holder	Woman owner	Woman lessee	Woman property holder
Explanatory variables: plot uses				
HSEG	19.4	20.3	47.3	26.6
HOUS	15.7	15.0	44.8	22.0
COTT	3.4	4.7	2.6	4.2
RETA	1.7	2.0	4.8	2.6
AGBL	5.0	6.2	7.2	6.5
AGLD	51.2	49.7	18.5	42.4
WOOD	2.6	2.3	0.7	1.9
DOML	16.3	20.2	40.2	24.9
WAST	1.0	1.0	1.9	1.2
WATR	9.3	9.5	4.7	8.4
ROAD	15.7	13.1	8.3	12.0
UTIL	0.7	0.4	0.3	0.4
RAIL	0.9	0.6	0.7	0.6
INDS	2.1	2.0	2.4	2.1
MIQU	0.4	0.3	0.8	0.4
Sum	145.4	147.3	185.2	156.2
The percentages in each column sum to more than 100 per cent because some plots had multiple uses				
All (%)	23966/23966 = 100.0	2968/23966 = 12.4	901/23966 = 3.8	3869/23966 = 16.1
Based on Table 2 in Chapters 5 - 8.				

9.2.1. The representative multi-regional plot owner

Agricultural land dominated the portfolio of the representative plot holder with a portfolio weight of 51.2 per cent. The portfolio weights for general housing, houses, domestic land, and road usages ranged between 10-20 per cent. Water and agricultural buildings had portfolio weights below 10 per cent. Cottages, woods, industrial, retail and waste usages had portfolio weights ranging between one to five per cent and those of rail, utilities, mining/quarrying were all less than one per cent.

9.2.2. Representative portfolios of the representative woman owner, lessee and property owner

The representative woman plot owner was involved in the ownership of 12.4 per cent of the plots, of which agricultural land had the highest portfolio weight at 49.7 per cent. General housing and domestic land had portfolio weights around 20 per cent and houses and roads were 15.0 and 13.1 per cent respectively. The portfolio weights for water and agricultural buildings were 9.5 and 6.2 per cent respectively; those of cottages, woods, retail, industrial and waste were all below five per cent, and those for rail, utilities and mining/quarrying were all below one per cent.

The portfolio of the representative woman owner had a broadly similar pattern to that of the representative land holder, although the actual percentages of the portfolio ratios did vary slightly, except for waste plots. In particular, the portfolio ratios of housing, cottages, retail, water, agricultural buildings and domestic land plots were slightly higher whereas those for the other plot uses were slightly lower.

The representative woman lessee was involved in the leasing of 3.8 per cent of plots. In her portfolio there were three plot uses: general housing, houses and domestic land, with portfolio weights over 40 per cent. Agricultural land had a portfolio weight of 18.5 per cent but agricultural buildings and roads had weights below 10 per cent. Cottages, retail, waste and water plots had weights below five per cent, and the other uses had weights below one per cent.

The representative woman lessee's portfolio differed considerably in comparison to that of the representative land holder in that agricultural land was less important but a dwelling, with accompanying land, was more important. The portfolio weights for retail, industrial, mining/quarrying and agricultural building plots were all higher for the lessee than the land holder, suggesting that plots with those uses were leased for economic gain rather than just held as an asset.²³ The high portfolio weight for waste plots was solely due to the impact of Durham women on the analysis.

The representative woman property holder was involved in 16.1 per cent of plots. Agricultural land dominated her portfolio with a portfolio weight of 42.4 per cent. General housing, houses and domestic land were the next most common uses with portfolio weights between 22 and 27 per cent. Roads were the fifth most common use with a portfolio weight of 12.0 per cent. Water and agricultural buildings had portfolio weights between five and ten per cent and cottages, retail, industrial, woods and waste uses all had portfolio weights between one and five per cent and the other uses all had weights below one per cent.

When the portfolio of the representative woman property holder was compared to that of the representative land holder then it could be seen that it was very similar in overall pattern except that the portfolio weighting for agricultural land was lower and that for general housing, houses, domestic land, and road usages was slightly higher.

²³ For the purposes of this study all plots are regarded as an asset and are therefore available on a competitive market.

9.2.3. The real estate portfolios of regional women

In Table 9.7 the number of plots in a given use with women involved in ownership is divided by the total number of plots in the region which had women involved as owners, and similarly for leasing.

9.2.4. Comparison between the portfolios of representative regional women owners

In Oxfordshire over 40 per cent of women-owned plots contained agricultural land and over 30 per cent contained domestic land. Housing, roads and water were found in 10-20 per cent of plots and houses and cottages in five to ten per cent. Other uses were represented in less than five per cent of plots.

In Yorkshire, over 50 per cent of women-owned plots contained agricultural land and 23.5 per cent contained housing. Houses, roads and domestic land were found in 10-20 per cent of plots and cottages, water and agricultural buildings in five to ten per cent. Industrial, retail or wood uses were only found in one to five per cent of plots. Utilities, mining/quarrying, waste and rail usages were each less than one per cent of plots.

Table 9.7: Comparative regional analysis of the uses of plots by regional women owners and lessees								
region	Oxon		Yorks.		Durham		London	
Women's involvement	WOOW	WOLE	WOOW	WOLE	WOOW	WOLE	WOOW	WOLE
Explanatory variable :plot uses	Ratios of specified usage to total plot ownership, or leasing, by women in specified region (percentage)							
HSEG	16.1	20.6	23.5	54.9	7.0	2.9	44.9	76.5
HOUS	9.7	18.1	16.7	52.0	6.8	0.5	38.3	74.2
COTT	6.1	1.3	5.2	2.9	0.2	2.4	6.6	2.3
RETA	1.6	1.9	1.8	0.0	0.0	0.5	6.6	9.0
AGBL	4.8	5.2	6.7	10.8	5.8	1.0	10.0	10.1
AGLD	49.4	38.1	54.2	24.5	57.9	33.3	27.0	3.0
WOOD	2.2	0.0	1.2	2.9	5.0	0.5	0.8	0.5
DOML	31.0	46.5	10.8	10.8	15.9	51.0	19.7	39.6
WAST	1.4	0.0	0.6	0.0	1.7	8.1	0.0	0.0
WATR	10.0	7.1	9.4	5.9	11.1	10.5	6.0	0.7
ROAD	16.3	13.5	11.8	11.8	13.2	7.1	7.1	6.2
UTIL	0.1	0.0	0.1	0.0	0.3	0.0	2.4	0.7
RAIL	0.1	0.0	0.3	0.0	2.1	2.9	0.5	0.0
INDS	2.1	0.0	2.1	2.9	1.2	1.9	2.6	3.5
MIQU	0.6	0.6	0.1	0.0	0.3	2.9	0.3	0.0
The percentages in each column could be greater than 100 per cent because a plot might have had multiple uses. Based on Table 2 in Chapters 5 - 8.								

Durham was similar to Yorkshire in that over 50 per cent of women-owned plots contained agricultural land. The portfolio of a Durham woman included little housing, with general housing and houses in only five to ten per cent of plots and cottages in less than one per cent. Ten to 20 per cent of plots contained domestic land, roads, water, and agricultural buildings. Woods were found in five to 10 per cent of plots; railways, waste and industrial uses in one to five per cent; and retail, utilities and mining/quarrying in less than one per cent.

The real estate portfolio of London women was very different. Over 40 per cent of plots had a housing use with houses present in over 30 per cent. Agricultural land was found in less than 30 per cent of plots, and agricultural buildings, and domestic land in less than 20 per cent of plots. Retail, road, cottage, and water usages were found in

five to 10 per cent of plots and the other usages were each represented in fewer than five per cent of plots.

9.2.5. Comparison between the portfolios of regional women owners and that of the representative woman owner

Compared to the representative woman owner's portfolio, Oxfordshire women had a greater percentage of plots with domestic land and cottage uses and a reduced percentage of plots with housing, houses and agricultural buildings uses. The percentages of plots with other uses were similar. Yorkshire women had a greater percentage of plots with agricultural land and cottage uses and a lower percentage of plots with domestic land and waste uses compared to the representative woman. Durham women had greater percentage of plots with agricultural land, water, wood, rail and waste plots and a reduced percentage of plots with domestic land, housing, houses, cottages and retail uses. For London women the percentages of plots with housing, houses, agricultural buildings, utilities, cottage and retail uses were greater than for the representative woman; whereas for the uses of agricultural and domestic land, roads, and woods the percentages of plots was less.

9.2.6. Comparison between the portfolios of regional representative women lessees

For Oxfordshire women lessees, domestic land was the greatest usage at over 40 per cent of plots. Agricultural land use was 38 per cent, housing was 20 per cent and road and house uses were in 10-20 per cent of plots. Between five to ten per cent of leased plots had agricultural buildings or water uses and retail, cottage, and mining/quarrying

uses were each found in under five per cent of plots. Woods, waste, utilities, rail and industrial uses were not included in the portfolio of an Oxfordshire women lessee.

By contrast, in Yorkshire, housing, specifically houses, were present in over 50 per cent of women-leased plots. The next most common usage was agricultural land at 33 per cent of plots. Roads, domestic land and agricultural buildings were found in 10-20 per cent of plots. Industrial, wood and cottage use were only found in 1-5 per cent of plots. The portfolios of Yorkshire women lessees did not include retail, rail, waste, utility or mining/quarrying uses.

The greatest plot uses for Durham women lessees were domestic land at 51 per cent, followed by agricultural land at 33.3 per cent. Water, waste and road uses were found in five to ten per cent of plots. The portfolios of Durham women lessees contained less than three per cent of any plots with housing use. They had few retail or industrial plots, but only utility plots were missing from their portfolios.

London women lessees had portfolios which were dominated by housing and houses, found in over 70 per cent of plots. Domestic land was the next most common use at 39.6 per cent. Agricultural buildings were found in 10 per cent of plots and retail and road uses in 5-10 per cent. Industrial, cottage or agricultural land uses were found in one to five per cent of plots, and water, utilities, and wood in less than one per cent. These women did not include rail, waste or mining/quarrying plots in their portfolios.

9.2.7. Comparison between the portfolio of regional women lessees and that of the representative woman lessee

Compared to the portfolio of the representative woman lessee, Oxfordshire women lessees had a greater percentage of plots with agricultural land, road, and water uses and a reduced percentage of plots with housing and houses. The percentages of plots with other uses were similar. Yorkshire women had a greater percentage of plots with housing, especially houses, agricultural land and buildings, water and wood uses and a lower percentage of plots with domestic land compared to the representative woman. Durham women had greater percentage of plots with domestic and agricultural land, water, waste, rail and mining/quarrying uses and a reduced percentage of plots with agricultural buildings, housing, both houses and cottages and retail uses. For London women, the percentages of plots with housing, houses, retail, industrial and agricultural building uses were greater than for the representative woman; whereas for agricultural and domestic land, water and waste uses the percentages of plots was less.

9.3. A study to determine if the uses of women owned plots were different from the uses of plots owned by non-women.

Information about the uses of every plot of land was recorded from the books of reference for every scheme. For all plots with a woman involved as an owner or lessee, the names of owners, lessees and occupiers were recorded. Of the remaining plots owned by non-women i.e. men and/or institutions, the names of the owners,

lessees and occupiers of a ten per cent random sample were also recorded.²⁴ The information relating to the ten per cent non-women plot sample was cross tabulated and subjected to chi-squared analysis to determine if the uses of the plots which had women involved as owners were different to the uses of the plots in which non-women were involved as owners.

The results for Oxfordshire are given in Table 9.8. It can be seen that the uses of the plots with institutional owners differed from those of the general non-women, and male owners. In particular, the institutions owned a lower percentage of plots with houses, cottages, general agricultural land, meadows, woods, and domestic land. Conversely they owned a greater percentage of plots with water, roads, quarries, industry and miscellaneous uses.

When the uses of the plots with women involved in the ownership was compared to the uses of plots with non-women owners then it was noted that the women owned a higher percentage of plots with houses, cottages, domestic land and retail uses and a lower percentage of plots with water, road and rail uses.²⁵ The chi-squared tests showed that the uses of the women-owned plots were significantly different, at the one per cent level, from the uses of plots owned by both non-women and men.

²⁴ See Chapter 4, section 4.8.4, pp. 91-2 and section 4.11, pp. 107-8. It should be noted that women are excluded from the non-women sample, but neither men nor institutions are excluded from any of the other categories except for the 'only' women subgroups

²⁵ Plot uses were not included in the Chi-squared tables if they did not feature in the 'men involved in ownership' sample. The tests were not run on the regional institutional data because those samples were so small and different compared to the other ownership samples. HSEG* use includes all housing usage except that reported as house or cottage. AGLD* use includes all agricultural land except that reported as arable, meadow or pasture.

Table 9.8 Oxfordshire region : Chi-squared tests and cross tabulations of plot uses between women involved in ownership (from the full sample) against the various non-women owners of the plots (from the ten percent non-women sample)					
	Specific ownership group from the -				
	ten percent non-women sample			full sample	
	Non-women involved	Men involved	Institutions involved	Women involved	
Explanatory variables: plot uses	Total plot uses				
	Percentage				Number
HOUS	3.8	4.1	2.5	7.1	104
COTT	2.1	2.5	0.4	4.4	65
RETA	0.6	0.6	0.4	1.2	17
AGBL	3.4	3.6	3.4	3.5	51
AGLD*	22.7	24.2	15.1	19.0	279
ARAB	10.6	10.1	10.9	9.1	133
MEAD	5.0	5.7	2.5	3.2	47
PAST	6.5	7.3	4.2	4.8	70
WOOD	1.5	1.9	0.8	1.6	24
DOML	9.3	10.3	3.8	22.6	332
WAST	1.1	1.0	0.8	1.0	15
WATR	11.3	11.3	15.1	7.3	107
ROAD	18.3	14.2	33.6	11.9	175
QURY	0.6	0.6	1.3	0.4	6
RAIL	1.0	0.4	0.8	0.1	1
INDS	1.8	1.7	2.5	1.6	23
MISC	0.4	0.4	1.7	1.2	18
Total percentage	100.0	99.9	99.8	100.0	
No. uses	841	689	238	1467	1467
No. plots	610	492	161	1071	1071
χ^2 test	489.12 ***	381.4 ***			
*** significant at 1% level					
There is no HSEG* as all non-women housing was specified as HOUS or COTT					

The results for Yorkshire are given in Table 9.9. The uses of the plots with institutional owners differed from those of the general non-women and male owners. In particular, the institutions owned a lower percentage of plots with any form of housing, domestic land, retail, general agricultural land, arable, pasture or waste. Conversely institutions owned a greater percentage of plots with roads, quarries, rail and miscellaneous uses.

When the uses of plots with a non-women owner were compared to those from plots with women owners it could be seen that the women owned a higher percentage of plots with housing, water, agricultural buildings and agricultural land uses, but a lower percentage of plots with domestic land, pasture and woods. The chi-squared tests confirmed that the uses of women-owned plots were significantly different, at the one per cent level, from the uses of plots owned by both non-women and men.

Table 9.9: Yorkshire region : Chi-squared tests and cross tabulations of plot uses between women involved in ownership (from the full sample) against the various non-women owners of the plots (from the ten percent non-women sample)					
	Specific ownership group from the -				
	ten percent non-women sample			full sample	
	Non-women involved	Men involved	Institutions involved	Women involved	
Explanatory variables: plot uses	Total plot uses				
	Percentage				Number
HSEG*	0.5	0.6	0.0	1.3	15
HOUS	15.4	16.4	11.0	13.5	156
COTT	4.3	4.6	1.2	4.1	48
RETA	1.6	1.9	0.0	1.5	17
AGBL	3.5	3.4	3.7	5.4	62
AGLD*	33.0	34.1	22.0	37.9	439
ARAB	4.5	5.0	0.0	4.9	57
PAST	2.0	2.3	0.0	0.8	9
WOOD	1.3	1.4	1.2	0.9	11
DOML	11.0	11.9	7.3	8.7	101
WAST	0.5	0.6	0.0	0.5	6
WATR	5.9	5.7	4.9	7.6	88
ROAD	11.0	7.7	30.5	9.5	110
QURY	0.4	0.3	1.2	0.1	1
RAIL	0.9	0.1	7.3	0.3	3
INDS	2.0	2.0	2.4	1.7	20
MISC	2.1	1.9	7.3	1.3	15
Total percentage	99.9	99.9	100.0	100.0	
No. uses	797	697	82	1158	1158
No. plots	652	561	77	932	932
χ^2 test	73.2 ***	77.6 ***			
*** significant at 1% level					

The results for Durham are given in Table 9.10. The uses of the plots with institutional ownership were again very different to those of the general non-women

and male owned plots. In particular, the institutions owned no plots with general housing or cottages, retail, meadow or public building uses. The percentages of plots with domestic land, waste, water, railways, roads and quarry uses were greater for institutional owners than for the other non-women ownership groups.

When the uses from the general non-women owned plots were compared to those from women owned plots it was revealed that women owned no retail plots or housing plots, other than houses and cottages. Women were involved in the ownership of a higher percentage of plots with houses, domestic land, arable, pasture, waste, water, railway and industrial uses; but a lower percentage of plots with non specified agricultural land, agricultural buildings, woods and quarries. The chi-squared tests confirmed that the uses of women-owned plots were significantly different, at the one per cent level, from the uses of plots owned by both non-women and men.

Table 9.10: Durham region : Chi-squared tests and cross tabulations of plot uses between women involved in ownership (from the full sample) against the various non-women owners of the plots (from the ten percent non-women sample)					
	Specific ownership group from the -				
	ten percent non-women sample			full sample	
	Non-women involved	Men involved	Institutions involved	Women involved	
Explanatory variables: plot uses	Total plot uses				
	Percentage				Number
HSEG*	0.8	1.0	0.0	0.0	0
HOUS	3.4	4.1	0.9	5.6	40
COTT	0.4	0.5	0.0	0.1	1
RETA	1.0	1.0	0.0	0.0	0
AGBL	6.2	7.2	3.6	4.8	34
AGLD*	44.6	47.5	35.1	33.8	241
ARAB	4.4	4.9	1.8	9.3	66
MEAD	0.4	0.5	0.0	0.1	1
PAST	2.6	3.1	0.9	4.2	30
WOOD	4.4	5.2	0.9	4.1	29
DOML	8.2	5.4	15.3	13.1	93
WAST	0.6	0.3	0.9	1.4	10
WATR	7.8	7.2	11.7	9.1	65
ROAD	11.6	9.6	18.9	10.8	77
QURY	0.8	0.5	3.6	0.3	2
RAIL	1.2	0.5	4.5	1.7	12
PUBD	0.2	0.3	0.0	0.0	0
INDS	0.6	0.5	0.9	1.0	7
MISC	0.8	0.5	0.9	0.6	4
Total percentage	100.0	99.8	99.9	100.0	
No. uses	500	387	111	712	712
No. plots	404	306	88	584	584
χ^2 test	129.6 ***	223.5 ***			
*** significant at 1% level					

The results for London are reported in Table 9.11. Compared to the other groups in the non-women sample the institutions owned no plots with general housing, cottages, meadows or woods. They had a lower percentage of plots with houses, agricultural buildings, non-specified agricultural land, arable and domestic land. It could be regarded as odd that in London comparatively few plots (14.9 per cent) with houses had institutional owners given that Oxford and Cambridge colleges, Eton College, the Church of England and many charities etc. were all ground landlords of substantial areas of residential property. The London samples were from 16 schemes drawn from

five archives and 'selection' for each scheme was carried out as discussed in Chapter Three, section 3.6., so overall they are unlikely to be untypical. As mentioned, no book of reference was checked for women owners but neither was a check made of the number of institutional owners of non-women plots. As discussed, full ownership, leasing and occupation details were only recorded for a random ten per cent sample of non-women plots. The randomness of that sample was ensured by drawing a counter from a cloth bag containing ten identical counters marked 1-10. The number drawn gave the position of the first non-woman plot listed in the book of reference to be sampled and from then on every tenth non-women plot was included. In one of the schemes sampled (Q/RUM/2/43 in 1863) the ten per cent sample of non-women plots was 33 plots of which eight were owned by institutions and five of those were houses. These plots were in the parish of St Pancras and the institutions were Oxford and Cambridge colleges. None of the other sampled schemes showed such a level of institutional ownership in the ten per cent sample. Kellett gives further details of the impact of land ownership on railways in London.²⁶ Institutions owned a greater percentage of plots with waste, water, road, utilities, railways, public buildings and miscellaneous uses.

By comparison with the non-women owners, women owned no plots with waste or non-specified housing usage and a lower percentage of plots with non-specified agricultural land, domestic land or industrial uses. Women did, however, own a greater percentage of plots with cottage, retail, agricultural buildings and pasture uses. The Chi-squared tests confirmed that the uses of women-owned plots were

²⁶ Kellett, (1969), pp.244-83. However the most important cases highlighted concern trunk line railways entering London in the 1830s and 1840s from the north and west, and none of those schemes were included in the sample which is unsurprising since those railway schemes only account for a very small proportion of the mileage in the London area.

significantly different, at the one per cent level, from the uses of plots owned by both non-women and men.

Table 9.11: London region : Chi-squared tests and cross tabulations of plot uses between women involved in ownership (from the full sample) against the various non-women owners of the plots (from the ten percent non-women sample)					
	Specific ownership group from the -				
	ten percent non-women sample			full sample	
	Non-women involved	Men involved	Institutions involved	Women involved	
Explanatory variables: plot uses	Total plot uses				
	Percentage				Number
HSEG*	0.2	0.3	0.0	0.0	0
HOUS	26.6	29.3	14.9	29.0	146
COTT	1.7	1.9	0.0	5.0	25
RETA	2.9	3.0	3.0	5.0	25
AGBL	2.9	3.3	1.0	7.5	38
AGLD*	11.9	13.7	6.9	7.9	40
ARAB	3.8	4.4	2.0	3.8	19
MEAD	3.3	3.8	0.0	2.8	14
PAST	3.3	3.6	3.0	6.0	30
WOOD	0.8	1.1	0.0	0.6	3
DOML	17.6	18.6	11.0	14.9	75
WAST	0.8	0.5	2.0	0.0	0
WATR	5.6	4.9	8.9	4.6	23
ROAD	10.0	5.2	26.7	5.4	27
UTIL	1.9	0.3	8.9	1.8	9
RAIL	1.0	0.3	4.0	0.4	2
PUBD	0.4	0.3	1.0	1.2	6
INDS	2.9	3.3	2.0	2.0	10
MISC	2.9	2.2	5.0	2.4	12
Total percentage	100.5	100.0	100.3	100.3	
No. uses	478	365	101	504	504
No. plots	344	263	71	381	381
χ ² test	126.3 ***	143.5 ***			
*** significant at 1% level					

The results of the study-wide samples are given in Table 9.12. They confirm the differences already discussed in relation to the uses of the plots owned by institutions compared to those of the other non-women owned plots; and, the uses of the women owned plots in relation to those of the non-women owned plots. Chi-squared tests were carried out on the data including one to test if there was a significant difference

between the plot uses of the composite institutional owner and those of the composite women owner. The results of every chi-squared test were significant at the one per cent level. Therefore, the uses of the plots where women were involved in ownership were statistically different from the uses of the plots from any group in the ten per cent non-women ownership sample.

Table 9.12: Study-wide: Chi-squared tests and cross tabulations of plot uses between women involved in ownership (from the full sample) against the various non-women owners of the plots (from the ten percent non-women sample)					
	Specific ownership group from the -				
	ten percent non-women sample			full sample	
	Non-women involved	Men involved	Institutions involved	Women involved	
Explanatory variables: plot uses	Total plot uses				
	Percentage				Number
HOUS	11.4	12.4	5.8	10.9	446
COTT	2.4	2.7	0.4	3.4	139
RETA	1.4	1.5	0.7	1.4	59
AGBL	3.9	4.2	3.0	4.5	185
AGLD*	28.0	30.0	18.6	24.3	999
ARAB	6.3	6.6	5.6	13.4	550
MEAD	2.3	2.6	1.1	1.5	62
PAST	3.8	4.3	2.6	3.4	139
WOOD	1.9	2.2	0.7	1.6	67
DOML	11.1	11.4	8.0	14.6	601
WAST	0.8	0.7	0.9	0.8	31
WATR	7.9	7.7	11.5	6.9	283
ROAD	13.3	9.8	28.5	9.5	389
UTIL	0.8	0.1	3.7	0.3	13
MINE	0.1	0.0	0.2	0.0	1
QURY	0.3	0.3	0.6	0.2	9
RAIL	1.0	0.3	3.9	0.4	18
PUBD	0.1	0.1	0.2	0.2	8
INDS	1.8	1.9	1.7	1.4	60
MISC	1.5	1.2	2.2	1.2	49
Total percentage	100.1	100.0	99.9	100.0	
No. uses	2620	2130	537	4108	4108
No. plots	2010	1622	397	2968	2968
χ^2 test	517.4 ***	452.5 ***	2858.8 ***		
*** significant at 1% level					
There is no HSEG* because there was none for Oxfordshire.					

Considering that even at the end of the century the institutional landowners, namely the Crown, the church, local community etc., owned almost six per cent of all

agricultural land it would appear that women were involved as owners or lessees in about a quarter of all non-institutional land.²⁷ This implies that the importance of women's involvement in landed property was significantly greater than conventional historiography suggests.

9.4. A comparison across the regions of the effect of the parish characteristics on the ownership and leasing of plots by women

In order to investigate whether the effect of parish characteristics differed across the four regions, the coefficients for women owners and women lessees against parish characteristics from all the regions were consulted. They are reported in Table 9.13. These correlation coefficients are small and none are above 0.4 so the relationships which exist are weak but are highly statistically significant. The probability that these values of coefficients could be generated by sampling variation alone is extremely small. The weakness of association merely indicates that a range of other factors, in addition to parish characteristics, influenced women's ownership, and leasing, of plots.

²⁷ Offer, (1981), pp. 93-4.

Table 9.13: Comparisons of correlations for parish characteristics across all regions								
Parish characteristics	Regions							
	Oxon	Yorks.	Durham	London	Oxon	Yorks.	Durham	London
	Women owners				Women lessees			
POPD	.088 (.000)	.030 (.008)	-.041 (.005)	.078 (.000)	.092 (.000)	-.007 (.533)	.003 (.825)	.101 (.000)
PPHS	.012 (.286)	-.037 (.001)	-.050 (.000)	-.008 (.594)	.029 (.012)	.003 (.785)	-.065 (.000)	.281 (.000)
PBTW	-.053 (.000)	-.049 (.000)	-.002 (.876)	.022 (.154)	-.074 (.000)	.059 (.000)	-.032 (.026)	-.235 (.000)
PIMM	.126 (.000)	.032 (.005)	.004 (.763)	-.017 (.253)	.056 (.000)	.054 (.000)	.030 (.034)	.087 (.000)
PFEM	.113 (.000)	.059 (.000)	.031 (.032)	-.028 (.066)	.048 (.000)	-.028 (.014)	-.011 (.458)	.117 (.000)
UCEN	.071 (.000)	.014 (.226)	.018 (.212)	.016 (.295)	.087 (.000)	.043 (.000)	-.051 (.000)	-.023 (.141)
UPER	.000 (.978)	.030 (.010)	-.071 (.000)	-.039 (.011)	-.009 (.417)	.065 (.000)	.072 (.000)	.153 (.000)
Based on Table 4 Chapters 5 - 8								

9.4.1. Parish characteristics and women's ownership: a regional comparison

Parishes with a high population density attracted women owners from every region except Durham. Over-crowded housing was a significant deterrent to ownership in Yorkshire and Durham. Oxfordshire and Yorkshire women avoided parishes with high numbers of young people but were attracted to parishes with high levels of immigration and those with high percentages of females. Oxfordshire women were attracted to urban central parishes and Yorkshire women were attracted to urban peripheral parishes though these were avoided by Durham and London women.

9.4.2. Parish characteristics and women's leasing: a regional comparison

Oxfordshire and London lessees were attracted to parishes with high levels of population density, percentage of people per house, immigration and percentage of females. Oxfordshire lessees were also attracted to central urban parishes but avoided those with a high percentage of young people. London lessees also avoided parishes

with young people but were attracted to peripheral urban parishes. Yorkshire lessees were attracted to central and peripheral urban parishes with a young population and high levels of immigration; they were deterred by parishes with a high percentage of females. Durham lessees were attracted to peripheral urban parishes but avoided central ones and those with a high number of people per house. However, like their Yorkshire sisters they chose parishes with inward immigration, lots of young people but no overcrowded houses.

9.4.3. Were there regional differences for the effects of parish characteristics on women's ownership and leasing?

The effects of parish characteristics on both women's ownership and leasing of plots differed across the regions. The response of London women to parish characteristics was similar to that of women in the other regions, although London women's response to plot uses differed considerably to that of women elsewhere.

9.5. A comparison across the regions of the effect of time variables on the ownership and leasing of plots by women

An investigation was carried out into the effect of time variables on the ownership and leasing of plots across the regions. The coefficients for the regional women owners and lessees against time variables were consulted and are reported in Table 9.14. The coefficients are small indicating that the relationships are weak but, as noted previously (9.4) they are highly significant.

Table 9.14: Comparisons of Pearson bivariate correlations for time across all regions								
Time characteristics	Regions							
	Oxon	Yorks.	Durham	London	Oxon	Yorks.	Durham	London
	Women owners				Women lessees			
DATE	.000 (.980)	-.018 (.113)	.113 (.000)	-.003 (.837)	.004 (.745)	.124 (.000)	.171 (.000)	.273 (.000)
RMAN	.036 (.002)	.081 (.000)	.063 (.000)	.027 (.074)	.054 (.000)	-.040 (.000)	-.071 (.000)	-.047 (.002)
FMWA	-.027 (.022)	-.072 (.000)	.013 (.347)	.005 (.753)	-.038 (.001)	.065 (.000)	.204 (.000)	.225 (.000)
SMWA	-.043 (.000)	-.036 (.002)	.046 (.001)	-.077 (.000)	-.003 (.777)	.097 (.000)	.223 (.000)	.236 (.000)
Based on Table 4 Chapters 5 - 8								

9.5.1. Time variables and women's ownership: a regional comparison

There was a significant positive time trend on the ownership of plots by Durham women. The Railway Mania period had a positive impact on women's ownership across all regions, especially Yorkshire. The effects of the dummy variables for the Married Women's Property Acts revealed that after the 1870 Act there was a significant reduction in women's plot ownership in Yorkshire. However, after the 1882 Act there was a significant reduction in ownership across every region except Durham, where there was an increase in plot ownership.

9.5.2. Time variables and women's leasing: a regional comparison

There was a significant positive time trend in women's leasing of plots in every region except Oxfordshire. Oxfordshire women increased their plot leasing during the Railway Mania, whereas women elsewhere leased fewer plots. Leasing of plots by Oxfordshire women declined significantly after 1870 but elsewhere women's leasing of plots increased after both 1870 and 1882.

9.5.3. Regional differences in the effects of time variables on women's ownership and leasing

The previous discussion revealed that time-dependent factors had some effect on the attractiveness of plot ownership and leasing for women. Only the Railway Mania produced a consistent response by women owners across all regions. Oxfordshire was the only region where owners and lessees responded negatively to both Married Women's Property Acts and Durham the only region where owners and lessees responded positively to the Acts. It would seem that time was less regionally sensitive than either plot use or parish characteristics.

9.6. Comparative regional analysis of the propensity of women to be involved in the ownership or leasing of plots, analysed according to plot use, parish characteristics and time

The cross tabulations report factual information but regression analysis provides an interpretation of those facts because regression results show how the probability of a woman being involved in the ownership of a plot varied with respect to each of the independent variables, when controlling for the effects of all the other independent variables.

Table 9.15 reports the final regression results for the analysis of women's ownership and leasing of plots in all regions. These results have been discussed in detail in the regional chapters (5-8) so the emphasis here will be on the overall comparison between the regions. In the table the explanatory variables appear in blocks: first the

plot use, then the parish or location characteristics and lastly the time characteristics.

In the leasing regressions the variable for women's ownership has been included as a plot characteristic, to indicate if women leased plots owned by other women.

Table 9.15: Comparative regional analysis of the propensity of women to be involved in the ownership or leasing of plots, analysed according to plot use, parish characteristics and time								
	Women owners				Women lessees			
	Oxon	Yorks.	Durham	London	Oxon	Yorks.	Durham	London
Type of Regression	logit	logit	OLS	OLS	OLS	OLS	OLS	OLS
Plots with women involved (%)	14.7	12.4	12.0	8.9	2.1	1.4	4.3	10.2
Coefficient on:								
HSEG	-.178 (.097)	.241 (.023)		.183 (.000)	-.019 (.002)		-.092 (.000)	
RETA	.542 (.068)		-.131 (.044)	.038 (.058)		-.037 (.001)		
AGBL		.495 (.001)		.056 (.003)		.018 (.005)	-.033 (.005)	.045 (.015)
AGLD		.514 (.000)					-.020 (.015)	
WOOD					-.018 (.064)	.020 (.055)	-.036 (.009)	
DOML	.605 (.000)		.046 (.003)		.036 (.000)		.140 (.000)	.023 (.040)
WAST	.700 (.017)			-.105 (.040)			.182 (.000)	
WATR	-.323 (.006)			-.031 (.094)				
ROAD	-.357 (.000)		-.027 (.045)	-.040 (.004)	-.011 (.014)		-.026 (.002)	-.055 (.000)
UTIL							-.073 (.032)	
RAIL	-2.125 (.037)							
INDS				-.041 (.076)	-.034 (.012)			
MIQU	-	-		-	-	-	.101 (.007)	-
-	-	-	-	-	-	-	-	-
POPD			-.008 (.001)	.001 (.000)	.004 (.000)	-.002 (.000)		.000 (.000)
PPHS	-.200 (.012)	-.397 (.000)		-.022 (.000)		-.007 (.052)	-.023 (.000)	.042 (.000)
PBTW	.029 (.019)				-.002 (.002)	.003 (.000)	.002 (.008)	
PIMM	.039 (.000)	.043 (.000)				.003 (.000)	.001 (.004)	-.001 (.046)
UCEN		-.179 (.000)				.018 (.001)	-.047 (.000)	-.098 (.051)
UPER			-.096 (.000)	-.027 (.036)		.008 (.037)	.038 (.000)	
UDIF				-.201 (.000)		.025 (.000)		.078 (.000)

-	-	-	-	-	-	-	-	-
WOOW					-.024 (.000)	.010 (.011)	-.056 (.000)	.036 (.020)
DATE	.012 (.000)	.014 (.000)	.004 (.000)	.001 (.003)	.000 (.000)	.001 (.000)	.000 (.000)	.001 (.020)
RMAN		.339 (.000)		.031 (.054)		-.012 (.001)		.039 (.010)
FMWA	-.263 (.037)	-1.921 (.000)	-.225 (.000)	.049 (.002)	-.030 (.000)	-.035 (.000)		
SMWA	-.645 (.000)	.817 (.007)		-.117 (.000)			.117 (.000)	.151 (.000)
Constant	-24.356 (.000)	-26.561 (.000)	-8.055 (.000)	-1.470 (.008)	.779 (.001)	-1.569 (.000)	1.170 (.000)	-1.322 (.005)
No. observations	7299	7539	4861	4267	7299	7539	4861	4267
R ²			.049	.045	.026	.045	.147	.145
Adj. R ²			.048	.042	.025	.044	.144	.142
F			35.637	13.501	19.422	25.514	48.906	59.958
F sig.			.000	.000	.000	.000	.000	.000
χ^2	253.987	167.503						
Sig.	.000	.000						
CSR ²	.034	.022						
NR ²	.060	.042						
Based on Tables 2 and 5 in Chapters 5 - 8.								

The regressions for each region were initially estimated separately and the results showed that there were considerable regional differences or heterogeneity, so pooling the data was inappropriate and has not been undertaken. It was therefore necessary to make the eight sets of regressions fully comparable, and to account for the fact that some categories of use were absent in certain regions or had very low numbers. For that reason the categories for mining and quarrying were merged, and general housing and agricultural land were not subdivided. The role of the miscellaneous use characteristic as a control was discussed in Chapter 4.²⁸

From Table 9.15 it can be seen that the logit regressions only converged in two cases, so OLS regressions were reported for the remaining results. This discussion focuses on the signs and significance of the coefficients and not on their magnitudes, since for both logit and OLS all the explanatory variables that survived into the final regressions were significant at the 10 per cent level. The large numbers of

²⁸ See section 4.8.6, pp. 99-104.

observations means that the overall regressions are significant even though the proportion of the variation in women's ownership that is explained (as measured by the R^2 or pseudo R^2) is small.

The strongest results, as measured by the R^2 or pseudo R^2 , are for ownership in Oxfordshire and leasing in Durham and London. When these results are considered alongside those of the chi-squared tests discussed earlier, it can be seen that they are consistent with the view that the main patterns in women's plot ownership are linked to competition with institutional plot owners rather than with male owners. In particular women have a strong propensity to own and lease domestic land. This is strongest in Oxfordshire where women owners dominate men and institutions. Both men and institutions own domestic land plots in all regions, but institutions overall own a lesser percentage of such plots. A similar situation applies to plots with water, road or railway, uses which institutions predominately own and women predominately avoid owning or leasing. However, women's preference for owning agricultural buildings in Yorkshire and London distinguishes them from both men and institutional owners; as does Yorkshire women's preference for owning agricultural land, and together these suggest that Yorkshire women may have been actively farming.

The relationship between housing uses and the types of parishes in which suitable housing is located make it more difficult to disentangle the specific role of housing. Women favoured the ownership of housing in Yorkshire and London, though not in Oxfordshire, where the coefficient was negative and only just significant at 10 per cent. However Oxfordshire women did have a strong preference for certain parish

characteristics which suggest that quality of housing was important to them, in particular avoiding parishes with a high number of people per house, a trait which was shared by women owners and lessees in several regions. High levels of immigration into a parish also encouraged ownership by women in Oxfordshire and Yorkshire and leasing by those in Yorkshire and Durham.

The Railway Mania period stimulated ownership in Yorkshire and London but not in Durham or Oxfordshire. It is possible that women owners in those areas may have been purchasing plots which had a potential to increase in value if required by a railway company and that such women were less risk averse than writers on gender studies have suggested.²⁹ However further research is needed to validate this suggestion.

The legal position of women, which changed as a result of the Married Women's Property Acts of 1870 and 1882, may have affected their propensity for plot ownership. The first Act was not concerned with land but gave married women more security over their financial assets.³⁰ The study by Combs, which concentrated on the effects of the first Married Women's Property Act on lower middle-class shopkeepers, suggested that the Act prompted married women to substitute financial assets for land.³¹ These results show that after 1870, the date of the first Married Women's Property Act, women's plot ownership in Oxfordshire, Yorkshire and Durham declined. London women owners however were encouraged into plot ownership after the first Act, a finding that differs from that of Combs, who had sampled London women. This study also considered the impact of the second Married Women's

²⁹ Maltby and Rutterford, (2006), pp. 220-53; Green and Owens, (2003), pp. 510-36.

³⁰ Holcombe, (1983), pp. 177, 244.

³¹ Combs, (2004), pp. 141-163; Combs, (2006), pp. 51-83.

Property Act which gave married women the same rights over land as everyone else and thus may have encouraged women to re-invest in land. The results show that the passing of the 1882 Act had an ambiguous effect on women's plot ownership. In Oxfordshire and London the impact was significantly negative, but in Yorkshire it was significantly positive and in Durham it was of no significance. Both Acts were therefore important and on balance their effect was to reduce women's ownership of plots of land, but this study suggests nuances to the findings of Combs who just concentrated on the impact of the first Act without appreciating the underlying time trend.

The time trend was the most consistent of all the variables, being significantly positive for women owners and lessees across all regions. It indicates a multiregional, and potentially nation wide, long-term trend towards greater female involvement in the ownership and leasing of property, and provides the context within which the other changes need to be understood. In particular the step changes in response to the two Married Women's Property Acts need to be considered in the context of this overall steadily rising trend.

The least consistent variable was that for same sex preference, or the propensity of women owners to lease plots to other women. Women owners in Yorkshire and London had a propensity to do so but those in Oxfordshire and Durham did not. Although leasing is a commercial transaction and there is no commercial reason for same sex preference nevertheless the regression results show that it is a factor, albeit weak, which is different across the regions. The reason for this is unknown at present, but it cannot be explained simply by inter-regional differences in the numbers of

women-owned plots, since Oxfordshire had the highest proportion of women owners across all regions and Durham had more women owners than London.

9.7. Comparative regional analysis and manorial ownership based on plot data

The regression model used in this thesis assumes that there was an independent market for every plot, but in practice owners and lessees may have preferred to control adjacent plots, especially for farming in rural areas, and this was often revealed via the plans and books of reference, where the same owner was listed for adjacent plots. In addition, several parishes had associated manorial owners and many plots, adjacent and non-adjacent, were owned by that person. In parishes where there was a female manorial lord the proportion of women-owned plots was therefore potentially high. Conversely, in parishes with a male manorial lord the proportion of women-owned plots was potentially lower, since there were fewer plots available for a woman to acquire. The effect of female manorial ownership on women's ownership and leasing of plots was investigated and a comparison of the regression results for all the regional plots for which manorial ownership was established is given in Table 9.16.³²

Female involvement in manorial ownership had a significant positive effect on women's ownership of plots in Oxfordshire, Yorkshire, and Durham but in London its effect, though positive, was insignificant at the 10 per cent level. The more interesting and unexpected results concerned leasing; namely that female involvement in manorial ownership had a significant negative impact on leasing of plots by women in

³² For specific details see Chapter 4, section 4.8.5.2 pp. 94-7 and section 4.11, pp. 107-8.

Yorkshire and Oxfordshire and an insignificant negative impact in London.³³ These results suggest that not only were female lords of the manor less likely to lease to women than male or institutional manorial owners, but they did little to encourage any leasing to women in their parish.

Table 9.16: Comparative regional analysis of regression results for all regional plots for which manorial ownership was established								
	Women owners				Women lessees			
	Oxon	Yorks.	Durham	London	Oxon	Yorks.	Durham	London
Type of Regression	logit	logit	OLS	OLS	OLS	OLS	OLS	OLS
FIMO	1.059 (.000)	1.142 (.000)	.788 (.000)	[+]	-.008 (.079)	-.020 (.004)	.116 (.000)	[-]
Constant	-26.244 (.000)	-4.947 (.000)	.393 (.000)	[-2.989] [(.000)]	-.535 (.035)	-2.668 (.000)	4.176 (.000)	[-.003] [(.708)]
No. observations	6625	3706	2316	[1908]	6625	3706	2316	[1908]
R ²			.151	[.075]	.027	.068	.369	[.214]
Adj. R ²			.147	[.071]	.025	.065	.364	[.210]
F			37.331	[17.162]	16.417	24.364	70.671	[51.603]
F sig.			.000	[.000]	.000	.000	.000	[.000]
χ^2	367.837	235.468						
Sig.	.000	.000						
CSR ²	.054	.062						
NR ²	.095	.111						
Based on Table 18 in Chapters 5 - 8. The FIMO variable did not survive into the final regression for the London data but it had been positive in the initial regression and the figures given in square brackets are those for the reduced regressions.								

9.8. Residence in the four regions

9.8.1. To what extent did parish characteristics affect the propensity for women to reside in, or own plots in, a parish?

For each region women's propensity for plot ownership at the parish level was established via a separate parish study carried out on information from parishes with

³³ The anomalous result for Durham women lessees is discussed in Chapter 7, section 7.8.2, p. 221-23.

ten or more plots as explained earlier.³⁴ The propensity of women to own plots in a parish was compared with the propensity of women to reside in a parish.³⁵ This comparison can reveal whether the parish characteristics that attracted women to own or lease property also attracted women to reside in the parish. It can therefore provide an indication of whether women tended to own or lease plots in parishes where women in general had a propensity to reside. The final results of these studies are presented in Table 9.17.

The impact of parish characteristics on both residency and ownership varied between regions. Every parish characteristic had an impact in at least one region but none had an impact in every region. With the exception of London, there was at least one parish characteristic which affected both residency and ownership and in Yorkshire there were two.

Population density had a positive effect on both ownership and residency in Oxfordshire. In London its effect was positive on ownership but insignificant for residency. A high population per house reduced ownership in London parishes but had no significant impact on residency; whereas in Yorkshire it had no effect on ownership despite having a negative affect on residency. The presence of large numbers of young people reduced both the ownership and residency of Yorkshire women but had no influence women elsewhere. The percentage of immigration into a parish had no impact on women's ownership of plots in any region. However it had a positive impact on female residency in London and a negative impact on such

³⁴ See Chapter 4, section 4.9, pp.104-5. The comparison was done using information from parishes with ten or more plots because the 'percentage of females in residence' sample had applied to all the basic parishes, and it was considered too restrictive to use the 'parishes with 25 or more plots' as the comparative sample

³⁵ See Chapter 4, section 4.10, pp. 105-6.

residency in Durham. Central urban parishes were unattractive to women owners from any region although they did appeal to female Yorkshire residents. Peripheral urban parishes however attracted both female Yorkshire owners and residents. In Durham, residents though not owners were attracted to such peripheral parishes. Overall there is some evidence to suggest that women owners had a propensity to own land in those parishes in which women as a whole were more likely to reside. The results reveal, however, that the specific parish characteristics that affected ownership and residency varied significantly between regions.

Table 9.17: Comparative regional analysis of the propensity of women to own plots at a parish level analysed by time and parish characteristics for parishes with more than ten plots, against propensity of females to reside in the basic regional parishes								
	Oxon		Yorks.		Durham		London	
	owners	residence	owners	residence	owners	residence	owners	residence
Type of regression	OLS	OLS	OLS	OLS	OLS	OLS	OLS	OLS
Explanatory time and parish variables								
DATE		-		-	.350 (.003)	-	.222 (.009)	-
RMAN		-		-		-		-
FMWA		-		-	-15.974 (.043)	-	-12.603 (.039)	-
SMWA		-		-		-		-
POPD	2.364 (.042)	.465 (.019)					.073 (.007)	
PPHS				-1.441 (.002)			-2.591 (.043)	
PBTW			-.765 (.045)	-.204 (.001)				
PIMM						-.146 (.004)		.101 (.007)
UCEN				2.904 (.001)				
UPER			7.751 (.018)	1.141 (.098)	-11.481 (.060)	3.542 (.076)		
Constant	13.681 (.000)	49.752 (.000)	44.289 (.013)	66.092 (.000)	-631.566 (.003)	51.463 (.000)	-382.887 (.012)	49.086 (.000)
No. observations	154	181	110	116	98	102	63	67
R ²	.027	.030	.065	.232	.107	.097	.191	.105
Adj. R ²	.021	.025	.047	.204	.078	.079	.136	.091
F	4.211	5.619	3.708	8.375	3.737	5.307	3.433	7.637
F sig.	.042	.019	.028	.000	.014	.006	.014	.000
Based on Tables 6 and 10 in Chapters 5 - 8.								

9.8.2. To what extent did parish characteristics affect the propensity for women to reside in, or lease plots in, a parish?

Table 9.18 reports the results of the comparable analysis of women's leasing patterns and residency. The impact of parish characteristics on both residency and leasing varied between regions. Every parish characteristic had an impact in at least one region but none had an impact in every region.

Urban peripherality had a positive impact on both leasing and residency in Durham. Oxfordshire lessees, though not residents, were deterred by a high percentage of young people in a parish but lessees elsewhere were unaffected. A high population density deterred female lessees in London although they were attracted to parishes with overcrowded housing. Neither of these characteristics affected the residency of London women; nor the leasing patterns of women from other regions. There were no parish characteristics that affected leasing in Yorkshire, even though, as previously discussed, several affected residency. Overall, therefore, there is little evidence of a connection between the parishes in which women lessees leased land and the parishes in which women as a whole tended to reside.

Table 9.18: Comparative regional analysis of the propensity of women to lease plots at a parish level analysed by time and parish characteristics for parishes with more than ten plots, against propensity of females to reside in the same parishes								
	Oxon		Yorks.		Durham		London	
	lessees	residence	lessees	residence	lessees	residence	lessees	residence
Type of regression	OLS	OLS	OLS	OLS	OLS	OLS	OLS	OLS
Explanatory time and parish variables								
DATE	.049 (.044)	-	.067 (.004)	-		-	.106 (.021)	-
RMAN		-	-1.332 (.064)	-		-		-
FMWA	-3.213 (.027)	-	-3.860 (.012)	-	6.273 (.049)	-	-9.222 (.012)	-
SMWA		-	2.855 (.070)	-		-	14.764 (.000)	-
POPD		.465 (.019)					-.035 (.025)	
PPHS				-1.441 (.002)			3.749 (.000)	
PBTW	-.215 (.084)			-.204 (.001)				
PIMM						-.146 (.004)		.101 (.007)
UCEN				2.904 (.001)				
UPER				1.141 (.098)	10.638 (.003)	3.542 (.076)		
Constant	-78.061 (.076)	49.752 (.000)	-121.194 (.004)	66.092 (.000)	1.155 (.339)	51.463 (.000)	-212.989 (.011)	49.086 (.000)
No. observations	154	181	110	116	98	102	63	67
R ²	.047	.030	.132	.232	.118	.097	.560	.105
Adj. R ²	.028	.025	.098	.204	.100	.079	.522	.091
F	2.466	5.619	3.976	8.375	6.380	5.307	14.535	7.637
F sig.	.064	.019	.005	.000	.003	.006	.000	.000
Based on Tables 8 and 10 in Chapters 5 - 8.								

9.8.3. Overall impacts of parish characteristics on ownership, leasing and residency in regional parishes

There is an indication of a north-south division in the regional effects of parish characteristics. In Durham, urban peripherality affected residence, ownership and leasing, though in different ways and in Yorkshire it affected residence and ownership, but it had no effect in the other two regions. The effects of population density were significant in the two southern regions of Oxfordshire and London.

London was unique in that it was the only region where the one parish characteristic that affected residency, namely percentage immigration, had no impact on either women's ownership or leasing of plots.

9.9. Regional analysis of the ownership patterns of different subgroups of women owners

Table 9.19 gives a comparison across the regions of plot ownership by the main women ownership subgroups. Across all regions the greatest percentage of plots was owned by women without men or institutions. In Oxfordshire and London it was over 55 per cent and in Yorkshire and Durham it was 39 per cent. Additionally, in Oxfordshire and London, the percentages of plots in the two subgroups, women with 'men of the same name' and women with 'husband' were lower than in the comparable subgroups in Yorkshire and Durham. So in Oxfordshire and London the women who held plots appear to have been more independent in their management of their real estate portfolios and were perhaps more wealthy or of more independent means. So there appears to be a north –south divide in this aspect of women's plot ownership.

Table 9.19: Comparative regional analysis of the ownership of plots by subgroups of women owners expressed as a percentage of all plots owned by women; and the leasing of plots by subgroups of women lessees expressed as a percentage of all plots leased by women								
Subgroups of women with;-	Women owners from specified subgroup in specified region as a percentage of all plots with women involved in ownership in specified region				Women lessees from specified subgroup in specified region as a percentage of all plots with women lessees in specified region			
	Oxon	Yorks.	Durham	London	Oxon	Yorks.	Durham	London
other women or by themselves	57.8	39.4	39.4	55.1	70.3	76.5	27.6	34.1
men same name	11.5	31.5	23.3	16.8	10.3	12.7	0.0	5.8
husband	8.2	21.5	24.3	1.8	14.2	11.8	12.4	1.6
Titled 'Mrs'	8.6	7.4	6.8	24.9	7.1	5.9	7.1	11.3
trust	15.1	10.7	13.0	20.5	14.8	0.0	0.5	14.5
Based on Tables 12 and 15 in Chapters 5 - 8								

The use of the title of 'Mrs' is interesting (as discussed earlier in section 4.8.4, footnote 20), and seems to have a north-south regional slant, because it was less prevalent in Yorkshire and Durham and more common in London and Oxfordshire. The low use of the title in Yorkshire and Durham seems counterintuitive since those regions had the greatest percentage of plots owned by women with a specified husband. Likewise London had the lowest percentage of plots owned by a wife and husband, but the greatest percentage of plots held by the 'Mrs' subgroup. It is possible that the high percentage of the 'Mrs' group in London arose because such females were widowed and moved to the capital to avail themselves and their families of the increased cultural and social opportunities, and specified the title as a mark of their respectability and London housekeepers, cooks and lodging house keepers might also have used the title for reasons of status and respectability. In Oxfordshire the use of the title 'Mrs' is more ambivalent, but nevertheless suggests the respectability and independence of the women in that region too.

London had the greatest percentage of 'trust' plots, all of which were post 1845. Twelve plots were subject to marriage trusts, but the vast majority were trusts set up to administer an estate after death. It is possible that the large number of trusts found in the London sample reflected the fact that, as the metropolis, it afforded easy access to legal advice. According to Stebbing, trusts, which were unregulated and mostly private, were widely used, even by working-class people, in the nineteenth century and it was assumed at the time that about a tenth of all property was subject to a trust.³⁶ According to Morris, most trusts were via a will with the property left in trust

³⁶ Chantal Stebbings, *The Private Trustee in Victorian England*, (Cambridge University Press, Cambridge, 2002). pp. 4-5.

for a widow or daughter and there were three trustees, usually male. Morris has examples of Leeds men setting up such trusts in the 1820s and 1830s for widows and daughters, the aim being to protect a business so that a minor could inherit later or to prevent money from falling into the hands of future husbands.³⁷ The complexities of trusts are fully explored by Staves, and Okin highlighted the situation with regard to the issue of a husband being a trustee to his wife's trust.³⁸

Across all regions the greatest percentage of plots was leased by women alone. In Oxfordshire and Yorkshire it was over 70 per cent and in London and Durham it was 34.1 and 27.6 per cent respectively. In every region the percentage of plots that women leased with 'men of the same name' or with 'husband' was considerably lower than the percentage of plots leased by 'only women'. So across the regions the women who leased plots were acting even more independently than those who owned plots. In every region except Durham a smaller percentage of plots were leased by the 'Mrs' subgroup, than had been owned by women in that subgroup; but London still had the largest percentage of plots in that category. In Oxfordshire, the percentage of women lessees in the 'Mrs' subgroup was half that of women leasing with husbands, whereas the percentage of plots for the comparable ownership subgroups had been similar, but why this is so is unknown. With the 'trusts' subgroup there was a clear north-south divide, with the southern regions of Oxfordshire and London each having 14 per cent of plots and the northern regions virtually none.³⁹

³⁷ Morris, (1994), pp. 176-77; Morris, (1998), p. 121; Morris, (2005), p. 113.

³⁸ Staves, (1990); Susan Moller Okin, 'Patriarchy and Married Women's Property in England: Questions on some current views', *Eighteenth-Century Studies*, Vol.17, No. 2, (Winter, 1983-84), pp. 121-138, p. 133.

³⁹ The Oxfordshire trusts were as follows: in the 1853 parishes of Saunderton and Horsenden, Bucks., there were 15 plots owned by Christ Church College Oxford which were leased by Ellen Scobell, William Barnett and three male Scobells listed as trustees under the will of the late – Scobell; in 1836, plots in Cowley Oxford were owned by Donnington Hospital and leased by Richard Woolten and Elizabeth his wife and their trustees; and in 1895 St Aldate Oxford,

The one similarity across all regions was the dominance, in both ownership and leasing, of the ‘only women’ subgroup. The title ‘Mrs’ was more prevalent amongst London women than elsewhere. There were indications that the use of trusts was greater in the south regions. However there was no London versus provinces, or north south divide, which applied to all ownership and leasing subgroups.

9.10. Further comparative regional analysis based on the reduced regression results for plot data relating to specified subgroups of women owners

The results of the regression analysis for two main subgroups of women, only women involved in ownership, and women and husbands involved in ownership are summarised below in Tables 9.20.2 and 9.20.3. Because the subgroups had fewer plots, the regressions were run with a reduced set of explanatory plot use variables.⁴⁰ For comparison the original ‘women involved in plot ownership’ sample was rerun with the reduced set of explanatory variables and the results summarised in Table 9.20.1 below. The results were broadly similar to the ones given in Table 9.15 which were discussed earlier (see pp. 295-300) except that housing plots were no longer significant in any region.

Brasenose College owned plots leased by the trustees of the marriage settlement of Mr and Mrs George Herbert Morrell. PD 2/70 (1853); PD2/5 (1836); PD2/127 (1895).

⁴⁰ A variable only survived into the final regression if it was significant at the ten per cent level. If a variable was not present at the final stage then the original chapter tables were consulted in order to establish whether or not the variable had a positive or negative impact on the propensity of women to own or lease plots.

Table 9.20.1: Comparative regional analysis of the reduced regression of the group 'women involved in the ownership of plots'				
	Oxon	Yorks.	Durham	London
Type of ownership	WOOW	WOOW	WOOW	WOOW
Type of regression	Logit	Logit	Logit	Logit
Explanatory plot, parish and time variables				
HSEG				
AGBL		.339 (.021)		.668 (.001)
DOML	.625 (.000)	-.252 (.030)	.494 (.000)	
WATR	-.290 (.014)			-.435 (.068)
POPD			-.183 (.000)	.008 (.000)
PPHS	-.208 (.008)	-.373 (.000)		-.279 (.000)
PBTW	.031 (.012)			
PIMM	.038 (.000)	.027 (.000)		
DATE	.008 (.005)	.009 (.001)	.042 (.000)	.007 (.067)
RMAN		.375 (.000)	.280 (.039)	.397 (.029)
FMWA	-.223 (.075)	-1.689 (.000)	-1.928 (.000)	.590 (.002)
SMWA	-.579 (.000)	.767 (.011)		-1.886 (.000)
Constant	-18.156 (.001)	-17.162 (.000)	-78.848 (.000)	-13.340 (.000)
No. observations	7299	7539	4861	4267
χ^2	220.218	136.257	212.803	114.676
Sig.	.000	.000	.000	.000
CSR ²	.030	.018	.043	.027
NR ²	.053	.034	.082	.059
Based on Table 15 in Chapters 5 - 8.				

9.10.1. Only women involved in ownership

In Yorkshire and Durham women acting alone or solely in partnership with other women had a positive propensity to own housing plots but in London such women had a negative propensity to own them, probably due to the freehold issues previously discussed. Durham women had a propensity to own agricultural buildings whereas Yorkshire women avoided them. Oxford women had a propensity to own domestic

land plots whereas Durham women avoided them. In every region, only women had a negative propensity for the ownership of water plots. Plot usage by only women seems therefore to result more from preference or availability than any specific north-south or London-provincial attitudes.

Most of the parish characteristics, except population per house, had a negative effect on the ownership of plots by only women in London, possibly due to the freehold issues already discussed. Oxfordshire only women had a propensity to avoid parishes with a high population density but they were unaffected by other parish characteristics. Only women in Yorkshire had a negative propensity to own plots in parishes with a high population density or a high population per house, but a positive propensity to own plots in parishes with high immigration. Durham only women were attracted to parishes with a high population density and young people. So in regard to the effects of parish characteristics on plot ownership by only women, there seems to be a difference between London and the other regions.

Table 9.20.2: Comparative regional analysis of the reduced regression of the subgroup 'only women involved in the ownership of plots'				
	Oxon	Yorks.	Durham	London
Type of ownership	OWIO	OWIO	OWIO	OWIO
Type of regression	Logit	Logit	Logit	Logit
Explanatory plot, parish and time variable				
HSEG		.882 (.000)	1.290 (.002)	-.939 (.007)
AGBL		-.765 (.063)	1.224 (.002)	
DOML	.853 (.000)		-1.675 (.000)	
WATR	-.892 (.000)	-1.212 (.003)	-.861 (.030)	-1.628 (.019)
POPD	-.078 (.003)	-.085 (.000)	.373 (.000)	-.005 (.030)
PPHS		-.802 (.001)		
PBTW			.052 (.077)	-.183 (.004)
PIMM		.092 (.001)		-.108 (.000)
DATE	-.034 (.000)	-.043 (.000)	-.082 (.000)	-.137 (.000)
RMAN	.612 (.001)	-1.344 (.000)	.654 (.021)	.947 (.056)
FMWA		1.602 (.000)		2.866 (.000)
SMWA	1.118 (.001)		4.087 (.000)	3.126 (.000)
Constant	62.286 (.000)	83.551 (.000)	147.277 (.000)	265.426 (.000)
No. observations	1071	932	584	381
χ^2	153.778	292.378	210.324	208.832
Sig.	.000	.000	.000	.000
CSR ²	.134	.269	.302	.422
NR ²	.180	.365	.410	.565
Based on Table 15 in Chapters 5 - 8.				

In every region the only women subgroup significantly reduced their propensity to own plots over time which contrasted sharply with the propensity of the general women owners to increase their ownership of plots over time. Only women do however appear to have modified this trend in response to various external influences. For example, during the Railway Mania only women reversed the trend and increased their ownership of plots in every region except for Yorkshire, where the trend to

reduce plot ownership continued. After 1870 and the first Married Women's Property Act the only women of Yorkshire and London revealed a significant positive propensity to own plots. In London only women continued this propensity for plot ownership after 1882 and the second Married Women's Property Act and, at that period, only women in Oxfordshire and Durham also increased their ownership of plots, though not those from Yorkshire.

9.10.2. Women with husbands

Women with husbands as co-owners in Yorkshire had a negative propensity to own plots with housing or domestic land. The subgroup also avoided domestic land plots in Oxfordshire but revealed a propensity for owning water plots in that region. In Durham they rejected agricultural buildings.

Women and husbands in Durham were strongly influenced by parish characteristics avoiding parishes with a high population density, lots of people per house, lots of young people and a high percentage of immigration. Elsewhere parish characteristics had less influence. In Oxfordshire women and husbands were attracted to parishes with a high population density and immigration and in Yorkshire they were also attracted to parishes with a high population density, but avoided those with a high percentage of immigration.

In all three regions women with husbands revealed a statistically strong trend to increase their ownership of plots as the century progressed. However this propensity was counter-balanced by spike reductions in such ownership in Oxfordshire and Yorkshire during the Railway Mania of 1843-46. There was also significant step

reduction in plot ownership in these three regions after 1870, and the passing of the first Married Women's Property Act, which was repeated in Durham after 1882 and the passing of the second Married Women's Property Act. This would suggest that the people in this subgroup possibly sold plots at these different periods to release money to invest in other assets that were available at that time.

Table 9.20.3: Comparative regional analysis of the reduced regression of the subgroup 'women and husbands involved in the ownership of plots'				
	Oxon	Yorks.	Durham	London
Type of ownership	WOHU	WOHU	WOHU	WOHU
Type of regression	Logit	OLS	OLS	-
Explanatory plot, parish and time variables				
HSEG		-.116 (.000)		-
AGBL			-.124 (.015)	-
DOML	-.837 (.005)	-.113 (.008)		-
WATR	.527 (.090)			-
POPD	.091 (.000)	.006 (.001)	-.024 (.008)	-
PPHS			-.160 (.000)	-
PBTW			-.020 (.000)	-
PIMM	.043 (.001)	-.009 (.019)	-.009 (.000)	-
DATE	.031 (.002)	.011 (.000)	.015 (.000)	-
RMAN	-3.721 (.000)	-.071 (.024)		-
FMWA	-.986 (.021)	-.709 (.000)	-.514 (.000)	-
SMWA			-.408 (.000)	-
Constant	-61.252 (.000)	-19.235 (.000)	-24.761 (.000)	
No. observations	1071	932	584	
R ²		.191	.568	
Adj. R ²		.185	.562	
F		31.155	94.426	
F sig.		.000	.000	
χ^2	110.249			
Sig.	.000			
CSR ²	.098			
NR ²	.226			
Based on Table 15 in Chapters 5 - 8.				

9.10.3. Overall observations

There would appear to be no discernable overall north-south or London-provincial pattern to the preference or avoidance of plots with specific uses by the various subgroups of women owners.

Parish characteristics had a big impact in London on plot ownership by only women, and a big impact in Durham on plot ownership by women with husbands. In every case the impact was that people had a propensity to avoid owning plots in parishes with the specific characteristic, but there was no overall discernable north-south or London-provincial differences.

In every region there was a positive time trend within each ownership subgroup. The Railway Mania period of 1843-46 had an impact on plot ownership in every region. In Yorkshire it had a negative effect on the ownership of plots by both the women owner subgroups. In Oxfordshire it had a positive impact on plot ownership by only women and a negative impact on ownership by women with husbands, while in Durham its impact was specifically on only women.

The response to the variable for the First Married Women's Property Act was strongly linked to the type of ownership since the only women subgroup had a positive reaction, and women with husbands subgroup had a negative reaction and moved out of plot ownership. The response to the variable for the second Married Women's Property Act followed a similar pattern linked to ownership. As discussed in the original hypotheses, it would appear that married women moved their assets out of

land once a wider range of financial investment opportunities became available after the Acts. So the responses of women plot owners to the two Married Women's Property Acts was more nuanced than previously suggested.

9.11. Further comparative regional analysis based on the reduced regression results for plot data relating to a specified subgroup of women lessees

Only one subgroup of women lessees, the only women, had sufficient numbers to undergo regression analysis and the results of those regressions are summarised below in Table 9.21.2.⁴¹ For comparison the original 'women involved in leasing' sample was rerun with the reduced set of explanatory variables and the logit regressions for Oxfordshire, Yorkshire and London subsequently went through to completion, so they are summarised in Table 9.21.1, along with new OLS results for Durham. The results for Durham were very similar to those reported earlier (see pp. 295-310).

⁴¹ As for the ownership subgroups these regressions were run with a reduced set of variables and a variable only survived into the final regression if it was significant at the ten per cent level.

Table 9.21.1: Comparative regional analysis of the reduced regression of the group 'women involved in the leasing of plots'				
	Oxon	Yorks.	Durham	London
Type of leasing	WOLE	WOLE	WOLE	WOLE
Type of regression	Logit	Logit	OLS	Logit
Explanatory plot, parish and time variables				
HSEG		.901 (.000)	-.089 (.000)	.931 (.000)
AGBL		.932 (.007)	-.022 (.052)	.662 (.001)
DOML	1.110 (.000)		.152 (.000)	.565 (.000)
WATR				-1.495 (.012)
POPD	.118 (.001)	-.100 (.000)		
PPHS			-.017 (.000)	.476 (.000)
PBTW	-.112 (.001)	.147 (.004)		.081 (.021)
PIMM	-.026 (.030)	.152 (.001)	.001 (.000)	
DATE	.029 (.000)	.129 (.000)	.000 (.000)	.038 (.000)
RMAN				1.311 (.000)
FMWA	-1.757 (.000)	-5.080 (.000)		
SMWA			.125 (.000)	
Constant	-51.977 (.000)	-251.490 (.000)	1.263 (.000)	-80.025 (.000)
No. observations	7299	7539	4861	4267
R ²			.114	
Adj. R ²			.113	
F			89.274	
F sig.			.000	
χ^2	125.812	261.300		600.040
Sig.	.000	.000		.000
CSR ²	.017	.034		.131
NR ²	.092	.255		.272
Based on Table 20 in Chapters 5 - 8.				

9.11.1. Only women

There appeared to be no north/south or London/provincial divide in relation to the propensity to lease plots with different usages. There was no significant propensity to lease housing in any of the regions and only Oxfordshire lessees found domestic land

attractive. In Oxfordshire and Yorkshire only women avoided leasing agricultural buildings and water plots.

There appeared to be strong regional differences, along a north/south divide, in the response of only women lessees to parish characteristics. In Yorkshire and Durham such women had a positive propensity to lease in parishes with a high population density and overcrowded houses and a negative propensity to lease in parishes with high immigration; additionally Yorkshire lessees were attracted to parishes with a high percentage of young people. By contrast, only women lessees in Oxfordshire had a significant propensity to avoid parishes with lots of young people or overcrowded houses. London lessees only responded significantly to a high population per house. It could be inferred that women from the only women subgroups in Yorkshire and Durham were attracted to lease in parishes where there were economic opportunities, whereas Oxfordshire women were less concerned with economics and preferred a quieter environment.

Across all regions only women had a significant propensity to reduce their leasing of plots as the century progressed. However this was off-set by an increase in the propensity to lease in London during the periods 1843-46, post-1870 and post-1882 and a similar increase in the propensity to lease in Yorkshire during 1843-46 and post-1882. In Durham, leasing increased after 1870 but began to decline again after 1882. Oxfordshire only women lessees continued to respond negatively during the 1843-46 but then positively post-1870 and post-1882. Overall, therefore, the response to the time variable was similar for both only women owners and lessees.

Table 9.21.2: Comparative regional analysis of the reduced regression of the group 'only women involved in the leasing of plots'				
	Oxon	Yorks.	Durham	London
Type of leasing	OWIL	OWIL	OWIL	OWIL
Type of regression	logit	OLS	OLS	logit
Explanatory plot, parish and time variables				
HSEG				
AGBL	-2.209 (.044)	-.248 (.000)		
DOML	1.687 (.001)			
WATR	-1.496 (.075)	-.839 (.000)		
POPD		.034 (.006)	.177 (.000)	
PPHS	-2.302 (.011)	2.132 (.000)	.253 (.003)	.168 (.087)
PBTW	-.595 (.000)	.104 (.000)		
PIMM		-.109 (.000)	-.014 (.002)	
DATE	-.186 (.000)	-.040 (.000)	-.005 (.004)	-.106 (.000)
RMAN	-1.600 (.010)	.244 (.027)	Constant	3.072 (.004)
FMWA	5.933 (.000)	Did not run	.585 (.000)	1.075 (.012)
SMWA	4.016 (.027)	3.223 (.000)	-1.039 (.000)	2.354 (.000)
Constant	382.404 (.000)	60.393 (.000)	9.253 (.007)	194.466 (.000)
No. observations	155	102	210	434
R ²		.804	.832	
Adj. R ²		.785	.827	
F		41.970	167.793	
F sig.		.000	.000	
χ^2	49.540			86.267
Sig.	.000			.000
CSR ²	.274			.180
NR ²	.387			.249
Based on Table 20 in Chapters 5 - 8.				

Chapter 10

Conclusions and Implications for Further Research

Conventional opinion in the nineteenth century, as expressed by people such as Lord Derby, was that women did not own much land during that period.¹ Others believed that married women did not own land because of the legal situation with regard to coverture. The majority of the research that has been carried out into women's property following available sources has concentrated on their financial and business assets. As noted in Chapter Two, there have been some limited studies of women's land ownership, for example by Berg, Seeliger, and Lane, but nobody has undertaken a detailed nationwide study.² There are two main reasons for this omission. First, there was no obvious source of the required information, since there was no central registry of land ownership, and second the belief in the limitations of land ownership by women at the time made such investigation nugatory.

There is however a unique, comprehensive, and very reliable nationwide source of information about land ownership for the nineteenth century which has remained virtually unused by researchers. This source, discussed in Chapter Three, is the books of reference that were produced by the railway companies, and by the earlier turnpike trusts and canal companies, as they developed a transport infrastructure over vast swathes of the English countryside. The reliability of the source means that women do not have to be identified and "followed to their land"; instead the land is found and the women owners are simply identified as and when they appear. The source also

¹ Sanderson and Roscoe, (1894), pp. 139-40.

² Berg, (1993), pp. 233-50; Seeliger, (1996), pp.1-14; Lane, (2000), pp.172-94.

provides information about the leasing and occupation of the plots of land, an advantage that enables the identification of owner-occupiers.

10.1. Women's involvement in the ownership and leasing of plots of land

Based on this comprehensive source, this study of land ownership and leasing makes a number of key contributions to our knowledge of the economic position of women in the nineteenth century and has begun to fill in a gap left by previous research. The findings of this study have greatly extended the knowledge about landownership in that it has included information about small landowners who were not specifically identified in the 'Return of Owners of Land'. This study has also provided information about landownership by people from all social groups and thus extended Rubinstein's study which concentrated on landownership by rich men and a few very rich women.³ The findings of this study are consistent with those of Seeliger in that examples were found of female owner-occupiers, female plot owners who leased out plots and married women listed as owners of plots.⁴ This study has established that women were involved in the ownership of 12.4 per cent of plots, but less involved in leasing, at only 3.8 per cent of plots. Thus overall women were involved in 16.1 per cent of the plots studied.⁵ Given the amount of land owned by the institutions such as The Crown, the Church of England, the colleges of Oxford and Cambridge universities and the local community the importance of women's involvement in landed property was significantly greater than conventional historiography suggests.⁶ Some plots had sole owners or lessees; others were owned or leased with other

³ Rubinstein (2006), pp.319-25.

⁴ Seeliger, (1996), pp. 1, 5, 7-12.

⁵ See Table 9.6 p. 275 based on information about 23,966 plots from 55 books of reference.

⁶ Offer records the property holdings of corporations in 1882 to be about 5.7 per cent of all agricultural land in England and Wales. Offer, (1981), p. 94.

women, or men, or institutions, or some combination of these, and sometimes a trust was involved. Some of the women were married and listed with men who were clearly identified as their husbands. Others were listed along with men bearing the same surname but there was no specified family relationship.

Scholars have long recognised that there are differences in the types of economic activity in different regions of England which in turn affect the availability of land in different uses. It also affects the availability of locations with different characteristics such as population density, population age range etc. There are also questions of regional culture and identity which may have had an impact on social attitudes to women's ownership of land.⁷ This study has revealed that women's ownership of land did varied across regions with 14.7 per cent involvement in Oxfordshire, 12.4 per cent in Yorkshire, 12.0 per cent in Durham and 8.9 per cent in London.⁸ Women's involvement in the leasing of land also differed across regions but the pattern did not correspond with that of ownership. In Oxfordshire where ownership was high, leasing was low at with 2.1 per cent, and, conversely in London where ownership was low; leasing was high at 10.2 per cent.⁹ In women's involvement as both owners and lessees there was a marked difference in the pattern for London women compared to those for the provincial regions. The difficulty of access to freehold land in London seems to have encouraged leasing, whereas in Oxfordshire it would seem that it was comparatively easy to obtain land and this encouraged ownership rather than leasing.

Women landowners in nineteenth-century literature were often portrayed in a manner which indicated the usage of their land or the type of place they lived. For example,

⁷ Such as the pragmatic attitude to female inheritance in certain Hampshire manors, Seeliger, (1996).

⁸ Table 9.1, p. 256-57.

⁹ Table 9.3, p. 269.

Bennett's Mrs Codleyn of Bursley owned seventy cottages for rental income; Gaskell's Miss Matty lived in the small market town of Cranford and sold tea and sweets from a converted front room when faced with financial ruin, and Thompson's Dorcas Lane of Candleford, invested in a post office alongside the blacksmith business she inherited.¹⁰ However, despite such literary interest in real estate, no previous studies of women's ownership of land investigated whether or not women preferred to own land with certain uses or if they preferred to own land in places with certain characteristics. This is possibly because of lack of interest but more probably resulted from the fact that the sources used in previous research did not contain the information which could provide the answers. The books of reference however do contain information which enabled these issues to be investigated.

The pattern of women's plot ownership varied according to the use of the plot but was also regionally specific. In Oxfordshire, a predominately rural region, ownership of agricultural land was very modest and women favoured houses, cottages and retail plots instead. In Yorkshire ownership of retail plots was popular, in Durham houses were preferred and in London it was cottages. Both Oxfordshire and Durham women favoured domestic land but Oxfordshire women owned industrial plots whereas Durham women owned railways. Women owners in all regions preferred agricultural buildings to agricultural land. The variation of use by region was summarised in Table 9.2 (p. 266) which gave the indices of specialisation by women in the ownership of plots according to plot use. This showed that specialisation by plot use was strongest in London and Oxfordshire but in opposite ways. In particular London women, in

¹⁰ Arnold Bennett, *The Card*, (Penguin, Harmondsworth, 1975); Gaskell, (rep. 2007); Thompson, (1975, reprint).

contrast to Oxfordshire women, did not specialise in house plots, possibly because such plots were already owned by the large male-controlled estates. The regional patterns revealed in this study strongly suggest that women adapted their ownership to local economic conditions rather than everywhere favouring the same type of land. Regional variations in women's ownership of land not only reflected inter-regional differences in the use of land but also differences in the control of access to land. This finding endorses and extends that of Lane, who also found that ownership opportunities might be restricted in different places because of prior land dispositions when she found that the Ashby women in her study were forced to buy land elsewhere because ownership of local land was monopolised by aristocrats.¹¹ Like Lane in Leicestershire, this study also found evidence of women in other regions of England owning cottages and tenements which were rented out.

As previously discussed women's leasing of plots varied regionally, but it also varied according to the use of the plot. With the exception of Durham, women specialised in leasing houses and agricultural buildings. With the exception of Yorkshire, women specialised in leasing domestic land and in Oxfordshire and London women specialised in leasing retail plots.¹² Durham women, as represented by a few major businesses, also specialised in mining and quarrying plus the associated railways and waste land. Outside of Durham agricultural buildings were preferred to agricultural land.

The results for leasing when combined with those for ownership suggest that women were attracted to plots containing houses, retail facilities, agricultural buildings and

¹¹ Lane, (2000), pp. 172-94.

¹² See Table 9.4, p. 270.

domestic land and not to agricultural land or woods. The results are consistent with the view that women were interested in dwellings with surrounding domestic land and agricultural buildings and possibly a small retail outlet, rather than arable farming or managing woodland. Such a scenario would enable a woman to be reasonably self sufficient having a home, keeping animals such as poultry, pigs or a cow, and generating an income via a small local shop. In addition women were revealed to have little involvement in roads, water, utilities, and railways (except for the specialised case of Durham women) and these are all the types of plots which would tend to be owned by public bodies or large joint-stock companies.

Women owners' property portfolios differed from those of non-women owners in all four regions, as revealed in Tables 9.8 – 9.12 (pp. 284-90). When compared with those of institutional owners the difference was very marked, but it was less so when compared to the property portfolios of male owners, although they also differed markedly from institutional portfolios. The probable explanation for this is that institutions tended to own infrastructure like roads and sewers and were less likely to own housing (especially cottages), woodland (except in Yorkshire), and domestic land (except in Durham). The dominance of institutional owners in certain uses excluded both men and women from owning such plots. Much of the difference in the portfolios of women and non-women was therefore because of a difference between women and institutional owners rather than between women and men. This difference between personal and institutional land ownership has hitherto gone unnoticed.

Uniquely, this study disaggregated the women owners into different subgroups according to their involvement with others in sharing the ownership of land. This

exercise revealed significant regional differences between the different subgroups of women.¹³ Women were sole owners, or joint owners with other women, in over 50 per cent of the women-owned plots in both Oxfordshire and London but in less than 40 per cent of those in Yorkshire and Durham. Partnership with men of the same name who were not identified as their husband occurred in less than 17 per cent of the plots owned by Oxfordshire and London women, but in over 23 per cent of the plots owned by those from Yorkshire and Durham. A husband was a specified co-owner in over 20 per cent of Yorkshire and Durham plots but less than nine per cent of those in the other regions. More than 15 per cent of women-owned plots in Oxfordshire and London were associated with trusts, but fewer than 15 per cent in the northern regions.¹⁴ These results indicate a clear contrast between northern and southern England. The ownership pattern in the two northern regions of Yorkshire and Durham suggests a family-based ownership that specifically included women; whereas the pattern in the southern regions of Oxfordshire and London suggests a more individualistic and solitary ownership by women. The high percentage of women titled 'Mrs' in London (24.9 per cent) could reflect a high proportion of widows living in London to take advantage of the social benefits available in the metropolis.

The location of plots was found to be important not only at the regional level but also at the local parish level, especially with regard to ownership. The correlations between women's involvement in land and parish characteristics revealed that, with the exception of Durham, women's ownership of plots was highest in parishes with a high population density.¹⁵ It was also highest in parishes with high levels of

¹³ See Table 9.19, p. 307

¹⁴ See Chapter 1, section 1.4.1, pp. 17-20 for further discussion about trusts in general and Chapter 9, section 9.9, pp. 307-10 for trusts in London.

¹⁵ See Table 9.13, p. 291.

immigration, where there was a high ratio of women to men, where the population was older and where there were a low number of people per household. London was the exception in that parishes with high immigration were avoided and the age factor was insignificant. The overall conclusion is that women's ownership of plots was concentrated in areas of relative gentility, where good local amenities were available as a result of the high population but there were no large families or problems with overcrowding. The high level of immigration possibly reflected the large population of domestic servants, many of whom were young girls from the countryside who went into domestic service to be trained and earn money prior to marriage. Women lessees revealed broadly similar preferences. Such lessees were often the occupiers of their plots whereas this was not always the situation with owners, whose residence in a parish could not therefore be taken for granted. However, since women lessees and owners favoured similar parish characteristics it could be conjectured that such characteristics appealed to both women residents and absentee landowners. The various characteristics discussed also appeared to be loosely associated with urbanisation and, with the exception of Oxfordshire, where owning and leasing central urban property was popular, there was a tendency to lease property in peripheral urban parishes. Such parishes could be small market towns or middle-class areas of larger towns, where there was a pool of young employable people to be servants. Cheltenham, which was one of the parishes included in the study, was known for having a large number of aging spinsters and widows plus female maid servants.¹⁶

¹⁶ Green and Owens, (2003), pp. 510-36.

References to women in both academic writings and classic fiction have suggested that they were risk averse, preferring to receive a steady income from renting out property or the receiving a 'safe' interest on consols, rather than buying riskier stocks and shares or speculating with land purchase.¹⁷ This study has shown that in every region women's involvement in ownership increased during the period of the Railway Mania (although in London the significance was only seven per cent).¹⁸ At least some women were not risk averse, but responded to the Railway Mania by acquiring land, possibly betting on a potential increase in value if purchased by a railway company.

Combs has shown that there was a change in the attitudes of some women towards investment in real property as a result of the provisions of the Married Women's Property Act of 1870. Her sample of 62 lower middle-class women shop keepers from London, Leeds and Liverpool were shown to have converted their investments in real property into personal financial assets as a result of the Act, even though they had an incentive to make a greater investment in real estate because it was giving a better return at the time.¹⁹ When studying the impact of the Married Women's Property Acts it is important to consider two things. Firstly the two Acts have usually been considered in isolation and not relation to each other. Secondly, underlying long-term trends in patterns of ownership have not always been taken into account. When looking for the impact of two successive breaks on an underlying trend it is not possible to identify the cause of any particular break properly unless the trend is taken into account, plus any other disjuncture that may occur before or after the particular break being investigated.

¹⁷ Davidoff and Hall, (rev. ed. 2002), p. 211; M. J. Daunton, *Progress and Poverty: An Economic and Social History of Britain, 1700-1850*, (Oxford University Press, Oxford, 1995), p. 257; Trollope, (rep. 1992, 1st ed. 1863), p. 277.

¹⁸ See Table 9.14, p. 293.

¹⁹ Combs, (2006), pp. 61, 69.

This study has analysed the effects of both the Act of 1870 and that of 1882 and disaggregated the results by region and is of a completely different order to that of Combs since it involves over 940 women.²⁰ It shows that in general the Acts reduced women's involvement in ownership but that there were regional differences.²¹ The results are broadly in line with those of Combs in that they show that women's involvement in the ownership of land fell in Oxfordshire and Yorkshire following the first Married Women's Property Act. The effects of that Act were however shown to have been insignificant in the other regions. This study also investigated the effects of the second Married Women's Property Act of 1882 on women's ownership of land. This revealed that there was a further reduction in such ownership after that Act, except in Durham where ownership significantly increased. Differences in the regional responses of women landowners to the first Act, and the further fall in women's landownership after the second Act, have not been previously observed. These findings have therefore increased our understanding of the responses made by women to these very important nineteenth-century legislative changes.

The conclusions presented above, which were derived mainly from the descriptive statistics, are open to objection since each of the factors - plot use, plot location and time - have been analysed independently, in isolation from the others. In practice, the correlations revealed that not only were plot uses and locations correlated with women's ownership and leasing but they were also correlated with each other. For example, plots used for housing tended to be correlated with high population density,

²⁰ Section 4.5, p. 81

²¹ See Table 9.14, p. 293.

and agricultural land to low population density. Correlations involving time were less of an issue since all parish data was sampled at the same date.

To check the robustness of the conclusions drawn from the descriptive statistics a linear model was derived and the data subjected to regression analysis.²² The proportion of the variation in women's ownership that was explained was small as measured by the "goodness of fit" indicators²³ but this is not uncommon in cross-sectional studies and the very large numbers of observations mean that the overall regressions are nevertheless highly significant. It must be borne in mind however that there are many factors which are pertinent to women's ownership of land which cannot be include in this study. For example, the fact that a plot of land was inherited from other family members might increase its worth to the recipient irrespective of its usage or location. Transaction costs (especially when proving title to land was very difficult with no land registry) might leave land unwanted but practically impossible to sell. Then there are the "unknowns" such as idiosyncratic local factors or complex family relationships which might also influence women's ownership of land.

The regression analysis disentangles ambiguities arising from the correlations. For example when housing use is common in areas of high population density and correlations alone cannot determine which is the crucial factor, regression analysis can analyse the effect of each factor when controlling for the other, and this enables a definitive result to be obtained. With one or two exceptions the regression results confirmed the findings of the correlation analysis.²⁴ Women in Oxfordshire and

²² See Chapter 4, pp. 78-118.

²³ The R- square, or the Cox and Snell and Nagelkerke pseudo R-squares

²⁴ Based on the number of significant coefficients which survived into the final regressions in Table 9.15, pp. 297-97.

Durham had a strong propensity to own and lease domestic land but in Yorkshire and London women had a strong propensity to own and lease agricultural buildings. Ownership of housing was favoured in Yorkshire and London, though not in Oxfordshire. However, although Oxfordshire women had no strong preference for housing, they revealed a strong preference for location, especially a desire to avoid parishes with a high population per household, and this suggests that they considered the quality of the housing important. This dislike of a high population per house also applied to owners in Yorkshire and London and to lessees in Yorkshire and Durham.

The regression results confirmed that the Railway Mania stimulated ownership in Yorkshire and London; however they also establish that it did not have any significant impact on ownership in Oxfordshire or Durham. The first Married Women's Property Act was confirmed as having a negative impact on ownership in Oxfordshire and Yorkshire. It was now also revealed to have exerted a negative effect on ownership by Durham women and a positive impact on London women owners. The findings of a reduction in land ownership by Durham women after the first Act reconfirm the work of Combs. But the London results countered her overall findings. She also included women from London, although their data was not disaggregated from her total sample, so it is possible that her London women also behaved differently to those from the other towns. The effect of the second Married Women's Property Act was more ambiguous. The regression reconfirmed the significance of the negative impact of the second Act on women's ownership of plots in Oxfordshire and London but also revealed that the Act had no significant impact on women's plot ownership in Durham, but a very significant positive impact on women's plot ownership in Yorkshire. The regressions therefore reconfirmed that across the regions there was a

difference in the response by women landowners to the two Acts, but on balance the impact of both Acts was to reduce women's ownership of land.

The regressions revealed that the most consistent of all the variables was the time trend, which was significantly positive for both ownership and leasing in all regions. This indicates a multi-regional, long-term trend towards greater involvement of women in both the ownership and leasing of property during the nineteenth century, which provides a benchmark against which the other changes must be assessed. In particular the step changes caused by the Married Women's Property Acts must be considered in the context of the constantly increasing trend.

It has been suggested that women in a position to do so supported other women by showing same sex altruism, in renting out property. This study has been able to supply some additional information towards clarifying this issue and has revealed that the propensity for women to lease women-owned plots varied across regions. Yorkshire and London women had a significant propensity to lease such plots but women in Oxfordshire and Durham had a very significant propensity not to do so. This cannot be explained just by the differences in the numbers of women-owned plots that were available for leasing, since Oxfordshire women owned the greatest percentage of such plots and Durham women owned a greater percentage than those in London. So although it existed, it would seem that same sex altruism was not universally prevalent in nineteenth-century England.

The regression results also revealed that the ownership of housing plots by women acting alone varied along a north/south line with such women in Yorkshire and Durham having a highly statistically positive propensity to own such plots.²⁵

When the regression results were considered along with the Chi-squared tests²⁶ it could be seen that the results were consistent with the earlier view that women's landownership patterns differed more from those of institutions than from those of men. Women's propensity to own domestic land was strongest in Oxfordshire where their ownership of such plots dominated that of both men and institutions. In Yorkshire and London men owned more domestic land than women but the key factor was that institutions owned less of such land. The reverse situation could be seen with water, roads and to some extent railways; all plots uses in which ownership by institutions predominated and which women tended to avoid. Women's preference for owning agricultural buildings in Yorkshire and London clearly distinguished them from both men and institutions.

Although the manorial system was beginning to decline during the nineteenth century there were still many manorial owners, especially in rural areas where large estates were often owned by the local lord or lady of the manor, and this was acknowledged in the books of reference. The study investigated whether women's ownership of land was likely to be higher than average in parishes with a female lord of the manor. The results indicated that having a female involved in manorial ownership had a

²⁵ See Table 19.20.2, p. 313.

²⁶ See Tables 9.8-9.12, pp. 284-90.

significant positive influence on women's ownership of plots in Oxfordshire, Yorkshire and Durham but not in London, where it was positive but insignificant.²⁷

The influence of plot use was basically unchanged by female manorial ownership although the significance of a preference for owning housing plots was slightly increased in Yorkshire.²⁸ There was a change in the relative importance of the specific parish characteristics in particular regions but the overall pattern, such as an aversion to crowding, remained similar.

The most interesting and unexpected results concerned leasing. Female involvement in manorial ownership had a significant negative impact on leasing by women in Oxfordshire and Yorkshire and a negative but insignificant impact in London. However, it had a positive impact on leasing in Durham. This result enhances the previous findings about same sex altruism and suggests that, with the exception of Durham, female lords of the manor were less likely to lease to women than were their male or institutional counterparts.

10.2. Relating the thesis to work discussed in Chapter Two: 'A review of research relating to women's ownership of assets'.

Berg and Aston investigated women who wrote wills. They found that the proportions of women who made wills varied across the country and that a high proportion of such women, 46.8 per cent and 85 per cent respectively, bequeathed real estate.²⁹ Owens also found that women owned and bequeathed real property.³⁰ Given that

²⁷ See Table 9.16, p. 302.

²⁸ See Table 18 in Chapters 5, 6, 7, and 8, pp. 155-56, 188-89, 221-22, and 256-57.

²⁹ Berg, (1993), pp.235, 242; Aston, (2012), p.198

³⁰ Owens, (2000), p.85; Owens, (2006), pp. 23-4.

owning real estate was a strong reason for making a will, it is unsurprising that samples of women's wills had high percentages of real estate and as such, the studies have potential sampling selection bias. This present study does not have such a sampling bias because it studies plots of land and the people who owned them, and not women to see if they owned land. This study found that on average 12.4 per cent of plots had a woman involved in ownership and that such involvement in plot ownership by women varied across the country. Because of the sampling methods in the various studies there will be a difference between the percentage of women leaving real estate in their wills and the percentage of plots of land with a woman involved in ownership but all the studies imply that some women regarded real estate as an important asset and this study suggests that a more realistic figure for nationwide female involvement in plot ownership is 12.4 per cent (bearing in mind that plots are of indeterminate size and no claim is being made with respect to total land size).

This study has assumed a free market in land in order to analyse the data, but it is acknowledged that inheritance may be the major route by which plots of land come into the ownership of women, as indicated by Lane, who showed that women who left real estate in their wills often left such property to other women.³¹ The female-on-female altruism shown by women's legacies to other women was not fully reflected in the findings of this study where, although there was evidence that women plot owners in Yorkshire and London had a propensity to lease to other women, it was nevertheless found that women in Oxfordshire and Durham had no such propensity.³² Leaving a legacy is an altruistic action whereas leasing a plot is a commercial

³¹ Lane, (2000), pp.176-77, 186-89, 191. 194

³² Section 9.6, pp.300-01

decision and so same sex altruism in such a situation is less likely but it is interesting to find that it was present in some regions.

The work of Davidoff and Hall revealed the use of trusts in Birmingham and Essex and this study has found evidence of women and trusts being involved in the ownership of plots in all the regions. This study has specifically indicated a clear contrast in the use of trusts between the north and south of England, with London having the greatest percentage of ‘trust’ plots, and these findings indicate an area for further investigation.³³

The findings of this study in relationship to the work of Combs have been discussed earlier in this chapter but this study also has something to add to the work of both Green and Owens with respect to their analysis of London property owners. This study found that the percentage of women-owned plots in the London region was the lowest of all the regions at 8.9 per cent, thus reiterating the results of Green who found that the ownership of real estate by London women was low by comparison with similar studies of women in other areas of the country.³⁴ Conversely, the findings of this study, that women in the London region had the greatest propensity to lease plots, also supports Green’s work. This study has added nuances to the work of Green by analysing the uses of the plots of real estate owned by women. This study found that women owned 9.6 per cent of the plots of general housing stock and owned more cottages than houses. It found that women owned 8.5 per cent of the agricultural land and had a propensity for owning retail plots.³⁵ Compared to women in the other regions London women had the lowest propensity to own industrial plots but the

³³ Davidoff and Hall (rev. ed. 2002), pp.210-11, 276. 462; Section 9.9, pp. 308-9.

³⁴ Green, (2000), p.210.

³⁵ See Chapter 8, pp.227, 234

highest propensity to own utility plots, particularly in Stratford in 1881. This study has also shown that the characteristics of a parish were very important to women in the London region who owned plots independently of men or institutions. This study has furthered knowledge about London women by revealing that both the Railway Mania and the first Married Women's Property Act stimulated their ownership of plots. Evidence from this study of a regional disparity in women's ownership of real estate also compliments the findings, by Green and Owens, of a regional slant to women's ownership of government securities.³⁶

Wiskin and Aston both found that middle class women engaged in the world of business to acquire assets.³⁷ This study has considered women's business activities by investigating their ownership of plots with retail, industrial, agricultural land, agricultural buildings, mining and quarrying uses. Women in all the regions were found to be involved in the ownership of plots with all these uses, and, with the exception of the Durham region, specialised in owning plots with retail use. Furthermore, women in different regions of the country owned different proportions of such 'business' plots.³⁸ It is accepted that the ownership of a plot with a potential 'business' usage does not automatically mean that the owner was a businesswoman. It is however possible to further analyse the data to establish if the owner was also the occupier of such a plot and additionally it would be possible, using the techniques developed by Aston, Wiskin, Kay (née Parkinson), Phillips (née Pullin), and Barker, to undertake further research to establish the specific nature of such plots, especially

³⁶ Green and Owens (2003), p.532,

³⁷ Wiskin, (2005), p.68; Aston, (2012), pp. 226-30

³⁸ Section 9.1.3, p.266

the retail plots, many of which were simply listed as 'shop'.³⁹ This research has also revealed that women specialised in owning plots with housing use and that some women were effectively running a business when they owned several such plots which were rented out. This study has therefore made a small contribution to knowledge about the range of businesses in which women were involved and has shown that the books of reference provide information which might be useful to researchers of businesswomen.

Burnette reports that seven per cent of all farmers and graziers in the 1841 census were females and although some were widows others were not and many were actively involved in farming. Burnette and others believe that the figures reported in the census may have been too low because the work carried out by women, particularly work carried out in connection with a family business such as a farm, was often overlooked and under-recorded in various censuses.⁴⁰ As mentioned, this study found that women owned and occupied agricultural land and buildings in all regions. There were however regional variations in the patterns of women's involvement in that women's ownership of agricultural land plots in London accounted for only 8.5 per cent of plots but elsewhere women's ownership of agricultural land and agricultural buildings ranged from 11.1 per cent to 18.1 per cent of the total plots in those two specified uses. The findings of this study therefore support the view that women's occupational involvement has been under-represented in relation to farming.

³⁹ Kay, (2003) and (2006); Parkinson, (2002); Phillips, (2006); Pullin,(2001); Barker, (2006); Aston, (2012); and Wiskin, (2005).

⁴⁰ Burnette (2008), pp.17-24, 51; For a fuller discussion of the issue of the underrepresentation of women in the nineteenth century censuses see the following: Muriel Nissel, *People Count: A history of the General Register Office*, (HMSO, London, 1987), pp.70-4.; P. M. Tillott, 'Sources of inaccuracy in the 1851 and 1861 censuses', in E.A. Wrigley, (ed.), *Nineteenth-century society: Essays in the use of quantitative methods for the study of social data*, (Cambridge, University Press, Cambridge, 1972,), pp. 82-133, pp.118-22.

The research by Ward, Reed and Wilson into shares and other investments in companies revealed that women accounted for 12 per cent of the investment capital of canal companies; 9-13 per cent of the investment capital of railway companies; and 4 - 32 per cent of gas company shares.⁴¹ One of the major results of this study was that women were on average involved in the ownership of 12.4 per cent of the plots studied and this is a very similar figure to the percentage of women owning shares. The consistency of this percentage is striking and adds a further dimension to overall knowledge of women's ownership of assets.

The finding of this study that women's ownership of plots increased during the period of the Railway Mania is consistent with the finding of Freeman et al that women's involvement as investors of joint stock companies also increased at that time.⁴²

The results reported in this study demonstrate patterns in female landownership with particular characteristics – Oxford women preferred to own retail plots, while London women preferred cottages and utilities, for example. However, although highly significant, the strengths of the associations measured were moderate. And yet, it is perhaps remarkable that such patterns in plot ownership emerged at all. The model was based on the assumption of a free market in land and a key implication of this was that if a woman inherited a plot of land of a nature she did not 'prefer' she would sell it and buy something preferable. Hence, the uses of women-owned plots of land reflect female preferences. Relaxing the assumption of a free land market and accepting the historical reality that there was indeed a lot of friction that prevented

⁴¹ Ward, (1974), pp. 31-9; Reed, (1975), pp. 109, 190, 204, 253-59; Wilson, (1991), 104-5, 114-15, 124,

⁴² Freeman et al (2006), pp. 271-72, 287-88.

land being traded, at its extreme suggests that women simply possessed what they received. That tendencies in women's plot ownership were in fact evident from the analysis of the data, *despite imperfections in the land market* amplifies the historical importance of the patterns observed.

10.3. Summary and further development of the study

This is the first large-scale study of women's landownership in England during the nineteenth century. It has examined a number of issues raised by previous research: whether women were discouraged by law or custom from owning land; whether the ownership of land was affected by the Married Women's Property Acts; whether women were risk averse. It has also examined new issues such as whether women owners preferred plots of land with domestic uses to those with business uses and whether they preferred to lease to other women.

It has found that women were not significantly discouraged from owning land: being involved on average with 12.4 per cent of the sampled plots. High-value central London properties were probably under-represented, since they were mainly owned by wealthy men and institutions, but overall any bias was likely to be very small as discussed previously.

The suggestion that women preferred plots with a domestic use rather than business or large scale farming uses received some support since women were shown to prefer housing and domestic land over woodland, industrial and infrastructure uses. Women also revealed a preference for agricultural buildings rather than agricultural land which suggested that they raised poultry, pigs and a few cows rather than

concentrating on large arable estates. In certain regions, women also specialised in retail units.

Ownership of land by women was revealed to differ significantly across the four regions. Interestingly these regional differences persisted even when plot usage was controlled, so it would seem that they were independent of any economic factor and were mainly social and cultural. There were two main aspects to regional disparity: one was a North-South divide and the second was between London and the provinces. Northern women were more likely to own land with other people who were husbands or bore the same surname and were likely to be family members, whereas in the South women were more likely to be sole owners. In London, women's access to urban central property seems to have been discouraged by the reluctance of the major male and institutional owners to sell out.

Leasing of land by women was less common than ownership which suggests that land ownership was important as a provider of investment return rather than just as a site for residence or business premises. Leasing was highest in areas where ownership was low which suggested that women leased the land they wanted if it was unavailable for purchase.

The study supported the view that in general women's ownership of land was reduced after the first Married Women's Property Act but extended the discussion by including the response to the second Act of 1882 and by investigating different types of women owners. On balance a further fall was indicated as the response to the 1882 Act. However such a fall must be considered in response to the underlying

background trend of women's increased participation in ownership of land. By 1882 there was a wider range of stocks and bonds and it is possible that women felt they had a better knowledge about the London financial markets and the markets were more used to dealing with women. In such a situation, women would be much freer to adjust their portfolios to best suit their requirements including selling any real estate that they owned. By investigating the influences of the first and second Married Women's Property Acts the study has added to the debate about the responses of women to the dramatic changes in their legal position which occurred in the late nineteenth century.

There are a number of ways in which the study should be developed, including at the micro level. The interpretation offered should be investigated for other geographical regions since a major advantage of the source is that enables the study to be replicated.

Case studies of some of the women landowners should be carried out. This would extend information about women owner-occupiers and absentee owners. A similar investigation could be carried out to see if women involved in the ownership of land were related to members of provisional committees promoting the various railway schemes used in this study. Both studies would involve extending the research to include census records and the records of the railway companies. It might even be possible to check a sample of ownership details against the papers of a solicitor who acted in the land purchase for a railway company but this would only be possible if such business records had been deposited with a county record office or the National Archives. Such case studies would also make it possible to investigate if any of the

women found in this study were amongst those from Leeds studied by Barker or Morris.⁴³

The information about trusts could be subdivided into the different kinds- specified marriage, general husband and wife, post death, committee for lunatic etc – to provide more information. However the numbers of plots with trusts is comparatively small overall and this would probably only provide statistically viable information if the sample was considerable extended. Extending the study to other regions and /or a greater number of plots per region would also enable the manorial study to be extended.

⁴³ Barker, (2006); Morris, (2005).

Appendix

Instructions for the Preparation of the Book of Reference (not dated)

2

THE DRAFT BOOK OF REFERENCE IS DIVIDED INTO NINE COLUMNS, AS FOLLOWS:—

No. on Plan.	Description of Property.	Owners or reputed Owners and places of abode.	Lessees or Reputed Lessees and places of abode.	Occupiers and places of abode.	If Occupier seen.	If not state the reason.	Name, Address, and Occupation of Party, other than Occupier giving information.	Special circumstances.

NUMBER ON PLAN.

Each field, house, plantation, road, brook, stream, and if the stream is dammed up there should be a separate number where it begins to be dammed up, canal navigation, or other specific property, separated by a fence or boundary stones, or otherwise divided, must be numbered on the plan, and a corresponding number be placed in the book of reference. Any collection of buildings and ground within the curtilage of a building belonging to one person, and in the same occupation, such as a "farm-house, farm-yard, barn, and sheds," may be described under one number. Where the occupations are different, but the same owner, as two cottages, there should be two numbers; when it is necessary to interpose a number, do it by adding a duplicate number to the one immediately preceding, with a small letter appended thereto, as thus, 1a, 2a, &c. The numbering should recommence in every parish and township, and should not be continuous throughout the line. A power of deviating on either side will be given by the Bill, to the distance of 100 yards in the open country, and of ten yards in passing through towns or lands covered with houses. All lands included within these limits according to lines to be drawn on the plan, and all lands which the lines intersect or touch, must be described and inserted in the book of reference. If these lines, or the intended line of Railway, have not been drawn by the surveyors, all the lands shewn or partly shewn on the plan should be numbered, and included in the reference.

DESCRIPTION OF PROPERTY.

An appropriate name or description must be given to every property numbered, such as pasture field, arable field, house and outbuildings, garden, garden ground (all lands in which any kind of flower, garden produce, or fruit is grown, will come under this denomination), plantation, avenue, park, wood, turnpike road, public highway, occupation road, stream, and where dammed up it should be described, "mill stream and dam," brook, common, waste, &c., or by whatever other title, not being a local name, the same may be properly designated. When a river or brook divides two parishes, the boundary line is generally in mid stream, and the description should be in each parish, as thus, *Half the stream dividing the parishes of X and Y.*

In the case of fields through which a public footpath (that is a church and market path) or any occupation road runs, not being divided from the field by a fence, it will be better to describe it as "pasture field and footpath," or "pasture field and occupation road."

If there be a shed in a field, or a large pond, the shed or pond, as the case may be, should be marked, if not shewn on the Plan, and the description should be "pasture field and shed," or "pasture field and pond."

Care must be taken that each specific property is properly delineated on the Plan.

OWNERS OR REPUTED OWNERS, AND PLACES OF ABODE.

The column for owners is to contain the names both of the persons in the actual receipt, and in the beneficial enjoyment of the rents, and all the owners of one undivided parcel of land should be named. A mortgagee, if in possession, ought to be inserted, in addition to the owner, but not otherwise. It will be advisable in describing trustees to adopt an uniform method of expression, and it may properly be thus: "*A. B. and M., his wife and their trustees, C. D. and E. F.,*" or "*A. B. and C. D. the devisees in trust under the will of E. F.*"

Book of Reference for the 1845 Cheltenham to Oxford Railway. (PD2/40)

The Parish of Cheltenham in the County of Gloucester
Township of Cheltenham

The Parish of Cheltenham in the County of Gloucester
Township of Cheltenham

Rate in the	Description of Property	Owner or lessee	Value	Rate in the	Description of Property	Owner or lessee	Value
1st	Chapel, Rectory and Clerk	William Barker and Henry (son) Chapman		1st	House, Bathing, Chapel, Brewery, Collieries, and	Styke, Inverell	
				2nd	House, Bathing, Chapel, Brewery, Collieries, and		
				3rd	House, Bathing, Chapel, Brewery, Collieries, and		
				4th	House, Bathing, Chapel, Brewery, Collieries, and		
				5th	House, Bathing, Chapel, Brewery, Collieries, and		
				6th	House, Bathing, Chapel, Brewery, Collieries, and		
				7th	House, Bathing, Chapel, Brewery, Collieries, and		
				8th	House, Bathing, Chapel, Brewery, Collieries, and		
				9th	House, Bathing, Chapel, Brewery, Collieries, and		
				10th	House, Bathing, Chapel, Brewery, Collieries, and		
				11th	House, Bathing, Chapel, Brewery, Collieries, and		
				12th	House, Bathing, Chapel, Brewery, Collieries, and		
				13th	House, Bathing, Chapel, Brewery, Collieries, and		
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				97th	House, Bathing, Chapel, Brewery, Collieries, and		
				98th	House, Bathing, Chapel, Brewery, Collieries, and		
				99th	House, Bathing, Chapel, Brewery, Collieries, and		
				100th	House, Bathing, Chapel, Brewery, Collieries, and		

Book of Reference 1845 Cheltenham and Oxford Railway

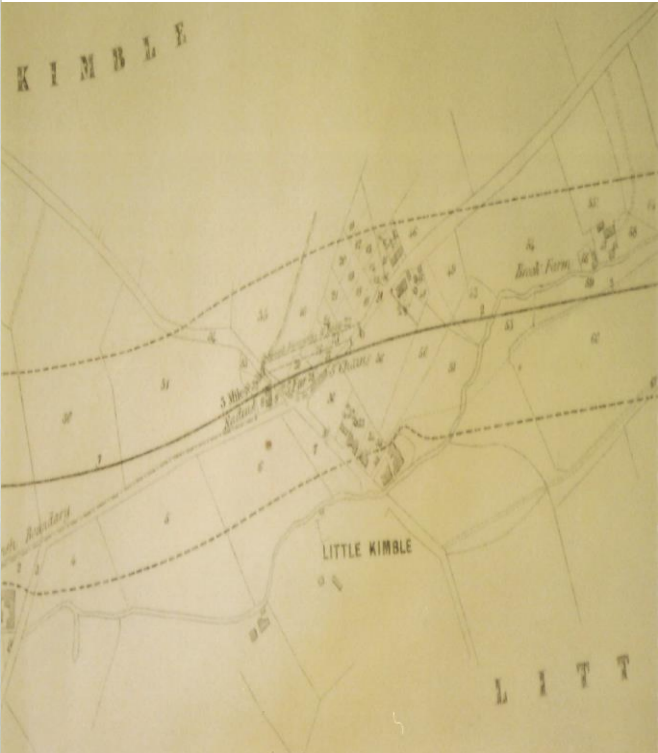
Book of Reference and Plan for the 1853 Wycombe and Oxford Railway with branch to Aylesbury showing details of some plots from the parish of Little Kimble and the representation of those plots on the plan. (PD2/70)

72

The Parish of LITTLE KIMBLE—continued.

No. on Plan.	Description of Property.	Owner or Reputed Owners.	Leases or Reputed Leases.	Occupiers.
38	Cottage, garden, and hovel	Jane Bray and Abel Redrop, trustee under the will of William Bray, deceased	— —	George Flicknell
41	Cottage and garden	Elizabeth Redhead, John Pope Fordon, and Thomas William Tapping, devisees in trust under the will of John Allen, deceased	— —	William Swatwell
42	Arable field	Elizabeth Redhead, John Pope Fordon, and Thomas William Tapping, devisees in trust under the will of John Allen, deceased	— —	John Hailey
43	Cottage and garden	Elizabeth Redhead, John Pope Fordon, and Thomas William Tapping, devisees in trust under the will of John Allen, deceased	— —	James Wyatt
44	Cottage and garden	Elizabeth Redhead, John Pope Fordon, and Thomas William Tapping, devisees in trust under the will of John Allen, deceased	— —	Thomas Wyatt
45	Cottage and garden	Elizabeth Redhead, John Pope Fordon, and Thomas William Tapping, devisees in trust under the will of John Allen, deceased	— —	John Green
46	Grass field	Elizabeth Redhead, John Pope Fordon, and Thomas William Tapping, devisees in trust under the will of John Allen, deceased	— —	William Adams and John Hailey
47	Cottage, garden, and hovel	Jane Bray and Abel Redrop, trustee under the will of William Bray, deceased	— —	Charles Porter
48	Cottage, garden, and hovel	Jane Bray and Abel Redrop, trustee under the will of William Bray, deceased	— —	Grace Bray
49	Grass field and foot-path	Jane Bray and Abel Redrop, trustee under the will of William Bray, deceased William Hailey and Francis William Tapping, Surveyors of Highways	— —	Jane Bray
50	Orchard	Jane Bray and Abel Redrop, trustee under the will of William Bray, deceased	— —	Jane Bray

W. O.—A. B.



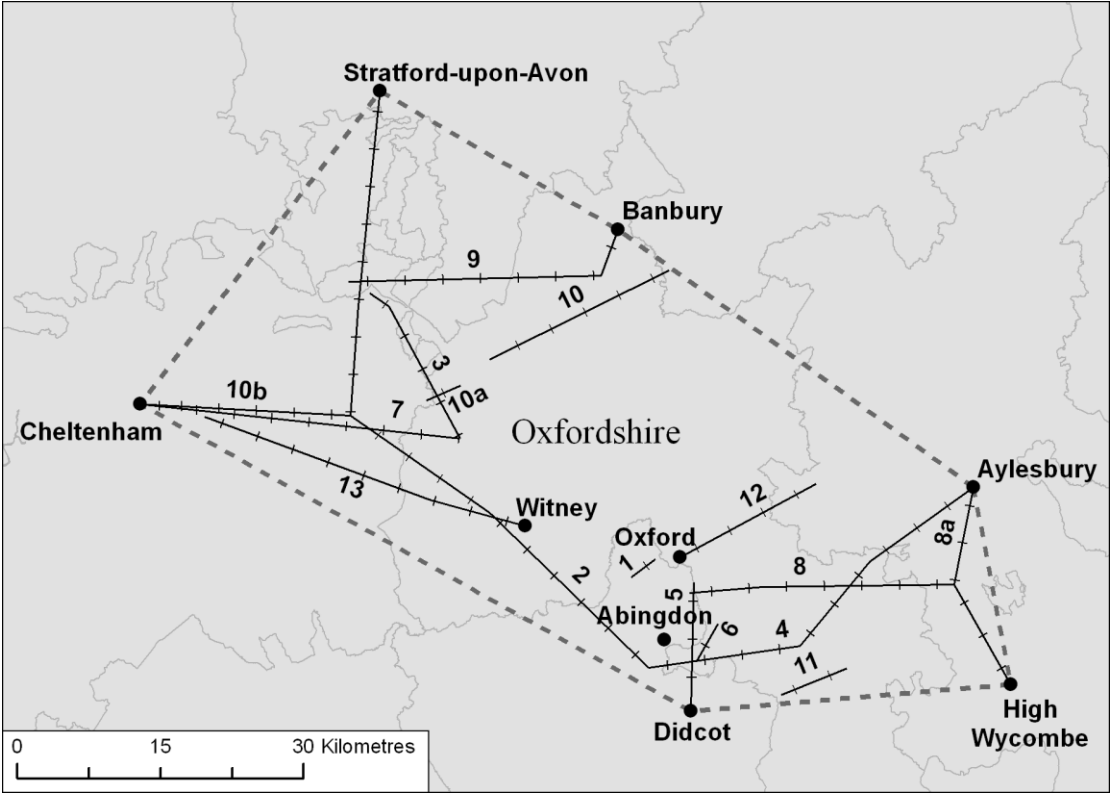
Book of Reference and map for the 1853 Wycombe and Oxford Railway with branch to Aylesbury – Little Kimble

The outlines of the four regions investigated in this study superimposed on
a map of the nineteenth-century English counties



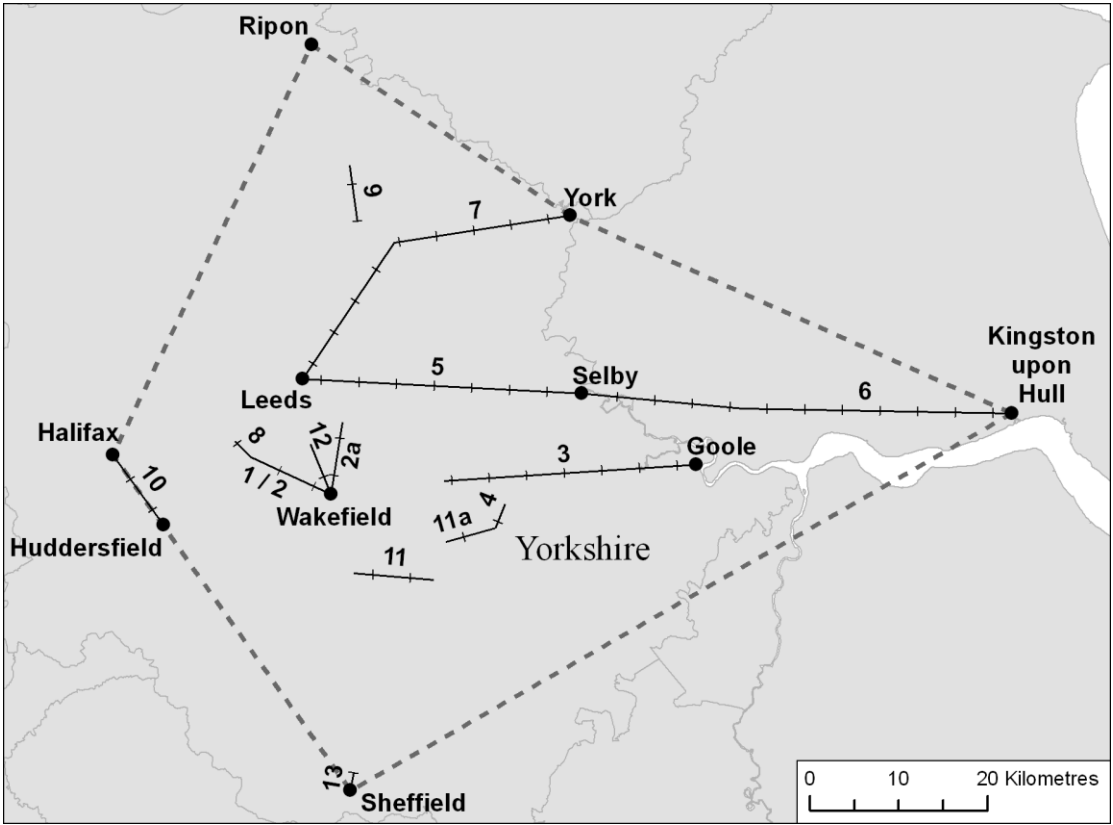
The schemes for the Oxfordshire region			
Regional boundaries		Towns of: Banbury, Aylesbury, High Wycombe, Didcot, Cheltenham and Stratford on Avon.	
Map number	Ref. No.	Year	Name
1	PD5/3	1802	New Cut from River Thames, Cumnor Meadow to Old River at Osney Deep (canal)
2	PD5/5	1810	Central Junction Canal
3	PD2/7	1825	Moreton-in-the-Marsh to Shipton-under-Wychwood Railway
4	PD5/7	1828	Navigable Canal from Grand Junction Canal at Aylesbury, Bucks, to Wilts and Berks Canal at Sutton Wick
5	PD2/5	1836	Oxford and Great Western Union Railway from Oxford to join intended GWR; line to go from Oxford via Abingdon to Didcot
6	PD2/4	1836	From Oxford to join intended GWR and branch railway to Abingdon
7	PD2/40	1845	Cheltenham and Oxford Railway
8	PD2/70	1853	Wycombe and Oxford Railway with branch to Aylesbury
8a	PD2/70	1853	Wycombe and Oxford Railway – the branch line to Aylesbury
9	PD2/90	1863/4	Blockley and Banbury Railway
10	PD2/10	1872	Banbury and Cheltenham Direct Railway, Railway 1
10a	PD2/10	1872	Banbury and Cheltenham Direct Railway, Railway 3
10b	PD2/10	1872	Banbury and Cheltenham Direct Railway, Railway 4
11	PD2/115	1881	Ewelme Railway
12	PD2/120	1887	Oxford, Aylesbury and Metropolitan Junction Railway (Steam Tramway)
13	PD2/135	1899	Witney, Burford and Andoverford Light Railway
The following scheme was too small to map			
	PD2/127	1895	London and South Wales Railway, Railway No. 2

A schematic representation of the location and length of the various canal and railway schemes studied for the Oxfordshire region superimposed on a map of the relevant nineteenth-century English counties



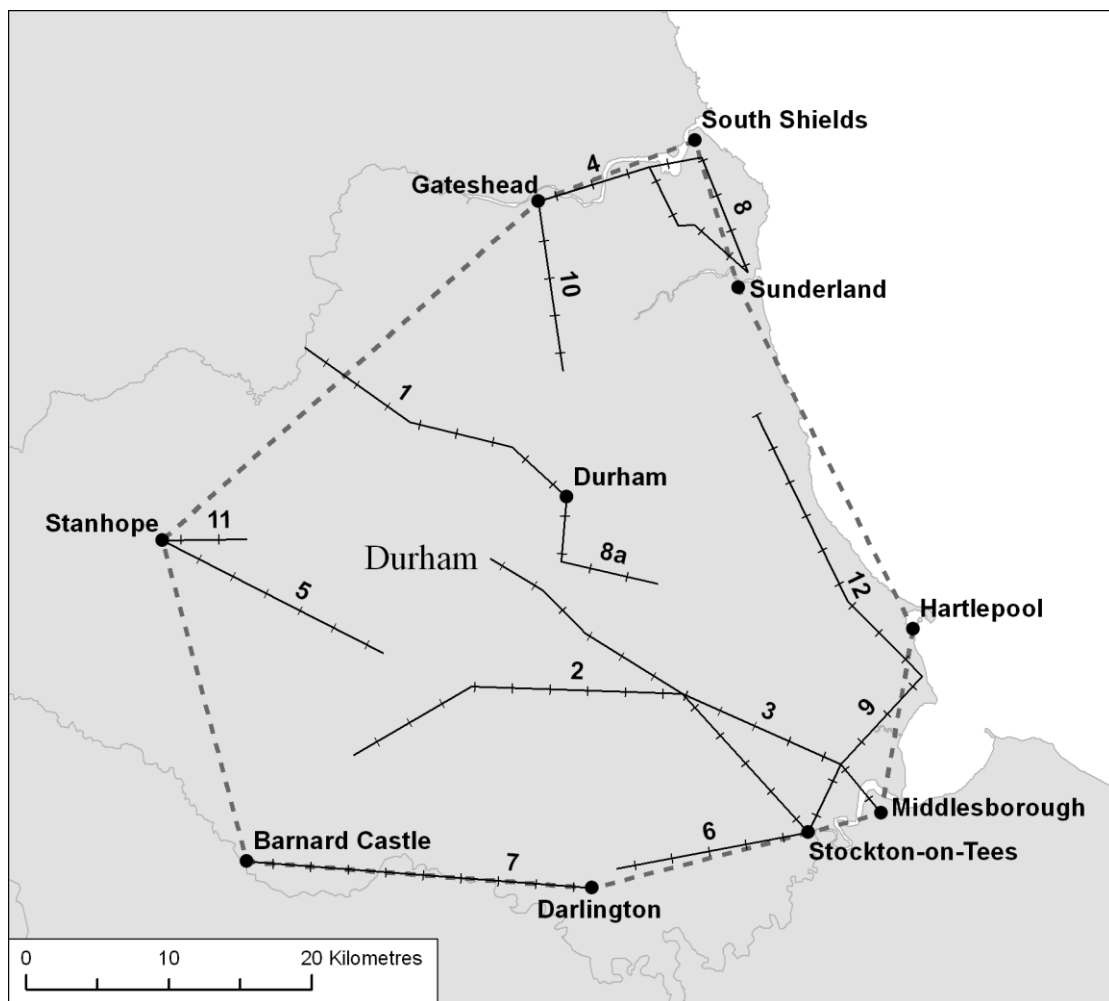
The schemes for the Yorkshire Region			
Regional boundaries		Towns of : York, Kingston-Upon-Hull, Goole, Sheffield, Huddersfield, Halifax, Leeds.	
Map number	Ref. No.	Year	Name
1	QE 20/1/1805/1	1805	Lake Lock Railway
2	QE 20/1/1810/1	1810	Lake Lock Railway
2a	QE 20/1/1810/1	1810	Lake Lock Railway (Branch line)
3	QE 20/4/1/1819	1819	Canal from Knottingley Cut on River Aire to River Ouse at Goole
4	QE 20/1/1824/2	1824	Wentbridge (Kirk Smeaton) to Womersley Railroad
5	QE 20/1/1829/1	1829	Leeds to Selby Railway
6	QE 20/1/1835/6	1835/6	Hull and Leeds Junction Railway, Hull to Selby
7	QE 20/1/1845/51	1845	Leeds and York Railway
8	QE 20/1/1858/6	1858	London and North Western Railway, Batley to Adwalton
9	QE 20/1/1858/8	1858	North Eastern Railway Harrogate Branch
10	QE 20/1/1864/9	1864	Huddersfield and Halifax Railway
11	QE 20/1/1879/9	1879	Hull, Barnsley and West Riding Junction Railway (Railway 1)
11a	QE 20/1/1879/9	1879	Hull, Barnsley and West Riding Junction Railway (Railway 2)
12	QE20/1/1886/2	1886	Great Northern Railway (Halifax High Level and North and South Junction Railway
13	QE 20/1/1895/14	1895	Sheffield District Railway

A schematic representation of the location and length of the various canal and railway schemes studied for the Yorkshire region superimposed on a map of the relevant nineteenth-century English counties



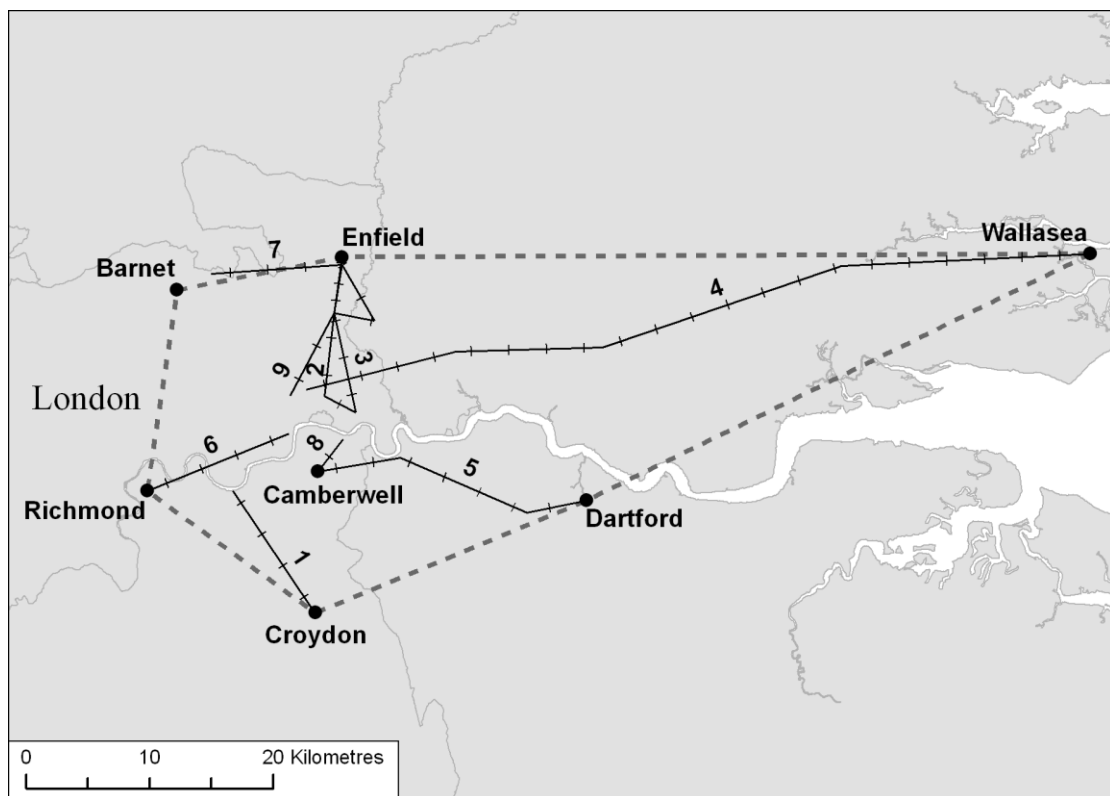
The schemes for the Durham region			
Regional boundaries		Towns of: South Shields, Sunderland, Hartlepool, Middlesbrough, Darlington, Barnard Castle, Stanhope, and Gateshead	
Map number	Ref. No.	Year	Name
1	QRUp5	1809	Intended Turnpike Road from the City of Durham by way of Lanchester to Shotley Bridge in County Durham and from there by Newland Fell to Corbridge Turnpike Road near Shotley Church in County Northumberland
2	QDP/6/2	1819	Railroad from River Tees below Stockton to Cockfield Fell near Evenwood Bridge plus branches for same to Stockton and Tuddoe in County of Durham
3	QDP/14/2	1823	Railway from River Tees in Parish of Billingham to Turnpike road from Durham to Wolsingham near Willington in County of Durham
4	QDP/62/2	1835	Railroads from intended line of Blaydon, Gateshead and Hebburn Railway in Gateshead and terminating at Monkwearmouth Shore, all in County Durham, with eight branches
5	QDP/145/2	1844	Wear Valley Railway and intended branch line – The Bishopley Branch, County Durham
6	QDP/149/2	1845	Darlington and Hartlepool Railway
7	QDP/132/2	1852	Darlington and Barnard Castle Railway in the County of Durham and the North Riding the County of York
8	QDP/277/2	1864	North Eastern Railway: Pelaw and other branches
8a	QDP/277/2	1864	North Eastern Railway: Pelaw and other branches – Railway 5
9	QDP/313/2	1873	Hartlepool and Cleveland Junction Railway – Railway 1
10	QDP/384/2	1885	West Durham and Tyne Railway
11	QDP/405/2	1891	St John's Chapel Railway
12	QDP/408/2	1892	Durham Coast Railway

A schematic representation of the location and length of the various turnpike road and railway schemes studied for the Durham region superimposed on a map of the relevant nineteenth-century English counties



The schemes for the London region			
Regional boundaries		Towns (or areas of London): Enfield, Wallasea Island , Dartford, Croydon, Richmond and Barnet.	
Map number	Ref. No.	Year	Name
1	QS6/8/7/2	1801	Croydon to the River Thames at Wandsworth (Railway)
2	MR/UP/6H	1802	North London Canal
3	MR/UP/29	1810	London and Cambridge Junction Canal, River Lea to Mile End Road
4	MR/UP/33	1811	London to Wallasea Island with collateral branch to Mucking, Essex (Railway)
5	QS6/8/118	1825	London to Rochester (Railway)
6	QS6/8/194	1836	Hyde Park to Richmond (Railway)
7	Q/RUM/2/43	1845	Eastern Counties Railway Extension, Tottenham to Barnet Branch
8	QS6/8/502	1856/7	South London Railway
9	Q/RUM/2/158	1863	Tottenham and Hampstead Junction Railway
The following schemes were too small to map			
	B/150/2/5.148	1836	London to Great Yarmouth
	MR/UP/1003	1871	Mid-London Railway (Western Section)
	Q/RUM/2/294	1881	Regent's Canal City and Docks Railway
	QS6/8/976	1881	South Eastern Railway Company, various powers bill
	Q/RUM/2/320	1882	Metropolitan Outer Circle Railway Deviation and Junction Railways
	QS6/8/1038	1883	City of London Southwark Subway
	P/U.C.148	1891	Manchester, Sheffield and Lincolnshire Railway (Extension to London)

A schematic representation of the location and length of the various canal and railway schemes studied for the London region superimposed on a map of the relevant nineteenth-century English counties



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- QDP/62/2 (Railways or tramroads commencing at the intended line of the Blaydon, Gateshead and Hebburn Railway in the Parish of Gateshead and Township of Gateshead County Durham and terminating at Monkwearmouth in the Township of Monkwearmouth Shore County Durham, with eight branches, 1835).
- QDP/132/2 (Darlington and Barnard Castle Railway in the County of Durham and North Riding of the County of York, 1852).
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- QDP/277/2 (North Eastern Railway: Pelaw and other branches, 1864).
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- PD 2/7 (Moreton-in-the-Marsh to Shipton-under-Wychwood Railway, 1825).
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