Did Religion Matter? Religion and Wealth in Urban Canada at the Turn of the Twentieth Century: An Exploratory Study

PETER BASKERVILLE*

This study draws on a 5-per-cent national sample of the nominal level census returns for Canada in 1901, constructed by the Canadian Families Project, to examine to what extent religion determined one's economic status in early-twentieth-century urban Canada. While ethno-religion was an important factor in accounting for differences in people's wealth and status, other factors such as age, city size, and income cannot be ignored. Moreover, while differences in attainment of wealth and status did exist between people of different religious denominations, there appears to be a lack of significant difference between Irish Catholics and the members of the various Protestant denominations. This latter finding provides historians with a potentially fresh perspective on social and political developments in turn-of-the-century Ontario and perhaps in other parts of the country.

STUDIES OF THE relationship between religion and wealth in the late nine-

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teenth and early twentieth centuries have not been at the forefront of current scholarship in business, economic, religious, or social history. While David Jeremy has contributed substantial and path-breaking work on religion, business, and wealth in modern Britain, the focus of most work on religious history is elsewhere. Two recent collections of essays in British and American religious history ignore economic issues. The author of a wide-ranging survey of work on religious history in the United States was surprised to find only one monograph on business and religion. Several recent reviews of work in Canadian religious history say little about such a relationship, either in terms of work done or important work to do. Within social history more generally, however, religion is receiving attention, often in the context of studies of middle-class behaviour. Similarly, within religious history, social contexts are increasingly privileged and questions about the role of religion as a social variable are being given serious scholarly attention.

In the Canadian context, there are a few worthwhile studies, most of which centre on New France or Quebec. For the New France era, John Bosher has focused on the interplay of religion and mercantile activity. Marc Egnal has written a wide-ranging analysis of culture and economic development that compares New France and Quebec with the American North and South for a period of three centuries. In that work he argues that Catholicism retarded economic development in New France/Quebec for much of that period. While provocative, the work is based on an eclectic set of sources and relies


5 For references, see McGowan, “Coming out of the Cloister”; Opp, “Revivals and Religion”; Marshall, “Out of the Cloister”.


too uncritically on a somewhat dated historiographical tradition in its treatment of Quebec and New France. Brian Young has written an insightful study of one religious order’s relationship to a developing capitalist society in nineteenth-century Montreal. S. D. Clark, a sociologist, has provided an overview of the relationship between religion and economic development in a frontier society, but that work is now over 30 years old and requires significant revision. Royden Loewen has written an excellent study of Mennonites and economic change in the Canadian and American prairies.

It is nonetheless true that work dealing with the intertwining of religion and capitalism has a long history. Writing in 1904, Max Weber argued for a strong affinity between Protestantism (especially Calvinism) and the rise of capitalism in early modern Europe. That thesis has had a rough ride, and few scholars now embrace it without serious caveats. As David Jeremy, perhaps the closest student of the relationships between religion and wealth writing today, admits, “[H]ow far religion motivated or facilitated ... business success [among Methodists] is impossible to measure.” A more modest goal than accounting for motivation is examining the connections between religion and economic success. Is there a statistically significant relationship between wage labour, entrepreneurship, wealth, and other measures of status and one’s religious affiliation? Were members of evangelical churches, Baptists, for example, more likely to own land, amass wealth, and be self-employed or employers? If one were a Catholic, did that lessen the chances of owning property, acting as an entrepreneur, and becoming wealthy?

As Jeremy and others have noted for Britain and Europe, such studies

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8 S. D. Clarke, *The Developing Canadian Community* (Toronto: University of Toronto Press, 1962), and *Church and Sect in Canada* (Toronto: University of Toronto Press, 1948); Royden K. Loewen, *Family, Church and Market: A Mennonite Community in the Old and New Worlds, 1850–1930* (Toronto: University of Toronto Press, 1993).


10 Jeremy, “Late-Victorian and Edwardian Methodist Businessmen”, p. 79.
have yet to be done. For North America, Gordon Darroch and Lee Soltow’s recent work on landholding in Ontario provides a significant start in that direction. Their book represents an important bridge between religious, social, and economic history. Using data from the 1871 census and as part of a larger study, they demonstrate that, in Ontario, religious affiliation affected one’s chances of owning land and a home. Catholics (especially the Canadian born) were least likely to own homes or a significant amount of land. Members of evangelical religions, like the Baptists, were the most likely to own homes and a great deal of land.

Building on Darroch and Soltow’s work, this study explores whether, a generation later, in the context of what many have argued was the increasing secularization of religion in Canada, the same linkages between religion and landed wealth existed for urban Canada as a whole. It also builds on the important work of Livio Di Matteo, who, through an analysis of probate data for Ontario in 1892, concludes that “religion and birthplace may have been important determinants of economic progress in the early part of the nineteenth century, but by the end of the nineteenth century they were not”. All data bases have problems. Probate data are not representative of the general population, and, although Di Matteo attempts to control for obvious biases, as he admits, some difficulties remain. Clearly it is useful to test Di Matteo’s careful conclusions by the use of different data sources drawn from a similar time period.

Links are also considered between religion and the following correlates of wealth: income, living space, and one’s relationship to the means of production. Canadians acquired other assets like bank accounts, stocks, mortgages, and insurance in this period, and these are not considered here. Yet, despite increased diversification in wealth holding, real property — houses and land — remained the single largest component of most people’s portfolios.

12 Gordon Darroch and Lee Soltow, Property and Inequality in Victorian Canada: Structural Patterns and Cultural Communities in the 1871 Census (Toronto: University of Toronto Press, 1994).
14 It is tempting to include a discussion of rural Canada as well, but space constraints prevent that here. It should be noted, too, that Darroch and Soltow’s study reflected the dominantly rural character of Ontario in 1870.
16 Ibid., p. 230, n. 18.
17 Through the use of probates, Di Matteo, in “The Wealth of the Irish”, does consider these financial assets.
18 This comment is based on ongoing analysis of probated wills of women and men in Victoria and Hamilton in the later years of the nineteenth century. For the wealth holding of women as indicated by these sources, see Peter Baskerville, “Women and Investment in Late Nineteenth Century Urban Canada: Victoria and Hamilton, 1880–1901”, Canadian Historical Review, vol. 80 (1999), pp. 209–211.
Moreover, for most people, waged income represented the single most important means by which to increase one’s assets. In particular, the findings regarding the wealth characteristics of Ontario’s Irish Catholics may shed new light on wider political and social developments.

The study draws on a 5-per-cent national sample of the nominal level census returns for Canada in 1901 constructed by the Canadian Families Project. That census provides rich data on land holdings, home ownership, income, relationship to the means of production, occupation, religion, and a large number of other social attributes. The relationship between one’s religious and economic characteristics is assessed in the context of a wide range of social (ethnicity, class, gender, age, marital status) and geographical variables (city size and province). The most common social science procedures for analysing a context of overlapping influences, multiple and logistic regressions, are utilized here.

Several general comments are necessary on the definitions used for religion/ethnicity and for wealth status (see Table 1). Family income represents the sum of all annual wage earnings reported for members of the nuclear family in the 1901 census. Since the government was most interested in the condition of employees, income is less well reported for the self-employed and the employers. Thus, in the following tables family income might be somewhat under-reported for those religious/ethnic groups that are over-represented in the self-employed/employer categories. Nevertheless, in all cases the distinctions in income for the various groups remained similar when only employees were selected.

Most historical studies derive class distinctions by grouping occupation names into such categories as skilled, unskilled, and professional. Despite often impressive level of conceptual sophistication, such attempts have been hampered by the fact that, as one research team lamented, “[M]ost historical records, including assessment rolls, do not allow us clearly to assign individuals to classes, as defined by Marxian literature.” A fresh delineation of class is provided here through the use of some of the 14 discrete pieces of

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21 The income reported in the census does not include in-kind contributions of wives and children. If wives and children were listed as being in waged work or being self-employed or employers, however, their income was reported as often as that of similarly situated men. Put another way, the reporting of income from those deemed to be employees and self-employed was not gender biased. The classification of waged workers and self-employment did, of course, reflect gender bias, and women were clearly under-counted. For more detail on the relative contributions of various family members to family income, see Peter Baskerville and Eric Sager, Unwilling Idlers: The Urban Unemployed and Their Families in Late Victorian Canada (Toronto, 1998), pp. 112–161.

information on the character of the work force supplied by the 1901 national census of Canada. Whether an individual was an employee, an employer, or self-employed are among the questions asked, and these allow the researcher to link an individual to his or her means of production with a greater confidence than that provided by constructions based on occupation name alone. Entrepreneurship is defined here as being self-employed or an employer.

Ethnicity/religion is often a constructed bundle of race, birthplace, religion, and language, and individual authors adopt different constructions of identity for their particular studies. Many scholars have warned about the artificial nature of such categories. The race or origin variable in the census, traced through the father’s origin, has been considered especially problematic when used as a marker for ethnic identity. Ethnic identity is not, after all, inherited; it is, at some level, a learned characteristic. Similarly, birthplace is no guarantee of common understandings. Nor, indeed, is religion, by itself, an infallible indicator of communal allegiance. Protestants and Catholics are divided in this study into a number of specific denominational categories. In many parts of Canada in the late nineteenth century, Protestant/Catholic antipathy was rampant. Canadian historiography has especially highlighted the Irish Catholics and the French Canadian Catholics and their patterns of wealth holding compared with Protestants. Some scholars have, as we have seen, pointed to the success of various Protestant evangelical religious groups, particularly Methodists and Baptists, in amassing property. Reflecting these concerns, the religion/ethnicity variable consists of the following groups: Presbyterians, Anglicans, Baptists, Methodists, Irish-origin Catholics, Catholics born in Quebec whose mother tongue was French, Catholics not born in Quebec whose mother tongue was French, and Catholics whose mother tongue was English and who were neither born in Ireland nor of Irish origin. In addition these central denominational/ethnic groups are further separated into Canadian-born and immigrant sectors so that different achievement profiles can be explored within various denominational communities.


24 All the variables considered in this study are, of course, “constructed”.


27 Darroch and Soltow, *Property and Inequality*: Clark, *The Developing Canadian Community*.

28 The construction of this variable makes using province in the regression undesirable due to the overlap between Quebec and French Catholics born in Quebec.

29 There were too few heads of households born in Asia or of Asian racial origin and of Jewish origin or religion in the sample to include in this study. See Table 1 for the size of the various groups.
It is possible, of course, to break down the Protestant religions into finer ethno-religious categories such as Scottish Presbyterians and Irish Protestants, to name only two. The intent here, however, is to point to the different achievement profiles of various Catholic groups and, in the process, to move away from a tendency in the literature to deal with that religion, especially in the context of comparisons with Protestants, in a somewhat undifferentiated way. Fine distinctions between various Catholic groups were designed to explore as clearly as possible the degree to which being a Catholic of any birth origin and mother tongue affected one’s relationship to various measurements of wealth.30 These distinctions also allow one to approach the importance of mother tongue as a factor in “making it” in early-twentieth-century Canada. Since the vast majority of household heads who claimed French as a mother tongue also reported being Catholics, separating Catholics by mother tongue (in this case English or French) provides the most feasible, albeit not completely satisfactory, way to approach the significance of mother tongue as opposed to religion on the achievement of wealth and status.

Table 1 provides an introduction to the relationships between several religious/ethnic groups and various determinants of wealth and status. The index was constructed from a series of cross-tabulations between the religious groups and measurements of wealth. The wealth/status variables are defined as follows: space (living in a home with one or fewer people per room or living in a home with more than one person per room); houses (own or not own a home); lots (own or not own a lot); acres (own or not own an acre); family income (difference of group family income average from average family income for all groups); class (an employee or self-employed/employer). For every three percentage points that a group varied in a positive direction from the overall average, that group received one positive point. For a three-percentage-point variance from the average in a negative direction, the group received one negative point. These cutoffs are necessarily arbitrary but are informed by a knowledge of the distributions and are intended to capture the main variations. In the case of family income, the average for individual groups was compared to that for all groups. In the case of Presbyterians and space, for example, Table 1 can be read as follows: Presbyterians were six percentage points more likely to live in a home with one or fewer people per room than the average for all religious groups.

While the index provides only a rough introduction, it does suggest that Protestants achieved wealth and status much more readily than their Catholic counterparts. Presbyterians were clearly the most successful religious group. In the context of Canadian historiography, it has often been suggested that Scots Presbyterians were especially successful. The data presented here support that contention. Scots Presbyterians represented 52 per cent of all Pres-

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30 For an insightful discussion of variations in property holding between Catholics and non-Catholics and among various Catholic groups in 1871, see Darroch and Soltow, *Property and Inequality*, pp. 58–62, 90–98.
Table 1  Wealth/Status Index: Ethno-religious Groups by Various Measures of Wealth/Status, Urban Canada, 1901

<table>
<thead>
<tr>
<th>Religion/ethnicity</th>
<th>Space</th>
<th>Houses</th>
<th>Lots</th>
<th>Acres</th>
<th>Family income</th>
<th>Class</th>
<th>Total %</th>
<th>Total N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Presbyterian</td>
<td>+2</td>
<td>+2</td>
<td>+2</td>
<td>+1</td>
<td>+4</td>
<td>+1</td>
<td>+12</td>
<td>2,283</td>
</tr>
<tr>
<td>Methodist</td>
<td>+3</td>
<td>+1</td>
<td>+2</td>
<td>+1</td>
<td>–1</td>
<td>0</td>
<td>+6</td>
<td>2,305</td>
</tr>
<tr>
<td>Anglican</td>
<td>+2</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>+2</td>
<td>0</td>
<td>+4</td>
<td>2,461</td>
</tr>
<tr>
<td>Baptist</td>
<td>+3</td>
<td>+1</td>
<td>0</td>
<td>+1</td>
<td>–5</td>
<td>+1</td>
<td>+1</td>
<td>729</td>
</tr>
<tr>
<td>Irish RC</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>–1</td>
<td>+1</td>
<td>–1</td>
<td>–1</td>
<td>1,044</td>
</tr>
<tr>
<td>English RC</td>
<td>–2</td>
<td>–2</td>
<td>–3</td>
<td>–1</td>
<td>–2</td>
<td>–1</td>
<td>–11</td>
<td>422</td>
</tr>
<tr>
<td>Quebec RC</td>
<td>–5</td>
<td>–2</td>
<td>–2</td>
<td>–1</td>
<td>–2</td>
<td>0</td>
<td>–12</td>
<td>3,507</td>
</tr>
<tr>
<td>French RC</td>
<td>–5</td>
<td>–1</td>
<td>–1</td>
<td>0</td>
<td>–7</td>
<td>–2</td>
<td>–16</td>
<td>376</td>
</tr>
<tr>
<td>Total number</td>
<td>13,127</td>
<td>13,123</td>
<td>13,026</td>
<td>13,127</td>
<td>10,767</td>
<td>12,665</td>
<td>13,127</td>
<td></td>
</tr>
</tbody>
</table>

1 The contingency coefficient was 0.000 for all runs (0.05 and under is considered significant) and the values were, in the order on the table, 0.243 (space), 0.111 (houses), 0.134 (lots), 0.108 (acres), 0.062 (class). There is no significance test done for the income variable.

Source: Canadian Families Project sample, 1901.
By inserting and separating the religion of the group from the rest, they acquired 19 points on the achievement scale. Their average income was particularly high, accounting for no less than eight of their total points. It is also worth noting that Anglicans, a religious group often associated with the elite in Canada, were far from dominant. If the space variable is omitted, then Anglicans were barely above average. This indicator is broadly in line with the findings of Rubinstein concerning Anglicans and wealth in England: in England (and, as Table 1 suggests, in Canada), Anglicans were not significantly over-represented in the area of wealth accumulation. 31

The findings relating to Baptists and Methodists, the two major evangelical groups in Canada, are intriguing. We have noted that Darroch and Soltow pointed to the significant land accumulations of both these denominations in the 1870s in what was then predominantly rural Ontario. Such tendencies were also visible in urban Canada 30 years later. Yet both groups acquired land and lived in spacious homes while earning less, the Baptists considerably less, than the average family income for all religious groups. By comparison, Irish Roman Catholics earned on average more than Methodists and Baptists, and both Quebec-born and other French-speaking Catholics earned on average more than Baptists, but seemingly the Catholic groups had less to show for it. Were Baptists and Methodists simply better money managers? Were Irish Catholics, like Frank McCourt’s now infamous father, more apt to spend their income on drink and pleasure than on land, houses, and family?32 Were Quebec Catholics living in the image of the joie de vivre mentality on which foreign visitors so often commented in the early nineteenth century? However tempting recourse to these stereotypes might be, they provide only a crude explanation of a much more complex reality.

Where people lived mattered. Interestingly, Methodists and Baptists were far more likely to live in the smallest of urban places while Irish and Quebec Catholics were equally far more likely to live in the largest of urban places (Table 2). We know that the odds of renting a home and lot were much higher in the larger urban centres. Land and houses were cheaper in smaller places. Such findings are fairly typical throughout North America, but in the Canadian context location had an even more dramatic effect on the odds of home and land ownership. Montreal and Toronto were the only two Canadian cities with over 200,000 people in 1901. Montreal residents were by far the least likely of those of any major Canadian city to own a home, irrespective of religious/ethnic background. Of course, more Quebec Catholics lived in Montreal than did representatives of other ethno-religious groups. It may be that, if Montreal is taken out of the comparison, the odds of a Quebec-

32 Frank McCourt, Angela’s Ashes: A Memoir (New York, 1996).
A born Catholic owning a home would not differ significantly from that of other groups.

“Space per person”, Jason Gilliland and Sherry Olson have written, “is a fundamental measure of equity in an urban society.” To that extent, then, as Table 1 indicates, French-speaking Catholics were quite disadvantaged in urban Canada at the turn of the twentieth century. So, too, were English-speaking Catholics of a non-Irish background. Why did French Catholic families born in Quebec tend to live in more crowded conditions than families of other ethnic backgrounds? Some might point to the impact of the teachings of the Catholic Church on the desirability of large families. As Table 3 illustrates, all ethnic groups of Protestant background had on average fewer people in their dwellings and smaller nuclear families than did those of Catholic background. Yet there were variations within Catholic groups as well. Religion might help to account for some of the variation, but it is of less use in understanding the different patterns exhibited by the various Catholic ethnic groups. Both the Irish and English Catholics had more space in their homes; only French-speaking Catholics not born in Quebec lived in virtually similar crowded conditions as their French Quebec counterparts.

All Catholic groups lived, on average, in smaller homes (homes with fewer rooms) than did Protestants, but French Catholics, born in Quebec and elsewhere, lived in homes with, on average, the fewest rooms. The average home for French Catholics born in Quebec had 1.2 fewer rooms than did the average home for all other ethnic groups. Homes lived in by French Catholics not born in Quebec were only marginally bigger. Being a Catholic in


**Table 2** Percentage of Ethno-religious Groups in Largest and Smallest Urban Places, Canada, 1901

<table>
<thead>
<tr>
<th>Ethno-religious group</th>
<th>Cities 200,000+</th>
<th>Cities 1,000–4,999</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quebec RC</td>
<td>39.2</td>
<td>25.8</td>
</tr>
<tr>
<td>Irish RC</td>
<td>30.9</td>
<td>20.5</td>
</tr>
<tr>
<td>Anglican</td>
<td>27.3</td>
<td>27.4</td>
</tr>
<tr>
<td>English RC</td>
<td>22.0</td>
<td>20.6</td>
</tr>
<tr>
<td>Presbyterian</td>
<td>21.0</td>
<td>33.8</td>
</tr>
<tr>
<td>French RC</td>
<td>18.1</td>
<td>38.6</td>
</tr>
<tr>
<td>Methodist</td>
<td>16.8</td>
<td>38.3</td>
</tr>
<tr>
<td>Baptist</td>
<td>15.1</td>
<td>32.4</td>
</tr>
<tr>
<td>Average</td>
<td>26.7</td>
<td>29.8</td>
</tr>
</tbody>
</table>

1 The contingency coefficient was 0.000 and the value was 0.222.

Source: Canadian Families Project sample, 1901.
Canada at the turn of the twentieth century certainly increased one’s likelihood of living in a crowded home, but not to the degree that being both French and Catholic did. As Table 1 indicates, class is only weakly associated with ethno-religious affiliation. Irish Catholics, for example, are only slightly under-represented in the self-employed and employer categories. The popular stereotype of the Irish Catholic as rooted in urban ghettos, toiling at or near the bottom rungs of the occupational ranks, is hardly supported by the data. A closer look at the distribution of ethno-religious groups across blue- and white-collar class categories is instructive.

What is perhaps most interesting about Table 4 is the fairly wide distribution of ethnic/religious groups across class categories. This broad finding corroborates the general conclusions of Gordon Darroch and Michael Ornstein concerning ethnicity and occupational structure in Canada in 1871.34 Some distinctions are none the less worthy of comment. Protestants dominated the white-collar sector, both as employees and as self-employed and employers. Anglicans and Presbyterians were especially visible in white-collar work, ranking at or near the top as employees and as self-employed/employers. In the sense that white-collar enterprise might be seen as more prestigious, if not more lucrative, than blue-collar employment, then Angli-

cans may have drawn much of their popular elitist image from their relatively strong position in the white-collar sector. By contrast, Catholics dominated the ranks of general labourers and were somewhat under-represented at the level of blue-collar employers and the self-employed. As with other measures of wealth status, the deepest differences usually occurred between Protestants and Catholics rather than within the two groups.

Yet the data in Table 1 do suggest the need to differentiate amongst the various Catholic groups. That table points to marked differences in wealth and status attainment within Catholic communities. Irish Catholics fared much better than did other English-speaking Catholics and better than all French-speaking Catholics whether born in Quebec or not. There is a rich historiography on the life paths taken by Irish Catholics in Canada. An older literature argued that Irish Catholics were primarily urban dwellers who occupied the bottom of the socio-economic strata. Darroch and Ornstein and Donald Akenson have revised that view by showing that Irish Catholics were not under-represented in Ontario’s countryside and that they fared reasonably well as farmers. In Ontario in 1871 they had as much likelihood of being rural landowners as did the Scots and a greater likelihood than did those of any other origin. Michael Katz has pointed to the relatively high home ownership rates of Irish Catholics in urban Ontario in the period from 1850 to 1870. Brian Clarke and Mark McGowan have demonstrated the vitality of Irish Catholics in Toronto in the last quarter of the nineteenth cen-

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Table 4  Class Categories by Ethno-religious Group, Urban Canada, 1901 (%)\(^1\)

<table>
<thead>
<tr>
<th>Ethno-religious group</th>
<th>Labours</th>
<th>White collar self-employed</th>
<th>White collar employees</th>
<th>Blue collar self-employed</th>
<th>Blue collar employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>French RC</td>
<td>19.8</td>
<td>10.5</td>
<td>12.7</td>
<td>10.2</td>
<td>46.8</td>
</tr>
<tr>
<td>Quebec RC</td>
<td>19.1</td>
<td>12.7</td>
<td>14.6</td>
<td>12.1</td>
<td>41.4</td>
</tr>
<tr>
<td>Irish RC</td>
<td>14.2</td>
<td>11.7</td>
<td>18.7</td>
<td>11.0</td>
<td>44.4</td>
</tr>
<tr>
<td>English RC</td>
<td>11.7</td>
<td>13.4</td>
<td>17.3</td>
<td>10.9</td>
<td>46.7</td>
</tr>
<tr>
<td>Baptist</td>
<td>10.9</td>
<td>16.7</td>
<td>18.4</td>
<td>14.4</td>
<td>39.6</td>
</tr>
<tr>
<td>Methodist</td>
<td>8.2</td>
<td>15.6</td>
<td>19.5</td>
<td>13.5</td>
<td>43.1</td>
</tr>
<tr>
<td>Anglican</td>
<td>7.3</td>
<td>16.8</td>
<td>24.8</td>
<td>10.1</td>
<td>41.0</td>
</tr>
<tr>
<td>Presbyterian</td>
<td>6.4</td>
<td>17.4</td>
<td>21.0</td>
<td>13.0</td>
<td>42.3</td>
</tr>
<tr>
<td>Average</td>
<td>11.7</td>
<td>14.9</td>
<td>19.1</td>
<td>12.1</td>
<td>42.2</td>
</tr>
</tbody>
</table>

\(^1\) The contingency coefficient was 0.000 and the value was 0.207.

Source: Canadian Families Project sample, 1901.

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36 Darroch and Soltow, Property and Inequality, pp. 56–58.
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tury. Similarly, Terence Punch has painted a picture of the Irish Catholics in Halifax as just one among many ethnic groups “taking root ... in the host community”.38 The evidence from the 1901 census for urban Canada as a whole suggests that the propensity of Irish Catholics to own homes and land continued throughout the rest of the century. On a national urban level they were more likely than any other Catholic group to own homes and land, as likely as Anglicans, and close to Baptists. Irish Catholics may indeed have been a little over-represented in what are often considered to be inferior occupational and class categories, yet when one broadens one’s unit of analysis to include other measurements of achievement and status, a more rounded picture emerges.

On a national level, then, Table 1 points to important differences both between Protestants and Catholics and within Protestant and Catholic denominations. Table 5 provides an introduction to one regional variation of this national picture, that of Ontario. In Ontario, while Presbyterians continued their overall domination and the English, French, and Quebec-born Catholics fared poorly, the differences between other groups were not marked. This is especially evident if we note that Baptists owned more acres than the Irish Catholics primarily because they tended to live in smaller urban places. As at the national level, in Ontario Catholics dominated the ranks of the labourers (Catholics were almost twice as likely as Protestants to be labourers) and Protestants were over-represented in the white-collar sector and as employers and self-employed. Table 5, while it presents a general overview, does obscure certain patterns of ownership. In Ontario, Irish Catholic and Methodist household heads were a close second to Presbyterians in rates of home and lot ownership.39

In commenting on the Irish Catholics’ home-owning tendencies in Hamilton in the mid-nineteenth century, Katz suggests that this pattern was most marked at the lower socio-economic level. In one sense this was not the case in 1901. In fact, amongst Irish Catholics at the national and Ontario levels, labourers and service employees were the least likely to own homes and, more generally, employers and the self-employed were considerably more likely than employees to own homes.40

Darroch and Soltow, in their study of religion and landholding in Ontario in 1871, suggest that patterns of multiple home ownership can “be taken as

39 Of Presbyterian household heads, 47.7% owned a home compared to 45.4% of Irish Catholic and 45.2% of Methodist household heads; 44.7% of Presbyterian household heads owned lots compared to 42.4% of Methodist and 40.5% of Irish Catholic household heads.
40 Katz, The People of Hamilton.
Table 5  Wealth/Status Index — Ethno-religious Groups by Various Measures of Wealth/Status, Urban Ontario, 1901

<table>
<thead>
<tr>
<th>Ethno-religious group</th>
<th>Space</th>
<th>Houses</th>
<th>Lots</th>
<th>Acres</th>
<th>Family income</th>
<th>Class</th>
<th>Total</th>
<th>Total N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Presbyterian</td>
<td>+1</td>
<td>+1</td>
<td>+1</td>
<td>+1</td>
<td>+3</td>
<td>+1</td>
<td>+8</td>
<td>1,437</td>
</tr>
<tr>
<td>Methodist</td>
<td>+1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1,733</td>
</tr>
<tr>
<td>Anglican</td>
<td>0</td>
<td>-1</td>
<td>-1</td>
<td>-1</td>
<td>0</td>
<td>0</td>
<td>-3</td>
<td>1,503</td>
</tr>
<tr>
<td>Irish RC</td>
<td>-2</td>
<td>0</td>
<td>0</td>
<td>-1</td>
<td>0</td>
<td>-1</td>
<td>-4</td>
<td>533</td>
</tr>
<tr>
<td>Baptist</td>
<td>0</td>
<td>-1</td>
<td>0</td>
<td>+1</td>
<td>-4</td>
<td>0</td>
<td>-4</td>
<td>396</td>
</tr>
<tr>
<td>English RC</td>
<td>-2</td>
<td>-2</td>
<td>-3</td>
<td>0</td>
<td>-1</td>
<td>0</td>
<td>-8</td>
<td>167</td>
</tr>
<tr>
<td>Quebec RC</td>
<td>-8</td>
<td>-2</td>
<td>-4</td>
<td>-2</td>
<td>+1</td>
<td>-1</td>
<td>-16</td>
<td>221</td>
</tr>
<tr>
<td>French RC</td>
<td>-8</td>
<td>-1</td>
<td>-1</td>
<td>-2</td>
<td>-4</td>
<td>-3</td>
<td>-19</td>
<td>178</td>
</tr>
<tr>
<td>Total number</td>
<td>6,168</td>
<td>6,167</td>
<td>6,086</td>
<td>6,168</td>
<td>4,906</td>
<td>5,991</td>
<td>6,168</td>
<td></td>
</tr>
</tbody>
</table>

1 The contingency coefficient for all the cross-tabulations was 0.000. The values, in the order of the table, were 0.181 (space), 0.087 (houses), 0.086 (lots), 0.102 (acres), and 0.067 (class). No significance test was done for the income variable.

Source:  Canadian Families Project sample, 1901.
an indicator of the size of economically privileged groups within the congregation”. For Ontario as a whole they found that sectarian religions, especially the Baptists and Methodists, had higher proportions of multiple home ownership than did members of other religions, and that this finding held up under various regression runs that, for example, controlled for the influence of age and other variables. They conclude that these religions represented the heart of “middle class standards of family life, social respectability and self discipline”.41

They provide tantalizing information on urban Irish Catholic home-owning patterns, commenting briefly that “a remarkable 48 percent” of urban Irish Catholics owned homes in 1871.42 Yet the analysis as a whole privileges the wealth-holding proclivities of Methodists and Baptists and seeks to explain that highlighted pattern by reference to the corporate organization of those churches and, on the basis of a few quotes, their alleged moralistic teaching. All of this is at the same time quite provocative and quite traditional. It is well within the mould of the Weberian frame, accentuating apparent differences especially between Catholic and Protestant teachings concerning work ethic, duty, and discipline and pinpointing differences in these areas within various Protestant denominations. But if it can be shown that a Catholic group, in this case the Irish Catholics, were equally or more successful as home and land owners in Ontario, would this place them alongside or ahead of the sectarian religions as the flag bearers of late-nineteenth-century Ontario’s middle-class values?

Using the same measurement procedure as that employed by Darroch and Soltow, Table 6 underlines home and land ownership as a central feature in the lives of urban members of the Irish Catholic community in Ontario. They were easily the most likely to own multiple homes and, along with the Methodists, the second most likely to own multiple lots. Irish Catholics in urban Ontario also had nuclear families of a size similar to those of Presbyterians, Baptists, and Methodists.43 Certainly, if the proportion of single and multiple home owners within religious denominations and family size are to be used as yardsticks with which to measure the extent of middle-class affiliation or, even more broadly, as measures of support for “the familiar twentieth century culture of striving, individualistic liberalism [in Ontario]”,44 then Irish Roman Catholics were both central to and at the forefront of that process in 1901 and quite possibly well before that date.

At least a subset of Ontario’s Irish Roman Catholics may have been so, for in some ways the Irish Catholics were not a homogeneous community. As

41 Darroch and Soltow, Property and Inequality, pp. 95–97.
42 Ibid., p. 91.
43 The average nuclear family size for Irish Catholics was 4.7 and for Presbyterians, Baptists, and Methodists was 4.4, 4.2, and 4.2 respectively. The average family size for Quebec-born Catholics and French Catholics was 5.6.
44 Darroch and Soltow, Property and Inequality, p. 97.
Table 7 suggests, Irish Catholic immigrants were far more likely than their Canadian-born counterparts to rank highly in the wealth status indexes. Their average income, for example, was 22.4 per cent higher than that of Canadian-born Irish Catholics. In fact, the Irish Catholics ranked the highest of all immigrant ethno-religious groups in Ontario in achieving wealth status. In part this was because of their age. All ethno-religious immigrant groups were on average older than their Canadian-born counterparts, but none was older than the Irish Catholic immigrants, and the spread between the average age of the Canadian-born and foreign-born Irish Catholics, 11 years, was the widest spread for all the ethnic-religious groups. The odds of owning houses and land increased with age, as did the earning power of families. The average family income for Canadian-born Irish Catholics was $710 while that for the foreign born was $820. Family members other than the household head in the foreign-born families contributed 42 per cent of that income; their Canadian-born counterparts contributed 35 per cent. Moreover, the Irish Catholic immigrants, compared with immigrants in the other ethno-religious categories, were far from recent arrivals. Eighty per cent had resided in Canada for over two decades; only 66 per cent of other immigrants had been in Canada for that long. The Canadian as well as immigrant Irish Catholics had deep roots in the Ontario landscape.

The Maritime pattern was similar to that of Ontario. The English and French Catholics fared poorly in both regions, and the Irish Catholics ranked moderately well in rate of home and lot ownership and family income (Table 8). Although the pattern of multiple home and lot ownership in the

---

Table 6  Proportion of Urban Household Heads with 2, 3, 4, or more Homes/Lots in Ontario, 1901

<table>
<thead>
<tr>
<th>Religious/ethnic group</th>
<th>Owns 2 or more</th>
<th>Owns 3 or more</th>
<th>Owns 4 or more</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Homes</td>
<td>Lots</td>
<td>Homes</td>
</tr>
<tr>
<td>Irish RC</td>
<td>0.123</td>
<td>0.149</td>
<td>0.054</td>
</tr>
<tr>
<td>Presbyterian</td>
<td>0.106</td>
<td>0.169</td>
<td>0.046</td>
</tr>
<tr>
<td>Anglican</td>
<td>0.089</td>
<td>0.141</td>
<td>0.040</td>
</tr>
<tr>
<td>Methodist</td>
<td>0.086</td>
<td>0.150</td>
<td>0.040</td>
</tr>
<tr>
<td>Baptist</td>
<td>0.086</td>
<td>0.139</td>
<td>0.038</td>
</tr>
<tr>
<td>French RC</td>
<td>0.084</td>
<td>0.073</td>
<td>0.028</td>
</tr>
<tr>
<td>Quebec RC</td>
<td>0.077</td>
<td>0.086</td>
<td>0.045</td>
</tr>
<tr>
<td>English RC</td>
<td>0.048</td>
<td>0.084</td>
<td>0.024</td>
</tr>
</tbody>
</table>

Source:  Canadian Families Project sample, 1901.

---

The average spread for those who reported income was five years. The average age of the Irish Catholic immigrant household heads was 52.4 and of the Canadian-born Irish Catholic heads, 41.4. The average age for all immigrant household heads was 48.2 and for all Canadian-born household heads was 43.3.
<table>
<thead>
<tr>
<th>Ethno-religious group</th>
<th>Spacious home</th>
<th>Own home</th>
<th>Own lot</th>
<th>Own acre</th>
<th>Average income</th>
<th>Self-employed/employer</th>
<th>% of group</th>
<th>No. in group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Irish RC</td>
<td>+10.3</td>
<td>+12.2</td>
<td>+16.0</td>
<td>-0.7</td>
<td>+22.4</td>
<td>-1.5</td>
<td>35.7</td>
<td>190</td>
</tr>
<tr>
<td>English RC</td>
<td>+14.0</td>
<td>-0.6</td>
<td>+2.7</td>
<td>-2.5</td>
<td>+31.5</td>
<td>-1.6</td>
<td>32.9</td>
<td>55</td>
</tr>
<tr>
<td>Baptist</td>
<td>+7.4</td>
<td>+3.9</td>
<td>+5.3</td>
<td>-11.5</td>
<td>+14.6</td>
<td>+8.7</td>
<td>33.1</td>
<td>131</td>
</tr>
<tr>
<td>Presbyterian</td>
<td>-4.2</td>
<td>+4.7</td>
<td>+3.3</td>
<td>-4.4</td>
<td>+7.1</td>
<td>-0.3</td>
<td>34.5</td>
<td>496</td>
</tr>
<tr>
<td>Methodist</td>
<td>-1.5</td>
<td>+5.8</td>
<td>+5.0</td>
<td>+0.5</td>
<td>+2.4</td>
<td>+4.4</td>
<td>26.2</td>
<td>454</td>
</tr>
<tr>
<td>Anglican</td>
<td>-7.0</td>
<td>+0.3</td>
<td>+0.1</td>
<td>-0.2</td>
<td>+1.6</td>
<td>+8.7</td>
<td>48.6</td>
<td>730</td>
</tr>
<tr>
<td>Average</td>
<td>-1.8</td>
<td>+3.1</td>
<td>+3.2</td>
<td>-1.6</td>
<td>+6.8</td>
<td>-1.0</td>
<td>33.6</td>
<td>2,056</td>
</tr>
</tbody>
</table>

1 Quebec-born Catholics are not included in the calculations. There were too few immigrant French-speaking Catholics to include in the analysis.

Source: Canadian Families Project sample, 1901.
<table>
<thead>
<tr>
<th>Ethno-religious Group</th>
<th>Space</th>
<th>Houses</th>
<th>Lots</th>
<th>Acres</th>
<th>Family Income</th>
<th>Class</th>
<th>Total %</th>
<th>Total N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Presbyterian</td>
<td>+2</td>
<td>+2</td>
<td>+2</td>
<td>+1</td>
<td>+6</td>
<td>+1</td>
<td>+14</td>
<td>288</td>
</tr>
<tr>
<td>Methodist</td>
<td>0</td>
<td>+1</td>
<td>0</td>
<td>0</td>
<td>+3</td>
<td>+1</td>
<td>+5</td>
<td>250</td>
</tr>
<tr>
<td>Anglican</td>
<td>0</td>
<td>-1</td>
<td>-1</td>
<td>0</td>
<td>+2</td>
<td>0</td>
<td>0</td>
<td>334</td>
</tr>
<tr>
<td>Baptist</td>
<td>+3</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>-5</td>
<td>+1</td>
<td>-1</td>
<td>244</td>
</tr>
<tr>
<td>Irish RC</td>
<td>-2</td>
<td>-1</td>
<td>0</td>
<td>-2</td>
<td>0</td>
<td>-1</td>
<td>-1-6</td>
<td>199</td>
</tr>
<tr>
<td>French RC</td>
<td>-7</td>
<td>0</td>
<td>0</td>
<td>+5</td>
<td>-11</td>
<td>-4</td>
<td>-18</td>
<td>70</td>
</tr>
<tr>
<td>English RC</td>
<td>-6</td>
<td>-3</td>
<td>-2</td>
<td>-1</td>
<td>-7</td>
<td>-2</td>
<td>-21</td>
<td>130</td>
</tr>
<tr>
<td>Total number</td>
<td>1,515</td>
<td>1,514</td>
<td>1,514</td>
<td>1,515</td>
<td>1,226</td>
<td>1,479</td>
<td>1,523</td>
<td></td>
</tr>
</tbody>
</table>

1 The contingency coefficients were as follows: for acres 0.000 (value 0.170); for space 0.000 (value 0.207); for houses 0.003 (value 0.145); for lots 0.004 (value 0.144); for class 0.034 (value 0.101). No significance test was done for the income variable.

Source: Canadian Families Project sample, 1901.
Religion and Wealth in Urban Canada

Maritimes differed somewhat from that in Ontario, it is nonetheless significant that the Irish Catholics were on par with the Baptists and Anglicans in terms of owning two or more homes (Table 9). Work done by P. M. Toner on the Irish in New Brunswick in 1851 suggests that Irish Catholics fared less well compared with most other religious/ethnic groups. Work done by Punch on the Irish Catholics in Halifax suggests that there were few important differences between them and other groups.\(^{46}\) The sample size for this study is too small to permit comparisons from 1901 with either of these authors, but the aggregate results suggest a modestly positive rather than negative appraisal of the status of Irish Catholics in the Maritimes in 1901. While relatively little has been written about the socio-economic status of Irish Catholics in the late-nineteenth-century urban Maritimes, this introductory look at their profile of home and lot ownership suggests that, collectively, they were far from a marginal group.

Quebec presents a somewhat different picture (Table 10). In their home province, Quebec-born Roman Catholics fared better than they did in Ontario, although even in Quebec, by these measures of wealth and status, they fell below the general average.\(^{47}\) Low by national standards, the home and lot ownership rates of Quebec-born Catholics, at 32.5 and 26.5 per cent respectively, were the highest for all religious groups in that province. As owners of multiple lots, they ranked just behind the Presbyterians and they topped the list as owners of multiple houses. This pattern is at least partly explained by the fact that Montreal residents were the least likely among residents of any

---

Table 9  Proportion of Urban Household Heads with 2, 3, 4, or More Homes/Lots in Maritime Canada, 1901

<table>
<thead>
<tr>
<th>Religious/ethnic group</th>
<th>Owns 2 or more</th>
<th>Owns 3 or more</th>
<th>Owns 4 or more</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Homes</td>
<td>Lots</td>
<td>Homes</td>
</tr>
<tr>
<td>Presbyterian</td>
<td>0.132</td>
<td>0.122</td>
<td>0.056</td>
</tr>
<tr>
<td>Methodist</td>
<td>0.116</td>
<td>0.096</td>
<td>0.060</td>
</tr>
<tr>
<td>Irish RC</td>
<td>0.065</td>
<td>0.051</td>
<td>0.030</td>
</tr>
<tr>
<td>Anglican</td>
<td>0.063</td>
<td>0.087</td>
<td>0.030</td>
</tr>
<tr>
<td>Baptist</td>
<td>0.057</td>
<td>0.053</td>
<td>0.016</td>
</tr>
<tr>
<td>English RC</td>
<td>0.038</td>
<td>0.023</td>
<td>0.000</td>
</tr>
<tr>
<td>French RC</td>
<td>0.043</td>
<td>0.028</td>
<td>0.043</td>
</tr>
</tbody>
</table>

Source: Canadian Families Project sample, 1901.

---


\(^{47}\) The numbers for most religions in the urban west were too low for the cross-tabulations to provide significant results, although preliminary indications suggest the continued dominance of the major Protestant denominations over the Catholics.
Table 10  Wealth/Status Index — Ethno-religious Groups by Various Measures of Wealth/Status, Urban Quebec, 1901

<table>
<thead>
<tr>
<th>Ethno-religious group</th>
<th>Space</th>
<th>Houses</th>
<th>Lots</th>
<th>Acres</th>
<th>Family income</th>
<th>Class</th>
<th>Total %</th>
<th>Total N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Presbyterian</td>
<td>+6</td>
<td>–2</td>
<td>–1</td>
<td>–2</td>
<td>+22</td>
<td>+1</td>
<td>+24</td>
<td>233</td>
</tr>
<tr>
<td>Methodist</td>
<td>+8</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>+6</td>
<td>0</td>
<td>+14</td>
<td>133</td>
</tr>
<tr>
<td>Anglican</td>
<td>+6</td>
<td>–3</td>
<td>–3</td>
<td>0</td>
<td>+9</td>
<td>0</td>
<td>+9</td>
<td>332</td>
</tr>
<tr>
<td>Baptist</td>
<td>+4</td>
<td>–2</td>
<td>0</td>
<td>–2</td>
<td>+1</td>
<td>–2</td>
<td>+1</td>
<td>33</td>
</tr>
<tr>
<td>Irish RC</td>
<td>+1</td>
<td>–3</td>
<td>–3</td>
<td>–1</td>
<td>+7</td>
<td>–1</td>
<td>0</td>
<td>281</td>
</tr>
<tr>
<td>Quebec RC</td>
<td>–1</td>
<td>+1</td>
<td>0</td>
<td>0</td>
<td>–3</td>
<td>0</td>
<td>–3</td>
<td>3,256</td>
</tr>
<tr>
<td>English RC</td>
<td>–1</td>
<td>–2</td>
<td>–3</td>
<td>–1</td>
<td>+3</td>
<td>–1</td>
<td>–5</td>
<td>98</td>
</tr>
<tr>
<td>French RC</td>
<td>0</td>
<td>–2</td>
<td>–2</td>
<td>–1</td>
<td>–4</td>
<td>0</td>
<td>–9</td>
<td>122</td>
</tr>
<tr>
<td>Total number</td>
<td>4,488</td>
<td>4,486</td>
<td>4,473</td>
<td>4,488</td>
<td>3,887</td>
<td>4,258</td>
<td>4,488</td>
<td></td>
</tr>
</tbody>
</table>

1 The contingency coefficients were as follows: for space 0.000 (value 0.185); for houses 0.000 (value 0.105); for lots 0.000 (value 0.107); for acres 0.001 (value 0.090); for class 0.343 (value 0.044). No significance test was done for the income variable.

Source:  Canadian Families Project sample, 1901.
major city to own homes irrespective of religious/ethnic background. A greater proportion of the Protestants than of the Quebec-born Catholics lived in Montreal; thus their ownership rates were lower than those of the Quebec Catholics.  

The extraordinary variance in family incomes is also at least partly attributable to the fact that most of the Protestants and English and Irish Catholics lived in Montreal (65 per cent lived in the city compared to 44 per cent of Quebec-born Catholics), where costs and wages were high, while most of the Quebec Catholics lived in smaller cities where wages and cost of living were lower. Nevertheless, those ethno-religious groups earning relatively high incomes were also living in more spacious surroundings than those receiving lower family incomes. The fact that the Irish Catholics in Montreal lived in fairly spacious surroundings is to no small degree attributable to their high family income, along with the Methodists and second only to the Presbyterians. Quebec-born Catholics, on the other hand, received on average the second lowest family income of all the religious ethnic groups in Montreal and the lowest outside Montreal. Not coincidentally, they lived in relatively crowded homes. By contrast, the Presbyterians dominated both inside and outside Montreal, earning 1.5 times the average family income in Montreal and 1.8 times that income outside the city.

While overall the Protestant denominations remained fairly well off, despite the region in which they lived, the variations exhibited by Anglicans, Irish Catholics, and even Quebec-born Catholics indicate that regional or other factors could affect the influence of religion on attainment of wealth. This suggests that, while there may indeed have been significant differences in wealth attainment between various religious/ethnic groups, religion or ethnic culture may not have been the only or even the most important reason for those differences. To assess the effect of other social variables on the odds of achieving wealth and status in the categories first introduced in Table 1, one can employ regression analysis, which allows for the measurement of the significance of one variable in the context of all other variables. Table 1 reports the results of a series of such runs at the national urban level.

Table 11 is rich in information and much can be drawn from it. Here I focus on the effect of the religion/ethnicity variable on the several dependent variables and especially on the patterns within the religion/ethnicity category in the context of all the other variables in the run. The first point to note is that the overall influence of one’s religion/ethnicity was a significant factor on the odds of wealth attainment in all six categories. The $R$ statistic provides a mea-
Table 11  Logistic Regressions with Spacious/ Not Spacious Home, Own/ Not Own Home, Own/ Not Own Lot, Own/ Not Own Acre, Low/ High Income, and Employee/Entrepreneur as Dependent Variables Compared, Household Heads, Urban Canada, 1901

<table>
<thead>
<tr>
<th>Variables</th>
<th>Odds of spacious home</th>
<th>Odds of owning home</th>
<th>Odds of owning lots</th>
<th>Odds of owning acres</th>
<th>Odds of high income</th>
<th>Odds of being entrepreneur</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Exp (B)</td>
<td>R</td>
<td>Exp (B)</td>
<td>R</td>
<td>Exp (B)</td>
<td>R</td>
</tr>
<tr>
<td>Ethno-religion</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(reference category: Quebec-born RC)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Irish RC</td>
<td>1.80**</td>
<td>0.06</td>
<td>1.20</td>
<td>0.01</td>
<td>1.10</td>
<td>0.00</td>
</tr>
<tr>
<td>Anglican</td>
<td>2.80**</td>
<td>0.13</td>
<td>1.20</td>
<td>0.00</td>
<td>1.10</td>
<td>0.01</td>
</tr>
<tr>
<td>Baptist</td>
<td>3.50**</td>
<td>0.09</td>
<td>1.10</td>
<td>0.00</td>
<td>1.10</td>
<td>0.00</td>
</tr>
<tr>
<td>Methodist</td>
<td>3.70**</td>
<td>0.15</td>
<td>1.20**</td>
<td>0.02</td>
<td>1.30**</td>
<td>0.03</td>
</tr>
<tr>
<td>Presbyterian</td>
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Table 11 (Continued).

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<th>Odds of owning lots</th>
<th>Odds of owning acres</th>
<th>Odds of high income</th>
<th>Odds of being entrepreneur</th>
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<td>Exp (B)</td>
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Table 11 (Concluded).

<table>
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<tr>
<th>Variables</th>
<th>Odds of spacious home</th>
<th>Odds of owning home</th>
<th>Odds of owning lots</th>
<th>Odds of owning acres</th>
<th>Odds of high income</th>
<th>Odds of being entrepreneur</th>
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<td>Exp (B)</td>
<td>R</td>
<td>Exp (B)</td>
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<td>Self-employed, white collar</td>
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<td>0.09</td>
<td>2.70**</td>
<td>0.08</td>
<td>2.70**</td>
<td>0.08</td>
</tr>
<tr>
<td>Employer, white collar</td>
<td>3.30**</td>
<td>0.12</td>
<td>1.50**</td>
<td>0.04</td>
<td>1.60**</td>
<td>0.04</td>
</tr>
<tr>
<td>Employer, blue collar</td>
<td>4.20**</td>
<td>0.09</td>
<td>3.30**</td>
<td>0.08</td>
<td>3.10**</td>
<td>0.08</td>
</tr>
<tr>
<td>Employee, blue collar</td>
<td>1.70**</td>
<td>0.04</td>
<td>2.50**</td>
<td>0.08</td>
<td>2.30**</td>
<td>0.07</td>
</tr>
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<td>Employer, white collar</td>
<td>1.80**</td>
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<td>0.05</td>
<td>1.60**</td>
<td>0.05</td>
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<td>Employee, blue collar</td>
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<td>0.78</td>
<td>3.40**</td>
<td>0.08</td>
<td>3.50**</td>
<td>0.08</td>
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</table>

* Significance is greater than or equal to 0.02 and less than or equal to 0.05.
** Significance is less than or equal to 0.01.
1 “Spacious” homes had the same or more rooms than people. “Crowded” homes had fewer rooms than people.
Source: Canadian Families Project sample, 1901.
measurement of the contribution of individual variables in logistic regression runs by indicating the “partial correlation between the dependent variable and each of the independent variables”.

In all but one of the wealth/status categories that statistic points to a rather flat relationship between the religion/ethnicity variables and the dependent variables. City size exerted a strong effect on the likelihood of residents owning lots and homes, confirming that where one lived mattered. Only the Methodists and Presbyterians enjoyed a higher likelihood of home ownership than did Quebec-born Catholics, and the differences were much smaller than was the case in the results for those with spacious homes. Given the dramatically lower ownership rates for Montreal residents, if one takes Montreal out of the run, then there is virtually no significant difference in the likelihood of home ownership within the religious/ethnic category.

Nor can the dramatically lower ownership rate of French Catholics in Montreal be attributed to some cultural attribute of their ethnicity. A logistic regression using Montreal as the unit of analysis, own or not as the dependent variable, and the same independent variables as in Table 11 found ethnicity to be an insignificant variable in accounting for patterns of ownership in that city. While much ink has been spilt in the past pointing to some cultural explanation for an assumed low rate of home ownership rate among French Catholics (often based only on a study of Montreal), the findings reported here confirm the recent studies of Richard Harris and Marc Choko to the effect that, in the case of urban French Catholics, ethnicity did not affect the chances of ownership. Moreover, based on the national unit of analysis adopted in this study, one can conclude at a more general level that ethno-religion as a social category had relatively little effect on the likelihood of any urban Canadian owning a home in 1901.

Similarly, the effect that one’s ethno-religion had on family income is, in the presence of other variables, fairly negligible. When variables are controlled for city size, sex, class, and age, it becomes apparent that members of all groups except for Presbyterians earned similar family incomes. Moreover, one’s immigrant status had no effect on the likelihood of earning a large income, thus confirming our earlier discussion of the importance of age in accounting for the high average income of foreign-born Irish Catholics.

50 Marija J. Norusis/ SPSS Inc., SPSS/PC + Advanced Statistics 4.0 (Chicago: SPSS Inc., 1990), chap. 2, p. b-42. There is a debate in the literature as to the value of the \( R \) statistic. It is used here generally as corroborating evidence.

51 Gilliland and Olson, however, in “Claims on Housing Space”, report that home ownership did vary according to ethnicity in Montreal for the period from 1860 to 1901.

Being of a particular ethno-religious group did, however, significantly affect one’s likelihood of living in a spacious dwelling. The $R$ statistic suggests that religion/ethnicity had the most important effect, followed by one’s class, on whether or not one lived in a spacious home. Our earlier discussion pointed to differences in family size between Protestant and Catholic groups and to differences in dwelling size. The regression in Table 11 may mask the effect of income and family size on the likelihood of living in a spacious dwelling, since families of different sizes may have earned similar incomes but not experienced similar pressures for outlays. One way to test for the effect of family size and income on space is to run the regression with an “income per family member” variable. Even when this is done, ethnicity/religion continues to have a strong relationship with the likelihood of living in a spacious home.53

That, at least, is the picture from the national level. In Ontario, ethno-religion continues to be strongly associated with the odds of living in a spacious dwelling (Table 12), but in other respects a different pattern is evident. There is a somewhat higher difference among religious groups in the likelihood of home ownership. Irish Catholics join Presbyterians as being most likely to own homes in Ontario. Ontario’s Irish Catholics were also more likely to own lots than was the case at the national level. Yet in both cases the overall impact of that variable on the odds of owning lots and homes is low relative to city size and age of household head. Nor were there significant differences between groups in terms of class position in Ontario. Finally, and perhaps of most interest, one’s ethno-religious affiliation had no impact on the likelihood of earning a high family income.54

This exploratory look at variations in attainment of wealth and status between urban ethno-religious groups in Canada at the turn of the twentieth century leads to several conclusions that might inform an agenda for further research. Perhaps most obvious is that there is no simple divide between Protestant and Catholic and wealth/status achievements. Rather, Protestant and Catholic need to be more finely defined if we are to uncover meaningful patterns. When one takes into account ethnicity and religion, at least five interesting patterns emerge. The first is the consistent bottom or near bottom ranking of Quebec-born and other French-speaking Catholics. This pattern is evident at the national and Ontario levels and less evident in Quebec. This general finding is similar to that uncovered by Darroch and Soltow for Ontario in the 1870s. Outside Quebec, French and Quebec-born Catholics struggled to achieve at the same level as other ethno-religious groups.

53 The $R$ statistic for the income ratio was 0.19 and for ethno-religion was 0.16. The difficulty with this measurement is that it excludes all those missing income information and, as Table 11 indicates, they would seem to have comprised a well-off group.

Table 12  Logistic Regressions with Spacious/ Not Spacious Home, Own/ Not Own Home, Own/ Not Own Lot, Own/ Not Own Acre, Low/ High Income, and Employee/Entrepreneur as Dependent Variables Compared, Household Heads, Urban Ontario, 1901

<table>
<thead>
<tr>
<th>Variables</th>
<th>Odds of spacious home</th>
<th>Odds of owning home</th>
<th>Odds of owning lots</th>
<th>Odds of owning acres</th>
<th>Odds of high income</th>
<th>Odds of being entrepreneur</th>
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<td>Exp (B)</td>
<td>*R</td>
<td>Exp (B)</td>
<td>*R</td>
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<td>0.01</td>
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<tr>
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<td>2.00**</td>
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<td>0.07</td>
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<td>1,000–4,999</td>
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<td>3.20**</td>
<td>0.16</td>
<td>2.80**</td>
<td>0.14</td>
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Table 12  (Continued).

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<th>Odds of owning home</th>
<th>Odds of owning lots</th>
<th>Odds of owning acres</th>
<th>Odds of high income</th>
<th>Odds of being entrepreneur</th>
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<tbody>
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<td>Exp (B)</td>
<td>R</td>
<td>Exp (B)</td>
<td>R</td>
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<td>0.08</td>
<td>2.10**</td>
<td>0.07</td>
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<td>4.60**</td>
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<td>1.50**</td>
<td>0.04</td>
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$^1$ Note: Odds ratios are presented for the reference category unless otherwise indicated.
Table 12 (Concluded).

<table>
<thead>
<tr>
<th>Variables</th>
<th>Odds of spacious home (^1)</th>
<th>Odds of owning home</th>
<th>Odds of owning lots</th>
<th>Odds of owning acres</th>
<th>Odds of high income</th>
<th>Odds of being entrepreneur</th>
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<tbody>
<tr>
<td></td>
<td>Exp (B) ( R )</td>
<td>Exp (B) ( R )</td>
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<tr>
<td>(reference category: general labourer, blue collar)</td>
<td>** 0.13 **</td>
<td>** 0.07 **</td>
<td>** 0.07 **</td>
<td>** 0.11 **</td>
<td>** 0.18 **</td>
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</tr>
<tr>
<td>Self-employed, white collar Employee, white collar Employer, white collar Self-employed, blue collar Employee, blue collar Employer, blue collar</td>
<td>2.90** 0.08</td>
<td>2.00** 0.05</td>
<td>2.00** 0.05</td>
<td>2.70** 0.08</td>
<td>3.80** 0.10</td>
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<td></td>
<td>3.50** 0.12</td>
<td>1.40** 0.03</td>
<td>1.50** 0.03</td>
<td>1.40** 0.02</td>
<td>6.70** 0.18</td>
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<td>4.20** 0.07</td>
<td>2.50** 0.05</td>
<td>2.90** 0.06</td>
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<td>6.00** 0.08</td>
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<td></td>
<td>1.60** 0.03</td>
<td>1.80** 0.04</td>
<td>1.70** 0.04</td>
<td>2.40** 0.07</td>
<td>2.50** 0.06</td>
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<td></td>
<td>1.90** 0.07</td>
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<td>2.30** 0.04</td>
<td>2.80** 0.06</td>
<td>2.70** 0.06</td>
<td>3.40** 0.07</td>
<td>4.10** 0.07</td>
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</tbody>
</table>

* Significance is greater than or equal to 0.02 and less than or equal to 0.05.
** Significance is less than or equal to 0.01.

1 “Spacious” homes had the same or more rooms than people. “Crowded” homes had fewer rooms than people.

Source: Canadian Families Project sample, 1901.
A second pattern worth noting stands in stark contrast to the profile of the Quebec and French Catholics. Those of Presbyterian background ranked at or near the top of the various categories of wealth and status employed here. This distinction held firm even in the presence of other variables, as indicated by the various regression runs. Moreover, this distinction was even more dramatic when simply Scots Presbyterians were selected for analysis. Such a finding at the national and various regional levels adds weight to what many biographical and local studies have suggested concerning the prominence of this ethno-religious group in Canadian society.

Thirdly, and also as other studies, both in Canada and England, have identified, Anglicans, often associated with Canada’s elite in the nineteenth century, fared only moderately well in the wealth/status measurements employed here. Only in Quebec did they exhibit a markedly high profile. Elsewhere, and at the national level as a whole, they tended to be average or lower. Fourthly, a similar pattern concerns the profile of Baptists and to a lesser extent Methodists, two religious groups to which writers such as Darroch and Soltow and S. D. Clark have pointed as leaders in wealth attainment, at least in part because of their sectarian organization and moralistic teachings. Neither was overwhelmingly dominant in 1901. This is, as the regression runs indicate, especially true for the Baptists, who exhibited a flat profile in the home, lots, and income categories. Methodists were more prominent, but the margins of difference do not seem to be as dramatic as those found by writers who focused on an earlier generation.

Finally, and perhaps of most interest, is that Irish Catholics in many ways exhibited patterns of wealth/status achievement similar to those of the several Protestant denominations. At the national and Ontario urban levels, Irish Catholics (and English Catholics) were more apt to live in spacious homes than were the French Catholics. Differences in patterns of home ownership between Irish Catholics and the Protestant groups were minimal at the national level, and at the Ontario level Irish Catholics were as likely as Presbyterians to own homes in 1901. Moreover, in the presence of all variables, differences in family income were muted at the national level and not at all significant at the Ontario level. In Ontario Irish Catholics were as likely as members of Protestant denominations to be members of the entrepreneur/employer class. These findings lend support to the general conclusion of Di Matteo to the effect that religion and birthplace were not strongly associated with wealth accumulation in late-nineteenth-century Ontario. Irish Catholics were, in many important ways, firmly in the mainstream of socio-economic change in urban Canada at the turn of the twentieth century.

David Wilson has recently forcefully argued that the Irish were far from peripheral to Canadian society. He presents evidence from the 1871 census and other sources that suggests that “the Irish did more than adapt to Cana-

dian patterns; in a very real sense they actually helped to define and shape those patterns”. Clarke and McGowan have stressed the central role of Irish Catholics in the city of Toronto in the late nineteenth century. From a somewhat different perspective, Gordon Darroch has written several important analyses of the evolution of middle-class culture in Ontario in the late nineteenth century. He has persuasively suggested that rural as well as urban dwellers contributed to that development. Potential contributions of non-Protestants, while not entirely ignored, are far from centre stage in his work. The patterns of behaviour exhibited by the Irish Catholics uncovered in this study, when linked to the work of McGowan and Clarke on Toronto, Punch on Halifax, Katz on Hamilton, Wilson and Darroch himself on an earlier period, suggest that this ethno-religious group was also a central formative influence on the development of what Darroch has referred to as “middle class standards of family life, social respectability and self discipline”. Just as Darroch has persuasively included rural people and members of sectarian religions in the evolution of such traits, it would now seem time to include Irish Catholics as prime players in the evolution of Ontario’s and Canada’s so-called “Protestant middle-class” values.

Perhaps now we are in a position to confront the question: did religion/ethnicity matter in the quest for material security? Clearly differences in achievement of wealth did exist between ethno-religious groups. The question is, how much of those differences can we attribute to being of one rather than another ethno-religious community? From one perspective, a quick answer might be not much. Whatever the differences between religious groups in the first three-quarters of the nineteenth century, in 1901 such differences were in some ways muted. The various regression analyses clearly indicate that, except for the odds of living in a spacious home, one’s ethno-religious background was not the main, although it was a significant, factor in accounting for one’s position in the wealth/status categories. At the turn of the twentieth century there is little evidence of a vertical mosaic based on religion/ethnicity in operation in Canada’s cities. To be sure, Catholics who claimed French as their mother tongue ranked consistently low in the measures for wealth achievement used here. Quite likely prejudice, especially in Ontario, went far towards accounting for their overall low rankings. Yet even with this general group qualifications are necessary. The unique pattern of high renting activity in Montreal, for example, explains to a great extent the national differences in lot and home ownership of French Catholics and other groups. Moreover, other Catholic groups fared reasonably and at times

57 Darroch emphasizes the gradual nature of these changes rather than Protestant/ non-Protestant divisions.
extremely well, suggesting, perhaps, that what was really at issue was discrimination along linguistic lines rather than religious distinctions. It may even be the case that Canada was becoming a secular society that, at least, did not erect formidable barriers to advancement because of one’s religion.

Definitive conclusions are premature, if only because Irish Catholics may have evolved into the positions of strength noted here due to self-help within their ethno-religious group and in spite of continued barriers erected by those of other ethno-religious persuasions. Such a possibility is difficult to test at a macro level, but one indication of the existence of such intense and perhaps effective self-help groupings is the pattern of boarding in urban Canada. Elsewhere I have examined who was likely to board with whom and concluded that people boarded and accepted boarders more on the basis of similar religion than of any other single social characteristic.59 It seems reasonable to think that the social cohesion reflected by various religious groups in the boarding sector might also have been operative at the levels of wealth and status attainment.60 The process of chain migration so well detailed by Bruce Elliott, among others, points to a similar bonding activity.61 We have noted that certain ethno-religious groups tended to live in different sized urban places. As well, some scholars have pointed to the tendency of intermarriage within ethno-religious groups like the Irish as suggestive of intensive interrelations and community allegiance.62 In other words, the patterns presented here can be read in very different ways: were these patterns a result of processes of secularization pointed to by historians of religious thought?63 Or did they result from a process of intensive cultural bonding and self-help, by an intensification of religious labelling, if not spiritual belief? Perhaps religious markers became of increasing importance even as religious and spiritual beliefs declined in intensity and centrality in people’s lives as Canada entered the twentieth century.

The relatively flat impact of ethno-religion on wealth standing is nonetheless an important finding. It provides historians with a potentially fresh entrée into understanding social, economic, and political developments in late-nineteenth- and early-twentieth-century Canada. Placing the material condition of Ontario’s Irish Catholics into a wider political and social context suggests how this might be so. Given the fact that the wealth profile of

60 Toner has noted in “The Irish of New Brunswick” the tendency of Irish Catholics to marry within their religion. This behaviour is also suggestive of intensive interrelations and community allegiance.
63 Cook, The Regenerators; Marshall, “Canadian Historians”.
Ontario’s urban Catholics was broadly reflected at the national urban level, the following case study might well be suggestive of social and political trends beyond Ontario’s borders.

We have noted how the economic and social roots of Ontario’s urban Irish Catholics were deeply embedded in the province’s bourgeois soil — too deeply, some thought. The solid social and economic standing of Irish Catholics has implications for understanding the intensity of Protestant-Catholic antipathy in this period. Anti-Catholic riots and bloodshed were not uncommon in late-nineteenth-century Ontario and, indeed, in other parts of Canada.64 The Catholic question was front and centre in a number of provincial elections. When Oliver Mowat, Ontario’s Liberal premier, called a provincial election in late 1886, a Toronto conservative paper attacked him for allegedly conspiring with the city’s Roman Catholic Archbishop, John Joseph Lynch. William Meredith, the provincial Conservative leader, added fuel to the fire by suggesting that Roman Catholics always received advantages under the Liberals. Born in Ireland, the blunt-speaking Lynch was often a touchstone for sectarian unrest in the city and elsewhere. He was the last of a clerical leadership trained to insulate Catholics from the wider world.65

A militant Protestant Protective Association (PPA) took up the fight. The PPA membership pledge required followers to “denounce Roman Catholicism” and to oppose the participation of Catholics in public life.66 Most explanations for the existence of the PPA have correctly stressed the long-standing tradition of ethno-religious bigotry in Canada and Ontario.67 Others have pointed to class divisions between the haves and have-nots coupled with an economic downturn in the early 1890s, suggesting that “it was under such conditions that irrationalism comes to have a strong appeal”.68 Yet economic difference may not be the key to understanding the PPA’s mercurial existence. The data presented here suggest that by the late nineteenth century Ontario’s Irish and to a lesser extent English Catholics had arrived. As we have seen, Irish Catholics were more apt to own houses and land than members of most other religious communities in urban Ontario. Their average

65 Clarke, Piety and Nationalism; McGowan, The Waning of the Green.
family income ranked among the highest for all ethno-religious communities. Their very visible success in domains previously dominated by Protestants goes far to account for the timing of the PPA's extremism. It may well be that the PPA's existence can best be understood in the context of a status revolution. By the late nineteenth century the social and economic status of middle-class Protestants required protection, and the aptly named Protestant Protective Association took up that task.

The economic success of urban Irish Catholics also helps us understand the changing nature of Ontario's Catholic leadership, and perhaps that of other provinces, in this period. Lynch was, indeed, the last of an older breed. His successors, as McGowan has so well argued, began to adopt a more open and accommodating attitude to the wider community within which they lived. While still protective of separate schools, they began to preach denominational peace and the cultivation of positive links between Catholics and Protestants. At some level the leaders understood that their flock had "made it" in Protestant urban Ontario. In Toronto in 1889, Lynch's successor as Archbishop, John Walsh, promised to "inculcate in our boys the best sentiments of patriotism and love of country, for this is their country" [italics added], ... despite the injustice preached against us at the present time — an injustice which will not, which cannot prevail in a free country.

Oliver Mowat, Ontario's wily Liberal premier, seemed to have recognized the increasing prominence of Irish Catholics, and he never wavered in his attempts to court that important vote. By 1892 PPA members were winning elections at a variety of levels including the mayoralty race in London and a provincial by-election in East Toronto. In the teeth of fierce PPA opposition, Mowat won the 1894 provincial election, and thereafter the PPA slowly declined as a political force. Although not extinguished, Protestant extremism had been relegated to the political periphery. Buoyed by an increasingly prosperous laity, a renewed Catholic leadership counselled moderation and wider community involvement on the part of its parishioners.

The wealth and status achievements of Irish Catholics underpinned significant social and political developments in urban Ontario and possibly urban Canada as a whole at the beginning of the twentieth century. Status distinctions were no longer so obvious. The middle class had become an increasingly crowded place. For a time, small differences intensified religious bigotry. The PPA can be seen as a last attempt to (re)assert presumed tradi-

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69 Glimpses of the membership’s and the leader’s social and economic background suggest that the PPA was very much a Protestant middle-class movement. As well, the PPA's membership oath, which, among other stipulations, required a member not to hire Catholics when Protestants were available, seems directed to people of the middle or higher classes. See Watt, "The Protestant Protective Association", pp. 283, 285 n. 20, 291.

70 McGowan, The Waning of the Green, chap. 2.

tional social distinctions. That attempt failed. A traditional measure of one’s worth — economic superiority vis-à-vis Catholics — was, for many Protestants, no longer available. Yet Ontario’s Protestant extremists refused to throw the baby out with the bath water. Religion still mattered. If Irish Catholics defied Protestant-constructed caricatures, other Catholics could and did take their place. Even better as a measure of difference, those Catholics spoke French.