

HOME OWNERSHIP & RELIGIOUS AFFILIATIONS

Do homeownership rates vary by religion in Canada?

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Murtaza Haider, Ph.D.

Associate Professor

[Ted Rogers School of Retail Management](#), [Ryerson University](#)

Director, [Institute of Housing & Mobility](#)

350 Victoria Street (Street entrance: 55 Dundas Street West)

Toronto, Ontario Canada M5B 2K3

Tel: 416.979.5000 x 2480, Fax: 416.979.5324

Home Ownership & Religious Affiliations

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The Census conducted in 2001 in Canada collected information about the religious beliefs of the respondents. At the same time, the census routinely collects information about the home-ownership status for households.

The Toronto Census Metropolitan Area (population 5.5 million) has the largest population of Muslims in Canada. The analysis of homeownership rates across various faith groups in Toronto suggested that Muslims had the lowest homeownership rate in Toronto.

The home ownership rate for the entire population in Toronto averaged around 70%. However, Muslim households reported significantly lower home ownership rates at 43%. Because Muslims are recent immigrants to Canada, their home ownership rates should be compared to other faith groups comprising new immigrants whose tenure in Canada is similar to that of Muslims. A better comparison could be made with Hindus and Sikhs, who are also recent immigrants from South Asia.

The home ownership comparison reveals that almost 59% of Hindus and 80% of Sikhs owned their homes compared to 43% Muslim households.

When one compares the home ownership rates amongst faith groups with longer stays in Canada, one realizes that Jewish households with 79% homeownership rate are ahead of Catholics at 75%, Protestants at 72% and Christian Orthodox at 67%.

Table 1 below presents the breakdown of homeownership rates across various faith groups in Toronto. The tabulations presented here are from the 2001 Census Public Use Microdata Files. Since all observations carry the same weight, unweighted tabulations are presented in the tables here.

• Table 1: Religious groups and homeownership rates in Toronto CMA

religion group	tenure		Total
	owned - w	rented -	
catholic	32,190 75.29	10,565 24.71	42,755 100.00
protestant	21,974 72.38	8,385 27.62	30,359 100.00
christian orthodox	3,297 67.46	1,590 32.54	4,887 100.00
christian not identif	2,413 55.64	1,924 44.36	4,337 100.00
muslim	2,979 43.09	3,935 56.91	6,914 100.00
jewish	3,496 79.36	909 20.64	4,405 100.00
buddhist	1,847 71.26	745 28.74	2,592 100.00
hindu	3,084 59.44	2,104 40.56	5,188 100.00
sikh	1,950 80.08	485 19.92	2,435 100.00
eastern religions	208 66.03	107 33.97	315 100.00
all other religions	94 53.11	83 46.89	177 100.00
no religious affiliat	13,731 65.43	7,256 34.57	20,987 100.00
Total	87,263 69.61	38,088 30.39	125,351 100.00

We also compared the home ownership rates for immigrants based on the time of their arrival in Canada. This breakdown by the time of arrival will enable comparison of homeownership rates across faith groups based on their length of stay in Canada.

Consider the following table that presents the home ownership rates across various faith groups for households that immigrated to Canada between 1996 and 2001. For the census conducted in 2001, these were the most recent immigrants monitored by the census. The comparison reveals that amongst new immigrants Muslim households at 28% homeownership rate reported the lowest amongst other immigrants from different faith groups. Sikhs at 65% registered the highest homeownership rate amongst new immigrants, followed by Buddhists at 60% and Jewish households at 57%.

- Table 2: Home ownership rates amongst households who immigrated between 1996 and 2001 to Canada

-> yrimmig = 1996-2001

religion group	tenure		Total
	owned - w	rented -	
catholic	43.04	56.96	100.00
protestant	43.51	56.49	100.00
christian orthodox	28.94	71.06	100.00
christian not identif	34.16	65.84	100.00
muslim	27.97	72.03	100.00
jewish	57.45	42.55	100.00
buddhist	59.76	40.24	100.00
hindu	34.21	65.79	100.00
sikh	65.09	34.91	100.00
eastern religions	45.45	54.55	100.00
all other religions	38.46	61.54	100.00
no religious affiliat	48.18	51.82	100.00
Total	40.33	59.67	100.00

For those immigrants who arrived in Canada between 1991 and 1995 (Table 3), Muslim households once again reported the lowest homeownership rates of proximity 41%. In comparison, other new immigrants belonging to different faith groups reported much higher home ownership rates. Buddhist and Jewish households along with Sikhs reported the highest homeownership rates in Toronto.

- Table 3: Home ownership rates amongst households who immigrated between 1991 and 1995 to Canada

-> yrimmig = 1991-1995

religion group	tenure		Total
	owned - w	rented -	
catholic	55.96	44.04	100.00
protestant	51.19	48.81	100.00
christian orthodox	53.18	46.82	100.00
christian not identif	53.37	46.63	100.00
muslim	40.50	59.50	100.00
jewish	63.79	36.21	100.00
buddhist	72.11	27.89	100.00
hindu	53.10	46.90	100.00
sikh	75.37	24.63	100.00
eastern religions	66.67	33.33	100.00
all other religions	50.00	50.00	100.00
no religious affiliat	72.85	27.15	100.00
Total	57.67	42.33	100.00

For those households who immigrated between 1981 and 1990, Muslim households were again at the bottom of the home ownership totem pole. Similar to the previous tables, the table reported below also suggests that immigrants belonging to other religious groups had significantly higher home ownership rates compared to Muslims. Also of interest is the fact that the home ownership rates are the lowest amongst new immigrants and the rate increases with the length of stay of new immigrants in Canada.

- Table 4: Home ownership rates amongst households who immigrated between 1981 and 1990 to Canada

-> yrimmig = 1981-1990

religion group	tenure		Total
	owned - w	rented -	
catholic	68.84	31.16	100.00
protestant	64.63	35.37	100.00
christian orthodox	66.15	33.85	100.00
christian not identif	60.67	39.33	100.00
muslim	53.66	46.34	100.00
jewish	76.43	23.57	100.00
buddhist	73.37	26.63	100.00
hindu	70.54	29.46	100.00
sikh	86.55	13.45	100.00
eastern religions	70.18	29.82	100.00
all other religions	66.67	33.33	100.00
no religious affiliat	74.81	25.19	100.00
Total	68.90	31.10	100.00

The fact that the Muslim households consistently demonstrated significantly lower home ownership rates is not explained in the analysis presented here. The reasons behind lower home ownership rates amongst Muslims need further exploration. The home ownership rates amongst Muslims were lower even when Muslim households were compared against other recent immigrant households belonging to different faith groups. This suggests presence of systematic factors or biases that have kept home ownership rates amongst Muslims in Canada, especially in Toronto, lower than households belonging to other faith groups.

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